

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
 Company Tracking Number:
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125991539 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans

SERFF Status: Closed

State Tr Num: 41355

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Under Review

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara Magee-Garcia

Disposition Date: 01/26/2009

Date Submitted: 01/16/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PMA3099AR-0209

Status of Filing in Domicile: Pending

Project Number: PMA3099AR-0209

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed with Nebraska on 1/16/09.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/26/2009

State Status Changed: 01/22/2009

Deemer Date:

Corresponding Filing Tracking Number: PMA3099AR-0209

Filing Description:

RE: Medicare Supplement Advertisements

Invitations to Inquire with a Reply Card: PMA3100AR-0209 & PMA3100-0209AR, PMA3097AR-0209 & PMA3097-0209AR, PMA3096AR-0209 & PMA3096-0209AR, PMA3099AR-0209 & PMA3099-0209AR - for all the products listed below

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
Product Name: *Med Sup*
Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Business Reply Envelope: XHJK-0507- for the L267AR policy & LR143 rider

Carriers: XM5F-0707- for the L267AR policy & LR143 rider

Carriers: XPVB-0209, XPVC-0209, XPVA-0209, XPVD-0209, XPVJ-0209, XPUZ-0209-for all the products listed below

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your State to create an interest the following Medicare Supplement Policies:

POLICIES/RIDER MEDICARE PLAN APPROVAL DATE

L260AR A 7-14-03

L261AR B 7-14-03

L265AR F 7-14-03

L266AR G 7-14-03

L267AR High Deductible F 10-01-08

LR143 High Deductible Premium Discount Rider 9-29-08

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia,
2600 Dodge Street
Omaha, NE 68131

sara.magee-garcia@physiciansmutual.com
(800) 228-9100 [Phone]
(402) 633-1096[FAX]

Filing Company Information

Physicians Life Insurance Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 72125 State of Domicile: Nebraska
Group Code: 367 Company Type:
Group Name: State ID Number:
FEIN Number: 47-0529583

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
Product Name: *Med Sup*
Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Filing Fees

Fee Required? Yes
Fee Amount: \$640.00
Retaliatory? No
Fee Explanation: \$40 per form, 16 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$640.00	01/16/2009	25073921

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
 Company Tracking Number:
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/26/2009	01/26/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/22/2009	01/22/2009	Sara Magee-Garcia	01/23/2009	01/23/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Clarification	Note To Reviewer	Sara Magee-Garcia	01/26/2009	01/26/2009
Clarification	Note To Filer	Stephanie Fowler	01/23/2009	01/23/2009

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
 Company Tracking Number:
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Item Type	Item Name	Item Status	Public Access
Form	PMA3099AR-0209	Filed	Yes
Form	PMA3099-0209AR	Filed	Yes
Form	PMA3100AR-0209	Filed	Yes
Form	PMA3100-0209AR	Filed	Yes
Form	PMA3097AR-0209	Filed	Yes
Form	PMA3097-0209AR	Filed	Yes
Form	PMA3096AR-0209	Filed	Yes
Form	PMA3096-0209AR	Filed	Yes
Form	XHJK-0507	Filed	Yes
Form	XM5F-0707	Filed	Yes
Form	XPVB-0209	Filed	Yes
Form	XPVC-0209	Filed	Yes
Form	XPVA-0209	Filed	Yes
Form	XPVD-0209	Filed	Yes
Form	XPVJ-0209	Filed	Yes
Form	XPUZ-0209	Filed	Yes

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
Product Name: *Med Sup*
Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/22/2009
Submitted Date 01/22/2009
Respond By Date 02/23/2009

Dear Sara Magee-Garcia,

This will acknowledge receipt of the captioned filing.

Objection 1

- PMA3099AR-0209 (Form)
- PMA3100AR-0209 (Form)
- PMA3097AR-0209 (Form)
- PMA3096AR-0209 (Form)

Comment: AR R&R 41 Guideline 7-A(19) requires that a lead generating devise must include a statement that an agent will call if such is the case. Please clarify that an agent will call if that is how the requested information is to be provided.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/23/2009
Submitted Date 01/23/2009

Dear Stephanie Fowler,

Comments:

Response 1

Comments: The material does indicate in the reply portion that a Physicians Life agent will provide information on our Medicare Supplement insurance policies if the card is returned. The letter also contains a toll-free number which indicates that if the consumer should call the number that information would be provided by one of our agents. Both

SERFF Tracking Number: *PHYS-125991539* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41355*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
Product Name: *Med Sup*
Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

areas do convey the message to the consumer that if he/she responds to the material that one of agents would be providing them information.

