
DECEMBER 14, 2021

**AGENDA ITEM 4
INFORMATION ITEM**

CALIFORNIA ABLE ACT BOARD

CalABLE Marketing Plan Update: Program 11

Information Item

Background:

The California ABLE Act Board will receive an update from CalABLE's marketing agency, Program 11. The update will include:

- An overview of Q4 2021 and key accomplishments
- 2022 Marketing Plan and tactics
- New CalABLE marketing campaign
- Marketing timeline

Attachments:

- Program 11 Marketing Plan Deck

This page is intentionally left blank.

Program 11

Marketing Plan.

November 2021

TABLE OF CONTENTS

Background

Goal, Objectives, Activities

Audiences

The New Campaign

Marketing Tactics, Measures of Success, and Budget

Monthly Packages

Next Steps

Background

YESTERDAY

When the marketing plan for CalABLE was first created, this was a new program that needed to establish its brand, find its footing, and develop awareness.

The messaging was “Hello, we’re here. Let’s explain who we are and what we do.”

The team was aiming to develop the basic positioning of the program and were developing content and communications from the ground up.

TODAY

Now we can build off this experience and our collective team's knowledge to deepen our understanding of our audiences' needs, dig into how they're responding to the original content and campaigns, and refine the marketing.

We can use our existing account holders as ambassadors and advocates to help us shift from "get to know us" (awareness) to "open an account" (conversion).

And we can be more courageous and fun in finding, telling, and sharing these stories of the dreams account holders have and the goals they've achieved as a result of saving with CalABLE.

WHAT WE'VE DONE THUS FAR

In addition to developing this long-term marketing plan, we've been augmenting the CalABLE team as utility players, rolling up our sleeves to support on both big picture ideas and short term ad hoc requests. Immersing ourselves in CalABLE has given us the perspective and insights to better define our audiences and what they need. Our activities thus far include:

- Reimagined CalABLE's webinar presentation to inspire action through compelling imagery, polls to capture audience data, and simplified messaging
- Amplified CalABLE's voice on social media with 3-5 posts per week
- Met with partner orgs - TIAA, Options for All, and others
- Created new opportunities for account holders to share their stories
- Launched our first paid ad campaign to grow webinar participation

AND IN Q4 OF 2021 WE'VE ALREADY...

- Developed holiday E-gifting and year-end giving campaign to support current CalABLE account holders and recruit new account holders
- Continued to enhance monthly webinar content with new slides and graphics
- Worked with TIAA on editorial planning and year-end newsletters
- Started meeting with potential partnership organizations that can help amplify CalABLE to their audiences through toolkits, sponsored content, and more
- Began planning new CalABLE Ambassador content and video support
- Continued weekly social media posts and monitoring
- Collaborated with TIAA on development of landing pages for 2022 paid campaign
- Started to identify potential interviewees for testimonials and videos in early 2022
- Secured a video and original photography production partner

Goal, Objectives, and Activities

GOAL

The original goal: Grow from 5,000 account holders in 2020 to 12,000 account holders by end of a two-year contract.

How do we ensure we keep the momentum we had during 2020 (with the webinar engagements and conversions?).

OBJECTIVES

Increase Awareness

Continue to invest in CalABLE'S **brand awareness and trust** among our identified audiences, building momentum and driving conversions to reach (and surpass!) 12,000 account holders by the end of our two-year contract.

Accelerate Growth

Commit resources to **more sophisticated content and more expansive, creative tactics**, recognizing that best practices in demand generation rely on a clear benefit, call to action, and reasons to believe.

Invest in Partnerships

Develop robust partnerships with associations, organizations, advocates and influencers, whose built-in audiences will allow us to efficiently scale. This gives us additional expertise, more resources, and a systematic approach to consistent and continued outreach.

Additionally, we'll invest in account holders as a passionate group that not only knows the product, but also can be an extension of all marketing efforts.

*We can support these objectives by evolving the notion that the only thing we have in common is that we "have an account." Instead, we want to focus our commonality being a **sense of belonging and hope for our future**.*

ACTIVITIES

Increase Awareness

Develop **core messaging** associated with our audience profiles that shows we are solving their problems.

Increase trust and authority by **actively participating in relevant conversations** and creating opportunities for others to talk about us as well, with a focus on functional content, train the trainer, and consumer-led events.

Enhance our reputation, optimize for search, and garner increased reach through **other's voices** (audience testimonials, reviews, partners, PR, etc.)

