



Non-Endemic Partnership Marketing; A Transamerica Case Study

Casey Cortese

Vice President Marketing,
Transamerica Direct

January 27, 2015



OVERVIEW

- ◆ **Who is Transamerica ?**
- ◆ **Evolution of the Active Lifestyle Market**
- ◆ **Our Partnership Philosophy**
- ◆ **Laying the Foundation**
- ◆ **Value Proposition Through Product Solutions**
- ◆ **Overall Learnings**
- ◆ **Forward Focus**
- ◆ **Non-Endemic Opportunities and Challenges**
- ◆ **Partnership Perspectives**
- ◆ **Questions**

At **Transamerica**, we believe that everybody deserves to feel confident and secure in their *tomorrow*. That's why we offer smart financial tools and products to help make it easier to build a future you can count on. With more than **100 years** of history behind us, customers now have access to a wide range of services, from life insurance to retirement plans, to secure their financial futures.

We're much more than an insurance or financial services company

—
we're your *partner in tomorrow*.

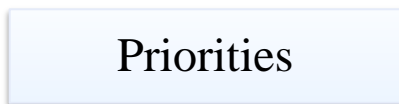
Evolution of the Active Lifestyle Market



Breakthrough Growth through Innovation
Launch New Direct Consumer Model
Product Expansion through Innovation
Create Direct Customer Engagement



Identified the Active Lifestyle Consumer Segment as a way to build opportunities across different verticals and create a platform for innovative product development and consumer engagement through unique marketing relationships



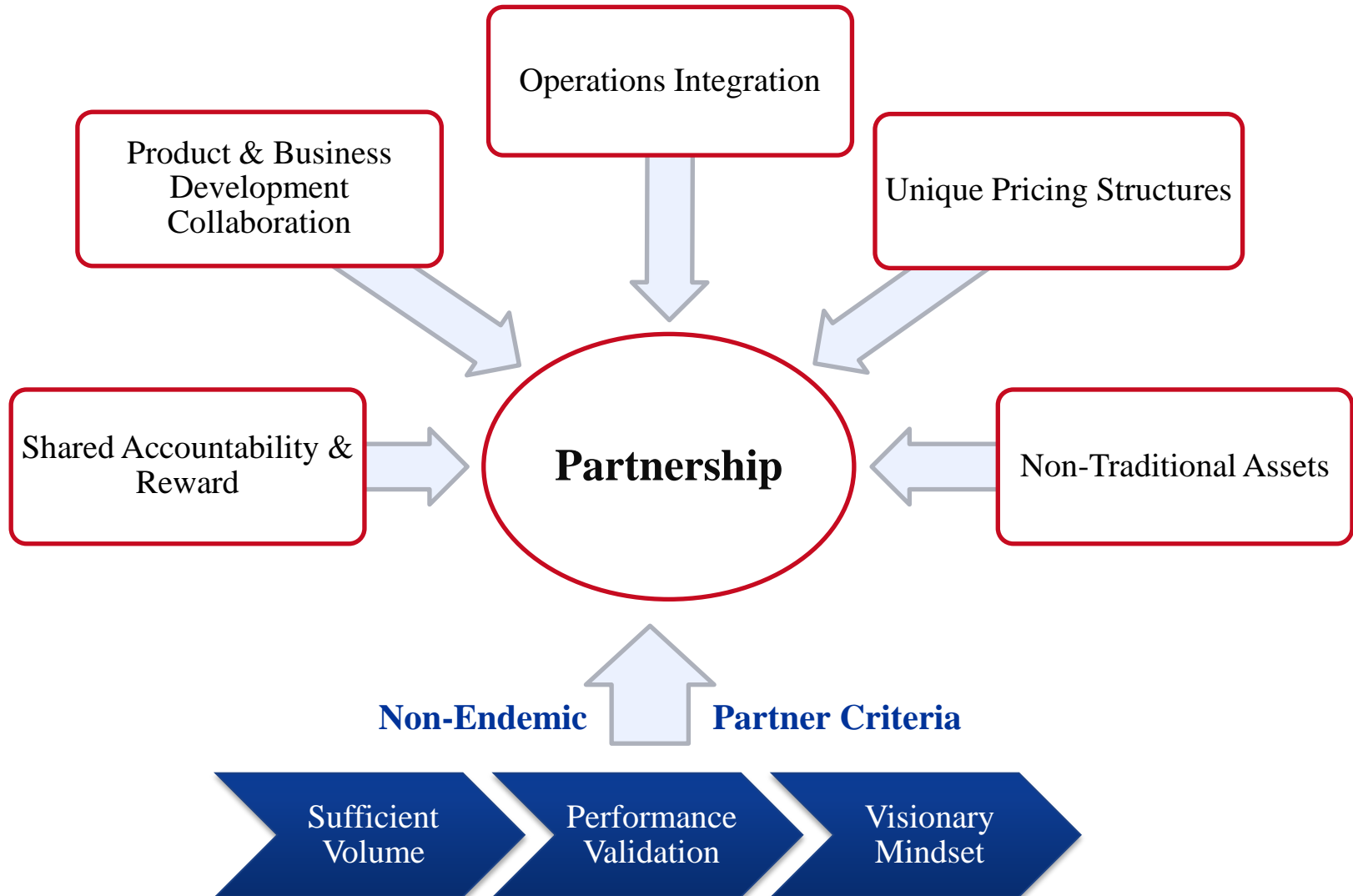
Expand customer base to access younger, more affluent markets
Improve Business Relevance
Create opportunities to engage with, and directly sell to, this new market

