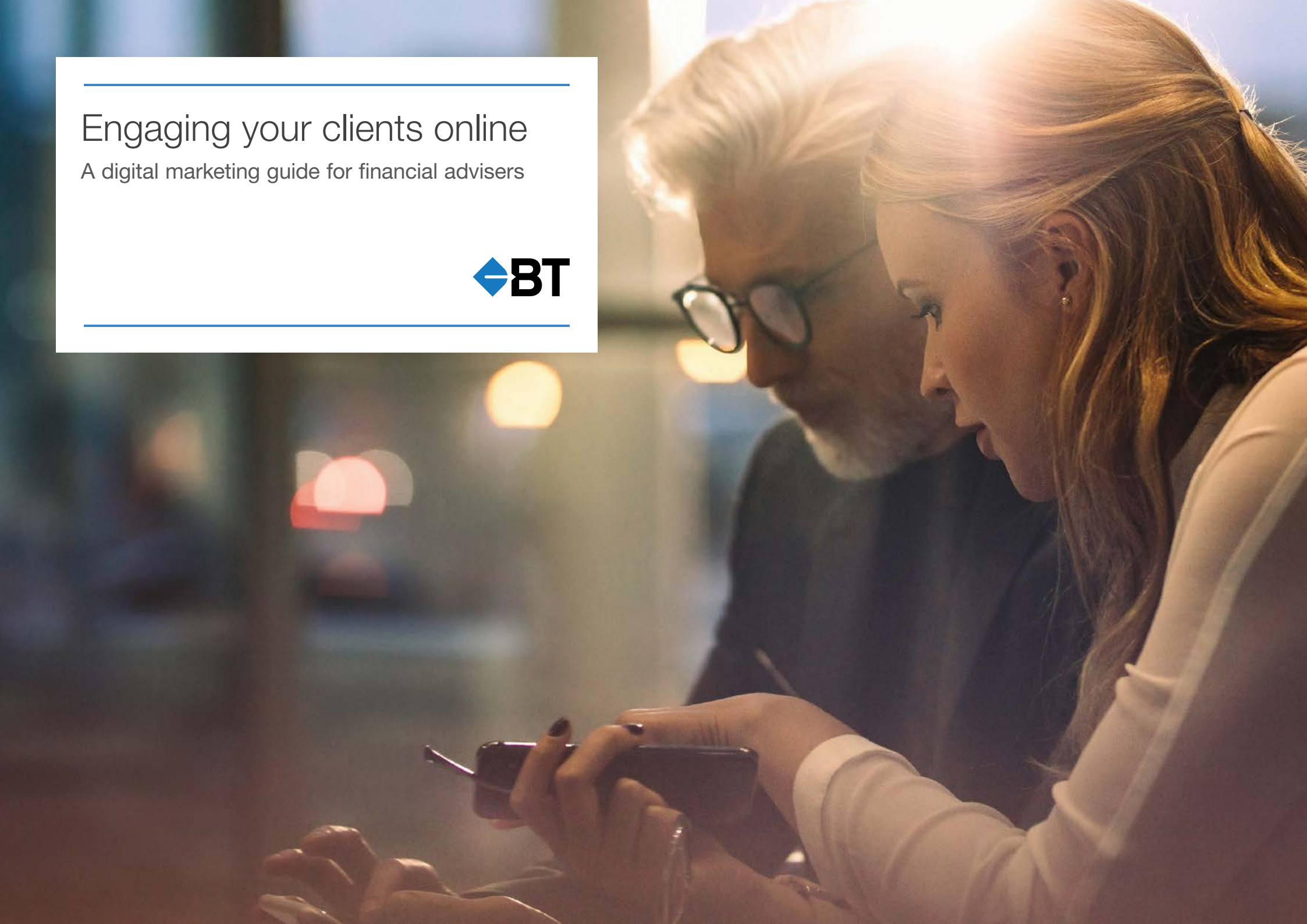


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# Engaging your clients online

A digital marketing guide for financial advisers



## What's in this guide

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Throughout the document we have links to additional resources.  
We have listed these URLs here, if you are unable to use these links.

# Why digital is changing the way advisers do business

## The quick pivot to digital

In what seemed like the blink of an eye, the Covid-19 pandemic forced advisers to pivot and take client engagement online. With financial security being top of mind for many, advisers have been at the coalface keeping clients reassured and on track with their plans.

With social distancing measures in place, finding new ways to stay connected with clients has been key. By April 2020, 87% of advisers were consulting over the phone, 80% were having online dialogue, 53% were talking to clients by video<sup>1</sup>.

While talking to clients via phone or video might be nothing new, 2020 has brought about a need for advisers to put digital engagement front and centre.

## A strong online presence is expected by clients

In some ways, the pandemic has simply accelerated the inevitable. Several key trends are picking up pace and bringing forward the need for a strong online presence:

- **Meeting new client expectations:** As digital becomes the ‘new normal’, more and more clients will come to expect regular digital engagement. A COVID-19 study by KPMG shows that 80 percent of consumers can be satisfactorily serviced through digital, with most under 40s believing digital leads to better quality engagement<sup>2</sup>.
- **Taking online closer to reality:** Advancements in visual commerce has enabled consumers to interact with a brand’s products in a visual, immersive way. Spanning 360-degree video, 2D and 3D configuration, visual search, augmented reality (AR) and virtual reality (VR)<sup>3</sup>, Gartner has rated Visual commerce as the number 1 digital trend. As we start to see this technology used in areas such as home buying and hotel bookings, it’s only a matter of time before it becomes the norm.

