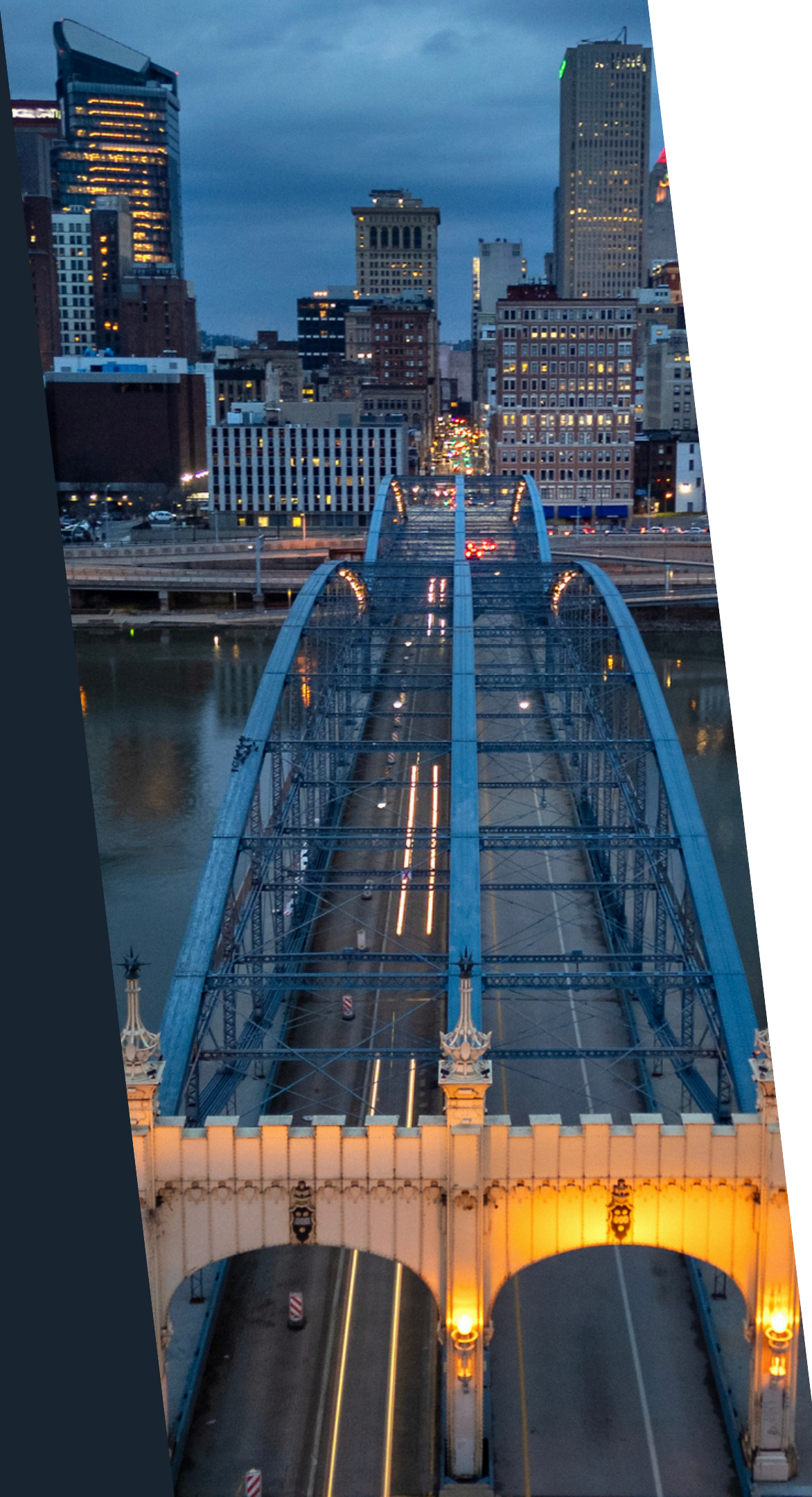


BUILT TO LAST
N&F INSIGHT 2027

B L U E P R I N T T O A R E C O R D A E P



MATERIALS

- Retention
- New Business
- Increase Policies per Client (PpC)
- Efficiency



What does a
“Record AEP”
mean to you?

