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EXPERIENCE

Agency Copywriter/Project Manager

APRIL 2016 - PRESENT

Senior Copywriter and Project Manager duties for Inbound Labs, Stratabeat, BK Dental, Surface SEO, and others

Freelance Copywriter/Marketing Manager

NOVEMBER 2010 - PRESENT

Copywriting for tech start-ups, B2C, B2B, and CPG, creating marketing/content strategy, and supervising other Creatives

AFLAC — Insurance Agent

JUNE 2014 - FEBRUARY 2015

Sold supplemental life/health insurance policies for their employees, carried Washington Life/Health Insurance Producer license

EDUCATION

- West Texas A&M University, Texas — *BBA, Marketing*
Projected Graduation Date: 2020

TYPES OF WORK PERFORMED:

- Web Design (HTML/CSS, PHP, MySQL, various CMS)
- Web Analytics (Google Analytics, HubSpot)
- Digital Marketing
- Content Writing
- Sales Writing (sales letters and landing pages)
- Ebook Writing (non-ghostwritten publications in sidebar)
- Email Marketing
- Social Media Marketing (Facebook, Twitter, Instagram, LinkedIn, Pinterest)
- Article Writing for Online Publications
- Ebook Publication (Amazon Kindle and CreateSpace)

FAVORITE PROJECTS

St. Louis Divorce - performed complete re-write of entire website to meet SEO standards, raised site from Page 3 to Page 1.

Organize Texoma - web design, graphic design, copywriting for a new business; increased revenue 320% in the first 30 days.

Avion Blackstone - web design, graphic design, social media, copywriting for pop musician; increased popularity on social media to more than 35K followers.

Mortgage House - copywriting for landing page; boosted conversion rates by an average of 33%.

CERTIFICATIONS

Inbound Certification, HubSpot

Email Marketing Certification, HubSpot

AdWords Search, Google

Analytics, Google

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ARTICLES

Lead Generation Through Account-Based Marketing & Extreme Personalization

In one corner, the inbound marketers.

In the other corner, the account-based marketers.

Is it possible for the two opponents to make peace? Is it possible for inbound marketing and account-based marketing (ABM) to work together to achieve greater revenue for your company?

The Value of Inbound Marketing

According to HubSpot's [2018 State of Inbound Global Report](#), 79% of North American companies surveyed reported that inbound marketing was their primary form of marketing. Seventy-five percent (75%) of inbound marketing teams in the report rated their marketing strategy as effective.

Yet, in the same report, 56% of North American respondents stated that improving the efficiency of the sales funnel was a top priority for their team. On top of this, 40% said that getting a response from leads was more difficult today than it was just a few years ago. Twenty-eight percent (28%) were having difficulty even assessing the value of their leads.

Although inbound marketing can be highly effective, it's not a cure-all and certainly not the only strategy that a marketing team should take if you want to maximize your results. If you are heavily committed to inbound marketing, we're not recommending that you abandon any of your initiatives. Instead, we're suggesting that you augment your inbound marketing with account based marketing (ABM), as the combination will lead you to greater marketing ROI.

The Value of Account-Based Marketing

With account-based marketing, you're targeting specific clients or specific companies. The marketing material you produce will be personalized to those accounts. The idea with account-based marketing is to target a select list of ideal accounts, and to do so in a personalized manner.

ABM is the darling of the marketing world these days. More than [90% of B2B marketers](#) call it "important" or "very important", and many marketers claim that ABM delivers a higher ROI than any other form of B2B marketing. Clearly, account-based marketing is an essential part of a modern lead generation strategy.

The first step is to identify the accounts that you would value most as clients, and then once you have that list, you research and define the specific individuals within each account whom you will target and strive to build relationships with. You then engage in ongoing, targeted outreach to such individuals, fully customized to what you feel would be the most relevant communications and messaging for each account and individual.

ABM is not limited to cold outreach. You're likely to use pre-existing relationships and networks to help you communicate with decision-makers at your target companies, where you can, but you don't need to limit your ABM efforts to non-clients. Among your larger clients, there may be other divisions, other departments, other offices, and other groups that are in need of your services and represent just as much a new sales opportunity as any non-client company.

With inbound marketing on the other hand, marketers sometimes aim for "quantity over quality". With inbound marketing, the goal is to generate a lot of leads and follow-up with all of them in order to qualify them. Gradually, you filter those leads down to a few prospects who are willing, able, and interested in buying, and you focus on those. Think of ABM as the exact opposite. It's essentially flipping the funnel on its head. You start with your ideal

prospects. You leapfrog the top of the funnel and jump right into outreach and engagement that, often with inbound marketing, would be reserved for the middle or lower in the funnel. Whereas with inbound marketing, you never know who will contact you until they do, with ABM you know exactly who you'll target and the exact brand touchpoints they will have.

