



Agents On Call

Life insurance offered through the mail with only a brief application and no medical underwriting has its place, but many members require more in-depth attention and help from an insurance expert to get the best coverage for their individual situation.

LifeHelp’s Agents On Call program is your solution for those members. Working with members over the phone and online, LifeHelp agents conduct a thorough needs analysis, shop the most competitive carriers, provide quotes, and take applications – all at no cost or obligation to your members. To provide members the best possible product options, LifeHelp has contracted with a multitude of carriers that offer term life, universal life, and whole life insurance.

LifeHelp has also partnered with Insurance Central, a company that specializes in providing online term life quotes, to best serve your members who know they want term life insurance and prefer to do their shopping online.

Target Audience

- Older members who want a small amount of life insurance for final expenses, and prefer to lock in a rate that won’t increase as they grow older.
- Younger members looking for more than \$100,000 in term or permanent protection.

BUYER PROFILE	Term Life	Universal Life	Whole Life
Average Age:	50	54	60
Average Coverage Amount:	\$170,000	\$100,000	\$14,000
Average Monthly Premium:	\$62.50	\$108.33	\$58.33

Marketing

Credit union sponsored marketing efforts include content for the insurance area of your website, website banner ads, newsletter articles, e-mail blasts, statement inserts/statement imprint copy and on-hold phone recordings. All are provided to you in ready-to-use format and are designed to drive members to visit www.gotolifehelp.com or call a toll-free 800 number for support.

FEATURE	BENEFIT
Full menu of term and permanent product options	A match for every member need
Experienced insurance professionals make it easy for members to shop for coverage and apply	Your many members who have no one to turn to for coverage they want now have a solution, provided by you
Greater range of underwriting options	More members who want insurance will be able to buy it

Questions? Call LifeHelp at (800) 345-4543 – 8:00 a.m. to 5:00 p.m. Pacific Time, Monday through Friday.

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Product Details

- Underwriter: Various (All with A.M. Best A category rating)
- Eligible Ages: All members, spouses, and other family members ages 0 – 80
- Termination Age: Term products are contingent on the term chosen
Permanent products generally mature at age 121
- Offer Amounts: \$5,000 – \$10,000,000
- Underwriting: Simplified issue to full medical underwriting
- Billing Modes: Monthly, Quarterly, Semi-Annually, Annually

Rates

Monthly Premiums for \$100,000 (Super – Preferred)

North American ADDvantage 20 Year Term Life*

Age	Female	Male
25	\$11.11	\$11.20
30	11.11	11.20
35	11.11	11.20
40	12.86	14.18
45	15.49	19.86
50	20.30	27.21

West Coast Life LifeTime Platinum III Plus Universal Life*

Age	Female	Male
25	\$28.47	\$30.72
30	33.76	37.35
35	40.00	46.49
40	49.04	55.31
45	58.10	68.51
50	72.57	85.87

Assurity Life Insurance Company LifeScape Whole Life*

Age	Female	Male
25	\$78.91	\$90.48
30	93.00	105.01
35	110.49	125.02
40	128.76	146.68
45	153.38	177.13
50	184.88	216.98

* LifeHelp has contracted with several general agencies nationwide allowing access to virtually every carrier with individual life products. Carriers/products shown selected on the basis of production.

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