OmniFunds Competitive Landscape Analysis

Overview

This document provides a search landscape analysis conducted for OmniFunds. This research focuses on ETF and Robo-Advisor keyword terms, and aims to provide insight into new content opportunities for the OmniFunds website.

Process Summary

OmniFunds and 360Partners generated an initial set of keywords that represented search terms used by those looking for products and services similar to those of OmniFunds. This initial list included broad topic keywords based on logical associations and currently ranking competitor content. This list was then expanded using Google's Keyword Planner to identify additional relevant target keywords.

The goal was to gain ideas about the queries users are searching for and website content that would be needed to grow search relevancy and visibility for specific topics and searches.

The list was categorized into the following topic groups (included in the proposed keyword list):

- Robo-Trading
- ETFs
- General Investing
- Retirement Planning
- Investment Strategy
- Investment Services

Once the initial keyword topic groups were created, sample searches were conducted within each keyword group (with a greater emphasis on ETF and Robo-trading keyword topic groups) in order to better understand the type of content Google was serving for each topic. Additionally, consideration was given to the space in the marketing funnel and consumer demographics that these keyword groups targeted.

Based on these findings, recommendations were developed for OmniFunds to enhance its visibility profile, with a focus on topics that provide the greatest immediate impact on visibility; and therefore should be areas around which content is created for the website.

Analysis & Recommendations

Topic: Robo-Trading

Keyword Groups: (Monthly Search Volume)

- robo investing (2,400)
- robotrader (1,000)
- robo-trading (480), robotic trading (320)
- what are robo-advisors (140), compare robo advisors (70)

Findings:
- None of OmniFunds business competitors (such as **Wealthfront, Betterment, SigFig**) appear in the first page of results for any of these keywords. This is likely due to the fact their central value propositions are focused more on broader investment advice and planning terms, as opposed to narrower and more technical terms such as robo or automated trading.
- The ranked first page-results for the terms "robo-investing", "what are robo-advisors", and "compare robo-advisors" evidence significant overlap, with many of the same competitors (and specific competitor pages) as highly ranked. These reoccurring pages include:
  - Informational pages that explain what robo-advisors are (from sources such as Investopedia and Wikipedia, one of which results in a rich snippet that answers the question "what is a robo-advisor?")
  - Financial trade publications and blogs that provide lists of "the best" or rank various robo-advisor services (from sources such Forbes, NerdWallet, The Street, Investor Junkie, and Investment Zen)
  - Breaking news articles pertaining to the robo-investing space (from sources such as CNBC and Forbes)
- First page results for "robotrader" are dominated by pages from companies that offer trademarked RoboTrader products, and other robo-trading product pages.
  - VectorVest occupies the first three results in the SERPs, with pages that offer a list of their named "Robotrader" trading tools, a blog post announcing the release of their RoboTrader tool, and their blog post home page.
- The keywords "robo-trading" and "robotic trading" are closely correlated to each other, and display differing results than the robo-advisor keywords. The ranked pages for these keywords are less competitive than the other keywords in this group. The ranked results for these keywords include:
  - News about the availability of robo-trading services for the public (as opposed to Wall Street firms) from sources such as Yahoo Finance, the New Statesman, and the Huffington Post
  - 3 competitor pages, two of which are product pages from **Autotrading Software** and **RoboForex**, and a video from **Robotrade** hosted on YouTube

Demographic Target Audience:
- Otherwise fairly sophisticated investors who have come across the concept of robo-investing and are seeking to compare robo-advisor companies or find a specific robo-trading company
- Less sophisticated investors who have only passing familiarity with robo-investing and seek greater information about this service and its benefits

Content Creation Recommendations:
- The best content opportunity appears to be centered around "robotrader", "robo-trading", and "robotic trading" keywords. The competitors ranking for these keywords are thin content pages from less well-established sites, many of which are product pages. This presents a content gap that OmniFunds can capitalize on.
- Create content that provides a broader, less technical overview of how robo-trading works for a moderately sophisticated investor. This content should be more generally informative about what robo-trading is, providing an opportunity to link to a more tightly focused page that explains the underlying algorithmic model of the OmniFunds platform.

Topic: ETFs

Keyword Groups: (Monthly Search Volume)

- ETF (24,600), ETF funds (2,900), exchange traded fund (880)
- ETF vs. mutual fund (5,400)
- Inverse ETFs (4,400)
- ETF investing (2,900), investing in ETFs (880)

Findings:
- As in the case of robo-investing terms, none of OmniFunds business competitors appear in first page search results for ETF keywords.
- First page results for "ETF" and "exchange traded funds" are dominated by informational pages that serve to answer the question "what is an ETF?", with nearly all results providing a definition or overview of the topic with varying degrees of comprehensiveness.
  - This indicates that user search intent for these specific keywords is for broad (but still detailed) information about ETFs for less sophisticated investors with only passing familiarity with this investment vehicle.
- The first page results for "ETF vs. mutual funds" are informational pages that provide an overview and comparison of each type of investment and offer guidance in selecting between the two.
  - As in the case of general ETF terms, the results for this keyword indicate that the typical user is a less sophisticated investor searching for an overview of both types of investment products.
- Ranking competitor results for "inverse ETFs" are a mix of informational pages that provide a definition of inverse ETFs and "top" or "best of" lists of specific inverse ETFs.
- "ETF investing" and "investing in ETFs" return a mix of results (many of which are the same informational ETF pages as seen in "ETF" and "exchange traded fund" results), along with a few "best ETF" list style results.

