FOR BROKERS & FINANCIAL ADVISERS

Why your ads make clicks but *no appointments.*

The three places ad budgets quietly die, and how to plug each one this week. No theory, no jargon, about ten minutes to read.

MAHADEV · BUILDWITHMAHA
Paid ads and lead systems for brokers and financial advisers, UK & US
buildwithmaha.com · dev@buildwithmaha.com

01

The vanity metrics trap

If your reports celebrate reach and your diary stays empty, you are not looking at a traffic problem. You are looking at a measurement problem.

Here is the report most firms receive. Impressions up thirty-four per cent. Reach: eighty thousand people. Click-through rate improved. Everything points upward, and yet the number of people who actually rang you did not move.

That report is not lying. It is simply answering a question you never asked. Reach and clicks measure how well the money was spent buying attention. They say nothing about whether that attention turned into an enquiry, and an enquiry is the only thing that pays your bills.

> *A click is not a lead. A form fill is not always a lead either. A lead wants what you do, can afford it, and is ready to talk.*

There is a reason agencies lead with these numbers. Impressions are easy to deliver and almost impossible to fail at. If a report celebrates volume but goes quiet on booked calls and cost per enquiry, that silence is the real report.

The four numbers that actually matter

- [ ] **Enquiries.** How many real people asked you to contact them.
- [ ] **Booked calls.** How many of those made it into your diary.
- [ ] **Cost per enquiry.** Total spend divided by enquiries. The single most useful figure you own.
- [ ] **Clients won.** What the whole exercise produced at the end.

If your current reporting cannot produce those four figures for last month, that is the first thing to fix, before you touch a keyword or a budget. You cannot plug a leak you cannot see.

TRY THIS TODAY

Open your last report and find cost per enquiry. If it is not there, work it out: total ad spend divided by the number of genuine enquiries. Most people doing this for the first time find the figure is two to three times what they assumed.

Now to where the money is actually going. Nearly every funnel loses it in the same three places. Not ten. Three. And it is worth saying plainly: a pension enquiry and a remortgage enquiry stop in the same three places, which is why this framework works for both.

02

Leak one: the click

You are paying for the wrong people to arrive. They leave before your page has finished loading, and you are charged for every one of them.

Search advertising charges you per click, whoever clicks. Broad keywords and a neglected negative list mean you pay for renters researching, students writing coursework, people hunting for free templates, and competitors having a look at what you are up to. None of them will ever become a client, and all of them cost the same as a genuine prospect.

What the wrong clicks look like

BUYS ENQUIRIES

+ Phrases showing intent to act: "remortgage adviser near me", "pension transfer advice"
+ Location added where you actually take clients
+ Ad copy that names the situation, not the service category
+ A negative list reviewed at least monthly

BUYS NOISE

- Single broad words: "mortgage", "pension", "investment"
- Anything paired with free, salary, calculator, jobs, course, template
- Broad match left running unattended
- One ad group holding forty unrelated keywords

The fix is unglamorous, which is exactly why it gets skipped. Tighten the keywords to phrases that show intent, and maintain a negative list properly. Good ad copy should repel the wrong people as deliberately as it attracts the right ones. If your ad mentions a minimum pot size or a specific situation, the browsers self-select out and stop costing you money.

TRY THIS TODAY

In Google Ads open the search terms report for the last ninety days. Read the actual phrases people typed before clicking. Add anything irrelevant as a negative keyword. On a neglected account this alone commonly removes a meaningful share of wasted spend, and it takes about twenty minutes.

> *The goal is not more clicks. It is fewer, better ones.*

A quick word on volume. When you tighten targeting, click numbers fall, and if you are used to watching clicks that feels like going backwards. Watch enquiries and cost per enquiry instead. Those are the numbers that should move the right way.

03

Leak two: the page

The right person arrived. Your page then asked them to work out where to go next, and they left. This is usually the largest and cheapest leak to fix.

Most ad traffic is sent to a homepage. A homepage is a reception desk: it greets everybody and points in six directions. Someone who clicked a specific ad about a specific problem does not want six directions. They want the thing the ad promised, and one obvious way to ask for it.

You have about five seconds. In that time the page must answer three questions: what is this, is it for me, and what happens next. If the answer to any of them requires scrolling and interpretation, the back button wins.

The six blocks of a page that converts

- [ ] **Headline that matches the ad.** If the ad said pension transfer, the headline says pension transfer. This is message match, the biggest single reason pages convert or do not, and it costs nothing to fix.
- [ ] **One action, high up.** No menu, no competing links. The button says what happens: "Book my free call", never "Submit".
- [ ] **Proof before promises.** Regulatory status, years in practice, reviews, whatever is true and checkable.
- [ ] **Outcomes, not features.** Not "comprehensive advice". The actual monthly difference, or a clear yes or no on their situation.
- [ ] **The silent objections, answered.** Will this affect my credit score? Is my pot too small? Am I too early? If the page will not answer, the visitor assumes the worst.
- [ ] **Ask again, briefly.** Name and one way to reach them. Every extra field costs enquiries. Qualifying questions can wait for the call.

