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EXPERIENCES

# The Core Four

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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.”



# Decide

## Discussing and selecting an option

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



## 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

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“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

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“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

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“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

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"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

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"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

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"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**

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**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**

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**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**

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**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