MyIntentData™ for Mortgage

EXECUTIVE BRIEF

The Intelligent Data Marketing System™

For mortgage brokers and loan officers. From attention to intention, and from raw intent data to funded loans, without buying the same rate-shopper leads as everyone else.

The shift from the attention economy to the intent economy, quantified, sourced, and applied.

July 2026 | elitewealthnetwork.com · myintentdata.com

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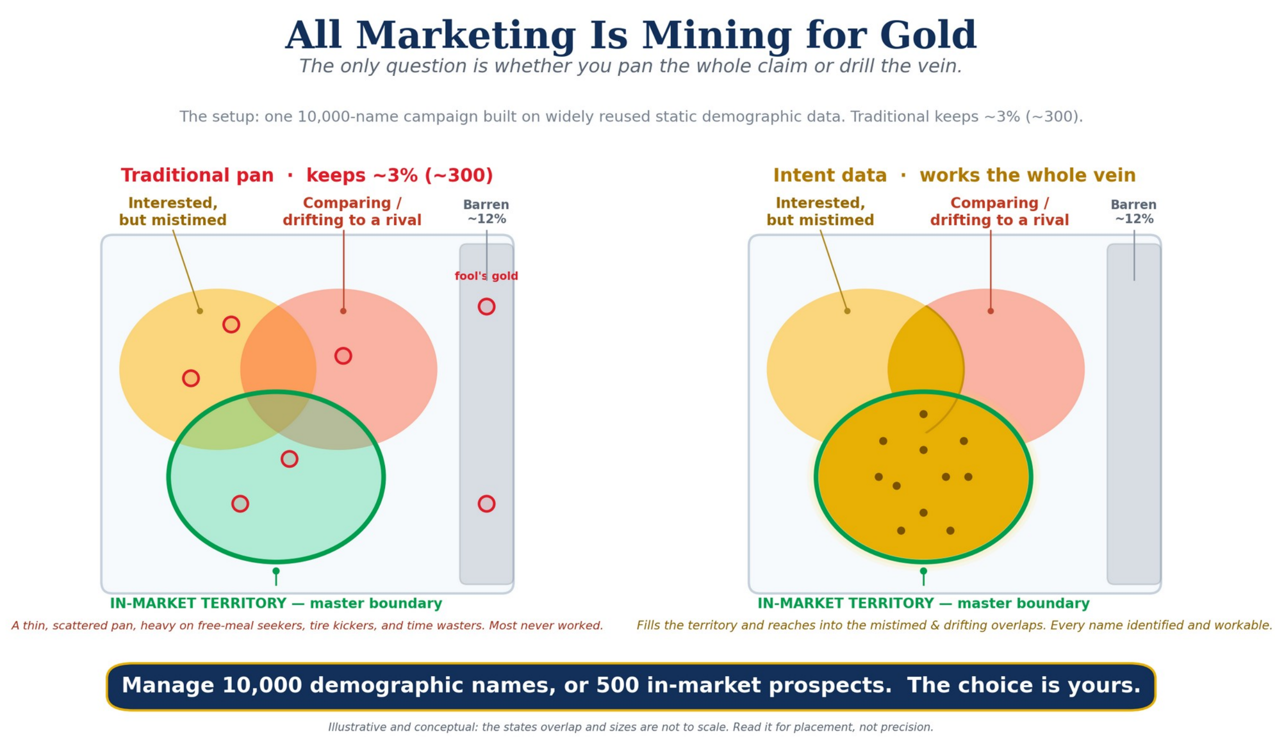
1. Executive Summary

For a century, marketing has been an attention business. Buy enough reach, repeat the message often enough, and a small fraction of the audience, historically about 3%, responds. A 3 to 4% response to a prospecting campaign is still considered a strong result. But you paid to reach the whole audience. That 3% is simply the slice that happened to be ready on your day, in your channel.



All marketing is mining for gold: the traditional pan keeps a thin, scattered ~3%, while intent data works the whole in-market vein and the near-market it recovers (illustrative and conceptual).