TRY THIS TODAY

Open the page your ads point to on your phone. Without scrolling, can a stranger tell what you are offering, whether it is for them, and what to do next? If not, that is your highest-value fix this month, ahead of any budget change.

One dedicated page per offer is the rule. Pensions and remortgages are different conversations with different worries, and one page trying to serve both will underperform two pages that each do one job properly.

04

Leak three: the follow-up

You paid for the click, you won the enquiry, and then it sat in an inbox overnight. This leak costs the most per lead, because these are the ones you had already bought.

An enquiry arrives at seven in the evening. It is answered the following afternoon. In between, that person has contacted two or three other firms, because someone comparing options rarely enquires only once. The first firm to actually speak to them has an enormous advantage, and it is usually not the firm with the best rates. It is the one that rang back first.

> *Speed-to-lead beats budget. Nearly every time.*

This is the cheapest of the three leaks to fix because it needs no additional spend at all. It needs a system, so that responding does not depend on whether you happened to be looking at your phone.

A follow-up system that works

- [ ] **Instant notification.** Every enquiry triggers a text or push alert, not just an email that joins two hundred others.
- [ ] **An automatic acknowledgement.** Within a minute, the enquirer gets a short message confirming you have it and saying when you will call. This alone stops a good number of people carrying on down their list.
- [ ] **A same-hour rule during working hours.** Written down, so it survives busy days.
- [ ] **A defined out-of-hours promise.** Enquiries after six get a call before ten the next morning. Say it in the acknowledgement and keep to it.
- [ ] **Persistence beyond the first attempt.** Most firms try once. A short sequence over several days, then a check-in later, recovers a meaningful number of leads you have already paid for.

TRY THIS TODAY

Submit your own enquiry form as a stranger would, at eight in the evening. Time how long until a human contacts you, and note what arrives in between. Whatever that experience is, it is currently the experience of every lead you buy.

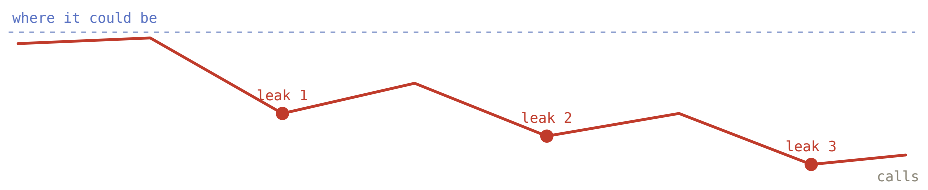
05

The maths for your own funnel

Four numbers on one line decide whether your advertising makes money. Once you can see them, you can see exactly which leak is costing you most.

Clicks become enquiries. Enquiries become booked calls. Booked calls become clients. That is the whole model, and there is nothing mysterious about it.

WHERE THE MONEY GOES



Here is the same funnel at two different page conversion rates. Nothing else changes. The ad spend is identical, the traffic is identical, and only leak two has been fixed:

STAGE	PAGE AT 2%	PAGE AT 4%
Clicks bought	1,000	1,000
Enquiries	**20**	**40**
Booked calls (at 50%)	10	20
Clients won (at 42%)	4	8
Cost per enquiry (£2,000 spend)	£100	£50

Doubling the page conversion rate doubled everything downstream and halved the cost of an enquiry, without a penny of extra ad spend. That is why the page gets fixed before the budget goes up: raising spend on an unfixed funnel just buys a bigger version of the same problem.

Run your own numbers

- [ ] **Clicks last month.** From your ads platform.
- [ ] **Enquiries last month.** Real ones, from your inbox or CRM.
- [ ] **Divide.** Enquiries divided by clicks, times one hundred. That is your page conversion rate. Under two per cent points at leak two.
- [ ] **Booked calls divided by enquiries.** Below about a third points at leak three.
- [ ] **Spend divided by enquiries.** Your cost per enquiry. Compare it to what a client is worth to you.

Whichever ratio is worst is where your money is going, and where to start.

What to do with all this

Work through the three leaks in order. The click, the page, the follow-up. Fix the worst one first and measure for a month before changing anything else.

If you would rather not do it alone, I look at funnels for brokers and financial advisers in the UK and US, and I offer a free fifteen-minute teardown. You bring your current ads and the page they point to. I mark up where the money escapes while you watch, and tell you the one fix to make first.

The notes are yours whether or not we ever speak again. There is no pitch deck, and it is capped at fifteen minutes.

BOOK THE FREE TEARDOWN →

buildwithmaha.com/book

IF WE DO WORK TOGETHER

First qualified lead within 30 days of launch, or your money back. Your ad spend is paid directly to the platforms and never passes through my account, so it stays yours regardless, and everything I build is yours to keep.

Written by Mahadev, who runs BuildWithMaha as a one-person operation. The person who audits your funnel is the person who builds it and the person who answers when something looks wrong.

dev@buildwithmaha.com
linkedin.com/in/buildwithmaha
buildwithmaha.com