

ETHOS

Life insurance, the human way.

5% of US kids lose a parent
before age 15.

70% of US families go bankrupt
within 3 months of losing the
breadwinner.

10 million Americans buy
individual life insurance each year.



**We are on a mission
to protect the next
million families.**

Problem with life insurance today

Most highly-considered financial purchases are moving to digital, but life insurance is as painful and unclear as it was 50 years ago.

Traditional Life Insurance

15 weeks



paper application



medical exams



upselling

- Weak culture
- Legacy tech
- Channel conflict
- Misaligned incentives

Moving complex purchases to digital

ETHOS

Buying life insurance

OSCAR

Buying health insurance

Opendoor

Selling your house



ROCKET MORTGAGE
by **Quicken Loans**

Getting a mortgage

GEICO

Getting P&C insurance



Ethos Solution

- Apply in 10 minutes
- Get a policy instantly or within a few days
- Usually no medical exams or blood tests
- No pushy or commissioned salespeople

Spectacular product experience

ETHOS (10 minutes)

1. Signup online (10 minutes)
2. Instant Underwriting (instant)
3. You're Approved! (often instant or a few days)

VS. Traditional Life Insurers (15 weeks)

1. Agent meeting (Discuss options, get sold investment-feature products)
2. Paper Application (Endless forms)
3. Medical Exam (Schedule weeks out, plus blood test, urine test)
4. Follow-Up Evidence (Bank statements, drivers license, medical records)
5. 2nd Agent Meeting (Discuss approved rates, upsell)
6. Snail Mail (Policy in mail, mail back receipt form)

