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FINANCIAL COMMUNICATION SPECIALIST

MARKETING DEPLOYMENT GUIDE

The Role of Behaviour in Long-Term Financial Outcomes



Marketina Strategy Deployment Guide

EVALUATION COPY

How to Use This Guide

This guide explains how to deploy “The Role of Behaviour in Long-Term Financial Outcomes” as a lead magnet and client retention tool. The guide includes six strategic inserts designed to encourage engagement without adding sales pressure.

The projections throughout this guide are deliberately conservative. Real-world results vary significantly based on execution quality, audience targeting, and market conditions.

Important: Financial Promotions Compliance

Every item of marketing material in this guide, including email templates, social media posts, and landing page copy, constitutes a financial promotion under FSMA Section 21 when used by an authorised firm. Each item must be reviewed and approved by your compliance function before use, in addition to the core guide itself.

1. Strategic Purpose

What This Document Does

“The Role of Behaviour in Long-Term Financial Outcomes” is an educational guide addressing the behaviour gap. Its purpose is to:

- Demonstrate your firm’s understanding of investor psychology
- Provide value to existing clients through research-backed insights
- Create natural conversation starters about behavioural coaching
- Position your firm as a source of thoughtful investor education
- Generate engagement with prospects interested in improving their investment outcomes

The Six Strategic Inserts

Insert	Purpose
Reader Relevance	Helps readers self-qualify early
Personal Reflection	Prompts “does this apply to me?” thinking
March 2020	Triggers personal memory and self-reflection
Adviser Value Bridge	Addresses both existing clients and prospects
Practical Steps Bridge	Validates both DIY and advised approaches
Closing Bridge	Soft close: frames questions as useful signa

Where It Sits in the Client Lifecycle

Unlike timely market commentary, this is evergreen educational content. It works particularly well:

- During annual review season when discussing portfolio performance
- Following periods of market volatility
- When clients express anxiety about their investment decisions
- When onboarding new clients to explain your behavioural coaching approach

2. Primary Channel: Existing Clients

Why This Channel Matters Most

The behaviour gap research resonates most strongly with people who already invest. Existing clients with ISAs and pensions are the natural audience for this content. They hold the assets being discussed, they have experienced market volatility, and they may have made some of the mistakes described.
The Vanguard research showing advisers can add up to 3% annually (with behavioural coaching being the largest component) reinforces why ongoing fees are worthwhile.

Annual Review Integration

Send the guide 2-3 weeks before scheduled annual reviews. This allows clients to:

- Read and digest the research before meeting
- Reflect on their own behaviour during past market events
- Arrive at reviews with shared context about the behaviour gap
- Have more productive, focused conversations

Suggested cover note:

"I came across some research recently that I thought you might find valuable. It explains why investor behaviour often matters more than fund selection, and why having someone in your corner during volatile markets can make such a difference. Have a read through, and we can discuss any questions when we meet."

Market Volatility Communications

The guide is particularly effective during market corrections. The March 2020 case study and "staying the course" messaging provide context when clients feel anxious.

3. Email Marketing

Privacy and Electronic Communications Regulations 2003 (PECR)

All email campaigns must comply with the Privacy and Electronic Communications Regulations 2003 (PECR). You must have either explicit consent or a qualifying soft opt-in from each recipient before sending marketing emails. Your compliance function should confirm your firm's PECR position before launching any email campaign.

For New Prospects (after download)

Email 1 (Immediate):

Subject: Your guide to investor behaviour

Thank you for downloading "The Role of Behaviour in Long-Term Financial Outcomes." The guide explains why investors typically capture less than their investments return, and what the research says about closing that gap. If reading it prompts any questions about your own situation, I'm happy to have a conversation. No obligation.

Email 2 (Day 3):

Subject: Did the guide raise any questions?

I wanted to check whether you had a chance to read the behaviour gap guide. Most people find it thought-provoking, particularly the section on what happened in March 2020. If it has prompted questions about your own approach, I'm here to help clarify things. And if you've decided you are doing fine on your own, that is perfectly valid too.

Email 3 (Day 7):

Subject: The one variable you actually control

The guide makes a point that stuck with me: markets will do what markets do, but how you react is within your control. If you are wondering whether your own reactions over the years might have cost you (or whether having someone in your corner would change how you respond next time), that's often a useful signal to explore further.

For Existing Clients

Client Email:

Subject: Some research I thought you would find interesting

Dear [Name], I came across some research recently that I thought you might find valuable. It explains why investor behaviour often matters more than fund selection, and why having someone in your corner during volatile markets can make such a difference. I have attached a guide that summarises the key findings. You may recognise some of the conversations we have had over the years, particularly around staying the course when things felt uncertain. As always, if you would like to discuss anything, I'm here.

