



# The Future Of Social, Mobile, and Digital Advice

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# TODAY'S CLIENT EXPECTS MULTI-CHANNEL TOUCHPOINTS WITH ADVISORS



OLD WORLD  
advisor-led, offline channels



TODAY'S REALITY  
Client-driven, digital and multi-channel

**We must help advisors adapt to today's social, mobile client**



# WHAT DOES SUCCESS LOOK LIKE?

## TAILORED, DIGITALLY CONNECTED ADVICE

- Findable, responsive, and compliant on all client-preferred channels (social, mobile, web, text)
- Consistent across advisor, corporate, robo channels
- Rely on data analytics to provide tailored advice and personalization to greater # of clients





## THREE TRENDS DRIVING THE FUTURE OF SOCIAL

- CONVERGENCE OF PAID, OWNED, EARNED  
– AND THE NEED TO SCALE COMPLIANCE
- 1-TO-1 COMMUNICATION
- RISE OF THE ADVISOR CLOUD



# **1. CONVERGENCE OF PAID, OWNED, EARNED – AND THE NEED TO SCALE COMPLIANCE**



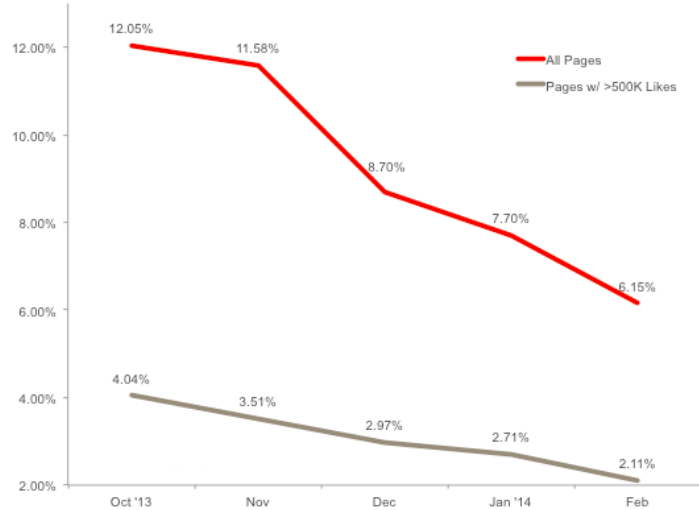
# 1.9B

Monthly actives on Facebook



# ORGANIC REACH CONTINUES TO DECREASE

Average Organic Reach of Content Published on Brand Facebook Pages



*Analysis of 100+ Facebook Brand Pages around the world with more than 48 million total fans conducted by Social@Ogilvy in February 2014. Please see our report, "Facebook Zero" at <http://social.ogilvy.com> for details.*



