



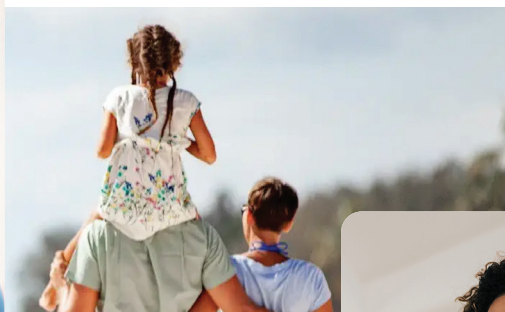
TRANSFORMING SALES EXCELLENCE

How Western & Southern Life Achieved Breakthrough Success with Trustworthy Selling

Trustworthy
Selling

CLIENT: Western & Southern Life





Executive Summary

Western & Southern Life, a Fortune 500 financial services leader, has successfully enhanced its sales force through the Trustworthy Selling sales effectiveness program. Developed by Hoopis Performance Network and LIMRA, this initiative has driven impressive gains in sales effectiveness, retention, and overall productivity. Key highlights include:

50%

Increase in policy placements
among program graduates

60%

Higher Premium Volume
compared to non-participants

- ✓ **Enhanced Coaching & Training** infrastructure supporting new financial representatives and managers
- ✓ **Capstone Experience** fostering deep engagement, networking, and alignment with company leadership

By implementing Trustworthy Selling, Western & Southern Life has built a consultative, client-focused sales culture that drives long-term business growth and strengthens advisor success.

Introduction

Western & Southern Life, a Cincinnati-based Fortune 500 company, has delivered financial security solutions for over 130 years. With a diverse portfolio of life insurance, annuities, mutual funds, and retirement solutions, the company is committed to empowering its clients and advisors alike.

To enhance its salesforce's effectiveness and engagement, Western & Southern Life implemented Trustworthy Selling, a cutting-edge program designed to develop consultative sales techniques, ethical selling practices, and relationship-driven approaches. Since its adoption, the program has significantly improved sales outcomes, boosted retention, and strengthened the coaching culture within the organization.

This case study explores the program's structure, evolution, and measurable impact on Western & Southern Life representatives and managers.



Program Structure & Target Audience

Trustworthy Selling at Western & Southern Life is designed as an ongoing professional development initiative rather than a one-time training event. Key elements include:

Eligibility Criteria

New financial representatives qualify within their first 26 weeks, based on performance benchmarks. The company also offers a 'Second Chance' qualification, allowing advisors who miss initial benchmarks to qualify later by achieving higher performance standards. This ensures a wider talent pool benefits from the program.

Comprehensive Coaching

A significant enhancement of the program includes a structured coaching initiative. Participants select a dedicated coach before starting, ensuring continuous mentorship, role-play exercises, and structured weekly guidance.

Integration for Managers

New Staff Managers are required to go through the program to align their leadership approach with the principles of Trustworthy Selling. They attend the same training sessions as financial representatives to build consistency in messaging and coaching.

Certification Process

Staff Managers undergo a structured certification that includes self-paced learning, hands-on coaching, and mentorship from experienced leaders. This process ensures they are well-prepared to guide their teams through the program.

Effective Program Delivery

Western & Southern Life ensures the Trustworthy Selling program is engaging and impactful, particularly in a virtual environment. Key best practices include:

- ✓ **Pre-Work Completion:** All participants must complete assigned microlearning videos and pre-session exercises before attending live virtual sessions. This ensures they arrive prepared and able to engage in meaningful discussions.
- ✓ **Strict Attendance & Commitment:** Participants must adhere to a strict attendance policy. Missing sessions without prior approval can lead to disqualification from the program, reinforcing accountability.
- ✓ **Interactive Virtual Sessions:** Live virtual sessions are designed to be highly interactive, with breakout discussions, role-playing exercises, and Q&A segments.
- ✓ **Manager & Coach Involvement:** Coaches and managers play an active role in reinforcing learnings outside of the virtual classroom. Regular check-ins and structured discussions ensure long-term application of key concepts.
- ✓ **Progress Monitoring:** Learning management system (LMS) reports are leveraged to track progress, ensuring that participants complete all coursework and remain engaged throughout the program.

