
Ethos
Agent
Training
for Equis

How Ethos helps new agents get started quickly

Start making money fast using the power of Ethos

This step-by-step guide for new agents uses Ethos to help you ramp-up quickly

- **The first couple of months as a new agent are the hardest so we want to help**
- **We will provide you with proven strategies and customizable marketing assets that will streamline the process for you**
- **If you commit yourself to completing these steps and sticking to the timeline, you can jump-start your career as a life insurance agent**



LET'S GO!

To help agents get started quickly, we recommend that you complete these 3 steps with Ethos

1 Learn “How to Transact” with Ethos

2 Complete an Ethos policy on yourself

3 Execute the “Family and Friends” Campaign

We have broken down those steps into key activities that should complete over the course of the next 2 weeks

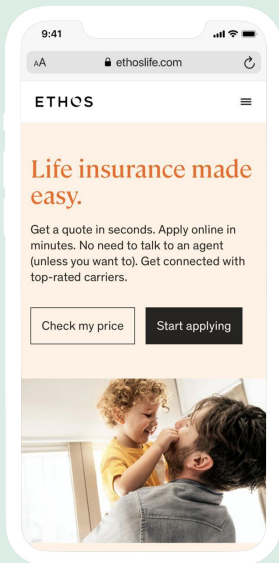
| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review “How to Transact” training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share “Social Post #1” on your social media channels | Send “Email #1” to close family and friends | Send “SMS #1” to close family and friends | Promote family and friends who closed an Ethos policy with you | Share “Social Post #2” on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send “Email #2” to close family and friends who have not activated a policy yet | Send “SMS #2” to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share “Social Post #3” on your social media channels | Send “Email #3” to close family and friends who have not activated a policy yet | Send “SMS #3” to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

Let's start by reviewing the training materials we have created help you understand how Ethos works

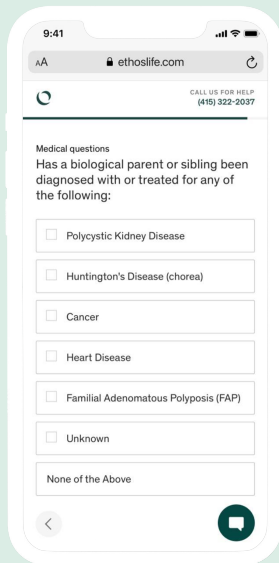
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Ethos has modernized the life insurance purchase process with **groundbreaking technology** ...

Digital Acquisition

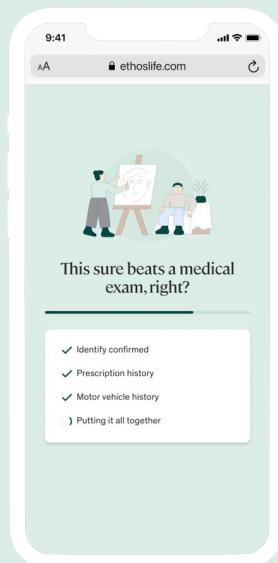


Application Engine



10-MINUTE APPLICATION

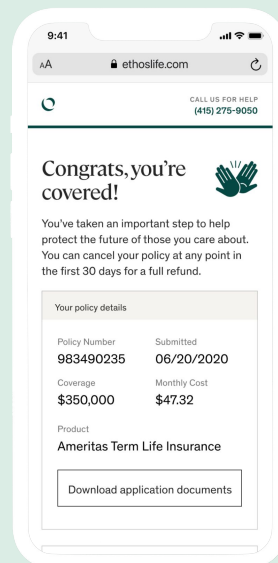
Underwriting Engine



NO MEDICAL EXAMS

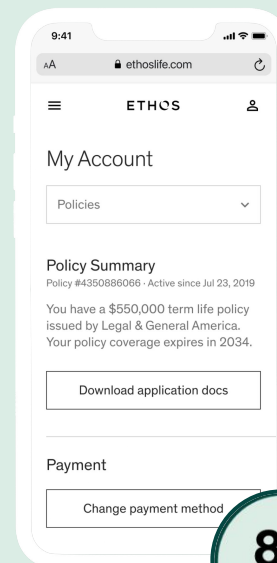
(just a few health & lifestyle questions)

Self Checkout



INSTANT ISSUE POLICIES

Admin Platform



86
NPS

We 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 |

... and replaced medical exams with algorithmic underwriting and supplementary data.