Accelerate Growth

Establish a **new visual look and feel for creative, imagery, and voice**, that guides all marketing decisions and creative execution.

Design new assets that include user generated content that will be authentically created and shared by the audiences we're reaching.

Develop and **solidify repeatable, scalable paid media lead generation and nurture programs** for each audience identified, with specific targeting to categories within each profile.

Invest in Partnerships

Identify a **broader pool of organizations, associations, influencers, and other natural partners** (with a focus on schools) who could support and evangelize CalABLE to their constituents.

Create **"train the trainer" and other templates and toolkits** that can be shared to and through these organizations.

Perform **systematic, regular outreach to these organizations**, supporting and nurturing these relationships with the content they're seeking and requesting.

Audiences

LIVING WITH A DISABILITY



PRIMARY CHALLENGE:
Lack of resources/awareness

SECONDARY CHALLENGE:
Unbanked or underbanked

PARENT/CAREGIVER



PRIMARY CHALLENGE:
Worried about immediate
and long-term needs

SECONDARY CHALLENGE:
Feels isolated and frustrated
by government programs,
confused by conflicting info
and offers from competitors

ADVOCATE/INFLUENCER/PARTNER



PRIMARY CHALLENGE:
Lack of awareness

SECONDARY CHALLENGE:
Lack of easy-to-use or
understand resources

LIVING WITH A DISABILITY



*“I’m not included in savings opportunities.”
“I can’t save money in my own name.”*

MINDSET

- Worried about money for immediate needs
- Worried about money for future
- Not aware of options to help
- Fear of losing benefits
- Planner - wants to get finances in order
- Goal oriented - wants a home, a car, life experiences

PERSPECTIVE

- How will I get by if my benefits are at risk?
- I’ve always been told I can’t save more than \$2,000 - is this legit?
- I can’t work due to my disability - how can I have financial security?
- I want financial security like my peers - what are my options?
- How can I afford the things I need right now or in the next few years vs. retirement?

PAIN POINTS

- Too much paperwork / red tape
- Budgeting issues
- Lack of resources / awareness
- Unbanked or underbanked (18-28% per TIAA data)
- May need help to apply
- Use of technology
- Not sure if they qualify / or if they’re in the category to be saving at all
- No offline access to content
- Insufficient quality/depth of information

INFLUENCED BY

- Social media
- Disability advocates and influencers
- News sources
- Disability organizations and resources
- Family and friends
- Peers with similar disabilities
- Co-workers

Categories to consider

- Veterans
- Young working professionals with a disability
- Young adults who live in a shared home or independent living center
- Mid-older adults discovering anew
- Teens and adults living with physical disabilities
- Teens and adults with high-functioning developmental disabilities
- Working adults with disabilities
- Benefits recipients

PARENT/CAREGIVER



“I’m going to fight tooth and nail for my child.”
“Show me why you’re different than other government programs.”



MINDSET

- “Mama Bear” who wants the very best for their child / fierce protector
- Dedicated advocate
- Worried about money for immediate needs for child
- Worried about money for future for child, after they are gone
- Not aware of options to help
- Fear of losing benefits
- Proactive
- Planner

PERSPECTIVE

- How will I get by if my child’s benefits are at risk?
- I’ve always been told I can’t save more than \$2,000 – is this legit?
- I want them to be financially independent and provided for
- I want a place for family and friends to contribute

PAIN POINTS

- Worried about too much paperwork/ red tape
- Lack of resources / awareness
- May need help to apply
- Use of technology / troublesome technology
- Not sure if they qualify
- Insufficient quality/depth of information
- Exhausted from the work of caring and advocating for their child

INFLUENCED BY

- Social media
- Disability advocates and influencers
- news
- Parent groups (digital and in-person)
- Schools / doctors/ therapists / social workers
- Family/ friends
- Their own research - disability organizations
- Co-workers

Categories to consider

- Parents of kids living with a cognitive / developmental disability
- Parents of kids living with a physical disability
- Parents caring for an older adult with a physical or cognitive disability
- Foster parents of kids with either cognitive or physical disabilities
- Caretakers/staff at independent living homes for young adults and adults with disabilities
- Grandparents
- Aunts/Uncles
- Siblings
- Family friends
- Representative payees

ADVOCATE/INFLUENCER/PARTNER



“How can I be a cheerleader for this community?”
“Show me how I can meaningfully help.”

