

LEVEL

The **Ultimate Guide** to Marketing Compliance for Financial Services Marketers

How to Overcome Compliance Challenges to
Accelerate Marketing and Revenue Growth



Introduction

Perhaps no one knows the challenge of going to market in a highly regulated industry better than marketers in the Financial Services Industry (FSI). With constantly changing regulations, FSI marketing teams have their hands full with their day-to-day work — let alone trying to innovate. Exhausted by policy and procedure and at odds with the compliance department, these professionals fear losing ground to upstarts.

We all know successful marketing when we see it — it jumps on market changes and makes the most of every opportunity. But in FSI, compliance rules can make that tough. Fortunately, it doesn't have to be that way.



Agile marketing frameworks organize and streamline even the most complex workflows. This methodology allows marketers to quickly and efficiently create, launch, and test strategies, even in highly regulated industries. We understand why terms like "Agile marketing" and "efficiency" may sound off-base, but bear with us. Effective, growth-minded marketing can coexist in a sector bound by stringent legal and compliance checks. We know it works because we've seen it firsthand with our customers.

At Level, we regularly implement Agile frameworks built for the organizational structures of FSIs, including frontloaded planning, compartmentalized workflows, iterative testing, and the integration of regulatory management technology (RegTech). Successful implementation requires collaboration across brand, marketing, and compliance teams, with careful checkpoints. It can feel like a big change. But once it's running, the certainty — and performance gains — make it all worthwhile.

Read on for a primer on the state of compliance today, winning approaches for managing the complexities of compliance, and even a story or two about how FSIs accelerated revenue growth using Level Agency's time-tested methods.

Marketing Compliance in FSI Today

Marketing today is all about keeping up with what your customers want, even while the world shifts rapidly around you. New channels like social media platforms and streaming services offer more ways for customers to discover and buy financial services, requiring more tailored engagement strategies. Customers expect more honesty and transparency from businesses, especially as they contend with scams and a flood of AI content. Plus, technology makes it easier for new competitors to enter markets, so you're fighting challengers for precious attention.

Successful marketing teams have to closely monitor shifting consumer expectations, market demand, and competitor activity while creating content that responds meaningfully and quickly to these changes — no big deal.



What sets FSI marketing apart from other US businesses? While all industries face compliance requirements, such as customer data privacy, they are more stringent for FSIs. Your compliance workload — and potential fines — are significantly heavier than those of other businesses, and you feel these differences most in the flow from content creation to release. Your team must create compelling, engaging content while ensuring that every piece aligns with regulations. This means numerous checkpoints, reviews, revisions, and due diligence before a piece of creative can see the light of day.

Let's review the primary regulatory bodies that govern US FSI marketing today.

Marketing Compliance in FSI Today

▶ **SEC (Securities and Exchange Commission)** is a federal regulatory agency responsible for enforcing securities laws, protecting investors, and maintaining fair and efficient markets. While the SEC establishes many regulations, it relies on self-regulatory organizations (SROs) to assist with disseminating and enforcing these requirements.

✕ **FINRA, or the Financial Industry Regulatory Authority,** is an SRO responsible for overseeing brokerage firms and exchange markets in the U.S. and ensuring they operate fairly and honestly. In the U.S., FINRA is the major SRO to which most marketing compliance teams report.

★ **GDPR is the General Data Protection Regulation** enforced in the European Union. It requires companies to obtain informed consent before collecting and processing personal data.

✳ **The California Consumer Privacy Act (CCPA)** grants California residents rights over their data, including the right to know, delete, and opt out of the sale of their information.

☼ **Other** critical regulations include state and federal laws, such as the Dodd-Frank Act, the Sarbanes-Oxley Act, and HIPAA. These regulations collectively aim to protect consumer information, ensure transparency, and maintain market integrity.z

Your Marketing Stack Just Isn't **Built for Compliance**

The truth is that the most innovative and versatile marketing practices and platforms weren't designed with FSI marketing regulations in mind. That's why so many teams feel like their hands are tied — even for the simplest tasks.

For example, regulations restrict the data FSI can use in targeting and analysis. They prohibit the use of personally identifiable information (PII) for many applications. And, of course, explicit or implied guarantees are a no-go. These constraints impact market research, audience targeting, and value-based messaging — the basic building blocks of many campaigns! It's no wonder we struggle.



Of course, these rules are here for a reason. They protect customers from fraud, theft, and manipulative behavior. Non-compliance can result in significant fines, damage to brand reputation, and loss of customer trust. However, as important as the protections are, implementing them is still quite intensive.

To ensure compliance, FSI marketing teams involve their legal departments in reviewing and approving almost every piece of marketing collateral, some of which must go through FINRA directly for approval. This process lowers risk and extends release schedules, delaying customer engagement and revenue.

The Way Forward: Integrating Agile & Staying Competitive

When you hear "Agile," you might think of "software development." And you're right — it was initially designed to help developers speed up the release of new features. The beauty of Agile for marketing is that its cross-functional collaboration and data-driven decisions keep the customer front and center.



Your customers' needs, preferences, and browsing habits are constantly changing. With Agile, marketing teams can quickly pivot and adjust their strategies as markets and consumer behaviors evolve, helping them stay ahead of the curve. In the next section, we'll dig into how to implement Agile and thrive in the FSI industry.

Agile Strategies for FSI Marketing Compliance

Agile marketing for FSIs breaks big projects into smaller, manageable tasks and works in short bursts called sprints. For FSIs, this can mean having shorter, more frequent check-ins between marketing and compliance teams, speeding up approvals, and reducing friction.

A typical Agile cycle includes built-in testing, learning, and measurement strategies. This is valuable for FSIs, who can't always use the same targeting data that other industries rely on. And it prioritizes iterative processes and analysis so that FSIs can refine their strategies as they go.



In a nutshell, Agile helps FSIs optimize their people and processes, streamlining the relationship between compliance and marketing. Below are some key strategies to apply Agile to financial services marketing.

Your Marketing Stack Just Isn't Built for Compliance

Start every marketing effort with front-loaded campaign and creative planning, compliance review, and approvals. Prepping and sharing your items early lets compliance get their feedback in, and you control the release of content down the line. **Here are a few powerful things you can do when proactive planning:**

Make sure your plans are comprehensive and enable responsiveness, including:



Hypotheses and goals for each asset



Pivot-or-persevere timelines to check the effectiveness and adjust as needed



Failure metrics to identify when a strategy isn't working and should be cut off

Complete an asset checklist for each campaign that includes:



Messaging plans and copy



Images and artwork



Targeting parameters



Testing plans

We've found that it works best to run planning workshops once a quarter but adjust as needed for your business

Use Content Libraries to Speed Asset Delivery and Eliminate Compliance Risk

Build FINRA-compliant content banks so you always have approved collateral ready to launch. This way, you can respond quickly to any opportunities you spot. **Here are some tried and true tips for maintaining an FSI content bank:**



Identify a storage platform that suits your organization and scale. This could include Digital Asset Management (DAM) or Customer Relationship Management (CRM) systems, Google Drive or Microsoft OneDrive folders, or an intranet



Implement a tagging and categorization system for your content library, organized by campaign, audience segment, or type of content (e.g., email, social media, or whitepapers)



Structure your library (and the processes that feed it) to delineate compliance-approved assets so that you can pull what you need easily and safely



Create templates for frequently used content types (e.g., social media posts, email newsletters) that have already been vetted for compliance



Use a standardized version control for all content types and audit all updates. Prioritize tools that offer built-in controls and auditing capabilities

Get the Most Out of Approved Content with **Agile Testing**

Start testing your approved content in small batches so you can see how customers respond and make your content the best it can be.

Here are some proven best practices for Agile testing:



Use fundamental Agile methods like sprints and scrum teams to manage tests.



Pair those with tools like Kanban or Scrum boards so you can share insights and track tasks across teams



Apply the hypotheses, pivot/persevere timelines, and failure metrics you established earlier to your testing



Incorporate quick feedback loops, getting immediate feedback from customers and stakeholders after each test batch so you can fine-tune your content in real-time



Build Performance Around KPIs You Can Measure

Build a measurement plan based on known performance indicators to help you understand trends and behaviors without using personal details. This way, you can still tailor your campaigns and content to different customer segments, boosting engagement while staying compliant.

Here are some valuable data measurement techniques:



Use situational and contextual information to engage with your customers at just the right time and place



Look for "intent signal" data points that reveal customer intentions (e.g., search terms, product views)



Leverage large datasets on consumer behavior, demographics, and engagement metrics to find relevant patterns



Take advantage of historical data and machine learning models to forecast trends among your target customers

Collaborate Smarter with Compliance Teams

Build a measurement plan based on known performance indicators to help you understand trends and behaviors without using personal details. This way, you can still tailor your campaigns and content to different customer segments, boosting engagement while staying compliant.



Set up regular syncs and meetings with a standing agenda and meeting cadence



Use quarterly check-ins to zoom out and consider market and customer changes



Establish discussion topics that give all sides a voice and fight inertia, such as:

What's working great today, and what's worth testing for improvement?

Why are some approvals meeting more resistance? Is marketing pushing too hard on ideas that just won't pass?



Conduct regular educational workshops for your marketing teams on the latest regulations and compliance practices so they are better prepared



Set up resource centers with FINRA's compliance review checklists to help your team submit stronger content for approval

Use Tools and Partnerships to Support Your Goals

We understand that many marketing teams face heavy workloads and tight resources. Implementing Agile helps, but any change takes work — often more than a strapped team can take on alone. Two powerful solutions you can leverage to lighten the load are regulatory technology (RegTech) and FSI-focused consulting partners.



RegTech

RegTech comes in many forms, like advanced data analytics, real-time monitoring, and automated compliance systems. While RegTech isn't a replacement for your staff or processes, it acts as a protective shield, offering an extra layer of security against non-compliant marketing.

