



interactive
investor
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Interactive Investor

Creating Email Campaigns That Get Better Results



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A. Requirements for solus email campaigns

The client can choose between sending a HTML & text email, or just a text file.

Listed below are our Interactive Investor's requirements for what files need to be submitted, and what format they should be in.

1. HTML file – This should be saved within a browser (Internet Explorer preferable).

HTML files must contain:

- All links
- All imagery and graphics
- Completed email design and layout
- Completed content and disclaimer

2. Text file – This should be saved as a wordpad document.

Text file must contain:

- All links
- Completed content disclaimer

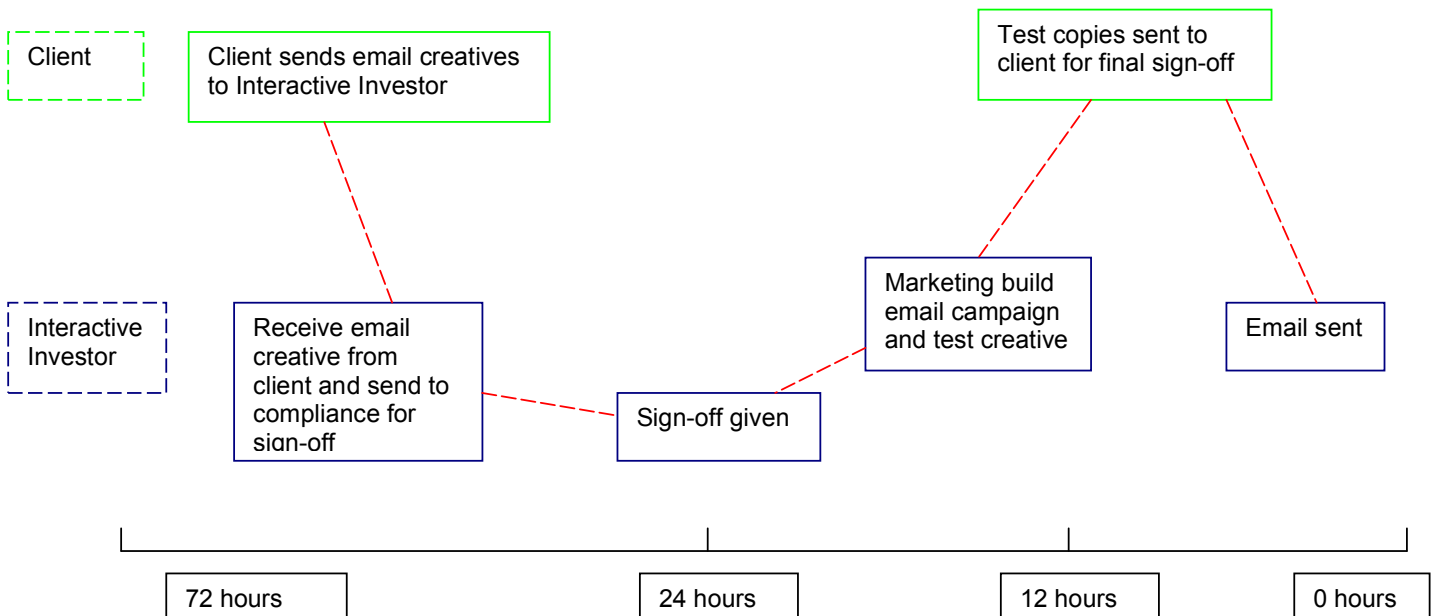
N.B. because a text email has no branding, it needs to be written in the 3rd person to clarify the sender e.g. Best Trading Site are proud to announce....

3. Subject line – used for both email creative files, saved as a wordpad document.

Before an email campaign can be sent, we need to ensure it is compliant with our regulators. A useful guide is given at our regulator's website <http://www.fsa.gov.uk/Pages/Doing/Regulated/Promo/index.shtml> and <http://www.fsa.gov.uk/Pages/Doing/Regulated/Promo/Firms/index.shtml>.

