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EXPERIENCES

The Core Four

Partners and members revealed their most common experiences, and what makes or breaks those moments, as they interact with each other and Nationwide. We call these the Core Four.

Core Four Experiences



Explore

Preparing for what's ahead

Partners

Grow and retain business

“Keep me up to date.”

Members

Clarify my thoughts and goals

“Help me make a a plan.”



Decide

Discussing options and making a selection

Establish my value and the product's value

“Equip me with the right tools.”

Make an informed, confident decision

“Reinforce my decision.”



Manage

Taking care of everyday tasks and errors

Take care of my client's request

“I need support on this.”

Quickly complete this simple task

“This should be easy.”



Use

Experiencing a moment that requires special attention

Help my client complete this

“I need a reliable partner.”

Be on my side throughout this

“Help me get past this.”



Explore

Preparing for what's ahead

	Partners	Members
Sample experiences	<ul style="list-style-type: none"> • I learn about new products • I learn about new tech • I meet a new or existing client • I provide guidance 	<ul style="list-style-type: none"> • I research my options • I meet with a professional • I get clear on my goals
When it goes right	<ul style="list-style-type: none"> • I can establish and sustain relationships due to my expertise 	<ul style="list-style-type: none"> • I feel heard, prioritized, and informed by a trustworthy source
When it doesn't go right	<ul style="list-style-type: none"> • I'm not equipped or supported to deliver on my client's needs 	<ul style="list-style-type: none"> • I feel rushed, condescendingly treated and left doubtful
Key Opportunity	<ul style="list-style-type: none"> • Equip me with client facing resources that help my clients and the relationship 	<ul style="list-style-type: none"> • Pivot to my life and the value this will mean for me, specifically



Listen more

“I’ve learned that if I listen to the client more, I learn more. The client also reacts much better to what I may propose as a part of that discussion. I have also noticed that the client begins to hold a much better opinion of my skills if I listen more and talk less.”

— Jonathan
Independent Agent



Explore

PARTNERS' EXPERIENCE

Partners value spending time to empathize with their clients' needs. They appreciate listening and providing guidance that will ultimately build trust and a lasting relationship. The experience is further enhanced when a carrier provides intuitive client-ready educational materials and thought leadership to consider.

Support my desire to connect with clients

“People often don't know if what they're doing is 'enough' - if their current financial practices extended over the long term will enable them to **have the kind of future they want.**” —Mike

“I have a select group of clients who are actively engaged in the market and understand where/how they make their money. They call to discuss opportunities and **want to understand the plusses and minuses of such moves.**” —George

Equip me with ideas for selling opportunities

“If I feel I'm in a position where I'm short on new business, I need to drum up ideas on how to get more. I reach out to my carrier partners to see **what is a hot class of business to target.**” —Ryan

“I like to get a purview of **things to come.**” —Brandon

“I get excited about new products because it gives me more to talk to the clients.” —Mike

Help me empower my clients through information

“I bring in a product partner to **help me host client appreciation or education opportunities.** I have several very dynamic, charismatic partners that are great in front of a group. Others can over-sell, while others are candidly a little boring. It's something I will continue to do as it has strengthened the relationship I have with my clients and prospects.” —Clark

“If I had [client-ready] materials that are **visually appealing and make accurate representations,** I could grow my productivity.”—Maurice



Explore

MEMBERS' EXPERIENCE

Members enter the Explore experience with questions and doubt. They're not entirely sure what path to take that will ultimately provide the protection and security they need. They often speak about the need to learn so they can feel more confident heading into this process.

Prioritize me and my unique questions

"The underlying need would be for life insurance for piece of mind." —Samara

"Using my knowledge and experience to identify a need that is missing in my current portfolio." —Jen

"Seeing all of the benefits resource and policies that are out there that **fit to my lifestyle and family need.**" —Rico

Show me things that are new I haven't considered

"**To learn what's new** and things I can put my money in. I like to explore the app to see new things and investments. Always good when you have room to explore." —Rochelle

"I like to know **if there are better options** than what I currently have." —Mike

Help me address my circumstances

"I am **experiencing a life change** (or a change of heart) and I am getting bids from different providers." —Jonathan

"The desire to **modify a plan outright or modify certain elements** or aspects of it to better fit my needs." —Thomas M.



