

NEW AGENT SUCCESS PLAYBOOK

Marketing Yourself on the Ethos for Agents
Platform

Presented by The Policy Shop

Fortune Favors the Prepared

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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/fqg/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.

Chapter 2: Your Agent Portal — The Command Center

Your One-Stop Business Hub

Your agent portal at agents.ethoslife.com/login is the central hub for managing your entire business. From quoting and applications to marketing tools and analytics — everything you need is accessible from a single dashboard.

Log in daily to monitor your pipeline, track applications, and access resources that will help you grow.³

1. Instant Quoting & Applications

Create quotes for clients in minutes directly from your portal. The quoting engine pulls real-time rates from all available carriers. When a client is ready, you can start the application right from the quote.

- Agent-assisted eSignature allows you to walk clients through the application
- Waterfall product routing: if a client doesn't qualify for one product, the system automatically routes them to the next best option
- Most applications receive an instant decision — no waiting for underwriting

2. Free Personalized Agent Website

Every agent gets a free, branded Ethos landing page with their name and contact information. Clients can visit your page to get quotes and start applications on their own — and every sale is tracked to you.⁴

- Customizable with your name, photo, and branding
- Clients can self-serve quotes and applications 24/7
- All traffic and conversions automatically tracked to your account
- Integrates with appointment booking tools

⁴Ethos Agent Website Guide — <https://www.ethos.com/agents/agent-website-guide/>

3. QR Code

Download your unique QR code directly from the portal. Print it on business cards, flyers, leave-behind materials, and event handouts. When someone scans your QR code, they're taken directly to your personalized agent website.

4. Share Website Link

Your unique URL can be shared via text message, email, social media posts, and anywhere else online. All traffic from your link is tracked to your account, so you get credit for every quote and application.

5. Customer & Case Management

Your real-time dashboard shows all customers, application statuses, and policy statuses in one place. Filter by date range, status, or product type, and export your data to CSV for external tracking.

6. Build Your Team

Create and manage your hierarchy by recruiting agents to your team. Full visibility, automation and tracking to support agents and build your team.

7. Resource Center

Access a library of sales and marketing materials including:

- Ethos Agent Playbook
- Field Underwriting Guide
- IUL resources and selling guides
- Living benefits education materials
- Bundling IUL + Term strategy guide
- Getting Started Landing Page for new agents

8. Appointment Booking

Integrate Calendly or Google scheduling directly on your agent website. When prospects visit your page, they can book a time to speak with you — eliminating back-and-forth scheduling.

9. Marketing Pixels

Add your Meta Pixel (Facebook/Instagram) and Google Tag to your agent website. This allows you to track visitors from your paid advertising campaigns and build retargeting audiences.

Portal Feature Quick Reference

Feature	What It Does	Where to Find It
Instant Quoting	Generate quotes and start applications	Dashboard > New Quote
Agent Website	Your personalized landing page	Dashboard > My Website
QR Code	Downloadable code linking to your site	Dashboard > Marketing Tools
Share Link	Your unique URL for sharing	Dashboard > My Website > Share
Case Management	Track customers and policies	Dashboard > Customers
Build Your Team	Recruit new agents to join your hierarchy	Dashboard > Performance
Resource Center	Sales guides and materials	Dashboard > Resources
Appointment Booking	Calendar integration for your website	Dashboard > My Website > Settings
Marketing Pixels	Meta Pixel & Google Tag setup	Dashboard > My Website > Settings

PRO TIP

Check your portal daily. Treat it like your office — review new leads, follow up on pending applications, and track your metrics. Agents who log in daily close 3x more business than those who check in weekly.

Chapter 3: Setting Up Your Digital Presence

Customize Your Agent Website

Your Ethos agent website is the foundation of your digital marketing. Before you start sharing it, make sure it's fully set up and professional:⁵

1. Log in to your portal at agents.ethoslife.com/login
2. Navigate to My Website > Settings
3. Upload a professional headshot (high resolution, friendly expression)
4. Add your full name, phone number, and email address
5. Write a brief, compelling bio (2-3 sentences about why you help families)
6. Preview your page and test the quote flow
7. Copy your unique URL and save it — you'll use this everywhere

Set Up Appointment Booking

Integrating a scheduling tool is one of the highest-impact things you can do. Prospects are more likely to convert when they can book immediately.

