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Reverse mortgage refers to the situation where by the senior members of the society seek to access loans or payments against their value. This trend has been motivated the worsening economic times that are facing the world. This essay seeks to answer two questions that relates to the accessibility of this serves and the players that are affected by the resulting competitions from the marketing firms.   
As a point of departure, the players that are affected by reverse marketing strategies include the various agencies such Federal Housing Agency, which oversee the reverse mortgages, the seniors and marketing firms. As a bank, I may need to increase the profits; however, it should be within the required conditions (Federal Trade Commission). Greedy parties in the marketing industry have hijacked the issue of reverse mortgage and the result is to take advantage of the desperate senior members of the society. In this case, as a bank, I will ensure that the seniors are well advised and provided with all the information that they need. The seniors should not be persuaded to make any decision concerning the reverse mortgage.   
On the other hand, and a marketing manager of a bank, I will market the reverse mortgage as a product in a well-structured framework, which will include adequate advice on the conditions and terms. In other words, the product should not be advertised in a persuasive manner, instead, the product presentation be of open-ended attribute (Federal Trade Commission). This will assure the public that, whoever decides to take the product, does so through personal motivation and not marketing influence.   
In conclusion, the issue of reverse mortgage is a sensitive issue and should be properly guided by structured conditions and terms, in order to protect the vulnerable senior members of the society.   
Federal Trade Commission. Consumer Information, retrieved on November 2 2014 from http://www. consumer. ftc. gov/articles/0192-reverse-mortgages