

# Lead Generation Consulting

## Business Review

*By Sama Chahine*

Spending money is easy. Figuring out how to save and invest our finances can be a daunting task that many people find far too intimidating to manage alone in such a volatile market. As a result we often choose to put our money in the hands of others to manage. Conversely, financial advisors need more innovative sources to locate individuals who don't know where to go to find good consumer advice and real-time advisors for money management answers. A solution to this dilemma may be just a few clicks away thanks to Lead Generation Consulting. Lead Generation Consulting has spent over eight years developing the technology and infrastructure to deliver and execute highly effective lead generation programs as well as well researched and categorized sets of relevant articles and retirement materials made simpler for the consumer.

Based in Novi, Mi Lead Generation Consulting provides a one-stop-shop for consumers and financial advisors alike. Founded-created by self-professed blue collar CEO David L. Phillips, the company owns and operates 5,000 consumer driven websites; 2,500 of which are geographically targeted sites focused primarily on the retirement sector and the financial industry as a whole: [www.fivestaradvisor.com](http://www.fivestaradvisor.com), [www.retireontrack.com](http://www.retireontrack.com), and [www.willmymoneylast.com](http://www.willmymoneylast.com) to name a few. These sites focus on financial areas such as retirement income planning, investments, and wealth management. Phillips's tracking shows that the sites received "over 3.5 million visitors in 2008, over 4 million in 2009, and are on trend to hit 5 million by end of 2010."

All of the digital assets in Phillips portfolio are listed on the flagship's network of sites, [www.financialadvisor.org](http://www.financialadvisor.org). How does this network operate? Upon landing on one of the 2,500 sites consumers find an array of useful tools that help answer immediate questions and provide direct real-time links to financial advisors ready to help them invest wisely. On many levels, Phillips functions as a consumer advocate providing both consumer information and financial services assistance.



The inception of Phillips' demand generation marketing platform originated with his father's early retirement at General Motors Corporation. Mid-career, Phillips

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was the head of sales for a lead generation company in Minnesota at this time.

“After 32 years at GM“, explains Phillips, “my father Robert Phillips wanted to determine the maximum amount of money he could safely withdraw from his retirement savings account to ensure his money would last through retirement and beyond. So he decided to develop retirement software for himself by putting together an Excel spreadsheet called Bob’s Calculator.” A suggestion from Phillips’ mother to set up the software tool on a website led to the first of the portfolio of sites, [www.retirementcalc.com](http://www.retirementcalc.com), where he then began to sell retirement software online. Phillips reports that soon after the implementation of the first site, the retirement calculator software was “noticed by Ray Martin, the top financial analyst on CBS’s the Morning Show, Money Matters.”<sup>1</sup> Following that innovative concept, Phillips fully immersed himself in the business of lead generation.

Among the research results and article options available on all 2,500 sites, consumers have access to many free services: free retirement eBook written by America’s leading retirement strategist Bill Losey; free new social security calculator; free retirement intelligence information services newsletter; and the free retirement calculator software.

One of Phillips’ most tactical approaches is his strategic partnerships with over 600 Affiliate leading online finance-focused consumer websites. These partnerships offer Phillips’ portfolio access to the online visitors of the partner sites. It is also an added benefit for the consumer. For example, [www.SeniorDiscounts.com](http://www.SeniorDiscounts.com), a resource for information on age-related discounts; [www.Bankrate.com](http://www.Bankrate.com), one of the web’s leading aggregator of financial rate information. “Finding the right kind of relevant strategic partners has been a big part of our success,” says Phillips.

In addition to the aforementioned consumer resources, Phillips also provides services for advisors to be linked to the online consumer searchers. Financial advisors will find a variety of services that offer a platform to connect to their consumers covering the entire gamut of services provided to the public: including 401k and IRA rollovers, insurance and annuities strategies, and retirement planning. For example, the entire portfolio of sites has a nationwide directory search box of localized advisors with a full page portfolio of the advisor for the consumer to review and call on. Imagine one portal available on over 2,500 sites that can link consumers directly to advisors.

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1 <http://www.financialadvisorokemos.com/retirementcalc/video/cbs1.wmv>

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With a three-step process made simple for Baby Boomers, the “find a financial advisor” window available on each page will help consumers locate qualified real-time advisors to assist them based on their local area. “It is a targeted tool for consumers to seek out their specific financial needs and what they are looking for in an advisor,” says Phillips. In turn, advisors pay a nominal annual fee of \$299.00 to promote themselves on all of Phillips’ sites. Phillips believes the Directory is one of the best “tactical investments” any financial advisor could make. He adds, “advisors are signing up for multiple zip codes where they do business, and by the highest net worth zip codes in their state.” Strategically, this makes sense for advisors who want to be a dominant presence in their local area and for those who want to expand reach or penetrate a new demographic or area.

