

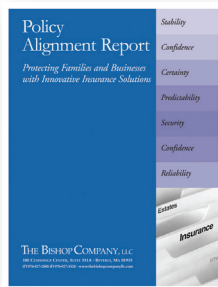
THE BISHOP COMPANY, LLC

Making Life Insurance
Understandable™



Due Diligence Report

Visit our website and click on **Current Due Diligence Reports** for the latest news from insurance companies and rating agencies.



Are your life insurance policy and current objectives aligned? Our *Policy Alignment Report*™ analyzes the best solutions to your clients' insurance needs. Call us for a sample copy and case study.

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Many clients assume that premium rates cannot be reduced after significant health issues are diagnosed. This recent case demonstrates how we were able to achieve dramatic premium savings.

LIFESTYLE CHANGES NET PREMIUM SAVINGS

SITUATION:

Client: Male, 70, business owner

Previous health issues: Prostate cancer (5 years ago)
Heart attack (6 years ago)
Sleep apnea

BACKGROUND:

Client's existing policies issued five years ago with a large surcharge due to medical conditions.

- Client's health and lifestyle improved markedly
- Medical advances and changes in carrier underwriting create renewed incentives to review existing policies

RESULTS:

Our resources returned two top companies (Mass Mutual and Met Life) that combined to provide premium savings of over \$117,000 annually and provided guaranteed premium and death benefit for \$15 million of insurance.

ANALYSIS:

Why the difference? Insurance companies constantly adjust their appetite for risk and by design evaluate risks differently. Our expertise and resources monitor these changes to provide clients with the best possible solutions available.

If you have any questions or concerns about existing policies, please do not hesitate to contact our office. We are here to answer your questions.