In 2016, the average publishers' organic reach on Facebook fell by **52%**



# ORGANIC POSTS ONLY REACH 2.27% OF YOUR FACEBOOK AUDIENCE

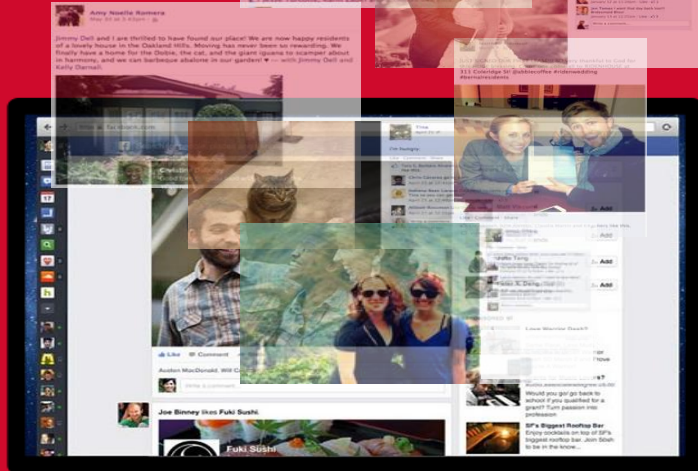
The average user  
*could* see

**1,500**  
updates/day



but *actually* only  
sees about

**100**  
updates/day

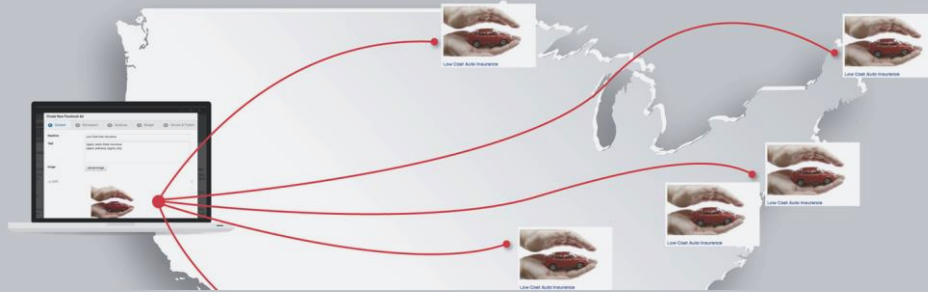


How do you  
make your  
post a part of  
that 100?



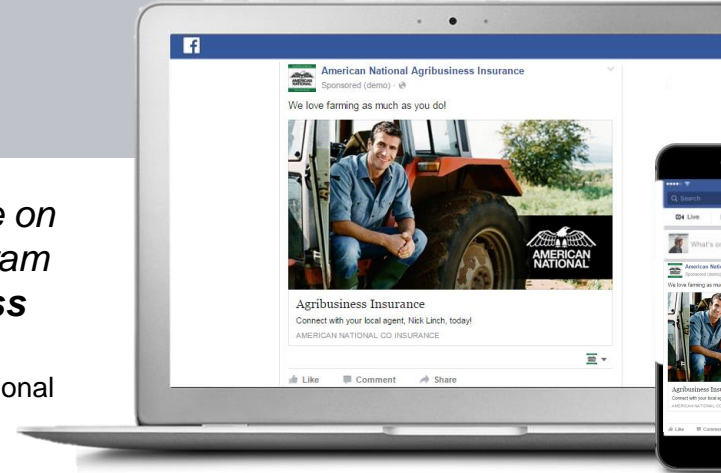


# THE SOLUTION? PAID, LOCAL, AND LINKED TO WEB



*“We didn’t realize how hard it was for <advisors> to advertise on Facebook until we had this solution from Hearsay. This program has allowed us to **efficiently generate traffic and awareness for agents, at very low cost.**”*

— Christy Morgan, American National



**40%**  
Lower CPC than  
corporate ads

**2,323%**  
more visits to the  
local websites

Significant  
increase in  
**mobile traffic**



**VIDEO HAS BECOME THE  
MOST ENGAGING  
FORMAT ON SOCIAL  
MEDIA**

# FOR GEN Z, SNAPCHAT IS REPLACING CABLE

Financial Advisors must figure out how to market to and engage with the next generation of consumers through new media.