MINDSET

- Passionate about helping the disabled community
- Wants to promote valuable resources
- Understands importance of financial literacy
- Sees potential for how CalABLE directly impacts their clients/constituents
- Problem-solvers; dedicated; strong researchers

PERSPECTIVE

- What other resources can I share with my constituents?
- What tools can empower them?
- Desires equality and inclusion
- Desires recognition for supporting the community

PAIN POINTS

- Lack of awareness
- Not sure how to amplify message
- Needs easy-to-use messages/toolkits
- Insufficient quality/depth of information

INFLUENCED BY

- Their job demands
- Questions from people with disabilities/parents/caretakers/etc.
- Social media
- News
- Professional development orgs
- Allied organizations
- Peers and coworkers

Categories to consider

- Teachers / IEP
- School Districts
- Colleges and universities – Financial Aid Offices and Disabled Student Services Programs
- Employers – diversity and inclusion HR team, DEI teams
- Government equity entities
- DEI associations – SHRM
- Disability Associations (disability rights, inclusion, etc.)
- Special needs trust attorney / family financial advisor
- Associations for specific disabilities (Autism, Cerebral Palsy, etc.)
- Education Associations
- School and medical social workers
- Government services social workers
- Veterans hospitals
- Social media influencers
- Financial advisors
- Attorneys, firms, and legal associations that support / represent those with disabilities
- Groups for business owners living with a disability (i.e. Blind Vendors, Business Enterprise Program)
- Special Olympics / Paralympics Athletes
- County offices
- Foster care programs

The New Campaign

IT'S TIME TO EVOLVE THE “DREAM. PLAN. ACHIEVE.” CAMPAIGN.

CalABLE account holders may be different in many ways, but they have this in common: they save for themselves and their futures because they have dreams, hopes, and aspirations. We don't want to lose that spirit.

With that in mind, our new campaign will present CalABLE as the hero at the center of an inclusive and exciting community of dreamers and doers. This is a space where account holders are connected by shared experiences, digital communication, and mutual support. People in the CalABLE community are proud of what they've achieved by saving and building a stronger financial future and enthusiastically share their stories and tips with others. The overarching feeling among them is one of empowerment.

*All are welcome here regardless of age, gender, race, type of disability, or connection to those living with disabilities. Developing affiliation and mutual goals through this campaign reduces isolation and turns us all into recruiters of others to join and open accounts. **Account owners effectively become our salesforce!***

WE ARE CALABLE.

We are dreamers. We are planners. We are achievers.

FOR INDIVIDUALS

*We are taking charge of our futures.
We are savers.
We are doers.
We are achieving financial independence.
We are imagining a new future together.*

FOR PARTNERS

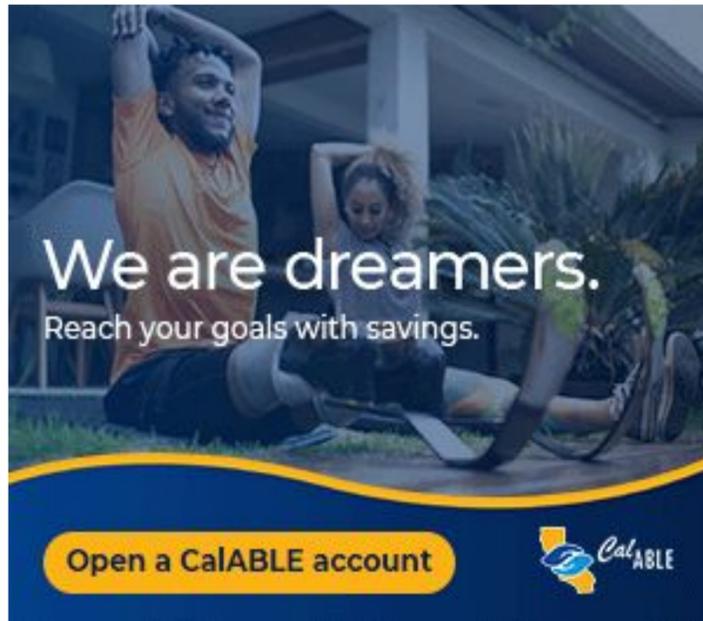
*We are partners.
We are allies.
We are advocates.
We are helpers.
We are supporters.*

FOR PARENTS

*We are change agents.
We are changing the conversation.
We are saving for our children's' futures.
We are empowering our children.
We are creating opportunities for our children.
We are changing outcomes.*

WE ARE CALABLE

Display Ads



We are dreamers.
Reach your goals with savings.

[Open a CalABLE account](#)



We are parents.

Build toward financial stability.

[Open a CalABLE account](#)



We are partners.
Help those you support
build a strong financial future.

