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For Immediate Release

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Physicians Mutual Announces Inflation Guard ***New product enhancements added to Cornerstone Series of products***

Omaha, Neb., Oct. 21, 2013 – Inflation Guard™, an innovative enhancement to The Cornerstone Series of products, was announced today. The Cornerstone Series is part of the Advanced Funding Solutions program, a result of a collaboration between Physicians Mutual, a premier provider of health, life and retirement products and The Outlook Group, one of the nation’s largest pre-need marketing organizations.

The **Inflation Guard** enhancements will:

- Better protect funeral homes against inflation through additional growth crediting
- Help alleviate costs of body transportation for families
- Strengthen the funeral home’s pre-need program

“For funeral home owners stuck in the ‘should I or shouldn’t I guarantee prices’ mindset, this provides another strong option for them to consider,” said Tyler Anderson, president of The Outlook Group.

“Our funeral home owners tell us they want an option to minimize their risk,” said Physicians Mutual Vice President of Pre-need Tim Reed. “The enhancement of Inflation Guard provides this option for those who want even more protection and are willing to take a different approach to guaranteeing prices.”

Michael Schoedinger, president of Schoedinger Funeral and Cremation Services in Ohio, said partnering with Physicians Mutual and The Outlook Group has given him a competitive advantage.

“For years it has been a challenge to guarantee pre-need funerals. The margins most funeral homes experience are unsustainable,” he said. “Both Physicians Mutual and The Outlook Group should be proud to be the pioneer of this innovation where the customer chooses if they want to have a guaranteed funeral plan.”

The Inflation Guard enhancements were recently piloted at Schoedinger Funeral





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and Cremation Service. According to Schoedinger, the reactions have been very positive.

“We can now offer a choice to our families and everyone wins. Inflation Guard and the protection it provides has been very good for our funeral home, our advanced planning specialists and the families we serve,” he said. “The Inflation Guard enhancement is proof we found a partner not just willing to listen but act on what they hear.”

Reed said Inflation Guard is one of the innovative concepts they’ve been exploring since launching the partnership with The Outlook Group. “We’re excited about the options our Cornerstone Series provides our funeral home partners.”

Product not available in all states.

About AFS

Advanced Funding Solutions is a program developed by funeral home owners for funeral home owners. Created in the spirit of collaboration, Advanced Funding Solutions merges the knowledge and experience of The Outlook Group, Inc. with the financial strength and security of the Physicians Mutual family.

The Outlook Group, based in Franklin, Ohio, has long leveraged their personal experience as funeral home owners to successfully provide a broad range of pre-need, training and lead generation services to funeral home owners. The company has recorded 28 years of improved pre-need sales and training performance in the industry; a record regarded as unmatched in the profession.

The Physicians Mutual family, headquartered in Omaha, Neb., is a premier provider of health, life and retirement products. Comprised of Physicians Mutual Insurance Company and Physicians Life Insurance Company, they have been in business for more than 110 years. With total combined assets of more than \$3 billion, the Physicians Mutual family continues to earn the highest financial strength ratings in the nation from independent industry analysts, including A.M. Best Company (A Excellent) and Weiss Ratings (Physicians Mutual A+ Excellent; Physicians Life A- Excellent).

For more information on Advanced Funding Solutions or to become a partner, please visit www.advancedfundingsolutions.com.

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