



# Transitions

*Turn Displaced Workers into Valued Clients  
Utilizing WARN Act Notices*

**WARN: WORKER ADJUSTMENT & RETRAINING NOTIFICATION**



**W&S Financial  
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A member of Western & Southern Financial Group

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Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

# Changes & Challenges...

## *Transitions are tough.*

Company layoffs. Plant closings. Business sales. Corporate restructurings.

These changes pose real challenges. And displaced workers need real help.

By assisting separated employees with financial solutions, you can make a difference.

But how do you find such prospects? The **WARN Act** points the way.

▶ **WARN = WORKER ADJUSTMENT & RETRAINING NOTIFICATION**



# WARN Act Resources Help You Help a Growing Displaced Workforce

The WARN Act is a U.S. labor law requiring companies to give 60 days notice before mass layoffs or plant closings. Its database indicates:

**80,000+**

**LAYOFF NOTICES**

**8,600,00+**

**AFFECTED WORKERS**

Source: [layoffdata.com](https://layoffdata.com), accessed 1/7/2026

Financial representatives can use WARN reports to find prospects facing job loss who may have 401(k) funds to rollover ... life insurance coverage to replace ... or other related financial needs.

WARN reports don't list employee names. But they do provide valuable intel that helps you identify companies with affected individuals who may need your help.



# WARN Prospecting Steps

## 1 Monitor Notices

- › Find filings. These are handled at the state level. They're available on your state's Department of Labor site. Search the web for "**WARN Notice + [State Name].**"
- › Set alerts. Keep abreast of mass layoffs and plant closures. Subscribe to state DOL email alerts or set up Google alerts for "**WARN Notice + [Industry/Company Name].**"

## 2 Identify Prospects

- › WARN reports list the following info you can use in determining companies to target:

|           |           |              |                              |
|-----------|-----------|--------------|------------------------------|
| EMPLOYERS | LOCATIONS | LAYOFF DATES | NUMBER OF EMPLOYEES AFFECTED |
|-----------|-----------|--------------|------------------------------|

- › While employee names aren't noted, the **types** of layoffs may be. Use these facts to deduce the roles or departments affected.
- › Focus on notices filed in the past **45** days (pre-layoff or within one month of notice).
- › Leverage LinkedIn. Search profiles for current and former employees of affected companies.

## 3 Network and Reach Out

- › Scan WARN reports for companies you know. If a client or contact works for one, reach out to express support and request referrals.
- › Contact company decision-makers in workforce reduction and employee support such as:  
**HR Manager | Operations Director | Benefits Manager | Outplacement Manager | EAP Coordinator**
- › Position yourself as a "**Transition Resource.**" Offer your services to meet with impacted employees who have financial needs related to the job change, such as 401(k) rollover or loss of company-provided life insurance.
- › Attend professional association meetings. Introduce yourself as a professional who can help with displaced workers in their respective field.
- › Build relationships with state layoff **Rapid Response** teams that assist with job training and placement services. Help them understand the related financial strategies you offer.

## 4 Offer Value

- › Offer relevant services. Consider workshops, lunch-and-learns and other informational sessions on managing finances during a job transition, accessing unemployment benefits, or evaluating retirement plan options. These activities position you as a **real resource** as opposed to just a salesperson.
- › Consider offering your services **online** or **in-person** to connect with the differing needs of employers and employees.
- › Remember, the individuals you locate may also have other financial needs as they transition.

## 5 Follow Up

- › Keep in touch. But realize that these prospects may need time to digest their situation. A lighter touch is advised. Allow a little more time than standard follow up. Present yourself as a resource who is there and ready to help them when they need it.



### Communication Tip

*Using WARN notices to cold contact can cause concerns related to privacy. This may deter prospects from speaking openly. Manage your communication approach appropriately.*

- **Be sensitive**
- **Be empathetic**
- **Don't appear opportunistic**

*The initial focus should be on the needs and concerns accompanying job loss; not overtly promoting products.*

# WARN Communication Examples



## Employee Email/Letter

### SUBJECT LINES:

- › Sound Financial Moves After a Layoff
- › 401(k) Rollover & Severance Review
- › Exit Smart: Know Your Options
- › Impacted by layoffs? We can help!