The email must be signed off by the client before it is sent to us (Interactive Investor). We must receive all the required files 72 hours before we send the solus email campaign. Once we have received all the files, they will be sent to our compliance department for sign off. Once approved, **ALL** the files will be passed on to the marketing team who need to receive the email copies 24 hours before the campaign send deadline.

The campaign can and will only be sent when all parties have agreed the campaign is fit for dispatch.





Test seeds

Clients who wish to be included in the test seed lists must provide their email address to the sales team when they send over their email creatives. This must be provided to the Marketing team 24 hours prior to sending the email campaign.

B. Your creative – optimise click through and open rate

Body copy

Writing effective email copy is all about getting to the point fast and making it clear what you want the reader to do. You must recognise the fact that frequent Internet users will often be on several marketing and sales email lists, and often have more than one email account to which they receive sales and marketing emails. Users tend to open emails from recognised and trusted sources. Interactive Investor email lists are all explicitly 'opt-in' so regular emails are expected and well received. However, once the user opens the email, it is up to the headline and body copy to sell the product. Consider how many sales/marketing emails you get and think about how much of each email you read. Not much, so try to create the most effective copy possible.

Emails need to be written to be **scanned** by a reader, not read. Copy that is easily scannable ensures the reader knows what you're offering at a quick glance. Pick out the most important selling points of the offer and make sure they're visible and prominent, at the top of the page, e.g. 'Win a Sony Laptop'. You could also make the offer clickable and repeat the message to maximise your click through rate (CTR). We are happy to work with you to maximise your CTR.

HTML or flat text?

Roughly 90% of Interactive Investor users choose to receive HTML email rather than flat text email communications. HTML is the internet user's choice of email communication, **so we always recommend** partners marketing to our database provide HTML creative (as well as a flat text version).

A flat text email is regarded as a more formal method of communication, so you could also use this to your advantage if you want to carry a formal message.

Subject line

The subject line of your email makes a major impact on the results of your email campaign, especially the open rate. This is your chance to make your first impression on the reader, and first impressions count.

Keep your subject lines short and sharp. Subject lines which offer the user something for nothing always have great effect, but remember when writing your subject line that some email clients render anything more than 46 characters (including spaces) as dots (.....).

If it's a great offer, tell them in a few words:

“50 Plasma screen TVs up for grabs today”

Subject lines that question the reader also tend to perform well.

“Is your mortgage under-performing?”

Subject lines that are slightly quirky often tend to perform well - but don't camouflage what you want users to do, or what you are offering. Adverts should be clear, fair and not misleading, and must be so to comply with our regulator.

Whilst you're writing your email, focus on who you are writing the email for, what motivates and interests them and what is likely to get you a good response. Interactive Investor can offer targeted lists for you to email to.



C. Content, layout and design

Write copy that can be easily scanned

Emails need to be written to be scanned by the user, not read.

Build rapport

People react well when they are presented with a good proposition. If you're trying to give the reader a better deal on their telephone bill, show empathy and guidance in your copy and tell them what they need to do to get a better deal.

Depending on how formal/informal you want to be, use their name. 'You' is a great word to use in a marketing email as it tells the reader that this offer is for them! Check your target; if you're writing to men aged 50+ earning over 100K a year, you probably want to address them, 'Dear Mr Smith'.

The Interactive Investor website is less formal. We tend to make our communications more personal and endorse partners who email to our users. Therefore we recommend that you also make a less formal approach to maintain the style and the flow of your message.

Call to actions

Don't just make words and images clickable and assume the reader will click — tell them to click, tell them what to do. Repeat your call to action throughout the email. Make sure the first thing the reader sees is the offer and the way to get onto your page to retrieve the offer. Position this at the top of your email to ensure it is the first thing that meets the readers' eye and that it's not cut off by the fold in the page.

Keep it topical

Pick up on topical events to make your offer even more engaging. If Valentine's day is round the corner and you're trying to sell cheaper electricity rates, use something like 'Heat things up this Valentines..' This makes the offer more personal and helps the reader relate to the message.

