

RIVERS

R

**RIVERS X  
BANKERS INSURANCE**

8.23.22



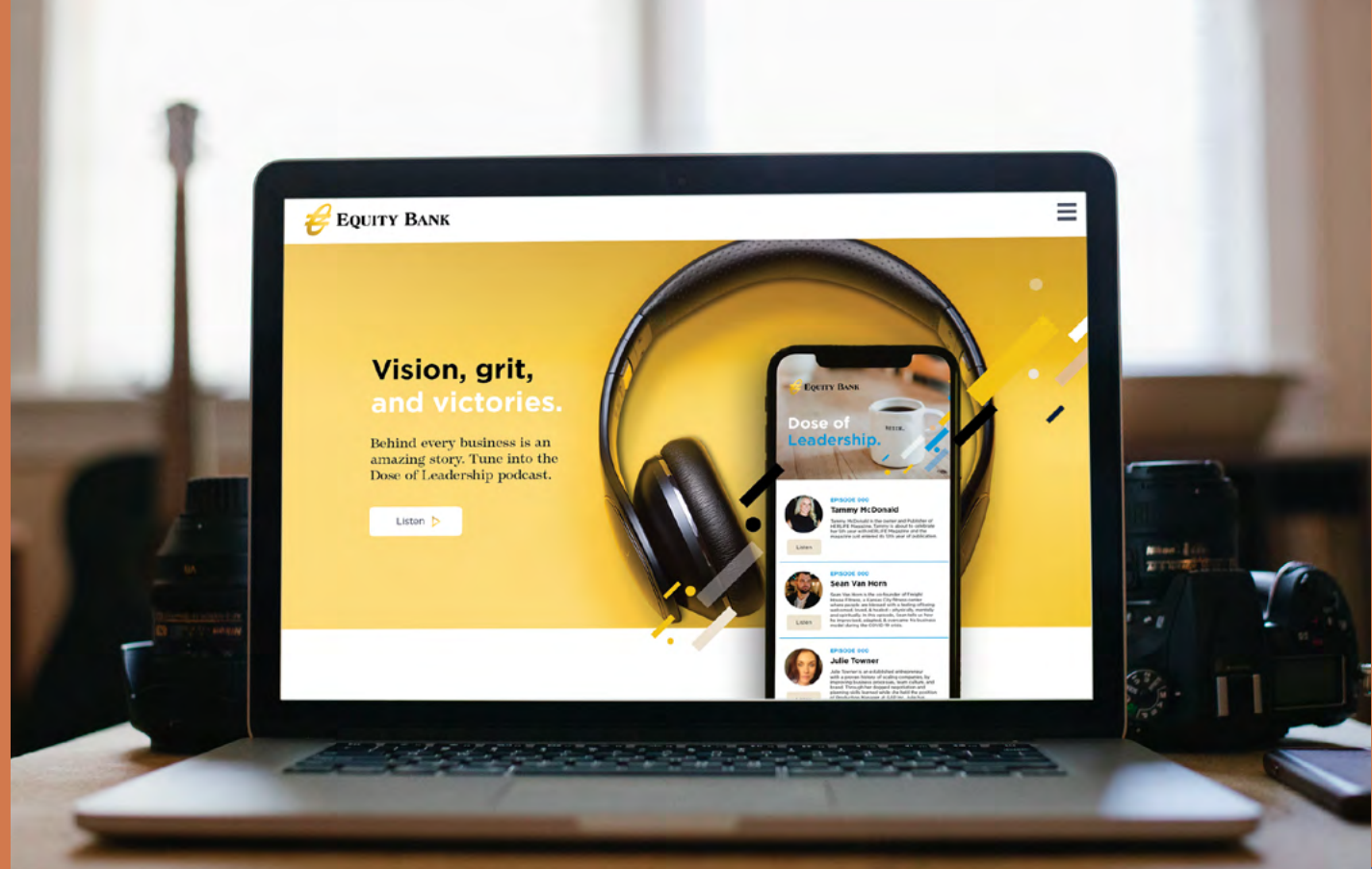
# Why Rivers?



# R

## We're Rivers Agency.

Rivers Agency is all about people. For us, it's all about inspiring, supporting, keeping, growing and nurturing long-lasting relationships around friendship, transparency and collaboration.



## WHAT WE DO

We create brand experiences that enrich lives by combining a variety of specialized skills to tackle challenges and deliver superior results.

In our specialties we draw on our expertise in strategy, brand, design and digital to reframe and solve complex problems.





## WHO WE ARE

Founded more than 25 years ago, we are an idea-centric culture with world-class creativity and an in-depth understanding about what it takes to connect brands to customers.

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**Est. 1993**

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**Headquartered in  
Chapel Hill**

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**Woman-founded**

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**Woman-led**

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**50+ talented specialists**

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**All in-house team**

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**Award-winning work**



## OUR TEAM



**LAUREN RIVERS**  
CEO



**SARAH OWENS**  
Chief Creative Officer



**CLAIRE BLEVINS**  
Creative Director



**MARY GUNN**  
Associate Creative Director



**EVAN JACOBSON**  
Account Director



**IAN ANDERSON**  
Chief Technology Officer



**LOUIS WEBER IV**  
Development Director



**KATY PATTON**  
Copy Director





**MIRIAM SPIVACK**  
Associate Art Director



**LAUREN MORISSETTE**  
Associate Art Director



**NUNO GOMES**  
Senior Designer



**ANNALISE TORRES**  
Senior Designer



**NICK ROMANOS**  
Senior Designer



**PAUL LLANOS**  
Graphic Designer



**CASEY MCKELVY**  
Graphic Designer



**PATRICK FRANCISCO**  
Graphic Designer



**DAN BONNÉ**  
Videographer



**DANIEL NUTTALL**  
Copywriter



**LAUREN LAWSON**  
Senior Account Manager



**CARLY HEMMINGER**  
Account Supervisor / PM



**MARYRACHEL BOYD**  
Account Supervisor / PM



**JAKE BALDRIDGE**  
Strategist





**JAMAL WALTON**  
Senior Developer



**GRAHAM BUDD**  
Senior Developer



**DAVE WILSON**  
Senior Developer



**HAYES POTTER**  
Systems Administrator



**JULIE CAMPBELL**  
Developer



**PATRICK SEELINGER**  
Developer



**CHAD PRY**  
Developer



**NASTASSIA TROYER**  
Front-End Developer



**KENSEI ITO**  
Developer



**WINSTEN MARKS**  
Front-End Developer



**KENTON KING**  
Developer



**KASSI STUMB**  
Front-End Developer



## SERVICES

### STRATEGY

Brand strategy

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Research and  
consumer insights