Phillips takes his innovative integrated marketing to the next level with non-invasive, consumer-conscious Landing Pages. For financial advisors wanting to take full advantage of the online resources and lead generation options, this is an opportunity to claim full ownership of all leads coming into a specific or geo targeted domain name. For example, Chris Mollan, an LPL independent advisor leased Phillips’ [www.retirementmichigan.com](http://www.retirementmichigan.com) domain.



With slight modifications, Mollan is now the one and only source for any consumers seeking advice off the Landing Page. Mollan finds value in that the platform “puts the decision making in the prospect’s hands,” thus converting a

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cold lead into a warm lead because “they are only called if they want to be.” Mollan goes on to say, “Furthermore, Phillips has the platform already set up for me, if I were to try to duplicate this on my own it would cost me ten times more in overhead: budget and time. After trying almost ten different marketing companies, the landing page at [www.retirementmichigan.com](http://www.retirementmichigan.com) has put me in front of the most prospects looking for help online, resulting in a greater return on investment than any other marketing campaign that I have ever tried. My increased statewide visibility has led to increased revenue and with those earnings I am now putting up a billboard on I-94 for the site in the state of Michigan.” In essence, Phillips amplified Mollan’s statewide visibility which branded him as the state’s most well known financial advisor.

Phillips makes a point to highlight the credibility of his portfolio and level of qualified consumers and investors visiting his pages by citing the independent research of his sites analyzed by Quantcast. Quantcast is a third party top analytics company that measures web audience and online web demographics. Upon uploading and researching Phillips’ portfolio of sites, their results indicate that the portfolio’s demographic is the same as CNN Money, METLIFE, Fidelity, Smart Money and Bank of America. Ultimately, this information provides credibility for both the consumers seeking quality professional advice and financial advisors seeking out serious and qualified investors.

Older Americans are the most affluent segment of the US population. Phillips’ portfolio of geo-targeted, behavioral and attitudinal-based traffic websites works to benefit both consumers and advisors. With his years of research he’s found that outside of referrals, it is the primary method of search for most consumers and more specifically, how Baby Boomers are searching online. Phillips says “my company has tracked the search habits of internet users” and many have money on their mind. “The net-worth, the newly married, pre-and post-retirement individuals are all searching online,” says Phillips. A great example of our research shows that over 5% of our visitors that download our retirement calculator have a net worth over 1 million dollars and over 7% have an investment portfolio of over 1 million dollars. “Understanding the integrity and complexity of this data is critical to our success,” adds Phillips.

Phillips’ assertions are substantiated by eMarketer, a highly recognized authority of online business trend analysis and statistics. eMarketer’s “U.S. Baby Boomer Internet Users & Penetration” report indicates that by 2011, of the 76.8% population of Baby Boomers, 58.5% will be utilizing the internet to search for information, making up more than 27.7% of total internet users<sup>2</sup>. Consider the relevance says Phillips, “the only population of online users bigger than the users of Facebook or MySpace.com.” Internet usage by baby boomers is projected to

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2 eMarketer, Nov. 2009/[www.eMarketer.com](http://www.eMarketer.com)

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continue rising well into the future.

These aforementioned trends create an immense opportunity for financial advisors marketing online. By integrating their existing offline and online marketing programs with Phillips' lead generation platforms, today's advisors can increase their visibility exponentially and ultimately their overall revenues.

The conduit between advisors and investors implemented by David Phillips' strategies has evidently created a new and exciting approach to linking investors to information and advisors ready to help them with their financial needs. To learn more about Phillips' portfolio of sites and marketing tools, visit [www.financialadvisor.org](http://www.financialadvisor.org).

To buy or lease anyone of his high trafficked retirement / financial domain names you can contact David Phillips Directly at 734-751-1309.

View his network here <http://www.financialadvisor.org/sitelist.cfm>

### **About Retirement Calculator, Inc.**

Retirement Calculator, Inc. / Lead Generation Consulting DBA is an innovative interactive marketing and consulting company laser focused on creating demand for its clients products and services. The company owns and services approximately 5000 digital assets online, provides real-time lead generation services targeted to the financial services industry and operates proprietary technology for personalized URL's, microsite and landing page generation. Retirement Calculator, Inc. mission is to provide customer acquisition solutions that are focused and scalable via private label products. Customers include Fortune 500 companies to small and medium sized businesses. For more information visit [www.retirementcalc.com](http://www.retirementcalc.com), the contents of which are not part of this statement.

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