The Magic Question

As an agency, we have the opportunity to ask many marketing teams to name their top 100 target accounts. In other words, if they could wave a magic wand, which companies would they have as clients next.

This is a rather basic question. After all, if you don't know which companies would be your ideal clients, then who in the world is supposed to know???

Often, the answers come back vague and without conviction. After a few obvious names, our question is typically met with silence.

So, ask your own marketing team. Can you name the top 100 companies that you would most like to have as your next clients? If you can't, how about the top 50? Top 25? If you cannot name them, it's time to start analyzing your market in more detail, and to start exploring ABM as a new addition to your lead generation mix.

Why You Should Add Account-Based Marketing to Your Lead Generation Strategy

1. It Helps Encourage Sales and Marketing to Work Together

70% of companies that use ABM report that their sales and marketing teams are mostly aligned, compared with only 51% of companies that don't use ABM. In a traditional siloed system, marketing develops the leads, then hands them off to sales to close the deal. With account-based marketing, sales and marketing work together to develop and generate leads, research the leads, and find solutions that work for the leads. Unlike traditional siloed operations, ABM encourages all departments to work together, even product development, customer service, and support.

2. It Helps You Make More Money

Account-based marketing, with its higher investment of time and resources, may seem costly to implement. But account-based marketing leads to higher sales close rates, and larger average deal sizes, and closes more quickly than deals built under the traditional "sales" process.

Mid-market accounts are 166% more likely to close with account-based marketing, and the deal is likely to be 40% larger. For Enterprise accounts, they're an average of 35% larger, but they're 285% more likely to close. While account-based marketing may take a bit more time to process fewer leads, the difference in conversion rate and deal size makes it a significant avenue for higher ROI.

3. It's Effective for High-Ticket Items

If you sell products or services with a long, complex sales cycle and high price tags, ABM can be much more efficient at helping you to connect with the specific accounts and individuals who can not only afford your offerings but would fully appreciate your value. Inbound marketing, in comparison, may result in many inquiries from those who could never make a purchase at your price point, wasting your team's time and diverting your resources from those who matter most to your business.

How You Can Add Account-Based Marketing to Your Lead Generation Initiatives

There are several ways to add account-based thinking to your existing lead generation strategy, and here are a few specific examples for you to use ABM successfully:

Build a Calendar

AMB involves a great deal of strategic outreach. However, with each occurrence you should be adding value. Sending an email to “check in” is self-serving and simply wasting their time. To that end, develop an ABM calendar to ensure that you’ll be providing your contacts with interesting, valuable, and new information with each new touchpoint.

Develop Offers and Lead Magnets that are Specific to Your Prospect

With account-based marketing, any offers, content, or lead magnets can be personalized and customized for your prospect. The amount of personalization (and the amount of time it takes) can vary depending on how far you want to go. For example, a digital marketing agency might present the prospect with a personalized SEO audit. A social media agency might present them with a social media effectiveness audit. An efficient and scalable approach to personalized content development is to create a base piece of content that is 80% the same across your prospects, but with the final 20% customized across the breadth of your target connections.

Work Your Network

A warm introduction to your target prospects is always helpful and often more effective than cold outreach. C-level to C-level friendships, industry events, LinkedIn connections, and referrals from existing happy clients can help you get your foot in the door to start communicating with your ABM prospects. Some companies choose to redesign sales teams based on certain sectors or types of prospects, rather than geographic areas. The key is, aim for warm introductions whenever possible.

Always Be Engaging

With account-based marketing, you should be constantly conducting strategic outreach and engaging with your target list as much as possible. Think of their biggest challenges and pain points, and how you can help them eliminate them most effectively. Make it all about them. Make it all about helping them, enabling them, and empowering them. It’s not about your company, services, or products. Instead, seek to engage with your target list by being the most trusted advisor they could possibly hope to have. It’s through being helpful to them that they will find you valuable and worth their time.

Use Automation and Tools

Personalization at scale is not possible without the use of technology, and so use software to help you automate where possible and to scale your customization initiatives. Marketing automation software is foundational to these efforts. IP detection software enables you to know who is on your site and precisely what they are doing, enabling you to fully customize your follow-ups and discussions. Retargeting can also be a way to facilitate account-based marketing in creating a personalized experiences. Personalized landing pages can also be used to make the website experience more relevant and user-friendly for people visiting from one of your target domains. You can even personalize your chatbot.

A Match Like PB&J

Inbound marketing can feed into account-based marketing. It’s not a case of choosing one over the other. Instead, think about the synergistic power of focusing on both.

Inbound marketing is a fantastic way to capture leads that you may have never approached otherwise. ABM is an effective way to target your most valued prospects, who may have never downloaded one of your whitepapers or registered for one of your webinars. There may be overlap, but often there's not, meaning that the combination of inbound and ABM enables you to have more extensive reach in your target market.

