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
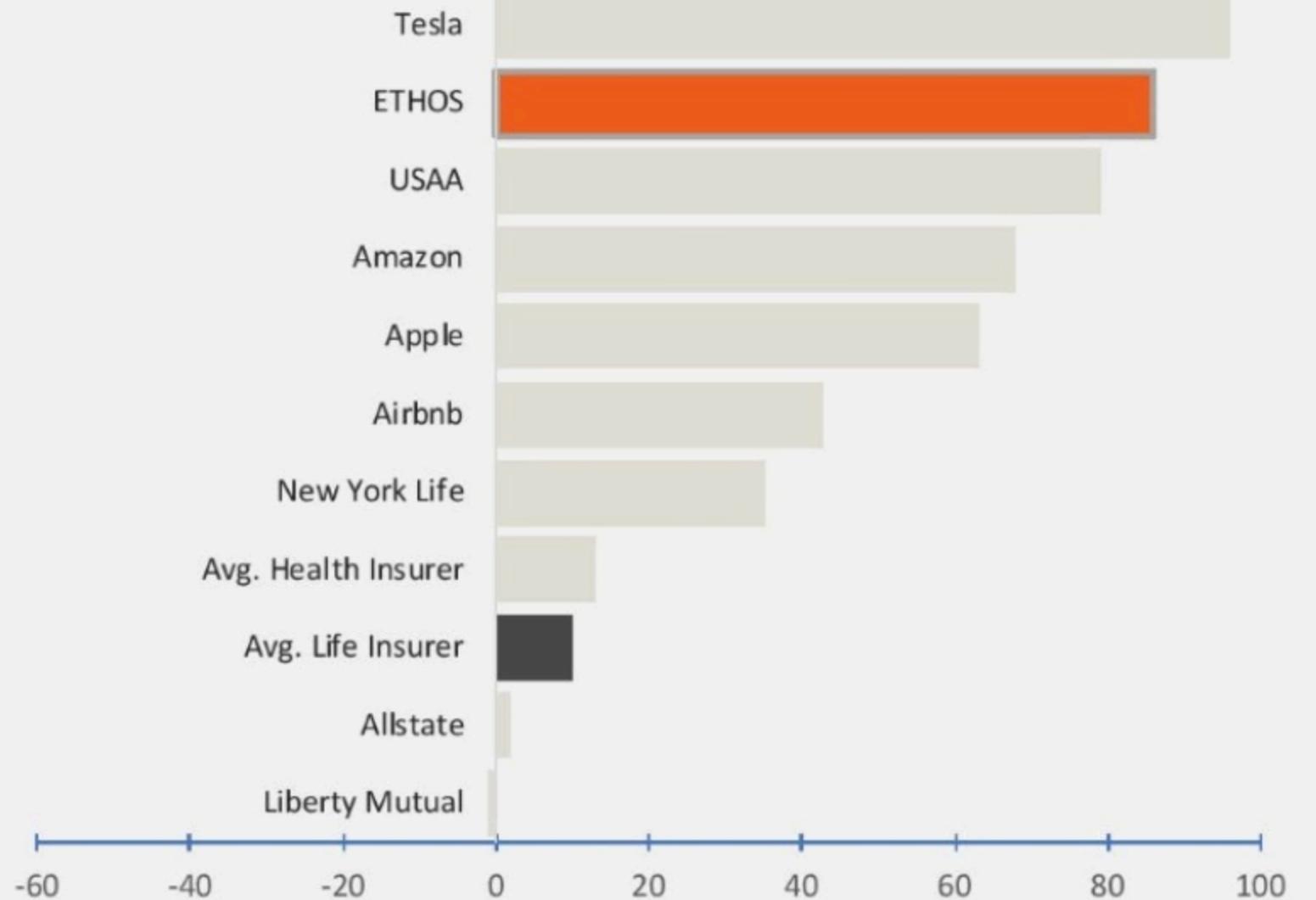