



Personalization at Scale – The Building Blocks of Success

Jason W. Beck

To go forward, we must go back in time to 1788...

The Brandenburg Gate – Berlin, Germany

- Built by Friedrich Wilhelm II to commemorate the peace after the Thirty Years' War
- Construction took **three years**: 1788-1791
- The cost of construction is unknown, but it was refurbished in 2000 for over **\$3 million**



Fast forward to August 2012...

The Lego Brandenburg Gate – Villanova, Pennsylvania

- Built by my son Tyler to commemorate his 8th birthday
- Construction took him a **weekend**
- The original cost I paid for the kit is unknown, but it can be bought on eBay for **under \$40**



Personalization at scale is a lot like Legos

People love seeing both of them and each has millions of fans.

Only one of these was built in a weekend by an eight-year old and costs less than \$40.

Only one of these can be rebuilt into something totally different over and over again for others to enjoy.

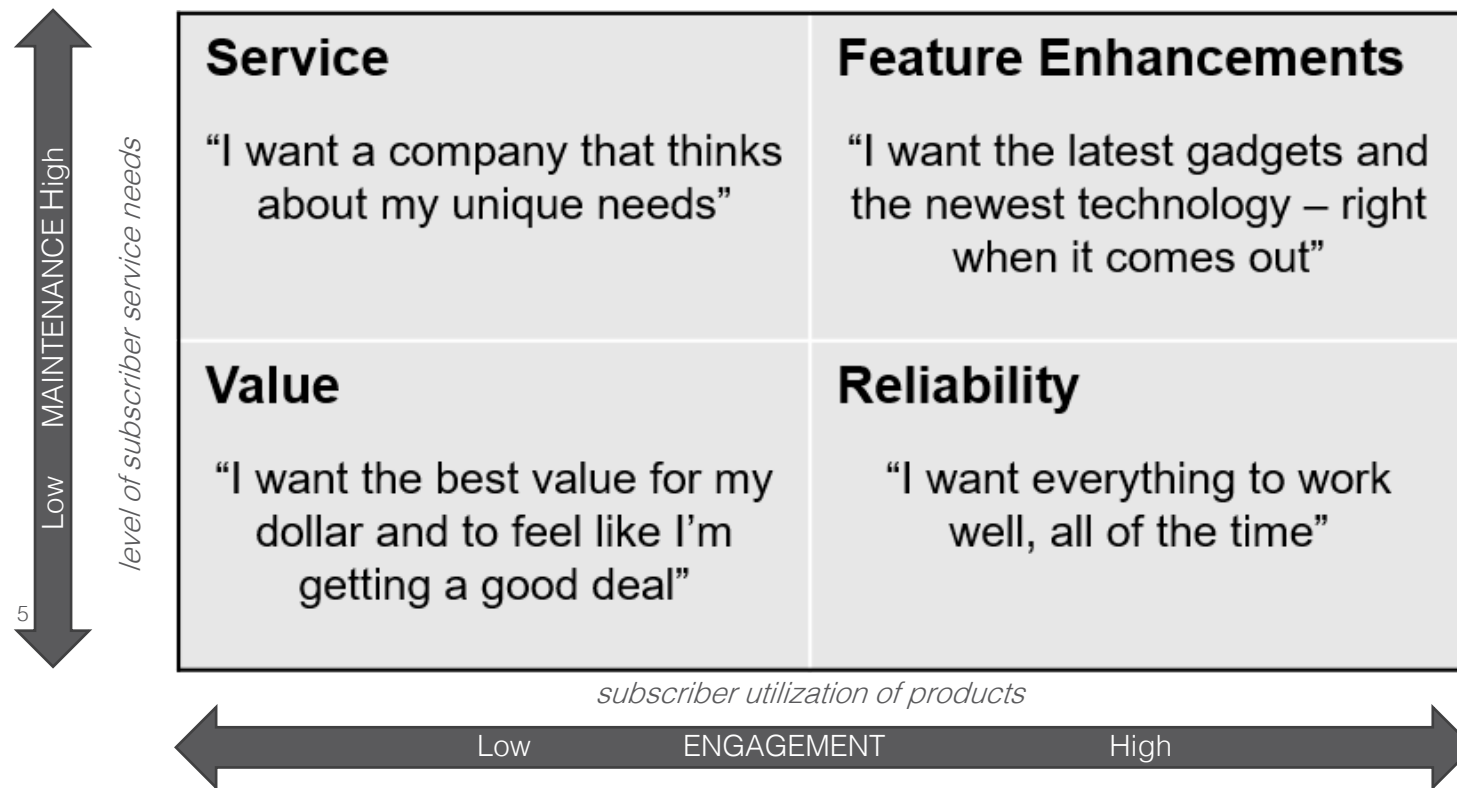
Personalization at scale in direct marketing means communicating different **relevant messages** to each consumer audience in order to provide the **desired performance** at an **acceptable cost**.

Xfinity Case Study: Comcast Message Testing

Leverage behavioral segmentation to increase direct marketing performance

Goal was to use behavioral segmentation and personalization to lift response rates which could generate significant increase in performance of direct mail

Message Segment Platforms



We collect, store, and use all data in accordance with our privacy disclosures to users and applicable laws

The image shows two overlapping promotional emails from Xfinity. The top email is for a \$200 Prepaid Card offer. It features the Xfinity logo, the phone number 1-844-298-0077, and a large '\$200' graphic. The text says: "XFINITY X1® brings you more ways to watch. Even when you're on the go. Get X1, fast Internet and lock in your rate for 2 years." Below this is a "Take your shows on the go with the XFINITY TV app" section with an "Act Now" button. The bottom email is for an "XFINITY Internet & TV" offer for \$89.99 per month for 2 years. It features a "The fastest in-home WIFI" graphic and an "Enjoy thousands of movies with Streamplex®" graphic. Both emails include a "Get the best in entertainment today" call to action with the phone number 1-844-298-0077.

Focus on personalization elements that will drive your desired results

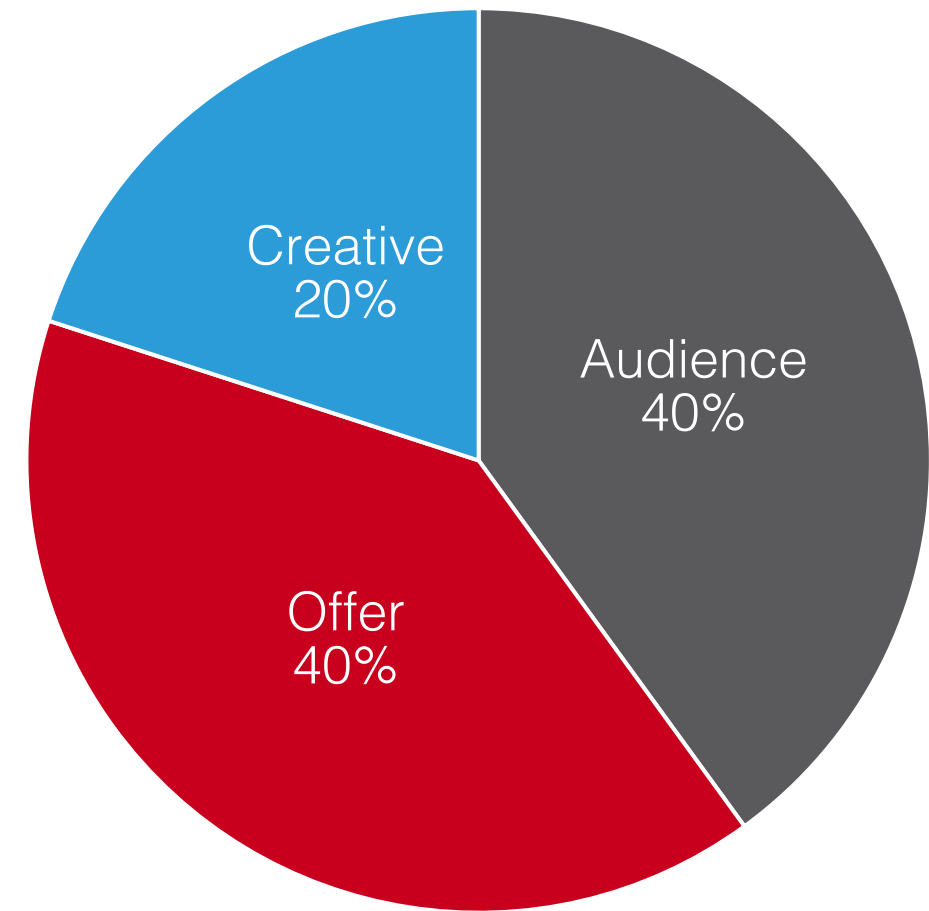
There are so many data sources that can drive personalization, including:

- Geographic Location
- Demographics
- Cultural Differences
- Behaviors
- Lifestyle
- Generational Variations
- Purchase Intent

How did Comcast apply this?

By focusing test on audience segments combined with relevant messaging, impact increases to 60%.

Elements that Impact the Success of a Campaign
The 40-40-20 Rule



Use personalization to drive your message, not the other way around

Knowing so much about you audience is a dream for every copywriter...but it can also be a trap.

Example:

- 2 Locations
- 2 Age Groups
- 2 Offers
- 2 Audience Segments
- **Total: 70 Different Letters**

NOT THIS



DO THIS

the future of awesome™ **xfinity**

XFINITY X1 brings you more ways to watch. Even when you're on the go. Get X1, fast internet and lock in your rate for 2 years.

1-844-298-0077 **xfinity**

\$200 Prepaid Card
4000 1234 5678 9010

Ask how to get up to a \$200 Visa® Prepaid Card with a qualifying HD Triple Play!

Take your shows on the go with the XFINITY TV app

Act Now

XFINITY Internet & TV
\$89.99 per month FOR 2 YEARS

The fastest in-home **WIFI**

Enjoy thousands of movies with Streamplex™

Get the best in entertainment today. You can only get this offer by calling 1-844-298-0077. Call between 8am-8pm CT M-F, 8am-6pm CT Sat. Xfinity code: 220-0021

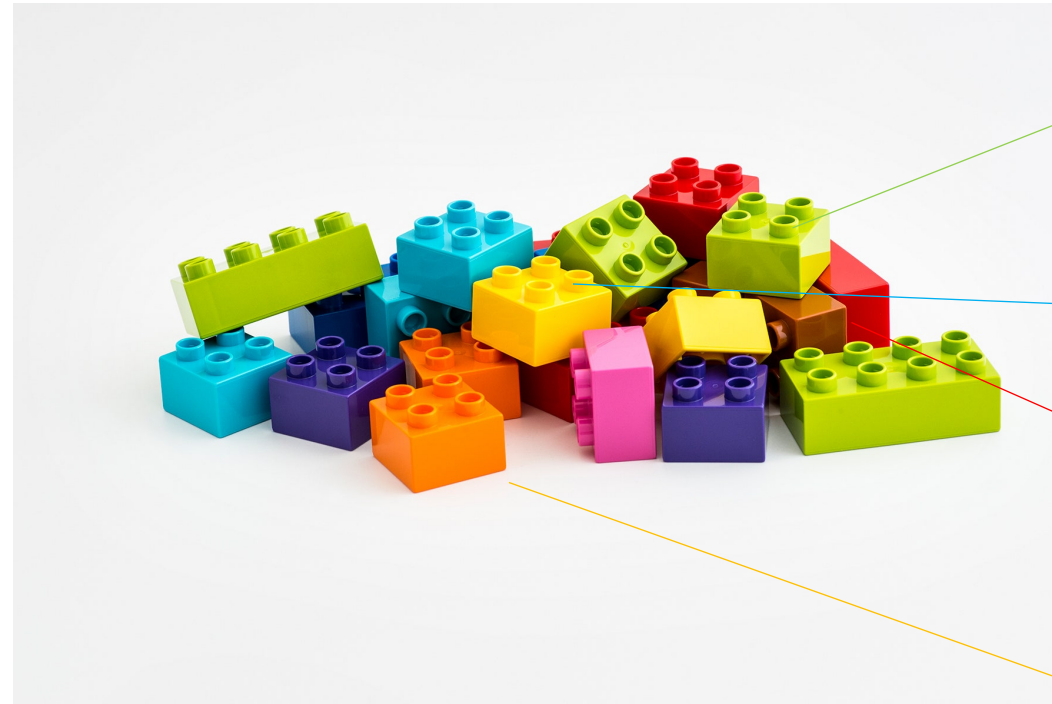
How did Comcast apply this?
We decided not to boil the ocean. We have tested offers previously, so we focused on four behavioral messaging segments.

Don't create – automate!

Focus your personalization on the areas of your message that will stand out and make a difference and think of them as interchangeable personalization building blocks:

- Headlines
- Introductions
- Tables or Bulleted Lists
- Call To Action

Keeping the rest of the letter the same ensures that you are getting the most accurate read on your test.



the future of awesome® **xfinity**

XFINITY X1® brings you more ways to watch. Even when you're on the go. Get X1, test internet and look in your rate for 2 years.

1-844-298-0077 **xfinity**

\$200 Prepaid Card
4000 1234 5678 9010

Ask how to get up to a \$200 Visa® Prepaid Card with a qualifying HD Triple Play!

Take your shows on the go with the **XFINITY TV app**

Act Now

\$89.99 per month FOR 2 YEARS

The fastest in-home **WIFI**

Enjoy thousands of movies with **Streamplex™**

Get the best in entertainment today.
You can only get this offer by calling
1-844-298-0077. Call between 8am-8pm CT M-F, 8am-5pm CT Sat.

Visit us at [xfinity.com](#)

1738999-0001 See reverse side for information, details and restrictions.

How did Comcast apply this?

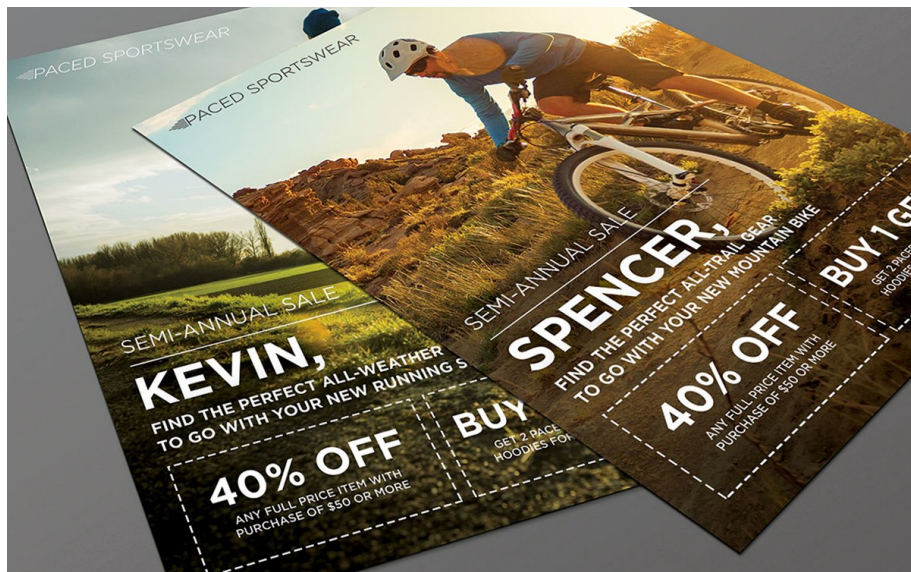
We used interchangeable “copy blocks” to personalize by customer in the print stream.

How did it work for us? Pretty well, in fact.

Message testing was a success for Comcast, yielding a double-digit % response lift when compared to our previous champion. But here are some ways to take your personalization further.

Variable Data Printing

Variable Data Printing (VDP) will personalize each recipient's mail piece based on the data in the mail file.



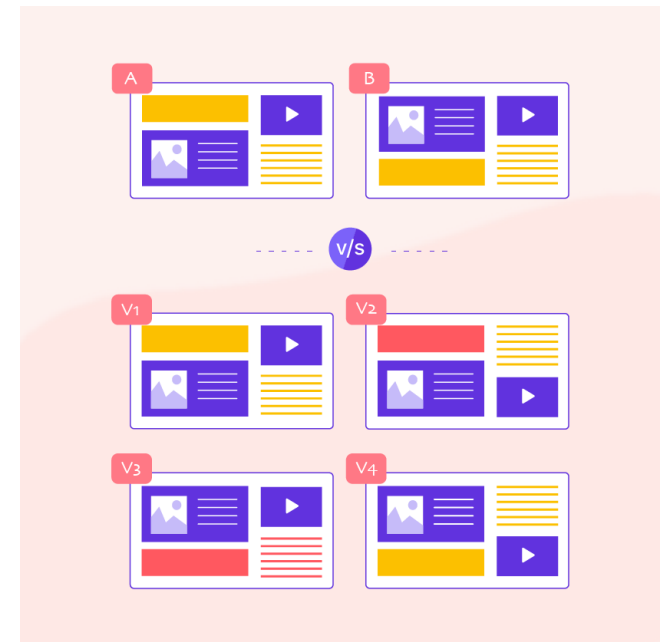
Write in Copy Blocks

Writing in copy blocks allow your data to change the copy in your letter to match your recipient without changing other copy.



Multivariate Testing

Multivariate testing helps you test multiple different variables simultaneously to get the best combination.



xfinity

Thank You



Improving your offer through personalization: An insurance case study

Chuck La Tournous
VP, MLA Marketing
American National

Data = Bad

Hippocrates:

“First, do no harm.”

La Tournous:

“First, don’t be creepy.”

Relevant Data = Good

Insurance 101

The Offer

Apply now for lower rates.

The Goal

Primary: Retention
Secondary: Upsell

The Message

You can get lower rates on the coverage you already have.

The Value Proposition

**Get *more* coverage for *less*
than you're paying now.**

The Presentation

No Risk to Apply:
Preferred Rates: % lower!

Don't delay—Apply by June 15,

Dear Fellow Member:

One of the most rewarding aspects of being on the Committee is introducing new ways to save members money on their insurance coverage. That's why I'm so pleased to share this news: You are now eligible to apply for Preferred Status, which offers even lower rates than you currently receive on your Life coverage, issued by

Same exceptional coverage at significantly lower rates

Applying for Preferred is worth it: rates are 14-65% lower than current rates, and once approved, you'll retain your Preferred Status for 20 years. Plus, you'll still get the same great features you already enjoy such as:

- Up to \$2.5 million in coverage, depending on your age and memberships;
- Cash refunds paid by the Trust, which are paid out of premium refunds received from Cash refunds can lower your cost of coverage even further, although not guaranteed, participants under all Trust life insurance plans have received cash refunds every year since each Plan's inception;
- Coverage you can keep to age 80, even if you change jobs.

There is no risk to apply for Preferred's lower rates

If you're age 50-79 and in good health, I encourage you to act on this cost-saving opportunity. Applying for Preferred includes a brief medical exam, questionnaire and you must have a minimum of \$250,000 in Life coverage. Your family health history and avocations are also factors in your approval. Remember, if approved, you'll retain Preferred Status for 20 years, or until you turn age 80. Only upon expiration of this 20-year period will you need to resubmit evidence satisfactory to us to qualify for Preferred. There is no risk to apply. If you are not approved for Preferred Status rates you will get the lowest rate you qualify for—you will not pay more than what you're currently paying. See the Request Form for details. Remember: Your coverage will not be terminated because you applied for Preferred.

Take advantage of the savings and increase your protection

A Personalized Rate Analysis is included. It illustrates how much Preferred rates can save you on your cost of coverage. Review the enclosed material and learn all of the ways Preferred Status can help you save money as you prepare for your family's future. Please return your completed Request Form and schedule your medical exam as soon as possible to allow time for the underwriting process. Don't delay—if your request form and the results of your medical exam are received quickly and are approved, you can get your new lower rate in the upcoming October bill. Don't miss this opportunity to apply for even lower rates through the Trust.

Sincerely,

[Redacted Signature]

Chair, Committee

PS—Use the enclosed materials to apply for Preferred Status before June 15th. There's no risk to apply and you could save hundreds of dollars on the coverage that's already a great value!

