



EPISODE 44

## CREATING *WITH* SALES, NOT *FOR* SALES: INSIGHTS FROM VANGUARD HEAD OF SALES CHANNEL MARKETING JOHN HOWIE

**Host:** Alan Hart, leader in marketing and customer strategy, Deloitte Consulting LLP

**Guests:** John Howie, Head of Sales Channel Marketing, Vanguard

**Alan Hart:** Today on the show, I have John Howie, the head of sales channel marketing at Vanguard for Financial Advisor Services Division. John is building out the channel marketing function and the team behind it. He spent nearly two decades in sales and distribution before crossing over into marketing, giving him something rare perspective, a practitioner's understanding of what it actually takes to reach financial advisors in the field, and a builder's instinct to design something better.

That and much more with John Howie.

**Alan Hart:** Are you ready to go beyond the basics of marketing? I'm Alan Hart and this is Marketing Beyond, where I chat with the world's leading chief marketing officers and business innovators to share ideas that spark change and inspire you to challenge the status quo. Join us as we explore the future of marketing and its endless potential.

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Well, John, welcome to the show.

**John Howie:** Alan, good to be on the show. Thanks for having me.

**Alan Hart:** Yeah. Well, I hear you like jumping out of a planes.

**John Howie:** I wouldn't say I like jumping out of a plane. I jumped out of a plane once. We had a ticket that we never used, so, my pastor, a couple of folks from the church, we had decided to go skydiving. And so I'm like, "I'm going." My wife was cool.

Driving on the way to the skydiving facility. I was behind a funeral and a hearse. And so I show up at the skydiving place, and I called my wife and I say, "Guess what?" She's like, "Did you jump?" I was like, "No, I'm having second thoughts. On the way down here, I was driving behind a hearse. I don't know if that is a sign that I should do this or not." It was a great experience, though. I mean, you get 360-degree views.

**Alan Hart:** Yeah.

**John Howie:** And it just freed my perspective around thinking outside the box. It was a great experience. I would never do it again. I had one child at the time; now I have three. So I'm a bit more cautious about that. And I don't know if we talked about this, but I would never bungee jump.

**Alan Hart:** Oh, really?

**John Howie:** Yeah, because like skydiving, you have your chute, you've got a backup chute. Then, you know, I did tandem with an instructor. So you've got a couple chances, right? Bungee jump—you've got one chance. And that, to me, is a little too risky.

**Alan Hart:** [laughs] I love it. I love it. The visual of riding behind a hearse in a funeral—

**John Howie:** Oh, sure.

**Alan Hart:** On the way to—

**John Howie:** Yeah.

**Alan Hart:** Jump out of an airplane. Yeah. Yeah.

**John Howie:** I'd literally almost—

**Alan Hart:** I don't think I could have done it.

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**John Howie:** I was—it was very close to not being an experience.

**Alan Hart:** You are now the head of sales channel marketing at Vanguard. Where'd you get your start in your career? And how did you end up at Vanguard?

**John Howie:** I've been fortunate to be at Vanguard for 17 years. I've had various roles—building teams, optimizing teams, transforming teams, and different functions—so investment operations, finance operations, client service—but half of those 17 years have been leading sales teams in a B2C context in our retail business, and most recently five years in our B2B intermediary advisory business. So I led RIA sales teams for the last five years. I led a coverage strategy project, and we had an opportunity to put me into a marketing role and so I'm like, "Let's do it." And so here I am, a hundred days into marketing.

**Alan Hart:** I love it. Well, welcome. Welcome to marketing world.

**John Howie:** Yeah. It's been—it is a—marketing is a fascinating world. But I underappreciated the many disciplines under the sort of, you know, quote unquote, "marketing discipline."

And it's a world where I can see spending three, four decades, doing great work for clients. And so, hopefully that'll be part of my story.

**Alan Hart:** All right. Well, awesome. Yeah, I mean, the marketing has got art, copy, data, tech—

**John Howie:** Yeah.

**Alan Hart:** Analytics—

**John Howie:** Yep.

**Alan Hart:** Science. It's all in there.

**John Howie:** And you have the ad world, and you have the creative world, and you have the strategy world. Then, you know, different flavors and permutations of that. So I'm really excited.

Really excited to be in marketing.

**Alan Hart:** I think about your organization, what's in that group? What's the scope of what you're doing for Vanguard?

**John Howie:** Yeah. So I have sales channel marketing, as I mentioned, and that's a team of five awesome sales channel marketers. They're senior channel marketers aligned to our intermediary advisory sales channels.

