



Go-to Market Planning Template

Objective

Using this template tool, create an account-specific marketing plan for 3 or more of your clients/prospects where you will integrate voluntary benefits and/or individual disability into your recommended employee benefit solution for that account.

Action

1. Review and complete the ***Basic Information*** section of the grid below for each of your pre-selected clients or prospects with at least 50 employees.
2. Review the ***Considerations*** section of this document. These are issues that will be important to address with respect to developing an action plan for your accounts.

Time Frame

Focus on accounts for whom you can begin implementing your action plan as soon as possible (e.g., within 3 to 6 months).

Resources

This session is intended to provide you with a solid foundation to begin creating action plans. You may also find it useful to review the Unum's *Buyer's Study* and *Buyers Study Report* about how employers are addressing their challenges.



Basic Information

Current Coverage

Account Name	EEs	State	Primary Industry	Carrier	Plan Type	Effective Date	Renewal Date
<i>Sample Account 1</i>	<i>230</i>	<i>TX</i>	<i>Manufacturing</i>	<i>Cigna</i>	<i>PPO</i>	<i>3/1/2007</i>	<i>3/1/2008</i>
				<i>Cigna</i>	<i>Dental</i>	<i>3/1/2007</i>	<i>3/1/2008</i>
				<i>Unum</i>	<i>LTD</i>	<i>3/1/2007</i>	<i>3/1/2008</i>
<i>Sample Account 2</i>	<i>678</i>	<i>OK</i>	<i>Hospital</i>	<i>BCBS Texas</i>	<i>PPO</i>	<i>6/1/2007</i>	<i>6/1/2008</i>

Considerations

Please be able to address the following areas for your target accounts

General Client Questions:

- What are their business challenges (e.g., recruiting, retention, shrinking, growing, etc.)?
- Are there communication challenges (e.g., budget, employee perceived value)?
- Are there administrative problems (e.g., small HR staff, new HRIS)?
- Are there data challenges or requirements that are not being met?
- Have there been Executive or HR personnel changes at the account?
- Are changes expected to the current benefit plan designs or contribution strategy?

Voluntary Benefits Opportunity:

- Are there benefit coverage gaps for employees?
- Are there existing voluntary benefits (e.g., with you or through another broker)?
- What is their current enrollment method and provider (paper, web; 3rd party)?

Individual Disability Opportunity:

- What are the LTD Plan Provisions:
 - Definition of Earnings, Tax Status, Benefit %, Max Ben Amount and # of ee's with >\$75k of earnings
 - Is there uncovered compensation (i.e. bonus or commissions)?
 - What are the employee classes? Are there employee classes that exceed the replacement amount?



Account #1 Action Plan

Basic Information

Current Coverage

Account Name	EEs	State	Primary Industry	Carrier	Plan Type	Effective Date	Renewal Date

Considerations

Primary business challenges: _____

Communication challenges: _____

Administrative problems: _____

Current enrollment method/provider: _____

Data challenges: _____

Personnel changes: _____

Benefit program changes: _____

Benefit coverage gaps: _____

Existing VB: _____

LTD Plan Provisions: _____

Employer Classes: _____

Next Steps: *(to be completed during training session)*

1. _____

2. _____

3. _____

4. _____



Account #2 Action Plan

Basic Information

Current Coverage

Account Name	EEs	State	Primary Industry	Carrier	Plan Type	Effective Date	Renewal Date

Considerations

Primary business challenges: _____

Communication challenges: _____

Administrative problems: _____

Current enrollment method/provider: _____

Data challenges: _____

Personnel changes: _____

Benefit program changes: _____

Benefit coverage gaps: _____

Existing VBW: _____

LTD Plan Provisions: _____

Employer Classes: _____

Next Steps: *(to be completed during training session)*

1. _____

2. _____

3. _____

4. _____



Account #3 Action Plan

Basic Information

Current Coverage

Account Name	EEs	State	Primary Industry	Carrier	Plan Type	Effective Date	Renewal Date

Considerations

Primary business challenges: _____

Communication challenges: _____

Administrative problems: _____

Current enrollment method/provider: _____

Data challenges: _____

Personnel changes: _____

Benefit program changes: _____

Benefit coverage gaps: _____

Existing VBW: _____

LTD Plan Provisions: _____

Employer Classes: _____

Next Steps: *(to be completed during training session)*

1. _____

2. _____

3. _____

4. _____