MUTUAL MATTERS

A PUBLICATION FOR MUTUAL OF OMAHA'S BROKERAGE DISTRIBUTION

Create Your Own Rolex Reputation

It'll get you noticed. The weighty metallic band, the precision movement and, of course, the signature crown logo. Put a Rolex on your wrist and the message to everyone is – you have arrived. You are a success.

The Rolex reputation stands for longevity that lasts a lifetime. World leaders, Hollywood stars and legendary athletes have used it to express their own brand. And it's a lesson that you can apply to build your own reputation among clients.

SECRET TO SUCCESS

So what's the secret to the Rolex reputation? That's the question posed by the Reputation Institute (RI) who has been ranking company reputation for over 20 years. They report that the top three drivers in today's environment are:

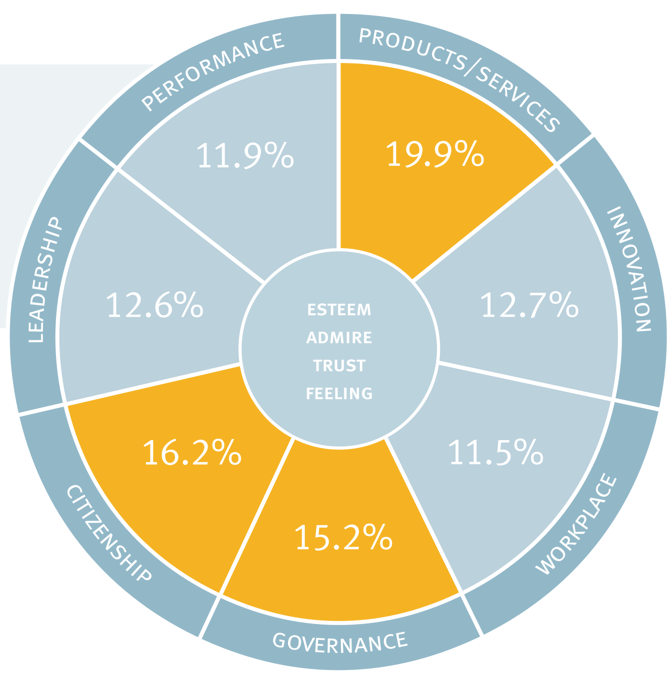
- **Products and services** – high quality products and services
- **Governance** – responsibly-run, ethical company
- **Citizenship** – supports worthy causes

Based on the 2017 RI analysis, Rolex ranks #1 in the world for companies with the best reputation. It's no wonder. They offer an international five-year guarantee. Rolex's financial results are better than expected and its leaders have a clear vision for the future. They also support mentor programs fostering young people.

The payoff for Rolex is being able to stand out from the crowd. Their reputation helps them deliver a consistent experience and meet the needs of their customers like few others can.

Key Dimensions of Reputation Management:

Products and Services, Citizenship, and Governance



HOW YOU CAN APPLY IT

You can stand out in the crowd too by applying some of the same success factors as Rolex. The key is managing your reputation in key areas like:

Products and Services

To the client, you are the product. Your reputation is based on the expertise you offer and the service you provide. If you say you're going to do something, then it's important to follow through with it. Whether it's returning a phone call or customizing a solution, they're watching. The payoff is a loyal client (and the potential for referrals).

Ethics

It's more important than ever to remain committed to ethical business practices. With the prevalence of social media, reputation-damaging content can go viral quickly. Professional associations like NAIFA offer industry standards that can guide how you conduct business. See *naifa.org* for a downloadable Code of Ethics.

Community Support

Clients like to do business with people who have a reputation for supporting their hometown. It shows you have a stake in making their community great. Consider getting involved with a local organization that you support. It can be as simple as volunteering for an event or as dedicated as serving on their board of directors.

Your brand is likely one of your biggest assets. It's what gets you noticed and what keeps clients coming back. Create your own Rolex reputation by focusing on these critical success factors and you too can create longevity that lasts a lifetime.

Mutual of Omaha

A STRONG, STABLE, AND SECURE REPUTATION.

