

Putting a Hard Number on Retirement

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In an ING campaign, bright orange numbers represent the money people need for retirement.

ING, the large Dutch financial services company known for its quirky orange logos and latte-dispensing banking cafes, has your number.

At least it thinks it does. The United States arm of ING is introducing a television and print campaign this week with the tag line “Your Number,” which refers to the amount of money that you will need to retire comfortably.

The ads show professional, well-dressed baby boomers going happily about their busy lives — passing through airport security, crossing a Wall Street-type intersection, getting an ultrasound of a growing baby — all while toting a bright orange number with a dollar sign, like a flute case.

Guitar music reminiscent of the soundtrack to the hit film “Juno” adds an upbeat note to the sunny hustle and bustle. In the ultrasound scene, the number increases rapidly, a humorous nod to the cost of raising children.

Some of the orange numbers have five figures, and others have seven. The people carry their numbers everywhere, even to bed.

In a world of blue-tinted bank logos, the “Your Number” campaign reflects “ING’s orange and optimistic approach to things,” said Tricia Conahan, senior vice president for brand marketing at ING Americas. “We’re trying to make retirement less intimidating and more accessible to the average American.”

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Just about every major bank and investment company is bending over backward these days to attract retirement customers — some with somber messages, others with idyllic scenes of old age. ING’s campaign represents a major step into that segment of the American market. The effort to win over the hearts and wallets of American consumers planning for retirement is a “strategic move for us,” Ms. Conahan said.

The campaign was created by BBDO in Atlanta, where ING’s United States operations are based. BBDO is a division of the Omnicom Group.

ING Groep, a financial services powerhouse based in Amsterdam, entered the United States seven years ago with an Internet bank, ING Direct, that offered a no-frills savings account, called Orange, that paid a high interest rate. Upbeat, humorous ads supported the fledgling bank, and in 2006 ING introduced the tag line, "Your future. Made easier."

The latest batch of ads will retain the bank's familiar promise to make things easier, as well as the trademark safety orange color and logo of a medieval lion.

The old ads, which cost an estimated \$10 million and will be phased out, were created by Tribal DDB in New York, part of the DDB Worldwide unit of Omnicom. "Your Number" will probably turn into a more expensive campaign. "We're investing significantly more than in previous years," Ms. Conahan said.

ING plans to set up a Web site, www.INGyournumber.com, that lets consumers calculate the amount they are likely to need for retirement. The site will also steer people toward ING insurance products and third parties that sell other retirement products, like 401(k) plans, and link to the campaign's television spots.

The campaign will appear on ABC, NBC and CBS, as well as CNBC, ESPN and Discovery, among other cable channels. A less extensive print campaign will run in publications like The Wall Street Journal, and some ads will run online.

"Financial services firms have tried a variety of approaches to capture those retirement dollars, from scare tactics to messages about enjoyment," said Bill Haynes, the president of BackBay Communications, a financial services marketing and public relations firm in Boston. (Neither Mr. Haynes nor BackBay has worked with ING.)

"Personally, as a younger baby boomer, I think messages that are informative, upbeat, and empower baby boomers to take the initiative, while offering guidance and support, are the most effective," he added.

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Jeff Upshaw, an executive vice president and chief strategy officer at BBDO in Atlanta, said that the idea of a concrete number, as opposed to abstractions like relaxation and fun, was relevant to consumers as they contemplated retirement.

Still, the campaign takes a bit of a risk. Will baby boomers feel shackled to a bright orange number, dollar sign in front, that represents the often-stressful concept of how hard they must work to maintain their lifestyle in old age? When people watch an older couple tuck themselves into bed with the orange number between them, will they view it as a ball and chain between the sheets?

Ms. Conahan said she thought not. The number, she said, "was a friendly number, not an intimidating number, and one that can change."

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