



*Presented by:*

**Jessica Best**

VP, Data-Driven  
Marketing @ Barkley

# Email Marketing Lessons from the Top 10 Financial Services Companies



# Agenda

## ① Email Marketing in 2021

| What's new since the pandemic

## ② Transactional Emails

| The emails nearly all brands are doing

## ③ Content-Driven Emails

| Education and brand perception

## ④ Marketing Automation

| Nudging prospects and onboarding new clients

## ⑤ Idea Scratchpad/To Do's

| Recap of some of the good (and bad) ideas we saw

# **First, a word... about Email**

# Email Marketing got stronger than ever over the past year.

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**91%**

Of consumers rate email as a top communications channel. 55% "could not live without it."

**35%**

More email was sent by the financial sector in March 2020 vs 2019

**23%**

Increase in finserv open rates in March 2020 vs 2019, despite this increase in volume.(It has since leveled back out.)

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**Auditing the Top  
10 Financial  
Services Brands**

# **Who We Evaluated**

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**Auditing the Top  
10 Financial  
Services Brands**

Northwestern Mutual

JP Morgan Chase

Fidelity Investments

Goldman Sachs

Fisher Investments

Merrill Lynch

Charles Schwab

Creative Planning

Edward Jones

BMG Advisors

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Before we begin...

**“Don’t compare your beginning  
to someone else’s middle.”**

Tim Hiller, *Strive: Life is Short, Pursue What Matters*

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Before we begin...

**“Comparison is the thief of joy.”**

Theodore Roosevelt



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**Auditing the Top  
10 Financial  
Services Brands**

# **Capturing Emails**

## Best-in-class brands use content to attract and keep people on their site

Nearly every site had educational content -- a lot of it. From personal financial tips to market trends, each had a blog, research section, infographics, or other content.

The best were consumer-oriented, i.e. categorized by life stage or the question a user needs answers to.



Blog Content

**10/10**

Lead Capture

**9/10**

Gated Content

**1.5/10**

# LIFE & MONEY

A LITTLE KNOWLEDGE CAN GO A LONG WAY



## YOUR FAMILY



Your Financial Planning Checklist for a Growing Family

March 06, 2021



The Pros and Cons of Gifting an Estate Before Death

March 06, 2021



Parent-Tested (and Free) Ideas for Entertaining Kids at Home

February 26, 2021



End-of-Life Checklist: 9 Things to Include in Your Planning

February 05, 2021

ALL FAMILY ARTICLES

## YOUR HOME



How a Bigger Home



What to Know if You Want



How to Make the Most of a



What Different Types of

## YOUR CAREER



What to Ask If You Want to Relocate and Work Remotely

March 05, 2021



6 Ways We've Changed Our Lives During COVID-19 to Reach Our Financial Goals

March 05, 2021



4 Reasons to Avoid Overworking Yourself

February 05, 2021



Goalsetter CEO Tanya Van Court on Bringing Financial Education to Families Across America

February 05, 2021

ALL CAREER ARTICLES

## MONEY BASICS



5 Things to Buy in March – And 3 You Should Skip

March 05, 2021



Life Insurance Guide

March 05, 2021



5 Ways to Improve Your Finances in March

March 05, 2021



6 Reasons to File Your Taxes Early

March 05, 2021



Good Credit Card Habits to Start Building Now

March 05, 2021

ALL MONEY BASICS ARTICLES



HOW MUCH LIFE INSURANCE IS RIGHT FOR YOU?

CALCULATE IT

## LIFE INSURANCE CALCULATOR



### How much life insurance is right for you?

We're here to help you figure it out. Use our life insurance calculator to get a quick estimate.

GET STARTED

## BASED ON WHAT YOU TOLD US:

Like you're in a good place right now with your assets and expenses, but life insurance is much more than a safety net.\* The right policy can give you all kinds of financial flexibility and freedom and is the foundation of a smart financial plan.

Here are some benefits to looking into life insurance soon:



You'll be protected now and in the future. You'll be protected now and in the future.

If you have new dependents, life insurance will be there for them.



The sooner you get it, the better the rate you can lock in.

## TAKE THE NEXT STEP.

Our advisors can create a personalized plan designed to help you live the life you want, now and years from now. Fill out the info below and we'll be in touch soon.

Already working with someone?

[SEARCH FOR YOUR ADVISOR >](#)

First Name\*

Last Name\*

Email Address\*

Phone (\_\_\_\_) \_\_\_\_-\_\_\_\_\*

CONNECT ME

ryan george

Location

SEARCH

We found 1 advisors you might like.



Ryan T George

Wealth Management Advisor

CFP®, CLU®, RICP®

FINRA BrokerCheck

5251 W 116th Pl Ste 300

Leawood, KS 66211

913-676-8069

[view my profile page](#)

CONTACT >

## ABOUT MY PRACTICE

My team and I are passionate about planning throughout all stages of life. From the young family just beginning their financial planning journey to those that have already entered the complex world of retirement income planning, we develop unique strategies tailored to each situation. Our purpose is to design and protect a lifestyle driven by your passion; to guide you to your greatest ambitions.

