# SOCIAL MEDIA MARKETING
# FOR INSURANCE AGENTS

RITTER
Insurance Marketing®

AN INTEGRITY COMPANY

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# SOCIAL MEDIA &
# THE INSURANCE INDUSTRY

The internet and mobile revolutions continue to transform the way we interact with products and services. Instead of just billboards and ads on TV, the radio, and in newspapers, there are now ads on your phone, on websites, and on social media.

But more important than new advertising avenues is how the internet and mobile platforms change the way we interact with businesses themselves. What was once a one-way stream of communication has transformed into a two-way communication channel via the world wide web and mobile

phones. Consumers can give direct feedback to marketers looking to reach them. The primary catalyst of these conversations? Social media.

Social media is at the forefront of a communication and marketing revolution. Today's accessibility to people and brands is unprecedented. Businesses are successfully taking advantage of this new gateway, and using it to reach their audiences. But how does an insurance agent take advantage of this technological phenomenon? Let's start out by learning what social media *is* and what it *isn't*.

## Understanding Social Media

There are many forms of social media, as well as many ways to use each platform (which is a fancy word for social media website or mobile app). The way you use social media as an individual is going to look very different from how you should use it as a brand.

There are also a lot of preconceived ideas about social media marketing that are misleading or even inaccurate. So, the first step in developing a social strategy as an insurance agent is understanding what social media is and isn't in relation to your type of business.

✓ VS ✗

As an insurance agent in a highly regulated industry, you're going to treat your strategy differently than a T-shirt company or a photography studio. We'll discuss more about compliance-related issues in the next section, but with insurance's unique components, it's important to remember to use social media in a way that best suits your business needs as opposed to mimicking what other businesses are doing.

### What Social Media Isn't

- A direct sales platform
- A magic bullet
- Just for young people and trendy businesses
- A replacement for a website
- A trend, waste of time, something that doesn't apply to you, or is going to go away

### What Social Media Is

- A platform to humanize your business and build relationships
- A tool that requires maintenance
- For all ages
- Fuel for website traffic
- An important part of your business strategy

Build Relationships        Fuel Traffic        Strategize

## Social Media & Seniors

You may also be concerned about your target audience. While it may seem that men and women ages 65 or older, or men and women turning 65, aren't interested in social sites, the Pew Research Center found that 67% of seniors use the internet, up from 12% in just under two decades. They also found that 34% of Americans 65 and up use Facebook and Twitter, a seven-point increase from 2013.[1]

Seniors do care a lot about their privacy, so they might not use the internet the same as millennials do. Instead of self-expression, they use it as an encyclopedia, to connect with like-minded individuals, and to share with family. As an insurance agent, you can tap into this motivation by providing seniors with pertinent information they need about their health, and introducing them to another like-minded individual – you!

By using social media as a relationship-building tool, you can not only reach your clients, but also other agents, carriers, doctors, providers, and even your favorite Field Marketing Organization (FMO)!
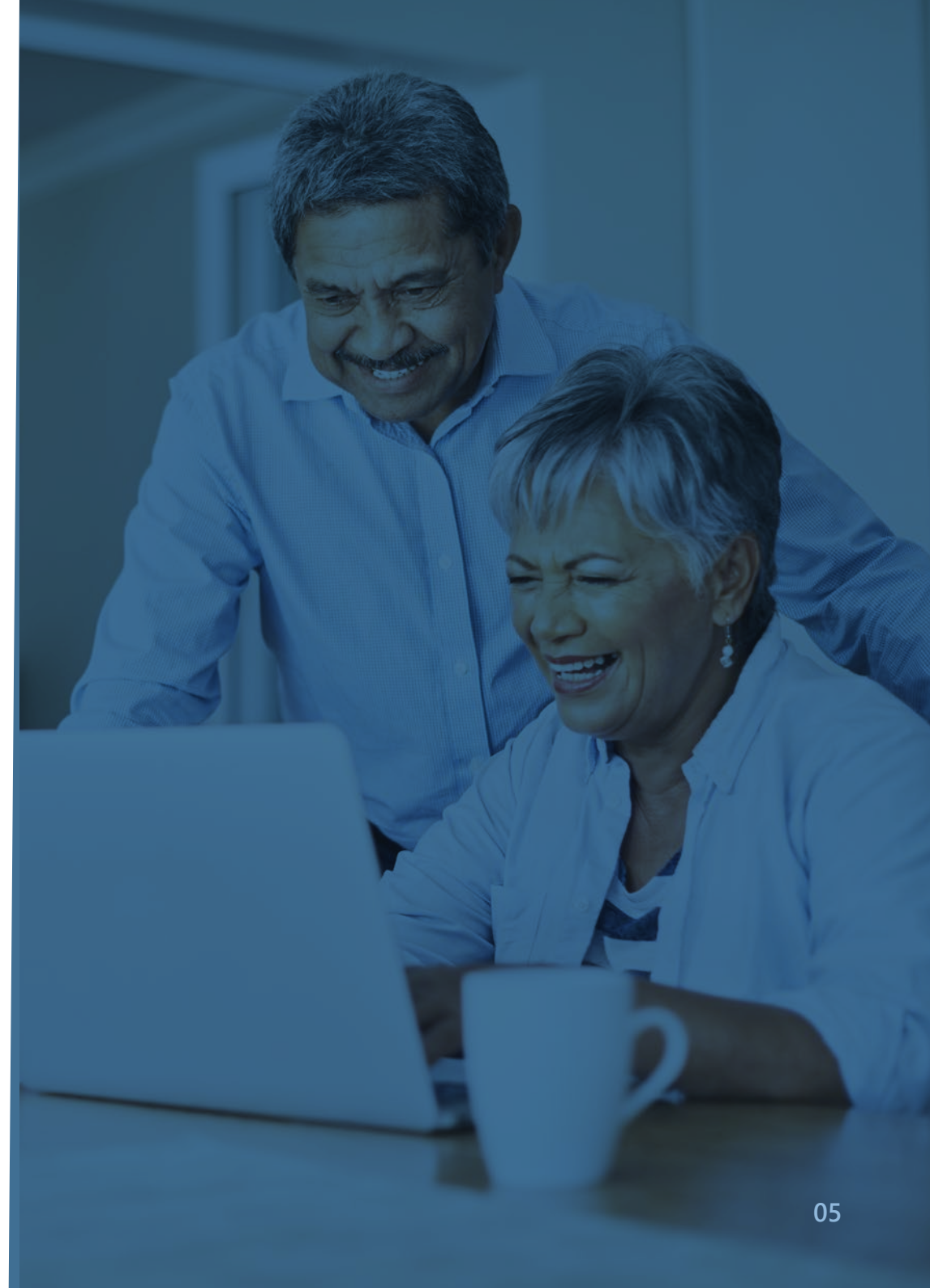
## Getting Started

This eBook is meant to get you started with social media marketing, to teach you tips and tricks on how to choose the right platforms, create profiles for your business, and optimize them to get the highest return on investment possible! We're going to give you the inside scoop on how **Ritter Insurance Marketing** uses social media at our offices, as well as how to make the most of our strategies for your own business.

In each section, we'll provide you with key points to help you understand social media from an insurance perspective. We''ll also give you an **ACTION STEP,** which will help you apply the principles you're learning for your own business.

We hope that, by the end of this eBook, you'll be able to join the thousands of brands and businesses using social media to revolutionize their businesses – and their industries!

### ACTION STEP:

Take inventory of your social media accounts, if you have any. What sites are you on? How often do you use them? Have you ever used them? Browse around and try to get familiar with them for a few minutes. If you don't use social media at all, ask a trusted employee, coworker, colleague, or family member to show you around their favorite platform!

# SOCIAL MEDIA
# & COMPLIANCE

*This section was reviewed and approved by*
*Ritter Insurance Marketing's Compliance Officer, Van Hang.*

Before we even get started discussing social media platforms, it's important that we cover compliance.

Marketing Medicare insurance products is a highly regulated business. The Centers for Medicare & Medicaid Services (CMS) puts out strict and important guidelines on what you can and can't do when it comes to selling Medicare products. Social media must abide by these rules as well.

Materials are classified into two sections by CMS: communications and marketing. Communications is defined as "activities and use of materials to provide information to current and prospective enrollees," making it the more general of the two. Materials that fall under this category are generally not subject to review by CMS.

Marketing, however, is a subset of communications. These materials are often more specific and provide detailed information. The purpose of these materials is to draw a beneficiary's attention to a certain plan and influence their decision. These pieces could potentially include information on the plan's benefit structure, cost sharing, and measuring or ranking standards. Marketing materials are subject to carrier and/or CMS review.

These distinctions can get tricky fast. So, we prefer taking a safe approach when it comes to compliance and social media, and we recommend adopting the idea that **social media is less about marketing and more about public relations (or communications).**

Rather than marketing products to your clients and trying to create appointments, focus on marketing your services as an insurance agent who sells Medicare. Stay away from anything related to specific products and carriers and instead focus on building relationships, establishing trust, and demonstrating your expertise that can later translate into leads.

Since our focus is now PR-related, sticking to the following guidelines should be a piece of cake. But to be safe, below we've outlined some do's and don'ts to follow. As always, for a comprehensive summary of CMS' latest rules and regulations be sure to consult, **Medicare Program; Contract Year 2024 Policy and Technical Changes to the Medicare Advantage Program, Medicare Prescription Drug Benefit Program, Medicare Cost Plan Program, and Programs of All-Inclusive Care for the Elderly**[2].

## Permission to Contact

*DO NOT treat a follow, like, or comment as a permission to contact (PTC).*

If someone contacts you through social media, ask them to get in touch with you via email or by phone so you can keep a record.

## Pop-up Usage

*DO use pop-ups or targeted advertisements that comply with marketing rules to reach new clients.*

CMS allows use of targeted marketing if it falls in line with marketing regulations. Remember to focus on marketing your services and the types of products you specialize in.

## Questions & Answers

*DO answer questions on social media.*

While a comment isn't a PTC, it is compliant to respond to a question or comment on a public social media forum. However, you can't address them beyond the scope of the question or statement.

