

Mutual Matters

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Delivering on Our Promises in New Ways

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“To service with justice and integrity those whose protection has been entrusted to our care.”

Dr. C.C. Criss



That was how Mutual of Omaha’s first Chief Executive Officer articulated our purpose a century ago. It is just as relevant today. As a mutual company, we are owned by our policyholders and it is our highest priority to serve their interests with great integrity.

While our commitment to our customers hasn’t changed, the world around us has – in many significant ways:

- Technology has put consumers in the driver’s seat like never before. Consumers have limitless information at their fingertips and increasing expectations.
- Demographics are shifting as Baby Boomers enter retirement in record numbers and Millennials play an increasingly influential role in the workplace and economy.
- Venture capital is flowing into the insurance industry as companies seek to disrupt traditional models by delivering new and improved customer experiences.

In the midst of all this change, we’ve reaffirmed our customer-centric purpose at Mutual of Omaha. **In doing so, we’ve embraced the challenge of engaging our customers in new and relevant ways:**

- Based on customer insights, we’ve realigned our entire organization around those customer segments we’re best positioned to serve. This brings an unprecedented level of focus, enabling us to gain deep understanding of these customers and designing solutions that meet their needs.
- Many customers expect real-time answers and service at their fingertips. We launched a new online

experience, making it easier for customers to engage with us online by providing more self-service capabilities, including claims and explanation of benefits.

- Our customers want to talk to a skilled and caring representative. We’re reimagining our service model to ensure our front-line representatives have the training and technology to make it easier to answer customer’s questions and solve their issues as quickly as possible.
- We’re investing in our culture and our operations, to empower our employees to act in our customers’ best interests and deliver value to customers in more nimble and efficient ways.

With all of these efforts, our ultimate goal is to attract and serve more customers. We’re committed to a multi-channel distribution strategy and our independent advisors play a very important role in delivering the best customer experience.

We are committed to equipping our broker partners with the best solutions to help solve customers’ problems. And we’re committed to providing those customers with exceptional service and experiences that reinforce their choice – and your recommendation – of Mutual of Omaha.

Thank you for your ongoing partnership. Together, we’ll continue to bring passion to our purpose of helping customers protect what they care about and achieve their financial goals.



What Have You Done for Me Lately? – Janet Jackson

Are You Relevant?

It's up to you to bring the relevancy to your client meetings

You know the value you bring your clients – your knowledge, your education, your empathy... To your new clients, however, you're an unknown. How do you make them see what you can do for them?

Showing your relevance is critical. You can have great products, competitive prices and beautiful sales material, but unless you can have a conversation that shows how you add value, you most likely have not connected with a prospect in a way that will result in a sale.

A common mistake, made by many well-meaning sales people, is to deliver an inward-focused message. They promote themselves and their company rather than basing the discussion on their client and his or her needs.

One of the ways you can change that is to learn as much as you can about your clients before you meet with them. Armed with this knowledge, you can prepare yourself with information that is relevant.

If the one thing you know about your client is that they're a teacher, bone up on that world so you can have a common language and can more easily relate your services to educator insurance needs.

Hopefully, you're already selling to your natural markets. When you do this, you have a built-in relevancy to a group. You know their world and probably several of their peers, who may have referred you to them in the first place. And, referrals automatically give you a step up on the relevancy meter.

Also, invest some time in your factfinding conversations. Conducted properly, most people enjoy sharing information about themselves – and this provides an opportunity to link what you learn from clients to the services you provide. They enjoy winter sports? Use that as a segue to a discussion about protecting income in the event of an injury, keeping the focus on how the product benefits them rather than getting into product features. They have several children and own a business? Introduce them to the concept of estate equalization. These conversations not only show that you're actively listening but they also provide evidence of the relevance you bring.

In short, the more relevant your sales message, the more likely your prospective customer is to buy in. Listen carefully to what's going on in their lives and suggest ways your services can give them some peace of mind. And, stay relevant.

