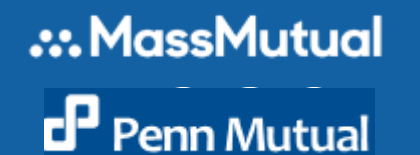


# 2025 DISTRIBUTION AND MARKETING CONFERENCE

*Shaping Our Future*

**Behavioral Marketing  
Unleashed: Turning  
Data Into Impactful  
Campaigns**





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# Session Objectives

- Enhance understanding and applications of Behavioral Marketing strategies
- Identify the importance of Behavioral Marketing in financial services
- Share real world learnings from a Behavioral Marketing use case in action
- Provide action steps to leverage when back in the office



**Please scan the QR Code to participate**



# WHAT IS BEHAVIORAL MARKETING?

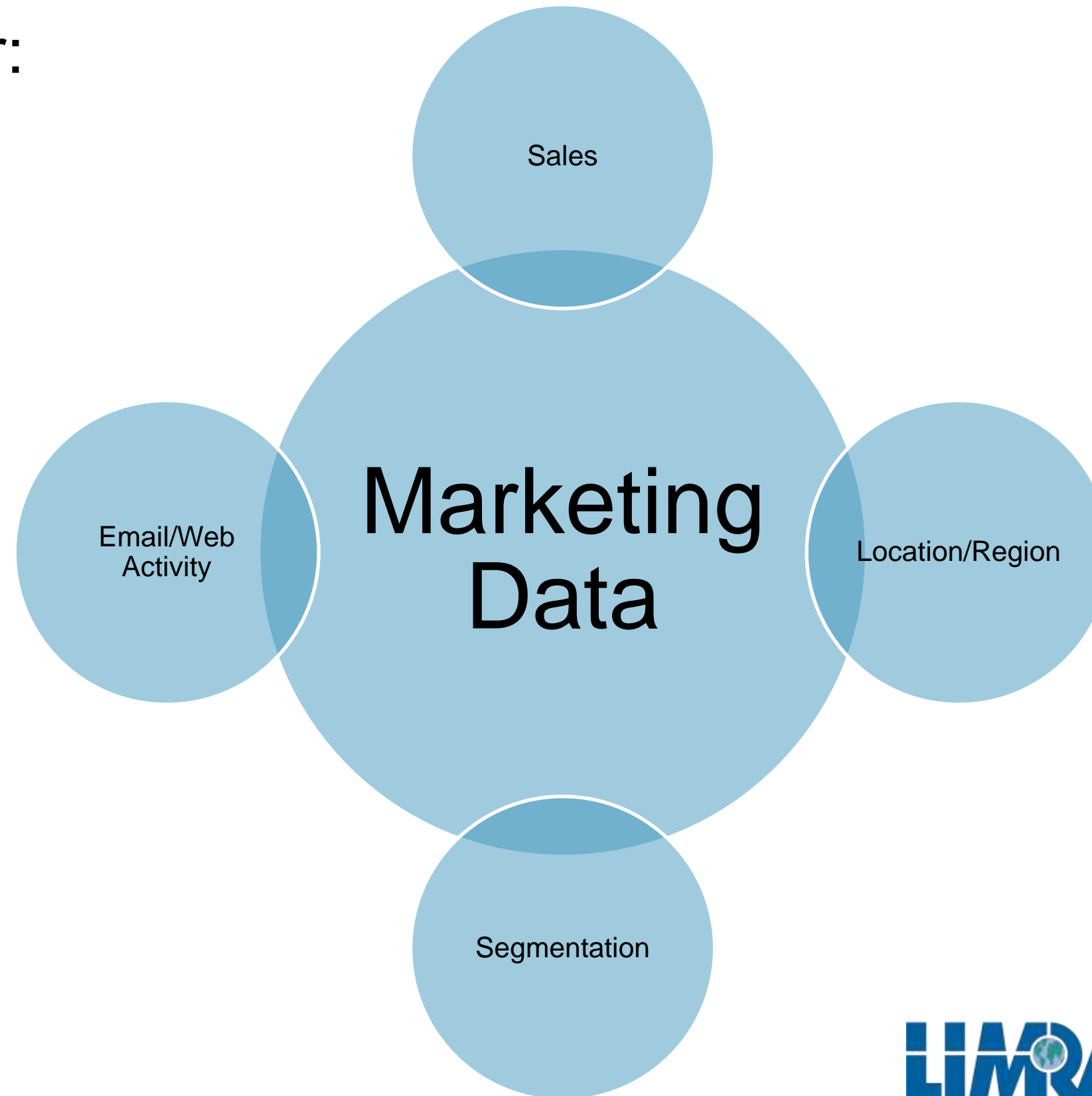


Behavioral Marketing is the method by which companies target audiences based upon their behavior, interests, intentions, geolocation, affiliation and other metrics.

# Data is the key to Behavioral Marketing

Leverage data to look for:

- Patterns
- Preferences
- Opportunities



# Segmentation

Leverage data to look for:

- Patterns
- Preferences
- Opportunities

## Clients:

- Young parents
- New homeowners
- Retirees



## Financial Professionals:

- Current or previous sellers
- High producers
- High or low engagement





# Why is Behavioral Marketing important in Financial Services?

- **Personalized Customer Experiences:** Tailor offerings to individual needs, boosting engagement and satisfaction.
- **Enhanced Cross-Selling and Upselling:** Use behavioral insights to make targeted recommendations, increasing revenue opportunities.
- **Improved Customer Retention:** Address customer pain points proactively to foster loyalty and reduce churn.
- **Demonstrated ROI:** Integrate behavioral and sales data to measure and optimize campaign effectiveness.
- **Competitive Edge:** Deliver personalized, data-driven experiences that help your brand stand out in a crowded market.



# Behavioral Marketing in Action

- Create two behavior-driven campaigns using email, direct mail, and promotional items
  - Reward new sellers
  - Re-engage advisors who are no longer selling
- Keep effort levels and spending relatively low
- Ability to adjust process easily

