



Trustworthy[®]
Selling

SALES PROPOSAL FOR

Prepared for:

Prepared by:

Product Background

Built By the Industry, For the Industry – The Art and Science

The Trustworthy Selling® sales effectiveness training program was introduced to our member companies in 2011. LIMRA and the Hoopis Performance Network (HPN) collaborated to create this program specifically for the financial services space. It's the first of its kind! A research organization (LIMRA) partnered with a proven field practitioner (HPN) to combine the art and science of effective selling skills to increase productivity and retention rates throughout our member companies. The science is the LIMRA research, and the art is HPN's field-tested language and techniques of top producers. This has been a courageous partnership founded on making a difference and changing an industry that's been searching for an answer to growing productivity and retention. Trustworthy Selling is truly built for our industry by our industry!

Award-Winning Program With Over 35,000 Graduates

With more than 10 years of experience implementing the Trustworthy Selling program in our members' field training curriculums, we are proud to say that we have well over 35,000* graduates from the program with many companies experiencing a 25 percent or greater increase in productivity** from their sales professionals who have completed the Trustworthy Selling training program.

As of 2024, Trustworthy Selling has been named by **SellingPower** magazine as one of the Top25 sales training companies in North America for four consecutive years!

Transforming Transactions Into Lasting Client Experiences

Trustworthy Selling is so much more than a sales-effectiveness training program. It's a dynamic, immersive and evolutionary experience. Designed for today's modern learner, it helps to bridge the gap between needed foundational knowledge and the skills necessary to retain sales professionals in our industry. With this expertise, they can create lasting human connections with their clients and prospects. The HPN/LIMRA partnership is founded on making a difference and changing an industry that's been searching for an answer.

Philosophically, we believe consultative sales training is about transforming transactions into enduring client experiences. Today more than ever in financial services, the only constant is change: change in the market, the distribution, the consumer — and your business. Ironically, few training programs have been able to keep pace. Trustworthy Selling stands out as the premier training program that prioritizes relationships and trust. By integrating our proven learning system with ease-of-use technology and voice-of-the-customer research, we empower your distribution and drive your business to thrive.

*As of year-end 2024

**Productivity measures range from: Increase in Production to Premium Dollars Collected to Lives Insured to New Clients, just to name a few.

Why Trustworthy Selling Is the Best Decision for Your Organization

Three Components to Sales Effectiveness

LIMRA and HPN have observed that financial professionals who develop mastery of their trade have three commonalities. They:

1. Understand the context or the environment in which they operate
2. Are psychologically ready to change their sales behaviors
3. Adapt their sales skills to the needs of the current environment

Our professional opinion is that, unless sales training addresses all three components, our clients won't see the incremental increase in productivity or retention that they seek.

Industry Specific

Trustworthy Selling® is the *only* sales effectiveness program in the financial services space that addresses the crisis of mistrust and communication misalignment that has negatively impacted retention over the past 40 years. It marks the first time ever that an industry research organization has partnered with a leading field practitioner to develop training that transforms the sales process from one that is seller-driven to one that is consumer-driven.

Trustworthy Selling also is the *first and only* world-class sales training program designed *exclusively* for insurance and financial services professionals — providing industry-specific scientific research and field-tested sales techniques. Trustworthy Selling is a holistic approach to consumers and the marketplace founded on three pillars of sales success: strategic, tactical, and psychological.

Behavioral Economics Techniques

Behavioral economics is a key component of the Trustworthy Selling program. It is a field of study that uses social, cognitive, and emotional factors to help understand how consumers make economic or financial decisions. Research has shown that incorporating behavioral economics into sales presentations streamlines the consumers' decision-making process and increases the likelihood to buy by 29 percent.

The financial effect of this improvement is powerful. Financial sales professionals could gain a 29 percent greater likelihood to buy by changing their perspectives, transforming their sales processes, and adding language that today's consumers prefer — creating a powerfully positive impact on their closing ratio, income, and your organization's profitability.

