



NEWS

FOR IMMEDIATE RELEASE

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

REDDING, CA, October 19, 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.

Fortunately, 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 we are moderately, or severely, overweight.

Obesity and its associated health problems (heart disease, hypertension, type 2 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.

Just because you have a health condition doesn't mean you cannot obtain life insurance coverage. Today, affordable life insurance is not just a luxury of the medically perfect or the financially independent.

Through your credit union, members and their partners can now contact their life insurance agency at (800) 345-4543 for an individualized analysis. Your health history will be personally reviewed by a licensed representative, with a goal of matching your unique health condition with the best available plan that may meet your needs.

This allows a truly customized quote that fits individual needs.

Henry Cuenca, chairman and CEO of LifeHelp Insurance Administrative Services, says, "Members with health impairments are just like everyone else - trying to protect those who are dependent upon them.

"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 we receive begins with someone's individual action and their desire to take care of their family, no matter how large or small the policy."



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Here are just a few case histories of individuals who previously had to settle for expensive, high-risk policies, but who now have qualified for low-cost "preferred non-smoker" rates under Special Needs programs now made available through credit unions:

- A 5-foot-11, 290 pound, 58-year-old restaurant owner who, other than his weight, has no health problems.
- A 54-year-old former half-pack-a-day smoker who quit six years ago and now smokes four or five cigarettes a week.
- A 5-foot-9, 57-year-old man who weighed 235 pounds and suffered from daytime fatigue before losing 40 pounds and starting a running program.

Naturally, all of us should watch our weight and other health issues that can be controlled through lifestyle changes.

Fighting obesity through diet and exercise is definitely in our best interest. Studies clearly show we will live not only longer, but we will also live more productive and healthier lives, if we do so. And, while you can still obtain affordable coverage, with health considerations, you may qualify for additional savings with your new, improved health.

If you want to see if you're overweight, check out <http://health.msn.com/dietfitness/bmicalculator.aspx>. While the body mass index (BMI) rating used at the site is inaccurate for body-builders, it gives most of us a pretty reliable indication of where we stand.

For more information on life insurance call LifeHelp at (800) 345-4543.