## STUDENT HANDOUT

# THE ETHICS OF LEADERSHIP, COMMUNICATION AND CHARACTER

## Three-Hour Ethics Course - Live Webinar - No Exam

## COURSE OBJECTIVES

The objective of this course is to strengthen producers' understanding of the essential relationship between ethical leadership, effective communication, and professional character. Participants will examine how these principles influence daily business activities, client interactions, and professional decision-making.

The course will explore various leadership styles and attributes, including integrity, honesty, accountability, and the ability to inspire others. Through discussion and examples, producers will be encouraged to evaluate their own leadership strengths and identify ways to guide others professionally and ethically in the pursuit of client-centered goals.

The course will also examine communication concepts, styles, and techniques that support trust, clarity, and professionalism. Participants will consider how active listening, non-verbal communication, reflective feedback, and appropriate conflict-resolution methods contribute to ethical business practices and stronger client relationships.

Finally, the course will address the role of character in ethical conduct. Participants will review key character traits and practical examples designed to help them assess and refine their own professional character. Emphasis will be placed on placing the client's needs, goals, and suitability considerations in the primary position when providing professional services.

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# Student Handout

## Hour 1: Ethical Leadership

**The Ethics of Leadership, Communication and Character**

### 1. Leadership: Core Definition and Purpose

- Leadership is the ability to motivate one or more people to act toward achieving shared goals within a unique group.
- The course considers what leadership is, how it can be developed, its key attributes, common leadership styles, and how leadership can best serve others.
- Effective leaders continue to improve because we are all "works in progress."

  *"Leaders instill in people a hope for success and a belief in themselves. Positive leaders empower people to accomplish their goals." — Unknown*

### 2. Four Selected Leadership Attributes

**Integrity**

- Leadership and integrity are closely connected.
- Integrity means doing the right thing even when it is costly, inconvenient, or unnoticed.
- Insurance producers build integrity by consistently placing client needs before personal interests.
- Small lapses can grow into larger ethical problems; correct mistakes and return to proper conduct quickly.
- Surrounding yourself with honest people helps reinforce your own standards.

  *"Ethics is all about how we meet the challenge of doing the right thing when the act will cost us more than we want to pay." — Michael Josephson*

  *"I know it when I see it." — Justice Potter Stewart*

**Honesty**

- Honest people are truthful, sincere, reliable, transparent, and willing to admit mistakes.
- Words and actions should be consistent; promises should be kept.
- Honesty should be direct but also tactful and kind.
- Trust may take years to build and can be damaged by one lie or repeated unreliability.
- Truthfulness and transparency are especially important in client relationships.

  *"Honesty is a very expensive gift. Don't expect it from cheap people." — Warren Buffett*

  *"If you tell the truth, you don't have to remember anything." — Mark Twain*

  *"Integrity is telling myself the truth. And honesty is telling the truth to other people." — Spencer Johnson*

**Accountability**

- Accountability means taking responsibility for both success and failure.
- When a failure occurs, a leader should address the problem instead of blaming others or circumstances.
- Accountability may be shared, but it cannot be delegated away.
- Commitments to clients include competence, understanding their needs, and providing suitable guidance.
- Mistakes can often be repaired; dishonesty or lack of integrity may permanently damage trust.

  *"People will forgive a mistake but they will not forgive a lack of integrity." — Peter Drucker*

**Inspiring Others**

- Leadership is service to others.
- Passion for one's work can inspire confidence, action, and achievement in others.
- A producer may help clients move from discussing goals to taking meaningful action.
- Target marketing can help a producer focus on a limited clientele or product area and develop greater expertise.
- People may not always realize the positive impact their words and actions have on others.

  *"Leadership is service to others." — Denise Morrison*

**3. Leadership Styles**

- Visionary: connects present mission with future service and improvement.
- Autocratic: focuses on efficient results, but may limit client participation.
- Democratic: seeks input and encourages client participation, trust, and discussion.
- Coaching: emphasizes education, motivation, strengths, and weaknesses over time.
- Transformational: focuses on broad objectives and motivating clients to accept beneficial change.
- Laissez-faire: delegates heavily and provides little supervision; often impractical for complex insurance matters.
- Transactional: concentrates on predetermined results and may lack creativity or personal connection.
- Bureaucratic: relies on rules and procedures, sometimes at the expense of flexibility and innovation.
- Servant: places the needs of others first and closely matches the ethical producer-client relationship.

