



**Digital
Marketing *for*
Financial Services
Summit**

**A COMPLETE SERIES OF
FINANCIAL MARKETING
EXCLUSIVE INSIGHTS FROM
LEADING BRANDS**

FinancialDigitalMarketingWest.US

We interviewed a select number of speakers from our entire DMFS Summit Series to share their thoughts on the key trends and issues impacting the financial industry.

Read on to learn these top priorities:

Security, privacy and compliance, AI and machine learning, New demographics, Voice-enabled search, Consumer advocacy, Personalization, Seamless CX, and more...

Exclusive insights from more than 20 leading brands:



Question 1

What are the issues and trends Financial services marketers should be prepared for in the next year?



What are the issues and trends financial services marketers should be prepared for in the next year?



Linda Duncombe

Managing Director and Head of Growth, Chief Marketing Officer

Citi Fintech

Money will remain omnipresent but in new and emerging forms, in touches and taps vs. cash and swipes. Consumer trends will continue to rapidly shift towards cashless and device dependent as the cultural change to speed up and simplify transactions continues.

Retailers and restaurants will continue the move to embrace technology that allows cashless transactions, salad chains such as Sweetgreen and Tender Greens are two examples that have already eliminated cash. Starbucks is experimenting with the concept in Seattle and Shake Shack in New York City. Today even vendors at flea markets and craft fairs are cashless, using technology like Square.

Advancements in social media commerce will further integrate finance with social and lifestyle ecosystems for both sending and spending. This will lead to more competitive marketing on social than ever before. Consumers increasingly want to see value in any kind of advertising and are quick to “skip” any media that does not resonate.

Digital will continue to be the centerpiece of modern finance as both big banks and emerging fintech’s focus on moving to where our customers are. AI and voice play a key role and will reshape our interactions with technology and finance. As marketers we must find a balance between matching the right offers with the right consumers, not giving too much or too little, and always ensuring the offer fits their lifestyle and needs. At Citi one of our most important strategies and learning tool is co-creation. Customer Co-Creation means we start with the customer and maintain a maniacal focus to solve for their needs. We are got to know our customers and then guide them to financial health through meaningful recommendations and trusted advice.

- DMFS NY Speaker, 2018



Michael Wickware

CMO

Planswell

I think machine learning will be the single most significant trend in financial services marketing in the next year. At Planswell, we’ve reduced the cost of acquiring users by something like 80% thanks to machine learning. In the year ahead, we expect machine learning to make acquiring and retaining clients and growing our share of wallet even more efficient. But a word of caution: the machines can’t do it all. You still need human creativity to make things fly. My advice to marketers is to hire geniuses and enable them to work with the machines.

- DMFS NY Speaker, 2018

What are the issues and trends financial services marketers should be prepared for in the next year?



Brent Korte

Chief Marketing Officer

Ameritas Life Insurance Corp

As more companies pivot toward customer-centricity and away from only focusing on product and distribution needs we will find Marketing teams taking on new responsibilities. Customer Experience, Insights and Analytics will become common capabilities that Marketing teams will develop. Digital responsibilities will go beyond websites to thinking through how customers want to interact at all touchpoints throughout the tenure of their relationship with a company. Additionally, innovation teams and labs will move to be more closely aligned with Marketing teams as they are best positioned to understand the customer, constantly looking to the future and open to finding new and disruptive ways of producing growth and value for the enterprise.

- DMFS Toronto Speaker, 2019



John T. Renz

Vice President, Marketing Content & Advertising

Prudential

Compliance. This is the ever-present challenge for anyone in a regulated industry. It would be so easy if we could just say or do anything we would like, but it's not that simple. In the U.S., for example, there is a lot of activity in Washington D.C. that may create new pathways to financial wellness, but there are constraints about what can be said and what can be promised. And while that can be a big obstacle, I prefer to look at it as an opportunity to change the conversation and be more open and direct with content. There's an elegance in being simple and direct and frankly I believe that's welcome, regardless of audience.