Life Lessons from Mr. Rogers

Words of Wisdom from the World's Nicest Grown-Up

“There are three ways to ultimate success:
The first way is to be kind. The second way is
to be kind. The third way is to be kind.”

These are the words of a soft-spoken man in a red cardigan sweater who, for decades, invited us into his neighborhood where everyone was welcomed, loved and accepted.

Fred Rogers devoted his life to helping children understand that everyone is special. He taught them to value their uniqueness, overcome their fears and ultimately find their way in a confusing world. Some 15 years after his death, his words are still relevant...not only to children, but to adults alike. They speak to us personally and professionally, encouraging us to be genuine in our interactions, to help others achieve their own successes, to make a difference in the lives of the people we meet and most of all, to be compassionate and kind.

In the words of Mr. Rogers, “Imagine what our real neighborhoods would be like if each of us offered, as a matter of course, just one kind word to another person.”

What does this have to do with you, as an insurance agent?

Simply, every time you interact with a client (or prospective) client, you're inviting them to your neighborhood. The questions they ask and the situations they're considering require not just an insurance solution or even just kindness. These questions and life events often require many of the other qualities Mr. Rogers exemplified.

So before you meet with a family, pick up the phone or deliver a benefit check, keep some of these in mind...



Practice Understanding

“In times of stress, the best thing we can do for each other is to listen with our ears and our hearts and to be assured that our questions are just as important as our answers.”



Show an Interest

“Anyone who has even been able to sustain good work has had at least one person – and often many – who have believed in him or her. We don't get to be competent human beings without a lot of different investments from others.”



Take Accountability

“We live in a world in which we need to share responsibility. It's easy to say it's not my child, not my community, not my world, not my problem. Then there are those who see the need and respond. I consider those people my heroes.”



Know Yourself

“It's really easy to fall into the trap of believing that what we do is more important than who we are. Of course, it's the opposite that's true. Who we are ultimately determines what we do.”



4 Ways Numbers Can Help You Make an Impact

Consumers feel that insurance and financial products are complicated. One way to ease your customers' concerns – and to help you gain a competitive edge – is to use numbers to make your case. And we're not talking about leading your sales presentations how much monthly premiums are. Rather, use numbers to paint a story.

For example, the title of this story is "4 Ways Numbers Can Help You Make an Impact." The headline tells you exactly what you can expect – its manageable number and the ideas could be helpful to you. What if the headline was "Why Are Numbers Important During the Sales Process?" Doesn't quite have the same punch, does it?

With that as an introduction, here are four ways to make numbers count in a sales presentation.*

Reframe statistics to boost understanding

Which is more dangerous – a disease that kills 1,286 out of every 10,000 people or one that kills 12.86 percent of its victims? Although the same number, a recent study said the first statement was more dangerous. Why? When it comes to things that happen to people, whole numbers carry more meaning.

Tip: When you're talking to your clients about long-term care insurance, rather than giving a percentage of people over 65 who may need help with everyday living activities, frame it in a whole number such as, "6 out of every 10" to emphasize frequency. This can make the need real to clients.

Choose a positive frame

Which steak would you buy? One that's 80 percent lean or 20 percent fat? Not surprisingly, the 80 percent lean steak won because it sounded more positive.

Tip: Rather than opening a life insurance discussion with a statistic like how many funerals are held each day, use a real-life example to explain how one life policy (the type and face amount could be the number you present) eased an unfortunate situation by helping pay off a mortgage, send kids to college, or provided a generous charitable donation in a loved one's name.

Tap the power of percentages

Condier the case of surge pricing from Lyft and Uber. When a price increase is framed as 25 percent or 1.25x, which would make you grab your walking shoes first? According to a Google survey, people would walk further to avoid the 25 percent increase, because 25 percent seemed like a lot more.

Tip: If you're offering a discount, use the larger figure (i.e., 30 percent discount on first-year premiums). If you need to have a tough conversation with a client about a rate increase, use the smaller figure to soften the impression.