- Calendly: Free tier available; paid plan at \$9.99/month for custom branding and reminders
- Google Workspace: Use Google Calendar scheduling if you already have a Google Workspace account

Connect your chosen tool through the portal under My Website > Settings > Appointment Booking.

Add Your Meta Pixel

If you plan to run Facebook or Instagram ads (covered in Chapter 7), add your Meta Pixel now:⁶

1. Go to business.facebook.com > Events Manager > Create Pixel

⁶Insurance Digital Marketing 2026 — <https://www.confluencysolutions.com/blog/insurance-digital-marketing-2026>

2. Copy the Pixel ID number
3. In your Ethos portal, go to My Website > Settings > Marketing Pixels
4. Paste your Meta Pixel ID and save

Add Your Google Tag

For Google search ads, add your Google Tag (formerly Google Analytics tracking code):

1. Go to ads.google.com > Tools & Settings > Google Tag
2. Copy your tag ID (format: G-XXXXXXXXXX or AW-XXXXXXXXXX)
3. Paste it in the Google Tag field in your portal settings

Create a Professional Email Signature

Every email you send is a marketing opportunity. Create a professional signature that includes:

- Your full name and title (Licensed Life Insurance Agent)
- Phone number and email
- A clickable link to your Ethos agent website
- Your tagline or a brief value proposition

Order Business Cards with QR Code

Download your QR code from the portal and include it on professional business cards. We recommend Vistaprint, Moo, or similar online printers. Include your name, phone, email, and QR code on the front, with a brief value proposition on the back.

Create a Link-in-Bio Page

Set up a Linktree, Beacons, or similar link-in-bio page with:

- Your Ethos agent website link (most prominent)
- Appointment booking link
- Links to any educational content you create
- Your social media profiles

Digital Presence Setup Checklist

Task	Status	Notes
Customize agent website (photo, bio, contact info)	☐ To Do	Complete in Week 1
Set up appointment booking (Calendly or Google)	☐ To Do	Free tier available
Add Meta Pixel to agent website	☐ To Do	Needed before running FB/IG ads
Add Google Tag to agent website	☐ To Do	Needed before running Google ads
Create professional email signature with Ethos link	☐ To Do	Use on all outgoing emails
Order business cards with QR code	☐ To Do	Vistaprint or similar
Create link-in-bio page (Linktree)	☐ To Do	Use on all social profiles
Download QR code from portal	☐ To Do	Save high-res version
Test your website link and QR code	☐ To Do	Verify everything works

Chapter 4: Social Media Marketing Strategy

Platform Strategy

Social media is one of the most powerful (and free) tools available to insurance agents. The key is choosing the right platforms and posting consistently with a strategic content mix.⁷

Platform	Primary Audience	Best Content Type	Posting Frequency	Best Practices
Facebook	Ages 30-65, families, homeowners	Educational posts, client stories, live video	4-5x per week	Use Facebook Groups; engage with comments; share your link in posts
Instagram	Ages 25-45, young families, professionals	Reels, carousels, Stories	5-7x per week (incl. Stories)	Use Reels for reach; carousels for education; Stories for engagement
LinkedIn	Professionals, business owners, HR	Thought leadership, industry insights	3-4x per week	Connect with business owners; share professional insights; no hard selling
TikTok	Ages 18-40, first-time buyers	Short educational videos, myth busters	5-7x per week	Keep videos under 60 seconds; use trending audio; be authentic
YouTube	All ages, research-oriented	Long-form education, product explainers	1-2x per week	SEO-optimize titles/descriptions; create playlists; repurpose as Shorts

Content Pillar Framework

Organize all your content into four pillars. This ensures variety and keeps your audience engaged without feeling sold to constantly.

⁷Social Media Strategies for Insurance Agencies 2026 — <https://seapoint.digital/top-social-media-strategies-for-insurance-agencies-in-2026/>

Pillar 1: EDUCATE (40% of content)

Position yourself as a knowledgeable resource. Share facts, bust myths, and explain coverage options.

- "Did you know?" facts about life insurance statistics
- Myth-busting posts (e.g., "Life insurance is NOT expensive — here's what it really costs")
- Coverage explainers (Term vs. Whole Life, what living benefits are)
- Estate planning education tied to the free tools benefit

Pillar 2: CONNECT (25% of content)

Build trust and relatability by showing the human side of your business.

