

Scaling the middle market profitably

Case study: Life insurance distribution

Everyday Life, a fully licensed insurance brokerage, set out to digitize and simplify online personalized insurance so consumers can find the right policy to fit their needs and budget.

The company is on a mission to help everyone cover their loved ones. They believe life insurance is not a luxury, but a protective layer every family deserves.

As this case study shows, as Everyday Life embarked on this journey, it found itself with two main challenges that would test the company and its leadership.

Challenge 1: a gap in life insurance options

Everyday Life lacked good term life insurance options for middle market consumers and people over age 50. This gap led to a gap in product-market fit.

“Those were lost sales, or consumers would buy something else, because they wouldn’t qualify for our flagship term product,” says Jake Tamarkin, CEO and co-founder of Everyday Life. “They’d end up buying an accidental death product, which is not what they wanted.”

Solution 1: filling a market gap

Partnering with TruStage™ has enabled Everyday Life to be successful with more consumer segments. Filling this gap not only helped Everyday Life increase average revenue per customer, but it also helped position the company within the industry as a one-stop shop for online life insurance coverage.

“People will say, ‘I didn’t think life insurance was in reach, and you made it attainable – fast, easy, affordable,’” says Jake. Everyday Life is committed to making the consumer journey as convenient as possible. The company advertises a 15-minute process to receive coverage. To do this successfully, Everyday Life needed to deliver a simplified consumer purchasing experience.

“We’ve integrated with 10 different insurance companies over the last four years, and by far, the TruStage experience was the best. There’s a lot of deep collaboration that goes beyond technical into sharing the lessons learned and other best practices for selling TruStage products.”

Jake Tamarkin
CEO and co-founder, Everyday Life



Meet the CEO and co-founder

Jake Tamarkin left behind an accomplished career on Wall Street in pursuit of a mission to eliminate the word “underserved” from the vocabulary of the insurance industry. Thus, Everyday Life was born. Jake is known for making financial services more useful and inclusive.

Challenge 2: friction in the customer experience

The traditional way of selling life insurance is full of friction. “Every click kills conversions,” says Jake. “After a couple years in business, we learned that convenience is more important to our customers than rate.”

Everyday Life focuses on middle-income families and moms, particularly in their 30s and 40s. One thing all their customers have in common is that they’ve got a lot going on in their lives. “More than 80% of our sales happen on mobile phones outside of business hours,” says Jake. “As soon as there’s any friction, they’re onto the next thing.”

Solution 2: delivering an exceptional customer experience

Partnering with TruStage helped Everyday Life meet – even exceed – their busy customers’ expectations.

“When we first started selling TruStage policies, we got a few phone calls from people in a state of disbelief: ‘I think I bought a quarter-million-dollar life insurance policy... but did it really take only 10 minutes? That was almost too easy,’” recalls Jake.

Jake adds that Everyday Life experienced a significant boost in positive Google reviews after partnering with TruStage. He attributes this uptick to the frictionless customer experience TruStage offers, including a very brief application, instant underwriting and typically no customer follow-up. “Most other partners that offer instant decision require follow-up,” says Jake.

In summary

Everyday Life entered the marketplace with a clear goal in mind, and a mission to help everyone protect their loved ones. The company has successfully differentiated itself from its competitors by focusing on two things: exceptional products and exceptional experiences. “You have to think about both to get it right,” Jake says. “TruStage obviously did.”

Interested in partnering with TruStage or have questions? Call [800.356.2644](tel:800.356.2644) or visit www.trustage.com/sell-life

Speed is everything

Everyday Life started selling TruStage life insurance policies within a few short months of signing the partnership agreement. Through this life insurance partnership, Everyday Life has noticed a positive impact to their customer’s experience.



“For companies like mine, speed is everything. The difference between 10 months and three months is huge. It’s a lifetime for my company.”

Jake Tamarkin
CEO and co-founder, Everyday Life

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