# Engage business partners



Annuity  
Marketing



Analytics



Customer  
Relationship  
Management

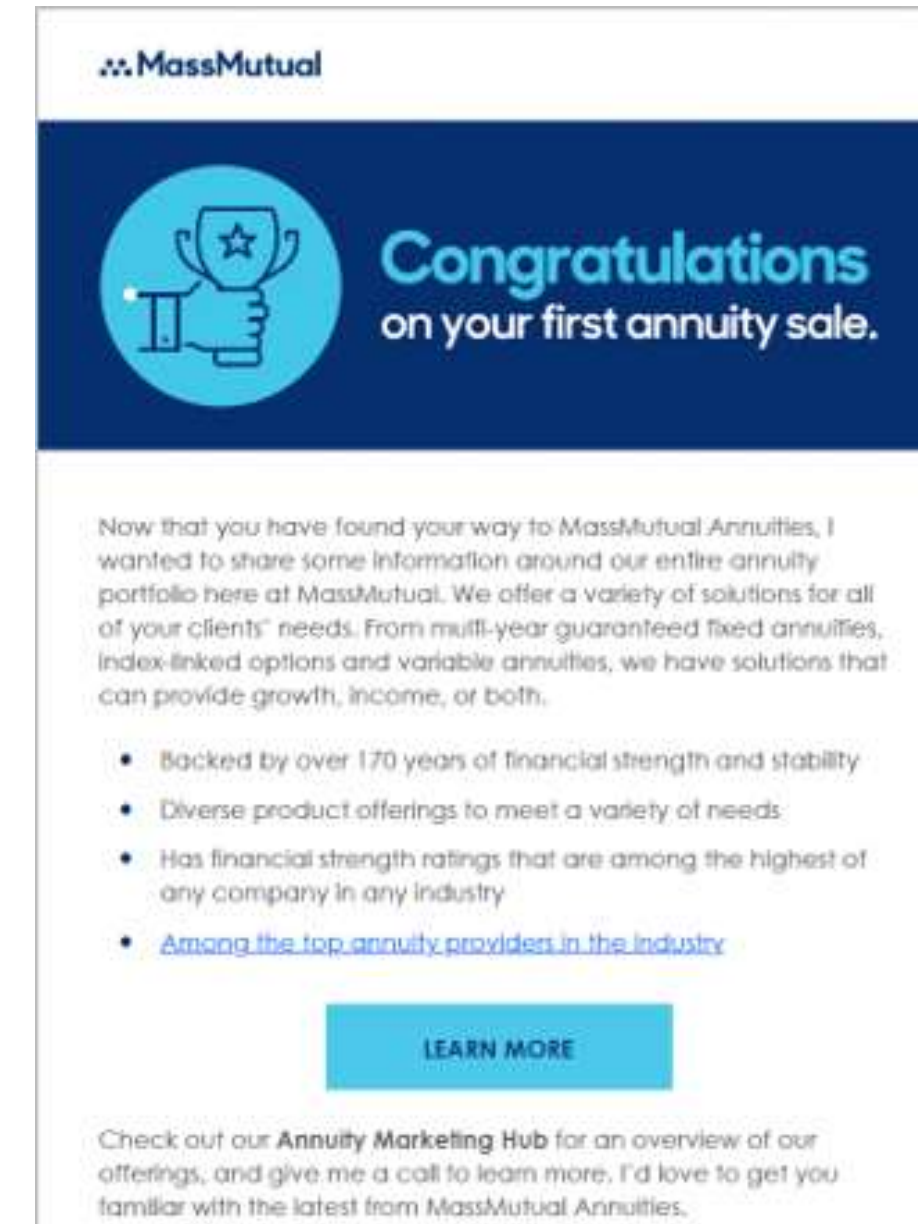
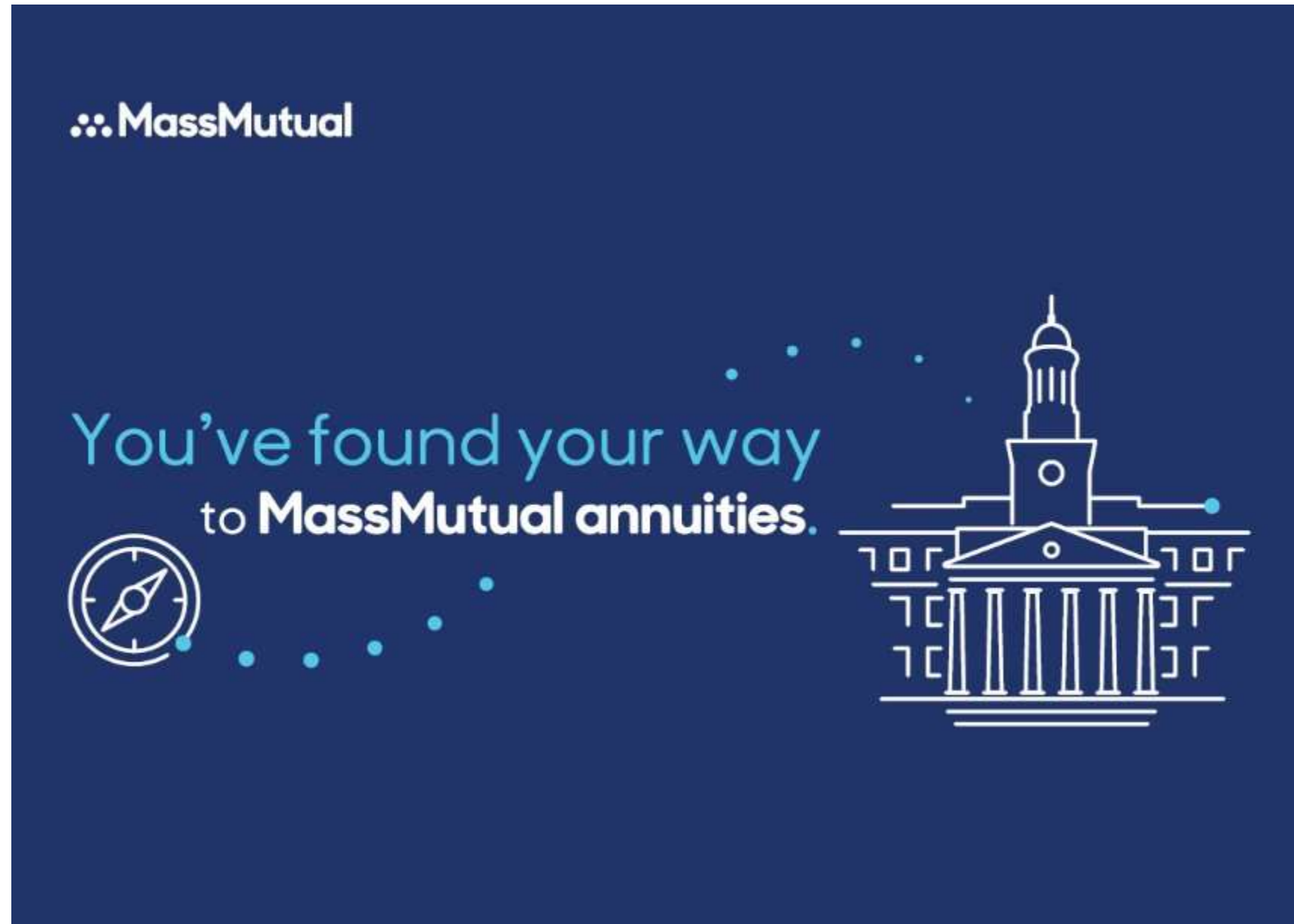