Proven Productivity and Retention Impact

LIMRA's in-house capabilities and its position as a research organization give us the unique ability to conduct "business impact results tracking" (BIRT) for our clients. Essentially, we commit to partnering with you to track productivity data before and after program delivery. This enables us to demonstrate the real ROI of participation in Trustworthy Selling.** (For example, recently we were able to demonstrate that the implementation of Trustworthy Selling in one organization lifted productivity with new clients by as much as 31 percent, with premium by as much as 18 percent, and with policy count by as much as 27 percent.) Our recognized* BIRT validation process is a value-added benefit of employing Trustworthy Selling that is unmatched in the training industry.

Industry Validated Assessments Allowing Personalization

Trustworthy Selling also employs the use of two industry validated assessments to help personalize the learning experience for your students. No other sales effectiveness program in the market offers industry validated assessments to support understanding, growth, and development.

Professional Development and Accreditation

Trustworthy Selling recognizes accomplishments through the issuance of digital badges — to graduates of the program and to certified facilitators and coaches. Digital badges provide clear, visual proof of skills and competencies mastered through program completion making it easy for your team to stand out among the competition.

Lastly, we care about the ongoing professional development of your sales professionals. Completion of the full Trustworthy Selling program qualifies as an elective towards American College's coveted FSCP designation — a \$660 value! Plus, for our Canadian companies, Trustworthy Selling qualifies for 29 CE Credit hours through the Institute in Canada.

*LIMRA's BIRT process was chosen by the ATD and the ROI Institute for inclusion in their 2013 publication titled "Measuring the Success of Sales Training."

**Full Trustworthy Selling program participation is required for this study.

What Do Participants Say?

*Participants with an average length of service of 8 ½ years.

Do they like it? 93 percent of participants* who complete the Trustworthy Selling program say it was a valuable use of their time.

What else do they say?

- “The whole process of Trustworthy Selling inspires me and **increases my confidence** before and during client/prospect meetings.”
- “This program has **reenergized me** and helped me decide to stay in a business I love but was ready to leave.”
- “This is one of the **best and most applicable** tools/programs that I have seen. Instead of saying ‘here’s a [product] you should buy’ I say, ‘here’s a wealth of information that will help you make better decisions.’”
- “This is the only program I have experienced that puts all the critical information and knowledge you need to **build a successful practice** and become a top producer, in one place...I highly recommend it.”

Trustworthy Selling Implementation

Take charge of your training with Trustworthy Selling! You have the power to set delivery schedules, choose the time and place, and decide who will deliver the content. Our curriculum offers a seamless, turn-key approach, enabling company facilitators to harness industry expertise for every student group being trained.

Scalable and Consistent Subject Matter Expertise

With industry subject matter experts delivering the core content through engaging online video presentations, facilitators can truly focus on facilitating each class instead of acting as the subject matter expert. Helping participants apply their knowledge through debrief questions, real life examples, and group activities. Each of the 10 learning modules consists of video content that is presented by respected industry experts, ensuring consistent, efficient, and effective delivery of key messages across your organization.

Easy to Facilitate and Implement

Our easy-to-follow facilitator guides require minimal preparation and include potential responses to debrief questions, making it simple for anyone with facilitation experience to lead a Trustworthy Selling session. Sales leaders and coaches also receive detailed coaching materials to reinforce on-the-job skill application after training.

Trustworthy Selling's unique delivery platform supports the dissemination and tracking of training content, making it easy to offer live classes in person or virtually. Designed for company facilitators or sales leaders, our program allows you to deliver training anywhere, anytime. You are in control!

Flexible Delivery Options

Several delivery options are available for Trustworthy Selling. The standard full program is designed for delivery by certified company facilitators, in a traditional classroom setting or a virtual classroom setting, with groups of up to 30 sales professionals at a time.

LIMRA/HPN certified facilitators may assist with delivery of these programs for an additional facilitation fee, plus travel expenses (if in person). We are also open to providing additional Train the Trainer sessions to share our expertise in virtual classroom delivery (fees may apply).

Ongoing Access to Content

The program methodology is designed as an ongoing development experience to impact behavior — not to be simply a one-time training event. Therefore, participants and facilitators have ongoing access to the delivery platform for reinforcement and continuing skill development for an extended period following delivery of the program content. This access to “just in time” training content keeps the program alive long after the event has concluded.

