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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.”



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