

## **Personalized Life Insurance For America Now Online**

Agents on Call Program & [www.gotolifehelp.com](http://www.gotolifehelp.com)

**August 2011** – Individual life insurance ownership is at a 50-year low. A variety of factors have contributed to this state, but one of the most important is that the modern insurance agent targets the affluent, leaving Middle Americans with no one to talk to about life insurance. LifeHelp has created the Agents on Call program, with its emphasis on personal engagement, as a step in the right direction to address this issue facing Middle Americans today.

Agents on Call offers individual life insurance, personally fit by a LifeHelp agent to meet the needs of middle to low income earners. This new program makes it easy for people to start a conversation with a LifeHelp agent through a toll-free call, or online at [www.gotolifehelp.com](http://www.gotolifehelp.com) via live chat, supported by a term life quote engine. Each person is then interviewed about their needs, what they are trying to accomplish, how much they can afford, and what coverage they can realistically expect to get approved for, or they also have the option of an on-line term life quote engine on the website.

The Agents On Call program allows LifeHelp to place each person with the best coverage for their needs and health history, often resulting in coverage for people who don't qualify for group coverage, and significant cost savings, as not all life insurance companies assign the same risk to specific medical conditions.

Agents on Call features only policies from A.M. Best "A" rated insurance companies.