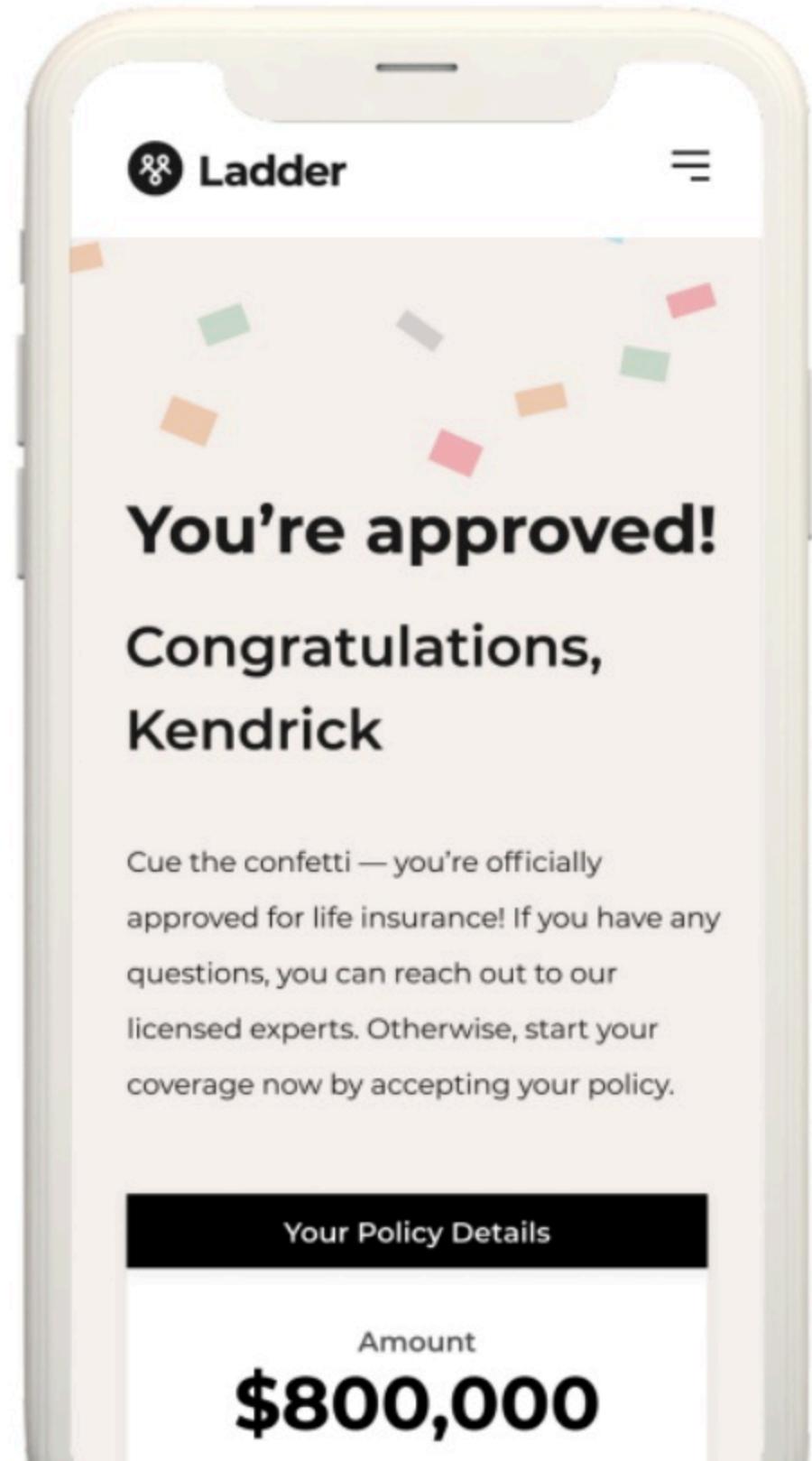




**Ladder**

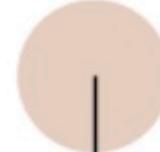
# Ladder is building the next-gen life insurance company

Ladder's technology has transformed every step of the life insurance value chain — fundamentally reshaping the economics of the industry and attracting a new generation of consumers.



