



Steven Bishop

Family: Wife, Jennifer, 36; son, Christopher, 5 (pictured below)

Age: 38 **Resides in:** Arvada, Colorado

Profession: Formerly a data sales manager

Policyowner for: 12 years

Products Owned: Permanent and term life insurance and disability income insurance

Steven Bishop was a successful professional before his diagnosis with Amyotrophic Lateral Sclerosis (ALS), known as Lou Gehrig's disease. As the disease progressed, Steven was no longer able to work in his profession.

Several years earlier, he and his wife, Jennifer, had worked with Financial Representative Scott Sparks, CLU, ChFC, to build a foundation of life insurance for their family. After reviewing their situation and completing a Personal Planning Analysis, the couple recognized that they were still financially vulnerable should either become disabled. They added Northwestern Mutual's disability income insurance protection to their plan.

His son was three years old when **Steven Bishop** was diagnosed with ALS.

“Never in our wildest dreams did we think we'd need to use the disability policy,” says Jennifer.

Today, the monthly benefits from that policy pay their mortgage and allow Jennifer to be at home with Steven and son, Christopher. A waiver of premium benefit, triggered when Steven's condition became disabling more than two years ago, insures that premiums on his Northwestern Mutual life insurance policies are also paid – and the policies kept in force. The Bishops plan to use cash values from their life insurance policies to fund their son's future education.

“It's been invaluable for both Jennifer and me to be at home,” says Steven. “In a lot of cases like this, the healthy spouse can't stay home. It's so important to us to have this time with Christopher. We are able to focus on living for today.”

The Bishops also devote significant time working as spokespersons and advocates for ALS research and support.

Adds Jennifer, “I have peace in my heart knowing that I've been able to spend this time with Steven every day. And Steven spends more time with Christopher now than many fathers spend with their children in a lifetime.”