Connectivity. There will be the continued need to meet people where they are. There are some financial services marketers that are doing a great job here. Others, not so much. There is a generation entering the workforce that has never not known life without the internet, mobile devices, and personalized services. Smart financial services marketers recognize this and are taking steps to be there for folks, wherever "there" is.

Relatability. While true in nearly all industries, I believe that, in financial services, it is absolutely critical to connect with folks on a human level. That's because the topic of finance continues to intimidate and confound so many. There's been a lot of work done in the space of behavioral research to understand why individuals don't take the actions that they know to be right. Everyone knows they need to save for retirement, yet 1 in 3 Americans have nothing saved. Everyone knows it's wise to have savings for a rainy day, yet 60% of Americans would have to go into debt for an emergency expense of \$400. There will be the ongoing good fight of finding how to best connect with folks and help them relate to the challenges and to not be afraid to take action to improve their situation.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Cheryl Boodram

VP, Sales and Marketing

Chief Financial Credit Union

At the 2018 DMFS, Betsy Chung, SVP and CMO, TD Canadian Bank, said: “There is no longer digital marketing, marketing is digital.” This statement beautifully simplifies the world marketers live in now. We are in the age of AI, automation and targeting capabilities so specific my social media platforms know what I need before I do. While I proudly refer to myself as a “FinTech Nerd” – I feel this is the point where we must be the most diligent in protecting our consumers.

Marketers have the power to influence - this is tremendous power and not to get all Spiderman on this, but “with great power comes great responsibility.” We deal in people’s money...the culprit of most marital arguments, one of the most common causes of stress and not a place where the average consumer feels completely confident. I believe the biggest win for financial industry marketers in the coming year will be in providing honest, educational content that meets our consumers where they are and when they need us.

Basically, I hope this year we will use our powers for good; that we stop blasting people’s inboxes with unwanted emails or bombarding phones with unsolicited calls like the overly friendly computer named Brittany that has called me 10 times to tell me this is her final attempt to reach me about a student loan opportunity. Rather that we help someone understand how to build their credit score, so they don’t need computer Brittany to beat their rate because they already know how to find and qualify for the lowest one out there.

While technology is seemingly our best friend, it also represents our most significant threat and is at the heart of the paradigm shift occurring in the financial industry. Silicon Valley is at the door and, in my opinion, we are putting far too much faith in the ability of regulatory burden to hold up the long-standing financial industry barriers to entry. In the United States, Fintech companies have been invited by the Office of the Comptroller to apply for special national charters. I order and pay for my Starbucks in an app; my Venmo account has a debit card – how much has our interchange income already been affected and what is next?

I am hopeful this year we are going to continue to see more marketers understanding how important it is to manage our investments and draw a direct correlation to revenue. Marketing merely is no longer a place where people that don’t like math can hide; today’s marketer needs to have a grasp of many disciplines including financials, data analytics, psychology, and technology. I hope to see more of us taking our seat in the board room this year; we have valuable insight to add to the discussion.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Gwynne Fane

Vice President Marketing Communications

WealthBar

Financial services marketers need to be crystal clear with their brand proposition. Traditionally, lack of choice has made it easy for financial service providers to maintain homogenous brands. But new fintech options have now become more mainstream forcing marketers to rethink their brand's identity. Be honest and clear with 'why you' and help consumers understand if there is a fit. Attracting clients is expensive and an everything to everyone approach won't help you stand out. Marketers need to ensure they're making a connection with someone who will truly realize the value of their service offering and hopefully, go on to become an advocate for the brand - which is ultimately the most powerful marketing there is.

In a time where the cost of digital advertising has skyrocketed, marketers need to gain a better understanding of what prospects really value. Leveraging AI to execute pointed behavioural content marketing campaigns can make all the difference in keeping their cost per acquisition low. The adage being in the right place in the right time with the right message still holds true.

Marketers also need to really understand and embrace technology and the impact it plays on the daily lives of consumers. Accessibility features like online chat, robust apps and virtual assistant integrations helps keep consumers connected to their money. Embracing technology in a way that's useful (not just trendy) creates stickiness with the consumer and ultimately helps them build a brighter financial future.