- **Your online business card:** When referrals are one of the biggest sources of leads for your advice business, how you show up online can determine whether or not potential clients choose to contact you. Getting your online ‘house’ in order is crucial.



*COVID-19 accelerated two years of digital transformation in only two months.”*

Microsoft CEO, Satya Nadella

## The benefits of doing digital well

As a time-poor adviser, a good digital marketing strategy can do a lot of the hard lifting for you, keeping you top of mind with clients. By getting some fundamentals in place, you can save precious hours and open up new possibilities to service clients with a “one to many” approach. Doing digital well can also help to grow your practice. Top performing practices not only excel at attracting new clients, they are more likely to use digital methods of engagement with their clients<sup>4</sup>.

- 1 <https://support.wealtho2.com.au/hc/en-au/articles/900000516866-APR-2020-Providing-advice-from-home>
- 2 <https://home.kpmg/au/en/home/media/press-releases/2020/07/four-fifths-consumers-prefer-digital-financial-services-covid-19-study-8-july-2020.html>
- 3 <https://www.gartner.com/smarterwithgartner/top-10-trends-in-digital-commerce/>
- 4 <https://www.bt.com.au/professional/knowledge-centre/business-resources/business-development/the-art-of-client-engagement.html>

# Creating a website that works hard for you

When it comes to your digital marketing, all roads lead back to your website. Whether it be a social media post, content in your newsletter or a listing on one of the adviser directories, the content will probably be hosted on your website. And first impressions count - you only have a matter of seconds to put your best foot forward.



## Your options for creating a website

The good news is, you don't need to be into HTML coding or have a bottomless pit of money to create an attractive and functional website. But some basic knowledge will certainly help you decide what you do and don't need. Your first decision is whether to opt for a theme-based website or have something customised for you.

- **Theme-based websites** – website development companies build ready-to-go 'website themes' designed for specific types of businesses. Like templates, the themes are usually flexible and come with various colours and layouts. Imagery can be updated, and your branding can be applied fairly easily without having to use HTML. And if you get stuck, a freelance website developer can help you make the changes.

Finding a theme that closely matches what you want means that you'll only have minimal design changes to make, leaving you to focus on making the content unique to you. This approach is the fastest and cheapest way to create a website. A good starting place for browsing website themes is [Squarespace](#), [Wix](#) or [ThemeForest](#) for Wordpress themes.

- **Customised websites** – this option is better suited to you if you have a very specific vision of what you want your website to look like. Having a website customised for you is a much more costly option, but it does mean you can get exactly what you want. If you go down this path, you'll either need to pay a website agency or freelancers to design and build the site for you.

## Finding freelancers

Whether you're using a theme-based website or going fully customised, there are a number of useful resources for finding freelance website designers or developers. [Upwork](#) and [freelancer](#) are good places to start. Wading through these sites can be time consuming, so if you can seek out a referral from someone you know, it will save you a lot of time.

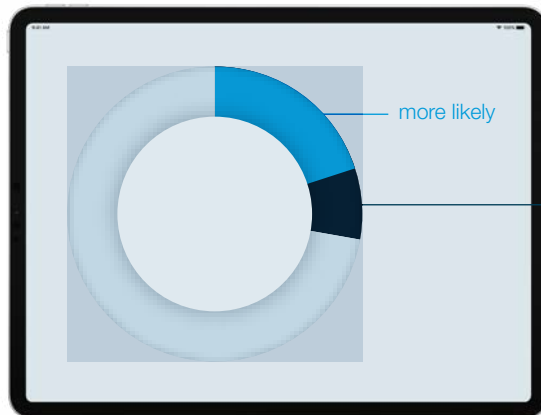
One thing to bear in mind when looking for a freelancer, is that they may be highly skilled in website design, but not in website development – and vice versa. If you're going down the customised route, a website agency will have all the required skills in house. If you want to save money and use freelancers, for a better result you may need to find two separate freelancers – one for website design and then another for website build.

<sup>5</sup> Adobe "The State of Content" Report

## Before your website goes live

Getting your website finished is an exciting accomplishment, but there are a couple of more steps you need to take to get it in front of your audience:

- **Registering a domain name:** Your domain name is essentially your website address. It's what people will type into a search engine to find your site, so it needs to be something that's easy to remember and find. When choosing your domain name, you'll have a few options, for example whether to choose '.com' or '.com.au'. Once you've chosen a domain name that is available, you can register it through sites such as [Crazy Domains](#), [Netregistry](#) or [GoDaddy](#).
- **Finding a website hosting provider** - Once your website is ready to go, it needs to be hosted somewhere in the cloud so that people can access it. Domain name registration and website hosting can often go hand in hand. For example, companies such as Crazy Domains or GoDaddy offer bundles that include domain name and hosting options so bundling these together could save you some time and money.



