



Ethos Launches ChatGPT App To Bring Instant Life Insurance Estimates to 900 Million Users

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First life insurance app on ChatGPT enables personalized term estimates in under a minute — no medical exam, no phone calls, no friction

AUSTIN, Texas, May 05, 2026 (GLOBE NEWSWIRE) -- [Ethos Technologies Inc.](#) (NASDAQ: LIFE), a leading life insurance technology company on a mission to democratize access to life insurance, today announced the launch of its native ChatGPT app, becoming the first life insurance provider to build a dedicated experience directly inside the world's most-used AI assistant. The integration is now available via the [ChatGPT app store](#).

The move positions Ethos at the intersection of two of the fastest-growing consumer behaviors: AI-assisted decision-making and digital-first financial services. With ChatGPT now reaching 900 million weekly active users, Ethos is meeting consumers where they are already turning for life's biggest questions — rather than asking them to seek out a new tool or agent.

"Life insurance is one of the most important financial decisions a family can make, yet it's historically been one of the most opaque and intimidating," said Prassath Leelakrishnan, Chief Growth Officer of Ethos. "At Ethos, our focus is on removing that friction and meeting people where they are. As more consumers turn to AI to get answers, the Ethos ChatGPT app allows us to deliver clear, personalized information instantly—so families can take action to protect what matters most."

How it works:

- Install the app from the [ChatGPT app store](#) and type "@Ethos" to get started
- Answer five simple questions to receive a personalized monthly term life insurance estimate in under a minute—right inside ChatGPT
- Users can explore coverage up to \$3 million, select a term that fits their needs, and tap directly through to Ethos to finalize their rate when they're ready—no medical exam required, just a few online health questions, and a free will and trust valued at \$898 is included as part of the policy in most states.

The launch builds on Ethos' core mission to democratize access to life insurance. Traditional life insurance has long required medical exams, in-person meetings, and weeks of waiting — barriers that have left millions of American families underinsured or uninsured. The Ethos platform was purpose-built to eliminate those barriers through proprietary underwriting technology and a fully digital application experience that can get customers covered in as little as 10 minutes.

The ChatGPT integration represents the next evolution of that strategy: a distribution model that meets consumers in the AI-native moments that increasingly define how they research, compare, and decide. Ethos joins a growing roster of brands that have built dedicated ChatGPT app experiences since OpenAI opened the platform to developers in October 2025. OpenAI is an AI research and deployment company.

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](#).

Forward-Looking Statements

This press release contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are often identified by words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "project," "will," or similar expressions and include, but are not limited to, statements regarding the expected benefits of Ethos' ChatGPT app, including the ability of Ethos' technology platform to enable instant life insurance purchasing for OpenAI's customers, the anticipated synergy of OpenAI's brand and Ethos' platform, and any other statements that are not historical facts. These forward-looking statements are based on current expectations and involve risks and uncertainties that could cause actual results to differ materially, including risks described in the "Risk Factors" section of Ethos' Annual Report on Form 10-K for the year ended December 31, 2025 filed with the Securities and Exchange Commission ("SEC") on March 17, 2026 and in other reports Ethos files from time to time with the SEC. Except as required by law, Ethos undertakes no obligation, and does not intend, to update these forward-looking statements.

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