



Navigating The New Normal

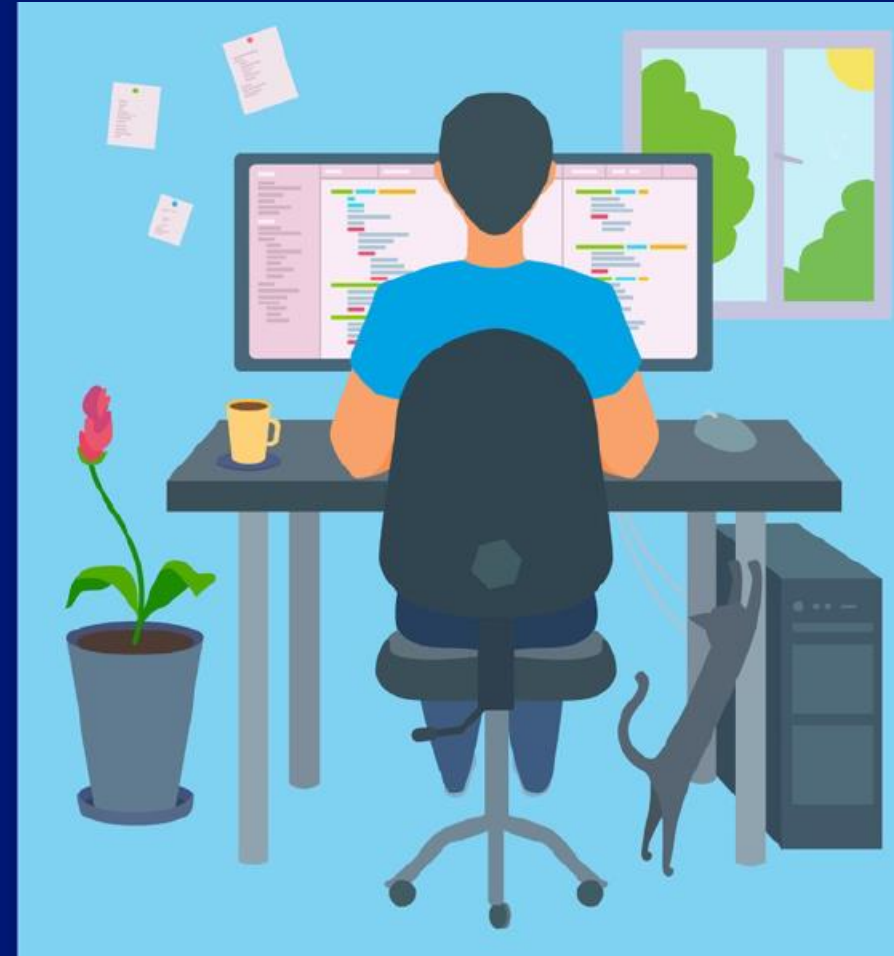
Today's Topics

- **How To Survive & Thrive Working From Home**
- **Managing Remote Employees**
- **Over-The-Phone & Virtual Selling: *Scripts & Suggestions***
- **Video Conferencing Tips**



Tips to Survive and Thrive Working from Home during the COVID-19 Pandemic

Joseph Coughlin, PhD, is Director of the Massachusetts Institute of Technology AgeLab and Senior Advisor to Next360 Partners, LLC. Follow him on *Forbes* and on Twitter @josephcoughlin



Why Is “*Navigating The New Normal*” Important?

Even without the anxiety created by COVID-19, research* suggests that working from home often results in higher levels of work-family conflict, and that contributes to:

- ✓ Stress
- ✓ Emotional Fatigue
- ✓ Unhappiness
- ✓ Family Friction

Song, Y., & Gao, J. (2018). Does telework stress employees out? A study on working at home and subjective well-being for wage/salary workers. *Journal of Happiness Studies*, 1-20.

