

Ladder for **agents**



Ladder

+

PROSPERITY
LIFE GROUP

| Agent resources

230814-306733

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Meet Ladder

Ladder offers individual level term insurance for independent agents through S.USA Life Insurance Company, Inc. from **\$100,000 to \$8 million**.

Note: Not available in Connecticut or New York.

We're ideal for **couples, new parents, recent homebuyers**, and **tech-savvy clients** who appreciate efficient, all-online processes. Our fully-underwritten online application is **fast and easy**, and most applicants get an **instant decision** about coverage.

As an agent, **you own your client relationship**. We'll keep you in the loop so you can initiate timely conversations and help clients make a decision.



Product details

Summary of key details

Annual policy fee	None \$0
Eligibility	<ul style="list-style-type: none">• U.S. citizens physically located in the U.S.• U.S. residents who have lived in the U.S. for more than 2 years may qualify.
Face amounts	\$100K–\$8M
Free look period	30 days
Issue age	Ages 20–60 (age nearest)
Payment methods	Debit, credit, ACH, Apple Pay, Google Pay
Premiums	<ul style="list-style-type: none">• Level• Monthly
Replacements	None

State exclusions	CT, NY
Term lengths	10, 15, 20, 25, 30 years
Underwriting classes	<p>Ladder uses a range of classes to help price customers fairly and accurately:</p> <ul style="list-style-type: none">• Preferred plus non-tobacco• Preferred non-tobacco• Standard plus non-tobacco• Standard non-tobacco• Preferred tobacco, Standard tobacco• Table ratings (up to Sub-Standard Table 8)
Underwriting process	<ol style="list-style-type: none">1. Application questions2. Third-party evidence checks3. Instant offers for those who qualify

Underwriting guidelines

Generally not a fit for the Ladder process

Blood pressure	Severe or uncontrolled blood pressure
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BMI	BMI of <18 or >40
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Cancer	Cancer in the past 10 years (excluding some skin cancers)
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Chronic conditions	Chronic hepatitis, chronic kidney disease
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Criminal history	<ul style="list-style-type: none">• Felony or misdemeanor convictions• Pending criminal charges
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Diabetes	<ul style="list-style-type: none">• Severe or uncontrolled diabetes• Diabetes with complications
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Drugs and alcohol	<ul style="list-style-type: none">• Illegal drug use or drug/alcohol abuse/treatment in the last 10 years• Marijuana > 12x/month
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Heart conditions	Significant heart conditions, including heart attack
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Mental health	Significant conditions including but not limited to severe anxiety, depression, suicidal thoughts, bipolar disorder, post-traumatic stress disorder
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Moving violations	DUI, reckless driving, suspended license
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Occupation	Hazardous occupations
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Stroke	Stroke in the past 10 years
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Travel	Planned travel to a risky country in the next 2 years
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What makes Ladder different



100% digital

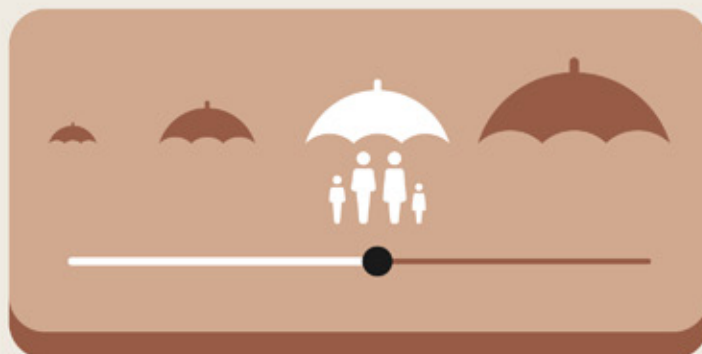
Our application is 100% digital — no doctors, no needles, no paperwork — for up to \$3 million in coverage. We'll ask your clients to answer a few health-related questions.

For more than \$3 million, we may ask your client to complete a quick, free, at-home health check.



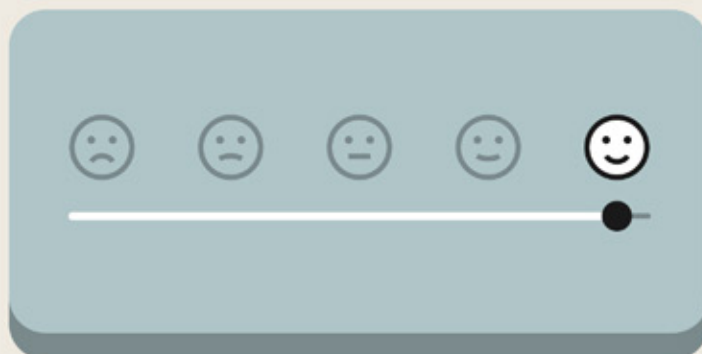
Flexible coverage

Your clients can decrease their coverage, or apply to increase their coverage, as often as they like.



