

# Equis & Ethos FAQ

## Ethos Overview

### **Who is Ethos?**

Ethos is a next-generation insurtech company offering life insurance products that can be bound online. The 100% online application takes just minutes, many policies are issued same-day, and there are no medical exams required—just a few health questions.

### **Is Ethos an insurance company?**

Ethos is a licensed agency that provides producer, underwriting, and third-party administrator (TPA) services. We're not a carrier, but we contract directly with top-tier carriers to provide policies on the carrier's paper through our site, [ethoslife.com](https://ethoslife.com).

### **What makes Ethos different?**

We've built an industry-leading product that is transforming the industry with our 100% online sales platform. Our proprietary underwriting engine algorithmically assigns each customer to the appropriate product so applicants can get the coverage that best fits their unique needs as fast as possible. We also make it easy for insurance agents to build their business with Ethos life insurance through a 100% online sales platform.

### **How is Ethos structured?**

Ethos is a producer and third party administrator who underwrites policies on behalf of our carrier partners. You and your client will interact primarily with us, while our carriers issue the actual policies.

### **Where does Ethos capture client data from?**

We capture client data based on disclosures from the client in the insurance application, as well as third-party data providers authorized by the client (e.g. pharmaceutical records, motor vehicle records etc.).

### **What carriers does Ethos work with?**

Ethos provides life insurance issued by A-rated carriers, including Legal & General America, Ameritas Life Insurance Group, Senior Life and TruStage, and backed by multiple reinsurers.

### **What life insurance products does Ethos offer?**

Ethos for Agents currently offers Term Life, Final Expense and Whole Life options. For more information, please refer to our [product details PDF](#).

### **Are Ethos products only for people in good health?**

Ethos products can provide coverage for more than 95% of U.S. adults aged 20-85.

### **How much coverage is available and at what term lengths?**

We currently offer up to \$2 million in face value and have term lengths of 10, 15, 20, or 30 years, plus whole life options.

### **Who needs a medical exam?**

No one. All Ethos policies are underwritten without a medical exam—just a few health, lifestyle and financial questions.

### **Who do I contact for TruStage application or product questions?**

If you or your clients have questions about a TruStage application or product, please read our [TruStage FAQs](#). For any further questions, you can contact our Ethos TruStage Concierge at: [tsconcierge@ethoslife.com](mailto:tsconcierge@ethoslife.com). Please allow 24–48 hours for the team to respond. Please do not reach out to TruStage directly as they will not be able to assist you with inquiries for policies issued through Ethos.

### **Is there a money-back guarantee?**

Yes, Ethos customers can get a full refund up to 30 days after policy activation, after which they can cancel at any time with no penalty or fee.

## Portal Account

### **How do I get a portal?**

Go to <https://agents.ethoslife.com> and log in with your cell or email address. A portal should have been created for you, and you can start using it immediately.

If you run into an error, it means that your portal has not yet been created. Please reach out to the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com) to ensure that you are added to the list that Equis provides to Ethos.

## Agent Support

### **Who can I contact when I have questions about Ethos?**

- For questions about how to use the portal, how the Ethos application works, and what resources Ethos provides, please visit the **Resources** tab of your agent portal.
- For questions about compensation levels, switching compensation type (advanced to as earned), transfers/reparenting, terminations and appointments, please reach out to Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com).
- For other questions, please send an email to [enterprise-agent@getethos.com](mailto:enterprise-agent@getethos.com).

## Application/Policies

### **Can I submit a policy on behalf of my client?**

You can apply with your clients directly from the **Application** tab in the agent portal. Once you've completed the application with your client, your client must sign the application & pay for the policy.

### **How does the client application process work?**

You'll provide your client with a link to your personalized Ethos agent website, where they can start the online application. We'll ask the client a few basic questions about themselves and their health. The client must provide all application responses. If approved, the policy is issued right away.

### **How can my client reach out to Ethos with questions?**

We try to make the process really simple, but if your client has any questions or needs help, they can contact Ethos at [support@getethos.com](mailto:support@getethos.com).

### **How can I (an agent) reach out to Ethos with questions?**

Please see the "Agent Support" section above for specifics on who to reach out to, for what.

### **What communication will my client receive after starting an application?**

Ethos will stay top of mind with your clients with lifecycle emails that are sent out after your client receives a quote or starts an application. Ethos also has a team that focuses on reaching out to clients to help them convert approved applications to activated policies. The agent will always get credit for any policy a client activates within 180 days of starting an application with them.

### **How do I track the client application process?**

In the agent portal, the **Customers** tab shows the status of all your customers, so you'll know when they've started, submitted, approved or activated their policy. You can sort status by All Customers, Active Policies, Applications, Quotes Sent and Leads. You'll also receive notifications via email each step of the way, as a client moves through the application process. For a walk-through of the client experience, watch the "Submit a Client Application" video in the **Resources** section of the agent portal.

### **How do I get credit for policies activated with Ethos?**

You will receive credit for any policy a client activates within 180 days of starting an application with you. The application needs to have been started from your Ethos agent landing page, unique application link, personal quoter widget, or agent portal.

