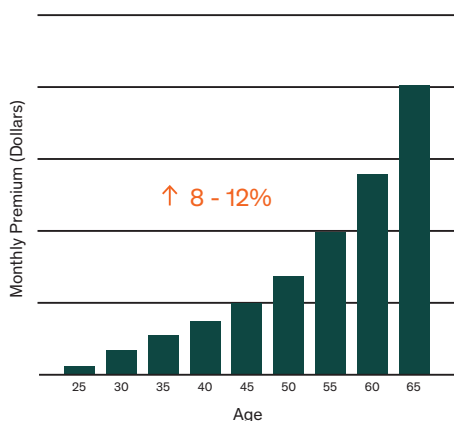


# Lock in your lowest life insurance rate.

The older you get, the more life insurance rates increase. The sooner you buy, the sooner you'll lock in your lowest premium—and save the most money in the long run.



Life insurance rates by age.



## Average term life insurance rates by age.

As you age, your average life insurance costs increase. Based on our policies, we developed a chart that shows the shift in premiums based on different age groups. The term life insurance quotes shown represent a 10-year term life insurance policy with a death benefit of \$1 million for applicants in good health.

In this scenario, the monthly cost of life insurance for a 35-year-old nonsmoker would be \$65. A 45-year-old nonsmoker would pay a \$135 monthly premium for the same policy.\* By purchasing this policy at age 35 instead of 45, you could save \$840 per year over the life of your policy.

## Waiting could cost you.

Purchasing life insurance early typically sets you up for your best rates. The cost of purchasing life insurance can increase by 8% to 12%, on average, for each year you delay. However, the moment you sign your policy, your rate is locked in and won't change during the policy's term.

For example, a 40-year-old nonsmoking male in good health could get a new, 20-year term policy with \$1 million coverage for \$2,172 a year.\* However, if he were to purchase the same policy at age 41, his cost would rise to \$2,340 a year—and he'd spend \$2,508 annually if he waited another year.

Average for male and female

### 10-year term life insurance policy with a death benefit of \$1,000,000.

Age	Smoker	Nonsmoker
25 years old	\$123	\$58
35 years old	\$137	\$65
45 years old	\$332	\$135
55 years old	\$982	\$316
65 years old	\$2,540	\$790

\*Quotes as of 2020. Please note the figures used are for demonstration purposes only and may not reflect individual quotes." How Age Affects Life Insurance", Investopedia. <https://www.investopedia.com/articles/personal-finance/022615/how-age-affects-life-insurance-rates.asp>

# Common mistakes when buying life insurance.

## Waiting until you have kids.

If you delay buying life insurance until you have kids, it could cost you valuable years of locking in a low premium. Even if you don't yet have children to protect, life insurance can cover your personal debts, medical bills, home mortgage, lost wages, and even funeral expenses.

Your health status is one of the most crucial factors when determining premiums. The healthier you are, the less you pay, so getting life insurance at a younger age can be advantageous. As you age, the risk of developing health issues (such as cancer or diabetes) can lead to higher premiums and sometimes make it difficult to get coverage. Securing life insurance earlier in life helps protect you—and those who depend on you—against any unexpected changes.

## Relying on employer-sponsored coverage.

Employer-provided life insurance is a nice benefit, but these policies rarely offer sufficient coverage. Employer-sponsored policies typically only provide coverage of one to two times your annual salary. However, financial experts recommend you carry coverage about ten times your salary. And any change to your employment status (such as retirement, layoff, or job change) likely means you'll lose the policy. If a change occurs when you're older—or after you've developed a health issue—it could be more expensive and difficult to secure new coverage. Having your own policy helps protect you and your loved ones against life's unexpected changes.



## A+ rated and backed by top insurance agencies.

Ethos works with some of the world's largest and most respected insurance companies, so you can feel confident and secure. Ethos puts our customers and their needs first, as is evident in our excellent user ratings.

## See what verified customers say on Trustpilot.

★★★★★  
via Trustpilot

### It was the easiest transaction ever.

It was the easiest transaction ever! I loved getting this insurance policy! I still work full time, and I saved a lot of time! Excellent!!

— Wendell M.

★★★★★  
via Trustpilot

### Great experience from start to finish.

Great experience from start to finish. Would totally recommend this process to anyone. Thanks for helping.

— Richard P.

★★★★★  
via Trustpilot

### I loved working with Ethos.

I loved working with Ethos. They are professional, timely, honest, and quick to respond to my questions and concerns. I was really pleased with the service I received through working with them. Thanks for helping me get insured, Ethos!

— M.F. Cook

★★★★★  
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— Josh