- Behind-the-scenes of your work day
- Your personal story — why you became a life insurance agent
- Community involvement and volunteer activities
- Team spotlights and celebrations

Pillar 3: INSPIRE (20% of content)

Share stories that motivate people to take action on protecting their families.

- Client success stories (anonymized and with permission)
- Life milestone posts — newborns, weddings, home purchases
- "Protect what matters" messaging with emotional visuals
- Statistics about the protection gap in America

Pillar 4: CONVERT (15% of content)

Direct calls to action that drive people to your Ethos website.

- "Get a free quote in 2 minutes" with your Ethos link
- QR code posts ("Scan to see your rate")
- Limited-time messaging around life events and open enrollment
- Testimonial-based CTAs

Weekly Content Calendar Template

Day	Content Pillar	Content Type	Platform Focus
Monday	EDUCATE	Educational post or carousel	Facebook, Instagram, LinkedIn

Day	Content Pillar	Content Type	Platform Focus
Tuesday	CONNECT	Behind-the-scenes or personal story	Instagram Stories, TikTok
Wednesday	EDUCATE	Myth-buster or FAQ video	TikTok, Instagram Reels, YouTube Shorts
Thursday	INSPIRE	Client story or milestone post	Facebook, Instagram, LinkedIn
Friday	CONVERT	CTA post with your Ethos link/QR code	All platforms

20 Ready-to-Use Social Media Post Templates

EDUCATE Posts

1. "Did you know that 40% of Americans don't have life insurance? If something happened to you tomorrow, would your family be financially protected? It only takes 10 minutes to find out your rate. Link in bio. #LifeInsurance #ProtectYourFamily"
2. "MYTH: Life insurance requires a medical exam. FACT: With Ethos, most applicants get approved instantly with NO medical exam. It's 100% online and takes about 10 minutes. Ready to see your rate? [Your Link]"
3. "Term vs. Whole Life — what's the difference? Term covers you for a specific period (10-30 years) at the lowest cost. Whole Life covers you for your entire life and builds cash value. Not sure which is right? Let's chat! [Your Link]"
4. "Your life insurance policy could come with FREE estate planning tools worth \$898. That includes wills, trusts, and power of attorney documents. Ask me how. #EstatePlanning #LifeInsurance"
5. "Living benefits explained: Did you know some life insurance policies pay you WHILE YOU'RE ALIVE if you're diagnosed with a chronic, critical, or terminal illness? This is coverage that works for you now — not just later. DM me to learn more."

CONNECT Posts

1. "A little about me: I became a life insurance agent because I saw firsthand what happens when a family isn't prepared. My mission is to make sure no family has to face financial hardship during their darkest moments. I'd love to help your family too. ❤️"
2. "Saturday morning in the life of an insurance agent: coffee, client follow-ups, and the satisfaction of knowing I helped three families get protected this week. This career isn't what most people picture — and that's what I love about it."

3. "Just wrapped up volunteering at [local event]. Giving back to this community is one of the best parts of what I do. If you ever want to chat about protecting your family's future, I'm always here. ☕"
4. "I don't just sell policies — I help families create a safety net. Every conversation I have starts with understanding what matters most to YOU. That's the difference between a salesperson and an advisor."
5. "Fun fact about me: Before I got into insurance, I [personal detail]. What drew me to this career was the ability to truly make an impact on people's lives. What's something unexpected about your career path?"

INSPIRE Posts

1. "A client called me last week to say thank you. Their spouse was diagnosed with a critical illness, and the living benefits on their policy helped cover medical expenses. Moments like these remind me why I do this."
2. "Just got married? Congratulations! 🎉 Here's something most newlyweds don't think about: now is the BEST time to get life insurance. You're young, healthy, and your rates will never be lower. Protect your new life together."
3. "New baby on the way? There's no better time to make sure your family is protected. For about the cost of a streaming subscription, you can secure your child's future. Let me show you how. [Your Link]"
4. "Bought your first home? Congrats! Now make sure your family can keep it no matter what. A term life insurance policy can cover your mortgage and give your family security. Get a free quote: [Your Link]"
5. "Protect what matters most. Your family. Your home. Your future. It starts with a 10-minute conversation. I'm here when you're ready. [Your Link] #ProtectWhatMatters"

