DIRECT MAIL ESSENTIALS FOR REVERSE MORTGAGE PROFESSIONALS

Plan Smarter Campaigns.
Generate More Conversations.
Grow Your Business.

For professional use only. Not intended for consumer use.

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REVERSE WHOLESALE

#4496029229

YOUR PRESENTER

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Marketing Director with 20+ years of experience in financial services, mortgage, and B2B/B2C marketing, including 10 years in the reverse mortgage industry.

WHY DIRECT MAIL STILL WORKS

- Trusted by older homeowners
- 78% of consumers 55+ read their direct mail on the same day they receive it[1]
- Response rates:
  - House lists (existing customers) average 5% to 9%[2]
  - Cold prospect lists average 2.7% to 4.4%[2]

[1]Mailing.com: https://www.mailing.com/blog/direct-mail-statistics/

[2]MPA: https://www.mailpro.org/post/direct-mail-response-rates/

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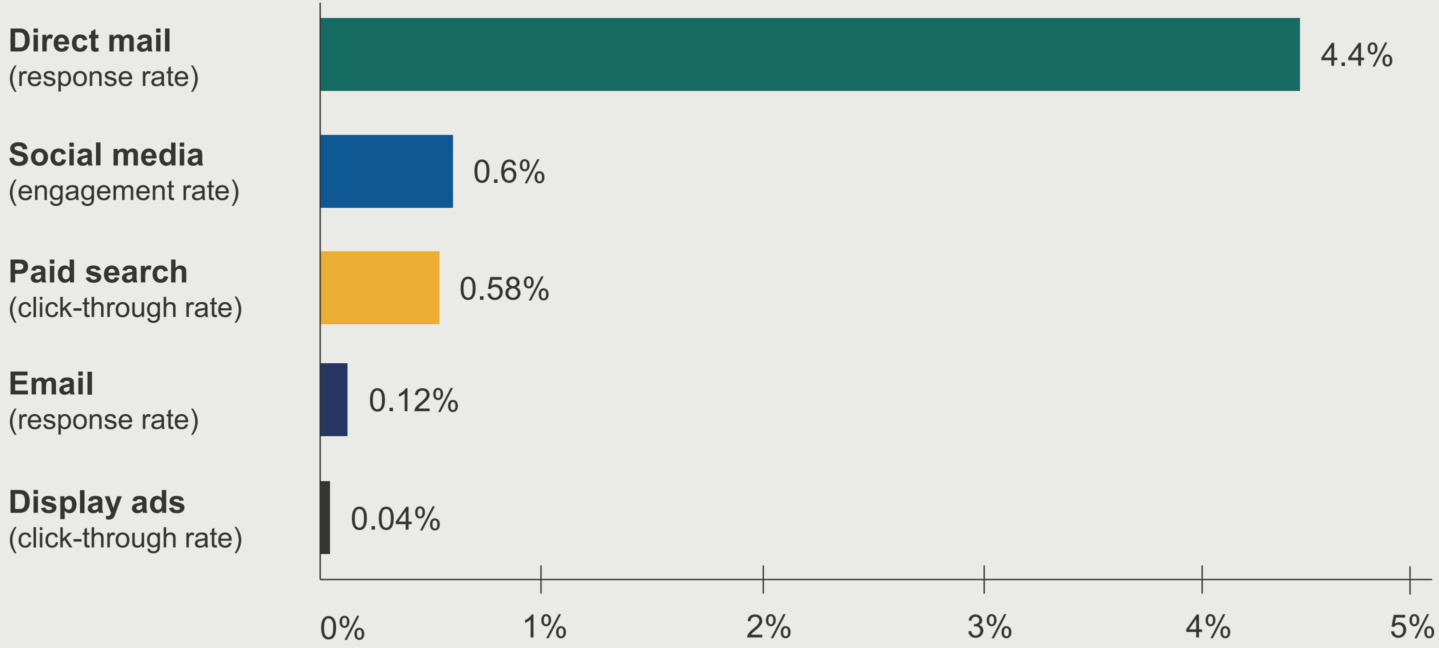
WHY DIRECT MAIL STILL WORKS

Average Response and Engagement Rates by Channel



Source: ANA/DMA Response Rate Report (2025)

WHY DIRECT MAIL STILL WORKS

- Personal and tangible
  - **70%** of consumers say direct mail is **more personal than online** interactions[3]
- Complements your digital and local marketing
  - According to Experian / PostGrid 2026, direct-mail marketing continues to deliver the strongest ROI: for example, **direct mail's ROI is cited at ~$58 for every dollar spent, compared with ~$19 for PPC and ~$7 for email**[4]

$58	$19	$7
ROI per $1 on direct mail	Per $1 on paid search (PPC)	Per $1 on email

[3]The Benefits Associated With Direct Mail Advertising Market Contributes To Its Demand - EIN Presswire (einnews.com)

[4]Experian: https://www.experian.com/blogs/insights/new-players-new-rules-how-direct-mail-is-reshaping-mortgage-and-equity-lending/

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Direct mail is about **starting conversations** –
not just generating immediate applications.

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DEFINE YOUR GOAL

Before creating a mailer, ask:

- What do I want recipients to do?
  - Invitation to apply (ITA)
    - Call for complimentary, no-obligation proposal
  - Attend an event
  - Generate referral opportunities

Every campaign should have ONE primary CTA.