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So the way that we cover the marketplace, we have an RIA market focus. That's big aggregators all the way to, you know, all the way down the spectrum. Then we have BDs, broker-dealers, so that's the wire houses and independent, regional broker-dealers. And then we have our bank asset manager and insurance channel, so that's major banks and investment providers, insurance providers, etc., TAMPs [turnkey asset manager platforms]. And then we have a national accounts channel that sits across all those channels. So, we have marketing teams—so senior marketing managers, junior marketing managers, channel specialists, aligned creatives, project managers, program managers—and so I oversee and serve that organization. And our job really is to translate selling realities into marketing solutions.

**Alan Hart:** Well, I always love having historically sales-focused folks on the show.

**John Howie:** Oh, OK.

**Alan Hart:** Because I get to ask them questions like—

**John Howie:** Your whole face lit up!

**Alan Hart:** I know, right?

**John Howie:** I'm like, what are we, where are—

**Alan Hart:** Where are we going next? Yeah. You want surprises? So I mean, how does marketing—

**John Howie:** Yep.

**Alan Hart:** Because mostly marketers [are] listening to us.

**John Howie:** Yeah, OK.

**Alan Hart:** How do we earn the trust of sales?

**John Howie:** I have to be careful about this, right? Because I think it, you know, in certain respects is not about earning trust. It's about creating common spaces for understanding. Right? So, you know, from the sales side, we would often say, you know, "Does our marketing team actually understand what we do? Do our marketing partners understand the selling realities?" I wake up in the morning, I have a book of business of maybe 200 or 300 firms. I have multiple fields at play within each of those firms, different altitudes of audiences and needs and perspectives, and I just want to be helpful. I want to deliver solutions to these folks, but the dynamics change every single day.

I'm on the road three or four days a week, and I have all of these insights and updates that are sent my way. And I often wonder, does marketing actually understand that when they create content for me, when they create solutions for me? And what we wanted to transition into—and this is part of what my team is working on, is not create for, but create with.

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And so we're creating spaces, and I think that's what marketers can maybe think about in their own functions or domains or industries, is what is the connectivity with the sales teams and how are there shared spaces to create platforms for realities to come to fruition, right?

So, here's an example. I was in my role for maybe 30 days, and I started meeting with all sales teams. Different altitudes—so sales execs, sales leaders, etc. And what came out of that was five selling realities. And so now what I'm doing with those five selling realities is I'm integrating those selling realities in the way that we think about creating marketing solutions, not just for my teams, but our investment product marketing teams, our content and thought leadership marketing teams, our creatives. And so we can ask questions when we're producing solutions. Do they tie back to these selling realities?

**Alan Hart:** Yeah.

**John Howie:** And so that's just a practical example of how maybe a marketer or marketing teams can think about, and again, not creating trust, but creating common spaces for shared understanding around realities.

**Alan Hart:** I love that. I mean, honestly, it's not that different in a B2C context, where you're working with the customer reality, right? Like, what are they experiencing at that moment in time? And how do I best make it a little easier, a little less friction, but also get them what they need to make their decision and do their thing?

**John Howie:** And here's another thing too. We in marketing have, I think, a rich, robust data set-like market intelligence on buying preferences and perceptions and awareness and propensity to buy, and a whole spectrum of intelligence that I believe is underutilized within the sales context. Right? So I think that's a capability, I think, that can be broadly exploited, not with sales but within the context of a distribution selling system.

And that's one of the spaces that Vanguard is evolving into that I've appreciated having a tailwind coming into this role. In the sales context, we would often be presented marketing intelligence, but sometimes we would say, "OK, that's what someone said in a survey." But there's a difference between what someone says and what they actually do.

**Alan Hart:** Yeah, fair.

**John Howie:** And so the sales point of view is, "I know what these people are doing. I'm talking to them every day. We have really personal relationships where they're telling me what they're doing." And sometimes that's different than what the survey results say they're saying they do, right?

So, I think it's like bringing together both of those worlds to have a more powerful value proposition for the client to help them achieve their goals, and then in our context within serving wealth management to help the end investor achieve their goals.

**Alan Hart:** It makes me think about buying a house. You like to think that you did all your due diligence, and you spreadsheeted it out, you know, what's the total cost of ownership of this house, and blah, blah, blah. But you know in the back of your mind that you just walked in and it felt right. [laughs]

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**John Howie:** That's right. Yep. And you're like, all the other stuff went to the—I used to sell real estate, by the way. Yeah, I had a real estate mortgage business with my family—and it's the same thing. It's like you walk—you know, you look them in the eye, and you're like, "It's probably the one for them."