CONVERT Posts

1. "Ready to see how affordable life insurance really is? Get a free quote in under 2 minutes — no medical exam, no obligations. Just answers. 📄 [Your Ethos Link]"
2. "Scan this QR code to get your personalized life insurance quote. It takes less time than ordering your coffee. ☕ [Include QR Code image]"
3. "This week only: I'm offering free 15-minute insurance consultations. Whether you need coverage or just want to understand your options, I'm here to help. Book your slot: [Appointment Link]"
4. "Still on the fence about life insurance? Here's what you get with Ethos: ☒ 10-minute application ☒ No medical exam ☒ 90%+ instant approval ☒ FREE estate planning tools (\$898 value). What are you waiting for? [Your Link]"

5. "Don't wait until it's too late. Life insurance rates go up as you age. Lock in your lowest rate today. It takes 2 minutes to see your quote: [Your Ethos Link] #LifeInsurance #GetCovered"

Short-Form Video Strategy

Short-form video is the highest-reach content format on every major platform in 2026. Use the Hub and Spoke model:⁸

- HUB: Create longer educational videos (5-15 minutes) on YouTube
- SPOKES: Cut those videos into 30-60 second clips for Instagram Reels, TikTok, YouTube Shorts, and Facebook Reels

10 Video Content Ideas for Ethos Agents

1. "How I got my family \$500K in coverage for \$25/month" (personal story + demo)
2. "3 life insurance myths that are costing you money" (myth-buster)
3. "What happens to your mortgage if you pass away?" (educational)
4. "I applied for life insurance live — watch how fast it is" (live demo of Ethos process)
5. "Living benefits explained in 60 seconds" (quick education)
6. "Why every new parent needs life insurance" (life event trigger)
7. "The \$898 estate planning hack most people don't know about" (value-add)
8. "Term vs. Whole Life in 60 seconds" (explainer)
9. "Day in the life of a life insurance agent" (behind-the-scenes)
10. "How to get life insurance with no medical exam" (process explainer)

VIDEO TIP

Keep your core message in the center 70% of the frame. Social media platforms add UI elements (profile icons, captions, buttons) around the edges. Design your content for the "safe zone" in the middle to ensure your key message is always visible.

Hashtag Strategy

Use a mix of broad and niche hashtags on every post. Here are 20 recommended hashtags:

#LifeInsurance #LifeInsuranceAgent #ProtectYourFamily #TermLifeInsurance
#WholeLifeInsurance #FinancialProtection #EstatePlanning #InsuranceAgent #GetCovered
#FamilyFirst #ProtectWhatMatters #LivingBenefits #NoMedicalExam #AffordableInsurance
#InsuranceTips #FinancialLiteracy #NewParents #FirstTimeHomeBuyer #InsuranceEducation
#ThePolicyShop

PRO TIP

Use 5-10 hashtags per post. Mix high-volume hashtags (#LifeInsurance) with niche ones (#NoMedicalExam) for the best reach and engagement balance.

Chapter 5: Email & Text Marketing

Building Your Contact List

Start with your warm market — people who already know, like, and trust you. Then expand methodically:⁹

- Warm market: family, friends, former colleagues, neighbors, social media connections
- Referrals: every satisfied client becomes a source of new contacts
- Networking events: collect business cards and follow up within 48 hours
- Social media: convert followers to email subscribers with valuable content offers
- Community events: gather contact info from educational seminars you host

Email Campaign Ideas

Monthly Newsletter

Send a monthly email with insurance tips, industry news, and a reminder of your services. Keep it 80% educational, 20% promotional.

Life Event Trigger Campaigns

When you learn about a contact's life event (new baby, new home, marriage, new job), send a personalized email connecting that event to the need for coverage.

Educational Drip Sequence

Create a 5-email automated sequence for new contacts: (1) Introduction, (2) Why life insurance matters, (3) How Ethos makes it easy, (4) Estate planning value, (5) Free quote CTA.

