



New Media Summit

September, 2008

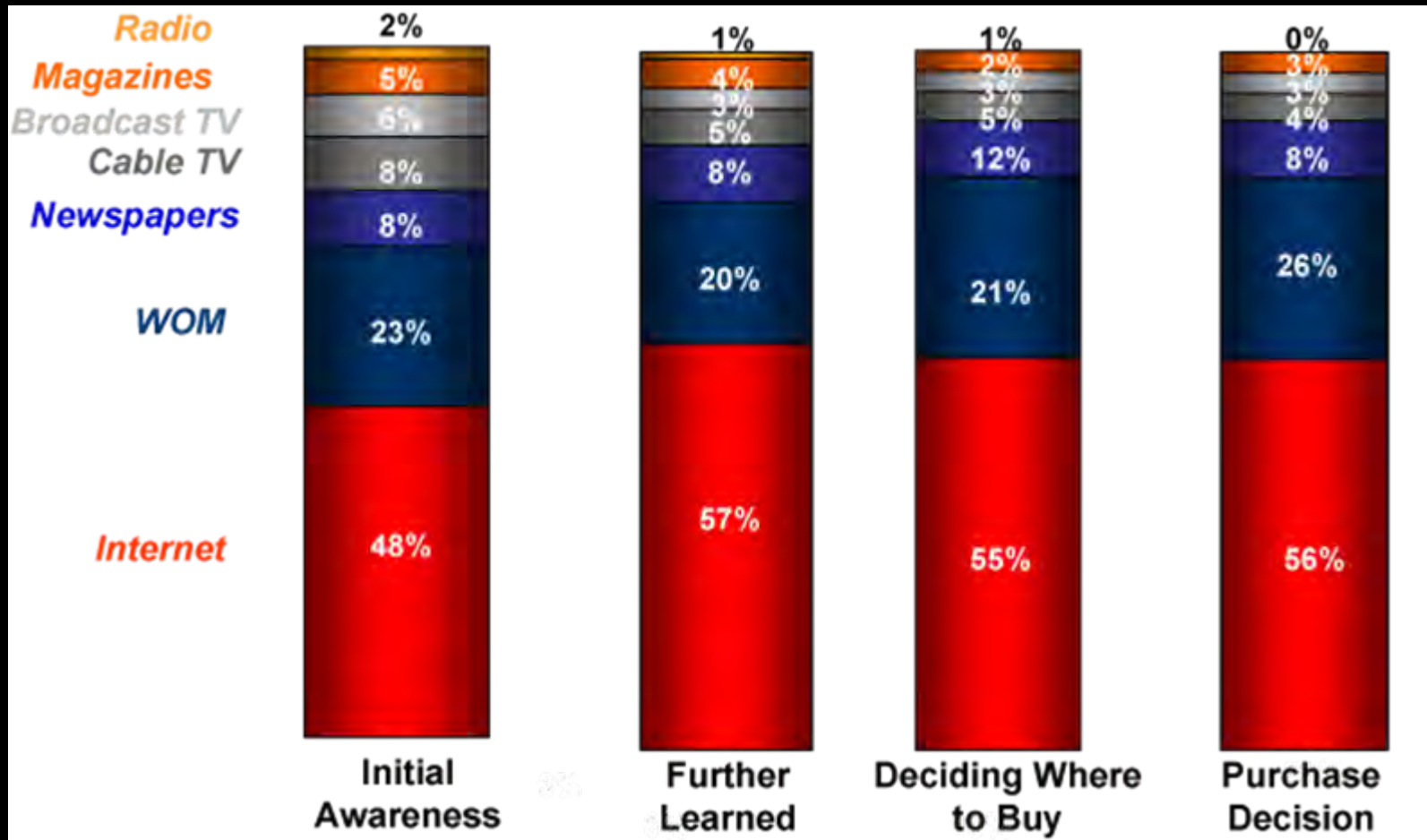
Agenda

Financial services and online

– high net worth individuals and how to talk to them

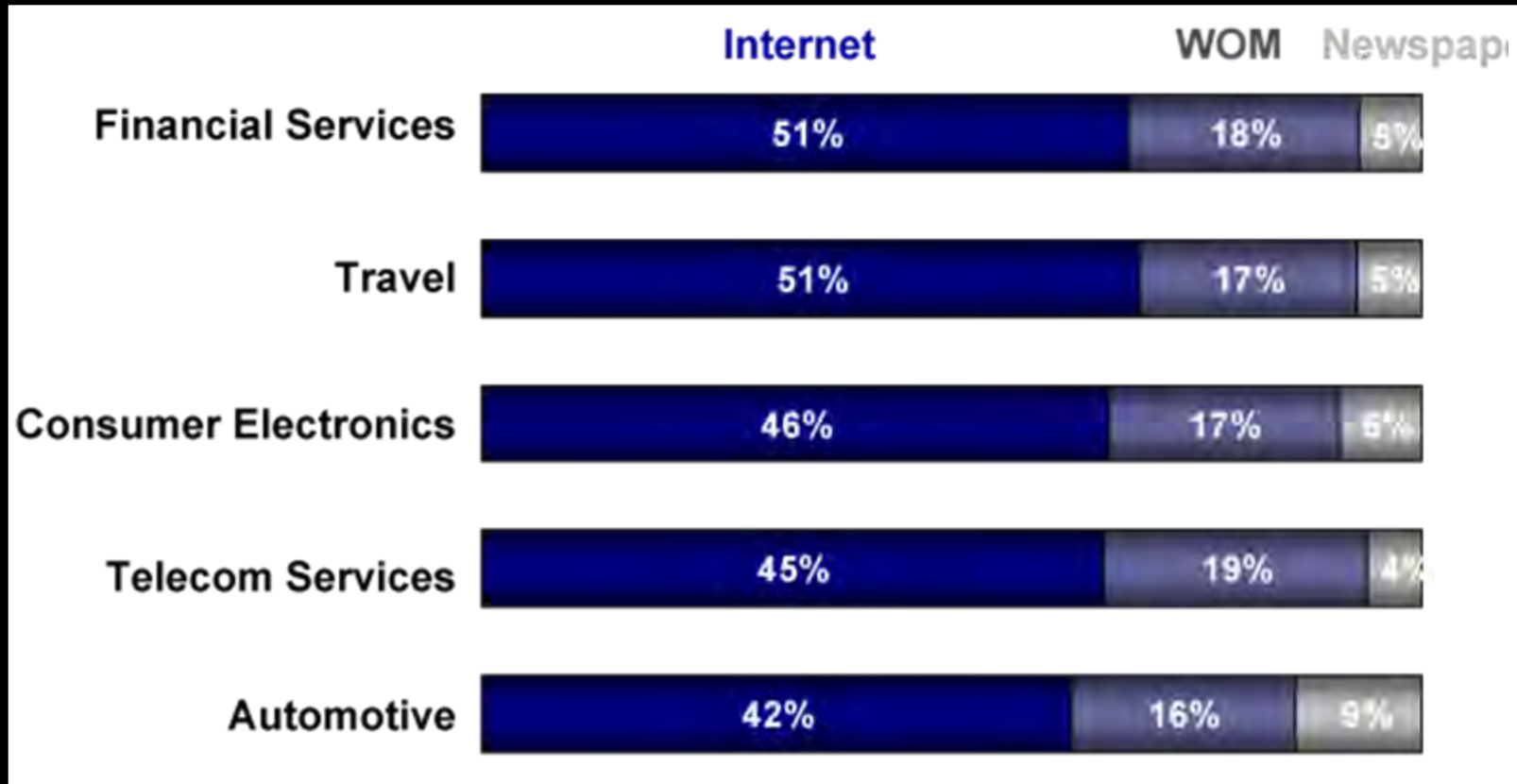
- **Research on usage**
- **Case studies that worked**
- **Australian examples**
- **Key points to remember when online in finance**

