“They’re Nothing Like Us. / They’re Exactly Like Us.”

The Millennial Relationship to Service Brands

Michael McGuire  
President & CEO  
88 Brand Partners & QNA Group

January 18, 2018

www.petpoisonhelpline.com  |  Bloomington, MN  |  Pet Poison Helpline ©2018

What is Pet Poison Helpline?

- 24/7 animal poison control center
- Veterinary & human expertise
  - 20 DVMs, 35 CVTs
    - DABVT, DABT
    - DACVECC
    - DACVIM
  - 7 PharmDs
- Case fee of $59 includes
  - Unlimited per case consultation
  - Fax or email of case report
- Educational center
  - Free webinars (archived)
  - Tox tools
    - Wheel of Vomit
    - Pot of Poisons (toxic plants)
  - Textbook
  - iPhone app
  - Newsletters for vet professionals
  - Free resources for clinics
    - Videos
    - Electronic material
    - Clings
  - Email us for info!

Upcoming 2018 Webinars

April 19
“Healthcare Provider Mental Health: Preventing Suicide and Building Resilience”
-Christine Moutier, MD

Also, save the date for November 15. More information coming soon!
• Life Insurance
• Disability – including maternity benefit
• Professional Overhead Expense
• Hospital Indemnity
• Critical Illness
• Wellness Initiatives

Veterinarian Inspired Coverage

• *NEW* Dental/Vision Plans
• Credible – Student Loan Refinancing
• Disability Income – including maternity benefit
  • Professional Overhead Expense
• Life Insurance
• Hospital Indemnity
• Critical Illness
• Wellbeing Initiatives – including our Member Advocate
Speaker Introduction

Michael McGuire

President & CEO

88 Brand Partners & QNA Group

THEY’RE NOTHING LIKE US | THEY’RE EXACTLY LIKE US

THE MILLENNIAL RELATIONSHIP TO SERVICE BRANDS

LOVE THEM, HATE THEM, THEY’RE HERE.

QNA

88/BRAND PARTNERS

QNA Group and 88 Brand Partners, two of Chicago’s leading research and advertising firms, teamed up to uncover exactly how Millennials interact with service-related brands.
INDIVIDUALS WILL SURPRISE YOU, BUT AS A WHOLE ARE FAIRLY PREDICTABLE.

I. WHO THEY ARE

The largest consumer segment in today’s marketplace
STUDY METHODOLOGY: QUANTITATIVE

- National survey
- Conducted online
- 1,490 consumers
- Ages 18-70

STUDY METHODOLOGY: QUALITATIVE

- Qualitative focus groups
- Conducted in Chicago
- April 2018
II.

HOW THEY THINK

Similar traits, different attitudes

TRAILS

<table>
<thead>
<tr>
<th>Trait</th>
<th>Simplified</th>
<th>Innovative</th>
<th>Hip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Realistic</td>
<td></td>
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<tr>
<td>Real, not fake</td>
<td></td>
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<td>Early adopter</td>
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<td>Ethical</td>
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<td>Diverse</td>
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<td>Adaptable</td>
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<td>Cautious</td>
<td>Successful</td>
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<td>Trusting</td>
<td>Savvy</td>
<td>Risk-taker</td>
<td>Self-centered</td>
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<tr>
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<tr>
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<td>Religious</td>
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<td>Career-minded</td>
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<td>Humanistic</td>
<td>Entitled</td>
<td>Arrogant</td>
</tr>
<tr>
<td>Charitable</td>
<td>Collaborative</td>
<td>Entrepreneurial</td>
<td>Status-seeking</td>
</tr>
<tr>
<td>Spiritual</td>
<td>Tech savvy</td>
<td>Wealth-oriented</td>
<td>Hard-working</td>
</tr>
<tr>
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<td>Wellness-oriented</td>
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</table>
The success of this country is mostly based on the success of American business.

When something is run by the government, it is usually inefficient and wasteful.

Cynical about the utility/truthfulness of advertising.

When people have strong religious beliefs, it improves society as a whole.

Advertising is a good way to learn about new products.

Skeptical Cynics are, essentially, hardcore cynics:
- Do not view business as a positive and feel that it ultimately only reward individuals
- Moderately critical of governmental efficiency
- Negative about the value of religion
- Cynical about the utility/truthfulness of advertising

Guarded Realists are the “middle of the road” segment:
- Reserved and balanced in their institutional views
- Moderately positive about the role of business in the country’s success
- Guarded in their views of religion and government performance
- Values advertising but have some skepticism about its truthfulness
Hopeful idealists are cautious optimists:

- Want to feel positive about societal institutions
- Generally hold positive views about American business
- Moderately positive about the role of religion in society
- See value in advertising but feel they need to be on guard for deception

True Believers are the least cynical segment:

- Strong, positive views about business and religion
- Favorable views about government performance
- Believe that advertising is both valuable and generally truthful

<table>
<thead>
<tr>
<th>Skeptical Cynics</th>
<th>Guarded Realists</th>
<th>Hopeful Idealists</th>
<th>True Believers</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>31%</td>
<td>33%</td>
<td>31%</td>
</tr>
</tbody>
</table>
III.