A+

A.M. Best Company

For overall financial strength and ability to meet ongoing obligations to policyholders.

A+ (SUPERIOR) This rating is second highest of 16.

A1

Moody's Investors Service

For current financial strength and ability to withstand financial stress in the future.

A1 (GOOD) This rating is fifth highest of 21.

AA-

Standard & Poor's

For financial strength to meet obligations to policyholders.

AA- (VERY STRONG) This rating is fourth highest of 21.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to investment products or advisory srevices sold by the representatives with Mutual of Omaha Investor Services, Inc., as these products fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change. Ratings as of April 2017.

In today's competitive environment, agents need to work their lists harder (and smarter) than ever. However, cultivating a robust pipeline becomes even tougher when an army of competing agents are leaving no stone unturned. Ultimately, the challenge becomes, where (and how) to prospect, in order to maintain a viable source of leads.

5 Creative Ways to Generate Leads

While tried and true lead generation methods will always bear some fruit, it's important to periodically tweak our approach and try new techniques. Here then, are 5 creative lead gen strategies to build your portfolio:

1 INCENTIVIZE REFERRALS

Few recommendations are as powerful as a referral from a relative or a good friend. Think about it, if a friend gives us a rave review about a restaurant or a movie, we're much more likely to give it a try. The trust that we share with the people we are close to gives us confidence that our experience will mirror their positive experience.

Make certain that your current customers know that you are available to provide their friends, relatives and neighbors with the same products and services they have enjoyed. Offering a small token of appreciation for referrals, like a Starbucks gift card, will often produce surprising results.

2 VOLUNTEER

You've worked hard to position yourself as an expert resource, so why would you give that knowledge away for free? Simple, it's a great way to generate leads. Volunteer to be a guest speaker at benefits seminars, career fairs and universities. Take a stack of business cards, shake a lot of hands and stick around and chat with anyone you can. There are a multitude of unforeseen and residual connections that can be made from just one event. Make this tactic a routine and you'll be amazed by the client connections that result from the most unpredictable beginnings.

3 GET DIGITAL

If you don't have a Facebook page or a presence on LinkedIn, you're late to the party. But the good news is, it's not too late to establish yourself online. There's a massive amount of information available regarding digital marketing and prospecting. Suffice it to say, done correctly, digital prospecting has the potential to reach more clients (for less money) than by any other means. To get started, do some research and consult with agents and colleagues who are successful online marketers. Once you get up and running, you'll wonder why you waited so long to get started.

4 BE A WRITER

This tactic combines elements of volunteering, and to some degree, going digital. As a professional resource, you can enjoy remarkable exposure by writing an informative article for a variety of publications: church newsletters, university newspapers, employee bulletins and financial blogs, just to name a few. For example, as a guest blogger, you would provide an article, along with your contact information (which could include a link to your online platform).

5 DIVERSIFY

Regardless of which tactics you employ, don't put all your eggs in one basket. Concentrating too much attention in a narrow prospecting area means you're doing so at the expense of other areas that could be productive. In addition, be sure to periodically assess and adjust your strategies as needed. For various reasons, some tactics may lose their effectiveness over time, and should be reduced or replaced as new, more promising, tactics emerge.

Introducing Life Protection Advantage℠ IUL

Providing Clients With Protection Through Life

Moving into a new home. Celebrating accomplishments. First steps. First bicycle. First day of school.

These are the milestones of a life. Your clients wouldn't want to miss any of them. But if they can no longer share them with their family, they want their family to have the financial protection that will help them carry on with their lives.

The death benefit from a Life Protection Advantage indexed universal life (IUL) insurance policy is paid directly to beneficiaries. It can help the insured provide for his or her loved ones and maintain their standard of living – even if the insured is no longer around.

Life Protection Advantage also has the potential to build cash value.[1] This can be used to help make the client's life insurance coverage last beyond the no-lapse protection period, supplement retirement income or an education fund, or provide money for emergencies.

To learn more about Life Protection Advantage, visit *discoveriul.com*. Or contact your Sales Director or Sales Support at (800) 693-6083.