For example, it's a challenge to stay current on changes in regulatory requirements; RegTech software can monitor and report on changes to help you stay diligent. Additionally, RegTech tools can automatically flag non-compliant text in your documents before they're published, reducing the risk of errors slipping through. RegTech software covers various areas, so you can choose the tool that makes the most impact while fitting your budget.

For teams with limited capacity, partnering with a knowledgeable agency can be as effective as implementing Agile processes internally. Agencies with specialized FSI expertise can bring valuable expertise in Agile methodologies and compliance requirements.

A good partner understands your goals of rigorous and responsive marketing and is committed to getting you there. They can help your team prepare collateral, build and initiate testing, and monitor performance. They can assist with implementing an Agile workflow, training your team on best practices, and even handling specific tasks on your behalf. Additionally, they provide insights into customer profiling and analysis, helping uncover customer data for effective targeting.

With the right partner, your marketing team can stay compliant while getting more time to focus on what really matters — being creative and driving strategy.

Now that we've covered some best practices and ideal approaches to Agile FSI marketing let's look at them in action. The following section covers a real-world example of how Level Agency has transformed its clients' processes and customer engagement metrics while maintaining compliance.

Real-World Success Story

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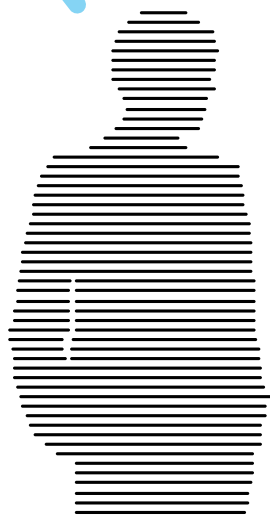
Level Agency and A Wealth Management Firm

The Current State

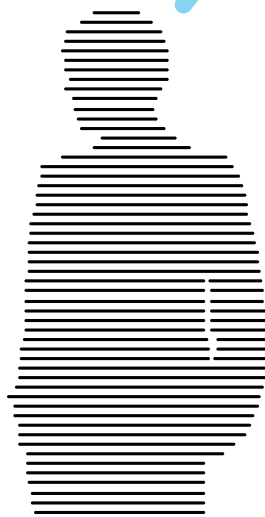
Level Agency performed a marketing transformation for a wealth management client, implementing efficiencies across inbound keywords, budgets, and search ad copy within a tight 4-week timeframe. Normally a complex negotiation with compliance teams, we were able to smoothly ensure that changes were in line with financial services industry regulations, balancing care and intention with the speed needed to meet the timeline.

By conducting an in-depth audit across all accounts, we pinpointed areas for quick optimizations and gathered important insights to shape a comprehensive go-to-market strategy. We used our compliance expertise to ensure that creative content and copy were strong before heading into compliance review.

Marketing



Compliance



The Approach

Our audit process focused on quickly identifying and prioritizing low-effort, high-impact optimizations. The actions we took included:



Refreshing Keywords and Copy:

Refreshing Keywords and Copy: We revamped existing keywords and ad copy to boost relevance and engagement.



Instituting Dynamic Copy and Day-Parting:

We implemented dynamic copy adjustments and dayparting strategies to optimize ad performance based on time-of-day and audience behavior.



Optimizing Targeting:

We fine-tuned targeting parameters to effectively reach the most valuable audience segments.



Consolidating Ad Groups:

We streamlined ad groups for better manageability and performance tracking.



Pausing Non-Converting Keywords:

We paused underperforming keywords to reallocate the budget towards higher-performing ones.

Our familiarity with FSI compliance ensured that all creative content and copy met regulatory requirements before going through compliance review, allowing for efficient and effective implementation.

The Results

Our thorough audit and quick execution of optimizations led to immediate performance improvements. After just three weeks of active management, the impact was clear: Tradename Search's click-through rate (CTR) increased by 7.5%, and the cost per click (CPC) decreased by 4%. We achieved these results while strictly adhering to marketing compliance regulations for the financial services industry. This showcased the immediate benefits of our approach and set the stage for ongoing growth and efficiency in the client's digital marketing efforts.

Conclusion

Becoming Agile is more than just changing how we manage projects — it's a transformative mindset that can reshape an organization's entire approach, from internal processes to customer interactions and market presence. For financial services institutions, dealing with evolving regulations can feel like a steep climb, but Agile, strategic partnerships, and a forward-thinking attitude can make the journey smoother. By expanding our perspectives and adopting smart marketing compliance strategies, FSIs can move beyond traditional constraints; they open the door to industry-leading innovations that move the needle on your most important marketing KPIs.

About



Level Agency is a leader in helping FSI marketing teams overcome regulatory challenges to scale marketing performance and customer acquisition. With expertise in merging technology with marketing strategies, Level Agency enhances compliance and efficiency through customized processes and technology solutions, simplifying complex regulatory requirements.

Schedule a strategy session today with an FSI marketing expert to learn how Level Agency can help your FSI marketing team achieve what was once thought impossible: effective Agile marketing that unlocks new profitable growth without sacrificing compliance with FSI regulations.

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