Upon receipt of this additional information your reconsideration would be greatly appreciated.

Related Objection 1

Applies To:

- PMA3099AR-0209 (Form)
- PMA3100AR-0209 (Form)
- PMA3097AR-0209 (Form)
- PMA3096AR-0209 (Form)

Comment:

AR R&R 41 Guideline 7-A(19) requires that a lead generating devise must include a statement that an agent will call if such is the case. Please clarify that an agent will call if that is how the requested information is to be provided.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Sara Magee-Garcia, Sonya Dickey

SERFF Tracking Number: *PHYS-125991539* *State:* *Arkansas*
Filing Company: *Physicians Life Insurance Company* *State Tracking Number:* *41355*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement -* *Sub-TOI:* *MS051.001 Plan A*
Standard Plans
Product Name: *Med Sup*
Project Name/Number: *PMA3099AR-0209/PMA3099AR-0209*

Note To Reviewer

Created By:

Sara Magee-Garcia on 01/26/2009 10:07 AM

Subject:

Clarification

Comments:

The agent could either call the consumer or provide information via the mail. Should the consumer call the toll-free number, an appointment could be set up as well. The overall impression of the material does convey the message that should the consumer choose to send in the reply card or choose to call the toll free number that an agent would be providing the information.

The wording used in this material is almost identical to the wording used in previously approved lead generating material. Please see SERFF file number PHYS-125334938 approved on 11/1/2007 for forms PMA-2002AR and PMA-2002AR-0408. These forms have the same format as the material that is currently under review. The previously approved material also conveys the message that the consumer would be contacted by an agent through the language on the reply card as well as in the last paragraph of the letter.

The format and language have also been approved in other filings that were submitted via paper for example: 1. Forms: PMA2714-AR and PMA2715-AR approved for use on March 20, 2007 and 2. Forms LEED-AR and LEEDA-AR approved for use on January 26, 2007.

Please let me know if you have any other concerns.

SERFF Tracking Number: PHYS-125991539 State: Arkansas
 Filing Company: Physicians Life Insurance Company State Tracking Number: 41355
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Med Sup
 Project Name/Number: PMA3099AR-0209/PMA3099AR-0209

Form Schedule

Lead Form Number: PMA3099AR-0209

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMA3099A	Advertising	PMA3099AR-0209	Initial			PMA3099AR-0209, PMA3099-0209AR.pdf
Filed	PMA3099-0209AR	Advertising	PMA3099-0209AR	Initial			PMA3099AR-0209, PMA3099-0209AR.pdf
Filed	PMA3100A	Advertising	PMA3100AR-0209	Initial			PMA3100AR-0209, PMA3100-0209AR.pdf
Filed	PMA3100-0209AR	Advertising	PMA3100-0209AR	Initial			PMA3100AR-0209, PMA3100-0209AR.pdf
Filed	PMA3097A	Advertising	PMA3097AR-0209	Initial			PMA3097AR-0209, PMA3097-0209AR.pdf
Filed	PMA3097-0209AR	Advertising	PMA3097-0209AR	Initial			PMA3097AR-0209, PMA3097-0209AR.pdf
Filed	PMA3096A	Advertising	PMA3096AR-0209	Initial			PMA3096AR-0209, PMA3096-0209AR.pdf
Filed	PMA3096-0209AR	Advertising	PMA3096-0209AR	Initial			PMA3096AR-0209, PMA3096-

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company • 2600 Dodge Street • Omaha, NE 68131-2671 XXX

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3099-0209AR

www.XXXXXXXXXXXXX.com

Physicians Life Insurance Company[®]



Physicians
Mutual[®]

DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

As good as Medicare is, it was never intended to pay all your medical expenses. As you know, Medicare supplement insurance policies are standardized — the only difference among insurance policies and companies is the price you pay and service you receive.