LIFE PROTECTION ADVANTAGE IS DESIGNED FOR CLIENTS WHO:

- Want to lock-in a death benefit that is guaranteed for a meaningful number of years. By paying the long-term no-lapse protection premium, clients are guaranteed coverage through age 85.[2] For most clients of average health, this guarantee period will last up to – or even beyond – their life expectancy at issue.[3]
- Understand the additional years of death benefit protection they need beyond the no-lapse protection period may be extended on a non-guaranteed basis
- Prefer the potential for greater growth than a traditional fixed interest universal life policy can typically offer, and are comfortable with their interest rate being based on the performance of a market index
- Want a policy with flexibility for the future – with features such as a Guaranteed Refund Option which provides qualifying clients with flexibility for the future, Accelerated Death Benefit Riders which allow clients the opportunity to access a portion of their death benefit early for terminal or chronic illness, and a cash value that can be accessed via loans and withdrawals

[1] The amount that may be available through loans or withdrawals, as defined in the contract.

[2] For insureds issue ages 75 and above, this guarantee is provided by paying the short-term no-lapse protection premium. Insureds issue age 80 and over receive a 5-year guarantee.

[3] Source: Social Security Administration, Estimates from the 2016 Trustees Report.

WISDOM FROM THE ORACLE OF OMAHA

Warren Buffet commands attention whenever he speaks. As the third-richest man in the world, the “Oracle of Omaha” clearly knows a thing or two about success. And he’s generous in sharing this knowledge with college students, his shareholders, entrepreneurs and more.

Two subjects that Buffett often talks about are his approaches to hiring and customer service. We've pulled highlights from his discussion on both topics that you can apply to your business.

LOOK FOR THREE QUALITIES.

Buffett regularly speaks to MBA students, offering his thoughts on business and life in general. Often, he asks the students to think about who among their classmates they would choose if they could get 10 percent of that person's earnings for life. He suggests that most people wouldn't simply pick the smartest individual or the one with the wealthiest family. Instead, he suggests that there are three qualities that the most successful individuals must have:

1. **Intelligence**
   Is the candidate smart enough to succeed in the industry?
2. **Energy**
   Will this person take initiative and work hard?
3. **Integrity**
   Is this an honest individual?

Of the three, Buffett believes integrity is by far the most important quality in potential hires.

"Without it, the first two will kill you," he said. "Because if you're going to get someone without integrity, you want them lazy and dumb."

DON'T JUST SATISFY. DELIGHT.

In today's broad marketplace, customers are always voting on your business. One bad interaction and they have a range of other businesses they could turn to instead. Which is why Buffett believes the key to a business's success is its ability to delight its customers.

"Have them walk out the door thinking, 'I have never had a better experience with a human being,' and they will come back," Buffett once said to a group of business owners.

He even goes so far as to suggest writing "delight my customer" in lipstick on your bathroom mirror as a daily reminder of this essential mantra. That's because he understands that exceeding customer expectations will build brand loyalty and can help you grow your business through client referrals and word-of-mouth marketing.

"Any business that has delighted customers has a salesforce out there," he said. "You don't have to pay them, you don't see them. But they are talking to people all the time."

Be like Buffett today.

Apply these principals to your business, and you too can be like Warren Buffett. And who knows? Maybe someday people will be quoting your wisdom.

"You will succeed if you have delighted customers.
Don't settle for satisfied."

THE BEST PRACTICES FOR LEAD RESPONSE MANAGEMENT

Based on the research of James Oldroyd, PHD, visiting research fellow at M.I.T. & David Elkington, C.E.O. of InsidesSales.com

"Timing is everything." And when it comes to prospecting, this is especially true. Science, not luck, drives call success, according to research from InsideSales.com.

THE FOCUS: For the best results, how should you respond to leads?
THE MISSION: Maximize results, minimize effort.

