



moreish

WHY WE'RE FINANCIAL SERVICES FORUM AGENCY OF THE YEAR 2022

MONEY TALKS. BUT DO PEOPLE LISTEN?

All brands need to make an emotional connection with their audience – whether they're consumers, or top-level business executives. But this fundamental idea is often forgotten in the complex world of financial services.

We're here to change that. At Moreish, we help FS brands tell human stories, delivering a message that will capture people's hearts as well as their minds.

IT'S FINANCE WITH FEELING

[WATCH OUR SHOWREEL](#)

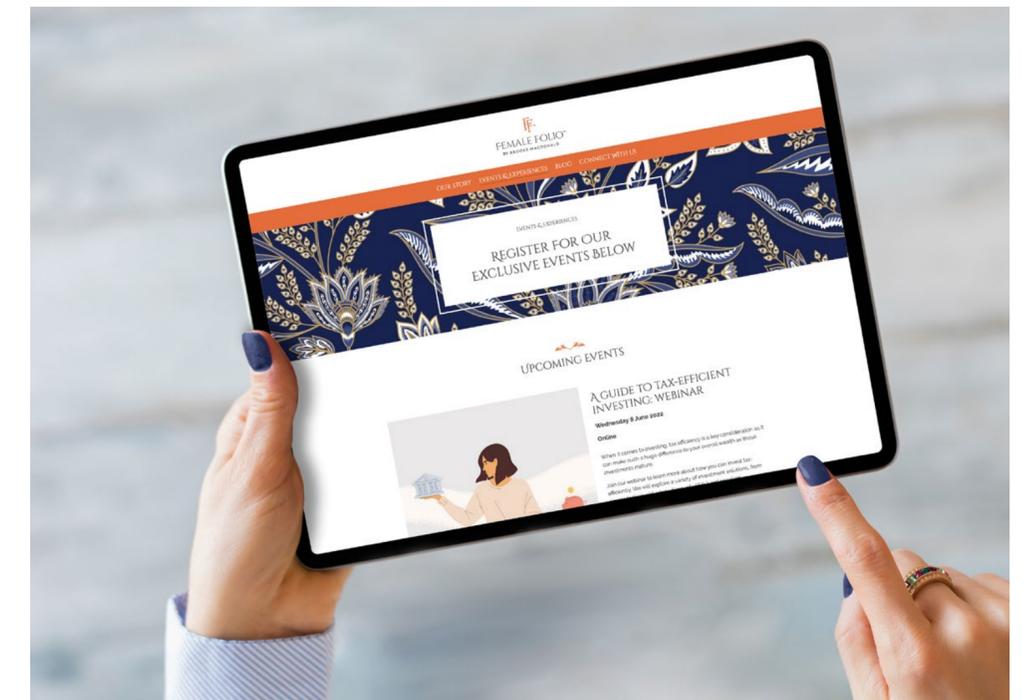
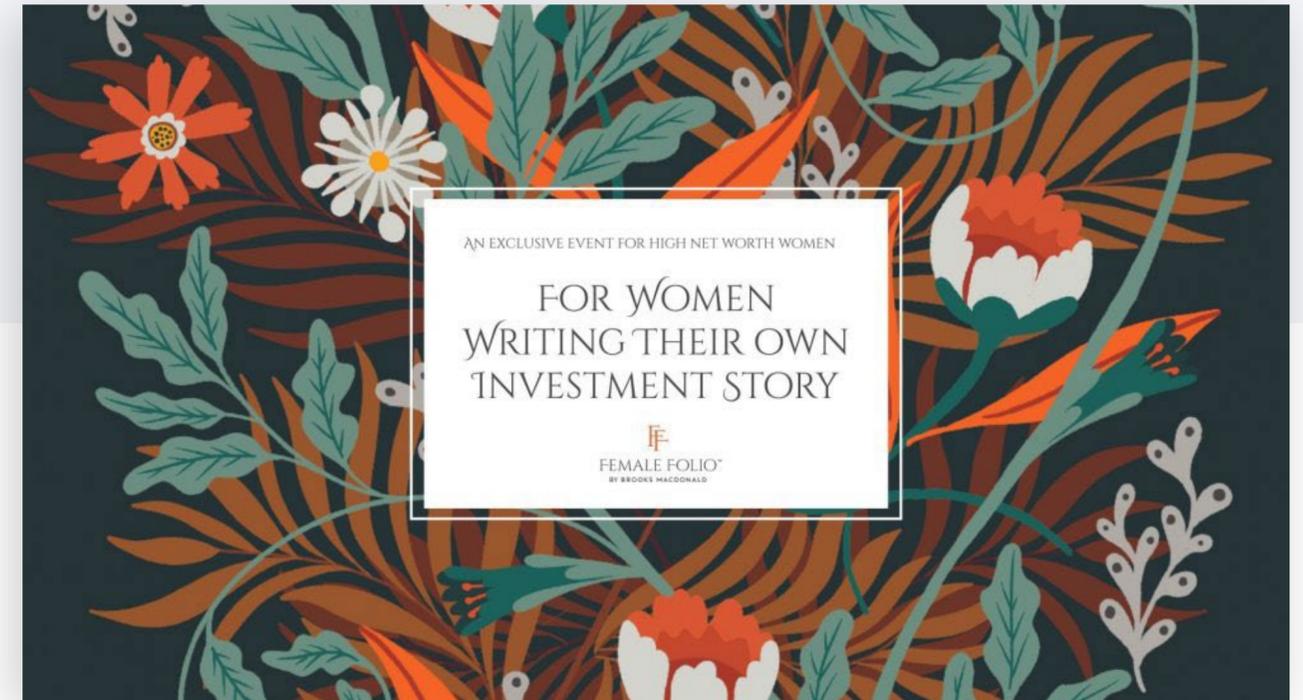
MARKETING ACTIVITY