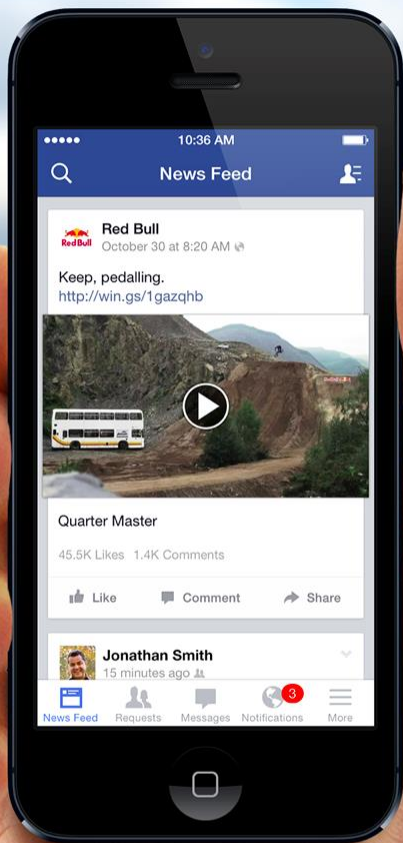
SNAPCHAT USERS POST

**9,000** IMAGES &  
VIDEOS

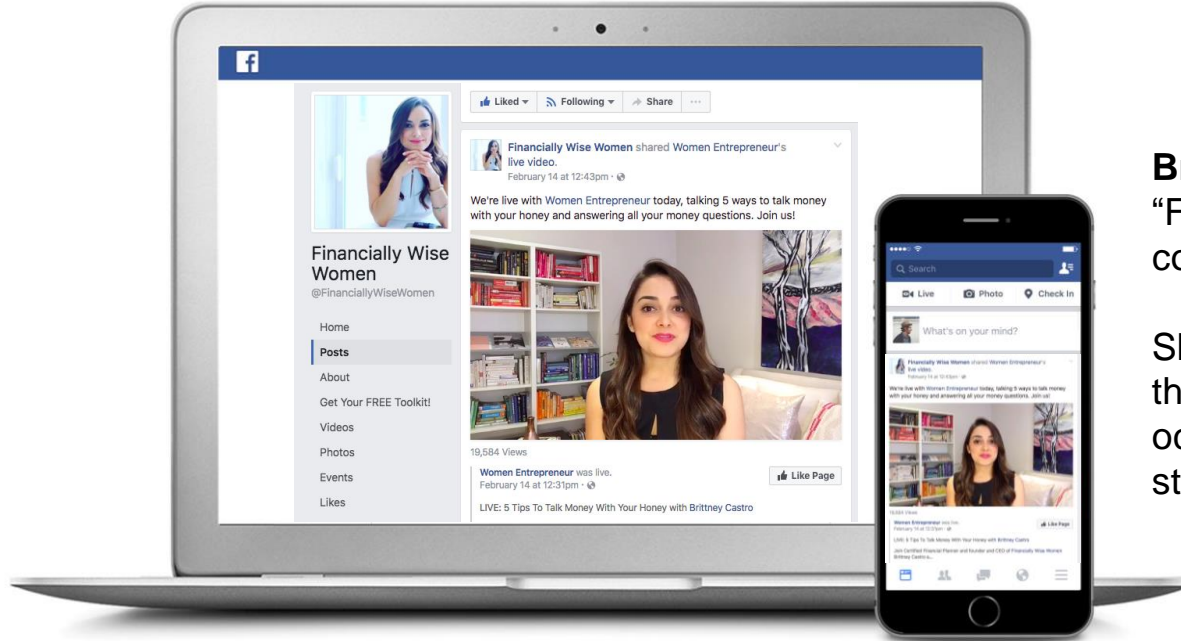
**PER SECOND**



FACEBOOK USERS WATCH  
**8 BILLION**  
VIDEOS PER DAY



# WITH VIDEO, ADVISORS CAN SHARE EXPERTISE AND ENGAGE WITH DIGITAL-FIRST CLIENTS



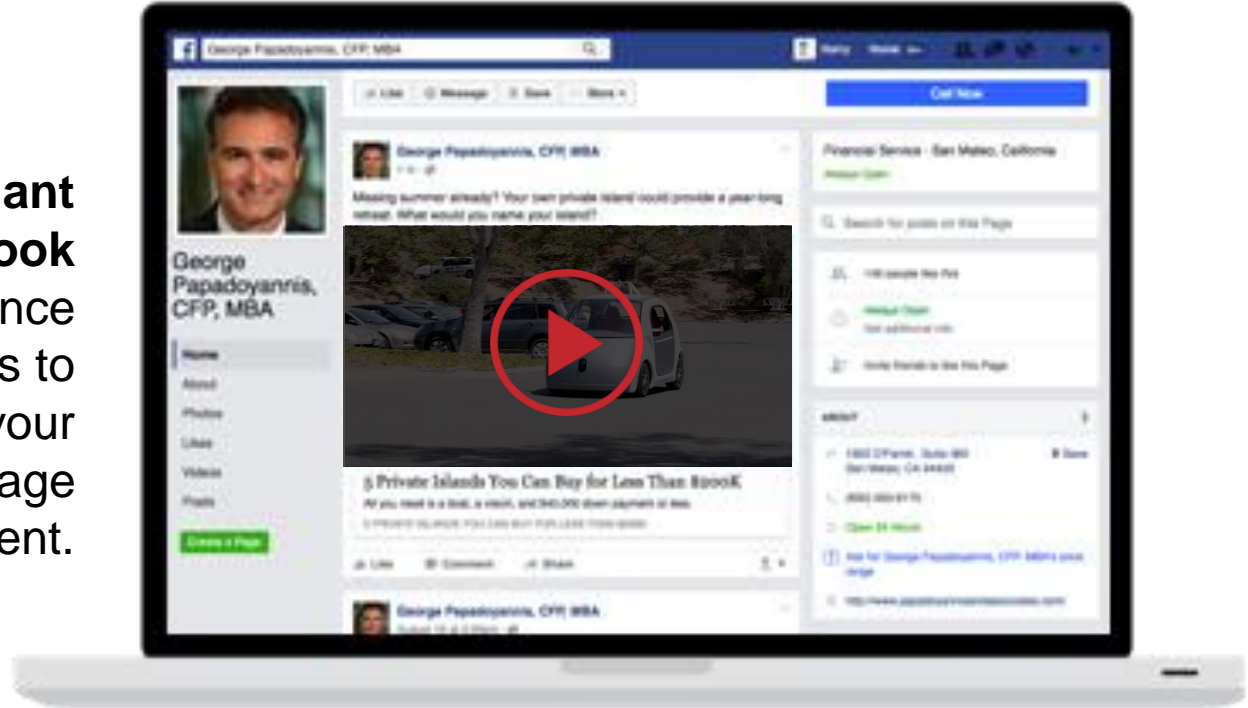
**Brittney Castro** has built her brand, “Financially Wise Women” by sharing content and engaging on social media.

