

Chapter 7: Paid Advertising

Facebook & Instagram Ads

Facebook and Instagram offer the most powerful targeting options for life insurance agents. You can reach the exact people most likely to need coverage.¹²

Targeting Strategy

Focus on life events and demographics that correlate with insurance need:

- Newly engaged or recently married
- Expecting parents or new parents
- Recent homebuyers or people interested in home buying
- Age range: 25-55 (sweet spot for term and IUL)
- Geographic targeting: your local area (start with a 25-mile radius)
- Interest-based: financial planning, real estate, parenting, family

Ad Creative Tips

Use Ethos platform stats in your ad copy for credibility:

- "10-minute application — get covered during your lunch break"
- "90%+ instant approval — no waiting, no wondering"
- "No medical exams — 100% online from your couch"
- "FREE estate planning tools (\$898 value) with every eligible policy"

Google Search Ads

Capture high-intent prospects who are actively searching for life insurance.

¹²Insurance Marketing Playbook 2026 — <https://www.prosemedia.com/blog/insurance-marketing-playbook-for-2026>

Recommended Keywords

| Keyword Category | Example Keywords | Expected Intent |
|---------------------|--|--|
| Affordable coverage | affordable life insurance, cheap term life insurance | High — price-conscious buyer ready to shop |
| No medical exam | no medical exam life insurance, no exam life insurance | High — seeking simplicity and speed |
| Quick process | fast life insurance, instant life insurance approval | High — wants immediate coverage |
| Product-specific | term life insurance quotes, whole life insurance rates | Medium-High — researching options |
| Local | [your city] life insurance agent, life insurance near me | High — looking for a local agent |

Budget Recommendations

Start small and scale based on performance:

| Experience Level | Daily Budget | Monthly Budget | Expected Results |
|------------------------|--------------|-----------------|--|
| Beginner (Month 1) | \$5-10/day | \$150-300/month | Brand awareness, initial clicks, pixel data collection |
| Intermediate (Month 2) | \$10-15/day | \$300-450/month | Consistent traffic, first leads, retargeting data |
| Scaling (Month 3+) | \$15-20/day | \$450-600/month | Qualified leads, conversions, optimized campaigns |

Retargeting Strategy

Use your Meta Pixel and Google Tag data to retarget people who:

- Visited your Ethos agent website but didn't start a quote
- Started a quote but didn't complete an application
- Engaged with your social media content

Retargeting ads typically convert at 3-5x the rate of cold targeting because these people already know who you are.

IMPORTANT

All paid ads MUST drive traffic to YOUR personalized Ethos agent website link — not the general Ethos.com site. This ensures all leads and conversions are tracked to your account.