

ETHOS

The Next Steps to Getting
Started with Ethos

ETHOS



Agenda

Ethos Overview

Agent Portal Overview & Principal
Features

Agent Appointment

Payments

Q&A

ETHOS

Ethos Overview

ETHOS

We built **Ethos** to help the next million families get access to affordable life insurance. We're thrilled you're joining the Ethos team on that mission.



Our technology and risk expertise let us uniquely expand insurability to underserved families who are largely ignored due to complex underwriting risks and coverage costs.



Our advanced underwriting engine allows families to quickly get the coverage they need without invasive medical exams and testing and get back to the important things in life

Our Goal is **fast** and **simple**!



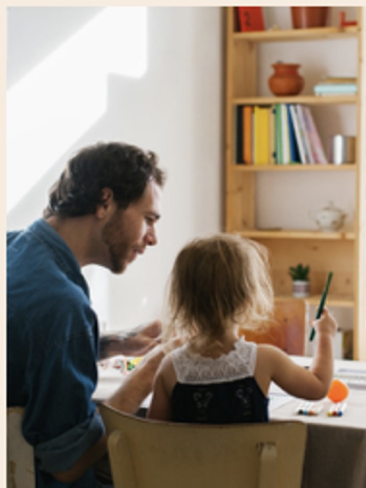
Quote



Share

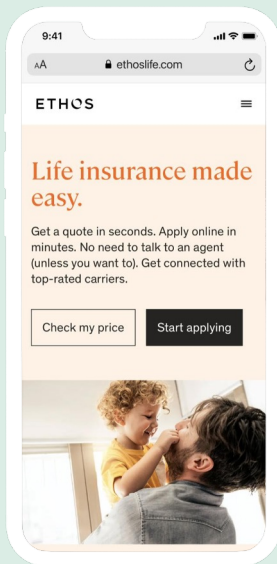


Protect

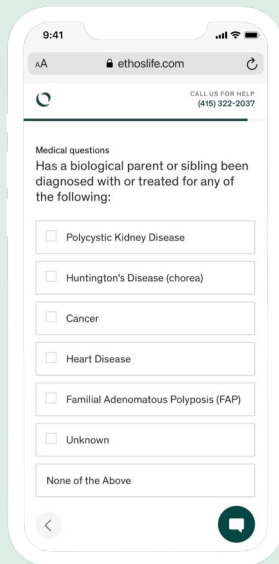


Ethos has modernized the life insurance purchase process with groundbreaking technology ...

Digital Acquisition

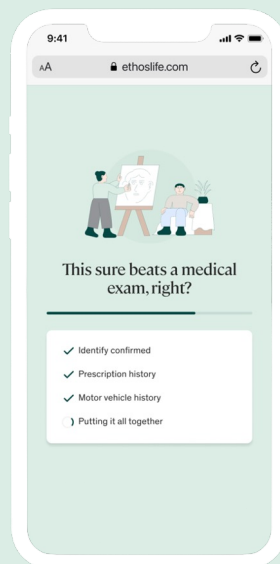


Application Engine



10-MINUTE APPLICATION

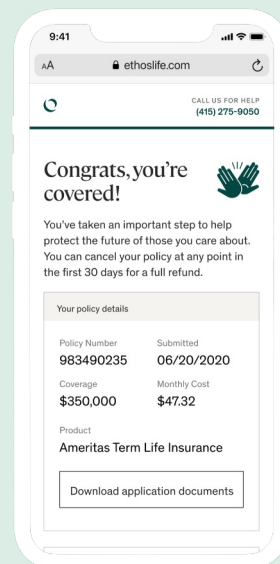
Underwriting Engine



NO MEDICAL EXAMS

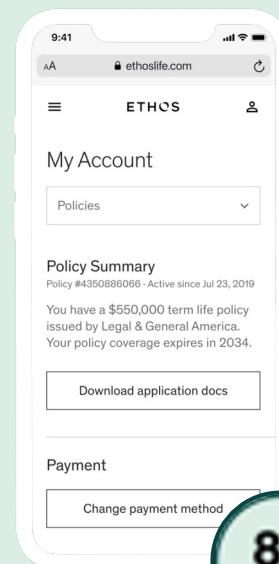
(just a few health & lifestyle questions)

Self Checkout



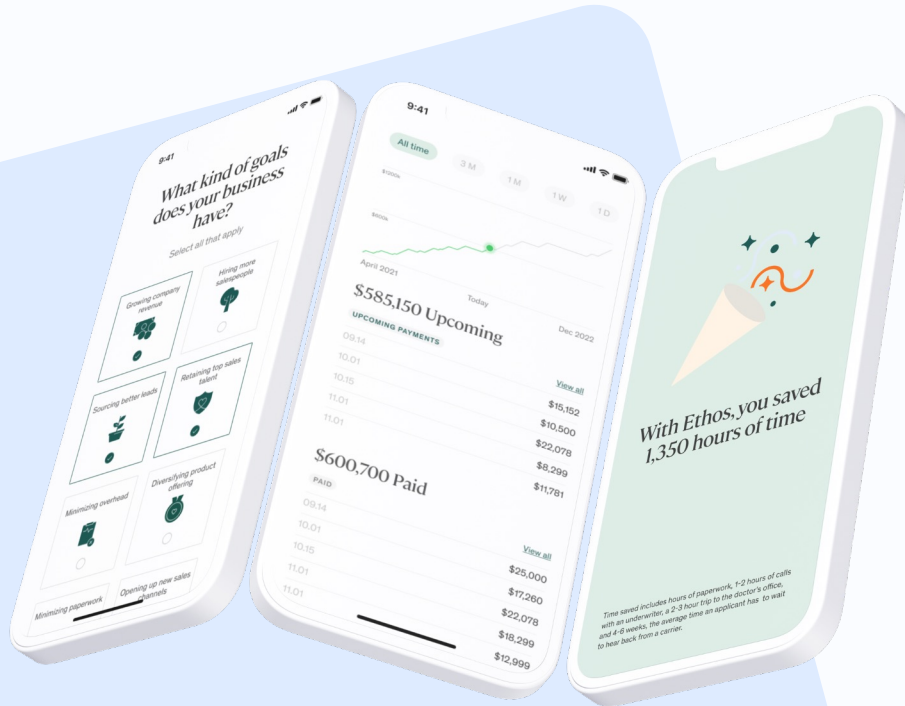
INSTANT ISSUE POLICIES

Admin Platform



86
NPS

We've taken a digital-first approach to improving the sales process by building the Ethos Agent Platform.



- ✓ Free of charge
- ✓ Personal and customizable
- ✓ Instant quoting and issuance
- ✓ Self-serve app journey
- ✓ Real-time comp tracking
- ✓ Weekly payouts

We have the broadest range of coverage available, allowing us to protect more families in their times of need.