THE CORE IDEA

Attention marketing keeps roughly the 3% who respond today. The Intelligent Data Marketing System™ (IDMS™) reaches the rest of the demand you created, and, unlike a raw data feed, it hands you the reports, record data sheets, and ready-to-send content to turn that demand into booked revenue. The advantage is concentration: instead of paying to reach a whole ZIP to find the few who are ready, you reach the few directly. IDMS™ is delivered as one system, records and the deployment Playbook together, not data alone.

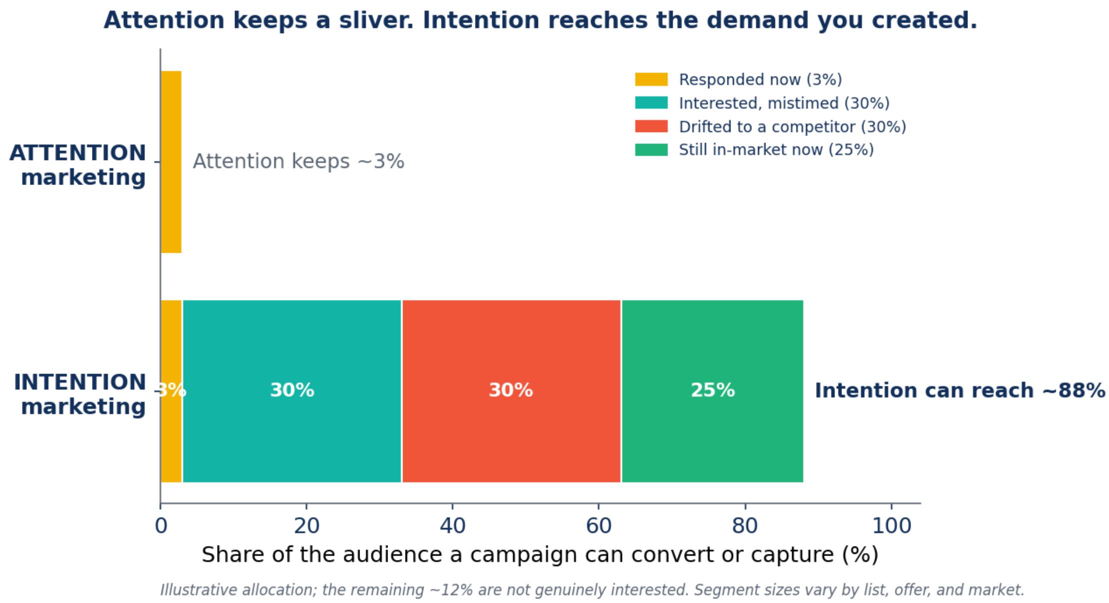


Figure 1. Where a broadcast campaign's demand actually goes (illustrative allocation).

2. The Attention Era and Its 3% Ceiling

Every traditional channel, direct mail, seminars, webinars, radio, television, print, Facebook, and the rest, was built to do one thing: capture attention and bend it toward a brand. The playbook was reach and frequency: put the message in front of enough people enough times, and a sliver of the audience raises a hand.

That sliver has always been small and remarkably consistent. A 3% response to a prospecting drop counts as a success. The entire economic model of attention marketing is built on monetizing roughly the top few percent of any audience, the people who happened to be ready at the moment the message reached them.

> *"Attention marketing was never built to move the market. It was built to skim the small share of the market that was already moving."*

~3% **~60%** **~40%**

Your response to marketing	Of that response: free-stuff seekers, tire kickers, time wasters	Of that response: actually in-market, and only by luck

ZERO INTENT QUALIFICATION: LUCK OF THE DRAW

That 3% response is bad enough. Roughly 60% of even that is free-meal seekers, free-information grabbers, tire kickers, and time wasters. Only about 40% is genuinely in-market, and only by chance, because the list was built on static demographics alone, with no intent check at all. Which names are actually in-market is pure luck of the draw. Intent data removes the luck: every record is identified as in-market.

3. Why the Attention Model Is Breaking

Several forces are compounding at once. Individually each is a headwind; together they explain why attention-based returns have been sliding for a decade. Each claim below is sourced in the References.

