

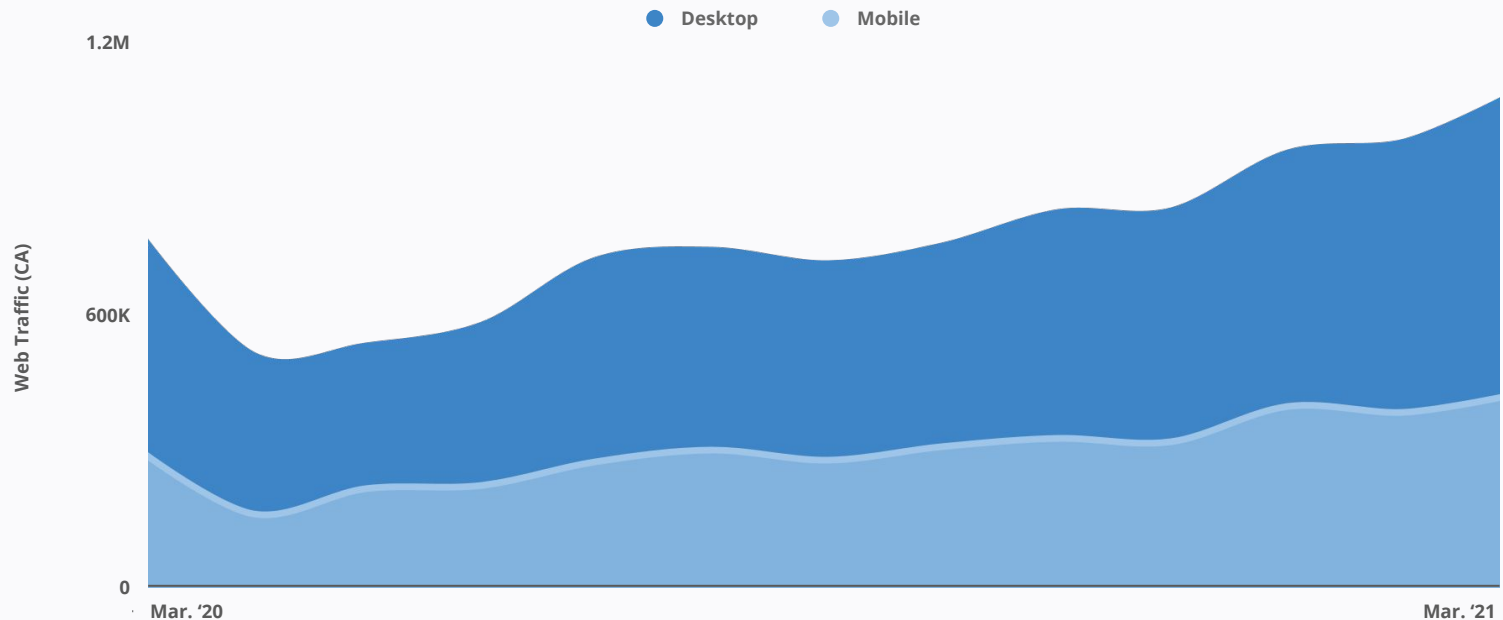


**Using a Rewards Program, SEO
and Paid Search to Increase Web
Traffic by +36% YoY
Mortgage & Insurance**



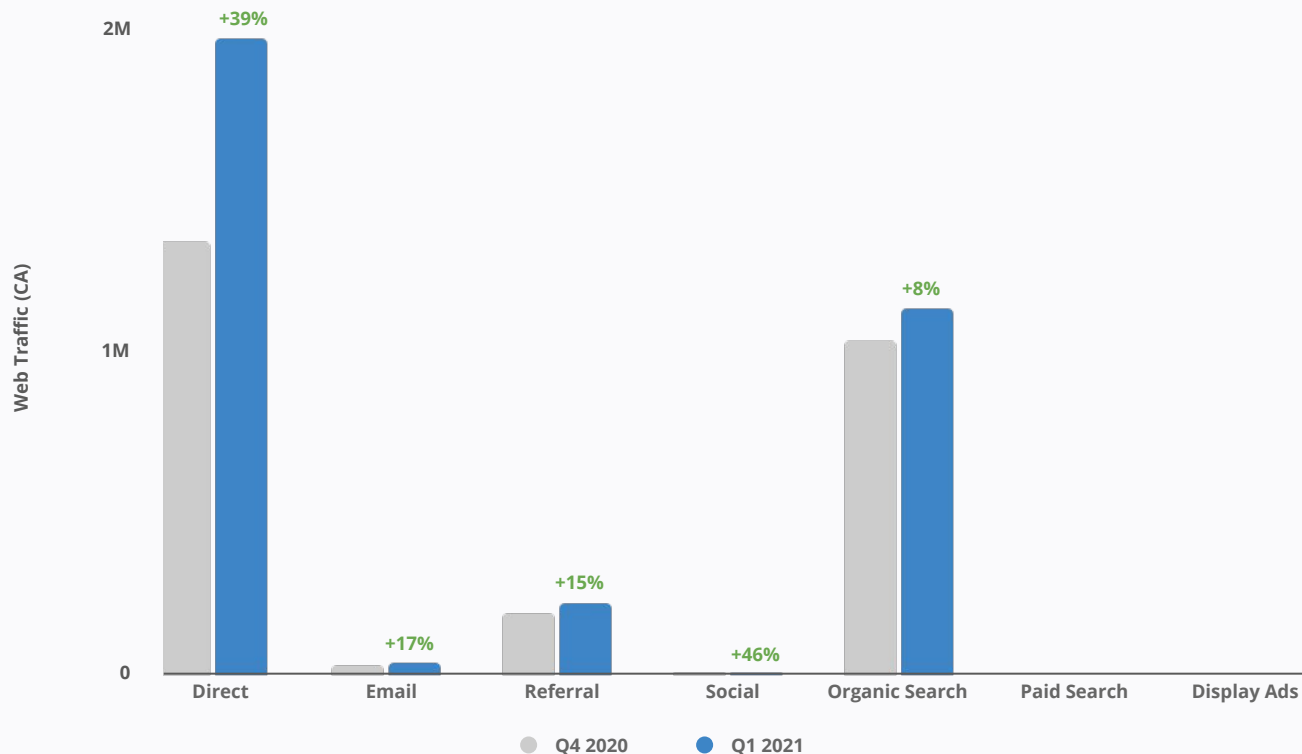
Manulife, a Canadian insurance company, has built a strong digital presence and strategy catering to their insurance offerings.

Manulife uses the main domain of manulife.ca where they have seen a gradual **+36%** increase in website traffic YoY since March 2020.



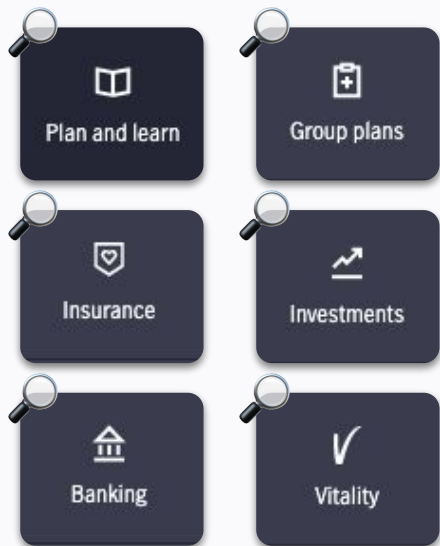
Manulife saw an increase in all marketing channels that they invested in. Direct (1.9M) and Organic Search (1.1M) are the top channels for bringing in site visits.

Manulife currently does not invest in Search or Paid ads to their main domain.

