

# Underwriting **guidelines**

Ladder offers individual level term insurance for independent agents through Prosperity from **\$100,000 to \$8 million**.

**Note:** Not available in Connecticut or New York.

We’re a great option for **couples, new parents, recent homebuyers, and tech-savvy clients** who appreciate efficient processes.

## Issue ages

- 20–60 years old, based on nearest birthday
- Age plus premium term must equal age 70 or less
- Policies are renewable for up to 5 years after the guaranteed term
- Maximum renewal age is 74

## Guaranteed individual level premium terms

- 10, 15, 20, 25, and 30 years

## Underwriting classes

Ladder uses a range of classes to help price customers fairly and accurately:

- Multiple preferred classes for both non-tobacco and tobacco users
- Standard classes
- Substandard through table 8

## Preferred classes

Many people can get Standard or better offers, including preferred classes, with...

- Build — BMIs of 18–37 can qualify for Standard or better
- Blood pressure — with good control, including blood pressure readings better than 150/90
- Cholesterol ratio — 4.5–7.0, with or without medication

## Are your clients a fit for Ladder?

Some conditions are generally declineable, including the following:

- AIDS/HIV
- Alzheimer’s disease
- Amyotrophic lateral sclerosis (ALS)
- Cancer in the last 1–5 years
- Chronic hepatitis
- Chronic kidney disease
- Cirrhosis
- Cystic fibrosis
- Cystic lung disease
- Dementia
- Diabetes with complications
- Drug/alcohol abuse/treatment in the last 5 years
- Heart attack in the last 6 months
- Huntington’s disease
- Parkinson’s disease
- Stroke in the last 2 years
- Suicide attempt in the last year or multiple suicide attempts in last 5-10 years

Some non-medical history may not be the best fit:

- Non-U.S. citizens or permanent residents  
Note: People who have been U.S. citizens for 2+ years can apply.
- Clients not physically located in the U.S., even if they are U.S. citizens
- Criminal convictions or currently pending charges
- Multiple DUIs

We do not offer coverage to people under age 20 or over age 60.

Ladder Insurance Services, LLC (CA license 0K22568; AR license 3000140372) offers term life insurance policies in the District of Columbia and all states except Connecticut and New York on behalf of S.USA Life Insurance Company, Inc. (S.USA), Roanoke, VA (policy form number ICC23P-PL100 and P-PL100). S.USA is not licensed in all states and is part of Prosperity Life Group<sup>SM</sup>, a marketing name for Prosperity Group Holdings, L.P. and its subsidiaries. Insurance policy prices, coverages, features, terms, benefits, exclusions, limitations and available discounts are subject to qualifications. S.USA is solely responsible for any claims and has financial responsibility for its own products.