[View CalABLE resources](#)



We are partners.

Help those you support
build a strong financial future.

[View CalABLE resources](#)



WE ARE CALABLE

Paid social media ads



WE ARE CALABLE

Advertising disclosure information

All paid advertising will include the required CalABLE disclosure information, in a clear, easy-to-read format. See example:

“The CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.”

xeljanz_tofacitinib
Sponsored

For Adults With RA
**MOMENTS
MATTER**

Use: XELJANZ for adults with moderate to severe rheumatoid arthritis (RA) in whom methotrexate did not work well enough or cannot be tolerated.

SELECT IMPORTANT SAFETY INFORMATION & BOXED WARNING:
XELJANZ/XELJANZ XR may cause serious side effects, including:

- Serious Infections, Cancer and Immune System Problems, and Blood Clots.
- Increased risk of death in RA patients 50 and older who have at least one heart disease risk factor (cardiovascular) and who are taking a higher than recommended dose of XELJANZ/XELJANZ XR. The recommended dose in patients with rheumatoid arthritis and psoriatic arthritis is XELJANZ 5 mg twice daily or XELJANZ XR 11 mg one time each day.
- **Swipe up to learn more about these and other serious risks and access Full Prescribing Information.**

WE ARE CALABLE

Organic social post

Text reads:

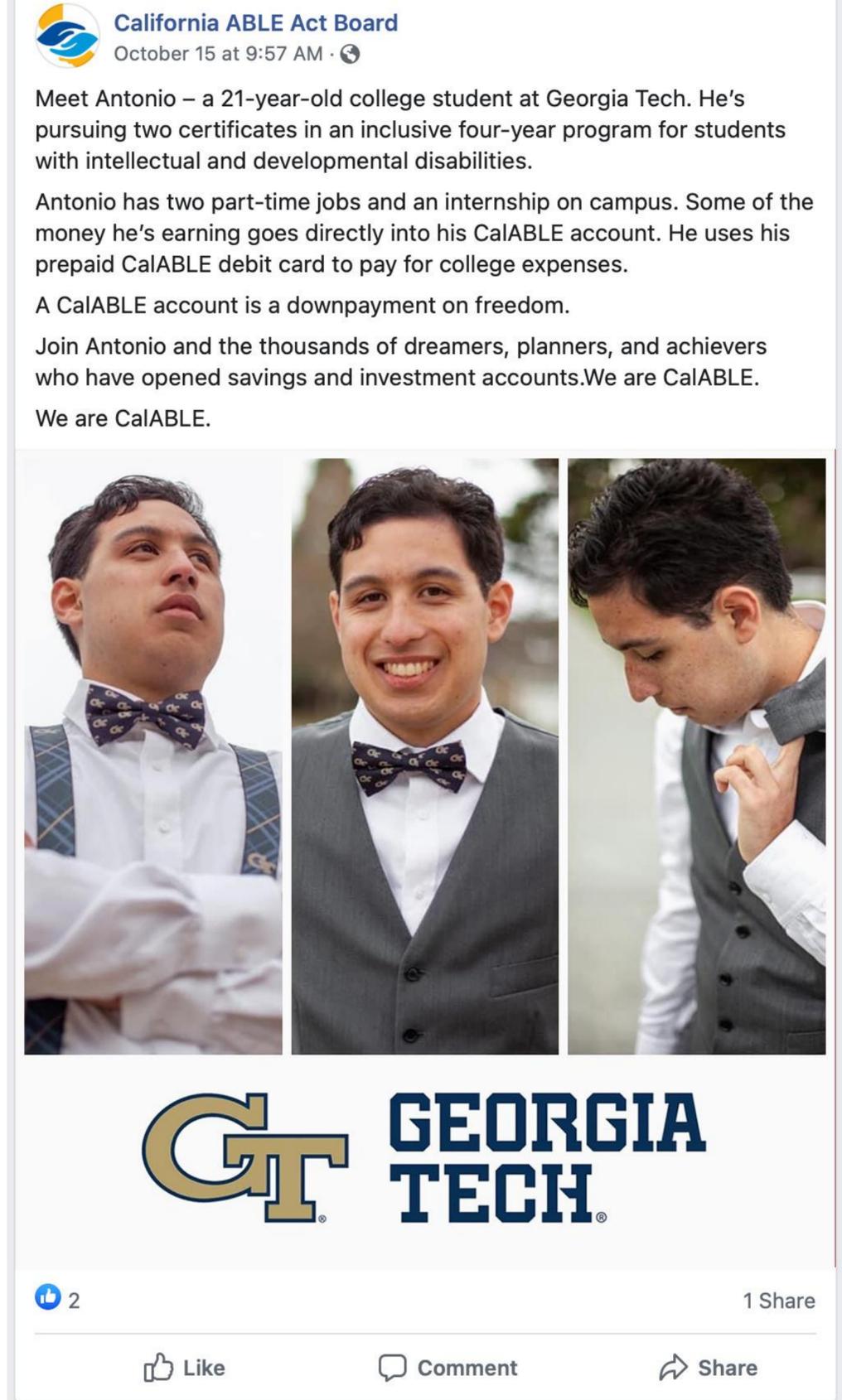
Meet Antonio – a 21-year-old college student at Georgia Tech. He’s pursuing two certificates in an inclusive four-year program for students with intellectual and developmental disabilities.