Creative  
Team

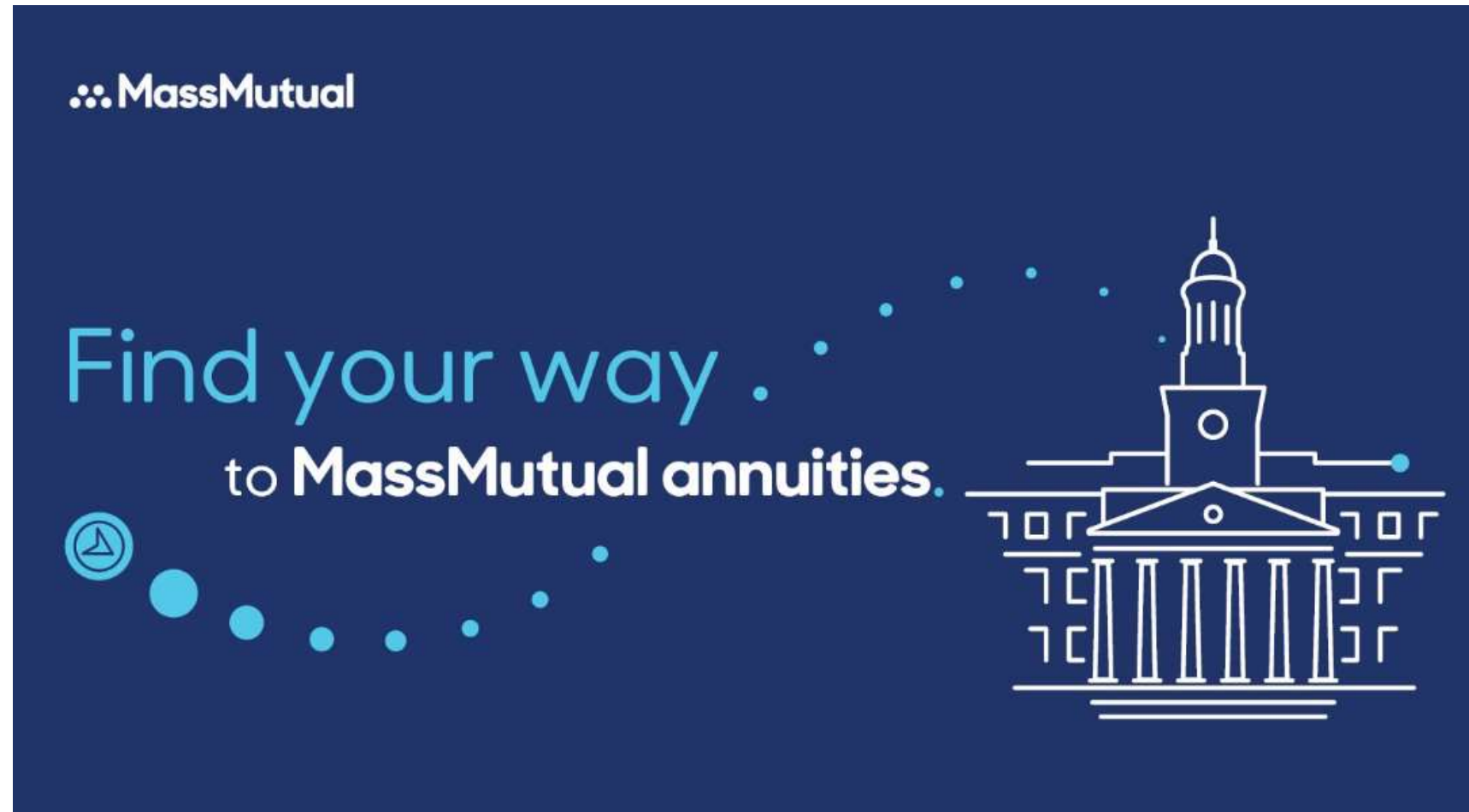



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# First Time Sellers



# Fallen Angels







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# Key Performance Indicators

## First Time Sellers

- 2% move from our “low-seller” group to our “mid-seller” group
- \$1.10 VNB on every \$1.00 spent

## Fallen Angels

- 2% move from \$0 sales to at least .5 policy credits