Describe some of your notable recent financial services marketing campaigns, projects or initiatives. What did they achieve? What made them successful?

Female Folio by Brooks Macdonald

Women are expected to own 60% of UK's wealth by 2025, yet wealth management firms and the industry continue to misunderstand the needs of female investors, leaving them underserved.

To address this issue and drive positive change in the industry, we've worked in collaboration with Brooks Macdonald to create and launch the Female Folio brand to better support women and help them write their own investment stories. Within two months we've exceeded all targets for social media, web visits and leads generated – and is expected to generate £5m of FUM by May 2023 from a launch budget of just £70,000.



MARKETING ACTIVITY

Fluent Money Group

The Fluent Money Group offer advice on a range of financial products operated under different companies, brands and websites – including Secured Loans, Mortgages, Equity Release and Bridging loans. The Group's revenue has been built on leads from aggregator sites and we identified the broader commercial opportunities of bringing all businesses into one refreshed group brand; and a single website able to generate leads to help de-risk the business, deliver growth and deepen customer relationships.

We're proud to say sales have increased every month since launch, delivering a 48.4% increase in revenue in the 6 months post launch vs. the same period the previous year.

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Mortgages Loans Equity Release Insurance Bridging MyFluent

fluent money

We're the UK's favourite secured loan broker*.

Relax, you're in safe hands

Our friendly team will listen to your needs to find the right loans, mortgages and insurance products for you. We'll present you with options, not problems! That's why Fluent Money is the UK's favourite secured loan broker*.

Get In Touch

Excellent 527 reviews on

Our Products

- Mortgages
- Secured Loans
- Equity Release
- Insurance
- Bridging Loans
- Unsecured Loans

