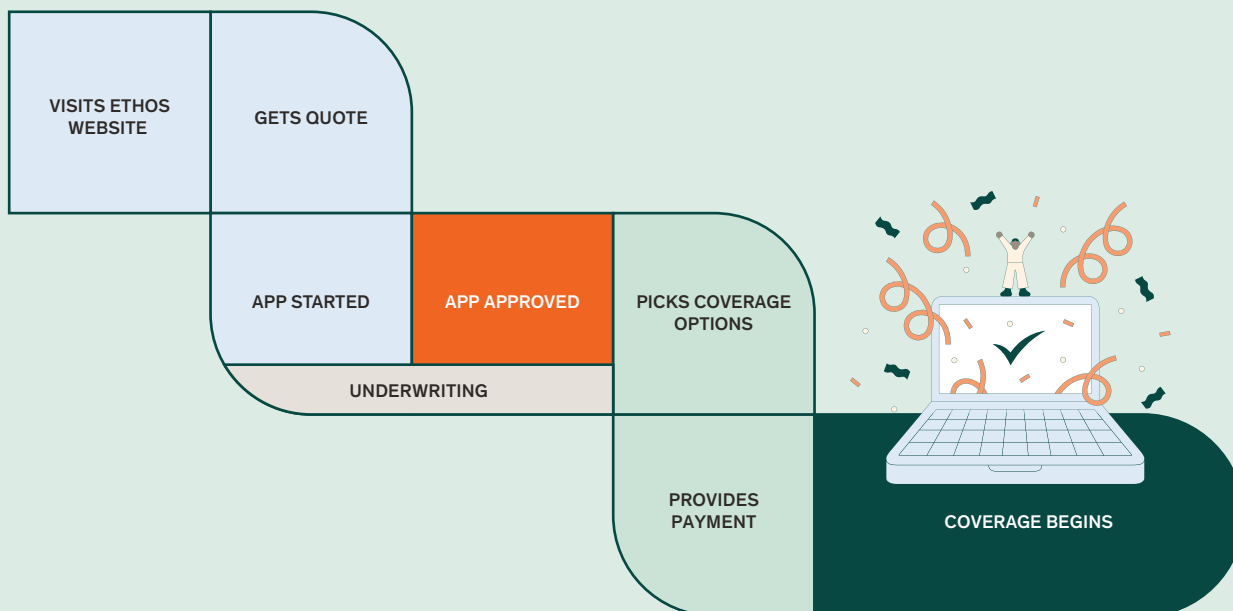


# How Ethos works

Our proprietary underwriting engine chooses an appropriate product for each client, so you don't have to. The typical customer journey is simple and direct.



## Underwriting happens quickly because of AI and public data.

Ethos uses smart technology and public information to instantly underwrite most cases. We pull data from public records, such as motor vehicle records, prescription history, the client's financial composite score, and Medical Information Bureau (MIB) data. We also check the client's credit rating but do not pull a credit report.

## Your clients may be routed to a different product that is better suited to their situation.

If your client isn't eligible for a specific type of life insurance, our algorithm will instantly reroute them to a different product for which they qualify. If their application isn't instantly approved, it will be reviewed by our Underwriting Team. They may ask your client additional questions or request documentation.

## Clients will need to fill out the application themselves.

Because Ethos is the agent of record and is appointed with the life insurance carriers, your clients will need to complete the application themselves. This may be different than what you're used to, but this is part of our business model and one of the reasons we can provide insurance so quickly.

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