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Target and market  
definition

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Competitive analysis

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Customer journey

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Data and analytics

### CONTENT

Tone and voice

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Manifestos

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Editorial

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Social

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Blogs

### DESIGN

Brand identity

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Advertising

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Interactive

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Packaging

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Environment

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UX/UI

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Apps

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Still and motion  
producing

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Animation

### TECHNOLOGY

Web development

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App development

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Tech discovery

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E-commerce

---

CMS integration

---

Component libraries

FINANCIAL SERVICES EXPERIENCE





## THIRD-PARTY INTEGRATIONS

### **iLendX**

Online account opening

### **Glia**

Tech support  
co-browsing sessions

### **Blend**

Online mortgage applications

### **Q2**

Online banking

### **Q4**

Investor site

### **WooBox**

Social promotion application

### **Everi-Fi**

Financial wellness courses

### **Pardot**

Data feeds to CRM  
(marketing automation platform)

### **Article Integration**

Content feeds & transition

### **Yext**

Locations information  
custom export tools

### **ADP**

Careers job openings

### **Breakaway Loyalty**

Card rewards website

### **Fraud Watch**

Detection of fraudulent websites

### **Google**

Tag manager and analytics

### **Twilio**

Text messaging

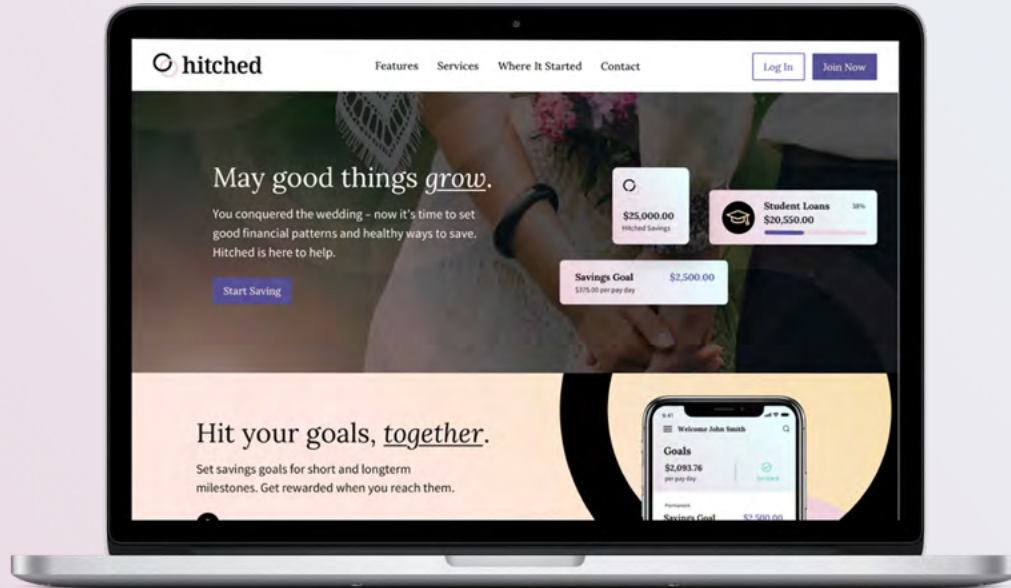
### **Autobooks**

Integrated scheduler

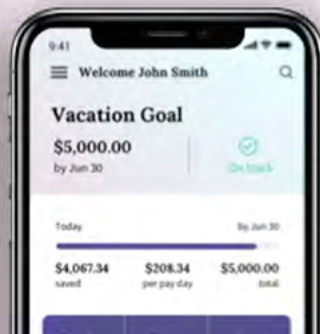
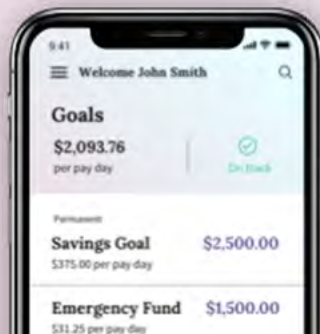
**What experience  
do we bring?**







<b>Expenses</b> <b>\$2,150.35</b> \$537.59 per pay day On Track	<b>\$25,000.00</b> Hitched Savings
<b>Rent</b> \$375.00 per pay day \$1,500.00	<b>Student Loans</b> 38% <b>\$20,550.00</b>
<b>Cable &amp; Internet</b> \$31.25 per pay day \$125.00	<b>Savings Goal</b> \$375.00 per pay day <b>\$2,500.00</b>
<b>Groceries</b> \$100.00 per pay day \$400.00	



**hitched** Features Services Where It Started Contact Log In Sign Up

## May good things *grow*.

You conquered the wedding - now it's time to set good financial patterns and healthy ways to save. Hitched is here to help.

[Start Saving](#)

**\$25,000.00** Hitched Savings

**Student Loans** 38%  
**\$20,550.00**

**Savings Goal** \$2,500.00  
\$375.00 per pay day

### Hit your goals, *together*.

Set savings goals for short and longterm milestones. Get rewarded when you reach them.

- Pay off student loan debt
- Save for a down payment on a home
- Start retirement savings early

**Money is foundational to a successful relationship. *Fun* is, too.**

#### Fund your account.

Link your accounts and start to save. Use the goal planner to set milestones and plan for expenses together. Get transparency on all of your finances at a glance.