After extensive research in the active and healthy lifestyle space, **Active Lifestyle Consumer Segment** is **defined** as those who are *fit and healthy due to frequent participation in high calorie-burning activities and a nutritious diet.*

78 million Americans comprise the segment

31 million identified as being in need of life insurance

Clearly identifiable gap in specialty insurance products



The success of our partnership strategy is dependent on four critical elements:





Registration Refund Program

Protection for non-refundable registration expense due to an unforeseen circumstances:

PRODUCT NEED:

Ongoing demand for race refunds and capacity to respond to one off requests

Event financial obligations don't allow for registration reimbursements

Deferral programs help, but don't sufficiently meet the needs of the athlete consumer

SUCSESSES:

Early integration into the top three race series in the US

Strong organic purchase percentages across all events, with triathlon and ultra endurance events showing the highest results

Total registration fees protected is well into the millions

CHALLENGES :

Operational onboarding across multiple registration platforms

Developing value-based vs transactional communications

Creating link to core Transamerica Insurance products

Value Proposition Through Product Solutions



Insurance for
what *moves* you

BROUGHT TO YOU BY



Insurance to protect bikes, on and off the road, tire to tire head to toe coverage:

PRODUCT NEED:

Average cost of bikes is rising

Homeowners/renters coverage doesn't meet the needs of endurance sports participants

SUCSESSES:

Product **awareness is increasing** with the right audience

Web traffic is growing

Nearly 1/3 of web visitors have secured quotes

CHALLENGES:

Not offered in all 50 states

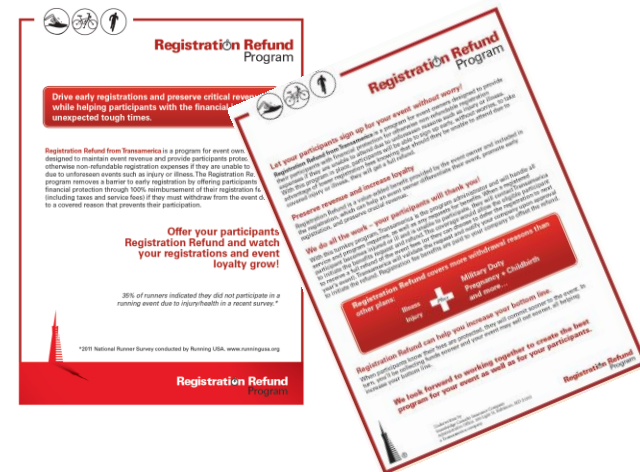
Quote to conversion rate needs to improve