SUPPLEMENTARY DATA

- Rx records
- Driving behavior
- Credit history
- Criminal history
- Insurance history
- Prior blood tests
- **300K data points analyzed**



USER DISCLOSURES

1,300 reflexive questions based on supplementary data and user disclosures



OPTIMIZATION

- **Post-issue audits** for all carrier partners to help us optimize continuously
- Built to match (or better) outcomes of a 15-week, human-led underwriting process

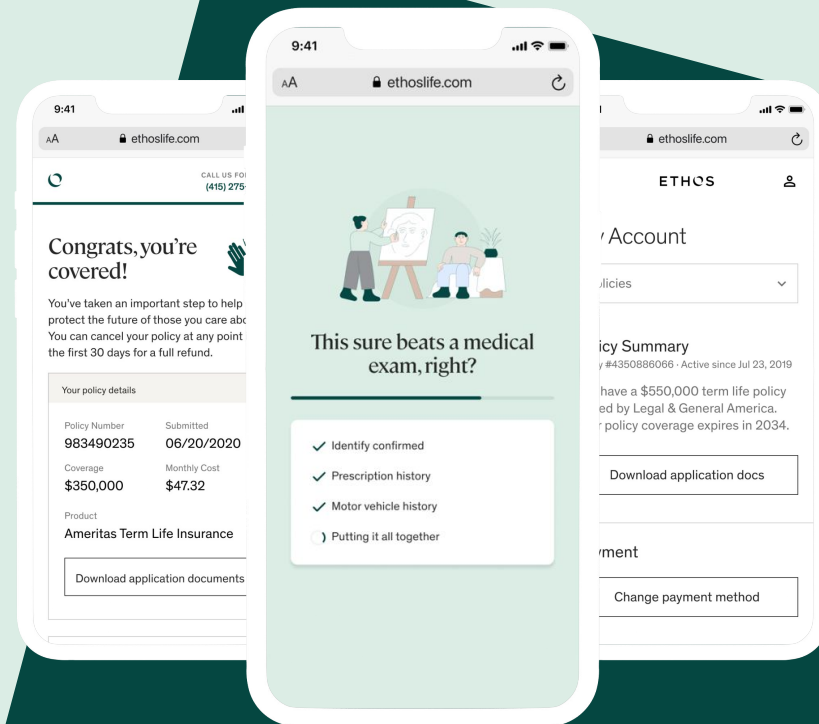
More accurate than human underwriters

99.9%

Mortality Accuracy

13.0%

Avg price reduction by end of 2021 + **7% avg reduction** beginning of 2022



ETHOS



Everything You
Never Knew You
Always Wanted...

- ✓ Availability on iPipeline AND SuranceBay
- ✓ Predictability in the Process & Time
- ✓ No Extra Touches or Surprise Requirements
- ✓ Convenience for the Consumer
- ✓ Mass Market to All New & Prior Customers
- ✓ Faster Compensation
- ✓ Free Up Bandwidth for More Involved Cases
- ✓ Legal Docs Available from Tomorrow Acquisition
- ✓ A New & Efficient Way to Sell Life Insurance

ETHOS

What's Different About Ethos?

- ✓ **Up to \$2M in Instant Coverage**
- ✓ **Availability on iPipeline AND SuranceBay**
- ✓ **Agent Portal for Policy Tracking & Marketing Content**
- ✓ **Co-Branded Agent Site Available on Day 1**
- ✓ **Multiple Hierarchies Get Paid Directly - Even Referrals**
- ✓ **Offers for up to 95% of Applicants**
- ✓ **Set Policy & Draft Dates**
- ✓ **Weekly Commissions - Looking at a Higher Frequency**
- ✓ **Legal Docs Available from Tomorrow Acquisition**
- ✓ **Multiple Term and Final Expense Product 'Waterfall'**
- ✓ **Teams & Processes to Help You Place Business**
- ✓ **Continued Innovation**

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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...