Tip 1: Set A Daily Schedule

Maintaining a routine and schedule is key

- **Use your alarm clock...
continue to wake-up at the same time every day**
- **Start your work day, take your lunch, and end your work day at the same time as you did at the office**
 - **Communicate this time to your family**
 - **Generally speaking, you can't be interrupted to do "family stuff" or domestic to-do's during work hours**

Tip 1: Set A Daily Schedule

Benefits of keeping a daily schedule:

You'll have a sense of normalcy, structure and control while managing uncertainty

Tip 2: Maintain Your Personal & Professional Self

Not just your physical health... psychology, too

- ✓ Make your bed, eat breakfast, get dressed**
- ✓ The psychology of your “uniform”**
- ✓ You’re always ready for video-conferences, too!**

Tip 3: Define A Work Space

To focus on your work, you need privacy

- You don't bother others
- Others don't bother you
- You can talk confidentially

Tip 3: Define A Work Space

If possible, don't work in “*family areas*” such as the kitchen table, kitchen island or family room...

- **Create a space that says “*Here's where I work*”**
- **You may need an “appropriate background” for video-conferencing**
- **A door can keep kids, pets and noises out**
- **Sometimes a small table in the bedroom is the best compromise**

Tip 4: Set Daily Goals & Work Objectives

- Working from home provides freedom & flexibility
- To feel in-control, you need structure

Research suggests that our level of “*life satisfaction*” (*and reducing burn-out*) is correlated to what we can achieve daily... not in the long-term, but every day.*

* Barros, A.S.S (2017). Subjective Well-Being (Sb) and Burnout Syndrome (BnS): Correlation Analysis Teleworkers Education Sector. *Procedia-Social and Behavioral Sciences*, 237, 1012 – 1018.

Tip 4: Set Daily Goals & Work Objectives

- If there were regular staff meetings at work, keep that schedule with virtual meetings from home**
- Try not to change your routine just because the mode of communication has changed to “video”**

Tip 5: Switch Off!

**Working from home does NOT MEAN working 24/7,
or even *“being available”* 24/7.**

**When you “quit working” and “go home”
power everything down.**

**Don’t return to your “work space”
until you’d normally be at work again.**

**If it’s a day or time-of-day when you wouldn’t be
working at the office, don’t be working at home.**

Tip 5: Switch Off!

“Switching Off” and having down-time is critical to:

- **Your physical health**
- **Your mental well-being**
- **Maintaining healthy relationships with your partner**
- **Maintaining healthy relationships with your children**
- **Maintaining a healthy work-life balance**

Tip 6: Reach Out & SEE Someone (*virtually*)

Generally speaking, humans are social beings.

Solitude can be very productive (*no interruptions!*)

But too much solitude can be lonely.

Research indicates that “connection and communion” is primarily achieved through body language.*

* Mehrabian, A. (1971). *Silent Messages* (Vol. 8, No. 152, p. 30). Belmont, CA: Wadsworth.

Tip 6: Reach Out & SEE Someone (*virtually*)

**Video-conferencing is NOT just *cool technology*...
Seeing another person's facial expression,
or seeing a group of people together
helps keep you fully engaged.**

So...

Tip 6: Reach Out & SEE Someone (*virtually*)

- Have a video *meeting*... 2 people or 10!
- Have a video *cup of coffee* w. friend/associate
- Have a video *lunch* with a work associate
- Have a video *dinner* with a friend
- Have a video *happy hour* with friends
- Have a video *book club meeting*
- Have a video *sports conversation*
- Have a “*bring your pet to work*” call
- Have a scheduled *video call* w. family member every Saturday morning at 9:30

Tip 7: Eat Healthy

Be careful!

The refrigerator and the pantry are *RIGHT THERE!*

Studies* show that working from home promotes “*grazing.*”

**Those studies also indicate that
working from home increases waistlines!**

Tip 7: Eat Healthy

**When you're not "*paying at the counter,*"
portion control becomes much more difficult!**

**Instead of the "free" cup of coffee you would've
grabbed at work, you grab leftover brownies and a soda!**

**Poor eating can make you tired,
de-energized and un-motivated!**

Don't snack or graze!