KEY LEARNINGS:

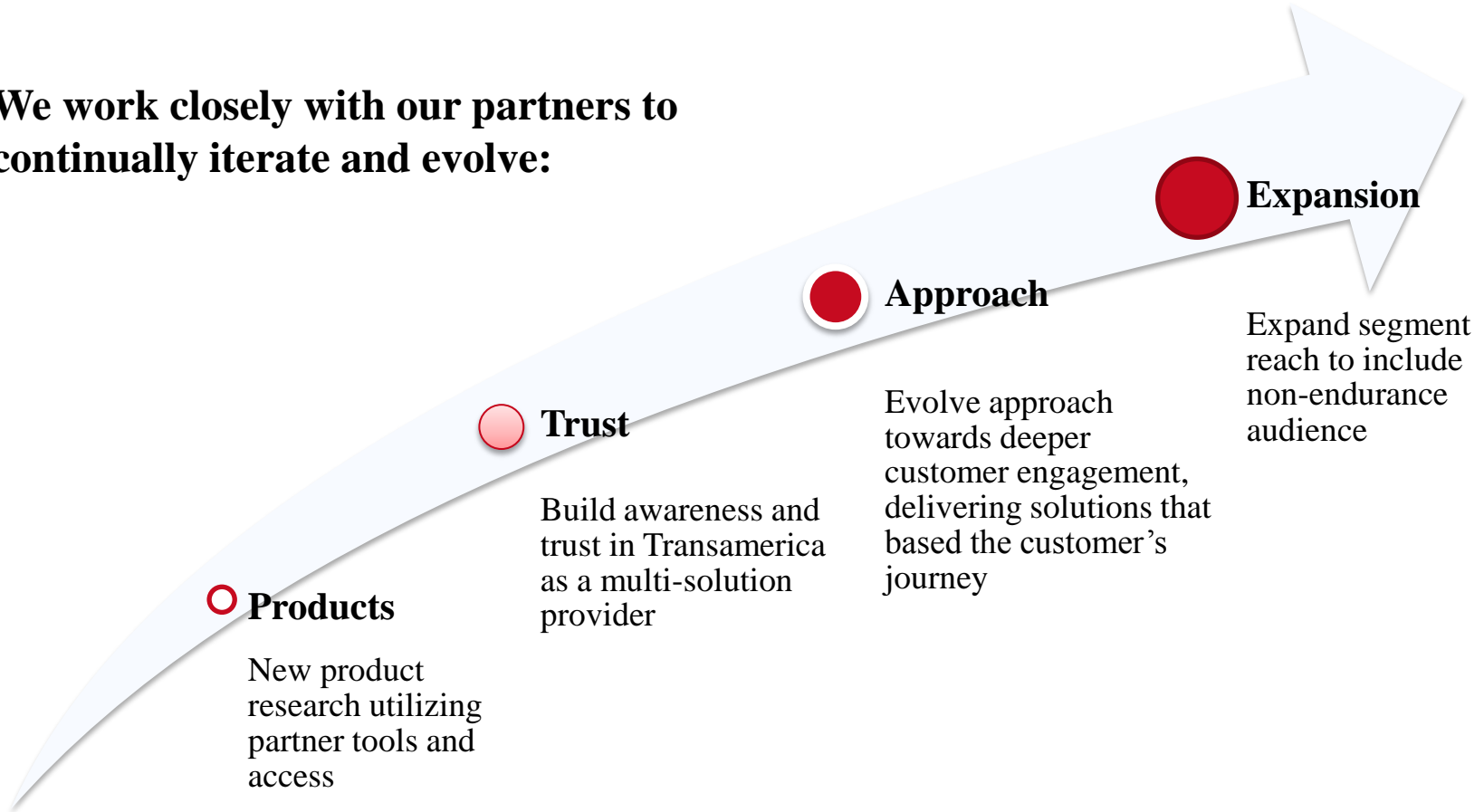
- Both sides must be prepared operationally to onboard new partnerships
- Appropriate training materials/programs need to be in place to help reach our consumers and help partners succeed
- Activation programs are an **ENTRY** point for engagement, not an endpoint.
- Expand into 365 day campaigns
- Create virtual activation strategies at events where we don't have a physical presence