Ethos Life Insurance

A PRODUCT FOR EVERYONE

95%

of U.S. households



Risk Class	Good	Moderate	Elevated	Final Expense		
% OF APPLICANTS	35%	33%	20%	12%		
ISSUE AGES	20 - 65	20 - 65	18 - 84	18-85		
DEATH BENEFIT	Up to \$2M	Up to \$500k	Up to \$300k	Up to \$25k		
AVERAGE COVERAGE	\$520k	\$200k	\$80k	\$15k		
TERM (YEARS)	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 30	Whole life		
CARRIER(S)	 Legal & General	 Ameritas	 Legal & General	 CUNA MUTUAL GROUP	 Life Insurance Company	 SENIOR LIFE

Our full **estate planning** suite provides your customers with the security and confidence they need and deserve at no additional cost

Professional and legally sound estate planning documents that can be easily created without an attorney.



Legal will



Medical consent



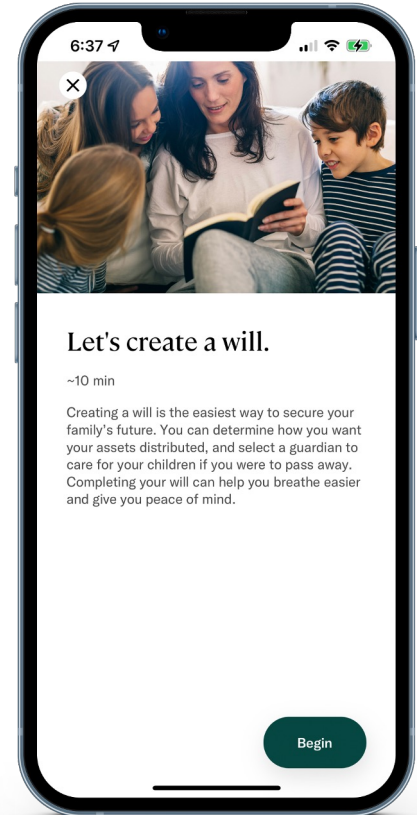
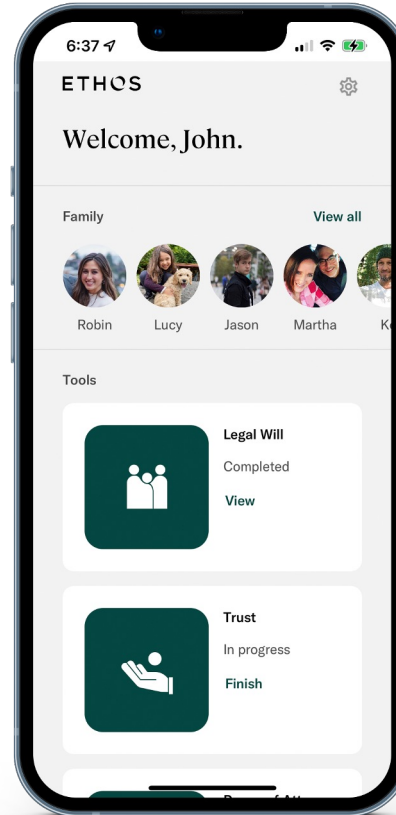
Power of attorney



Healthcare directive



Living trust



Product overview

Legal will

Make a basic plan for your assets and your heirs.

Inheritance

Include or exclude anyone receiving your wealth

Guardians

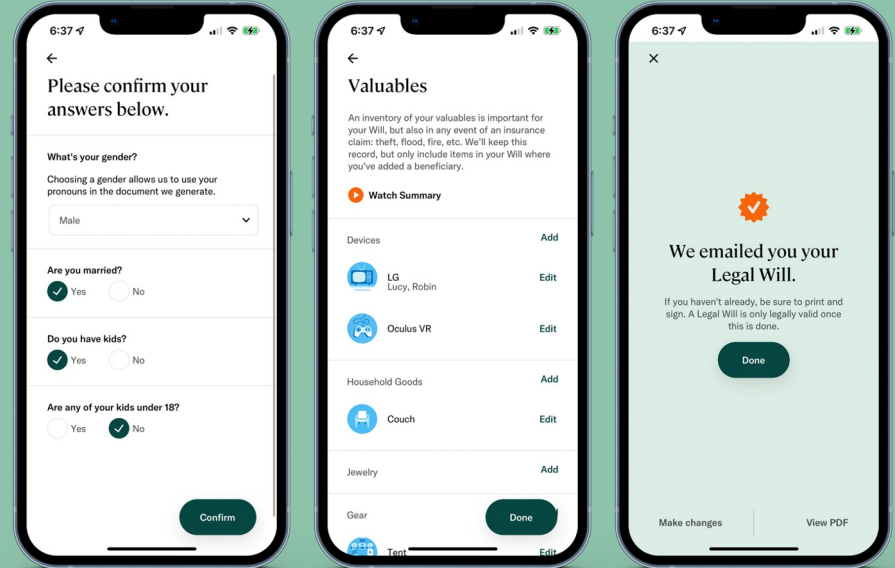
Designate guardians for your children and pets

Executor

Choose a trusted individual to settle your debts and distribute your wealth

Real estate and key valuables

Leave specific gifts to specific people



Product overview

Comprehensive estate plan

The ultimate life protection plan that covers everything from finances to caregiving.



Legal will

Determines how assets are distributed, who will care for dependents, and who will manage the logistics of those decisions



Living trust

Distributes money over time and allocates funds to specific needs, like education and housing



Power of attorney

Hands temporary financial decision-making authority to a trusted person if someone becomes incapacitated



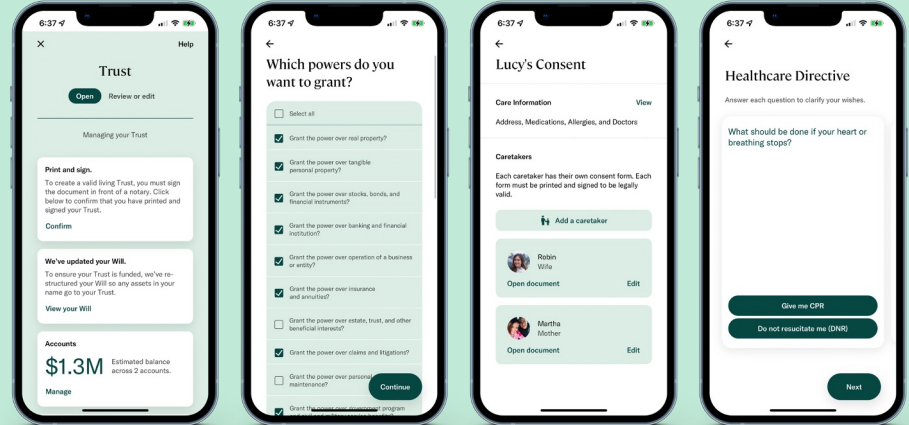
Medical consent

Provides instructions to a caregiver for a dependent's medical emergencies



Healthcare directive

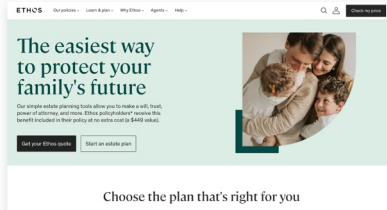
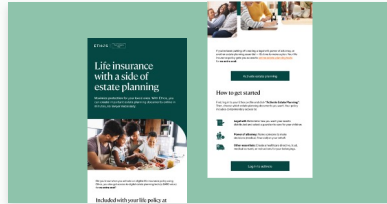
Specifies what medical actions should be taken in the event someone is no longer able to make decisions due to illness or incapacity



