



Life insurance you apply for in minutes,
so you can spend more time enjoying life.





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**



Who Needs Coverage?

Generally, if you have financial dependents, you should get covered.



Use our insurance calculator to help assess your needs at:

LADDERLIFE.COM/CALCULATOR

Term life insurance

Your current savings compared to your present and future financial usage determine the right amount of coverage. The more you save, the less you need. Some categories to consider:

Debt	<ul style="list-style-type: none">• Student Loans• Mortgages• Car Payment
Children	<ul style="list-style-type: none">• General cost to raise• Childcare• College Tuition
Living Expenses	<ul style="list-style-type: none">• Monthly bills (utility, groceries, gas)• Medical, dental• Rent
Additional Coverage	<ul style="list-style-type: none">• Private school costs• Aging parents• Charitable donations
Savings & Existing Coverage	<ul style="list-style-type: none">• Savings• 401K• Existing life insurance policies



Benefits

Term life insurance

Ladder offers term life insurance because it is a simple product that has a clear and transparent value proposition - you pay for life insurance when you most need it, and that's it. Your price stays consistent during the term of your policy. Spend only what you need on life insurance, and invest the rest of your money as you so choose.

You control your policy

Life changes. Your life insurance should change with it. Ladder allows you to reduce ("ladder down") or cancel your policy at any time with a few clicks on your account page. No agents required, no policy fees. Don't pay more than you need to.

"Laddering Up"

If you need to apply for more coverage as you add children, move to a bigger home, or need to provide for your own parents, it's easy to do so. You can layer on additional policies to make the best use of your money.

We're with you every step of the way

Ladder is licensed and trusted, with billions in coverage. We're here whenever you need us, whether you have questions or want to adjust your policy. We are always looking to make life better.

APPLY IN 5 MINUTES