Ethos Life

Strategic Account Manager

Remote US, remote

5+ years

Researched Nov 9, 2026

11 sources

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The role in 30 seconds

- Strategic Account Manager, working closely with Enterprise Sales: you **grow Ethos's agency partners after the deal is signed**. Remote US, about 5 days a month of travel, open since Jul 12, 2026.
- The posting asks you to "drive sales growth through newly acquired distribution relationships with downline sub-agencies and agents".
- Ethos has been listed on Nasdaq since Jan 29, 2026. Revenue from agencies and partners grew **209%** in the quarter reported on Nov 2, 2026.
- Candidates on Glassdoor, across all Ethos roles, report phone interviews and one-on-ones, with an average process of 17 days. A partner growth plan to present is likely.

Cheat sheet

Ethos Life
Strategic Account Manager

Glance at this just before the call

Ethos, in one line	Ethos sells life insurance online, issued by established carriers, both directly to families and through outside agencies and partners.
Its moment	Public on Nasdaq since Jan 29, 2026, with agency and partner revenue up 209% year over year in Q3 2026 and a buyback of up to $100 million authorized.
This role	You own large agency partners once they sign, and your job is to get their agents selling Ethos and keep production growing.
What they will test	Your record in network marketing and life insurance distribution, and how you'd turn a signed agency into active, productive agents.
Have these answers ready	1. How you'd lift agent adoption at a newly signed agency 2. Your record with network marketing organizations and their downlines 3. The metrics you'd run a partner account on each week 4. How you'd pitch Ethos to an agency leader who sells for several carriers 5. A time you moved marketing or operations to fix a partner's problem
✓ **Do**	Talk in funnels and numbers: how many agents were appointed, quoting, submitting and issued, and what you did to move each stage.
× **Don't**	Don't promise volume from a partner without a word on persistency (how long policies stay in force) and compliance. Both weigh on this channel.

01

The company, explained plainly

Ethos sells life insurance online and earns commission from the carriers that issue each policy.

Founders and CEO

Started in 2016; co-founder Peter Colis is CEO

Peter Colis and **Lingke Wang** started Ethos in 2016, after meeting at Stanford Business School. Colis runs the company as CEO, and Chris Capozzi is CFO.

Base

San Francisco head office and an Austin mailing address

Its SEC filings list its principal executive offices in San Francisco. Its website also gives a mailing address in Austin, Texas, and its Nov 2, 2026 results release is datelined Austin.

Public company

Nasdaq ticker LIFE since Jan 29, 2026

Ethos listed on Nasdaq under the ticker **LIFE** on Jan 29, 2026, at a reported valuation of $1.2 billion. The IPO reportedly raised $200 million for Ethos and its backers. A $100 million investment from SoftBank in July 2021 had valued it at $2.7 billion.

Size

$235.2 million revenue in Q3 2026, up 151%

Revenue in Q3 2026 was **$235.2 million**, up 151% year over year. Ethos guides full-year 2026 revenue of $838 million to $842 million. It activated 142,111 policies in the quarter, and the company says it has passed 850,000 in total.

How it earns

Carrier commissions, mostly paid in a policy's first year

Carriers pay Ethos a commission on each policy, based on its annual premium, and most of it arrives in the first year. When an outside agent makes the sale, Ethos pays part of it on to them, often in advance. If the policy lapses early, the unearned advance becomes **agent debt** owed to Ethos.

Products

Online life insurance, mostly without a medical exam

Customers apply fully online, with no medical exam for most people and just a few health questions. The range covers term, whole life, final expense and indexed universal life insurance, plus annuities, wills and trusts. Policies are issued by carriers such as Banner Life, Ameritas, TruStage, Protective Life and John Hancock, and Ethos runs a program for agents called **Ethos for Agents**.

The moment

Agency and partner revenue up 209% year over year

Third-party revenue grew **209%** year over year to $116.4 million in Q3 2026, against 112% for direct sales. This channel covers outside agencies, their agents, independent agents and fintech partners. Total revenue grew by triple digits for the third quarter in a row, and the board authorized a buyback of up to $100 million.