### BODY COPY:

Hello [Name],

I saw an announcement on layoffs at [Company Name] and wanted to reach out. These situations can be **challenging**. And the information surrounding them can be **confusing**. I can help you sort it out. Perhaps you're wondering:

- *What happens to my 401(k), pension or life insurance benefits?*
- *How long will my severance realistically last?*
- *Is this the right time for me to retire?*

Well, I can help people in your position get clear and concise answers to these questions.

If you're interested, I'd like to take a few minutes to consult with you on your situation. No pressure. No obligation. Just understanding and answers.

Call me or reply to this email if you'd like to talk. Whether we connect or not, I wish you the best.

[Website Link and/or Calendar Link]



## Employer Email/Letter

### SUBJECT LINES:

- › We Help Employers Support Displaced Workers
- › Help Your Team Transition Gracefully
- › Employee Transition Assistance Is Here
- › Layoffs impacting employees? We can help!

### BODY COPY:

Hello [Employer Name],

I saw an announcement about layoffs at [Company Name] and wanted to reach out. These times can be **hard** on your employees. But I can help make them **easier**. Perhaps your affected workers are wondering:

- *What should they do with their 401(k)?*
- *How will this affect their retirement?*
- *How can they replace life insurance benefits?*
- *How long can severance realistically last?*
- *Is this the right time to retire?*

Well, I help people in exactly their position get informed answers to such financial questions.

Would you be open to a short conversation to share ideas on how we can support your affected employees together? If so, please contact me or reply to this email.

Whether we connect or not, I wish your company and its affected employees all the best.

[Website Link and/or Calendar Link]



## Employee Phone Script

Hello, is this [Employee Name]?

*[...If yes...]*

My name is [Name]. I'm a local financial professional and I help folks impacted by layoffs understand their options.

*[...If they seem open...]*

I saw [Company Name] was affected and wanted to offer a free 10-minute consultation to answer questions on your severance, 401(k), insurance and other related needs. There's no obligation. Just information tailored to your situation. Would you be open to a call later this week?"

*[...If they're unsure...]*

I understand. I can send info you can review on your own time. Then, when you're ready, feel free to reach out.



## LinkedIn Posts

### HASHTAG TIP:

Make posts more discoverable. Add...  
**#layoffs; #severance; #jobchange**

Lost job? 401(k) questions? Let's talk. No pressure. No obligation. Just answers!

Lost your job? I can help. Let's talk about what to do with your 401(k) and other financial needs you may have.

Job changing? That can be challenging. If you have questions about moving a 401(k) or replacing lost life insurance coverage, I can help. No pressure. No obligation. Just answers.

Job loss. It can force people into tough financial decisions. Like tapping into savings, retirement savings or insurance policies. Don't make a long-term mistake trying to address what may be a short-term challenge. It may mean fees, taxes, losses and more. Need to talk? I'm here.



## LinkedIn Connection Notes

### LINKEDIN NOTE TO EMPLOYEE:

Hi [Name], I saw you were with [Company]. I work with individuals navigating transitions like the one your company announced. I'm happy to share some insights and ideas that may help. No obligation.

### LINKEDIN NOTE TO EMPLOYER:

Hi [Name], I can help affected employees in planning their transition. I saw the recent changes at [Company] and would like to connect if your team needs resources for your affected staff.

# Solutions

Once you gain the trust of impacted employees, discuss solutions that can help them address financial needs that have arisen due to their separation. These may include...



## ANNUITIES

Address 401(k) rollover needs



## LIFE INSURANCE

Addresses lost company coverage

Contact us for product guides, financial calculators, video assets and more to help you help your clients.

[WSFinancialPartners.com](https://www.WSFinancialPartners.com)

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Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. The annuity provides no additional tax deferral if purchased as a retirement plan.

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