## Your website checklist

Whether you're starting a website from scratch, or wondering whether your existing one is up to standard, this checklist will guide you through some important things to think about:

### Design & layout

- In line with your branding
- Avoid clutter and use plenty of white space
- Mobile-friendly
- Easy to read fonts
- Simple and easy to navigate
- Compelling imagery: the less 'stock' like the better
- Prominent call-to-action on each page
- Internal links to other relevant pages
- Social media links
- Email / newsletter sign up box

### Content

- Home page: State clearly who you are, who you help - and how
- About page: make it relatable and personal with team photos and testimonials
- Services page: clearly communicate your services
- Use headlines to communicate a benefit and problem you can solve
- Keep paragraphs short and to the point
- Break up large blocks of content with subheadings and bullet points
- 'Human' language, no corporate jargon
- Client videos and testimonials
- Blog: relevant, high quality content

<sup>6</sup> <https://www.nngroup.com/articles/how-little-do-users-read/>

## Writing a compelling 'About' page

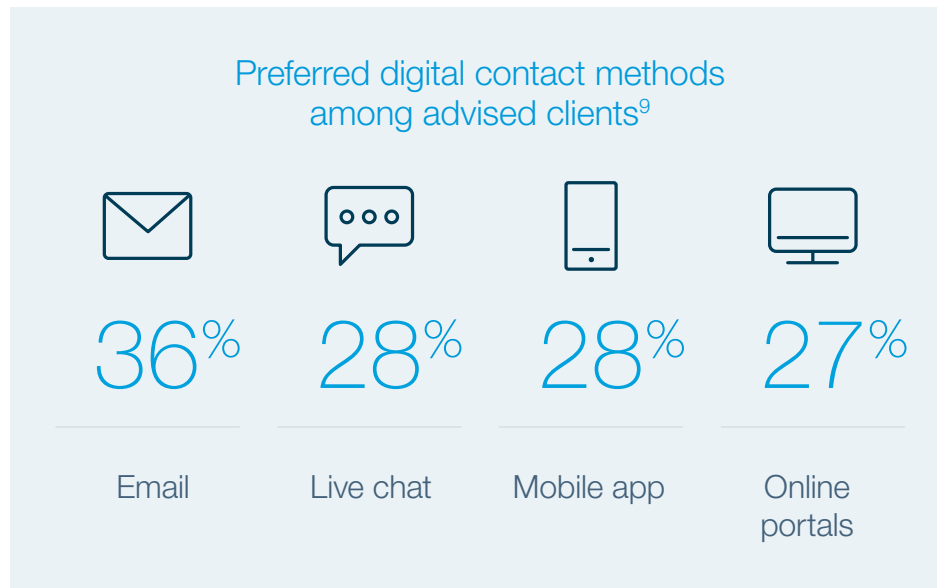
While your home page, services page and blog are key landing spots for your website visitors, the importance of your 'About' page is not to be underestimated. It's your chance to show your personality, build confidence with your audience and win them over. Below are some key things to include:

- What you do and who you do it for
- The main problem you solve for your customers
- How long you've been a financial adviser – and why you became one
- Photos of you (and your team if you have one)
- Your point of difference – why do your clients love you?
- Client testimonial videos or quotes – let your clients sell you
- Share something personal about you – about your family or special interests you have



# Power up your email marketing

When email is the preferred channel for digital contact among advised clients<sup>7</sup>, getting your email strategy right is crucial. But a word of caution - the email inbox is a cluttered space and the average inbox has an average of 276 new or unread emails<sup>8</sup>, so your emails must offer plenty of value to your readers.



## 5 reasons why people switch off email

A comprehensive study of marketing emails and newsletters by Nielsen Norman Group<sup>10</sup> found some common reasons why people switch off to emails they receive.

Here are the five main culprits:

1. **Emails are delivered too frequently** – bombarding your audience with emails will only frustrate them and dilute the value you’re providing.
2. **The content isn’t relevant to the audience** – sending your audience content that means nothing to them may cause them to question how well you know them.
3. **There is too much information** – trying to cram in too much content could overwhelm your readers and reduce the chances of them reading it.
4. **The content is low quality** – avoid the trap of finding content to ‘fill’ your email or newsletter. It won’t serve you in the long term. Ensuring your content is well written, researched and informative will increase the chances of your audience engaging with your content.
5. **The content is too salesy** – as an adviser and trusted expert, you have a lot of knowledge to share. Putting education at the forefront of your emails will add more value and remind both existing and potential clients why they’re engaging with you in the first place.

<sup>7</sup> <https://home.kpmg/au/en/home/media/press-releases/2020/07/four-fifths-consumers-prefer-digital-financial-services-covid-19-study-8-july-2020.html>

<sup>8</sup> Marketing email and newsletter design to increase conversion and loyalty, Nielsen Norman Group, 6th edition

<sup>9</sup> <https://home.kpmg/au/en/home/media/press-releases/2020/07/four-fifths-consumers-prefer-digital-financial-services-covid-19-study-8-july-2020.html>

<sup>10</sup> Marketing email and newsletter design to increase conversion and loyalty, Nielsen Norman Group, 6th edition

## Key ingredients to a great newsletter

If you're planning to send out a newsletter to your client base, use this checklist to help you keep some core principles front of mind:

<b>Getting noticed</b>	Make sure your reader knows the email is from you – they're more likely to open it. Your subject line is just as important: <ul style="list-style-type: none"><li>– Make it personal by using their first name</li><li>– List the hot topics covered in your newsletter</li><li>– Ask a thoughtful question</li></ul>
<b>Being relevant</b>	If you service clients across different life stages, you might consider segmenting your audience into two newsletters with more age-relevant content. Or letting your audience self-select the content they are interested in.
<b>Scannability</b>	As humans, we tend to scan online content. When it comes to newsletters, your readers will quickly want to assess which content is interesting to them. Include headings in your newsletter and separate your content into chunks so that it's easy to scan. Also keep your content short and sweet and include links to your website for further reading.
<b>Design &amp; layout</b>	Keep the layout clean, orderly and simple – preferably in a single column format. The fonts should be standard and 'email safe' (no fancy fonts your audience can't read). Your email template must be mobile responsive. Make sure your newsletter matches your branding and use striking imagery for maximum impact.
<b>Frequency &amp; timing</b>	Monthly is the most common frequency for newsletters. Mornings typically attract a higher open rate <sup>11</sup> , but it's best to do some testing and work out what day and time your audience prefers.

<sup>11</sup> <https://www.superoffice.com/resources/guides/email-marketing-benchmark-report/thank-you>

<sup>12</sup> Marketing email and newsletter design to increase conversion and loyalty, Nielsen Norman Group, 6<sup>th</sup> edition



# 51 seconds

Readers can quickly scan and process newsletter content in an average of **51 seconds**<sup>12</sup>.



## Deciding on your newsletter content

Providing education to your audience can build loyalty and strengthen the attachment with your audience<sup>13</sup>. Making education the focus of your newsletter and weaving in some personal stories or updates makes for a great read. If you find yourself staring at a blank page, here are some ideas to get your started:

- Answer common client questions – what do you get asked the most?
- Share client stories – humans have a natural curiosity to see what others are doing
- Team updates – from your paraplanners to your admin staff
- Articles you have published on your blog
- Interesting research you may have found
- Useful articles or books you've read for a personal touch

Or you can simply ask your clients what they want to know about. Creating an online survey with free and easy-to-use software such as [SurveyMonkey](#) is one way to go about it. Another option is to ask your audience on social media what topics they're interested in.

<sup>13</sup> <https://www.forbes.com/sites/jenniferrooney/2016/02/23/why-the-ability-to-teach-could-be-a-key-differentiator-for-brands-new-research-from-vcu-brandcenter/?ss=cmo-network#4fbce4213d26>



## 3 tips on building your email list

You have your email marketing up and running, and now you want to grow your email list. Here are some simple, but effective strategies:

1. **Invite sign ups** - include a newsletter 'sign up' box on your website to capture the details of potential clients. Be careful not to ask for too much information upfront – first name and email should be enough until you get to know them better.
2. **Ask existing clients to send your newsletters on to friends or family who might be interested** – this is a great way to start engaging the sons or daughters of your clients.
3. **Create a 'high value' resource that solves a pain point for your audience** - this could be, for example, an e-guide or checklist. They will be more willing to provide their email address if they know they will get some value at the other end. Once you've created this resource, you can host it on your website and use it through your other channels too.

### Useful tools to try for your email marketing

Email software	Banner or tile design	Stock images
<a href="#">MailChimp</a>	<a href="#">Canva</a>	<a href="#">Unsplash</a>
<a href="#">Campaign Monitor</a>	<a href="#">PicMonkey</a>	<a href="#">Shutterstock</a>
<a href="#">Active Campaign</a>	<a href="#">Snappa</a>	<a href="#">iStock</a>
		<a href="#">Getty images</a>

# Getting smarter on social media

While social media is an extremely useful marketing tool, it's right up there with the activities that can drain your time. And as an adviser, time is money. So, before you spend any more time on social media, think about how you want to be spending that time. There are three key areas:

- **Brand building** - building your 'likeability' and relationship with your audience should be an important part of your social media strategy. With many other advisers to compete with, showing your human side and personality can really pay off.
- **Educating** – just as important is raising your credibility and building an online reputation as a go-to expert. By providing education and sharing useful insights, you can 'show, not tell' what value you bring.
- **Promotion** – while you should limit the amount of 'selling' you do on social media to avoid disengaging your audience, you can create content that inspires your audience to get in touch with you. An inspiring client video, for example, can serve the dual purpose of uplifting your audience, while showing how you've helped turn around a client's financial future.

There are no hard and fast rules as to how you should be splitting your time on social media. Just remember to limit the selling and be intentional about the time you do spend online.



## Personal or business profile?

One of the key social media decisions you need to make up front, is whether to have a separate social media presence for your business. Managing just one set of social media accounts is obviously easier, but there are some key benefits that come with setting up a business profile:

- **Putting your professional foot forward** – a business profile provides potential clients more opportunity to research and reassure themselves about your brand. In just a few minutes, they'll be able to look at your customer reviews, see how you engage with your followers and get insights into you and your business.
- **Publishing content** – a business profile gives you a platform to publish content. Your friends and family will have different reasons for connecting with you on social media, so keeping your personal and professional posts separate means you can engage clients and potential clients, without annoying everyone else.
- **Referral partnerships** – it will be easier to 'network' online and build your referral partnerships with a professional looking business social media profile.
- **More tools and features** – a social media presence for your business means you'll get access to more tools and features. For example, some platforms, such as Facebook, will not allow you to promote posts or create ads without a business page.