Explore

RELATIONSHIP MAKERS

RELATIONSHIP BREAKERS

PARTNERS

Customizing how we address my client's needs with easy to find and use materials that will best prepare me to advise them.

Leaving me uneducated and having to figure it out on my own with new technology, products and their benefits.

MEMBERS

Being ready to listen and have answers that I easily understand. Prepare me to make the right decision in the future.

Making me feel like a burden where my questions and desire to discuss options are seen as a problem or a waste of time.



Designing an Explore experience

Core principles that respond to customers' needs

EFFORTLESS

Make it easy to plan ahead with intuitive concepts, tools, resources and offerings

- Use everyday conversational language that fits our brand
- Describe concepts instead of leading with product taxonomy and labeling
- Solve for the customer's core issue, not a fringe business challenge

PERSONAL

Expand protection with life-centric resources, product and service offerings

- Explain the value of a product or service from a life-centric POV
- Personalize products and services to life-centric scenarios
- Prepare protection resources that reach beyond Nationwide
- Humanize every channel over digitizing business processes (that only we know)

REASSURING

Overcome knowledge deficits and variability with inclusive, consistent and understandable info

- Equip partners with client facing materials that help with goal definition and exploration
- Model educational resources found in other industries



Decide

Discussing and selecting an option

	Partners	Members
Sample experiences	<ul style="list-style-type: none"> • I share product information • I close a deal • I process/submit paperwork 	<ul style="list-style-type: none"> • I understand the product specifics • I choose the best product for me/my household • I complete paperwork
When it goes right	<ul style="list-style-type: none"> • I've equipped my client to make a confident decision 	<ul style="list-style-type: none"> • I'm confident I've made the right decision
When it doesn't go right	<ul style="list-style-type: none"> • I'm providing general information that doesn't help my client 	<ul style="list-style-type: none"> • I'm filled with doubt and can't proceed
Key opportunity	<ul style="list-style-type: none"> • Support my ability to spend time with my client, address their questions and concerns 	<ul style="list-style-type: none"> • Make the act of deciding stress and doubt-free



Inform decisions

“Education is the key to my business. When people understand how things work, and know they have me to talk to, they feel much more comfortable to move forward. I need to be educated enough to educate my clients.”

— *Christian*

Financial Professional



Decide

PARTNERS' EXPERIENCE

Partners value educating their clients so they can make an informed, confident decision. But, in this phase it's about product specific options and narrowing a selection. Whether selecting a new product or renewing a policy or term, this is where partners want to showcase their ability to translate products into value.

Provide me client-facing resources and materials

“Once we are sure of what we want to share with the client, we compare three options and present. **Our providers help us create the presentations.**” —George

“Helping prospects **feel confident enough** to move forward with the relationship.” —Jeremy

Support my ability to develop a confident client

“Understanding more of why clients feel the way they do is important. **I try to discover what their emotions are and why they are hesitant to make the right decision.** I've realized over the years that it's important to understand what their priorities are and what their goals are. Once I do this, I'm able to help them realize how the right decisions are connected to their own priorities and goals.” —Jonathan

Provide competitive products and proactive support

“Good = Knowledgeable support. Proactive reach out by that team

Neutral = Offer products that work but no true relationship

Bad = Poor product solutions and bad support”—Jeremy



Decide

MEMBERS' EXPERIENCE

Members want to be reassured they made the right decision. They may feel uninformed or uneducated and will rely on the guidance of their partner to assist them. If a member isn't adequately informed, this can seed doubt and confusion later in their relationship with their partner and across many interactions with Nationwide.

