



Ethos and North American Collaborate to Offer Accumulation Indexed Universal Life Product

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AUSTIN, Texas and DES MOINES, Iowa, Jan. 07, 2026 (GLOBE NEWSWIRE) --

Ethos, a leading life insurance technology company on a mission to democratize access to life insurance, today announced a partnership with North American Company for Life and Health Insurance®, introducing a proprietary Accumulation Indexed Universal Life product (IUL) to Ethos' digital life insurance platform. North American will be a new provider for the Ethos IUL product suite, providing eligible consumers with life insurance coverage up to \$2 million.

Ethos and North American's Accumulation IUL brings strong performance, differentiated benefits, and a faster, simpler process for agents and consumers alike. This new IUL can offer an instant-decision with no medical exams¹. Once approved, consumers can secure meaningful coverage in minutes, without medical exams or traditional underwriting requirements.

"At North American, we are committed to innovation, expanding access to financial protection and cash value accumulation," said Jerry Blair, President of North American. "By combining our trusted products with Ethos' cutting-edge technology, we are making accumulation-focused life insurance more accessible, faster, and easier than ever."

Accumulation IUL is designed for those with a need of death benefit protection while offering all the advantages of cash value life insurance with competitive performance. Additionally, Accumulation IUL offers net-zero cost loans², interest and loan bonuses, and nine index option selections. The broad living benefits and Ethos' digital estate-planning tools³ deliver comprehensive family benefits. Accumulation IUL will be offered to a limited distribution in partnership with North American.

"We're proud to partner with industry leader North American to bring Accumulation IUL to market," said Peter Colis, Co-Founder and CEO of Ethos. "With this collaboration, we're not just delivering another life insurance product—we're empowering agents to grow their business faster and helping families protect their futures with speed, simplicity, and confidence."

North American joins a prestigious lineup of top-rated carrier partners, including Banner Life Insurance Company (formerly Legal & General America), TruStage™ Financial Group, Inc., Ameritas Life Insurance Corp., Aflac, and Protective, working with Ethos to enhance the accessibility and affordability of life insurance and estate planning for millions of families.

About Ethos

Ethos is a leading life insurance technology company on a mission to protect families. With its robust three-sided technology platform, Ethos is transforming the life insurance experience for consumers, agents, and carriers alike. Ethos offers instant accessible products and a seamless online process that requires no medical exams and just a few health questions; it eliminates traditional barriers, making it easier than ever for everyone to protect their families. Through its platform, Ethos is redefining how life insurance is bought, sold, and underwritten. Learn more at ethos.com.

About North American Company for Life and Health Insurance

[North American Company for Life and Health Insurance®](https://www.northamerican.com) is a member of [Sammons® Financial Group, Inc.](https://www.sammons.com) Since 1886, North American has established a tradition of providing quality insurance products to consumers throughout the U.S. North American offers a comprehensive portfolio of term, universal life, and indexed universal life insurance products. North American also offers a wide variety of traditional fixed and fixed index annuities and consistently ranks among the top fixed index annuity carriers in the U.S. (Source: Wink's Sales & Market Report and LIMRA/Secure Retirement Institute). For more information, [please visit here](#).

¹Just a few health and lifestyle questions. In some cases, additional underwriting review may be necessary.

²Net Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost. The policy year and amount available vary by product. Please refer to the specific product marketing guide for details.

³Estate planning tools are available under the Life Perks benefit issued with eligible policies sold through Ethos. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk. Not all templates are available in each state.

Accumulation Index Universal Life Insurance is issued on form P100/ICC22P100 (policy), E100/ICC22E100, E101/ICC22E101, E103/ICC22E103, E104/ ICC22E104, E105/ICC22E105, E113/ICC24E113, E114/ICC24E114, E118/ICC25E118, E119/ICC25E119, E120/ICC25E120, R100/ICC23R100, R101/ICC23R101, R102/ ICC23R102, R103/ICC23R103, R106/ICC22R106, R108/ICC25R108 (riders/ endorsements) or appropriate state variation by North American Company for Life and Health Insurance®, West Des Moines, IA. Products, features, endorsements, riders or issue ages may not be available in all states. Limitations or restrictions may apply. The product is not available in New York. North American and Ethos Technologies Inc. are separate, independent entities.

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Indexed Universal Life Insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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