- \$1.10 VNB on every \$1.00 spent

### Value of New Business (VNB):

The present value of the future profits expected

# The Results

## First Time Sellers

- 2% move from our “low-seller” group to our “mid-seller” group
- \$1.10 VNB on every \$1.00 spent

## Fallen Angels

- 2% move from \$0 sales to at least .5 policy credits
- \$1.10 VNB on every \$1.00 spent

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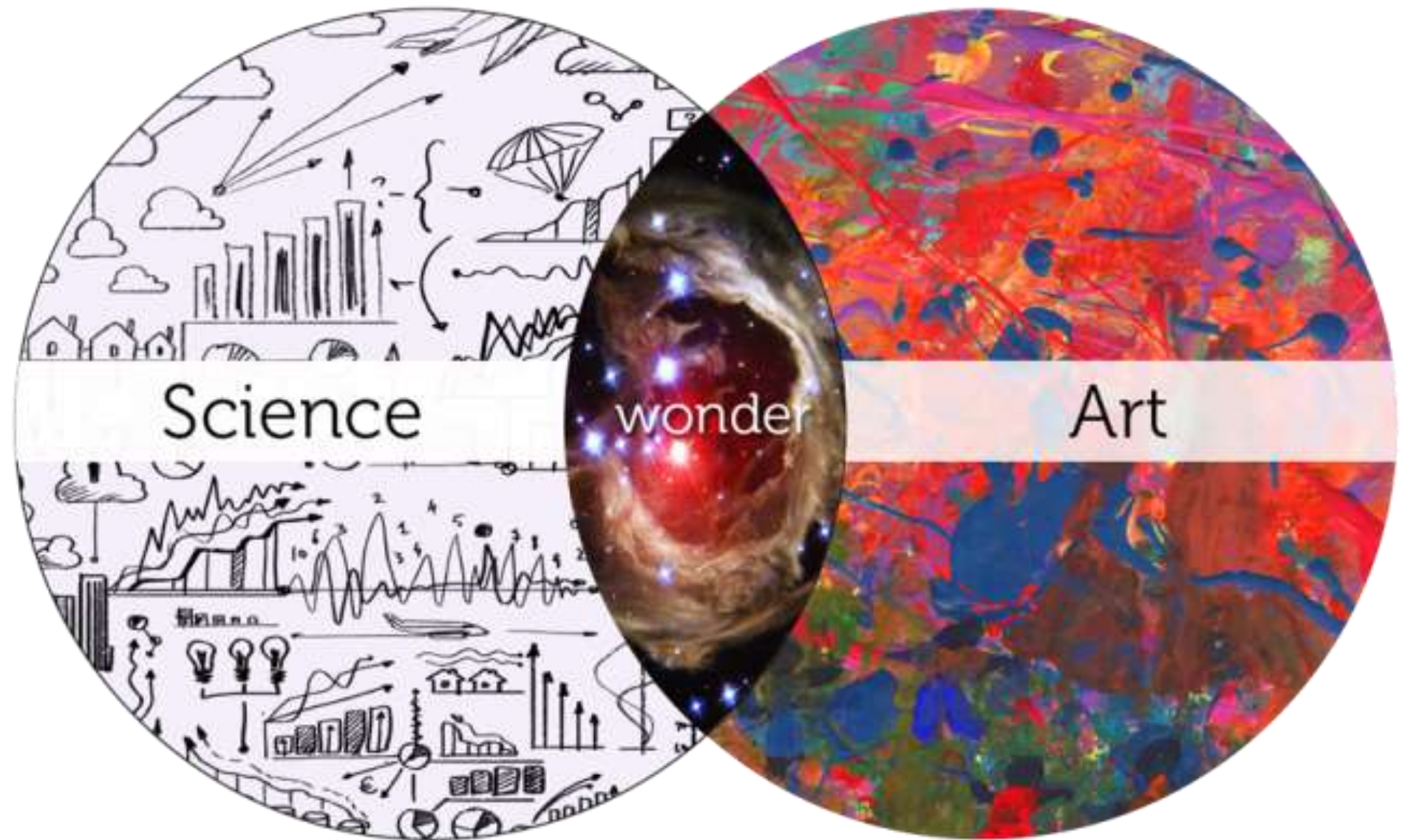
## Results