**Alan Hart:** Yeah. Yeah. That's funny. Well, let's shift from sales to customer because you've got sales and marketing. How do you think about bringing the customer or the client perspective into the room when you're making all these tough decisions and thinking about what you're going to do next?

**John Howie:** I want to start using the—in our conversation, I'm going to start using the term "distribution system."

**Alan Hart:** Yeah.

**John Howie:** Because I think when we frame it as sales versus marketing, or sales and marketing, in a B2B context, in the same way that there are multiple buying influences that shape a buying decision there are multiple partners that enable organizations to distribute products and services to their customer—and it's not just sales and marketing. So I'm going to use distribution system.

Bringing the client to the forefront, we will use language, like what is the client trying to fix, accomplish, or avoid? And if we think about the value proposition to the customer, it's understanding their needs deeply within the context of, and whatever your selling process is, what are they trying to fix, accomplish, or avoid, and what are their realities? What are their motivations? What are their incentives?

And start every problem or every business case or every opportunity or every aspiration with the client reality first, and then walk backwards and deconstruct what's your opportunity set, how do you bring that to fruition? What's the best hypothesis for you to kind of move through your product development cycle or your solution cycle? But keep the client in the forefront.

What I've seen us do, and I don't think that we're perfect by any means, but we do try and start with the client. You get out of what's your role versus my role? Who's responsible for this? Who's going to get credit for this? It's like, what's the best outcome for the client, right?

And it kind of keeps ego in check a little bit. It avoids distraction risk from solutions not actually tying back to what does the client really care about, and how can we create client value based on the problems that they're trying to solve.

**Alan Hart:** So what are the tips, or how do you think about changing from the inside out?

**John Howie:** Yeah. Well, number one, I don't think I have it figured out. But I think in states of transformation, which I think, as an aside, AI has created a reality where we will, I believe, be in a state of continual transformation. So I don't think it's like once and done, you deploy these practices, and then you're in steady state in a steady business cycle.

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I think we're going to be in this state continuously. So, your number one, I guess, goal is to transition your mindset from "I'm trying to achieve an objective" to "I'm trying to influence somebody's reality." I keep using the "reality" word because I think that's part of what's been sticking for me.

And so, people internally need to be sold to. They need to be convinced. They need to be brought along. We'll use the term "head, heart, and hand." How am I thinking about the head: the business case and the rational sort of understanding, sort of left brain kind of areas of focus. Hearts: How do I actually get buy-in from people, where they'll be the culture carriers themselves, as opposed to a transformation office driving the change. And then, the hands is, how do you inspire people to go above and beyond?

Like, change and transformation requires discretionary effort. And in order for people to give discretionary effort and not just close the laptop or walk out the door at 4:30, whatever the case may—no disrespect to people who walk out the door at 4:30. I'm not saying that is good or bad, I'm just saying—is discretionary effort that requires engagement, that requires having mechanisms for people's voices to be heard.

But at the end of the day, and I used to tell some of my sales colleagues, they're great at selling externally, but not often great at selling internally.

You have multiple fields at play inside your organization, and they have different needs and different altitudes that need to be spoken to. And so, how do you orient your strategies and your tactics to be able to kind of sell across multiple fields at play internally at the firm?

And so, we have tried, I have tried to get better at that myself and coach and develop the folks that are in my sphere of influence to do the same.

**Alan Hart:** How does AI alter the change management process, or how does it change the dynamic?

**John Howie:** I think, well, what I am observing, is AI is a powerful enabler to a business strategy. It can also be a powerful source of distraction risk.

And so, because the potential solutions are evolving so rapidly within AI, you have to be very careful to both, one, create clarity for your organization around what is your stance about how AI will help you to be successful in the long term. And our CEO has been very clear about our point of view in being an AI-forward organization, but AI not being the mission of the organization. It's an enabler to the mission. So that's kind of step one. Step two is being very transparent about what are the use cases and the tools available, and where do you want folks to—and I think this is important—to really have candid conversations about their fears, their uncertainties, their doubts, while not taking away from the fact that we still have a job to do. We still have to show up and create great work.

**Alan Hart:** Right.

**John Howie:** We still have to be great collaborators with each other, and we still have to be what I would just say is uniquely human.