## Lead Purchases

*DO NOT buy (or use) social media leads or referrals.*

Never buy social media contacts as a form of lead generation. Even if you're given a free list of social media profiles, you cannot initiate contact. Instead, ask your friends and current clients to share your information with potential leads (who must contact you first before you can talk to them). Word of mouth is your business' best friend.

## Generic promotions

*DO keep things generic.*

No carriers, logos, or specific product information. Promote your services only. It's OK if you want to tell your clients that you specialize in Medicare Advantage, Medicare Supplement, or PDP, but not which carriers you represent. It's OK if you want to share information that your clients can obtain in the public domain (such as how much Part B premiums are), but not information that is specific to a product or a plan.
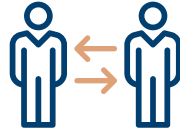
## Common Sense

*Just because someone else is doing it, doesn't make it compliant.*

Monkey-see, monkey-do isn't safe when it comes to CMS compliance. Make sure you thoroughly review the CMS guidelines for yourself and ask your FMO or other trusted colleagues educated questions when you see something you're not sure about. It's better to be safe than sorry in these instances, which is why we prefer to stick to a PR approach.

**Most importantly of all, let your clients know that you care about more than just their money.**

Let them know that you care about not only insuring their health, but ensuring that they live their longest, happiest life. Social media for your business is more than just about making sales. It's about making friends.

# SOCIAL MEDIA
# & PRIVACY

*Privacy is an important concern when it comes to social media, and sometimes policies can seem vague or even misleading. Here are some tips to help you, and your clients, be safe and smart when it comes to privacy.*

It's important to be realistic about living in a technological age. **Even though you're being tracked** at your favorite stores and sites, both in person and online, it doesn't mean there can't be a standard for privacy, or tips for being smart about sharing information – especially online.

If you're reading this eBook, then it's very likely that you already have or are planning to make a social media account. That means that you already have or are going to agree to some Terms and Conditions that regulate how the information you're going to share with the social media company and their third-party participants will be stored, distributed, or protected. Because of the **Cambridge Analytica scandal of 2018**, these topics are being addressed on a governmental level, and you should expect for federal protections to fall into place.

In the meantime, there are still ways you can protect yourself without having to toss social media out altogether. Here are some typical privacy concerns that you and your customers might face and how to handle them:

## 1. Account Hacking

Internet villains like to try and get ahold of people's private accounts to impersonate them and steal information. Social media is just another landscape for hackers to try and infiltrate, but are easy enough to combat. The keys to preventing account hacking are to 1) **use a very strong password,** and 2) **never share passwords or very personal information with *anyone* online**. Yes, that includes your family and friends. They are just as susceptible to hacking as you are, and hackers will more than likely target their close friends and relatives in an attack (aka you). See No. 3 for more tips on combating this.

## 2. Harrassment

An upset client or insurance agent may try to attack your reputation through social media. An online complaint doesn't immediately constitute harassment, and as a professional, you should address public or private concerns in a respectable manner. But when the dialogue becomes threatening, hateful, lewd, and/or constant, privately or publicly, it's time to **block that user**. Each platform has its own methods for blocking, but it's important to act swiftly so that the harasser can't continue the barrage for long. Another possible concern is a slighted friend or family member who could have access to your account and use it to impersonate you or post questionable content under your online identity. Be wise about who has access to your profiles, even if that access is a family computer you forget to log out of.

> The bottom line for social media privacy is this: protect your passwords and be discreet with the personal information you share. If you can keep those two things in mind, social media privacy can be easily managed and protected!

### 3. Stealing Passwords

There are many ways a **hacker can use your password** to make your life miserable, so never, under any circumstances, should you ever give your password to **anyone.** It's usually a sure sign of trouble if anyone, even someone who says they're from an important company or the social media site itself, asks you to give them your password. Most of the time, if the social platform needs to help you with an account issue, they'll have access to your account through other means or they will walk you through the process. **One of the biggest keys to privacy is to protect your password!**

### 4. Profile Privacy

While your business accounts will need to be public to be effective, there are certain platforms that require a personal profile to access business features. If you're concerned about strangers having access to your personal information, there are ways to set up your personal profiles to prevent just anyone from seeing your data. Be sure to check off privacy settings as you create accounts, and be careful how much detail you add online.

**ACTION STEP:**

Follow these **great password protection tips** and make sure all your accounts are set up accordingly!

# CONTENT MARKETING
## FOR SOCIAL MEDIA

*Content marketing is the key to an effective social media strategy!*

In 1996, Microsoft Founder Bill Gates wrote an essay about the future of marketing on the internet. In it, he penned the now-infamous online marketing motto, "Content is king."[3]

"Content" refers to the blog posts, photos, infographics, promotions, videos, podcasts, eBooks, articles, case studies, webinars, e-courses, and other forms of video that are shared through social media and on websites.

Gates' words proved themselves to be prophetic. According to SmartInsights.com, there are 149,513 emails sent, 3.3 million Facebook posts posted, 3.8 million Google searches done, 448,800 tweets tweeted, and 500 hours of video content uploaded *every sixty seconds.*[4]

Therefore, the foundation of online marketing is the blog posts, articles, images, videos (especially videos) that are being posted by brands and social media influencers, and re-shared by the consumers who enjoy them.

**ACTION STEP:**

Consider how much content you consume each day. Think about which brands stick out to you and why? What pieces of content (posts, articles, blogs, images, or videos) stand out to you and why? What are other brands doing well to reach *you*?

But how do you set yourself apart from the rest? The old marketing adage is that a prospect needs to see your ad seven times to remember it.[5] With the amount of content produced in a minute (remember, 500 hours of YouTube videos alone), on top of all the ads vying for everyone's attention (it's a considerable amount[6]), it takes a lot more than just seven pieces of content to even break into someone's newsfeed.

That leaves us two options: post more and hope that someone sees it or post smarter and reach the right audience.

Posting smarter is the essence of a content marketing strategy. By understanding your audience and creating relevant *and* quality content, you're going to break through and end up in front of the right prospects.

How does this make you money? Building relationships and facilitating loyalty creates warm leads that can turn into sales. Online advertising is at the bottom of this sales funnel so it's important to make customers aware of your services, establish trust, build loyalty, and then ask for something in return (their business).

The principle is simple: People work with people they know and like. So, the goal is to get in front of your audience by providing them content that matters to them, earn their loyalty by giving them that quality content for free, and then ask those loyal followers if they would like to work with you to meet one of their needs: insurance.

*In the next section, we'll break down the key components of an effective content marketing plan: audience, goals, content, distribution, and analytics.*

# KNOW YOUR **AUDIENCE**

*The pinnacle of an effective content strategy is understanding your audience. By asking the right questions, and building a customer profile, you'll ensure that your marketing message has the right tone for the right audience at the right time.*

When you share a marketing message, it matters who you're trying to send that message to. Some businesses can afford to cast a wide net to reach as many people as possible. But in a niche business like insurance, you need to be much more focused when crafting your marketing materials. The first thing you need to consider is your audience.

Knowing who you are trying to reach, and who has the power to act or respond to your call to action (CTA), will influence everything you do in your content strategy. We already know that our audience can fit easily in the senior demographic, and that seniors are on social media. Having that information alone can influence what you post, where you post, how much you post, and when you post it.

But you need to dig deeper than that. It's time to do a little research! Getting information about your audience can involve a lot of guesswork at first, but as you progress, you'll start to learn about them more and more. Here are some strategies for understanding your target audience:

## 1. Review your current book of business

Ask questions about your current audience, the people who already agreed to work with you. Look at where they're from, how they got in touch, what marketing worked on them, and so on. Not sure? Then…

## 2. Start keeping a record of questions

Take note of all the questions people ask you and prepare your answers to those questions ahead of time so you are never caught off guard. This will not only inform you when you're speaking to clients but it will help you frame your marketing message around your audience's biggest questions! Want to get answers from your current customers? Then…

## 3. Utilize polls and surveys to learn more about your audience

Contact your most trusted customers. Ask them why they chose to work with you, what keeps them coming back, what they value most in your services, what their hopes and fears are surrounding your products and services, etc. Once you have some information and start collecting it from new clients, then you can…