Let's move on to the action items that you need to complete on Day 2

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Go into your portal and copy your “Client Invite Link”

The screenshot shows the ETHOS client portal 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 text box containing the URL: <https://agents-demo-fe.stage.ethoslife.com/invite/agency>. At the bottom of the modal are two buttons: "Email link" and "Copy link".

| Name | Email | Agent | Policy | Monthly Premium | Remaining Evidences |
|-------------------|--------------------|-----------------|--------|-----------------|---------------------|
| Leonard Madison | ethostests+Leonard | Joseph Major | | | |
| Rufus Asa | ethostests+Rufus | Sidney Stewart | | \$42 | APS |
| Cassie Diamond | cassie@grantdiam | Sidney Stewart | | \$22 | |
| Mary Smith | ethostest072522 | Sidney Stewart | | \$33 | |
| Lawrence Sanford | ethostests+Lawre | Joseph Major | | | |
| Arthur Clark | ethostests+Arthur | Theodore Irving | | | |
| Gilbert Debra | ethostests+Gilbert | Warren Scott | | | |
| Gilbert Wilmer | ethostests+Gilbert | Sidney Stewart | | | |
| George Washington | ethostests+George | Sidney Stewart | | \$80 | |
| Claude Johnnie | ethostests+Claude | Joseph Major | | \$128 | |
| Charles Clint | ethostests+Charles | Theodore Irving | | \$141 | |
| Raymond Josiah | ethostests+Raymo | Warren Scott | | \$336 | |

Add that link into the bio for each of your social media profiles where you are actively posting

Social Media Channels

Facebook

Instagram

YouTube

Twitter

LinkedIn

TikTok

- Provides you with an easy place to point people so they can start the process with Ethos
 - “Just use the link in my bio to get started”
- Removed the friction of having to interact with you to get started
- If the customer gets a quote or starts an application with an agent, the agent will be paid as long as they activate within the next 180 days
 - Ethos will work on your behalf (i.e. nurture emails, phone calls) to convert the quote into an activated policy

Try it for yourself

Follow your customized link and complete an application with Ethos

Understand the Experience

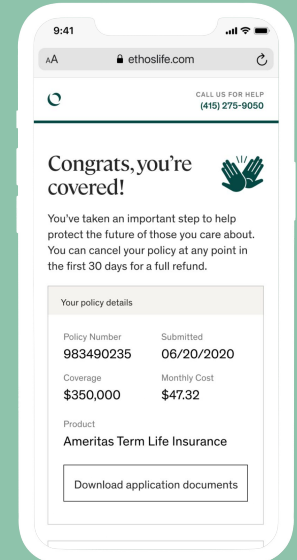
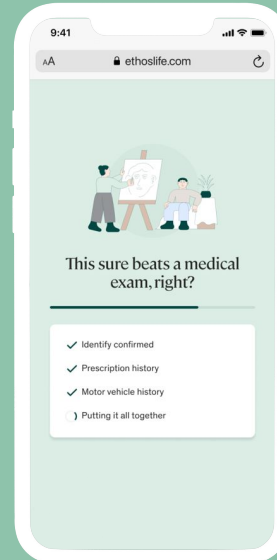
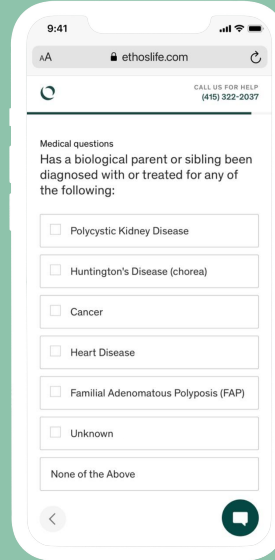
The best way to answer questions from customers is empathize with their experience

Build Conviction in the Product

See for yourself how easy it is to get a policy from Ethos so you can better sell customers on the value proposition of using our solution

Make your first commission

Unlike many other carriers, we pay commissions on Ethos policies that agents activate on themselves



Let's move on to the action items that you need to complete on Day 3

| Day-by-day Breakdown of Action Items | | | | | | |
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Social Post

#1

- Content is applicable for posts across Facebook, Twitter, Instagram, LinkedIn, etc.
- Just remember to add your customized link to the post

Social Post #1 | Why I am becoming an agent

I'm happy to share some big career news. I've joined [[Insert agency name](#)], and I'm now a licensed life insurance agent! I made this decision because I'm passionate about helping families and making sure that they're protected against anything that life throws at them.

