Ladder Life Insurance FAQ: What Families Need to Know

A one page reference for the kitchen table conversation. Verified July 2026.

Is Ladder legitimate?

Yes. Ladder Insurance Services, LLC is a licensed insurance agency (California license 0K22568), and every policy is issued by an established carrier: Amica Life, Fidelity Security Life, or S.USA Life of the Prosperity Life Group, depending on your state. Ladder has provided over $108 billion in coverage.

Who actually pays the claim?

The issuing carrier named in your policy documents, not Ladder itself. The stated exclusions are death by suicide within the policy's exclusion window and fraud on the application. Answer every health question truthfully; carriers can review application answers during the first two years.

How much coverage can we get without a medical exam?

Up to $3 million with health questions only. No doctors, no needles, no paperwork, and decisions often arrive in minutes. Above $3 million, Ladder asks for a free at-home health check.

Who can apply?

Adults ages 20 to 60, with terms of 10 to 30 years. Ladder sells term life only, with no whole life or final expense option. Over 60, or want coverage that lasts a lifetime? Our review page below lists vetted alternatives sized for exactly that need.

What does laddering mean?

You can lower your coverage as the mortgage shrinks and the kids become adults, and your premium drops with it. No fee, no new application, no phone call. Coverage that fits the life you have now, not the one you had at signing.

What will it cost us?

Rates depend on age, health, coverage amount, and term length, and the first quote is an estimate until underwriting reviews your answers. Current pricing lives on our review page below, where it stays updated so this sheet never goes out of date.

Can we cancel if we change our minds?

Yes, anytime. Cancel within the first 30 days for a full refund (10 days for some New York products). After that there are no cancellation fees, ever.

Compare current pricing, read our full vetting story, and see who should choose a different provider:

https://memorialmerits.com/ladder-life-insurance-review-no-exam-flexible-term/

Sanctuary, not sales floor.