Demographic Target Audience:
- Moderately sophisticated investors who understand the basics of investing and financial planning, but who are as yet unfamiliar with ETFs as a specific investment product

Content Creation Recommendations:
- As there is marked overlap between ranking ETF keywords, with both higher and lower search volume keywords returning the same results, the higher search volume keywords "ETF" and "exchange traded fund" should be targeted.

- Content for this keyword category should provide a comprehensive and clear (but less technical) overview of ETFs as an investment vehicle, with a definition, an explanation of their benefits, and a brief comparison to other investment products (such as mutual funds). This page can serve as a hub page from which to link to and provide more advanced and sophisticated explorations of ETF topics (such as alternative ETFs, why ETFs are an excellent option for 401Ks, or tax implications of ETF investing).

Topic: General Investing

Keyword Groups: (Monthly Search Volume)

- Financial planning (27,100), financial plan (9,900),
- How to invest money (27,100), investing money (18,100)
- Best way to invest money (12,100), best way to invest (1,600)
- Investment guide (1,600), guide to investing (720)

Findings:
- A business competitor, Betterment, is ranked in position 6, for the keyword "financial plan".
- The broad "financial planning" and "financial plan" keywords returns a variety of results, from local financial planners and cursory financial planning guides, to definitions of financial planning from sources such as Investopedia and Wikipedia
- "How to invest money" and "investing money" keywords return many results that offer tips and suggestions on different investment products (CDs, options, stocks, etc.) and are often tied to a specific dollar amount (such as "How to Invest $1,000"). Most of these results are list style, and offer little detailed information on a specific investment product or strategy. Of the top ranked pages for "best way to invest money" and "best way to invest", 5 first page results are identical to "how to invest money" and "investing money" keywords; these pages are list-style articles on how to invest $1,000 to $5,000.
- The keywords "investing for beginners" and "how to start investing" return informational results that are broader than "how to invest money" and "investing money" results. While a few results provide a general list of smart investment options or explain how to begin investing in the stock market, several provide information on general investment principals (such as portfolio diversification and compounding interest).
- Ranked results for "investment guide" and "guide to investment" are fairly cursory, and many results focus on one specific type of investment (such as stocks or targeted retirement funds).

Demographic Target Audience:
- The least sophisticated class of investors who are beginning their investment journey

Content Creation Recommendations:
- This keyword topic provides a significant opportunity to attract novice investors. As the OmniFunds investment solution requires less active management by investors, keywords in this topic area can serve to bring users to the site based on targeting broader investment topic. Users can then be directed, through internal linking, to a page that focuses on the benefits of passive investing and how the OmniFunds platform is a simple, effective way to begin investing.
- Create a long-form financial guide, targeting the keyword "financial plan" which provides the components of effective financial planning, such as planning ahead for important life events and retirement, saving, and investing. This piece should be geared towards a novice investor, and

focus on reasons for saving and investing and how to create a financial plan that meets the user's needs, as opposed to specific financial products or investment strategy.

- o This piece can provide an excellent springboard into "investing for beginners" content
- "Investing for beginners" keyword groups should be targeted with fairly comprehensive content that covers 5-6 central principals of sound investing, such as compounding interest, diversifying investments, dollar cost averaging, considering the risk profile of various investments, etc.
  - o This piece can be an excellent springboard to a more specific content that provides information on investment strategies and theories (such as modern portfolio theory and its limitations or strategic asset allocation).
- The "how to invest" group keywords content should provide a less technical (but still fairly thorough) overview of 5-6 investment vehicles, with the final option as investment in the OmniFunds solution.

Topic: Retirement Planning

Keyword Groups: (Monthly Search Volume)

- Retirement planning (33,100), retirement savings (2,900), retirement investment (2,900)
- Roth IRA contribution limits (8,100), IRA contribution (1,600)
- Roth IRA vs 401k (2,400), difference between IRA and 401K (1,000)
- Roth vs. traditional IRA (5,400), difference between Roth and traditional IRA (2,200)

Findings:
- The keyword "Roth IRA vs. 401k" returns a result from a business competitor, Betterment, a blog post entitled "Can you have a 401(k) and a Roth Ira?", ranked in position 6.
- The broader "retirement planning", "retirement savings", and "retirement investment" keywords return a mix of results, from retirement calculators, guides to retirement investing, and news articles about the dearth retirement planning by Americans.
- "Roth IRA contribution limits" and "IRA contribution" keywords return a rich snippet result that provides directly within the SERPs the contribution limits for the years 2015 and 2016. Other competitor page results for these keywords provide this information, with some introductory information about Roth IRAs in general.
- First page results for "Roth IRA vs. 401k" and "difference between IRA and 401k" offer list style comparisons of these retirement saving options. These broad informational comparisons are similar to the results returned for "Roth vs. traditional IRA" and "difference between Roth and traditional IRA".