In my new role, my first priority is making sure that my closest family and friends have the coverage they need. My agency uses Ethos to make applying for a policy quick and easy online. You just answer some health questions (no medical exams) and about 95% of people can get covered on the spot. The entire process takes about 10 minutes for coverage up to \$2M. You can get a free quote instantly here:

[\[Insert Your Ethos Personalized Link Here\]](#)

If you have any questions, just let me know! I'm so excited to help you get the coverage you need for your family. Thanks so much for supporting me in this decision!

Let's move on to the action items that you need to complete on Day 4

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
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Email #1

- Chance to share more detail that you can in a social post or SMS message
- Able to sell the need and the value of life insurance

| | |
|--------------|--|
| Subject Line | You now know a life insurance agent—me! |
| Pre Header | Let me help you take the first step toward protecting your family |
| Body Copy | <p>[Name],</p> <p>I have some news to share: I'm now a licensed life insurance agent! I'm so excited to take this new step in my career and love that my new job allows me to help families get the protection that they need.</p> <p>Naturally, I wanted to reach out to those I care about the most —my closest family and friends — and make sure you have the right amount of coverage. I work with a company called Ethos that offers a 100% online application and policies up to \$2M in minutes. They do it with no medical exams, blood draws, or intrusive home visits, just a few health questions.</p> <p>Here's the link to get a free quote: [Insert Your Ethos Personalized Link Here]</p> <p>Is it time for a life insurance checkup?</p> <p>The fact is, millions of Americans are underinsured, or only insured through their employer. Workplace policies are a great start but they're usually only a fraction of what your family really needs, and a job change can leave everyone vulnerable.</p> <p>I know many of you have expanded your families, moved to bigger homes or seen other life changes over these past few years. Even if you have some coverage today, it takes seconds to get a free quote and see if I can provide you with additional coverage to close a gap. I may even be able to get you a better price on your current coverage.</p> <p>The new way to buy life insurance: instantly</p> <p>Ethos works with top carriers to make getting life insurance quick and easy. And they approve about 95% of people, even with health conditions.</p> <p>If you like what you see, you can activate your policy and be covered immediately. The whole process takes about 10 minutes! You can get your free quote here: [Insert Your Ethos Personalized Link Here]</p> <p>I would love to help you get the protection you need. If you'd like to talk through your family's life insurance needs, please reach out today! I look forward to hearing from you.</p> <p>Warmest regards,</p> <p>[YourName]</p> |

Let's move on to the action items that you need to complete on Day 5

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SMS Post #1

- Use SMS as a way to confirm that they saw the longer form posts
- This message is a baseline message so feel free to customize and make more personal

SMS Post #1 | Why I am becoming an agent

[Name], I'm now a licensed life insurance agent & can help you w/instant coverage! Free quote: [Your Ethos Link Here](#) Pls call/text w/?s.

Let's move on to the action items that you need to complete on Day 6

| Day-by-day Breakdown of Action Items | | | | | | |
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Social Proof Post #1

- When other friends and family see that they have engaged with you, they will be more likely to do the same
- Give evidence that the claims you make in your original comms are true

| | |
|-----------------------------|--|
| Social Proof Post #1 | Thank you [insert name, insert name, insert name] for letting me help you get a coverage for your family! With 10 minutes, I could help you protect your family for as little as \$10 per month. |
|-----------------------------|--|



Facebook

Instagram

LinkedIn

YouTube

Twitter

TikTok

Let's move on to the action items that you need to complete on Day 7

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
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Social Post

#2

- Create urgency by explaining “why having life insurance is a necessity”
- Don’t forget to add your customized link to the post

**Social Post #2 |
Why having life
insurance is a
necessity**

[Name],

I hope that everyone saw my post last week about my decision to become a life insurance agent. I got a lot of great feedback from many of you, and I’ve already had a chance to help some friends and family get protected!

A few of you reached out and told me that “I’m covered by my workplace life insurance policy.” Unfortunately, that coverage probably isn’t enough—the rule of thumb is to have 10x salary in coverage. Most workplace policies only offer one to two times salary, coming up eight to nine times short.