Antonio has two part-time jobs and an internship on campus. Some of the money he’s earning goes directly into his CalABLE account. He uses his prepaid CalABLE debit card to pay for college expenses.

A CalABLE account is a downpayment on freedom.

Join Antonio and the thousands of dreamers, planners, and achievers who have opened savings and investment accounts.

We are CalABLE.



WE ARE CALABLE

Poster / Magazine ad

Text reads:

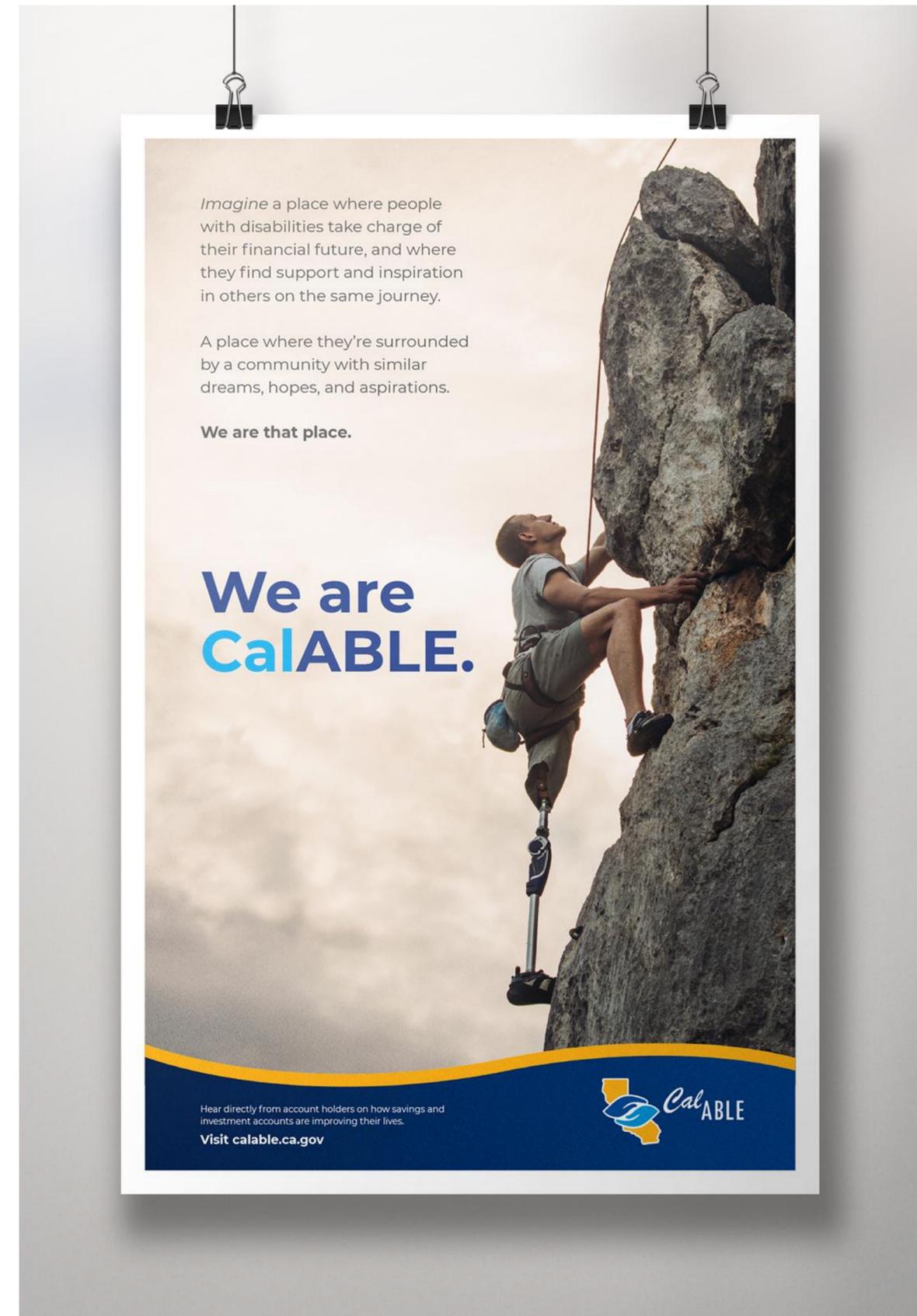
Imagine a place where people with disabilities take charge of their financial future, and where they find support and inspiration in others on the same journey.