Customer satisfaction

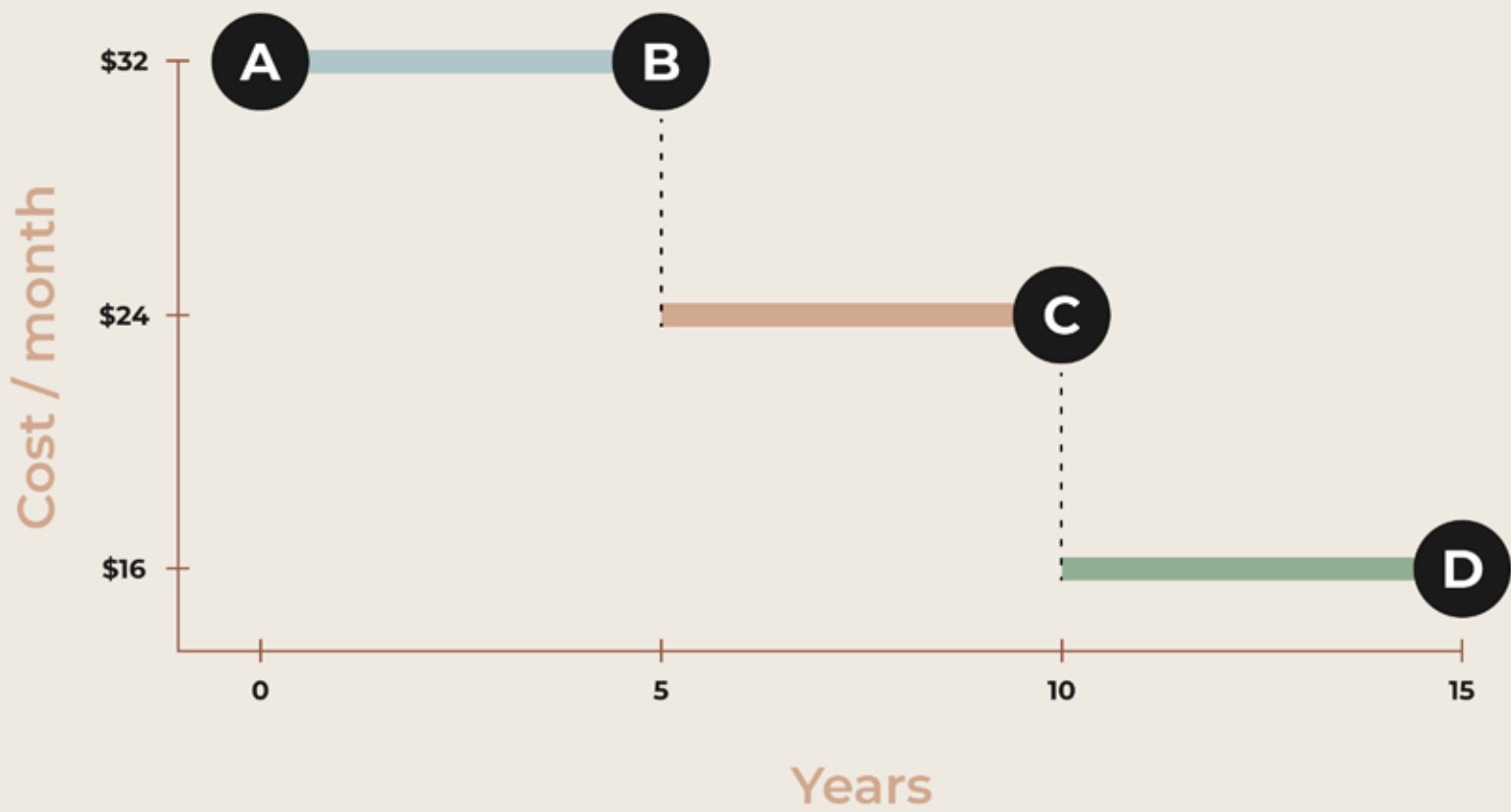
Your reputation is everything. With industry-leading satisfaction scores, Ladder is a partner that takes customer care as seriously as you do.



Game-changing flexible coverage

Ladder offers the option to reduce your customer's coverage (and payment) as often as they like. They can also always apply for more coverage if they need it.