BLUEPRINT TO A RECORD AEP

1. Business Plan
2. Rentention
3. New Business
4. Increase Policies per Client (PpC)
5. Efficiency



BUSINESS PLANNING

PUTTING THE HOW ON PAPER

- 01.** Establish the goal
- 10% BoB growth
 - Cross-sell 10%
 - 92%+ Retention

- 03.** Build the plan for all marketing and lead generation:
Ex. Social, Print, Mailings, Advertisements

- 02.** Identify budget for marketing and events and ideal CPA per new client

- 04.** Create milestones and timelines through AEP to keep yourself on track



RENTENTION

THE HEARTBEAT OF YOUR BUSINESS

01. Ensure every consumer's providers, drugs and pharmacies are current in your CRM

02. Master the products in your market(s) and the year over year changes to benefits, plan offerings, provider network and formulary

03. Separate those you must meet with and those you do not - prioritize your musts - handle the notes with a phone call

04. Start scheduling appointments as you gain information on plans impacting your book of business

82%

*Average Rention
Rate*



NEW BUSINESS

Three categories of new business



Pipeline



New clients with
expectation to
meet



Referrals



New clients
referred by existing
clients or B2B
partners



Prospecting



Pool of consumers
targeted to gain
appointments

BUILDING A PIPELINE MARKETING YOURSELF

01. Social Media is the easiest and cheapest way to get the biggest reach - seniors are using social media more than ever

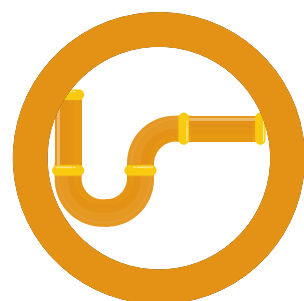
02. Local marketing is key to becoming a known resource in your community and allows brand recognition to grow when done with consistency

03. Grassroots marketing provides opportunity to meet prospects in person - eye contact and familiarity builds trust the fastest

04. Be online! Website presence drives credibility, reach and improves chances on appearing on Google, Bing and other search engines

SALES EVENTS

Meet and present to a group of members or prospects - wider net and more ears in one presentation



REFERRALS

EARNING FREE BUSINESS

- 01.** Referrals are the lowest CPA clients you can gain, only investment is the asking for them
- 03.** Provider groups are the hidden gold-mine. Connect with your local dental, medical, vision and other health providers

- 02.** Lean on existing clients who are happy with your services. Your clients are the best word-of-mouth around
- 04.** Business to Business - Financial, P&C, Life and Senior Living Centers are key partners



"The worst referral is the one you don't ask for"
- Sir Isaac Newton



INCREASING PPC



Hospital Indemnity **01**



02 Dental, Vision, Hearing (DVH)



Cancer & Critical Illness **03**



04 Final Expense



NECESSARY, NOT ANCILLARY...

- Medical cost-sharing is increasing annually
- MA/MS do not cover all medical/living needs
- Standalone products are guaranteed renewable
- Funeral costs increased ~4.6% annually ('21-'25)



NECESSARY, AND WANTED...

Cosnumers don't ask for products they do not know you have

- 1 in 5 wished their agent talked about dental or vision products
- 1 on 10 wished their agent talked about cancer, critical illness or final expense products

Just like referrals, you're leaving coverage on the table if you don't ask

As products and benefits shift, so does the role of the agent!

Need Training?