The internet dominates all other media during the purchase process



And finance is the most influenced industry online

How Purchases Influenced by Product/Service Category



Good news - affluent online video viewers do more online shopping across product categories

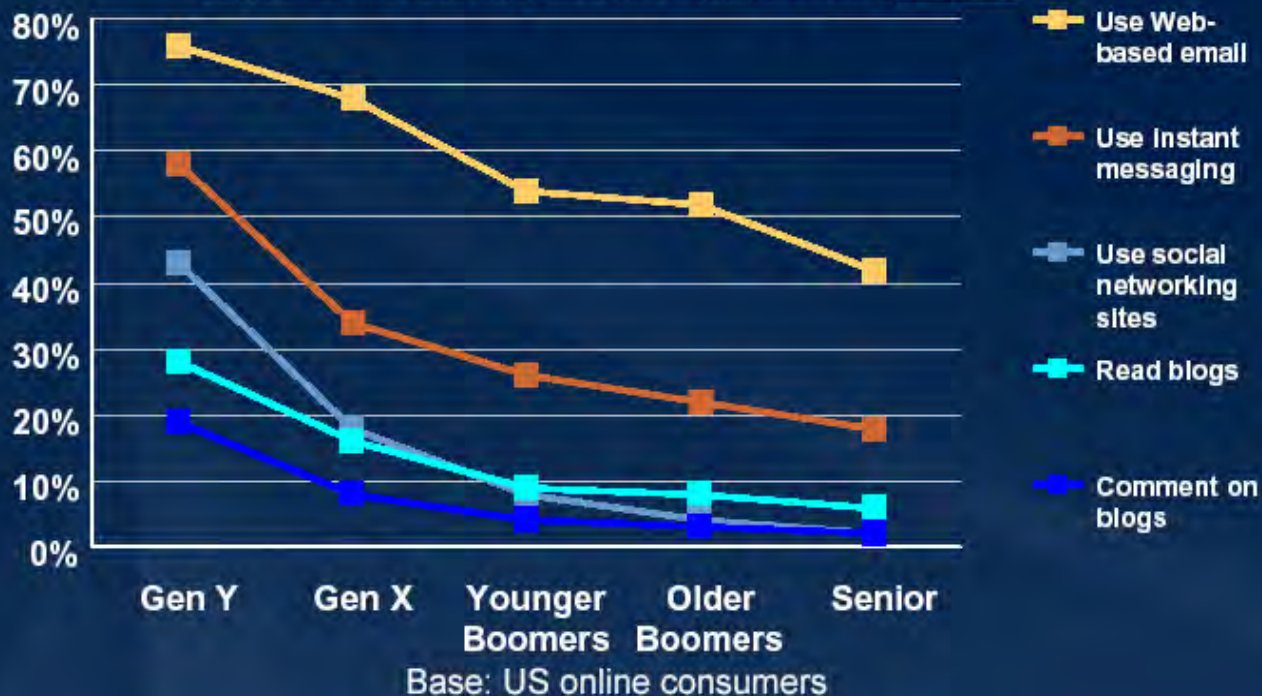
Online vs. Offline Purchases, by Household Income

	<u>Online</u>			<u>Offline</u>		
	<i>Under \$35K</i>	<i>\$35K - \$75K</i>	<i>\$75K+</i>	<i>Under \$35K</i>	<i>\$35K - \$75K</i>	<i>\$75K+</i>
Telecom Services	24%	39%	37%	29%	36%	35%
Entertainment	23%	43%	34%	32%	40%	28%
Consumer Packaged Goods	23%	42%	35%	34%	41%	25%
Consumer Electronics	23%	40%	37%	31%	39%	30%
Clothing, Shoes and Accessories	21%	43%	36%	34%	40%	26%
Home Improvement	18%	34%	48%	22%	45%	33%
Financial Products	15%	37%	48%	24%	38%	38%
Automobile	15%	27%	58%	32%	39%	29%
Travel	12%	40%	48%	20%	39%	41%