Spam filters

When writing your email campaign, always bear in mind the content you are using and how a spam filter might react to it. Spam filters pick up words, sentences and paragraphs that are commonly found in unsolicited emails. Filters can be triggered if HTML coding is untidy and if there is more HTML code than there is content. (More on spam filters on page 7).

Imagery

Pictures tell a thousands words. They are also very scannable and capture the eye a lot better than reels of text can. Could you describe your offer in an image, instead of explaining it in four or five paragraphs of text? Images should be standard or animated (steer clear of using Java Script or Flash as some ISPs conflict with these) whenever possible.

But, don't overload your email with them. The larger the images, the longer it will take the reader to download them.

File size

Always try to keep the size of your files as small as possible. Some spam filters also cast a suspicious eye over larger files. You should try to maintain a size of under 30KB. Optimise all your images to keep the size minimal. Smaller files also increase the speeds at which emails can be sent out by mail servers, and reduce the time it takes a user to open the email.



Solus template design

interactive investor
Tuesday, 3rd May 2005

Dear **`\${FIRSTNAME}`**,

Ute velit at adiam irit adipit etummod et pratum elisit lum nos nostisi.

Inibh eu facin utpat. Aliquat. It luptat at. Ut in henibh erilla feum irit nonse er si. Gue velit vullut veniamet estrud tat ad dolom nonsed molorem vent ad duisim dolenibh ea feum dit wis dolor sim zrrilit, commod dolor aut aliquip eugiam velit, quisi ex euisi.

Fidelity.co.uk

FUNDSNETWORK™

Only a few days left to open this year's ISA

Remember you've only got until **5 April 2005** to take advantage of this year's ISA allowance. If you don't invest by then, you'll miss out on the chance to shelter up to £7,000 from tax.

Our online fund supermarket FundsNetwork offers over 900 funds from 54 investment companies - including Fidelity's own award-winning range - so there should be something that meets your needs. If you're not sure where to put your money, you could consider an investment solution like a ready-made **fund package** or our **MultiManager Growth Portfolio**.

What's more, when you invest online you can benefit from significantly lower initial charges - possibly saving as much as £200.*

We will accept applications right up to the stroke of midnight on 5 April 2005 - but it's best not to leave it too late. Visit **fidelity.co.uk** and find out what you could do with your ISA allowance.

Please remember that past performance is not a guide to future returns. The value of your investments can fall in value as well as rise, which may mean you don't get back as much as you invest. Overseas investments can also be affected by changes in exchange rates.

* Our typical initial charge is just 1.25% - a discount of 3% in many cases. By choosing FundsNetwork you could save nearly £200 on a £7,000 Maxi ISA investment. Fidelity only gives information about its own products and services and does not provide investment advice based on individual circumstances. The value of tax savings and eligibility to invest in an ISA will depend on individual circumstances and all tax rules may change in the future. The FundsNetwork service and the Fidelity ISA are offered and managed by Financial Administration Services Limited. Fidelity Investments International (Registered in England and Wales No. 1448245), Fidelity Investment Services Limited (Registered in England and Wales No. 2016555) and Financial Administration Services Limited (Registered in England and Wales No. 1629709) form a marketing group for the purposes of selling Collective Investment Schemes. Registered office for all companies is Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge, Kent, TN11 9DZ. Email info@fidelity.co.uk. For your protection, calls to Fidelity are recorded and may be monitored. Fidelity Investments' VAT identification number is 395 3090 35. Issued by Fidelity Investments International, authorised and regulated by the Financial Services Authority (entered in the FSA's Register under 122170). The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. If you received this in error, please contact the sender and delete the material from any computer. All emails sent from or to Fidelity may be subject to our monitoring procedures. CB21993

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Important Information From Interactive Investor

We started out as Interactive Investor in the spring of 1995. In September 2001 we were bought by AMP and began to trade under the name of their UK funds' supermarket, Ample: You may have found us and bookmarked us as www.ample.com in the past two years.