That's why the insurance experts at Physicians Life Insurance Company are happy to tell you about our options. Our plans guarantee you FLEXIBILITY, something that can be vital in today's ever-changing world.

We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare-approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,

Michael J. Taylor
Senior Vice President

P.S. Every policy we sell is backed by our years of service and the Physicians Life commitment to excellence.

* 2006 Physicians Mutual[®] Customer Satisfaction Survey

Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

L260, L261, L265, L266, L267, LR143

PMA3099AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXX

Mr. CostesXX

Address 2 XXX

Address 1 XXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company • 2600 Dodge Street • Omaha, NE 68131-2671 XXX

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3099-0209AR

www.XXXXXXXXXXXXX.com

Physicians Life Insurance Company[®]



Physicians
Mutual[®]

DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

As good as Medicare is, it was never intended to pay all your medical expenses. As you know, Medicare supplement insurance policies are standardized — the only difference among insurance policies and companies is the price you pay and service you receive.

That's why the insurance experts at Physicians Life Insurance Company are happy to tell you about our options. Our plans guarantee you FLEXIBILITY, something that can be vital in today's ever-changing world.

We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare-approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,

Michael J. Taylor
Senior Vice President

P.S. Every policy we sell is backed by our years of service and the Physicians Life commitment to excellence.

* 2006 Physicians Mutual[®] Customer Satisfaction Survey

Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

L260, L261, L265, L266, L267, LR143

PMA3099AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXXX

Mr. CostesXX

Address 2 XXX

Address 1 XXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company* • 2600 Dodge Street • Omaha, NE 68131-2671 XXX
We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3100-0209AR

www.XXXXXXXXXXXXXXXXXX.com

Physicians Life Insurance Company*



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

As good as Medicare is, it was never intended to pay all your medical expenses. As you know, Medicare supplement insurance policies are standardized – the only difference among insurance policies and companies is the price you pay and service you receive.

That's why Physicians Life Insurance Company developed an INNOVATIVE, ALL-NEW alternative – featuring lower premium rates. We guarantee you FLEXIBILITY, something that can be vital in today's ever-changing world.

We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare-approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us*[®] is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,
Michael J. Taylor
Michael J. Taylor
Senior Vice President

P.S. Learn more about the ALL-NEW, EXCLUSIVE option that gives you reliable protection and can SAVE you money.

* 2006 Physicians Mutual Customer Satisfaction Survey
Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.
L260, L261, L265, L266, L267, LR143
PMA3100AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company* • 2600 Dodge Street • Omaha, NE 68131-2671 XXX
We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3100-0209AR

www.XXXXXXXXXXXXXXXXXX.com

Physicians Life Insurance Company*



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

As good as Medicare is, it was never intended to pay all your medical expenses. As you know, Medicare supplement insurance policies are standardized – the only difference among insurance policies and companies is the price you pay and service you receive.

That's why Physicians Life Insurance Company developed an INNOVATIVE, ALL-NEW alternative – featuring lower premium rates. We guarantee you FLEXIBILITY, something that can be vital in today's ever-changing world.

We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare-approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us*[®] is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,
Michael J. Taylor
Michael J. Taylor
Senior Vice President

P.S. Learn more about the ALL-NEW, EXCLUSIVE option that gives you reliable protection and can SAVE you money.

* 2006 Physicians Mutual Customer Satisfaction Survey
Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.
L260, L261, L265, L266, L267, LR143
PMA3100AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXX XXXXX XXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company • 2600 Dodge Street • Omaha, NE 68131-2671 XXX

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3097-0209AR

www.XXXXXXXXXXX.com

Physicians Life Insurance Company[®]



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! Finding a Medicare Supplement insurance policy that fits your budget just got a whole lot easier!

Medicare is great, but it was never intended to pay all your medical expenses. That's why Physicians Life Insurance Company developed an INNOVATIVE, ALL-NEW alternative – featuring lower premium rates.

Our insurance experts can help you understand how Medicare works and help make sure you know all your options. We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations will be provided to you by a Company agent, at no cost or obligation.

Sincerely,

A handwritten signature in black ink that reads 'Michael J. Taylor'.