**Drink water, only eat at lunch-time,
and make good choices!**

Tip 8: Move, Move, Move

Work From Home makes it easier to be *sedentary*...

- **You're not walking to the printer**
- **You're not walking to the coffee machine**
- **You're not walking to discuss things with others**

Tip 8: Move, Move, Move

Get outta your chair!

- ✓ *Stand during phone calls*
- ✓ *Stand when reading something*
- ✓ *Set a 30-minute timer on your phone... get up!*
 - *Walk to the end of your driveway & back*
(But don't walk through the kitchen!)
- ✓ *Do 10 push-ups at 10:00 and 3:00*

Moral Of The Story

“If it was easy, everyone would do it!”

- ✓ **It takes discipline**
- ✓ **It takes conscious effort**
- ✓ **But the rewards are definitely worth it!**

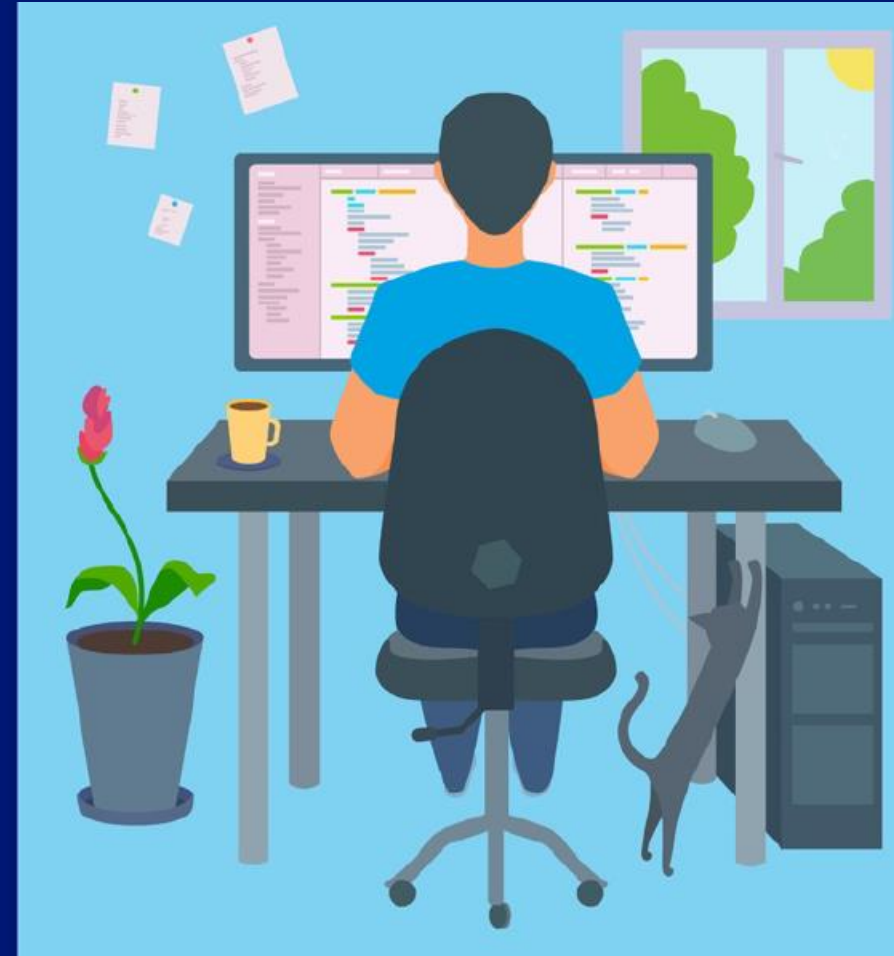
Remember:

***If it doesn't get scheduled,
It doesn't get done!***



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Managing Remote Employees

Source: LinkedIn Learning
“Managing Virtual Teams” (2019)