Well, now we are independent again and we're trading again as Interactive Investor. We've got new London offices and a new site! You can still find all our tools, quotes, portfolio and bulletin boards at www.iii.co.uk. And of course, our discounted share dealing and ISA service. So whenever you need to make a financial decision, why not take advantage of being part of Britain's largest saving and investing group and go to www.iii.co.uk.

'Interactive Investor' is the trade name of Interactive Investor Trading Limited which is authorised and regulated by the Financial Services Authority. Registered Office: Dashwood House, 69 Old Broad Street, London EC2M 1QS. Company Number: 3699618.

We may record and/or monitor telecommunications between us. This to protect both of us and for training purposes. Although this communication is believed to be without virus or defect, no responsibility is accepted by Interactive Investor Trading Limited for any loss or damage arising from its use.

Personalisation - this field drags in the readers' first names. This field can also call their surname, first name or title, depending on your

Introduction - this is where we can write a few words to introduce your business/offer.

Creative - this is where your creative is placed.

Unsubscribe - the readers' subscription management hub.



D. What to do and what to avoid

Cascading style sheets

You will find that some mail clients support Cascading Style Sheets (CSSs), but there are still some who do not. CSSs are most commonly used to build web pages to ensure a typical template for all the pages. However, email is just one page and therefore doesn't require a solid template for multiple pages. Using simple HTML is more effective as it will decrease the possibility of some readers getting distorted emails because their mail client doesn't support CSSs.

If using a style sheet is a necessity, insert the CSSs between the <BODY> </BODY> tags to try and avoid problems with certain email clients. Whilst this is not the usual practice for declaring CSSs in typical web pages (normally inserted in the <HEAD> </HEAD> tags), this should help resolve issues with readers viewing in clients such as Hotmail.

Also, we recommend you don't include CSSs that are picked up through a link in your email creative. This may cause issues as we insert your creative into a template, and the effect to the HTML coding may de-value the look of it. If you want to use CSSs, please declare them in the code.

Microsoft Word converted HTML

We recommend HTML creative is sent to us as valid HTML in an Internet Explorer attachment. Microsoft Word converted HTML is not an ideal format in which to send an email.

Frames (iFrames)

The majority of mail clients do not support frames. Using frames increases the risk of readers not being able to see your email.

Java Script

Most mail clients disable JS code in emails. Therefore, anything relying on the script, i.e. DHTML, will not work effectively.

Java

Many email systems won't cope with Java-based content and some readers won't have the Java runtime file installed to allow them to view this type of content.

Attachments

The email dispatch software we use at Interactive Investor does not support attachments of any kind. If you want to use an attachment function, host it on a web page and add a link to take your reader there.

Flash/plugin-ins

Not highly recommended as they are tricky to get right and require additional planning and management. If you want to include flash or a third party plug-in, offer a link on the email to a web page which hosts the additional images and graphics.



HTML and links

- A) Avoid having more HTML tags than text. Keep your HTML simple.
- B) Always use the prefix `http://` on all links.
- C) Don't link to URLs using IP address numbers instead of a domain name.

Colours and fonts

- A) Always use colours which are in the palette of 216 web safe colours. You can view these at: <http://html-color-codes.com/>
- B) Be careful of hiding letters behind backgrounds darker than, or the same colour as, the letter.
- C) Try to keep background colour simple. White is the safest option.
- D) Try to avoid using fonts larger than +2
- E) Avoid writing entire words or sentences in capitals. This is seen as 'shouting' and is deemed a classic spam mailer trait.

Unsubscribe

Interactive Investor provides unsubscribe links for all solus and newsletter emails. Any client promoting through us should not include their own unsubscribe links in the creative they provide to us.

However, when writing unsubscribe links for other communications, be extra careful around your wording. You must provide readers with the option to 'opt-out' of your communication. However, some email clients treat the word 'Unsubscribe' and 'Remove' as spam words because so many spam mailers use them as an empty promise.