## 4. Dream up your perfect customer

Based on what you know about your current customers, and who you hope to reach in the future, create a profile, or persona, for your perfect customer. Give him or her a name, an age, an income, values, fears, maybe even hobbies. Now when you craft your marketing message, start to ask yourself – would this appeal to my perfect customer? You might find that some of the products or services you're offering don't fit your customer, so you don't have to spend your time and energy on them!
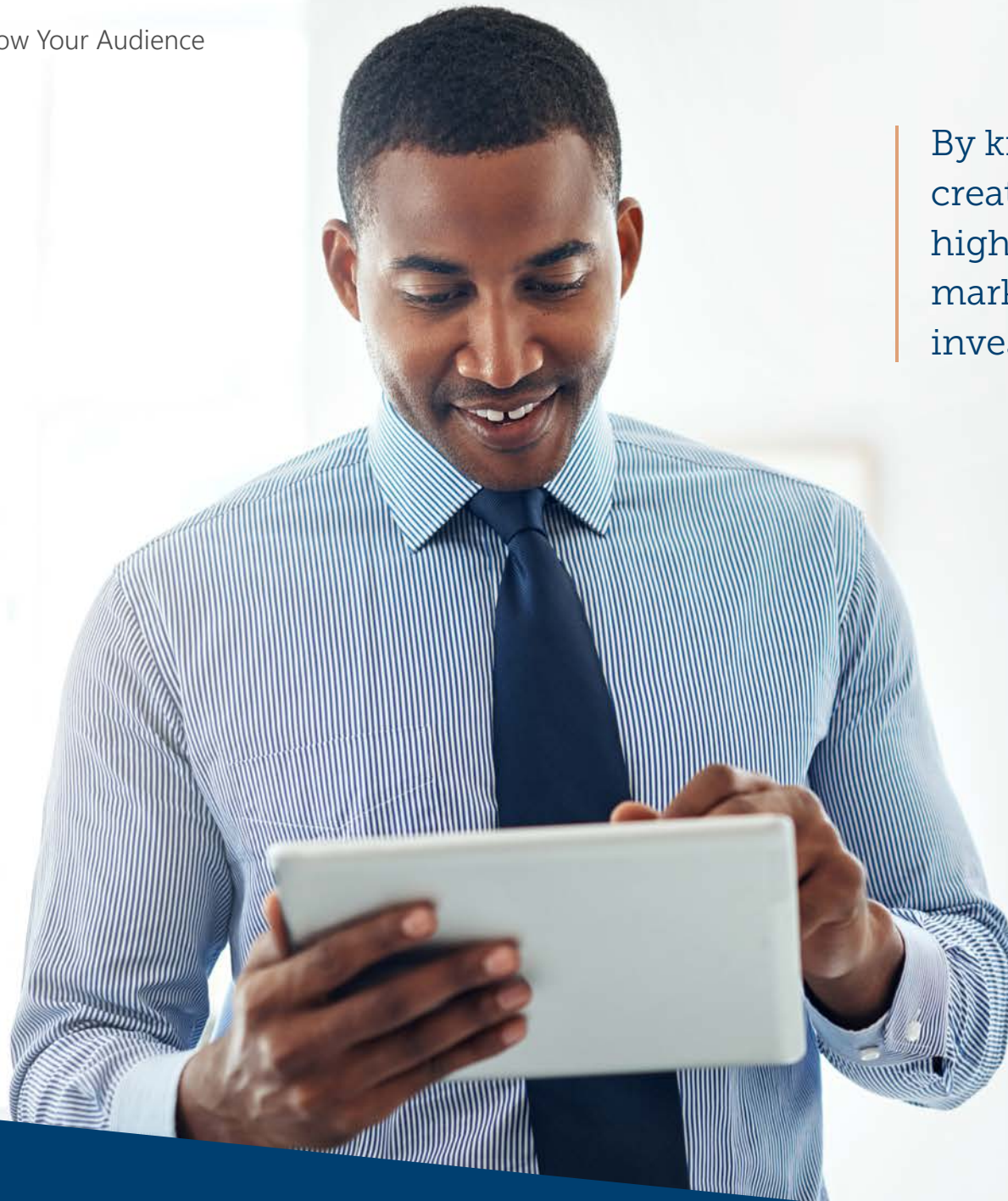
By knowing your audience, you can create higher quality content that creates higher engagement with your target market. That means a better return on investment and maybe even more sales!

## ACTION STEP:

Dream up your perfect customer based on your audience research and future goals. What implications does this have for your business? How does this impact your marketing message?

# ESTABLISH **GOALS**

*Goals are like your lighthouse in a sea of possibility. By keeping your eyes on what you want most, you'll not only make informed decisions, you're going to save wasted energy on endeavors that may hit home with your audience, but do nothing for your business.*

It's certainly important to know your audience, but it may be as equally important to know yourself. Having great content that resonates with your target market is good, but only if it helps you reach your business goals.

Let's say you've decided that your perfect customer loves cats. Posting cat videos may resonate with him or her and may help you get a lot of post likes or impressions. But did it help you reach a business objective? Sometimes, posting fun and relatable content is great for building awareness and reputation, but at the end of the day, your business needs to make money to stay in business.

Knowing your business goals can help you decide what you're going to say to your audience. Do you want to build community awareness? To improve your website traffic? Rake in more phone calls? Secure more attendees at your events? Then you need to create or curate content that not only appeals to your audience, but also helps you reach that objective.

Just like knowing your audience can help fine-tune your business, so can knowing your goals. If you don't care about a certain portion of your business, get rid of it. Free up more time to help you focus on the things that do matter to you!

The important thing to remember is that obtaining goals requires a lot of trial and error. You're going to have to learn what works and what doesn't for your audience and that means trying new things and improving on what's worked in the past. You don't need to get spammy or try gimmicks. Instead, work smarter.

Businesses that fail at social media do so because of one thing: they give up. If you keep trying to reach and set new goals, you can find marketing success on social media!

## ACTION STEP:

Create a daily, weekly, monthly, and yearly goal that you want to attain. Start with something basic. **For example:**

Every day, I would like to get one new Facebook follower.
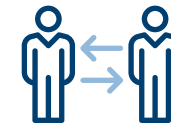
Every week, I would like to interact with one new person through social media.

# CREATE & CURATE
# QUALITY CONTENT

*Understanding your audience and your goals is important, but you still may be wondering, "What do I post?" It can seem daunting to create or find the right content to engage your audience, but with these strategies, you'll be on the path to an effective content marketing plan.*

There are a lot of options when it comes to content marketing, but the first question you should ask yourself is: how do I get content to post?

## Created vs. Curated

When it comes to sharing content on social media, there are two ways to acquire it: **create** or **curate.** Creating content is self-explanatory – you write, design, or produce the blog posts, photos, promotions, or videos yourself. Curating content is when you re-share, or re-post, content written, designed, and/or produced by other brands while giving proper credit.

## Pros of Creating Content

- Establishes you as a thought leader in your field

- Hones your brand voice by expressing your knowledge, opinions, and values

- Increases your credibility by contributing to the conversation

- Starts a conversation with your audience, which leads to relationships

**Example:**

GEICO is a great example of creating content that engages audiences. Once GEICO established itself as a quick-service, cost-effective insurance company via its tagline, "15 minutes could save you 15% or more on car insurance," it changed its strategy to securing likability and trust through humor. Creating witty commercials that make people laugh and feel good is their way of starting conversations surrounding their brand and building rapport with audiences.

**VS**

## Pros of Curating Content

- Cuts back on costs, whether that's time and/or money

- Builds rapport with other content creators by ethically sharing their work

- Supports your credibility by sourcing other experts

- Provides your audience with other resources to help them (which makes you look good)

**Example:**

GoPro, Inc. does an excellent job curating audience content. Instead of spending a lot of money to go out and demonstrate their highly-durable and highly-portable cameras in amazing places, they just share what customers are already doing with their product. Hosting photo contests, sharing amazing footage from around the world, or even sponsoring adventurers to create content is an effective way to create engagement between brand and customer.

## So, what about your business?

A healthy mix of both curated and created content is usually what successful brands aim for. As always, the key here is to know your audience and what they're looking for, while remaining true to your own products, services, and goals. You want to establish your social media page as a place for your audience to get resources that are important to them but resources that also have a reciprocal value to your business, which could be relationship value, rapport value, or even financial value.

Curating content from other experts can be a great place to start while you're first building your social media presence. Posting regularly, without having to take the time to create, will contribute to your number of followers. But once you've built that audience over time, you'll want to add your own voice more and more. At a certain point, you can transition your content to things that are resourceful but also point to the products and services you're offering. This process will help establish an identity that works well for your business and for your audience.

## Tips for Curating Content

If you know what your audience is looking for (because you did that action step, right?), curating content is simple. Think about other experts who also have audiences like yours (but aren't necessarily your competitors). What valuable things are they saying that could be helpful to your audience? Look for content that is informative, quick to consume, and easy to share. Remember also to pick pieces that reflect your brand, because though you didn't create it, you're the one recommending it.

Here are some great places to curate your content from, directed right at seniors:

- **Blog.ShopandEnroll.com**
- **AARP's Blog**
- **Senior Planet**

# Tips for Creating Your Own Content

Writing and design are important skills when it comes to content marketing, but you don't have to be an expert to make good quality content. In fact, we got in touch with our own writing and design experts to give you the best practices of writing and designing pieces for your own social media page!

## Writing Tips

Ritter's own marketing copywriters gave us some insight on the great resources available to create quality social media content for our various platforms:

It's important to remember that managing a business page is different from sharing on your own personal profile. There are some general guidelines to writing effectively and engaging with your followers that can go a long way toward your growth.

## Tone

A conversational, yet professional tone engages followers and humanizes your brand. Try not to talk down to your audience, and feel free to use exclamation points or more relaxed phrases that you might use with coworkers. You're excited about your business, so don't forget to show it!

## Spelling/Grammar

While you should feel free to take on a conversational tone on your social media, you're still representing your brand, and want to do so in the most pristine way possible. Simple steps like running your text through spell check or **Grammarly.com** before posting is the best way to accomplish this. In short: Always proofread your post before putting it out into the world.

## Consistency

If you've committed to creating social media profiles for your business, it's important to keep up with those accounts. Remain consistent in your posts by creating a schedule – however strict you see fit. You may feel you only need to update your profiles once a week, and that's fine! Whatever you decide, stick to it. This keeps your business on your followers' radar and tells potential clients that you're keeping up with all aspects of your brand.

## Length

No need to post a novel! Followers skimming their timelines likely won't stop to read a multi-paragraph status update, so try to keep your posts short, sweet, and easy to understand. Use short sentences and words understood at around a ninth-grade reading level to optimize viewership.

## Attachments

Adding a link, photo, or video to a post not only increases understanding among your followers, but is an eye-catching way to get users scrolling by to pay attention to what you have to say. Is there an educational link that would accompany your status nicely? What about a picture of your brand or an event you attended? Think of how these attachments can make your profile stand out and enhance your followers' experience.

Overall, when posting to your social profiles, it's best to ask yourself what you as a consumer would want to see from a business like yours. Viewing your brand from this perspective will not only help when thinking of post ideas, but with connecting to your clients in general.

## Great Writing Resources

- **Grammarly –** A proofreading tool to help you catch grammatical errors, spelling mistakes, and awkward sentences. There's even a **free Google Chrome browser extension** to make sure you're writing those Facebook posts and tweets properly!

- **Hemingway Editor –** This tool evaluates your writing for clarity, simplicity, and readability.

- **See what works on you!** Look at the social media posts you admire. What's working? Is there a pattern you could use? It's never appropriate to directly copy (steal) someone else's work, but gleaning some principles is never a bad thing!

## Design Tips

Ritter's design team provided some thoughts on how to create quality online content for our social media pages:

## Image Dimensions *- last updated 03/2021*

When posting images, make sure that your dimensions (or image size) are correct for the website you're creating for. Here are the dimensions of the three platforms we highly recommend:

- **Facebook**
  - ∘ Profile Picture: 180 x 180 pixels
  - ∘ Cover Photo: 1200 x 675 pixels (top & bottom 109 pixels not visible in desktop view)
  - ∘ Shared Image: 1200 x 628 pixels
- **Twitter**
  - ∘ Profile Picture: 400 x 400 pixels
  - ∘ Cover Photo: 1500 x 500 pixels
  - ∘ Shared Image: 1024 x 512 pixels
- **LinkedIn**
  - ∘ Profile Picture: 500 x 500 pixels
  - ∘ Personal Cover Photo: 1584 x 396 pixels
  - ∘ Business Page Cover Photo: 1192 x 220 pixels
  - ∘ Shared Image: 1200 x 628 pixels

Check out **Canva's guide** and **Sprout Social's guide** for more tips and social site dimensions. The digital landscape is constantly changing, so these dimensions may as well. You'll learn more about using these images for your profile in the upcoming sections.