A place where they're surrounded by a community with similar dreams, hopes, and aspirations.

We are that place.

We are CalABLE.

Visit calable.ca.gov.



Tactics, Measures of Success, and Budget

MARKETING TACTICS

1. Develop customized messaging for each audience
2. Identify creative assets needed for outreach
3. Build unique landing pages (as possible) and calls to action
4. Execute paid media plan
5. Nurture audiences with follow-up materials
6. Measure, optimize

1 DEVELOP CUSTOMIZED MESSAGING FOR EACH AUDIENCE



“Become a dreamer, become a saver”

“Share your achievements - what are you now ABLE to do?”

“You are no longer overlooked or burdened by financial instability, you are empowered to dream of and plan for your future.”



“CalABLE savings helps you redefine choices and freedom in life”

“Relieve the pressure of financial insecurity and know your child will have the resources they need for the future.”



“An ABLE account is a gateway to achieving life goals.”

“When you add CalABLE to your toolbelt, you can offer your clients a chance at a more secure future.”

“Empower your clients and help lift the burden of financial insecurity by connecting them with CalABLE.”

“CalABLE is a tool you can share with your clients that can change their lives.”

Measures of Success

- Embrace of messaging among key audiences
- Adoption of this messaging as a concept and a point of pride among end user audiences

2 IDENTIFY AND DEVELOP CREATIVE ASSETS



- Testimonial Videos
- Themed vignette/campaign videos
- Animations/GIFs
- Photos (authentic)
- Targeted ads (paid media)
- Social media (organic)
- Influencer videos (partnership)
- Webinars
- Fact sheets
- Tailored landing pages



- Testimonial Videos
- Themed vignette/campaign videos
- Animations/GIFs
- Photos (authentic)
- Targeted ads (paid media)
- Social media (organic)
- Webinars
- Fact sheets
- Tailored landing pages



- Custom Partner Packages
- “Why CalABLE” Fact Sheets
- Infographics
- “Train the trainer” toolkits
- Tailored landing page w/ resources
- Webinars or mini “courses” (curate current videos and create new) that count as CEU credits for professionals

***EVERFI content may be used in all categories.

Measures of Success

- Adoption and sharing of assets within and among audiences
- User generated content embracing and repeating core messaging
- Engagement with content (CTR, comments, shares)

3 DEVELOP LANDING PAGES AND CALLS TO ACTION



- “Open an account”
- Debit card that tracks expenses
- Achieve financial autonomy /agency/self-determination



- All of the above, plus:
- Support your loved ones
- Ensure financial security
- Crowdfund safely, and straight into a CalABLE account



- Download a toolkit
- Attend a webinar, get a certificate
- Help those living with disabilities achieve financial autonomy /agency /self-determination



Measures of Success

- Audience information gathered
- Requests for information
- Downloads (PDFs, toolkits, FAQs)
- Newsletter sign ups
- Accounts opened

4 LAUNCH PAID, EARNED AND ORGANIC OUTREACH



- Social media ads (paid)
- Social media posts (organic)
- Influencer posts
- Influencer and partner tagging
- Media event or video featuring Treasurer Ma and CalABLE users
- Press releases
- remarketing of evergreen content and tools



- Facebook group outreach
- Affinity group outreach
- Ads that target categories identified in profiles
- Media event or video featuring Treasurer Ma and CalABLE caregivers
- Remarketing of evergreen content and tools



- Geofencing ads to target companies and associations identified in profiles
- Direct outreach to partners
- Monthly partner / stakeholder meetings
- Retargeting
- LinkedIn and Twitter ads
- Press releases
- Remarketing of evergreen content and tools