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So keeping folks concentrated there. Where I think AI gets difficult for all of us is you're trying to create scenarios of the future that you can then tie your business strategies to. Or it's rapid acceleration for scenarios we haven't even thought of, and so how do you peg your business strategies to such a dichotomy of permutations of what AI can do?

And so I think you've got to keep your folks focused on doing great work right now, and then unleashing areas for them to create safe spaces to talk about and then share best practices.

**Alan Hart:** I love that last point—just the spectrum of how talent and the thought process of how work gets done just changes dramatically. Like, I've seen it with folks that are deploying AI. You know, I think everyone's tendency is to start with the productivity enhancements. The little AI beside me. And then you get to this point where people, I think, they're in it, and they start to understand what the possibilities are. And it opens up a whole new playing field.

**John Howie:** Here's one case. I have a really cool boss that I work for, I love working for. Actually, all my bosses have been pretty cool. Creative thinker, like, big, bold, better ideas. And we were talking about AI a couple weeks ago. It's like, look, it helps you to do better work, right? It helps to make the work better.

But it doesn't replace the creative instances that are uniquely human. That prevents cognitive dissonance between what AI could do versus what humans can do.

Just a personal point of view? Marketing? Fascinating to me because there's always more work than you have hands and time to do. I have a lot of ideas, and my team gives me feedback about this. And so I'm trying to—and I just kept hearing, "No, we can't do that. No, we can't do that. No, we can't do that." And I'm like, "Well, what can we do?" And so I'm like, "Hey, how about AI use cases free up some of the mundane tasks?" And I hate to use that word because I'm sure it's overblown right now.

But I think that's the reality. Deploy AI use cases into workflows and create collaborative agent relationships so those standard repetitive tasks can be taken care of, and we can actually do more.

We can do more. And not only can we do more, but we can do better. So like, for example, we have an AI—it's called Jarvis. Really cool name, by the way. And it allows our marketers to get through basic startup tasks for a concept really quickly. Briefing starts and all of that. And I'm like, "Yes! Let's roll that out really fast." My organization said, "No, we can't move that fast," or "We have to make sure that we..."

But those are the things where I would love to get that in the hands of marketers faster. I think they would want that because it gives them more creative space to work with the client, to work with their business partners around ideas that they just wish they had more time, while also freeing up them to like spend more time with their families, dare I say that. Or enjoying hobbies, or doing things that aren't associated with marketing solutions. You just get more time to spend with your family and doing those things too.

**Alan Hart:** Yeah. I love it. Well, one of the things we like to do is get to know you a little bit better. We know we've had some interesting experiences from the outset of this conversation. But my favorite question to ask everyone that comes on the show is, has there been an experience of your past that defines or makes up who you are?

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**John Howie:** So I started in this industry in 2008. I graduated from school May 17. I got married, to my first wife, May 21. I started Vanguard August 4. My grandfather passes away at the end of August. My daughter is born September 11, and then my grandmother passes away at the end of the year. And, of course, I told you I had a small real estate and mortgage business.

So that defines and shapes a little bit of, I think, my story around transformation and constantly having to reinvent or figure things out—it's this idea of being resilient. And that's helped me to kind of relate to people going through different seasons of life, earlier in my leadership journey, and just being able to understand that usually on the other side of adversity, there's always an opportunity for better or more. And so that shapes my leadership style, my philosophy, how I show up with colleagues that I meet in different spaces that I'm involved in outside of Vanguard.

**Alan Hart:** Yeah. No, thank you for sharing that. I mean, that series of events is quite a lot in a short amount of time.

**John Howie:** Yeah. What I appreciate about the firm—and it's a really good cultural point that I think marketers kind of carry a little bit of stewardship around culture and brand—is, you know, the firm showed up. So how do you show up in these moments? Like, how are we showing up now in this transformational moment with AI? Right? With resiliency, and empathy?

But then also a commitment to the client to do what's in the best interest of the client. And so I think humans will remember this moment for a lot of brands. And so we have an opportunity to steward that really carefully.

**Alan Hart:** Awesome. Well, if you were starting this journey all over again, what would you tell younger John?

**John Howie:** I remember I got a really surprising performance rating at the middle of the year. This was years ago. And my soul was crushed. I mean, like, my identity and everything, and I was just, you know, my engagement was—it felt like something was taken from me.

