ETHOS

Do I need life insurance?

If something happens to you, your loved ones lose not just you — but your income and everything else you provide. If you support someone financially or as a caregiver, life insurance is essential.



If you fall into one of these categories, you likely need life insurance:

Parents
Raising a child costs $322,422 as of June 2025 (U.S. News). Life insurance ensures your children have financial support.

Breadwinners
A term policy can replace your income through your peak earning years if something happens to you.

Stay-at-home parents
Your contributions are valued at $145,235 per year as of May 2025 (Insure.com). Life insurance eases the financial burden on your partner.

Divorced parents
A term policy can cover child support payments for the years they're owed.

Homeowners
Your mortgage is likely your largest debt. Get coverage that lasts at least as long as your loan.

Retirees
A whole life policy can cover final expenses and give your loved ones peace of mind.

Caretakers
If someone depends on you (an elderly parent, a family member with a disability), coverage ensures they'd still be cared for.

Students
Private student loans may not disappear when you do. Your cosigners or family could be on the hook.

Business owners
Life insurance can help ensure your business continues operating.

What if I already have coverage through work?

Employer policies are typically far less than the 10x experts recommend as of September 2025 (Forbes).

When should I get life insurance?

Rates increase as you age, so applying sooner locks in your lowest rate. Revisit your coverage at these milestones: getting married, having a child, buying a home, taking on debt, starting a business, planning for retirement, end-of-life planning.

Ready to apply? Talk to your agent today.

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