# Ethos and North American Expand Their Indexed Universal Life Product Offering to include Children

July 21, 2026

## Ethos' digital application and underwriting platform makes it faster and easier than ever for parents to build tax-advantaged financial security with death benefit protection for their children

AUSTIN, Texas and DES MOINES, Iowa, July 21, 2026 (GLOBE NEWSWIRE) -- Ethos, a leading life insurance technology company on a mission to democratize access to life insurance, today announced the expansion of its Accumulation Indexed Universal Life (IUL) product, issued by North American Company for Life and Health Insurance®, to include juvenile coverage. Parents can now apply for a standalone Accumulation IUL policy for their child — from infants to age 17 — entirely online, with no medical exams[1] and a streamlined digital experience built by Ethos.

Accumulation IUL offered to juveniles combines permanent life insurance protection with tax-advantaged cash value growth potential [2] — giving parents additional financial protection beyond a savings account. It's designed to grow alongside their child with the potential to help with college funding, first-home down payments, and supplementing retirement income.

Once approved, starting coverage early locks in a child's insurability at the lowest possible cost — before any health conditions can affect eligibility or pricing. Accumulation IUL offers lifelong death benefit protection that remains in force[3] regardless of future health changes, and when the child turns 18, ownership of the policy can transfer directly to them.

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

For the first time, Ethos has the ability to support juvenile coverage. Ethos expanded its underwriting capabilities to enable this coverage. The Accumulation IUL offered to juveniles is powered by North American's proven IUL chassis and delivered through Ethos' digital platform. Key product features include:

- No medical exams or lab tests required — fully underwritten through health and lifestyle questions only
- Tax-advantaged cash value potential growth with no downside market exposure — cash value mirrors index accounts with no risk of market-based loss[4]
- Flexible and potentially tax-free[5] cash value access — funds can be used for college, a first home, business capital, retirement income or other needs
- Nine index options, including S&P 500-linked accounts
- Fixed Participation Loans[6], interest and loan bonuses, and broad living benefits including terminal, chronic, and critical illness accelerated death benefits
- Available for children from infancy through age 17, with coverage up to $500,000 aggregate per child

*"We're proud to deepen our partnership with North American to bring juvenile IUL to market," said Chris Fioritto, Ethos Senior Vice President, Insurance Product and Partnerships. "Every parent wants to give their child a head start in life. With this product, we're making it simple for families to do exactly that — building real financial protection for their children, with no exams and no hassle. This is what democratizing access to life insurance looks like."*

The Accumulation IUL product offered to juveniles is available now through Ethos' platform.

North American sits among a prestigious lineup of top-rated carriers— including Banner Life Insurance Company, TruStage™ Financial Group, Inc., Ameritas Life Insurance Corp., Aflac, and Protective — working with Ethos to expand 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® is a member of Sammons® Financial Group, Inc. 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, and consistently ranks among the top fixed index annuity carriers in the U.S. For more information, visit **northamericancompany.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 the launch of Juvenile IUL with North American, including the anticipated synergy of the Juvenile IUL product 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' Quarterly Report on Form 10-Q for the fiscal quarter ended March 31, 2026 filed with the Securities and Exchange Commission (“SEC”) on May 8, 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.

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, IAProducts, 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.



Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.’s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance®.

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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[1] In some cases, additional underwriting review may be necessary.

[2] Cash value growth not guaranteed and will vary. Assumes policy does not become a modified endowment contract and is active.

[3] Lifelong protection is based upon premium payments above certain thresholds or sufficient cash value supporting policy charges. Charges not guaranteed. Request an IUL illustration for details.

[4] See policy details for actual rates and floors. Cash value could decrease due to fees and expenses. Charges not guaranteed. Request an IUL illustration for details.

[5] Assumes policy does not become a modified endowment contract and remains active. Tax-free treatment applies only if the policy remains active until the earlier when the death benefit is payable or policy maturity. Loan terms and rates not guaranteed and vary by product. Restrictions apply. Loans accrue interest and unpaid loans reduce death benefit. Policy owners should always seek advice from a qualified tax or legal advisor regarding the tax implications of policy ownership.

[6] Loan terms and rates not guaranteed and vary by product. Restrictions apply. Loans accrue interest and unpaid loans reduce death benefit. A Fixed Participating Policy Loan could have a net cost if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.