# Life is the crown jewel of Insurtech

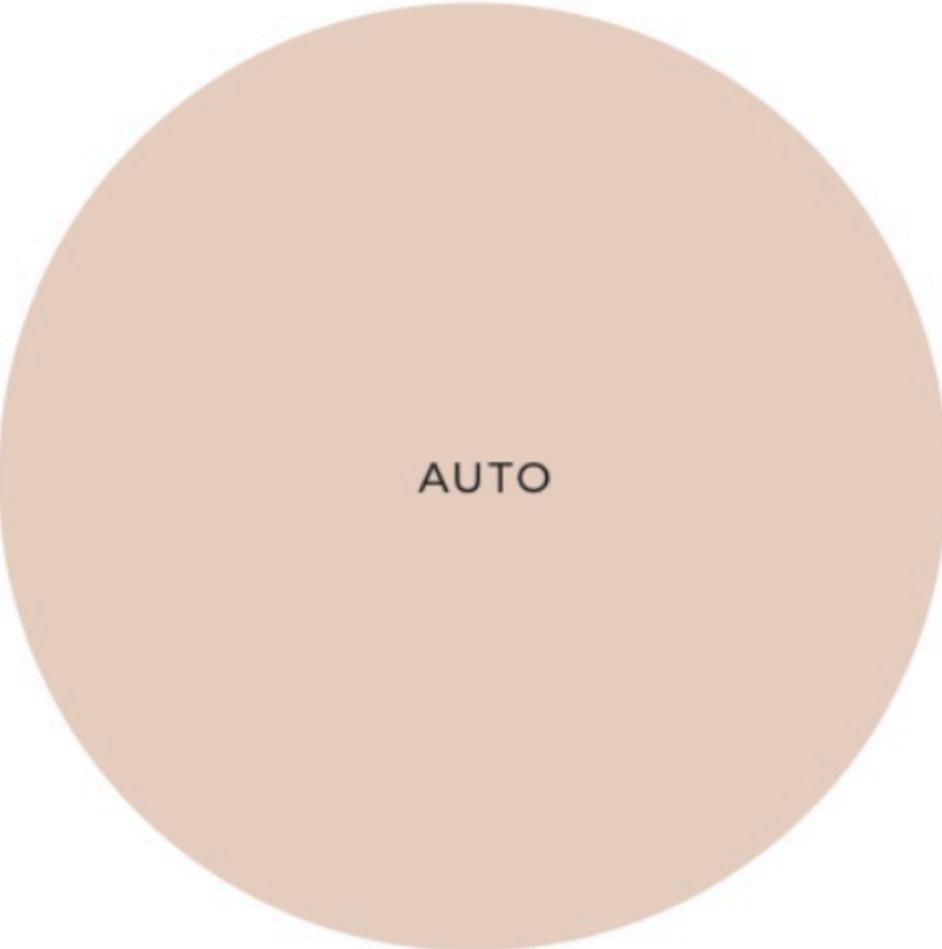
PET



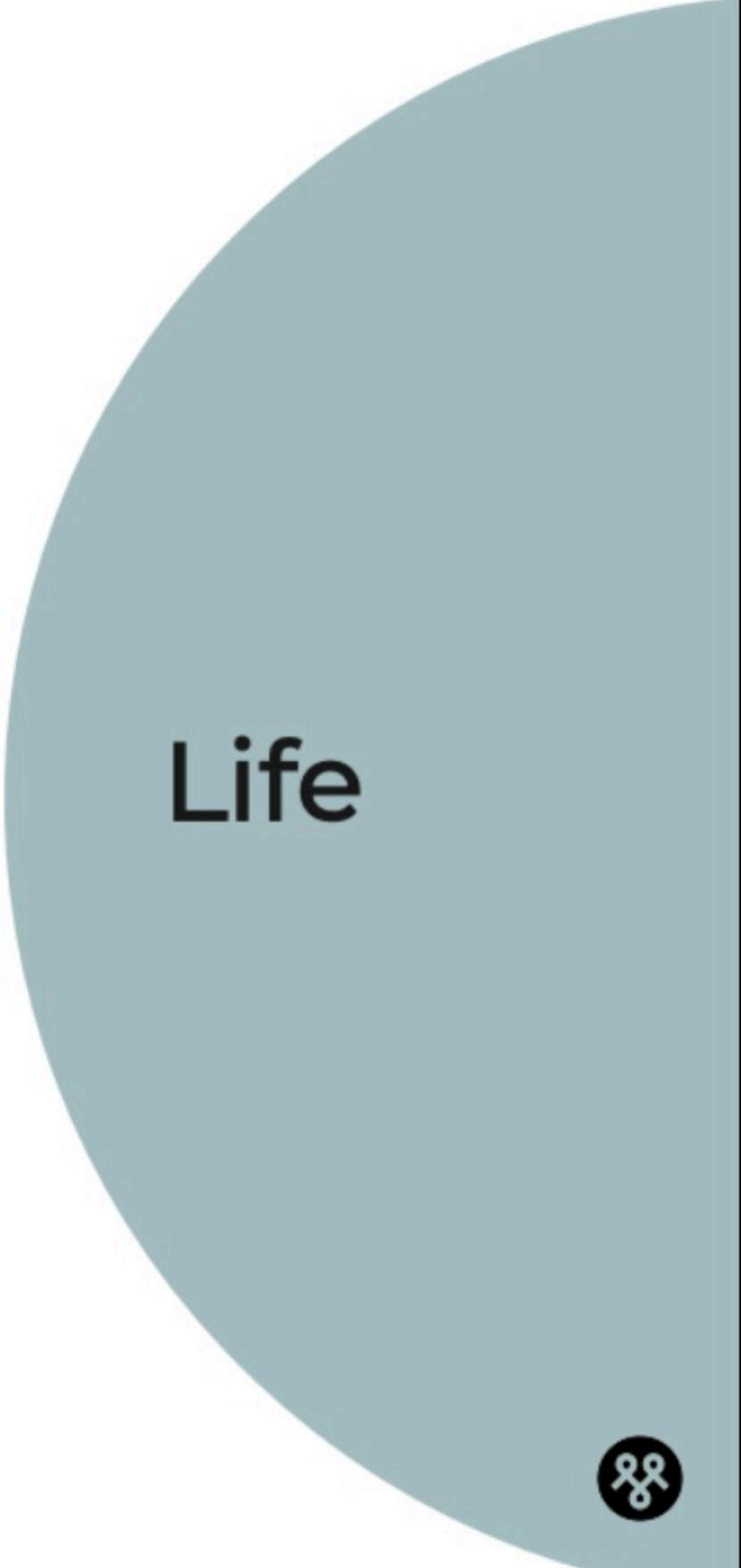
RENTER'S



HOMEOWNER'S



AUTO



Life



# Ladder is 100% digital, leading the transformation in Life



## Next generation of customers

85% <45yrs old  
76% first time buyers  
74% apps submitted on mobile



## Most robust product

Largest range (\$100K-8M)  
Longest duration (10-30 yrs)  
All 50 states



## Built for the long haul

Exponential data advantage  
Thoughtful on the risk  
Full-stack carrier





The front-end customer experience is simple, beautiful, and visible



...and under the waterline, there is extraordinary technology.



THE HEART OF OUR PROPRIETARY TECH

## The Ladder Longevity Score

Proprietary machine learning model, highly predictive across thousands of data points.

Real-time data powers instant underwriting with fully underwritten pricing, increasing the accessibility of life insurance.



## EMBEDDED INSURANCE

# Ladder APIs power embedded insurance

In addition to Ladder-hosted experiences, Ladder makes it easy to develop a more integrated experience via a suite of end-to-end APIs.