The depth of internet use sets Gen Y apart but all generations use it

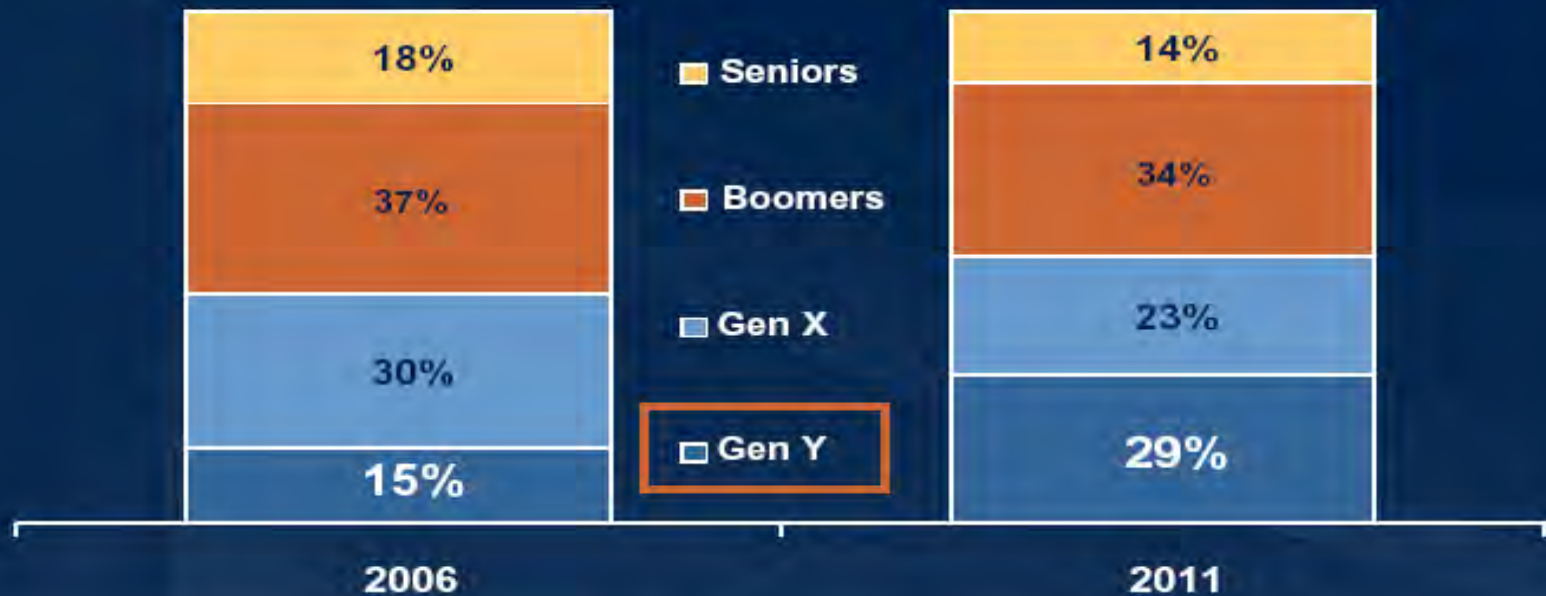
Gen Y leads the way on Social Computing activities

"Do you do the following activities online at least monthly?"



Gen Y cannot be ignored -
they are future high net worths

The Gen Y segment is growing — and will represent 29% of online households by 2011



Base: US online households

Reaching out to a potential 100,000 + viewers



where finance meets vision

Daily Newsletter | Media Kit Download | Content Partners | Contact

free
daily news
[register now](#)



Unique Insights, Exclusive Interviews and Leading Commentary on All Things Finance.
Welcome to evoTV

the dedicated portal for all things money. With exclusive content, leading commentators and insights not available anywhere else, evoTV connects money to the biggest issues in the world today.

evoTV is for finance professionals and anyone interested in making, keeping or investing money.

Click here for more

Are you crisis ready?

What's Hot: 6 Dedicated Finance Channels, Reaching 100,000 V

Leading Interviews

Hear the stories and opinions of leading commentators and influencers. If there is a story to be told, hear it on our Leading Interviews channel.



John Livanas - UNSW
With extensive studies in the field of behavioural finance, ...



Steve Tucker - MLC
Steve explores MLC's manager of manager's approach, ...

Daily News

If you can't find the time to sit down with the papers anymore, our online video news summary will keep you up to date with the top stories in the national business publications.

Responsible TV

Hear the stories and opinions of leading commentators and influencers. If there is a story to be told, hear it on our Leading Interviews channel.



John Livanas - UNSW
With extensive studies in the field of behavioural finance, ...



Steve Tucker - MLC
Steve explores MLC's manager of manager's approach, ...

FinPlanningTV

The evoTV Financial Planning channel is the channel for planners and their clients. With content from the industry's peak body - the

SuperTV

The one investment every Australian will have is Superannuation - connect with the latest news and information on evoTV. A must for

ConferenceTV

The conference channel brings you speakers, presentations and related content from conference organizers, Informer and


Advertise Here!

Campaign support for evoTV

- Online Advertising:
- In key publications and content partner sites
- Direct
- Links and traffic push to content partner sites, plus 'talent' campaigns to the databases of guest stars


The screenshot displays the evoTV website layout. At the top, the evoTV logo is accompanied by the tagline "where finance meets vision" and the website address ".com.au". To the right, the "dailynews" section is dated "14 August, 08". Below the header, there are five content categories, each with a video thumbnail and a placeholder for an advertisement:

- DailyNews**: Features a video thumbnail of a woman and a placeholder labeled "ad One".
- LeadingInterviews**: Features a video thumbnail of Peter Garrett AM MP and a placeholder labeled "ad Two".
- ResponsibleTV**: Features a video thumbnail of a man and a placeholder labeled "ad Three".
- FinPlanner TV**: Features a video thumbnail of Vanessa Stoykov and a placeholder.
- Super TV**: Features a video thumbnail of a man and a placeholder.

Campaign support for evoTV


- Events
- Promotion at key industry conferences
- PR & Media
- Dedicated campaign around the launch of evoTV with both traditional press and social media
- Print and digital advertising with trade publishing partners (such as Investment & Technology Magazine, Professional Planner)

Online TV dedicated to responsible investing.



Exclusive Content, leading interviews, daily news, responsible investing, financial planning, superannuation and conferences.

Dedicated finance channels reaching over 100,000 viewers. Now there is a quicker more convenient way for the finance professional, investor or avid money watcher to follow finance. Get all the headlines, news and insights sent to your desktop daily as well as our weekly program guide to help you stay up to date with all the latest and biggest issues facing finance. Simply register at www.evotv.com.au

 **evotv** where finance meets vision
com.au

Content partners
RIAA, FPA, ASFA, Superratings, Business Health, Informa and Thomson Reuters, SPAA, FEAL, IMAP.

Wesabe.com – Social computing for financial services products



wesabe

Join Wesabe Groups

... to find answers for your questions.



GET TO KNOW YOUR MONEY

Wesabe is a community site that makes managing your money easy. Enjoy secure access to all your accounts, painless tools for taking control of your money and reaching your goals, and members' tips and discussions to help you find the best values. [Learn more.](#)

Username Password **SIGN IN**

[FORGOT YOUR PASSWORD?](#)

WHAT PEOPLE ARE SAYING

'Great stuff folks! Really love the community and tips aspects of your site. Keep up the fantastic work!'