I can help you supplement that coverage with life insurance from Ethos. Start with a free quote, and if you like what you see, it only takes about 10 minutes to get same-day coverage.

I look forward to helping your family get the protection they need! Please reach out today with any questions, or get started here: [\[Insert Your Ethos Personalized Link Here\]](#)

Warmest regards,

[YourName]

Let's move on to the action items that you need to complete on Day 8

| Day-by-day Breakdown of Action Items | | | | | | |
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Email #2

- **Chance to share more detail that you can in a social post or SMS message**
- **Able to sell the pain of not having life insurance**

| | |
|--------------|---|
| Subject Line | Make sure that you have right amount of coverage for your family's needs |
| Pre Header | Get instant, affordable life insurance up to \$2M with Ethos |
| Body Copy | <p>Hi [FirstName],</p> <p>I wanted to follow up again regarding your current life insurance coverage. While every family is unique, 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>To get your family the protection that you need, I recommend using Ethos. Here's a little more about their solution:</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>Use this link to get a free quote and apply now:</p> <p>[Insert Your Ethos Personalized Link Here]</p> <p>Get this important item checked off your list!</p> <p>[YourName]</p> |
| Footer | ¹ 2021 Insurance Barometer Study, Life Happens and LIMRA |

Let's move on to the action items that you need to complete on Day 9

| Day-by-day Breakdown of Action Items | | | | | | |
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SMS Post #2

- Use SMS as a way to confirm that they saw the longer form posts
- This message is a baseline message so feel free to customize and make more personal

**Social Post #2 |
Why having life
insurance is a
necessity**

[Friend / Family Name], did you know that 44% of American families would experience financial hardship within six months of the death of the family breadwinner? I don't want any of my friends and family to have to deal with that struggle so I now offer same-day life insurance coverage with Ethos. Get your free quote here: [\[Insert Your Ethos Personalized Link Here\]](#) STOP to opt out

Let's move on to the action items that you need to complete on Day 10

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review "How to Transact" training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share "Social Post #1" on your social media channels | Send "Email #1" to close family and friends | Send "SMS #1" to close family and friends | Promote family and friends who closed an Ethos policy with you | Share "Social Post #2" on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send "Email #2" to close family and friends who have not activated a policy yet | Send "SMS #2" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share "Social Post #3" on your social media channels | Send "Email #3" to close family and friends who have not activated a policy yet | Send "SMS #3" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

Social Proof Post #2

- When other friends and family see that they have engaged with you, they will be more likely to do the same
- Give evidence that the claims you make in your original comms are true

| | |
|-----------------------------|--|
| Social Proof Post #1 | Thank you [insert name, insert name, insert name] for letting me help you get a coverage for your family! With 10 minutes, I could help you protect your family for as little as \$10 per month. |
|-----------------------------|--|



Facebook

Instagram

LinkedIn

YouTube

Twitter

TikTok

Let's move on to the action items that you need to complete on Day 11

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review "How to Transact" training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share "Social Post #1" on your social media channels | Send "Email #1" to close family and friends | Send "SMS #1" to close family and friends | Promote family and friends who closed an Ethos policy with you | Share "Social Post #2" on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send "Email #2" to close family and friends who have not activated a policy yet | Send "SMS #2" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share "Social Post #3" on your social media channels | Send "Email #3" to close family and friends who have not activated a policy yet | Send "SMS #3" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

Social Post

#3

- Eliminate financial excuses by “addressing myth around cost of coverage”
- Don’t forget to add your customized link to the post

**Social Post #3 |
Addressing
common life
insurance myth
around cost of
coverage**

[Since I became an agent, I've found that getting life insurance is much more affordable than I expected. If the cost is holding you back, you're likely overestimating how expensive the right coverage will be. However, you don't need to take my word for it! It takes seconds to get a free, no obligation quote from Ethos today here: [\[Insert Your Ethos Personalized Link Here\]](#). If you like what you see, it takes about 10 minutes to answer a few health questions and turn that quote into lasting life insurance protection for your family.