Calculator



Quote



Application



Instant coverage



Admin

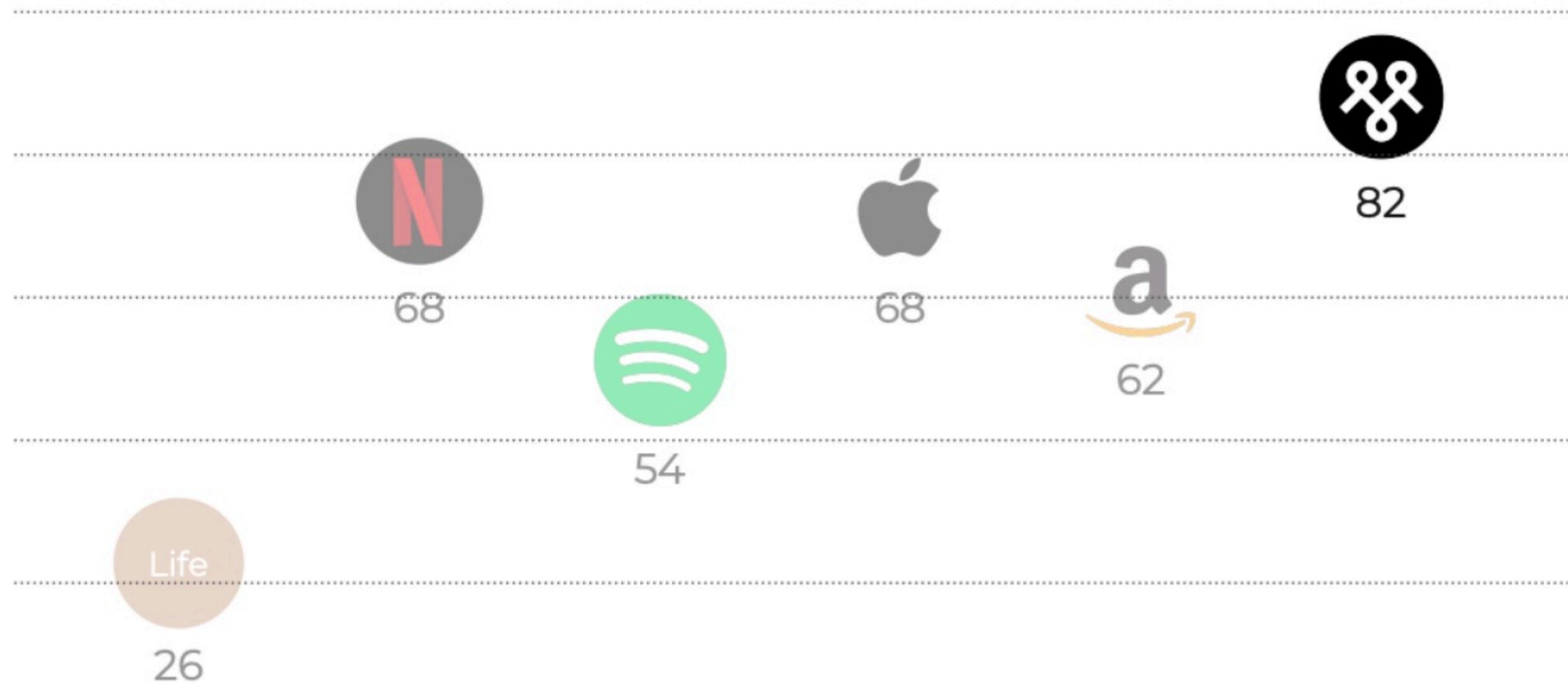


```
$ curl "https://www.ladderlife.com/api/v1/quoter" \
  -H "Authorization: Bearer your-api-key" \
  -H "Content-Type: application/json" \
  -X POST \
  -d \
  '{
    "mortgage" : 500000,
    "coverage" : 500000,
    "tobacco_use" : "never",
    "household_income" : 120000,
    "term" : 15,
    "external_id" : "12345678",
    "family_history" : false,
    "child_count" : 2,
    "weight_pounds" : 200,
    "date_of_birth" : "1980-11-24",
    "height_inches" : 69,
    "sex" : "male",
    "zipcode" : "94303"
  }'
```