## LOCATION



Are you currently working together?\* ☐ Y ☐ N

First Name\*

First Name...

Last Name\*

Last Name...

Phone Number\*

Phone Number...

Email\*

Email...

Age\*

Age..

My preferred pronoun is:

Please select a preference...

Zip Code\*

Zip Code...

My biggest financial goal is to:\*

Please select a goal...

Income Range\*

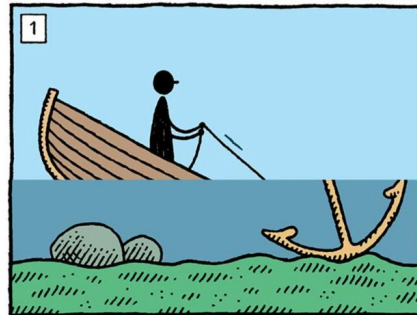
Please select an income range...

SUBMIT

**Lesson:** Quizzes and calculators can help engage website visitors. **Try making an interactive quiz with a score/reco (not static content).**

1. You buy stock in XYZ Corp. and, after several lackluster earnings reports, find it's down 25% from what you paid for it. Which is the best course of action?

- A. Reassess the stock as though it were a prospective investment
- B. Hold on to the stock until it gets back to at least the price you paid



2. A year after buying two particularly promising stocks, one has surged while the other has slumped. How do you rate your performance?

## Quiz: This Is Your Brain on Money

SHARE:



SUBSCRIBE:



man brain is not a rational economic actor. When faced with uncertainty, even investing minds may throw good money after bad, sell at the first sign of trouble in all manner of muddled financial decisions.

Flaws in our everyday decision-making, first chronicled in the 1970s by Israeli psychologists Daniel Kahneman and Amos Tversky, gave rise to the field known as behavioral economics, which aims to mitigate the effects of these embarrassing foibles by heightening our awareness of them.

This eight-question quiz to find out how clearheaded *you* are when it comes to financial decision-making. Then read on to check your answers and learn more about some of the most common—and costly—pitfalls.



FIND A BRANCH

OPEN AN ACCOUNT

A Schwab Financial Consultant can help you achieve your goals.

FIND A CONSULTANT

FIND A CONSULTANT

FIND A CONSULTANT

FIND A CONSULTANT

FIND A CONSULTANT

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FIND A CONSULTANT

# 2021 Global Market Outlook: What Lies Ahead in the Post-COVID-19 World?

See the key calls made by J.P. Morgan Global Research across asset classes and the global economy.



## GDP growth in 2021

(% over a year ago)

Global	5.8%
U.S.	5.5%
Euro area	4.8%
China	9.2%
EM	7.3%

(% over a year ago)

Source: J.P. Morgan forecasts

Updated: January 14, 2021

2020 is ending with a second wave of COVID-19, following the largest exogenous shock in modern history, extreme market volatility followed by an unprecedented fiscal and monetary response and a tumultuous U.S. election cycle. This year also comes to a close with global equity markets hitting record highs and as credit spreads close in on their pre-pandemic levels despite the unprecedented shocks.

2021 should bring stabilization and a reset for a number of disruptions experienced this year, with front-loaded market economic recovery to follow. J.P. Morgan Global Research forecasts volatile but strong global growth as economies re-open. Year, J.P. Morgan Global Research analysts believe recovery, reflation and rotation against the backdrop of accommodative support will set the backdrop for key market and economic calls for 2021. "Global growth will be below trend in early 2021, but global recovery in a decade will play out by the end of 2021 if the vaccine prospects play out as expected," said Joyce K. Hurst, J.P. Morgan Global Research.



### In Context

J.P. Morgan's newsletter that features insights across global markets and industries

[Sign Up](#)



## How the Top 10 Capture Email Addresses

# To gate or not to gate

Most of the Big 10 didn't "gate" much of their content (i.e. didn't require a form fill to gain access).

## Discussion:

What are the pros/cons of gated content vs pairing content + a lead form? Where do you stand? (Comment in the chat!)

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Business 401(k) Services

MarketMinder

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United States

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Investing for Retirement

Retirement Planning

Retirement Guides

15-Minute Retirement Plan

When To Retire

Retirement GPS

99 Retirement Tips

Calculating network

401K & IRA Tips

Definitive Guide to Retirement Income

Premiere Retirement Destinations

Retirement Blunders

A Retirement Guide for Couples


Lump Sum Pension Withdrawal

The Investor's Guide to a Comfortable Retirement

Retirement Calculator

Retirement Videos

Retirement Articles



### The 15-Minute Retirement Plan

**4 Ways to Avoid Running Out of Money in Retirement**

In *The 15 Minute Retirement Plan*, Fisher Investments addresses some key questions many face when planning for retirement:

1. How long will your portfolio need to provide for you?
2. How do you establish a primary investment objective?
3. How can cash distributions and inflation impact your retirement savings?
4. What trade-offs might you need to make to meet your goals?

**Get your free 15-Minute Retirement Plan here.**

First Name \*

Last Name \*

Address \*

City \*

State \*

Zip \*

Phone \*


Email \*

It never hurts to get a second opinion on your retirement plan. Would you be interested in a free financial planning consultation from Fisher Investments?