4. Social Media

FCA Social Media Guidance

The FCA has published specific guidance on social media financial promotions (FG15/4 and FG24/1). Each social media post must be standalone compliant, including appropriate risk warnings or disclaimers even within character limits. Your compliance function should review all social media content against this guidance before publication.

LinkedIn Content Ideas

Post 1: The Behaviour Gap

Morningstar research shows that investors gave up roughly 15% of their returns over the past decade. Not to fees. Not to poor fund selection. To buying and selling at the wrong times. The behaviour gap is real, and it compounds. I've put together a guide explaining the research and what you can do about it. Link in comments.

Post 2: March 2020

Think back to March 2020. Markets down 34% in five weeks. Headlines full of doom. What did you do? If you stayed invested, something kept you there. If you sold, you are certainly not alone. The difference between those two groups has compounded every year since. Understanding why you reacted the way you did is the first step to responding differently next time.

Post 3: The 30 Days

Schroders research: if you held the FTSE 100 for 34 years, your return would have been 8.31% annually. But if you missed just the 30 best days out of 8,500? Your return would have collapsed to 3.38%. Thirty days. That is all it took to lose nearly five percentage points a year. The catch? Those best days cluster around the most frightening periods. Miss the panic, miss the rebound.

Post 4: Adviser as Circuit Breaker

Vanguard research suggests advisers can add up to 3% annually in net returns. The biggest chunk of that? Behavioural coaching. Not stock picking. Not beating the market. Stopping clients from doing something they would regret when their gut is screaming at them to act. Sometimes the most valuable advice is a calm voice saying: "I know this feels awful, but here is why selling now would be a mistake."

5. Seminars and Offline Marketing

Client Seminars

The guide provides excellent content for a 60-minute educational presentation.

Section	Duration	Content
Introduction	10 mins	The behaviour gap concept
The Research	15 mins	Morningstar, Schroders, Vanguard findings
Real-World Example	10 mins	COVID crash and recovery
Practical Steps	10 mins	What investors can do
Q&A	15 mins	Open questions from attendees

Key Messaging to Include

- “If you are wondering whether your own decisions have cost you in this way, you are not alone”
- “There is no single right approach. What matters is finding one you will actually stick to”
- “Having someone in your corner during the next volatile period”

Market Volatility Communications

Send with a cover note during market corrections:

“Dear [Name], Markets have been volatile recently, and I wanted to share some research that explains why staying the course usually pays off. This guide summarises what the evidence tells us about investor behaviour during difficult periods. The section on March 2020 may feel particularly relevant right now. As always, I’m here if you would like to talk through your situation.”

Professional Referral Networks

Provide printed copies to accountants and solicitors for their client waiting areas. Position as educational resource they can share with clients who ask about investments.

6. Compliance Checklist

Regulatory Classification

The core guide is classified as a financial promotion under Section 21 of the Financial Services and Markets Act 2000 (FSMA). The email templates, LinkedIn posts, seminar scripts, and landing page copy contained in this marketing guide are also financial promotions in their own right. Each requires separate compliance approval by the distributing firm before use. Do not assume that approval of the core guide extends automatically to these derived materials.

Before Distribution

- ☐ Firm name inserted in all placeholders
- ☐ Contact details verified and correct
- ☐ FCA registration number (FRN) included
- ☐ Compliance sign-off obtained from firm’s compliance function
- ☐ All email templates reviewed against PECR 2003 requirements
- ☐ All social media content reviewed against FCA guidance FG15/4 and FG24/1

Record Keeping (COBS 4.11)

- ☐ Master copy of document filed
- ☐ Record of distribution dates and channels maintained
- ☐ All supporting materials (emails, posts, ads) archived
- ☐ Records retained for minimum period required by FCA rules

What to Avoid

- Do not claim the guide will produce specific returns
- Do not use urgency language (“act now”, “limited time”)
- Do not edit content without fresh compliance review
- Do not remove risk warnings or disclaimers

Complementary Content

For clients who found the behaviour gap research valuable, these guides extend the conversation:

- Making Sense of Financial Advice: for prospects who understand the value of behavioural coaching but haven’t yet committed to working with an adviser
- UK Equity Market Outlook 2026: for clients ready to discuss how behavioural discipline applies to current market conditions

This guide is provided to support FCA-compliant marketing of “The Role of Behaviour in Long-Term Financial Outcomes.” All campaigns should be reviewed by your compliance function before launch.

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CLEAR THINKING FOR COMPLEX FINANCIAL DECISIONS

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