



Retirement Conference

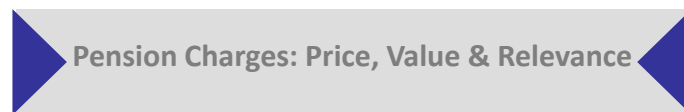


Martin Hayward
TISA Retirements Savings Conference
19 October 2010
Private & Confidential

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PensionDCisions is ISO27001 certified

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Retirement Conference

Price vs. Value

£410
£1,610
£3,592
£8,564

New York: Outbound 6th Oct, return 12 Oct 2010

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When price is all that matters....

"I'm here with Howard Miller and Michael Cawley, our two deputy chief executives. But they're presently making love in the gentleman's toilets, such is their excitement at today's results."


"People say the customer is always right, but you know what - they're not. Sometimes they are wrong and they need to be told so."

*"Weber says Germans don't like low fares. How the f*** does he know? He's never offered them any. The Germans will crawl bollock-naked over broken glass to get them."*

*"We don't fall all over ourselves if they... say my granny fell ill. What part of no refund don't you understand? You are not getting a refund so f*** off."*



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The dangers of commoditisation

- One size fits all
- Poor service
- Poor product choice
- Short-termism
- Lack of innovation

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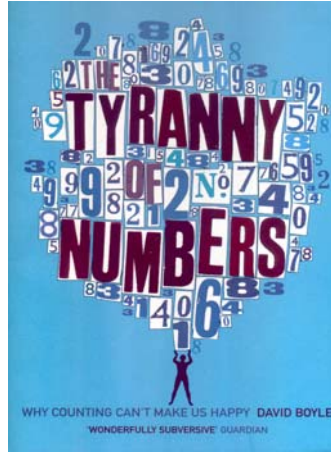
There is no such thing as an
average customer

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What you measure is what you get



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Price is not discriminatory....
...value is relevant

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Value is personal and relevant

“The management process responsible for identifying, anticipating and satisfying customer requirements profitably.”

- Chartered Institute of Marketing

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The logo for PensionDCisions, with the text 'PensionDCisions' in white on a blue rectangular background.

To build and protect value
you must be increasingly
RELEVANT to customers

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Relevant?

Targeted customer

From Mr D. O. R. Mossman

Sir, I have received an insurance company leaflet which suggests that I could save over £200 on my car insurance. The small print then explains:
All price saving comparisons included in this

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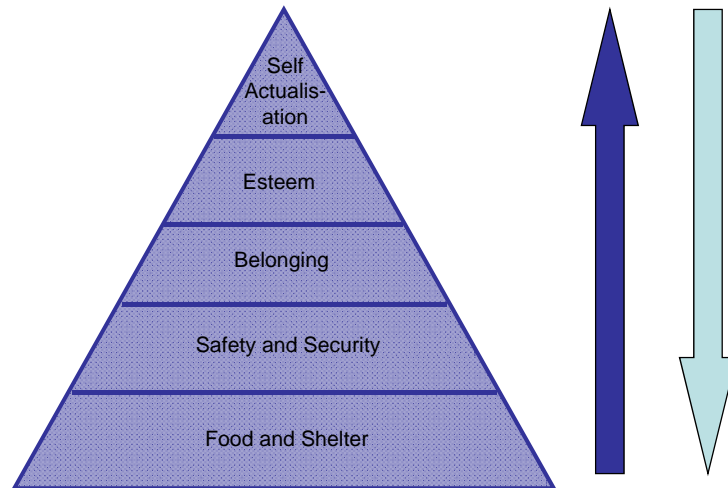
Times are tough for everyone



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From Needs to Wants to Needs Again



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To build and protect value you
must be increasingly RELEVANT
to customers...

...and RESPOND to changing
relevance

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How can we be increasingly relevant to consumers?

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A close-up photograph of a single, large drop of clear oil on a light-colored, slightly textured surface. The drop is irregular in shape and has a bright highlight on its upper left side, giving it a three-dimensional appearance.

Information: The New Oil

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An approaching tidal wave of data

- Loyalty cards
- Financial transactions
- Media Consumption
- Internet interests and transactions
- Telecommunications behaviours
- Consumer location
- Medical history.....



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PensionDCisions®

The speed of insight has, for the first time ever, exceeded our ability to deal with it

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PensionDCisions®

...although not always for our benefit...



PLEASE ROB ME

Raising awareness about over-sharing

Check out our [guest blog post](#) on the CDT website.