Yes

No

Continue to





# Most don't capture emails for newsletters/content-driven emails

Only 4 of 10 websites had a way to opt in to receive the blog/market updates content by email.

Only Goldman Sachs had that opt in all pages of the site. None used a disrupter or popup modal to garner signups, though JP Morgan did have a small slide out on blog content pages.

**Lesson:** If you're going to make the content (& its goal is to nurture), *make it easy for prospects to sign up for it!*



Opt In Form

**4/10**

Opt In on All Pgs

**1/10**

Popover Modal

**1/10**



### In Context

J.P. Morgan's newsletter that features insights across global markets and industries

[Sign Up](#)

**Lesson:** Make it easy for prospects to sign up for email. (Don't add friction by requiring an email click to finish opting in.)

# J.P.Morgan

INSIGHTS

## In Context

Market views and industry news from J.P. Morgan

Last step: Please verify your email address here.

Email address:

We will only use your information in accordance with our [privacy policy](#) »

Submit

[View in browser](#)

# J.P.Morgan

INSIGHTS

## In Context

Market views and industry news from J.P. Morgan

You're almost there. Please confirm your subscription below.

**Yes, send me In Context**

If you received this email by mistake, simply delete it or [let us know](#). You will not receive this newsletter.

Please contact [in.context.newsletter@jpmorgan.com](mailto:in.context.newsletter@jpmorgan.com) with any questions.



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## Use your expertise or specialty as a lead magnet

One local firm -- who knew I had a financial advisor already -- invited me to a webinar on ESG (socially responsible) investing opportunities.

The content was created and co-presented by the portfolio partner (Calvert), but the leads went to the firm. Win-win!

**Lesson:** Use your smarts  
-- and your partners  
and vendors! -- to draw  
in new email signups or  
prospects and deepen  
client relationships.

Thank you for joining us!



Jennifer

Mon, Nov 30, 2020, 8:29 PM



to Adam, Stephen, Chase, Jennifer, Gabe, Amber, Anissa

Good Evening,

On behalf of all of us at BMG Advisors, we want to thank you for joining us to learn more about Impact Investing. We hope you learned additional ways that your financial investments can have a positive impact on the world. We were thrilled to have Scott Mackey from **Calvert Research and Management** share his role and how Calvert has been a leader in Responsible Investing since 1982. We strive to Do Good by Doing Good and provide an opportunity for our clients to make a difference while pursuing their financial goals. If you would like to talk more about how we might partner with you or if you'd like to discuss our **ESG** Strategies in more detail, please don't hesitate to reach out. I have attached a few follow up resources for your review if you would like. In addition, here a few links from our partners at Calvert to learn more if you are interested:

Calvert links:

- [Tools of change](#) – engagement report card
- [Why Calvert](#)
- [How we analyze](#)
- [How we influence](#)
- [Insights](#)
- [What's Your Impact Tool](#)

Please don't hesitate to reach out if we can continue this conversation or help in any way. We look forward to talking again soon.

Best,

Steve, Adam, Chase, Gabe, Amber, Anissa, Coretta, & Jen

Jennifer

## How the Top 10 Capture Email Addresses

# Media Partnerships

Don't just buy media. Own it!



*Psst...[here](#) are a few smart ways to spend your stimulus money.*



### Tricks of the Trade

Together with **Fidelity**

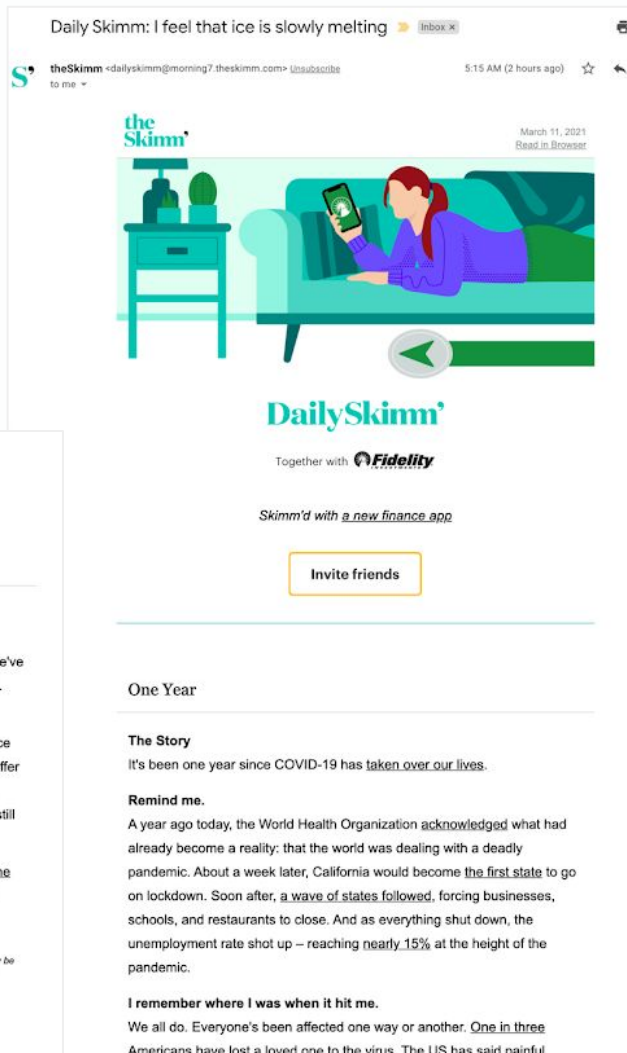
Figuring out how to make your money grow can be overwhelming. So we've teamed up with Fidelity to break down two popular types of investments. Drumroll please...

