

Direct Mail that Works

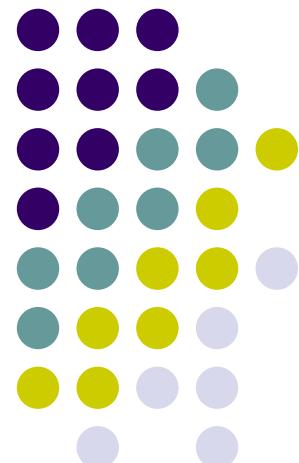
Getting the most from your Mailings

Brought to you by:

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What makes Direct Mail tough?

- Sheer size and volume
 - 100 Billion pieces per year
- Climate and Environment
 - Legal
 - Regulatory
 - Privacy
 - Etc.



What makes it worth it?

- Direct Mail is non-invasive
- People still opt for it and like it
- Preferred choice for many things, including LTCI
- Highly Targeted



Keys to Success

- Have a plan!
- You must think through your:
 - Objectives
 - Budget
 - Target Market
 - Message and Offer
 - Contact Plan



Keys to Success, cont.

- List – The single most important factor
 - Target: Broad vs. Segmented
 - Frequency and Usage
- Offer – The second most important factor
 - Hard, Soft, or Super Soft
 - Is it of value? Is it relevant?
 - Is it highlighted?



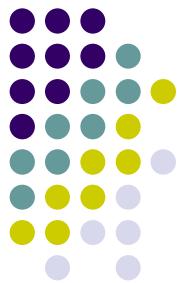
Keys to Success, cont.

- Content and Creative
 - Think visually...Pictures
 - Benefits vs. Features
 - Customer Focused
 - Credibility
- Response Options
- Tracking



Tricks of the Trade

- Response vs. Conversion... The Dilemma
- What is your objective?



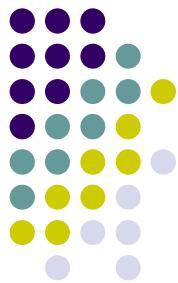
Tricks of the Trade

- How to increase lead flow?
 - Tell less about the product
 - Make it easy to respond
 - Promote the offer
 - Ask for less information



Tricks of the Trade, cont.

- How to drive fewer, but more qualified leads
 - Mention a phone or sales call
 - Talk about product or price
 - Ask for a lot of information
 - Tie the offer to a sales call or bury it in the letter



Tricks of the Trade, cont.

- Analyze Your Results
 - Cost per Lead
 - Production per Lead
 - Cost per Sale



Tricks of the Trade, cont.

- With a 5% response, you are still missing 95% of people!
- Therefore, make the most of your leads
 - Follow Up
 - Referral Potential
 - Cross Sell Potential
- Think beyond direct mail



Direct Mail Concepts

- Short and Sweet, Less is More.
 - Headline should spark interest and create a reaction
 - Body copy should identify need
 - Lead card designed to motivate response
- Multiple Product (Combo) leads.
 - Greater return, greater possibility for sales
 - Diversification of your offerings and knowledge
 - Opens door for longer lasting relationship



Understanding your numbers

- Cost per Lead
- Cost per Sale
- Cost per Lead vs. Cost per Sale
- You must know these numbers!

Cost per Lead vs. Cost Per Sale



\$1000 for 100 leads = \$10 Cost Per Lead.

If you sell 10 policies, or 10%, your
Cost Per Sale is \$100.

\$400 for 10 leads = \$40 Cost Per Lead.

If you sell 8 policies, or 80%, your
Cost Per Sale is \$50.

Cheaper leads are not always better!

**The time you spend to call 100 leads over 40 leads
is also an important factor to consider.**

Productivity Report



Productivity Report for: All Dates

	Total Leads	Total Cost	Cost/Lead	Apps Written	Apps Placed	Lives/Sale												
Agent 1, Demo Leads																		
Demo Leads-2020-034	20	\$550.00	\$27.50	5	3	1.25												
Total for Demo Leads	20	\$550.00	\$27.50	5	3	1.25												
Agent 2, Demo Leads																		
Demo Leads-2020-034	20	\$550.00	\$27.50	4	3	1.3333												
Total for Demo Leads	20	\$550.00	\$27.50	4	3	1.3333												
Total	40	\$1100.00	\$27.50	9	6	1.2857												
	Avg. Premium	Total Premium	Closing % Leads to Sales	% Pres to Sales														
Agent 1, Demo Leads																		
Demo Leads-2020-034	\$2884.00	\$14420.00	25%	62.5%														
Total for Demo Leads	\$2884.00	\$14420.00	25%	62.5%														
Agent 2, Demo Leads																		
Demo Leads-2020-034	\$3079.00	\$12316.00	20%	80%														
Total for Demo Leads	\$3079.00	\$12316.00	20%	80%														
Total	\$2970.67	\$26736.00	22.5%	69.23%														
	New Leads	Call Backs	DNQ (Financial)	DNQ (Health)	Mailed Info	Not Interested	Presentation Pending	Marked For Deletion	Total Presentations	Call Backs	DNQ (Financial)	DNQ (Health)	Mailed Info	Not Interested	Reset Appointment	Apps In Underwriting	Apps Sold/Placed	Apps Rejected
Agent 1, Demo Leads																		
Demo Leads-2020-034	0	3	0	1	2	2	4	0	8	2	0	0	0	0	1	1 (+1)	3	0
Total for Demo Leads	0	3	0	1	2	2	4	0	8	2	0	0	0	0	1	1 (+1)	3	0
Agent 2, Demo Leads																		
Demo Leads-2020-034	4	2	0	0	2	3	4	0	5	0	0	0	0	1	1	1 (+1)	2 (+1)	0
Total for Demo Leads	4	2	0	0	2	3	4	0	5	0	0	0	0	1	1	1 (+1)	2 (+1)	0
Total	4	5	0	1	4	5	8	0	13	2	0	0	0	1	2	2 (+1)	5 (+1)	0

