ETHOS

Getting married? Add life insurance to your to-do list.



It's an exciting time, and one that calls for planning. Even without kids, a mortgage, or major expenses yet, life insurance protects against future unknowns. Here's why to act now:

Your rates are at their lowest

Rates increase with age. The rate you lock in today stays fixed for the length of your term, which can save you money over time.

It's not just for your spouse

If you support anyone outside your household (elderly or disabled parents, nieces and nephews, friends), they may need coverage too.

You're likely in better health

If your health declines later, coverage could become unaffordable or unavailable. A policy locked in now protects you regardless of how your health changes during the term.

Do both partners need life insurance?

Even if one partner is the primary earner, both likely need coverage. Consider each partner's debts, responsibilities, and the financial impact of losing them. Non-working partners provide real economic value (childcare, cooking, cleaning) that's hard to replace. Calculate how much it would take for your household to remain financially secure, and use that as your starting point.

What if you have life insurance through work?

Employer policies are typically far less than the **10x experts recommend** as of September 2025 (Forbes). It may also not follow you if you change jobs. That's why many people add a personal term policy to fill the gap.

Your life insurance options

There are two broad categories: individual and joint. Consider how long you need coverage, what it's for, and what you can spend.

Individual policies cover one person. The two main types:



Term life

Most affordable and straightforward. Covers a set period (typically 10–30 years). If you pass during the term, beneficiaries receive a lump-sum death benefit. No benefit is paid if you outlive the term.



Permanent life

More complex, but offers lifelong coverage. Whole life is the most common type: guaranteed payout at death and builds "cash value" that can be borrowed against tax-free.

Joint policies cover two people, typically a married couple:



First-to-die

Pays a benefit to the surviving spouse when the first partner passes. The policy then terminates.



Second-to-die

Pays a benefit to beneficiaries after both partners have passed. Often used for estate planning.

Ready to apply? Talk to your agent today.

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