Plus, as your inbound marketing initiatives pay off and certain accounts show more promise than others, you can turn on your newfound ABM expertise to provide such select accounts with a more personalized experience through the sales process. It's a perfect combination of filling the top of your funnel while concurrently accelerating the rest of the funnel.

When inbound marketing and ABM work together, you increase your chances of getting the right account, the right connections, and the right type of business.

BACKING UP OFFICE 365 DATA: ON-PREMISES VS CLOUD

You already know that you need to be backing up your Office 365 data. But would it be better to backup your data on-site or to use a cloud backup?

What do you need from a backup?

In most cases, you'll need a backup to protect your data from ransomware, employee error, malicious internal attack, third-party integrations, and accidental overwrites. For every backup method you use, you'll want to make sure it meets the following SAFE criteria:

- **Secure.** Your data should be secure from unwanted intrusion as well from accidental or intentional destruction.
- **Accessible.** If you need some data back, you need a fast and easy way to retrieve the data.
- **Fast.** Backup storage and retrieval should be fast so that it can be backed up and retrieved with a minimal disruption to your business.
- **Easy.** The data backups need to be as easy as possible to ensure that your data will be backed up regularly. Ideally, your backup will be automated.

Using on-premises backup

If you decide to go with an on-premises backup, it will usually cost you a little more up-front, but it might wind up being cheaper in the long run. You'll need the appropriate storage hardware (hard drives), and you'll need it setup to easily backup your data.

Expected Vulnerabilities:

On-premises backup is susceptible to the following vulnerabilities:

- **Security.** Your on-premises backup is only as safe as the hardware. Any portable hardware that can access the backups can also damage the backups, and all the normal hazards that apply to any computer equipment (user error, ransomware, natural disaster, flooding, smoke damage) apply to your backups.
- **Ease of use.** The more secure you make your backups, the less accessible those backups will be in the event of a data loss.
- **Speed.** The speed of an on-premises backup is limited to the speed of the drive, the speed of the computer equipment, and the speed of the cables. More money can create a much faster and robust system, but cheaper systems are likely to suffer from lag.
- **Automation.** On-premises backup is usually not automated, so it's important that regular backups are performed.

Your IT department can mitigate a lot of these vulnerabilities, given the right tools and equipment. Cheap equipment, substandard tools, and poorly trained IT staff can make your on-premises backup bulky, insecure, and hard to use.

Using cloud backups

Cloud-based backups usually have a very low up-front cost, as they're often based on a subscription model where you're either charged on a monthly or a usage basis. For smaller companies without a dedicated IT department, cloud backups may be the easiest way to start making regular backups.

Expected vulnerabilities:

If you're going with a cloud backup provider, there may be a big difference in the quality of service you receive.

Higher-level backup providers usually have fewer vulnerabilities.

- Security. Because a cloud-based backup is online, it can be hacked. You can mitigate this risk by choosing a backup provider with strong security measures. The best backup providers will also duplicate your data on multiple servers so that a hardware problem with a single server won't destroy your data.
- Offline access. A cloud backup is only accessible when you're online. If your Internet Service Provider gives you choppy or inconsistent service, a cloud backup may be difficult to access without a reliable Internet connection.
- Ease of setup. Your cloud backup solution may offer automated backups, but it could be difficult to properly setup your backups when you first start with a new service. Some backup service providers will walk you through setup with onboarding, but others are complicated to setup and offer little guidance.

Hybrid backups

Many companies will opt for a hybrid model. With a hybrid model, some data is backed up on local or network hard drives on the premises, some is backed up to a cloud, and some data may be backed up in both locations. A hybrid model offers increased protection against data loss, but it could expose your company to a higher risk for data breaches and theft. Because a hybrid model requires excellent data management skills, it's best to discuss the options with your IT department to find ways to eliminate or lessen the risk.

Start backing up Office 365 company data today!

Try out a free trial of Backupify and find out how a cloud solution can save your Office 365 company data!

Why You Need to Create Product Datasheet Templates

How do engineers spend their time at work? In a typical 8-hour workday, an engineer could be spending as much as 3 hours and 15 minutes on paperwork, documentation, and meeting with other departments.

How many hours are you chained to the computer trying to create product datasheets when you could be solving problems and creating new things?

If the burden of creating and updating product datasheets falls to you, creating a product datasheet template can help you create brand consistency, save time and effort, and make your datasheets easier for your customers to read and understand.

Product Datasheet Templates Create Brand Consistency

Using a product datasheet template helps to create consistency throughout your entire brand. This is very important when multiple product managers, sales managers, and engineers might otherwise take it upon themselves to create their own versions.

A 2012 study by Forbes showed that B2B buyers in the United States, Germany, and India found a company's brand more important in their buying decision than the sales process. Your customers are trying to get acquainted with your brand, and branding your product datasheets consistently helps prospects develop familiarity with and fondness for your company.

Your product datasheet template helps you with consistent branding. In addition to having a consistent logo design and placement, the colors and formats you select should be consistent across all product lines.