Help me make an informed decision

"I **get information and narrow down items to make a decision.** It is a method to probe, research, and investigate. It is usually a great experience because I am educating myself and gaining more information by seeking answers to the unknown." —Jen

"I like exploring the possibilities of better investments that will fit my needs and having my advisors **talk me through what they recommend specifically for me.**" —Oscar

Point me in the right direction

"I am unsure of what all of what I need, so I want additional information to provide a clear insight on possible next steps." —Akia

"[This experience is] usually neutral, sometimes bad because they don't want to recommend which one to pick. **they leave it up to you at the end.**" —Jai

Take a comprehensive point of view

"Underlying need is to **choose the right package** when I have narrowed down to a couple of options and start a relationship with a company." —Jai

"Using my knowledge and experience to identify a need that is **missing in my current portfolio.**" —Jen



Decide

RELATIONSHIP MAKERS

RELATIONSHIP BREAKERS

PARTNERS

Supporting my relationship with my client with visually appealing product materials that explain products in an intuitive way for them.

Making things unnecessarily complex and difficult to explain a product to a client. Especially when I'm only provided generalities.

MEMBERS

Providing value that matters to me and my life. I want to understand how the product will help me reach my goals.

Left to make decisions on my own where I'm unformed and filled with doubt. I don't like feeling alone in making this decision.



Designing a Decide experience

Core principles that respond to customers' needs

EFFORTLESS

Reduce the complexity and effort of making a decision

- Keep it succinct and clear
- Clean up the hierarchy so experiences are easier to consume and understand
- Solve for the customer's core issue, not a fringe business challenge

PERSONAL

Package a suite of product and service offerings that demonstrate holistic approaches

- Explain the value of a product or service from a life-centric POV
- Personalize products and services to life-centric scenarios
- Prepare protection resources that reach beyond Nationwide
- Humanize every channel over digitizing business processes (that only we know)

REASSURING

Educate to make a confident decision rather than how to understand our industry

- Equip partners with client facing materials that help with goal definition and exploration
- Model educational resources found in other industries
- Assume partners won't share everything with members, reeducate after point of sale and throughout the relationship



Manage

Taking care of everyday tasks and errors

	Partners	Members
Sample experiences	<ul style="list-style-type: none"> • I'm processing updates • I'm completing requirements • I'm supporting clients' actions 	<ul style="list-style-type: none"> • I'm updating my account • I'm completing requirements • I am reviewing my account
When it goes right	<ul style="list-style-type: none"> • I can easily support client's need 	<ul style="list-style-type: none"> • I can easily fix it
When it doesn't go right	<ul style="list-style-type: none"> • I'm inundated by clients having issues with routine tasks 	<ul style="list-style-type: none"> • I'm able to quickly complete the task at hand
Key opportunity	<ul style="list-style-type: none"> • Make up for the lack of staff that makes it difficult for me to attend to these needs 	<ul style="list-style-type: none"> • Make it easy like it is with other companies I work with



Explain, interpret

“Clients sometimes need someone to go over their statement with them. These calls ... give me a good reason to connect with clients and give them the appropriate financial advice that they need.”

— *BELINDA*

Financial Professional



Manage

PARTNERS' EXPERIENCE

Partners can see servicing daily tasks as twofold: opportunities to build a stronger relationship with their clients and a chore that they don't have time for. Currently, many partners indicated staffing challenges that make this an ongoing issue without a clear solution. Here, they value getting the job done quickly and correctly.