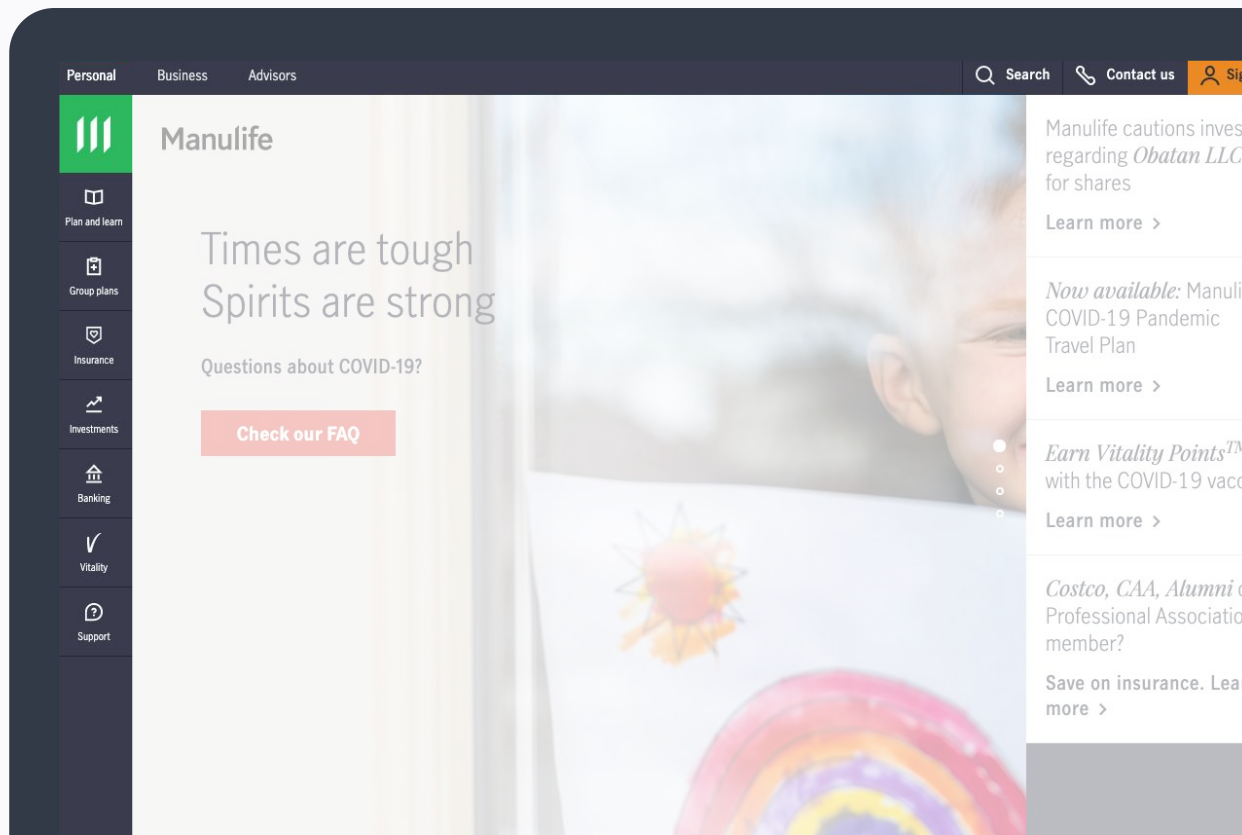


Manulife.ca acts as a landing page where visitors can access all services.

Insurance plans are the only services hosted on the manulife.ca domain.



[Click to view](#)



Manulife cautions investors regarding *Obatan LLC* for shares

[Learn more >](#)

Now available: Manulife COVID-19 Pandemic Travel Plan

[Learn more >](#)

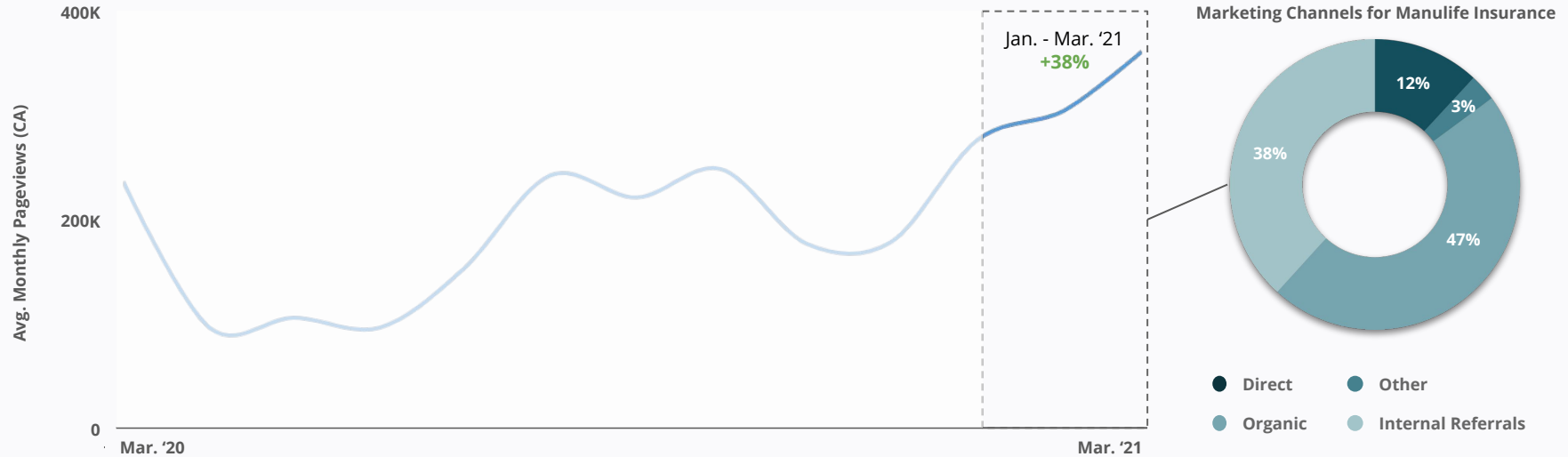
Earn Vitality Points™ with the COVID-19 vaccine

[Learn more >](#)

Costco, CAA, Alumni Professional Association member?

Save on insurance. [Learn more >](#)

Insurance pages on manulife.ca have garnered an average of 208K pageviews a month over the past year with a **+38%** increase QoQ from Q4 2020 to Q1 2021.



Organic search (47%) and internal referrals (38%) are the top marketing channels bringing traffic to the Manulife insurance program.

The top organic page types for insurance on Manulife fall into three main buckets:

Detailed



77%

The majority of top organic landing pages feature detailed content on insurance which are usually subpages of insurance plan introductions.

Organic Page Examples:

[Travelling Canadians](#) | [Needs of the Self Employed](#)

Keyword Examples:

travel insurance canada

dental insurance

Support-Based



13%

13% of the top organic pages feature support related questions and answer pages that aim to help visitors with unique problems.

Organic Page Examples:

[COVID Update](#) | [Individual Insurance FAQs](#)

Keyword Examples:

manulife policy lookup

manulife lifecheque

High Level



10%

The fewest organic landing pages are high level overviews of the services Manulife provides.