Easy for You

Creating and storing product datasheet templates makes datasheet creation easier and faster for you, and it makes it easier for you to delegate the task to others. When your template is properly designed, completing the datasheet is a simple matter of filling in the blanks.

Easy for Customers

The greatest benefit to using product datasheet templates is that it makes it easy for the customers to find the information they're seeking. A customer who's looking at product datasheets is looking to verify specific pieces of information. For example, they may be looking to determine whether the new device is compatible with their existing infrastructure. Or they may be looking to see if your product has a specific feature.

When they look at your product datasheets, they want to find specific information quickly. If the datasheet is designed in a way that makes it fast for them to find the information they're seeking, they'll be happier prospects and more likely to make a purchase.

When you're using a product datasheet template, you're ensuring that every product datasheet you create has the same information in the same format. For example, if your customer wants a coating that cures quickly, they can compare multiple datasheets for your different product lines to find the fastest cure times. Since the information is in the same place on each product datasheet, it's quick and easy for them to find the right product.

When you make it easy for your customers, they're more likely to buy. You're also making it easier on your sales staff by helping provide the customer with necessary information to make a buying decision. This reduces the time spent and the strain incurred by your sales team, allowing them to service more customers and make more sales.

Biofeedback and Migraines

For people who've never had a migraine before, it's easy to dismiss migraines as "just a really strong headache". But for those who've had a migraine, it's easy to see that a migraine is different. But despite the misunderstandings surrounding migraines, they're not uncommon; The American Migraine Prevalence and Prevention (AMPP) Study revealed that 12% of adults in the United States have suffered from a migraine.¹

Who Gets Migraines?

The majority of migraine sufferers are female (Stewart, 66), and migraines appear to be the most common in the lower economic classes (Stewart, 68). In the AMPP, Stewart theorizes that migraine sufferers in a higher socioeconomic group are more likely to receive adequate treatment from their physician. Stewart's alternate theory is that in some individuals, headache-related disability may disrupt the ability to move to a higher socioeconomic class.

What is a Migraine?

A migraine is not just a headache. For many migraine sufferers, the headache is only a small part of the problem. Migraines often progress through four stages.²

The earliest phase of a migraine (usually 1 to 2 days before the attack), the prodrome phase, is sometimes serious enough to be disabling, and sometimes it's so mild that it's not even noticed. According to the Mayo Clinic, the prodrome phase may include:

- Constipation
- Depression
- Food Cravings
- Hyperactivity
- Irritability
- Neck Stiffness
- Uncontrollable Yawning

Some migraines (called "classic" migraines) present with an aura. It can occur during the prodrome phase or the attack, and it may include visual disturbances (seeing shapes or flashes of light), vision loss, "pins and needles" in the arms or legs, and speech problems. Common migraines do not present with an aura.

The migraine attack can last anywhere from four hours to several days (Mayo Clinic). While most people associate migraines with the headache, a migraine attack frequently presents with additional symptoms. Sensitivity to light and sound is common, as is nausea (and sometimes vomiting). Blurred vision is a frequent symptom, and lightheadedness can be problematic and can sometimes lead to fainting (Mayo Clinic).

After the migraine, most people feel fatigued and exhausted. Some people feel happy and even euphoric, but the majority of migraine sufferers feel weak, shaky, or extremely fatigued after an attack. This phase is called the postdrome. Additionally, if the migraine is severe or isn't properly treated, some of the symptoms of the attack (like the nausea or lightheadedness) may continue in a milder form into the postdrome.

When to Call the Doctor

If you've never had a migraine before, you need to seek immediate medical attention. In rare cases, a migraine can be a sign of a neurological problem.³ Even if you've had a migraine before, go to the emergency room or seek immediate care if:

- Your headache is associated with paralysis, speech difficulties, mental confusion, seizures, personality changes, or other neurological symptoms

- Your headache presents with a fever, difficulty breathing, stiff neck, or a rash
- The headache is severe enough to wake you in the middle of sleep
- The headache causes severe nausea or vomiting
- A headache occurs after an injury or accident (even an accident that didn't directly impact the head)
- You have a new type of headache and you're over the age of 55

If your headaches aren't urgent, you may still need to contact a doctor if you:

- Have more than two headaches a week
- Have headaches that continue to get worse and won't go away
- Take an over-the-counter pain reliever for your headaches every day (or every other day)
- Take more than two or three doses of over-the-counter headache medicine each week
- Have headaches that are triggered by exertion, like coughing, exercise, or strenuous activity
- Notice anything different or new about your headaches

Treating a Migraine

There are three types of migraine treatment: Preventative treatment, acute treatment, and rescue treatment.⁴

Preventative Treatment

Preventative treatment is intended to help prevent migraines from happening. If you have a single migraine every few months, your doctor may not prescribe you a preventative treatment. If you're having several migraines a month, preventative treatment can be effective in helping to reduce that number.