Managing Remote Employees

- **Same skill set...**
 - *Use the same management & leadership skills*
- **Set clear deliverables, timelines, and expected results**
 - *Reinforce the importance of the deliverables*
- **People need more flexibility at home**
 - *Don't worry as much about "HOW they get it done" as "THAT they get it done"... they'll find the best way*

Managing Remote Employees

➤ Stay in-contact

- *Have regularly-scheduled 1-on-1 meetings to check-in*
- *Reach out at least once a day*
- *Have an impromptu “debrief meeting” with your team at the end of the day... Good for venting & idea sharing*

➤ Video chat vs. phone chat vs. e-mail

- *Most-effective vs. least effective*

Encourage Your Team's Connectivity!

- Have a *video meeting*... 2 people or 10!
- Have a video *cup of coffee* w. a friend/associate
- Have a video *lunch* with a work associate
- Have a video *dinner* with a friend
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Managing Effective Meetings

- **The 3 B's: Be relevant, Be impactful, and Be done!**
- **Pre-Meeting: Get team feedback; organize content; consider “action items” (*begin with the end in mind*)**
- **Meeting Start: Camaraderie, a personal story (*connect*)**
- **Meeting: Include everyone's thoughts and feedback**
 - ✓ **Call on people to be sure everyone contributes**
- **End with Action: Document action items; assign accountability**
- **Post Meeting: Accountability checks... follow-up! (*call / e-mail*)**

Managing Effective Meetings

- **With clear goals, objectives and timelines, your team has the autonomy to manage their own time to *git 'r done***
- **Hold them accountable... don't let timelines slip... set firm expectations**
- **Figure out how often your team wants to communicate as a group... they'll appreciate that you consider their input**
- **Distribute authority... allow your leaders *“to rise to the occasion”***
- **Recognize accomplishment... when you ask for a lot and they accomplish a lot, *give credit where credit is due***

Managing People

- **Communicate often... listen to their challenges... ask them for suggestions for overcoming challenges... be sensitive to their work-from-home complexities (*family issues*)... be flexible**
- **Positive feedback in a group; constructive feedback 1-on-1**
- **Watch for “*the rumor mill*”... continuously communicate goals (*and changes*) immediately to keep people focused**
- **Listen a lot... you can't observe behavior like in the office**

Managing People

- **Keep people connected... not just to you, but to each other**
 - Remember... your team isn't having hallway conversations
 - Your team isn't eating lunch together
 - Your team isn't going to happy hour together
 - Find ways to bring THEM together... maybe even without you... so they can share challenges and ideas, or brainstorm solutions
 - Encourage team members to video chat for business... and non-business... *have a laugh!*

- **Consider two important team video-calls each week:**
 - One on Mondays to “set the stage” for the week’s expectations
 - One on Fridays to recap and evaluate results from the week

Managing People

- **So much of what you do is dependent on your team**
- **Their “new normal” presents a lot of challenges**
- **Everything will feel awkward and uncomfortable at-first**
- **It keeps getting easier to connect remotely**
- **Don’t relax your efforts... push people to stay connected...**
- **Soon it becomes “*standard operating procedure*”**



