ANNETTE SCHULTZ

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SENIOR GRAPHIC DESIGNER | DIGITAL MARKETING | BRAND & CAMPAIGN DESIGN

SELECT PORTFOLIO PIECES:



Design and Illustration for event flyers, posters and invitations



Infographic for Vya calendar - Illustration & design for print

<design>

PLC INTERIORS

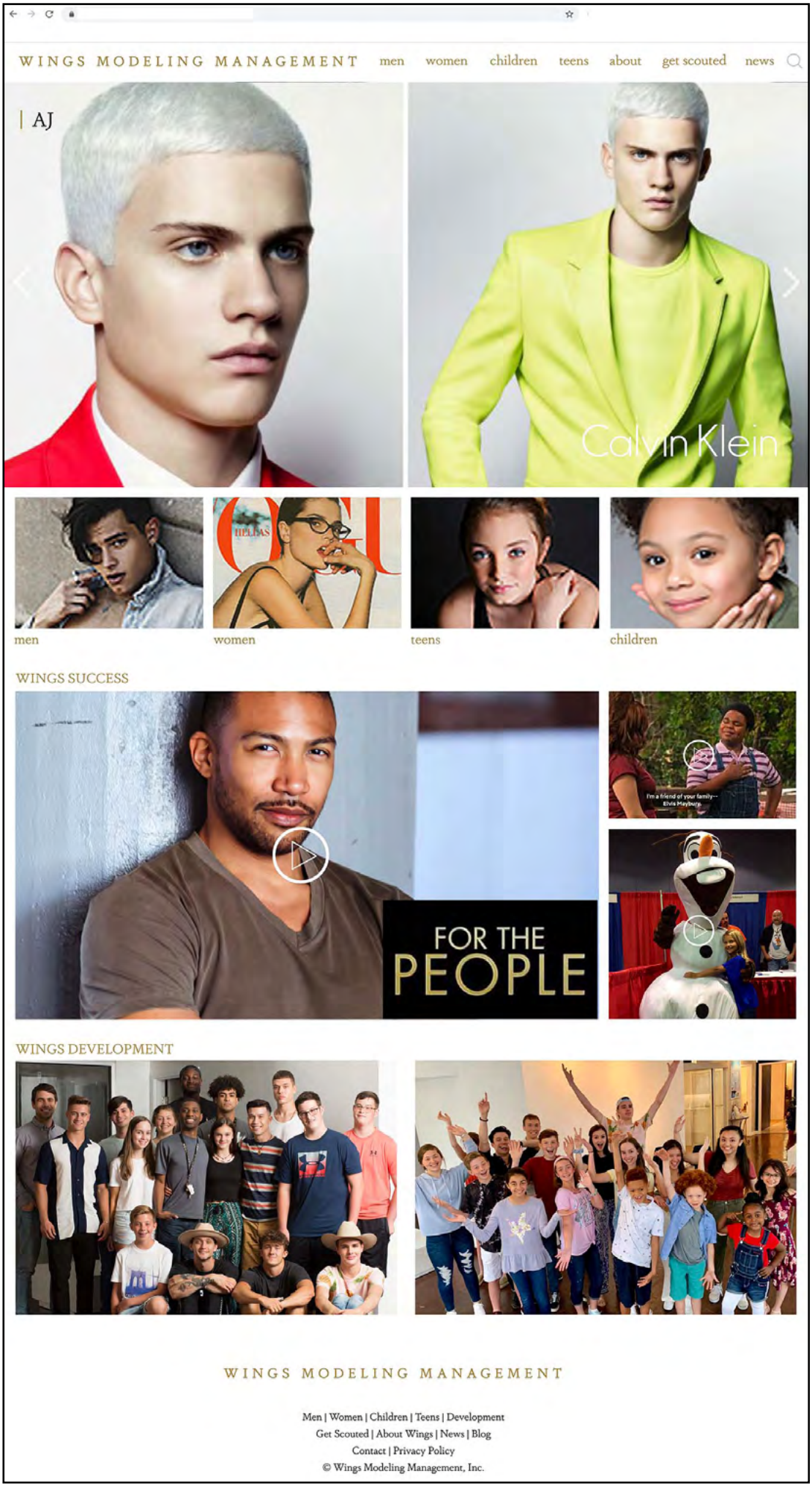
redzone investigations group

Branding & Logo designs



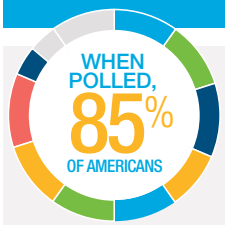


Logo & branding
for wedding
at Rhinegeist
Brewery,
Cincinnati, OH



Modeling agency website design and management, including extensive Photoshop touchup and refinement of original photography