Ethos offers no-cost access to estate planning, a high-value benefit that other providers charge hundreds of dollars for

	ETHOS		Traditional Lawyers	trust & will	legalzoom®
	Ethos offering	Value			
ESTATE PLAN PRICE	\$0	\$449+	\$2,500+	\$599+	\$279+
TERMS	Get full estate planning bundle at no cost	Unlimited changes available indefinitely	One-time legal fee with limited or no changes included	Year one pricing Renewals at \$39 per year	Pricing includes one year of changes and auto renews at a bundled price of \$120 per year

Resources agents can share with customers



Explainer video

Demonstrates value of estate planning with an easy-to-understand animated video

“Why Ethos” wills and trusts (PDF)

Discusses why estate planning is important, and guides clients to their agent for more information

Email templates

- 1. Pre-sale (for leads):** Shares the value of estate planning and informs that it's available at no additional cost when they purchase life insurance through Ethos.
- 2. Post-sale (for clients):** Explains how to unlock their estate planning tools.

Ethos website

Presents Ethos estate planning and what's included

How to use estate planning to grow your business

Most consumers don't know they can create a legal will at no additional cost.

Here's how to bring it up.

Include it in your sales scripts.

Share this valuable perk with all eligible new clients.

Re-engage someone who got a decision but didn't activate a policy.

Use estate planning as another reason to reach out and ultimately convert these customers.

Get referrals from existing policyholders.

Ask existing policyholders with access to Ethos estate planning tools if they can refer friends and family.

Improve retention by supporting them through more life needs.

For customers who are going to lapse, use estate planning as a differentiator to ensure they feel supported through multiple life events.

Reach out to policyholders with expiring terms.

If someone's term is close to expiring, give them a reason to renew by creating a legal will and trust.

Provide support for major life events.

Use major life events, like buying a house or having a child, to pitch the combination of life insurance and estate planning.

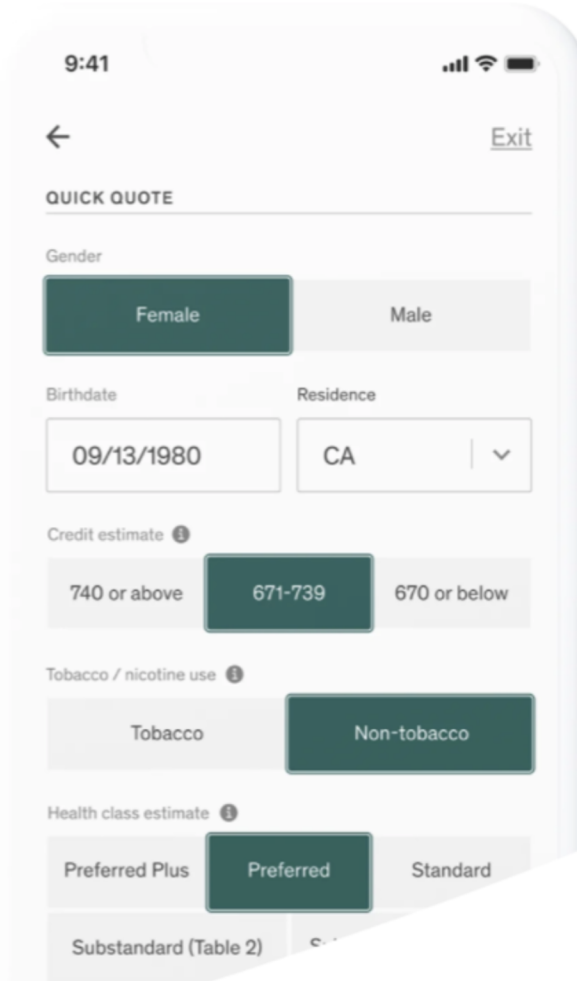
ETHOS

Agent Portal Overview & Principal Features

Agent Portal Login

To login, go to:
agents.ethoslife.com/login

You'll be prompted to receive a 6-digit security code via email or text message for a secure login - text message usually works best!



9:41

← Exit

QUICK QUOTE

Gender

Female Male

Birthdate Residence

09/13/1980 CA

Credit estimate ⓘ

740 or above 671-739 670 or below

Tobacco / nicotine use ⓘ

Tobacco Non-tobacco

Health class estimate ⓘ

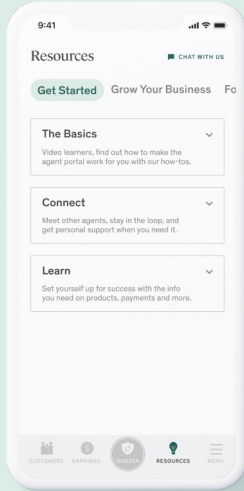
Preferred Plus Preferred Standard

Substandard (Table 2) S

How to sell - Client Invite Link

The screenshot shows the ETHOS dashboard interface. On the left is a dark green sidebar with navigation icons and labels: Agency, QUOTER, CUSTOMERS, EARNINGS, PERFORMANCE, RESOURCES, INVITE CLIENTS (highlighted with an orange arrow), and CONTACT US. The main area displays a table of clients with columns for Name, Email, Agent, Policy, Monthly Premium, and Remaining Evidences. A modal window titled 'Invite your client' is open, containing the text: 'Share the link below with your client to direct them to a landing page with your agency details, where they can get a quote and apply for coverage.' Below the text is a link: <https://agents-demo-fe.stage.ethoslife.com/invite/agency>, which is highlighted with an orange border. At the bottom of the modal are two buttons: 'Email link' and 'Copy link'. The background table lists several clients, including Leonard Madison, Rufus Asa, Cassie Diamond, Mary Smith, Lawrence Sanford, Arthur Clark, Gilbert Debra, George Washington, Claude Johnnie, Charles Clint, and Raymond Josiah.

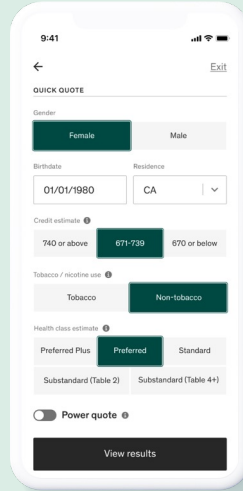
Resources available to help you succeed



Agent portal & countless resources at your fingertips



Agent Playbook to answer common questions agents and clients may have



Quoter to quickly and smoothly help you create quotes for clients

+20K

Agents onboarded to the Ethos Agent Platform

\$13B

in life insurance issued through Ethos in 2021

1 hr

Fastest time from onboarding to written policy

Agent Portal Demo Videos

[Customer Status & User Settings](#)

[Generating & Sharing Quotes](#)

[Earnings & Resources](#)

[Refer Clients & Agents](#)

[The Ethos Client Experience Video](#)

9:41 📶 🔋

← Exit

QUICK QUOTE

Gender

Female Male

Birthdate Residence

▾

Credit estimate ⓘ

740 or above 671-739 670 or below

Tobacco / nicotine use ⓘ

Tobacco Non-tobacco

Health class estimate ⓘ

Preferred Plus Preferred Standard

Substandard (Table 2) S...

