

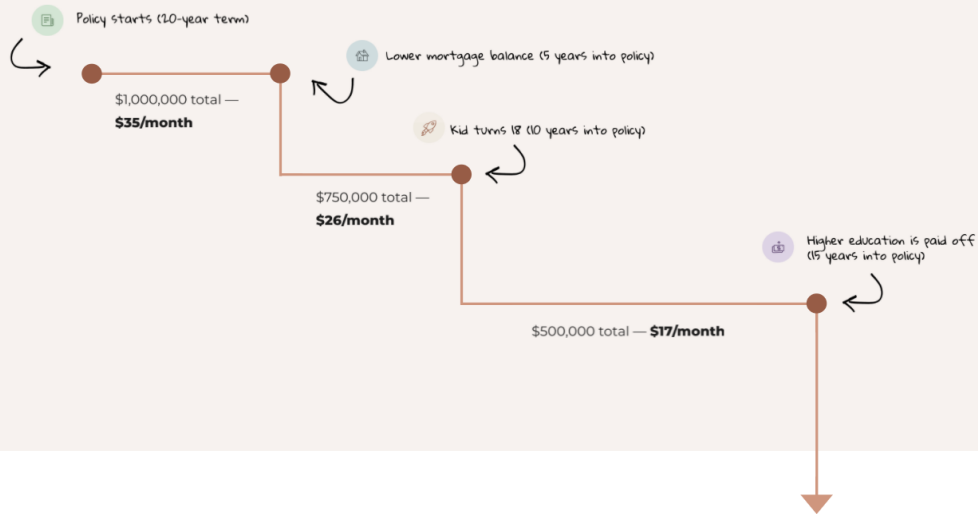
# Laddering gives you the power to change your coverage



## What is Laddering?

Laddering is a tool that lets you adjust your coverage, up or down, whenever. People say it sets us apart—and they love how, with Ladder, their coverage can match their needs. Use it often or not at all, it's entirely up to you.

### Some opportunities to "Ladder down"



### The upside of "Laddering down"

- ✔ Your monthly payment lowers, which could lead to substantial savings over time



- ✔ Your monthly payment lowers, which could lead to substantial savings over time
- ✔ You don't pay for more coverage than you actually need
- ✔ It's fast and easy to do

**\$3,628 total savings**

Based on a 28-year old female in good health, Preferred plus. Prices vary.

Total savings over 0 years

**\$0**

### See how much you could save by Laddering down\* once a year

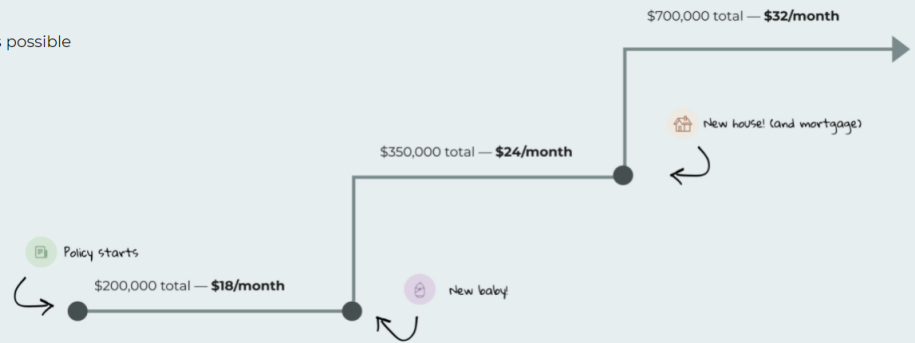
Coverage  Term  Monthly premium

**Calculate savings**

\*Savings in premium compared with the same client maintaining their full coverage amount for the policy term. Savings attained by decreasing coverage to the next available lower face value every subsequent year from policy issue date. Prices valid as of February 18, 2021.

### The upside of "Laddering up"

- ✔ It's free and easy to apply for more coverage
- ✔ It's fast—we autofill as much of your info as possible



#### Answers to a few good questions

[Contact Us](#)

How often can I Ladder my policy?

+

Is Laddering free?

+

Is flexible coverage unique to Ladder?

+

## Ready to get started?

Find out today if you're instantly approved for coverage.



for coverage

Let's do it



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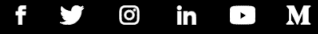
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Ladder offers term policies in New York (policy form # MN-26) that are issued by Allianz Life Insurance Company of New York, New York, NY. Term policies are issued in all other states and DC by Allianz Life Insurance Company of North America, Minneapolis, MN (Policy form # ICC20P-AZ100 and # P-AZ100) 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 OK22568. 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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Help