Life Insurance Numbers to Know



said that most people need life insurance.[1]

HOWEVER 4 in 10 Americans do not own any type of life insurance.[2]

THIS IS BECAUSE

EIGHTY PERCENT OF CONSUMERS MISCALCULATE the price of term life insurance.[3]

Millennials misjudge policy cost by 213%.[3]

Gen-Xers overestimate policy cost by 119%.[3]

DID YOU KNOW?

A 35-year-old female can buy coverage for only $23/month.

Protective Custom Choice® Universal Life, $250,000 Face Amount, 20-Year Guarantee, Standard Non-Tobacco

What else can you buy with $23?

- 2 fast-casual lunches[8]
- 5 cups of gourmet coffee[10]
- 3 basic car washes[9]
- week of phone bills[11]
- 2 movie tickets[7]
- 9 gallons of gas[7]

Isn't protecting your loved ones so much more valuable? ?

NOW, consider the cost of not having life insurance…



of Americans report that they would feel a financial strain within one year of the primary wage earner's death.[2]

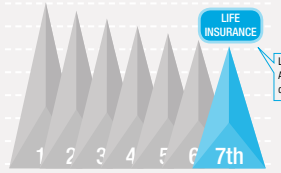
60% of U.S. workers report that a loss of employer-based life insurance would create an undesirable financial impact on them and their families.[5]



Even knowing this, 56% of Americans

said it is unlikely that they will purchase life insurance within the next year.[4]

In fact, when asked to evaluate financial concerns, the need for life insurance ranked 7th in financial priority.[4]



Less than 4 in 10 Americans even had concern about it.[4]



Approximately 2/3 of the U.S. population are more worried about saving for retirement than dying and creating a financial burden for their loved ones.[4]



40% of Americans begin shopping for life insurance due to life events.[6]

THE BOTTOM LINE –
It's always a good time to consider life insurance.

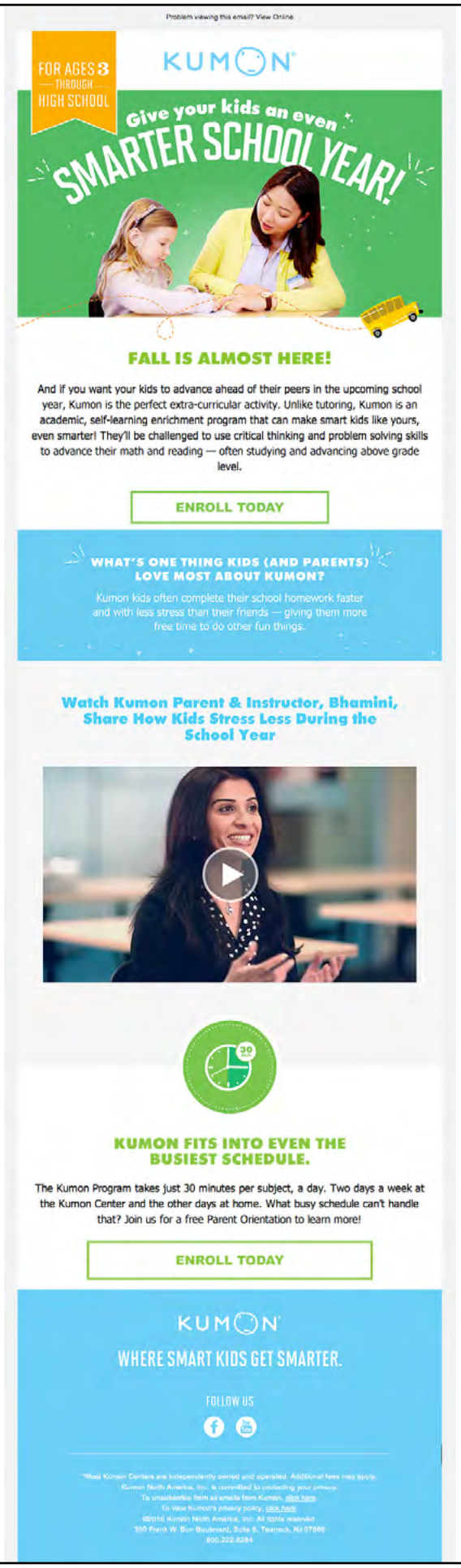
Life insurance products are issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

