

# What is brand?

## Maximizing your personal value

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Compliance First – March 2025.

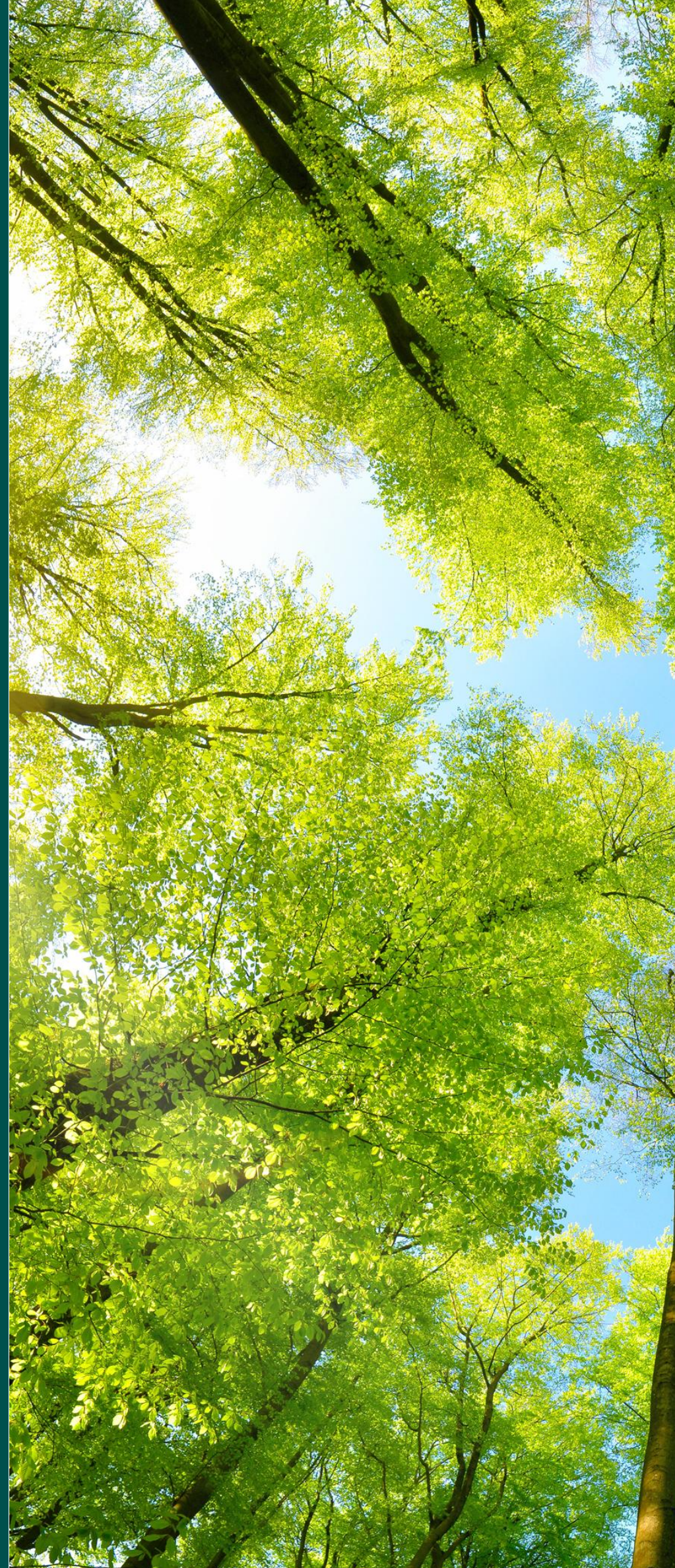




# Learning objectives

In our presentation today, we will...

- Explain the key components of brand for financial services businesses
- Evaluate how we articulate our personal, company and service offering brand
- Explore how branding develops trust and loyalty and can generate value





# What is the importance of brand? Research tells us this.

The Bain and Company research into banking and financial product purchase in 2023 finds that brand is of greater importance when associated with financial decision-making behaviours...

