metlifecare

PART 3:

What did *we* learn?

FED ERA TION

WHY THE CATEGORY CONVERGED

Vitality is what you say when you won't talk about the *future*



Five operators and five ad agencies landed on the same idea over seven years.
We assumed it was a failure of imagination, the reason turns out to be more uncomfortable than that.

1 IT IS A DEFENCE, NOT A DESIRE

People perform capability against a society that reads age as decline. Ask what they want and you hear an active life, because it is the acceptable answer. The category recorded a defence as a desire, and sold it back.

2 IT ONLY EVER TALKS ABOUT NOW

Outside the category, universities sell what your life becomes because of the decision. Care matters, but nobody enrolls for it. This category sells today and never what comes next, so there's nothing to move towards, only something to put off.

So the advertising is making the decision harder, not easier.

It agrees with the story people use to avoid deciding about retirement care. That is what 219 tours and 27 settlements a quarter looks like.

WHAT WE LEARNED

Four *insights,* and what each is worth

1

People aren't deciding where to live.
They're deciding when to stop pretending.

The pretending is the work, and it is done for an audience. The 2,200 in the database are not undecided. They are performing.

2

Raised too early, it entrenches.
The adult child is the destination, not the route.

Decisions that begin with the parent move. Decisions applied to the parent stall. Being moved toward is love. Being moved along is judgement.

3

The house does the persuading.
The health event only sets the date.

A steep path, a section, a bath. Health arrives second in every account. The trigger is already sitting in the data and nobody is reading it.

4

Care is why. Happiness is what you get.
Selling the reward removes the permission.

Care and certainty drive the decision. Vitality is the outcome. The category sells the outcome as though it were the reason.

And a fifth, from an open day tour: we asked what Metlifecare offers that Ryman does not. “I don't know. They're the same.”

Three people making one *decision,* and an asymmetry.

THE ONE NEARLY THERE

78. The house has been beating her for two years. Needs a way to raise it herself.

4 in 10 settlements

THE ONE THINKING ABOUT IT

Early seventies, talked privately, told nobody. Will move early for a reason that isn't decline.

1 in 4 settlements

THE DAUGHTER

54, researching quietly for eighteen months. Needs to know how to wait without giving up.

Present in most

TRIGGERS BUILD OVER YEARS

- The house stops being manageable
- A health event, or a near miss
- Losing a partner
- Isolation creeping in
- Someone close goes first, and thrives
- Needing to be nearer family

OBSTACLES WORK IN A SECOND

- Moving reads as giving up
- "I'll know when I'm ready"
- Losing the people who know you
- Being nagged, rather than deciding
- The money is nobody's plain answer
- They all look the same anyway

Every obstacle is something nobody will say out loud.
That is why someone can be well past the point of needing to move, and still not go.

WHAT WE STILL DON'T KNOW

The gaps we would close *before* a single asset is made

Is the gap at West Auckland and North Shore proposition, sales execution, or equity?	House prices have fallen. If buyers in the lower-priced catchments cannot release equity, this is not a creative problem, it's a targeting one.	**BLOCKS: where the six-month effort goes**
Where exactly does the decision die - before the appointment, or after it?	Your two named conversions are the right ones. We cannot yet tell which is leaking, and the creative answer differs completely	**BLOCKS: the decision layer brief**
What does the CRM actually hold, and can it see a household?	Two people are making one decision. If the record cannot link them, we write one film instead of a system.	**BLOCKS: whether creative is a campaign or a system**
What do people say when they say no, in their own words?	Coded dropdown fields will not do it. The verbatim reasons for non-progression are the single most valuable asset Metlifecare already owns.	**BLOCKS: everything in the decision layer**
How much of what residents told us is post-purchase justification?	People defend the choice they made. Our regret finding is the one most exposed to it.	**BLOCKS: confidence in the timing argument**

The enemy is indecision.

Whereas:

Empowering the decision journey will be your greatest ally.



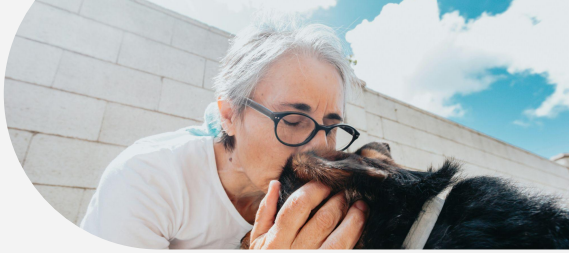


The human truth:

Their decision journey is their plan for aging.

THE PROPOSITION

Caring for all of your *life*



The word this category is missing is sitting inside your name. Met-life-care. Every operator sells lifestyle, only Metlifecare can own life and care, and nobody else can say it without advertising our name for us.

THE PLATFORM IDEA

The decision future you will thank you for.

Moving isn't giving up. It's caring for future you, and for your family.

THE SINGLE MOST IMPORTANT JOB

Make the decision journey sayable. Give people the words for the uncomfortables, to unlock indecision.

If the work only builds warmth toward Metlifecare, we will have made the category's mistake more beautifully.

A PLATFORM IN FOUR PARTS

Brand
Makes Metlifecare the one they can name when the moment arrives.

Decision
The week after a visit, when a family goes home and doesn't talk about it. Nothing in this category exists for that week.

Village
The master brand carries the decision. The village carries the choice, and how close it is to the people who matter.

The Tool
Not advertising. A self-serve answer on money and timing, built for two people, before anyone speaks to a salesperson.