- DMFS NY Speaker, 2018

What are the issues and trends financial services marketers should be prepared for in the next year?



Archie Sachdeva

Director, Strategic Marketing

Manulife

The Canadian financial services industry is transforming at a rapid rate. The changes are driven by multiple factors, including:

- a) The emergence of new demographic segments such as the gigs, retirees, millennials and multicultural groups that have diverse needs and behaviors
- b) The digital and data revolution offering opportunity to provide a seamless and customized digital experience
- c) The entrance of technology companies into the financial space offering customers leading digital experiences that customers have grown to expect from all service providers.

Companies will use data analytics to build and distribute new products and services to cater to these new segments thereby optimizing their marketing efforts.

Technology will continue to be the key enabler to drive this transformation. The ongoing focus will be on building a robust and seamless digital customer experience to drive deeper engagement through the entire customer journey. The various tools that will be used for this digital transformation will include the use of AI, content marketing, robotics and marketing automation.

A significant trend that we expect to see is the adoption of voice enabled technology; offering customers a digital experience that will be more personalized, accessible and convenient. Voice based technology data will help in building behavioral and psychographic analytics that could be used to build relevant products to optimize marketing efforts.

With increased technological advancement, a significant challenge will be to keep adequate emphasis on the “human” aspect in the marketing mix. Another challenge will be to protect customer data and build stringent privacy parameters especially while using cloud based technologies.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Lisa Straus

Director, BFS Digital Marketing, Digital Marketing & Sales

Royal Bank of Canada

Digital marketers are faced with the drive to integrate and leverage data, to provide personalized digital experiences for clients & prospects. As consumers become increasingly digital in their day-to-day activities they are expecting ever more flawless and customized digital interactions. In the same way that Amazon & Netflix provide their clients a personalized experience, non-clients are also expecting that their experiences are customized, relevant and timely...even though, as marketers, we have much less data to leverage.

Personalization allows digital marketers to meet the customer's needs more effectively and efficiently and streamline digital interactions. This should ultimately result in increased customer satisfaction and the likelihood of repeat visits and increased conversion.

The need for client centric, contextually relevant information will only increase in importance as digital marketers strive to embrace the trend of big data and AI, to help us survive in the changing digital landscape.

- DMFS NY Speaker, 2018



Jennifer Ishiguro

Vice President, Research & Experience Design

ATB Financial

The trends for next year won't be anything new - customers will continue to expect brands to deliver flawless experiences at every interaction and for those interactions to be tailored to them, in other words customers will expect brands to acknowledge them. The focus instead should be on customer's rising expectations for the above and their intolerance for anything but. This will no longer be a nice to have or an opportunity to delight and will create urgency for brands to mobilize and transform to meet these consumer expectations.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Jo Ann LeClair

Director, Data Science

Scotiabank

Privacy and security will continue to be powerful themes in the Financial services industry impacting marketers as well. Our industry, particularly in Canada prides itself on security but fraud is evolving and we need to keep ahead the changes in criminal behaviour patterns in the digital space in particular. The evolving digital fraud may have a silver lining in that customers will be willing to trade privacy for extra security. If we protect our customers, their identity and their money, they will provide us with more information. We will need to become guides and guardians of our customer's data. In addition, we will need to be more and more transparent about how we are using their information and prepare ourselves for a GDPR type environment in Canada.

AI will continue to generate much discussion. As we move on from the first use cases of chat bots and robo-advisors, many use cases will help augment work or processes to allow humans to do the higher order and creative thinking. On the marketing side, we have been using models for a longer time, however now processing power and access to data is allowing data scientists to use more advanced techniques. Many of these techniques while giving us more accurate predictions make the models more difficult to explain. It will still be important from a business and customer point of view to be able to understand how outcomes are reached. There will also be increased scrutiny on the ethics of AI or machine learning to ensure that bias does not enter the model. Organizations will be developing guidelines for AI/ML if they haven't already.

