



Direct marketing to older adults

This award-winning direct marketing consultant and copyrighter outlines how to create a compelling direct mail package for mature prospects

by George Duncan

If I were to sum up in a single phrase the way to produce successful direct mail programs aimed at people 50 years of age or older, it would be *cool it*. From the envelope to the order card, older adults require more thoughtful approaches in a variety of areas.

Many elements of effective direct mail for regular consumer marketing apply when selling to the mature market. However, some elements require greater emphasis and others less. To increase your chances of success when marketing your wellness offerings to older adults, keep in mind the direct mail pointers outlined below.

Think people, not markets

For direct marketers, the first step when selling to people ages 50 and older is to lose the very idea of *market*. What does this mean for you as a marketer of products or services designed for these individuals? As with all direct mail, your letter should be written to a single person, not a group or market. This is especially true of older adults, who object to being herded into the *mature, golden age* or similar categories, so take care to avoid that attitude creeping into your copy and design.

Soften the sell

Older adults are extra sensitive to being *sold* anything. Unlike much consumer mail in which the three most important elements are *sell, sell* and *sell*, your letter should *invite* individuals to **consider** your offer. As with all direct marketing, your copy should translate product features into benefits. But the benefits you stress should speak to connection and community, self-actualization and longevity, self-fulfillment and well-being.

I use a little rhyme in my seminars to help dramatize key benefits: “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 generally applicable, this couplet seems to me especially apt for appealing to older adults. Just be careful to select images appropriate for your market. Perhaps you can place *wealthy* on the back burner, 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* have great appeal for individuals who have lived a while. To these, you can

add *safety* and *security*. Indeed, whole markets (largely for seniors) are built around these concepts.

Simplify the structure

Some direct mail campaigns seek reader involvement through multiple enclosures. In fact, direct mail is famous, or maybe I should say infamous, for using a variety of so-called *involvement devices*, such as tokens and peel-offs, stamps and tear-offs, *lift letters* (or secondary pieces intended to increase the response), four-page sales letters, and so on. Older adults have less patience with these devices. Here’s where you need to apply the old K.I.S.S. principle (Keep It Simple, Stupid). Try to keep your package to a two-page letter, a color brochure if necessary, and an order form and reply envelope with no gimmicks.

With envelopes, direct marketers generally have a variety of strategies they can apply to the *corner card* (or the return address portion in the upper left corner). These tactics range from simulated handwritten names to elaborate logos to leaving the space blank. With older adults, however, it’s best to be direct. Spell out the name of your company, and include your street address, rather than a P.O. box. You want to start building *trust* with your prospects right from the envelope.

If you decide to use a teaser, avoid hype. A simple R.S.V.P. is reliable and telegraphs *response*. Make no elaborate claims, although *free* is always acceptable—if your offer really is free, and not tied to a purchase. Check the Federal Trade Commission’s rules on the use of the word *free* and stick to them (visit www.ftc.gov/bcp/guides/free.htm for information). Older adults especially do not take kindly to *free* offers that have strings attached. You may be able to justify this language legally, but you will sacrifice the *appearance* of honesty

and fairness—and that’s what really matters to your prospects.

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 meters and printed *indicias* (postal markings imprinted on labels or envelopes). All these steps help to make the recipient feel special. These strategies are good for any kind of marketing, but they’re especially effective in the senior environment.

The letter: invitation to a relationship

For most letters, direct marketers generally emphasize short sentences and paragraphs, and use words of one syllable as much as possible. This approach often produces a somewhat staccato presentation, which works for some markets but not others. In practice, this slightly abrupt or disjointed style can prove off-putting to a mature adult. Older individuals seek connection and require some degree of trust to interact with another person, especially a stranger. When preparing direct mail letters for age 50-plus prospects, write conversationally, rather than 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 direct mail letters is using the first person (“*I*”). As a rule, marketers keep direct mail letters in the second person (“*you*”) as much as possible. However, used prudently, the *I-word* can help you establish that all-important connection and trust with this market.

Find the connection and trust elements in your offering and bring those out in your copy. Some years ago, I wrote

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direct mail packages selling world tours and cruises to a mainly senior market. The company's successful theme, *Everything is taken care of*, was repeated often in letters and brochures. This theme reassured individuals 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, I greatly emphasized 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, my 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 and risk assessment were couched in terms of the letter's publisher. I stressed his views and 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, you must provide heavy proof of claims when selling to older adults. 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 testing process. Show shots of staff at work or whatever will help personalize the offering and make you, your company and your product or

service come alive for your reader. Work to become more inviting, more credible and 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 the person you're writing to is as literate as you. Even if this is the case, he or she is probably thinking of other things, and trying to extract the key information needed, 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 designers, Courier is the typeface of choice for direct mail letters. Why? Tests consistently show this typeface is the most readable and affords the highest levels of content retention. Times Roman, Bodoni, Garamond, and other

serif typefaces are okay, too, but they're less *typewriter-ish* than Courier. The point is the serif, not the typeface itself.

Also, when writing to older adults, keep your point size at 12 point or larger, or few individuals will be able to read your letter. Edit unnecessary words and phrases and *write like you talk*.

