



# Due Diligence

*Because knowledge is power*

IS YOUR POLICY ALIGNED WITH YOUR LIFE GOALS?  
Insurance is not everyone's favorite topic and in the day-to-day business of your life, it is easy to stay on autopilot. Consider other great topics on the changes to your own circumstances.

In addition, the life insurance industry is going through fundamental changes in product development and pricing. Advances in medical care, longer life expectancy, and changing economic conditions are greatly affecting the performance of the insurance policies. Important medical improvements continue to dramatically reduce premiums even in the event of difficult medical events.

A periodic review of your life insurance opportunities for additional appropriate Policy Alignment Report™ is an only a few minutes of your time, we will help you with your current goals. All it takes is a...

## The Bishop Company, LLC Current Due Diligence Reports

- REGISTER FOR A POLICY REVIEW
- ✓ Clear, easy-to-understand
  - ✓ Validation of your current
  - ✓ Options from the top 30
  - ✓ Unbiased, non-pressured
  - ✓ Lower your price
  - ✓ Increase your life
  - ✓ Address medical
  - ✓ No obligation, no risk
  - ✓ Minimal investment of time

### Industry Financial Updates

#### \*\*\*\* Current News in the Past 30 Days \*\*\*\*

- [New York Life - Moody's Reaffirms Aaa rating of New York Life.](#)  
(April 22, 2009)
- [Mutual of Omaha - A.M. Best Affirms Ratings of the Mutual of Omaha Companies](#)  
(April 20, 2009)
- [Transamerica - The Power of The Pyramid](#)  
(April 20, 2009)
- [AXA Equitable - Financial Strength](#)  
(April 7, 2009)
- [Lincoln Financial Group - Letter From President and CEO Dennis Glass](#)  
(April 7, 2009)
- [AEGON - AEGON N.V. and Operating Subsidiaries Ratings Lowered On Weaker Earnings](#)  
(April 2, 2009)
- [Principal - The Principal Financial Group - A Strong Partner, Rain or Shine](#)  
(April 2, 2009)
- [Protective Life - 4th Quarter 2008 Financial Highlights](#)  
(April 1, 2008)

#### Rating Agencies

- [S&P Lowers Ratings on 10 Carriers](#)  
(February 27, 2009)
- [The S&P Gets Its Earnings Wrong](#)  
(February 27, 2009)



New York Life Insurance Company is proud to announce that amid the worst financial crisis in more than a half-century on March 17, 2009—Moody's Investor Service has reaffirmed the Aaa rating it assigns to New York Life's financial strength, its highest-possible rating.

New York Life Insurance Company is the largest mutual life insurance company in the United States. As a mutual company, New York Life invests for the long term, always mindful of providing safety and security for our policyholders.

Our investment process is based upon careful risk-return analysis. There are a number of other guiding principles and disciplines we believe form the basis for sound investment. Here are some of the most important ones.

*We maintain diversification.* A diversified portfolio, across a spectrum of asset classes and issues, helps protect us against problems in specific areas.

*We conduct our own research.* We don't take any third-party endorsements, or ratings for granted. We only take risks we fully understand and underwrite ourselves. Complicated investment structures often serve to obfuscate risk.

*We insist on getting paid for taking risk.* Risk is an inherent part of the investment process. The risk premium we are paid must be commensurate with that risk.

*We take a long-term view.* We are not traders. We look for investments that have a margin of safety and can stand the test of time.

*We maintain ample liquidity.* The benefits that we promise to our policyholders must be paid in cash, irrespective of the market environment.

*We don't blindly follow the crowd.* History has proven that jumping on an investment bandwagon yields, at best, mediocre results. More often than not, it results in significant pain.

New York Life's exceptionally strong balance sheet is the product of a disciplined investment process, conservative portfolio construction and rigorous risk controls. While many financial institutions are continuing to experience losses, New York Life has earned the highest possible ratings for financial strength from all four of the major credit rating agencies. (Standard & Poor's (AAA), A.M. Best (A++), Moody's (Aaa) and Fitch (AAA)) for financial strength. Source: Individual Third Party Ratings Reports as of 3/17/2009.

Even as the economy and financial markets rise and fall in their perpetual cycles, New York Life's financial strength endures. In both good times and bad, we will be here, stable and sound to honor the promises we make—today, tomorrow and for decades to come.

For additional information on any topic covered here, please contact  
Individual Marketing Sales Support at 1-888-695-4746.

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#### Allianz

- [From the desk of Gary C. Bhojwani](#)  
(November 1, 2008)

#### American National

- [4th Quarter 2008 Results](#)  
(March 10, 2009)
- [Ratings Lowered](#)  
(December 16, 2008)
- [Third Quarter 2008 Results](#)  
(October 27, 2008)

At the Bishop Company, we keep a steady eye on the shifting winds affecting the insurance industry to ensure that our clients remain safely on course toward their financial goals. One example of our vigilance can be found on our website. There you'll find a link to our Due Diligence page, where we collect the latest news and announcements coming out of the insurance industry.

### How to do your due diligence

Go to [thebishopcompanyllc.com](http://thebishopcompanyllc.com). On the home page, click **Current Due Diligence Reports**. A page will display showing an extensive listing of helpful industry information, from company press releases and financial updates to independent industry analyses. Click to open any of the documents.

## THE BISHOP COMPANY, LLC

*Protecting families and businesses  
with innovative insurance solutions.*

100 Cummings Ctr., Ste. 442P  
Beverly, Massachusetts 01915  
Tel: 978-927-2008 / 800-927-2008

[thebishopcompanyllc.com](http://thebishopcompanyllc.com)