The previous two points demonstrate the need to be data driven. As marketers in Financial services we have been using data for quite a while however in the future we will need to access more and varied sources of data. We will need to have a more holistic view of customers if we are to serve the as they anticipate and protect their money

In the Fintech space, things are settling down as Banks and Fintechs figure out how to partner and work together. One thing that Fintechs do well that Banks need to do better is identify pain points in the customer journey and "fix" that experience. We need to start addressing this ourselves if we want to stay relevant. As marketers, no matter how good the message, the product and customer list, the effort will be for nought if the experience is not up to par causing customers to abandon the offers presented to them.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Justin Hoffman

CMO

PSA Insurance & Financial Services

I think getting our hands around voice search is going to be a tough and interesting challenge. For a long time now, marketers heads have been focused on how best to position our brands in a “words and images on a screen” landscape. All of a sudden, a significant portion of people’s searching is now taking the form of talking to a smart speaker. Today, consumers are researching products, accessing support, providing ratings and purchasing goods via voice. With all of the research showing an expectation that voice interaction will only increase in the (near) future, how will marketers respond?

- DMFS Toronto Speaker, 2019



Nick Neculescu

Director, Analytics

PC Financial

Without a doubt, the main item to keep an eye on in 2018, is data sharing and privacy regulations. Every few years, it re-emerges as a relevant topic, without significant changes to the way we do business in North America.

This time, however, there are reasons to believe that changes are coming in the near term.

We’ve already heard discussions around the impact of GDPR. The General Data Protection Regulation (GDPR), which comes into effect on the 25th of May, will be the biggest change to data privacy in 20 years.

This is a first step towards stricter rules and guidelines on how we use and share customer data. As we are now in what many people are calling “the data revolution”, more stringent policies would only make it more challenging for marketers to collect customer information and subsequently present customers with the right offer, at the right time, through the right channel.

- DMFS WEST Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Kerry-Ann Stimpson

Chief Marketing Officer

JMMB Group

In the next year, financial services marketers have to pay closer attention to how they communicate with the C-suite. With a number of CMOs indicating that this is still a challenge, marketers must charge themselves to consistently double down on pulling on the right data, measurement tools, and using effective communication techniques, to understand what executives are looking for; and connect those expectations to the role that marketing plays in driving (or supporting) those areas. Doing so makes justifying the marketing investment a whole lot easier.

While the rise of digital marketing has helped to equip marketers with a lot of the data that they need, to speak the language of the C-suite, more ground still needs to be covered. Finserv marketers will, therefore, have to especially focus on:

- Showing the impact that marketing strategies have on the company's financial outcomes;
- Increasing their investment in marketing analytics;
- Gaining alignment around marketing's role in driving growth; and
- Demonstrating how the 'health' of the brand impacts business success

- DMFS Toronto Speaker, 2019



Marianne Forrest

Director, Digital Optimization

CIBC Digital

Successful financial services marketers should be prepared for the following inter-related trends:

Personalization

Winning companies anticipate customer needs to deliver continuous cross channel engagement rather than react to them. Data will drive creativity, and understanding behavioral psychology will inform truly relevant and customized journeys.

Machine Learning

The combination of AI capabilities overlaid with key strategic business rules created by humans becomes the norm. Deciding what key data points to use with caution or not to use at all, and using AI to expedite always-on testing strategies will be key factors of success.

Data Literacy

Data democratization and the proliferation of visualization tools means that every marketer, regardless of specific role, also needs to be a data analyst.

- DMFS Toronto Speaker, 2019

What are the issues and trends financial services marketers should be prepared for in the next year?



Tammy Cash

Executive Vice President, Head of Marketing

Horizons Exchange Traded Funds

In the year ahead, expect financial marketers to be facing the rise of data, automation and content.

- a. Data-driven marketing plans will become the norm. Marketers have to determine the best way to interpret rich data to benefit varied customer journeys. Marketing departments will be in a period of disruption and transition in response to the era of quantitative-based marketing. Keeping up with the level of data available and turning that data into insight and action will be the key challenge in 2018.
- b. Spending on marketing automation will continue to increase. As marketers, we now have the ability to create programs that were unthinkable in years past. Predictive lead scoring will continue to play a great role in building campaigns.
- c. Content marketing is key. Whether it's blogs, videos, infographics or social media, it's become a cornerstone of financial marketing. It's now common to see marketing teams operating as publishers with many former journalists on staff. The demand for engaging content and storytellers has never been higher. Significant investment in the distribution of this content will be required.