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KNOW YOUR AUDIENCE

Audience:

- Age (55+)
- Home equity / home value or LTV
- Existing mortgage vs. none
- Geographic areas
- Existing database
- Past borrowers
- Referral partner opportunities

Quality of your list matters more than quantity

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CHOOSING THE RIGHT MAIL PIECE

Compare:

- Standard vs. Jumbo postcard
  - Postcards average a **5.7%** response rate, while letter-sized envelopes average **4.3%**[1]
- Standard letter
  - With or without window
- Self-mailer
- Educational guide
- Event invitation

[1]Cornerstone Services: https://blog.crst.net/direct-mail-response-rates/

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WHAT MAKES SOMEONE READ IT?

Elements of an effective mailer:

- Strong, *relevant* messaging
- Simple, clear advantages
- Professional design
- Single call-to-action

Less is more.

ITA VS PRESCREEN

- Invitation to Apply (ITA)
  - When brand awareness is a goal rather than immediate action
  - When the product is straightforward and broader, not highly segmented
  - When you want to cast a wider net
- Prescreen - pre-qualified or high-propensity segments
  - Uses **property and credit data** (e.g., equity levels, credit score, loan-to-value, tenure) to craft mail offers that align with actual borrower situations (not just “Dear Homeowner”)
  - **Better alignment with borrower creditworthiness and property profile** — because you are sending offers to those who meet risk and propensity criteria.
  - **Improved conversion and campaign efficiency** — by reducing wasted mailings to low-probability recipients.
  - **Lower marketing spend per funded loan** — because you spend less to reach the right audience.

Stay Compliant & Transparent: Prescreen offers must follow FCRA rules; mail pieces must clearly disclose terms.

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CREATING A CAMPAIGN

Don’t think one mail piece.
Think:

Campaign = multiple touches

- Mail drops
- Follow-up calls/emails
- Event invitation

Consistency builds familiarity.

BUDGETING YOUR CAMPAIGN

Consider:

- Printing
- Postage
- Mailing list
- Design (Mutual of Omaha Mortgage branded materials)
- Call routing and tracking (phone) numbers (CallScaler, CallRail)

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TRACKING RESULTS:

Measure:

- ✓ Calls
- ✓ Appointments
- ✓ Applications
- ✓ Funded loans
- ✓ Cost per lead
- ✓ Cost per funded loan

Tips:

- Use unique phone numbers or URLs
- Track weekly
- Don’t wait months to evaluate results
- Respond quickly to inquiries

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COMMON DIRECT MAIL MISTAKES

- Poor audience selection or timing
- Too much copy
- Weak CTA
- Giving up after one mailing (8 weeks min.)
  - Consumers keep mail in their homes for 17 days on average[1]
- No tracking
- Slow response to leads – 100% answer rate goal!

[1] Mailing.com: https://www.mailing.com/blog/direct-mail-statistics/

COMMON DIRECT MAIL MISTAKES

Mail opens the door. The funnel closes the loan.

Mail	Inbound Call	The Math, Done	Funded Loan
Right owner, right offer	Answer rate is everything	Borrower sees their numbers	Attributed end-to-end

Layer mail with digital follow-up, fast phone response, and clean attribution.
The channel that wins is the one that's orchestrated – not the one shouting loudest.

[1]Mailing.com: https://www.mailing.com/blog/direct-mail-statistics/

COMPLIANCE DO'S AND DON'TS

- Advertising must be clear and not misleading
  - Avoid deceptive or exaggerated claims: No false sense of urgency "Act now or…"
  - Clearly disclose key loan terms and eligibility requirements
  - Ensure all statements can be substantiated
- Example:
  - ✗ Guaranteed income for life

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COMPLIANCE DO’S AND DON’TS

- Reverse Mortgage-Specific Requirements
  - Clearly identify the product as a reverse mortgage.
  - Be careful not to imply government endorsement.
  - Do not suggest the consumer cannot lose their home.
  - Include required disclosures where applicable, like with “No *Monthly* Mortgage Payments”. Borrower must…
- Protect Consumer Privacy
- Fair Lending Applies to Marketing
- Required Company Information (NMLS, Address, EHL)
- Keep Records

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Recap

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INTEGRATING DIRECT MAIL INTO YOUR MARKETING PLAN

How direct mail works with:

- Events
- Social media
- Email
- Business referral partners

Marketing channels perform better together.

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RELATIONSHIP MARKETING WINS

Direct mail opens the door.

- Relationships close loans
- Follow-up
  - Consistent and timely communication
  - Providing value
  - Staying top of mind
  - Generating referrals

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CAMPAIGN CHECKLIST

- ✓ Define goal
- ✓ Build audience
- ✓ Select mail piece
- ✓ Review compliance
- ✓ Schedule multiple drops
- ✓ Track every response
- ✓ Optimize and repeat

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RESOURCES AVAILABLE THROUGH MUTUAL OF OMAHA REVERSE WHOLESALE

- Co-branded marketing materials available via Partner Portal
  - Flyers, brochures, mailers
  - LGT training recordings and materials (i.e. events checklist and PPT)
- Account Executive support

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QUESTIONS?

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Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

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