–Wesabe User

 **Tour**
the site

 **Sign Up**
for a free account

MORE INFORMATION

[Talk to Jason, CEO of Wesabe](#)
[FAQs](#)
[Founders](#)
[Advisors](#)

[Blog, Wheaties for Your Wallet](#)
[News & Reviews](#)
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How a finance company captured their audience online



- Case study: H&R Block
- WHQ in Kansas City, USA – worldwide offices
- Revenue: \$4 billion in FY 2007

Why H&R Block needed social media for high net worths and new customers

Misperceptions:

- H&R Block is not for complex returns
- H&R Block is not for DIYers
- MISSION: Increase consideration of the brand by communicating that
- H&R Block stands for Expertise, Advocacy and Innovation

The strategy behind their social media presence

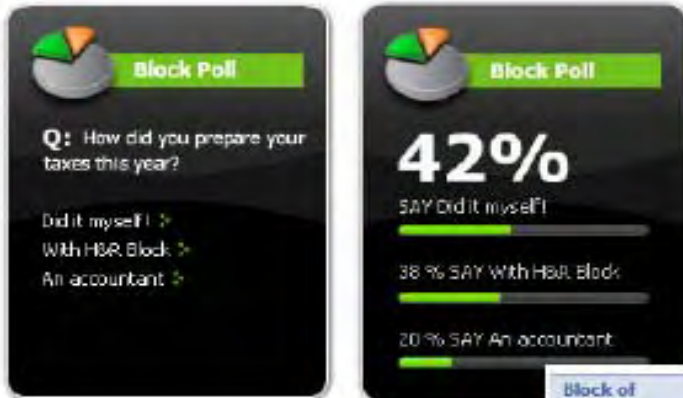
- Branded content distributed across multiple connection points...as appropriate.
- Content needs to be appropriate for the community in which it resides
- Various criteria were considered when creating interactive content:
 - Communicate the brand: expertise, advocacy, innovation
 - Shareable
 - Dynamic
 - Fun and easy to use
 - Measurable

Calendars – tools that can be personalised are incredibly effective



- Countdown clock to tax day, able to be modified to count down to a birthday, anniversary etc
- Uploaded to widget directories
- Most popular – 80,000 views

Polls work –as long as the information is continually refreshed

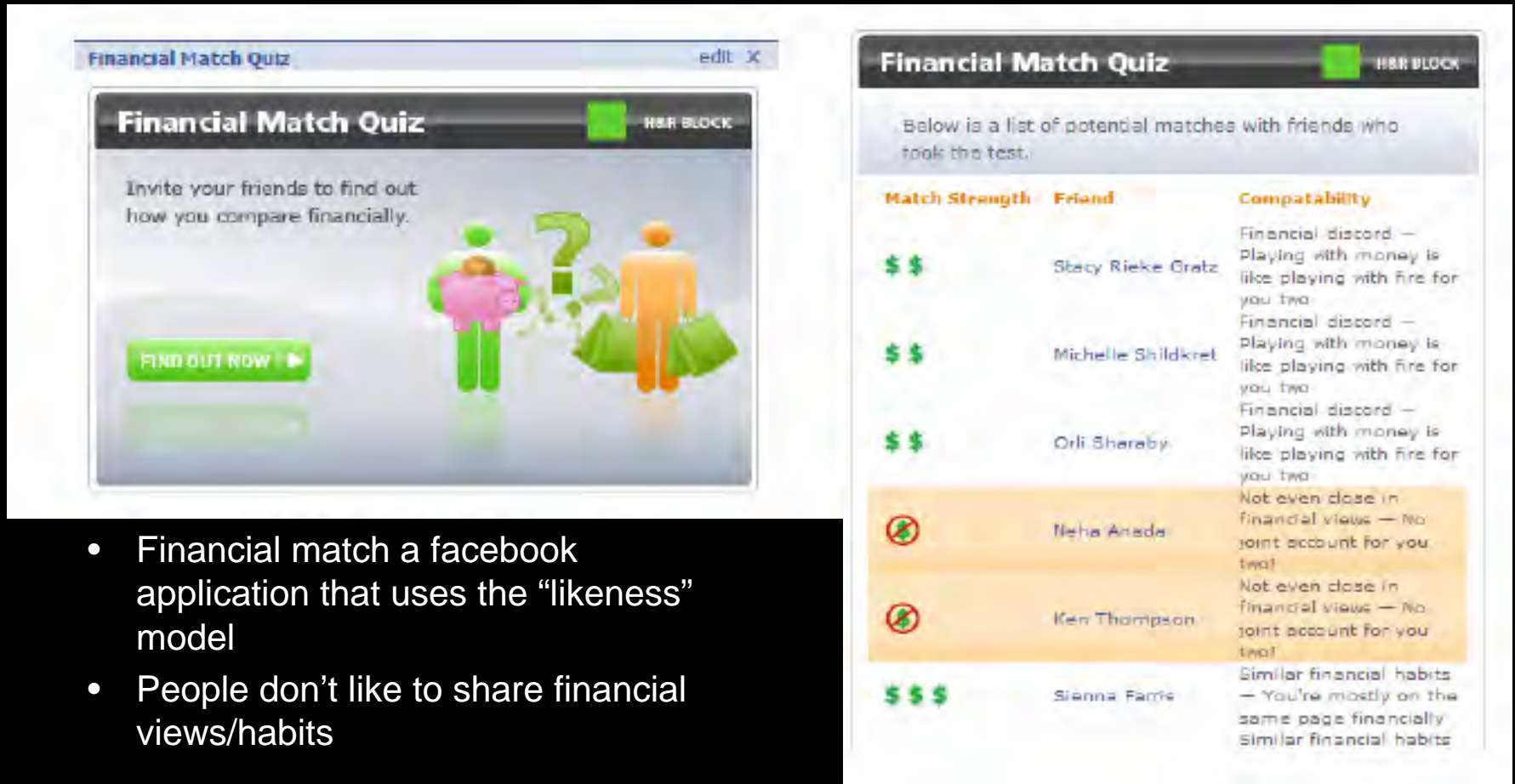


- People love polls!
- Important to keep content fresh
- Can be used as a tool to better understand customers

- “Magic 8 Ball” application



Beware: social media users don't like sharing their financial habits



The image shows two screenshots of the 'Financial Match Quiz' application. The left screenshot is the quiz introduction page, which says 'Invite your friends to find out how you compare financially.' and features a 'FIND OUT NOW' button. The right screenshot shows the results page, which lists potential matches with their names, match strength (indicated by dollar signs), and compatibility descriptions.