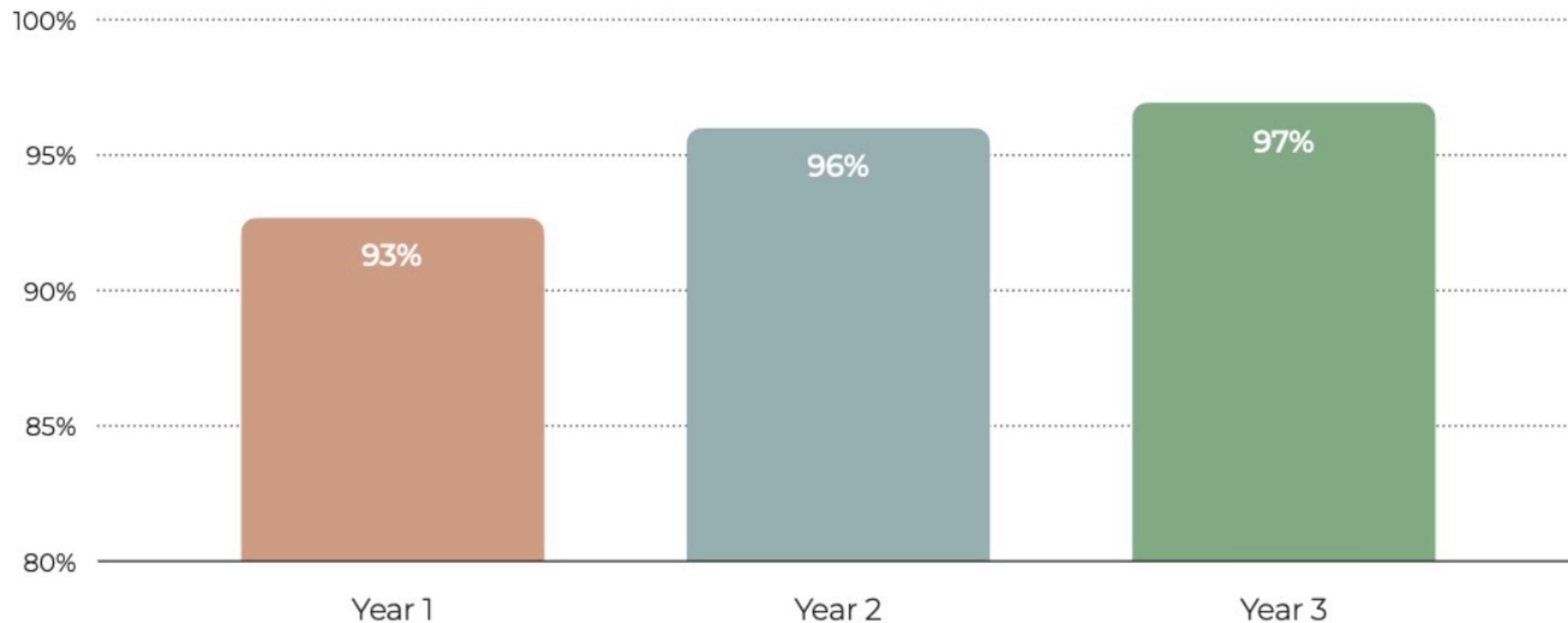
# Customers love us

NET PROMOTER SCORE (NPS)