She regularly posts **Facebook videos** that get over 500 views, and occasionally does Facebook live video streams.



# MOST ASKED-FOR FROM ADVISORS: COMPLIANT FACEBOOK VIDEO

**Hearsay Compliant Videos for Facebook**  
Distribute compliance approved videos to advisors –amplify your brand and encourage local engagement.



# WITH THIS EXPLOSION IN DIGITAL CLIENT ENGAGEMENT, WE MUST HELP COMPLIANCE TEAMS SCALE WITH SMART AI

- Algorithm helps identify what alerts in Supervision are highest risk
- Auto-remediation further reduces Supervision workload while providing peace of mind

Review Type	Status	Created
⬆️ Alert	★ Status	11/11/2015
⬆️ Alert	★ Status	11/11/2015
⬆️ Alert	★ Status	11/11/2015



# MOST REQUESTED BY SUPERVISION TEAMS: COMPLIANCE RISK METER

The screenshot shows the Hearsay Social Administration interface. At the top left is the 'hearsay social' logo. To its right is a navigation menu with 'ADMINISTRATION' selected. Further right are 'Help', 'Notifications', and a user profile icon. Below this is a secondary navigation bar with options like 'Create', 'Review', 'Analyze', 'Organization', 'Settings', 'Ads', and 'HSS Mass Publishing'. A dropdown menu is open over the 'Settings' area, listing various sorting options. The option 'Sort by Compliance Risk Score - High to Low' is highlighted with a blue bar and a checkmark. To the right of the dropdown are buttons for 'Remove as Home', 'Bulk Actions', and 'Link to Filter'. Below these are 'Refresh Results' and 'Clear Filter' links. At the bottom right of the dropdown area, it says '1-25 of 48,565' with a right arrow and a list icon. Below the dropdown is a table with the following columns: Submitted By, Network, Type, Keyword Preview, Review Type, Status, Created, Assigned To, and ID. The table contains three rows of data, all from 'RunscopeTests'.

<input type="checkbox"/>	Submitted By	Network	Type	Keyword Preview	Review Type	Status	Created	Assigned To	ID
<input type="checkbox"/>	RunscopeTests	Facebook	Post	7981c4b2-57b7-11e6-ba96-02b79d6eac1b Draymond Green apologizes for accidentally posting hi...	Sampled	Unreviewed	08/01/2016 12:13 AM	-	1101738
<input type="checkbox"/>	RunscopeTests	Twitter	Post	6120e940-5ad0-11e6-bd6d-06f6b7aa6891 Green screen scene from Final Destination 5	Sampled	Unreviewed	08/04/2016 10:49 PM	-	1102692
<input type="checkbox"/>	RunscopeTests	LinkedIn	Post	25029aea-5b1f-11e6-ba96-02b79d6eac1b Green screen scene from Final Destination 5	Sampled	Unreviewed	08/05/2016 8:13 AM	-	1102777

