

ETHOS

# One policy, even more protection: life insurance + estate planning

Complimentary estate planning tools now available with every policy (a \$898 value)



## Maximize protection for your loved ones

Our simple estate planning tools are available with your Perks benefit at no additional cost with every eligible policy purchased through Ethos. These tools allow you to create important planning documents in minutes.

## What tools are available?



### Legal will

Determines how assets are distributed, who will care for dependents, and who will manage the logistics of those decisions



### Power of attorney

Hands temporary financial decision-making authority to a trusted person if someone becomes incapacitated



### Living trust

Distributes money over time and allocates funds to specific needs, like education and housing



### Medical consent

Provides instructions to a caregiver for a dependent's medical emergencies



### Healthcare directive

Specifies what medical actions should be taken in the event someone is no longer able to make decisions due to illness or incapacity

## How does it work?

1

Purchase an eligible life insurance policy with Ethos.

2

Once your policy is active, you have access to all estate planning tools through your Ethos dashboard.

3

Simply log in and follow the guided process to choose which documents you want to create.

## Who needs estate planning services?

Anyone reaching a life milestone likely needs to make estate planning decisions to protect their loved ones.



**Parents** need to determine who will care for their children if the unthinkable happens.



**Homeowners** should make a plan for financing the mortgage, should one of the owners pass away unexpectedly.



**Student loan holders** can use a trust to reserve their assets for loved ones.



**Newlyweds and unmarried partners** can ensure their loved ones are cared for financially, especially if their state's inheritance laws don't apply to unmarried partners living together.

\*Estate planning tools are available under the Perks benefit issued with eligible policies sold through Ethos. Policies issued in SC, SD, and WA are not eligible to receive the Ethos Estate Planning perk. Estate planning documents may not be available in all states.

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Questions?

Talk to your agent for details.