Rivals

Traditional insurers and digital rivals

Ethos lists existing competitors and new entrants as a risk in its filings. Coverage of its latest call expects traditional insurers and digital rivals to respond as online life insurance grows. The CEO says Ethos offers a faster, more accessible way to buy than legacy insurers.

Criticism

Margins narrowed as agency sales grew

Contribution profit margin fell to **28%** in Q3 2026 from **39%** a year earlier. Average revenue per policy fell 13% to $1,655, which the company puts down to more sales coming through the third-party channel.

02

The role, decoded

Ethos signs large agencies and partners, and this hire makes sure their agents sell Ethos, and keep selling, once the deal closes.

The agency channel is the growth engine

Beyond new agencies, the company expects growth from more agents within existing agencies and from better agent productivity. Both are the core of this role.

Signed partners must become active agents

Ethos names getting individual agents to adopt and use its platform as a risk, along with keeping its agency partners. The posting puts “adoption of the Ethos offering” at the center of this job.

Quality of business is likely a key measure	Revenue per policy fell with the shift toward agency sales, and early lapses turn advanced commissions into agent debt (both above). Persistency (the share of policies that stay in force) in each partner's book is likely a key measure for this role.
A new year of targets is close	Ethos will give its 2027 guidance in February 2027, so steady production from existing partners likely matters to the team's next numbers.
Likely a standing role	Ethos has also posted a Strategic Account Manager role for P&C (property and casualty insurance). This suggests it likely adds account managers channel by channel as partners sign.

What the posting's words reveal

"Experience with Network Marketing Organizations"

Your accounts will likely be network marketing agencies and their downlines (the agents each leader has recruited), so know how their recruiting and overrides work.

"driving sales planning, adoption of the Ethos offering and managing growth"

The deal is already signed when you arrive, and you own each partner's plan and production from there.

"Cultivate strong relationships with key agents and influencers"

Top producers and agency leaders carry the weight inside each partner, so expect calls and events with them.

"History of working with marketing, operations and other cross-functional teams to drive adoption by the agent force"

Success is the share of a partner's agents who sell Ethos, and you reach it through marketing, partner operations and enablement.

"Roll up your sleeves and execute in ambiguous environments"

Expect to build integration plans, training and co-marketing yourself, with little set playbook to follow.

03

How the rounds will run

Built from Glassdoor's interview data across Ethos roles and from the posting.

Reported: someone who interviewed there said so. **Likely:** our best judgment from the posting and similar roles.

Recruiter or phone screen	**Reported** Glassdoor lists a phone interview as a stage in 30% of 64 reports across all Ethos roles.
Hiring-manager one-on-one	**Likely** This is likely with the head of enterprise sales or distribution, and focused on your network marketing and life insurance distribution record. Glassdoor lists one-on-one interviews in 27% of reports across Ethos roles.
A partner growth plan	**Likely** Expect to lay out an adoption and growth plan for a partner agency, as a test or a presentation. The posting asks for the ability to design account growth rollout plans, which makes this exercise likely.

Cross-functional conversations	**Likely** Expect meetings with people from marketing, partner operations or sales enablement, since this role depends on those teams to drive adoption.
Who you may meet	**Likely** The recruiter, the head of enterprise sales or distribution, senior distribution leaders, a current Strategic Account Manager, and leads from partner operations, enablement or marketing.
Timeline	**Reported** Glassdoor puts the average Ethos hiring process at 17 days, across 64 reports.

Worked case: lift adoption at a newly signed agency

The scenario

A 5,000-agent network marketing agency signed with Ethos 60 days ago, and only 4% of its agents have submitted an application. Build your 90-day plan to drive adoption.

They may ask

- How would you diagnose why adoption is low?
- Which metrics would you track every week?
- How would you win over the agency's top-producing leaders?
- How would you work with marketing and operations to remove blockers?
- How would you handle compliance concerns, and suitability (whether each policy fits the client's needs), with a downline-heavy partner?