Participants can access the video and media rich content of the curriculum via their mobile devices. They will have the option to stream the media content either as video on their mobile devices or as audio in their vehicles. This feature gives sales professionals the ability to review content on the go, in between sessions, and for ongoing reinforcement of key learning objectives.

Deployment Strategy

We take the worry out of training implementation, whether it be a large-scale organizational initiative or smaller scope to meet immediate development needs, our white-glove concierge service will support you and your team every step of the way.

We guide your organization through facilitator and coach preparation/certification, class launch processes, and deployment of pre-work and evaluations. We also provide administrative training on the Trustworthy Selling LMS including learner management and analytic reporting.

We have a comprehensive implementation guide for class facilitators and administrators that includes timelines, communication templates, and expectations for effective implementation.

Building on our successful track record of measurable productivity and retention impact, we partner with your organization to optimize deployment and drive engagement throughout your Trustworthy Selling training delivery journey.

Our Solution to Meet Your Needs

We recommend the following...



Program Deliverables

The following are included in the per-student fees outlined in the next section.

For Facilitators:

- A **Trustworthy Selling® Implementation Guide**, detailing the necessary steps to effectively install the program in their firms, offices, or organizations. The guide includes a variety of delivery models for Trustworthy Selling, as well as a comprehensive overview of the content, resources, and activities included in each module.
- Access to **Trustworthy Selling® Facilitation Guide** materials via online platform.
- Access to the **Trustworthy Selling online platform**, which provides tools and other value-added resources for facilitators, for up to six months. Facilitators are granted access to the website from the day of their orientation sessions until four months after the last of their registered students are enrolled.
- Access to **coaching guides** and e-mail templates for ongoing follow-up.
- More than a dozen **Train the Trainer video** demonstrations.
- Two industry validated **developmental assessments** for personal growth and development.

Additional resources for Facilitators — *if participating in our facilitator certification program (additional fees apply):*

- Participation in an online and virtual **facilitator certification program** specific to Trustworthy Selling (separate certification fee required).
- **Wall charts and trainers' materials** that enhance and reinforce the concepts, exercises and activities throughout the program.
- **Digital Certificate of Completion** and **Digital Badge**.



Program Deliverables

For Participants:

- **Participation** in facilitated sales training modules.
- Two industry validated **developmental assessments** and accompanying feedback reports (LIMRA's Personality Style Profile (PSP) and Sales Booster).
- Access to the **Trustworthy Selling® website** for six months, including video lectures and reinforcement tools.
- **Participant guides** for the program iteration being delivered, which include activity worksheets and action planners.
- **Digital Certificate of Completion** and **Digital Badge**.

For Coaches — participation in coach certification program required (additional fees apply):

- **Participation** in up to 10 live facilitated sales training modules.
- Two industry validated **developmental assessments** and their accompanying feedback reports (LIMRA's Personality Style Profile (PSP) and Sales Booster).
- Participation in an online **coach certification program** specific to Trustworthy Selling (separate certification fee required).
- Detailed **coaching guides** and reinforcement activities for use on-the-job.
- Access to the **Trustworthy Selling® website** for six months, including video lectures and reinforcement tools.
- **Digital Certificate of Completion** and **Digital Badge**.

Program Investment

Your investment...

Implementation Timeline

* This is the date by which the Trustworthy Selling team needs notification of participant names and locations in advance of the class start date in order to set-up developmental assessments and provide access to the web site.

The below timeline outlines the sequence and timing of tasks, activities, and milestones required to achieve product implementation within your organization:

ACTIVITY	DATE
License Agreement Issued	
Facilitator Certification	
Class Launch Date*	
Class Start Date	

Terms of the Proposal

This proposal will dictate the terms of the contract that will be provided upon acceptance of this proposal.

Acceptance of the Proposal

Please indicate your acceptance of this proposal by signing and returning it to:

, LIMRA

Email:

Mail: 300 Day Hill Road, Windsor, CT 06095 USA

LIMRA

X

Name:

Title:

X

Name:

Title: