

What can we learn from millennials?





Who is Moneyfarm?

What we offer



World class tech engineering



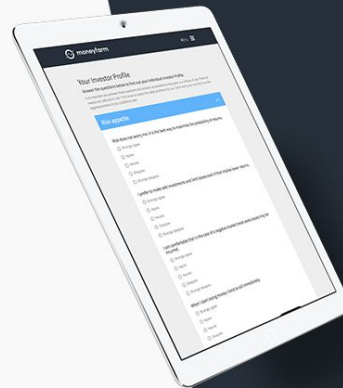
Cost efficient



Transparent process



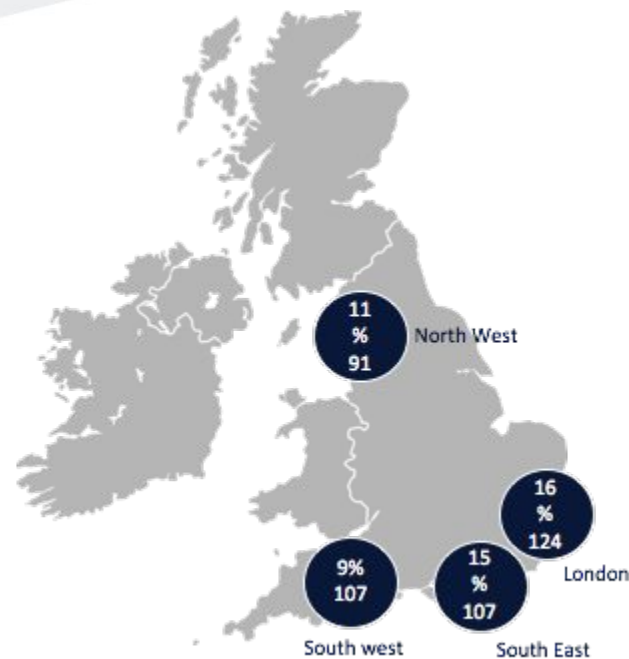
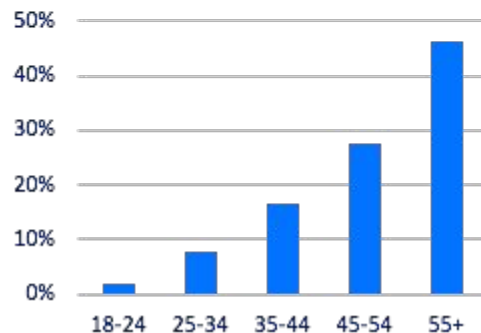
Human support



Why we target 35+

Millennials have shorter term financial goals

- We launched in Italy in 2012 and we discovered millennials are a tough market
 - High youth unemployment
 - Spend longer in education
 - House purchase is the first priority
 - Lower disposable income



The Moneyfarm target market has already bought their first home



Over
>£50k

In income



Over
>£100k

In assets



35

Or older

How we market



The messaging

The screenshot shows the homepage of 'This is MONEY.co.uk', a financial website. The main banner features the text 'Invest in veg' next to a cucumber with a red location pin. Below this is a navigation bar with categories like 'SMALL BUSINESS', 'DIY INVESTING', 'GUIDES', 'COMMENT AND BLOG', and 'INDEX INVESTING'. A sidebar on the left contains the text 'You have one life. Invest wisely.' and 'Find out more'. The main content area includes a 'BEST BUYS TABLES' section with sub-sections for 'Credit cards', 'Cheapest loans', 'Savings accounts', 'Current accounts', 'Best mortgages', and '£12.50 share dealing'. A prominent article headline reads: 'Pensions gap pain: Don't expect to retire before you turn 70 unless you're very wealthy, new report warns'. The 'moneyfarm' logo is visible in the top left and right corners.

An advertisement with a pink-to-purple gradient background. The text 'Invest in love' is written in a large, white, sans-serif font at the top. Below the text is a photograph of a slice of toast with a heart-shaped cutout in the center, filled with a red, tomato-like substance.

An advertisement with a solid blue background. The text 'Invest in playtime' is written in a large, white, sans-serif font. On the right side of the banner is a close-up image of a green dinosaur's head, showing its mouth and teeth.

The channels

- Awareness drivers
 - Key underground stations – always cross track
 - Radio: LBC + Classic + Heart
 - Prospecting digital banners (programmatic + partnerships)
- Familiarity drivers
 - Partnership with the Telegraph
 - Content on social media (primarily Facebook)
- Be there at the point of consideration
 - Paid search
 - Affiliate partnerships

Top things we've learned from millennials

Keep it simple

- Eye catching messages
- Clear calls to action
- Don't be afraid to stand out

Be where they are

- Be unavoidable
- Use informal channels
- Find ways to interrupt the everyday

Make it easy

- Know when your product will be used
- Don't put barriers up
- Let them flow through seamlessly

Be transparent

- Don't hide information
- Have the awkward conversations
- Give them the option to stop



Thanks

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