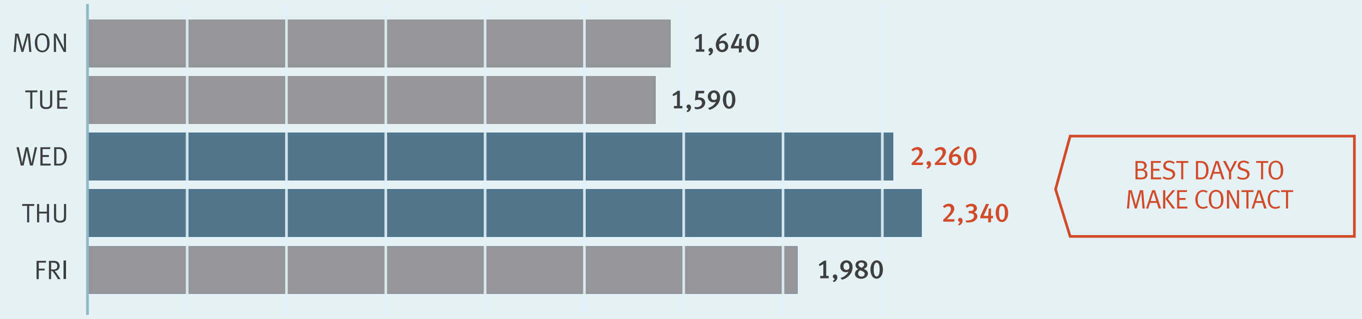
100,000 Call Attempts | **15,000** Unique Leads

3 Years of Data

Across many companies that respond to web-generated leads

Many of the results in this study are based on first call attempts, indicating how to get the job done right the first time.

BEST DAYS TO MAKE CONTACT



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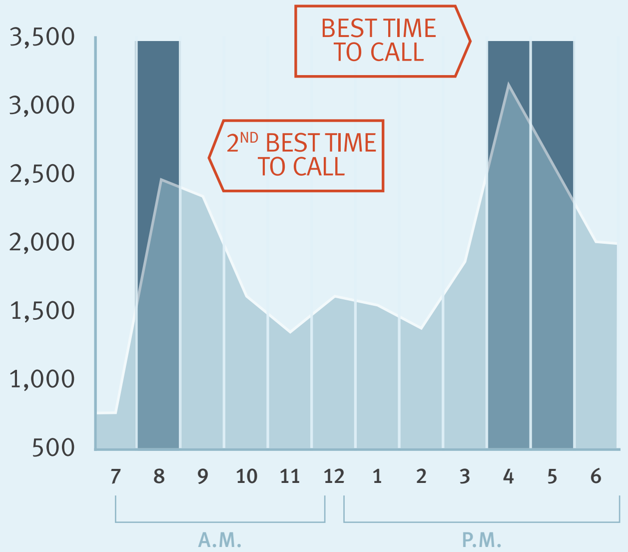
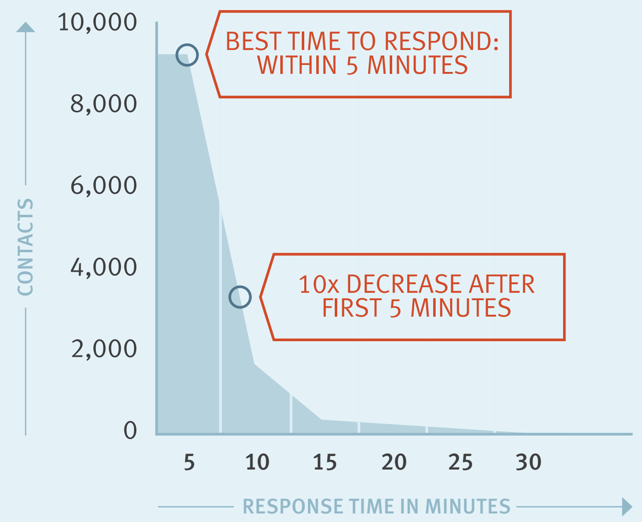


RESPONSE TIME



So before you reach for the phone because you have downtime, check the clock.

Don’t Sweat it!

Nearly every industry experiences some slowdown during the summer. Take this time to focus your sales efforts while enjoying the sunshine and blue skies.

