



# Free Ethos Estate Planning with Life Insurance FAQ

## What Families Need to Know Before They Apply



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Ethos review

Ethos now includes attorney-built wills, trusts, and estate planning tools at **no additional cost** with eligible life insurance policies. The estate planning package is valued at **\$898 for two people** and is available through the Ethos online member portal after policy approval.

**Two protections in one step.** Instead of purchasing life insurance and estate planning separately, an eligible Ethos policy bundles both into a single online application with no medical exams required for most applicants.

## Frequently Asked Questions

### What estate planning tools are included free?

Eligible policyholders receive access to legal will creation, trust options, and additional planning documents through the Ethos member portal. All documents are attorney-built and designed to comply with state-specific requirements.

### Is the Ethos estate plan legally valid?

Yes. All documents are attorney-built and designed to meet state-specific legal requirements. Documents must be properly signed and, where required, notarized according to your state's laws to be legally effective.

### Can I update my documents later?

Yes. You maintain access to your estate planning tools for the duration of your policy. Updates can be made as your family situation or wishes change. Updated documents must be re-signed to replace prior versions.

### Do I need a medical exam for the life insurance?

Most Ethos applicants do not require a medical exam. The application is fully online and typically takes minutes to complete. Coverage options and approval depend on your individual health profile and the policy type selected.

### How do I access the tools after purchasing?

Once your Ethos life insurance policy is approved, you gain access to the estate planning tools in your online member portal. Everything is completed through the same guided interface, no separate purchase or login required.

### Which states are excluded?

Estate planning tools are not currently available in Alaska, Louisiana, South Dakota, or Washington. Residents of these states should consider standalone alternatives listed at the bottom of this sheet.

### How does \$898 compare to a traditional attorney?

Traditional estate planning runs \$1,500 to \$5,000 or more depending on complexity. Ethos includes estate planning tools valued at \$898 at no additional cost with an eligible policy. Complex estates may still benefit from direct attorney consultation.

### What if I already have life insurance?

You can still apply for an Ethos policy to access the estate planning tools. Many families carry policies from multiple providers. Evaluate whether the combined value of additional coverage plus free estate planning justifies the premium for your situation.



### Have Questions? Let Us Work on Your Behalf

Our Care Bridge team helps families connect with the right service, resolve product questions, and get answers from our partners directly. No sales pressure, no runaround.

[memorialmerits.com/product-support/](https://www.memorialmerits.com/product-support/)

## Best Estate Planning Options Without Life Insurance

### Trust & Will

Attorney-built estate plans starting at \$199. Wills, trusts, guardianship, and beneficiary designations. Serves all 50 states.



[trustandwill.sjv.io/mm](https://trustandwill.sjv.io/mm)

### Legal Templates

The most affordable path to legal documents. Attorney-crafted templates you complete yourself. Ideal for straightforward family situations.



[legal-templates.ihfo.net/mm](https://legal-templates.ihfo.net/mm)

### LegalShield

Ongoing legal protection membership including estate planning, attorney consultations, and document review. Monthly plans available.



[legalsshield.sjv.io/mm](https://legalsshield.sjv.io/mm)

*Sanctuary, not sales floor.*

Estate Planning Tools are available with the purchase of an eligible Ethos policy; not available in AK, LA, SD or WA. The \$898 value is based on coverage for 2 people. Memorial Merits may receive compensation from partners featured on this page. This does not influence our recommendations. All information is current as of April 2026. This resource is free to share, print, and distribute with branding intact.

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