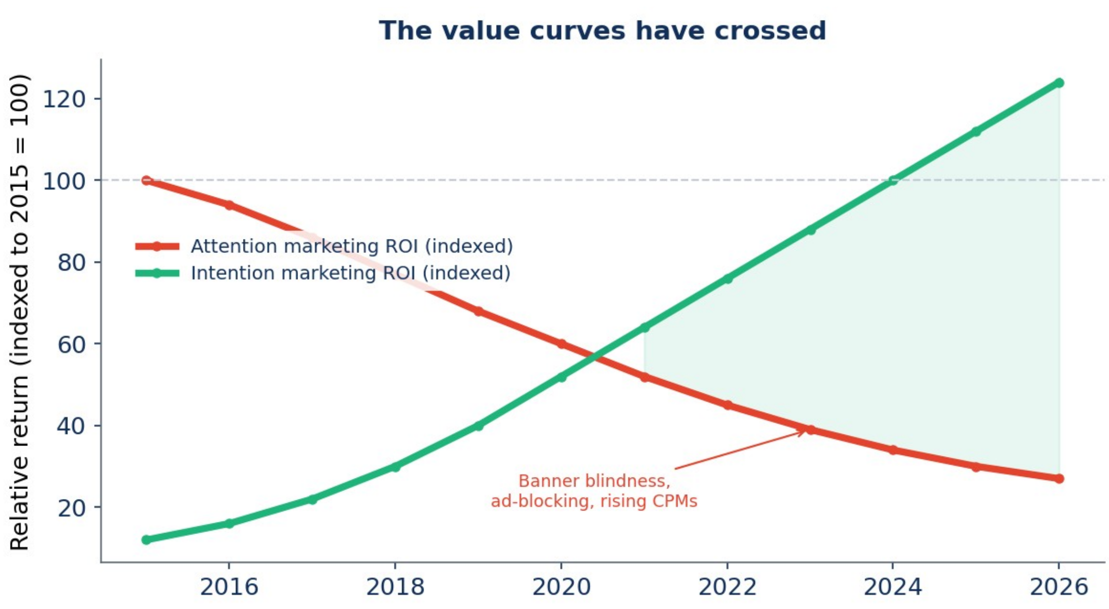


Figure 2. Illustrative view of the two ROI curves over the past decade.

1. Audiences ignore, skip, and block ads

Banner ‘blindness’ has been documented by the Nielsen Norman Group across three decades: people simply do not look at things that resemble ads. The numbers follow, display click-through rates hover around 0.05 to 0.10%, and roughly 30% of internet users (about 1.77 billion people) now run ad blockers. A large share of paid reach is gone or ignored before a campaign begins.

2. Acquisition costs keep climbing

As response falls, cost rises to compensate. Independent benchmarks put the increase in customer acquisition cost at roughly 222% over eight years and about 60% over the last five, a squeeze that turns thin response rates into unsustainable economics.

3. The buyer moved first

4. The tracking foundation is crumbling

5. Most “traffic” is not even human

4. The Intent Economy: A Definitional Shift

Intention marketing is not a better version of attention marketing. It is a different discipline aimed at a different moment. Attention interrupts people who are not thinking about you. Intention answers people already looking for what you sell. The distinction runs through every dimension of how a campaign is conceived, targeted, and measured.

Dimension	Attention Marketing	Intention Marketing
Primary goal	Brand awareness and reach	High-converting action and utility
Buyer state	Passive, scrolling, consuming content	Active, researching or solving a problem
Timing	Interruptive; relies on ad repetition	Predictive; reaches people at the moment of need
Primary data	Impressions, CTR, demographic segments	First-party plus intent signals and behavioral triggers
Strategy	Broad, one-way messaging	Personalized, solution-oriented outreach

Measured by	Reach, frequency, CPM	Return on Marketing Spend (ROMS)
Competitive edge	Audiences rivals can also buy	Demand captured before it reaches a competitor

Table 1. The same buyer, two fundamentally different ways to reach them.

> *“Better audiences beat better optimization, every time.”*

5. Where the Other 97% Goes

The clearest way to feel the difference is to follow the money after a broadcast campaign. Picture the full audience you paid to reach for a considered purchase, a new roof, an HVAC system, a financial advisor, a software platform. Good marketing works on the whole audience: it raises a question and moves the needle. But it captures only the few who are ready that day.

