



The Safe Money Accelerator

How Advisors Are Using a Digital,
Done-for-You Platform to 10 – 30x
Their Investment and Grow Their
Businesses with Digital Marketing



A Question of Trust

Trust is an integral part of the relationships financial professionals have with their clients. According to Cerulli Associates, “trust-related factors — such as referrals, reputation, experience, and relationships — are the leading reasons why investors begin their relationships with their financial services providers.”

But industry events have changed how consumers see the financial industry — including their level of trust. Think about it. Ongoing finger-pointing by the financial media against advisors that keeps investor barriers high. The wide-impacting Wells Fargo banking scandal. Increasing fines by FINRA in the 2020s on brokerages and financial firms for firm conduct, investor harm, and failed oversight. The re-introduced DOL rule and its far-reaching implications for all financial services markets... all of these, and more have influenced the public’s confidence in financial services companies.

So, how have consumer trust and perceptions changed — and how does it affect financial professionals, including those offering annuity and life strategies? Let’s review some important data.

NEARLY 1/3 MISTRUSTFUL OF ADVISORS



It’s estimated that 30% of Americans believe a financial professional is likely to take advantage of them.¹

In past surveys of Americans not working with a financial advisor, almost one-half (45%) say they aren’t working with one because of a lack of trust.²

42% of customers don't have full trust in the insurance industry, according to data from IBM.

“In the past decade, insurers have made great strides... Yet insurers still have a long way to go. 42% of customers don't fully trust their insurer.” – IBM Insurance Industry Report³

FINANCIAL SERVICES IS LEAST-TRUSTED INDUSTRY



With just 52% of people expressing trust globally, the financial services industry is the least-trusted industry, reports the Edelman Trust Barometer.⁴

Other industries with higher levels of trust than financial services include:

- Technology
- Healthcare
- Food & Beverage
- Automotive
- Telecommunications
- Energy
- Entertainment
- Consumer Packaged Goods

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What Do Clients Want?

While consumer trust has evolved over time, so have consumer needs. But what are retirement investors looking for in their financial professionals? A study by Hartford Funds and the MIT Aging Lab yields some insights.⁵

TOP FOUR VALUES CLIENTS WANT IN ADVISORS

- **Personalization** – understanding individual client needs.
- **Expertise** – financial mastery and knowledge of the economy.
- **Empathy** – someone who listens to their clients carefully and shows they care.
- **Education** – providing information in a way that clients understand and can make confident decisions.

The Opportunity with Safe Money

Although nearly a decade has passed, the 2007-2008 financial crisis continues as a painful memory for several Americans. Many people continue to hold fears of steep financial losses or setbacks which can put their goals and retirement objectives at risk. As a result, the public's interest in "safe money strategies" that can help them overcome these fears is strong.

STRONG CONCERNS OVER LOSSES



Among Americans aged 55-75, approximately 8 out of 10 (84%) think people aged 50 and up need financial strategies to prevent significant portfolio losses.⁶

GUARANTEED INCOME HIGHLY VALUED



71% of Americans aged 55-75 see “high value” in having guaranteed lifetime income to supplement Social Security. Likewise, 6 in 10 consumers agree that advisors should present products that pay guaranteed lifetime income.⁷

Despite strong interest in strategies offering guaranteed income, just 14% of advisors believe that their average client would be interested in guaranteed lifetime income annuities; 42% of consumers say that they are (or already own one).⁸

New Opportunity to Help Clients with Guaranteed Insurance Solutions

“Over the six years we have been conducting the GLIS study we have seen a consistent disconnect between financial professionals and consumers, with financial professionals **usually underestimating consumer demand.**”

“Financial professionals clearly see greater value for GLI and believe that their clients are more receptive to the message. The pandemic has created a new impetus to engage with clients who—despite these unexpected results—continue to see significant value in guaranteed lifetime income.” – Tamiko Toland, Director of Retirement Markets⁹

