

# Appendix

## Ethos Product Quick Reference

Product	Age Range	Coverage Amount	UW Decision	Key Feature
Term Life	18-75	Up to \$2,000,000	90%+ instant	Most affordable; coverage for 10-30 years
Index Universal Life (IUL)	18-60	Up to \$1,000,000	Varies by carrier	Permanent coverage with cash value growth
Final Expense Whole Life	50-85	Up to \$100,000	Simplified issue	Covers burial and final expenses
Term with Living Benefits	18-65	Varies	90%+ instant	Accelerated death benefit for illness

## Living Benefits — 18 Qualifying Conditions

Policies with living benefits (accelerated death benefit riders) may pay out while the insured is still alive if diagnosed with one of these qualifying conditions:

- ALS (Lou Gehrig's Disease)
- Alzheimer's Disease
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Loss of Independent Living
- Major Organ Transplant
- Motor Neuron Disease

- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Stroke
- Terminal Illness

Note: Qualifying conditions and benefit amounts vary by carrier and state. Always refer to the specific policy for details.

## Support Contacts

Contact	Details	When to Use
The Policy Shop (Email)	jg@thepolicyshop.com	Mentorship, marketing support, team questions
The Policy Shop (Phone)	561.573.0085	Direct support from leadership

## Recommended Tools

Tool	Purpose	Website
Calendly	Appointment scheduling for your agent website	calendly.com
Canva	Design social media graphics, flyers, and business cards	canva.com
Later / Buffer	Schedule and manage social media posts in advance	later.com / buffer.com
Linktree	Link-in-bio page for social media profiles	linktr.ee
Vistaprint	Print business cards, flyers, and marketing materials	vistaprint.com
CapCut	Edit short-form video content for social media	capcut.com
ChatGPT / AI Tools	Generate content ideas, draft copy, and brainstorm strategies	chat.openai.com

# Sources

1. [Ethos for Agents](#)
2. [Ethos Agent Portal FAQ](#)
3. [Ethos Agent Website Guide](#)
4. [Insurance Digital Marketing 2026 — Confluency Solutions](#)
5. [Social Media Strategies for Insurance Agencies 2026 — Seapoint Digital](#)
6. [Insurance Marketing Playbook 2026 — Prose Media](#)
7. [Insurance Marketing Ideas 2026 — CallHub](#)
8. [Marketing Ideas for Insurance Agents 2026 — Levitate](#)