

## Marketing Financial Services To Seniors

The wisdom and insight contained in this book can help make the library a center for positive aging.

Designed to educate consumers about financial issues associated with aging, these two volumes contain 185 alphabetically arranged articles on topics related to financial education, advisors, and support; economic and income security; employment, work, and retirement; family and intergenerational issues; financial investments and insurance; health care and health coverage; housing and housing finance; legal issues; and quality of life and well-being. Sample topics include consumer protection for older adults; asset allocation after retirement; cash flow planning for retirees; financial recovery in later life; investment clubs; retirement planning software; state and area agencies on aging; federal and state disability programs; medicaid; nutrition programs; social security privatization; early retirement incentive plans; marriage and older adults; charitable contributions; growth capital for older entrepreneurs; drugs and senior citizens; identity theft; and disaster preparedness for older adults. Annotation 2004 Book News, Inc., Portland, OR (booknews.com).

The current shift in demographics - aging and shrinking populations - in many countries around the world presents a major challenge to companies and societies alike. One particularly essential implication is the emergence and constant growth of the so-called "silver market," the market segment more or less broadly defined as those people aged 55 and older. Increasing in number and share of the total population while at the same time being relatively well-off, this market segment can be seen as very attractive and promising, although still very underdeveloped in terms of product and service offerings. This book offers a thorough and up-to-date analysis of the challenges and opportunities in leveraging innovation, technology, product development and marketing for elder consumers and employees. Key lessons are drawn from the Japanese lead market as well as other select countries.

Shows how any business owner can break out of the sea of competing look-alikes to become slightly famous.

50+ Library Services

The Mature Market

Targeting Transitions

Marketing to Consumers During Life Changes

Senior Services Today

Report on the Activity of the Committee on Financial Services for the 108th Congress

*The rapid increase in global services during the last few decades is without doubt one of the most challenging social, cultural, political, and especially economic, forces of our time. Services have supplanted agriculture, manufacturing and resources, as the primary source of international competitive advantage in many countries, providing wealth, employment, and almost unlimited future opportunities for growth, whether in traditional or more innovative forms. This book explores the strategic management of services through an Integrated Services Management Model which links operational, marketing, financial and human resource management functions, within a broad and diverse collection of international, regional, and local service contexts. It contains numerous case examples, student projects and exercises, designed to illustrate common problems and innovative*

*approaches, with a particular focus on the Asia Pacific and Australasian regions. Statistics show that one out of every five Americans suffer from a disability. Whether the disability be mental or physical, proper care is required for one's own health and financial needs. Since finding the proper care affects many Americans, financial advisors and policymakers strive to find a system that financially supports Americans with disabilities. This includes research on how to find accommodating long term financial services, how to investigate and manage marketing demands and how to work with external advisors and policy makers. This book explores the many different possibilities of financial reform and services for those with disabilities nation-wide.*

*The Mature Market provides the guidance needed to tap the lucrative senior market and attract the formidable spending power of mature customers. It contains ideas and information to help fine tune marketing strategy and improve advertising results on products and services targeted to seniors. The book segments the over-50 population into target markets defined by usage and lifestyle — the young-old in their 50's, the active seniors in their 60's and early 70's, and the elderly 75 and over. In addition, The Mature Market is a single-volume sourcebook with charts, tables, lists of senior publications and mailing list sources, and other practical and timely information to help win the 62 million senior consumers.*

*Basics Marketing 01: Consumer Behaviour examines the relationship between consumers and culture, and the impact of current trends on consumer behaviour. It explores the different ways in which consumers around the world respond to marketing strategies, examining the interpretation of new stimuli using existing knowledge, and how both new and remembered knowledge combine to influence purchasing behaviour. Finally, there is a detailed examination of the influence of ethnicity, religion, class, age and gender on consumers' actions and the importance of understanding the challenges and diversity of a global marketplace.*

*Marketing Long-Term and Senior Care Services*

*A Practical Guide for Group Facilitation*

*Get Slightly Famous*

*Innovation in Action*

*Marketing to Older Consumers*

*Bite-Sized Insights For Creating Effective Approaches*

Designed specifically for the needs of the focus group moderator, this comprehensive guide covers everything from pre-session participant recruitment to post-session reporting. In addition, the author includes a wealth of advanced and new techniques, such as those for managing group dynamics, energizing a tired group, projective techniques, personality association and position fixing. Extremely practical and well-written, the book includes chapter summaries and a helpful glossary. The roadmap to success for financial professionals using real-world examples, practical how-to's, and a structured approach to marketing