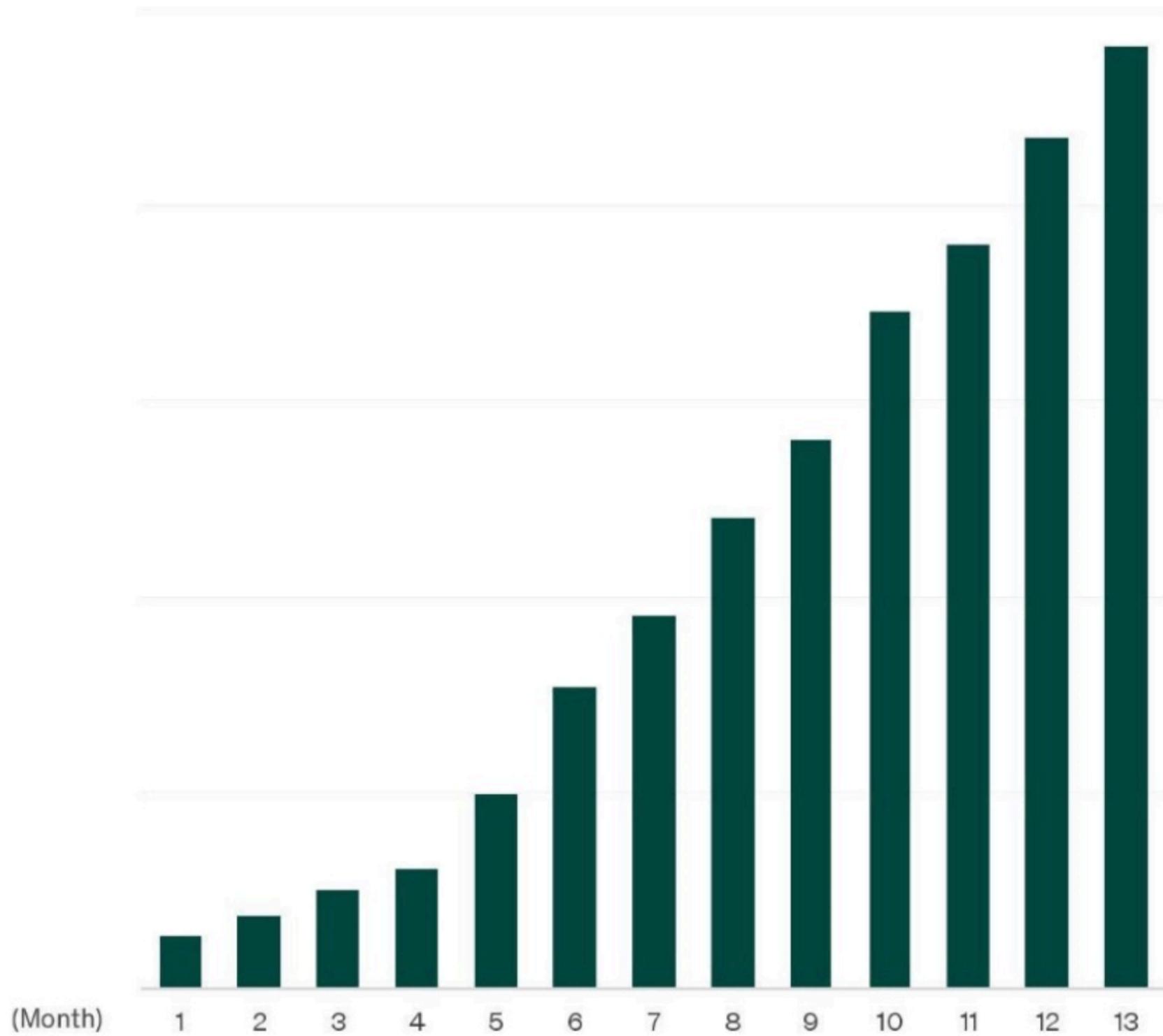(Policy in mail, mail back receipt form)

