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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.”



# Manage

Taking care of everyday tasks and errors

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



## 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

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"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

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"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

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"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

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"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

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"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

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

## Reinforce confidence

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"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

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"**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