- Financial match a facebook application that uses the “likeness” model
- People don't like to share financial views/habits

Match Strength	Friend	Compatibility
\$\$	Stacy Rieke Gratz	Financial discord — Playing with money is like playing with fire for you two
\$\$	Michelle Shildkret	Financial discord — Playing with money is like playing with fire for you two
\$\$	Orli Sheraby	Financial discord — Playing with money is like playing with fire for you two
⊘	Neha Anada	Not even close in financial views — No joint account for you two!
⊘	Ken Thompson	Not even close in financial views — No joint account for you two!
\$\$\$	Sienna Farris	Similar financial habits — You're mostly on the same page financially. Similar financial habits

A separate microsite with relevant information in plain speak

H&R BLOCK digits™
A PLACE TO SHARE AND ENTERTAIN
355days 0% hours

The Tax Institute at H&R Block
Presents: A Tax Rebate Interview
With: Amy McAnarney
Executive Director
Watch Now >

UP FOR CONVERSATION
Dispelling the Myth

110 Million People
Will Get Tax Rebates...
Will You?

SELECTED COMMENT **EMBED COMMENT**

Dispelling the Tax Rebate Myth. You either have or will get yourself this question: Will the tax rebate reduce my 2008 refund? The answer is a firm yes and no. Let me show you why.

Let's assume that you are married, have two beautiful kids ages 5 and 8, and received an \$1,800 rebate based on your 2007 return (\$1,200 base amount and 600 for your little darlings). Okay, so you go to file your 2008 return, and this is what happens -- I'm going to start with the tax before credits, because how I get there is beside the point:

Tax liability before credits: \$8,040
Child tax credit: (2,000)

Brenda Schaefer, The Tax Institute at H&R Block® CPA, MSS, CFP, CA
Length: 6A Date: 2008-02-25 13:11:31

POST A VIDEO COMMENT **POST A TEXT COMMENT**

CURRENT COMMENT ROW	NEXT
<p>Ms. J Date: 2008-04-23 13:02:22</p> <p>Is it true that if you received your refund on H&R's Emerald card you will fall under the paper check amount schedule? I was told that the Emerald Card's</p>	
<p>Karen Date: 2008-04-16 13:58:09</p> <p>If you file a joint return, whose SSN do you use for the rebate check? I am someone please answer this question? I've checked all the FAQ's but they don't</p>	
<p>David Date: 2008-02-28 12:49:54</p> <p>My understanding is that if you get your rebate check this summer then you will get that amount even additional credits on your 2008 tax return. This</p>	

Digits – microsite with:

- Open blogs
- Podcasts
- Videos
- Widgets

Podcasts

You get questions. We get people – people with answers. Click here to get some help fast.

Teen Comments Tax Bloggers [Listen](#)

Why File Taxes Online? [Listen](#)

Why Filing Makes Sense [Listen](#)

Your State Return – Just Because It's Late [Listen](#)

Blurring A Line: What To Do With That Refund [Listen](#)

Can't Wait? What To Do If You Owe [Listen](#)

[View all podcasts >](#)

Tax Tip of the Week

Here's some news you can use... It's our tax Tip of the Week.

Extensions: Tax procrastinators beware... you are not alone! Remember, an extension or time to file is not an extension of time to pay! You must estimate any balance due and you should pay in as much of the balance due as you can. Penalties on unpaid balances are assessed and this can really add up. And this year, an Extension to File may also delay any Tax Rebate you may be eligible to receive.

Ask a Tax Advisor

Get dependable tax advice from a real H&R Block tax pro, when you want.

[Learn More >](#)

Online newsletter to connect those who joined the community



Digits – newsletter

- Ongoing conversation
- Timely tax tips
- Year round newsletter



Their own facebook identity that users could participate and ask questions in

facebook Profile

- Tools and games
- Forum for tax related questions



H&R Block online wrote
at 4:57pm on March 20th, 2008

We're counting down the days 'til April 15, and making sure our TaxCut Online Premium giveaway winners have everything they need to file.

Congrats to our latest winners:

Chrissy Michaels
Rebekah Ahn
Dayton Bond
Elvis Shields
Celeste Lindell
Sara Nelson

Show us your tax refund face when you're all done filing :)

Write on H&R Block online's Wall - Delete




Use the environment to be campaign appropriate – i.e. the sponsored gift on facebook

- Launched facebook presence with sponsored gift: “A fat tax refund”



New Stuff [hide](#)

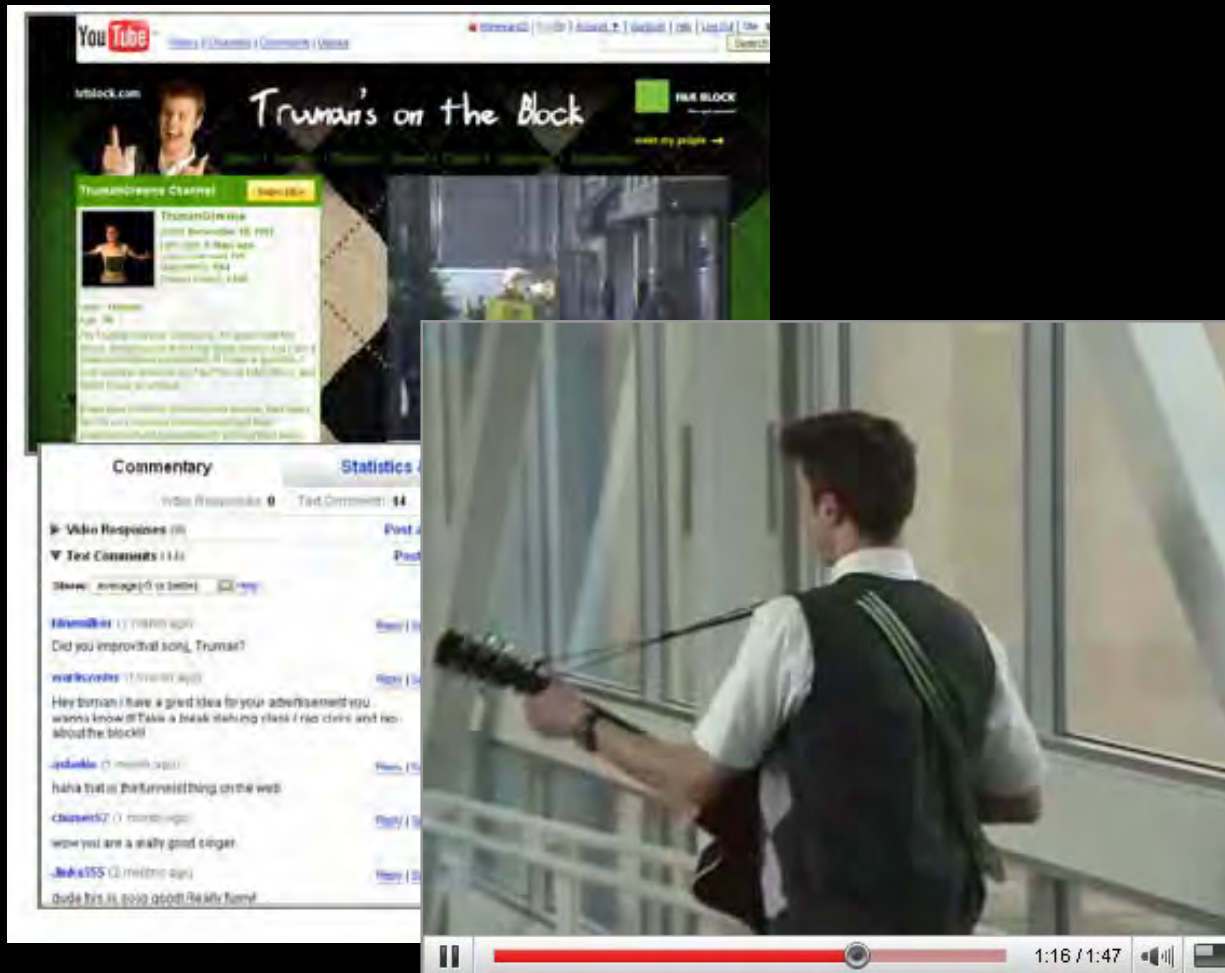
Today's Gift: (FREE)