- **20%** move from our “low-seller” group to our “mid-seller” group
- **\$0.60** VNB on every \$1.00 spent

- **16%** move from \$0 sales to at least .5 policy credits
- **\$3.16** VNB on every \$1.00 spent

# The “art vs. science” of marketing

How can we truly  
define and measure  
success?





# Best practices in Behavioral Marketing

- **Personalization:** The more *relevant* your *engagement*, the more successful it will be
- **Multi-channel engagement:** Deliver consistent messaging across online and offline channels (e.g., social media, direct mail) to meet your clients where they are
- **Leverage data to build trust:** Put yourself in the client's shoes and ask if you're building trust or being creepy
- **Always test and iterate:** A/B test different messaging approaches and different messages to refine





# Let's dive in!

- Each table has a different scenario
- Discuss the scenario with your table mates and brainstorm solutions using behavioral marketing strategies
- Identify at least two strategies and the data required to implement them to share with the broader group



# Let's dive in!

- Scenario 1: Increase awareness of whole life insurance among millennials
- Scenario 2: Re-engage clients with annuity products during market fluctuations
- Scenario 3: Optimize client communications for a new product launch
- Scenario 4: Optimize financial professional communications for a new product launch
- Scenario 5: Re-engage past sellers of your product to start selling again
- Scenario 6: Engage senior management on the benefits of behavioral marketing