Next step

! We are satisfied with the attention we've gotten for an issue that we deeply care about. If you're interested, you might like to read these articles:

- [On Locational Privacy and How to Avoid Losing it Forever](#)
- [Over-sharing and Location Awareness](#)

More Info

[Home](#)

[Why](#)

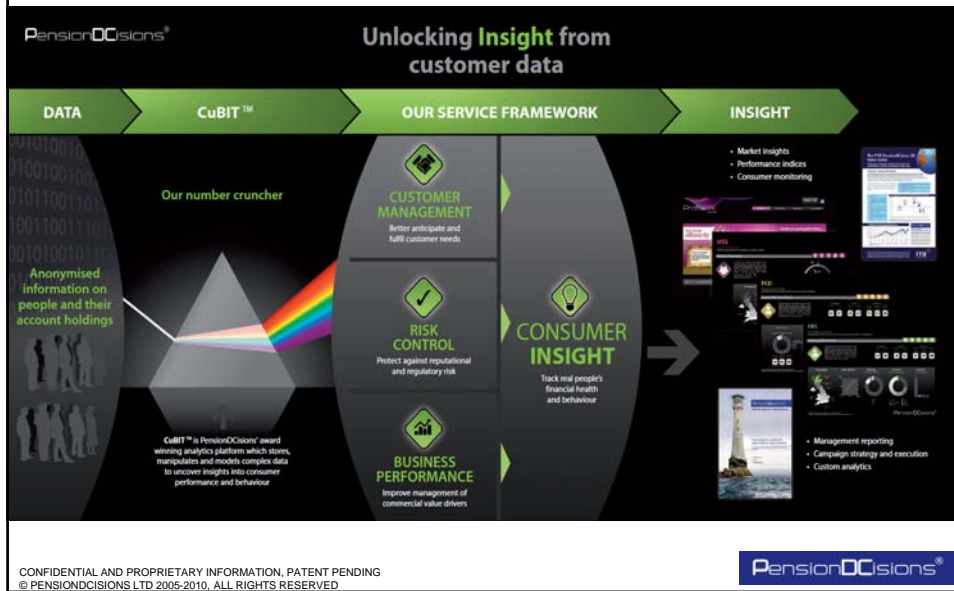
Made Possible By

Internet | Protecte
PensionDecisions®

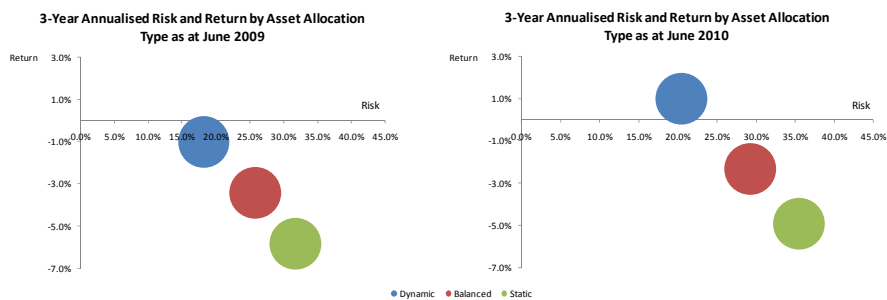
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There is no such thing as an average customer

PensionDCisions: Unlocking Insight



The Reality of Price vs. Value



Source: 2010 PensionDCisions Provider Default Survey

Personalised communication



Are you missing out on £1000?

Did you know you're saving **less** into your O2 pension than colleagues working in professional or technical roles?

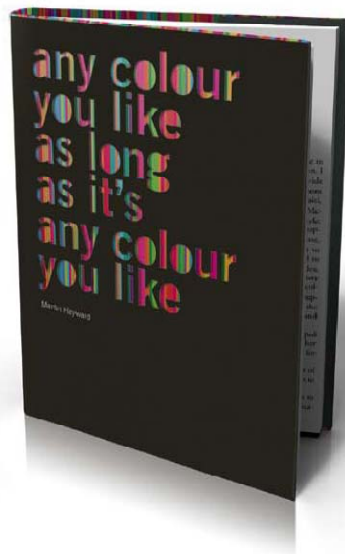
We're writing to you because your colleagues save on average **£300 more** into their pensions and one in four saves **£1000 more**. O2 matches these pension contributions pound for pound (up to 10% of salary).

Want another reason to save more?

Remember, you're taxed on your salary but **not** on pension contributions. So as well as the matched contributions from O2, you'd also receive **extra tax savings** into your pension piggy bank.

Increasing your contribution rate only takes a few moments, simply log in to Your Total Reward and follow the steps below.

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