90-DAY ROLLOUT PLAN

Security Deposit Alternative & Renter's Insurance Launch

From Zero to $500K Monthly Revenue in 90 Days

Executive Summary

This comprehensive 90-day plan details the day-by-day implementation of two high-impact financial products: a security deposit alternative (partnership with Obligo/Rhino) and premium renter's insurance (partnership with Lemonade/Hippo). These products will generate $500K+ in monthly recurring revenue within 90 days while requiring minimal investment and zero risk to LuxuryApartments.com.

$0	30 Days	$6M
Upfront Investment	To First Revenue	Annual Revenue

Pre-Launch Preparation

Team Structure & Responsibilities

Project Lead

- Overall coordination
- Partner negotiations
- Executive reporting
- Timeline management

Operations Manager

- Staff training
- Process documentation
- Pilot coordination
- Feedback collection

Marketing Lead

- Campaign development
- Material creation
- Email campaigns
- Website updates

Technology Lead

- API integration
- Portal updates
- Reporting setup
- Testing coordination

Initial Partner Evaluation

Partner	Product	Commission	Integration Time	Pros	Cons
Obligo	Deposit Alternative	$50-75/unit	2 weeks	No upfront cost, easy integration	Limited to some states
Rhino	Deposit Alternative	25% of premium	3 weeks	Nationwide, strong brand	Lower commission
Lemonade	Renter's Insurance	40% first year	1 week	Tech-forward, young demo	Limited coverage options

| Hippo | Renter's Insurance | 35% recurring | 2 weeks | Premium coverage, smart home | Higher premiums |

Week 1-2: Partner Selection & Negotiation

Days 1-14: Foundation Phase

Day 1-2: Internal Alignment

- **Morning:** Executive team briefing on strategy
- **Afternoon:** Form project team, assign roles
- **Deliverable:** Project charter document
- **Owner:** Project Lead

Day 1-2 Checklist:

- [ ] Executive buy-in secured
- [ ] Team members assigned
- [ ] Budget approved ($25K for marketing)
- [ ] Timeline communicated

Day 3-5: Partner Outreach

```
Initial Outreach Email Template: Subject: Partnership Opportunity -
10,000 Luxury Units Dear [Partner Name], LuxuryApartments.com manages
10,000+ luxury units with residents earning $150K+ average income. We're
selecting partners for our new financial services platform. Our
```

```
residents are ideal customers for [product]: • Average credit score:
780+ • Average rent: $4,000/month • Professional demographics • 2-3 year
average tenancy We're evaluating 2-3 partners and will make a decision
by [date]. Available for a call this week? [Your Name]
```

- Send RFPs to Obligo, Rhino, LeaseLock
- Send RFPs to Lemonade, Hippo, Toggle
- Schedule initial calls for Day 6-7

Day 6-7: Partner Presentations

Time	Partner	Attendees	Key Questions
9:00 AM	Obligo	Full team	Commission structure, integration timeline
11:00 AM	Rhino	Full team	Marketing support, resident experience
2:00 PM	Lemonade	Full team	Coverage options, claims process
4:00 PM	Hippo	Full team	Premium products, white-label options

Day 8-10: Negotiation & Terms

Negotiation Targets:

- **Deposit Alternative:** Minimum $60/unit or 30% of premium
- **Insurance:** Minimum 35% commission, recurring
- **Marketing Support:** $50K combined from partners
- **Exclusivity:** 3-year term with performance clause

- **Integration:** Full API access, white-label option

Day 11-14: Contract Finalization

- **Day 11:** Legal review of contracts

- **Day 12:** Final negotiation points

- **Day 13:** Executive approval

- **Day 14:** Contract signing ceremony

Week 2 Milestone

Partners Selected & Contracts Signed

Obligo for deposit alternative + Lemonade for insurance

Week 3-4: Technical Integration

Days 15-28: Systems & Technology

Day 15-17: Technical Planning

Integration Requirements:

System	Integration Type	Timeline	Owner
Resident Portal	Embedded widget	3 days	Tech Lead
Property Management System	API integration	5 days	Tech Lead
Payment Processing	Webhook setup	2 days	Finance
Reporting Dashboard	Custom build	4 days	Analytics

Day 18-21: API Integration

Day 18: API Credentials & Documentation

- Receive API keys from partners
- Review technical documentation
- Set up development environment

Day 19: Core Integration

- Build API connection
- Test data flow
- Error handling implementation

Day 20: Portal Integration

- Embed partner widgets
- Customize UI/UX
- Mobile responsiveness

Day 21: Testing

- End-to-end testing
- Load testing
- Bug fixes

Day 22-24: Staff Training

Training Schedule:

Audience	Duration	Content	Materials
Property Managers	2 hours	Product overview, benefits, objection handling	Slide deck, FAQ sheet
Leasing Agents	3 hours	Sales process, demos, enrollment	Scripts, demo account
Customer Service	1 hour	Common questions, escalation	Response templates
Maintenance Staff	30 min	Basic awareness	One-pager

Leasing Agent Script: "Great news! We've eliminated security deposits. Instead of tying up $8,000, you can pay just $40/month for deposit coverage through our partner Obligo. This means you keep YOUR money invested or available for furnishing your apartment. Plus, we include access to premium renter's insurance starting at just $25/month - protecting up to $100,000 of your belongings with zero deductible. Would you like me to show you how much you'll save?"

Day 25-28: Pilot Preparation

- **Select pilot properties:** Choose 3 buildings (300 units)
- **Recruit pilot participants:** 50 current residents
- **Create feedback systems:** Surveys, focus groups
- **Prepare launch materials:** Emails, flyers, portal banners

Week 5-6: Pilot Launch

Days 29-42: Controlled Testing

Day 29-30: Pilot Kickoff

Pilot Launch Event:

Date: Day 29, 5:00 PM

Location: Flagship property clubhouse

Attendees: 50 pilot residents

Agenda:

- 5:00 PM - Welcome & refreshments
- 5:15 PM - Product presentations
- 5:45 PM - Q&A session
- 6:00 PM - Sign-up assistance
- 6:30 PM - Raffle for early adopters

DAY 30 TARGET	WEEK 1 TARGET	PILOT TARGET
25	**50**	**150**
SIGNUPS	SIGNUPS	SIGNUPS

Day 31-35: Daily Monitoring

Daily Dashboard Metrics:

Metric	Target	Day 31	Day 32	Day 33	Day 34	Day 35
New Signups	10/day	___	___	___	___	___
Portal Visits	50/day	___	___	___	___	___
Conversion Rate	20%	___	___	___	___	___
Support Tickets	<5	___	___	___	___	___

Common Issues to Monitor:

- Portal login problems
- Coverage questions
- Payment processing errors
- Eligibility confusion
- Partner system downtime

Day 36-38: Mid-Pilot Optimization

- **Analyze conversion funnel:** Identify drop-off points
- **A/B test messaging:** Email subject lines, portal copy
- **Refine sales scripts:** Based on objections heard
- **Update FAQs:** Add new questions from pilot

- **Partner check-in:** Review performance, issues

Day 39-42: Pilot Wrap-Up

Pilot Success Criteria:

- [ ] 150+ residents enrolled
- [ ] 90%+ satisfaction rating
- [ ] <5% technical issues
- [ ] 25%+ conversion rate
- [ ] Positive staff feedback

⬜ Week 6 Milestone

Successful Pilot Complete

Ready for full rollout with proven processes

Week 7-8: Full Rollout Preparation

Days 43-56: Scale Preparation

Day 43-45: Marketing Campaign Development

Marketing Asset Creation:

Asset Type	Quantity	Purpose	Owner
Email Templates	5	Announcement, benefits, FAQ, reminder, success	Marketing
Portal Banners	3	Homepage, dashboard, payment page	Design
Printed Flyers	10,000	Door drops, leasing office	Marketing
Video Explainer	2	Deposit alternative, insurance	Content
Social Media Posts	20	Awareness, education, testimonials	Social
Landing Pages	2	Product-specific conversion	Web

Day 46-48: Staff Training at Scale

- **Virtual Training Sessions:**
  - Session 1: Monday 9 AM - East Coast properties

- Session 2: Monday 12 PM - Central properties
- Session 3: Monday 3 PM - West Coast properties
- Recorded for future reference

Training Materials Distribution:

- Quick reference guides printed
- Video tutorials uploaded
- FAQ database published
- Slack channel created for questions

Role-Playing Exercises:

- Common objections practice
- Technical issue resolution
- Upselling techniques
- Success story sharing

Day 49-52: Incentive Program Setup

Launch Incentives:

For Residents:

- First 500 signups: Extra month of coverage free
- Referral bonus: $50 Amazon card per referral
- Early bird special: 20% off first 3 months

For Staff:

- $25 bonus per deposit alternative signup
- $15 bonus per insurance policy
- Team goal: Pizza party at 500 signups

- Top performer: $500 bonus

Day 53-56: Final Preparations

Launch Readiness Checklist:

- [ ] All systems tested and stable
- [ ] Staff training complete (95%+ attendance)
- [ ] Marketing materials distributed
- [ ] Partner support lines established
- [ ] Reporting dashboards live
- [ ] Legal compliance verified
- [ ] Executive approval received

Week 9-10: Full Market Launch

Days 57-70: Go Live!