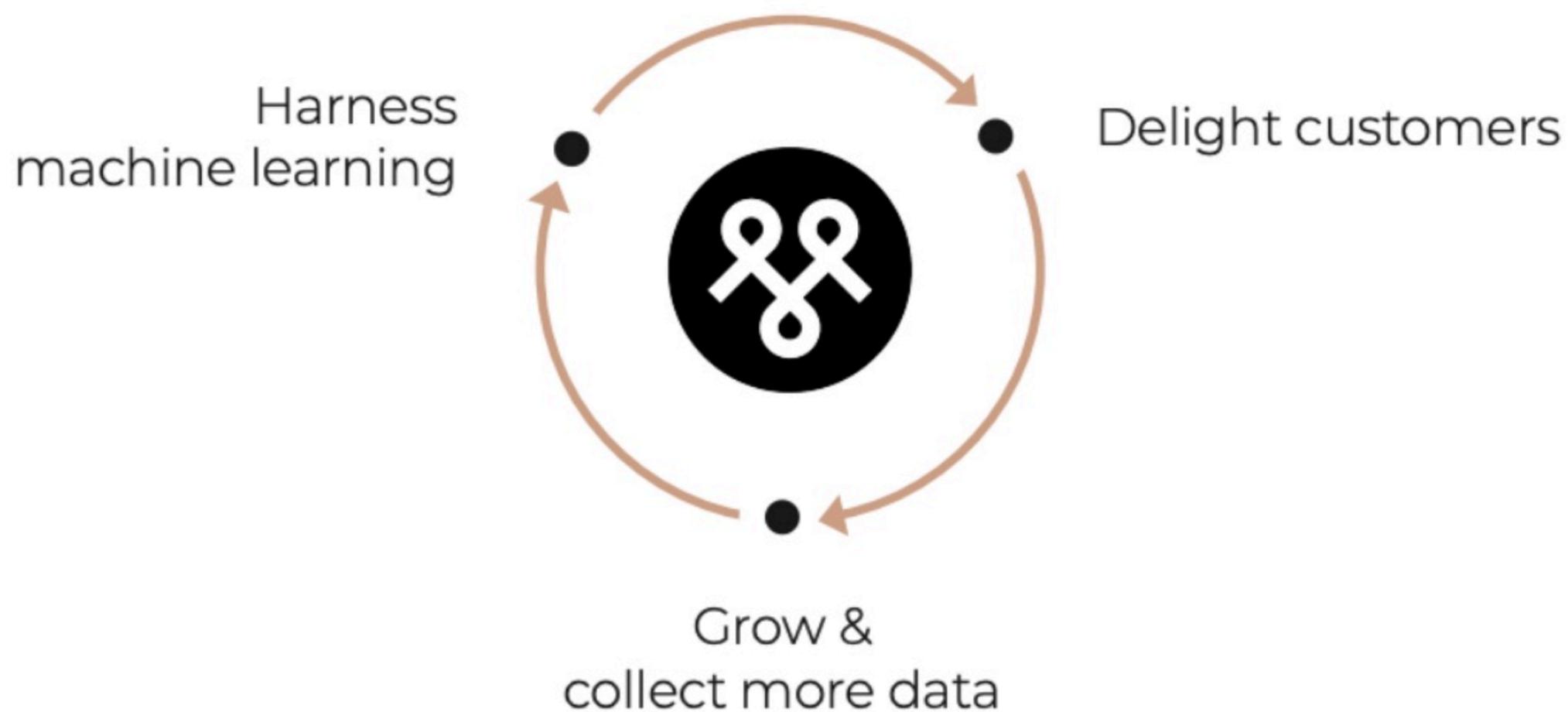


# They stay with us

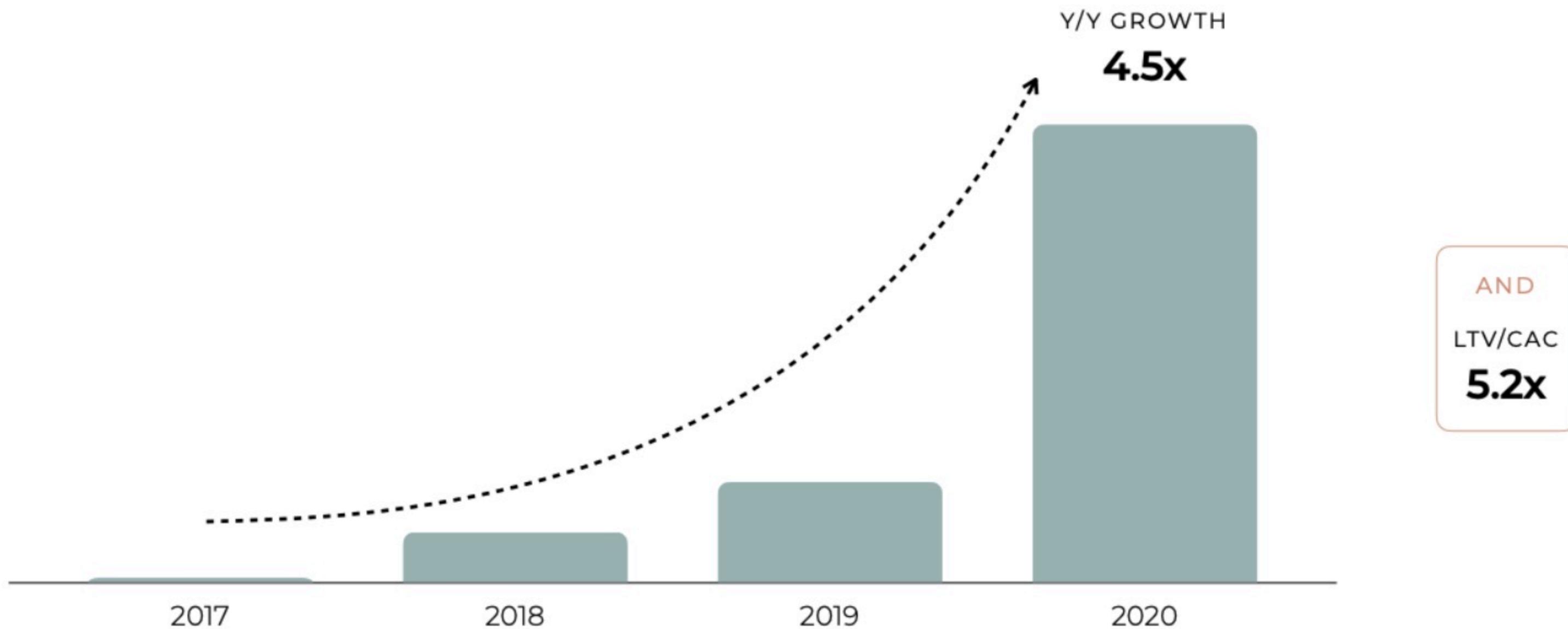
RETENTION BY COHORT AND YEAR



# Our data advantage compounds over time



# Powering explosive growth



# Meet the team



Jamie Hale  
CEO



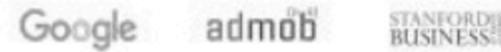
Sanjeev Kapur  
PRESIDENT



Laura Hale  
PRODUCT



Jeff Merkel  
BUSINESS DEVELOPMENT



Olivia Borsje  
MARKETING



Jack Dubie  
ENGINEERING



Steve Geiser  
FINANCE



Natasha Cupp  
LEGAL



Liam Monaghan  
ACTUARIAL, FSA, MAAA