Design in direct marketing is really a whole other subject. Suffice it to say, you want to feature warm colors such as 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 *drop out* or reverse type for anything beyond a four- to five-word headline in a large type size—perhaps avoid even that use. 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, direct mail is an interactive medium. In psychological terms, it is a *stimulus/response transaction*. You have to get a *response*—not just agreement. You could describe your product in glowing terms in a 10-page letter and illustrate it up one side and down the other in an award-winning brochure, yet still fail if all the response you receive is *Gee, that's nice. What's for lunch?* To get a prospect to act, you 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 influences the value, or perceived value, of the product or service, as well as everything that comprises getting it to the buyer.

Online resources for marketers

www.marketingtoseniors.info

Marketing To Seniors, a book by Michael C. Walker, is written to be a comfortable, to-the-point read for those producing, promoting and distributing goods and services to the older adult market. The *Marketing To Seniors* website includes information about this resource, a section on debunking senior myths, and statistics on the mature market.

www.cdpublications.com

This publisher's site offers a *Guide to Senior Marketing*, a 100-plus-page report "full of hands-on tips to make your senior marketing more

successful." Learn how to segment the senior market, target Boomers, and use print and Internet advertising to your best advantage. CD also publishes *Selling To Seniors*, a newsletter billed as the monthly report on the mature market and senior marketing. A sample issue is available for free download.

www.seniormag.com

This magazine covers a wide variety of topics related to business and the older adult market. The SeniorMag website features special reports, statistics, online directories and a newsletter.

<https://secure.sheshunoff.com/478.html>

A division of Thomson Media, Sheshunoff Information Services offers *how-to* publications for sale, and more. This webpage outlines a robust looseleaf

binder program called Marketing to Seniors: Developing Mature Market Programs.

www.thematuremarket.com

News and research reports on the mature market are available on this website.

For general online and email marketing tips, strategies, case studies and more, the following sites offer excellent guidance:

www.marketingsherpa.com

www.ezine-tips.com

www.wilsonweb.com (especially the archive!)

www.mikes-marketing-tools.com

www.clickz.com

It's the *deal*. The *quid pro quo*. I'll give you a free trial membership—or a special discount or introductory price; a free issue or book; 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.

Older people prefer the certainty and familiarity of order forms and reply envelopes going into the U.S. mail. They feel less comfortable calling an 800 number. The age 50-plus adult may be discovering the Internet in droves, but it's still a bit premature to ask them to order your product or respond to your offer by visiting your website.

Invite individuals *explicitly* to charge their purchase to their credit card or to enclose their check, with complete assurance they'll get every nickel back if they're not satisfied. Make that guarantee as iron-clad and visible as possible. Repeat that guarantee in several places in your mailing. Older adults need reassurance they can trust you.

Design your order form with a stub people can tear off and keep as proof of purchase. Make sure the stub has your

company name and address on it, the product or service, the price and a place for the date, check number or credit card reference.

Some popular consumer offers include the following:

- 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. That's why they should be extensively tested, yet 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 of his or her order.

I have included sweepstakes in the list above because they do work. **But** pay close attention to your sweepstakes offer when mailing to older adults. Make sure your offer is as uncomplicated as possible and the prizes and entry requirements as clearly and honestly stated as you can make them. You don't want a sweepstakes blowing up in your face. Be especially careful how you use the word *free*—if you say *free*, your prospect will expect it to be free of any other requirements. And avoid the *You have already won...* pitch. This phrase is too open to misinterpretation by seniors, especially the *old old*. And, let's face it, it's disingenuous at best.

The other problematic offer for older adults is the negative option. For example, a company automatically ships and bills selections every month or six weeks, unless the customer or member returns a card specifically telling the organization *not* to send these items. This type of offer carries many of the same potential difficulties for older adults as sweepstakes.

If you're marketing wellness-related programs, remember the older adult's

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Active Aging Week



September 27 to
October 3, 2004

To learn more about
Active Aging Week,
please visit
www.icaa.cc/aaw.htm
or call toll-free
866.335.9777

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desire for community and connection. Consider such things as T-shirts or items featuring your organization's logo or that of some special seniors' event or program.

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 for the reader.

It is the offer you stick in the envelope window. It is the offer you *sell* to your prospect as a quick and easy, guaranteed way for him or her to explore the various claims you've made for your product or service. However, this assumes you've done your homework on your lists and you're offering your prospect something he or she likely wants.

And guarantee it!

Whatever the 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 or service. Rather it speaks of you, your company, and the honest, fair and open manner in which you do business. The guarantee is designed to build trust and mitigate risk—absolute essentials in marketing to older adults.

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 the life of the product—usually pull better than shorter guarantees, i.e. 15 or 30 days. During a longer trial period, the individual often becomes accustomed to your product or service, which allows

good old human inertia to work for you, instead of against you. ▼

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ICAA resource: experts dish advice on marketing

Members of the International Council on Active Aging enjoy free access to a valuable new resource, entitled *Marketing physical activity to the older adult*. This 58-page electronic booklet (PDF file) presents expert information from people who represent the diverse industries concerned with the well-being of older adults—from senior living communities to wellness facilities and advocacy organizations. This powerful publication brings together these authors for the first time to present market research on the mature population, as well as innovative marketing approaches for this audience.

ICAA members can view *Marketing physical activity to the older adult* by logging into the Members Only section on the ICAA website (www.icaa.cc). Other interested readers are invited to contact the ICAA toll-free at 866-335-9777 for more information about this publication.