  *"Change means resistance, and resistance means transformation and igniting energies." — Yasmine Hamdan*

  *"Give a person a job to do and then get the hell out of their way and let them do it." — Ray Kroc*

**4. Mission, Vision, and Present Decisions**

- Mission is present purpose: how you serve customers today.

- Vision is future purpose: how you intend to serve customers in the years ahead.
- Core values guide thoughts, actions, and character.
- Current choices shape future options and consequences.

  *“There is nothing quite so useless as doing with great efficiency something that should not be done at all.” — Peter Drucker*

  *“Long range planning does not deal with future decisions, but with the future of present decisions.” — Peter Drucker*

**5. Who Do You Serve?**

- Consider the needs of four parties: yourself, your company, your supervisor, and the client.
- The ethical approach gives primary importance to the client’s needs, goals, and suitable outcomes.
- When the client is properly served, the producer, company, and supervisor are more likely to succeed as well.
- Evaluate how your current time, attention, and priorities are allocated among these four parties.
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**Personal Reflection**

- Which leadership attribute is currently your strongest?
- Which leadership attribute needs the most improvement?
- Which leadership style best describes your usual approach?
- How much of your professional focus is currently directed toward the client?
- What one action could you take to improve your ethical leadership?

**Current Service Allocation**

| Self | Company | Supervisor | Client |
|---|---|---|---|
| _____% | _____% | _____% | _____% |

**Key takeaway:** Ethical leadership requires integrity, honesty, accountability, and service that consistently places the client first.

# Hour 2: Ethical Communication

## The Ethics of Leadership, Communication and Character

### 1. Communication as the Core of Leadership

- Effective leadership depends on clear, ethical communication that helps others understand and believe in the producer, the message, and the ideas being presented.
- Producers should remain aware of the verbal and nonverbal impressions they create and continually improve their messaging.
- Use the KISS principle: Keep It Simple. Focus on one or two clear themes rather than overwhelming people with unnecessary detail.
- A central message is helping clients feel financially secure by identifying needs, goals, and appropriate products or services.

  *"With your permission, I would like to begin that process with you now, and you should know we can stop the process anytime you want to. Let's begin…"*

- The first five minutes—and especially the first 60 seconds—of an initial meeting are critical for creating rapport and trust.
- A strong opening communicates four ideas: I am here to help; we are working together; the process is clear; and the client remains in control.
- Trust must be maintained throughout the relationship. Promises, follow-through, tone, and consistency all matter.
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### 2. Communication That Creates a Trust Culture

- Align the producer's objectives with the client's objectives and overall mission.
- Keep priorities limited and clear; focus on one important matter at a time.
- Respect the client's time and avoid confusing or irrelevant information.
- How a message is delivered may matter as much as the words themselves.

### 3. Nonverbal Communication

- Paralinguistics: rate, rhythm, volume, pitch, inflection, voice quality, and tone influence how a message is received.

  *"The police officer walked slowly up to the passenger door."*

- Eye contact, facial expressions, posture, gestures, and physical barriers can communicate interest, confidence, anxiety, defensiveness, or confusion.
- Use open posture, appropriate eye contact, a natural smile, and an unobstructed space between producer and client.
- A firm, brief business handshake generally creates a positive impression; avoid dominating, limp, fingertip, prolonged, or crushing handshakes.
- Rapport can be supported by subtle, natural matching of posture and pace—but never in an obvious or artificial way.

- Symbols such as dress, surroundings, awards, and objects may offer clues, but they should not be used to make unfair assumptions.
- Semantics matter: words may have different meanings to the speaker and listener. Observe reactions and clarify meaning when needed.
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**4. Ethical Listening and Problem Solving**

- Avoid judgments. Listen for what the client means, not only the words spoken.
- Practice active listening: do not interrupt; use appropriate nonverbal signals; and give the client time to explain.
- Use reflective feedback to confirm meaning rather than making assumptions.

  *"Are you saying you are concerned that you do not have the financial resources to start any level of a saving plan at this time?"*

  *"If that were to happen, we can also adjust or suspend the plan based on your needs and comfort level."*

- Never assume—always confirm.
- Avoid blame. Use "I" statements and respectful disagreement.