**Facebook**

**Twitter**

**LinkedIn**

# Typography

When adding text to your image, there are many things to consider when it comes to placement, typeface, and color.

**Before adding your text consider these tips:**

## Contrast

Using different font weights, like bold, light, regular, or heavy, can help important words stand out in your text.

## Alignment

You can choose from left align, right align, and center when it comes to text. Consider what works with your image or use **this guide** to help you choose.

## Hierarchy

Make sure your most important elements and text are in larger fonts as that helps to establish the focal point of the piece.

## Legibility

There are lots of fonts to choose from, but try to curb your desire to get too decorative or fancy. Cursive and script fonts and extremely thin or small type can compromise readability.

## Font mood

Consider what mood your fonts convey. For instance, rounded fonts seem friendly, hard or geometric imply solidity and strength, and serifs convey elegance.

It's also important to limit yourself to a maximum of three typefaces. **Canva's Ultimate Guide to Font Pairing** offers some great tips for mixing and matching fonts.

## Color

Did you know that colors have meanings? That's right, and it's important to consider them when choosing your image, font color, or color palette. Once you understand color connotations, then you can select the palette you plan to use for your campaign. Picking three or four cohesive colors can bring consistency and brand recognition to your pieces.
A good way to choose is to match colors within your designs. Use colors from your image for fonts and design elements to create harmony.

## White Space

Keep images simple. Use negative space to draw attention to important elements. Use white space (like a clear open sky or maybe an open field or a blank wall around the subject) for text or logo placement, as this will help these elements stand out.

## Mood

Make sure your image is appropriate to the mood you're trying to convey. Try choosing images that correlate with the time of year; so, summer pictures for summer, wintery pictures during winter, and so on. Consider how an image makes you feel and whether that's the mood you want your message to portray.

## Repetition

Create visual consistency across all your work by using the same fonts, colors, and logos throughout your content. By being repetitious in these areas, it not only establishes and strengthens these elements, but it also creates an easily recognizable brand! That means that your prospective or current clients will be able to pick your ad out quickly and easily.

## Less is More

Copy should be creative and short. Reducing clutter means you are more likely to get your message across to your audience. Focus on strengthening your brand with simple, poignant choices instead of overwhelming your reader!

## Use quality images

Visual quality is important when sharing content. An image that is low-resolution (blurry) or poorly photographed (poor lighting, uninteresting subject, poor visual or light balance) won't resonate with your audience. It might even make you look sloppy. Remember, what you create reflects your business, so focus on using quality royalty-free stock images for your content creation!

**Great Design Resources**

- **Canva.com –** A great design tool for laypeople who need to make great looking images without a designer.

- **Unsplash.com –** Quality stock images that are free for both personal and commercial use!

- **Pexels.com –** More quality stock images that are free for both personal and commercial use!

- **Look at the ads and visual posts you admire.** What's working? Is there a pattern you can emulate? Once again, never steal someone else's work, or inappropriately copy it, but look for design principles that you can use in your own content!

## An Important note on Plagiarism

It is **never** OK to copy someone's work and claim it as your own. This is known as plagiarism and according to LegalZoom.com, "Although plagiarism is not a criminal or civil offense, plagiarism is illegal if it infringes an author's intellectual property rights, including copyright or trademark. For example, the owner of a copyright can sue a plagiarizer in federal court for copyright violation."[7]

But it's also unethical to use content without giving credit, even if you're not claiming credit for it yourself. Altering someone else's image (that includes removing watermarks), video, or article is unethical. Even if you paste someone's post on your blog and give them credit, it is not permissible unless they gave you explicit permission to do so.

It's tempting to do a search on Google Images and just post what you find, but unless you have permission from the copyright owner, using the work of others in this way is plagiarism. Some content creators will seek legal recourse if you're caught, so stick to ethically curating and giving credit, or whip something up yourself.

# TIME MANAGEMENT
# & SOCIAL MEDIA

*Social media doesn't have to take up all your time. By putting the right time management tools in place, you won't have to monitor social media 24/7 to make it a realistic tool for your business.*

When it comes to social media, the biggest challenge most businesses face is time. Having enough time to create or curate content is an obvious obstacle, but more often the issue is scheduling posts, monitoring your accounts, and reviewing newsfeeds. Social media is a constantly churning wheel and it can seem like you need to be working on it 24/7 to make it work at all.

Good news. That isn't the case. Here are some great tips for managing your time while managing social media:

## 1. Create your content all at once

Every week or month, schedule a block of time to knock out your creating and curating for that timeframe. Take several hours to plan out some campaigns that are in line with your goals, and then create all the posts and images you need to see that through. Instead of taking little bits of time from your daily schedule, just knock it out at once.

## 2. Create a content calendar

As you're creating your campaigns and content, you can also create a pre-planned schedule of when you'll post these to your social media accounts. This is a great way to get ahead and stay sane. A simple Google search for "social media content calendar template" will yield pages on pages of guides to help you get started. Now you can plan out all that content you've created ahead of time.

## 3. Use a content management tool to schedule posts in advance

There are several free, online tools you can use to schedule your social media posts! **Buffer** and **Hootsuite** are both great options! Once you have an account, you can use your content calendar to input all your newly crafted material into the appropriate dates and times! Once this is done you'll have a fully automated system to run your posts.

## 4. Post timely content as needed

Once you have a system in place, you can now post spontaneous pieces (like the dog that showed up in your office that day) on the fly and without worrying about your goal-oriented content. This will help bring out the personality of your business – just remember that it still needs to be relevant to your audience!.

## ACTION STEP:

Schedule a block of time to create content, download a content calendar template, and sign up for an account on your preferred content management website. Then, when you finish this eBook, you'll be ready to jump right into your content strategy!

# REVIEW YOUR
## ANALYTICS

*Tracking website and social media analytics helps you analyze what your audience is responding to, whether you're reaching your goals, and what places can use improvement or modification.*

After you go through all the work to implement a content marketing strategy, it's important to know whether it's working or not. The easiest way to tell if it's working is to check your goals. Do you have more leads, more sales, and increased business? Better website traffic and more Facebook followers?

Maybe you don't, or even if you do, the question that remains is: Why or why not? And the only way to check that is through analytics.

**More Leads**        **More Sales**        **Better Results**

## Review your Analytics

Analytics may sound like a daunting word, and in some cases tracking the data can get complicated. But it doesn't have to. By utilizing each social media platform's analytics tool, you'll be able to see what's going on with your posts and your accounts.

**Install Analytics**        **Track Data**        **See Results**

*If you want to get more advanced, you can also install Google Analytics on your website to track your web traffic and information. You might need to have some technical knowledge or work with your website manager to install it, but consider digging deeper into this great tool to get more information about how your content is resonating with people!*

## ACTION STEP:

Once you have your accounts set up, which we'll go over in the upcoming sections, make sure you explore your analytics options. You may also want to consider setting up **Google Analytics** on your website!

## Here are some key data points to look for when you're reviewing your social media analytics:

- **Demographics** – This is all the generic information collected about an individual user interacting with your content: age range, gender, location, etc.

- **Clicks** – Simply put, this is how many people clicked on a link you posted with your content.

- **Impressions or Reach** – This indicates how many people may have "seen" your post through their newsfeed. It doesn't necessarily mean they read the whole thing or engaged with it.

- **Engagement** – This is how many people interacted with your post by clicking on links, liking or favoriting the content, sharing it, or commenting on it.

Each social media site has a different setup when it comes to analytics, so be sure to do a little research and a little exploring to you know where to find what information!

# SOCIAL **PLATFORMS**

*A "social platform" is defined by Techopedia as, "a web-based technology that enables the development, deployment and management of social media solutions and services."[8] Let's look at the some of the best platforms for insurance agents.*

With 100+ platforms to choose from, it can be difficult to know where to start on social media. No need to worry – we've chosen three platforms that we feel are best suited for insurance agents. We'll also discuss a broader type of social media platform, forums, and how you can use them to gain industry insights and build your reputation with your peers.

Let's take a brief look at all four, and their purpose for your business, in case you aren't familiar with them.

## Facebook – Engaging clients

What started as a network to connect college students, turned into a network that could connect everyone from around the world – and transform the landscapes of media, marketing, mobile use, and human interaction. Facebook wasn't the first social network, but it's probably the most prominent. It changed the way we think of friends, likes, how we share information, and most importantly, how we connect.

## Twitter – Engaging clients & colleagues

A social networking channel that immortalized the #hashtag and made social media even more instant with its short messaging platform (only 140 characters until the 280-character update in late 2017). Twitter gave users a direct channel to the brands they loved, as well as the public figures they found important, transforming the landscapes of politics, feedback, and guerilla marketing.

## LinkedIn – Engaging colleagues

LinkedIn is the Facebook for professionals, where profiles are resumes and friends are connections. A great site for networking, LinkedIn is the space to connect with other insurance agents, brokers, and FMOs to stay up to date on the latest trends and news.

## Forums – Engaging colleagues

Forums are online discussion websites where users can have conversations in the form of message posts. They are less instant and lengthier than chat rooms and are usually archived. Forums typically start on certain topics or answer a specific issue or question. There are websites that host a variety of forum topics and others that are specific to just one topic or genre. Insurance-specific forums are great places for you to ask questions, make connections in the industry, and share your expertise.

Social Platforms

Don't feel like you need to join all four of these platforms at once. Choose the one you're most comfortable with and start from there. We highly recommend Facebook, since it's a powerhouse, but LinkedIn is a great way to make connections in the industry. Twitter can be a lot to take in at first, but you can learn a lot by following the right channels.