ETHOS

Agent Appointment

Appointment Process - For Producers

You'll initiate the appointment process via SuranceBay following the submission of your first case with Ethos.

Creating a new appointment request is done through **SuranceBay**

Your agency has completed the first two stages of the appointment request:

1. Carrier and Request Type
2. States & Products
1. Errors & Omissions
2. Carrier Questions
3. Questionnaire
4. Confirm & Sign

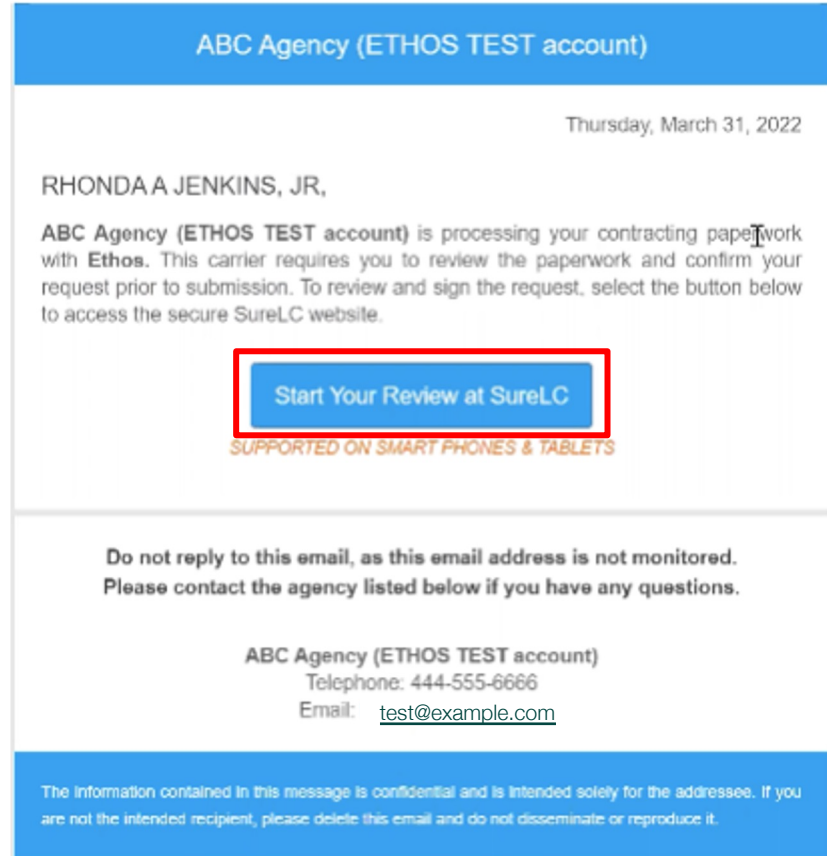
The SuranceBay team is available to support if needed:
support@surancebay.com

Appointment Process - For Producers

Your agency will send a prompt to complete the appointment process.

You will receive an email from SureLC.

Click **“Start Your Review at SureLC”**.



Appointment Process - For Producers

Add last 6 digits of your **Social Security Number** and **Date of Birth**.

Click **“LOGIN”**.


Sign In

Provide the information below to verify your identity.

Please enter your date of birth MM/DD/YYYY

Questions?

Please contact your agency

**ABC Agency (ETHOS TEST account)**
 (444) 555-6666
 test@example.com

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Appointment Process - For Producers

Review the welcome screen and action items.

Click “**NEXT**” at the bottom right of the page.

Welcome, Rhonda Jenkins

This contracting request is being processed by ABC Agency (ETHOS TEST account), and they've asked that you complete a carrier required review of the information to be submitted.

i Carrier
Ethos

Product(s)
Fixed Life

State(s)
GA

On the following pages, please review the information, updating any answer where necessary.

i Red notices indicate what is required in order to continue with the request.

⚠ Yellow notices indicate that the carrier may require additional information, but the request may be submitted without changes.

✓ Green notices indicate when the request may be submitted without changes.

i Blue notices provide general information.

Select the **NEXT** button at the bottom right of your screen to continue. Thank you!

Questions?
Please contact your agency.

ABC Agency (ETHOS TEST account)

✉ test@example.com ☎ (444) 555-6666

i Open the menu in the upper right corner to see this contact information at any time.

NEXT

Appointment Process - For Producers

This is just a verification.

Click “**NEXT**” at the bottom right of the page.

Ethos Contract | Fixed Life Georgia | RJ

Most carriers require E&O coverage. Please verify that the coverage shown below is correct.

Individual E&O Policy Active

Starting	08/01/2020	Policy#	EOC225445680	Case Limit	\$1,000,000
Expiration	08/01/2021	Certificate#	N/A	Total Limit	\$1,000,000
Carrier	Zurich American Ins Co				
Broker	CalSurance				

✓ E&O certificate is attached

NEXT

Appointment Process - For Producers

Answer the carrier questions.

Click “**NEXT**” at the bottom right of the page.

It will turn blue once you complete the required fields.

The screenshot displays the 'Ethos Contract' interface for 'Fixed Life Georgia'. A navigation sidebar on the left includes 'Welcome', 'Errors & Omissions', 'Carrier Questions', and 'Review & Sign'. The main content area is titled 'Carrier Questions' and contains three questions, each with 'Yes' and 'No' radio button options:

- 1 EXISTING APPOINTMENTS: Do you have an existing appointment with Ameritas?
- 1 EXISTING APPOINTMENTS: Do you have an existing appointment with Senior Life?
- 1 EXISTING APPOINTMENTS: Do you have an existing appointment with LGA/Banner?

A 'NEXT' button is located at the bottom right of the page. A red arrow points from a 'NEXT' button in the bottom right corner of the page to the 'NEXT' button in the main content area. The 'PREVIOUS' button is visible at the bottom left.

Appointment Process - For Producers

Answer the additional questions in the Questionnaire.

Click “**NEXT**” at the bottom right of the page.

It will turn blue once you complete the required fields.

Contracting Requests > Questionnaire JB

⚠ Please review the information on the Questionnaire screen. Select NEXT to confirm and continue.

- 1 Carrier & Request Type
- 2 States & Products
- 3 Training
- 4 Errors & Omissions
- 5 Carrier Questions
- 6 Questionnaire
- 7 Review & Sign

Questionnaire

1 Have you ever been charged or convicted of or plead guilty or no contest to any Felony, Misdemeanor, federal/state insurance and/or securities or investments regulations and statutes? Have you ever been on probation? Yes No

2 Does any insurer, insured, or other person claim any commission chargeback or other indebtedness from you as a result of any insurance transactions or business? Yes No

3 Have you ever had an insurance or securities license denied, suspended, cancelled or revoked? Yes No

4 Has any state or federal regulatory body found you to have been a cause of an investment OR insurance-related business having its authorization to do business denied, suspended, revoked, or restricted? Yes No

5 Has any regulatory body ever sanctioned, censured, penalized or otherwise disciplined you? Yes No

10 Have you ever had an appointment with any insurance company terminated for cause or been denied an appointment? Yes No

Occurrence 01/01/2013 No documents attached

Occurrence *

📅

[+ Add Explanation](#)

PREVIOUS
NEXT

Appointment Process - For Producers

Click “**OK**” to review and sign.

