



The Safe Money Accelerator

Why Digital Marketing is a Must
in Today's New Financial Industry

A Question of Trust

Trust is an integral part of the relationships financial professionals have with their clients. According to Cerulli Associates, “trust-related factors — such as referrals, reputation, experience, and relationships — are the leading reasons why investors begin their relationships with their financial services providers.”

But industry events have changed how consumers see the financial industry — including their level of trust. Think about it. The Wells Fargo banking scandal. A record \$2.4 billion in sanctions from the DOJ and SEC. The former, far-reaching DOL rule, new regulations on state and federal levels... all of these have influenced the public’s confidence in financial services companies.

So, how have consumer trust and perceptions changed — and how does it affect financial professionals, including those offering annuity and life strategies? Let’s review some important data.

NEARLY 1/3 MISTRUSTFUL OF ADVISORS



It’s estimated that 32% of Americans believe a financial professional is likely to take advantage of them.¹

Of the 54% of Americans not working with a financial advisor, almost one-half (45%) say they aren’t working with a financial professional because of a lack of trust.

[Start with Solutions to Accelerate Your Sales!](#)

70% HAVE DOUBTS FROM RECENT EVENTS



Approximately 70% of Americans say recent events in the financial industry have made them question the trustworthiness of financial professionals.²

43% of customers don't trust the insurance industry, according to consumer data from IBM.

“In fact, lack of consumer trust in insurance providers has remained above 50 percent since 2007 (when we first started taking surveys).” – IBM Customer Analytics Post³

FINANCIAL SERVICES IS LEAST-TRUSTED INDUSTRY



With just 54% of people expressing trust globally, the financial services industry is the least-trusted industry, reports the Edelman Trust Barometer.⁴

Other industries with higher levels of trust than financial services include:

- Technology
- Food & Beverage
- Consumer Packaged Goods
- Energy

[Accelerate Sales Now!](#)

Growing Social Concerns Leading to Fears in Financial Services...

Among those surveyed, 56% of people are “concerned” and 25% are “fearful” of eroding social values. In turn, this leads to growing financial customer concerns, such as recommendations driven by “sales pressures outweighing customer needs” becoming more prevalent.⁵

What Do Clients Want?

While consumer trust has evolved over time, so have consumer needs. But what are retirement investors looking for in their financial professionals? A 2015 study by Hartford Funds and the MIT Aging Lab yields some insightful findings.⁶

TOP FOUR VALUES CLIENTS WANT IN ADVISORS

- **Personalization** – understanding individual client needs.
- **Expertise** – financial mastery and knowledge of the economy.
- **Empathy** – someone who listens to their clients carefully and shows they care.
- **Education** – providing information in a way that clients understand and can make confident decisions.

The Opportunity with Safe Money

Although nearly a decade has passed, the 2007-2008 financial crisis continues as a painful memory for several Americans. Many people continue to hold fears of steep financial losses or setbacks which can put their goals and retirement objectives at risk. As a result, the public's interest in "safe money strategies" that can help them overcome these fears is strong.

STRONG CONCERNS OVER LOSSES



Among Americans aged 55-75, approximately 8 out of 10 (81%) think people aged 50 and up need financial strategies to prevent significant portfolio losses.⁷

GUARANTEED INCOME HIGHLY VALUED



61% of Americans aged 55-75 see "high value" in having guaranteed lifetime income to supplement Social Security. Likewise, 6 out of 10 say advisors should present products that offer guaranteed lifetime income.⁸

Despite strong interest in strategies offering guaranteed income, just 3 in 10 consumers have discussed guaranteed income strategy options with their advisors.

New Opportunity to Help Clients with Guaranteed Insurance Solutions

“Many Americans are not confident in their knowledge about how to produce income from their investments once they retire. Just three in 10 feel highly knowledgeable about the best strategy to withdraw income in retirement, while only a third are highly knowledgeable about how much they can withdraw and still make their savings last.”