**81%**

**OF CONSUMERS  
NEED TO TRUST A  
BRAND TO  
CONSIDER BUYING  
IT**

Building trust with clients is essential for 1st time brand engagement.

Trust = increased engagement and referral likelihood

**65%**

**OF CONSUMERS  
SAY THAT A BRANDS  
CEO AND  
EMPLOYEES  
INFLUENCE THEIR  
DECISION TO BUY**

Authenticity is key in choosing financial advice partners

Connection with a brand is influenced by those representing it

Employees can drive client engagement.



# What is the importance of brand? Research tells us this.

The LinkedIn Brand Statistics report from August 2024 tells us that brand brings benefits for revenue and profitability...

**23%**

**CONSISTENT  
BRANDING CAN  
INCREASE  
REVENUE BY  
UP TO 23%**

Consistent branding is a powerful tool that drives success.

A recognizable brand identity builds trust and loyalty.

Familiarity = increased client retention and  
Acquisition = revenue

**55%**

**OF BRAND FIRST  
IMPRESSIONS  
ARE VISUAL**

You never get a second chance to make a first impression!

Visual elements are key on first engagement.

Consider design elements such as logos, colour schemes, fonts, and imagery.



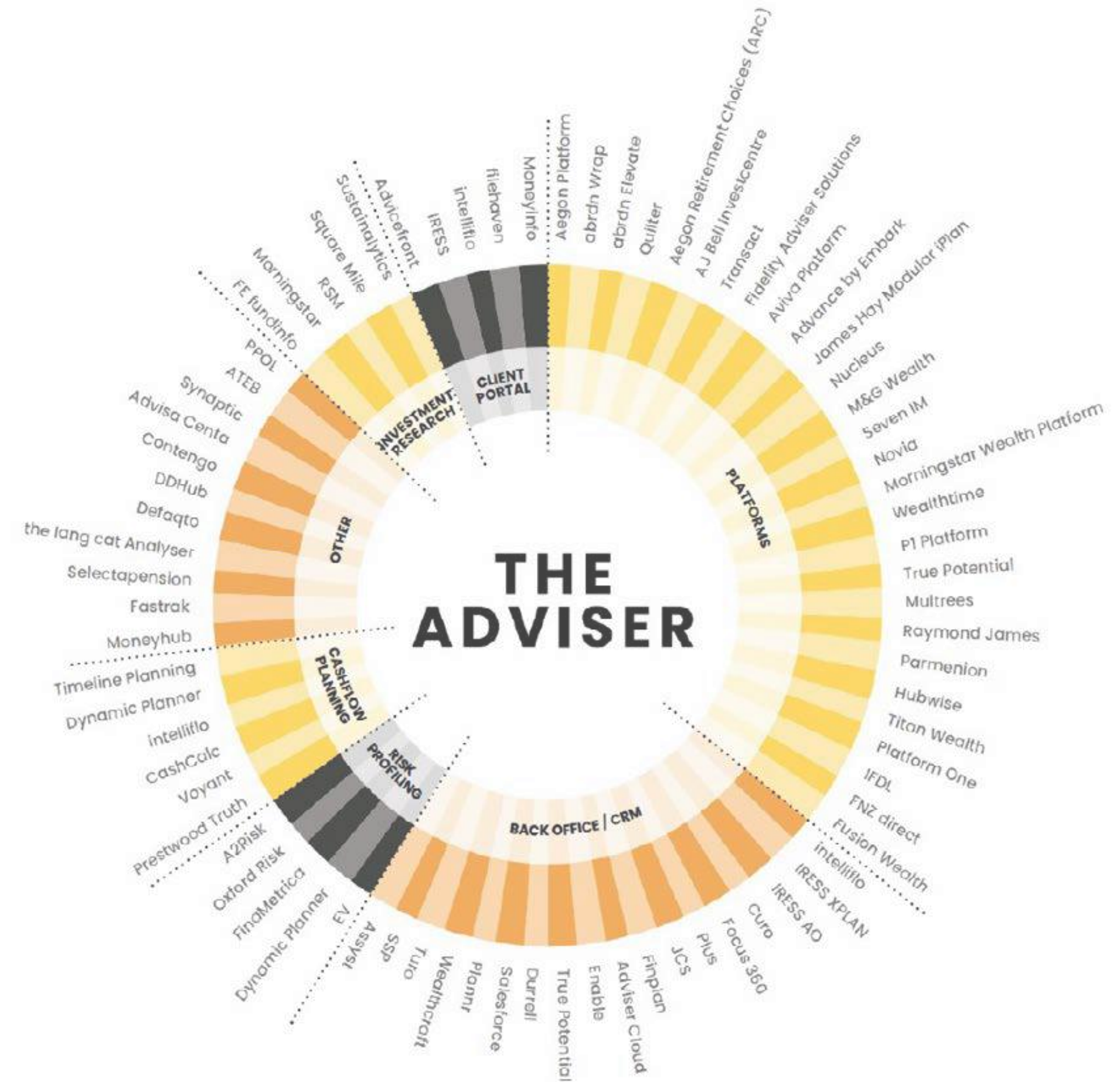
# Adviser support a world of brand choices