Please read & scroll to the bottom of the screen. Select **APPLY MY SIGNATURE** to confirm and submit this request.

ETHOS

Ethos Technologies Inc.
5201 Plaza on the Lake, Suite 305
Austin, TX 78746
(415) 915-0655

ETHOS TECHNOLOGIES - APPOINTMENTS CONTRACTING FORM

ENTITY TYPE

Individual: Complete SECTIONS A, B, D, and E

Corporation: Complete SECTIONS A, B (for Corporate Principal), C, D and E

SECTION A | CONTACT DETAILS

Please Review & Sign

This contract request will not be submitted until you review the following documents and apply your signature.

OK

SECTION D | PRE-APPOINTMENT STATES & EXISTING APPOINTMENTS

Are you life licensed in any of the following states?

Michigan

Pennsylvania

Utah

Do you have existing appointments with any of the following carriers?

Ameritas

Senior Life

Legal & General (Banner)

SECTION E | AUTHORIZATION

I authorize Ethos Technologies Inc. to use the information I have provided above to facilitate appointment with its affiliated carriers

Signature _____ Date _____

Appointment Process - For Producers

Review and scroll to the bottom until the “**APPLY MY SIGNATURE**” in the bottom right box turns blue.

Click “**APPLY MY SIGNATURE**”.

Read the prompt in the pop up and then click “**SIGN**”.



Appointment Process - For Producers

The “**Request Submitted**” confirmation page will pop us.

You have an option to save or print a copy by clicking “**DOWNLOAD**”.

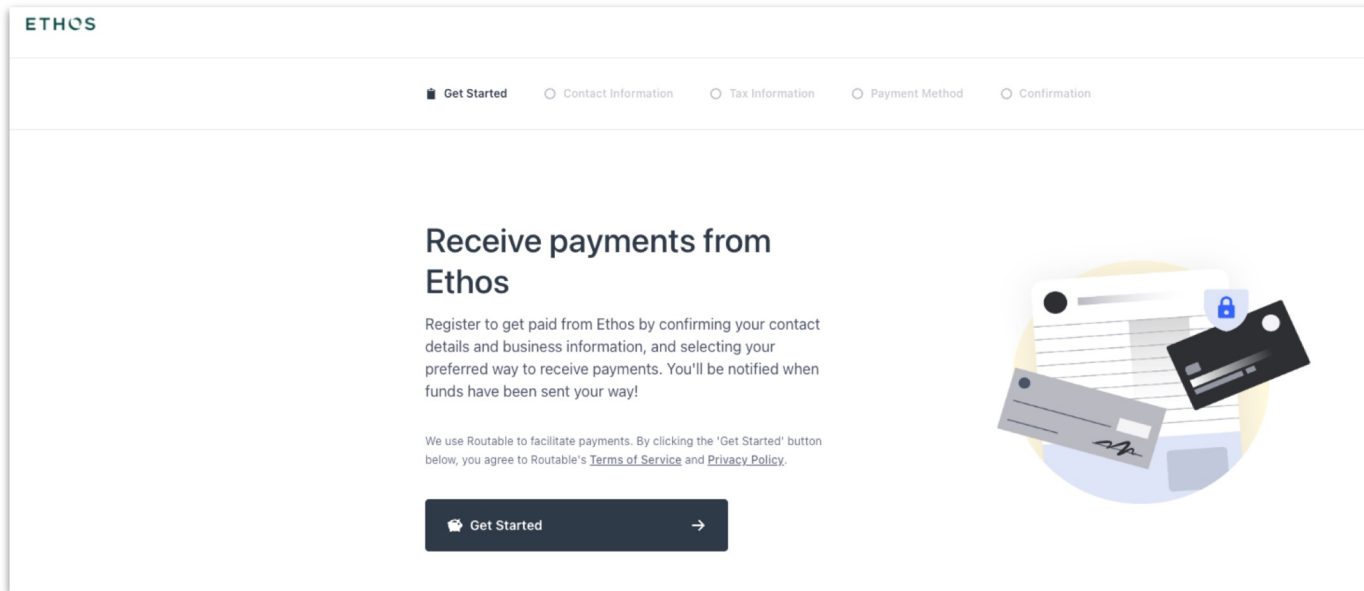
The screenshot shows a web interface for Ethos. At the top left, it says 'Ethos Contract' and 'Fixed Life Georgia'. In the top right corner, there is a blue circle with the initials 'RJ'. The main content area features a large green checkmark icon and the text 'Request Submitted'. Below this, a message states: 'SuranceBay has verified your signature on file, applied it to all necessary contracting forms, and submitted the request to your agency.' A light blue box contains the following details: Carrier: Ethos; Product(s): Fixed Life; State(s): Georgia. Below this box, there is a text prompt: 'Select the download button if you would like a copy of the forms for your records.' To the right of this prompt is a red-bordered button labeled 'DOWNLOAD'. A green banner below the prompt says 'You may close this page at any time.' The bottom section is titled 'Questions?' and includes contact information for 'ABC Agency (ETHOS TEST account)'. The contact details are: email 'test@example.com' and phone '(444) 555-6666'. A final note at the bottom says: 'Open the menu in the upper right corner to see this contact information at any time.'

ETHOS

Commissions / Payments

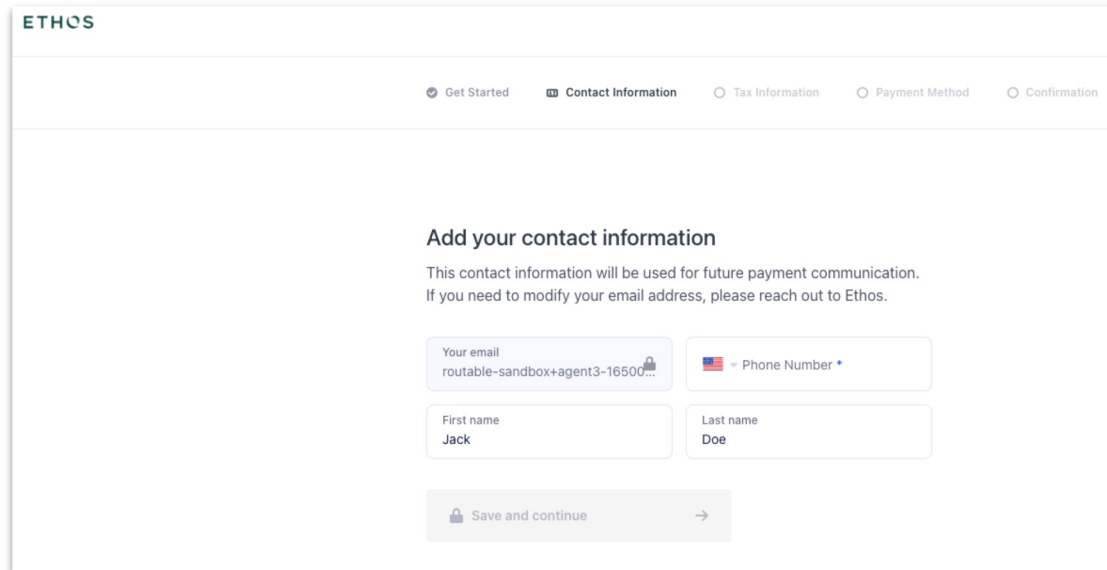
Setting up payments from Ethos

After clicking “Register to be paid” on the Routable email, click “Get Started”