#### Set your goals and win.

Everytime you reach a savings goal together, you'll earn bonus interest from Hitched. This is where the fun begins - the more you save the more you earn.

#### Round up.

Hitched helps you save without even trying. Turn on round up and we'll track your debit card transactions, round up to the nearest dollar and transfer the difference to your savings.

**One account that *does it all*.**

- Unlimited access for you and your partner
- Simple goals with 0.5% savings bonus
- Customizable budgeting and bill tracking
- Spending notifications and analysis
- Control which accounts you share



Send Money Accounts FAQs About Contact [Log In](#) [Get Started](#)

# Banking Without Borders

Created specifically to serve workers supporting their families back home, Juntos believes that, together, we can make our lives better and our community stronger.

Transfer money to anyone. Anywhere. In an instant.

Juntos makes it easier than ever to support family anywhere they live—or pay for expenses wherever you are—with a few simple taps on our app. No more checks, no more money orders, no more high fees. Juntos makes sending money a breeze.

Phone Number [Get The App](#)

Use the Juntos app to:

- Send money to family or another bank account.
- Receive payments instantly through direct deposit.
- Split funds across all your cards with ease.
- Spend wherever Visa or Mastercard are accepted.

Less fees for us. More money for you.

Transferring money internationally usually means paying high fees. At Juntos, we understand the true value of every dollar you earn. So we take pride in always keeping our fees among the lowest available anywhere.

Money Transfer

From You: \$100.00

To Recipient: ₱1,996.30

Transfer Money

Send money home, wherever home is.

Juntos makes it fast, simple and reliable to transfer money at home or abroad. With no hidden fees, and no confusing conversion rates. Choose from a wide selection of currencies. Select the recipient. And off your money goes. Simple as that.

Select Amount

From You: \$100.00

To Recipient: ₱1,996.30

Transfer Money

24/7 Multilingual Customer Support

Full support. Total flexibility.

With Juntos, you control your money. But we're always there with around-the-clock support, ready to help with whatever you need.

Don't Wait. Get Paid.

Send Money Accounts FAQs About Contact [Log In](#) [Get Started](#)

# Banking Without Borders

Created specifically to serve workers supporting their families back home, Juntos believes that, together, we can make our lives better and our community stronger.

Transfer money to anyone. Anywhere.

Phone Number [Get The App](#)

MacBook Pro

Join the community.

Juntos is more than a bank. It's a vibrant community. A place to meet other workers like you, and find people who can connect you to new opportunities.

[Join Now](#)

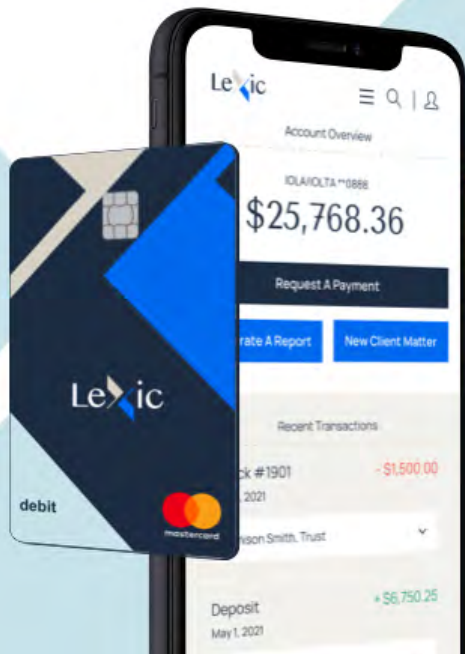
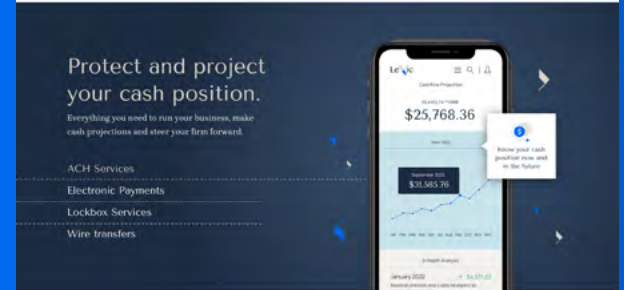
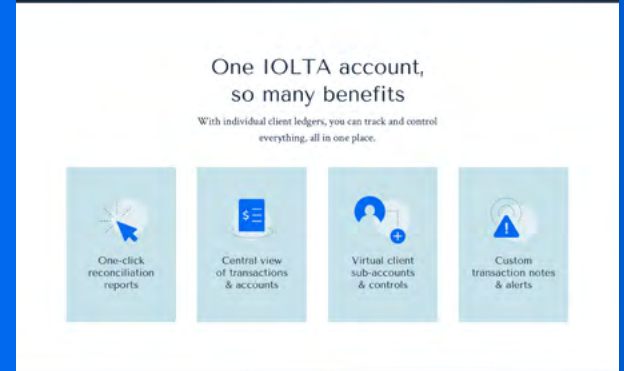
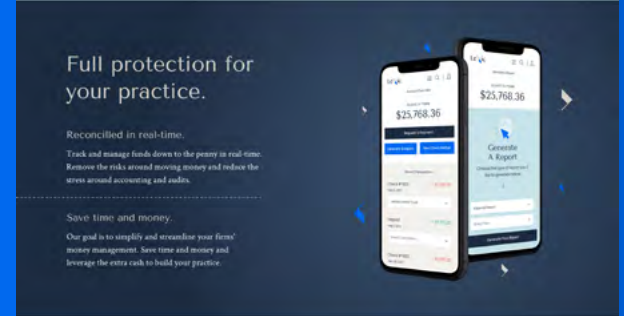
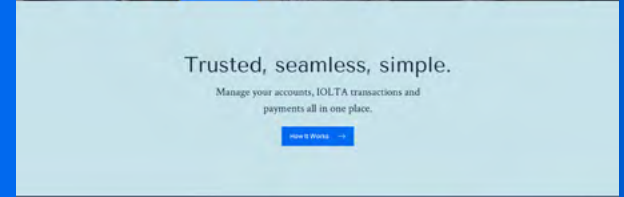
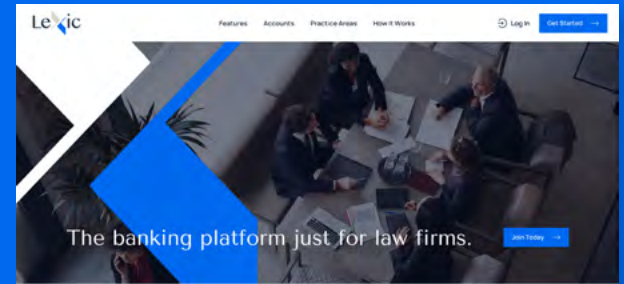
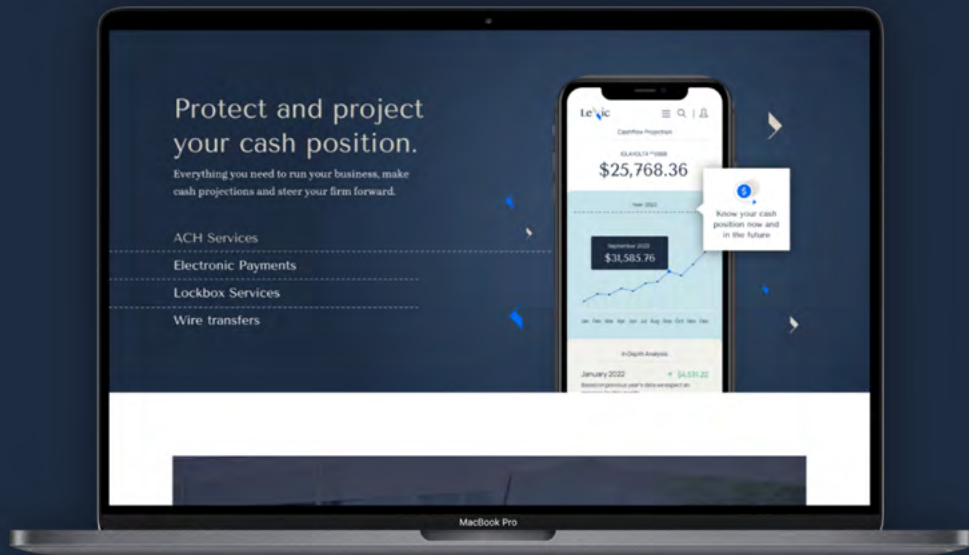
Banking Without Borders.

The easiest, most reliable way to send money home.

Phone Number [Get The App](#)



NYMBUS





# FIRST BANK

Make every qualified purchase count.  
Enroll in One Rewards today.



FIRST BANK



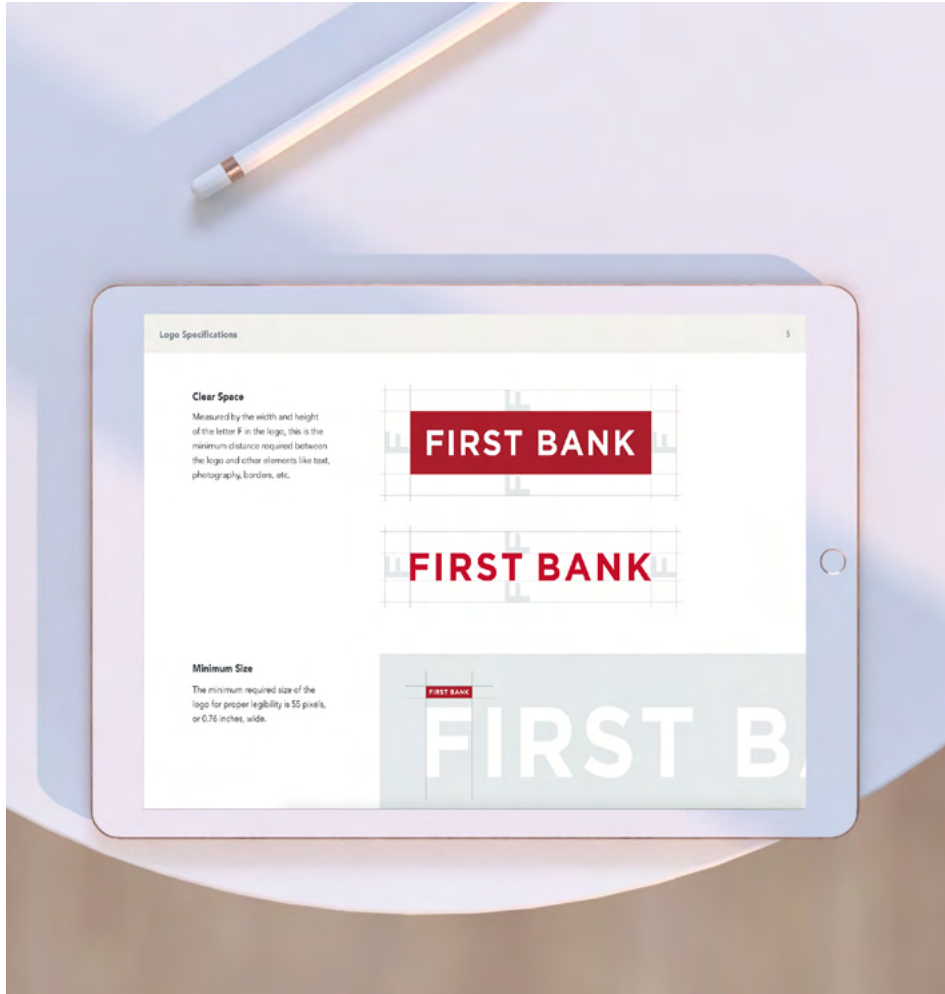
© Equal Housing Lender. Member FDIC.