Campaign Report



Batch	Batch Cost	# of Mailers	# of Responses	Response Rate	Cost Per Lead	# of Policies Sold	\$ Total of Policies
LTC Direct Mail Leads	\$420.00	1,000	12	1.20%	\$35.00	2	\$3,000.00
Newspaper Ad Leads	\$600.00	0	14	0.00%	\$42.86	3	\$6,600.00
Radio Ad Leads	\$1,000.00	0	20	0.00%	\$50.00	1	\$1,476.00
Target Leads - Combo Leads	\$600.00	1,500	32	2.13%	\$18.75	1	\$2,598.00
Target Leads - LTC Only	\$740.00	2,000	38	1.90%	\$19.47	2	\$3,420.00
Totals	\$3,360.00	4,500	116	2.58%	\$28.97	9	\$17,094.00

Sales Report



Policy Holder	Date Sold	Batch	Company	Policy Type	Policy Number	Payment Option	Annualized Premium	Status
Agent 1, Demo Leads								
Kerry Johnson	May 11 2005 9:56AM	Demo Leads-2005510-34	Equitable	LTC	2435-6743	Lifetime	\$3000	Sold/Placed
Janice Ballestreri	May 11 2005 10:06AM	Demo Leads-2005510-34	MedAmerica	Long-Term Care	555-55959	Lifetime	\$2960	Sold/Placed
Linda Parker	May 11 2005 10:06AM	Demo Leads-2005510-34	Allianz	Long Term Care	5656-9411	Lifetime	\$3600	Application Submitted And Policy Information Entered
James Parker	May 11 2005 10:06AM	Demo Leads-2005510-34	Genworth	Long Term Care	2323-21505	Lifetime	\$2400	Application Submitted And Policy Information Entered
Olivia Jenkins	May 11 2005 10:06AM	Demo Leads-2005510-34	Metropolitan Life	Long-Term Care	4366-75456	Lifetime	\$2460	Sold/Placed
Total for Demo Leads							\$14420.008	
Agent 2, Demo Leads								
Kim Gilbert	May 10 2005 3:38PM	Demo Leads-2005510-34	Equitable	LTC	5456-95956	Lifetime	\$2500	Application Submitted And Policy Information Entered
Peter James	May 10 2005 3:41PM	Demo Leads-2005510-34	MedAmerica	Long-Term Care	3446-86541	Lifetime	\$2760	Sold/Placed
Molly Andrietta	May 10 2005 3:46PM	Demo Leads-2005510-34	Allianz	Long Term Care	6449-9852	Lifetime	\$4116	Sold/Placed
Adam Andrietta	May 10 2005 3:46PM	Demo Leads-2005510-34	Genworth	Long Term Care	212-65552	Lifetime	\$2940	Sold/Placed
Total for Demo Leads							\$12316.008	
Total							\$26736.008	

Welcome to TL LeadManager

Search Lead Apps All Apps Lead Tasks All Tasks Calendar Letters | < < > > | 1 of 20

Appts Today: 2 Urgent Tasks: 0 People To Call: 3 People To Mail: 3

Appts Tomorrow: 2 Non-Urgent Tasks: 0 People To Call Today: 2

New Lead

View All Leads

Go to:

Lead Detail

Correspondence Log

Lead Card

Help

E-Mail Comments To TLLM

Log Out

	First Name	Middle Name	Last Name	Suff	Ht	Wt	Dob	Age	SSN
Salutation	Mrs.	Molly	G.	Andrietta		0	5/19/1950	55	
Spouse	Mr.	Adam		Andrietta		0	3/30/1950	55	

Lead Status

- New Lead (Not Contacted)
- Call Back
- Not Interested
- Did Not Qualify (Financial)
- Did Not Qualify (Health)
- Mailed Info
- Appointment Set For:

9/20/2005 at 04:00 PM

Appt. Info.

- Presentation Made

- Application Submitted

- Application Submitted & Policy Information Entered

- Application Rejected

- Sold/Placed

(2) Leads Sold

To-do for this Lead

Must Call on: 9/17/2005 at 01:30 PM

Description:

Got voice mail, call back

Must Mail on: 9/22/2005

Description:

Write thank you letter for policy written.

General Notes

Very nice people. They have three daughters: Sara(29), Rebecca(25) and Robin(21). All live in the area.

Call Notes

Add

9/23/2005 12:59:03 PM Save Del

Very interested, set appointment for 9-20-05

5/10/2005 3:38:30 PM Save Del

got v-mail. call again

+

-

+/-

Marked For Deletion:



Other Financial Info

Assigned Date 5/10/2005

Bookmarks