## Choosing your channels

The world of social media can feel overwhelming, especially when you're hard pressed for time and need to make every hour count. Here are some pros and cons for the three most popular channels:

	Pros	Cons
<b>LinkedIn</b>	<ul style="list-style-type: none"><li>– Thought leadership and building credibility</li><li>– Building strategic partnerships and referrals</li></ul>	<ul style="list-style-type: none"><li>– Focused on connecting professionals</li><li>– Fewer users</li><li>– High cost to advertise</li></ul>
<b>Facebook</b>	<ul style="list-style-type: none"><li>– Large audience</li><li>– Advanced targeting abilities</li><li>– Cost-effective advertising</li></ul>	<ul style="list-style-type: none"><li>– Low organic engagement</li></ul>
<b>Instagram</b>	<ul style="list-style-type: none"><li>– Large audience</li><li>– Targeting abilities</li><li>– Cost-effective advertising</li></ul>	<ul style="list-style-type: none"><li>– Requires strong visuals to be successful</li></ul>

## Understanding generational differences

Of course, the right channel for your business does depend on what age clients you service or want to attract to your business. If you're targeting pre-retirees, Facebook should be your go-to channel. If you're looking to target a younger audience, Instagram might be worth investing some time in.

## Social media channel usage by age<sup>14</sup>

	18-29yrs	30-39yrs	40-49yrs	50-64yrs	65+yrs
<b>LinkedIn</b>	19%	24%	26%	19%	14%
<b>Facebook</b>	86%	89%	90%	90%	93%
<b>Instagram</b>	75%	61%	41%	26%	19%

## Organic vs paid posts

It used to be that social media posts would naturally be seen by the majority of our audience, without the need to put spend behind them – this is known as 'organic' content. But in recent years, social media companies have turned their attention to generating revenue. For any business looking to get cut through and reach an audience online, the quickest way to reach a sizeable number of people is to invest in some paid posts.

Every channel offers different paid options. On Facebook for example, you can place an ad, or simply put some budget behind a post to boost your reach and get in front of more people. Here are some of Facebook's most popular ad options:

- **Image** – a simple ad, made up of a single image and accompanying text
- **Video** – inclusion of a video, instead of an image
- **Slideshow** – video-like ads that use motion, sound and text to tell your story
- **Carousel** – show up to ten images or videos within a single ad, each with its own link

<sup>14</sup> Yellow Social Media Report, 2020

The right ad format for you, depends on the objective of your ad, your creative bandwidth and budget. With any of these options, you'll need a Facebook business page before you can advertise. Find out more about [setting up a business page here](#).

## Getting cut through on social

Putting spend behind your social media posts is necessary if you want to reach a large audience, but to keep your audience engaged your content needs to offer value. Research shows that almost half of social media users (48%) take no notice of ads on social media, and 53% ignore sponsored posts from businesses they don't follow<sup>15</sup>. If your only intention on social is push out promotional messages, you're likely to be disappointed with your return on investment.

### A winning formula for businesses on social media<sup>16</sup>

- 1 Publish regularly:** Regularly publish relevant content that's useful, helpful, engaging, thought-provoking or entertaining
- 2 Get personal:** Take people behind-the-scenes of your brand, and show the "whites of the eyes" of the owners of the business
- 3 Listen:** Listen to your audience and engage in conversation in a genuine, empathetic way

## Getting creative with your posts

If you're stuck for ideas on what to post, there are some things that work particularly well on social media. And the good news is, a bit of creativity can go a long way. Here are some ideas:

- 1. Ask a question** – social media is designed for two-way interaction and asking your audience a question shows that you're interested in what they have to say. Questions could include what topics they want to hear about, what their number one concern is or even what their top money goals are.
- 2. Create visual interest** - posts with imagery perform better on social media and thinking outside the box will open up more variety to your posts. For example, creating a branded graphic with a question, quote, interesting statistic or client testimonial is a simple, yet effective way to turn a plain text post into something more attention-grabbing.
- 3. Go behind the scenes** – take photos of your team at the office or pictures of your clients coming in to see you. Or perhaps working from home, it's the office set up your followers might want to see.
- 4. Share stories** – about you and your team, or about your clients. Whether it be a client video, or a story about how proud you are about one of your clients, or sharing the success of a team member who has passed an exam. Your audience will appreciate you spreading positive news.
- 5. Trending topics** – using trending topics or key calendar events to inspire your posts is a good way to come up with fresh ideas and topics. Or perhaps you've read a book that everyone is talking about. Why not share your review of it online.

<sup>15</sup> Yellow Social Media Report, 2020

<sup>16</sup> [https://2k5zke3drtv7fuwec1mzuxgy-wpengine.netdna-ssl.com/wp-content/uploads/2020/07/Yellow\\_Social\\_Media\\_Report\\_2020\\_Consumer.pdf](https://2k5zke3drtv7fuwec1mzuxgy-wpengine.netdna-ssl.com/wp-content/uploads/2020/07/Yellow_Social_Media_Report_2020_Consumer.pdf)

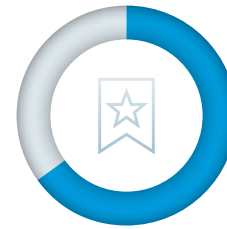
## Think before you post

Letting people see the 'real' you behind your brand is a great way to build rapport and your likeability online. But there are limits to what you should be posting and how much of your private life you should be sharing. While your audience might appreciate 'behind the scenes' at the office, what you had for breakfast is probably an overshare. When thinking about what to post next, here are some things to avoid:

- Too much information about your personal life
- Insensitive content that has the potential to upset or offend someone
- Reacting emotionally if someone posts a comment or review you don't agree with
- Posting links or content that you haven't researched or even looked at
- Claiming content as your own without giving due credit
- Creating posts with capital letters, typos or too many emojis.