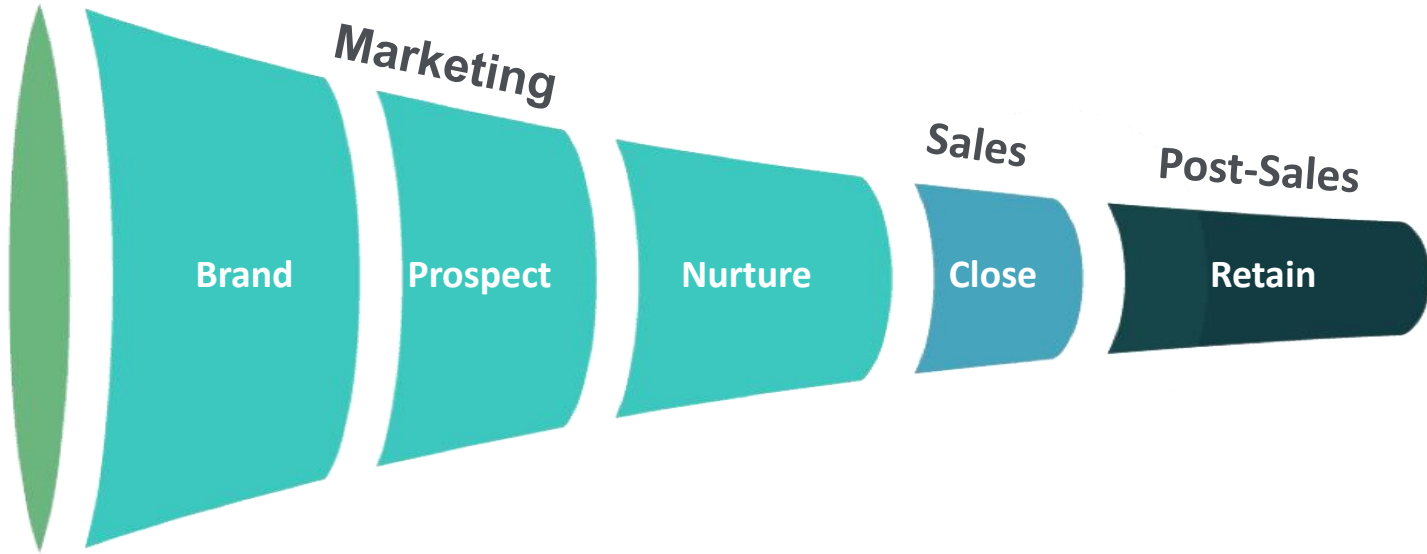






## **2. 1-TO-1 MESSAGING IS THE KEY TO DEEPER CLIENT RELATIONSHIPS**

# BRAND MARKETING IS NOT ENOUGH – ADVISORS MUST ENGAGE ON DIGITAL ACROSS THE ENTIRE CLIENT LIFECYCLE



## 1. BRANDING & ENGAGEMENT

- Optimize for likes and shares
- Good for 1-to-many channels (Social, Sites)

## 2. PROSPECTING

- Based on requested quotes, lead forms, and client need states (e.g.; new car, aging parent, college savings, etc.)
- Targeted and timely personalized product recommendations

## 3. NURTURING

- Newsletters and thought leadership articles based on client interests, timely news, and/or products owned

## 4. PERSONAL RELATIONSHIPS

- Birthdays, anniversaries, congratulations

## 5. ACCOUNT MAINTENANCE

- Renewal notices, compliance & privacy disclosures, bill reminders, offer free telematics devices