Get a budgeting tool that fits your style - MyMoney



FIRST BANK





# FIRST BANK

**0% introductory APR for the first 9 months, after which a variable 12.15-22.15% APR will apply.**

No annual fee, \$0 balance transfer fee.

\*Loans subject to credit approval.



**The cash flow tool you need.**

Local service and rewards included.



\*Some restrictions apply.

**The cash flow tool you need.**  
Local service and rewards included.



**Make the switch.**

\$0 balance transfer fee, local service, and rewards with every qualified purchase.

**Menu > Open a New Account > Apply for a Credit Card**

\*Loans subject to credit approval.



**Switch to the Platinum Rewards Mastercard.**

Menu > Open a New Account > Apply for a Credit Card

\*Some restrictions apply.

**Switch to the Platinum Rewards Mastercard.**  
Menu > Open a New Account > Apply for a Credit Card

**Looking to refinance?**

See how much you can save with our refinancing calculator.

**Calculate My Savings >**



**Looking to refinance?**

See how much you can save with our refinancing calculator.

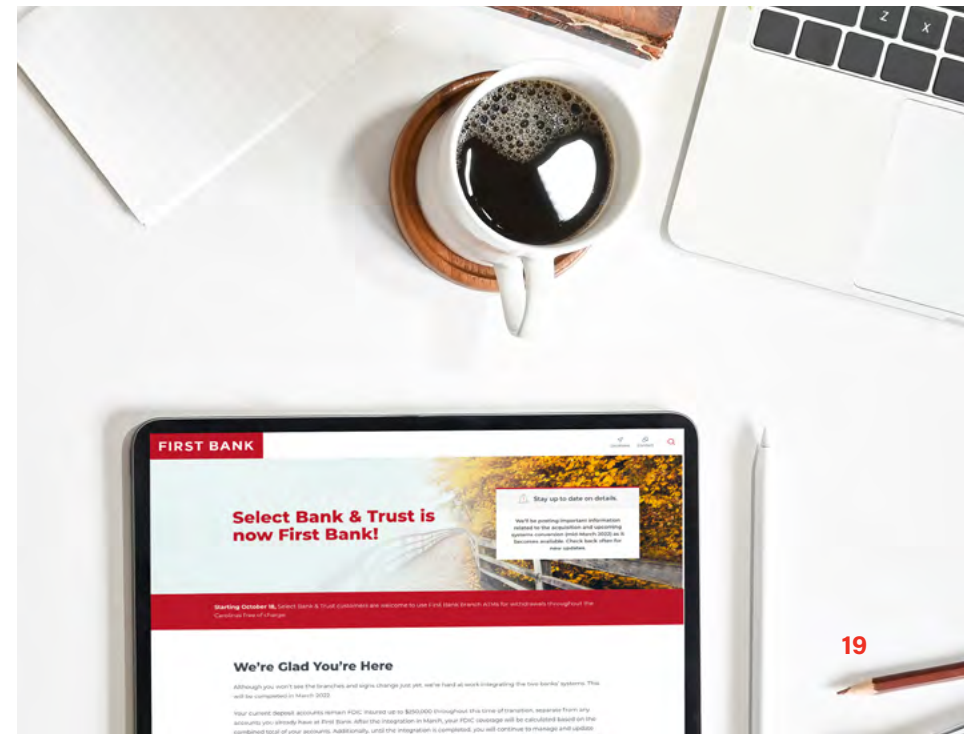
**Calculate My Savings >**



**Looking to refinance?**

See how much you can save with our refinancing calculator.

**Calculate My Savings >**







FIRST BANK PROJECT LAUNCH CONTEST

Rules Resources Enter Contest

POWER OF GOOD

# PROJECT LAUNCH CONTEST

Calling all creative thinkers, nonprofits, educators, and entrepreneurs.

Enter Your Idea

What would you do to improve or support learning and create more educational opportunities in your community?

Innovate with us! Activate your own creativity and help solve educational challenges in the community. Here's how:

CONTEST DETAILS

Entry 0.2 Selection 0.2 Launch 0.1

FIRST BANK PROJECT LAUNCH CONTEST

Calling all creative thinkers, nonprofits, educators, and entrepreneurs.

What would you do to improve or support learning and create more educational opportunities in your community? Tell us today, and enter for a chance to win the funds to get your project launched! Winners will be selected every month throughout 2022!

See back for details

Winners will be selected every month throughout 2022!

Launch

First Bank will help finance the launch of the winning ideas and help winners move forward on their creative journey.

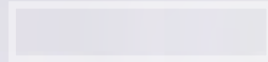
EDUCATION CAN CHANGE THE WORLD!

FIRST BANK

FIRST BANK PROJECT LAUNCH CONTEST

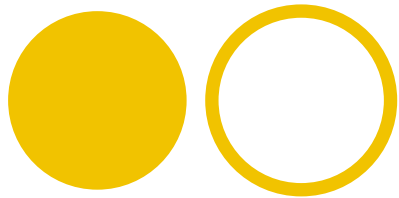


# EQUITY BANK





## Our foundational brand behaviors help inform our brand shapes.



### **Authentic Empathy**

Circles represent inclusiveness and the empathy we wrap around everything we do at Equity.



### **Improvement of Community and Self**

Rising rectangles represent the supportive trajectory of a financial partner by your side and the improvement we seek in our selves, our customers, and our communities.



### **Proactive Banking**

We champion action, products, and tools that help our customers and our communities achieve goals faster.

**Brand Level Messaging:**  
**Proactive Banking**

**A bank for entrepreneurs, by entrepreneurs.**

The bank for getting your sh\*t together. At Equity Bank, we're totally dedicated to helping you tackle your toughest and most ambitious goals.

---

**Brand Level Messaging:**  
**Improvement of  
Community and/or Self**

**Upgrade your money.**

Your money isn't going anywhere. And it should be. At Equity Bank, we believe in building on what you've worked hard to earn.

---

**Brand Level Messaging:**  
**Authentic Empathy**

**Things can only go up from here.**

Our goal? Doing what it takes to help you succeed in all aspects of your life—whether you're raising a family or running a start-up.