Langcat Fragmented World 2023  
IFA Tech Choices

## How do you choose yours?

**100+** Technology companies including:

- **29** adviser platforms
- **21** back office / CRM
- **12** risk profilers (Defaqto!)
- **8** cashflow planners
- **7** investment research (Defaqto!)
- **8** client portals



# What is the importance of brand?

Challenges for a couple of our household favourites with very strong brands...  
Consistency is key

PRE-2017

**Aberdeen**  
Asset management

**Standard Life**

2017-2021

**Standard Life**  
**Aberdeen**

2021

**abrdn**

Standard Life Aberdeen  
rebrand to abrdn in 2021  
– a leap of faith but  
settled now!

**Good to make a noise?**

2024



Rebrand of Scottish Widows – a  
move away from the consumer  
favourite image to a more modern  
equivalent.

**Lots of buzz!**




# What about Tatton?



- Created on a walk!
- Responding to IFA feedback
- Logo based on a favourite tree
- Clear focus – support IFA's
- Price / Performance / Service
- Consistency on all 3
- Listening to feedback – evolution

# What are the key components of brand?

<b>Name</b>	Distinctive, identify the brand and differentiate from competitors	Colgate
<b>Logo</b>	Visual symbol or design representing brand, makes is recognisable	
<b>Values &amp; mission</b>	Principles and beliefs guiding brand's actions, purpose and goals	Sparking Optimism in everyone, every day
<b>A brand promise</b>	A commitment to your target audience about your service	On a mission to make you smile





"Your brand is what other people say about you **when you're not in the room**"

- Jeff Bezos



“ **Let excellence be your brand...** when you are excellent, you become unforgettable.

- Oprah Winfrey



Your brand is the single most important investment you can make in your business.

Steve Forbes

quote fancy

The most powerful and enduring brands are **built from the heart.**

- Howard Schultz







**What do these brands say to you?**



# Luxury cars.... longstanding battle of the brands



- Mercedes and BMW – longstanding **luxury** brand rivals
- **Premium** travel, lifestyle, high end, wealth, prosperity
- **Established** sector with new entrants but longstanding competition prevails
- Creative **tension** between brands but same target market
- **Symbiosis** of approach – sum of the whole



# Importance of brand loyalty and storytelling – “free at last” BMW / Mercedes

BMW Video marking retirement of Mercedes Benz CEO Dieter Zetsche in 2019



Dieter Zetsche announced retirement from Mercedes in 2019. Many tributes but the one that is remembered is from a key rival – BMW.

Masterclass in marketing strategy, emotional intelligence and powerful storytelling . BMW strengthened own brand by respecting Mercedes and in particular their CEO.

Transcending competitive values at it's best.