## Boost your referrals through Facebook Reviews

As an adviser, referrals are the life and blood of your business. When people trust each other more than they do brands, making sure your Facebook page is ready for recommendation is crucial. If you have this feature switched off, your clients won't be able to easily recommend you to their networks. You can activate your Facebook page Reviews by heading to your Facebook page settings, clicking 'Templates and tabs' and switching on Reviews.



65%

of small businesses invite online comments, ratings or reviews<sup>17</sup>.

### Useful tools for social

<a href="#">Facebook ads</a>	Facebook has some great resources, inspiration and case studies to help you get started with paid advertising
<a href="#">Facebook Creator Studio</a>	An easy-to-use Facebook app for creating and scheduling your posts to Facebook and Instagram
<a href="#">Later</a>	A tool to help you plan your Instagram posts, publish automatically and get some great insights on your audience
<a href="#">Hootsuite</a>	A dashboard to help you manage your social media marketing, all in one place

<sup>17</sup> Yellow Social Media Report, 2020

# Taking your online engagement to the next level

Once you have your website, email marketing and social media in place, there are some other things you can do to step up your presence online and deepen engagement with your audience.

## Showing your 'human' side with video

Video has dominated as a powerful digital tool for around a decade – and is showing no signs of slowing down. By 2022, 80% of global internet traffic will come from video streaming and downloads<sup>18</sup>. Because video content is highly personal, it can keep you connected with existing clients while letting potential clients get to know the person (or people) behind your brand.

Video doesn't have to be costly either. Where people used to expect highly polished video content, authentic and 'real' content is now more likely to hit the mark. Filming a video on your smart phone is acceptable, just as long as the sound quality and content itself is up to standard. If filming your own footage feels a bit daunting, you could search for a 'green screen' studio near you and batch film some videos for cost efficiency.



### Using video for one-to-one client engagement

As well as your digital marketing, video can play a role in your day-to-day client engagement. Save time typing emails and send a short video message instead with [Loom](#) after your client meetings.

Or try [Soapbox](#), a free webcam and screen recorder for Chrome which enables you to quickly make and edit videos. Soapbox is powered by [Wistia](#), which offers a place to host your videos.

85%

of businesses use video as a **marketing tool**<sup>19</sup>.

54%

of consumers **want to see more video** from a business or brand they support<sup>20</sup>.

6<sup>h</sup> 48<sup>m</sup>

Internet users spend an average of 6 hours and 48 minutes per week **watching videos online**<sup>21</sup>.

<sup>18</sup> <https://au.oberlo.com/blog/video-marketing-statistics>

<sup>19</sup> <https://blog.hubspot.com/marketing/state-of-video-marketing-new-data>

<sup>20</sup> <https://au.oberlo.com/blog/video-marketing-statistics>

<sup>21</sup> <https://au.oberlo.com/blog/video-marketing-statistics>





## Thought starters for video content

Getting started with video is often the hardest task. Testing the waters with one-to-one videos might help you build up your confidence on camera. Once you're feeling more comfortable with going 'public', here are some ideas:

- Host a Q&A – ask your clients to send in their questions
- Interview a client and their family members
- Film short introductions to your team members
- Behind the scenes footage from your office
- Explaining a financial concept in simple terms

## Going 'live' on camera

Live streaming video has become the latest big thing in digital. Going live on camera offers your audience an opportunity to feel well informed and more connected to you online. And with platforms such as [Facebook Live](#) only just beginning to take off, getting started now will get you one step ahead.

A quarter of Facebook Live users reported that live videos make them feel informed and plugged into the latest news and events<sup>22</sup>. But going live is also a great way to encourage interaction from your audience. According to Facebook Live usage data, live videos attract a much higher volume of comments — 10 times greater than pre-recorded videos<sup>23</sup>.

## If you're thinking about giving Facebook Live a go, here are 5 tips:

1. Make sure you have a strong internet connection
2. Engage in real time – say hello, ask and answer questions
3. Don't rush – Facebook prioritises video streams that are over 3 minutes long
4. Give your audience plenty of warning when you'll be live
5. Mix it up – try different settings and formats to keep your audience engaged

## Creating two-way dialogue with webinars

Webinars are a great tool to share your expertise and create more two-way dialogue with your audience. For existing clients, providing this education is a nice 'add-on' to your existing service. And for potential clients, it's an opportunity to get to know you and the value you can offer.

It's no wonder that during 2020, some webinar providers reported a significant jump in viewings<sup>24</sup>.

Statistics also show that webinars with industry experts lead to a high engagement rate<sup>25</sup> – which is great news for you as an adviser and financial expert.