Organic Page Examples:

[Business](#) | [Group Benefits News](#)

Keyword Examples:

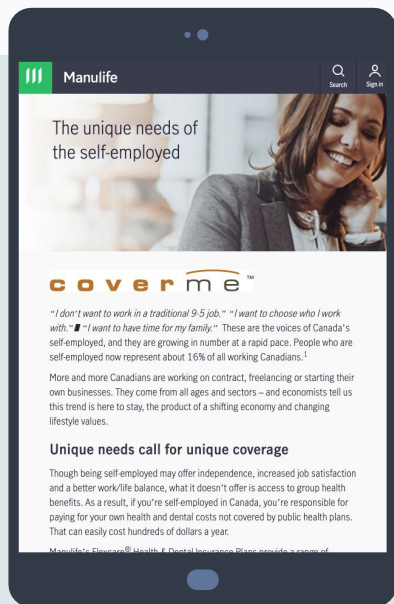
small business health insurance bc

employee group benefit insurance
trends canada 2021

Examples of top organic page types for insurance on Manulife:

Detailed

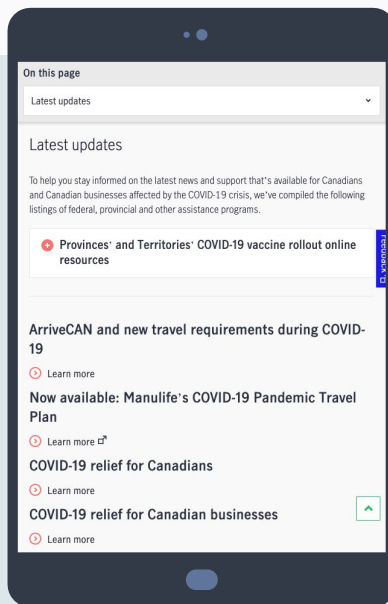
Detailed pages include a lot of content and are written similar to a blog post.



[Click to view](#)

Support-Based

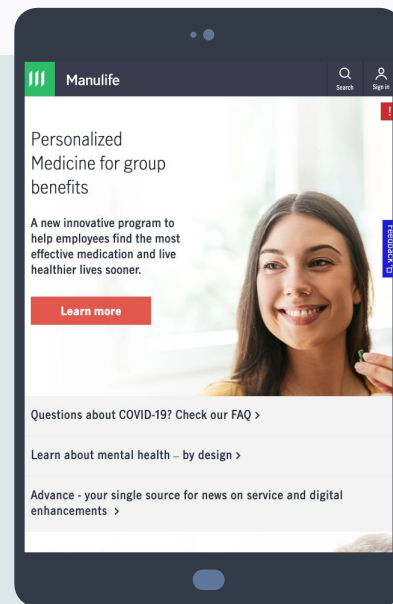
Support pages are usually FAQ style and feature a lot of content in segments.



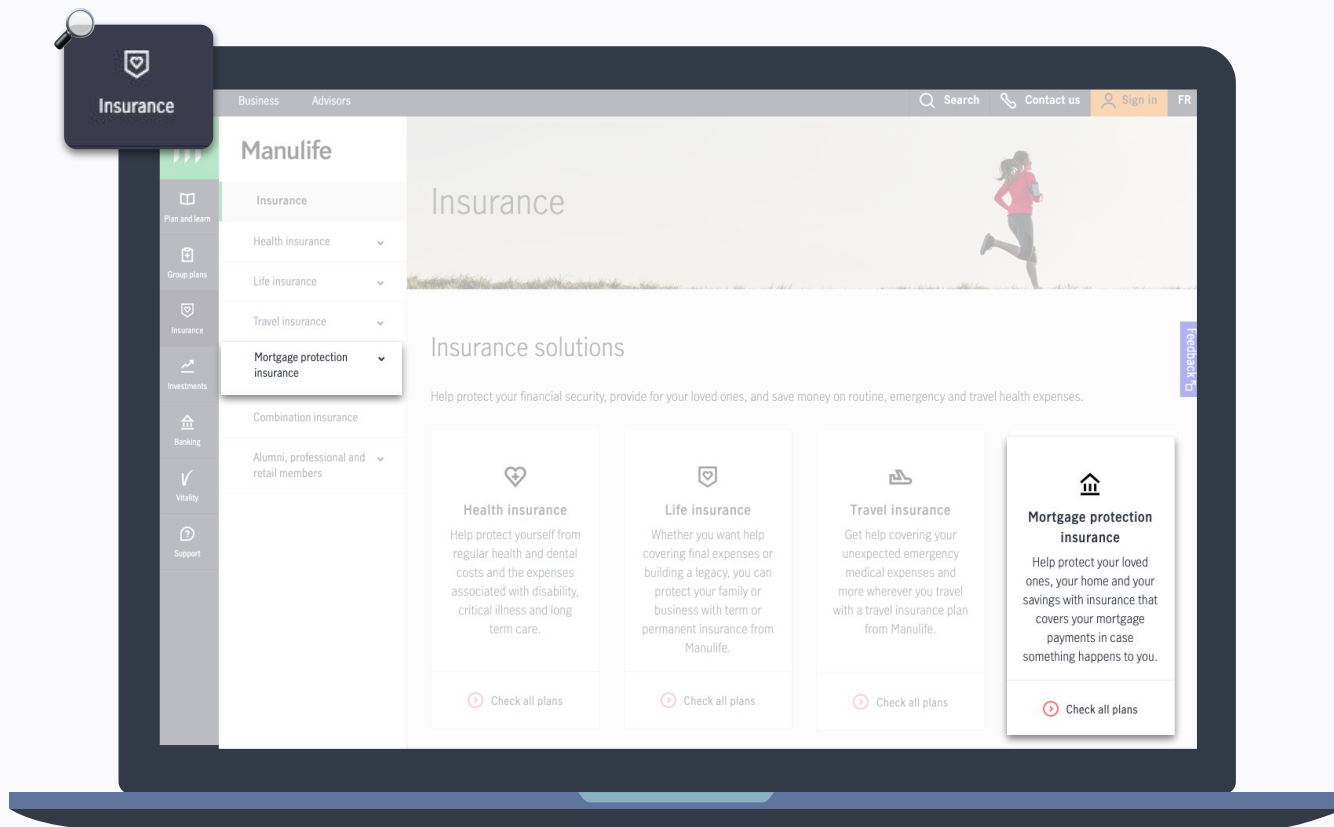
[Click to view](#)

High Level

High level pages are usually more visual-based as they act as entry point landing pages.



[Click to view](#)

[Click to view](#)

The insurance landing page features heavy segmentation to allow visitors to identify the best opportunities for them in an easy way.

This segmentation enables decision making power for the visitor. They can choose what information to consume which ultimately leads to higher internal referral rates within Manulife's pages.



Live healthy. Earn rewards.

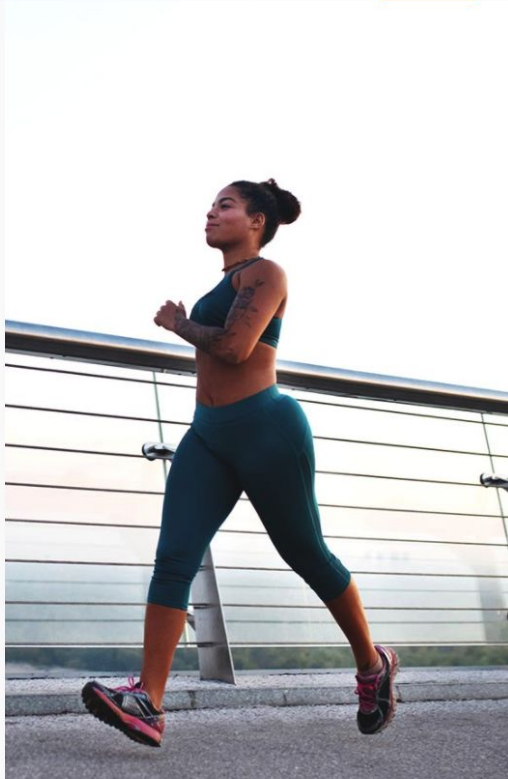
We want you to live your longest, healthiest life. From little habits to big changes, your overall health is determined by your daily lifestyle choices.

That's why there's Manulife *Vitality*—a program that helps you understand your health and motivates you to keep reaching your goals. The best part? When you make healthy choices, you get rewarded!