Managing Remote Employees





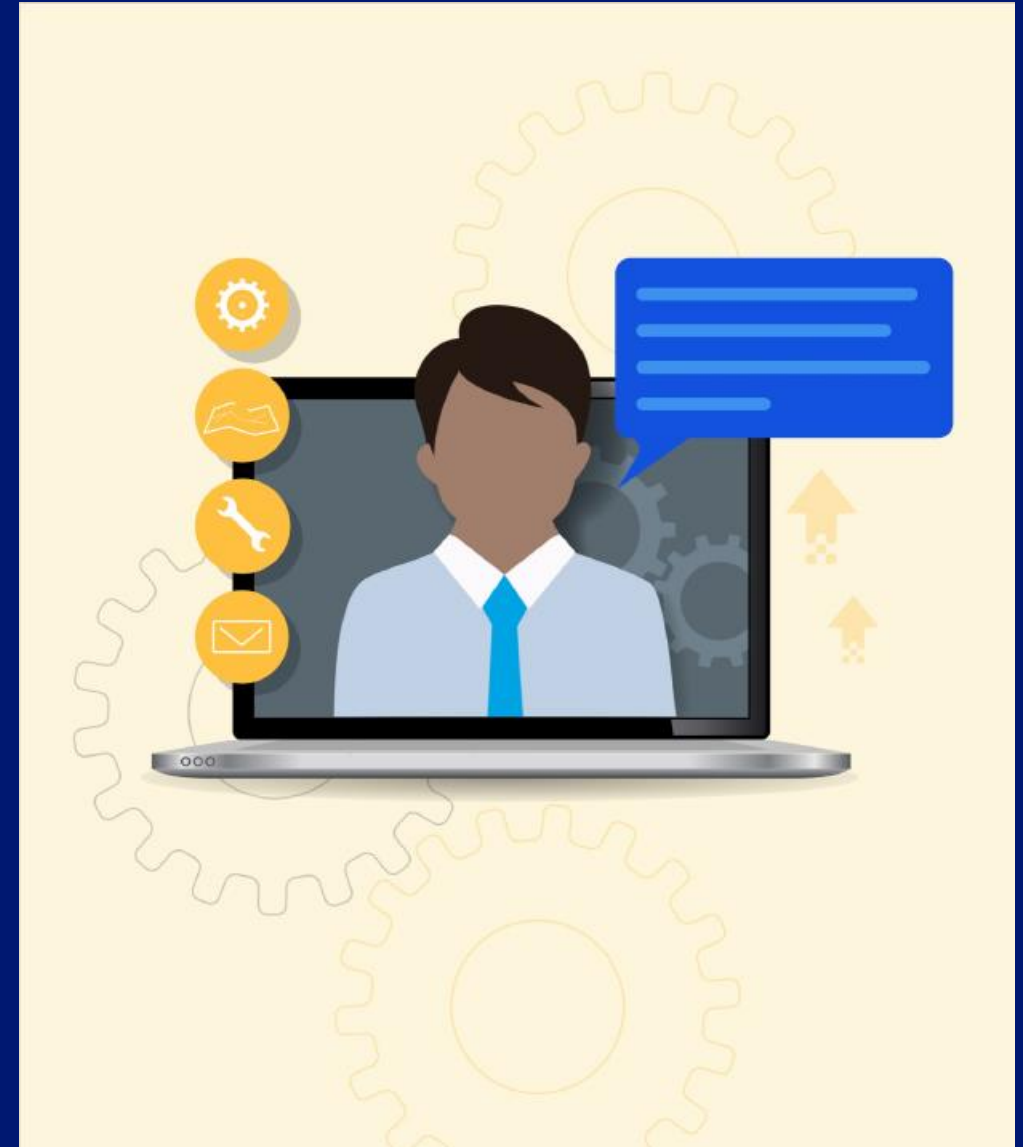
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Finding Success with Online and Over-the-Phone Selling



Why Life Insurance?

**For the ones you love
that rely on you for financial security.**

**Think about all of the people that
you could look in-the-eye and say “I love you.”**

**Write down everyone on that list
that’s financially dependent on you.**

**Life Insurance helps make sure
they’ll always be financially secure
even if you’re no longer here.**

If You Could Look Down And See...

Imagine that something catastrophic happened and you don't come home from work tomorrow.

10 years from now, you get the chance to look down and see what's going on with your family.

- *What would you like to see happening?*
- *Based on the plans you have in place today, what do you think you'd actually see?*

Paint A Picture For Me

Tell me about your children, and what experiences you would like them to have before they leave the nest.

Tell me about what you would like your retirement to look like?

I talk to a lot of people...