Make routine maintenance meaningful

"The majority of our phone calls are clients calling in to make premium payments. Clients insist on calling or visiting the office. **It gives us a chance to interact with the clients and build relationships.**" —Chuck

Make confirmations seamless

"I will call to **ensure all paperwork/requirements are fulfilled and in order**, check status of external transfers, and ask about the anticipated timeline for deal completion." —Brandon

Help us overcome a lack of support staff

"We're constantly battling the question of **how much staff we need to support the workload**. I noticed in hiring our current employees, it took a lot longer to recruit qualified candidates." —Leigha

"The mobile tracking devices **require a lot more service from the agent**. Clients struggle with getting the devices set up, replacing them when they change vehicles, and reporting updated mileage at each renewal. " —Chuck

Communicate updates correctly and on time

"In managing my clients accounts, I need good economic information and need to understand why the portfolio manager has bought or sold holdings so I can communicate with my clients. I also need good reports so I can provide income and performance information to clients." —Shellee

"I always call the service center to get info on the client account to **make sure I do not miscommunicate.**" —Maxwell



Manage

MEMBERS' EXPERIENCE

Members value completing the experiences within Manage quickly, seamlessly and securely. Members state that whether using an app, online account, or calling in doesn't matter—they'll choose whatever is going to provide them the most confidence it's taken care of correctly and quickly.

Make it easy for me

"The main reason I reach out to my advisor would be to **manage my account.**"—Oscar

"What really matter is having tangible ways to deal with insurers and being allowed to not be inundated with overwhelming information and **simple support options.**" —David

"Needing assistance with disputing charges."
—Cecily

"**Who can I call when I need direction or guidance** without having to call multiple providers and organizations. Even when it comes to college, or career changes, vehicles, home building advice, etc. I would be open to having a provider who thinks outside of the box in insurance providers." —Rico C.

Touch base frequently

"Needing quarterly reviews of accounts. **It's an opportunity to discuss current financial goals.**" —Daniel

Reinforce confidence

"I need to either change my status, address or financial profile. I reach out by phone because **I want to know I am doing it correctly.**" —Alan

Communicate regularly

"**I am constantly checking to see if the rates are going up or down** for my mortgage as 2022 was very volatile in that regard." —Aleks

"Policies go up. I shop around for better prices."
—Sandra



Manage

RELATIONSHIP MAKERS

RELATIONSHIP BREAKERS

PARTNERS

Help turn challenging calls into opportunities

Where the interaction can be seamless and handled properly. Especially as it's an opportunity to continue building a relationship.

Outdated systems that aren't updated and user-friendly to quickly and accurately manage changes to an account.

MEMBERS

Great service, no matter the method. I want the easiest and most accurate way to address something. It should work, no matter what it is.

Poor service, no matter the channel. I'll become more frustrated as the effort adds up for me to complete a simple task.



Designing a Manage experience

Core principles that respond to customers' needs

EFFORTLESS

Streamline a complex ecosystem of experiences

- Keep it succinct and clear
- Clean up the hierarchy so experiences are easier to consume and understand
- Solve for the customer's core issue, not a fringe business challenge
- Align experiences to be seamless and synced up

PERSONAL

Get closer to the customer so we know them more, not less

- Increase firsthand knowledge of the customer over distanced interpretations and perceptions
- Invest time and resources to connect more associates with customers
- Empower associates to deliver personalized extraordinary care
- Obsess over building a relationship with customers

REASSURING

Deliver a consistent experience that works every time, everywhere

- Take on ownership to fix customer issues
- Perform proactive quality checks to ensure experiences are functioning, especially digital
- Align processes so experiences function similarly



Use

Experiencing a moment that requires special attention

	Partners	Members
Sample experiences	<ul style="list-style-type: none"> • I'm overseeing a claim/distribution • I'm supporting a client through a difficult time 	<ul style="list-style-type: none"> • I'm experiencing something unexpected and difficult • I'm going through something significant
When it goes right	<ul style="list-style-type: none"> • I earn my client's loyalty 	<ul style="list-style-type: none"> • I'm cared for and helped throughout the process
When it doesn't go right	<ul style="list-style-type: none"> • I can't meet my client's needs at a critical moment 	<ul style="list-style-type: none"> • I feel alone, uniformed or misguided and lost
Key opportunity	<ul style="list-style-type: none"> • Show up as my best self so my client builds trust in me and Nationwide 	<ul style="list-style-type: none"> • Empathize with my situation and help me through this



Fortify confidence

“When a client calls in a claim, it is an opportunity to shine. To reinforce their decision to choose you over the competition.”