Acute Treatment

Acute treatment is designed to give you relief and possibly stop a migraine attack. Many migraine sufferers are treated with a class of drugs called triptans (Migraine Trust), but in order for these to be effective, they must usually be taken at the earliest onset of the migraine. You can discuss your acute treatment options with your doctor.

Rescue Treatment

Rescue treatment is what you use if your acute treatment doesn't work, or doesn't give you enough relief from an attack. In some cases, if you don't catch the migraine early enough, your acute medication may not work and you'll need a rescue medication. The goal with acute treatment is to stop the migraine, whereas the goal of rescue treatment is simply to mediate the symptoms.

Medications

Over-the-Counter Medication

For some mild migraines, over-the-counter pain relievers can help mitigate the symptoms. The most common of these are NSAIDs, like ibuprofen (Advil). NSAIDs taken at doses higher than the over-the-counter dose should be approved by your doctor. If you're taking these drugs regularly (more than two or three doses a week), check with your doctor, as these medications can cause serious cardiovascular risk (including heart attack and stroke) or serious gastrointestinal problems (including bleeding, ulceration, and perforation of the stomach or intestines).

In some cases, acetaminophen (Tylenol) may be prescribed for mild migraines. However, an overdose of acetaminophen can cause serious liver damage, and it may react with some prescription medications.

Prescription Medication

Two of the most common medications used to prevent migraines are topiramate (Topamax) and divalproex sodium (Depakote). Topamax can cause drowsiness, dizziness, loss of coordination, diarrhea, weight loss, and mental problems (confusion, trouble concentrating, etc.). Depakote can have side effects such as dizziness,

diarrhea, drowsiness, hair loss, changes in vision, shakiness (tremor), and weight changes. In some people who take it, either medication can cause depression or other mood problems.

Triptans or ergots are sometimes prescribed as an abortive medication for migraines. Triptans (Imitrex, Maxalt, Zomig, etc.) can cause dizziness, drowsiness, and muscle weakness, and they're not recommended for people at risk of a stroke or heart attack. Ergots aren't as effective as triptans, and they can cause nausea and vomiting, as well as causing more frequent headaches.

In rare cases, a doctor may prescribe opioids for migraine, but this is unusual. Most doctors are extremely hesitant to prescribe opioids (like codeine, Hydrocodone, or Oxycodone) because of the high risk of addiction, as well as the high rate of side effects.

Natural Treatments

Acupuncture

A study conducted in 2002 and 2003 compared migraine patients who received acupuncture with patients who received no acupuncture, as well as with patients who received "sham" acupuncture. While acupuncture was effective in reducing migraines, it was no more effective than sham (placebo) acupuncture in helping to prevent migraine.⁵ Additionally, acupuncture can have complications. Improper sterilization of acupuncture needles has transmitted HIV and hepatitis. Acupuncture needles applied improperly can traumatize tissues and organs, or can become broken and fragments dislodged into organs.⁶

Massage

Several studies have indicated that regular massage may help to prevent migraines.⁷ Regular massage may help to decrease anxiety, heart rate, and cortisol production.⁸ However, many of these studies do not provide continuing benefits; that is, the migraine prevention seems to continue only as long as the regular massage therapy continues.

Biofeedback

Biofeedback has been extensively studied as a preventive measure for migraine headaches. In addition to the immediate reduction in migraine frequency, biofeedback often provides improvement that remains stable even after treatment is discontinued.⁹

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EMAILS

AI Emotion Summit

Subject Line: Trusting AI Behind the Wheel

With rapid advances in the development of self-driving cars, the question of trust is a key theme. Both humans trusting in AI to make safe and enjoyable driving decisions, but also autonomous AI trusting in human drivers to be alert and engaged and ready to take back control.

At the Emotion AI Summit, we dive into the hot topic of Trust in AI, exploring its critical role in human to machine interactions in next generation vehicles. Emotion AI helps foster this trust by gaining a deep understanding of what is going on with the people in a car—both passengers and drivers.

Experience It for Yourself!

In addition to our panel discussion on “Building Trust in Next Generation Vehicles,” we’ll have 2 automotive workshops on interactive voice response systems and cognitive load. Our exhibit area will also feature hands-on demos. See more >>

Car Simulator & Mobile Lab

Come try Affectiva’s car simulator, which shows how we measure real-time driver conditions, such as drowsiness and distraction. You can also request to take a ride in Affectiva’s Mobile Lab, a car that has several of our in-cabin sensing demos installed.

Happy Hour

Keep the fun going with our happy hour where you can grab a drink, share ideas, and pick the brains of our industry leading speakers, panelists, and fellow attendees!

Please Join Us!

When:

[[REDACTED]]

Where:

[[REDACTED]]

CTA: Register Today!

