

LifeHelp Senior Term Life Insurance Coverage to Credit Union Members Ages 50-74

REDDING, CA, March 28, 2006 - Credit unions, recognizing the need to serve a growing segment of those ages 50-74, are offering an exclusive new program to their senior members to ensure their loved ones will have money to help settle medical bills, funeral costs, and other final expenses.

The **50+ Term Life Insurance** program is available through LifeHelp Insurance Administrative Services (LifeHelp) and is underwritten by The United States Life Insurance Company in the City of New York, a top-ranked life insurer and a member company of American International Group, Inc. (AIG).

Credit union members and their spouses ages 50-74 can apply for as little as \$5,000 in coverage or as much as \$100,000 at rates that are 30-60 percent lower than similar AARP programs. According to the U.S. Census Bureau (June 2005), almost 23 percent of the nation's population is between ages 50 - 74.

Henry Cuenca, LifeHelp Chairman & CEO, said the **50+ Term Life Insurance** program is designed "to address the number one reason most people buy life insurance – final expenses. This policy provides peace of mind that loved ones won't be burdened with debt."

Benefits and features include:

- **Affordable Rates** - A 50-year-old can secure \$5,000 in coverage for \$1.83 a month (if female) and \$4.04 (if male.) Rates increase as members enter a new 5-year age group.
- **Policy Protection** - Once approved, membership will not be cancelled due to a change in health, and coverage is renewable to age 95.
- **Easy Application** - Applicants have to answer only two short health questions and are typically approved without physical or medical exams. Issue of Certificate will depend upon answers on the application.

LifeHelp, founded in 1972 to service the credit union industry, is a nationwide, full-service administrator for life and health insurance products. Licensed in all required states, LifeHelp serves a variety of insurance companies, financial institutions, employee groups, and professional organizations. The company specializes in providing high-quality, results-driven life insurance products to the credit union marketplace.

AIG is the world's leading international insurance and financial-services organization, with operations in more than 130 countries and jurisdictions. In addition, AIG companies provide retirement and financial services, as well as asset management, to commercial, institutional, and individual clients.

For More Information Contact:

LifeHelp Insurance Administrative Services
(800) 345-4543

*Detailed information includes cost, exclusions, limitations and terms of coverage. Coverage may not be available in all states.