Fat Tax Refund
Availability:
Until sold out
Number Available:
250,000 total

You have **1** gift to give.
[give today's gift](#) | [browse gifts](#)

Creating their own personality – introducing Truman Greene



The image shows a screenshot of a YouTube video player. The video is titled "Truman's on the Block" and is from the "TrumanGreene Channel". The video content shows a man in a white shirt and dark vest, seen from behind, holding a camera on a tripod. The video player interface includes a comment section with several comments:

- Video Responses: 0, Text Comments: 14
- Video Responses (0)
- Text Comments (14)
- Comments are sorted by relevance.
- Comments include: "Did you improv that song, Truman?", "Hey Truman I have a great idea for your advertisement you wanna know it takes a break taking that / his class and no about the block!!", "haha that is the funniest thing on the web", "wow you are a really good singer.", "dude his is going to be the hit song!!"

Truman found some friends



[clusee57](#) | February 06, 2008

dude your videos are freakin' sweet even though there just ads.



[clusinger](#) | April 20, 2008

Woof! This was awesome



[gonsam68](#) | April 13, 2008

Funny! I never thought H&R or taxis could be funny. You're up there with the Budweiser frogs and the "pimpin' the ride" VW commercials



[Mowya2](#) | April 02, 2008

yeah I can totally believe he gets paid for these. I mean have you seen the one with guitar!



[gwalquad](#) | March 28, 2008

can you believe this guys gets paid for these videos?

- YouTube branded channel, 16 videos in 14 weeks
- Over 600K views



Giving their persona their own social media identity



- Carried over Truman persona
- Deeper content – blog posts, photos, discussions
- Used same widgets + applications



Truman actually blogs and adds value to the brand proposition

- Truman's blog posts are personal...like his diary, but including tax information

My Blogs

Truman Greene's Latest Blog Entry [[Subscribe to this Blog](#)]

[Tax Booty](#) (view more)

[First Date](#) (view more)

[THE RETURN OF DULCINEA](#) (view more)

[MANO A MANO](#) (view more)

[El Marischi](#) (view more)

Once, after a large copy order, I asked her if she wanted a receipt.
"No, that's ok," her voice soft and sweet like the smell of toner in the morning.

"No, that's ok." That's all she said. I couldn't believe it. My heart sank.

Did she not know that all these expenses might be tax deductible? Who was this strange creature going through life recklessly spending and not even taking the time to itemize? How does she file her taxes? Does she even file? My head was swimming.

They experimented with relationship sites



The screenshot shows the eHarmony Advice website. The main article is titled "The Most Common Tax Bloopers" and discusses common tax mistakes. Below the article, there is a "DISCUSSION BOARDS" section with a search bar and a link to "H&R Block Tax Chat". A comment from a user named "shean" is visible, asking for advice on school-related expenses.

eHarmony Advice "real people. real advice"

Home | Dating Advice | Discussion Boards | My Profile | Ask

Dating | Relationships | Ask a Talking Expert | About Us | Using eHarmony

The Most Common Tax Bloopers

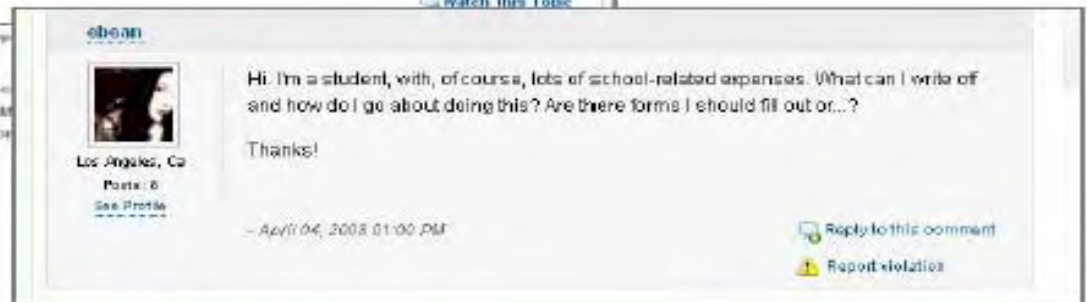
So, you're finally resolved to do your taxes - now the next step is to do them right! Little slip-ups on your tax forms can translate into a big waste of time and money. Few of us find tax law easy to understand, but as it turns out, the most common tax blunders are those that require very little brain power.

The top few errors are especially cringe-inducing:

- Omitted or incorrect Social Security Number
- Missing crucial documentation (ie: W-2, 1099, etc.)
- Returning the forms unsigned (Yes, really.)
- Making simple math mistakes (ie: writing \$990 instead of \$90)
- Incorrect filing status (ie: married, single, etc.)