### **Are there any automatic disqualifications?**

Applicants may be automatically denied due to the following conditions: • Not U.S. citizens or permanent residents • Severe diabetes, diagnosed before age 40 • Missionaries or those going on mission trips to certain at-risk countries • Temporarily disabled and have not returned to work • BMI under 18 or over 44 • Criminals or those with pending charges • Special Forces in U.S. military • Certain psychiatric conditions, even if the applicant is no longer taking medication • Non-discharged bankruptcy • Chronic depression, liver disease, kidney disease, lung conditions/disorder • Applicants who are taking certain prescription drugs may also be ineligible for coverage. For a full list of knockout conditions, please see the Ethos Product and Knockout Conditions PDF in the **Resources** section of the agent portal.

### **Is the application binding?**

No. After underwriting, the applicant will get a decision; if they are approved, they can choose to activate their coverage. Even after activating, they can cancel at any time.

## **Training**

### **I have a portal, how do I get trained?**

We have several resources to help you get started with Ethos.

1. Launch webinar: [slides](#)
2. One pager of [Why Ethos For Agents](#)
3. [Link to client experience demo](#)
4. Sales training program for agents: [Ethos Agent Academy](#)
5. **Resources** section of the agent portal filled with helpful materials for you and your clients

### **I have a portal, how do I get started with Ethos?**

1. Go to <https://agents.ethoslife.com/> and login with 2 factor identification (email or SMS text)

2. To get your link to share with clients, click on **Invite Client** (PDF for [Find your link attached](#))
3. To send a quote to a client, click on **Quoter** ([video demo](#)).
4. To monitor client status and to change user settings, see this [video demo](#).

## Marketing

### **How can I market Ethos products?**

You are welcome to promote Ethos life insurance by phone, on your website, via emails, or on social media, such as Facebook or LinkedIn with prior approval. Your agent portal will provide more information, including a video walk-through, email scripts, a digital advertising toolkit, and compliance guidelines.

## Reparenting

### **I've moved to a new upline within Equis. How do I initiate reparenting to my new upline (within Equis)?**

All that is needed from you is for you to provide your new upline to the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com). Equis will then provide Ethos with updated lists that include these changes. Ethos processes these as they come in and will shift you to your new upline accordingly.

### **I signed up for Ethos a while back. How do I initiate reparenting to Equis?**

You can email [enterprise-agent@getethos.com](mailto:enterprise-agent@getethos.com) requesting this transfer:

- Subject: Equis Reparenting Request
- Body: "Hi Ethos, I am requesting to reparent underneath Equis and acknowledge that my compensation will reflect Equis' compensation."

## Terminations

### **I have X downlines that I'd like to terminate due to fraud/debt rollup. How do I do this?**

All that is needed from you is for you to provide the downlines that should be terminated to the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com). Equis will then provide Ethos with updated lists that include these changes. Ethos processes these as they come in and will terminate these downlines accordingly.

## Appointments

### **How do I get appointed with Ethos?**

We operate with Just in Time appointments. After your first activation with Ethos, kick off the appointment process via SuranceBay/SureLC. This will not slow down commission processing. Please contact the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com) with any questions.

### **If there's a change to my agency name (ex: I started my own LLC), how do I submit new contracting paperwork with Ethos?**

After your first activation with Ethos, please complete the manual corporate appointment paperwork, found [HERE](#). This form will be sent directly to Ethos, who will liaise with the relevant carriers for appointment.

# Compensation

## Who can Ethos pay commissions to?

Ethos pays commissions, or any compensation related to activation of a policy, only to agents with a valid license in the state where the applicant resides at the time of sale.

## How can I learn more about compensation changes?

Please contact the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com) for any questions you may have about compensation changes.

## What is my compensation level by product?

Please contact the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com) for these details.

## What is my compensation type (Advanced or As Earned)?

Equis agents are set to “Advanced” compensation by default; there are some agents who are set to “As Earned” on a case by case basis. You can reach out to [enterprise-agent@getethos.com](mailto:enterprise-agent@getethos.com) to inquire which compensation type you’re assigned. If you’d like to *change* your compensation type, please reach out to the Equis home office at [contracting@equisfinancial.com](mailto:contracting@equisfinancial.com) and they will coordinate with Ethos directly to update your compensation type.

## How do I get paid from Ethos?

Our payment platform is called Ratable. You’ll need to set up your Ratable account and accept our payments in order to get paid. Equis agents are set to “Advanced” compensation by default; there are some agents who are set to “As Earned” on a case by case basis.

- For activated policies: You’ll be notified via email from Ratable **weekly on Thursdays** that Ethos is trying to pay you.
- For bonuses: You’ll be notified via email from Ratable **monthly**.

## How do I set up Ratable?

Please view this [Link to Ratable tutorial](#).

## When will I receive my first payment?

You’ll receive payment for an activated policy the week after you place the policy (first premium has cleared). Once you’re due payment and you’ve set up your account using the invite from Ratable, your first payment will be initiated to you. Although payments are initiated on Thursdays from Ethos, the day funds become available in your account is determined by your bank.

## I’m not receiving any emails from Ratable. What should I do?

First, please check your Junk/Spam folder. If the Ratable email is not there, please reach out to [enterprise-agent@getethos.com](mailto:enterprise-agent@getethos.com) and we will re-trigger your Ratable email.

## I’m having problems using Ratable (e.g. can’t upload banking information, can’t add my tax information, didn’t get a confirmation email about logging into Ratable). What should I do?

Please reach out directly to Ratable to troubleshoot their platform; see [Ratable Resource Center](#).