# The importance of storytelling and corporate endorsement



- BMW's video strength lay in use of storytelling
- Viewers taken on a journey- humanizing Zetsche and evoking empathy
- Narrative broke away from corporate exchanges and resonated on a human level.
- Emphasized BMW's brand without undermining the respectful tone
- Succeeded in honouring CEO's legacy without becoming a blatant BMW promotion



# Brand excellence – Coca-Cola and Pepsi – decades of war



- Decades of brand rivalry but both successful
- Strong brand identity, logo recognition and fierce customer loyalty
- **Which do you favour?** In past 10 years, Coke's market share has risen slightly by 0.3% but Pepsi's has fallen by 1.9%
- **"Thinking outside the can"** constant innovation needed – new entrants
- Health trends away from caffeine and sugary product driving innovation
- Carbonated drinks market still over \$92Bn in USA alone in 2023 so plenty to play for!



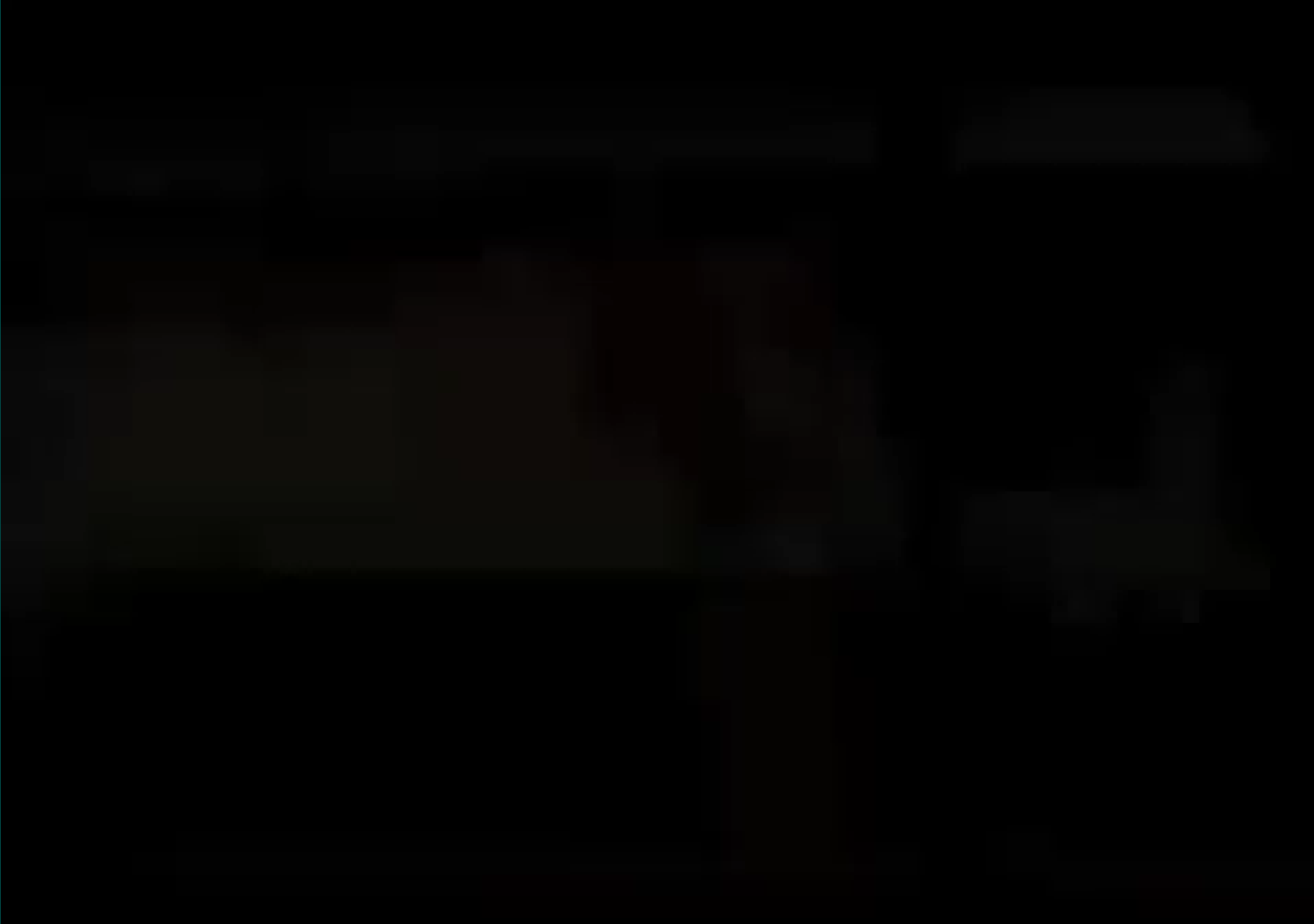
# Cola wars 2001 – when Coca-Cola outsold Pepsi 4x