## ACTION STEP:

If you already have an account on one of these social platforms, look around and familiarize yourself with how to navigate them. More importantly, think about how you could use these platforms to reach people that are important to your business.

# FACEBOOK

*Facebook transformed the way we connect, and it has had a heavy hand in changing our culture and the way we do business. But should your insurance business be on Facebook?* **We think so.**

Hate it or love it, Facebook is transforming the way we interact with each other and the way we interact with businesses. But don't just make a Facebook page because you're "supposed to." Instead, go into it knowing all the ways it may benefit your business such as:

## ACTION STEP:

If you haven't tried Facebook, why not start now? If you are on Facebook, look at how other businesses are reaching out to their customers.

## Strengthening customer relationships

By being available on Facebook, and providing content your clients are interested in or need to know, you help establish rapport and strengthen that book of business.

## Increasing brand reach through clients

Facebook is a great way to share good news. So, what do your clients do if they want to share news about you? If you're not on Facebook, it makes it difficult for them to tag your business. With a Facebook page, they'll be able to direct leads your way!

## Building brand awareness

One of the biggest threats to an insurance agent is people forgetting about you. You may have clients or prospects who are interested in signing up for a plan, only to fall away as they get busy or distracted. Popping up in their newsfeed is a good way to remind them that they had wanted to call you about that Med Supp policy.

# HOW TO CREATE A
# FACEBOOK BUSINESS PAGE

## Log In

- Go to **Facebook.com** and log in to your **personal** account.

  ◦ If you don't have a personal account you will need to sign up to continue. Use the prompts on Facebook's homepage to complete this process.

- Once logged in, click the + drop down at the top right corner of your screen.

- Then click **Create a Page.**

## Setting Up Your Page

- It's simple! On the setup page, you'll see three boxes. Type in your page name, the category it falls under, and a description for your business. After you've filled out each section, click **Create Page.**

  ◦ If you would like to save these steps for later, you can click save and skip them for now.

- Next, you'll need to upload a profile picture. Click **Upload a Profile Picture,** which will allow you to select an image from your computer. Choose a professional quality image of yourself, your logo, or your office. This image should be 180 pixels wide and 180 pixels tall.

- Then you'll be prompted to upload a cover photo, the large image at the top of every personal profile and Facebook page. The ideal dimensions are 1200 pixels wide and 675 pixels tall. Click **Upload a Cover Photo** to choose an image from your computer. We recommend another professional image of your office, your team, or possibly an advertisement that features your services.

  ◦ If you would like to save these steps for later, you can opt to **Skip** them instead.

You've done it. Now your page is created! But does it have personality? Check out our tips in the next section to learn how you can give it character.

## Personalizing Your Business Page

- There are multiple ways you can fill out and personalize your new business page. A good place to start is the **Set Your Page up for Success** tips in the middle of your newly created page. These tips help you establish your page's identity, input info and preferences, and introduce your page to the world! Click through each of the drop downs to see how.

  - Adding a short description
  - Adding your business hours
  - Creating a call to action button (such as calling you or visiting your website)
  - Adding your website URL

- You can also personalize your page by clicking Settings, or the gear icon, in the bottom of the sidebar on the left of your screen. This is where you will manage all the areas of your page.

- An easy place to start is Templates and Tabs in the left column of the Settings page. Here you can choose which template you'd like (if it says Services, we recommend leaving it as is) and choosing which tabs appear on your business page. To keep your page cleaner, we recommend limiting your tabs to the most essential, such as:

  **Posts • Services • Reviews**
  **Photos • Videos • About**

- To turn a tab on or off, just use the slider to the right for each one.

- If the slider **is blue, it is on.** If the slider **is grey, it is off.**

- To reorder your list, **click and hold each tab,** and **drag it up or down**. Let go to release it and complete your reordering.

- Return to your main page by clicking your page name at the top of the white sidebar on the left of your screen. Then look at your new/reordered tabs beneath your profile picture and business page. Click on each one to see how they work and finish with the About tab.

- Under your About tab, you can add all sorts of business details to your page. Your options include:

  ◦ Business Category
  ◦ Business Name
  ◦ Business Username (which will change your Facebook URL to facebook.com/username)
  ◦ Your business details
  ◦ Start Date
  ◦ Mission
  ◦ Email
  ◦ Website
  ◦ And More!

- Make sure you keep your details professional by using proper grammar and spelling and being concise. This goes a long way to impress future customers with your legitimacy.

## Other Tips for Navigating Your Page

- If you receive a direct message from someone you will be able to view these in the **Inbox** tab in the white navigation bar.

- If someone leaves a comment, or likes a post, or leaves a review, you'll get all this information under the **Notifications** tab in the white navigation bar.

- If you would like to explore what your followers are up to when they visit your page or which posts get the most reach and engagement, you can visit the **Insights** tab in the white navigation bar.

Those are the basics! Now explore your settings, try new things, and make sure to post compliant, relevant content for your followers to enjoy! For some easy content to share with the senior market, visit **Blog.ShopandEnroll.com!**

Need more help? **Click here** for help creating your Facebook Business account. And if you need help with your personal Facebook account, **click here.**

**Note:** *Social accounts are updated routinely and it is possible that some of our outlined steps may differ from their instructions. If so, try the links above, and as a last resort try a browser search for how to create an account.*

# FACEBOOK **BUSINESS PAGES**

*Instead of using your personal profile for business purposes, it's better to create a business-specific page that Facebook has designed.*

People use Facebook to connect with friends and family. Their first thought is not usually to connect with businesses and brands. However, marketing on Facebook is still a lucrative tool for people trying to grow awareness and talk to their target audience. That's why Facebook created the business page, to allow businesses to run their marketing efforts through something other than a "personal" profile (and nowadays, Facebook will delete a "personal" profile that's not a person).

Facebook designed this business page to give you some business-specific perks. For instance, your page is public so everyone can see it, you don't have a limit on how many followers you can have, and you can include links, surveys, and call-to-action buttons on your profile.

Best of all, it's free, it's easy, and it's one of the most intuitive ways to put your business on social media!

We created a guide to help you go through the process, step by step. Get started on your page today!

### ACTION STEP:

Create your own Facebook page by following our section **How to Create a Facebook Business Page!**

# USING **FACEBOOK INSIGHTS**

*Facebook Insights gives you an overview of how well your posts, page, and button are doing. Review it frequently to see how to further optimize your page!*

Go back to the sidebar on the left side of your screen. If you click Insights, it opens the analytics dashboard on Facebook. This dashboard highlights all the data your page has collected about how people interact with your business page. Use this info to better execute a Facebook strategy in the future. Here are some things to look for:

- **Overview –** This is a snapshot of your page's performance for the last seven days. You can see your five most recent posts and get some suggestions of pages to watch.

- **Posts –** This sidebar tab shows all the data pertaining to your posts. You can see how many people a post reached, how many people clicked it, and how many people reacted, commented, and shared. It also shows you when your fans are online, which can help you decide when the best times to post are. Look through this data to see what your best posts were, and figure out how you can recreate your success!

- **People –** This sidebar tab gives a look at some of the data and demographics collected on the people following and visiting your page. This will help you target your posts, and see how well you're reaching your target audience.

The most important thing to remember about social media marketing is that it's a trial and error game. You need to review how people are interacting with your page, what speaks to them, and what doesn't, to make the best decisions on how to keep moving forward. Don't make it a guessing game. Use the data you have to make the most out of your Facebook page!

## ACTION STEP:

You may need to wait a few days for the information to populate on Facebook Insights, but once it starts collecting data, start exploring Facebook Insights to see how your page is doing!

# TWITTER

*Twitter is a widely used platform, and we want you to be able to get the most out of it. Create an account to get the latest information on carriers, insurance news, and important updates, and have conversations with other people in the business!*

Twitter is an important social media tool for business. People use it to break news, discuss live events, engage in campaigns, and even overthrow governments **(true story).** At Ritter, we've seen some success across our multiple Twitter accounts, so we want to make sure you're on here to start practicing your social media skills.

Here are six reasons why we think you should be on Twitter:

- There are thousands of local and national agents and MGAs on Twitter (more than you think).

- You can listen and join industry conversation by using hashtags #InsuranceAgent #Broker and #Medicare.

- You can follow local hangouts, industry influencers, trade organizations, and media that other agents use.

- You can build a base of quality followers that are ready, willing, and able to engage with your content.

- You can post relevant content that "humanizes" your work and shows you're actively part of the Twitter-sphere.

You may not see as many seniors "tweeting" as it were, but being connected online to other agents and industry leaders will help fuel your business and serves as a great resource for content ideas! What are you waiting for?

## ACTION STEP:

Create your own Twitter account by following our **How to Create a Twitter Account** section or dig out that old handle you once made, and give it a professional spin. Once you're all set, follow one of our Ritter accounts! Don't worry, we follow back. Need additional help setting up your account? **Visit Twitter for their setup instructions.**

# HOW TO CREATE
# A TWITTER ACCOUNT

## Sign Up

- Go to **twitter.com** and click Sign Up.

- Fill in your name, phone number or email address, and date of birth.

- Click **Next.**

- OPTION 1: If you'd like Twitter to personalize what you see in your new account based on what Twitter content you've looked at in the past, check the box. If not, leave it blank.

- The next window will review the information you provided to ensure it is correct. If it is, click **Sign Up.**

  ◦ If you chose your phone number, you will be asked to verify it. Your phone will receive numbers in a text. Verify by entering the numbers you receive.

  ◦ Enter your desired password of eight or more characters.

## Personalize Your Account

- Now's the time to create your online persona! If you'd like, you can click Skip for now on some of the upcoming steps, but we recommend adding them here.

- Add a fun profile picture and then write a bio with a 160 maximum character count!

## Select Your Interests

- Then click **Let's Go**

- Select areas you are interested in, or search for terms (like Insurance – or Medicare)

- Click **Continue** in the upper right-hand corner

- Now Twitter will recommend accounts to follow based on your preferences. You can follow the accounts that interest you.
  ◦ Click **Next**

- A pop-up will appear and offer for you to turn on notifications. These will be little reminders that appear in your browser. You can either:
  ◦ Click **Turn on Notifications**
  ◦ Click **Not Now**

## Fine Tuning Your Account Settings

- Twitter then will set up your account and take you to your Dashboard, the place where you'll be able to manage your account and see your Feed.