**The N&F team
is here to help
break it down
and help you!**



Efficiency

- Preparation
- Expectation Setting
- Technology



***“Theres a better way to
do it - find it”
- Thomas Eddison***

PREPERATION

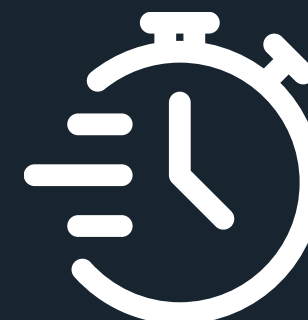
01. Have every possible piece of information needed in advance of appointment



02. Have quotes ran and top three plans ready to go (if change is needed!)



03. Limit meeting times to only what is necessary



EXPECTATION SETTING

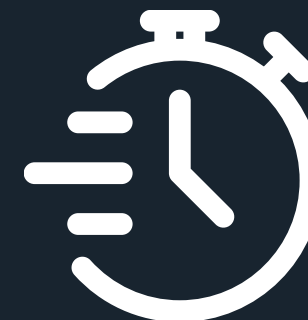
01. All current needs analysis info is provided prior to appointment



02. If no change is needed you may not need to meet



03. Meetings must be efficient and timely, catch up can happen later



TECHNOLOGY

- 01.** IntegrityCONNECT
- E-APP/SOA
 - Instant Quote
 - CRM
 - Marketing etc.
 - Benefit Eligibility



- 02.** Client Intake Tech
- ClientSync
 - RetireFlo

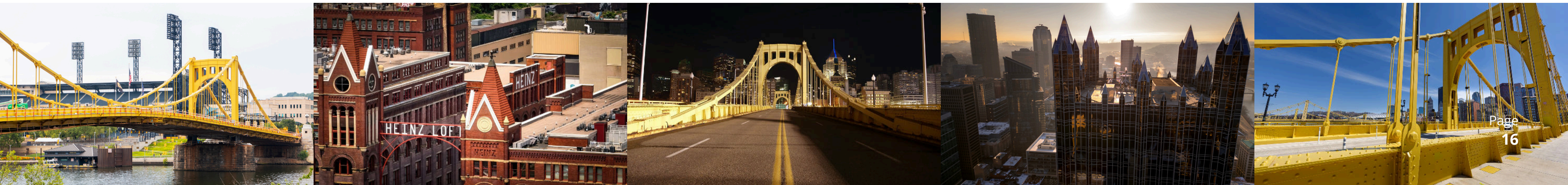
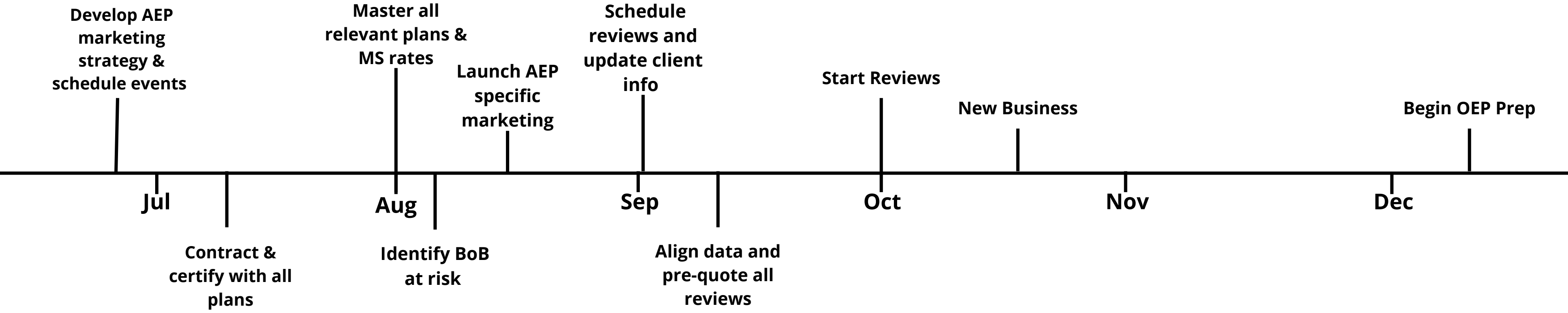


- 03.**
- Virtual meetings
 - Call Recording





AEP TIMELINE



"Failing to prepare is preparing to fail" - Benjamin Franklin" - Chris Holmes

**WE'RE HERE TO CONSTRUCT YOUR
FUTURE – BUILT TO LAST.**



THANK YOU!