

Life insurance so loved, it takes you by surprise

Get my price

Starting at \$5/month



As featured in

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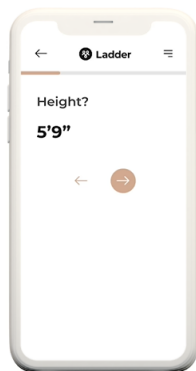
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We offer affordable policies from a top-rated insurer who has paid claims for over 50 years.



Done in 3 easy steps

01 Tell us about yourself

Get my price

You're in control of your coverage

As you pay down your mortgage, as your kids become adults—you won't need as much coverage. Adjust your policy by "Laddering," or keep it the same. The choice is yours.

[Learn more](#)

\$1,000,000 coverage

\$32 per month

Same policy after Laddering

\$500,000 coverage

\$16 per month

Lower mortgage balance

Kids are older

Based on healthy, 30 year old male. Preferred plus. Prices vary.



This has been the easiest life insurance process I have ever been quoted on and best rate by far.

Alex G. // Policyholder since 2020

★★★★★
4.8/5 on Trustpilot

★ Trustpilot

Smart questions you may be asking

Will Ladder be around to pay my claim?

Our policies are issued by insurers with long, proven histories of paying claims. They're rated A and A+ by A.M. Best and, like us, they're not going anywhere. Still, here's when a policy may not pay out: death by suicide, and fraud. Learn more about [our partners](#).

Money back guarantee?

Yep! If, for whatever reason, you're not completely happy with your policy, cancel in the first 30 days and get a full refund. After that, you can cancel any time without any cancellation fees.

Is Ladder 100% digital?

We are 100% digital — no doctors, no needles, no paperwork — when you apply for \$3 million in coverage or less. Anything greater and we may ask you to complete a quick, free, at-home health check.

Why term life insurance vs whole life insurance?

Term insurance protects your family for the 10-30 years they depend on you most. When your term ends, your monthly payments end too. Term coverage is

How much life insurance do I need?

10x your salary is the quick math. It may sound like a lot, but think of everything it could be used to cover: a mortgage, debt, higher education, an emergency fund

Who can I talk to if I need help?

Each member of our support team is a licensed life insurance agent who doesn't work on commission. They'll answer any question you may have and help you get

much more affordable than whole coverage, which can last as long as you pay for it.

and more. For a personalized answer to this question, try our [coverage calculator](#).

the right policy for you. [Contact us](#)

Stability and resilience for your family

Too many Americans need to crowdsource cash when their person dies. But with life insurance, you can give your family certain comforts like staying in their home, finishing school—money for things that'll help them thrive.

[Get my price](#)

Starting at \$5/month



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Ladder offers term policies in New York (policy form # MN-26) that are issued by Allianz Life Insurance Company of New York, New York, NY. Term policies are issued in all other states and DC by Allianz Life Insurance Company of North America, Minneapolis, MN (Policy form # ICC20P-AZI100 and # P-AZI100) and Fidelity Security Life Insurance Company®, Kansas City, MO (policy form No. ICCT7-M-1069, M-1069 and policy No. TL-146). Only Allianz Life Insurance Company of New York is authorized to offer life insurance in the state of New York. Ladder California license number 0K22568. Policies starting at \$5/month are based on a 20-year-old female for a 10-year term, preferred plus health class.

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