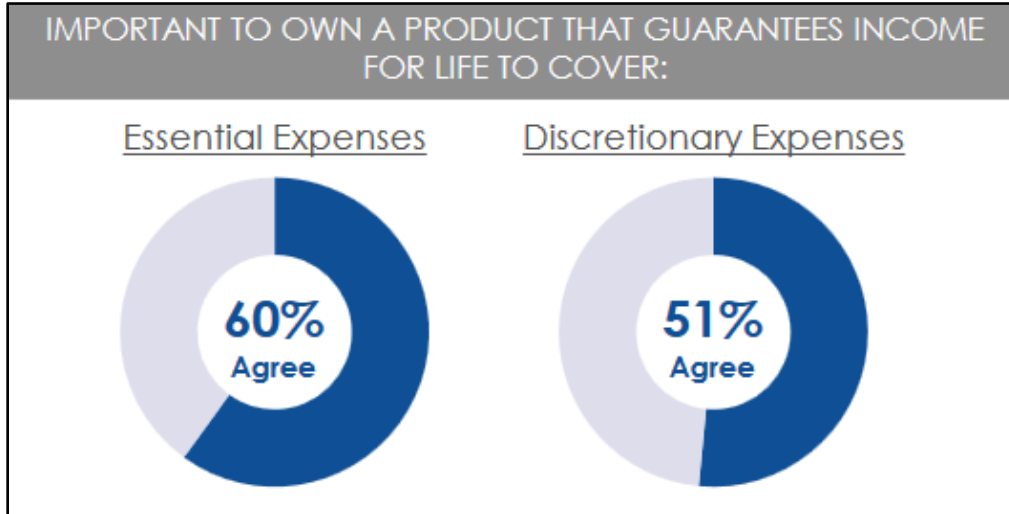
“It is this lack of confidence that leads many to want more advice on strategies from their financial advisors... Advisors likely hold the key for helping redefine the discussion when it comes to retirement income strategies.”

“When advisors discuss retirement income strategies with their clients, those clients are 300% more likely to purchase a product that guarantees lifetime income.”⁹

HAVE GUARANTEED INCOME TO COVER EXPENSES

Consumers especially desire a strategy that provides guaranteed lifetime income to cover essential and discretionary retirement expenses¹⁰:

[Accelerate Sales Now!](#)



The Digital Experience: Consumer Behavior Online

As technology and marketing have evolved, they have changed consumer behavior. Now people are going online to:

- Research financial and insurance products
- Gain more insights and background information on a financial professional they're considering
- Make purchasing decisions
- Sign up and receive information from insurance providers and other financial services companies
- Connect with companies and brands that can offer solutions to their financial issues and challenges

[Accelerate Sales Now!](#)

71% SEARCH FOR LIFE AND ANNUITIES ONLINE



According to research from LIMRA, 71% of American consumers sought information about annuities and life insurance online. Nearly 8 in 10 consumers in North America turned to financial professionals for information on life insurance strategies and other financial products.¹¹

88% RESEARCH LIFE INSURANCE ONLINE



Research from LifeHappens.org and LIMRA indicates nearly 9 out of 10 consumers (88%) conduct online research on life insurance. Just 12% of people say they wouldn't use the Internet at all. Notably, 75% of baby boomers and 71% of seniors conduct online research – a significant jump in these generations using the Internet from the years beforehand.¹²

Despite that more people are researching online, insurance providers struggle in their customer interactions. 44% of consumers had no interaction with their insurers over the past 18 months. Only 14% of people were “very satisfied” with communications they received from insurers!¹³

[Accelerate Sales Now!](#)

ENGAGEMENT = OPPORTUNITY

Consumer research from Ernst & Young shows for insurance industry players, quality service and interactions equal new business opportunity. 70% of “moment of truth” interactions resulted in positive business outcomes, including new sales, increased cross-sales, and higher customer satisfaction.¹⁴

WANT INTERACTION FOR INSURANCE RESEARCH



Nearly 7 in 10 consumers in North America (68%) expressed interest in different contact methods online for researching different types of insurance, including email, guides, video tutorials, interactive support, a dedicated telephone hotline, and more.¹⁵