EQUITY BANK





# EQUITY BANK

Treasury Services

**Works when you do.**

Our top-ranked treasury management tools are designed to keep your business safe and protected all day, every day.

**EQUITY BANK**

**EQUITY BANK**

**Vision, grit, and victories.**

Behind every business is an amazing story. Tune into the Dose of Leadership podcast.

Listen ▶

**Dose of Leadership.**

- Episode 001**  
Tara McDonald
- Episode 002**  
Sean Van Horn
- Episode 003**  
Julia Troner

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## Do You Know How Your Zelle® Marketing Is Performing?



### Measure your Zelle marketing performance.


How are you tracking your latest Zelle marketing initiatives? Using data is key to measuring the effectiveness of campaigns and is an important driver in improving the customer experience. The Digital Media KPI Tracker is a useful reference and can be found in the "Baseline Assets" folder in the [Partner Toolkit](#). Here are some of the metrics you should consider:

- 1 Percentage of enrolled customers**  
Track monthly to see how you're trending towards your enrollment goal.
- 2 Percentage of active users that have sent or received a Zelle payment in the past 30 or 90 days**  
Track monthly or weekly to help measure the effectiveness of your marketing.




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## Continue To Grow Your Zelle® User Base.




### Resources to engage users and drive usage.

Having gained some traction with your Zelle marketing, you may be looking for ways to grow your customer base further. The Increasing Usage campaign has been created to deepen engagement with existing Zelle users and attract new customers. This comes with its own set of assets including customizable email templates and social media posts you can use.



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## How Can We Help You Move Forward?



### How's it going?

About a year after launch, we ask our partners to complete a quick survey to let us know about your Zelle® marketing experience. Your feedback helps us make improvements to the Partner Toolkit and helps us know what assets you might need to make your experience marketing Zelle even better.

**GIVE US YOUR THOUGHTS**


### Get the most out of the Increasing Usage Toolkit.

Promote seasonal and everyday use cases to increase usage and drive the adoption of Zelle.



Zelle ACTIVATE ACCOUNT >

## Welcome to Zelle® Marketing



### It's time to set up your Partner Portal account.

Get access to marketing requirements, pre-approved campaigns and more inside the Partner Portal.

- #### 1 Activate your account

We've sent you this unique link to activate your Partner Portal account. Simply click the button below to create your password and complete your account-set up.

**Please note! This link may only be used once and expires after 24 hours.**

[ACTIVATE YOUR ACCOUNT NOW](#)


Link expired? Click [here](#) to reset your password and activate your account.
- #### 2 Log in to the Zelle Partner Portal

Once you set your password, you can log in to the Zelle Partner Portal anytime.

[LOG IN](#)

### What to expect in the Partner Portal.

Brand guidelines, resources and tools to put Zelle in action.




Head to "[Get Started](#)", to get familiar with the brand and download Zelle resources, correct usage guidelines and FAQs.

Visit the [Partner Toolkit](#) to access




Zelle PARTNER PORTAL LOGIN >

## Get Ready for the Big Launch



### Leverage the Partner Portal to meet your marketing requirements.

High-quality creative, baseline assets and grab-and-go campaigns.

-  If you haven't, be sure to [log in](#) to the Partner Portal.
-  Once you're there, click on the [Partner Toolkit](#) to download baseline assets and "Introducing Zelle" launch campaign materials.
-  Discover building blocks for Zelle marketing materials, including Zelle logos, guides, and other great resources.

[LOG IN NOW](#)

As a Zelle Marketing Partner, you are required to launch with three baseline assets. Templates are provided in the Partner Marketing Toolkit to simplify the creation of these materials.

- #### 1 Zelle Product Overview Page


Customizable HTML template
- #### 2 Consumer FAQs

Customer need-to-knows
- #### 3 Call Center FAQs

Call Center FAQs

Zelle PARTNER PORTAL LOGIN >

## Launch Zelle® With Confidence



### Start preparing for launch with our Partner Toolkit.

The [Partner Toolkit](#) is home to essential Zelle marketing materials and campaign guides that make launching Zelle easier on you and your team.


If this is your first time visiting the portal or you'd like a refresher on how to start marketing Zelle be sure to view the [3 Steps to Success](#) page:

- #### 1 Get to know the Zelle brand using the style and quick reference guides
- #### 2 Complete your pre-launch requirements
- #### 3 Start planning your campaign

[LOG IN HERE](#)

### Finding your way around the Partner Toolkit.

We make it easy to download and customize pre-approved templates and turnkey assets.




**Search or select a menu option**

Click "By Objective" > "Awareness" > "Introducing Zelle".



**zelle** PARTNER PORTAL LOGIN >

## Get Set Up For A Successful Zelle® Launch




### Customize your launch campaign with the Partner Toolkit.

We created the [Partner Toolkit](#) to make it easier for you and your team to launch *Zelle* to customers through the channels you want.

- Access the Partner Toolkit via the *Zelle* Partner Portal.
- Click the "By Objective" button, followed by "Awareness" and select "Introducing *Zelle*".
- Then use the filters under "Advanced Search" to find the asset you need.
- Select the asset you need and customize for your brand before saving.

**LOG IN NOW**




RESOURCE HIGHLIGHT

### Download social media assets in a few taps.

Use the filters to find all the social media assets available for your launch so you can reach customers in a variety of ways. With the

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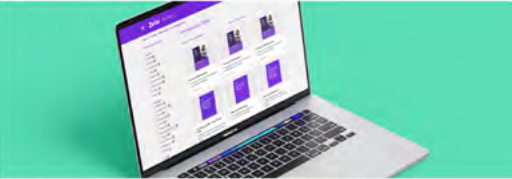
## Are You Ready to Create Excitement About Zelle®?



### Build awareness and convey the benefits of Zelle.

You're ready for launch. Now's the time to generate some hype with your customers and share some of the benefits of *Zelle* – Fast, Safe and Easy.