strategy and tactics that covers the basics for beginners and inspires new ideas for marketing pros The Financial Marketing Services Handbook, Second Edition gives sales and marketing practitioners the practical tools and best practices they need both to improve their job performance and their retail and institutional marketing strategies. The FSM Handbook guides marketing and sales professionals working in an industry characterized by cut-throat competition, client mistrust, transformative technologies, and ever-changing regulation, to understand the practical steps they must take to turn these threats into opportunities. Providing invaluable information on how to target, win, and retain profitable customers, the book presents an overview of the basic marketing functions—segmentation, positioning, brand building, situational analyses, and tactical planning—as they relate specifically to the financial services industry. With up-to-date case studies, showing what has worked and, more tellingly, what hasn't, the book demonstrates how to effectively utilize the marketer's toolbox—from advertising and public relations to social media and mobile marketing. Discusses how social media (Twitter, Facebook, blogs, review sites) impact branding and sales Packed with new information on landing pages, email success factors, and smartphone apps Demonstrates how behavioral economics affect marketing strategy Case studies and charts are fully revised and updated The financial industry is under intense pressure to improve profits, retain high-value clients, and maintain brand equity without straining budgets. The first edition has become an industry-standard reference book and The Financial Services Marketing Handbook, Second Edition gives sales and marketing professionals even more of the information they need to stretch value from each marketing dollar.

This collection of original articles sits at the intersection of two interdisciplinary fields: media studies and aging studies. Drawing on both scholarly literatures, we explore the reciprocal influences of aging and mediation in the realms of music, television, celebrity, fandom, social media, film, and advertising/marketing, among others.

The Meaning of Marketing -- Marketing Strategy -- The Environment of Marketing Strategy -- Buyer Behavior -- Marketing Research -- Market Segmentation -- Developing Customer Loyalty -- Marketing in the Digital Age -- Product Strategy -- Prices -- Distribution -- Promotion -- Advertising -- Sales and Sales Management -- Controlling and Monitoring -- Ethical Considerations in Marketing.

And Bring in More Business with Less Effort

The “People Power” Disability-Serious Illness-Senior Citizen Superbook: Book 9. Senior Citizens Guide 1 (Aging, Law, Retirement, Travel, Alzheimers, Health)

## Moderating Focus Groups

Handbook of Communication and Aging Research

Advertising Promotion and Other Aspects of Integrated Marketing Communications

An International Comparison of Financial Consumer Protection

The Professional's Guide to Financial Services Marketing is directed to any financial services professional—from individual representatives to executives of large financial services companies—who is looking for better ways to create the relevant marketplace differentiation and competitive advantage needed to increase productivity and profitability. The purpose of this book is not to provide a how-to manual, but rather to offer practical information, examples, and thought-provoking tips that provide ideas and insights that will enable financial services professionals to improve their own marketing approaches and achieve ambitious marketing goals. With examples drawn from basic marketing approaches and successful consumer marketing, this book provides a fresh perspective on a variety of marketing issues that can make a significant difference to corporate success.

With the aging of the baby boom generation, a growing number of our nation's investors are at or near retirement age. Indeed, data presented at the first "Seniors Summit" held by the Securities and Exchange Commission (SEC) in July 2006 indicated that 75% of the nation's consumer financial assets, valued at \$16 trillion, are held by households headed by someone who is 50 or older. Within the next 20 years, 75 million people will have celebrated their 60th birthday. Because these "senior investors" are a growing segment of investors, financial services firms are increasingly focusing their marketing and sales of investment products towards the senior investor or those investors nearing retirement age. Within this broader context, securities regulators are concerned about the possibility of unscrupulous and abusive sales practices and investment frauds targeted towards senior investors. In fact, some data indicates that although individuals aged 60 or older make up 15% of the U.S. population, they account for 30% of fraud victims. In response to this concern, in May 2006, the SEC and the North American Securities Administrators Association (NASAA) announced a coordinated national initiative designed to protect seniors from

investment fraud and sales of unsuitable securities. Working together with the NASD and the NYSE Member Regulation Inc. (now consolidated as the Financial Industry Regulatory Authority, or FINRA), the SEC and NASAA initiative includes three components: active investor education and outreach to seniors and those nearing retirement age; targeted examinations to detect abusive sales tactics aimed at seniors; and aggressive enforcement of securities laws in cases of fraud against seniors. This joint and collaborative initiative by securities regulators is designed to build on the existing efforts that each regulator had underway, toward a shared mission to protect senior investors. This initiative is active and ongoing. As part of this effort to protect senior investors, regulators initiated a series of coordinated on-site examinations of broker-dealers, investment advisers and other financial services firms that offer so-called "free lunch" sales seminars. These seminars are widely offered by financial services firms seeking to sell financial products, and they often include a free meal for attendees. Sales seminars are often advertised in local newspapers, through mass-mailed invitations, mass-email, and on websites. While specific data is not available regarding the actual number of sales seminars being conducted, regulators believe that the number of sales seminars has increased in recent years, as financial services firms are increasingly seeking to provide advice to seniors and those approaching retirement.