OPEN TO INTERACTION FOR FINANCIAL ADVICE



In North America, 54% of consumers are open to different contact methods online for seeking financial advice, including email, guides, video tutorials, interactive support, online chat, and more.¹⁶

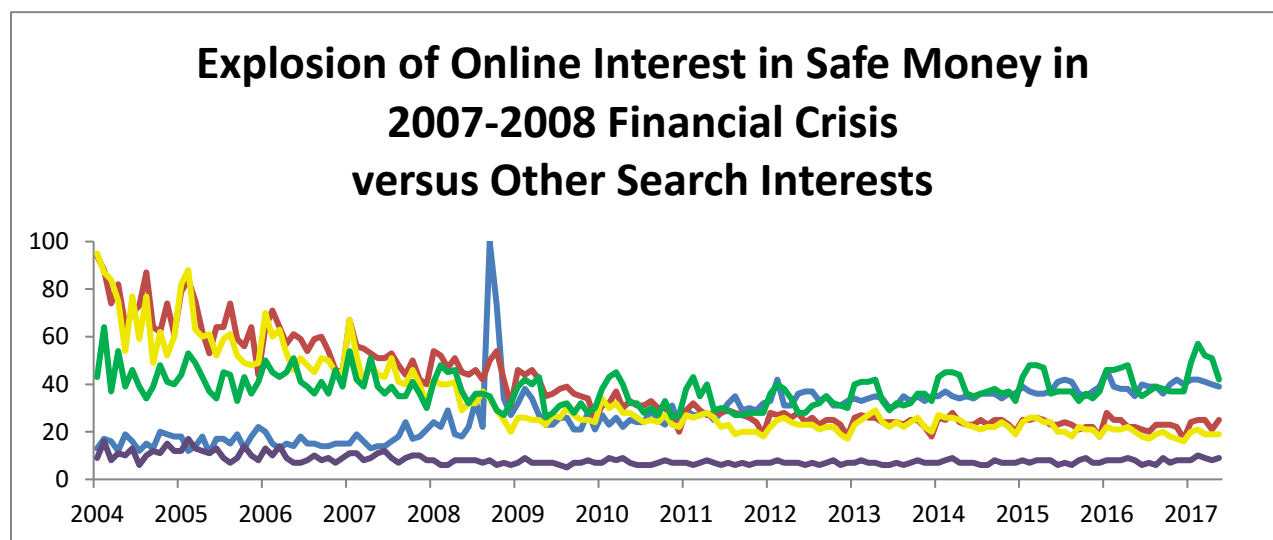
[**Accelerate Sales Now!**](#)

What Information are You Giving to Consumers?

Before making a decision to buy or not buy, consumers may visit as many as 7 websites to research and inform themselves! What websites and information are you sending consumers to so you can educate them and close sales?

Public Interest in Safe Money Spikes in Hard Financial Times

During the 2007-2008 financial crisis, online interest in “safe money” spiked 350+%. Searches for “safe money” beat out other terms associated with financial services, like retirement planning, financial advice, and income planning – in some cases by 700+%!



-
- safe money
- financial advice
- retirement planning
- retirement income
- income planning

When the next market correction comes around, people’s interest in safe financial strategies is highly likely to rise, just like last time. For providers of guaranteed insurance solutions, in the form of life and annuity products, this presents an excellent opportunity.

With their contractual guarantees and backing from strong, sturdy insurance companies, life and annuity products offer a hard-to-find value proposition of financial security and safety.

U.S. stock markets have reached new highs and interest rates continue to linger at historical lows. A market correction may be in store for us, as the current bull market continues to run.

When the market does correct itself, will you be ready to capitalize on this unique opportunity to help your clients? Will you be well-prepared as a branded expert of Safe Money solutions?

Ready to get started? Visit www.safemoneybroadcasting.com/grow-business-now and begin using SafeMoney.com to grow your business profitability today!