Registration Refund Program



We work closely with our partners to continually iterate and evolve:



Non-Endemic Opportunities and Challenges

Some of the biggest marketing breakthroughs have come from brands that made new connections with unexpected demographics¹.

Property Challenges	Partner Challenges
<ul style="list-style-type: none"> • Non-endemics may be the hardest sponsors to develop and maintain • Must have/gain knowledge about unique industries • Requires innovation in activation strategies • Must help sponsor better understand your audience 	<ul style="list-style-type: none"> • Often we must train a property to a new way of thinking • Must take the time to teach the property our core business • Achieving scale can be difficult - each partner has different operational and integration needs
Property Opportunities	Partner Opportunities
<ul style="list-style-type: none"> • Larger corporate prospects often with larger budgets • Non-endemics offer an expanded audience to whom the properties can market • Successful partnerships are rewarded with loyalty 	<ul style="list-style-type: none"> • Differentiate your brand from competitors • Fresh way to engage with a new audience not delivered through traditional mediums • Fresh perspective on brand and product • New research capabilities



John Duke

Vice President of Global Sales



Kimo Seymour

President, Life Time Fitness



Rob Urbach

CEO



Footnotes:
Event Marketer, “Non-endemic brands connect at events”, January 2010

APPENDIX

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Event Marketer, “Non-endemic brands connect at events”, January 2010



Competitor Group, Inc. (CGI), is a leading active lifestyle sports media and event company. Transamerica and CGI began our partnership in 2013 with a multi-year sponsorship and joint marketing agreement that includes:

- Three series agreement as official life insurance partner of the Rock ‘n’ Roll Marathon Series, Women’s Running Series and TriRock Triathlon Series.
- Official **Race Registration Refund** partner through RaceIt.com
- Title sponsor of Rock ‘n’ Roll Half Marathon San Francisco
- Integrated media plans



IRONMAN is Transamerica's newest endurance sport partner and demonstrates Transamerica's commitment to growing and strengthening our position in the space. Partnering with this iconic global brand will dramatically expand Transamerica's brand awareness and product capabilities.

- Sponsor of IRONMAN World Championship presented by GoPro
- **BigRing IRONMAN** Bike Bonus
- Official **Race Registration Refund** of the IRONMAN U.S. Series



Life Time Fitness, Inc. and Transamerica launched our partnership in 2013, allowing us to leverage Life Time's reach to the active audience to educate consumers on the benefits of Transamerica products. This is a strong partnership that spans events, media, and in-club to cultivate new customer relationships.

- Includes Official Life Insurance partner of the LifeTime Tri Series as well and Life Time Cycle events and the Life Time Cycle Club
- Exclusive **Race Registration Refund** partner through ChronoTrack
- Title sponsor of Chicago Triathlon



USA Triathlon and Transamerica are entering our third year of partnership. The USA Triathlon audience aligns with our targeted demographics and through our Silver sponsorship, we are able to deliver relevant and meaningful products such as **BigRing Bike Insurance**. Our partnership allows us to engage through year-round events and media opportunities.

- Official Sponsor of USA Triathlon
- Official USA Triathlon Partner for Race Registration Refund
- Official USA Triathlon Partner for Bike Insurance