

LIFEHELP TO PROVIDE CREDIT UNION MEMBERS LIFE INSURANCE REGARDLESS OF THEIR HEALTH

REDDING, CA. (September 26, 2013) – Thanks to LifeHelp, credit unions can now provide their members with term life insurance regardless of their current health conditions. LifeHelp, a company that specializes in providing simple, yet comprehensive insurance programs for credit union members, developed **Guaranteed Issue Term Life Insurance** to complement their existing term life insurance offerings. The guaranteed issue nature of the new product means that life insurance coverage will now be available to those members who may not ordinarily qualify due to health reasons.

With the addition of the **Guaranteed Issue Term Life Insurance** program, LifeHelp will be helping credit unions meet an outstanding need among their membership. According to Mike Lemon, LifeHelp Director of Sales and Marketing, “There are many members who do not want their final expenses to burden their families, but cannot get the life insurance coverage they need from the simplified or fully-underwritten products that already exist in the market place. Credit unions will now have the ability to provide life insurance to all of their members, even those who are not in good health.”

With no medical exams or health questions, members 45-75 can apply for as little as \$2,000 or as much as \$25,000 in coverage. Members also get the added assurance of knowing that they can keep their coverage until age 100 – a lifetime for most members – and includes an accidental death benefit that doubles the amount of the benefit paid if the death is due to a covered accident. The program is underwritten by Monumental Life, a Transamerica company, rated A+ by A.M. Best.

Guaranteed Issue Term Life Insurance recently completed a pilot program with the participation of 21 credit unions. Based on the success of the pilot program, **Guaranteed Issue Term Life Insurance** has been rolled out to LifeHelp’s more than 200 credit union partners, and is now available to all credit unions nationwide.

About the Company:

LifeHelp is located in Redding, California and is licensed to sell insurance in all 50 states. The company has provided life insurance programs to the credit union market for more than 40 years.

More Information

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