

Chapter 1: Welcome to Ethos for Agents

Welcome from The Policy Shop

Welcome to The Policy Shop family. By joining our team and the Ethos for Agents platform, you've made a decision that positions you at the forefront of modern life insurance sales. This playbook is your comprehensive guide to building a thriving insurance business using the tools, strategies, and support systems available to you.

Whether you're brand new to the insurance industry or a seasoned professional looking for a better platform, this guide will walk you through everything you need to know — from setting up your digital presence to generating leads, closing sales, and building a sustainable referral engine.

What Is Ethos for Agents?

Ethos is the leading insurtech platform revolutionizing how life insurance is sold and delivered. With a \$1.2 billion IPO valuation on Nasdaq (ticker: LIFE), Ethos has earned the trust of over 100,000 agents nationwide.¹

Key Platform Highlights

- 90%+ instant approval rates — no waiting weeks for underwriting decisions
- 100% online process — no medical exams required for most products
- 10-minute applications — clients can get covered in a single sitting
- Agent-assisted eSignature — guide clients through the process seamlessly
- Free estate planning tools (\$898 value) included with every eligible policy

The Policy Shop Advantage

As a preferred Ethos partner, The Policy Shop provides advantages that independent agents simply don't get:

¹Ethos for Agents — <https://www.ethos.com/agents/>

- One-on-one mentorship from experienced agents and leadership
- Lead generation support and proven marketing frameworks
- Marketing materials, templates, and ongoing training
- A collaborative team environment with shared best practices
- Direct access to leadership for questions and guidance

PRO TIP

Bookmark this playbook and revisit it regularly. The strategies outlined here are designed to be implemented over your first 90 days, but they remain relevant throughout your career. Each chapter builds on the previous one.

What You Can Sell

Product	Coverage Amount	Key Details
Term Life Insurance	Up to \$2,000,000	Most popular; affordable coverage for a set period (10, 15, 20, 25, 30 years)
Index Universal Life (IUL)	Up to \$1,000,000	Permanent coverage with cash value growth tied to market indexes
Final Expense Whole Life	Up to \$100,000	Simplified issue whole life designed for burial and final expenses
Term with Living Benefits	Varies by carrier	Term coverage that includes accelerated death benefit riders for chronic, critical, and terminal illness

Our Carrier Partners

Ethos works with A-rated carriers trusted by millions of Americans:²

- Ameritas — 137 years of financial strength and stability
- Protective — 110 years protecting families across the nation
- TruStage — 89 years serving credit union members and beyond
- Legal & General — 70 years of global insurance expertise

Free Estate Planning Tools

²Ethos Agent Portal FAQ — <https://www.ethos.com/agents/fag/ethos-for-agents/>

Every eligible policy sold through Ethos includes access to free estate planning tools valued at \$898. This is a powerful differentiator — use it in your marketing. Clients receive tools to create wills, trusts, powers of attorney, and other essential documents.

SELLING TIP

Lead with estate planning in your conversations. Many people know they need a will but haven't created one. When you offer \$898 worth of free estate planning tools with their life insurance policy, it makes the decision easier and adds tremendous value.