Michael J. Taylor
Senior Vice President

P.S. Learn more about the ALL-NEW, EXCLUSIVE option that gives you reliable protection and can SAVE you money.

* 2006 Physicians Mutual Customer Satisfaction Survey

Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

L260, L261, L265, L266, L267, LR143

PMA3097AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXX XXXXX XXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company • 2600 Dodge Street • Omaha, NE 68131-2671 XXX

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3097-0209AR

www.XXXXXXXXXXX.com

Physicians Life Insurance Company[®]



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! Finding a Medicare Supplement insurance policy that fits your budget just got a whole lot easier!

Medicare is great, but it was never intended to pay all your medical expenses. That's why Physicians Life Insurance Company developed an INNOVATIVE, ALL-NEW alternative – featuring lower premium rates.

Our insurance experts can help you understand how Medicare works and help make sure you know all your options. We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations will be provided to you by a Company agent, at no cost or obligation.

Sincerely,

A handwritten signature in black ink that reads 'Michael J. Taylor'.

Michael J. Taylor
Senior Vice President

P.S. Learn more about the ALL-NEW, EXCLUSIVE option that gives you reliable protection and can SAVE you money.

* 2006 Physicians Mutual Customer Satisfaction Survey

Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

L260, L261, L265, L266, L267, LR143

PMA3097AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company[®] • 2600 Dodge Street • Omaha, NE 68131-2671 XXX
We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3096-0209AR

www.XXXXXXXXXXX.com

Physicians Life Insurance Company[®]



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! Finding a Medicare Supplement insurance policy that fits your budget just got a whole lot easier!

Medicare is great, but it was never intended to pay all your medical expenses. That's why Physicians Life Insurance Company has developed insurance policies to help fit your changing needs.

Our insurance experts can help you understand how Medicare works and help make sure you know all your options. We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,
Michael J. Taylor
Michael J. Taylor
Senior Vice President

P.S. We know Medicare can be confusing! We want to help you understand all your options, so you can make the choice that's right for you and your budget.

* 2006 Physicians Mutual Customer Satisfaction Survey
Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.
L260, L261, L265, L266, L267, LR143
PMA3096AR-0209

FREE FACTS CERTIFICATE

YES! I want FREE information on Medicare Supplement insurance policies from a Physicians Life agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number _____
Month Day Year

Email Address _____

-----BAR CODE-----

Carrier Route if needed

XXXXXXXXXX-X XXXXXX XXXXXX XXXXX

Mr. CostesXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 1 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Physicians Life Insurance Company[®] • 2600 Dodge Street • Omaha, NE 68131-2671 XXX
We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program

PMA3096-0209AR

www.XXXXXXXXXXX.com

Physicians Life Insurance Company[®]



DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE
1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! Finding a Medicare Supplement insurance policy that fits your budget just got a whole lot easier!

Medicare is great, but it was never intended to pay all your medical expenses. That's why Physicians Life Insurance Company has developed insurance policies to help fit your changing needs.

Our insurance experts can help you understand how Medicare works and help make sure you know all your options. We promise you:

- * PERSONAL ATTENTION and outstanding local service. We'll answer your questions and provide the on-going service you deserve.
- * CUSTOMER SATISFACTION. A recent customer satisfaction survey found [XX]% of our Medicare Supplement customers were satisfied, or very satisfied, with their benefits.*
- * Your CHOICE of doctor or Medicare approved hospital. You choose where you go! You never need a referral!

Physicians Life Insurance Company is known for its financial strength, has years of insurance experience and guarantees you fast, personal service. *We're here when you need us[®]* is more than our slogan ... it's our commitment to you and our way of doing business.

It's so easy to learn more! Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope. Complete details, including costs and limitations, will be provided to you by a Company agent, at no cost or obligation.

Sincerely,
Michael J. Taylor
Michael J. Taylor
Senior Vice President

P.S. We know Medicare can be confusing! We want to help you understand all your options, so you can make the choice that's right for you and your budget.