Keep it simple

If there's one thing to remember, it's that consumers are overwhelmed by unfamiliar statistics. If your sales presentation is full of complicated numbers or statistics, you risk turning off your customer.

Tip: Pick powerful figures or statistics related to the products you sell the most and test it with a friend or family member. If it falls flat with them, chances are your customers could feel the same way.



Hacking Lead Gen

Top 3-Budget Friendly Tips



Given a limitless budget, it's easy to think that generating leads would be a walk in the park. However, throwing money at lead gen is no guarantee of success. Many have done so with the hopes of cultivating clients, only to be disappointed in the results. Besides, limitless budgets are more elusive than a solid list of eager prospects. The good news is, you don't need a dump truck full of cash to generate leads. With a few proven strategies and the willingness to put them into practice, you'll be well on your way to a healthy list of prospects.

Here then are 3 budget-friendly ways to jump start your lead generating efforts, without breaking the bank.

1 Slow time is still go time.

Your family vacation's planned, your yard is manicured and (best of all) the grill's ready for the cookouts. But, your prospects are all doing the same things so summer can be a slow time for sales. This is where the saying, "Planning your work and working your plan" comes into play, might be the one that best describes summer's potential. First thing is to dust off your old prospect lists and review your approach last time. Why did it not necessarily lead to a sale? Perhaps timing for them. Perhaps you missed the mark the first time and just need to adapt a bit. Or there may be new life events such as buying a new home or birth of a child. Precision is the name of the game here, so be sure to use the down time to make good plans for each re-engagement approach.

Persistence Pays!*

44% of agents give up after the first follow-up

80% of sales require at least five follow-ups*

2 Speaking of networking.

If you're late to the online party, no worries, the major platforms are all very user-friendly (we're talking Facebook and LinkedIn). Done correctly, digital prospecting has the potential to reach more clients than by any other means. To get started, do some research and consult with agents and colleagues who are successful online marketers.

One way you can make a no-cost impact on your prospect pool is to share your expertise via articles or blog posts. These cost nothing but your time and can help you connect with potential clients. By adding your insights to a topic, you can become a voice people trust. In turn, they are likely to reach out to you with questions.

3 Google is your friend.

Remember the days when research meant going to the library and spending the better part of your day plowing through card catalogs and dusty stacks? Compared to the good ole days, we've come a long way. By the time we could pull into a library parking lot, we could've found all the info we need (whilst sitting on the couch with our slippers on). And did we mention it's free? Here are a few Google search phrases that will point you to some informative articles:

- Hubspot (*How Salespeople generate their own leads*)
- Insurance Leads Guide (*42 ways to generate insurance leads*)
- Insurance Splash (*100 sales leads ideas*)
- Quote It (*10 effective prospecting tips*)
- Call Logic (*7 prospecting ideas*)

With a little know-how and the right tools, the leads generated on a shoe string can be just as promising as those produced from a big budget.

Black Belt-Level Advice

Critical AdvantageSM products and Cancer InsuranceSM are a great one-two punch for Med supp & LTCi clients...

More than 40 years after his death, Bruce Lee's still a legend. At five-foot seven and 140 pounds, it wasn't Lee's size or strength that struck audiences about "The Dragon." It was his otherworldly speed and accuracy. A literal blur on film, he could move faster than anyone else and strike with surgical precision.

As an insurance agent, having quick reflexes and knowing your spots can be the difference between knockout coverage for your clients and a lost opportunity.

One of the spots you should know about is clients aged 50 and up who are considering long-term care or Medicare supplemental insurance coverage. The Critical Advantage portfolio (Critical Illness, Cancer & Heart Attack/Stroke insurance products) are simple, direct payment solutions that can help ease your clients' financial burden while building your business.

Why These Products?