  *"That's not the way I view it."*

- Use discussion and reasonable compromise to reach a position the client understands and accepts.

**5. Communication Styles**

- Passive: avoids conflict, may appear agreeable, and may not clearly express true concerns.
- Assertive: confident, respectful, accountable, and helpful without being hurtful; presented as the most effective style.
- Aggressive: seeks to win at the expense of others and may appear hostile, demanding, or intimidating.
- Passive-aggressive: hides anger behind indirect, sarcastic, or retaliatory behavior.
- Manipulative: uses calculated methods to control others without their full awareness; inconsistent with ethical practice.
- Understand your own style, recognize the client's style, and work toward assertive communication.

**6. Confucian Ethics and Doing the Right Thing**

*"That which you do not desire, do not do to others." — Confucius*

- Confucian ethics emphasizes morality, correctness, and consideration of others—the foundation of the Golden Rule.

  *"Always do the right thing in any given circumstance." — Peter Drucker's summary of Confucian ethics*

- Ethical conduct must consider the circumstances, law, culture, and the effect of an action on others.
- An action viewed as proper in one setting may be improper or illegal in another; ethical judgment requires context and care.
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**7. Ethical Group Decision-Making Model**

- Develop Rapport: listen, identify common ground, respect the client's ideas, and invite participation.
- Build Trust: provide clear, useful information that helps the client make an informed decision.
- Create and Implement a Plan: build the plan collaboratively, define responsibilities, and keep everyone informed.
- Address Weaknesses Over Time: identify problems, communicate openly, and adjust the plan as needs or circumstances change.
- The model is designed to be collaborative, transparent, client-centered, and focused on long-term success.

# Hour 3: Ethical Character

**The Ethics of Leadership, Communication and Character**

*“A man’s character is his fate.” — Heraclitus of Ephesus*

**Character and Reputation**

- Reputation is how others perceive you; character is who you really are.
- Character reflects the values, choices, habits, and traits that guide conduct.
- Understanding character requires honest and continuing self-evaluation.
- Character can be strengthened when a person has a sincere desire and plan to change.

## I. Main Components of Character

**Sound Values**

- Values are deeply held beliefs that guide behavior and decisions.
- Identify your strongest positive values and rank them by importance.
- Examples include honesty, accountability, dependability, empathy, service, responsibility, teamwork, and trustworthiness.
- A producer’s values should shape a client-centered business philosophy and daily conduct.
- POSITIVE VALUES CHART

| | | | |
|---|---|---|---|
| Accountability | Enthusiasm | Making a Difference | Recognition |
| Achievement | Ethics | Motivation | Relationships |
| Advancement | Excellence Fairness | Optimism | Reliability |
| Adventure | Family | Open-Mindedness | Resilience |
| Advocacy | Friendships | Originality | Resourcefulness |
| Ambition | Flexibility | Passion | Responsibility |
| Appreciation | Freedom | Personally Develop | Self-Control |
| Being the Best | Fun | Proactive | Selflessness |
| Caring | Growth | Professionalism | Simplicity |
| Challenge | Happiness | Quality | Stability |
| Charity | Health | Recognition | Success |
| Community | Honesty | Risk Taking | Teamwork |
| Commitment | Humility | Security | Thankfulness |
| Compassion | Individuality | Service | Thoughtfulness |
| Cooperation | Innovation | Spirituality | Trustworthiness |
| Collaboration | Inspiration | Stability | Uniqueness |
| Consistency Creativity | Kindness | Perfection | Usefulness |
| Credibility | Knowledge | Popularity | Versatility |
| Curiosity | Leadership | Power | Vision |
| Dependability | Learning | Preparedness | Well-Being |
| Diversity | Love | Proactivity | Wisdom |
| Empathy | Loyalty | Professionalism | |
| Encouragement | | Punctuality | |

**Doing the Right Things**

- Strong character supports doing the right thing in each circumstance.
- Ethical decisions should consider the welfare of others, not merely personal gain.

- When uncertain, seek guidance from respected people known for sound judgment and character.