Mortgage House, Email to Commonwealth Bank Customers

Subject:

- Is Commonwealth Bank frustrating you?
- Is your mortgage making you unhappy?
- Are you unhappy with Commonwealth Bank? Read on.
- Unhappy with your Commonwealth Bank mortgage?

Dear <Name>

Frustrated with trying to look up your mortgage online?

Frustrated with computer outages?

Frustrated with poor customer service when talking to a banker?

It's not you -

On ProductReview.com.au, Commonwealth Bank has an average rating of 2.5 out of 5.

Perhaps, it's time you found a better mortgage lender?

Mortgage House has a customer rating on ProductReview.com.au of 4.5 out of 5 and we're one of Australia's leading non-bank lenders. We've been around for 30 years and, in this time, we've helped thousands of Aussies switch over from one of the big banks.

We can help reduce your interest rate, cut your monthly repayment, AND eliminate your annual and package fees all at the same time. And we'll do so with a smile.

How We Can Save You at Least \$25,000!

Depending on the loan package you select, **you could save more than \$25,000** with us. Commonwealth Bank currently has their interest rates for variable rate home loans set at around 4.75%, while ours is 3.95%.

To put that into dollars and cents, a \$150,000 home loan with Commonwealth Bank will cost you about \$1,018 a month for the next 20 years.¹ A similar loan with Mortgage House can cut your monthly repayments by more than \$100 - *a difference of \$25,000 over the life of your loan!*

Want to save even more? We usually won't charge you a \$600 package fee or a \$395 annual fee. Yet you will still get the same convenient ATM and online access.

What Mortgage House Can Do For You

Mortgage House is not a jack-of-all-trades bank. We ONLY do mortgages, and we do them well. We're not

going to try to sell you on a bunch of other banking products that you don't need. We're only going to help you find the right home loan for your needs.

What would it take?

We know that the idea of refinancing your mortgage may seem like a hassle. We will work with you in person to make the process as easy and painless as possible. If you could save \$25,000, wouldn't that be worth a look?

((Help Me Save On My CommBank Home Loan))

<footnote>

1. Based on a 20-year loan at interest rates current as of September 15, 2015 where the customer pays principal and interest rates. Commonwealth Bank's rates are taken from their Standard Variable Rate mortgage and Mortgage House's rates are taken from our Advantage Variable Rate mortgage; both assume an owner-occupied home.

Qualified Longevity Annuity Contracts

An American man who makes it to the age of 65 today can expect to live until the age of 84 or later, and women can expect to live until almost 87. About one of every four of those 65-year-olds will live beyond the age of 90, and one in ten will survive past the age of 95.ⁱ Today's 65-year-olds are also more likely to remain active and working. In 1995, the average age of retirement in the United States was 60; in 2015, it was 66.ⁱⁱ These trends aren't new, and they're not expected to go away any time soon.

Advances in medical technology, changes in the way we do our work, and fluctuations in the economy mean that people are living longer and retiring later as time marches on. If you're planning to finance your retirement with an IRA, a 401k, or a 403b, you can start taking your distributions at any time, but you must start taking your required minimum distributions (RMDs) when you turn 70 ½. If you wait until the age of 70 to take distributions and you're one of the lucky ten percent who lives to be 95 or older, your retirement must last you at least 25 years.

If you know in advance that you're going to live to be 90, you can build your income strategy with that in mind. But what happens to people who plan their retirement to last 20 years and then live to be 100? Fortunately, there is a way to help make sure that your retirement income lasts as long as you do.

Qualified Longevity Annuity Contract

A qualified longevity annuity contract (QLAC) is an annuity product that helps ensure that retirement income lasts as long as retirement. With a traditional retirement account (like an IRA, 401k, or 403b), you cannot avoid taking your required minimum distributions once you hit 70 ½, regardless of whether you feel that you need it or not. When you convert part of your traditional retirement account into a QLAC, you are purchasing an annuity which kicks in when you reach a specified age. With a QLAC, your annuity payments could continue for the rest of your life, regardless of how long that is. A longevity annuity could theoretically be purchased with after-tax dollars, but for many people who are approaching retirement, their retirement savings are largely held in retirement accounts that provide beneficial taxation. Until 2014, longevity annuities could only be purchased with after-tax dollars, but the Treasury Department made some adjustments that allow people to purchase a QLAC with their qualified retirement dollars.

What makes it qualified?

In order to qualify as a QLAC, an annuity must meet certain requirements.

- You can't put in more than 25% of an employment retirement plan (401k or 403b), or more than 25% of all pre-tax IRAs, into a QLAC.
- You can't put in more than \$125,000 OR 25% (whichever is less). The \$125,000 may change with inflation, so check with your financial advisor for the most current restrictions.
- Each spouse who has their own retirement accounts may devote up to the limitations; these are individual limitations and not joint.
- Payouts must begin by the age of 85 or earlier.
- QLACs must have fixed payouts; they can't use variable or equity-indexed annuities. However, the QLAC may have a provision for a cost-of-living adjustment.
- The QLAC must be irrevocable, which means that you can't surrender it for cash after it's purchased. Some QLACs have a return-of-premium death benefit that's paid to your heirs.