Individuals



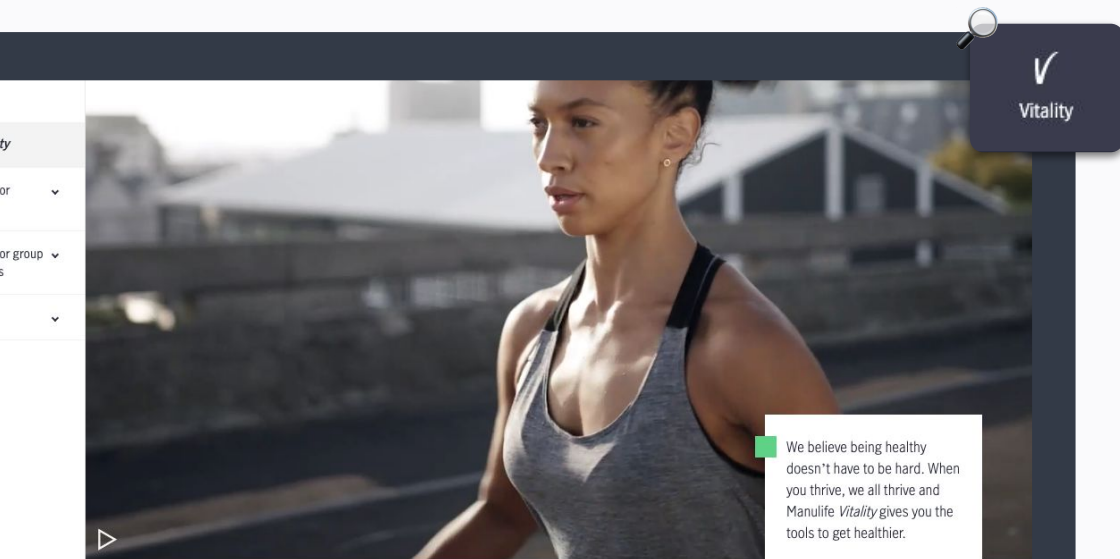
Group Benefit members



In 2016, Manulife launched a rewards program called Vitality. This program works as an incentive for users to meet health and wellness goals.

Vitality supports exercise with their participants which fosters healthier lifestyles, promoting stronger buying decisions and engagement with Manulife offerings.

The Vitality app has seen an average of 275 downloads per month in Q1 2021 in Canada on Google devices.

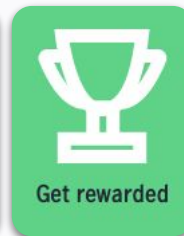
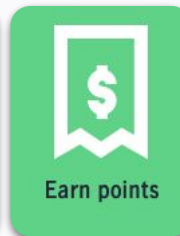
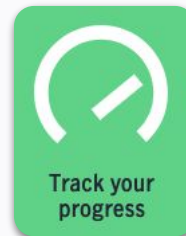
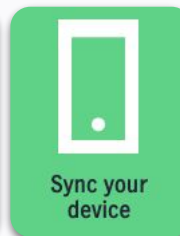


We believe being healthy doesn't have to be hard. When you thrive, we all thrive and Manulife Vitality gives you the tools to get healthier.

How it works

When it comes to your health, a little can do a lot. Manulife Vitality helps you take those little steps towards a healthier you. From choosing simple activities like eating well and exercising, the more engaged you are, the more points you can earn and the greater your rewards.

So what are you waiting for? Start the journey to a healthier, happier life – and more rewards, today!

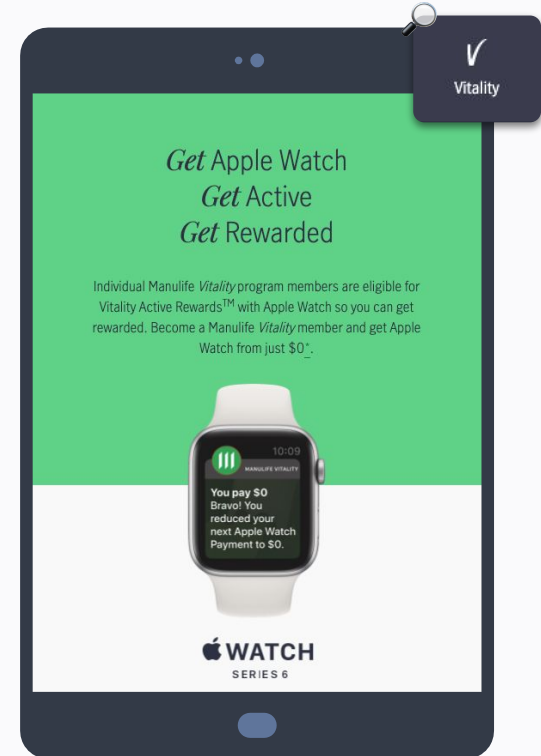


Manulife built a strategy to connect their business offerings directly to a rewards program that supports their customers.

[Click to view](#)

Manulife created an Apple Watch deal for members using their services. Canadian deal sites started posting about it as there was a rise in app usage in December 2020.

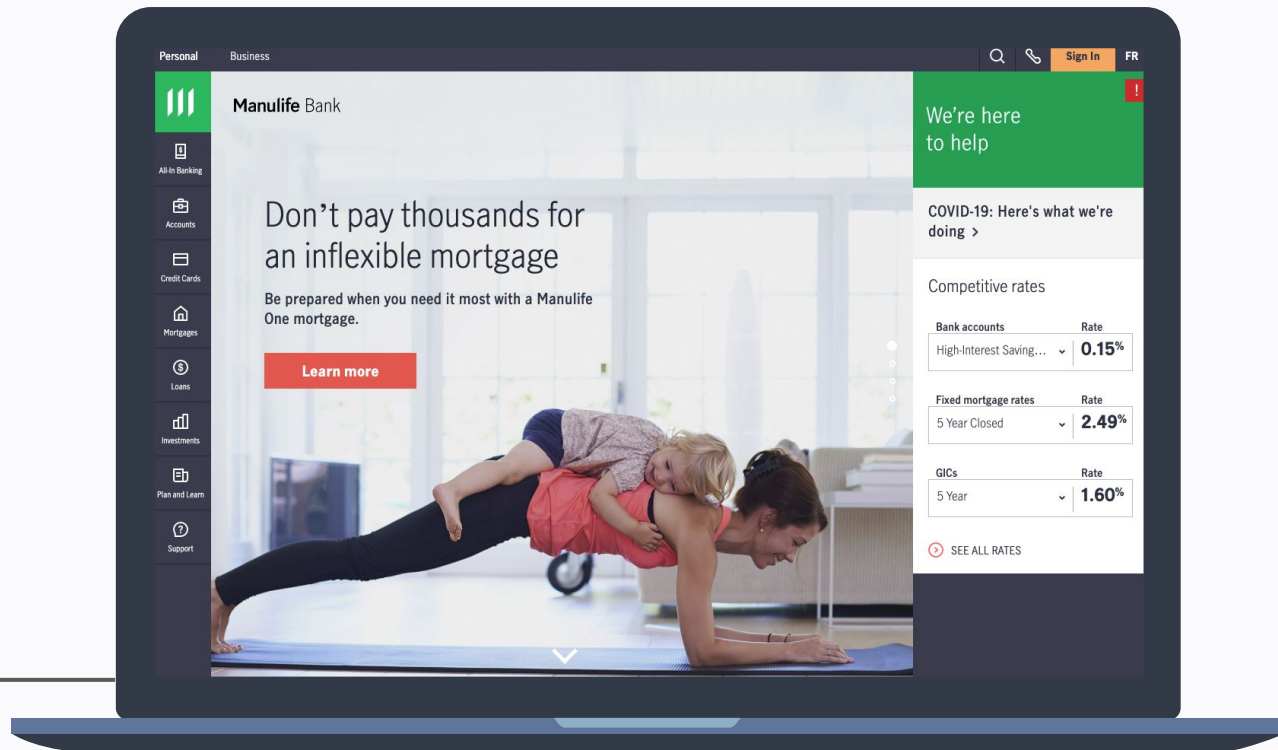
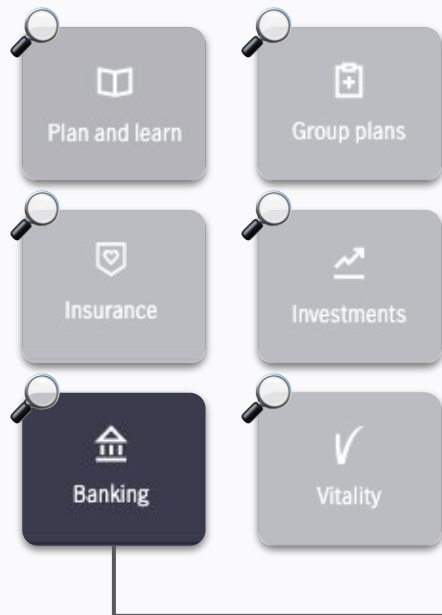
Daily app use grew from 81 to 433 from November 2020 to March 2021.





