

YOUR LIFE ALIGNED

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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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I thought you might be interested in the case study below. It shows how we were able to significantly increase a client's life benefit without increasing their premium. It's a powerful example of the value of a thorough knowledge of the insurance marketplace.

CASE STUDY: NEW YORK LIFE vs. METLIFE

SITUATION:

Client profile: Married couple, ages 61 and 62
Policy: New York Life
Premium: \$47,771
Death benefit: \$2,600,000

RESEARCH:

Companies reviewed:	John Hancock	Jefferson Pilot
	Transamerica	Met Life
	Sun Life	American General
	Lincoln Life	Principal
	First Colony	AXA

RESULT:

Premium before: \$47,771
Premium after: \$47,771
Life benefit before: \$2,600,000

Life benefit after: **\$5,780,337**
122% increase

ANALYSIS:

Why the difference? Primarily product selection. The New York Life policy was designed to build up excess cash policy values that were not consistent with the client's needs.