1 LIMRA and LIFE Foundation 2013 Barometer Study
2 LIMRA's Facts About Life (2015)
3 http://www.lifehappens.org/press-releases/2015-insurance-barometer-study-finds-americans-continue-to-overestimate-cost-of-life-insurance/
4 2015 Insurance Barometer Study
5 LIMRA's Facts about Group Life (2015)
6 2014 Facts from LIMRA, LIAM September 2014
7 www.thepeoplehistory.com/pricebasket.html
8 http://www.forbes.com/sites/greatspeculations/2014/07/22/mcdonalds-earnings-preview-food-inflation-could-hurt-top-line-growth/#16c0aaa370e6
9 https://www.angieslist.com/articles/how-much-does-car-wash-cost.htm
10 http://www.thefiscaltimes.com/2016/07/12/Why-Your-Cup-Coffee-Will-Soon-Cost-More
11 http://money.usnews.com/money/blogs/my-money/2013/09/25/7-ways-to-stash-your-cellphone-bill

Protective Life Insurance Company

PLC.9590 (08.16)

Infographic for large Life Insurance company



Email design, layout in Dreamweaver, html, css and javascript for Educational Corporation



The Future of Financial Services & Insurance Marketing: How Data, AI and Brand Consistency Drive Trust and Growth

Vya
3,181 followers

November 18, 2025

In today's Financial Services landscape, trust is currency. Customers expect more than competitive rates, or coverage-they expect seamless personalized, and consistent experiences across every interaction. From mobile apps and advisor portals to policy renewals and claim updates, the way institutions communicate can make or break a customer loyalty. This is where data-driven marketing, automation and AI come in. When paired with brand consistency these tools empower banks, credit unions, wealth managers and insurers to strengthen relationships and drive measurable growth.

The Challenge: Rising Expectations in Finance & Insurance

The competitive pressure is mounting. Fintechs, Insurtechs and digital first brands are setting new standards for personalization and speed. Yet many traditional institutions still rely on fragmented data and manual processes. Inconsistent branding across branches, advisors, or independent agents further erodes trust – a serious risk in industries where compliance and credibility matter most.

Data-Driven Marketing in Action

Data is the foundation for more effective campaigns. In Financial Services, transaction and product data reveal cross-sell opportunities such as mortgage refinance or new credit card. In insurance, claims and policy histories highlight ideal candidates for upsell or renewal campaigns. Predictive Modeling also helps identify customers at risk for churn, enabling proactive retention efforts. Research shows that personalized campaigns can deliver **3x higher response rates compared to mass marketing.**

Why Brand Consistency Matters

Consistency builds trust- especially when customers face high stakes decisions like choosing a financial advisor or filling out an insurance claim. A consistent brand voice and look reassure customers that their institution is reliable and compliant. For banks, credit unions, and insurers with multiple branches or agents, however, maintaining consistency can be a challenge. Marketing Resource Management (MRM) platforms solve this by giving local teams access to approved, on-brand templates that still allow for community level personalization. The result: faster campaign execution and stronger customer confidence.

AI and Automation: A Competitive Edge

AI takes data-driven marketing a step further. With predictive analytics, institutions can anticipate customer needs from policy renewals to investment milestones. Automation then delivers triggered campaigns-such as welcome kits for new policyholders, a renewal reminder, or a reactivation message for lapsed accounts. These campaigns nurture relationships without adding manual workload, while improving ROI.