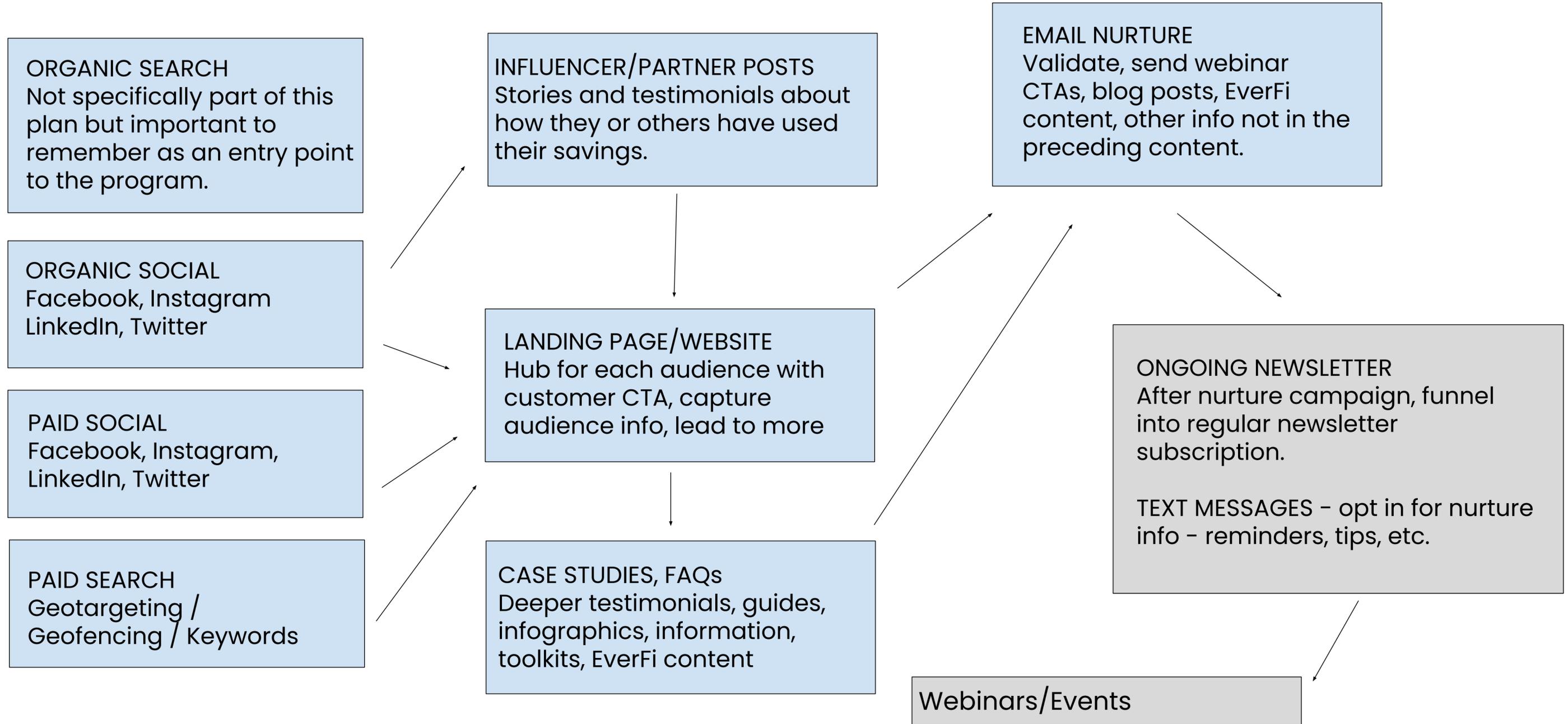
Measures of Success

- CPC
- Reach to targeted audiences
- Impressions
- CTR
- Lead data
- Conversions
- Growth of partner/affinity group data
- Earned media placements (and authority)
- Accounts opened

PAID MEDIA FOCUS

ACTIVITY	AWARENESS	NURTURE	DECISION
Social Media	✓	✓	
Programmatic Display/Video (includes geofencing)	✓	✓	
Email / text marketing		✓	✓
Sponsored content	✓		
Events	✓	✓	✓

PAID MEDIA / ORGANIC OUTREACH FLOW



5

NURTURE AUDIENCES WITH FOLLOW UP MATERIALS

- Drip campaign with more stories, CTA
- Webinar invites
- Text nurture campaign - offers helpful tips, tricks, snippy stories and resource links



- Drip campaign with more stories, CTA
- Webinar invites
- Text nurture campaign - offers helpful tips, tricks, snippy stories and resource links



- Drip campaign with more materials
- Hands-on outreach
- Webinar invites and co-creation
- Continued flow of webinars, videos, or "mini-courses" that might count as CEUs

Measures of Success

- Subscription rates to newsletter
- Open rates
- Clickthrough rates
- Requests for more engagement (custom content, materials)

6 *MEASURE AND OPTIMIZE*

We will be tracking and optimizing all of the following in order to ensure marketing efforts are hitting the mark.

