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Generational Marketing

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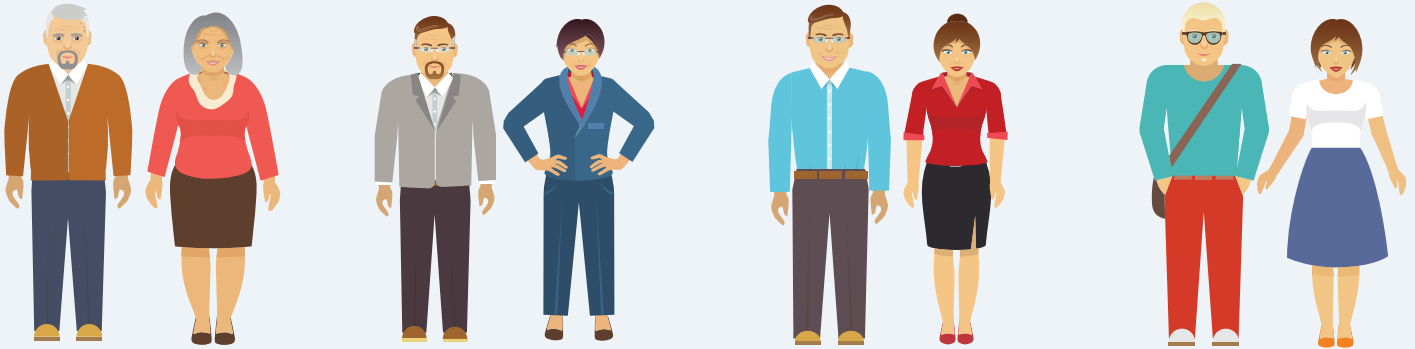
How generations receive your message

Employee populations are diverse in many ways. And to connect and communicate with employees as well as generate comprehension, employers may find they need to use a number of different approaches to really reach employees in the way they want to be reached.

It's important to note, however, that there is no one-size-fits-all model. Everyone learns differently, and just because employees may

fall into a particular "generation", does not always mean that's how they prefer to learn. When it comes to grasping information, employees, regardless of age, process information differently.

But for general guidelines, we've compiled a list of the standards that typically fit each age group.



Matures

Or The Silent Generation
Born 1925-1945



Pre-enrollment techniques to consider:

- Postcards or mailings
- Handouts, flyers, brochures
- Online, simple resources



WHO ARE THEY?

- Strong work ethic.
- Respect authority.
- Want to be shown they are still active, and not a “senior.”
- Traditionalist.



HOW TO CONNECT WITH THEM

- Want to know the carrier's history and longevity.
- Like proven results and perceived high quality.
- Prefer simplicity.



HOW THEY LEARN

- Face-to-face.
- Many prefer not to learn online; however, younger members of this group are the fastest growing internet age group.



Recommended enrollment technique:
Face-to-face (in-person)

Baby boomers

Born 1946-1964



Pre-enrollment techniques to consider:

- A company-hosted benefit fair where a broker or HR representative could answer basic questions about voluntary products and how they work.
- Small flyers/cards with highlights of information, links for additional information or where in HR to grab brochures.
- Emails (that hit the highlights) on how voluntary benefits can help offer them a financial cushion and help their future.



WHO ARE THEY?

- Strong work ethic.
- Very busy.
- Want to be rewarded for a job well done.
- Appreciate good quality in everything, including product quality.



HOW TO CONNECT WITH THEM

- Appeal to their sense of responsibility for those they care about.
- Make them feel like you're a part of their team or their employer's team.
- Retirement is not an ending, it's a beginning.
- Appeal to their values not their life stage or age.
- Never try to give them a sales pitch; they see right through it.



HOW THEY LEARN

- Simple and quick information.
- Want other ways to learn aside from technology. Most have adopted, but many still push back as they think technology should not be the end-all-be-all.
- Face-to-face communication that's fun and engaging.



Recommended enrollment technique:

Face-to-face

Gen X

Born 1965-1979



Pre-enrollment techniques to consider:

- Short bits of information, such as recurring mail stuffers, table tents, handouts, etc., can work well with this busy group.
- Short email campaigns that link back to additional information, such as microsites.
- Testimonials followed by information on how this could impact their lives.



WHO ARE THEY?

- Concerned with themselves, their family and their survival.
- Typically weigh options and do not make hasty decisions.
- Value flexibility.
- Work to live.



HOW TO CONNECT WITH THEM

- Explain how you'll impact their future.
- Prove you are the expert, as they can be known to distrust authority.
- Lead them in their decision-making, but let them feel they are a part of it, and that they control the end decision.



HOW THEY LEARN

- Want all the information that's available to know their options and have a back-up plan.
- Use technology to double check everything you say as a "seller."
- Mistrust over-the-top advertising or anything too "salesy."
- Like peer-to-peer communication and technology.



Recommended enrollment technique:

Face-to-face or one-on-one (telephonic), with a simple way to outline their own personal situation and options. Provide information they can discuss with their spouse after enrollment (print or online resources).

Gen Y (aka Millennials)

Born 1980-1995



Pre-enrollment techniques to consider:

- Texts, emails for calendar reminders about upcoming informational benefit meetings which can be hosted by the broker.
- Benefit counselors to educate employees and show a connection to their current personal situation.
- Table tents, emails, handouts with links and/or QR codes to online product information.
- Interactive games, eBooks, etc. to learn about voluntary benefits (send during lunch hour or on Fridays).



WHO ARE THEY?

- Busy and stressed.
- Self-focused.
- Optimists.
- Big goals.



HOW TO CONNECT WITH THEM

- Want technology to do their research.
- Don't care to talk about the future, yet.
- Value work-life balance.



HOW THEY LEARN

- Like to be included as a group/team and learn collaboratively.
- Believe in experts as needed teachers, who can be called upon repeatedly if they have questions.
- Want to be guided through the process (e.g., more hands-on learning).
- Want experts to acknowledge their individual situation.



Recommended enrollment technique:

- Face-to-face, as many in this age group have questions and want to feel confident they are making the right decision.
- Guided online enrollment or a system that can easily customize for their life situation can be used, but only once a decision has already been made.

Putting it all together

There are other key aspects of marketing to keep in mind besides generation. So, it's important to remember that people do learn and process information differently. When you are developing benefit campaigns, what you think may resonate, may in fact not. Or, it may only resonate with a certain group of people.

Be sure to create campaigns as a whole to hit multiple groups at the same time. And, if possible, have a process for employee questions (benefit specialist, HR, etc.), as education is the key to decision-making.

For more information on our enrollment process, please contact a member of our sales team at trustmarksolutions.com/contact-us.

Four aspects of marketing to keep in mind (generational marketing is just one of them):

- Learning style
- Point of view
- Communication preference
- Generation

Sources:

1. *Four Generations in the Workplace*. Cam Marston. www.generationalinsights.com.
2. *Selling Across Generations*. Cam Marston. www.generationalinsights.com.
3. *The Wall Street Journal*. "How to manage different generations." April 21, 2015.

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