Ready-to-Use Email Templates

Template 1: Introduction to Your Services

⁹Insurance Marketing Ideas 2026 — <https://callhub.io/blog/insurance/insurance-marketing-ideas/>

EMAIL TEMPLATE

Subject: Protecting What Matters Most — Let's Connect Hi [Name], I hope this message finds you well! I recently joined The Policy Shop as a licensed life insurance agent, and I'm reaching out to people I care about to share what I'm doing. I help families find affordable life insurance coverage through Ethos — a technology platform that makes the process incredibly simple. Here's what makes it different: • 10-minute online application • No medical exams required • 90%+ instant approval rates • FREE estate planning tools worth \$898 with every eligible policy I'd love to help you explore your options — with zero pressure and zero obligation. You can get a free quote anytime at [Your Ethos Link], or book a quick call with me at [Appointment Link]. Warm regards, [Your Name] Licensed Life Insurance Agent | The Policy Shop

Template 2: Life Event Trigger

EMAIL TEMPLATE

Subject: Congratulations on [Life Event]! 🎉 A Quick Thought Hi [Name], I just heard about [your new baby / your new home / your wedding] — congratulations! That's such an exciting milestone. I wanted to reach out because this is actually one of the best times to look into life insurance. With your growing responsibilities, having a financial safety net gives you peace of mind knowing your family is protected no matter what. The best part? It's more affordable than most people think, and the whole process takes about 10 minutes with no medical exam. Would you be open to a quick 15-minute chat? I can walk you through your options. Book a time that works: [Appointment Link] Cheers, [Your Name]

Template 3: Estate Planning Value Add

EMAIL TEMPLATE

Subject: Did You Know Your Life Insurance Could Include Free Estate Planning? Hi [Name], I wanted to share something most people don't know: when you get a life insurance policy through Ethos, you also receive FREE access to estate planning tools worth \$898. That includes: • Will creation • Trust documents • Power of attorney • Healthcare directive Most attorneys charge \$1,000+ for these documents. With an Ethos policy, they're included at no extra cost. Curious? Get a free quote and see your options: [Your Ethos Link] Best, [Your Name]

SMS/Text Marketing

Text messages have a 98% open rate compared to 20-25% for email. Use them strategically:¹⁰

Text Message Templates

TEXT TEMPLATE 1

Hi [Name]! It's [Your Name] from The Policy Shop. I help families get affordable life insurance in about 10 minutes — no medical exam needed. Want to see your rate? Check it out here: [Your Ethos Link]

TEXT TEMPLATE 2

Hey [Name]! Quick question — do you have life insurance? If not, I can help you get a free quote in under 2 minutes. No pressure at all: [Your Ethos Link]

TEXT TEMPLATE 3

Hi [Name]! Just wanted to let you know — life insurance rates go up as you age. Right now you can lock in your lowest rate with a 10-minute application. Want me to send you a link?

Compliance Notes

Always follow these regulations when doing email and text marketing:

- CAN-SPAM Act: Include your physical address, a clear unsubscribe option, and honest subject lines in all marketing emails
- TCPA (Telephone Consumer Protection Act): Get written consent before sending marketing text messages; honor opt-out requests immediately
- Opt-in requirement: Never add someone to your marketing list without their consent
- State regulations: Some states have additional requirements — check your state's insurance marketing guidelines

COMPLIANCE TIP

When in doubt, always get explicit permission before sending marketing communications. Keep records of opt-ins. It's better to have a smaller, engaged list than a large list that generates complaints.

Chapter 6: Local & Community Marketing

Networking Events & Your QR Code

In-person networking remains one of the most effective ways to build trust and generate leads. Your QR code is your secret weapon at every event.¹¹

- Print your QR code on your business card, name badge, and any handouts
- At networking events, lead with your story and the value you provide — not a sales pitch
- Follow up with every new contact within 48 hours via email or text

Chamber of Commerce & BNI Groups

Join your local Chamber of Commerce and a BNI (Business Network International) chapter. These organizations give you:

- Weekly or monthly networking opportunities with other business professionals
- Referral partnerships with members who serve similar clients
- Credibility and community visibility
- Speaking opportunities to educate members about life insurance

Community Sponsorships & Local Events

Sponsor local events, sports teams, charity runs, or school functions. Even small sponsorships (\$100-500) can generate significant visibility and goodwill:

- Your name and business on event materials
- A booth or table where you can share your QR code and information
- Social media content opportunities (photos at events, community involvement)

¹¹Marketing Ideas for Insurance Agents 2026 — <https://www.levitate.ai/blog-posts/marketing-ideas-to-become-a-successful-insurance-agent-in-2026>

Strategic Partnerships

Partner with professionals who serve the same clients you want to reach:

Partner Type	Why They're Valuable	How to Approach
Mortgage Brokers	Every homebuyer needs life insurance to protect their investment	Offer to cross-refer clients; provide quick quotes for their buyers
Real Estate Agents	Homebuyers are in a protection mindset	Offer co-branded educational content; attend open houses
Financial Planners	Life insurance is part of comprehensive financial planning	Position yourself as their go-to life insurance specialist
HR Professionals	Employees often need supplemental coverage beyond group plans	Offer free lunch-and-learns for their teams
CPAs / Tax Preparers	Tax season triggers financial planning conversations	Provide estate planning education materials they can share

Leave-Behind Strategy

Always bring materials when meeting potential clients or partners:

- Business cards with QR code (always carry at least 20)
- One-page flyer highlighting Ethos key benefits (10-min app, no medical exam, free estate planning)
- A short info card about living benefits — this is a powerful conversation starter

Educational Events

Host or co-host educational events to position yourself as an expert:

- "Estate Planning Basics" workshop — partner with a local attorney
- "Life Insurance Myths Debunked" lunch-and-learn at a local business
- "Living Benefits: Insurance That Pays While You're Alive" seminar
- Financial wellness workshops at churches, PTA meetings, or community centers
- Open enrollment information sessions at local employers

PRO TIP

When hosting events, always have a sign-up sheet for follow-up. Offer a door prize or free consultation to encourage sign-ups. Your goal isn't to sell at the event — it's to build relationships and collect contact information for follow-up.

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.

Chapter 8: Referral Strategy

Building a Referral Engine from Day One

Referrals are the highest-converting lead source in insurance. A referred prospect is 4x more likely to buy than a cold lead. Start building your referral engine from your very first client.¹³

Ask Every Satisfied Client

The best time to ask for referrals is right after a client has been approved and their policy is in place. They're excited, relieved, and grateful. Here's a simple script:

REFERRAL SCRIPT

"[Client Name], I'm so glad we were able to get you covered! My business grows through people like you sharing their experience with friends and family. Do you know 2-3 people who might benefit from the same protection? I'd love to help them the same way I helped you."

Referral Incentive Ideas

Show appreciation for every referral, regardless of whether it converts:

- Handwritten thank-you card (personal touch goes a long way)
- Annual "client appreciation" event for your top referrers
- Social media shout-outs (with their permission)

Strategic Referral Partnerships

Create formal reciprocal referral agreements with complementary professionals:

- Mortgage brokers refer homebuyers to you; you refer clients who need mortgages to them
- Financial planners refer clients needing life coverage; you refer clients needing investment advice

- Real estate agents include your information in their closing packets; you recommend them to your clients

Document these agreements and track referrals in both directions to ensure the relationship is mutually beneficial.

Building Your Agent Team

As you grow your business and build expertise, consider recruiting other licensed agents to join your team. Building a team multiplies your impact and creates additional earning potential. Talk to leadership about the team-building framework and mentorship structure available to you.

PRO TIP

Many successful agents start building their team within 60-90 days. The mentorship you provide helps new agents succeed, and a growing team strengthens The Policy Shop as a whole. Reach out to leadership when you are ready to start recruiting.

Chapter 9: Tracking Your Success

Key Metrics to Track

What gets measured gets managed. Track these metrics weekly to understand your pipeline and optimize your efforts:

- Website visits — how many people are viewing your Ethos agent website
- Quote starts — how many visitors are beginning the quote process
- Application submissions — how many quotes are converting to full applications
- Policies issued — how many applications are resulting in active policies
- Conversion rates — website visitor → quote → application → policy
- Referrals given and received
- Social media engagement (likes, comments, shares, link clicks)

Using Your Portal Dashboard

Your Ethos portal provides real-time visibility into your business. Review it daily and note trends. Export data to CSV for deeper analysis. Pay special attention to:

- Application status changes — follow up immediately on pending items
- Which products are converting best for your audience
- Time-to-close from first contact to policy issued

