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		*Partners*	*Members*
Explore	Preparing for what’s ahead	**Grow and retain business** “Keep me up to date.”	**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	• I learn about new products • I learn about new tech • I meet a new or existing client • I provide guidance	• I research my options • I meet with a professional • I get clear on my goals
When it goes right	• I can establish and sustain relationships due to my expertise	• I feel heard, prioritized, and informed by a trustworthy source
When it doesn't go right	• I'm not equipped or supported to deliver on my client's needs	• I feel rushed, condescendingly treated and left doubtful
Key Opportunity	• Equip me with client facing resources that help my clients and the relationship	• 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