#1 life insurance experience

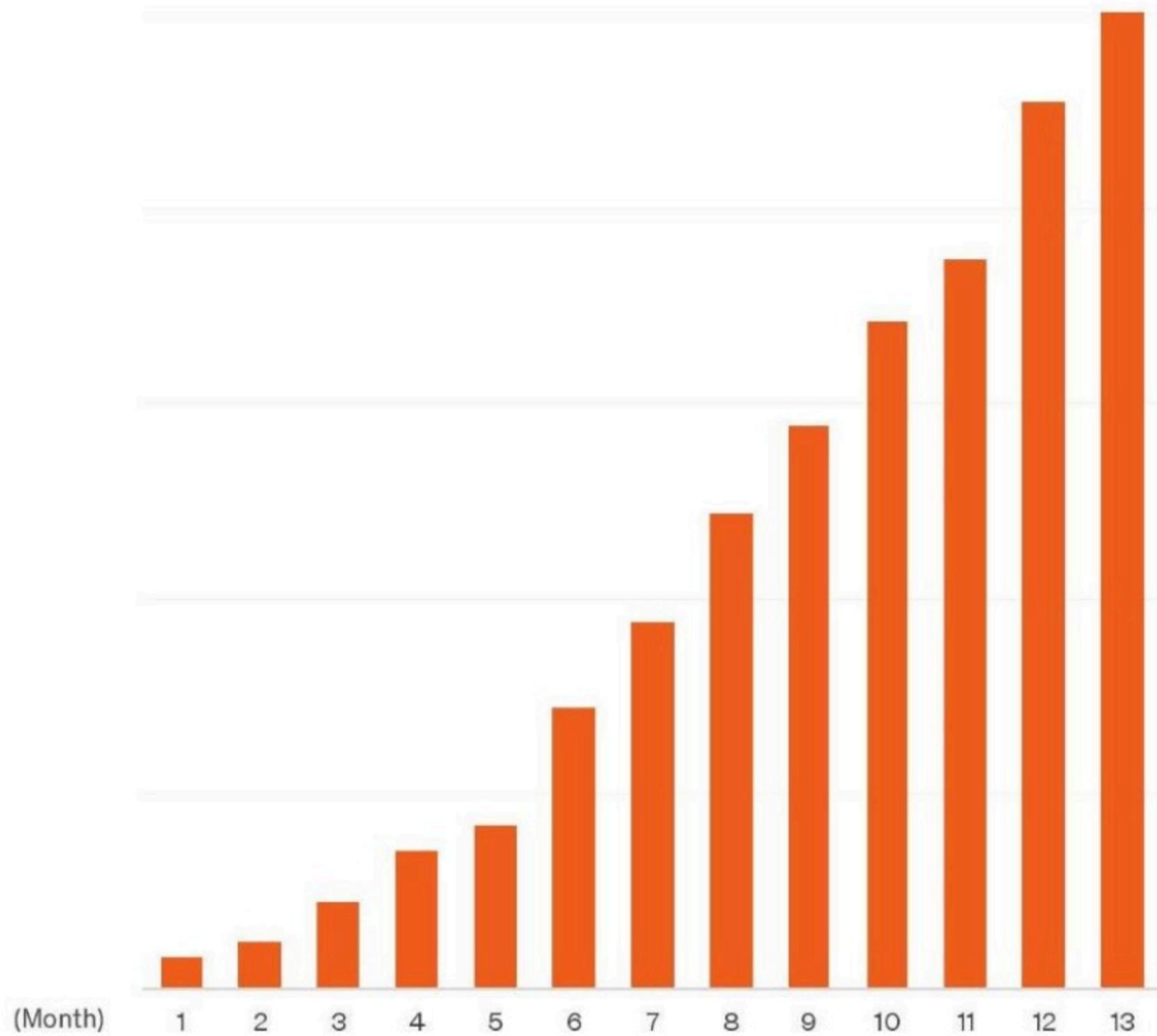|	
2018 **NPS**	86
Trustpilot ★★★★★	9/10
Google ★★★★★	4.6/5

NPS

Tesla	
ETHOS	
USAA	
Amazon	
Apple	
Airbnb	
New York Life	
Avg. Health Insurer	
Avg. Life Insurer	
Allstate	
Liberty Mutual	