Setting up payments from Ethos

Add your contact information (email, phone number, name)



The screenshot shows a web form titled "ETHOS" with a progress bar at the top. The progress bar has five steps: "Get Started" (checked), "Contact Information" (active), "Tax Information", "Payment Method", and "Confirmation". Below the progress bar, the main heading is "Add your contact information". A sub-heading explains: "This contact information will be used for future payment communication. If you need to modify your email address, please reach out to Ethos." The form contains four input fields: "Your email" (with a lock icon and a truncated value "routable-sandbox+agent3-16500..."), "Phone Number" (with a US flag icon and a plus sign), "First name" (with the value "Jack"), and "Last name" (with the value "Doe"). At the bottom, there is a "Save and continue" button with a lock icon and a right-pointing arrow.

Setting up payments from Ethos

Add your tax information, mailing address, and social security number

1
Tip: input you or your agency's tax information

ETHOS

Get Started Contact Information **Tax Information** Payment Method Confirmation

Add your tax information

I represent a business
e.g. Sole proprietorship, LLC, or Corporation

I am an individual
e.g. Contractor or Freelancer

Mailing Address

Street address * Apt/Unit/Suite

Country
Select country *

City * State
Select state * Postal code *

Personal Information

Social Security Number *

Save and continue →

Setting up payments from Ethos

Select your payment method
(direct deposit or check)

ETHOS

Get Started Contact Information Tax Information **Payment Method** Confirmation

How would you like to get paid?

Add a payment method below to receive payments from Ethos. Once saved, any future payments can use the preferred payment method.

Accept with Bank Transfer
Estimated deposit time: Up to 5 business days

[Connect bank account](#) →

Note: Connecting to your bank is the most secure option

or add your bank account with routing and account numbers

Accept a Check
Arrival time: 7-10 business days

[Confirm payment method](#) →

1

Tip: input you or
your agency's
banking information

Setting up payments from Ethos

**Confirmation email from Routable
will be sent to the email address
on file**

ETHOS

Get Started Contact Information Tax Information Payment Method **Confirmation**

✔ Completed

Nice work, you're set up to receive payments from Ethos!


You will receive an email shortly to routable-sandbox+agent3-1650053837282@getethos.com confirming your registration. Future payments can be deposited in your preferred account.

Updated payment method:

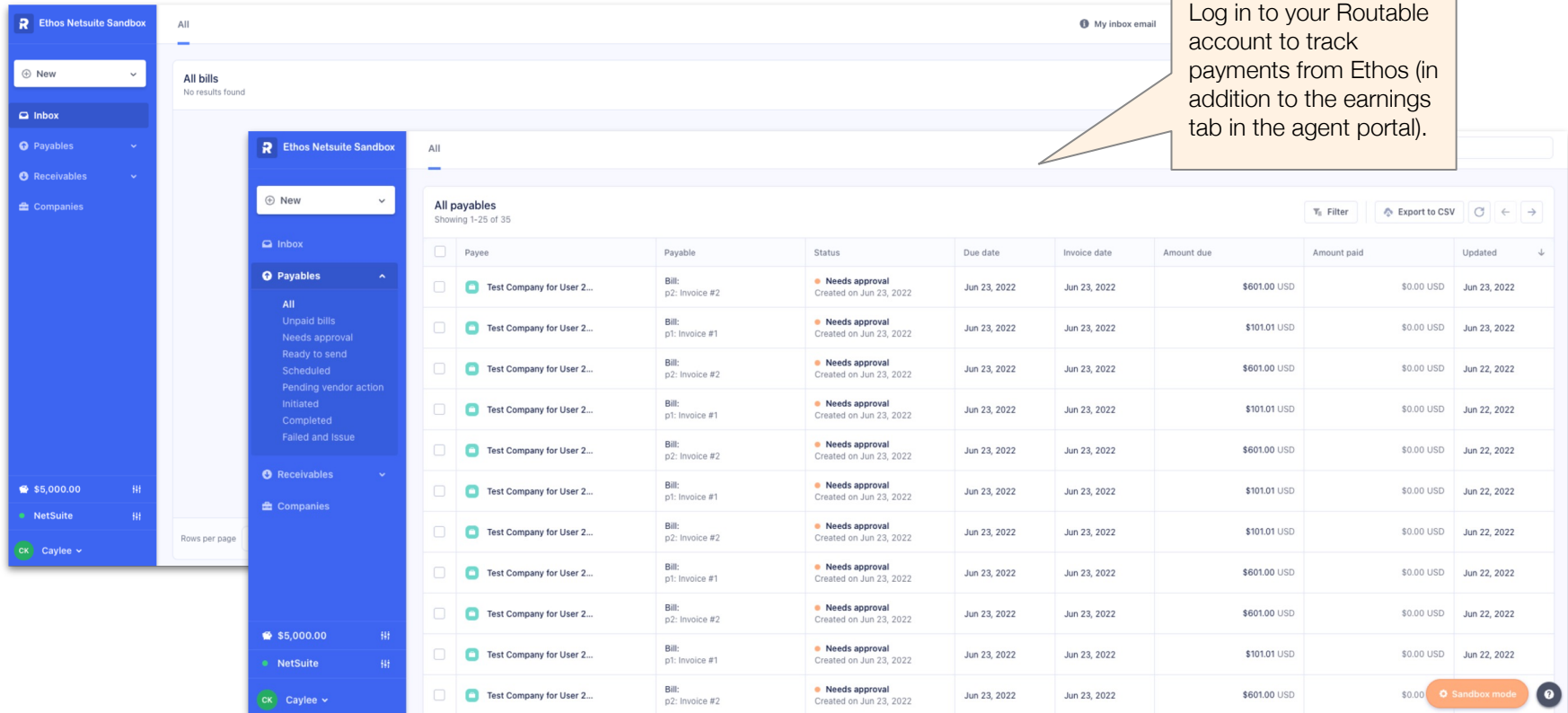
Check mailing address:
Jack Doe
1231 Ala Kapuna Street
Honolulu, HI 96819, US

✔ Active

i This was recently completed
You completed registration on Apr 18, 2022.