**Coca-Cola announced sales had outstripped Pepsi by 4 times**

Pepsi responded with a short, punchy ad which still resonates today even if it was banned!

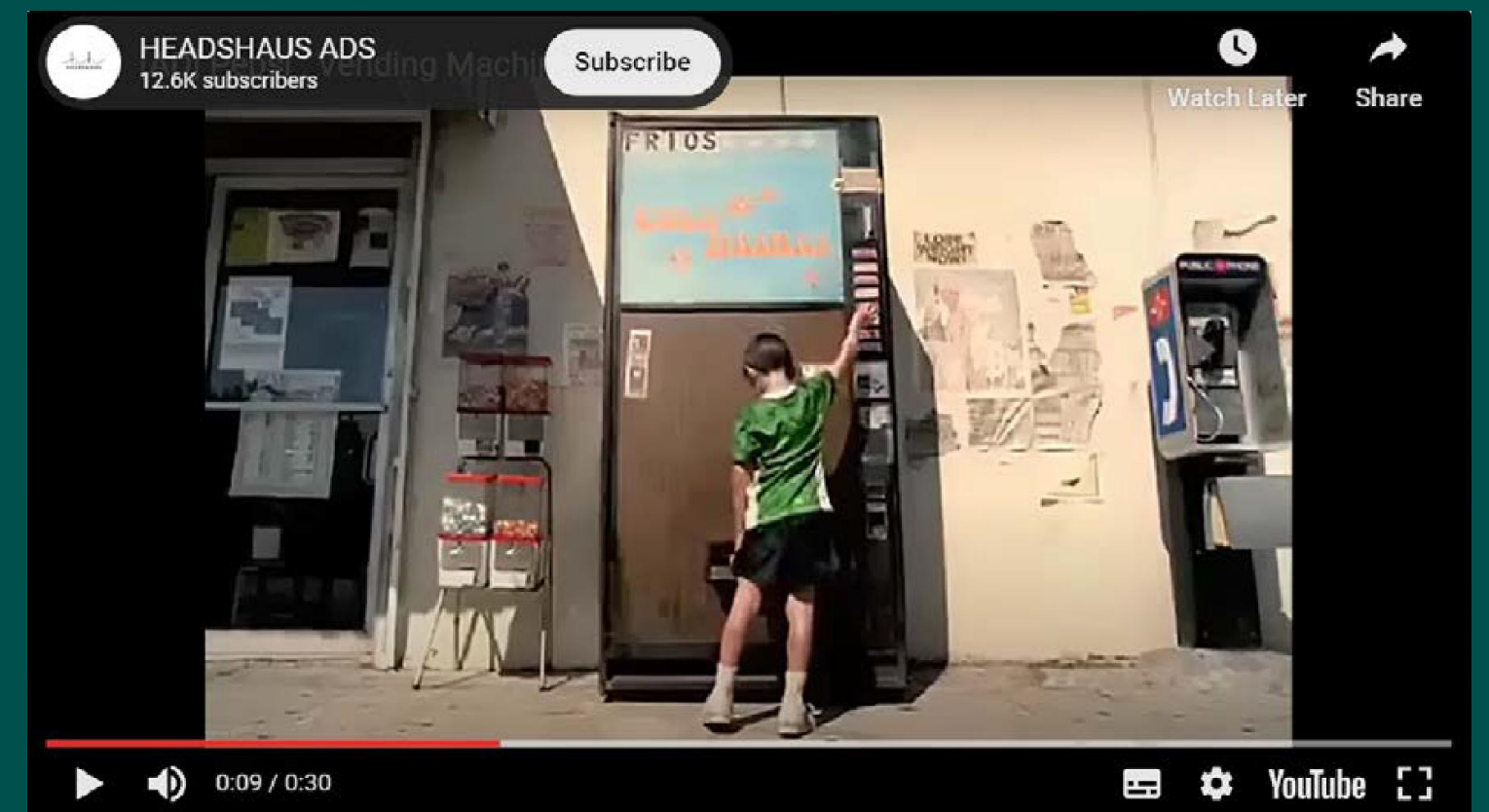






# Cola wars – when Coca-Cola outsold Pepsi 4x in 2001 – what happened next ?

- Recognised as one of the most controversial adverts of all time - banned after Coca-Cola complained to the advertising standards regulator but still heavily discussed today
- The advert's playful jab at Coca-Cola emphasizes Pepsi's appeal and humour
- Whilst controversial it went viral and boosted Pepsi's visibility and profits
- A simple yet creative idea can achieve big results
- Referencing the competition is a risky strategy and can backfire... yet
- Creativity and humour are great tools