- A pop-up will appear saying Welcome to Twitter. **Click 'Let's go!'** to find some people to follow.

- Twitter will send you a confirmation email (if you didn't verify by phone) and will redirect you to your Twitter feed. This is where tweets will show up from the people you followed. Be sure to confirm your email address if it asks you to.

- To switch the twitter handle that was automatically provided for your account, click through the following: **More > Settings and Privacy > Your account > Account information > Username.** Now type in what you would like your new one to be, and click save. From there you can click your profile on the left of the screen to get back to where you were originally.

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## Setting Up Your Profile

- Now you need to finish up your profile. This is the place where other users can see your information, tweets, and retweets. **Click through More > Settings and Privacy** again to get some ideas for the other settings you'll want to change. Read on for a few of our suggestions.

- Add your photo or logo to establish some credibility for your account.

- Fill out a description of who you are or what your business does! Keep it simple, concise, and easy to read.

- **Click through** some of the other big settings like **Security and account access, Privacy and safety, and Notifications.** Change things to your personal preferences.

- Fill out your birthday or your company's founding date. Then click **Next.** Or you can skip this step by clicking **Skip.**

- This should complete your profile setup! Now you can **click your Profile** to see what others see when they look you up on Twitter.

- Once you're on your profile, you can now edit the options you set up or skipped by clicking **Edit Profile** on the right.

- Now you can also add a cover photo, which fills the big space at the top of the page behind your profile picture. Choose an image that is high resolution with the dimensions suggested on **page 25** of our eBook. If you're going to use words and images of people, make sure to test your cover photo and center the key elements of the image to the center, so faces and words don't get cut off. Otherwise, a nice panoramic works well. Just be sure not to use images that don't belong to you!

## Follow Companies & People

After you're done setting up your profile, you can follow companies that you want to keep tabs on through Twitter. Use the search Twitter tool in the upper right-hand corner to find users you are interested in. Here are some profiles we recommend:

- Ritter
  - **@RitterIM** – Ritter's Account
- Insurance News
  - **@TA_LifeHealth**
  - **@KFF**
- More Ideas
  - Carriers you work with
  - **@AARP** and other senior-focused groups

Need more help? **Click here** for help creating your Twitter account.

**Note:** *Social accounts are updated routinely and it is possible that some of our outlined steps may differ from their instructions. If so, try the link above, and as a last resort try a browser search for how to create an account.*

# USING TWITTER
## FOR YOUR BUSINESS

*The top ways to engage others on Twitter are through tweeting, retweeting, replies, direct messages, and likes. It's important to communicate with others to build your credibility and audience.*

Social media is all about interaction. Of course, it's important to put good information out there, but it's equally as important to engage with the material as well. And if you want others to engage with you, you should engage with them. Let's look at the five main ways to engage on Twitter:

### Tweeting

Now that your profile is complete, and you're following other insurance professionals, it's time to write your first tweet! If you're viewing from your desktop, click the blue "Tweet" button on the bottom left of your screen. This button may look like a quill depending on how big you've made your browser window. If you're viewing from a mobile device, you will click the same button, but it will be positioned on the bottom right of your screen.

**All tweets need to be under 280 characters!**

# Replying, Retweeting, and Liking

Creating your own tweets is not the only way to share or interact on Twitter. You can also **retweet, reply, direct message, or like** something someone else posts.

- **Retweeting** is like Facebook's "sharing" feature. It posts someone else's tweet onto your timeline while still giving credit to the original tweeter. You have the option to add your own spin to the tweet via a comment, which is beneficial in most cases. This allows you to add additional insight or your own voice to something. You can also add additional hashtags, or address it directly to someone using their username after an @ symbol. This is also known as a reply.

- **Replies** are exactly what they sound like. If you want to respond to something someone tweeted, you can directly address them by starting your tweet with the author's username after the @ symbol. You can also embed their @username anywhere within a post and it will tag them. BE WARNED: Just because you are directing something directly to their username, it does NOT mean it's private. Everyone can read it. If you want something to be private, you send a direct message.

- **Direct Messages,** popularly referred to as DM's, are like text messages over Twitter. The information is just between you and another user.

- **Likes** function like other social media likes, except that they are stored on your profile. So, when you click the heart, it notifies the author, and it stores that tweet under the "Likes" tab on your profile page. You can unlike a tweet at any time and review your likes at any time. But remember, your likes are public.

## ACTION STEP:

Try writing your first tweet. Maybe introduce yourself or explain why you became an insurance agent (in 280 characters or less!) Not sure what to say? That's OK. We'll go over how to write great tweets soon.

# HASHTAGS

*Hashtags are used to group similar ideas to make them searchable. They are a great tool for connecting with like-minded people or with certain topics.*

Hashtags have taken over. Whether you're watching a TV show or visiting New York City, you're bound to see a hashtag somewhere. If you weren't sure what they were used for, we're going to clear that up once and for all.

Hashtags are keywords or phrases marked with a "#" or pound/hashtag symbol. By using a hashtag, you're categorizing your tweet, contributing it to a grouping of tweets on the same topic, and making it easier for that tweet to show up in a search.

For example, if you're watching the Super Bowl and use the hashtag #SuperBowl in a tweet, you'll be joining a conversation with everyone on Twitter who are also talking about it. By clicking on that hashtag or searching for it in Twitter's search tool, you'll see what other people are saying and they'll see what you're saying as well. It's a speedy way to see other people's thoughts, ideas, and opinions on a topic and to join them with your own thoughts, ideas, and opinions.

This gives businesses an unprecedented opportunity. They can now monitor and contribute to industry conversations.

As an agent, you're probably interested in having conversations with seniors and other agents about insurance. But you can also monitor conversations by government organizations, senior groups, carriers, and FMOs. And the easiest way to search for relevant topics is through hashtags.

There are some basic formatting rules and etiquette surrounding hashtags that you should be aware of:

- Hashtags don't have spaces between or punctuation in words
- Hashtag phrases are usually CamelCase, which means each word is capitalized to help legibility, i.e. #InsuranceAgents not #insuranceagents (Sometimes, websites will autocorrect these for you, and that's OK. But when it's in your control, use CamelCase).

- Hashtags can occur anywhere in a tweet – at the beginning, middle, or end.

- Hashtagged words that become very popular are often Trending Topics (which are highlighted in the sidebar of the Twitter desktop site).

- If you tweet with a hashtag on a public account, anyone who does a search for that hashtag may find your tweet

- #Don't #spam #with #hashtags. Don't over-tag a single tweet. (The recommendation is no more than 2-3 hashtags per tweet.)

- Use hashtags only on tweets relevant to the topic. So, don't add #insurance to a tweet about bad hair days.

## Suggested Hashtags:

#Medicare | #Seniors | #Insurance | #Agents
#InsuranceAgents | #LifeInsurance | #Brokers
#Healthcare | #HealthInsurance | #CMS

## ACTION STEP:

Search for some of the suggested hashtags listed above on Twitter. What does it bring up? What are people talking about? How could you contribute to the conversation? Once you have an idea, try contributing. If you're extra adventurous, try creating your own hashtag! It could be for your business or a service you provide. Stick to the rules, and you'll do great.

# ANATOMY OF A **TWEET**

*280 characters can seem limiting when writing a tweet, but Twitter threads and our example formats may be able to provide solutions!*

The most important thing about Twitter is tweeting. Just because your profile is fresh and you know what a hashtag is doesn't mean that you're going to see results through Twitter – you must use it.

It can be hard to think up things to tweet, but don't get too bogged down in that. Just tweet. That is, don't tweet like a 12-year-old who just got a brand-new phone, but get out there. Say something important once or twice a day. Seniors and other agents can benefit from your advice and wisdom.

Twitter threads can help you "thread" together multiple tweets to create a story. Just click the plus button on the window that pops up as you're composing your first tweet and continue adding more as you deem necessary. When you're ready, click tweet. You'll then see a "Show this thread" button, under what you published, which will show all of your new tweets linked together. We wouldn't suggest using this all of the time, but it can be helpful under the correct circumstances.

## 6 Formats to Help You Write Tweets

To help you out, here are six formats for tweet writing that can give your Twitter presence a jumpstart. Remember you only have 280 characters so you'll have to get creative!

- **Shared Content Tweet**
  - [Article Title]: **https://www.URL.com** via @TwitterHandle #hashtag
  - Example: Finding the Right Insurance Agent for You **http://bit.ly/3pveFUp** via @Medicareful #InsuranceAgents #insurance

- **Shared Content with Commentary**
  - [YOUR OPINION]: **http://www.URL.com** via @Twitter Handle #hashtag
  - Example: With Med Supp enrollment on the rise, now's the time to broaden your portfolio. Here's why: **http://bit.ly/3t74W9a** #Medicare #RitterASG
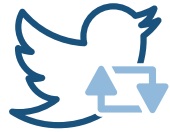
- **Retweet with Commentary**

  ◦ [Your Opinion] #hashtag [EMBEDDED ORIGINAL TWEET]

  ◦ Example: **https://twitter.com/RitterIM/status/ 1023938701737512960**

- **Try the "Problem/Solution" Tweet**

  ◦ Don't let your [ASSET][NEGATIVE RESULT]. Find out how to [GOAL] here: **https://www.URL.com** #hashtag

  ◦ Example: Want to use #SocialMedia for your business but aren't sure how? Our eBook is the help you're looking for! **https://ritterim.com/social-media-ebook** #InsuranceAgents



- **Utilize the "Stat or Fact" Tweet**

  ◦ Did you know that [STAT]? **https://www.URL.com** #hashtag

  ◦ Example: #MedicarePartD maximum broker commissions increased 3.85%, year over year. **http://bit.ly/2NVLJHd** #Agents #RitterNation

- **Post the "Photo" Tweet**

  ◦ [PHOTO CAPTION] #hashtag [ATTACH IMAGE]

  ◦ Example: **https://twitter.com/RitterIM/status/ 1004093512802021376**

## ACTION STEP:

Choose three of the formats and send one tweet a day for three days this week. You don't want to pack it in all at once – spread out your newfound tweeting skills throughout the week. Feel free to retweet some of our content from **@RitterIM** as one of your posts!