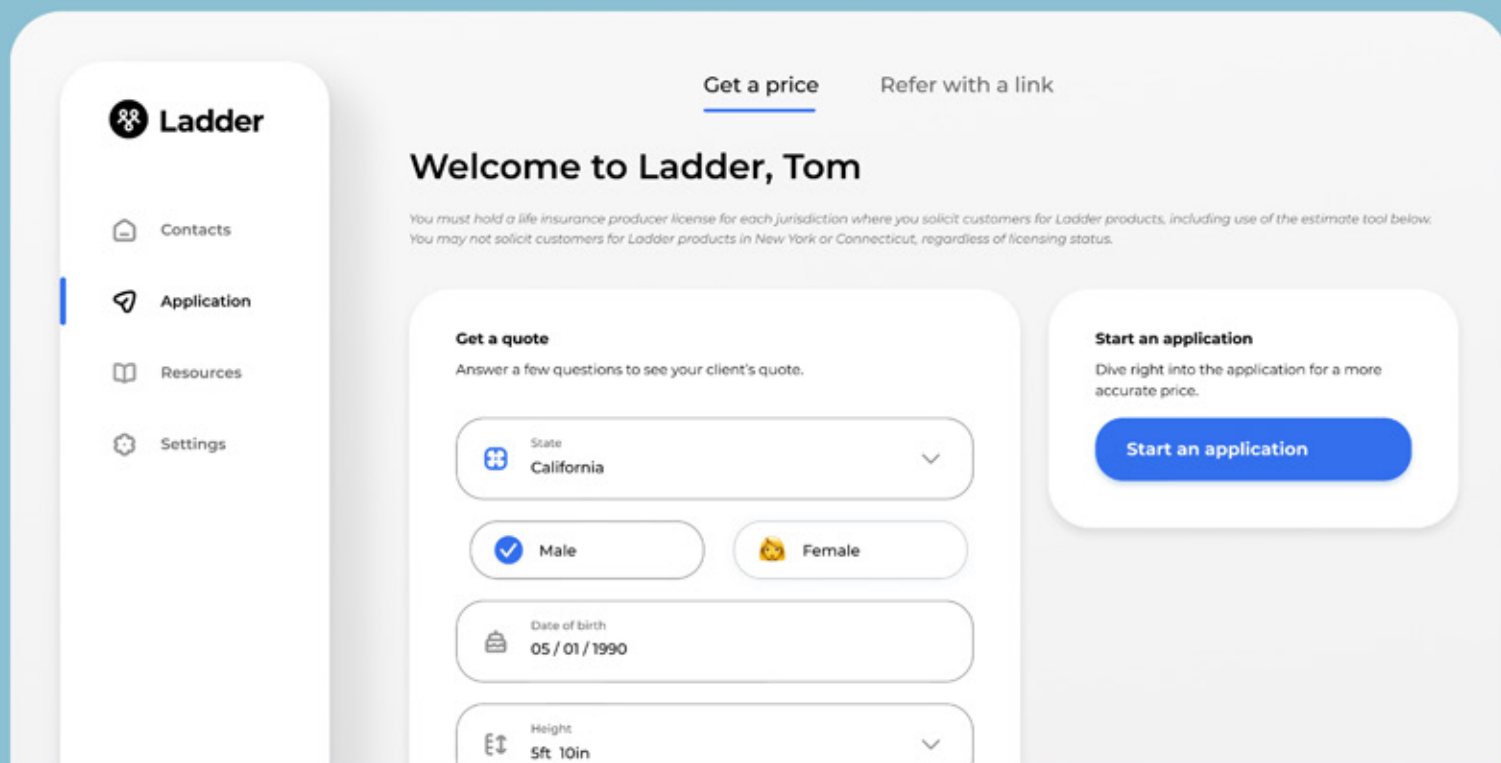
That means that as your customer's life changes — as they pay down their mortgage or build savings — they'll have coverage that can change with them.



Life event		
A	20-year term policy starts	\$1,000,000
B	Mortgage balance paid down	
C	Child turns 18	\$750,000
D	Higher education is paid off	\$500,000

Based on a 28-year old female in good health for a 20-year term. Preferred plus. Prices vary. Individual rates will vary as specific circumstances will affect each customer's rate. Rate valid as of 6/20/24.

Agent experience



What can you do on the dashboard?

- Generate a quote
- View multiple price points
- Start an application on behalf of a client
- Track your clients' progress
- See who's accepted a policy
- Access helpful materials

Praise from agents like you

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



Daniel K.
Financial Planner
in Massachusetts

“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.”



Ashley C.
Financial Planner
in Virginia

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

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 GroupSM, 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. 240618-3653983