~3%	~30%	~30%	~25%
Responded to you now	Interested, but mistimed	Drifted toward a competitor	Still in-market right now

THE ECONOMICS IN ONE LINE

Every buyer you reach from the ‘drifted toward a competitor’ band is revenue you recover and a rival loses, often funded by their ad spend, not yours. IDMS™ is the system to identify that demand and keep reaching it until the buyer chooses you.

WHY DEMOGRAPHICS CANNOT FIND THEM

This is not a targeting problem a better mailing list can fix. For a high-consideration consumer purchase, an annuity, life insurance, a financial advisor, a new roof, the share of the audience actually in-market at any single moment is small, roughly 0.5% to 3% (Figure 4). A list built on demographics alone has no way to tell which names those are, so it is luck of the draw and most of the spend lands on people who are not buying now. Intent data identifies them directly, which is why concentration, not reach, is the entire game.

6. Introducing ROMS: Return on Marketing Spend

The industry's default scorecard, ROAS (Return on Ad Spend), quietly encodes the attention worldview: it measures the return on money handed to ad platforms, as if the platform were the business. For most owners that framing is both narrow and a little demoralizing, it credits the walled garden, not the strategy.

ROMS, DEFINED

ROMS = Revenue attributable to marketing divided by total marketing spend (media plus data plus tools plus labor). Where ROAS asks what the ad platform returned, ROMS asks what your marketing returned, the question an owner actually cares about.

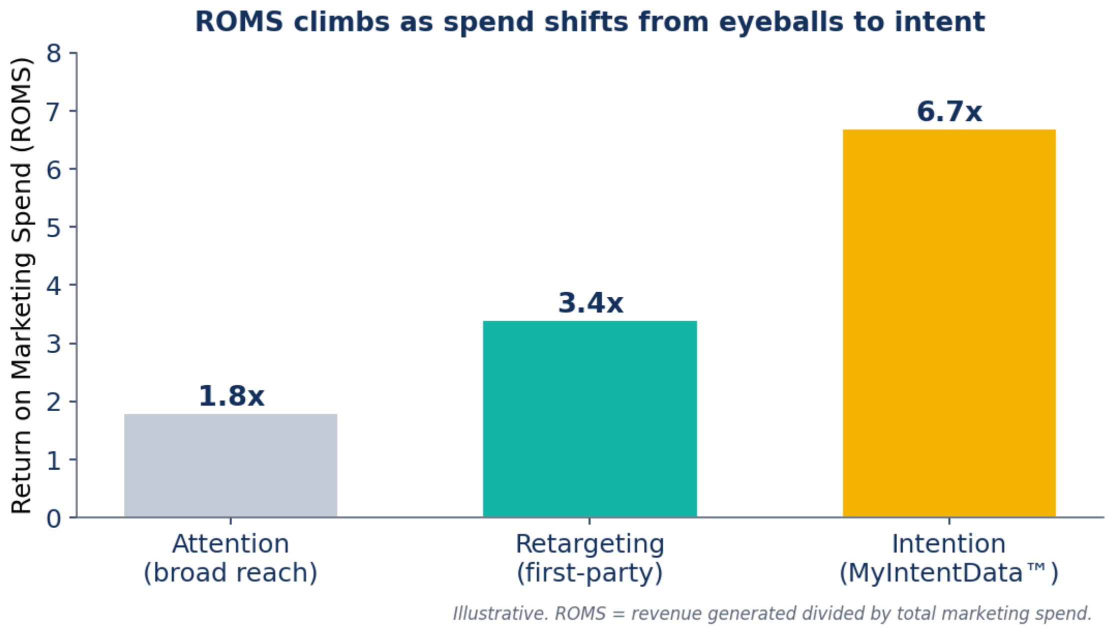


Figure 5. ROMS rises as spend moves from broad reach to identified intent (illustrative).

The reason ROMS climbs is concentration. Because a demographic list is chosen without any intent check, most of who you pay to reach is not in the market right now, luck of the draw. Reaching the whole audience, a 10,000-piece mailer, a rented seminar room, a radio flight, a boosted social post, means paying for the large majority who are not buying now. Concentrate the same budget on the identified in-market few and the denominator collapses: fewer pieces, fewer dials, less airtime, all aimed at people already leaning in. Cost per acquired client falls even as conversion rises.

