



How 1.oak Financial Uses Snappy Kraken to Scale Lead Nurturing Across Nearly 34,000 Contacts

At a Glance

Firm: 1.oak Financial

Featured Advisor: Mike Milligan

Team Size: 22

Business Model: 90% virtual

Primary Focus: Tax-first financial planning, investment allocation, insurance, legacy planning, and long-term care planning

Challenge: Staying top of mind with prospects who were interested, but not ready to take action

Solution: Snappy Kraken leads nurturing campaigns, timely emails, social posts, landing pages, and automated follow-up

Key Result: 1.oak Financial has used Snappy Kraken to nurture **33,903 contacts** and send **1.4 million emails**

Results Snapshot

Metric	Result
Contacts nurtured	33,903
Social posts published	299
Emails sent	1.4M
Email opens	348,925
Email open rate	25.7%
Email clicks	47,794
Form submissions	482

For 1.oak Financial, these numbers represent more than marketing activity. They represent ongoing visibility with prospects, clients, and contacts who may not be ready to make a financial decision today, but may be ready months or years from now.

A Tax-First Financial Planning Firm With a Marketing-First Mindset

1.oak Financial was built around a clear belief: every client lives a one-of-a-kind life, so every financial plan should be one of a kind, too.

For Mike Milligan, founder and chairman of 1.oak Financial, that starts with tax planning.

“Taxes are the biggest expense we all face,” Mike said. “There’s nobody immune to that. Our practice is primarily a tax-planning-first practice.”

The firm also helps clients with investments, insurance, legacy planning, long-term care planning, and full-scope financial strategies. But 1.oak Financial leads with taxes because Mike believes that it is often the largest financial problem clients face.

The name itself reflects the firm’s philosophy. 1.oak stands for “one of a kind,” and the firm’s planning process is built around each client’s unique life, story, resources, and goals.

That same thinking carries into Mike’s approach to marketing.

He did not come to Snappy Kraken looking to learn why marketing matters. **He already knew.**

Mike came in with a **strong understanding** of brand, lead nurturing, prospect psychology, ROI, and the importance of consistent communication. Snappy Kraken became the system that helped his team scale those ideas across a growing database of contacts.



The Challenge: Most Prospects Are Not Ready Right Away

One of the biggest marketing challenges for financial advisors is timing.

A prospect may attend an event, click an ad, download a resource, or respond to a campaign but that does not mean they are ready to schedule a meeting immediately.

Mike understands this better than most.

“Only really 3% of the population is ready to make a financial decision at any time,” Mike said. **“It doesn’t mean that somebody in the future will not have the same opportunity. It’s just at the point in time when you meet the lead, are they ready?”**

For 1.oak Financial, the issue was not simply generating leads.

The firm was already active in marketing, in many ways they were ahead of other branches similar in size. They had used seminars, webinars, mailers, social campaigns, open houses, LinkedIn outreach, and other lead generation strategies. But after a lead entered the business, the next challenge was staying in front of that person until the timing was right.

Without a disciplined lead nurturing system, prospects could end up in a CRM or spreadsheet. Follow-up depended on someone remembering when to reach back out.

That created a familiar problem for growth-minded advisors: the firm could pay to obtain a lead, but if that person was not ready immediately, the opportunity could go quiet.

“ The key is to be present when a prospect is ready to make a decision. It doesn’t mean you’re winning the business. It just means you’re in the game. ”

Mike saw the opportunity differently.

If 1.oak Financial could keep communicating with leads it had already earned or procured, the firm could increase the long-term return on its marketing investment.

“What Snappy allows you to do is... stay in front of a lead that you’ve already paid for,” Mike said. **“You’re not having to consistently buy high-ticket leads when you buy them once and then drip on them for a long period of time.”**



From Marketing Knowledge to Marketing Execution

Mike has long believed that successful advisors must become more than technical financial planners.

After the 2009 financial crisis, he began studying which advisors were growing and why. What he noticed changed the way he thought about his role as a business owner.

“When I looked around at the best financial planners who were growing at that time, what they had evolved into were marketers and media personalities,” Mike said.

That realization shaped the way he built 1.oak Financial.

Mike studies marketing intentionally. He surrounds himself with marketers, attends marketing-focused events, and thinks deeply about communication, positioning, and brand. In his view, a strong brand should make the sales process easier because prospects already understand who you are, what you stand for, and why your firm matters.