To be fair, many of these issues occur with newlyweds, who may not have properly

- Sponsored a series of tax posts within eHarmony's Advice section
- Offered personalised tax advice through discussion boards – answer within 24 hours



The screenshot shows a comment from a user named "shean" in a discussion board. The comment asks for advice on school-related expenses and how to handle them. The user's profile information is visible, including their name, location (Los Angeles, CA), and post count (8). The comment was posted on April 04, 2008 at 01:00 PM. There are options to "Reply to this comment" and "Report violation".

shean

Hi. I'm a student, with, of course, lots of school-related expenses. What can I write off and how do I go about doing this? Are there forms I should fill out...?

Thanks!

— April 04, 2008 01:00 PM

[Reply to this comment](#)

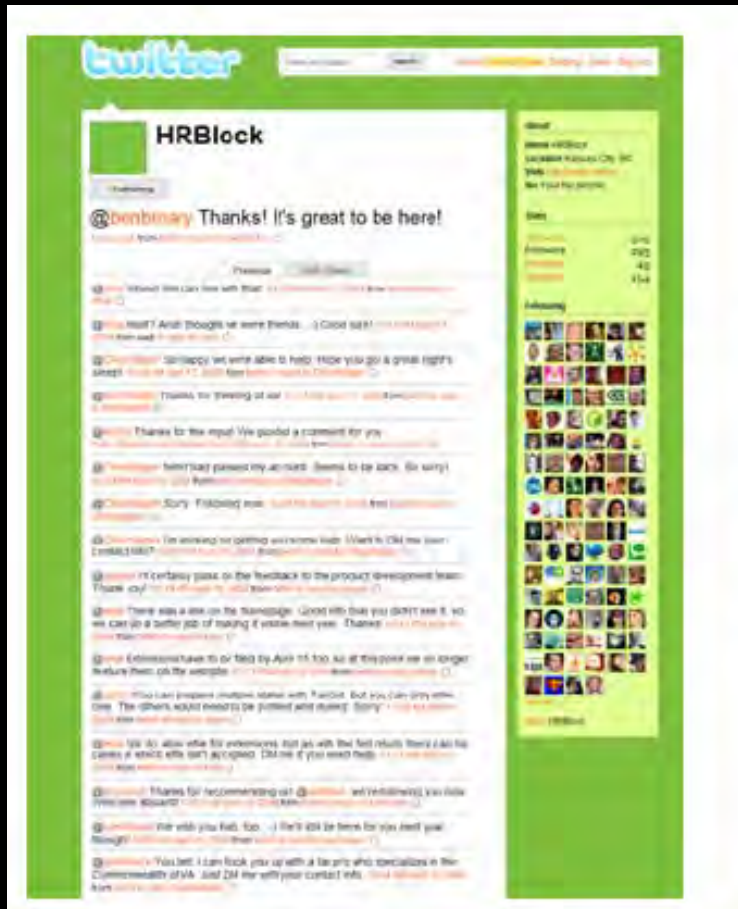
[Report violation](#)

And got an avatar in SecondLife



- Live tax advice from H&R Block staff in avatar form
- Tax trivia contests with Linden dollars
- Streaming media in auditorium using existing video assets

Twitter is the next big social networking tool for finance



- Free social networking site that allows short message updates supported by mobile devices
- Updates displayed on user profile page and instantly sent to 'friends'
- Used as a forum

But can it work for super? The Australian examples

CSRF

Social media integration

The screenshot shows a Facebook group page for "Retirement Here I Come". The page includes a search bar, a left sidebar with navigation options like "Applications" and "Cartoonize Me", and a main content area with sections for "Information", "Contact Info", "Photos", "Videos", "Posted Items", "Lifestyle and Savings", and "Discussion Board". The "Lifestyle and Savings" section contains a survey link: http://www.surveymonkey.com/s.aspx?sm=GXXK8HZbVYHAE9x15B2Dg_3d_3dj. The "Information" section describes the group as a "Common Interest - Activities" group with a description: "Please take TWO minutes to take this QUICK and EASY survey. It will really help me out! Thanks so much! CLICK HERE | | | | V". The "Contact Info" section lists the email as "cberns@evolutionmedia.com.au" and the city as "Sydney, Australia". The "Lifestyle and Savings" section is posted by "Cydney Berns" and includes a "Post a link" form with a "Post" button.

Lifestyle and Savings

1. Default Section

1. Are you Male or Female?

- Male
- Female

2. How old are you?

- 15-20
- 21-25
- 26-30
- Old enough to know better

3. How do you spend your spare time?

- Hanging out with friends
- At my job or studying
- Playing sport/exercising
- Watching TV/DVDs/playing video games

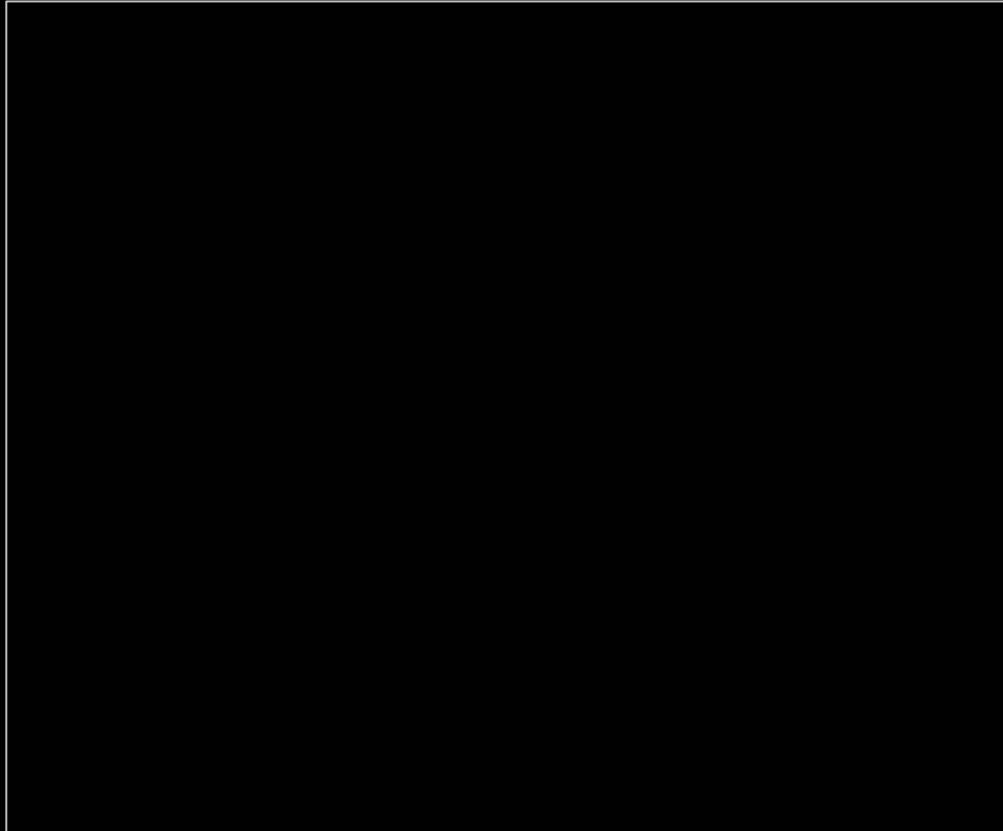
4. What are your career goals?