[Redacted Footer]

**New Coverage
Amount Requested:**

- \$XXXX (CA)*
- \$XXXX (CB)
- \$XXXX (CC)
- \$XXXX (CD)
- \$XXXX (CE)

Monthly Gross Cost

Current rates

\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX

Preferred rates

\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX

**New Coverage
Amount Requested:**

- \$XXXX (CF)
- \$XXXX (CG)
- \$XXXX (CH)
- \$XXXX (CI)
- \$XXXX (CJ)

Monthly Gross Cost

Current rates

\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX

Preferred rates

\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX
\$XX.XX

Level Period Month

Male		
Member's Age	Preferred	Select
18-35	1.00	-
36	1.02	-
37	1.08	-
38	1.16	-
39	1.24	-
40	1.36	-
41	1.46	-
42	1.58	-
43	1.74	-
44	1.88	-
45	2.04	2.76
46	2.20	3.00
47	2.36	3.20
48	2.50	3.42
49	2.68	3.74
50	2.94	4.08
51	3.20	4.52
52	3.52	5.06
53	3.88	5.68
54	4.30	6.34
55	4.78	7.08

Additional Coverage

The cost for the optional A Diemberment (ADBD) or Waiver, also known as Wa is in addition to the cost of Rates are shown per \$10,0 amount you chose.

Dependent Child Coverage dependent children; cost of future Cash Refunds...\$6.

Optional ADBD Rate

Member's Age	10 Year Level Period	20 Year Level Period
18-46	\$0.30	\$0.50
47-50	0.30	0.22
51-54	0.30	0.24
55	0.30	0.26
56	0.22	-
58	0.24	-

Optional ADBD coverage ends at age 65. Please see Gender based rates on published in Member's rate table.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. THIS POLICY DOES NOT PROVIDE EVEN THE MOST BASIC LIFE INSURANCE COVERAGE. Coverage Plans are issued by The Prudential Insurance Company of America, 701 Broad Street, Newark, NJ 07102. For more information on this insurance policy, please contact your insurance agent or call 1-800-368-7634. In CA, Annuity Insurance Services, Inc. (05/24/2018) is the brand name for the brokerage and program administration.

Level Period Monthly Contribution

Male		
Member's Age	Preferred	Select
18-35	1.00	-
36	1.02	-
37	1.08	-
38	1.16	-
39	1.24	-
40	1.36	-
41	1.46	-
42	1.58	-
43	1.74	-
44	1.88	-
45	2.04	2.76
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52	3.52	5.06
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54	4.30	6.34
55	4.78	7.08

Additional Coverage Options

The cost for the optional Accidental Death and Dismemberment (ADBD) coverage and Disability Waiver, also known as Waiver of Contribution, is in addition to the cost of your LPT coverage. Rates are shown per \$10,000 of the LPT coverage amount you chose.

Dependent Child Coverage includes all eligible dependent children; cost deducted from any future Cash Refunds...\$6.00/year

Optional ADBD Rate per \$10,000

Member's Age	10 Year Level Period	20 Year Level Period
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55	0.30	0.26
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Level Period Monthly Cost

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37	1.08	-
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Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

Male		
Member's Age	Preferred	Select
18-35	1.00	-
36	1.02	-
37	1.08	-
38	1.16	-
39	1.24	-
40	1.36	-
41	1.46	-
42	1.58	-
43	1.74	-
44	1.88	-
45	2.04	2.76
46	2.20	3.00
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Optional Disability Waiver

Permanent contributions are waived if you become totally disabled. Not available for age 65 or over. Cost is based on the Member's Age, Term Period, and LPT coverage amount elected.

Optional ADBD Rate per \$10,000

Member's Age	10 Year Level Period	20 Year Level Period
18-46	\$0.30	\$0.50
47-50	0.30	0.22
51-54	0.30	0.24
55	0.30	0.26
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For information regarding Waiver rates for ages 65+ please visit our website at www.spac.com/jsp/call.asp at 800-227-2474.

05/24/2018 10:01 AM ACN 6/16/18



Personalized Rate Analysis— Life Preferred

To request **Life coverage with Preferred Status:**
Return the completed Form in the postage-paid envelope
provided or apply online at [www.██████████](#)

Visit [www.██████████](#) to learn about the
different rate classes and cost saving options.

Account #: XXXXXX-X
Certificate #: XXXXXX-X
Certificate Coverage: \$XXX,XXX

(FirstName) (MiddleInitial) (LastName) ██████████
(Address1) ██████████
(Address2) ██████████
(Address3) ██████████
(City), (State) (Zip) ██████████

<Personal Rate Analysis for (FirstName) (Middle Initial) (LastName)>

Now, you can save **(\$XX)** with new Preferred Status rates. Apply before June 15th to get your new lower rate in the upcoming billing. If approved, you'll enjoy the added savings on your coverage while retaining all the features and benefits you've come to expect from your coverage issued by ██████████. There's no risk to apply, so act today.

