CURRENT STATE FEBRUARY 2017





AWARENESS

- This is a company that is worth my time to investigate further.
- I'm not sure what WSL does or stands for. The messaging isn't cohesive.



INTERESTED

- I want to do self-directed research.
- I can only move forward with the company if I agree to speak with an agent.



ANXIOUS

CONSIDERATION

- I'm busy and do not have much flexibility.
- The process requires me to meet with my agent face to face multiple times.

START

OPEN & AWARE



UP-SELL/CROSS-SELL

- I want my agent to be my advisor throughout my life changes.
- My agent seems more interested in selling me products, than in my needs.



NURTURED

I want my agent to be my

INQUISITIVE & EXPERIMENTING

My life requires the flexibility of self-service. My agents keep changing so my main point of contact is the CRC.



DECIDED

- I want to be empowered to make small changes. I can't fill out my application online.
- I haven't received my policy, and my agent isn't returning my calls.

OVERWHELMED

ENGAGED & INTENSIFYING



BELONGING & POVOCATING STRESSED

PAYOUT

- I want to feel valued during this difficult time.
- i'm not in the mindset to fill out endless forms or answer a bunch of questions.

STAGNATING & DISENGAGING



LAPSE

- I only have a relationship with the agent, not the company.
- 🔀 I need an expense to cut, and I don't see any tangible benefit to life insurance.











X Pain point