HAVE GUARANTEED INCOME TO COVER EXPENSES



3 in 10 retirement investors see greater value in guaranteed lifetime income opportunities than they did before the COVID-19 crisis.¹⁰

RESPONSIBLE FOR SHOWING GLI OPTIONS



6 in 10 clients say that advisors have a responsibility to present guaranteed lifetime income products as part of a retirement income strategy.¹¹



The Digital Experience for Consumers

As technology and marketing have evolved, they have changed consumer behavior. Now people are going online to:

- Research financial and insurance products
- Gain more insights and background information on a financial professional they're considering
- Make purchasing decisions
- Sign up and receive information from insurance providers and other financial services companies
- Connect with companies and brands that can offer solutions to their financial issues and challenges

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74% SEARCH FOR INSURANCE PRODUCTS ONLINE



According to J.D. Power, 74% of consumers sought information about insurance products online. Still, most moved ahead with purchases offline, with most wanting to speak with an agent in real time before moving ahead with a buying decision.¹²

MANY RESEARCH FINANCIAL PRODUCTS ONLINE



Past research from LifeHappens.org and LIMRA indicates nearly 9 out of 10 consumers (88%) conduct online research on life insurance.¹³ The demand is nevertheless still strong for advisors. According to 2019 research by LIMRA, “about half of all consumers will consult both a financial professional and the internet” for information on insurance and annuity products.¹⁴

81% LOOK UP FINANCIAL ADVISOR ONLINE



The average prospect gets 2.6 referrals and then researches financial advisors online. 34% of consumers begin their search for an advisor with online research.¹⁵

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Financial Advisors with Online Presence Seeing Stronger Business Growth

According to David Briggs with Broadridge, financial advisors with strong digital presences are “acquiring new clients at more than three times the average advisor.”¹⁶



What Information Are You Giving to Consumers?

Before deciding to buy or not buy, consumers may visit as many as 7 websites to research and inform themselves!

What websites and information are you sending consumers to so you can educate them and close sales?

When the next market correction comes around, people's interest in safe financial strategies is highly likely to rise, just like last time. For providers of guaranteed insurance solutions, in the form of life and annuity products, this presents an excellent opportunity.

With their contractual guarantees and backing from strong, sturdy insurance companies, life and annuity products offer a hard-to-find value proposition of financial security and safety.

U.S. stock markets have reached new highs and interest rates continue to linger at historical lows. When the market does correct itself, will you be ready to capitalize on this unique opportunity to help your clients? Will you be well-prepared as a branded expert of Safe Money solutions?

Ready to get started? Visit www.safemoneybroadcasting.com/grow-business-now and begin using SafeMoney.com to grow your business profitability today!

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Close More Sales Faster and Easier with the All-Done-for-You SafeMoney.com Advisor Program!

Since 2012, SafeMoney.com has helped countless retirement investors achieve financial security and hundreds of advisors grow their business. In some cases, advisors have 10 – 30x'd their investment by using this done-for-you program! Check out these testimonials below, then get started with this service, which costs you less than a daily cup of coffee.

"The materials for advisors to use that are a part of your Safe Money membership are great! I recently used some of the new charts/graphs that are available to help close two annuity cases. **The first one was for \$140,000 and the most recent one was for \$500,000.** I love how the materials look and they are easy for the prospect/client to read and understand. Great for third-party material use. Doesn't look like you're trying to push a specific company/product. And the help I receive from the Safe Money staff is super. They stay in touch and let me know of new ideas that they have that can help me increase my production." – JB, Texas

"The cost is very reasonable... I have been in the industry for over three (3) decades and have rarely seen so much offered to help advisors market their practice for so little cost. You also can be listed in your respective licensed home state as a recognized 'Safe Money Advisor.' This lends great credibility to your practice... Thanks for your great services and presence in our industry." – CDF, North Carolina



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RESEARCH NOTES

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