

YOUR LIFE ALIGNED

A PUBLICATION OF THE BISHOP COMPANY, LLC

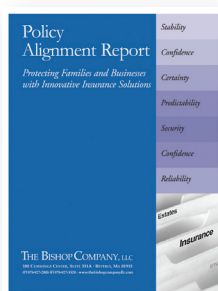
JUNE 2009

THE BISHOP COMPANY, LLC

Protecting families and businesses with innovative insurance solutions.



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Are your life insurance policy and current objectives aligned?

Our *Policy Alignment Report*™ presents a careful analysis of the best solutions to your clients' insurance needs. Contact us for a sample copy and case study.

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Policy design and insurance company selection can have a dramatic impact on the premium, as this case study demonstrates.

CLIENT OBJECTIVE: 70% PREMIUM SAVINGS

SITUATION:

Client profile: Male
Business owner
54 years old

Current policy: Guardian Life

Death Benefit: \$6,000,000

Premium: \$121,339 ... Business has cash flow problems

RESEARCH:

Companies researched:

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

RESULTS:

Premium savings: **\$85,089** (70% premium reduction)

Premium before: \$121,339

Premium after: \$36,250

Death benefit: \$6 million – guaranteed

ANALYSIS:

Why the difference? "Anaesthetized" marketing ... Client liked the agent ... very good company ... no motivation for agent to produce alternative policy designs or pricing. The current company has no incentive to provide improved benefits.

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