First up: stocks, aka small slices of a company you can buy to get a piece of their assets and (fingers crossed) profits. Next: mutual funds, which offer an easy way to invest in a bunch of stocks and/or other assets at once. They can help you spread out your risk and save you time, but there is still risk involved and your payoff could be smaller.

No matter what you decide to do (psst...all of the above' is an option), the [free Fidelity Spire app](#) can help you do it. It offers planning, saving, and trading all in one place. [Learn more.](#)

Investing involves risk, including risk of loss. Accounts made available in the Fidelity Spire® app may be subject to fees. Fidelity Brokerage Services, Member NYSE, SIPC 970464.1.0

Brb, Getting Our Beauty Sleep



# **3 Types of Emails:**

## **Transactional, Content-Driven & Marketing Automation**

**Transactional**  
Email Samples  
from the “Big  
Guys” in Finance

# Table Stakes: The Email Update

Trade confirmations, new  
accounts opening, monthly  
or annual statements: these  
should all be no brainers.

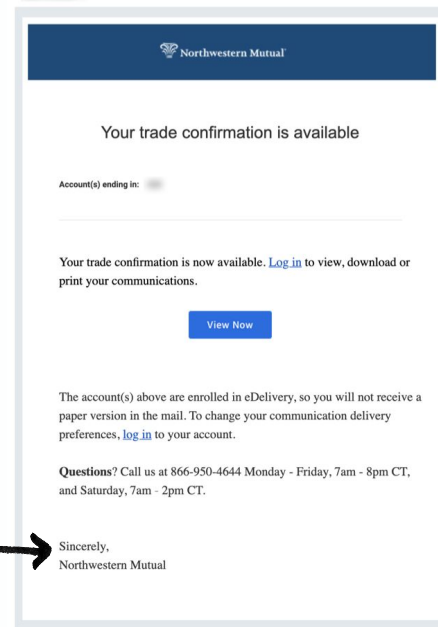
BUT don't let design die  
here!

**Lesson:** Design your  
transactional emails  
within your brand, too.  
And **check in on 'em**  
**periodically** to see how  
they're rendering (and  
how they're performing!)

Trade Confirmation Notification > Home x

northwesternmutual@northwesternmutual.com

Fri, Sep 4, 2020, 3:06 AM



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Please add [northwesternmutual@northwesternmutual.com](mailto:northwesternmutual@northwesternmutual.com) to your address book to help ensure that you continue to receive e-mails from Northwestern Mutual.

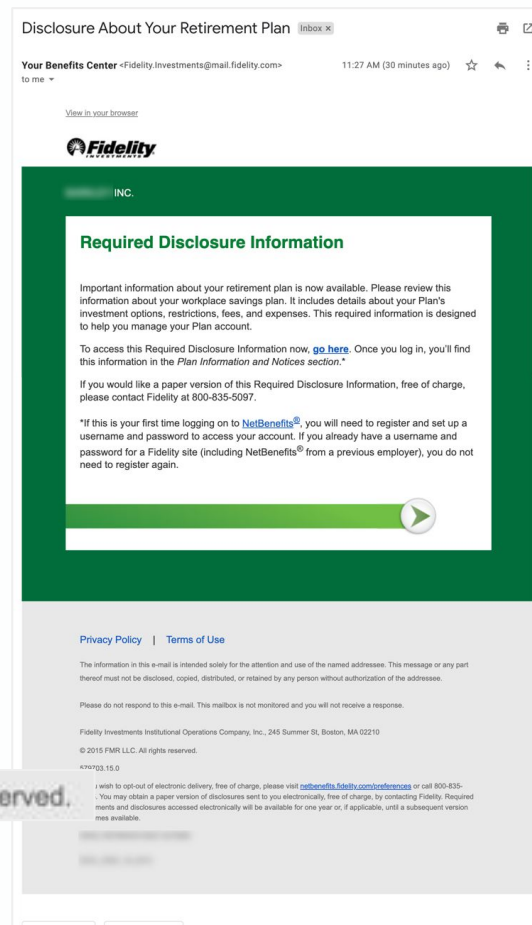
This message is automatically generated. Please do not reply to this message.

Transactional  
Email Samples  
from the “Big  
Guys” in Finance

# Check for stale content 1-4x/yr

Check in on your email  
creative for triggered  
emails every so often.