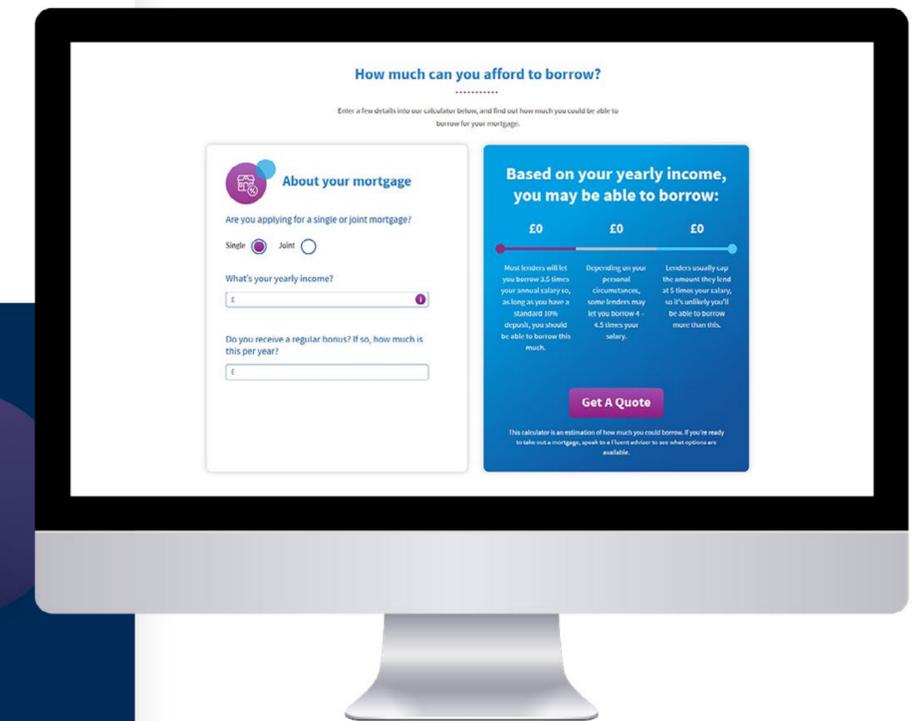
Don't Forget the MyFluent App

- Follow the progress of your application online
- Stay in touch with your case manager
- Speed up the loan process with electronic I.D checks
- All in one convenient place and available 24/7

Download on the App Store GET IT ON Google Play

Interested in finding out more?
Speak to one of our friendly advisers today.

Our friendly advisers are available to answer any questions you may have about our products and services.

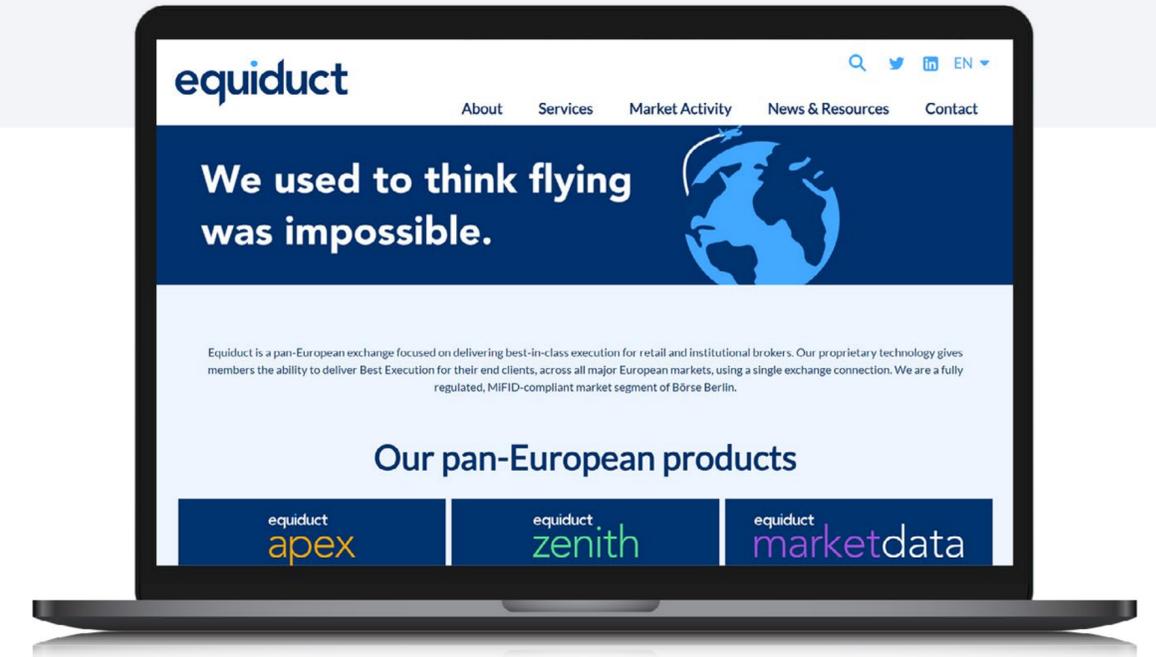


MARKETING ACTIVITY

Equiduct

Equiduct offer a unique trading platform – Apex – which helps retail brokers achieve best execution when trading for their clients across multiple European exchanges in one transaction, with lower membership fees and without having to pay execution fees. This unique and transformative offering wasn't reflected in their brand personality or commercial results.

With a refined purpose, brand transformation and website we've help helped inspire +34.7% in average € Apex Daily Traded Value and a 22.12% increase in their market share.