# MOBILE MESSAGING IS THE BIGGEST GAME CHANGER FOR IMPROVING THE EFFICIENCY OF 1-TO-1 ADVISOR-CLIENT COMMUNICATION

**98%**

of texts are opened



**90%**

Are read within  
**THREE** minutes



TEXTS GET SIGNIFICANTLY FASTER RESPONSES THAN EMAIL

**90 seconds<sup>x</sup>**

**average text response time**

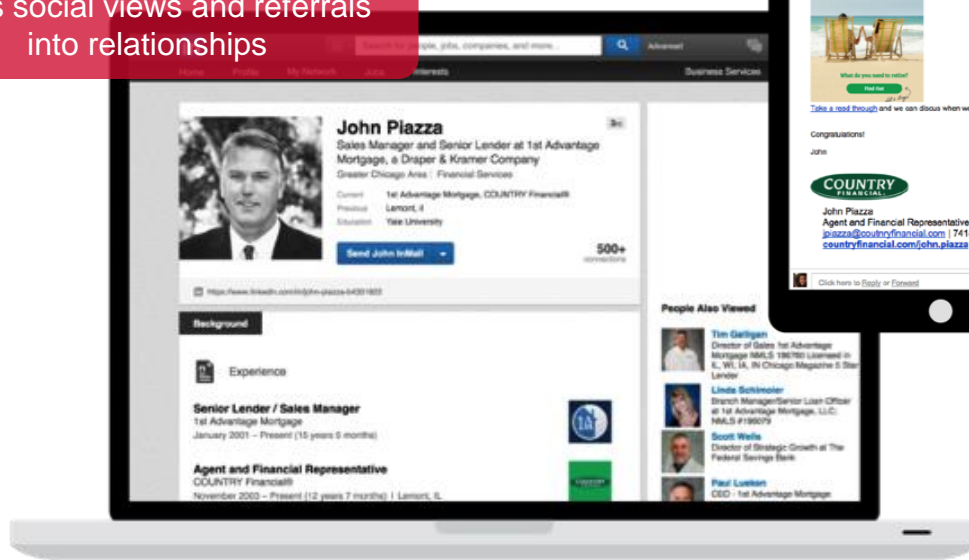
*(in comparison to 90 minutes for email)*



# PERSONAL, PERSONALIZED MESSAGING AND EMAIL ARE THE WAY ADVISORS SCALE

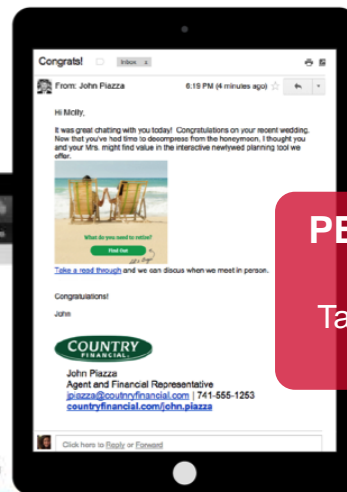
## 1-TO-1 MESSAGING ON SOCIAL NETWORKS

Turns social views and referrals into relationships



## PERSONALIZED EMAIL

Targeted content to clients



## TEXT MESSAGING

Communicate on-the-go the way clients want.



### **3. THE RISE OF THE ADVISOR CLOUD**



**80%** of advisors believe social  
is critical to their business

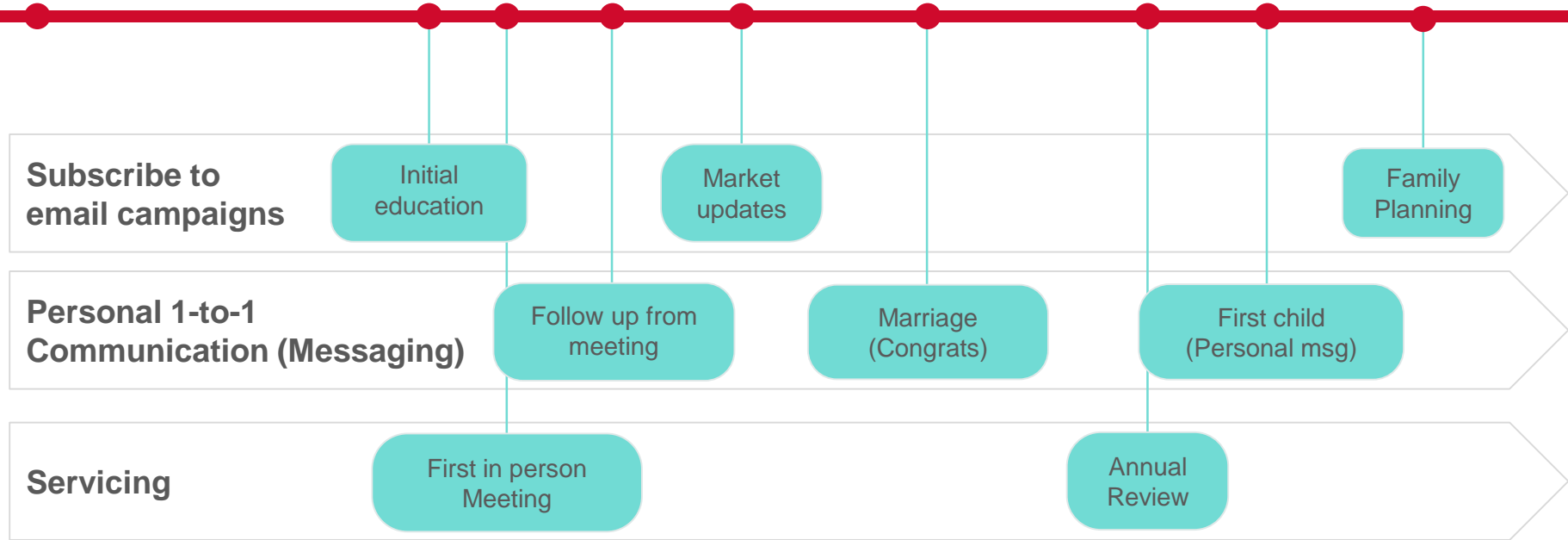
But they do not want to spend time doing it....

