

THE BISHOP COMPANY, LLC

*Making Life Insurance
Understandable™*



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Northwestern Mutual vs. Met Life ... \$4 million advantage

Is the relationship with a “captive agent” worth \$4.3 million?

SITUATION:

| | | |
|------------------------|---------------------------|---------------|
| Client profile: | Married couple, 70 and 74 | |
| Current policy: | Northwestern Mutual | |
| | <i>Before:</i> | <i>After:</i> |
| Death Benefit: | \$2.8 million | \$7.1 million |
| Premium: | \$40,793 | Same |
| Company: | NW Mutual | Met Life |

RESEARCH:

Companies reviewed:

| | |
|--------------|------------------|
| John Hancock | Lincoln Benefit |
| Transamerica | Met Life |
| Sun Life | American General |
| Lincoln Life | Principal |
| Prudential | AXA |

RESULTS:

Death benefit increased \$4.3 million
No change in premium

ANALYSIS:

Why the difference? The client purchased seven policies from a “captive” agent whose loyalty was to the insurer, not the client. The new policy provides \$4.3 million of additional insurance—tax-free—with no change in premium.

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



Best regards,

Thomas W. Bishop, CLU, AEP
President