But I realized my identity was wrapped up in my performance rating at my job. And so then, the reason why I tee that up is because what I would tell myself is, "My identity is not attached to a performance rating. It's not attached to performance necessarily." And so, all of the sort of experiences where I've had to traverse imposter syndrome or figuring out how do I fit in, or how do I create my natural authentic self, both expressed in my work or the people that I lead, or the relationships that I establish. It's not attached to a rating that someone else defines.

Now, again, that's different from me wanting to be great at my job. I have a really high standard for performance excellence. But I would detach that from my identity, and I would probably coach myself earlier around that.

**Alan Hart:** I mean, I have to say, you sound like a pro athlete, right? Like, wins and losses happen.

**John Howie:** Well, I ran track. Yeah, yeah. I was a 110-meter hurdler state champion in high school.

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**Alan Hart:** Oh, wow.

**John Howie:** There's a little bit of that inside.

**Alan Hart:** See, I didn't even know.

**John Howie:** Yeah.

**Alan Hart:** It's the process, right? Not the outcome.

**John Howie:** Yeah, that's right.

**Alan Hart:** Yeah. Work the process.

**John Howie:** And how about this—for all of us: Enjoy it.

**Alan Hart:** Oh, yeah.

**John Howie:** Like this is a moment where, like, are we being stressed out about, or am I enjoying being in this moment in time to seize opportunities? That'll be in history books if we—well, not history books, but I guess history—insert new term for “book” for generations.

**Alan Hart:** I love it. Well, what are you trying to learn more about right now?

**John Howie:** AI application in education, in faith, in medicine, in food. The possibilities are just endless, but they're also—I'll just stick with the positive terms—intriguing. And there's a lot of curiosity I have. How do you educate? You know, because I have three kids. I have a 17-year-old, a 10-year-old, and an 8-year-old. And my wife and I, we've been married for 12 years, and we talk about this all the time. It's like, what is the educational offer for them in a world of AI today? Or if we have another child, what does that look like?

**Alan Hart:** Right.

**John Howie:** Like, faith and different experiences and relationships to faith in a world of AI? The possibility of medicine? But I feel like I have to be responsible to keep up with at least the conversations in those spaces.

So I'm curious about all of that.

**Alan Hart:** All right. Well, couple of more questions. What do you feel like is the largest opportunity or potential threat facing marketers today?

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**John Howie:** I think it's under-appreciating the moment to have this be a catalyst for more creative ideas. So, on one hand, we are in an environment where you can make magic happen in ways that we never thought possible, and I think that is like kid-in-the-candy-store moments for marketers.

On the flip side, I think we can also be tempted to push so hard on productivity to move faster and to do more things that we get outside of what makes marketing great, which is creative ideas that are sparked in the moment to create emotional appeals and ways to move people towards things that they care about and things that brands care about.

I'd take it back to AI. AI can accelerate those possibilities for us. They can also distract us from those potential possibilities, and I think that's the biggest threat. It's like if you have AI scaled in an organization just to go be practical on bad processes, it's only going to amplify more bad things.

**Alan Hart:** Right.

**John Howie:** As opposed to the flip side of how does this help us to be more curious, more creative, more courageous, better at storytelling and conversation, and critical thinking that helps us to get at client solutions and creating value with each other.

**Alan Hart:** It makes me think about, I've used this analogy before: With all the performance marketing, as an example, we got really good at optimizing those formulas, right? But what happens is we need to look for the opportunities where we can change the context in which those formulas run. And the output may tank. And that's where creativity comes in in particular. Like, how do I reframe this in a way that changes the algorithm I'm using?

**John Howie:** Yeah. Absolutely.

**Alan Hart:** Yeah. All right. Well, last question. We're at Adobe Summit.

**John Howie:** OK.

**Alan Hart:** AI is everywhere.

**John Howie:** Yep.

**Alan Hart:** If you had your personal choice, what would you have an agent or an LLM do for you?

**John Howie:** This is not mind-blowing, but I want to spend more time with my family, honestly.

**Alan Hart:** That's fair.

**John Howie:** I work a lot. I work really hard, in many different spaces. And I actually think this is probably practical, right? Optimize my day such that I can bring the best of myself to work and the best of myself to my family. And so

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an LLM that—and again, there are workflows and things I'm sure that I could be using more of—but that's it for me. You know?

**Alan Hart:** Yeah. I love that answer.

**John Howie:** Yeah.

**Alan Hart:** Well, John, thanks for coming on the show.

**John Howie:** Thanks for having me. It's been awesome. A fantastic opportunity.

**Alan Hart:** Appreciate it.

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