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| **Real Life Marketing Tools**  Email Marketing Content  2018 |

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| Offering the alternative, controlling the message.  This simple email tool provides useful content to help you communicate your alternative lending offer to your professional networks.  Emails can be a good marketing tool but they have important rules around their use to remember:   1. Current or potential customers must have consented to receiving direct marketing emails from you. Unsolicited emails are unlawful. 2. If you’re emailing a person in your professional network who is not a licensed financial advisor, you need to remember that this referrer cannot give credit advice. They can only refer a customer on. The information you’re providing is simply to help them understand when that might be appropriate. 3. Remember to advise your referrers that they will need to have a person’s consent to pass on their contact details.   Ideally you want to send an email as follow up. For example, after an initial meeting you can send an email offering additional supplementary information in a form they can easily file and retrieve. A timely follow up message has a far higher chance of being read because it is relevant.  Even as follow up if you are sending an email you want to have really compelling and relevant value to offer to get them to read your message.  Here’s how to construct and frame an email to maximise readability and impact.  The building blocks for an effective email:  **1. Headlines: (This covers subject headings and introductory headlines)**  Use a subject heading that describes value in the message worth reading. Use a headline for your introductory sentence that describes relevance.  **2. Content:**  Provide simple bite-size pieces of content, offering one idea at a time.  **3. Action request:**  Have a clear call to action at the end.  If you have a website, you can offer a small amount of information and direct them  to read more there. |

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| |  | | --- | | 1. Headlines:  \_\_\_\_  With your emails you need to think about two types of headlines:  Your subject heading and your introductory sentence. They should be complimentary to each other.  The first headline: **Your subject**  Your email subject line will determine whether or not anyone will actually read what you have to say. In order to make your message stand out, keep your subject line short, specific and make it personal to them.  A typical inbox will show about 60 characters of an email’s subject line, but a mobile phone shows just 25 to 30 characters. Get right to the point in about six to eight words.  *For example:*  The guide to alternative loans I promised you.  *If you have an event you are inviting them to make the need to respond part of the subject header.*  *For example:*  RSVP: Building your professional referrals event  The second headline: **Your opening sentence**  After your greeting, the next line needs to make the point of your message really clear and describe the value in reading it.  *If you are following up:*  Hi Vicky.  It was great to meet you. As promised attached is the handy reference I mentioned, so you’ll know at a glance which of your customers we may be able to help through our panel of alternative lenders.  *If you are reaching out to someone you have not met [but you know what they do] such as an accountant:*  Hi Vicky.  Did you know that 54 per cent of Aussies turned down for a loan were unaware that there was another option? We prepared this quick reference for you outlining which of your customers we may be able to help through our panel of alternative lenders. | |

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| 2. Your main content  \_\_\_\_  You can pick and choose the content you feel is most relevant for your audience and then copy and paste it into your email message.  *For example, if they are working with people around taxes:*  Hi Vicky.  It’s tax time again. A good time of year to remind you that we can help  self-employed people that need to pay out tax debt.  **Through our panel of alternative lenders we may also be able to help when someone has:**  • Multiple debts to consolidate  • The need to pay out business debt  • ABN of only 6 months  • Or a need for cash out for business purposes  You can send a short version of the 1 – 3 scenarios you can help with they will commonly see:  Hi Vicky.  Given that 54 per cent of Aussies turned down for a loan were unaware that there was another option, it seemed like a good idea to offer a quick reference to which of your customers we may be able to help through our panel of alternative lenders.  **Three of the most common situations we can help with:**   1. Self-employed borrower: (e.g. Tax returns not completed, cash out,  6 month ABN) 2. Non-standard income (e.g. Family tax benefits, contract work) 3. Someone looking to refinance (Multiple debt consolidation, Cash out)   Any of these situations may be eligible for a home loan. Talk to us about how. |

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| Alternatively you can send a reference guide like the box below:  Hi Vicky,  Did you know that 54 per cent of Aussies turned down for a loan were unaware that there was another option? It seemed like a good idea to offer a quick reference to which of your customers we may be able to help through our panel of alternative lenders.  A handy guide to the 4 common situations  we can help with  **When someone doesn’t tick the usual boxes**  • Didn’t meet LMI requirements • Didn’t pass credit scoring • Have been declined before • New Australian permanent residents  **When they need a flexible solution**  • Have multiple debts to consolidate • Need to pay out business debt • Need to pay out tax debt • Need cash out for business reasons  **When they have problems in their credit history**  • Have been discharged from bankruptcy • Has late payments or mortgage arrears  • Has defaults or judgements  • Has Part IX & X debt agreements  **When they can’t provide traditional documentation**  • Have been self-employed for less than 12 months • Are ABN registered for only 6 months • Income is casual or part time employment • Income comes in the form of family payments or child  support |

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| 3. Your action request:  \_\_\_\_  Content here should be short and to the point – a final reassurance with a clear call to action.  *For example*  When you have a customer in any of these situations and they’re happy for you to refer them, call us. We can help.  Website Phone number  **Or:**  In real life, changing market conditions mean it’s always a good idea to stay in touch.  Sign up [or simply write: Reply: Yes please] to be invited to our next professional network builder event.  Link to sign up Website Phone number |

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| *Example of email:* |