**Wanting to Be the Right Kind of Person**

- Admit personal weaknesses or shortcomings.
- Decide who you want to become and develop a practical improvement plan.
- Continue working toward the ideal, recognizing that progress may be gradual.

**Define Your Own Character**

- List and rank your positive and negative traits honestly.
- Identify qualities you most admire in others and would like to strengthen in yourself.
- Create an improved character design based on your values and desired conduct.

**NEGATIVE VALUES CHART**

| | | |
|---|---|---|
| Anger | Fear | Poverty |
| Anxiety | Frustration | Regret |
| Bitterness | Futility | Rejection |
| Condemn | Gloom | Resignation |
| Criticism | Greed | Rigid |
| Cynicism | Guilt | Sadness |
| Depression | Hostility | Self-Doubt |
| Despair | Jealousy | Sorrow |
| Despondent | Judgment | Suspicion |
| Disappointment | Lethargy | Withdrawal |
| Discouragement | Loneliness | Worry |
| Disinterest | Misery | |
| Embarrassment | Ostracize | |
| Failure | Pessimism | |

**<u>Example of Selflessness: Alfred Gwynne Vanderbilt</u>**

- During the sinking of a passenger ocean liner, Vanderbilt gave away his lifejacket and lifeboat place and helped children reach safety.

  *"He spent his last minutes trying to save the children. I can't think of anybody braver."*

  *"He had been brought up to do the right thing. He saw his moment and he took it."*

**II. Character Is a Choice**

- Daily decisions gradually shape who a person becomes.
- Weak traits can be replaced or strengthened through deliberate effort and repeated practice.

## Selected Traits for Rebuilding Character

### Poise

- Remain calm, controlled, and respectful during stressful situations.
  *"If you can keep your head when all about you are losing theirs." — Rudyard Kipling*

### Investigate Facts

- Do not react or make important decisions before gathering reliable facts.
- Measure twice and act once; avoid conclusions based only on assumptions.

### Value of Truth

- Separate personal beliefs from verified truth.
- Sound decisions depend on an honest understanding of reality.
  *"The truth? You can't handle the truth!"*

### Empathy

- Try to understand another person's feelings and viewpoint from that person's perspective.
- Listen attentively, observe body language, ask clarifying questions, and validate feelings without necessarily agreeing.

### Confidence

- Know your abilities and remain open to differing opinions and new information.
- Healthy confidence is not arrogance and does not feel threatened by others' ideas.

### Respect Others

- Listen, encourage, congratulate, thank, and help others succeed.
- Respect for others begins with healthy self-respect.

### Hard Work

- Approach work with effort, enthusiasm, responsibility, and a willingness to learn.
  *"Choose a job you love, and you will never have to work a day in your life." — Confucius*

### Reputation

- Reputation reflects the opinions and beliefs others hold about you.
- A good reputation takes years to build and can be damaged very quickly.
  *"The way to gain a good reputation is to endeavor to be what you desire to appear." — Socrates*

## III. Character Case Studies

### Negative Example: Illinois Producer "X"

- Used high-pressure sales methods and misleading practices involving senior consumers.
- Failed to meet ethical and regulatory responsibilities and ultimately lost his producer license.
- The case illustrates how self-serving conduct can destroy trust, reputation, and a career.

### Positive Example: Jon Huntsman, Sr.

- Honored a handshake agreement to sell part of his company for the original $53 million price, even after its value rose dramatically.
- Demonstrated that integrity and keeping one's word were more important than additional personal profit.

  *"A deal is a deal." — Jon Huntsman, Sr.*

### Key Takeaways

- Character, leadership, and communication work together.
- Ethical producers place client needs ahead of personal advantage.
- Strong character is demonstrated through honesty, accountability, empathy, respect, hard work, and keeping commitments.
- Professional success should be measured in part by the success and well-being of the clients served.

**THANK YOU SO MUCH FOR JOINING US TODAY TO SATISFY YOUR ETHICS REQUIREMENT. WE SINCERELY HOPE YOU FOUND THE EXPERIENCE WORTHWHILE AND WE WOULD LOVE TO SEE YOU FOR YOUR NEXT RENEWAL.**

**IF YOU HAVE ENJOYED THIS PRESENTATION, WE WOULD BE HONORED TO HAVE YOU RECOMMEND IT TO OTHER PRODUCERS.**