ETHOS

Whole Life Insurance Policies

Whole life insurance is designed to last the rest of your life with a guaranteed payout for your loved ones.



Whole life insurance for seniors

Ethos uses its proprietary technology to offer you instant decision whole life coverage. Funds can be used by your beneficiaries for any purpose, including final expenses, helping to alleviate potential financial hardship on them.

- Quick approvals up to age 85[1], no matter your health history.
- There are no medical exams, just a few health questions.
- We offer whole life coverage up to $100,000.

TruStage™

Coverage you can trust

Whole life policies sold by Ethos are proudly backed by TruStage™, a trusted carrier. Visit TruStage.com for more information and current rankings.

Why Ethos?

Broad eligibility

Ethos can offer life insurance for over 90% of U.S. adult applicants ages 20-85*, including seniors, low credit holders, and those with health issues. *Averaged across ages.

Fast coverage

Our streamlined application uses your answers to health questions to get you a decision you on the spot, in a process that can take as little as 10 minutes.

No medical exams

Our 100% online process makes it simple to apply. What traditionally took weeks can now be done in minutes by answering just a few health and lifestyle questions.

1 Guaranteed approvals are available for ages 45–80 via TruStage™ Guaranteed Acceptance Whole Life.
All guarantees are subject to the financial strength and claims paying ability of the issuing insurance company.
Product availability varies by state. Ask your agent for details.

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FAQs

What can the policy death benefit cover?

Your beneficiaries can decide how to use the cash payout. People often choose to use it for things like:

- Funeral costs
- Estate-related expenses
- Loans and debt
- Other final costs

What happens if I stop paying my premiums?

In general, your policy will go into a grace period, and eventually your coverage will lapse.

Will my beneficiaries receive the entire death benefit?

Death benefits for whole life insurance policies are paid in full minus any outstanding policy loans.

Our least restrictive product, guaranteed issue whole life insurance, offers a **graded death benefit** of up to $25,000. If the insured dies in the first two policy years due to any cause except an accident, beneficiaries will receive 110% of the premiums paid as a death benefit. If death is caused by suicide in the first 2 years, beneficiaries will receive 100% of premiums paid as a death benefit.

Can I access the cash value of the policy?

Whole life policies develop a cash value over time, which can be accessed via **policy loans**, which are tax-free. Interest will accrue on the policy loan and will be added to the loan balance. Any outstanding loan balance will be deducted from death benefit proceeds.

Policyowners can also request to set up an automatic policy loan against the cash value for the amount of the premium due, keeping the policy out of grace status if a premium payment is missed.

If the policy is no longer needed, the owner can surrender the policy and receive the cash value as shown on the policy schedule. This is called the **surrender value** and may result in a taxable event to the owner.

Can I access the death benefit while I am still alive?

Whole life policies purchased through Ethos mature at the age of 121. That means If you reach the age of 121, the entire death benefit is paid to you (minus any outstanding loan balance) and no more premiums are required.

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TruStage™ Advantage Whole Life Insurance is issued by MEMBERS Life Insurance Company. Base Form Numbers: ICC20-WLMLIC, 2020-WLMLIC. TruStage™ Guaranteed Acceptance Whole Life Insurance is issued by CMFG Life Insurance Company. Death benefit is limited the first 2 years of the policy and is limited to a return of 100% of premiums, plus 10%. Base Form Numbers: ICC16-GAWL, 2016-GAWL. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any depository institution. Product and features may vary and not be available in all states. Corporate Headquarters: 5910 Mineral Point Road, Madison, WI 53705. © TruStage.
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TAWL, GAWL-6712049.1-0624-0726

202509ETH-1637