



## Ethos Collaborates with Liberty Mutual to Deliver a Modern, Digital-First Life Insurance Experience

April 23, 2026

### Liberty Mutual to enhance purchase experience leveraging Ethos' technology platform

AUSTIN, Texas, April 23, 2026 (GLOBE NEWSWIRE) -- [Ethos](#) (Nasdaq: LIFE), a leading life insurance technology company on a mission to democratize access to life insurance, and Liberty Mutual Insurance, today announced they are working together to expand the reach of Liberty Mutual's direct-to-consumer life insurance offering. By combining Liberty Mutual's trusted consumer brand with Ethos' best-in-class underwriting engine and digital platform, the collaboration marks a significant step forward in making life insurance more accessible, affordable and effortless for American families.

Liberty Mutual will leverage Ethos' technology platform and proprietary underwriting engine to deliver a seamless, end-to-end digital life insurance experience — fully white-labeled under the Liberty Mutual brand. Customers can instantly qualify for and purchase coverage that fits their needs, with no medical exam and just a few simple health questions.

The offering will launch across Liberty Mutual's website and distribution partners.

"This partnership advances our mission to help people protect what they've built and prepare for the unexpected. By combining trusted protection with a digital-first experience, we're delivering greater value through easier access and a modern customer experience," said Daniel Bernstein, Senior Vice President and General Manager of Strategic Partnerships, US Retail Markets, Liberty Mutual. "Ethos has built the kind of platform that lets us deliver on that — instant decisions, no unnecessary friction, and coverage options that fit people's lives."

"Liberty Mutual is one of the most recognized and trusted insurance brands in the country, and we couldn't be more proud to power their life insurance experience," said Ethos Senior Vice President of Insurance, Chris Fiorioto. "This collaboration is a testament to what happens when a world-class brand and world-class technology come together with a shared belief that protecting your family should be simple, fast, and certain. We built Ethos to make that possible, and Liberty Mutual's commitment to their customers makes them perfectly suited to bring that vision to even more families."

The strategic relationship positions Liberty Mutual at the forefront of digitally enabled life insurance, combining the reach and trust of a beloved consumer brand with Ethos' proven ability to deliver instant, accessible coverage at scale. For consumers, the result is a more intuitive, modern buying experience — with expanded product choice and flexible coverage amounts, all within a seamless digital journey they already know and trust.

#### 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](https://ethos.com).

#### About Liberty Mutual Insurance

At Liberty Mutual, we believe progress happens when people feel secure. For more than 110 years we have helped people and businesses embrace today and confidently pursue tomorrow by providing protection for the unexpected and delivering it with care.

A *Fortune* 100 company with more than 40,000 employees in 27 countries and economies, we are the ninth largest global property and casualty insurer and generate more than \$50 billion in annual consolidated revenue.

We operate through three strategic business units: [US Retail Markets](#), providing [auto](#), [home](#), [renters](#) and other personal and [small commercial](#) lines property and casualty insurance to individuals and small businesses countrywide; [Global Risk Solutions](#), delivering a full range of comprehensive commercial and specialty insurance, reinsurance and surety solutions to mid-size and large businesses worldwide; and [Liberty Mutual Investments](#), deploying more than \$100 billion of long-term capital globally across its integrated platform to drive economic growth, power innovation and secure Liberty Mutual's promises.

For more information, visit [www.libertymutualinsurance.com](https://www.libertymutualinsurance.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 expanded partnership with Liberty Mutual, including the ability of Ethos’ technology platform to enable instant life insurance purchasing for Liberty Mutual’s customers, the anticipated synergy of Liberty Mutual’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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