How to answer

1. **Set the baseline**
   Map the funnel: agents appointed (authorized to sell a carrier's products), trained, quoting, submitting and issued.

2. **Find the drop-off**
   Segment agents by hierarchy level and production, and show where each group stalls.

3. **Win the leaders**
   Secure a sponsor among the agency leaders, and name the influencers in the downline whose example others follow.

4. **Enable each segment**
   Run training, webinars and scripts for each group, matched to the products that fit their clients.

5. **Clear the blockers**
   Fix integration gaps and launch co-marketing with marketing and operations. Take product and compliance issues back inside as the partner's voice.

6. **End on a number**
   Agree weekly targets, report to Ethos leadership and the partner, and close on the adoption rate you'd commit to by day 90.

04

12 likely questions

Twelve questions shaped by Ethos's agency growth and this role's focus on partners after the deal.

Q01
Growth after launch

Third-party revenue grew 209% year over year in Q3 2026. How would you keep a partner's production growing once the launch excitement fades?

What it's checking Whether you can sustain adoption well past onboarding.

Q02
Your NMO experience

Tell us about a network marketing organization you've worked with. How did its downline structure shape the way you grew the account?

What it's checking Whether you know how these agencies recruit, pay overrides and make decisions.

Q03
Low adoption, day 60

An agency signed 60 days ago, and few of its agents have written business. What do you do first?

What it's checking Whether you diagnose with a funnel before you act.

Q04
Quality of business

Revenue per policy fell 13% as more sales came through agencies. How would you lift the quality of business a partner writes along with its volume?

What it's checking Whether you think about persistency and product fit as well as production.

Q05
Ethos's edge for agents

How would you explain Ethos's advantage to an agency leader who already sells for several carriers?

What it's checking Whether you can tell the product and value-chain story the posting asks for.

Q06
Compliance in downlines

How do you handle compliance and suitability concerns with a downline-heavy partner?

What it's checking Whether you protect the company and clients while still growing the account.

Q07
Pushback from a leader

A top-producing agency leader says Ethos for Agents slows their team down. What do you do?

What it's checking Whether you can be the partner's voice inside while keeping the leader selling.

Q08
Weekly account metrics

Which metrics would you review every week for a large agency account, and why each one?

What it's checking Whether you run accounts on data, from appointments through issued policies.

Q09
Moving internal teams

The posting asks you to be the partner's voice on the product road map. Tell us about a time you got product, marketing or operations to change something for a partner.

What it's checking Whether you can drive cross-functional work without authority over those teams.

Q10
Lapses and agent debt

Early lapses turn advanced commissions into agent debt. How would you watch persistency in a partner's book?

What it's checking Whether you spot a quality problem early and handle the partner conversation well.

Q11
Co-marketing a launch

How would you plan a co-marketing launch with a partner that has thousands of agents?

What it's checking Whether you can plan and run a large rollout with clear owners and dates.

Q12
Where you travel

Travel is about 5 days a month. How would you decide which partners and events get your time in person?

What it's checking Whether you prioritize by account value and influence.

05

What they'll look for

Experience they will look for

- Five years in life insurance distribution, with production numbers you can name
- Work with network marketing organizations and their downline sub-agencies
- Onboarding a newly signed partner through integration, training and launch
- Moving a partner's agent force from signed to active, with the metrics to show it
- Running projects with marketing and operations to clear adoption blockers

Stories worth preparing

- A partner you grew after the contract was signed: where production started, what you changed and where it ended
- A time a downline leader resisted a new product, and how you won them over
- A launch plan you built from scratch, covering integration, enablement and co-marketing
- An issue you took back to your own company on a partner's behalf, and what changed as a result

Terms you should be comfortable with

Network marketing organization	An agency where agents earn on their own sales and on sales by agents they recruit, such as a leader with hundreds of recruits.
Downline / upline	The agents recruited under a leader, and the leaders above them; a sub-agency's agents sit in an agency leader's downline.
Third-party channel	Ethos's term for outside agencies, agents and fintech partners selling on its platform, the partners this role manages.
IMO / FMO / BGA	Marketing organizations and brokerage agencies that contract agents with carriers, such as an IMO bringing its agents to a new carrier.
Appointment / contracting	Getting an agent authorized to sell a carrier's products; onboarding a new downline starts here.