[Accelerate Sales Now!](#)



Close More Sales Faster and Easier with the All-Done-for-You SafeMoney.com Advisor Program!

Since 2012, SafeMoney.com has helped countless investors nationwide achieve a more secure financial future. Financial professionals tied to SafeMoney.com have helped Americans put BILLIONS of dollars into safe strategies using life and annuity products.

SafeMoney.com is the [ONLY completely independent site on guaranteed insurance solutions and financial safety](#). With this low-cost service you can greatly increase your sales... and there aren't any business requirements to any insurance marketing company, brokerage, insurance carrier, or other financial organization!

Now, put this massive financial content marketing service to work for you. When advisors actively use this program, they report how their prospects start seeing them differently... and they close more sales! Faster and easier.

Here's a visual overview of everything you get with this low-cost content service:





Retirement investors have switched from other “Safe Money experts” to advisors listed on SafeMoney.com! They appreciate the transparency, commitment to clear education, and easy-to-understand content we offer.

What would you do to enjoy a powerful, everything-done-for-you content service that transforms how your prospects see you and your financial business?

Ready to Start Engaging with the 7 in 10 Consumers Researching Online?

Get your spot in your area before it’s gone! Start separating yourself from all the “safe money” imitators – become the local Safe Money Expert and grow your business!

Start today for a low, affordable subscription cost. No business requirements! Visit www.safemoneybroadcasting.com/grow-business-now to begin growing your business with the trust-building power of SafeMoney.com, today!

[Click Here to Accelerate Sales Now!](#)



¹ “2017 Personal Capital Financial Trust Report: How Americans Feel About Trusting Financial Advisors, Fees, and Investment Performance,” Personal Capital, March 2017.

² “2017 Personal Capital Financial Trust Report: How Americans Feel About Trusting Financial Advisors, Fees, and Investment Performance,” Personal Capital, March 2017.

³ “Do You Trust Your Insurance Company?,” IBM Watson Customer Engagement Blog, Lynn Kesterson-Townes, September 2015, <https://www.ibm.com/blogs/watson-customer-engagement/2015/09/22/do-you-trust-your-insurance-company/>. Accessed 6.26.2017.

⁴ “2017 Edelman Trust Barometer, Financial Services,” Edelman, January 2017.

⁵ “2017 Edelman Trust Barometer, Financial Services,” Edelman, January 2017.

⁶ “What Clients Value in Their Financial Advisors,” Forbes.com, Russ Alan Prince, April 2015, taken from Hartford Funds and MIT Aging Lab Study 2015, <https://www.forbes.com/sites/russalanprince/2015/04/01/what-clients-value-in-their-financial-advisors/#757190621c50>. Accessed 6.27.2017.

⁷ “3rd Annual Guaranteed Lifetime Income Study,” Greenwald & Associates, 2017.

⁸ “3rd Annual Guaranteed Lifetime Income Study,” Greenwald & Associates, 2017.

⁹ “3rd Annual Guaranteed Lifetime Income Study,” Greenwald & Associates, 2017.

¹⁰ “3rd Annual Guaranteed Lifetime Income Study,” Greenwald & Associates, 2017.

¹¹ “Consumer interest in online research growing in U.S., Canada,” ThinkAdvisor, LIMRA, September 2015, http://www.thinkadvisor.com/2015/06/24/consumer-interest-in-online-research-growing-in-us?page_all=1. Accessed 6.27.2017.

¹² “2016 Insurance Barometer Study,” LIMRA and LifeHappens.org, 2016.

¹³ “The future of insurance in a digital world,” Ernst & Young, 2015.

¹⁴ “The future of insurance in a digital world,” Ernst & Young, 2015.

¹⁵ “Reimagining customer relationships: Findings from EY Global Consumer Insurance Survey, Americas,” Ernst & Young, 2014.

¹⁶ “Reimagining customer relationships: Findings from EY Global Consumer Insurance Survey, Americas,” Ernst & Young, 2014.