Even if they look great...  
there may be something  
that needs a little love:



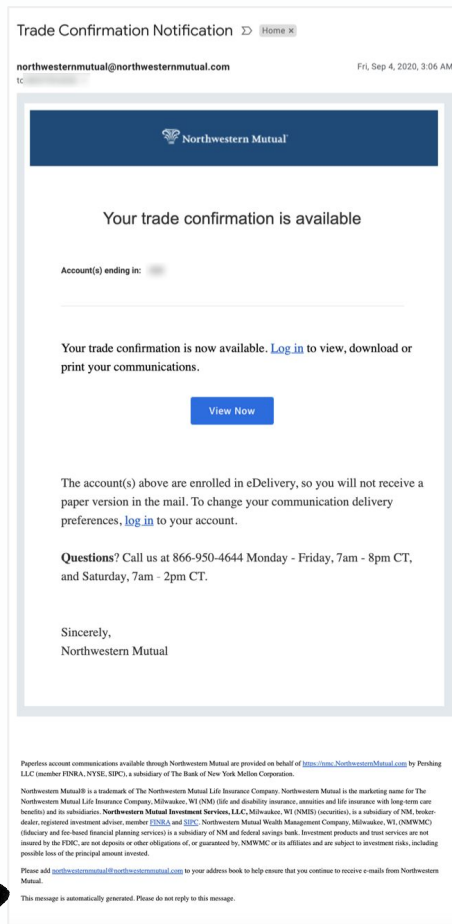


Transactional  
Email Samples  
from the “Big  
Guys” in Finance

# Transactional Email Update Plus Ups:

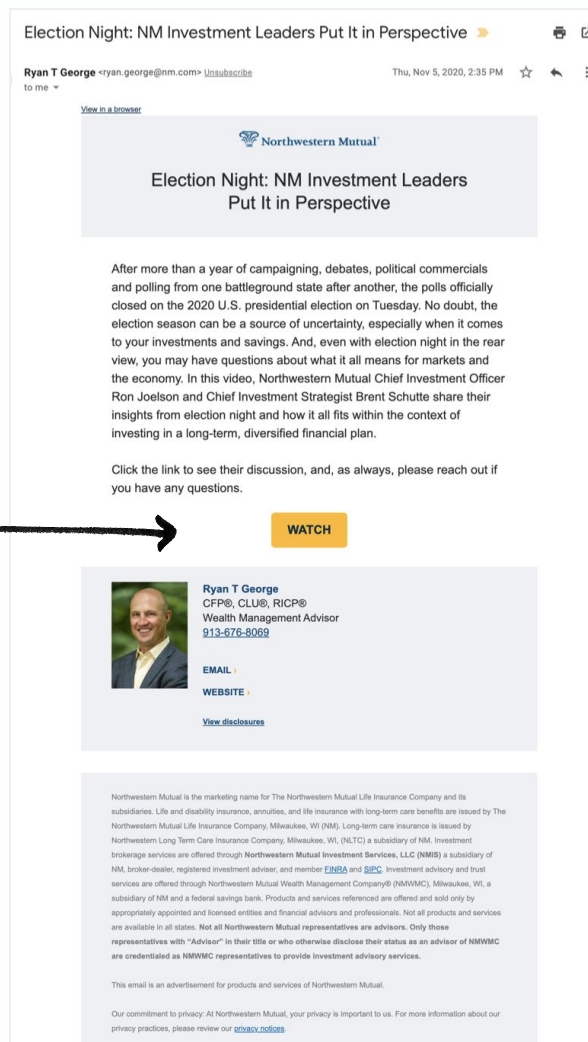
- Send these to look like they’re “from” the account rep, if you can
- At least send from a real email address (not noreply@)

This message is automatically generated. Please do not reply to this message.



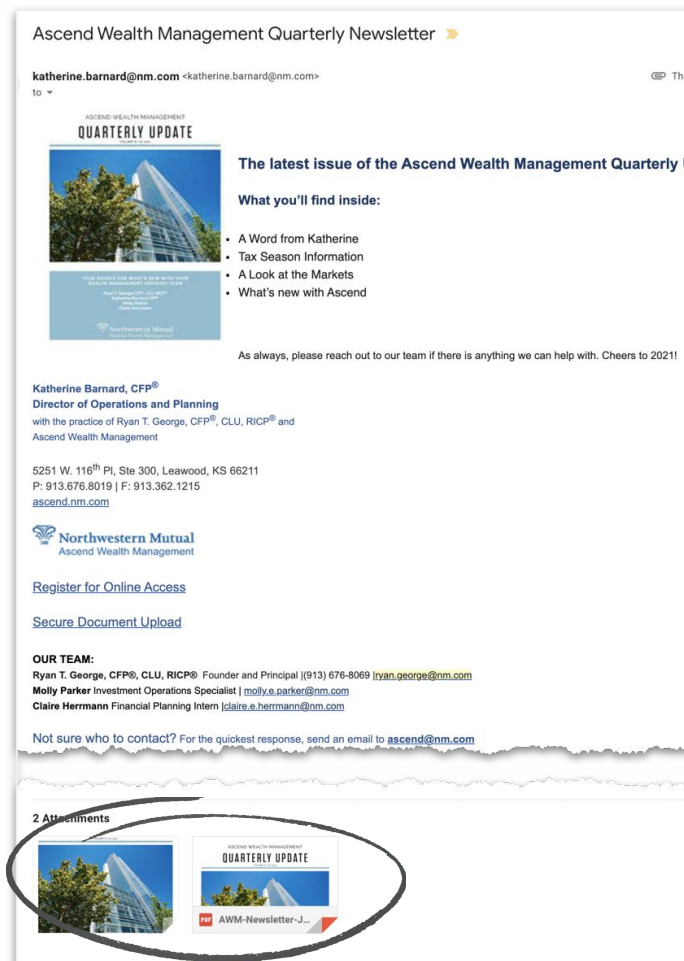
# Newsletters should be timely and “delivered personally”

