

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

OMB APPROVAL	
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>KUNZE JOHN H</u>  (Last) (First) (Middle) C/O ETHOS TECHNOLOGIES INC. 1606 HEADWAY CIRCLE #9013  (Street) AUSTIN TX 78754  (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 01/28/2026	3. Issuer Name and Ticker or Trading Symbol <u>Ethos Technologies Inc. [ LIFE ]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)	5. If Amendment, Date of Original Filed (Month/Day/Year)  6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class A Common Stock	24,193 <sup>(1)(2)(3)</sup>	D	

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
Option (right to buy)	(4)	10/30/2029	Class A Common Stock	32,879	2.98	D
Option (right to buy)	(4)	02/25/2031	Class A Common Stock	16,439	3.06	D

**Explanation of Responses:**

- Includes 7,234 shares issuable on settlement of restricted stock units ("RSUs"). The vesting of the RSUs is contingent upon both (i) a service-based requirement (the "Service Milestone") and (ii) a liquidity event-based requirement (the "Liquidity Event Milestone"). If both the Service Milestone and the Liquidity Event Milestone are achieved, the shares subject to the RSU vest quarterly over the 12 months following November 15, 2022. The Liquidity Event Milestone was satisfied upon the effectiveness of the Issuer's registration statement on Form S-1 in connection with the Issuer's initial public offering of its Class A Common Stock (the "IPO").
- Includes 15,571 shares issuable on settlement of RSUs. If both the Service Milestone and the Liquidity Event Milestone are achieved, the shares subject to the RSU vest quarterly over the 24 months following February 15, 2024. The Liquidity Event Milestone was satisfied upon the effectiveness of the Issuer's registration statement on Form S-1 in connection with the IPO.
- Includes 1,388 shares issuable on settlement of RSUs. If both the Service Milestone and the Liquidity Event Milestone are achieved, the shares subject to the RSU vest quarterly over the 12 months following February 15, 2026. The Liquidity Event Milestone was satisfied upon the effectiveness of the Issuer's registration statement on Form S-1 in connection with the IPO.
- Fully vested.

/s/ Porter Nolan, Attorney-in-Fact 01/28/2026

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

## POWER OF ATTORNEY

(For Executing Forms 3, 4, and 5)

Know all by these presents, that the undersigned hereby constitutes and appoints each of Porter Nolan, Charlie York, and Winnie Shen of Ethos Technologies Inc. (the "**Company**"), signing individually, the undersigned's true and lawful attorneys-in-fact and agents to:

(1) prepare, execute in the undersigned's name and on the undersigned's behalf, and submit to the Securities and Exchange Commission (the "**SEC**") Forms 3, 4 and 5 (including any amendments thereto) in accordance with Section 16(a) of the Securities Exchange Act of 1934, as amended (the "**Exchange Act**"), and the rules thereunder in the undersigned's capacity as an officer, director or beneficial owner of more than 10% of a registered class of securities of the Company;

(2) do and perform any and all acts for and on behalf of the undersigned that may be necessary or desirable to execute such Forms 3, 4 or 5 (including amendments thereto) and timely file such forms with the SEC and any stock exchange or any similar authority; and

(3) take any other action of any type whatsoever in connection with the foregoing that, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required of the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in the attorney-in-fact's discretion.

The undersigned hereby grants to each such attorneyinfect full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorneyinfect, or such attorneyinfect's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, and their substitutes, in serving in such capacity at the request of the undersigned, are not assuming (nor is the Company assuming) any of the undersigned's responsibilities to comply with Section 16 of the Exchange Act.

This Power of Attorney shall remain in full force and effect until the earliest to occur of (a) the undersigned is no longer required to file Forms 3, 4 and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, (b) revocation by the undersigned in a signed writing delivered to the Company and the foregoing attorneys-in fact or (c) as to any attorney-in-fact individually, until such attorney-in-fact is no longer employed by the Company.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of the date written below.

Date: September 19, 2025

/s/ John Harry Kunze

Name: John Harry Kunze