Demographic Target Audience:
- Less sophisticated investors who have limited exposure to retirement planning in general, who need overview information about retirement planning and specific retirement accounts (IRAs, Roth IRAs, and 401Ks).

Content Creation Recommendations:
- Create a retirement investment overview article that provides summary information about various types of retirement accounts that target the keyword "retirement planning". This content can then link to two specific articles that should also be created that provide more detailed information about the difference between an IRA and 401k and a Roth and traditional IRA.

Topic: Investment Strategy

Keyword Groups: (Monthly Search Volume)

- Safe investment (5,400), safe investing (5,400), low risk investment (2,400)
- Portfolio management (27,100), portfolio diversification (1,600)
- Modern portfolio theory (6,600)
- High return investment (2,400), investments with high returns (1,300)
- Strategic asset allocation (1,600), asset allocation models (1,300), asset allocation strategy (1,000)

Findings:

- The ranked first page-results for the terms "safe investment", "safe investing", and "low risk investment" return results that provide a list of various safe investing options, such as CDs, treasury bills, or money market accounts.
  - These results are much less technical, and offer a short list of investing options, a definition of these options, and why they are safer investment than other financial products.
- Ranked results for "portfolio management" and "portfolio diversification" terms are a combination of pages that provide definition of these terms, and beginning guides to portfolio diversification principals. Several ranking pages highlight the advantages of passive portfolio management.
  - These results appear to be geared to a beginning investor, and provide a broad overview of sound portfolio management and diversification rules without being exceedingly technical.
- With the exception of one result, which is a highly technical, scholarly article, most ranking results for "Modern Portfolio Theory" either provide a definition of the term or argue for/against its continued validity.
- The keywords "high return investment" and "investments with high returns" return results that provide lists of high return investment options. Many of these results are for high return investments that are also low in risk.
- "Strategic asset allocation", "asset allocation models", and "asset allocation strategy" keywords return results that predominately answer the question "what is strategic asset allocation?", providing a definition and framework for approaching asset allocation. Most of these results appear to be geared to investors with only a rudimentary understanding of these principals; while fairly comprehensive, these pages shy away from more advanced concepts.

Demographic Target Audience:

- Moderately sophisticated investors who have a rudimentary understanding of core investing principals and concepts.

Content Creation Recommendations:

- As there is overlap between safe investment and high return investment keywords, a single content piece targeting safe investments that also provide high returns allows for multiple visibility entry points to be gained through a single article. This content could provide a list of 3 or 4 low-risk, high-yield investment options, including the OmniFunds product (which while not an investment product per-se, is an option for investment that would meet the user's needs.) This piece will then provide an opportunity to link to another more detailed article that outlines how the OmniFunds solution has both beaten market returns and is designed to hedge against market downturns, unlike its competitors.

- The portfolio diversification topic content should provide a broader outline of basic principles and advantages of portfolio diversification. This will allow OmniFunds to explain how ETFs (which OmniFunds invests in on behalf of the user) can be utilized as part of an investor's balanced portfolio.
- Portfolio management topic content provides an opportunity to highlight the benefits of passive portfolio management (such as reduced fees and possibly greater returns), and explain how the OmniFunds solution allows investors to take a passive investment management approach and see higher yields.
- The strategic asset allocation keyword topics are an opportunity to provide more theory based content, grounding users in basic asset allocation principals and best practices, while still providing a few actionable recommendations (such as which specific type of investment product fits within each asset class).
- The "modern portfolio theory" keyword provides OmniFunds an opportunity to join the conversation about the effectiveness (or not) of modern portfolio theory. While still focused more generally on the limitations of MPT, OmniFunds can use part of this content to explain the drawbacks of MPT and how it's model is more likely to lead to strong investment returns in comparison to its robo-advisor competitors.

Topic: Investment Services

Keyword Groups: (Monthly Search Volume)

- Financial advisor (74,000), investment advisor (6,600), financial planners (2,900)
- Online investing (1,600)
- Investment solutions (3,600)

Findings:
- "Financial advisor", "investment advisor", and "financial planner" keywords primarily return pages for local investment professionals.
- The keyword "online investing" returns two informational results on how to invest online, with the other ranked pages product pages from companies that offer online investing services such as SunTrust and E*TRADE.
- The "investment solutions" keyword primarily returns results for high-end private equity and wealth management firms.

Demographic Target Audience:
- High net-worth, sophisticated investors who need private wealth management solutions.
- Individuals seeking to acquire the services of financial/investment advisor.

Content Creation Recommendations:
- While only laterally related to OmniFunds offering, keywords in this category provide an opportunity to address a visibility gap and target users who are unaware of the existence of robo-advisors. Content around this topic may serve to highlight how individual financial and investment advisors may be subject to biases or conflicting interests, leading to lower returns than robo-advisors.