22 <https://99firms.com/blog/facebook-live-stats/#gref>

23 <https://99firms.com/blog/facebook-live-stats/#gref>

24 ON24 2020 Webinar benchmarks report

25 <https://contentmarketinginstitute.com/2020/04/create-webinar-content/>



Whilst webinars often used to be a PowerPoint presentation with a voiceover, getting much more creative with your delivery will boost your engagement levels even further. Consider creating a Q&A format or hosting an interview to make things more interesting. Keep your audience engaged with interactive surveys and polls, live chat and a feedback button. Most webinar platforms will also allow you to upload resources your audience can download afterwards. Once you're well practiced at delivering webinars, you might also consider live streaming your webinars to Facebook to reach a larger audience.

## Podcasting like a pro

If you're feeling particularly adventurous, podcasting might be worth a try. Similar to webinars, podcasts enable you to form a deeper connection with your audience. They have a low barrier to entry when it comes to getting started – the commitment you're making is time.

Podcast downloads to mobile phones have more than tripled since 2015, growing to over 1.3 million Australians today<sup>26</sup>. But they're not for everyone so you need to bear in mind the demographic of podcast listeners. Millennials make up over 40% of podcast downloaders, followed by Gen Z (29%) and slightly older Gen X (29%)<sup>27</sup>. If you're targeting pre-retirees, it's probably not worth the time investment.

<sup>26</sup> <http://www.roymorgan.com/findings/8056-podcast-listeners-australia-march-2019-201907190703>

<sup>27</sup> <http://www.roymorgan.com/findings/8056-podcast-listeners-australia-march-2019-201907190703>



The key to creating a good podcast, is a strong idea and some proper planning. Here are some of the things you'll need:

- **A strong concept or 'angle' for your podcast** - this could be the way you deliver your content, or a specific niche you want to focus on.
- **A catchy and memorable title** – The Pineapple Project, She's on the Money and The Money Café are great examples.
- **A format that's practical and repeatable** – be it an interview or answering your top client questions, once you've found a formula that works, work on mastering that first.
- **Recording software** – some podcasters record using an iPhone and pair of headphones. But sound quality is crucial, so it's worth investing in a good quality microphone. If you're planning to present the show solo, you can record directly into editing software on your laptop, which makes editing nice and simple. If you need to accommodate multiple voices, you'll need to invest in a portable recording solution.
- **Editing software** – Once you've recorded your podcast, you'll need to edit it to take out any bloopers or content that doesn't add value. For easy-to-use editing software, try Audacity. Or, you can outsource the editing to someone else.
- **A place to host and publish your podcast** – similar to finding a hosting provider for your website, you'll need to do the same with your podcasts. And once you've done that, you'll need to list your podcast with top directories such as Apple Podcasts or Spotify to reach your potential listeners. Some hosting companies, such as [Buzzsprout](#), are compatible with the main podcast directories which will save you time.

## Case study

### A reassuring voice for clients and prospects

Watching his wife listen to podcasts around the house delivered a light bulb moment to Tony Catt, Director of Catapult Wealth in South Australia. He realised his many clients working in agriculture would have ample opportunity to take in a podcast while operating self-drive farm machinery. This inspired the first of two Catapult Wealth podcast series launched in 2020.

It took just four months from idea to series launch. With expert support from the team at PodBooth studio in Adelaide and insider tips from the Buzzsprout hosting service, Tony shared the first Pass the Baton episode in August 2020. This shows just how rapidly digital can make a difference to your business with access to the right tools and content that's a good fit for your audience.

#### Tips for digital success:

- Partnering with professionals pays off for the quality of your content.
- Make mistakes during recording to put guests at ease – it can be edited later.
- Don't try to make it perfect, you'll learn much more by experimenting.

#### Outcomes for the business:

- Over 1,000 subscribers and three direct referrals within the year.
- A growing network of experts and inspiring people supporting further referrals.
- New opportunities to present to a live audience as an expert on succession planning.



# Outsourcing vs DIY digital

Like many business and marketing activities, you can decide to do them in-house, or you can outsource to experts who can get the job done for you. Below we cover some things to think about when deciding whether to outsource your digital marketing or do it yourself.

## Understanding the pros and cons

Whichever route you take, there are pros and cons to consider. It all depends on the capacity and confidence you have in getting the job done yourself.

Taking a DIY approach will save you money and allow you to stay closer to your digital marketing activities. But it's time intensive and can take a while to learn the ropes. On the other hand, outsourcing to experts will save you time and let you stay focused on your clients. But you'll need to invest resources and some time getting an agency or freelancer up to speed.

	Pros	Cons
<b>DIY</b>	<ul style="list-style-type: none"><li>– Cost savings</li><li>– More involved and connected</li><li>– More control</li></ul>	<ul style="list-style-type: none"><li>– Time intensive</li><li>– Lack of experience/knowledge</li></ul>
<b>Outsourcing</b>	<ul style="list-style-type: none"><li>– Done by marketing experts</li><li>– Time saving</li><li>– Stay focused on your clients</li></ul>	<ul style="list-style-type: none"><li>– Investment required</li><li>– Time to on-board</li><li>– Over reliance on provider</li></ul>



## 5 things to look for in an agency or freelancer

If you decide to enlist the help of experts, make sure you do plenty of due diligence first. Here are five things to look for when searching for an agency or freelancer to take on your digital marketing:

1. **Type of agency or freelancer** – some providers offer a broad range of digital marketing services. Others may be niche and specialise in just social media or website design for example. Going niche may get you expertise in a certain area but looking for a more holistic service could make things more streamlined for you. You probably don't want to deal with more than one provider if you can help it.
2. **Genuine interest in helping your business** – your first interactions with a potential provider will give you some indication as to the kind of service you can expect if you become a client. Any provider you're considering giving business to should show a genuine interest in helping you achieve your business goals.
3. **Generosity with their time in getting to know you** – getting to know you and your business may take some time. Part of the introduction and proposal process is about getting to know what you and your business are about. Your values, your team and your ideas.
4. **Expertise in financial services or working in a similar field** – while you might not want to find a provider who has a long list of financial planning businesses as clients, someone who has experience in financial services – or a similar profession – is more likely to hit the ground running.
5. **Existing clients on their books** – the number and quality of existing clients can tell you a lot about an agency or freelancer's experience and track record. Don't be shy in finding out who your potential provider is currently servicing. This will also help you weed out any potential conflicts of interest.

## Typical charging models

Whether you opt for an agency or freelancer, there are two common charging models; a project-based fee or monthly retainer.

A project-based fee is essentially a set fee for a one-off project. If, for example, you hire a website agency to design and build your website, it's likely that they will quote a set fee for the project. For someone to manage your social media presence, a monthly retainer for an agreed scope of services would make more sense.

### 5 questions to ask before you hire outside help

- 1 What is your existing capacity?
- 2 What breadth of services do you offer?
- 3 How large or small is your team?
- 4 What activities would you recommend for a business like mine?
- 5 How do you charge for your services?

## How to get the most out of your relationship

Once you've signed on the dotted line with a provider, there are steps you can take to make sure you get maximum value from the relationship:

- **Set clear objectives and expectations** – your provider can't read your mind. Clearly communicating what you want and expect will leave less room for misunderstanding. Think about what your priorities are, how you want them to spend their time and the non-negotiables you need delivering each month.
- **Spend time on-boarding** – to make sure your digital marketing is an authentic reflection of you and your business, your agency or freelancer needs insight into your business, how you operate and how you want to show up online.
- **Review progress monthly** – a regular review process is crucial to ironing out any issues as they arise. Waiting until the end of the quarter may mean that you miss out on improvements or adjustments that could have generated better results for you.
- **Be available when they need something** – long delays in answering queries will only delay their performance. By making yourself available to provide answers or guidance, things will keep moving in the right direction.

## Case study

### A strong alliance for a stand-out brand

The Crosbie Wealth team had ambitions to build a distinctive, dynamic and trusted brand identity to match their three pillars: energy, performance and possibility. Director Mark Alexander knew they needed a less ad-hoc, more strategic approach to build an authentic brand by posting timely, relevant and high-value digital content to social media channels.

Partnering with Brand Pool has enabled the business to develop a productive workflow, allowing their team to focus on servicing clients as well as communicate on social media in an effective and engaging way. Not only has this improved client relationships, they're starting to see the rewards of increased brand awareness, with a surge in new prospect enquiries since they embarked on their journey to digital in 2019.

#### Tips for digital success:

- Look for an agency that truly understands your organisational culture and values.
- Strategy comes first so you understand your goals and what you can realistically achieve. Then your workflow comes from those goals
- Your agency can lead and provide resources but your team need to commit to your digital strategy and goals too.



# Tech and tools for greater efficiencies

While the tools in this guide have mostly focused on digital marketing, there are a wide range of other time-saving technologies and tools that can help make your day-to-day activities more efficient. Here are a few to explore:

## Administration

<a href="#">Zapier</a>	Software that connects your web apps and automates your workflows. By giving web applications (such as Gmail, Dropbox and Slack) permission to share data, you can create automated processes and save time on repetitive tasks.
<a href="#">Calendly</a>	An easy-to-use tool for scheduling one-to-one client meetings. It can be shared via email or your website and it integrates with other apps and video meeting tools.
<a href="#">Doodle</a>	A simple tool for scheduling group meetings. It integrates with all calendar platforms and video meeting tools.
<a href="#">ScheduleOnce</a>	Smart scheduling software that Integrates with most major video meeting tools.
<a href="#">VideoSign</a>	Combines client video meetings with digitised document signing to create a smooth digital experience <sup>28</sup> .

## Compliance

<a href="#">Nod</a>	A platform that automates document creation, to eliminate manual processes and save time in keeping up with compliance obligations.
<a href="#">Umlaut</a>	Data management software that digitises document and data history to help advisers meet their compliance obligations.

## Communication

<a href="#">TextExpander</a>	Software that enables you to instantly insert snippets of templated text as you type.
<a href="#">Vestorly</a>	A content management engine that makes it easier to personalise and filter your content and serve it to the right person, at the right time.
<a href="#">Voice Memos app</a>	A useful Apple app for recording client conversations or notes to self <sup>29</sup> .
<a href="#">Callnote</a>	Audio or video record meetings and conversations on Skype, Zoom, FaceTime, Google Meet, WebEx and other video platforms <sup>30</sup> .
<a href="#">Slack</a>	An inbox time saver that enables easy team communication and collaboration without a long email trail.

## Payments

<a href="#">GoCardless</a>	A simple way to collect one-off and recurring payments from clients.
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28 Please ensure the digital signing of the relevant document is legally binding

29 Consent is required before any conversation can be recorded.

30 Consent is required before any conversation can be recorded.

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