Precision in Digital Advertising

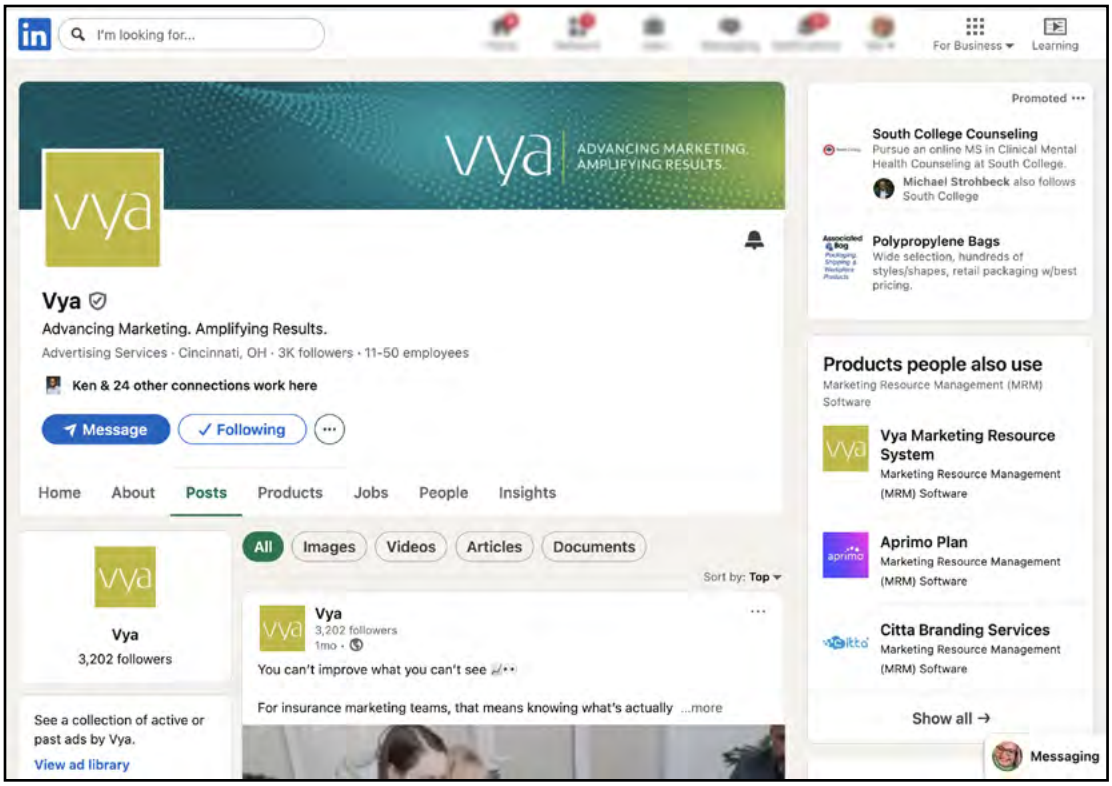
Digital Ad Tech enables hyper-targeted outreach. For insurers, IP targeting and geofencing help agents reach households within their territory. For banks, look-alike modeling identifies new customers that resemble their most profitable account holders. This precision marketing makes every dollar work harder.

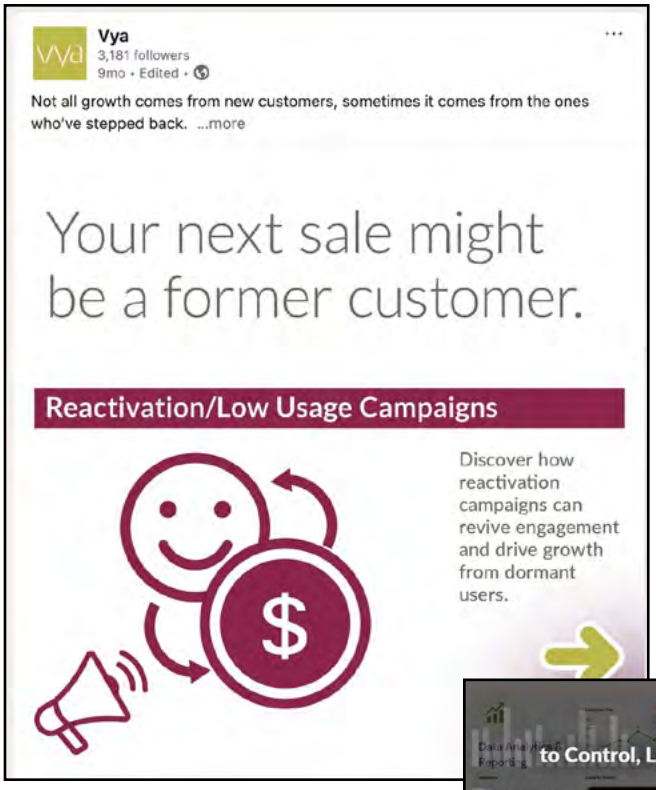
The Payoff

Financial services and insurance organizations that embrace data, AI and brand consistency are already seeing results:

- 20-30% higher campaign ROI
- Lower churn and higher retention with predictive modeling

Social media graphic and content for LinkedIn



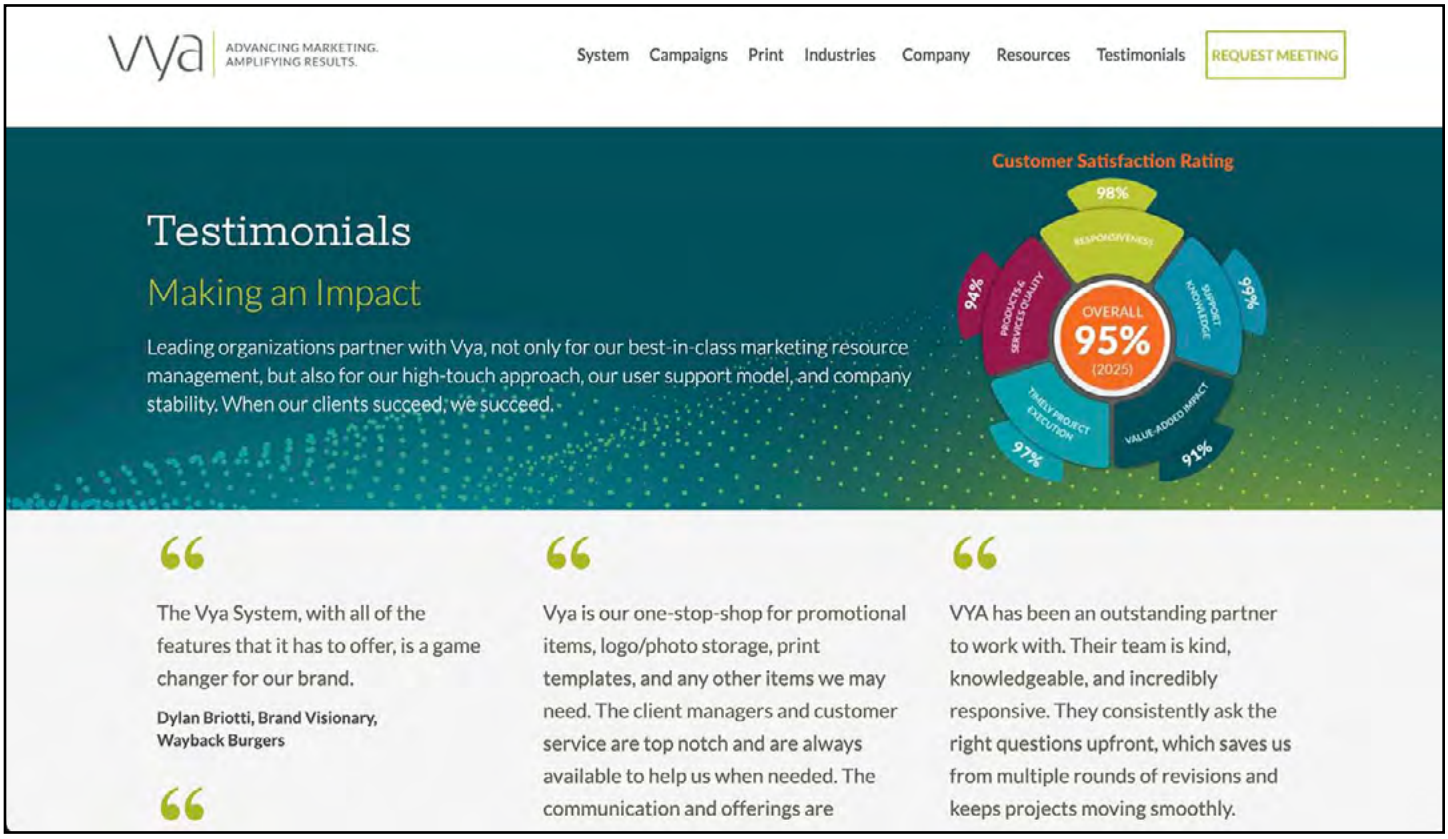




Social media company branding, graphics and slides for LinkedIn



Infographic



Branded infographic for web