Just like Lee's jab, they're quick, direct and to the point. If a policyholder is diagnosed with a covered condition, a check is issued for the policy amount (up to \$100,000). Additionally, the health section of the e-Apps comprises only knockout questions so getting clients from prospect to policyholder is simple.

Most importantly—consumers understand the risk of having cancer or a critical illness in their lifetime.

How to Introduce Them?

As quick-issue, "reflex sales," these products offer a great opportunity to provide coverage for clients who are looking for Med supp or LTCi, although your approach shouldn't be one-size-fits-all.

For example, when meeting with a Med supp client, introducing cancer insurance can be as simple as, "Who do you have your cancer insurance through?" It's long-known that the risk for cancer increases with age, so offering a simple, affordable solution can offer another level of peace of mind.

Any of Critical Advantage's (CA) products can offer an attractive option to prospective LTCi clients for a variety of reasons. During your discovery and prescreen process, keep these need areas in mind and introduce them as opportunities to provide additional coverage for clients:

- **Premium flexibility** | With three products and multiple price points, the CA portfolio offers plenty of options for clients if premium costs are a concern.
- **Financial flexibility** | A lump-sum payment from a CA product can be a practical solution to help pay for expenses that may come from your client's situation, such as: covering lost wages, installing a wheelchair ramp, making car payments, paying for day care for kids while a stay-at-home parent is traveling to treatment, etc.
- **Enhanced Underwriting** | Coming July 16th, CA products will have an updated application and more client-friendly underwriting guidelines, some of which may open up a solution your clients may not have considered before—refer to our Underwriting Guide on Sales Professional Access for details coming soon.

Your approach can be very simple:

"Based upon what I'm hearing, it seems like we could also take a look at Mutual of Omaha's Critical Advantage portfolio, which offers a direct cash benefit should you be diagnosed with a number of conditions...."

It's that simple. The conditions covered and product design really do the rest.

Given today's health care landscape, many clients may want flexible solutions that fill the gap between existing insurance and potential out-of-pocket costs. Both do just that while delivering limited underwriting, a no-hassle e-App and comprehensive coverage for prevalent conditions.

By keeping a cool head and moving quickly, you can provide clients with otherworldly coverage and be a legend in your own right.

Learn more!
[Visit MutualofOmaha.com/broker](http://MutualofOmaha.com/broker) today.

Critical Illness Insurance		Cancer, Heart Attack & Stroke
18-64, 18-54 (Term)	Issue Ages	18-89, 18-54 (Term)
Individual, Single Parent, Family	Coverage Plans	Individual, Single Parent, Family
\$10,000 to \$100,000	Benefit Amounts	\$10,000 to \$100,000
<ul style="list-style-type: none"> Lump-Sum Benefit Amount Return of Premium (ROP) Benefit on Death 	Basic Benefits	<ul style="list-style-type: none"> Lump-Sum Benefit Amount
<ul style="list-style-type: none"> Lifetime Coverage Term - 10, 15, 20 or 30 years 	Coverage Options	<ul style="list-style-type: none"> Lifetime Coverage Term - 10, 15, 20 or 30 years
<ul style="list-style-type: none"> Express (benefit amounts of \$10,000 to \$50,000) Simplified (benefit amounts of \$51,000 to \$100,000) 	Underwriting Guidelines	<ul style="list-style-type: none"> Express (benefit amounts of \$10,000 to \$50,000) Simplified (benefit amounts of \$51,000 to \$100,000)
<ul style="list-style-type: none"> Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure 	Covered Conditions - 100%	<ul style="list-style-type: none"> Cancer - Internal Cancer or Malignant Melanoma - 100% Heart Attack & Stroke Conditions - 100% <ul style="list-style-type: none"> - Coronary Artery Bypass Surgery - 25% - Coronary Angioplasty Surgery - 25%
<ul style="list-style-type: none"> Coronary Artery Bypass Surgery Coronary Angioplasty Surgery 	Covered Conditions - 25%	N/A
<ul style="list-style-type: none"> Cash Value (In TX, ONN5M-41) Intensive Care Unit (In TX, ONN6M-41) 	Optional Riders (additional premium applies)	<ul style="list-style-type: none"> Cancer (In TX, ONN3M-41) Heart Attack & Stroke (In TX, ONN2M-41) Cash Value (In TX, ONN5M-41) Intensive Care Unit (In TX, ONN6M-41)

* Policy benefits and features may not be available in all states.