Newsletters and signatures

Make it obvious that the email you are sending is not a spam email. Putting a reference to the email being a newsletter in your subject introduction and/or your email <BOPDY> or <TITLE> sometimes helps. Including a date or month name can also help distinguish the email as being from a solicited source.

Signing off from your email will also make it look less of a spam email. Using a disclaimer will also help distinguish it more.



E. Common spam words, phrases and content

Credit card debt Marketing Secrets Monthly Return Hundreds of lenders Lenders compete for your loan Establishing Your Credit Credit Repair Shop for a mortgage Unclaimed money Full time income from home Free mortgage quotes Consolidate your bills Mortgage rates Strong Buy Recommendations You are receiving this Read this email Low interest Paying too much Best prices Free investment Auto email removal Accept credit cards Act now! Don't hesitate! Additional income Buy direct Click below Click here Click to remove loan affordable Free casino casinos	Unsolicited No fees No middleman No obligation Once in lifetime One hundred percent Free Guaranteed Opt in Opt out Order now Please read Potential earnings Risk free Satisfaction guaranteed Strong buy Take action now The best rates Why pay more? Your income Pre-approved Eliminate bad credit Financial freedom For free Free investment Great offer Have you been turned down Limited time only Lower interest rates Cheap Million Millionaires Duty free	Lower monthly payment permanent low interest Lowest price Refinancing Unbelievable Save 100% Risk Mortgage rates No age restrictions No catch No fees Strong buy Congratulations Money back Money making Bulk email Fantastic deal To be removed Unsubscribe Click now access-online-casinos Sex Gambling Viagra Prescription ^ ! £££ \$\$\$
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Remember – different spam filters have different tolerances towards words and phrases. Some spam filters are more lenient than others. The words and phrases above will all have different spam 'scores' with different filters depending on their administrators' settings that have been known to be picked up in the past.

The theory of the spam scoring system

The majority of spam filters use a point scoring system to determine which category an email falls into (solicited or unsolicited). They usually use a combination of word matching, source identification, header analysis, bonded sender membership, master blacklists, and more. The scoring system is very complex and difficult to grasp fully.

Some spam filters will give an email 'credit' if it looks like it has come from a legitimate source. Properly coded HTML, a proper signature sign-off, disclaimers etc, all help give an email a better credibility and a better chance of surviving a spam filter.

Spam filters will also pick up on the nature of an email. For example, a spam filter can identify email selling Viagra as spam, not just because of the words, but because it can read the full content and gauge the email's intention. This helps email clients combat spam mailers camouflaging spam words in attempt to beat their spam filters.

The obvious emails that spam filters will pick up on are porn, prescriptions emails etc. However, in the financial sector they tend to pick up and label the following as spam:

- A) Talking about hidden charges
- B) Claims to offer full refunds
- C) Content which urges email recipients to call now
- D) How you comply with spam laws and are not sending unsolicited emails
- E) Mortgage or loan pitching
- F) How you can make a shed load of money from 'get rich quick' schemes
- G) Betting and gambling on markets
- H) Free subscription offers

Hard to avoid on financial promotions, I know, but spam filters always pick up on emails discussing or promoting 'Money making'.

Test your email message

There are several free websites which you can use to test your email message for a spam score.

Lyris content checker tests your message at no charge using SpamAssassin's filters. Visit

<http://www.lyris.com/contentchecker/>

Email clients and moderators change the setting on their filters daily (some of the major clients like Yahoo and AOL probably change them 2 or 3 times a day) to combat the vast amount of spam they receive.

Interactive Investor's spam checking software is updated daily to reflect major email clients' spam filters and determine how each email will be received to the market. Interactive Investor tests all email communications before they are sent and will liaise with clients whose spam scores are above the industry's expected score.

Close

We hope this document was helpful to you and that it adds value to your email campaign. Email is the most effective way we can communicate with our users; and we want to ensure all communications are to the highest standard possible.

This document does not present the absolute solution to the way email campaigns should be written because everyone's take on them is different. However, this guide outlines the basic rules you should follow when trying to write a successful marketing email campaign.



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