- Use of hashtags
- Co-creation and user generated content
- Search rankings
- Web traffic for public site
- Number of influencers engaged (for organic social)
- Number of partners/associations engaged (for program amplification)
- Content engagement (clicks, sharing, commenting)
- CPC (cost per click)
- Reach to targeted audiences + frequency of impressions
- Growth of partner/affinity group data
- Earned media placements (and authority)
- Percentage of account holders who say they were influenced by a community organization or leader

OTHER TACTICS

The following activities will support and grow CalABLE outside of this marketing plan:

- EVERFI partnership (under discussion)
- Reach out to potential [albeit dormant] users who completed the application, but haven't funded their account within six months (with list regularly supplied by TIAA)
- Sponsorships of related organizations and events
- Search engine optimization (on site optimization)
- Quarterly newsletter (from TIAA)
- Age limit legislation
- No Barriers Summit
- Endorsement by Labor Unions like SEIU and Teachers
- Cross-marketing by TIAA to their members

Partnership Marketing Packages

In working to help partners/allies/influencers become natural evangelists of CalABLE and create a broad footprint to their audiences throughout California, we will develop packages or toolkits for partner organizations that can be customized but also easily replicable.

We will pilot this concept with one selected partner and this will lay the groundwork for package templates that can be utilized by a wide spectrum of organizations throughout the state.

ADVOCATE/INFLUENCER/PARTNER



“How can I be a cheerleader for this community?”
“Show me how I can meaningfully help.”

Partnership Marketing Packages

ADVOCATE/INFLUENCER/PARTNER

These packages may include:

- Custom webinar
- Toolkit for org to share with and provide to their constituents
- Email campaign (we develop, they send to their lists)
- Potential ambassadors
- Testimonials from advocate perspective
- Testimonials from parents or end users
- Social shares (cross promotion)
- CalABLE sponsorship (under \$5K) for partner event



“How can I be a cheerleader for this community?”
“Show me how I can meaningfully help.”

ESTIMATED BUDGET BREAKDOWN (YEAR OVER YEAR)

ACTIVITY	DETAILS	TOTAL YEAR ONE
New creative assets for paid and social campaigns	Video testimonials and photography (with Options for All) Graphic design and animated gifs Content accessibility, translation Landing pages if necessary: TIAA (TBD costs)	\$40K
Paid media hard costs	Paid agency Social Media / Display / Video advertising Influencer incentives Geofencing Email nurture marketing subscription (one year) Comprehensive texting program: TBD	\$80K
Earned media costs	PR agency Newswire costs (x3 releases)	\$4K
TOTAL COST		\$125K



Next Steps

Q4 2021

- Review plan together
- Feedback on audiences and tactics
- Confirm shared goals and measurements
- Address dependencies (TIAA, Options for All, Everfi, CalABLE capacity)
- Confirm budget and resources
- Continue to support CalABLE on weekly immediate needs
- Forge/solidify relationships and formulate contracts with vendors like Options for All

Timeline: 2022

Q1

- Work with Options for All on creative asset development
- Develop landing pages and resource libraries (in partnership with TIAA)
- Work with CalABLE to develop new online videos or workshops that train influencers, ambassadors and partners to help enroll the people they serve
- Begin monthly meetings with allied organizations and partners to amplify messaging

Q2

- Launch paid campaign and affiliated messaging
- Collect lead data for retargeting and follow up communication
- Design email nurture campaign for each audience
- Develop handy printable resources that partners and influencers can easily disseminate in person

Timeline: 2022

Q3

- Launch nurture campaigns based on focus group data, paid social data and feedback from webinars
- Launch influencer campaigns and partnerships (if not already in play)
- Continue paid campaigns, add in retargeting, geofencing and more
- Launch “mini-courses” and training videos for partnership orgs and continuing education targets

Q4

- Continue paid and organic outreach
- Pursue earned media with stories that have developed from new campaign launch
- Analyze and measure performance and data
- Begin planning for 2023

Thank you!

November 2021