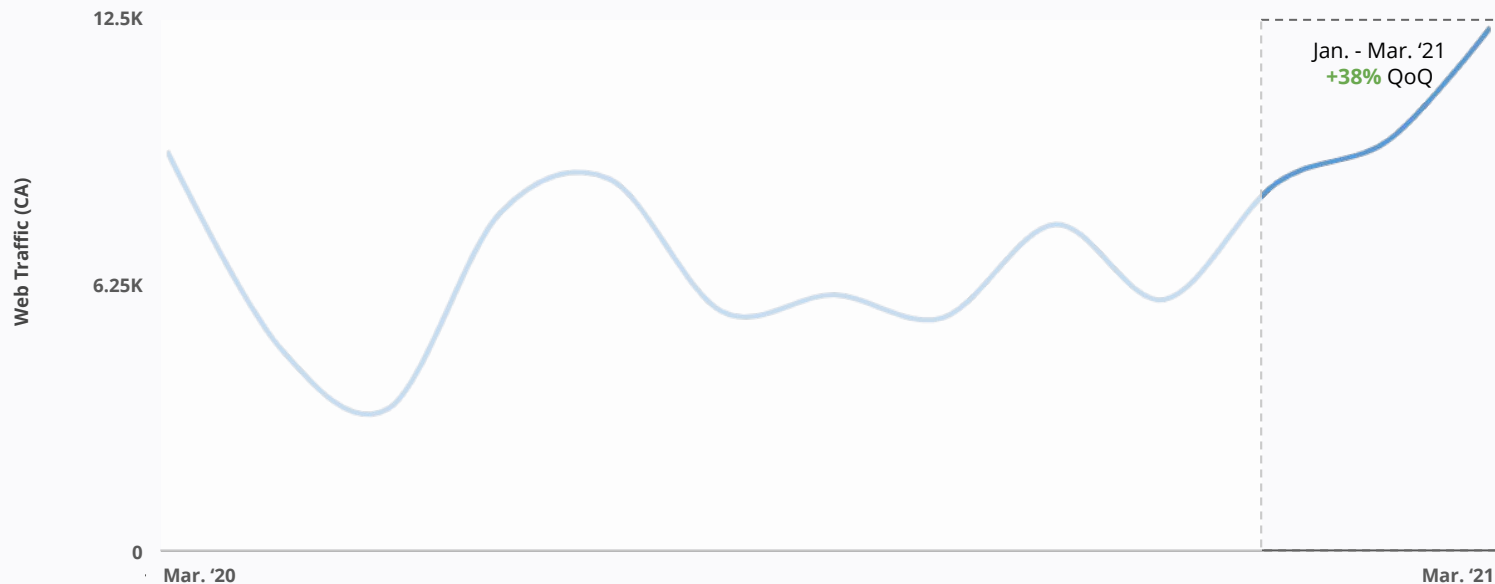
In addition to Manulife's insurance offerings, they introduced a banking suite that issues mortgages.

The manulife.ca domain redirects to manulifebank.ca when the 'banking' tab is selected. A mortgage promotion is featured right away with an accessible calculator.

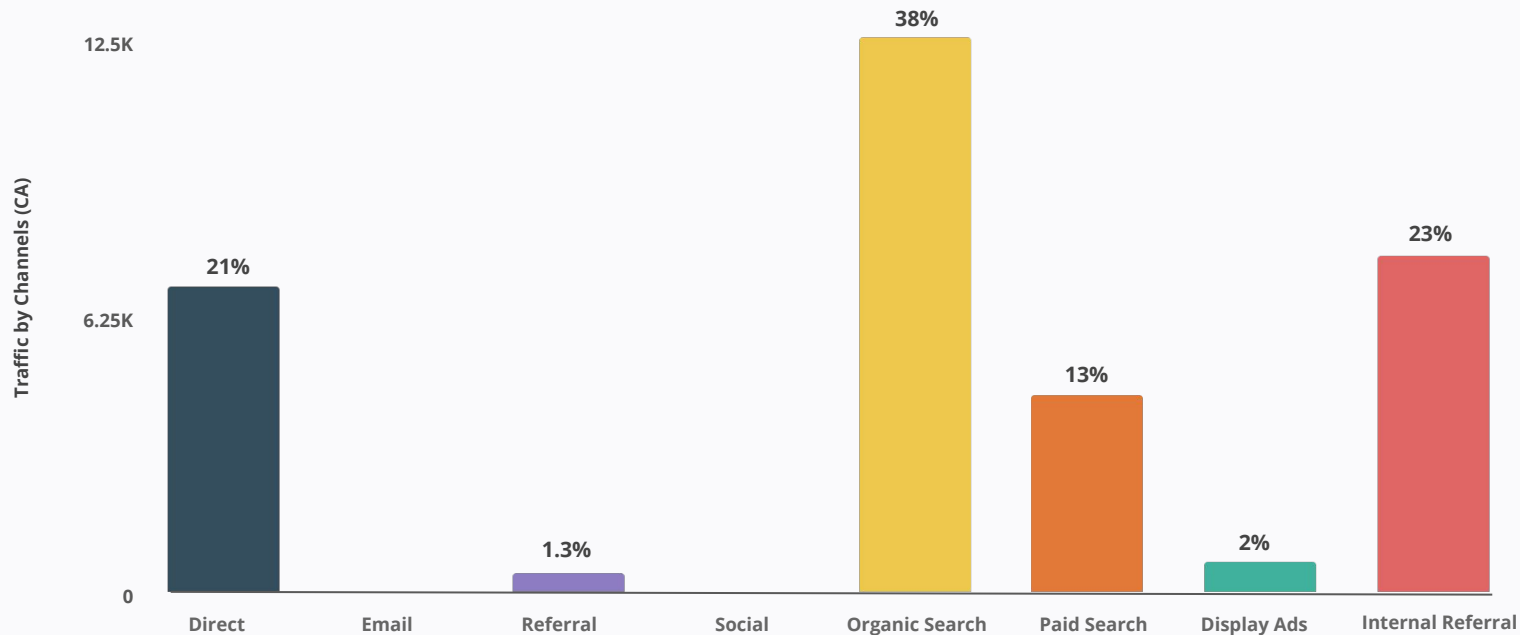


[Click to view](#)

