



# Introducing Ladder

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A quick, easy, comprehensive term  
life solution for your clients.



# Ladder Overview

## What is Ladder?

Ladder is a quick, simple, and comprehensive term life insurance solution. We streamlined the life insurance process so you can apply for competitively priced, fully underwritten, life insurance online -- without the hassle of agent meetings or policy fees -- and get an instant decision. Many applicants are offered immediate coverage, with no medical exam. Our coverage is also flexible so you can easily adjust it as life changes.

## Why Ladder?

Ladder is reinventing life insurance to be instant, simple, and smart. Ladder lets you apply for a competitively priced, fully underwritten policy in minutes so that you can spend more time enjoying your life.

## Flexible Coverage

As life unfolds, your life insurance needs may evolve. With Ladder, you can always decrease your coverage (as well as your premium) or, with a couple of clicks, apply for more coverage when and if you need it. No fees, no hassle.

## Great Value

We offer stellar prices. With no fleet of commissioned brokers or policy fees to cover, we are able to pass cost savings directly on to our customers. Also, our proprietary underwriting technology determines the best price for each applicant individually.

## Backed By Trusted Partners

Ladder is licensed and trusted, with billions in coverage. Ladder's fully underwritten policies are issued by Fidelity Security Life Insurance Company and reinsured by Hannover Life Reassurance Company of America. Ladder has also received venture investment from industry leaders including Allianz and Northwestern Mutual.

## Who is Ladder for?

Ladder offers life insurance coverage to U.S. citizens or lawful permanent residents who have lived in the U.S. for more than 2 years. Applicants must be between the ages of 20 and 60 as of their nearest birthday. Coverage is non-convertible, individual guaranteed level term life insurance, renewable for 5 years after the guaranteed level term, up to age 75.

Our insurance coverage ranges from \$100,000 to \$8 million and we offer 10, 15, 20, 25 and 30 year terms.

## What Is Ladder For Advisors?

Ladder for Advisors is a simple and easy to use platform that allows advisors to offer Ladder and keep track of subsequent policies, across their book of business. Through Ladder for Advisors, an advisor can take a historically static part of the financial planning process and turn it into a new and dynamic way to help clients and demonstrate his or her value.

## How Does Ladder for Advisors Work?

Simply visit [ladderlife.com/advisors](http://ladderlife.com/advisors) and provide us with your name and email. With a few clicks, we'll send you everything you'll need to share Ladder with your clients.



## What People Say

"The process of getting a quote, application, and policy in force was SO fast and easy! I'm very impressed."

- **Buck T., Vancouver, WA**

"Lightning fast, free of obstacles, straightforward, and competitively priced. So easy!"

- **Melody F, Berkeley, CA**

"You guys made the process so simple. I can't believe no one has made it this easy before. I already told people at my office about it."

- **Daniel W, Conroe, TX**

"SO EASY, unbelievably easy. and no calls from brokers or sales dudes... Customizable. Dope stuff."

- **Jeremiah B, Mesa, AZ**