* 2006 Physicians Mutual Customer Satisfaction Survey
Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.
L260, L261, L265, L266, L267, LR143
PMA3096AR-0209

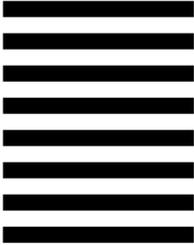


BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO 372 OMAHA NE

POSTAGE WILL BE PAID BY ADDRESSEE

Physicians Life
Insurance Company®
PO BOX 641220
OMAHA NE 68164-9904

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

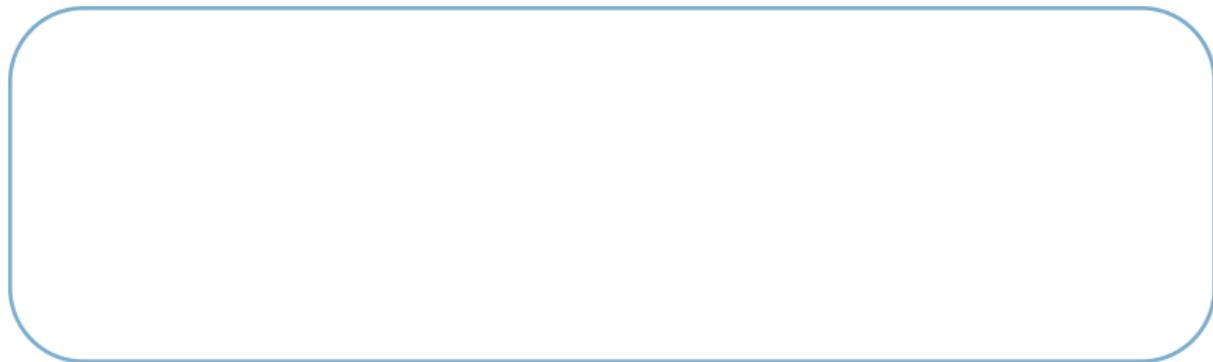


XHJK-0507

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



Physicians
Mutual®



Physicians Life Insurance Company®

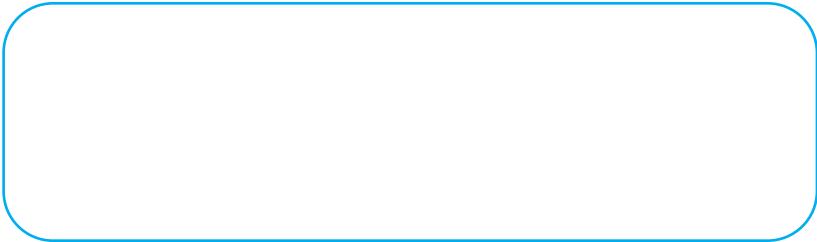
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSR STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY



*Help Get **More**
For Your Money!*

A large red arrow pointing upwards, positioned behind the text 'Help Get More For Your Money!'.

XPVB-0209

▲ Open Immediately. All-New Option To Help Save You Money! ▲

OK: L2600K, L2610K, L2650K, L2660K, L2670K, LR143

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSRT STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY



**Help Get *More*
For Your Money!**

A large red arrow pointing upwards, positioned behind the text 'Help Get More For Your Money!'.

XPVC-0209

▼ **Open Immediately. Help Get More For Your Money!**

OK: L2600K, L2610K, L2650K, L2660K, L2670K, LR143

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSR STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY



Get Answers



**To Your
Medicare
Supplement
Questions**

XPVA-0209

▼ **See Inside. Help For Your Medicare Supplement Questions Is Here!** ▼

OK: L2600K, L2610K, L2650K, L2660K, L2670K, LR143

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSRT STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY



**Looking for
a company
YOU can
count on?**

XPVD-0209

▼ Free Medicare Supplement Information. See Inside. ▼

OK: L2600K, L2610K, L2650K, L2660K, L2670K, LR143

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSR STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY

XPVJ-0209

Physicians Life Insurance Company®
2600 Dodge Street • Omaha, NE 68131-2671

Physicians Life Insurance Company®
a member of the Physicians Mutual® family



PRSR STD
U.S. POSTAGE
PAID
PHYSICIANS LIFE
INSURANCE COMPANY



Get Answers



**To Your
Medicare
Supplement
Questions**

XPJZ-0209

▼ **Open Immediately. All-New Option To Help Save You Money!** ▼

OK: L2600K, L2610K, L2650K, L2660K, L2670K, LR143