START NOW

Insurance decisions can have a long sales cycle. Plan your summer activity and allow for extra time for efforts to bear fruit. If there are networking opportunities, make sure to participate and follow-up quickly.

FOCUS ON DEPTH, NOT BREADTH

Look through your existing client base. Where are the natural conversations? Have your clients experienced life events that have happened since you last talked? A friendly invitation to lunch or coffee can be a great way to catch up and get traction with people who know you.

TAKE ADVANTAGE OF SUMMER WEATHER

Want to make a splash? Host a summer event as a chance to catch up, build goodwill and ask for referrals. A day at the park, Frisbee and cookout, ice cream social…whatever you think your clients will enjoy!

With a little advance planning, patience and focus you can make your summer go from fizzle to sizzle in just a few simple steps.

Product in Practice – Priority Income Protection® as Mortgage Protection

Your clients' house is probably the largest purchase they've made. But, it's not just four walls and a roof. It's a home, a safe haven from the world's distractions and the place where memories are made. For many, it's part of the American Dream.

Their income makes it possible.

THE APPROACH

Ask your middle-income clients, "*What's your plan to pay for your mortgage, along with all your other bills, should you be unable to work due to illness or injury?*"

Some may be prepared. They've planned and scrimped and saved. Considering that nearly 70 percent of Americans have less than $1,000 in savings **and** more than one-third have no savings at all,[1] people who have saved are outliers.

Others may say, "I'd find a way to make it work if something happens." Clients with this mindset believe they'll find a way to make ends meet. Problem is many are less able to weather fluctuations in their income than they imagine.

TODAY'S REALITY

The average homeowner spends nearly $1,500 per month in housing costs.[2] That's roughly one-third of the pre-tax income for an average household income of $53,000. Factor in the rest of their bills and it's easy to see that most are under-prepared for a disruption in their pay.[3]

- The typical household cannot replace one month of income with liquid savings
- One in three American families reports having no savings at all

Given the financial commitment that comes with home ownership, one slip-up can be financially devastating and put their dreams in question.

Looking for Cross Sells, Term Life Express Producers?

With a sales cycle similar to TLE, PIP is a great portfolio booster that doesn't require you to be an expert to effectively communicate its benefits.

[1]https://www.gobankingrates.com/personal-finance/data-americans-savings/

[2]https://www.census.gov/quickfacts/table/PST045216/00

[3]Pew Charitable Trust, "The Role of Emergency Savings in Family Financial Security," November, 2015.

Priority Income Protection®

PRODUCT DETAILS

Monthly benefit:
$300 – $4,000

Benefit period:
12, 24 or 36 months

Elimination period:
30 days accident/90 days sickness

Issue ages:
18-61 (Renewable to age 65)

Benefits:
Total/Partial Disability, Recurrent Disability, Waiver of Premium

WHO BUYS PIP?

People who...

Want simple affordable coverage without riders

Prefer a short application

Need a maximum monthly benefit of $4,000

THE SOLUTION

A conversation about disability income insurance may be needed.

- Discuss financial pain points and gaps. People often overestimate their ability to cover unexpected disruptions in their pay schedule
- Disability insurance is mortgage protection should an illness or injury keep your clients from working

This is where Priority Income Protection comes in. An affordable and easy-to-understand disability insurance policy that delivers portable coverage in days, PIP is ideal for middle-income homeowners who want to protect their investment.

And thanks to streamlined underwriting and an easy quote e-App you don't have to be a DI expert to position it! Go to Sales Professional Access for more information.

PIP was designed to be straightforward and easy to understand, features knockout health questions, no medical exam, no rate ups and an incredibly simple e-App. Add it to your client conversations today!

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The Opportunity is LEGENDARY

3 Ways to Qualify!

We've added another way for you to become a Mutual Sales Leader.
Earn a trip to legendary Ireland based on the type of business you place with us.

Medicare Supplement • Simplified Health • Simplified Issue Life

Get complete details at mutualsalesleaders.com.

MUTUAL SALES LEADERS

Mutual Sales Leaders
Killarney, Ireland
March 2018