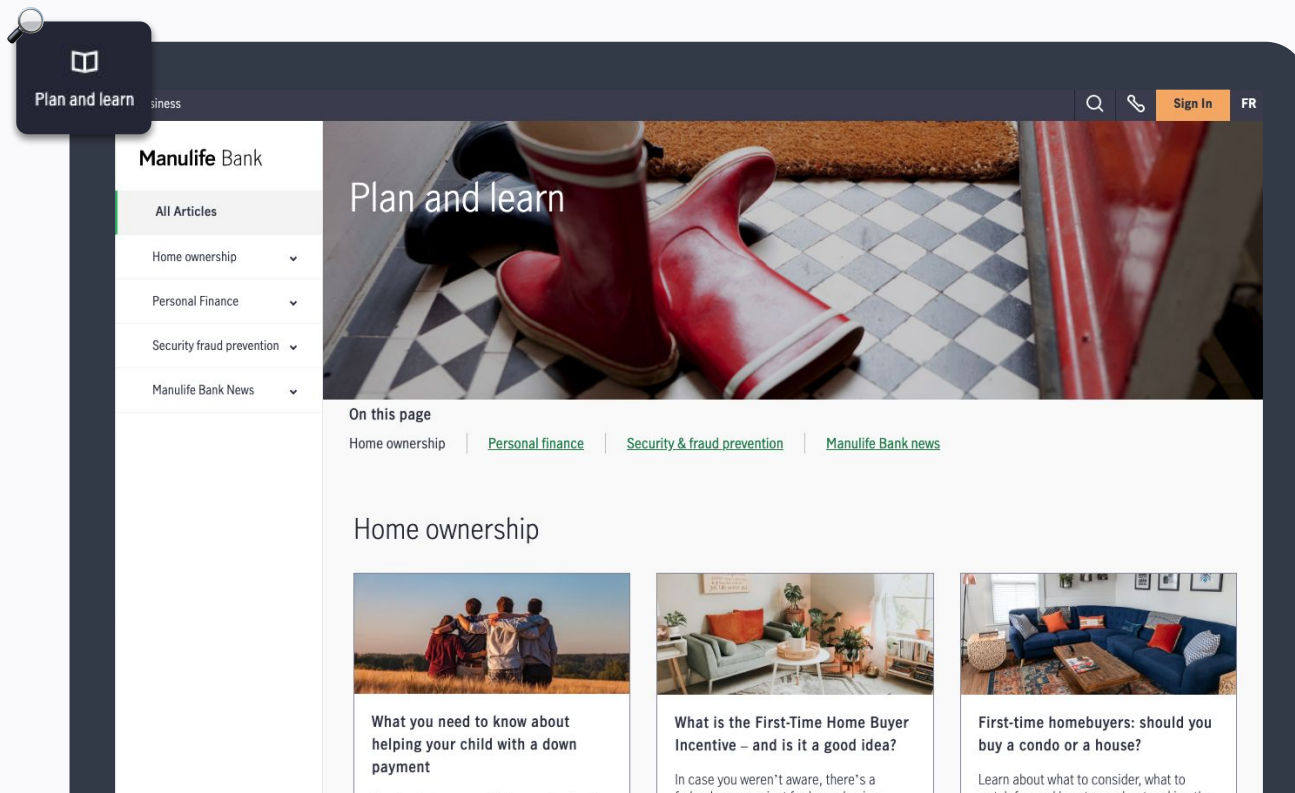
Manulife's [mortgage section](#) on the website has seen an increase in traffic of **+38%** from Q4 2020 to Q1 2021.



Organic search (38%) is the leading marketing channel leading visitors to the mortgage section of the website with internal referral (23%), direct (21%) and paid search (13%) following.



Manulife created a blog called “[Plan and learn](#)” which addresses a variety of topics related to their banking services. Their mortgage-related content falls under a “Home ownership” block.



Organic search & internal referrals make up 61% of Manulife's mortgage traffic.

Internal referrals are often found in webpage content that helps with ranking on Google.

"[A 5-step guide to buying a rental property](#)" is an example of a Manulife mortgage blog post that is generating organic traffic to the site and linking readers internally to the mortgage offering section.

Traffic Share

1.96%

of Ranking Keywords

781

Keywords

do i need to have 20 own for my rental property in canada

renting a house and mortgage

buy home as rental property

how much down payment for a rental property

how to borrow money from the bank to buy a rental property

The screenshot shows the Manulife Bank website. On the left is a dark sidebar with a 'Plan and learn' button at the top. Below it are icons and labels for 'All-In Banking', 'Accounts', 'Credit Cards', 'Mortgages', 'Loans', 'Investments', and 'Plan and Learn' (highlighted). The main content area has a 'Business' header and a 'Manulife Bank' section. Under 'All Articles', the 'Home ownership' category is selected, showing a list of articles including 'What you need to know about helping your child with a down payment', 'What is the First-Time Home Buyer Incentive...', 'First-time homebuyers: Should you buy a condo or a house?', 'How to stage your home for a quick sale', 'How to flip a house: what you need to know', 'Buying a home: what to do after your offer is accepted', 'Best DIY home projects to increase the value of your home', and 'What is home equity and how do I use it?'. The featured article is 'A 5-step guide to buying a rental property', which includes a 'BACK' button, a '2-minute read' indicator, the date '18 November, 2018', and the first step: 'Step 1: See how much you can afford'. The article text states: 'The price for a multi-unit or single-family property may be high, but rental properties have rental income to help offset your costs. This rental income, along with the amount of your down payment and your other income will help determine how much you can afford.' The background image of the article shows a man and a woman smiling in front of a house.

Internal links are also scattered throughout the post to keep users on the site for longer and introduce them to additional content.

Many of these links redirect to the same landing page so that readers with different learning priorities don't miss out.

Internal Links

[down payment](#)[closing costs](#)[one-time costs](#)[affordability calculator](#)[monthly expenses](#)[property insurance](#)[property taxes](#)[pre-approved mortgage](#)[mortgage payments](#)[interest rate](#)

The screenshot shows the Manulife Bank website with a dark sidebar on the left containing a navigation menu. The main content area is titled "Manulife Bank" and "All Articles". Under the "Home ownership" category, there are several articles listed. The first article is "What you need to know about helping your child with a down payment". The second article is "What is the First-Time Home Buyer Incentive – and is it a good idea?". The third article is "First-time homebuyers: Should you buy a condo or a house?". The fourth article is "How to stage your home for a quick sale". The fifth article is "How to flip a house: what you need to know". The sixth article is "Buying a home: what to do after your offer is accepted". The seventh article is "Best DIY home projects to increase the value of your home". The eighth article is "What is home equity and how do I use it?". The ninth article is "Is mortgage relief right for you? What to know before".

Plan and learn

Manulife Bank

All Articles

Home ownership

- What you need to know about helping your child with a down payment
- What is the First-Time Home Buyer Incentive – and is it a good idea?
- First-time homebuyers: Should you buy a condo or a house?
- How to stage your home for a quick sale
- How to flip a house: what you need to know
- Buying a home: what to do after your offer is accepted
- Best DIY home projects to increase the value of your home
- What is home equity and how do I use it?
- Is mortgage relief right for you? What to know before

Step 1: See how much you can afford

The price for a multi-unit or single-family property may be high, but rental properties have rental income to help offset your costs. This rental income, along with the amount of your down payment and your other income will help determine how much you can afford.

Keep in mind that to qualify for a rental property mortgage, you need at least 20% for a [down payment](#). When thinking about how much you want to spend on a rental property, make sure you also consider [closing costs](#) and other [one-time costs](#).

Use our [affordability calculator](#) to see how much you can comfortably spend on a rental property.

