In A Job Search Effective Written Communication Is Critical: With the rising popularity of email, Internet resume referral systems and other computerized job posting networks, letter writing has become a “lost art.” Even though resumes are zipping across the Internet, these letters still play an important part of any job search and knowing how to write an effective letter is “a must” for any job seeker. Since most hiring managers refuse to take phone calls from candidates, your written correspondence will have to do the talking for you; therefore, every effort should be made to present yourself in the best possible light.

Your cover letter speaks volumes about your ability to communicate and will often help the hiring manager decide whether to continue on to review your resume. You have about thirty seconds to keep the reader’s attention in your cover letter, so be a person of interest.
Are you starting to look at life beyond campus?

At Bankers Life and Casualty Company, we are dedicated to developing talent to move our organization and the sales profession forward. We value quality professionals, and through our Insurance Sales Agent Internship program and full-time Insurance Sales Agent position we aim to empower students to achieve personal and professional growth.

As you prepare to make the transition from campus to career, you’re likely looking for an opportunity where you can put your education to work while making a difference in the world around you. If that’s the case, consider an Agent career path with Bankers, where we have been helping individuals and families protect their financial security and prepare for retirement for more than 130 years!

Get to know more about Bankers by visiting our booth at the career fair and apply for our career opportunities through your campus’ job board!

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BANKERS LIFE AND CASUALTY COMPANY For the life of your retirement
“Your cover letter speaks volumes about your ability to communicate”

Research the organization and address the needs of the organization. Give the reader a reason to review your resume and to interview you. Think from the reader’s perspective and most importantly, personalize the letters. You may be writing several letters a day to different employers, but nothing will ensure your resume getting thrown in the trash than a letter with the wrong company name or position on it. Every position is different and you must tailor each letter to take this into account. Always remember to end your letter on a “proactive” note by telling them how and when you will follow-up with them.

Types of Professional Correspondence

COVER LETTER (LETTERS OF APPLICATION): Even if a cover letter is not specifically requested in a job ad, employers always expect to receive one. Though job seekers will spend hours developing their resumes, they often spend little or no time on creating their cover letters. This can be a critical mistake. This highly significant letter can be the deciding factor in whether or not you get an interview, so take the time to make it notable. A cover letter provides information that your resume does not, such as your work style, resourcefulness and personality. This letter will allow the reader to decide if he/she wants to take the time to read your resume and ultimately invite you to interview for the position.

THANK-YOU LETTER: A thank-you letter should always be sent immediately following an employment or informational interview. Thank-you letters help to reiterate your interest in the position and organization as well reinforce why you feel you are qualified for the position. It also illustrates that you have the ability to follow-up and be proactive. Sending a thank-you letter may be the deciding factor in who is offered the position. Make your letter interesting and detailed. Mention something about the interview, such as a staff member you met, or something you failed to bring up in the interview that you feel will be beneficial to the organization.

ACCEPTANCE LETTER: Even if you don’t enjoy writing letters, you will enjoy writing an acceptance letter. The company should have sent you a written job offer that outlines the offer, including compensation, benefits and start date. This offer letter is the company’s way of completing the legal agreement between you and the company, but it is your responsibility to verify the details of the offer. The acceptance letter can be used to clarify details of the offer that may have been vague or unclear and state explicitly what you are agreeing to.
DON’T FORGET TO:

• Thank the company for the offer.
• Accept the position.
• Restate the terms of your contract. These may include salary, benefits, location or others.
• Restate any instructions given to you by the company. These might include your start date or the hours you will be working.
• State your happiness at joining the company.

DECLINE OF OFFER LETTERS

With today’s unemployment rates, many job seekers feel fortunate to receive any job offer. But often it is necessary to turn down an offer. Whether it is because the compensation is too low, the location is inconvenient or it just isn’t the right fit, you may just need to say, “No thank you.” During these often long and stressful job searches, it is tempting to simply turn down the offer over the phone and ignore writing a letter. You never know if or when you will work with this organization again, so end the interview process on a professional note. Also remember to keep this letter prompt, courteous, diplomatic and concise.

Keep it Professional But Friendly: While a resume is generally a formal document, a cover letter gives you a chance to reveal your personality. Not only do you want to show that you are a good fit for the position, but you also want the reader to feel good about you. Your letter should have a friendly and professional tone. Keeping your letter professional and friendly can help endear you to the hiring manager.

Make It Personal: If at all possible, address your letter to the hiring manager. If you cannot get this information, at least get the name of the HR representative in charge of recruiting for the position. You can usually get a name from the company website, an employer directory, or by phoning the organization directly. If you do this research, it will enhance the chances of your resume and cover letter getting “ahead” of the rest of the candidates. Keep the salutation professional by using “Dear Mr. Jones,” not “Dear Jim.” Using “Dear Hiring Manager” is always a last resort but is acceptable if you truly cannot get a contact name.

IMPORTANT TIPS FOR EFFECTIVE LETTERS

Following these correspondence letter tips can take time, but the reward is worth it: more calls for interviews and a greater chance of securing a new position.

Always Send A Cover Letter! The first rule of cover letter etiquette is to send a cover letter-always. It does not matter if the hiring manager didn’t ask for it or you’re too busy to write one. It is proper business etiquette to accompany a resume with a cover letter, and it gives you the opportunity to help sell yourself.

Focus On The Employer’s Needs: Before writing a cover letter, research the employer and find out what types of problems hiring managers are facing, qualities they look for in employees and their future goals. An effective letter illustrates to the employer that you understand and can meet the company’s needs. Most importantly, do not focus on your needs; focus on theirs. Use the words “I” and “me” sparingly. If every other sentence of your letter begins with “I” or “my,” you need to consider changing the focus. Use this letter to prove that you are the answer to their problems. The most persuasive letters explain what you can do for the employer, not what the employer can do for you.
**Basics Of A Cover Letter**

Your Street Address  
City, State, Zip  
Date of Letter

Contact name  
Contact’s Title  
Contact’s Department  
Name of Organization  
Street Address  
City, State, Zip

Dear Mr./Ms./Dr. Contact’s Last Name:

**First Paragraph:** State why you are writing, name the position or type of work for which you are applying, and mention how you heard of the opening.

**Second Paragraph:** Explain why you are interested in working for the employer, and specify your reasons for desiring this type of work. If you have had experience, be sure to point out your particular achievements or other qualifications in this field or type of work.

**Third Paragraph:** Refer the reader to the attached application, resume or to whatever media you are using to illustrate your training, interests and experience.

**Fourth Paragraph:** Have an appropriate closing to pave the way for the interview by asking for an appointment, by giving your phone number, or by offering some similar suggestion to facilitate an immediate and favorable reply.

Sincerely,

(sign your name here)

Type Your Full Name

Enclosure: Resume (Indicate what is enclosed with letter; i.e. resume; transcript, etc.)
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