**I talk to a lot of people about
*“planning for the unexpected.”***

A lot of people tell me that, if they died unexpectedly, these are the things that are most important to them:

- 1. Pay off their mortgage, cars & credit cards**
- 2. Provide some / all college funding**
- 3. Replace income to maintain lifestyle**

**If you died unexpectedly,
would any of these be important to you?**

Which would you rank 1st, 2nd and 3rd?

Managing Objections

It's important to realize that *pitching a solution* without understanding the client's objectives creates objections that can be difficult to overcome.

**Creating a clear purpose for life insurance...
in the eyes of the client...
will reduce the number of objections,
and make them easier to address.**

**You can't just assume that people want life insurance,
and that they understand why.**

Managing Objections

Nobody wants to spend money... or do they?

“Price only matters in the absence of value.”

Did you present value that transcends price?

“Do you like the way this solution addresses your concerns?”

Relieve the pressure:

“I understand your concern about that.”

Agree and Counter

Ask good questions and...

Listen attentively.

Managing Objections

Incorporate their objectives into your close.

“Mr. and Mrs. Smith, it looks like your family could struggle financially if one of you died unexpectedly, especially with regards to the goals you said are important:

- ***paying-off debt,***
- ***helping pay for their college, and...***
- ***replacing lost income to keep the family going the way they are today.***

But there’s good news... for just \$\$\$ per month, we can make sure your family goals are achieved even if the unexpected happens.”

Managing Objections

“I want to think about it.”

This is perhaps the most common objection you'll hear.

It's not really an objection...

They don't really have a specific objection.

It's not that they've decided NOT to move forward,

They just haven't decided *if it's* worth it to move forward.

Managing Objections

“I want to think about it.”

You need to help them *“think about it.”*

Ask more questions.

“Mr. and Mrs. Smith, it looks like you’re really dealing with two possible alternatives:

- 1. Continue living with the risk that your family’s financial future could fall apart if one of you dies, but you can spend that money on a few other things; or***
- 2. You can budget a few bucks a month and sleep with confidence knowing that your family will be OK if the unexpected happens.”***

Managing Objections

“I want to think about it.”

Let me ask you something...

What are you most concerned about giving-up for \$\$\$ a month?

*When you say “I want to think about it,”
I suggest that you ask yourself whether it’s really worth it
to NOT give that up
in exchange for the certainty of financial security for your family.*

Managing Objections

“I’d like to shop around.”

Let me be sure I understand what you’re saying...

It sounds like you’re telling me that you know this solution is important, and you’d like to move forward, but now you want to make sure you’re getting a good deal, too.

Is that what you’re thinking?

Managing Objections

“I’d like to shop around.”

Well, I see three ways you can go about shopping around:

- 1. You can do it on your own. You can fumble around on the internet and not know whether you’ve even entered the information correctly. OR...*
- 2. You can contact another life insurance professional and have another discussion like this one, and end up in this same place. OR...*
- 3. You can let me do the shopping for you. I represent many of the best-known life insurance companies in the industry. In fact, it’s a standard part of my process to shop around for you to make sure you’re getting the best possible solution.*

Managing Objections

“I’d like to shop around.”

And the best way to make sure I’m getting the best possible solution is to shop with accurate information.

You see, we can’t know that actual cost of life insurance without knowing your medical information.

If we complete an application, the insurance companies can gather the information they need to provide you with an accurate answer.

There’s no cost or obligation to completing the application, but we can’t know the right answer without it.

What do you think... should we get the right answer before you decide?



