



Hi, we're Ladder. By now, your agent has probably sent you a referral link to apply for life insurance through Ladder. That's great! We thought we'd take a quick opportunity to tell you a bit more about us.

Ladder offers \$100k-\$8m in term life insurance coverage for people ages 20-60. Our fully-underwritten, online application takes 5 minutes from start to finish, and most Ladder policyholders get instantly approved.

What's term life insurance?

It's life insurance in its simplest form, which makes it more affordable. Term life insurance helps your family reach its financial goals — whether that's paying off your mortgage or supporting young kids in the event of your death. At the end of your term, your coverage will end, and so will your payments.

Why consider Ladder?

We're fast, affordable, and easy to use. Plus, our policies are issued by highly-rated insurers that have been supporting families and paying claims for decades.

- ✓ Speedy online application
- ✓ Instant decision
- ✓ Flexible coverage
- ✓ Affordable prices
- ✓ No hidden fees
- ✓ Happy customers

Why flexible coverage is a game changer

Life changes constantly. With Ladder, your policy can change with it. You can decrease your coverage as you pay down your mortgage or send kids to college. You can also apply for more coverage if the need arises. No matter what, you're in control of your policy.

Not sure how much coverage you need?

Check out our insurance calculator. We'll factor in your expenses and how much income you want to replace—that way, you can have a good idea of how much coverage is right for you.

Recent praise

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

- Buck T., Vancouver, WA

★ Trustpilot



out of **1376** reviews

Follow your agent's referral link to get started today