# Building a memorable brand – how to stand out in a crowded IFA landscape

Branding is increasingly critical in a digital age  
Abundance of information / ease of comparison  
are key.

A strong and well-crafted brand identity is  
essential for a financial advising firm's  
sustained growth and credibility.

2023 Salsify Consumer Research Report found  
that 86% of consumers are willing to pay more for  
services offered by a brand they trust. Clients are  
actively seeking firms that stand out from the rest.



Source: White Glove Feb 24



# Bringing it back to advice – trust is key..

Branding is increasingly critical in a digital age

A strong, well crafted brand identity is essential

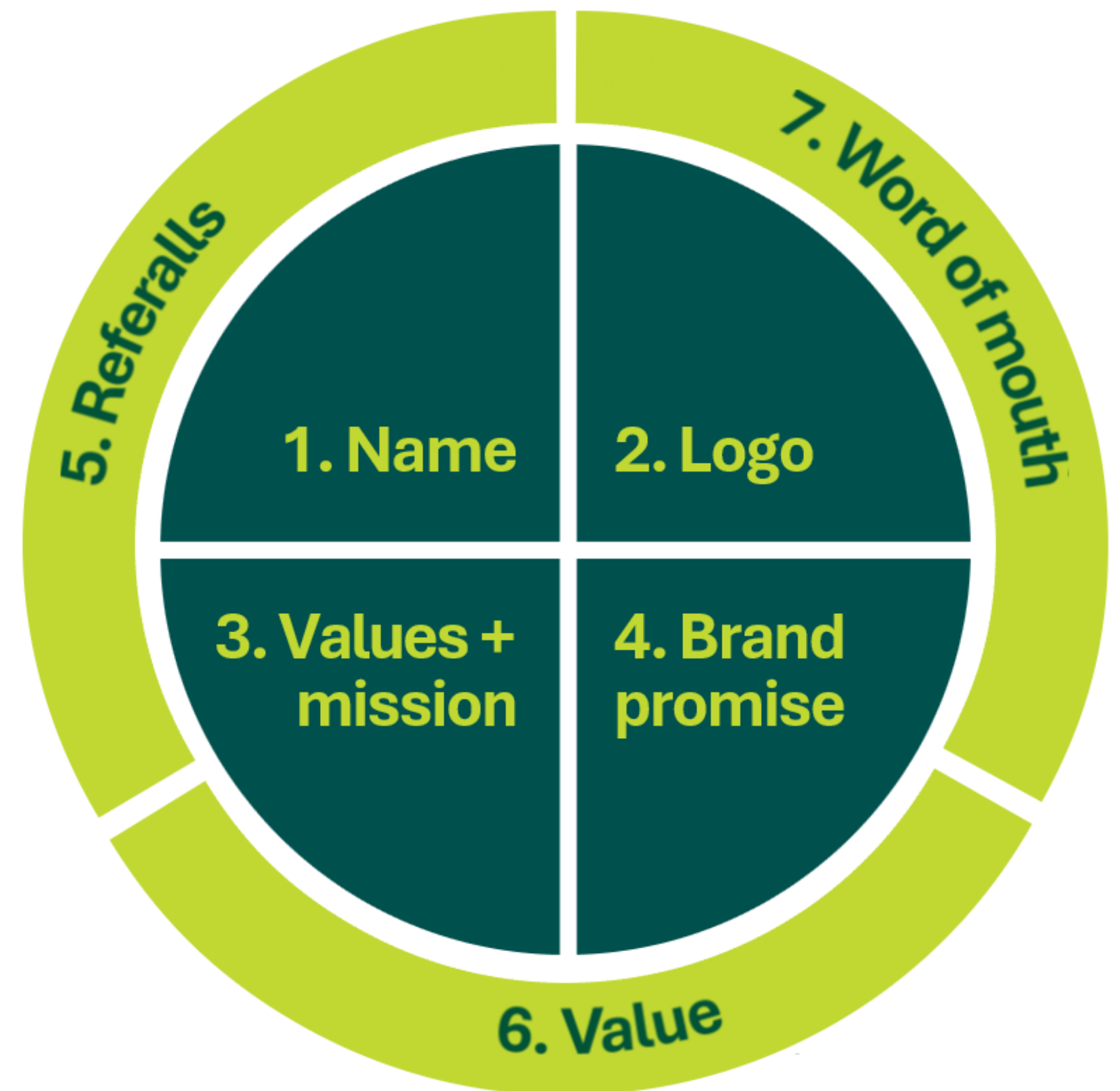
Keep it simple but personal to you and your business