# LINKEDIN

*LinkedIn is the most professional social network, and if you're not on it, you're missing out on a lot of opportunities.*

LinkedIn is the Facebook of professionals and one of the best tools for networking in today's professional climate. LinkedIn can be used to connect with like-minded professionals, future bosses, current colleagues, or potential business partners. It cuts out the cute videos and cuts right to the industry chase. Most importantly, it's a gold mine for business-to-business networking and community.

Staff members in our satellite offices have been using LinkedIn to build relationships with other agents and to create a community of like-minded insurance professionals. Here are their top reasons why you should be on LinkedIn too:

- It's a great tool for networking in the business world!

- LinkedIn is the best way to promote yourself, and your position within your agency or business, and to get your name out there in front of other agencies and agents.

- It's the perfect place to ask questions and build a professional community!

LinkedIn

And here's their top advice for using it:

- Keep your profile updated and have a current, professional -looking photo! Remember, LinkedIn is a social platform for business! Keep your photos and posts as professional as possible.

- Don't be afraid to connect. Every time you speak with a new agent, look for them on LinkedIn and connect. It's a great way to become more than just a voice on the phone or words in an email!

- Make sure to share business or industry-related articles. If you've got more to say, publish a post! Published posts are searchable by any LinkedIn user and they automatically show up in the homepage feed of your connections and followers.

Let's go into detail on how you can use this advice for your business and networking efforts!

**ACTION STEP:**

If you're not on LinkedIn, you need to be. Follow the steps in our **How to Create a LinkedIn Account** section to get started. Remember, this is like an online résumé to other businesses and agents – or possibly clients. You want it to be professional and relevant! If you already have a LinkedIn account, freshen it up if necessary, and follow **Ritter's company page!**

# HOW TO CREATE
## A LINKEDIN ACCOUNT

### Creating Your Account

- Go to **linkedin.com**
  - **Click Join Now.**

- Fill out the form on the homepage with your:
  - Email
  - Password

- Once you've filled out the form, **click Agree & Join.**

- Enter your first and last name, and then **click Continue.**

## Setting Up Your Profile

- Next, you'll confirm your location by choosing your country from the dropdown, and your postal zip code in the text box. Click **Continue.**

- Then fill out your most recent job title and most recent company. Click **Continue.**

- You'll then need to confirm your email address. You should have received an email with a six-digit code (make sure to check your junk, spam, or clutter folder if you don't see it). Enter that code in the text box and click **Verify.**

- Confirm whether or not you're currently job hunting.

- If someone used your email to find you on LinkedIn before you were a user, you may see some profile boxes inviting you to connect with them. Feel free to **Accept** or **Skip** these invitations at your discretion. If you don't see this option, ignore this step.

- Now you can add your own email to find out which of your contacts are members. Enter your email to import your address book and connect with members, or skip this step.

- You may be offered another chance to connect with people that LinkedIn thinks could be a connection. Either opt to connect with some fellow colleagues or click **Skip** for now in the bottom right-hand corner.

- Next, you'll be prompted to add a photo to help your connections recognize you. Remember, LinkedIn is a social platform for business! Make sure your image is in focus, you're wearing professional attire, and it leans more towards headshot than selfie. See **Optimizing Your LinkedIn Profile** for more tips.

- Once you upload an image, you can reposition, zoom, straighten, crop, filter, adjust, and change the visibility as you see fit. Remember our tips from the last step! Would you put this image on your business card or billboard? See **Optimizing Your LinkedIn Profile** for more tips.

- Next, choose all of the content you want to see by following different companies, hashtags, etc, and click Finish.

- You'll be given the option to download the mobile app. Either add your phone number to get a text with a link to download, or click **Skip.**

## Completing Your Profile

- Next, you'll be taken to your dashboard, where all the news from the people and businesses you follow will appear. At the top of the page will be some options for you to continue filling out your profile and making more connections. Click the prompts, or click your profile picture to see your profile for yourself!

- Under your Photo, Name, Title, Company, and Location, there will be a status for how close you are to completing your profile. You'll probably be at the beginner stage. Follow the prompts to add details  like your work history, education history, publications, certifications, contact information and personal information! See **Optimizing Your LinkedIn Profile** for more tips.

Keep tweaking that profile and network, network, network! Be sure to focus on real, meaningful business relationships to get the most out of this platform!

Need more help? **Click here** for help creating your LinkedIn page. And if you need help with signing up, **click here.**

**Note:** *Social accounts are updated routinely and it is possible that some of our outlined steps may differ from their instructions. If so, try the links above, and as a last resort try a browser search for how to create an account.*

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# OPTIMIZING YOUR
## LINKEDIN PROFILE

*Your LinkedIn profile is like an online business card or résumé. You want to make sure it's in prime condition, so you can build a pristine online reputation with agents.*

LinkedIn is an excellent platform to connect with other industry professionals, to ask questions, and to receive and provide industry information and updates. This opens plenty of new opportunities to grow as an agent or business owner, and tap into the community of professionals around you.

But by using LinkedIn as a connection platform, you should expect that people will review your profile – friendly stalking, if you will. What do you want them to find there? Something that builds confidence in your experience and professionalism or something that makes them doubt whether you really can contribute to the industry or not?

That's why a perfect profile is crucial. Here are the three ways to spruce up your profile, and put yourself on the path to All-Star status.

- **Profile Picture –** First and foremost, get as professional of a picture as you can. Avoid selfies, anything with strange backgrounds, and pictures with other people. This may be the first picture an agent sees of you; so think about the kind of impression you want to make. **Here are some great tips** for picking or creating that perfect profile shot!

- **Summary –** Use your summary to clearly and concisely tell others key bits of information about yourself, such as: your most important accomplishments, your values and passions, your top strengths, quantifiable points about your work, and the thing that makes working with you different than working with somebody else. **Here's a great guide to get you started.**

- **Experience –** Fill out your job history, and include important details about how you contributed in each position. No, maybe you didn't work directly in insurance when you were at Buffalo Wild Wings, but you could mention different transferable skills that you learned and used. Don't over-exaggerate (if you were a cashier, don't put that you were a money manager), but don't be afraid to brag on yourself when you did a great job. People will notice.

Feel free to fill in other portions as well, such as volunteer work, certifications, licenses, education, honors and awards, or any slideshows and publications you can share. Remember to make it relevant to your audience, so that you can show that connecting with you is going to be a professional benefit.

## ACTION STEP:

Update that outdated profile picture (or be sure to add one in the first place – profiles with images have higher views and connections than ones that don't). Craft a great summary and fill in important pieces of information throughout your profile.

# MAKING CONNECTIONS
## ON LINKEDIN

*When you connect with other industry professionals or industry leaders, be sure to send a personal message along with your request. It's also important to only connect with people you've met, worked with, or plan to work with.*

The lifeblood of LinkedIn is your connections. It's your online Rolodex and an easy way to manage all of the contacts you make in the professional realm.

But believe it or not, connecting on LinkedIn is more than just clicking a button. Just like networking at an event requires a little technique, so does doing so online (but without the constant threat of sweaty palms and bad breath).

There are several ways to make a connection on LinkedIn. The first is by searching for a user, going to their profile, and clicking the connect button. The second is to review your "People You May Know Feed," and the third is to connect with people that viewed your profile. Of these three, the best way is to connect through someone's profile. This will open a form for inviting your new connection that allows you to answer how you know the person and include a personal note.

## Making Connections on LinkedIn

The personal note is your key to success here. It gives you the perfect opportunity to personalize the invitation, which can make all the difference for you in the future. It's important to keep it short, but to differentiate yourself from all the other connections they may get. Here are some ways to do that:

- If you've met before, remind them about that. Was it a conference? A presentation?

- Explain why you want to connect.

- Describe the mutually beneficial relationship that you can have by connecting

- Compliment them on their current work.

- Mention something that you have in common — did you go to the same university, do you share a hobby, do you have a mutual connection, etc.?

Everyone enjoys connecting with someone who remembers them and is personable about working together in the future. Set yourself apart.

## ACTION STEP:

Find an agent or industry professional you've been speaking to, or have spoken to, on LinkedIn. Remind them of what you are or were working on together and make the connection!

# SHARING CONTENT
## ON LINKEDIN

*Now that you have connections, give them the content they're looking for to add value to their careers. Share or create content that will position you as an industry expert and a source for insurance-related news and information.*

Making connections is important, but adding value to your connections is the way to keep them. A great way to do that is to publish or share content from your LinkedIn profile that is relevant to the people you're connected to, especially when it's original.

Your published posts are searchable by a LinkedIn user, and they automatically show up in the homepage feed of your connections and followers. These kinds of posts are the perfect avenue to make yourself seen and heard.

But what should you share? Here are some ideas:

- Share an article from an insurance blog like **Blog.ShopandEnroll.com** and the **Ritter Blog.**

- Share news articles about insurance or the industry.

- Share tips for other agents based on your own experience.

- Share your insights on industry changes or projections (avoid anything too carrier-specific).

Another great tip is to fill your feed with great content and share the articles that help you. Here are places to start:

- Follow industry leaders or companies that have given you valuable content.

- Follow insurance groups, agent groups, and carriers to identify news and trends in the industry.

- Follow non-insurance, business-related blogs that focus on entrepreneurship, sales, lead generation, and productivity.

## ACTION STEP:

Share a post on LinkedIn, something you find valuable. If you're up for a real challenge, try creating your own post!

# SOCIAL MEDIA **GROUPS**

*Groups are networks of people on Facebook and LinkedIn with similar interests or professions. Becoming a part of relevant groups gives you the opportunity to speak directly to your target audiences.*

Plain and simple, they put you right in front of your connections and potential connections. Groups give users the opportunity to discuss specific industry questions, share industry insights, and connect with like-minded professionals. It's invaluable to be a part of some high-quality groups, because it will help you:

**Build Thought Leadership**

When you become an active member of a large group, you have access to the attention of a lot of people interested in your topic. If you give them valuable information, they'll start to anticipate more value from you and consider you as a thought leader.

**Build Your Personal Network**

When you join a group, you can connect with hundreds of new people that you may have never interacted with before. You can now establish relationships with other thought leaders and agents that you want to work with.

