



Ladder's guide to life insurance

Still figuring out this life insurance thing?

No need to sacrifice your weekend to research. Go on and grab yourself a nice cup of tea or coffee — we'll walk you through everything you need to know before you take your last sip.

Life insurance basics

What is life insurance?

Life insurance is a way for you to leave money to people you care about in the event of your death. At its basic level, it's an agreement between you and a life insurance company. You agree to pay them and, in turn, they provide you with insurance coverage. You can think of it like a subscription ...

Dive In

6 min read



Compare products

What are the different types of insurance?

If you've looked into life insurance before, you've probably heard things like "term life," "whole life," "variable life," "universal life" and your head started to (understandably) spin. At a high level, there are two main types of life insurance to choose from: Term, which is ...

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Calculate my needs

How much life insurance do I need?

Like the idea of life insurance? Then it's time to determine how much life insurance you want to buy, and how long you want to be covered for. You'll find a lot of calculation methods around the internet to help you figure out how much life insurance you need — in fact, you can use our ...





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Cost breakdown

How much does life insurance cost?

Life insurance costs are largely based on your mortality risk, or how likely you are to die in a given timeframe and thus receive a payout. This relies on complicated actuarial math, which makes comparing your quote with your neighbor's price kind of moot — even if you're shopping ...

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Let's get you covered

Ready to get started? Our easy, online application takes about 5 minutes to complete.

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Questions?

Reach out to our licensed life insurance agents. They're happy to help, and don't work on commission.

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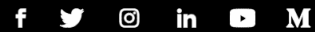
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