**1**  
day per  
week

**10**  
minutes  
at a time

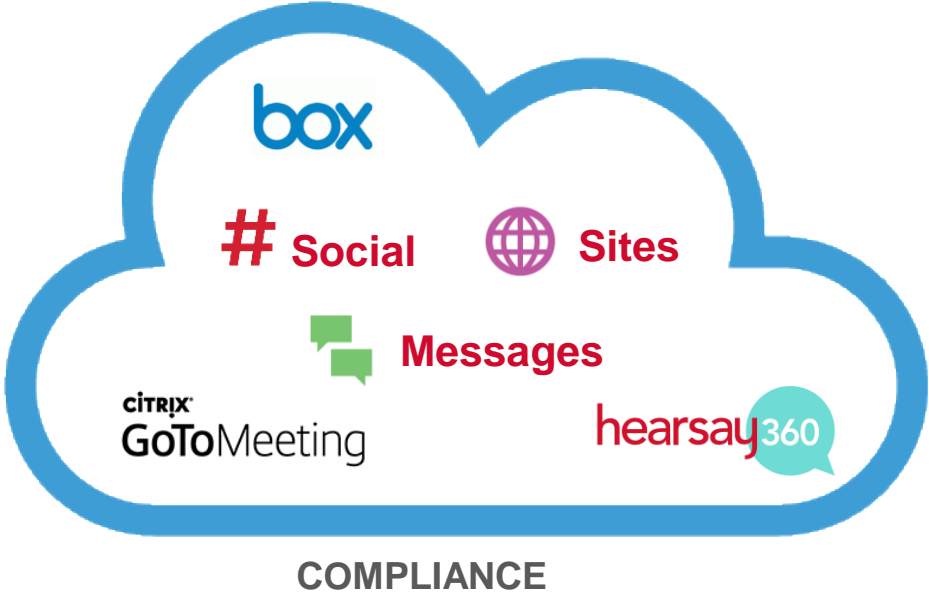
# ADVISORS NEED TOOLS TO AUTOMATE AND SCALE HOW THEY ENGAGE WITH CLIENTS

Client  
day 1



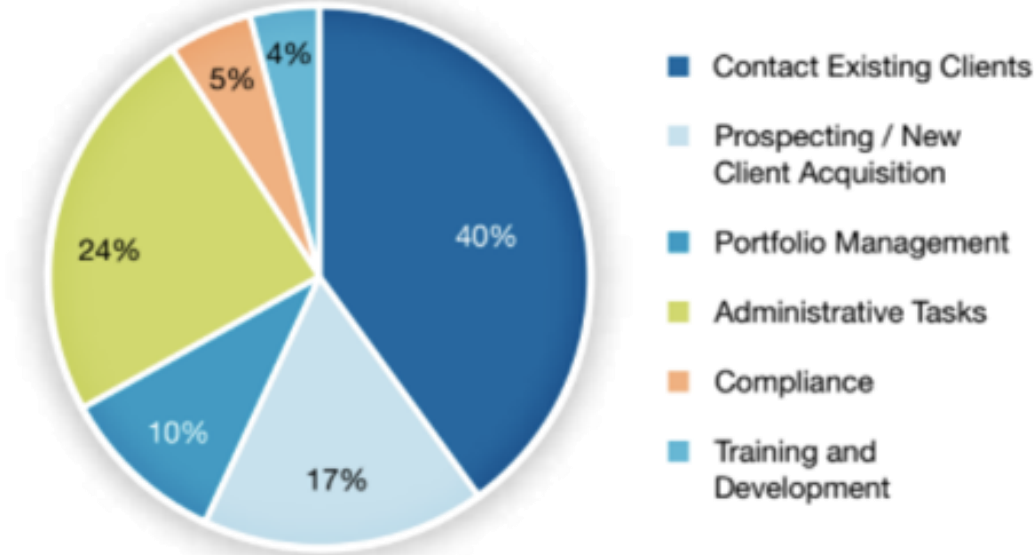


# THE ADVISOR CLOUD DELIVERS ADVISOR-CLIENT ENGAGEMENT IN THE DIGITAL AGE



# WHY THE ADVISOR CLOUD IS IMPORTANT

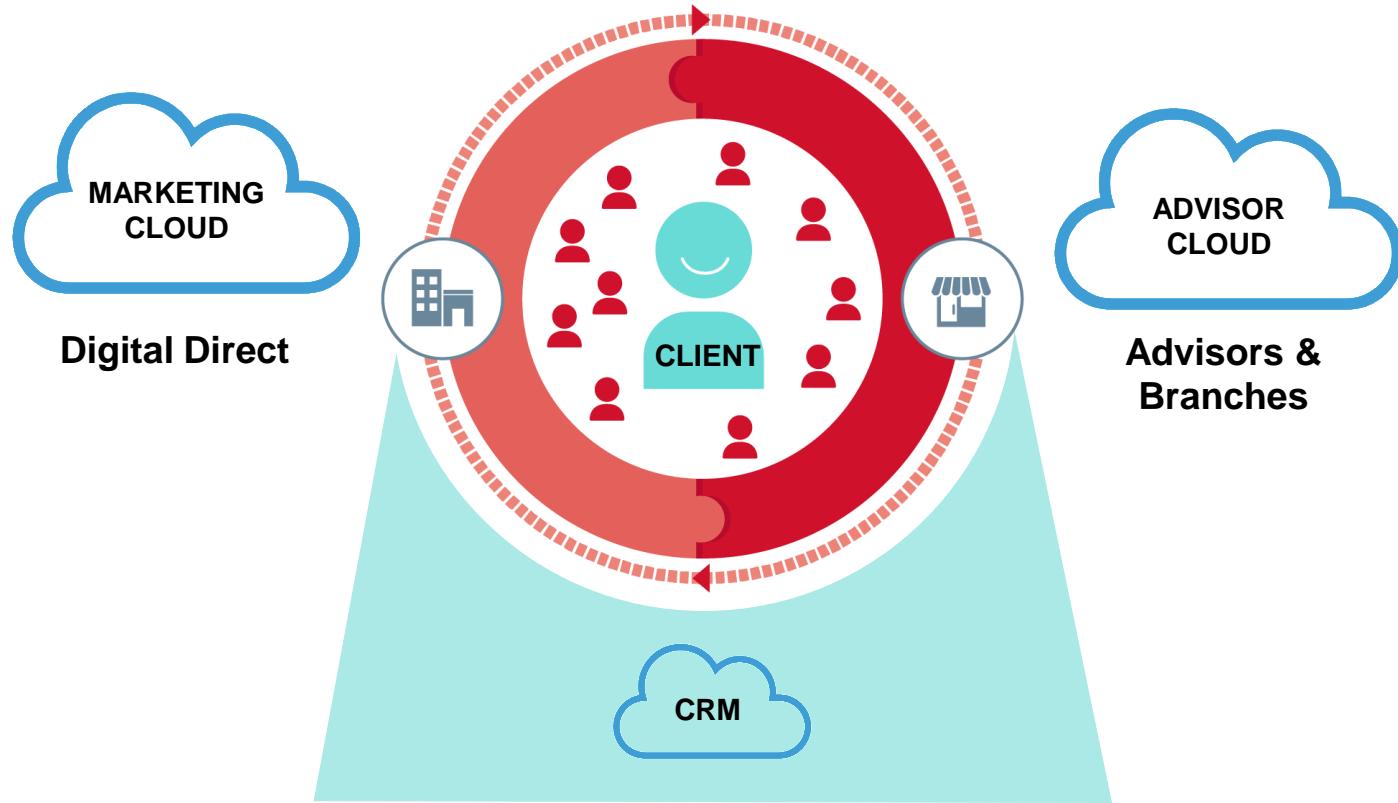
Figure 1: Financial Advisor Time Allocation (%)



} Client and prospect contact takes up **57% of an advisor's time** and drives their business



# ADVISOR CLOUD INTEGRATES WITH CORPORATE MARKETING AND CRM FOR A SEAMLESS CX





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**THANK YOU FOR DRIVING THE  
FUTURE OF SOCIAL AND DIGITAL!**