THE EFFICIENCY CASE, IN ONE LINE

Same budget, two outcomes. Sprayed across a whole ZIP to find the roughly 1 to 2% who are ready, cost per acquired client stays high and climbs as media costs climb. Concentrated on identified, in-market records, the same dollars reach far more ready buyers, so cost per client falls. ROMS is the scorecard that makes it visible, and it puts seminars, radio, television, webinars, social, and direct mail on one honest number instead of each channel's flattering vanity metric.

FOLLOW-UP YOU CAN ACTUALLY DO

Reach is not follow-up, and this is where the efficiency truly compounds. Traditional marketing only ever follows up on the roughly 3% who raise a hand, because working all 10,000 names with a real drip, by email, letter, and phone, almost never happens; in practice it is skipped in nearly every case. A focused list of 300 to 500 identified in-market prospects is small enough to actually work every name, with a genuine multi-touch cadence sustained until they choose you. That is not just cheaper reach, it is follow-up you can realistically execute, which is where marketing value goes through the roof.

7. The Cold-Data Equivalent: How Much Would You Have to Buy?

A fair way to size the advantage is to ask a simple question: how much cold, purchased contact data would you have to buy to surface the same in-market buyers a focused intent pull identifies directly? Only a small share of even a well-targeted demographic list is actively in-market at any moment. For the high-consideration purchases we serve, that share is roughly 1 to 1.5%, so a cold list has to be many times larger, on the order of 15 to 25 times, just to contain the same number of ready buyers, and it still cannot tell you which ones they are.

Level	MyIntentData™ records	Cold data to match (about 20x)
Starter	500	~10,000
Growth	1,500	~30,000
Market	5,000	~100,000

Table 2. Reaching the same in-market buyers: intent records versus cold attribute data (illustrative; based on a ~1 to 1.5% point-in-time in-market share, roughly the midpoint of a 15 to 25x range).

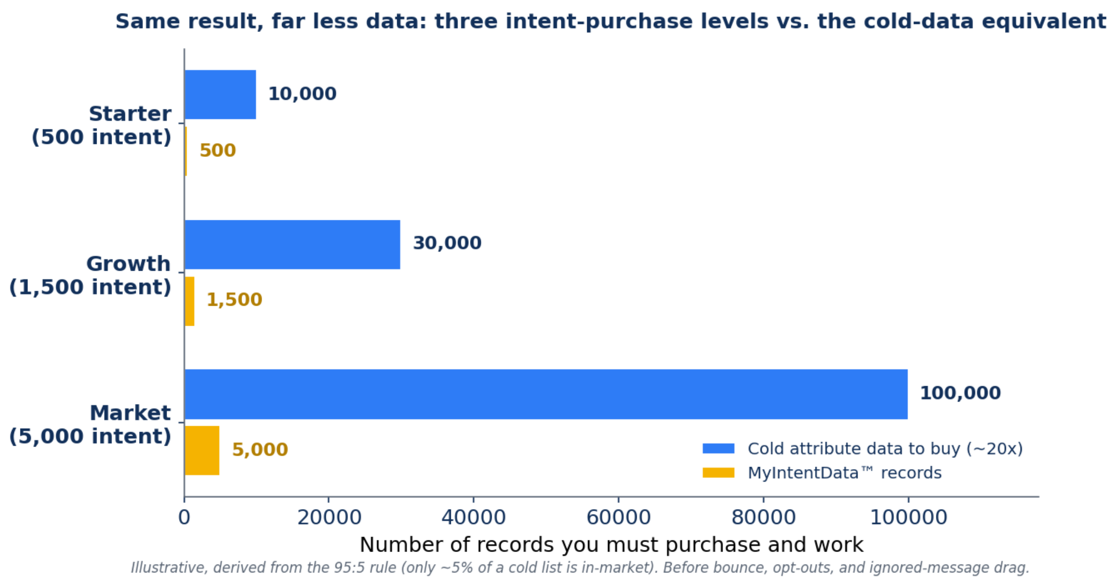


Figure 7. Three intent-purchase levels and the cold-data volume needed to match each.

THE VOLUME GAP

To match the in-market buyers a focused pull of 500 intent records identifies, you would sift roughly 10,000 cold contacts, about twenty times the volume, and still pay to message the roughly 9,500 who are not ready, because a cold list cannot tell you which of them are in-market.