- DMFS WEST Speaker, 2019



Maria Belmessova

Marketing Manager User Acquisition and Early Engagement

PayPal

One of the main concerns from both brands' and consumers' perspectives is privacy, especially in a sensitive industry like Financial Services. What happened with Facebook and the changes that GDPR requires has put privacy (or lack thereof) into the spotlight and led us all to take a close look at what we are giving up as individuals in return for convenience.

Marketers will be affected by stricter laws around consumer privacy, which, in return, will change the way we collect and utilize user data, retarget, and buy digital media. However, this will create opportunities for publishers with quality content that can drive your retargeting instead of user cookies. When one door closes, another opens.

- DMFS NY Speaker, 2018

What are the issues and trends financial services marketers should be prepared for in the next year?



Dawn Marchand

VP, Marketing and Direct Distribution

Lawyers Financial

As marketers, we've been talking about "customer experience" for a while now and it's not going away. Continuing trends that I see include:

- Content. We can't simply tell customers what we're good at. We need to show them and engage with them. Content done well can illustrate expertise and help develop an ongoing relationship with new and existing customers.
- Tablets, phones, watches. If customers can't access or do something on their phone, they happily move on to the next company that can.
- Authenticity. Not a new trend but more important than ever. Customers can see right through a 'sales pitch' and shame on us if that's what we're doing. Be authentic, speak about benefits instead of yourself and show that you care for the needs of your customers.

And then there is AI. In all honesty, I don't know how this will affect financial services marketing, but I can't wait to find out!

- DMFS NY Speaker, 2018

Question 2

Does your company use content marketing?
If so, what has been effective for your company in
financial services?



Does your company use content marketing? If so, what has been effective for your company in financial services?



Deborah Hill

Vice President, Customer Success and Operations

MortgageHippo, Inc.

During the last year we have done a few different forms of content marketing a podcast, a joint whitepaper, and a joint case study. We do partner webinars which we consider content marketing. We also repurpose all the magazine articles we submit as blog posts to drive web traffic.

Q. What are top technological tools your company is/are currently using to market effectively?

To market effectively, we currently use Salesforce & Pardot, Social media tools, and Wibbitz (a video creating/editing platform).

Q. What are some ways in which social media helped your company market effectively?

Social media is one of the things we do most consistently. It helps us reach our audience and all it costs is time to post and time to create videos/pictures etc. The mediums we currently use are LinkedIn, Facebook, Twitter & Instagram.

- DMFS MIDWEST Speaker, 2019

Does your company use content marketing? If so, what has been effective for your company in financial services?



Pooja Shah

B2B Marketing Manager

CUNA Mutual Group

Given my 20 years of experience in the financial services industry, on the service, sales and marketing side of the business I think these are few things which differs from marketing in other industries:

- Marketing in Financial services industry is very regulated like the healthcare industry.
- The sales funnel is more relationship based and thus there is niche in every audience catered.
- What may work for B2C audience will not work for B2B audience. Especially on the B2B side – the sales cycles can be longer. This requires more diligence and strategic thinking when guiding a potential buyer through a longer journey.
- Segmentation is the key and knowing your audience and understanding their journey and business experience is a priority before creating any marketing strategies.

Q: Does your company use content marketing? If so, what has been effective for your company in financial services?

Yes. CUNA Mutual Group annuities marketing team uses content marketing primarily. Given the best way to reach the audience we target which is Broker Dealer and Financial Advisors, our content strategy is based on the sales funnel at each audience level.

Q. What are top technological tools your company is/are currently using to market effectively?

Some of the top tools we use are HubSpot (migrating to Marketing Cloud) for our lead gen program and marketing automation; Seismic for sales enablement and as a content management system; Salesforce for CRM integration; and Workfront for managing projects.

