

You Don't Have to Be Perfect to Get Life Insurance

REDDING, CA, December 13, 2006 – Overweight? Blood Pressure a bit high? Have a family history with heart disease, diabetes, or cancer?

These are just a few of the health issues that used to make it difficult, expensive, and at times, impossible to protect our family members from financial hardship in the event of an untimely death.

Just because you have a health condition doesn't mean you cannot obtain life insurance coverage. Affordable life insurance is not just a luxury for the medically perfect or the financially independent...it is for you!

Today, a variety of individualized life insurance programs are now available for those of us with less-than-perfect health records.

These "Special Needs" policies recognize the fact that medical advances often provide effective treatments not available even a few short years ago. For example, life insurance is now available for many who have undergone bypass surgery. The policies also respond to the need of a growing number of us who don't qualify for traditional underwriting coverage because of moderate or severe weight conditions.

Obesity and its associated health problems (heart disease, hypertension, diabetes, stroke, and certain cancers) are still serious health concerns. But they no longer have to be "red flags" that price the security of life insurance out of the reach of millions of U.S. workers and their spouses.

Henry Cuenca, Chairman and CEO of LifeHelp says, "Members with health impairments are just like everyone else – trying to protect loved ones who are dependent upon them."

Through your credit union, members and their spouses can now contact LifeHelp at (800) 824-1166 for a highly personal, individual analysis. Your health history will be personally reviewed by a licensed representative, with a goal of matching your unique health conditions with the best available plans that may meet your needs. This allows a truly customized quote that addresses individual health conditions.

"There is nothing as fulfilling as helping families who have largely been ignored by the traditional life insurance marketplace. We at LifeHelp recognize that every application received begins with someone's individual action and their desire to take care of their family, no matter how large or small the policy. Our success is built on the number of members we assist, not by the size of the policies we issue."

For more information contact LifeHelp at (800) 824-1166.