Step 2: Plan your budget

Are you financially ready to buy a rental property? The numbers have to make sense when investing in real estate. Beyond the upfront costs, you'll have to pay the [monthly expenses](#) that come with owning any property, such as [property insurance](#), [property taxes](#) and upkeep. You'll also need to budget for ongoing expenses associated specifically with being a landlord, such as repairs for damage from tenants and mortgage payments in case of vacancy.

Step 3: Get a mortgage pre-approval

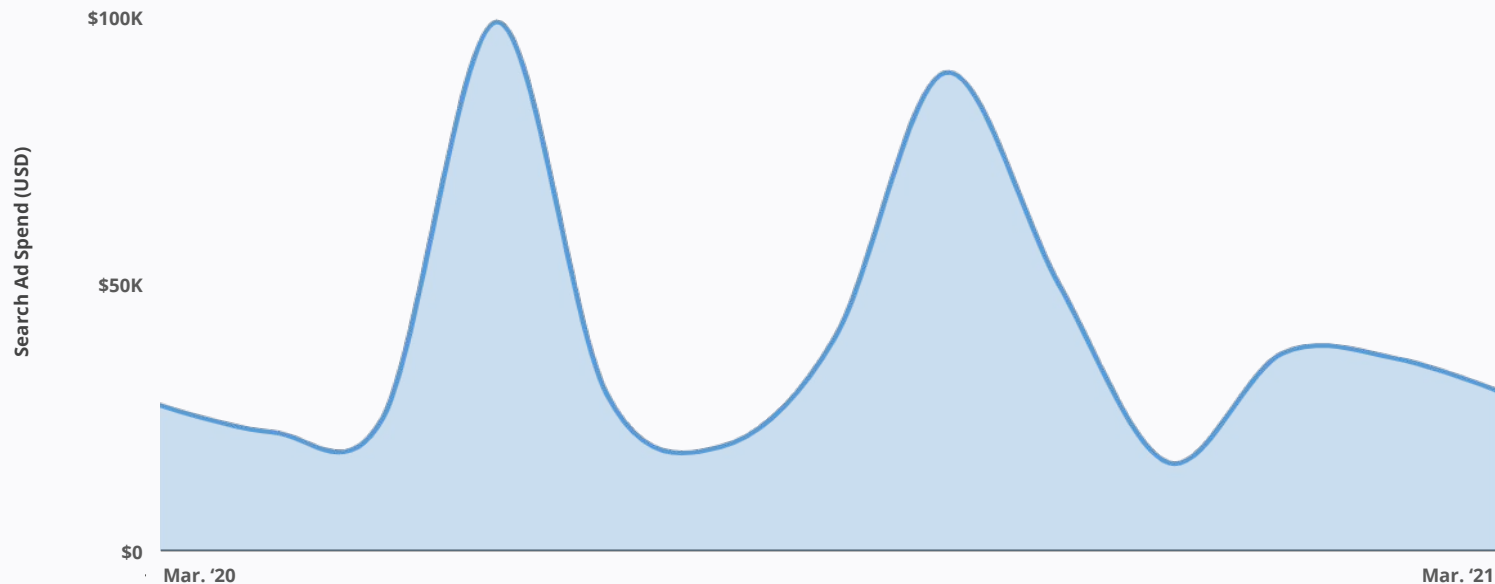
Getting [pre-approved for a mortgage](#) means you can make an offer on a property with the confidence that you'll be able to access the money you need to complete the purchase. Your pre-approval will also tell you how much your estimated [mortgage payments](#) will be and lock in your [interest rate](#) for a certain period of time.

When getting a pre-approval, lenders will need information about you and the property you plan to buy. Property information may include the approximate purchase price (you'll know from the affordability calculator in step one) and rental income.

Step 4: Search for a property and make an offer

Location, location, location... but there are other factors too. Here are some things to think about when searching for a rental...

Manulife bank's search ad spend has fluctuated over the past year yet contributes to 13% of the incoming traffic to mortgage content pages as of Q1 2021.



The top search ads for mortgage on Manulife fall into three main buckets:

Flexibility



Manulife One Mortgage - No Minimum Monthly Payment



www.manulifebank.ca/

Flexible payments and easy access to home equity for the unexpected. Learn more. With Manulife One you're in control. Become debt free sooner and save more. Apply In Under 2 Minutes. Reduce Interest Cost. Customize Your Mortgage.

[Click to view landing page](#)

Keyword Examples:

mortgage approval calculator

what mortgage can i afford

manulife one interest rate

Support



Manulife One Mortgage - Contact A Mortgage Specialist



www.manulifebank.ca/

Flexible payments and easy access to home equity for the unexpected. Learn more. With Manulife One you're in control. Become debt free sooner and save more. Reduce Interest Cost. Apply In Under 2 Minutes. Customize Your Mortgage.

[Click to view landing page](#)

Keyword Examples:

mortgage broker vancouver

manulife one bank

mortgage broker or bank directly

Cost Savings



Manulife One Mortgage - Become Debt Free Sooner



www.manulifebank.ca/

Flexible payments and easy access to home equity when you need it most. Learn more. With Manulife One you're in control. Contact a mortgage specialist today. Apply In Under 2 Minutes. Reduce Interest Cost. Customize Your Mortgage.

[Click to view landing page](#)

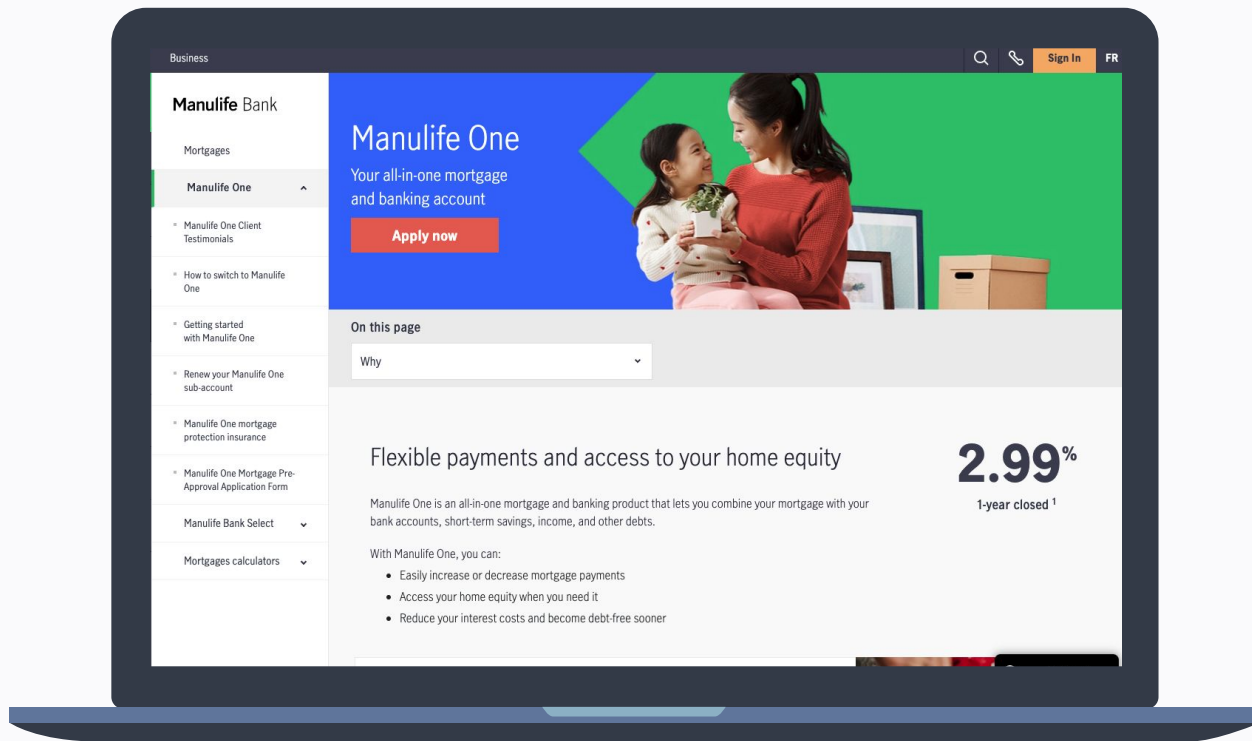
Keyword Examples:

manulife one sign in

atb mortgage rates alberta

mortgage broker ratings

The ads feature a dedicated landing page that is robust with resources for the visitor.