Define Your Unique Value Proposition

What makes YOU special? - Your communication?

Your visual identity? The experience you offer?

Time to shine...





There's never  
been a better time  
to shine...

## Justine Randall: There has never been a better time to be an IFA

Number of advisers not high enough to service client demand



Jenna Brown

18 April 2024 • 2 min read

SHARE

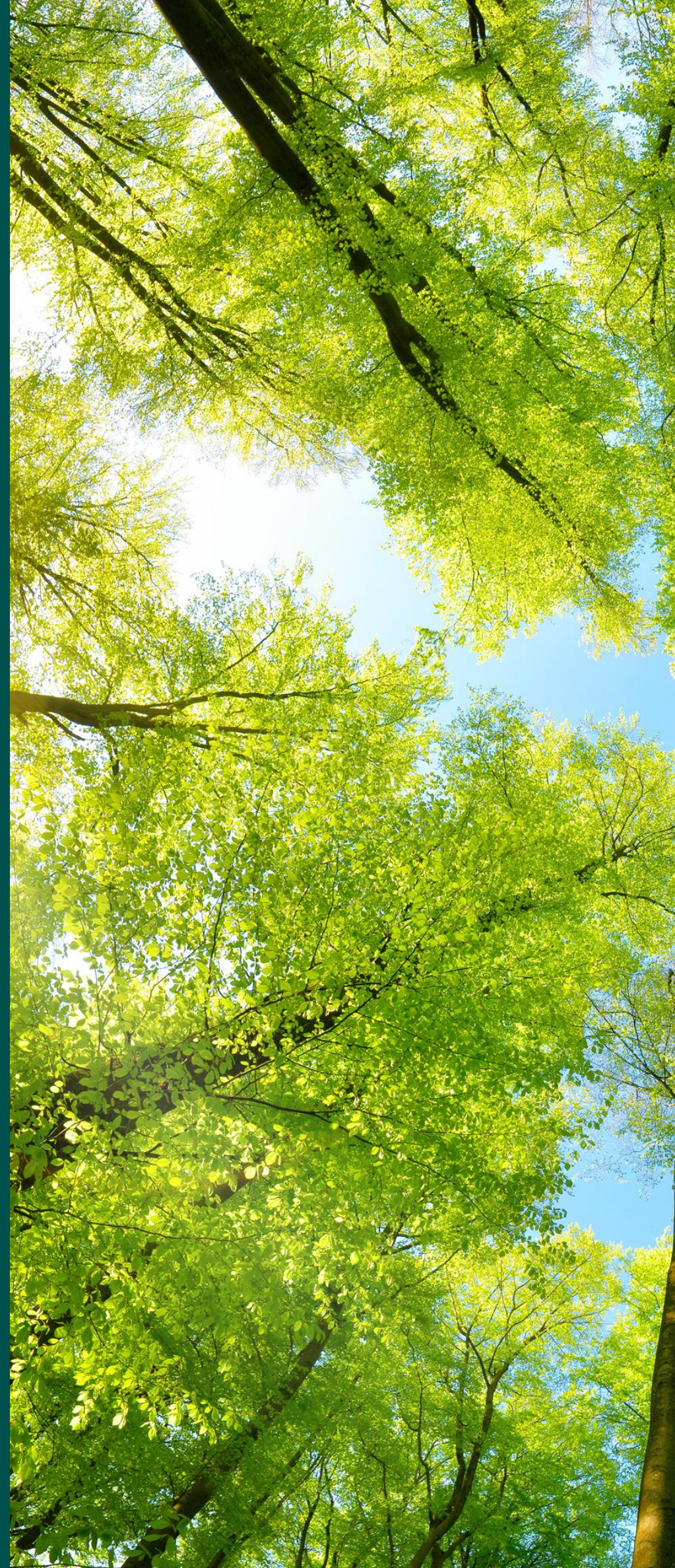




# Learning Outcomes

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**Tatton**  
Investment Management

# Brief Tatton reminder PDE Events - March

For Adviser use only



# The evolution of Tatton, £18.9bn and 1000+ adviser firms

## Tatton Investment Management

### Managed Portfolio Services

- Cost challenger access to DFM Services
- @ 0.15% – set the price for DFMs
- Available across 19 platforms
- Mapped to leading risk profilers

Established Tatton as the IFA's investment manager

### Tatton Funds

- Simple, low-cost investment option
- Broadening access across wrappers, open architecture
- Robust investment process as in DFM MPS

Established Tatton as the cost-effective, multi-asset fund provider

### Bespoke Services

- Tailored solutions for investors with specific requirements
- Available on platform for efficient trading and transparency

Tatton as a cost challenger alternative to traditional off platform bespoke

Three pillars to the business built around the needs of IFAs and their clients



## Managed Portfolio Service – two strategic allocations, six risk profiles, 45 model portfolios

Two strategic asset allocations for two different types of client: Classic a higher allocation to UK based investments and the Global which exploits the opportunity of the wider global economy.



