Protective

LEAD MANAGEMENT GUIDE

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

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Help more customers secure the life insurance and retirement protection they need

Uncovering life and annuity prospects among Allstate customers can open opportunities to serve more of their needs – and you don't have to make these connections on your own. At Protective, we're here to help you easily engage your high propensity leads and offer solutions to protect what matters most.

This guide gives you a simple, repeatable process to connect with the right prospects at the right time in their lives using Lead Manager.

Follow the steps ahead to simplify your approach to meeting customers' needs – and ultimately grow your business.

Protective℠

Get started with Lead Manager

The leads you have available in Lead Manager provide you with new opportunities to connect with existing Allstate customers. These are potentially highly engaged customers of non-participating Exclusive Agents (EAs) who could need the life insurance and annuity solutions you offer.

You will need to log in to Lead Manager at least 11 days prior to starting a campaign or your leads will be delayed. Because of this, there may not be active leads in your account when you initially log in.

As you begin working in Lead Manager, focus on starting small with support from the tools featured in this guide. Set achievable goals for yourself and your staff to make calls and share successes across the team.

Connect with your leads

The most valuable part of the process is reaching out and contacting the customer. As you begin working your leads, start a conversation using talk paths like the one on the next page and our templated marketing tools.

Make a connection over the phone

Prepare before you dial with this sample talk path that opens the door to a life and/or retirement discussion. Remember to make your conversations more personal by introducing yourself with your first name and mentioning the customer's Allstate agency.

"Hello this is _______ from Allstate. I wanted to thank you for your business and letting us protect your {insert – home, car, etc.}. It's important we touch base occasionally to make sure your coverage is still up to date. We should also talk about the most important coverages we offer – life insurance and retirement protection."

"Do you currently own a life insurance policy or annuity?"

"Yes, I already have a policy/annuity."	*"I don't have/need life insurance or an annuity."*
"What type of policy or contract do you have?" *"How much coverage do you have?"*	*"Why haven't you purchased this type of protection in the past?"*

"I want to be sure that you have all the protection you need to ensure that no matter the circumstances, your loved ones and your future goals are protected. Let's get together to review your existing coverage and ensure you have the most appropriate protection and you're getting the most value for your money."

"Sure, let's do that."	*"Let me think about it."*
"Great! We can do this over a quick phone call, or I can send you a Zoom appointment if you prefer."	*"It's important to think through important decisions. I always give careful consideration to the financial decisions that impact my family. What specifically are you considering about this protection?"*

Make a connection with email and direct mail

The eAgent and Target and Grow (TaG) platforms are integrated into Lead Manager, making it easy for you to send templated marketing campaigns to your prospects.

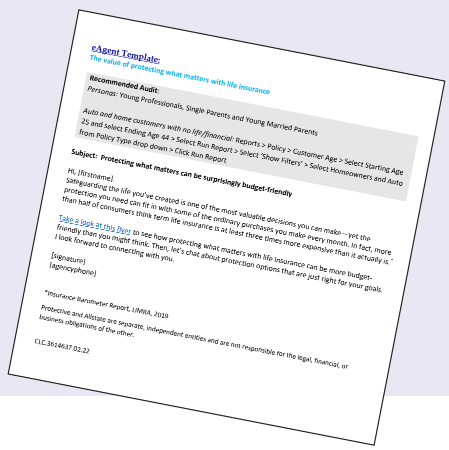
Send customizable eAgent email templates and TaG direct mail pieces to start a conversation with your leads about these topics and more:

Life insurance

- The importance of life insurance
- Term conversion opportunities
- Comparing life insurance options
- Surprisingly affordable protection

Retirement

- Planning for retirement
- Importance of guaranteed income
- Social Security and Medicare
- Long-term care planning



eAgent Template:
The value of protecting what matters with life insurance

Recommended Audit:
Personas: Young Professionals, Single Parents and Young Married Parents

Auto and home customers with no life/financial: Reports > Policy > Customer Age > Select Starting Age 25 and select Ending Age 44 > Select Run Report > Select 'Show Filters' > Select Homeowners and Auto from Policy Type drop down > Click Run Report

Subject: Protecting what matters can be surprisingly budget-friendly

Hi, [firstname].
Safeguarding the life you've created is one of the most valuable decisions you can make – yet the protection you need can fit in with some of the ordinary purchases you make every month. In fact, more than half of consumers think term life insurance is at least three times more expensive than it actually is.*

Take a look at this flyer to see how protecting what matters with life insurance can be more budget-friendly than you might think. Then, let's chat about protection options that are just right for your goals. I look forward to connecting with you.

[signature]
[agencyphone]

*Insurance Barometer Report, LIMRA, 2019

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Keep tabs on your interactions and next steps

As you interact with customers, save your notes in Lead Manager to keep up with the status of your leads.

In the Activity tab of the Lead Log, document your conversations and set any relevant tasks. Use Quick Actions to easily schedule appointments and tasks for follow up.

We're here to help you follow and repeat these steps to meet more of customers' financial needs. Visit us at allstate.protective.com or contact your Protective representative for support along the way.

Protective

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

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