

***Agents On Call*<sup>SM</sup> now available to help you  
better protect your family's financial security**

Because we're committed to helping members build sound financial futures, it concerns us that one-third of American families have no life insurance protection, or only small amounts of coverage through work.

If someone will suffer financially when you die, chances are you need life insurance. It's really no more complicated than that. Simply ask yourself, if you died tomorrow, how would it affect your loved ones financially?

For our members who want to take care of this important family responsibility, we are pleased to bring you Agents On Call. Through this program, a knowledgeable, licensed life insurance agent will provide the following assistance, at no cost or obligation:

- Listen to your needs, then help you determine what type of life insurance provides a good fit for your situation, budget and the purpose(s) of your coverage.

- Help you complete an application for one or more premium quotes.

- Apply their knowledge of insurance companies and policies to "shop" your application where you are most likely to be approved, at the best available rates.

If you are older, your focus might be providing money so your funeral and burial costs, medical and other bills, taxes, debts, lawyers' fees and other final expenses won't be a burden left to your loved ones.

If you are in your working years, you'll also want to consider how your family would meet ongoing living expenses with your paycheck suddenly gone.

Agents On Call is available to you through LifeHelp, a company that's been helping America's credit union members better protect their families for more than 35 years, by introducing people like you to life insurance that fits your needs, from leading insurance companies, and making it as simple as possible for you to apply for that coverage.

The fact is, the death of a loved one is tragic enough, without being compounded by financial difficulties. Life insurance helps make sure the people you care about will be provided for financially, if you're not there to care for them yourself.

To learn more, visit [www.gotolifehelp.com](http://www.gotolifehelp.com). You may also call LifeHelp toll-free at 1-800-824-1166, between 7 a.m. and 6 p.m. Pacific Time, Monday through Friday.

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