Overrides	Commission paid to upline leaders on their downline's sales, such as a leader earning a share of a recruit's policy.
IUL (indexed universal life)	Permanent life insurance whose cash value grows in line with a market index, one of the products Ethos lists.
Persistency and agent debt	Persistency is the share of policies that stay in force; agent debt is the unearned advance an agent owes Ethos after an early lapse.
Agent-force adoption	The share of a partner's agents who quote and submit on the platform, such as moving an agency from 4% to 20% submitting.
Enablement	The training, scripts and tools that get agents selling, such as a webinar series and quoting walkthrough for a new agency.

06

The HR round

The recruiter call will likely cover location, pay, start date and your reasons for moving. Settle the level here too.

They'll ask you

Location and travel	**"Where are you based, and how far are you from a major airport?"** The role is **Remote US** with travel of about 5 days a month, and Ethos prefers candidates within a 1 hour drive of a major airport. Name your nearest airport and the drive time.
Salary	**"What are your salary expectations?"** The posting says: "The US national base salary range for this full-time position is **$102,000-$180,000**." It adds that this covers base salary only, without any applicable bonus, equity or benefits. Give [your number] for base, and discuss bonus and equity separately.
Work authorization	**"Will you now or in the future require sponsorship for employment visa status?"** The application asks this directly and names H-1B status as an example. Give the same answer you gave on the form.
Notice period	**"When could you start?"** Two weeks is the norm in the US. The role leads partner management once deals are signed, so a clear start date likely helps your case.

Why you're moving	**"Why are you looking to move?"** A strong reason ties to this work: you want to grow agency partners where the agency channel is expanding fast. Avoid any reason this role shares, such as wanting less travel or more structure.

Settle with them

Level	**"Which level is this role set at?"** The base range is wide and is set by level and location. Settle the level before you name a number.

07

Questions to ask them

"Who does this role report to, and how is the enterprise sales team set up?"

"Which partners would I own at the start, and where is each one on agent adoption today?"

"How will you measure success in this role in the first six months: production, active agents, persistency or something else?"

"You expect growth from more agents within existing agencies. Which part of that falls to account managers, and which to enterprise sales?"

"How do partner feedback and product requests reach the product road map today?"

“With carrier capacity limited, how does that shape what I can promise a growing partner?”

“What has worked best so far in getting a network marketing agency’s downline active?”

“With 2027 guidance coming in February, what would a strong year look like for this team?”

08

Watch-outs

Regular travel	Expect about 5 days a month on the road, and Ethos prefers candidates within a 1 hour drive of a major airport.
Volume and quality at once	Margins narrowed as agency sales grew (above), so expect pressure to grow partner production while keeping its quality high.
Agent debt on lapses	Early lapses turn advanced commissions into agent debt (above), so a partner with weak persistency can likely turn into a hard conversation that you own.
Carrier capacity	Ethos says demand for its premiums is greater than carriers supply, and it keeps a focused carrier panel. What you can offer a partner depends on that capacity.

Worth knowing

A 2026 short-seller report says Ethos depends on three multilevel marketing agencies for nearly a third of its revenue, so expect careful questions on compliance and agent quality in the partners you'd manage.

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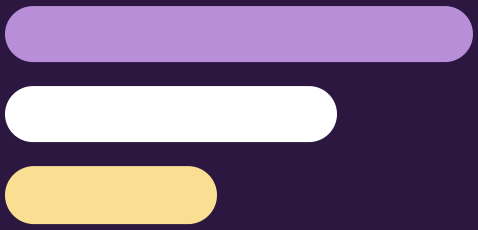
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