

# MARKETING TO SENIORS: *27 SPECIAL ADVERTISING INSIGHTS*



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# Marketing to Seniors:

## **27 Special Advertising Insights**

The mature market, which I define as people over the age of 55, is an enormous group with incredible buying power.

Because seniors prefer to be regarded as individuals, direct response marketing, which is individualized by its very nature, has an automatic advantage over image advertising.

Here are 27 special insights that will help you market more successfully to this powerful segment of the population.

### **Insight #1:**

Many products and services find a majority of their constituency to be seniors. In fact, seniors account for 40% of total consumer demand. For example, they constitute the majority of mail order buyers, contributors, and subscribers.

### **Insight #2:**

Seniors are the most affluent segment of our society. For example, 77% of all assets in the United States are owned by individuals over the age of 55. Seniors have five times the net worth of the average American.

### **Insight #3:**

Seniors are savvy consumers, and they are just like every other human being. They care about three things: Me, Myself and I.

### **Insight #4:**

The senior market is composed of many subgroups. They are identifiable by three main groups: pre-retirees (people between 55 and 62), active retirees

(63 to 74) and seniors (75 and over). Your marketing should differ accordingly for each group.

Advertising must relate to the experiential background of the mature market. A senior's lifetime of experiences is an important element in designing your offer. These experiences should be acknowledged if you hope to motivate the mature consumer to buy. Nostalgia and clichés can be utilized profitably. Instead of modern jargon and images, use language and references to fond memories with which the seniors can identify. Why do car commercials play songs from the 1960's/1970's? Immediate, positive interest and identification.

#### **Insight #5:**

Personalize the selling/buying process as much as possible and build rapport. Be aware of the senior ideal, as opposed to the mass-market ideal. Seniors prefer to be regarded as individuals. Their buying history began at a time when merchants knew them personally. This is the last group of people in our society to enjoy personalized relationships with the people who provided them with goods and services. Unlike the generations that have followed, the mature market is not a product of an impersonal, mass-produced world.

#### **Insight #6:**

Seniors respond to different mediums:

- A certain percentage of them are highly direct mail responsive (see Insight #1)
- A certain percentage are great responders to radio and television commercials
- A very large number respond to banner ads, paid search and retargeting campaigns

That's why testing media and an integrated campaign is optimal to dominating this market for your product or service.

**Insight #7:**

Seniors like to receive mail. One of the major blunders marketers make is thinking that members of the mature market aren't willing to read, or are unable to understand or comprehend. In fact, they are one of the most responsive groups to this marketing medium. They look forward to receiving mail and read it carefully. Seniors are willing to read longer letters, longer copy and they are the best mail-order buyers in terms of frequency, multiple purchases and higher dollar amounts. That's why an informational approach can be so successful with seniors.

Direct mail is used heavily by those marketing to seniors... because it usually works better than other media.

**Insight #8:**

Seniors respond positively to direct response television and radio. This is exemplified in the success being enjoyed by insurance companies, reverse mortgage, gold and silver, and those companies marketing "oldies but goodies" music.

One reason infomercials are effective when aimed at this group is that the format is more leisurely and more step-by-step. This ties in with Insight #11, reinforcing the fact that seniors want to feel that they are making the decision to buy gradually and without coercion. Direct response radio – primarily in the talk and news genres – also produces good results.

**Insight #9:**

Use an integrated approach. Your ultimate marketing approach to seniors is an integrated campaign. Your prospect receives an email showing the direct mail about ready to come and asking them to look for it. The direct mail arrives, followed by an email showing again the mailer. Then facebook newsfeed also shows your offer. They see the video on your landing page

that tracks with the direct mail. The banner ad retargeting goes on. Radio and TV simultaneously hitting will increase your overall response as well.

**Insight #10:**

Facebook for seniors is responsive, especially in the 55-70 range. Custom list, the new video, and targeting features all enhance this media.

**Insight #11:**

Use examples instead of statistics. Seniors are unimpressed with numbers. They are, however, impressed with examples of an individual with whom they can identify, who uses a certain product or service. An example might be a celebrity or other recognizable individual who shares that: "I use it," or "I wear it," or "I drive it," or "I drink it."

**Insight #12:**

Resistance to change and dedication to tradition are important characteristics of the senior market. Avoid the suggestion of change and newness as much as possible. For example, market your products as simple to use, non-disruptive to one's lifestyle and something that makes life more comfortable.

**Insight #13:**

The idea of exclusivity works well with seniors. Members of the mature market are especially prone to buying products and services that aren't necessarily available to everyone.

**Insight #14:**

Some seniors feel that their age gives them status, while others feel crushed by the aging process. Be aware of those dichotomous perceptions as you create your advertising. Also, be aware that even though 70% of people over 70 have some sort of chronic health condition, they tend not to dwell on it, and neither should marketers.

**Insight #15:**

Since their buying habits are conservative, and they want to be in control of the buying decision process, the mature market is more likely to buy if you use powerful, specific “reasons why” copy. Copy that helps them make a decision will do better than copy that tries to hype itself or push the mature consumer into buying.

That’s why value added copy will see an increase in response (see V.I.V.A. – Valuable Information, Value Added).