Q. What are some ways in which social media helped your company market effectively?

Given the regulated environment, I believe social media is a small part of the overall digital strategy. Having a content strategy to distribute the content through various outlets is our goal and social media is part of it. As a company we have been successfully able to share content via Twitter, LinkedIn, Facebook and YouTube. For the annuities team we are still working on our strategy on how to best use that outlet for content distribution and brand awareness. But it's on top of our mind.

- DMFS MIDWEST Speaker, 2019

Does your company use content marketing? If so, what has been effective for your company in financial services?



Kobi Ben Meir

Director of Marketing

YALBER

Content is an important part of our strategy. We drive actions through the content we create. Relevant content that goes beyond your pure CTA drives interest and elevates your service to stand out. The Right content benefits the potential customer and helps make the decision to choose your service/product. Financial service does not need to mean only boring unhelpful data we provide the potential customer. We need to remember we work with actual people that work hard to get their life, business, achieve their goals. They use our services to help them get there and if we provide good valuable content it benefits all sides.

Q: What are some ways in which social media helped your company market effectively?

Social media helps you reach a broader audience for a relatively lower budget. That means you squeeze more of your marketing dollars. It also allows you to be very responsive to changes, optimize quickly and make decisions in days and not months like other marketing channels sometimes. Social media allows you to stretch your brand limits and experiment with new audiences much easier than putting up a magazine ad or sending our massive mail-in letters to databases of leads.

- DMFS MIDWEST Speaker, 2019

Question 3

What are some key ideas when marketing in financial services that differ from marketing in other industries?



What are some key ideas when marketing in financial services that differ from marketing in other industries?



Justine Melman

Vice President, Marketing & Communications

FLYBITS

Financial service organizations have a superpower in their marketing arsenal, and it's data. But it isn't just any data. It's data that understands at a deeper level who customers are, what they're trying to achieve in their lives, big milestones they're planning for, and what they care about. Very few other industries can extract the depth of customer insights that an FI has at their disposal. The key question, however, is whether they are using their superpower to the fullest extent.

It's no secret that wrangling data into something that is easily accessible and usable by marketing teams is an incredible challenge. The data that sits in the backend of a financial institution often resides in disparate systems; some are new, some are old and very few are connected in a way that allows them to be merged in a simple and straightforward manner. Without the ability to aggregate multiple sources of data into a data ecosystem, and have it be available to marketing teams to pull audience segments, the superpower that comes from this data is wasted.

When an FI is able to assemble their data and put it in the hands of marketers, amazing things can happen. Those marketers can leverage the data to develop insights that can drive true one-to-one personalization. For example, a customer who has a rewards credit card that they don't use for gas purchases can receive an offer to earn 2x rewards the next time they're filling up. And when additional sources of data are added to the mix, such as contextual data like location and activity, and public data such as weather or stock quotes, customer experiences can become hyper-personalized, predicting what the customer needs in real-time. Such as offering to connect a customer who is at a condo sales center and doesn't have a mortgage product with a mortgage specialist who has availability in their calendar and is within walking distance from the customer.

Retailers don't know when their customers are heading off to college, and airlines don't know when someone is about to have a baby. But financial institutions can leverage their proprietary data to get these insights and bolster them with additional data to create more relevant and engaging experiences that drive customer loyalty and improve ROI.

- DMFS NY Speaker, 2019

What are some key ideas when marketing in financial services that differ from marketing in other industries?



Pooja Shah

B2B Marketing Manager

CUNA Mutual Group

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- DMFS MIDWEST Speaker, 2019

About Strategy Institute

Strategy Institute is a proud facilitator of intelligence sharing for over 20 years. Our portfolio of prestigious events provides exclusive interactive learning and networking for senior executives, business professionals, and government officials around the world.

Amongst those events, our Digital Marketing for Financial Services (DMFS) is the largest and longest-running gathering of financial marketers of its kind. With four summits taking place in North America, in **Toronto, San Francisco, New York, and Chicago**; DMFS is an opportunity to stay ahead of the digital revolution by meeting and learning from industry leaders.

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