8. The Intelligent Data Marketing System™ (IDMS™)

Buying data is not the same as getting results. Most vendors hand you a spreadsheet of raw signals and wish you luck. That raw data is their whole product, and it leaves you to build the content and the process before a single prospect hears from you. The Intelligent Data Marketing System™ from Elite Wealth Network is different. It is a full-circle system that starts with intent and does not stop until you have something you can send.

1. Model the intent, by vertical

IDMS™ models intent data for your specific business vertical, so the signals map to how your buyers actually behave, not a generic average.

2. Transform raw data into something usable

It takes the overwhelming raw data that is most competitors' only deliverable and, through our exclusive process, transforms it into clear, actionable reports and expanded, easy-to-understand record data sheets built for real marketing and sales outreach.

3. Hand you the content, the Records-To-Revenue Tactical Playbook™

4. Go one to one, Digital DNA Power Marketing™

Integrated, not optional

The Playbook is not an add-on. Records without deployment fall flat for the many end users who are not marketers, so IDMS™ is delivered as one system: the modeled records and the done-for-you content together. It is included on every qualifying order, a single pull of 500 or more records and all 90-day and 12-month programs, so you are never left with data and no way to use it.

FOUNDERS OFFER: ONBOARDING FEE WAIVED (FIRST 100 ORDERS)

The one-time onboarding that creates and delivers your Records-To-Revenue Tactical Playbook™ is normally $2,997, the same for every cadence. For the first 100 qualifying orders it is WAIVED in full, a $2,997 value at no cost: your order shows the $2,997, then a Founders credit brings it to zero. Qualifying orders are single-pull orders of 500 or more records and all 90-day and 12-month programs; single-pull orders under 500 records do not include the Playbook. Records are billed separately by the cadence you choose. Spots are limited, and offer terms apply.

RAW DATA VERSUS A SYSTEM

Most vendors sell the raw material. IDMS™ delivers the finished result: modeled intent, usable reports and record data sheets, and the content to deploy them. That is the full circle, from a signal to booked revenue.

9. How You Receive It: The MyIntentData™ Platform

IDMS™ is delivered through the MyIntentData™ platform. Instead of paying to broadcast to a whole ZIP code and hoping a few percent respond, you receive identified, in-market records for the territories you choose, and you only pay for records actually delivered.

1. Price it

Model records, ROI, and cost for your vertical in the calculator, so the economics are clear before you commit. Records are billed by the cadence you choose: a single pull, a 90-day refresh, or a 12-month program.

2. Request it

3. We confirm

4. You deploy

10. For Mortgage Brokers & Loan Officers

A mortgage is time-sensitive and rate-sensitive, and the shopping starts online: checking rates, running affordability numbers, and comparing lenders, often before anyone talks to a loan officer. Rate-shopper lead services and mailers reach a broad list, or a lead already sold to several officers, and convert the few ready that week. IDMS™ reaches the households actually shopping a loan right now, so you get there first, and you get there alone.

- Stop buying rate-shopper leads resold to the loan officers across town.
- Reach the households actively researching a purchase, a refinance, and rates in your area now.
- Recover the borrowers who would otherwise fund with whoever called first.
- Deploy the done-for-you Records-To-Revenue Tactical Playbook™ instead of writing every email, letter, and script yourself.
- Own the records in your territory, and measure the whole effort with ROMS.

Dimension	Traditional mortgage marketing	IDMS™
Who you reach	Rate-shopper leads resold to several loan officers, a mailed ZIP	Households actively researching a purchase, a refinance, and rates now
Timing	Your mail drop, or a lead already worked by others	The moment they begin shopping a loan
Typical yield	About a 3% response is a good day	Concentrates spend on the households actually in-market now
Exclusivity	Shared leads are sold to your competitors	Own the records in the territory you choose
The content	You write the emails, letters, and scripts	Done for you in the Records-To-Revenue Tactical Playbook™
Measured by	Cost per lead	ROMS (Return on Marketing Spend)

Table 3. Traditional mortgage marketing versus the Intelligent Data Marketing System™ (illustrative).

11. Objections & Realities

“Is this just another data vendor?”