### Tatton Managed Portfolios

The Tatton Managed Portfolios are constructed from actively managed funds with both **Classic and Global allocations**.



### Tatton Core Portfolios

The Tatton Core Portfolios are a hybrid mix of passive and actively managed funds effectively blending returns from the two strategic approaches. Both **Classic and Global allocations**.



### Tatton Tracker Portfolios

The Tatton Tracker Portfolios are constructed from passive funds with both **Classic and Global allocations**.



### Tatton Income Portfolios

The Tatton Income Portfolios seek to generate reliable income and capital growth to ensure asset values stay in line with inflation. **Classic allocation only**.



### Tatton Ethical Portfolios

The Tatton Ethical Portfolios combine negative and positive screening to align portfolios with clients' investment principles. **Global allocation only**.



### Tatton Money Market Portfolio

Tatton's money market portfolio invests in money market funds that track the Bank of England Base Rate and as such is different to all other risk profiles.

#### Risk categories available:

Money market

Defensive

Cautious

Balanced

Active

Aggressive

Global equity



# The Tatton difference

## Why have we been successful?

**Low cost** – places the adviser at the heart of the value chain 0.15% total

**Agnostic on platform**, risk profiler, investment style, charging structure – **you decide “how”**

**Non compete** with adviser

**Breadth of Offering** – range of models plus funds

**Client Protection** – Reliance on others approach





# One **Big** Thank-You

**12**  
Years

**1000+**  
Firms

**£18.9bn**  
AUI

**120,000+**  
Clients

One incredible team of **54** people  
Dedicated to the IFA sector  
**Thank You** so much