Meta Pixel & Google Tag Analytics

If you've set up your marketing pixels (Chapter 3), use the analytics to understand:

- Which social media posts drive the most website traffic
- Which ad campaigns generate the most quote starts
- Audience demographics — are you reaching the right people?
- Cost per click, cost per lead, and cost per acquisition

Weekly & Monthly Review Cadence

Set aside time each week and month to review your performance:

- Weekly (Friday, 30 minutes): Review portal dashboard, check social media analytics, note what worked
- Monthly (last Friday, 1 hour): Full pipeline review, compare against targets, adjust strategy for next month

KPI Targets: Your First 90 Days

Metric	30-Day Target	60-Day Target	90-Day Target
Portal fully set up	☑ Complete	—	—
Social media posts	50 posts	100 posts	175 posts
Link shares	100 shares	250 shares	500 shares
Website visitors	50	200	500
Quote starts	5	15	30
Applications submitted	—	5	15
Policies issued	—	1	5+
Referral partnerships	—	1	3
New agents recruited	—	—	1

Goal Setting & Accountability

Write down your goals and share them with your mentor at The Policy Shop. Research shows that people who write down their goals and share them with an accountability partner are 76% more likely to achieve them.

- Set SMART goals: Specific, Measurable, Achievable, Relevant, Time-bound
- Break annual goals into quarterly, monthly, and weekly targets
- Celebrate wins — even small ones build momentum
- Review and adjust quarterly based on actual performance data

Chapter 10: Your First 90 Days — Action Plan

Week 1: Build Your Foundation

1. Set up your Ethos agent portal and customize your website (photo, bio, contact info)
2. Add appointment booking integration (Calendly or Google scheduling)
3. Install Meta Pixel and Google Tag on your agent website
4. Order professional business cards with your QR code
5. Create or update social media profiles on Facebook, Instagram, LinkedIn, and TikTok
6. Set up your link-in-bio page (Linktree or similar)
7. Create a professional email signature with your Ethos link
8. Download and save your QR code in high resolution

Week 2: Launch Your Presence

1. Post your first social media content (commit to 3x/week minimum)
2. Share your Ethos link with your warm market — aim for 100+ contacts
3. Join 2 local networking groups (Chamber of Commerce, BNI, or similar)
4. Send your introduction email to your existing contact list
5. Start creating short-form video content (even if it's just talking to camera)

Weeks 3-4: Build Momentum

1. Launch your first email campaign (introduction + educational drip)
2. Attend your first networking event with business cards and QR code
3. Ramp up social media to 4-5 posts per week
4. Start tracking all metrics in a simple spreadsheet
5. Connect with 3-5 potential referral partners (mortgage brokers, real estate agents)

Month 2: Accelerate Growth

1. Begin paid advertising (\$5-10/day on Facebook or Google)
2. Host or co-host your first educational event or lunch-and-learn
3. Formalize 3 referral partnerships with written agreements
4. Optimize your approach based on 30-day data (what's working? what's not?)
5. Expand your email list and launch your monthly newsletter

Month 3: Scale & Grow

1. Scale paid advertising on your best-performing channel (\$15-20/day)
2. Expand your geographic reach in networking and advertising
3. Identify and recruit your first new agent to join The Policy Shop team
4. Conduct a full 90-day review of all metrics against targets
5. Refine your strategy and set goals for the next quarter

Daily Agent Workflow

Time Block	Activity	Duration	Key Actions
Morning (8-10 AM)	Social Media & Engagement	1-2 hours	Post daily content, respond to comments/DMs, engage with followers' content
Midday (10 AM-1 PM)	Follow-Up & Outreach	2-3 hours	Follow-up calls, send emails, respond to quote inquiries, client meetings
Afternoon (1-4 PM)	Networking & Events	2-3 hours	Attend events, meet referral partners, host seminars, community outreach
Evening (7-9 PM)	Planning & Content Creation	1-2 hours	Plan tomorrow's posts, create video content, review metrics, update pipeline

ACCOUNTABILITY TIP

Share this 90-day plan with your mentor at The Policy Shop. Schedule weekly check-ins to review your progress and get coaching. Agents who have accountability partners consistently outperform those who go it alone.

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

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