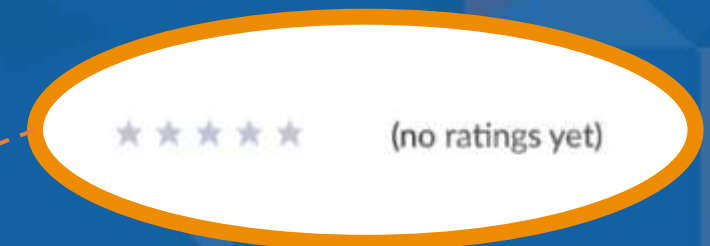
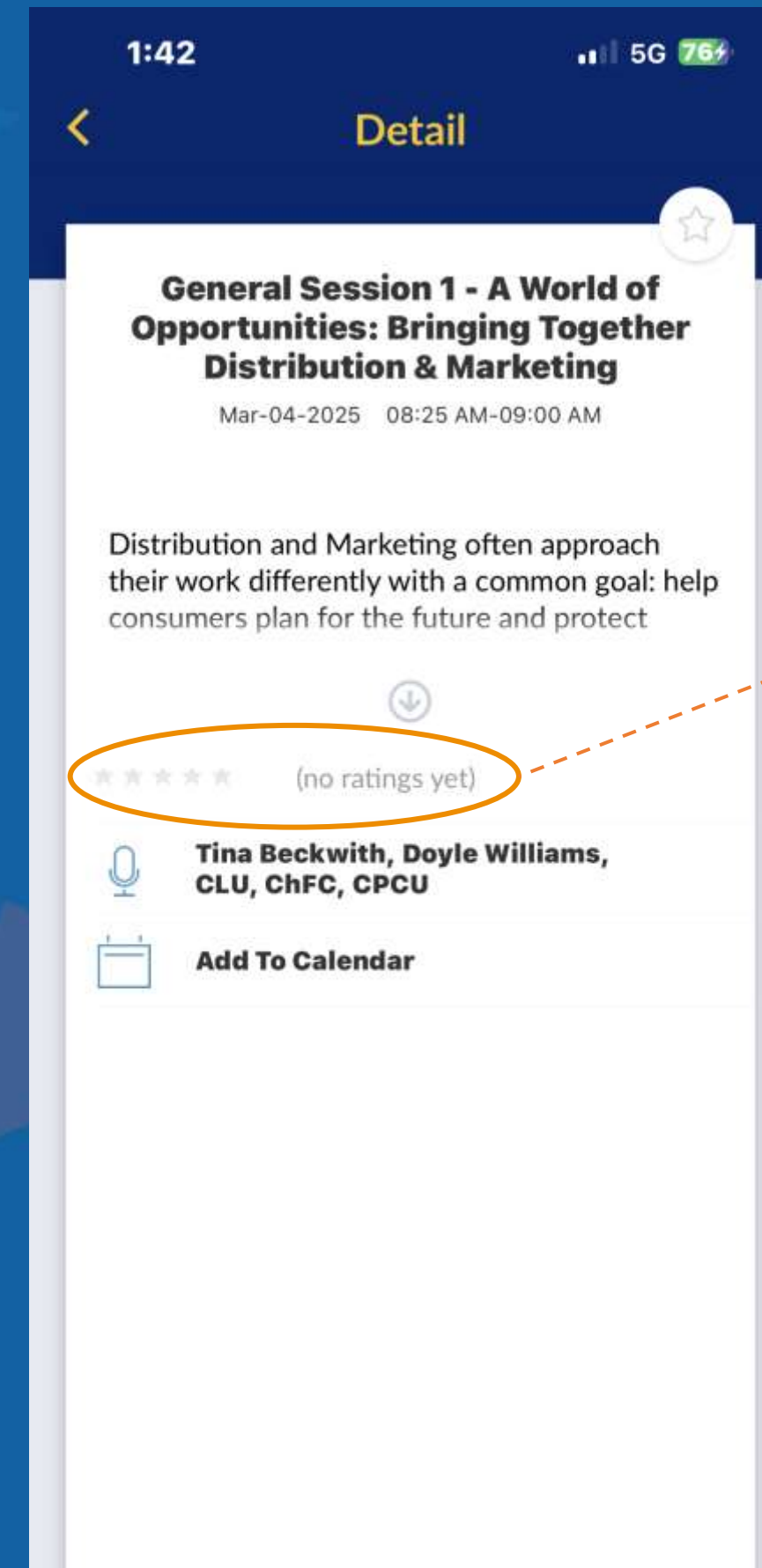
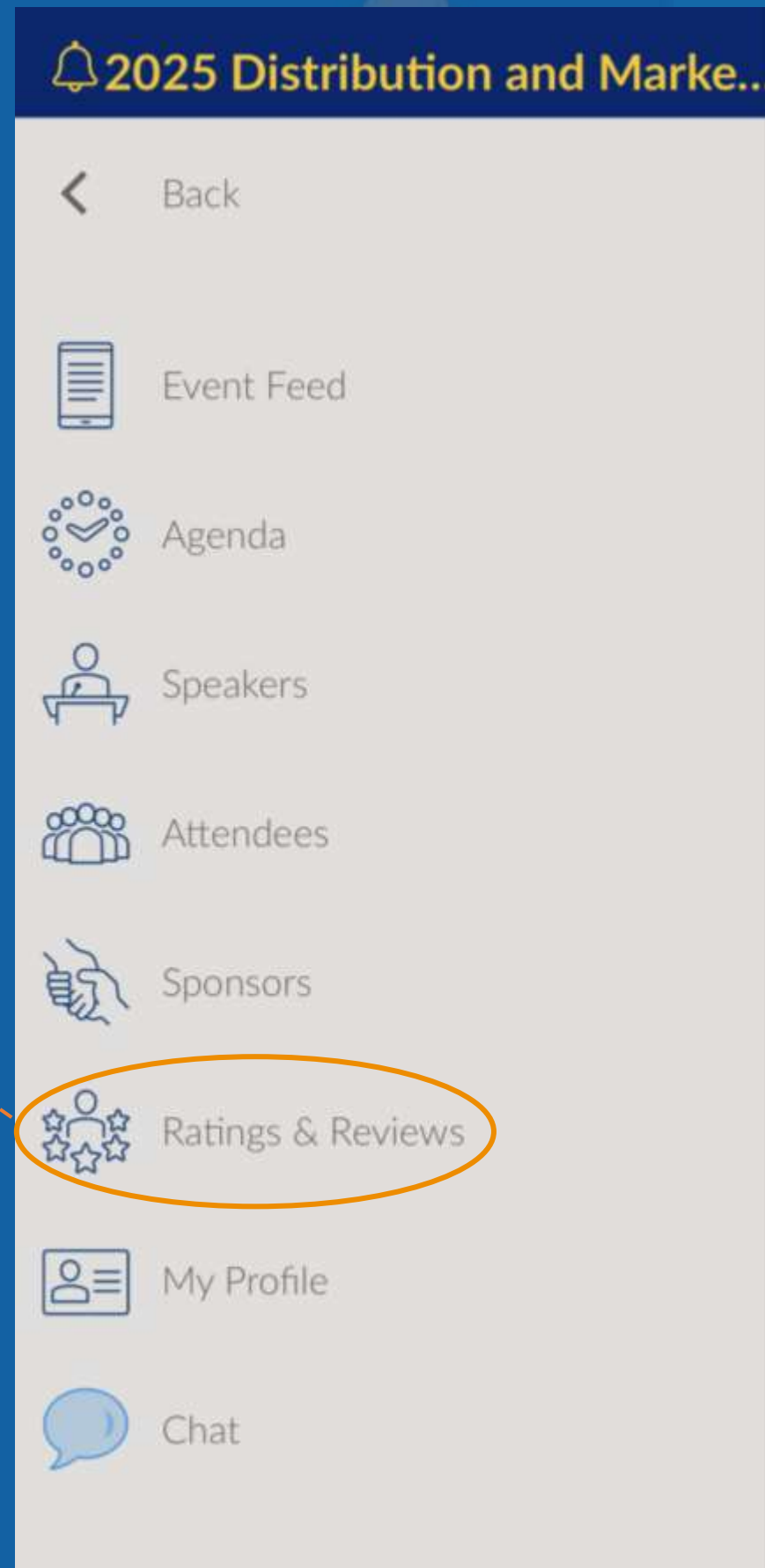


# Key takeaways

- **Harness Behavioral Data:** Leverage customer and financial professional behaviors to craft more personalized and impactful marketing campaigns
- **Integrate Sales and Behavioral Insights:** Combine behavioral data with sales performance to drive measurable results and ROI
- **Create Dynamic Campaigns:** Design adaptable, real-time campaigns that respond to customer actions. Test and iterate!
- **Boost Engagement and Retention:** Use behavioral marketing to strengthen customer relationships and improve loyalty. Use data for good and don't be creepy!
- **Drive Better Business Outcomes:** Optimize marketing performance and achieve competitive advantage in the financial services sector



# Please Provide Your Feedback on the Conference App



# Thank You



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