No. A data vendor sells raw signals and stops there. IDMS™ models the intent, transforms it into reports and record data sheets you can actually use, and includes the Records-To-Revenue Tactical Playbook™ so the outreach content is done for you. The data is the starting point, not the product.

“Is this just retargeting?”

Retargeting acts only after a buyer has already found you. IDMS™ acts before, reaching in-market buyers who have not yet reached you, then supports durable, owned follow-up. Retargeting is a tactic inside the larger intent strategy.

“What about privacy and compliance?”

Intent data is not consent. All outbound must follow the applicable rules, TCPA, CAN-SPAM, and Do-Not-Call requirements, plus suitability standards such as the NAIC and state insurance rules where they apply. Used properly, an intent-and-first-party approach is more durable than the third-party cookie tracking it replaces. This paper is educational and not investment, tax, insurance, or legal advice; consult qualified counsel on your program.

“Will it survive the death of cookies?”

12. Getting Started

The shift from attention to intention does not require replacing your stack. It requires adding the system your competitors are missing.

- Model your numbers in the calculator to see the cost and ROI for your vertical.
- Choose your territory and request in-market records for the areas you serve.
- Deploy the Records-To-Revenue Tactical Playbook™, an Elite Wealth Network exclusive, and set ROMS as the scorecard.
- Ask about Digital DNA Power Marketing™ when you want one-to-one, propensity-based outreach.

Elite Wealth Network, Inc. built the Intelligent Data Marketing System™ to make this practical for businesses that cannot afford to waste a dollar on attention that never converts. The market in motion is already researching your category. The only question is whether it finds you, or the competitor whose message arrives first.

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The one-time onboarding that creates and delivers your Records-To-Revenue Tactical Playbook™ is normally $2,997, the same for every cadence. For the first 100 qualifying orders it is WAIVED in full, a $2,997 value at no cost: your order shows the $2,997, then a Founders credit brings it to zero. Qualifying orders are single-pull orders of 500 or more records and all 90-day and 12-month programs; single-pull orders under 500 records do not include the Playbook. Records are billed separately by the cadence you choose. Spots are limited, and offer terms apply.

MODEL IT, THEN OWN YOUR TERRITORY

Compare your current marketing costs and download the sourced studies at elitewealthnetwork.com and myintentdata.com. See who is in-market for what you sell, and capture the demand you are already paying to create.

Request a Demo

REQUEST A DEMO

See who is in-market for what you sell. Scan to book a 30-minute call, or reach us directly.

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elitewealthnetwork.com · myintentdata.com

Scan to book a 30-minute demo

References & Sources

Every factual claim in this paper is supported by at least three independent sources, each opened and verified as live and on-point in July 2026. Sources are grouped by the claim they support.

Claim 1. Traditional advertising increasingly fails to capture attention: banner ‘blindness’ is well documented, display click-through rates sit near 0.05 to 0.10%, and roughly 30% of internet users now run ad blockers.

- Nielsen Norman Group, “Banner Blindness Revisited” (documented across three decades), https://www.nngroup.com/articles/banner-blindness-old-and-new-findings/
- Smart Insights, average display/banner CTR about 0.05 to 0.10%, https://www.smartinsights.com/internet-advertising/internet-advertising-analytics/display-advertising-clickthrough-rates/
- Backlinko, 29.5% of internet users use ad blockers (about 1.77B users), https://backlinko.com/ad-blockers-users

Claim 2. The cost of acquiring a customer has risen sharply, roughly 222% over the past eight years and about 60% in the last five.

- SimplicityDX, CAC up 222% over the decade (about $19 to $29 per customer), https://www.simplicitydx.com/blogs/customer-acquisition-crisis

- GTM 8020, CAC surged 222% over eight years; up 60% over five, https://www.gtm8020.com/blog/customer-acquisition-cost-statistics
- Genesys Growth, CAC benchmarks: up about 60% across sectors over five years, https://genesysgrowth.com/blog/customer-acquisition-cost-benchmarks-for-marketing-leaders

Claim 3. Only a small share of a market is buying at any moment. Business-to-business research frames this as the 95:5 rule (about 5% in-market). For the high-consideration consumer purchases we serve, annuities, life insurance, financial advice, roofing, and home improvement, independent industry data puts the true point-in-time in-market share even lower, on the order of 0.5% to 3%. That makes concentration, not reach, the advantage.