The [Introducing \*Zelle\*](#) toolkit contains the digital and print assets you'll need to spread the word. We make it easy for you to cater to all audiences and the channels they prefer.




### Access your guide to Introducing Zelle.

- 1 Login to the Partner Portal
- 2 Access the "Partner Toolkit" via the Zelle portal
- 3 Click the "By Objective" button
- 4 Then "Awareness"
- 5 Click "Introducing *Zelle*"

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## Zelle® is Live. Let's Get Your Customers Enrolled!



**FPO Needs to be purchased on stocks**

### The customer journey starts now.

We hope your launch was successful and you've generated some awareness about *Zelle*. To help you, we've prepared a set of focused campaigns to generate further awareness and promote enrollment.

### Send enrollment emails.

- Create your email**  
Customize the Enroll with *Zelle* email template and download the pre-approved subject lines document.
- Set up the call to action**  
Deep link to your *Zelle* experience on your website, mobile app or as close as you can get the user to the "Send Money with *Zelle*" experience.
- Follow-up with a second email**  
Customize and download the Enroll with *Zelle* email again but select a different headline, image and subject line.

**CUSTOMIZE YOUR EMAILS**

# Full Circle Client Experience

## Background

Bankers Insurance is a full-service, independent insurance agency with locations in VA, NC, WV and TN. The company can trace its roots back to 1896 and has achieved success over the years by providing commercial, personal and employee benefits insurance products and services to a combination of owner-bank referred and non-owner-bank referred clients.

## Challenge

Bankers Insurance sells insurance products directly to businesses and consumers. Historically, up to 25 percent of revenue resulted from client referrals received from owner-banks. Current growth requires they strengthen client acquisition both inside and outside the owner-bank channel, as well as shift focus to larger accounts. As a result, the share of revenue from the non-owner-bank channel will increase. To align, the Bankers Insurance brand needs to reflect and represent its changing client base and its future strategic vision, starting with the creation of a branded platform for a clearly defined and truly differentiated client experience.

## Requests / Deliverables

Develop a name and tagline for the company's client experience platform.



## Goals / Objectives

Create a name and tagline for the platform that:

- Delivers on what the brand stands for and sets client expectations for experience
- Represents a vision for everyone in the company that drives shared meaning for management, employees and clients
- Differentiates the Bankers Insurance brand from other private insurance companies

## Insight

Bankers Insurance offers a unique experience model via a diverse blend of products and services and a collaborative, team approach to service. Core principles of this model are:

- It's about being proactive, not reactive
- It's about being solution-focused and solving clients' problems
- It's about being transparent, being good with clients' money and keeping their best interests at heart
- It's about the power of advocacy and the deep knowledge that Bankers Insurance brings to the table
- It's about teamwork and working seamlessly as an interconnected agency to make the greatest impact for our clients



## **Target Audience**

Employees, clients, investors

## **How Do We Want Them to Feel?**

Secure, confident, comfortable, at ease

## **Brand Tone**

Fun, honest, positive, friendly, loyal, personal, strong



# Full Circle



## The brand idea

Full Circle captures the seamless integration of how we can serve our clients and our relentless focus on being a champion for our clients. It represents our parts that come together to make a whole—our people, products, capabilities and markets working together as one for clients. It's a holistic point of view and an interdisciplinary model that works in service of delivering next-level solutions to our clients' unique challenges.

### It's an ethos that entails:

- A complete, unique and rounded understanding of the world of risk
- Connecting the dots and helping clients see the full picture
- Operating with full transparency
- Using our full potential to act on behalf of our clients
- Earning our clients' full trust
- Sustaining our clients' needs fully every day, not just renewal day

## The nuts & bolts

Full Circle illustrates how much of the Bankers Insurance client experience is a circular process, from binding a policy (activating it), through servicing it and all the way to renewal.

In addition, the services that make up the experience can be described and illustrated in a cyclical nature. For example, when a client requests policy service, the process goes full circle from the service request, through execution and on to confirmation back to the client.

## Taglines:

### What is it?

The tagline should demonstrate the essence of the brand and the new CX platform.

**“A tailored  
experience built  
around you”**

### Rationale:

“Around” is a reference to the circle in Full Circle. It also suggests the custom nature of the agency’s solutions and its intense focus on the client, from binding to renewal.



# Project Scope

# Full Circle Roll-Out

## Groundwork & Visual Identity

**\$17,600**

### Logo and Visual Identity Development \$10,000

Logo, color palette and graphic standards for applying to customer journey. Scope includes up to two rounds of revisions.

---

### Strategic Discovery Workshop \$6,000

Workshop to define and discover everything we need to know to create a robust CX/EX experience, including values, behaviors, customer examples, supporting content, etc.

---

### Project Management \$1,600

Overseeing all client communications and internal task management to ensure projects and deliverables are completed on time and to scope.

## Employee Experience Roll-out \$30,200+

### Internal Brand Strategy \$8,000

Define the employee values, behaviors, skills and expertise employees need to bring to the table to be successful in a Full Circle Culture.

---

### Full Circle Handbook \$10,400

Design, write and produce an employee onboarding piece that defines the employee values, behaviors, skills and expertise employees need to bring to the table to be successful in a Full Circle Culture.

---

### Marketing Materials \$4,000

Design and develop a series on environmental graphics for Bankers Insurance that educate and inspire employees to create a Full Circle experience for clients every day.

### Placemat \$5,200

Up to three different versions of employee and customer service one-pagers. For example, sales, service and claims.

---

### Project Management \$2,600

### Employee Swag TBD

Design and develop several pieces of company swag to boost Full Circle culture, promote Full Circle values, welcome new employees and unite internal teams.

---

### PPT Template TBD

Design and develop PPT to roll-out and explain Full Circle to employees.

# Full Circle Roll-Out

## Customer Experience Roll-out \$53,900+

### External Brand Strategy \$8,000

Define and message the Full Circle client service strategy and journey.

---

### Marketing Brochures \$23,400

Content development and design of marketing brochures for consumer insurance, business insurance and employee benefits.