Setting up payments from Ethos



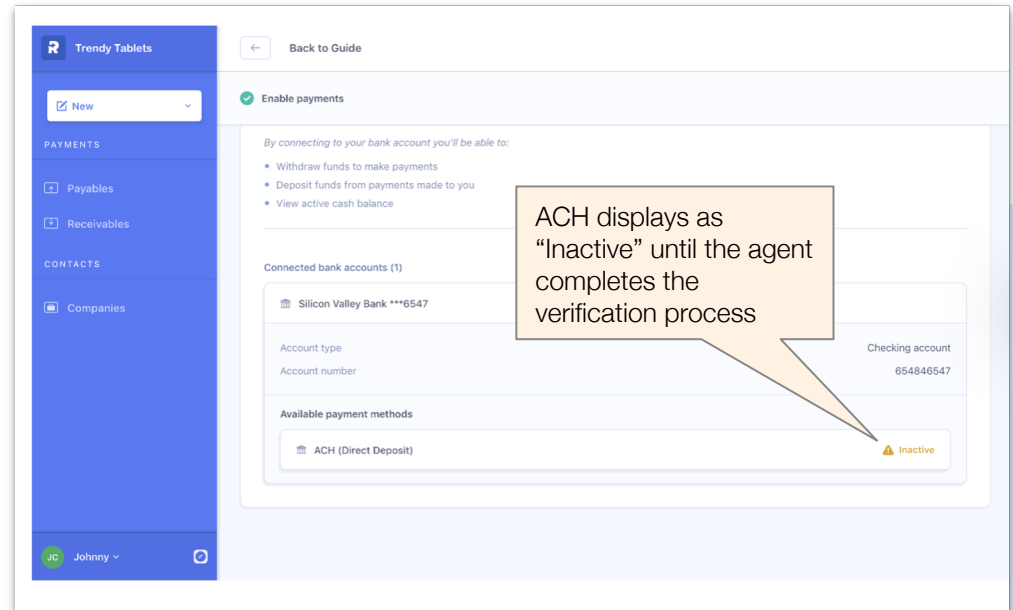
The screenshot displays the Ethos Netsuite interface. On the left, there is a navigation sidebar with a 'Payables' section expanded. The main area shows a table of 'All payables' with columns for Payee, Payable, Status, Due date, Invoice date, Amount due, Amount paid, and Updated. The table contains 15 rows of test data. A callout box in the top right corner contains the following text:

1
Log in to your Routable account to track payments from Ethos (in addition to the earnings tab in the agent portal).

Payee	Payable	Status	Due date	Invoice date	Amount due	Amount paid	Updated
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 23, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 23, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p1: Invoice #1	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$101.01 USD	\$0.00 USD	Jun 22, 2022
Test Company for User 2...	Bill: p2: Invoice #2	Needs approval Created on Jun 23, 2022	Jun 23, 2022	Jun 23, 2022	\$601.00 USD	\$0.00 USD	Jun 22, 2022

Setting up payments from Ethos

Agents will be asked to verify the bank account they input into Routable. Routable will send 2 small deposits (under \$1) to the provided bank account. The agent will need to provide the 2 small deposit amount to Routable (to ensure no money is debited or credited to the wrong account).



Setting up payments from Ethos

Agents will be asked to verify the bank account they input into Ratable.

You'll receive an email telling you of Ratable's deposits mentioned above.
It'll look similar to this:

Ratable



Hey Johnny,

We have made two small deposits (under \$1.00) to your bank account ending in ****6547. These would be reflected in your bank statement in 1-2 business days.

Once processed, we will send an additional email asking you to verify the amounts deposited.

If you don't see two small credits in 3 business days, please contact us at support@ratable.com and we can help get this issue resolved.

Bank account added:

Bank	Silicon Valley Bank
Account number	Ending in ****6547
Account type	Checking

Agents will be notified that the 2 small deposits were placed in their bank account

Setting up payments from Ethos

Agents will be asked to verify the bank account they input into Routable.

Clicking this button takes the agent into Routable to verify the 2 deposits

When the deposits have posted to your bank statement, you'll receive an additional email with further instructions. This may take 1-3 days.

Routable

 **Routable**
to me

Hey Johnny,
You recently linked your bank account ending in 6547 to the Routable process.

The two small deposits (under \$1.00) we made to your bank account are in your statement. Please check your bank statement for these two deposits and verify your bank account by entering the amounts of the two deposits.

[Verify bank account](#)

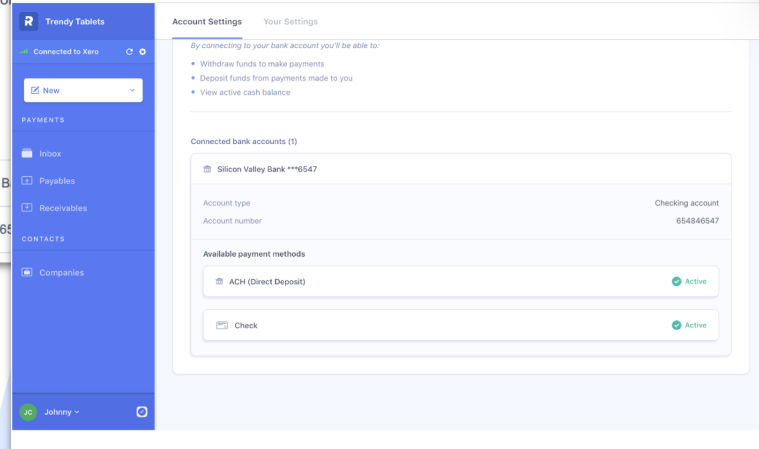
Referring to bank account:

Bank	Silicon Valley Bank
Account number	Ending in ****6547

Select the green button labeled "Verify bank account" to be transported into [Bank connections](#).

Check your bank statement for the previous few days, and look for any transactions from Routable.

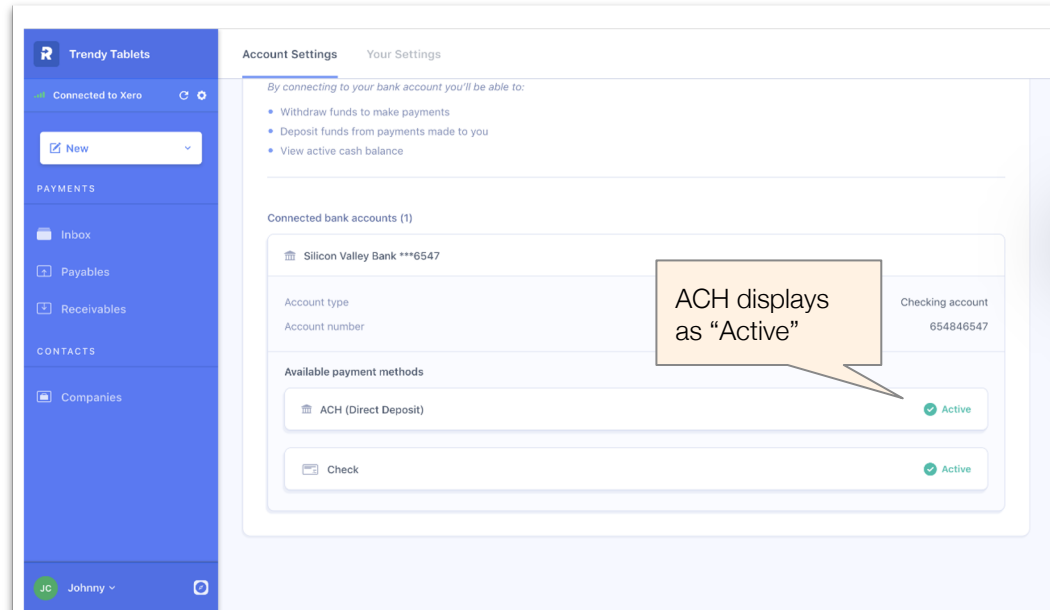
Enter the two micro-deposit amounts you see in your bank statement into their respective boxes in the Routable dashboard, and select "Verify payment method"



The screenshot shows the Xero interface with a sidebar on the left containing navigation options like 'Trendy Tablets', 'New', 'PAYMENTS', 'Inbox', 'Payables', 'Receivables', 'CONTACTS', and 'Companies'. The main area displays 'Account Settings' for 'Your Settings'. It includes a section for 'Connected bank accounts (1)' with details for 'Silicon Valley Bank ***6547', including account type (Checking account) and account number (654846547). Below this, 'Available payment methods' are listed as 'ACH (Direct Deposit)' and 'Check', both marked as 'Active'.

Setting up payments from Ethos

Agents will be asked to verify the bank account they input into Routable.



The screenshot shows the 'Account Settings' page for 'Trendy Tablets'. The left sidebar contains navigation options: 'Connected to Xero', 'New', 'PAYMENTS' (with sub-items: 'Inbox', 'Payables', 'Receivables'), and 'CONTACTS' (with sub-item: 'Companies'). The user 'Johnny' is logged in. The main content area is titled 'Account Settings' and includes a note: 'By connecting to your bank account you'll be able to:'. Below this are three bullet points: 'Withdraw funds to make payments', 'Deposit funds from payments made to you', and 'View active cash balance'. A section titled 'Connected bank accounts (1)' shows a single account: 'Silicon Valley Bank ***6547'. The account details are: 'Account type: Checking account' and 'Account number: 654846547'. Under 'Available payment methods', two methods are listed: 'ACH (Direct Deposit)' and 'Check', both with a green checkmark and the word 'Active' next to them. A callout box points to the 'ACH (Direct Deposit)' method with the text: 'ACH displays as "Active"'.

Notice that your payment method has gone from "Unverified" in yellow, to "Verified" in green! You're now able to use this payment method for future transactions.

Setting up payments from Ethos

Agents can update their banking information at any time by going into their **Account Settings** → **Financial** → **Bank connections**

1
Select Account Settings

2
Select Bank Connections

3
Add new banking information

The screenshot displays the Ethos Netsuite Sandbox interface. On the left is a blue sidebar with a menu. The 'Account settings' option is highlighted, and a callout box labeled '1' points to it. Below it, the 'Financial' section is expanded, and the 'Bank connections' option is highlighted, with a callout box labeled '2' pointing to it. The main content area shows the 'Account Settings' page. Under the 'Bank connections' heading, there is a 'Connected bank accounts' section and a 'Connect a new bank account' section. A callout box labeled '3' points to the 'Connect a new bank account' section, which contains a 'Connect bank account' button. Below this, there is a list of 'Available bank accounts (2)', with one account from Bank Of America, N.A. listed as 'Active'.

Setting up payments from Ethos

Agents can check a box that allows Ethos to send payments to the payment method they've assigned *without having to approve it on a weekly basis*

If the agent doesn't check that box, in order to receive payments from Ethos, they would have to accept the pending payments from Ethos each week

Automatic release of payment box

How would you like to get paid?

Add a payment method below to receive payments from Acme. Once saved, any future payments can use the preferred payment method.

Accept with Bank Transfer
Estimated deposit time: Up to 5 business days

Bank account
Citizens Bank Na ***2049

Citizens Bank Na ***2049
Active

Details

Bank Citizens Bank Na	Account type Checking account
Routing number 011401533	Account number 20220906222049
Routable bank account ID 9e3eac13-2f77-4535-89fb-8ab47aa5169c	

[Add another bank account](#)

Accept a Check
Arrival time: 7-10 business days

Use this payment method to accept all pending payments from Acme

[Complete and accept payment](#)

Amount due
\$75.00

Pending
Accept to receive

Amount
\$75.00

Due date
Sep 21, 2022

With Ethos, you...

- Can offer instant life insurance coverage with **no medical exam** to the vast majority of applicants
 - Only a few health questions online
- Cut out the case management
 - All you need is a client link
- Get **weekly payouts**
- Enjoy the support of the Ethos team

... protect your customers faster!



Next Steps

- Log in to your Ethos agent portal
- Familiarize yourself with resources
- Complete the appointment process with SuranceBay (*if required by your agency*)
- Set up a 1-on-1 with our Partnerships Account Manager via Calendly
- Reach out if you have any questions through the agent portal

Questions?

- Agent support
 - enterprise-agent@getethos.com
 - +1 877-913-8467
- Client support
 - enterprise-support@getethos.com
 - +1 877-763-8467

ETHOS

Appendix

Submitting an Application | Exercise

Open
app.stage.ethoslife.com

Open in an incognito tab (ctrl + shift + N)

Go through the Quote flow with any of the following:

- When do you want insurance: Any
- Gender: Any
- Age: Between 20-65
- Health: Any
- Smoking: Any
- Country: United States
- State: California
- Please select 'Citizen or Permanent Resident' as status.
- Home Address: Any
- Phone Number: Any
- Name: Any
 - For Middle name initial: Please enter 'B' and any Firstname/Lastname
- Use the email `ethostests+<uniquename>@gmail.com`
 - For example, you could do `ethostests+sunny@gmail.com`
- State of any of these: Select California
- SSN Last 4: 9999
- Drivers License State: California
- Drivers License Number: CA999999

Choose coverage and term:

- Terms: 10, 15, 20, 30
- Coverage: \$100K to \$2M

Go through the Interview flow with any of the following:

- For us to provide a life insurance policy, we require you to confirm the following: Yes
- Height: Any
- Weight: Any
- Has your weight increased/decreased in past year? No
- Nicotine products: I have never used tobacco products
- Marital status: Single
- Employment status: Employed
- Does your job involve any of the following: None of the above
- Are you exposed to any of the following while working in this occupation: None of the above
- Pre-tax income: \$999,999

Submitting an Application | Exercise

Go through the Interview flow with any of the following:

For the rest of the questions, please enter the answers as “No” or “None of the above”

- Once questions are completed, a decision screen would be displayed approving the policy

Beneficiary details

Enter details

Payment

- Select “Credit Card”
- Credit card number: 424242424242
- Expiration date: 11/23
- CVC: 123

Save Application

Press “Save”

Download application documents

Press “Download”