

Seven tips to become a better listener



One of the most important things clients are looking for in their financial professional is someone who understands their situation.

Feeling listened to is the basis of trust—an important building block in any long-term relationship. But in a day when distractions are nearly everywhere, how do you improve your fundamental listening skills? Take a quick assessment of how well you're doing based on the following good listening habits.

Listen to learn—Enter the conversation with the mindset of curiosity. Quiet your own agenda and focus on what the other person most needs to say.

Ask more questions—This helps confirm you're understanding, but also helps the other person get to deeper and more meaningful information. Consider the four main types of questions:

Leading questions start a conversation—"What happened then?" "Could you tell me more?"

Open-ended questions expand a conversation and generate detail—"How?" "What?" "Where?" "Who?"

Closed-ended questions prompt for specifics—"Is?" "Are?" "Do?" "Can?" "Would?"

Reflective questions help clarify understanding—"It sounds like ...?"

Pay attention to whether you're talking more than listening—Are you focused? Or are you anticipating what's next, deciding if you agree, or formulating what you need to say when they're done?

Restate what you're hearing—Often called "active listening," this is a brief summary of what you've heard and allows the other person to either clarify or continue. This also helps build trust, because it lets the other person know you heard what they said.

Reflect—Acknowledge how the other person may be feeling. For example, "This seems really important to you ..." Naming the emotion shows you respect there may be strong feelings and also helps shift the other person to see things more objectively. This is also a chance to validate their issues and feelings and demonstrate you're listening with empathy and caring.

Encourage and reinforce—Use small verbal and non-verbal cues to let the other person know you're listening – such as nodding or short prompts, such as "Oh?" "I understand," "Then?" or "And?"

Appreciate silence—Wait until the other person is done speaking before you respond. Many people tend to feel uncomfortable with even a brief pause or moment of silence. Let the other person "get it all out"—then ask if there's more to say. Silence can help diffuse strong emotions. Plus, it gives the other person time to think about what they need to say.

Stephen Covey once noted, "Most people do not listen with the intent to understand; they listen with the intent to reply." Those who create the habit to listen more intently gain more trust, respect, and ultimately longer-lasting and more productive relationships.

Helping your clients enjoy a life of living well

As a division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® specializes in portfolio-management solutions, such as mutual fund IRAs, variable annuities, and fixed and fixed index annuities. Annuities are issued by Midland National® Life Insurance Company. Sammons Institutional Group and Midland National are wholly owned subsidiaries of Sammons® Financial Group, Inc. Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National has stood by their customers—focusing on providing growth, income, and financial protection. Midland National brings their strong history and proven financial track record to each annuity.

Independent rating agencies have awarded the following ratings:

“A+”

A.M. Best^{A,B} (Superior) (Second category of 15)

S&P Global Ratings^{B,C} (Strong) (Fifth category of 22)

Fitch Ratings^{B,D} (Stable) (Fifth category of 19)

Ratings are subject to change.

**For more ideas on how to further meet your clients' needs,
contact Sammons Retirement Solutions® today.**



855-624-0201



srslivewell.com
Access code: livewell

As independent financial professionals, it is up to you to choose whether any of the sales concepts contained in these materials might be appropriate for use with your particular sales strategy and clients. Please note that Sammons Retirement Solutions® does not require you to use any of these sales concepts; they are resources that can be used at your option for your own individualized sales presentations if appropriate for the particular client and circumstances.

Securities distributed by Sammons Financial Network®, LLC., member FINRA. Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC., Midland National® Life Insurance Company and Sammons Institutional Group®, Inc., are wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc.

A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Fitch Ratings is a global leader in financial information services and credit ratings. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The above ratings apply to Midland National's financial strength and claims-paying ability. **A)** A.M. Best rating affirmed on August 29, 2023. For the latest rating, access [ambest.com](https://www.ambest.com). **B)** Awarded to Midland National® as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. **C)** S&P Global Ratings' rating assigned February 26, 2009 and affirmed on May 24, 2023. **D)** Fitch Ratings' rating affirmed an Insurer Financial Strength rating of A+ Stable on November 30, 2023. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access [fitchratings.com](https://www.fitchratings.com).

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.