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## **Direct Marketing to Seniors**

By George Duncan, President, Duncan Direct Associates

If I were to sum up in a single phrase the way to produce successful direct mail programs when marketing to seniors, it would be, "cool it." From the envelope to the order card, seniors (loosely defined as people over 55 years of age) require more thoughtful approaches in a variety of areas.

While many of the elements of effective direct mail for regular consumer marketing also apply to seniors, some require greater emphasis and other less when selling to the 55+ market.

### **Think people, not markets.**

The very first step to take is to lose the very idea of "market" when selling to seniors. As with all direct mail, your letter should be written to a single person, not a group or market. This is especially true of seniors who object to being herded into the "senior," "golden age," or similar categories, so you want to be careful not to let that attitude creep into your copy and design.

### **Soften the sell**

Unlike much consumer mail where the three most important elements are "sell, sell and sell," seniors are hyper-sensitive to being "sold." Rather, *invite* them to *consider* your offer. As with all direct marketing, translate product features into benefits but stress those benefits that speak to connection and community, to self-actualization and longevity, self-fulfillment and well-being.

A little rhyme I have used in seminars and my book to help dramatize key benefits is, "Early to bed and early to rise, makes one healthy, wealthy, and wise." One way or another, we all want to be healthy (physically, mentally, spiritually, and socially); wealthy (make money, save money, project wealth); and, most of all, wise (smarter; more productive; more professional; a better leader, mother, father, lover, housekeeper, bowler, etc.). While my couplet has application generally, it seems to me especially apt for appealing to seniors. Just be careful to select the appropriate images for your market. Perhaps "wealthy" can be back burnered, at least in the sense of getting rich. By this time in life, we have what we have – we just want to hold onto it. Clearly, health and wisdom

will have great appeal for folks who have lived a while. To these you can add the concepts of safety and security. Indeed, whole markets are built around those concepts, largely for seniors.

### **Simplify the Structure**

As opposed to some direct mail campaigns that seek reader involvement through multiple enclosures, seniors have less patience with our so-called "involvement devices." Direct mail is famous, or maybe I should say infamous, for using a variety of devices such as tokens and peel-offs, stamps and tear-offs, packages jammed with lift letters, 4-page sales letters and so on. Here's where the old K.I.S.S. principle (Keep It Simple, Stupid) needs to apply. Try to keep your package to a 2-page letter, a color brochure, if necessary, and an order form and reply envelope with no gimmicks.

Direct marketers have a variety of strategies they can apply to the corner card on an envelope (the return address portion in the upper left ) ranging from simulated handwritten names to elaborate logos to leaving it blank. For seniors, be direct. Spell out the name of the company offering the product or service with the street address (vs a P.O. box). A magazine logo could be an exception for subscription efforts, since that's what they will recognize best. You want to start building trust right from the envelope.

If you decide to use a teaser, avoid hype (a simple R.S.V.P. is reliable and telegraphs "response"). No elaborate claims, but "free" is always acceptable -- if it's really free, and not tied a purchase. Check the FTC's rules on the use of the word "free" and stick to them. Seniors especially do not take kindly to "Free" offers that have strings attached. You may be able to justify it legally, but it's the appearance of honesty and fairness that matters.

If at all possible, personalize the name and address. The added cost will more than pay for itself in increased readership and response. Try to use regular stamps instead of printed indicias and meters. This is all designed to make the recipient feel special. As I said earlier, these elements are good strategies for any kind of marketing, but they're especially effective in the senior environment. What you don't need is a lot of replies from older folks who eagerly read all their "junk" mail and feel obliged to answer the nice people who wrote to them.

### **The letter: invitation to a relationship**

For most direct mail letters, we emphasize writing in short sentences, short paragraphs, using words of one syllable as much as possible. This often produces a somewhat staccato presentation that can be effective for some markets, but may be off-putting to a senior. As we suggested earlier, older folks seek connection and require some degree of trust in order to interact with another person, especially a stranger. That means writing conversationally, not in sales lingo. Be personal. Let the sentences flow, but keep the paragraphs short. They're easier to digest that way.

Another common no-no in standard dm letters is the use of the first person "I." We keep direct mail letters in second person -- "you"-- as much as possible. However, to help establish that all-important connection and trust in this market, the "I" word, used prudently, can help.

Find the connection and trust elements in your product and bring those out in copy. Some years ago, I wrote direct mail packages selling world tours and cruises to a mainly senior market. The company's very successful theme, repeated often in letters and brochures, was "everything is taken care of." It provided reassurance that, despite traveling to unknown places, they would be safe because this professional group knew how to take care of them.

Likewise, in writing for a bicycle touring company, we placed great emphasis on the technical assistance and guides that accompany each group. Brochures showed pictures of the tech fixing a wheel, of picking up cyclists in the van that followed closely behind, and so on. The letter stressed testimonials from previous tour members praising the young guides and techs for their friendliness and expertise.

In marketing a retirement newsletter to retirees and almost-retirees, the primary effort was to personalize the letter's publisher. To make him credible, expert, friendly – and trustworthy. Most points regarding such issues as retirement income needs, asset allocation, risk assessment, etc. were all couched in terms of the letter's publisher. I stressed his views, his background and experience in these areas, so the reader felt connected to this trustworthy individual.

To an even greater degree than in typical direct mail letters, provide heavy proofs of claims. Use testimonials freely, both from users and appropriate experts in the field. Testimonials, especially from “folks like me,” give your prospect permission to take your proposition seriously. Show the results of tests, where possible. If appropriate to the product, provide photos of the manufacturing or testing process. Show shots of the staff at work or whatever will help personalize the offering and make you, your company and your product come alive for your reader. Work to become more inviting, more credible, more friendly.

Keeping words simple is still a good idea. Avoid negative words like "can't" and don't" and repeat key points throughout the letter and brochure. Also, use the proven formatting methods that make letters quick and easy to read.

### **Format for readership**

To avoid eye-glazing, unreadable wall-to-wall copy, use subheads to introduce new thoughts and to move from one part of the letter to the next. Present benefits or features in list form: • Each item • Preceded by • A bullet ...instead of a linear paragraph.

Use inset paragraphs like this one to add focus to key points.

Don't assume that the person you're writing to is as literate as you are. Even if he or she is, they're thinking of other things, and they're trying to extract the key information they need, often by just scanning your letter.

Which is another good reason to use subheads...bulleted listings...and...ellipses.

A letter should look like a typed letter, not a quasi-brochure. I see many so-called letters in my mail each week that do not meet that requirement. They use various display typefaces, often quirky stuff that calls too much attention to itself and gets in the way of the message.

Tiresome as it may be for some of our more imaginative designers, Courier is the typeface of choice. Why? Tests consistently show it is the most readable and that it affords the highest levels of content retention. Times Roman, Bodoni, Garamond, and other serified typefaces are OK too, of course, but they're less "typewriterly" than Courier. The point is the serif, not the typeface itself.

Also, when writing to seniors, keep your point size at 12-point or larger or very few will be able to read it. Edit out unnecessary words and phrases and "write like you talk."

Design in direct marketing is really a whole other subject. Suffice it to say here, you want to feature warm colors like red, yellow and orange and earth tones in your brochures. (Cool colors are, well, cool and intellectual. Warm colors are emotional.) Avoid large areas of black and never, ever drop out or reverse type for anything beyond a 4-5-word headline in a large type size. Maybe even avoid that and while you're at it, eliminate italics altogether.

### **Promote the offer, not the product**

Most marketers begin with the seemingly logical assumption that they are selling a product (or service) and that's what they have to describe in order to sell. Well, yes. And no.

Remember that direct mail is an interactive medium. In psychological terms, it is a stimulus/response transaction. We have to get a response -- not just agreement. You could describe your product in glowing terms in a 10-page letter, illustrate it up one side and down the other in an award-winning brochure, and if all you get is "Gee, that's nice. What's for lunch?" your effort has failed.

In order to get our prospect to act, we must provide a mechanism for action. A stimulus. *And the stimulus isn't the product, it's the offer!*

The offer consists of everything that impacts the value or perceived value of the product or service and everything that comprises the process of getting it from the seller to the buyer.

It's the "deal." The quid pro quo. I'll give you a free trial; a special discount or introductory price; a free issue; a book; a calculator; a chance at a sweepstakes prize -- if you'll complete the enclosed order form mail it today in the postpaid envelope provided, or call the toll-free number. No risk, no obligation, of course.

Seniors prefer the certainty and familiarity of order and reply envelopes going into the U.S. mail. They are less comfortable calling an 800 number, and although it's true that older folks have discovered the Internet, they're still more reluctant than younger folks to log on to your site to order.

Invite them explicitly to charge it to their credit card or enclose their check with complete assurance that they'll get every nickel back if they're not satisfied. And don't forget money orders. Many older folks still use them. Make that guarantee as iron-clad and as visible as possible. Repeat it in several places in your mailing. Seniors need the reassurance that they can trust you.

Design your order form with a stub they can tear off and keep as proof of purchase and make sure it has your company name and address on it, the product, price and a place for the date, check# or credit card reference.

Some popular consumer offers include:

- Free Trial (15 days, 30 days, etc.)
- Buy one, get one free (often better than 50% off, or 2-for-1)
- Sweepstakes prize
- Negative option (customer must say "no" to discontinue.)
- Volume discount
- Payable monthly
- Buy two, get a third item free
- Free gift or premium
  - (a) just for ordering, (b) upon payment

When selling directly a special gift or premium such as a tote bag, or the possibility of a big sweepstakes prize, can add involvement and boost response. Premiums can make or break a promotion. They should be extensively tested, but in my experience, they rarely are. A premium should be tangible. An item designed for instant gratification, together with the process by which the prospect can receive it now...or promptly upon payment for their order.

I have included sweepstakes in the list above because they do work. BUT pay close attention to your sweepstakes offer when mailing to seniors. Make sure it's as uncomplicated as possible and the prizes and entry requirements are as clearly and honestly stated as you can make them. You don't want a sweepstakes blowing up in your face as happened years ago with Publishers Clearing House. Be especially careful how you use the word FREE. If you say Free, they will expect it is Free of any other

requirements – and avoid, please, the "You have already won..." pitch. It's too open to misinterpretation by seniors, especially older folks, and let's face it, it's disingenuous at best.

The other problematic offer for seniors is the negative option where you send selections every month or 6 weeks and it's automatically shipped and billed unless the customer/member returns the card specifically telling you not to send it. This offer carries many of the same potential difficulties for seniors as the sweepstakes.

For those marketing wellness-related programs, remember the desires for connection and community and consider such things as T-shirts or items featuring your organization's logo.

In all cases a stated time limit will often improve response, as will a yes/no option on the order form. (In consumer marketing a yes/no/maybe option has frequently proved effective. "Maybe" is essentially the same as "Yes," but projects a greater degree of choice and control of the transaction by the reader.)

It is the offer that you stick in the window. It is the offer that you "sell" to your prospect as a quick and easy, guaranteed way to explore for him or herself the various claims you've made for the product. This assumes, however, that you've done your homework on your lists and that you're offering your prospect something he or she is likely to want.

### **And guarantee it!**

Whatever your offer, a guarantee is essential. Contrary to what some entrepreneurial types think, offering a guarantee in no way diminishes or denigrates your product. The guarantee has nothing to do with the product. Rather it speaks of you and your company and the honest, fair, and open manner in which you do business. It's designed to build trust and mitigate risk – absolute essentials in marketing to seniors.

In stating your guarantee, "Money back if not satisfied" is unnecessarily negative. "Try it for 30 days without risk or obligation" is the same thing put more positively. And longer guarantees -- 60 days, 90 days, or life-of-the-product -- usually pull better than 15 or 30 days. The recipient often becomes acclimated to the product during the longer trial period, and you can get good old human inertia working for you, instead of against you.

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