Advantages of a QLAC

When your required minimum distributions (RMDs) are distributed, the value of the QLAC is excluded from that calculation. This can help a retiree to hang on to a larger portion of the retirement account, as it reduces the amount of RMDs required. When a retiree reaches the age at which the QLAC begins making payments, the

QLAC payments will not count for a retiree's RMDs. As long as their retirement account is still funded, they will be receiving their RMDs and their QLAC payment for the same time period. A QLAC can supplement your current retirement strategy to help ensure that you don't outlive your retirement dollars.

Disadvantages of a QLAC

REDACTED

Is a QLAC right for me?

If you're considering a QLAC, your best option is to consult with your local annuities agent, or your personal financial advisor. These professionals can look at your retirement strategy and give you individual, tailored advice for your specific needs and objectives.

However, you might consider getting a QLAC if:

- You have a family history of living past the age of 85
- You have reason to believe that your medical or living costs may increase after the age of 85
- Your retirement account may not have the money available to pay for your living expenses for more than 10-15 years
- You have a strong desire to remain in your own home for the rest of your life and do not want to be forced into a nursing home or living with family because your retirement account runs out
- You intend to remain active and retain a similar lifestyle as you age and want to ensure that your retirement account can support that
- You do not have children who are financially capable of supporting you if you outlive your retirement income, or you do not want to ask your children for financial support if that happens

Learn More

To find out more about a QLAC, you can contact your Crown Atlantic agent for a free, no-obligation consultation.

i Social Security Administration, <https://www.ssa.gov/planners/lifeexpectancy.html>

ii Gallup, <http://www.gallup.com/poll/168707/average-retirement-age-rises.aspx>

LANDING PAGES

Keto Webinar Landing Page

[Hero]

"Let your food be thy medicine..."

Hippocrates

A healthy lifestyle begins with the right food.

[[I want to learn more!]]

[New Section]

[H2]Better Food Faster[/H2]

The average American woman spends almost an hour a day preparing meals, and people who are cooking for special diets often spend significantly longer. Is there no way to eat real food without camping out in the kitchen for hours at a time?

We have the easy button.

We'll show you how to prepare five ketogenic meals in under 30 minutes. These meals take less than 10 minutes to prepare each night, and meal prep can be done in under an hour. In this FREE webinar, we'll show you how to make:

[Please insert recipe names here]

[Second recipe]

[Third recipe]

[Fourth recipe]

[Fifth recipe]

[Webinar Signup Form]

[New Section]

[H2]The Four Horsemen of Bad Health[/H2]

For most of us, there are four things that prevent us from eating healthier:

Time

Training

Toll

Taste

[H3]Time[/H3]

Real food usually takes longer to prepare and cook than convenience food, so we often end up just grabbing fast food on the way home or throwing something in the microwave because we forgot to prep anything. We're tired. It's the end of a long day, and the idea of spending an hour on your feet in front of the stove is terrible.

But time is one of the easiest problems to solve! 20 Meals has spent a lot of time doing the legwork so that you don't have to.

[Testimonial in quote format]

"When I don't use the 20 Dishes meal planner, I spend 8 hours a week preparing food for my family. When I do

use 20 Dishes, I only spend 2 hours per week doing this. That's 24 hours a month that I can do whatever I want. Thank YOU!" (Lisa S.)

[Webinar signup form]

[H3]Training[/H3]

If you're new to cooking with real food (or even if you're not!), we encourage you to attend our free webinar. One of the biggest reasons that people avoid cooking with real food is that a lot of us just aren't trained in how to do it. Whether it's working with unfamiliar ingredients, using new cooking techniques, or trying to master a new cooking skill, we don't always have the ability to create delicious ketogenic meals by ourselves.

If you're transitioning to a real food diet, it can be even harder if you don't know how to do your meal planning. What foods are okay? What foods should be eliminated? What if I have food allergies? How can I make sure that everyone in my family gets the nutrition they need? 20 Meals does the legwork so you can enjoy a delicious and healthy meal.

[Webinar signup form]

[H3]Toll[/H3]

Real food is more expensive, right? A lot of us make the mistake of thinking that real food is going to triple our food budget. Meal planning helps us to counter that.

The average American family wastes 40% of their food. That's 40% of your monthly grocery budget that disappears down the drain, into the trash, or into the compost pile. Real food can be affordable if you're using a meal plan that prevents waste and saves you money. 20 Meals does the legwork so that you can have delicious food without the waste.

[Webinar signup form]

[H3]Taste[/H3]

How much money do you think is wasted on food that the family won't touch? Trying to eat healthier only works if the food is GOOD; otherwise, nobody eats the healthy food and everyone just binges on cookies and sodas later.