— *Sal*
Independent Agent



Use

PARTNERS' EXPERIENCE

It's especially critical a partner can successfully support their client through the use of their product (loans, distributions, claims). It's key to sustaining relationships as it's the proof behind the promise of a product. Partners need aligned support from Nationwide so they look good rather than fumbling a key moment.

Share learnings about changes to my client's life

"We get calls regularly from the households that we serve with life changes. These can be very nearly anything: a new job, which will require a rollover from the 401(k), a new child, death of a loved one, an inheritance, and everything in between." —Clark

Make me look good in front of my client

"I love when I get to work with my clients' Financial Planner, CPA and Estate Attorney and for us all to work together in our client recommendations. Fantastic experience and a great win for the client. But for me, **this takes more time and longer meetings with the clients and their advisors.**" —Shellee

"At the end of the day, I value efficiency, thoroughness, and overall candidness." —Marissa

Support me through challenging conversations

"Even though I'm empathic towards what they're going through, I know their **rates will most likely be affected by the claim for the next couple of years.**" —Denise

"When customers buy insurance, they know there are exclusions, but rarely do they know what they are especially as time goes on. So **if something is excluded, it's a challenge to explain.**" —Ryan



Use

MEMBERS' EXPERIENCE

Members want reassurance that the product they invested in protects them during a key moment. They desire an experience that's transparent, simple, inclusive, logical, consistent, reliable and supported. And because each member's situation is unique, they need personalized approaches that fit their needs and circumstances.

Recognize that a change challenges me

"I want a financial partner who understands my needs and will work with me to achieve my goals quicker. I also want their **valuable expertise to give me perspective and overcome challenges.**" —Jen

"**I may have a hardship** or very personal reason to gain access to my funds. I also keep in contact to learn the best ways to protect my investments " —Jahfarie

"Had a car accident and needed to file a claim to have my vehicle repaired." —Lucia

Include me in understanding what's going on

"I feel that **providers should be more transparent and simple to use.** The insurance companies will make it so difficult to move forward with a claim. When I think of insurance I don't feel assured or safe or in control. I think of money being spent for not necessarily safety." —Aleks

"I want to know the reason why my claim was denied, after all I spend a lot on monthly premiums." —Lois

Explain things simply and adequately

"Sometimes there's just not enough information on websites or apps and the information is too vague." —Jahfarie

"A new process should be explained in 'layman terms' for all to easily understand, especially when it comes to filing a claim." —Douglas



Use

RELATIONSHIP MAKERS

RELATIONSHIP BREAKERS

PARTNERS

Support proactive outreach that shows my value so I can address my client's needs at a time they need me most.

Placing the onus on me where I'm held responsible to complete aspects of the process where I don't have the authority to.

MEMBERS

Being a trusted partner that empathizes with me and my circumstances and helps me navigate uncertainty.

Dragging things out where I'm uniformed and required to quickly provide information yet the carrier moves slowly to address my need.



Designing a Use experience

Core principles that respond to customers' needs

EFFORTLESS

Take the effort out of an overall overwhelming chapter

- Socialize a process that defines each party's responsibilities clearly
- Eliminate and/or reduce interactions that add effort for the customer and the associate
- Solve for the customer's core issue, not a fringe business challenge

PERSONAL

Tailor the experience to the customer and the circumstance

- Empathize with the concurrent experiences a customer is navigating outside of Nationwide as they interact with Nationwide
- In significant moments, tailor a solution that overcomes our operational challenges

REASSURING

Deliver a consistent experience that overcomes doubt and grief

- Extend services and solutions that demonstrate extraordinary care and the promise behind our products
- Focus on the ideal quality of the experience, then deliver it consistently across channels and products