---

### Landing Page \$8,500

Design of website landing page and creation of content, animations, client testimonials, CTAs, etc.

---

### Email Marketing \$6,000

Content development for an email series of three to four emails and design of an email template.

### Social Media \$4,000

Social Media Groundwork & Strategy Development and journey.

---

### Project Management \$4,000

### Ongoing Social Media Content Development and Display Ads TBD

A scope will be provided for ongoing support once the strategy is approved.

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### Explainer Video TBD

Design and develop an explainer video to introduce the Full Circle concept to clients and audiences. Scope could include animation or principal video.



# Bankers Insurance Company Rebrand

## Groundwork \$32,500

### Discovery \$10,000

Series of stakeholder meetings and/or workshops plus desktop research to assess current brand and answer investigative questions about Bankers Insurance, the clients and the category.

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### Investigate \$8,000

Client research phase to better understand the needs and motivations of clients.

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### Plan \$8,000

Brand competitive analysis, SWOT analysis, key insights from discovery and research, presentation of strategic options.

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### Creative Brief \$3,500

Develop summary of project, goals and strategy.

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### Project Management \$3,000

## Brand Messaging \$35,200

### Brand Framework \$10,000

Develop strategic brand platform clearly defining the brand's purpose and promise and key brand building blocks.

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### Naming \$10,000

Brand name ideation. Refinement to list of three to five brand name options with supporting rationals. Final name selection with corresponding URL options.

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### Brand Messaging \$12,000

Creating brand tagline and key messaging threads designed to define and differentiate the brand.

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### Project Management \$3,200

## Visual Identity \$28,400

### Logo and Identity System \$14,000

Logo: Logo design ideation. Refinement to three concepts. Final logo creation.

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Identity system: Create full graphic identity system and original visual language that works in physical, digital and motion environments.

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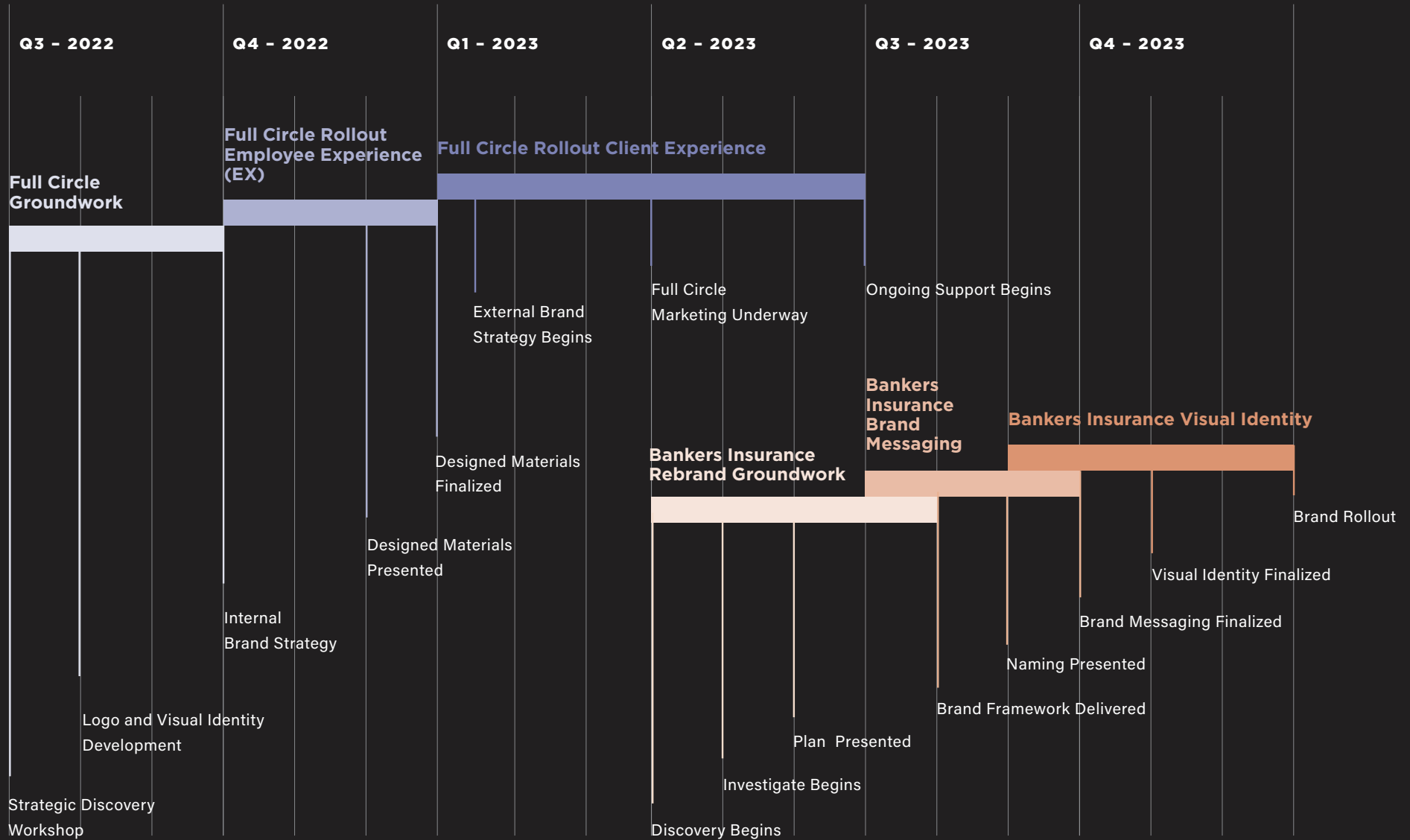
### Brand Guide \$12,000

Create comprehensive guidelines to record the final brand framework, the brand messaging tone with examples and the new visual design system.

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### Project Management \$2,600

# PROJECT SCOPE - TIMELINE



[CLICK TO VIEW DETAILED SCOPE →](#)

# RIVERS

**Thank you.**

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