[Click to view](#)

Top tactics for the “Why” section of the paid search landing page:

[Why](#)[How it works](#)[Benefits](#)[Rates and fees](#)[Resources](#)[FAQ](#)

The ‘why’ section uses bold text to highlight important stats and clear point form language to describe why the visitor should work with Manulife for their mortgage.

Flexible payments and access to your home equity

Manulife One is an all-in-one mortgage and banking product that lets you combine your mortgage with your bank accounts, short-term savings, income, and other debts.

With Manulife One, you can:

- Easily increase or decrease mortgage payments
- Access your home equity when you need it
- Reduce your interest costs and become debt-free sooner

2.99%

1-year closed ¹

Is Manulife One right for you?

Yes, if you:

- Want to refinance or transfer in your mortgage and have at least 20% equity
- Are buying a new home and have a **down payment** of 20% or more
- Want to simplify your finances with an all-in-one mortgage and banking account
- Prefer a flexible alternative to a traditional mortgage

If you prefer a more traditional mortgage option, check out:

 Manulife Bank Select



Top tactics for the “How it works” section of the paid search landing page:



Why

How it works

Benefits

Rates and fees

Resources

FAQ

The ‘How it works’ section includes [a video](#) that describes their mortgage system instead of trying to explain it in text. The video is about 2 minutes and 20 seconds long featuring animation and text to tell the story.

How does Manulife One work?

Let's look at how Manulife One brings your finances together.

There's more to a mortgage than the rate



Top tactics for the “Benefits” section of the paid search landing page:

[Why](#)[How it works](#)[Benefits](#)[Rates and fees](#)[Resources](#)[FAQ](#)

The benefits of using mortgage rates from Manulife are clearly listed using icons and short descriptions. These points often reiterate and compliment the ad copy.



Pay your mortgage your way

As long as you have borrowing room, you can increase or decrease your payments as you need to. And if your needs change, you can access the equity in your home you've already repaid. With Manulife One, you're in control.



Save thousands in interest

With Manulife One every dollar you deposit from your income or savings immediately reduces your debt. Repaying your highest debt from your Manulife One account could help you reduce your interest costs.



Become debt-free years sooner

By depositing your short terms savings and income you reduce your loan balance and lower your borrowing cost. So, all your money is working for you as hard as it can - every single day.



Be prepared for a rainy day

Manulife One lets you be prepared for the unexpected by giving you access to your money when you need it. By combining debt and savings into an all-in-one mortgage, your savings work to reduce your debt, plus you can always access your money and home equity – up to your borrowing limit.



Simplify your everyday banking

Manulife One makes your banking easier by bringing all of your accounts together – so you only have one account to manage with one monthly statement. Take a look at our [Manulife One statement](#) to see just how simple an all-in-one banking and mortgage account can be.



Customize your mortgage

With sub-accounts, you can lock in a portion of your Manulife One account at a variable or fixed interest rate with an open or a closed term, so you can track that portion of your debt separately from your main account. And because each sub-account has its own fixed payment schedule and amortization period, this helps your debt get paid off by a certain date.

Top tactics for the “Rates and fees” section of the paid search landing page:

[Why](#)[How it works](#)[Benefits](#)[Rates and fees](#)[Resources](#)[FAQ](#)

A large calculator is offered for the ‘Rates and fees’ section, giving visitors a chance to tangibly see what their mortgage rates could look like if working with Manulife.

Rates

Manulife One offers you an all-in-one mortgage and banking account with competitive interest rates and account fees.

MANULIFE ONE

3.05%

Base Rate

FIXED RATES

Mortgage Type

6 month Closed

Rate

4.45%

INTEREST RATE

0.15%

for positive balances

*Annual Percentage Rate. See [“Cost of borrowing”](#) for more information.

For the main account interest is calculated on the daily closing balance and posted to your account monthly. When the main account is in a positive balance, interest is compounded monthly, not in advance.

For a fixed rate sub-account interest is compounded semi-annually, not in advance.

For a variable rate sub-account interest is compounded monthly, not in advance. Variable rates change with Manulife One Base Rate and is subject to change without notice.

Fees

Unlimited Daily Banking fee of \$16.95 (\$9.95 if you're 60 years or older).

If you maintain a positive balance of \$5,000 or more across the account, we'll waive the Unlimited Daily Banking fee.



Top tactics for the “Resources” section of the paid search landing page:

[Why](#)[How it works](#)[Benefits](#)[Rates and fees](#)[Resources](#)[FAQ](#)

A list of resources and testimonials are provided to give visitors a whole scope of context in their decision making journey.

Resources

How to switch to Manulife One



See what Manulife One customers say



Manulife One calculator

Understand your mortgage options, based on income, down payment, and home ownership expenses.

 [START CALCULATING](#) 

Top tactics for the “FAQ” section of the paid search landing page:

[Why](#)[How it works](#)[Benefits](#)[Rates and fees](#)[Resources](#)[FAQ](#)

Finally a standard FAQ, only featuring mortgage questions, is presented. Viewers can see answers to the top three FAQs within the landing page or leave to see the full list of questions.

FAQ



How do I make a mortgage payment?



How is interest calculated?



How can I set up my account so I can track my mortgage and other loans separately?



SEE ALL MANULIFE MORTGAGE FAQ

You may also like

Key Takeaways

Manulife built a strong digital strategy that has fostered sustainable traffic growth year over year by employing the following tactics:

- 1. Site Structure Tactic — Build a Web of Internal Referrals:** As a business with many offerings, Manulife created a robust site structure that properly segments and tailors the user journey based on visitor interests. As an insurance, banking and investment firm, Manulife built a series of domains to host their verticals. While they are all accessible from the main domain manulife.ca, insurance (Manulife's original business model) is the only service hosted on manulife.ca. When users click "Banking" they are redirected to manulifebank.ca where all mortgage offerings can be accessed. Through blog posts to general landing pages, Manulife has created ample content that fosters organic search traffic as well as internal links to other blog posts and pages within the site. 77% of the top organic pages on manulife.ca feature more detailed content on their plans and services as opposed to general landing pages.
- 2. Engagement Tactic — Reward Programs that Compliment Offerings:** To help incentivize and attract customers, Manulife launched Vitality in 2016 which is a rewards program that issues points to Manulife insurance users as they live healthy lifestyles. The program now functions on an app and can be paired with smart watches. Points can be redeemed at popular chains in Canada such as Tim Hortons, Chapters, Cineplex and more. Manulife also launched a segment that allows users to get a free Apple Watch. This triggered discussion on major deal sites such as Red Flag Deals which spiked app usage in December 2020. Vitality is a reward system that ties directly into the effectiveness and use of their insurance offerings boosting engagement and value with customers.
- 3. Paid Search — Intricate Landing Pages:** While Manulife doesn't invest heavily in paid search ads for their insurance program, they brought 13% of traffic to their mortgage pages through paid search in Q1 2021. Their ad copy focuses on flexibility, support and cost savings and all direct to the same landing page. The landing page takes visitors on a clear journey to learn about the main concepts and features of their mortgage program. The page is broken into sections that users can navigate through with a drop down in addition to scrolling. All of Manulife's mortgage features are clearly described on this page without the visitor having to go navigate anywhere else.