- A practical job (eg builder, plumber, gardener)
- I don't want a regular job, I'd rather do my own thing!
- A creative job (eg artist, designer)
- A professional job (eg. doctor, lawyer, finance)

5. What do you spend your spare money on?

- I save most of my spare cash

Catholic Super & Retirement Fund: online TV



ANZ Digital TV

ANZ ANZ home

ANZ Digital TV



High Medium Low

To change the quality of the video please select one of the above.

Eva's Story

At age 60, Eva was unsure of how she would ever be able to afford to retire.

With young grandchildren growing up fast, Eva and her husband were keen to wind down their working hours to spend more time with the family, but didn't feel it would be possible for some time to come.

Her financial planner, Katrina Pulbrook, recommended a transition to retirement strategy which meant Eva could work less hours, contribute more to her super and take home the same income.

Now, with her plan in place, Eva is confident about her retirement. To see how you too can be better off, talk to an ANZ Financial Planner.

 [View full transcript \(PDF, 130kb\)](#)

Information published July 2008.

Select a topic Click on a topic for a synopsis

 <p>Duration: 4:33 min</p>	 <p>Duration: 4:39 min</p>	 <p>Duration: 4:39 min</p>	 <p>Duration: 4:33 min</p>
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- Register for ANZ Digital TV updates
- Meet with a Financial Planner
- Ask a Question
- ANZ Digital TV Feedback
- Visit ANZ Financial Planning

ANZ over 55's campaign

ANZ home

Over 55 and Still Working?

You could be saving thousands.





Get the right advice.

If you're over 55, the right advice from an ANZ Financial Planner could see you work less or save more for your future using a strategy known as 'transition to retirement'. Even though it may have nothing to do with retiring now, you could:


- work less hours without reducing your net income
- boost your super contributions whilst working full time

And, because of the concessional tax rates available in super, it may be possible to save thousands of extra dollars and put them into your super. All it takes is a simple reorganisation of your finances.

Be better off.

To learn more about how this strategy could work for you:

[Visit ANZ Super](#) [Make an appointment](#)



More Convenient Banking

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of ANZ. Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

ANZ recommends you read the Product Disclosure Statement and the Financial Services Guide before acquiring the product.

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66 page lifestyle magazine for ANZ

Branch distribution makes *inspired* one of the biggest launches of a magazine in 2007/08

inspired
LIFESTYLE MONEY FOOD DESTINATIONS REAL LIFE STORIES EXPERIMENTS

ISSUE 1, SPRING 07

WIL ANDERSON
DON'T THROW STONES
IN GLASSHOUSES

DRIVING CLEAN
HOT CARS FOR
CLIMATE CHANGE

SCHOOL DAZE
CONTROL THE
COSTS OF YOUR
CHILD'S
EDUCATION

TRISHA BROADBRIDGE
TURNING THE TIDE

AUSTRALIA \$7.50
FREE TO ANZ
CUSTOMERS

GET INSPIRED TO WIN \$10,000 ENTER OUR READER SURVEY
COMPETITION FOR YOUR CHANCE TO WIN A \$10,000 ANZ SAVINGS ACCOUNT

INSPIRED
PUBLISHER
Vanessa Stoykov

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Fran Holloy / Campbell Fuller

CREATIVE DIRECTOR
Paul Woodrow

Art Director Cathie Broughton
Designer Juliana Bozmagi
Sub-Editor Alta van Zyl

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Contact general@inspiredmagazine.com.au
Advertising Inquiries
advertising@inspiredmagazine.com.au

evolution media

Digital content complements print branded content



The screenshot shows the homepage of the 'inspired' magazine website. The header features the word 'inspired' in a large, white, lowercase serif font against a light blue background. Below the title, navigation links include 'ISSUE 1 SPRING 07', 'HOME', 'SURVEY', 'ARTICLES', 'FEEDBACK', 'CONTACT US', and 'MAG PDF'. A prominent banner in the middle of the page reads 'GET INSPIRED TO WIN \$10,000' in red, with a sub-headline 'ENTER OUR READER SURVEY COMPETITION FOR YOUR CHANCE TO WIN A \$10,000 ANZ SAVINGS ACCOUNT'. The main content area contains a welcome message and a call to action to take a survey. On the right side, there is an image of a cupcake with a lit candle. The footer includes a link to 'CLICK HERE TO TAKE OUR SURVEY' and a small disclaimer.

inspired

ISSUE 1 SPRING 07 | HOME | SURVEY | ARTICLES | FEEDBACK | CONTACT US | MAG PDF

GET INSPIRED TO WIN \$10,000
ENTER OUR READER SURVEY COMPETITION FOR YOUR CHANCE TO WIN A \$10,000 ANZ SAVINGS ACCOUNT

Welcome to the Inspired magazine website, an ANZ Financial Planning initiative. Inspired magazine is about achieving what we want from our futures, living a better life, about improving our relationships, our financial situation, our happiness, our health and our communities. This website has been created so you can be involved in shaping the future of the magazine. So if you have an inspiring story you'd like to tell, please go to the feedback section of this site to share it with us.

If you haven't seen Inspired yet, click on the articles tab of this website for a taste of what's in the current issue, or pick up a copy from your local ANZ branch.

[CLICK HERE TO TAKE OUR SURVEY](#)

Competition terms and conditions | Disclaimer



Conclusions

- There are a variety of ways social media and online TV can be harnessed
- Understanding entertainment is just as important as information is key
- Don't expect the sales path to be straightforward – there is a long and winding road to financial services decision making
- High net worth's can be Gen Y to boomers – make the strategy broad
- Understand the category and what is motivating people