5 Bad Sales Habits (and how to break them)

As busy as today's agents are, it's easy to see why some might cut corners (just this one time). But soon that one time becomes another and before long, it becomes a habit—a bad habit. Here are five bad habits that sales people have and how you can break that cycle.



Delaying Your Start Time

Some people call it “getting in the zone,” others wait to “find their inspiration.” Often, that means getting coffee, talking about the big game, or surfing the web for another cat video. The truth is, the only thing it does is delay your start and waste valuable time.

Instead, schedule a meeting with yourself during that time to accomplish a specific task. Use your daily to-do list to determine what that task should be. Then be on-time to the meeting and get it done. Turn off the sound on your devices to avoid distractions, just like you would in a meeting. Doing so helps you establish a routine, provides focus and gives you an accomplishment that can motivate you to move on to the next thing.



Talking Past the Sale

After working in the industry for a while, you start to recognize common client problems and learn what to recommend. While the solution might seem obvious to you, it may not be to your client. That's a problem because it's not you that needs convincing. You'll wind up talking yourself out of the sale.

So make it a habit to stop talking and start listening. Look for nonverbals that the client isn't tracking. Maybe you lose eye contact or they look puzzled. It can be as simple as asking, “Tell me what you're thinking” or “What question do you want to ask?”



Not Asking for Referrals

If you look at a sale as the end of the line, think again. It's just the beginning of a relationship that, if cultivated, can lead to additional sales. It can also lead to referrals. The trick is to ask for them.

Some agents hesitate to ask for referrals. But think about the last time you received great service. Chances are you'd be happy to tell family and friends about it. The key is to give clients several ways to refer—a referral card, your website or email. Then stay visible so they can share a contact, when the time is right.



Making a Plan, Then Winging It

Remember those great marketing plans you developed to take your business to the next level? Are you following them or are they gathering dust on your office shelf? For some agents, the temptation is to just wing it. The problem with that approach is it's hard to measure your progress.

Instead, start by picking 2-3 metrics that help you keep tabs on the goals you established in your plan. It might be the number of new clients or the percentage of people who responded to your email. Then establish a regular checkpoint to take a look at those metrics. If you're behind, it's your chance to adjust. If you're on target, it's full speed ahead.



Accepting Average as the Norm

If you answer OK when people ask you how business is going, you might be lulling yourself into a false sense of security. That's because while you're maintaining the status quo, the competition is likely passing you by. The norm eventually becomes below average.

So look for opportunities to invest in yourself and your business. Maybe it's pursuing a professional designation or finding a mentor who can help up your game. Another idea is to issue a challenge to yourself. What if you talked to two new people a week? By the end of the year, that's over 100 new contacts that can help you raise the bar.

Bad habits can end the same way they start—over time, let a more productive habit take its place. Get started with these ideas and break the cycle.

Discover the Secret

Mutual Sales Leaders is one of the most fun, most rewarding, most memorable incentive trips in the industry. The secret is world-class destinations, like Cap Cana in the Dominican Republic, and some pretty incredible hotels, like Secrets Cap Cana Resort & Spa. Then there's the admiration and recognition you receive from your Mutual of Omaha partners...and from your peers...for doing the right thing for your clients each and every day.

It takes hard work to make it to Mutual Sales Leaders, but here's the secret...it's totally worth it!

DOMINICAN REPUBLIC

Mutual Sales Leaders | Secrets Cap Cana Resort and Spa | Dominican Republic | MutualSalesLeaders.com