Day 57: Launch Day

Launch Day Schedule:

Time	Activity	Owner	Success Metric
12:01 AM	Email blast to all residents	Marketing	25% open rate
8:00 AM	Staff huddles at all properties	Property Managers	100% attendance
9:00 AM	Portal features go live	Tech	Zero downtime
10:00 AM	Social media campaign starts	Social	1000+ impressions
12:00 PM	First enrollment celebration	All	Ring the bell!
3:00 PM	Progress check-in	Leadership	50+ signups
5:00 PM	Day 1 wrap-up report	Analytics	100+ signups

Day 1 Revenue Goal

$15,000

100 deposit alternatives × $50 = $5,000

200 insurance policies × $50 = $10,000

Day 58-63: Week 1 Momentum

Daily Activities:

- **9 AM:** Daily standup - review yesterday's numbers
- **10 AM:** Address any technical issues
- **11 AM:** Update leaderboard for staff competition
- **2 PM:** Send progress update to executives
- **3 PM:** Share success stories on Slack
- **4 PM:** Prepare next day's push

WEEK 1 TARGET	REVENUE TARGET	CONVERSION TARGET
500	**$50K**	**15%**
TOTAL ENROLLMENTS	WEEK 1	OF ELIGIBLE

Day 64-70: Week 2 Optimization

Optimization Activities:

Area	Action	Expected Impact
Email Marketing	Send to non-openers with new subject	+100 signups
Leasing Process	Make products opt-out for new leases	+80% adoption
Pricing	Test 10% discount for annual payment	+20% take rate
Portal UX	Reduce signup steps from 5 to 3	+30% completion
Staff Incentives	Double bonus for weekend signups	+50 weekend signups

Week 11-12: Scale & Optimize

Days 71-90: Full Market Penetration

Day 71-75: Expansion Push

Targeted Campaigns by Segment:

Segment	Size	Strategy	Goal
New Move-ins	200/month	Mandatory presentation, opt-out model	90% adoption
Renewals	300/month	Bundle with renewal incentive	60% adoption
Long-term Residents	5,000	Loyalty discount, personal outreach	30% adoption
Premium Units	1,000	Concierge enrollment service	70% adoption

Day 76-80: Partnership Optimization

- **Weekly business reviews** with Obligo and Lemonade
- **Identify friction points** in enrollment process
- **Negotiate better terms** based on volume
- **Plan co-marketing initiatives** for Q2

- **Explore additional products** (pet insurance, auto)

Common Challenges at Scale:

- **System load:** Ensure servers can handle traffic
- **Support volume:** May need additional CS staff
- **Payment processing:** Watch for failed transactions
- **Compliance:** Ensure all states covered properly

Day 81-85: Performance Analysis

Key Metrics Review:

Metric	Target	Actual	Variance
Total Enrollments	3,000	____	____
Deposit Alternative	2,000	____	____
Insurance Policies	1,500	____	____
Monthly Revenue	$300K	____	____
Conversion Rate	30%	____	____
Satisfaction Score	4.5/5	____	____

Day 86-90: 90-Day Celebration & Next Steps

🏆 90-Day Achievement

$500,000+ Monthly Recurring Revenue

3,500

Total Enrollments

35%

Market Penetration

Next Phase Planning:

- Launch premium insurance tiers
- Add pet insurance product
- Introduce rent reporting to credit bureaus
- Pilot lease-to-own furniture program
- Explore auto insurance partnership

Marketing Campaign Calendar

Email Campaign Schedule

Day	Audience	Subject Line	CTA
Launch	All Residents	🏠 Say Goodbye to Security Deposits Forever	Learn More
Day 3	Non-openers	You're missing out on $8,000 in savings	Calculate Savings
Day 7	Engaged, not converted	Last Chance: Early Bird Special Ends Soon	Sign Up Now
Day 14	New enrollees	Welcome! Here's How to Maximize Your Benefits	View Dashboard
Day 21	Non-participants	Your Neighbors Are Saving $2,400/year	Join Them
Day 30	All	1,000 Residents Can't Be Wrong	Read Stories

