ETHOS

Life insurance for business owners



Life insurance offers security, and small business owners find it particularly useful as a financial safety net. While the company itself cannot be insured, it can be financially protected through policies covering owners, investors, or employees.

Help clients understand:

Debt protection: Businesses often rely on loans; life insurance helps protect against the risk this debt represents.

Buy-sell funding: Payouts can be used to purchase a deceased owner's share of the business.

Operational continuity: Funds can help maintain operational costs or cover other business expenses during vulnerable times.

Key person coverage: Specialized policies help protect against loss if a key employee passes away.

Is it tax-deductible?

Tax deductibility typically depends on the policy's purpose. While premiums for business-owned policies used for business purposes may be deductible, personal policies for family protection generally are not. Please consult with a tax professional regarding your specific situation.

Planning for your business

Risk assessment:
Consider the costs that would impact your family or business, including debt, lost income, and operations.

Partner coordination:
If you have business partners, consider having policies for each other to ensure mutual protection.

Beneficiary selection:
Listing your business as a beneficiary could make premiums a business expense, provided the payout is used for business purposes.

Why choose Ethos

Ethos offers individual term and whole life plans that can be tailored to your business needs by naming the business as a beneficiary.

Apply in minutes:
We have a 100% online application and no medical exams.[1]

Instant decisions:
Get a quote and an eligibility decision in as little as 10 minutes.

Estate planning:
Every policy includes complimentary digital estate planning tools, including a legal will and trust.[2]

Ready to apply? **Talk to your agent today.**

1 Just a few health and lifestyle questions.
2 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

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