HOW THEY BUY

Always looking for more choice
PURCHASING SCENARIOS

Respondents were presented with three options and asked which they preferred and why.

They were then asked which of the features in all options was the most appealing.

SCENARIO 1
EYEGLASSES

SCENARIO 2
CREDIT CARD

SCENARIO 3
HEALTH PLAN

PURCHASING SCENARIO 1 – EYEGLASSES

OPTION A
- Online retailer
- Tool that lets you "try" the glasses on, online
- Largest selection of styles
- Free shipping and returns/replacements
- Buy 1, Give 1 program

OPTION B
- Locally owned and operated shop in the neighborhood
- Personalized service and attention
- Fitting and measurements performed by technicians with 20 years' experience

OPTION C
- National chain of optical shops
- Locations throughout the area and across the country
- Promotions regularly offered, such as buy one, get one half-off

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PURCHASING SCENARIO 2 – CREDIT CARD

**OPTION A**
- 1.75% interest rate
- 1.5% cash back on all purchases
- No annual fee
- Award-winning member points through Amazon
- Mobile app

**OPTION B**
- 1.75% interest rate
- 1% cash back on all purchases
- $50 annual fee
- Supports financial literacy program in low-income populations

**OPTION C**
- 1.75% interest rates
- 1.5% cash back on all purchases
- $50 annual fee
- 10 points added to hotel rewards program for every $1 spent

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### PURCHASING SCENARIO 2 – CREDIT CARD

<table>
<thead>
<tr>
<th>OPTION A</th>
<th>OPTION B – Features</th>
<th>OPTION C</th>
</tr>
</thead>
</table>
| - 1.75% interest rate  
- 1.5% cash back on all purchases  
- No annual fee  
- Award-winning member points through Amazon  
- Mobile app | - 1.875% interest rate  
- 1% cash back on all purchases  
- $50 annual fee  
- Supports financial literacy program in low-income populations | - 1.75% interest rates  
- 1.5% cash back on all purchases  
- $50 annual fee  
- 10 points added to hotel rewards program for every $1 spent |

### PURCHASING SCENARIO 3 – HEALTH PLAN

<table>
<thead>
<tr>
<th>OPTION A</th>
<th>OPTION B</th>
<th>OPTION C</th>
</tr>
</thead>
</table>
| - Encompasses all doctors and hospitals, including current doctor  
- $350/month premium  
- Supports screening and health education  
- Supports tobacco education program & childhood diabetes prevention in underserved communities | - Encompasses only some of the doctors and hospitals in the area, including current doctor  
- $275/month premium | - Encompasses only some of the doctors and hospitals in the area, not including current doctor  
- $235/month premium  
- Discounts on eyeglasses and gym memberships |

### PURCHASING SCENARIO 3 – HEALTH PLAN

<table>
<thead>
<tr>
<th>OPTION A – Preferred by Millennials</th>
<th>OPTION B</th>
<th>OPTION C</th>
</tr>
</thead>
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- $275/month premium | - Encompasses only some of the doctors and hospitals in the area, not including current doctor  
- $235/month premium  
- Discounts on eyeglasses and gym memberships |
PURCHASING SCENARIO 3 – HEALTH PLAN

OPTION A
- Encompasses all doctors and hospitals, including current doctor
- $550/month premium
- Supports screening and health education
- Supports tobacco education program & childhood diabetes prevention in underserved communities

OPTION B
- Encompasses only some of the doctors and hospitals in the area, including current doctor
- $275/month premium

OPTION C – Preferred by Boomers
- Encompasses only some of the doctors and hospitals in the area, not including current doctor
- $235/month premium
- Discounts on eyeglasses and gym memberships

IV. HOW THEY BUY

Recognizable expectations

WHAT GAINS THEIR LOYALTY?