- Ehrenberg-Bass Institute, the 95:5 rule as origin of the idea (Prof. John Dawes), https://marketingscience.info/news-and-insights/the-955-rule-why-b2b-growth-starts-long-before-the-purchase
- LinkedIn B2B Institute, 95% of buyers are out-market at any time (business-to-business context), https://business.linkedin.com/advertise/resources/b2b-institute/b2b-research/trends/95-5-rule
- LIMRA, final U.S. retail annuity sales $464.1B in 2025, a base for real annuity purchase rates, https://www.limra.com/en/newsroom/news-releases/2026/limra-final-u.s.-retail-annuity-sales-set-new-sales-high-totaling-$464.1-billion-in-2025/
- LIMRA, U.S. individual life insurance new premium tops $17.5B in 2025, https://www.limra.com/en/newsroom/news-releases/2026/limra-u.s.-individual-life-insurance-new-premium-tops-$17.5-billion-to-set-new-sales-record-in-2025/
- Cerulli Associates, retail investor advice relationships and advisor-switching intent, https://www.cerulli.com/press-releases/affluent-investors-are-more-reliant-on-advisors-than-ever-before
- Roofing industry data, roughly 5 million roofs installed a year, about 80% asphalt shingle, https://www.rubyhome.com/blog/roofing-stats/

Claim 4. Buyers now run most of the purchase journey themselves and prefer minimal sales contact; a majority say they want a largely rep-free experience.

- Gartner, B2B Buying Journey: 75% of buyers prefer a rep-free experience, https://www.gartner.com/en/sales/insights/b2b-buying-journey
- Gartner (press release, Jun 2025), 61% prefer a rep-free experience; 73% avoid irrelevant outreach, https://www.gartner.com/en/newsroom/press-releases/2025-06-25-gartner-sales-survey-finds-61-percent-of-b2b-buyers-prefer-a-rep-free-buying-experience
- Demand Gen Report, Gartner: 67% of B2B buyers prefer a rep-free experience, https://www.demandgenreport.com/industry-news/news-brief/gartner-67-of-b2b-buyers-prefer-a-rep-free-experience/52142/

Claim 5. The average website converts only a low-single-digit share of its visitors, so the large majority, on the order of 97%, leave without acting.

- Ruler Analytics, average conversion rate about 3.3% across industries, https://www.ruleranalytics.com/blog/insight/conversion-rate-by-industry/
- Invesp, overall average about 3.3%; ecommerce about 2.5 to 3%, https://www.invespcro.com/cro/conversion-rate-by-industry/
- Littledata, average ecommerce conversion rate about 1.4% (2,800 sites), https://www.littledata.io/average-website-performance

Claim 6. Nearly half of all internet traffic is non-human: bots made up 49.6% of traffic in 2023, the highest level on record.

- Imperva (Thales), 2024 Bad Bot Report: bots 49.6% of traffic; humans 50.4%, https://www.imperva.com/company/press_releases/bots-make-up-half-of-all-internet-traffic-globally/
- Thales, “The Rise of the Bad Bots”: nearly half (49.6%) of traffic is bots, https://cpl.thalesgroup.com/blog/identity-data-protection/imperva-2024-bad-bot-report-insights-and-solutions
- SecurityBrief, “Half of online traffic in 2024 generated by bots”, https://securitybrief.co.uk/story/half-of-online-traffic-in-2024-generated-by-bots-report-finds

Claim 7. The third-party tracking that powers attention-era targeting is fragmenting: Safari blocks third-party cookies by default and Google keeps shifting its cookie plans.

- Apple WebKit, Safari fully blocks third-party cookies by default (since 2020), https://webkit.org/blog/10218/full-third-party-cookie-blocking-and-more/
- Google Privacy Sandbox, maintaining cookie choice; no new deprecation prompt (Apr 2025), https://privacysandbox.google.com/blog/privacy-sandbox-next-steps
- OneTrust, Google drops plans for a third-party-cookie choice prompt in Chrome, https://www.onetrust.com/blog/google-drops-plans-for-third-party-cookie-choice-prompt-in-chrome/