Let's move on to the action items that you need to complete on Day 12

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review "How to Transact" training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share "Social Post #1" on your social media channels | Send "Email #1" to close family and friends | Send "SMS #1" to close family and friends | Promote family and friends who closed an Ethos policy with you | Share "Social Post #2" on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send "Email #2" to close family and friends who have not activated a policy yet | Send "SMS #2" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share "Social Post #3" on your social media channels | Send "Email #3" to close family and friends who have not activated a policy yet | Send "SMS #3" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

Email #3

- **Chance to share more detail that you can in a social post or SMS message**
- **Able to explain that policies are not that expensive**

| | |
|--------------|--|
| Subject Line | Get affordable life insurance that's faster than ever |
| Pre Header | An exciting new opportunity to get coverage for less—in about 10 minutes! |
| Body Copy | <p>[FirstName],</p> <p>Did you know that most people overestimate the cost of insurance by three times or more?¹ See how much you can save today when you apply for life insurance through Ethos. In 10 minutes or less, you can fill out your application and get approved for instant coverage.</p> <p>[Insert Your Ethos Personalized Link Here]</p> <p>Here's how to get started:</p> <ul style="list-style-type: none">● Get a quote - Answer a few simple questions about yourself and get a quote in seconds.● Apply in minutes - Ethos uses a fast, straightforward application that's 100% online, so you don't even need to chat with me get a policy● Get covered - Once your application is submitted, we'll process the information to provide you with a quick (often instant) decision on coverage eligibility and your rate. If approved, you can activate your coverage immediately. <p>You could get affordable life insurance protection for your family checked off your list in the next few minutes!</p> <p>[Insert Your Ethos Personalized Link Here]</p> <p>If you have any questions or concerns, just let me know,</p> <p>[YourName]</p> |
| Footer | ¹ 2022 Insurance Barometer Study, LIMRA |

Let's move on to the action items that you need to complete on Day 13

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review "How to Transact" training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share "Social Post #1" on your social media channels | Send "Email #1" to close family and friends | Send "SMS #1" to close family and friends | Promote family and friends who closed an Ethos policy with you | Share "Social Post #2" on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send "Email #2" to close family and friends who have not activated a policy yet | Send "SMS #2" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share "Social Post #3" on your social media channels | Send "Email #3" to close family and friends who have not activated a policy yet | Send "SMS #3" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

SMS Post #3

- Use SMS as a way to confirm that they saw the longer form posts
- This message is a baseline message so feel free to customize and make more personal

**SMS Message #3 |
Addressing
common life
insurance myth
around cost of
coverage**

While I've already sent you a few messages, I wanted to follow up one last time about getting you life insurance coverage through Ethos. You'll be surprised at how affordable it is to get your family the protection you need. Don't believe me? Get a free quote and see for yourself: [\[Insert Your Ethos Personalized Link Here\]](#)
STOP to opt out

Let's move on to the action items that you need to complete on Day 14

| Day-by-day Breakdown of Action Items | | | | | | |
|---|--|---|--|---|---|---|
| Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
| Review "How to Transact" training materials | Complete an Ethos policy on yourself & update your social media profiles with your personalized link | Share "Social Post #1" on your social media channels | Send "Email #1" to close family and friends | Send "SMS #1" to close family and friends | Promote family and friends who closed an Ethos policy with you | Share "Social Post #2" on your social media channels |
| Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | Day 13 | Day 14 |
| Send "Email #2" to close family and friends who have not activated a policy yet | Send "SMS #2" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days | Share "Social Post #3" on your social media channels | Send "Email #3" to close family and friends who have not activated a policy yet | Send "SMS #3" to close family and friends who have not activated a policy yet | Promote family and friends who closed an Ethos policy with you in the last few days |

Social Proof Post #3

- When other friends and family see that they have engaged with you, they will be more likely to do the same
- Give evidence that the claims you make in your original comms are true

| | |
|-----------------------------|--|
| Social Proof Post #1 | Thank you [insert name, insert name, insert name] for letting me help you get a coverage for your family! With 10 minutes, I could help you protect your family for as little as \$10 per month. |
|-----------------------------|--|



Facebook

Instagram

LinkedIn

YouTube

Twitter

TikTok

With these steps completed, you should have seen some initial success and build some momentum

- 1 Learn “How to Transact” with Ethos
- 2 Complete an Ethos policy on yourself
- 3 Execute the “Family and Friends” Campaign



Able to use the commissions from these initial sales to invest in more leads to pitch

ETHOS