Term4Sale.com – 5,000,000 Quotes and Counting

For 20 years term life insurance shoppers have been able to use term4sale.com to instantly compare term life insurance quotes for products sold in the United States. Term4sale is celebrating over 5,000,000 visitors.

HARRDOSBURG, Ky. (PRWEB) February 01, 2019 -- For the past 20 years term life insurance shoppers have been able to use term4sale.com to instantly compare term life insurance quotes for products sold in the United States.

Term4Sale.com was first introduced in the fall of 1998. Three years later, in January 2002, a counter was added to keep track of the growing number of visitors. In January 2019 term4sale.com served its 5 millionth visitor. That’s an average of 300,000 visits per year since the counter was added but in the past 2 1/2 years term4sale traffic averaged about 400,000 visitors per year.

Compulife manager Jeremiah Kuhn said, “5 million may seem like a small number, compared to a typical viral video on today’s internet, but it’s actually quite significant given that most consumers don’t like to buy life insurance.” Kuhn added, “Imagine if each of those 5,000,000 quotes resulted in a consumer saving an average of $10 per year on the cost of their term life insurance. That’s 50 million dollars in annual premiums and over time it adds up to a lot of money”.

Compared to other term life insurance quotes on the web, term4sale.com is unique. Term4sale and its parent company Compulife do not sell insurance. Term4Sale uses the multi-company software created and maintained by Compulife which Compulife sells to agents who can then produce multi-company life insurance quotes from a database of over 100 companies. No other software offers more life insurance companies.

Compulife president Bob Barney said that while there are many other sites that purport to offer term life quotes on the web, many have serious shortcomings. He stated, “With term4sale.com the visitor answers a single page of questions, clicks the “Compare Now” button and instantly gets the top 20 results from the over 100 companies in the Compulife database. The quotes are for actual companies, products and premiums.”

Barney added, “We don’t give estimates, visitors see the actual premiums being charged by the life insurance companies based upon the amount, age, gender and smoking status. By contrast many similar sites on the web take a visitor through pages and pages of personal questions before the visitor discovers that someone will call them with a quote or they are given a non-specific range of prices. That’s just frustrates Internet shoppers; term4sale gives prices immediately”

Critics of term4sale believe consumers need to provide additional information so that they can better determine which premium, from a range of health classifications, they can qualify for. Term4sale offers a “Health Analyzer” option that permits further refinement of results based upon additional information such as height and weight, blood pressure, cholesterol and other related health criteria. But that’s something the consumer has the option to do after they see actual premiums.

Barney explained, “We believe that once a consumer has an idea of price they really need to talk to an agent. Life insurance can be complicated and a good life agent can provide a lot of guidance as to what products offer what benefits, how much to buy and which company is best suited for a particular situation.” He added,
“Agents are paid from the commissions built into the products which are sold at non-negotiable prices. Why not use an agent when the price is the same either way?”

Visitors to term4sale.com can get a list of 3 Compulife agent customers who subscribe to the Compulife service.
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