- How can we help our prospects and clients answer the question that come up for them before they even ask?
- Include rich media like video interviews, podcasts, etc.
  - Plus up: Screenshot the video and overlay a play button (in addition to the “watch” button)



# De-tach yourself. No attachments.

- Personal is great!
- Manual is not great.
  - Sending through an Email Platform or CRM/Sales system saves time, tracks results, and keeps you compliant.
- Attachments are in danger of not arriving inboxes, especially if you send to more than a couple dozen people at a time.

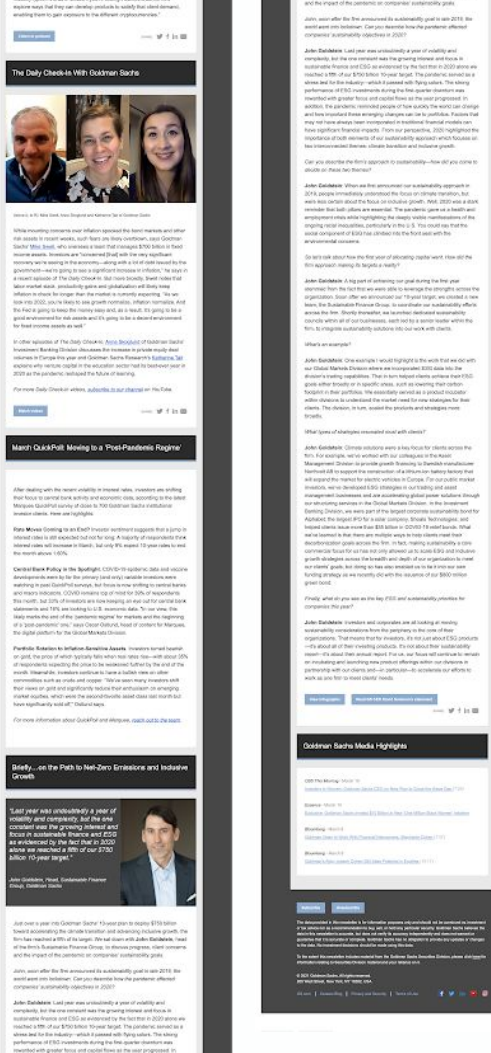
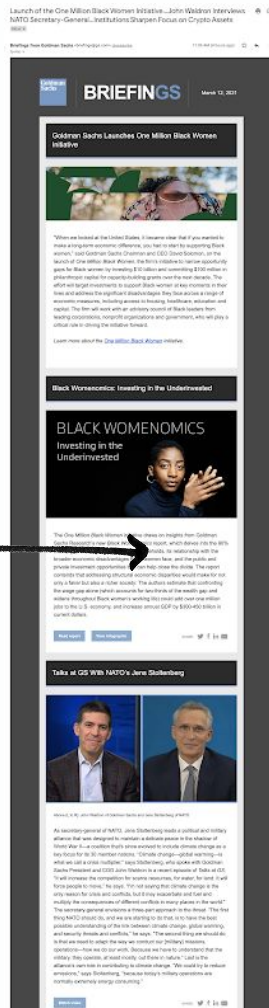


## Content-Driven Email Samples from the “Big Guys” in Finance

# How unafraid are we of the scroll??

We know our users will scroll these days, but...

Don't push the limits of  
their attention span.



## Send a Welcome Email!

Only one brand sent an immediate welcome email and it was actually a “double opt in” confirmation.

Welcome emails garner nearly twice the open rate of content-calendar-driven emails!

Only 4 of the 10 brands sent content during the audit window... Most never sent to non-client email sub.

**Lesson:** Once you've got a list going, don't forget to send good stuff to it.



Immediate Welcome

**0.5/10**

Content Emails

**4/10**

Content-Driven  
Email Samples  
from the “Big  
Guys” in Finance

# Make it mobile-friendly

Not every brand did this  
well... but the truth is  
that they **should**.