We get it. Food is only healthy if it winds up in the mouth, not in the trash. So 20 Meals has done the legwork, testing and refining recipes to create delicious meals that your whole family will love!

[Testimonial in quote format]

"High praises for the Sticky Chicken and Cucumber and Tomato Salad. My husband said, "Tonight's meal was restaurant quality. The chicken was phenomenal and the cucumber salad was the best cucumber salad I've ever had." Yay!" (Marla M)

[Webinar signup form]

[New Section]

We're going to share five of our favorite keto recipes with you, and you can prep all five in under 30 minutes. Come join us to find out how you can have nutritious, delicious meals, without running yourself ragged.

[Call to Action]

Let us do the legwork.

Take a seat at our table.

[Webinar signup form]

Mortgage House, Advantage Fixed Rate Home Loans Landing Page

At Mortgage House, we know that everybody needs a little cash once in awhile.

If you're looking for cash for your next holiday, home improvements, or just to help you pay for something important, you may qualify for a one-year fixed-rate Advantage home loan.

But what's this home loan all about?

Convenience and Quality

With most traditional lenders, you have to choose between convenience and quality. Great convenience comes with higher interest rates and fees.

Mortgage House is different. Our Advantage home loans offer you some of your favorite home loan features at rates that are usually significantly lower than our competition.

Make this next little section a checkbox list

- 100% Offset Account
- Redraws available from more than 2,000 ATMS and online
- BPay(c) service and direct salary crediting
- Unlimited free repayments
- No monthly or annual fees
- Outstanding customer service and personalized attention

((TELL ME MORE))

What's the Catch?

There is none. Why?

Mortgage House is different from your local bank. We're a non-bank lender and brokerage.

We believe that our customers are more than just a credit score, so we'll work with you personally to help you get the loan you need.

We want to help you get the right home loan for your unique situation. You're more than a credit score to us; you're a friend, a neighbor, and a client.

((TELL ME MORE))

Advantage 1-year Fixed-Rate Home Loan

The Advantage 1-year Fixed-rate home loan has interest rates as low as 4.54% (4.69% Comparison Rate).

Because the rate is fixed, you know that your interest rates and payments aren't going to change throughout the life of your loan.

Why Mortgage House?

For short-term loans, it's important that you have great service and all the features you need.

Advantage home loans offer better features and convenience than anyone else!

((TELL ME MORE))

Planes Dental Arts, Welcome Letter/Front Page

Cosmetic Dentistry in Vero Beach

Dr. Alex A. Planes is your number one choice for cosmetic dentistry and wedding dentistry in Vero Beach. Planes Dental Arts can help you look and feel your best.

A Smile You Can Be Proud Of

Dr. Planes works with each patient, and can offer general dentistry or family dentistry in addition to cosmetic dentistry or wedding dentistry. This means that you can get your digital x-rays, cleanings, and fillings with the same dentist who does your Invisalign, whitening, dental implants, or veneers.

Whether your goal is overall dental health or wanting to look great for an upcoming wedding or special event, Planes Dental Arts can help you achieve a smile that you can be proud of.

Dental Implants in Vero Beach

Sometimes we find that patients are hesitant to see us, especially if they haven't had good dental care for some time. But the longer you go without dental care, the more important it is. Even if it's been years since your last exam, we can help you create the perfect smile. We can use dental implants to restore your smile, even if you need more intensive care.

Dental Care for the Whole Family

Planes Dental Arts does more than just cosmetic dentistry. We offer cleanings, exams, and dental care for the entire family. Whether you need a pediatric dentist or a dentist to help you with dentures or denture alternatives, Planes Dental Arts is the place to go for a beautiful, healthy smile.

Routine and Ongoing Dental Care

Many of our patients approach us for cosmetic dentistry in Vero Beach, but they stay with us for general dentistry for years. In order to prevent future problems, it's important that you have regular dental examinations.

Certain procedures like Invisalign, dental implants, or bridges may require future maintenance or adjustment, but Dr. Planes can help you set up a schedule to ensure ongoing care.

Seeing Planes Dental Arts regularly for family dentistry or general dentistry can help you keep your new smile looking great for years to come.

About Dr. Alex A. Planes

Dr. Planes is a native of south Florida, and he's been doing hundreds of hours of work with implants, cosmetic dentistry, and family dentistry. He's been awarded Master status with the International College of Oral Implantologists, and he's a member of the American Academy of Cosmetic Dentistry, the American Academy of General Dentistry, and the American Dental Association.

Dr. Planes believes that maintaining a healthy mouth is the first step in achieving optimal health. Your smile is what people remember about you, so it makes sense to have a smile that's as beautiful and healthy as possible.

What to Expect from Planes Dental Arts

With Planes Dental Arts, you can expect personalized service and expert care with a friendly and professional staff. Whether you need cosmetic dentistry or general dentistry in Vero Beach, we invite you to contact us for an initial consultation.