Social Media Content Calendar

Week 1: Awareness

- Monday: Announcement post with video
- Wednesday: Infographic on savings
- Friday: Resident testimonial

Week 2-4: Education

- How deposit alternatives work

- Insurance coverage explained

- Success stories and case studies

Week 5-8: Social Proof

- Enrollment milestones

- Resident testimonials

- Staff spotlights

Week 9-12: Urgency

- Limited-time offers

- Countdown posts

- FOMO messaging

Budget & Resource Requirements

90-Day Budget Breakdown

Category	Item	Cost	ROI
Marketing	Email platform upgrade	$500	20x
	Printed materials	$2,000	10x
	Digital ads (optional)	$5,000	5x
	Launch event costs	$2,500	8x
Technology	Integration development	$0 (internal)	-
	Testing tools	$500	-
	Reporting dashboard	$1,000	-
Training	Materials development	$1,000	-
	Staff time (opportunity cost)	$5,000	-
	External trainer (optional)	$2,500	-
Incentives	Resident promotions	$5,000	3x
	Staff bonuses	$10,000	5x
Total Investment		**$35,000**	**17x**

Staffing Requirements

Role	Time Commitment	Key Responsibilities
Project Manager	50% for 90 days	Overall coordination, partner management
Marketing Manager	75% for 90 days	Campaign execution, materials, communication
Tech Lead	100% for 30 days, 25% ongoing	Integration, testing, maintenance
Training Coordinator	100% for 14 days, 10% ongoing	Staff education, documentation
Data Analyst	25% for 90 days	Reporting, optimization, insights

Success Metrics & Tracking

Daily Dashboard Template

Date: _____

Metric	Today	MTD	Target	% to Target
Deposit Alternative Signups	___	___	___	___
Insurance Policies	___	___	___	___
Revenue Generated	$___	$___	$___	___
Conversion Rate	___%	___%	25%	___
Support Tickets	___	___	<5	___
NPS Score	___	___	50+	___

Top Performing Property: _____

Top Performing Agent: _____

Key Win: _____

Main Challenge: _____

ROI Calculation

90-Day Financial Impact

Revenue Stream	Month 1	Month 2	Month 3
Deposit Alternative	$50,000	$100,000	$150,000
Reduced Turnover Savings	$25,000	$50,000	$75,000
Total Monthly	**$150,000**	**$300,000**	**$425,000**

90-Day Revenue: $875,000

Annual Run Rate: $5,100,000

Investment: $35,000 | Return: $875,000 | **ROI: 2,400%**

Troubleshooting Guide

Common Challenges & Solutions

Challenge	Symptoms	Solution	Prevention
Low Adoption	• <10% conversion • High drop-off rate • Low engagement	• Simplify enrollment • Increase incentives • More education	• A/B test messaging • Survey non-adopters • Regular training
Technical Issues	• Portal errors • Payment failures • Integration breaks	• Partner escalation • Manual backup process • Clear communication	• Thorough testing • Redundancy plans • Regular monitoring
Staff Resistance	• Low enthusiasm • Incorrect information • Poor conversion	• Retraining • Better incentives • Success sharing	• Early buy-in • Clear benefits • Regular recognition
Resident Confusion	• Many questions • Misinformation • Complaints	• FAQ updates • Info sessions • Personal outreach	• Clear messaging • Multiple touchpoints • Proactive education

Partner Problems	• Slow response • System downtime • Poor service	• Escalation path • Executive involvement • Backup partner	• SLA agreement • Regular reviews • Multiple partners

Escalation Matrix

When to Escalate:

Issue Level	Examples	Escalate To	Timeline
Level 1	Individual enrollment issues	Customer Service	Same day
Level 2	System-wide problems	Project Manager	Within 1 hour
Level 3	Partner failures	Director level	Within 30 min
Level 4	Revenue impact >$10K	VP/Executive	Immediately

Post-Launch Optimization

Month 4-6 Growth Strategy

Expansion Opportunities:

- **Product Additions:**
  - Pet insurance ($20/month commission)

- Auto insurance ($30/month commission)

- Identity theft protection ($15/month)

- **Market Expansion:**

  - Commercial properties

  - Student housing partnerships

  - Corporate housing programs

- **Technology Enhancements:**

  - Mobile app integration

  - Automated renewal enrollment

  - AI-powered recommendations

6-Month Target:

$1M Monthly Recurring Revenue

$12M Annual Run Rate

LuxuryApartments.com

Security Deposit Alternative & Renter's Insurance Rollout Plan

90-Day Implementation Guide

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