**Insight #16:**

Seniors have had years and years to acquire a high level of skepticism. Prove your claim with endorsements and testimonials. And use reviews and a “star” system. Seniors love and know them.

Also, use positive but realistic images rather than the more common “plastic” images of a smiling older couple.

**Insight #17:**

Members of the mature market are extremely cautious about the buying process. As major targets of rip-off artists, seniors tend to be more distrustful than other segments of the market. They don’t like to give out their credit card number, many refuse to order via Toll-Free numbers or online, and they are on the lookout for anything that seems like a rip-off.

Stress security in your copy.

**Insight #18:**

Avoid any confusion. The wording of your advertisement must be clear and straightforward. Confusion kills response.

**Insight #19:**

The mature marketplace prizes value.



Remember even retirees with a comfortable nest egg are still on fixed incomes. The mature market seeks to get the most for every dollar and make their money last. For this reason, mature consumers prize value and look for it in every buying situation.

Use premiums in your advertising. Seniors appreciate added value, special offers, coupons, free gifts, samples, and, of course, discounts.

I have found offering a special "senior discount" will increase response. (Ask me at [craig@cdmginc.com](mailto:craig@cdmginc.com) for special wording).

As in any direct response campaign, the premium should be related to the primary product being sold.

### **Insight #20:**

Seniors have problems with physical limitations to varying degrees. For example, many have trouble with eyesight.

But, the answer isn't to avoid marketing to them. The answer is to adjust the marketing piece by avoiding small type, cramped type and crowded copy. You'll increase your response if you use 12-14 point type or larger in all communications. Even in your web shopping cart, make fill-in areas large and easy to navigate. Use large copy and reinforcing graphics.

I once tested 10 point vs. 14 point in a direct mail piece... the 14 point (with identical copy) boosted response by over 18%.

Here are a few additional hints. When designing printed material for the mature market, make the act of responding easy. For example, in direct mail you do this by simplifying the response device and providing ample room to write their name and address. Another important rule for both print and online is to avoid reverse type. Reverse type can cut your readership by a whopping 75%.



**Insight #21:**

The use of videos has been a real boon in marketing to seniors. Seniors will watch videos from emails, facebook, and youtube, as well as DVDs, and respond very positively to them.

**Insight #22:**

In your layout, use graphics that emotionally connect with your mature prospects. Avoid stereotypical pictures that have older Americans in rocking chairs and golf courses. Use active pictures that suggest a vibrant life after 55. Pictures that include grandchildren, sporting events and travel are other response-boosting images.

It's a good rule of thumb to use pictures of people 10-15 years younger than your target audience.

**Insight #23:**

The mature market has one thing in common, they will either respond by (1) phone, (2) online ordering, or (3) mail.

With a few exceptions, most mail response is down as online response rises. The big trend with direct mail, in fact, is not even to include a business reply envelope (BRE).

The 55-67 age group are using online ordering or responding with greater confidence than older seniors. Interestingly, 1 in 4 mobile shoppers in the U.S. is age 55 and above, which reflects the overall population.

There is no difference in this group of responders between male and female. In general, 57% of women made a purchase online in 2013 compared to 52% men. Even the use of smartphones is pretty well divided, with 22% of men making purchases on their smartphones compared to 18% women.

**Insight #24:**

The hot markets for the next 10 to 15 years for this segment of the population are service-oriented. They consist of travel, health and fitness, household services, family fun, convenience, information services, investment and financial services, safety and security. Grandparenting represents an enormous additional marketing opportunity.

**Insight #25:**

Address your prospects in a straightforward manner about their concern for making a good decision – or in the case of lead generation, no special commitment yet. Talking down to them or in a condescending way will be an immediate turn-off.

Include several mentions of your attention to customer service. Mature buyers like feeling reassured when they make a purchase. Also, including an easy money-back guarantee for a purchase will be a sure response booster.

**Insight #26:**

Seniors may be thinking of others. A large number of seniors are committed – many passionately so – to leaving wealth, property and investments to their kids and/or grandkids. They want to be good stewards of their money. They may sacrifice, endure inconveniences, or forego desires to leave something to love ones.

To be proactive in your copy, let them know it's OK for them to consider your product or service first, especially if it can help their heirs.

**Insight #27:**

Seniors are great gift givers. Think in terms of doing seasonally targeted advertisement campaigns. Know birthdays and anniversaries, even of kids or grandkids for targeted database marketing.

Would you like more information about reaching the senior market through direct response advertising? If so, please contact Craig Huey at (310) 212-5727, fax (310) 212-5773, email [craig@cdmginc.com](mailto:craig@cdmginc.com), or write to Creative Direct Marketing Group 21171 S. Western Ave., Suite 260, Torrance, CA 90501.

***I'll be glad to talk to you about these powerful marketing tools. One of them could provide you with the breakthrough you've been looking for. Please call me at (310) 212-5727 or email me at [craig@cdmginc.com](mailto:craig@cdmginc.com).***

*Craig Huey is America's #1 marketing authority in marketing to seniors. Using direct mail, TV, infomercials, radio and online marketing, he has generated more sales and leads for seniors than any other marketer or ad agency. Winner of 79 industry awards, he has tested over 10,000 variables to the senior market. His ad agency CDMG has clients internationally, helping launch companies into multimillion dollar corporations and making large companies larger and more profitable.*



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