Millions of individuals go through major life transitions each year. Life transitions include graduating, getting married or remarried, becoming parents & grandparents, changing careers, getting divorced, moving, becoming caregivers & retiring. Once you understand the characteristics of people in transition, you can begin to discover the marketing opportunities created by life change.

ALSO FROM AMERICAN DEMOGRAPHIC BOOKS: THE INSIDER'S GUIDE TO DEMOGRAPHIC KNOW-HOW: How to Find, Analyze & Use Information About Your Customers, 3rd edition (ISBN 0-936889-24-1; 1993, \$49.95); THE AMERICAN FORECASTER ALMANAC: 1994 BUSINESS EDITION (ISBN 0-936889-26-8; 1994, \$29.95); HEALTH CARE CONSUMERS IN THE 1990s: A Handbook of Trends, Techniques, & Information Sources for Health Care Executives (ISBN 0-936889-18-7; 1993, \$42.50); TARGETING FAMILIES: Marketing To & Through the New Family Structures (ISBN 0-936889-22-5,

1993, \$39.50); THE BABY BUST: A Generation Comes of Age (ISBN 0-936889-20-9, 1993, \$39.50); SEASONS OF BUSINESS: The Marketer's Guide to Consumer Behavior (ISBN 0-936889-12-8, 1991, \$34.95); BEYOND MIND GAMES: The Marketing Power of Psychographics (ISBN 0-936889-08-X, 1991, \$34.95); SELLING THE STORY: The Layman's Guide to Collecting & Communicating Demographic Information (ISBN 0-936889-14-4, 1992, \$24.95); DESKTOP MARKETING: Lessons from America's Best (ISBN 0-936889-09-8, 1991, \$39.95); CAPTURING CUSTOMERS: How to Target the Hottest Markets of the 1990s (ISBN 0-936889-08-X, 1990, \$34.95). American Demographic Books, P.O. Box 68, Ithaca, NY 14851. To order call: 1-800-828-1133.

Plunkett's Almanac of Middle Market Companies 2008 is designed to be time-saving business development tool for professionals, marketers, sales directors, consultants and strategists seeking to understand and reach middle market American companies. It will also be of great use to placement, recruiting and human resources professionals, as well as professionals working in economic development, lending and media. It covers competitive intelligence, market research and business analysis--everything you need to identify and develop strategies for middle market corporations. Coverage includes all major business sectors, from InfoTech to health care to telecommunications and much more. (We have intentionally omitted retail companies and banks.) These profiles and details on over 500 middle market firms are pulled from our extensive company and industry databases. We also include a business glossary and a listing of business contacts, such as industry associations and government agencies. Next, we profile hundreds of leading middle market companies. Our company profiles include complete business descriptions and up to 27 executives by name and title. Purchasers of either the book or PDF version can receive a free copy of the company profiles database on CD-ROM, enabling key word search and export of key information, addresses, phone numbers and executive names with titles for every company profiled.

Marketing for Bankers

Protecting Senior Investors: Report of Examinations of Securities Firms Providing Free Lunch Sales Seminars

Managing Services

Filling Gaps Or Emptying Pockets? : Hearing Before the Special Committee on Aging, United States Senate, One

**Hundred First Congress, Second Session, Washington, DC,  
March 7, 1990**

**Using Demographics, Psychographics, and Other Segmentation  
Techniques to Uncover and Exploit New Markets**

**Money Smart for Older Adults Resource Guide**

This recently updated guide produced by the Bureau of Consumer Financial Protection (BCFP) and the Federal Deposit Insurance Corporation (FDIC) provides information on common frauds, scams and other forms of elder financial exploitation and suggests steps that older persons and their caregivers can take to avoid being targeted or victimized. The mission of the BCFP, a government agency, is to make markets for consumer financial products and services work for consumers by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. The FDIC is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system.

For the next 20 years, roughly 10,000 citizens will hit medicare eligibility each and every day. Understanding their attitudes, interests, spending patterns, buying preferences and the emerging opportunities for profiting by targeted development and marketing of products and services to them is vital to the forward thinking entrepreneur and marketing executive. There is no product, service, industry or profession category unaffected by this demographic sea-change. The leading-edge boomer and senior population quietly controls the majority of the discretionary spending and investing capability, so this is the roadmap to the money.

