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One exclusive pre-need program.

PHYSICIANS MUTUAL ANNOUNCES A NEW WAY TO PROTECT FUNERAL HOME OWNERS AGAINST INFLATION

Omaha, Nebraska –Funeral home owners can now protect themselves against low interest rates, thanks to a new pre-need product from Physicians Mutual. **Cornerstone Index Advantage** allows funeral homes to earn equity index-driven growth rates instead of a fixed rate set at the discretion of the carrier.

“Physicians Mutual is in a unique position to launch a product like this,” says Brice Ballard, Vice President of Product Management. “We have been marketing equity-indexed annuities for nearly twenty years, almost since their inception. We are using our investment expertise to drive more growth potential than fixed rate products can while eliminating any risk of policies losing money.”

Cornerstone Index Advantage features:

- A fixed growth rate, starting day 1, for the first policy year
- Equity index-driven growth rate after the first year
- Growth compounded and credited daily

Historically low interest rates are an industry-wide challenge. Funeral home owners need to be able to maximize growth while still being protected from inevitable market corrections. “Funeral home owners consistently ask pre-need carriers for more inflation protection,” says Tim Reed, Vice President of Pre-need. “The Outlook Group and our Advisory Board of funeral home owners helped us develop Cornerstone Index Advantage so our customers can choose an option that does just that. The early response has been very encouraging.”

“Most appealing is daily growth crediting beginning day 1 and the opportunity to earn higher growth in the second year and beyond, without the risk of losing principal,” says both Dan Fose and Carey Cress-Fose of Cress Funeral & Cremation Service, Madison, Wisconsin.

Another bonus: funeral homes can add the **Inflation Guard** enhancement to The Cornerstone Index Advantage Plan. This is the same innovative feature available on other Cornerstone products from Physicians Mutual. “Our last innovation, Inflation Guard, will account for 40% of our volume in 2015. Clearly, it’s been well received and providing long-term protection against inflation,” says Ballard.

As with all Physicians Mutual pre-need products, Cornerstone Index Advantage will be exclusively marketed by The Outlook Group. “Products like this are only possible because of the



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collaboration and big ears Physicians Mutual has when it comes to listening to our funeral home partners,” said Tyler Anderson, President and CEO of The Outlook Group. “Physicians Mutual’s ability to create innovative product designs shows how important it is to have a carrier and marketing organization so closely aligned.”

For more information about the new product, contact Physicians Mutual or The Outlook Group at 877-932-3239 or visit www.advancedfundingsolutions.com.

About Us:

The Outlook Group and the Physicians Mutual family teamed up to create a pre-need funding program designed by funeral home owners for funeral home owners.

This collaboration between a marketing leader in the funeral service profession and a strong, secure insurance company blends expertise and trusted service to deliver innovative, customized pre-need funding solutions.

About The Outlook Group:

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 30 years of improved pre-need sales and training performance in the industry; a record regarded as unmatched in the profession.

About the Physicians Mutual family:

The Physicians Mutual family, headquartered in Omaha, Nebraska, is a premier provider of health, life and retirement products. Composed of Physicians Mutual Insurance Company and Physicians Life Insurance Company, it has been in business for more than 113 years. With total combined assets reaching 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).