New Lower Preferred Rates

Cost of Life with **Selected Status** or Cost of Life with Preferred Status rates

Lower your current cost by <(\$XXX,XX)> per month with Preferred Rates!

Increase your coverage: Get \$X,XXX,XXX of coverage for (higher only \$XX,XXX more) (lower: \$XX,XX less/month)

<(\$XXX,XX)> per month with Selected Status

<(\$XX,XX)> per month with Preferred Rates

<(\$XXX,XX)> per month with Preferred Rates

Costs shown (include/exclude not include) <AD&D coverage> <retiree> <Disability Waiver coverage>

New Life Preferred Monthly Gross Rates

Your Current **Life Coverage Amount:** <\$250,000>

Current monthly (Standard or Selected Status Rate) at age <XX> <\$0.00 per \$10,000>

New lower monthly Preferred Rate at age <XX> <\$0.00 per \$10,000>

You can compare the new lower Preferred rates to the existing rates on the right. Cash refunds can lower your cost even further! Although not guaranteed, participants under age ██████████ Trust life insurance plans have received cash refunds every year since each Plan's inception. Cash refunds are paid by the Trust from premium refunds received from ██████████

(Male/Female) Gross Rates <with/without> <AD&D coverage> <and/or> <Disability Waiver coverage>

Monthly rates per \$10,000

Age	Standard Rate	Select Rate	Preferred Rate
50-54	XXX.XX	XXX.XX	XXX.XX
55-59	XXX.XX	XXX.XX	XXX.XX
60-64	XXX.XX	XXX.XX	XXX.XX
65-69	XXX.XX	XXX.XX	XXX.XX
70-74	XXX.XX	XXX.XX	XXX.XX
75-79	XXX.XX	XXX.XX	XXX.XX

Don't delay—Apply for lower Preferred rates online at [www.██████████](#) or complete the enclosed Request Form by June 15! Questions? Please call ██████████

The current coverage amount shown above is based on our files as of May 2013. Rates/Costs shown are based on your age (XX) as of October 1, 2013 (and) gender or file. Your rate will increase as you enter a higher age category and may be changed on a subsequent date only. Please note: Gender-based rates are prohibited in Minnesota; such rates will apply to all insureds.



<Personal Rate Analysis for (Firstname Middle initial. Lastname)>

Now, you can save {XX%} with new Preferred Status rates! Apply before June 15th to get your new lower rate in the upcoming billing. If approved, you'll enjoy the added savings on your coverage while retaining the features and benefits you've come to expect from your coverage issued by [REDACTED]

There's no risk to apply, so act today.

New Lower Preferred Rates

■ Cost of [REDACTED] Life with <Select Status or Standard > rates

■ Cost of [REDACTED] Life with Preferred Status rates

Lower your current cost by <\$XXX.XX>

per month with Preferred Rates!



<\$XXX.XX>
per month with <Select Rates>

<\$XXX.XX>
per month with Preferred Rates

Increase your coverage:

Get \$X,XXX,XXX of coverage for (higher: only \$XX.XX more) (lower: \$XX.XX less)/month!

<\$XXX.XX>
per month with Preferred Rates

Costs shown <include/do not include> <AD&D coverage> <and/or> <Disability Waiver coverage>.

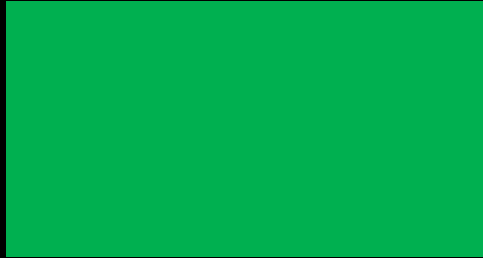
Results



New Applications

Results

3X



New Applications

ROI (TAP/MC)

- **Acceptable: 2:1**
- **Typical: 3-4:1**
 - **Good: 5-7:1**

ROI (TAP/MC)

15:1

One more thing...

One more thing...



Thank you