**Generate Leads**

Giving people valuable content, job leads, and referrals helps turn them into a lead for you. Score.

## Social Media Groups

### Here's how to get started:

Find and join relevant agent groups by searching in Facebook or LinkedIn's search tool or by clicking Group in each of the platform's navigation tools. In addition, you can **click here** to look for Facebook Groups or **here** to look for LinkedIn Groups.

- **Follow, start, and engage in conversations.**
  Check out questions or topics that interest you or relate to your products. Answer questions. Ask questions. Get feedback. Give feedback.

- **Build connections and follow up.**
  Start to notice and talk to other thought leaders. Make connections with people you chat with most. Follow up by sending messages or making non-sales recommendations on the industry.

Basically, play well with others, make new friends, and build that network!

**Note:** Groups are a way for you to network with other insurance agents, but shouldn't be utilized as a sales opportunity to create a community of clients. Please refer back to our Social Media & Compliance chapter for more info.

## ACTION STEP:

Join a group and join the conversation. A great place to start is our CEO, Craig Ritter's, own 10,000+ member **insurance group** (make sure you're logged in to LinkedIn to access the group). Or Join our very own **Ritter's Round Table!** Ask to join today!

# FORUMS

*Internet forums are a perfect place to find other professionals and to ask questions or have conversations about the industry. It's important to have proper etiquette on these sites to establish trust and build a positive reputation.*

Internet forums allow people with a similar interest to have conversations or ask questions about that topic. Insurance agents are active on forums related to the insurance field, and there are entire websites dedicated to managing these conversations.

Participating on these platforms is a great opportunity for you to build relationships with other agents in the industry, ask questions from other experts, and give your own expert opinion. Here are some basic guidelines for participating on forums:

- **Read the community guidelines –** Almost every forum out there has a set of guidelines or rules that must be followed for every discussion or topic on that site. Become familiar with these and follow them.

- **This is not a sales opportunity –** If you were at a dinner party, and someone came up to you and asked you to buy something, wouldn't you be annoyed? Or what if someone pitched you an idea, not-so-subtly turning it into a business event as opposed to a fun time with friends? It would ruin your night. Well, that's how other users react to sales pitches on forums. They're not interested, and they're turned off. Don't be that person.

- **You don't need a showy signature –** Your name is just fine. If you want, you could throw in your job title, company, and maybe blog/website. People don't need your inspiring quote of the year, your mantra, or a picture of your cat in a Santa hat. Keep it simple.

- **Give people real value –** Does someone have a question? Give them the answer you would give a close friend seeking your counsel. Do you have something valuable to add to the conversation? Add it. Have a question yourself? Ask it. Doing so establishes trust and causes others to speak highly of you and seek your opinion.

The bottom line is that to have success, you must provide value instead of trying to get it. And that applies to just about everything.

**ACTION STEP:**

Join industry forums like **Insurance Forums** or Ritter's Facebook group, **Ritter's Round Table.** Go and ask a question or join a conversation. You'd be amazed at how much you can contribute with your expertise and how much you can learn from your fellow agents.

# SOCIAL MEDIA IS
# WAITING FOR YOU!

*Congratulations! You're about to finish your beginner's training on social media in the senior health insurance industry! What are you going to do next?*

Now that you're at the end of this eBook, you may have a lot swimming through your head. Content marketing strategies, forums to join, Facebook posts to create. Don't worry, you're going to get the hang of it once you start practicing!

The good news is, you're now one step closer to social media success! The bad news is that you will never stop learning more about social media. Is that really bad news, though? Social media is a game-changer, and by being at the forefront of this marketing revolution, you will set yourself apart from the rest of your peers!

We hope our eBook has been helpful. Take the next step and get free and full access to more great content as well as our proprietary software for quoting, contracting and managing leads. **Get started by syncing up your NPN with our company.**

## Social Media is Waiting for You!

We hope you continue to come back to Ritter for more social media tips and training as we create more content to better serve you. But in the meantime, be sure to invest in some continuing education! Google your questions and check out these great sites for more information about social media marketing:

- **Social Media Examiner**
- **Buffer's blog**
- **HubSpot's Marketing blog**
- **Social Media Explorer**
- **RitterIM.com/blog** and the **Agent Survival Guide Podcast**

For right now, you should just congratulate yourself. We're so proud you made it through this training and we hope you give yourself a pat on the back. The final page of this eBook has a **commemorative certificate of completion** for you to print out, sign, and post proudly for everyone to see!

So, what are you waiting for?

Please answer three quick multiple-choice questions to let us know how we did with this guide! **Take the survey >**

"You're off to great places. Today is your day. [Social media] is waiting, so get on your way." -Dr. Seuss

# REFERENCES
# & IMPORTANT NOTES

1 http://www.pewinternet.org/2017/05/17/technology-use-among-seniors/

2 This guide was last updated to meet the 2024 Final Rule for Medicare Advantage and Part D.
  Please stay up to date with the latest information provided in the link.

3 https://medium.com/@HeathEvans/content-is-king-essay-by-bill-gates-1996-df74552f80d9

4 https://www.smartinsights.com/internet-marketing-statistics/happens-online-60-seconds/

5 https://www.krusecontrolinc.com/rule-of-7-how-social-media-crushes-old-school-marketing/

6 https://www.bizjournals.com/bizjournals/how-to/marketing/2017/09/do-we-really-see-4-000-ads-a-day.html

7 https://www.legalzoom.com/articles/plagiarism-what-is-it-exactly

8 https://www.techopedia.com/definition/23759/social-platform

# ACTION **STEPS**

01 **Take Inventory**

02 **Password Protection**

03 **Content Consumption**

04 **Customer Base**

05 **Create Goals**

06 **Create Content**

07 **Explore Analytics**

08 **Social Platforms**

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16 **LinkedIn Account**

17 **Profile Picture**

18 **LinkedIn Connections**

19 **LinkedIn Sharing**

20 **Social Media Groups**

21 **Join Industry Forums**

## ACTION STEP: 01

Take inventory of your social media accounts, if you have any. What sites are you on? How often do you use them? Have you ever used them? Browse around and try to get familiar with them for a few minutes. If you don't use social media at all, ask a trusted employee, coworker, colleague, or family member to show you around their favorite platform!

## ACTION STEP: 02

Follow these **great password protection tips** and make sure all your accounts are set up accordingly!

## ACTION STEP: 03

Consider how much content you consume each day. Think about which brands stick out to you and why? What pieces of content (posts, articles, blogs, images, or videos) stand out to you and why? What are other brands doing well to reach *you*?

## ACTION STEP: 04

Dream up your perfect customer based on your audience research and future goals. What implications does this have for your business? How does this impact your marketing message?

## ACTION STEP: 05

Create a daily, weekly, monthly, and yearly goal that you want to attain. Start with something basic.

For example:

- Every day, I would like to get one new Facebook follower.
- Every week, I would like to interact with one new person through social media.

## ACTION STEP: 06

Schedule a block of time to create content, download a content calendar template, and sign up for an account on your preferred content management website. Then, when you finish this eBook, you'll be ready to jump right into your content strategy!

## ACTION STEP: 07

Once you have your accounts set up, which we'll go over in the upcoming sections, make sure you explore your analytics options. You may also want to consider setting up **Google Analytics** on your website!

## ACTION STEP: 08

If you already have an account on one of these social platforms, look around and familiarize yourself with how to navigate them. More importantly, think about how you could use these platforms to reach people that are important to your business.

## ACTION STEP: 09

If you haven't tried Facebook, why not start now? If you are on Facebook, look at how other businesses are reaching out to their customers.

## ACTION STEP: 10

Create your own Facebook page by following our section **How to Create a Facebook Business Page!**

## ACTION STEP: 11

You may need to wait a few days for the information to populate on Facebook Insights, but once it starts collecting data, start exploring Facebook Insights to see how your page is doing!

## ACTION STEP: 12

Create your own Twitter account by following our **How to Create a Twitter Account** section or dig out that old handle you once made, and give it a professional spin. Once you're all set, follow one of our Ritter accounts! Don't worry, we follow back.

## ACTION STEP: 13

Try writing your first tweet. Maybe introduce yourself or explain why you became an insurance agent (in 280 characters or less!) Not sure what to say? That's OK. We'll go over how to write great tweets soon.

## ACTION STEP: 14

Search for some of the suggested hashtags listed above on Twitter. What does it bring up? What are people talking about? How could you contribute to the conversation? Once you have an idea, try contributing. If you're extra adventurous, try creating your own hashtag! It could be for your business or a service you provide. Stick to the rules, and you'll do great.

## ACTION STEP: 15

Choose three of the formats and send one tweet a day for three days this week. You don't want to pack it in all at once – spread out your newfound tweeting skills throughout the week. Feel free to retweet some of our content from @RitterIM or @Medicareful as one of your posts!

## ACTION STEP: 16

If you're not on LinkedIn, you need to be. Follow the steps in our **How to Create a LinkedIn Account** section to get started. Remember, this is like an online résumé to other businesses and agents – or possibly clients. You want it to be professional and relevant! If you already have a LinkedIn account, freshen it up if necessary, and follow **Ritter's company page!**

## ACTION STEP: 17

Update that outdated profile picture (or be sure to add one in the first place – profiles with images have higher views and connections than ones that don't). Craft a great summary and fill in important pieces of information throughout your profile.

## ACTION STEP: 18

Find an agent or industry professional you've been speaking to, or have spoken to, on LinkedIn. Remind them of what you are or were working on together and make the connection!

## ACTION STEP: 19

Share a post on LinkedIn, something you find valuable.
If you're up for a real challenge, try creating your own post!

## ACTION STEP: 20

Join a group and join the conversation. A great place to start is
our CEO, Craig Ritter's, own 10,000+ member **insurance group**
(make sure you're logged in to LinkedIn to access the group).
Or Join our very own **Ritter's Round Table!** Ask to join today!

## ACTION STEP: 21

Join industry forums like **Insurance Forums** or Ritter's
Facebook group, **Ritter's Round Table.** Go and ask a
question or join a conversation. You'd be amazed at how
much you can contribute with your expertise and how much
you can learn from your fellow agents.

# CERTIFICATE
# OF COMPLETION

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