ETHOS

Term Life Insurance Policies

Term life insurance offers fast, easy, and affordable coverage for your loved ones.



Term offers a straightforward life insurance option by covering you for a set “term” (typically 10 to 30 years). If you pass away during the term period, your beneficiaries receive a cash payment.

Term life insurance provided through Ethos might be right for you if:

- Your loved ones would need to replace your lost income while raising children or paying a mortgage.
- You have financial responsibilities such as loans, a new business, or credit card debt.
- You want affordable life insurance coverage.
- You only need life insurance for a specific amount of time.

What’s the difference between term and whole life insurance?

Term life insurance uses premiums to cover you for the determined “term” of the policy. Coverage expires if there is no claim within that time frame. Term life can be a good match for someone seeking affordable coverage to replace lost income over a critical period, such as while raising children or paying off a mortgage.

Whole life insurance lasts your entire life if premiums remain current. Whole life policies also have the potential to accrue cash value, depending on the policy. For these reasons, whole life insurance premiums are typically higher than term premiums for the same coverage amount.

Coverage you can trust

Term policies available through Ethos are backed by top-rated life insurance companies. By combining Ethos’ streamlined application with trusted coverage, we’ve shortened the application process to minutes, compared to weeks with traditional applications.

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 provide a decision for 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.

FAQs

What does a life insurance policy cover?

It's ultimately up to your beneficiaries to decide how to use the cash payout. People often choose to use it for things like:

- Home mortgage or rent
- Lost income
- Loans and debt
- Children's education
- Living expenses
- Funeral costs

How do policy claims and payouts work?

If you pass away while your coverage is in force, your beneficiary files a claim with your insurance carrier (as identified on your policy documents), your carrier will pay the claim to your beneficiary, typically in an income tax-free lump-sum payment. For example, if you purchase $1 million in coverage, your beneficiary will receive a tax-free $1 million lump-sum payout.

What happens when my term ends?

If you do not pass away during your term, you have options when your term ends:

- You can renew your term annually at a higher rate, with no additional underwriting.
- You can apply for a new policy with a fresh term length and coverage amount.
- You can decide to let your coverage expire and not replace it.

Is there a chance the payout won't be paid?

A claim may not be paid if underwriting finds that parts of the application were answered untruthfully or if the claim is the result of death by suicide within the first two years of the policy being in force. Refer to your policy for details.

© 2026 Ethos Technologies Inc. Ethos operates in some states as Ethos Life Insurance Services. CA license #0L28949; AR license #100164629. Ethos offers policies issued by the carriers listed at www.ethoslife.com/carriers. Products and their features may not be available in all states. To help avoid requiring a medical exam, our application asks certain health and lifestyle questions.

202509ETH-1636