“To me, the real goal of a company when you build a brand is... a marketing department’s job is to make salespeople’s job almost irrelevant because the marketing does the selling for the company,” he said.

That is why Snappy Kraken was not simply another email tool for 1.oak Financial.

Mike did not need a blank platform that required his team to create every hook, call to action, timely message, and campaign from scratch. He needed a system that could support a mature marketing strategy while still giving his team the control to choose what aligned with the firm’s voice and audience.

He described Snappy Kraken as a **“done with you”** system rather than a **“done for you”** system. In his experience, Snappy Kraken provides options, recommendations, and campaigns while 1.oak Financial still decides what fits its practice and clients.

For a *marketing-savvy advisor*, that distinction matters.

Snappy Kraken did not replace Mike’s marketing strategy. It helped him operationalize it.

“ When I find my voice, when I have something good to share with my clients and prospects, we put it out through Snappy Kraken. ”



The Solution: Automated Lead Nurturing at Scale

Once 1.oak Financial saw how Snappy Kraken could support its larger marketing strategy, the platform became part of the firm's lead management process.

Today, when new leads enter the business, they are added to Snappy Kraken campaigns. That allows the firm to introduce prospects to the brand and keep communicating over time.

Mike said 1.oak Financial generally receives **250 to 500 leads per month**, and those leads are introduced into Snappy Kraken as part of the firm's process. The team also audits its Snappy Kraken database annually to remove unresponsive contacts and maintain list quality.

That system has helped 1.oak Financial nurture **33,903 contacts** through consistent digital communication.

For advisors, that is the real lesson: lead generation and lead nurturing are not the same thing.

Lead generation creates the first opportunity. Lead nurturing keeps the firm visible until the prospect is ready.

Mike shared one example that shows why this matters. A prospect attended an in-person event in 2017. Years later, in 2024, she reached out after staying connected through the firm's ongoing communication. She told 1.oak Financial they were professional, kept up with what was going on, and she wanted to talk. She became a client in 2024.

That prospect was not lost.

The timing simply had not arrived yet.



Timely Emails Help 1.oak Financial Communicate When It Matters Most

One of the most valuable Snappy Kraken features for 1.oak Financial has been timely emails.

The firm does not use them constantly. Mike said the team may use timely emails only four or five times a year. But when they do, the purpose is specific: communicate quickly around issues that matter to prospects and clients.

Those topics may include market drops, gold and silver, geopolitical events, or other financial news that creates urgency, fear, confusion, or questions.

“The timely email side allows us to go one-to-many in our messaging really, really fast,” Mike said. **“That’s the biggest power... the biggest thing we’ve used with Snappy that we never had with the marketing program before.”**

For 1.oak Financial, speed matters.

When markets shift or headlines create concern, prospects may be looking for guidance. Timely emails give the firm a way to respond at scale without manually calling or emailing every contact one by one.

That is especially valuable for a firm with tens of thousands of contacts in its database.

Multi-Channel Marketing Extends the 1.oak Financial Brand

Email is a major part of 1.oak Financial’s nurturing strategy, but it is not the only channel.

Through Snappy Kraken, the firm has also published **300 and counting social posts**, helping extend brand visibility beyond the inbox.

This aligns with Mike’s broader belief that advisors need to show up in more than one place. In the interview, he discussed how they use LinkedIn, direct messages, email campaigns, and other touch points to stay visible with prospects.

That multi-channel presence matters because different prospects pay attention in different ways.

Some may open emails. Some may click social posts. Some may visit landing pages. Some may quietly observe for months before finally reaching out.

For 1.oak Financial, Snappy Kraken helps connect those touchpoints into a more consistent brand experience.



The Results: 1.4 Million Emails, Nearly 48,000 Clicks, and 500+ Form Submissions

Since using Snappy Kraken, 1.oak Financial has built a measurable lead-nurturing engine.

The firm has nurtured **33,903 contacts**, sent **1.4 million emails**, generated **348,925 email opens**, achieved a **25.7% email open rate**, earned **47,794 email clicks**, driven, received **500+ form submissions**, and published **300 social posts with** Snappy Kraken.

For Mike, those results reflect a larger strategic point: Snappy Kraken helps the firm stay present with people who may not be ready to buy today.

