

Core principles provide foundation for success

On the surface, banking and death care may not have much in common, but their core principles are nearly identical. I noticed that similarity as I read the letter to shareholders from JPMorgan Chase & Co.'s Chairman and CEO Jamie Dimon in the company's 2012 annual report.

In the letter, Dimon highlighted some of JPMorgan's core values:

- *Share what you know when you know it.*
- *Mistakes have consequences.*
- *We invest for the long run, and we manage risk accordingly.*
- *Each of our businesses is among the best in its field.*

Those are just a few of the overarching themes that have guided JPMorgan to success, and when you think about it, they're applicable to any company. The steps we've taken over the past year or so have been focused on taking care of the customer by streamlining our processes, hiring the right people, training and coaching them to succeed, and operating the Company in a financially sound manner.

We excel at what we do — yet we can always continue to grow, learn and improve. Here are three of the more important principles Dimon shares that we can all follow to create an even stronger company.

Never lose sight of the main mission: serving families

We are a service-based business and it's critical for us to serve our customers better than the competition. It's the

“ We excel at what we do — yet we can always continue to grow, learn and improve. ”

basis of everything we do. Just like JPMorgan reorganized a portion of its business, we have reorganized our sales and operations organization to better serve our customers.

We've enhanced the customer experience by implementing TAP to ensure that all families are presented with all options during the arrangement conference. VIP is yet another way to assist families when a death occurs.

From the CEO



Tom Kitchen

When you look back at how we've tweaked policies, procedures and staffing to enhance the customer experience from start to finish, it's clear that our primary goal is to better serve our families.

We have extraordinary relationships developed over decades

This principle actually ties in with another — the investments we've made in the past few years have driven and will continue to drive results. While the latter focuses primarily on financial investments, it also is apparent in our work with families.

Our success is driven by the connections we make with families at one of the most difficult times of their lives and the superior customer service we provide from start to finish. That is demonstrated through the generations of families we have served. We have to continue to nurture relationships with current and prospective customers to build and maintain our trust and credibility.

Once you are focused on delivering exceptional customer service and building meaningful relationships, everything else should take care of itself. That doesn't mean we should be content with the status quo, which leads to the next important principle.

(See *Core principles*, page 3)

Submit all items for publication to:

Stewart Enterprises, Inc.
1333 S. Clearview Pkwy.
Jefferson, LA 70121

Attention: Christian Moises
SEInside@stei.com

Marketing Communications Director
Editor
Connie P. Ernst

Communications Specialist
Managing Editor
Christian Moises

Graphic Designer
Max Rivera

Senior Communications Specialist
Production Manager
Karen P. Locantro

SEInside is for internal use by
Stewart Enterprises employees only.