#1 life insurance experience

2018

NPS

86



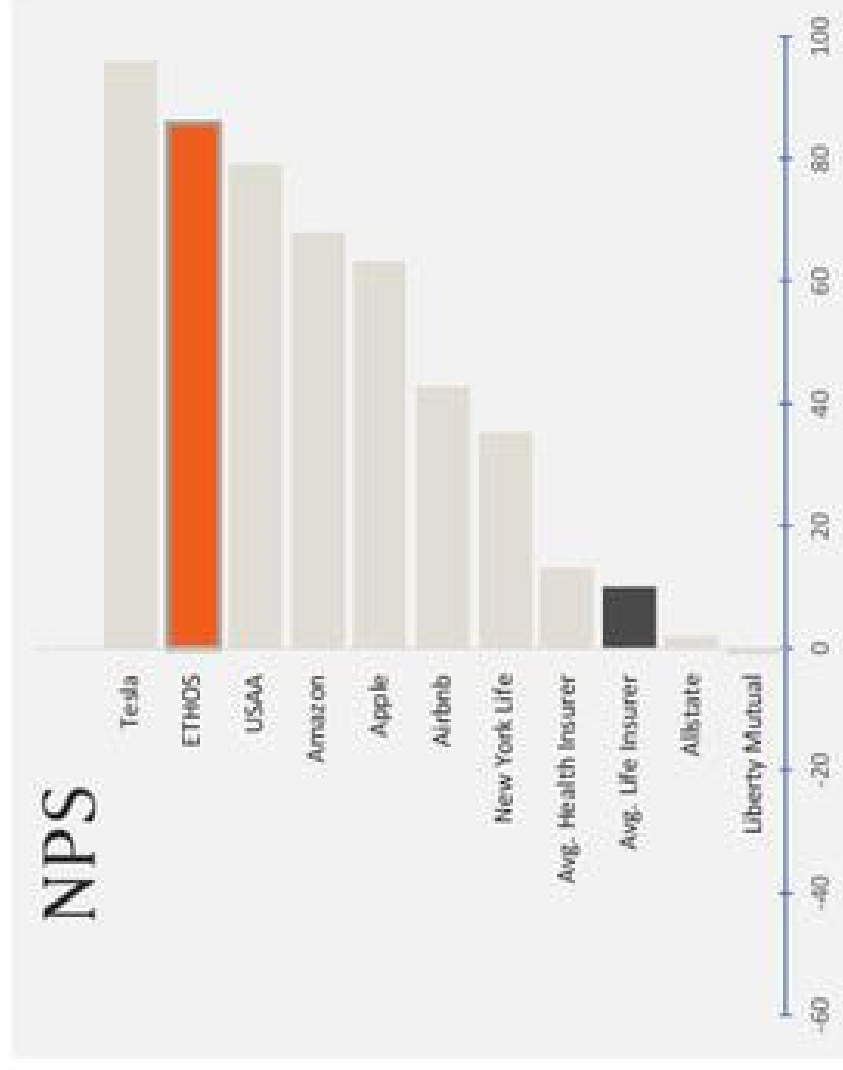
Trustpilot

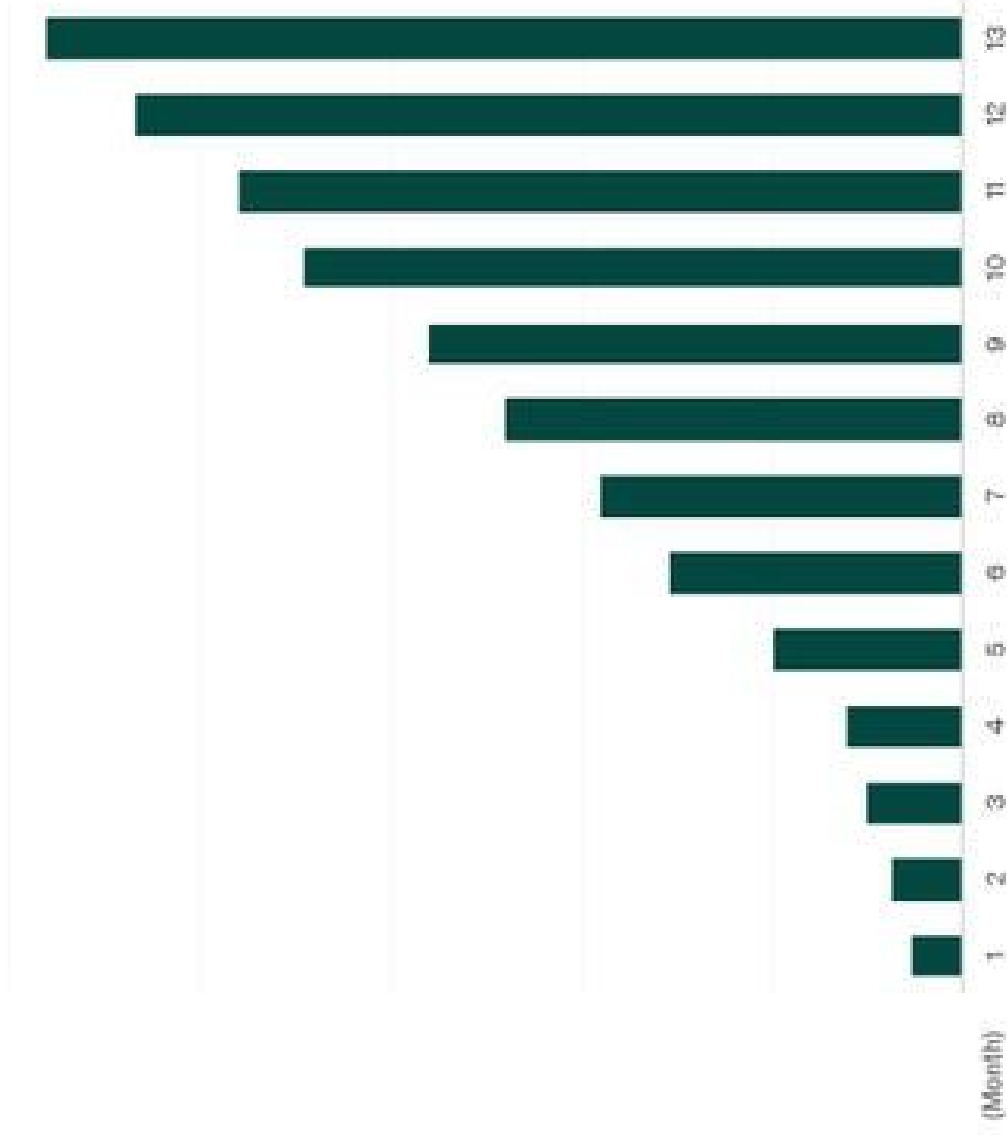


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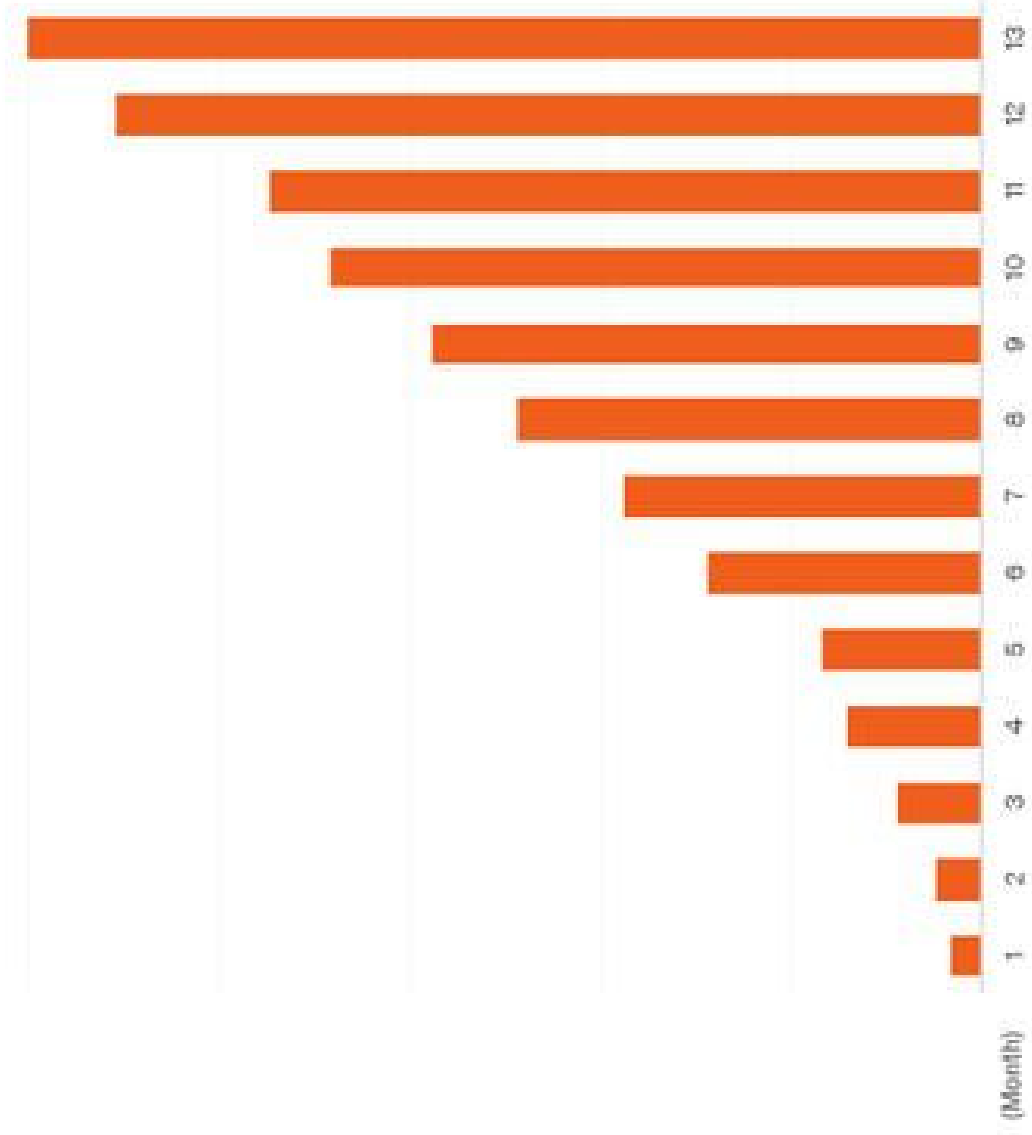


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of Families Protected



Spectacular Revenue Growth

Customer acquisition machine



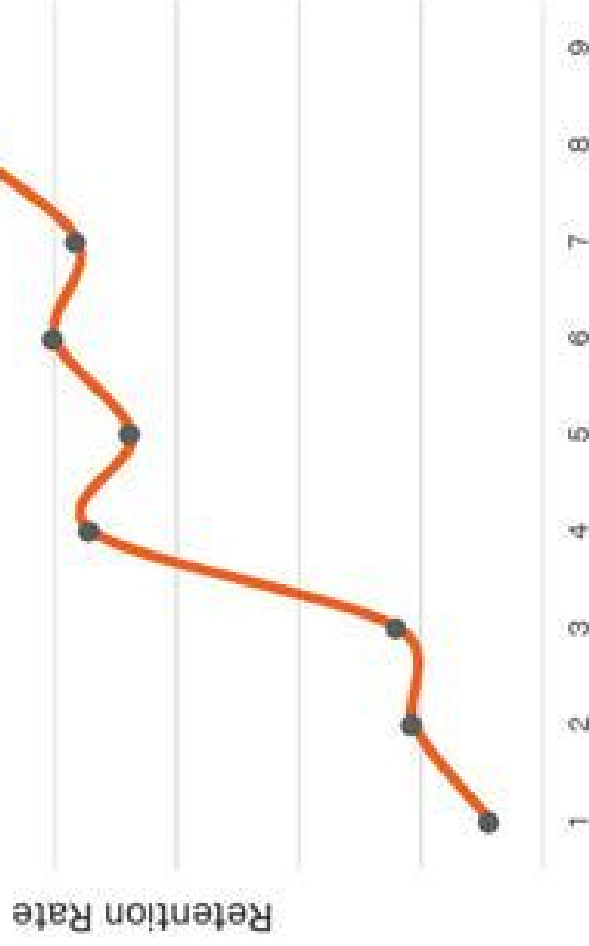
Word of Mouth

is our largest channel

- Most applicants not “looking” for life insurance when they find Ethos (Ethos grows the market)
- Not reliant on any single marketing strategy – highly diversified channels

Excellent & Improving retention

Cohort Retention Rate



High-confidence retention prediction model shows excellent and continuously improving retention rates.

Predicted cohort 5-yr retention is XX%

Drivers of Churn

1. XXX
2. XXX

Activated Solutions

1. YYY
2. YYY



Peter Collis
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Prior co-founder of Qvid Corp., an online life insurance exchange

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million families.