

**Hi, we're Ladder.** We facilitate \$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.



## Who issues our policies?

Our policies are issued by Allianz Life Insurance Company of New York in New York and Allianz Life Insurance Company of North America in all states (except New York) and D.C. Both are rated A+ (Superior)\* and have long, proven histories of paying claims.

## How to join Ladder for Agents

Partnering with Ladder provides your clients with life insurance that's fast, easy, and affordable. There are no policy fees for them, and no agent fees for you. Here's how it works:

1. Get your referral link and onboarding info by contacting us at [agents@ladderlife.com](mailto:agents@ladderlife.com)
2. Refer clients to Ladder through your custom link
3. Track clients' progress on our bespoke agent dashboard

## What makes Ladder different:

**100% digital.** We are 100% digital — no doctors, no needles, no paperwork — when applying for \$3 million in coverage or less. Your clients just need to answer a few questions about their health in our application. Anything greater and we may ask them to complete a quick, free, at-home health check.

**Flexible coverage.** Your clients can decrease their coverage, or apply for more, as often as their needs change. No hassle, no hidden fees.

**Industry-leading customer satisfaction.** With Ladder, you'll have a partner who mirrors your great reputation.

## Praise from agents and advisors like you:

We work with hundreds of agents and advisors, from firms big and small. Here's what they've said:

“ Traditional life insurance applications are slow and painful so clients would sometimes drag out the process or worse, even fail to implement my life insurance recommendations. Ladder enables my clients to seamlessly apply and have insurance in force in minutes which enables us to focus our time and energy on other parts of their financial plan.

– Daniel K, Financial Planner in Massachusetts

“ When a client uses Ladder, there's no worry that they will end up with a product that's not part of their plan.

– Ashley C., Financial Planner in Virginia.

## Contact us to learn more at [agents@ladderlife.com](mailto:agents@ladderlife.com)

\*Allianz Life Insurance Company of New York has been rated A+ (Superior) based on an analysis of financial position and operating performance - affirmed October 2021, by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com).

Ladder Insurance Services, LLC (CA license # 0K22568; AR license # 3000140372) offers term life insurance policies: (i) in New York, on behalf of Allianz Life Insurance Company of New York, New York, NY (policy form # MN-26); and (ii) in all other states and the District of Columbia on behalf of Allianz Life Insurance Company of North America, Minneapolis, MN (policy form # ICC20P-AZ100 and # P-AZ100). Only Allianz Life Insurance Company of New York is authorized to issue life insurance in the state of New York. Insurance policy prices, coverages, features, terms, benefits, exclusions, limitations and available discounts vary between these insurers and are subject to qualifications. Each insurer is solely responsible for any claims and has financial responsibility for its own products.