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Video Conferencing Technology Overview



The Benefits Of Video

(when face-to-face isn't possible)

- **More engaging than a phone call**
- **Multiple ways to share information**
- **Accommodates visual learners**
- **Convenient... customer doesn't need to leave home**
- **Customer control... they can mute and discuss**
- **You can read their body language**
- **Saves time... more appointments per day**

Helpful Tips for Video Meetings

- **Have a strong, solid internet connection**
- **Use your computer's audio connection instead of cell phone**
 - *A telephone headset plugged-in to the headset jack works great*
 - *Encourage your audience to do the same (you can show them how even AFTER your meeting has begun)*
- **Manage your video...**
 - *Light in front of you, but not behind you!*
 - *Camera level with your face*
- **Be comfortable switching between video and applications**
 - *Have resources ready before the call begins*
- **Practice using on-screen annotations**

Helpful Tips for Video Meetings

- **Is there a “Notes” function?**
 - *You can type notes and keep your eyes on the screen*
 - *Know how to “save” your notes*
- **Know how to mute and un-mute participants**
- **Some video programs have “white board” capability**
 - *If you have a touch-sensitive screen, you can draw on it*
 - *Use your stylus pen!*
- **Recording... rarely used in client presentations...
know it just-in-case**
- **Don’t Interrupt!**
 - *Write notes of what you want to say so you don’t forget...*
 - *Then wait your turn!*

Overview of Video Vendor Capabilities

	Cost	Ability to Share Screen	Ability to Annotate on Screen	Mobile App	Ability to Record	Private/ Password Protected
Facetime	No Cost w. WiFi / Cell Service					
Skype for Office 365	Cost incl. in Microsoft Business Subscription	✓	✓	✓	✓	✓
Google Hangouts Meet	Free thru July 2020	✓		✓	✓	
GoToMeeting	Various Pricing Packages; Typically \$12 - \$16 per month	✓	✓	✓	✓	Available with Business Package
Zoom	Various Pricing Packages; “limited” package for free; up to \$19.99 per month	✓	✓	✓	✓	✓
WebEx	Various Pricing Packages: \$0 - \$27.95 per month	✓	✓	✓	✓	✓

FaceTime

- **Only available between Apple devices**
- **Effective for casual calls**
- **Best for 1-on-1... larger groups can be difficult (*especially on phones*)**
- **App is pre-installed on all Apple devices**
- **Free when using wi-fi (*otherwise uses data*)**

Skype for Office 365

- **Skype was acquired by Microsoft for Office 365**
- **Works seamlessly between Outlook & Microsoft products**
- **Skype subscription included in “business subscription”**
- **Lots of functionality**
 - ✓ *Easy to invite participants using Microsoft Office calendar*
 - ✓ *Any participant can share their screen*
 - ✓ *Easy to chat with individual participants during the session*
 - ✓ *Easy to set-up meetings with a calendar invite*
 - ✓ *Up to 250 participants*

Google Hangouts Meet

- **Part of the “G-Suite” office productivity platform**
- **Works seamlessly across g-mail and Google apps & products**
 - ✓ *Ideal for teams already using Google’s office suite*
- **Skype subscription included in “business subscription”**
- **Lots of functionality**
 - ✓ *Easy to invite participants using Google calendar app*
 - ✓ *Works across most computer platforms, Apple and Android phones*
 - ✓ *Up to 250 participants*

GoToMeeting

- **Works seamlessly across all major computers**
 - ✓ *Has a phone app, but a bit cludgy on the phone*
- **Desktop application makes starting & joining meetings easy**
- **Lots of functionality**
 - ✓ *Easy to invite participants*
 - ✓ *Works across most computer platforms*
 - ✓ *Up to 250 participants*

Zoom

- **Cloud-based video platform**
- **Works seamlessly across all major computers & phones**
- **Easy to use... intuitive**
- **Desktop application makes starting & joining meetings easy**
- **Lots of functionality**
 - ✓ *Multiple presenters can share screens*
 - ✓ *Effective “white board” capability*
 - ✓ *Easy to invite participants*

WebEx

- **Works seamlessly across all major computers & phones**
- **Plug-ins for Outlook, GoogleDrive and SalesForce**
- **Easy to use... not completely intuitive... small learning curve**
- **Desktop application makes starting & joining meetings easy**
- **Lots of functionality**
 - ✓ *Multiple presenters can share screens*
 - ✓ *Easy to invite participants*
 - ✓ *When in video mode, speaker gets the main screen*



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