This book helps marketers understand how to reach customers from children to tweens and singles to seniors.

Market-leading ADVERTISING, PROMOTION, AND OTHER ASPECTS OF INTEGRATED MARKETING COMMUNICATIONS, 9th Edition discusses all aspects of marketing communications, from time-honored methods to the newest developments in the field.

Comprehensive treatment of the fundamentals focuses on advertising and promotion, including planning, branding, media buying, sales, public relations, and much more. Emerging topics get special attention in this edition, such as the enormous popularity of social media outlets, online and digital practices, viral communications, and personal selling, along with all of their effects on traditional marketing. Revised to make ADVERTISING, PROMOTION, AND OTHER ASPECTS OF INTEGRATED MARKETING COMMUNICATIONS, 9th Edition the most current I.M.C. text on the market, chapters address must-know changes to environmental, regulatory, and ethical issues, as well as Marcom insights, place-based applications, privacy, global marketing, and of course, memorable advertising campaigns. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Market Segmentation

Lifestyle Marketing

No BS Marketing to Seniors and Leading Edge Boomers

Bank Marketing

Medigap Policies

Examining Regulatory Relief Proposals for Community Financial Institutions

**This book was written to help practitioners more effectively design and market products and services to the older consumer. It helps the reader understand how older consumers behave in the marketplace and why they behave the way they do. The book summarizes existing knowledge on their behavior in the marketplace, explains reasons for consumer behavior in later life, and helps the reader translate**

**knowledge into marketing action.**

**This informative guide to marketing offers you a wealth of ideas for surviving and thriving in the tough competition of health care today. You'll learn about marketing approaches through a wide range of programs: market segmentation, product line marketing, marketing physician services, using PR, advertising, building patient loyalty, the hospital product mix, outcome marketing, & more. With Health Care Marketing Management on hand, you'll have a guide to the most successful up-to-date strategies & techniques. You'll be able to sort through the confusion surrounding health care marketing and select the right methods for your organization.**

**Senior Services Today will help library staff provide excellent services and programs for older adults. This practical guide's purpose will guide libraries and seniors in cultivating symbiotic relationships with a key community by intertwining the library's core mission with seniors' personal values.**

**This introductory textbook shows you how to apply the principles of marketing within the hospitality industry. Written specifically for students taking marketing modules within a hospitality course, it contains examples and case studies that show how ideas and concepts can be successfully applied to a real-life work situation. It emphasizes topical issues such as sustainable marketing, corporate social responsibility and relationship marketing. It also describes the impact that the internet has had on both marketing and hospitality, using a variety of tools including a wide range of internet learning activities. This 3rd Edition has been updated to include: Coverage of hot topics such as use of technology and social media, power of the consumer and effect on decision making, innovations in product design and packaging, ethical marketing and sustainability marketing Updated online resources including: power point slides, test bank of questions, web links and additional case studies New and updated international case studies looking at a broad range of hospitality settings such as restaurants, cafes and hotels New discussion questions to consolidate student learning at the end of each chapter.**

**Proceedings of the 1992 Academy of Marketing Science (AMS) Annual Conference**

**Basics Marketing 01: Consumer Behaviour**

**Plunkett's Almanac of Middle Market Companies 2009**

**A Handbook of Information for Strategy Development**

**Encyclopedia of Retirement and Finance**

**The Financial Services Marketing Handbook**

**This work shows that aging is not only an individual process but an interactive one. The study of communication can lead to an understanding of what it means**

to grow old. Many of the chapters work to deny earlier images of aging as involving normative decrement to provide a different view of aging.

This third edition offers you an opportunity to master the details of the marketing process. *MARKETING FOR BANKERS* defines what marketing is & why your understanding of this concept is essential in today's competitive economic environment. Chapters are devoted to "The Development of a Situation Analysis," "Objective Setting & Strategy Formulation," "Consumer & Organizational Buying Behavior," "Target Market Selection & Position Strategies," & "Promotion Strategy: Advertising & Sales Promotion," among many other topics.

I read a lot of psychobabble and softball articles about the psychology of aging. It's all basically simple and the same: Use it or lose it. The idea is to stay active both by yourself in doing inspired activities and in contact with other people. I can go back to Erik Erickson's archaic theory of eight stages of life from around 1971 which despite all its psychobabble, comes down to one thing: You're either active doing something you feel has meaning and interacting socially and intimately with other people or you're alone in a room somewhere, not doing much of anything, feeling sorry for yourself. One reason I don't like psychobabble is that they make everything a dramatic either-or situation. Most older people aren't intensely active or popular with a big group of people but they don't feel lonely and depressed either. They live adequate, comfortable lives day by day. You don't need some great purpose in life or deep intimate relations with other people.