<table>
<thead>
<tr>
<th>Attribute</th>
<th>M</th>
<th>X</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality (Offers the very best quality)</td>
<td>8.1</td>
<td>8.3</td>
<td>8.7↑</td>
</tr>
<tr>
<td>Transparency (Insuring against problems)</td>
<td>7.7</td>
<td>8.0</td>
<td>8.3</td>
</tr>
<tr>
<td>Authenticity (Clears everything in less than 5 days and does)</td>
<td>7.7</td>
<td>7.7</td>
<td>8↑</td>
</tr>
<tr>
<td>Price (Offers lowest price or value)</td>
<td>7.6</td>
<td>7.8</td>
<td>7.6</td>
</tr>
</tbody>
</table>
WHAT DOESN’T MATTER AS MUCH?

- Greater Good (Offers products that benefit others)
  - M: 6.7
  - X: 6.6
  - B: 6.5

- Advertising (Adapts ads based on what makes them products unique/important)
  - M: 6.6
  - X: 6.7
  - B: 6.8

- Heritage (Has a long history and heritage)
  - M: 6.9
  - X: 6.9
  - B: 7.1

- Social Media (Social aspects that align with customer’s social networks)
  - M: 4.7
  - X: 5.8
  - B: 6.0

WHAT WOULD MAKE THEM CHANGE BRANDS?

Price or rate increase

<table>
<thead>
<tr>
<th>M</th>
<th>X</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in my personal financial situation</td>
<td>63%</td>
<td>68%</td>
</tr>
<tr>
<td>New product on the market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recommendations by family member</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning about a product that’s more eco-friendly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning that a current brand engages in unfair labor practices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recommendation by a friend or social media connection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in my personal relationship status</td>
<td></td>
<td></td>
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WHAT WOULD MAKE THEM CHANGE BRANDS?

Price or rate increase

<table>
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<th>M</th>
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<th>B</th>
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</thead>
<tbody>
<tr>
<td>Change in my personal financial situation</td>
<td>57%</td>
<td>59%</td>
</tr>
<tr>
<td>New product on the market</td>
<td></td>
<td></td>
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<tr>
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</table>
WHAT WOULD MAKE THEM CHANGE BRANDS?

Price or rate increase
Change in my personal financial situation
New product on the market
Recommendations by family member
Learning about a product that's more eco-friendly
Learning that a current brand engages in unfair labor practices
Recommendation by a friend or social media connection
Change in my personal relationship status

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V. HOW THEY INTERACT

Ready and willing to make a connection

SELF-EXPRESSION AND CONNECTIVITY

<table>
<thead>
<tr>
<th></th>
<th>M</th>
<th>X</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly confident in my ability to navigate information</td>
<td>3.8</td>
<td>3.8</td>
<td>3.7</td>
</tr>
<tr>
<td>Try to support socially responsible companies</td>
<td>3.6</td>
<td>3.4</td>
<td>3.3</td>
</tr>
<tr>
<td>Prefer face-to-face contact when dealing with a company</td>
<td>3.4</td>
<td>3.5</td>
<td>4.0</td>
</tr>
<tr>
<td>Willing to share opinions about brands on social media</td>
<td>3.5</td>
<td>3.4</td>
<td>2.8</td>
</tr>
<tr>
<td>Brands I choose say something about who I am</td>
<td>3.4</td>
<td>3.3</td>
<td>2.9</td>
</tr>
<tr>
<td>People seek me out for my knowledge about brands</td>
<td>3.2</td>
<td>3.2</td>
<td>2.7</td>
</tr>
<tr>
<td>When I am not connected on social media, I’m missing out</td>
<td>2.8</td>
<td>2.6</td>
<td>1.9</td>
</tr>
</tbody>
</table>
VI.
TAKEAWAYS

1. Don't panic. It's a life stage. You went through it too.

2. Beware of the stereotypes – cynicism is not a categorically defining characteristic of Millennials.
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1. Don’t panic. It’s a life stage. You went through it too.

2. Beware of the stereotypes – cynicism is not a categorically defining characteristic of Millennials.

3. Let them drive, or meet them where they are. Millennials won’t take a back seat.

4. Don’t try to fake it. Doing good doesn’t mean you’re going to do well.

5. Take an honest look at your product or service, and always be open to feedback.
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6. They’re nothing like us. They’re exactly like us.

Contact

www.avmalife.org
Customer Service: 800-621-6360

Regarding this webinar contact:
Katrina Geitner, DVM
katringleitnerdvm@avmalife.com
847-241-5082

FAQs

1. When will I get my CE certificate? We’ll email it to you within 24 hrs.

2. I attended the webinar but wasn’t the person who logged in. Can I still get a CE certificate? Yes. Send your name and email address to info@petpoisonhelpline.com.

3. Can I watch the recorded webinar online? Yes. You can view the recorded webinar on our website. Go to the “For Vets” page on our website, www.petpoisonhelpline.com for more info.

Comments? Questions? Email us! info@petpoisonhelpline.com