The Capstone Experience: A Game-Changer

As a culmination of the program, top-performing representatives attend the **Capstone Experience** at the Western & Southern Life Home Office in Cincinnati. This immersive, in-person event provides:



Networking with Senior Leadership

to reinforce company
alignment and values



Interactive Training & Workshops

that deepen understanding and
application of Trustworthy Selling
principles



Recognition & Motivation

through structured mentorship and
professional development

The Capstone serves as a transformational moment for participants, fostering deep engagement, reinforcing key learnings, and creating a strong sense of connection between the field and the home office. Advisors participate in role-playing exercises, case study workshops, and strategic planning sessions with senior executives, ensuring they leave with actionable insights. The experience has proven invaluable in increasing participant commitment and long-term program retention.

Lessons Learned & Key Adjustments

Western & Southern Life's journey with Trustworthy Selling was not without challenges. The program's original pre-pandemic implementation strategy required significant adjustments to improve its effectiveness. Key lessons and transformative changes include:

- ✓ **Virtual-First Approach:** Initially designed as a hybrid program with in-person sessions, the pandemic necessitated a shift to fully virtual delivery. This transition proved highly effective, increasing accessibility and reducing travel barriers while maintaining engagement through interactive digital tools.
- ✓ **Enhanced Coaching Structure:** Early iterations of the program lacked structured coaching involvement. The team learned that financial representatives needed consistent, ongoing mentorship. By formally integrating coaches into the process, participants gained stronger support networks, leading to better skill adoption and performance outcomes.
- ✓ **Stronger Manager Engagement:** Initially, staff managers were informally involved in the process. The new approach required managers to complete the training alongside their representatives, ensuring alignment in coaching and reinforcing best practices at every level.
- ✓ **Data-Driven Qualification Metrics:** The original qualification benchmarks were rigid, potentially excluding promising representatives. The introduction of the **'Second Chance'** qualification opened opportunities for more advisors to participate, fostering a culture of perseverance and development.
- ✓ **Capstone Refinement:** The Capstone experience was restructured to balance virtual and in-person components. While most training remains virtual, the reintroduction of the in-person Capstone component has strengthened networking, peer learning, and company culture reinforcement.
- ✓ **Clearer Program Expectations:** Early on, some participants struggled with expectations and requirements. By implementing clear communication strategies, accountability measures, and structured touchpoints, engagement and completion rates improved significantly.

These strategic adjustments have been instrumental in transforming Trustworthy Selling into a powerful, results-driven program that continues to evolve with the needs of Western & Southern Life's salesforce.

Results & Impact

The Trustworthy Selling program has yielded measurable improvements in sales effectiveness and retention.



Graduates placed **91% more policies** and generated **107% higher premium volume** than non-participants in 2024.



Higher retention and engagement levels among financial representatives due to structured coaching and mentorship.



Improved knowledge retention and adherence to best practices through continuous learning and support.

Additionally, the introduction of the Second Chance qualification has expanded access to the program, providing motivated representatives with additional opportunities to benefit from Trustworthy Selling. Data analysis shows that this broader participation has strengthened overall program effectiveness and reinforced the company's commitment to long-term advisor success.

"The Capstone experience has been a game-changer. Bringing our advisors to the home office fosters stronger connections and reinforces our commitment to their success."

–Matt Loveless - Vice President
Agency Strategy, Training & Field Talent Acquisition

"Trustworthy Selling has transformed the way our financial representatives engage with clients. The program has significantly improved their confidence and ability to build meaningful relationships."

– Troy D. Brodie - Senior Vice President, Western & Southern Life, and President, W&S Agency Group

Conclusion

Western & Southern Life's success with Trustworthy Selling showcases the company's dedication to excellence, ongoing learning, and a client-first approach. By integrating structured training, robust coaching, and a high-impact Capstone experience, the program has become an indispensable pillar of the organization's sales development strategy.

With its data-backed success and commitment to continuous innovation, Trustworthy Selling remains a cornerstone in Western & Southern Life's mission to empower financial representatives and drive sustained business growth. The program's evolution, leadership buy-in, and strong coaching culture continue to position Western & Southern Life as an industry leader in sales effectiveness and advisor development.

Trustworthy[®] Selling