This volume includes the full proceedings from the 1992 Academy of Marketing Science (AMS) Annual Conference held in San Diego, California. The research and presentations offered in this volume cover many aspects of marketing science including marketing strategy, consumer behavior, international marketing, retailing, marketing education, among others. Founded in 1971, the Academy of Marketing Science is an international organization dedicated to promoting timely explorations of phenomena related to the science of marketing in theory, research, and practice. Among its services to members and the community at large, the Academy offers conferences, congresses and symposia that attract delegates from around the world. Presentations from these events are published in this Proceedings series, which offers a comprehensive archive of volumes reflecting the evolution of the field. Volumes deliver cutting-edge research and insights, complimenting the Academy's flagship journals, the *Journal of the Academy of Marketing Science (JAMS)* and *AMS Review*. Volumes are edited by leading scholars and practitioners across a wide range of subject areas in marketing science.

Aging, Media, and Culture

The Silver Market Phenomenon

Americans with Disabilities

Essentials of Health Care Marketing

Reaching the New American Consumer

Hospitality Marketing

This book explores consumer protection in the major financial markets in the world and provi

international comparison among the countries of different cultural background and economic development. Each chapter describes the major issues of financial consumption in the selected country and the efforts to counter the problems of financial consumption. The innovation and renovation in the financial institutions and the public policies for consumer protection are also analyzed for their potential impacts on the future development of financial markets.

**THE SCARY TRUTH:** The middle-class consumer population—and their buying power—is massively shrinking. Customers are buying less and in fewer categories. **THE SILVER LINING:** It takes no more work to attract customers from the explosively growing Mass-Affluent, Affluent, and Ultra-Affluent populations eager to pay premium prices in return for exceptional expertise, service, and experiences. In this new edition of *No B.S. Marketing to the Affluent*, millionaire maker Dan S. Kennedy shows you how to re-position your business, practice, or sales career to attract clients for whom price is NOT a determining factor. Learn how to sell to those who will always be spending as Kennedy shines the spotlight on the practical strategies used by The Ritz-Carlton, Harrah's Entertainment, Dove, AARP, Dr. Oz, Starbucks, Williams-Sonoma, DeBeers, the health and wellness industry and many other fascinating and diverse true-life examples. You'll also discover how to: Use 10 surprising emotional buy triggers the affluent find irresistible Stop selling products and services and learn how selling aspirations and emotional fulfillment is more profitable Use Kennedy's Million-Dollar Marketing System. A step-by-step blueprint comparable to those developed for six-figure clients, ready for do-it-yourself use Apply the magic language of "membership" to your business for the affluent... from pizza shops and medical practices to retail stores and pet hospitals. *No BS Marketing to Seniors and Leading Edge Boomers* Entrepreneur Press

Here is detailed, practical advice for the administrator or practitioner of long-term and senior services. Experts offer effective techniques for increasing the visibility and scope of those services through modern marketing practices.

Hearing Before the Special Committee on Aging, United States Senate, One Hundred Seventeenth Congress, Second Session, Washington, DC, September 4, 2002

Health Care Marketing Management

No B.S. Marketing to the Affluent

A Practical Guide for Librarians

A Gold Mine of Ideas for Tapping the 50+ Market

Hearing Before the Subcommittee on Financial Institutions and Consumer Credit of the Committee on Financial Services, U.S. House of Representatives, One Hundred Thirteenth Congress

*This introductory textbook shows you how to apply the principles of marketing within the hospitality industry. Written specifically for students taking marketing modules within a hospitality course it contains examples and case studies that show how ideas and concepts can be successfully applied to a real-life work situation. It emphasises topical issues such as sustainable marketing, corporate social responsibility and relationship marketing. It also describes the impact that the internet has had on both marketing and hospitality, using a variety of tools including a wide range of internet learning activities.*

*A business development tool for professionals, marketers, sales directors, consultants and strategists seeking to understand and reach middle market American companies. It covers important business sectors, from InfoTech to health care to telecommunications. Profiles of more than 500 leading US middle market companies. Includes business glossary, a listing of business contacts, indexes and database on CD-ROM.*

*Business Opportunities in an Era of Demographic Change*

*The Professional's Guide to Financial Services Marketing*

*Plunkett's Almanac of Middle Market Companies: Middle Market Research, Statistics & Leading Companies*

*Report on the Activity of the Committee on Financial Services for the ... Congress*

*Current and Future Long Term Services and Supports*

*No Holds Barred, Take No Prisoners, Guide to Getting Really Rich*