
Ethos
Agent
Training
for Equis

Cross-sell more coverage to existing customers

Make more money with less work using Ethos

We have identified 3 initial scenarios where Ethos fits into your current sales motion

1 Supplement mortgage protection coverage

*Increase
conversion rates*

2 Cross-sell to existing customers

*Unlock new sales
opportunities*

3 Offer an online-only solution via social media

*Unlock new sales
opportunities*

Acquiring customers is expensive so being able to cross-sell them Ethos is an efficient way to sell more

1 Supplement mortgage protection coverage

Increase conversion rates

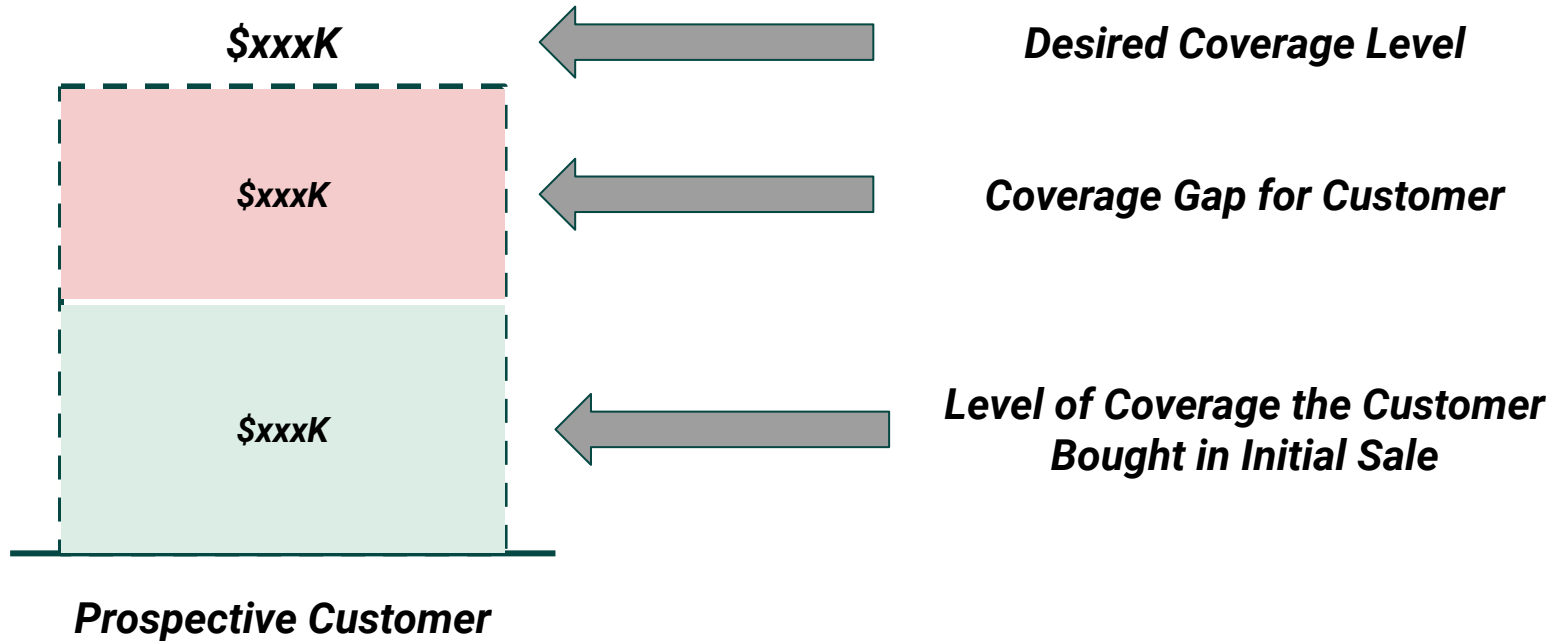
2 Cross-sell to existing customers

Unlock new sales opportunities

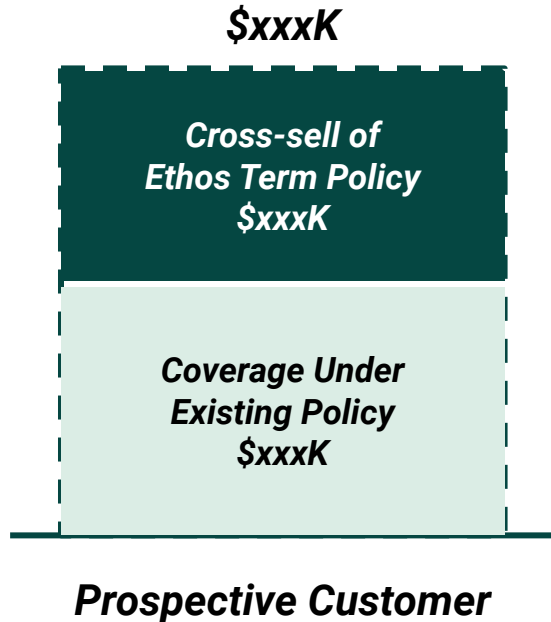
3 Offer an online-only solution via social media

Unlock new sales opportunities

If you look at your existing book, you will find many customers who have insufficient coverage



Ethos gives you a quick, easy and cost-effective way to fill the gap for them



Why Ethos Appeals to these Customers

- **Our 100% online process only takes 10 minutes so you can get a decision fast**
- **No medical exams or blood tests and most people are approved instantly so process is painless for the customer & you**
- **Our policies are cheaper than ROP products so it is a much easier sell to the customer**

Scenario #1: Generic Cross-Sell to Existing Customers

General Email Copy

- Identify the leads who don't have enough coverage and the Ethos value prop could resonate with them
- Leverage this email to restart the conversation with them

Subject Line	There's a brand new option to get the full coverage you need
Pre Header	Instant, affordable life insurance up to \$2M? Yes, please!
Body Copy	<p>Hi [FirstName],</p> <p>[YourName] from Black Swan Insurance Group here. We worked together to secure essential life insurance protection for your family. And I'm reaching out with some great news.</p> <p>We now offer a way to get the <i>full amount</i> of coverage your family needs, through a company called Ethos. It's an affordable new option that takes just minutes and provides up to \$2M in coverage with no medical exam, ever.</p> <p>[Add personalized link to Ethos application]</p> <p>The 10X Rule of Thumb</p> <p>Every family is unique, but a general industry rule of thumb says you should have coverage equal to 10x your combined annual salary. Why so high? Because life is expensive. In fact, 44% of American families would experience financial hardship within six months of the death of the family breadwinner.¹</p> <p>With life insurance, it doesn't have to be that way. Join the ranks of American families who can go to bed at night with peace of mind, knowing they're protected financially if something goes wrong.</p> <p>Here's a little more about Ethos:</p> <ul style="list-style-type: none">● They offer a 100% online application. That means no medical exams, blood draws, or intrusive home visits, just a few health questions.● They approve most people instantly, even with health conditions. If you like what you see, you can activate your policy and be covered immediately.● They only work with trusted, top-rated insurance companies, so you can feel confident you've made the right choice. <p>[Get a free quote and apply now here: [Add personalized link to Ethos application]</p>

Scenario #2: Generic Cross-Sell to Existing Customers

Mortgage Focused Email Copy

- Identify the leads who were looking for mortgage protection but don't have enough coverage and the Ethos value prop could resonate with them

Subject Line	A brand new way to get total mortgage protection
Pre Header	Instant, affordable coverage for the full mortgage amount? Yes, please!
Body Copy	<p>Hi [FirstName],</p> <p>[YourName] from Black Swan Insurance Group here. We worked together to secure some essential mortgage protection for your family through life insurance. And I'm reaching out with some great news.</p> <p>We now offer the opportunity to get the <i>full amount</i> of coverage your family needs, using life insurance through Ethos. This affordable new coverage option takes just minutes with no medical exams, ever.</p> <p>[Add personalized link to Ethos application]</p> <p>The need for full mortgage protection</p> <p>The sad fact is, 44% of American families would experience financial hardship within six months of the death of the family breadwinner.¹ The mortgage is typically the family's biggest monthly bill—and the hardest one to cover.</p> <p>With full mortgage protection, it doesn't have to be a concern. Join the ranks of American families who can go to bed at night with peace of mind, knowing they're protected financially if something goes wrong.</p> <p>Here's a little more about Ethos:</p> <ul style="list-style-type: none">● They offer a 100% online application. That means no medical exams, blood draws, or intrusive home visits, just a few health questions.● They approve most people instantly, even with health conditions. If you like what you see, you can activate your policy and be covered immediately.● They only work with trusted, top-rated insurance companies, so you can feel confident you've made the right choice. <p>[Get a free quote and apply now here: [Add personalized link to Ethos application]]</p>

If you have connected with them via text before, this channel will likely be your most effective channel

Sample Text Message Copy

General Option:

Hi, [YourName] here re: your life insurance. We have a fast new way to get more for your family! Free quote: [\[Add Personalized link\]](#)
STOP to opt out

Mortgage-focused Option:

Hi, [YourName] here re: your mortgage protection. We have a fast new way to get more for your family! Free quote: [\[Add Personalized link\]](#) STOP to opt out

- **Text messages have a much higher open rate than other communication channels and connecting with old leads is going to be the hardest part**
- **Because our application is 100% online, you have the ability to convert with your personalized link or this will re-start a new conversation with the lead**

Summary of Sales Tactics to You Should Take



Identify the right leads to target

Focus your energy on the leads where the Ethos value prop would have resonated



Send follow-up email with more details on Ethos

More effective if you know that they have a coverage gap



Send text message with personalized link

Increases the likelihood that they see the Ethos offer

ETHOS