“ Snappy Kraken is a great marketing tool that you can pair together with a more active lead generation side. When you put both together, it really does increase the return on investment. ”

In other words, Snappy Kraken works best when it is connected to a larger marketing plan.

For 1.oak Financial, active lead generation brings people into the ecosystem. Snappy Kraken keeps them warm. The platform helps replace hours of manual follow-up with consistent, automated brand communication.

“ What Snappy does is replace the need for you to spend hours upon hours cold calling old prospects and trying to warm them up yourself. ”



Why This Matters for Other Financial Advisors

Many advisors think of marketing as a way to get a prospect to act immediately.

Mike thinks more long-term.

A prospect who does not schedule today may still become a client later. But that only happens if the advisor stays visible, relevant, and credible in the meantime.

This is where many firms lose opportunities. They generate leads, follow up once or twice, and then move on. Months later, that same prospect may make a financial decision with someone else simply because that other advisor was more visible at the right time.

Mike described the disappointment clearly: **“There is nothing worse than following up with a prospect a year later and hearing that they already bought an annuity or moved their account somewhere else.”**

Snappy Kraken helps 1.oak Financial avoid that problem by keeping the firm in the game.

“The key is to be present when a prospect is ready to make a decision,” Mike said. **“It doesn’t mean you’re winning the business. It just means you’re in the game.”**

That is the story other advisors can learn from.

1.oak Financial is not using Snappy Kraken as a magic lead source. It is using the platform as a strategic nurturing system that supports an already thoughtful marketing plan.



Mike's Advice to Other Advisors

Mike's advice to other financial advisors is direct: be willing to try solutions that can help your future practice grow.

He sees many advisors staying in the same rut, relying on the same old tactics, and hesitating to change. But in his view, the cost of inaction compounds over time.

“The future version of your practice, of your business is going to suffer from the decisions you don't make today.”



He also sees a generational communication challenge in financial services.

Baby Boomers, Gen X, Millennials, and Gen Z often communicate differently, consume information differently, and respond to different types of outreach. Advisors who rely on one outdated channel may struggle to stay relevant across generations.

Snappy Kraken helps 1.oak Financial bridge that gap through email, social media, timely content, landing pages, and consistent outreach.

For Mike, the strategy is simple: stay present, stay relevant, and be easy to remember when the timing changes.

The Bottom Line

Mike Milligan already understood marketing.

He already established his brand.

He already understood the importance of consistent follow-up.

He already knew prospects often need time before they are ready to make a financial decision.

Snappy Kraken gave 1.oak Financial the system to scale that strategy.

With **33,903 contacts nurtured**, **1.4 million emails sent**, **47,794 clicks**, and **500 form submissions**, 1.oak Financial has built a lead nurturing engine that helps the firm stay visible until prospects are ready to act.

For other advisors, the lesson is clear: lead generation gets attention, but lead nurturing turns that attention into long-term opportunity.



FAQ

Q: What is lead nurturing for financial advisors?

A: Lead nurturing is the process of maintaining consistent contact with prospects who have shown interest but are not yet ready to schedule a meeting or become a client. For financial advisors, lead nurturing often includes email campaigns, social media posts, timely market updates, landing pages, and automated follow-up.

Q: How does Snappy Kraken help financial advisors nurture leads?

A: Snappy Kraken helps financial advisors nurture leads by providing campaigns, timely emails, social posts, landing pages, and automated communication tools that keep advisors visible with prospects over time.

Q: Why did 1.oak Financial choose Snappy Kraken?

A: 1.oak Financial chose Snappy Kraken because Mike Milligan already understood the value of marketing and needed a scalable system to support consistent lead nurturing, timely communication, and brand visibility.

Q: What results did 1.oak Financial achieve with Snappy Kraken?

A: 1.oak Financial used Snappy Kraken to nurture **33,903 contacts**, send **1.4 million emails**, generate **348,925 opens**, earn **47,794 clicks**, drive, and receive **500 form submissions**.

Q: Is Snappy Kraken a lead generation tool?

A: Snappy Kraken is best used as part of a larger marketing strategy. For 1.oak Financial, lead generation brings new contacts into the ecosystem, while Snappy Kraken helps nurture those leads over time until they are ready to act.

Q: Why is consistent follow-up important for financial advisors?

A: Consistent follow-up is important because many prospects are not ready to make a financial decision when they first engage. Staying visible helps an advisor remain top of mind when the prospect's timing changes.