-60 -40 -20 0 20 40 60 80 100

# of Families Protected
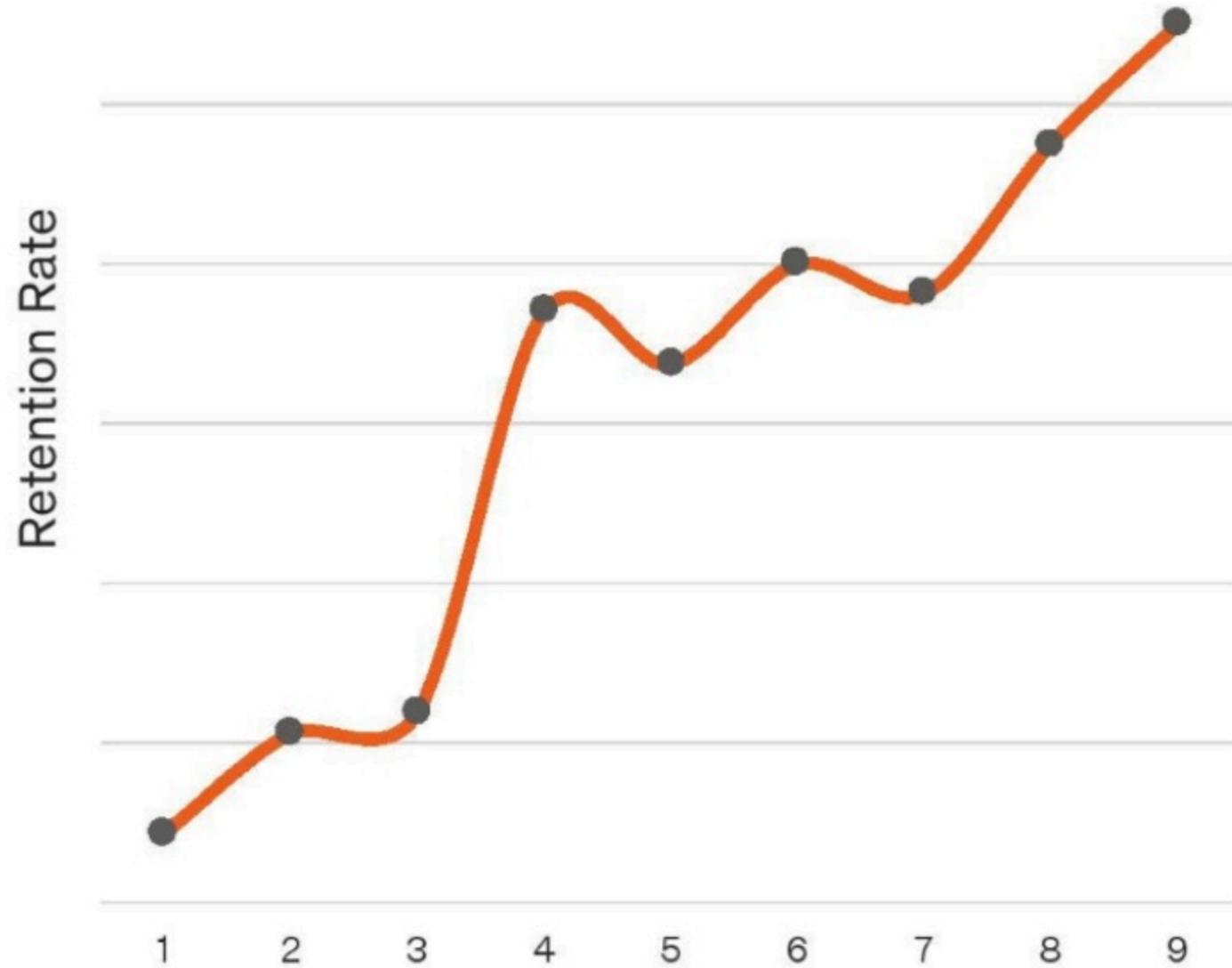
Customer acquisition machine

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 Colis
CEO / CO-FOUNDER

Prior co-founder of Ovid Corp., an online life insurance exchange

Stanford MBA

Lingke Wang
CTO / CO-FOUNDER

Prior co-founder of Ovid Corp., an online life insurance exchange

Stanford MBA

Brett Wilson
VP Risk

Prior CFO & Chief Actuary of Global Life Insurer

Stanford MSx (Valedictorian)
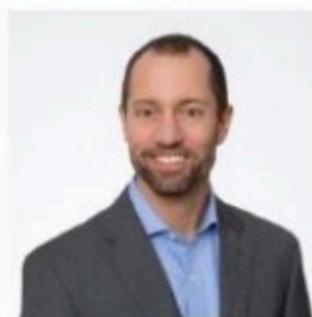
Brittany Yoon
VP PEOPLE

Prior GM of Uber Korea

Harvard MBA

Gokul Dhingra
VP PRODUCT

Prior PM leader @ Facebook, Instagram & Snapchat

Stanford MBA

Phil Murphy
VP INSURANCE

Prior VP of Underwriting @ MunichRe (#1 global reinsurer)

Depaul MBA

David Zhang
VP FINANCE

Prior investor @ Hedge Fund & Yale endowment

Stanford MBA (Valedictorian)

Vipul Sharma
VP ENGINEERING

Prior founder of Simppler till acquisition, leader @ Eventbrite

BE & MS in CS

Goldman Sachs

GV Google Ventures

SEQUOIA

Stanford University

Accel

Protect the next million families.