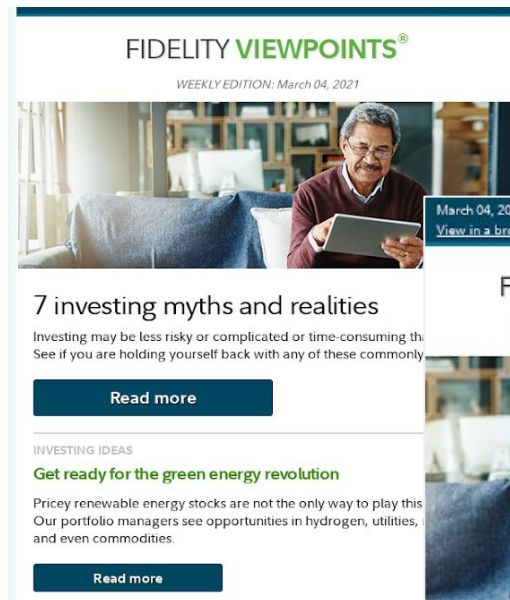
Up to 75% of your emails  
may be read on a mobile  
device first!

Mobile Friendly Design

**1.5/4**

Optimized for Images Off

**4/4**



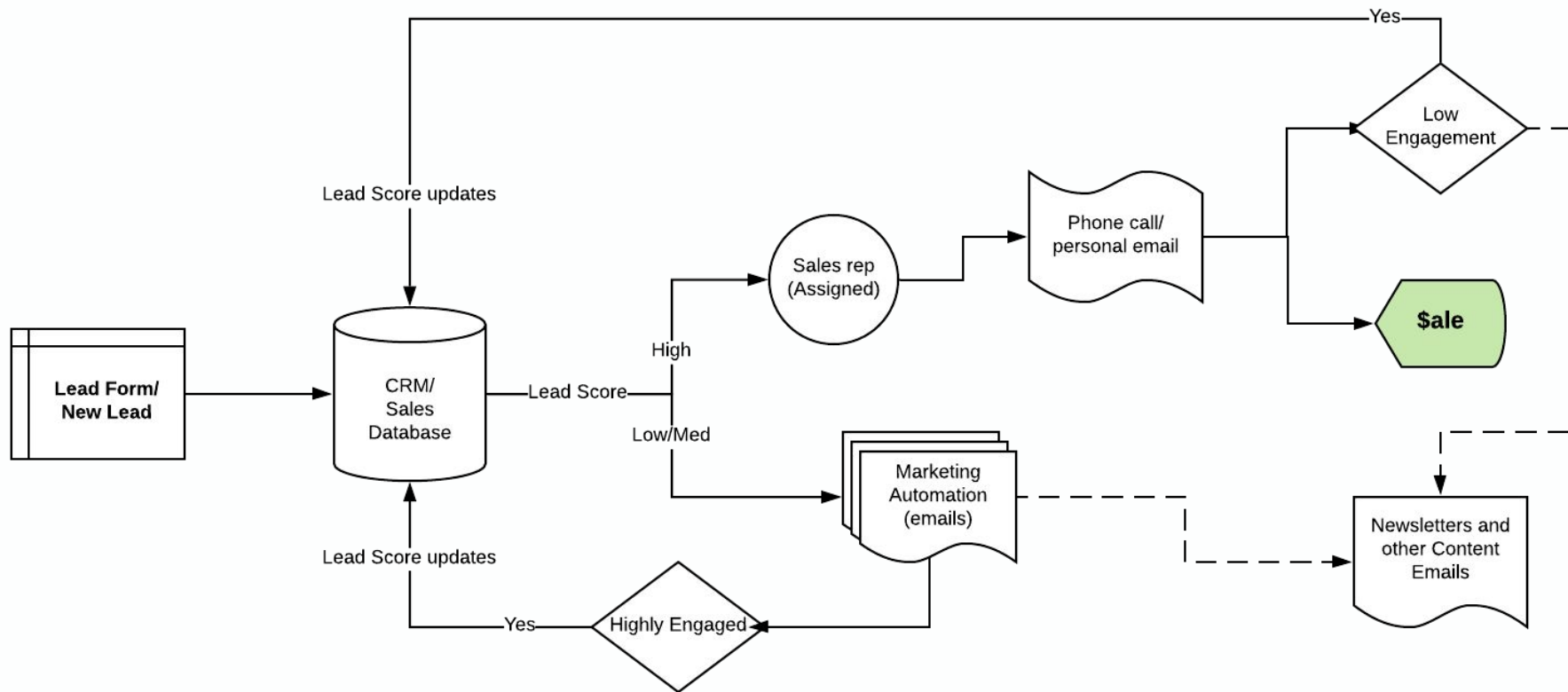
# Take human error out of your marketing

Marketing Automation  
means not risking a  
sales person will forgot  
to talk to a hot lead  
OR not spending time on  
warm leads when you  
could be closing deals.