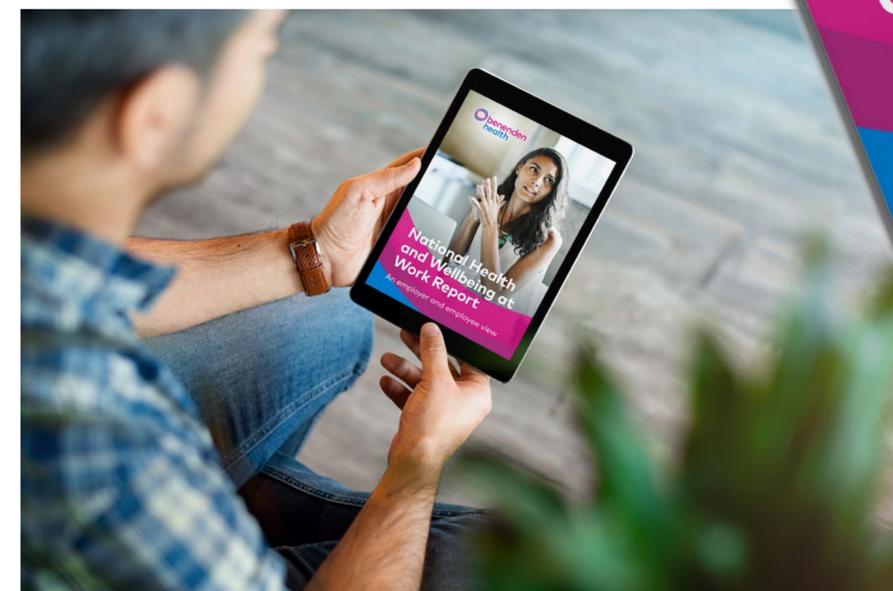
THE CONSUMER VIEW

How are customers and other stakeholders represented in your business and in the development of your marketing plans?

At Moreish, we deliver our proposition of 'finance with feeling' by making emotional connections based on real customer insights.

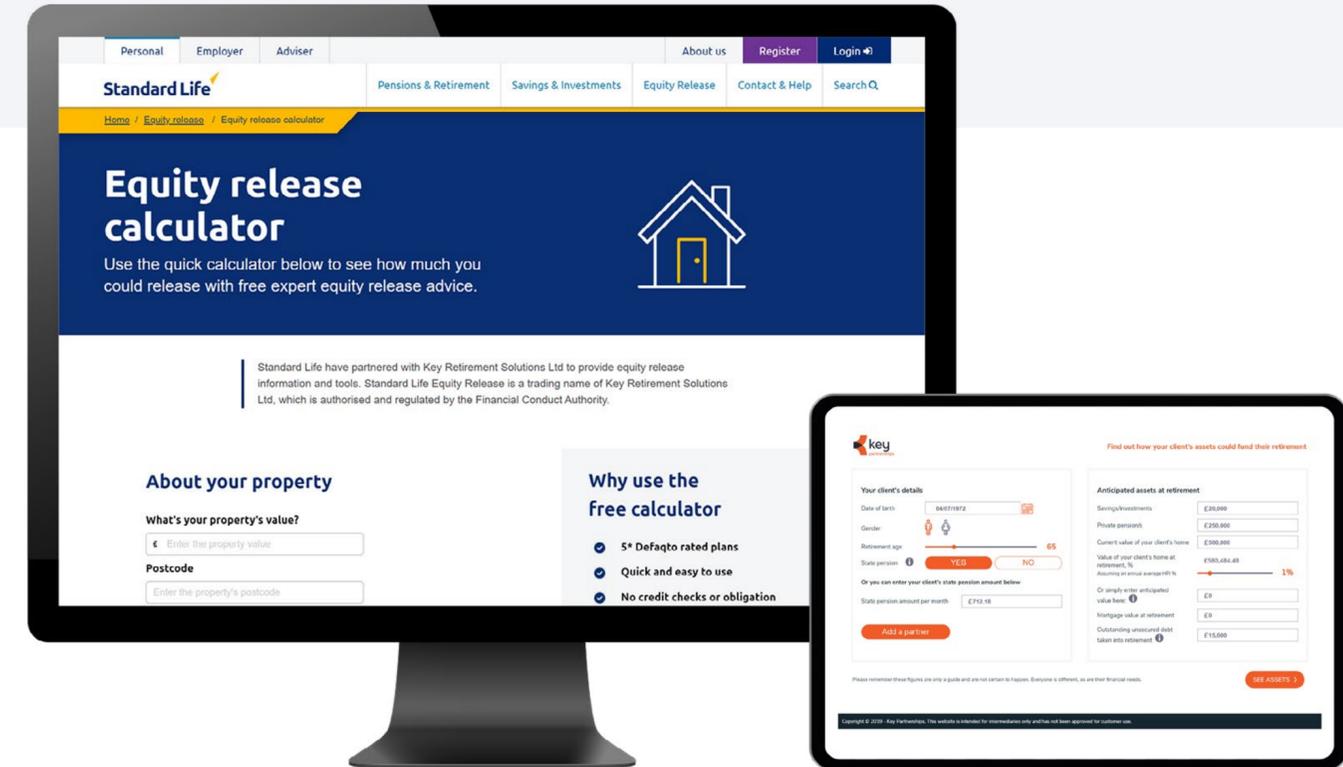
Stakeholders will have different agendas and priorities, which will invariably be different to those of your audience. At Moreish we'll always fight for the audience and what's going to motivate them and encourage pre-campaign research or testing to evidence this. Successful examples include:

- **Benenden Health** – our multi-award-winning brand refresh which delivered a YoY uplift of 32% in sales volume came directly out of customer research identifying the lead reason why 84% of people purchase the product is because it's an 'affordable alternative to health insurance'. More recently we've helped them develop a 2021 National Health and Wellbeing at Work Research Report surveying over 2,000 employees and 500+ employers across the UK - which has helped position their offering for employers in the wake of pandemic.



THE CONSUMER VIEW

- **Equity Release calculators** - The Financial Services Consumer Panel published [research](#) which looks at the experiences of consumers as they choose and buy equity release. The research shows that without comprehensive tools and guidance, there's a risk that consumers won't make a fully informed decision that's right for their circumstances. We've made a big difference to the industry in implementing a range of tools across the biggest brands in this market including the Key Group, Standard Life and the Mortgage Advice Bureau.
- **Female Folio** – Has achieved great appeal amongst high-net-worth women and is expected to achieve £5m FUM within a year. The whole approach has been informed by research identifying the lack of brand appeal from existing investment brands and our target audience's preference to invest based on their connection to life goals and values.



PEOPLE AND TALENT

How do you support the nurturing of the marketing talent of tomorrow?

We hire, inspire and grow the best talent in Financial Services marketing through:

- Hiring quality control: all prospective employees are tasked with reviewing presenting their view on one of our client campaigns, to demonstrate:
 - A thorough understanding of the product being offered
 - Insight into the target audience
 - How we connected with the audience insight
 - Other ideas to consider
- Induction: The first full day of any new employee is spent building their connection to our company purpose 'to help more people achieve greater financial freedom and security by harnessing the power of communication'
- Holistic training: All employees are given internal and external training on the 'finance fundamentals' and access to financial advice. We do this to help them make the most out of their life and experience the power of financial education
- Health and wellbeing strategy – with a daily team building focus:
 - Motivation Monday – sharing of weekly personal goals
 - Grattituesday – taking a moment to reflect on the good things in their life
 - Wellness Wednesday – sharing something positive they're going to do for their body and mind today

- Thirsty Thursday – 2 hourly water volume check in and taking in turns to fill up!
- Feel Good Friday – music on and 4pm finish
- Equality: We're very aware that women are under-represented in financial services - we're incredibly proud that 75% of our employees are female

With the above fundamentals in place, Moreish is looking to set the standard for inspiring the next generation of Financial Services Marketing talent. Our success in this area is best demonstrated by our wonderful and inspirational Senior Account Manager Simran Aniekar our who was last year's winner of FSF Young Marketeer of the Year and came to the business under 3 years ago with no experience in Financial Services.



THE FINANCIAL SERVICES INDUSTRY

How do you support the improvement of the activities and reputation of the financial services sector, personally or through your organisation?

As one of the few purely FS-focused agencies, we have a unique understanding of industry landscape – and how we can make an impact upon it.

One example is through our pro-bono work with the IPTF – we've helped engage a younger generation (Gen Z and Millennials) on relevant financial topics that connects the concept of income protection – which remains relatively undersold with a lack of understanding on why it's needed and how to buy it. Tapping into the meme-culture of the generation, we developed a character-led brand called Ziggy's Money Moves. Through Instagram (@ziggysmoneymoves) and a simple website blog (www.ziggysmoneymoves.com), we covered topics ranging from saving for a house deposit to building a financial security net.

We've also supporting RGAX in developing an innovative Life Insurance brand called 'Do It For Them' that makes buying Life Insurance more accessible, affordable and quick to sort than ever before - without requiring any personal details to get an accurate quote in under two minutes!

On our website, we provide free resources on financial services marketing and we were proud to see one of our blogs on 'engaging young people about financial advice' referred to in a recent FT article.

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ZIGGY'S MONEY MOVES



THANK YOU

moreish

020 8004 0195

more@moreishmarketing.com

moreishmarketing.com

10 York Road
London SE1 7ND