TO DO:

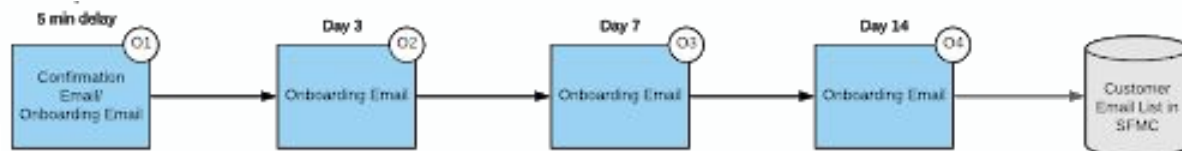
SEND AN EMAIL  
TO CHECK IN WITH  
JOE SMITH THUR





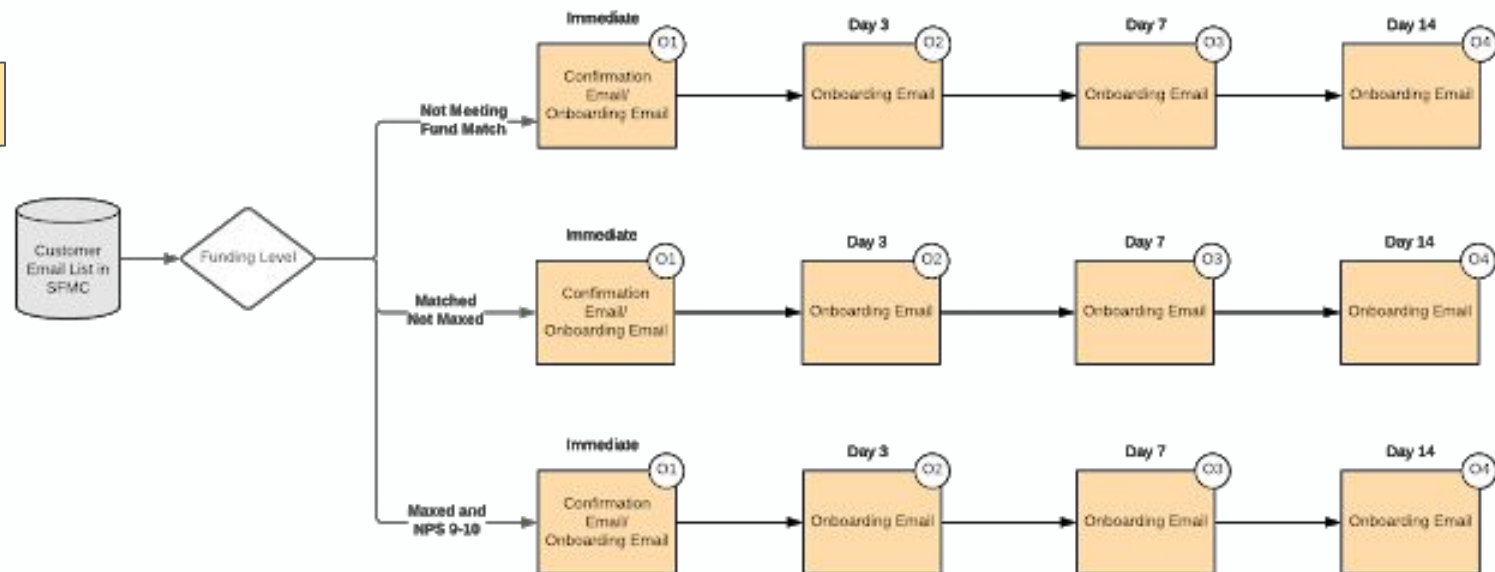
## Customer Onboarding

DATA NEEDED:  
SFContactID, First and Last Name, Email, Policy #, Product(s) Owned (T/F each), Signup Date(s), Beneficiary



## Customer Level-Up Nurture

DATA NEEDED:  
SFContactID, First Name, Email, Signup Date, Has Met Match (T/F), Has Met Max (T/F), CSAT or NPS score



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**Auditing the Top  
10 Financial  
Services Brands**

# Recap

## Idea Scratchpad: To Do's

- Capture the leads that make it to your brilliant content. You can gate content OR you can make a lead form the “enticing next step” after reading.
  - Lead forms should be all over your website, but email sign up forms can help you capture long-term prospects with your alluring content.
- Make lead forms work for current clients too, by giving them the option to find their current rep (rather than get assigned to a new one).
- Create research and ~~webinars~~ as lead magnets.
  - TIP: Work with your portfolio partners to co-create or co-present or both!

## Idea Scratchpad: To Do's

- For current clients, make even your content-driven emails look like they come “from” the client’s rep.
  - TIP: Set up marketing emails so replies go to a rep
- Check how mobile friendly your email design is.
  - TIP: Up to 75% of your audience could be reading (or triaging) on their phones
- Scrollable length is fine, but keep it skimmable.
  - TIP: Drive traffic to your website for full length content.
- Video content can drive engagement!
  - TIP: Screenshot a frame of the video that will make readers want to watch/gives them questions they need to click to answer

## Idea Scratchpad: To Do's

- Don't send your newsletter as PDF attachments. You're only adding one more click / point of friction AND larger batch sends with attachments are danger of not making it to the inbox.
- Send consistently -- you're likely putting out great content! Don't forget to deliver that right to your hand-raisers' inboxes.
- Automate keeping your leads warm and lead scoring. Your sales team can close sales. Email marketing can qualify and nurture.
  - TIP: Nurture shouldn't stop with prospects. Nurture customers throughout their lifecycle.



*Presented by:*

**Jessica Best**

VP, Data-Driven  
Marketing @ Barkley

# Questions?

Email me! [jbest@barkleyus.com](mailto:jbest@barkleyus.com)

