

The Equifax logo is centered within a white circle in the top left corner of the slide. The logo itself is the word "EQUIFAX" in a bold, italicized, sans-serif font, with a registered trademark symbol (®) to its upper right.

EQUIFAX®

Data-driven marketing solutions for brokerage

Deepen client relationships and
grow assets under management

USISmarketing@equifax.com • equifax.com/ddm





Overview and foundation



Grow AUM



Cross-sell lending



Digital prospecting



Grow market share



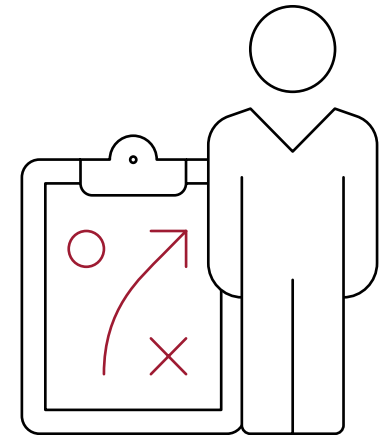
Working with Equifax

Overview > Foundation of our solutions > Applications for brokerage firms

Increase client engagement with actionable data and solutions

In order to grow business through market uncertainty, brokerage companies need to look beyond the status quo of their core client relationships and pursue new revenue streams. That's why brokerage marketing and acquisition teams need the right data-driven insights and solutions, so you can:

- Better assess the true opportunity within your client base
- Promote new products that generate incremental fees
- Reach new high-potential audiences
- Broaden your communications strategies



[Learn about the foundation of our solutions](#)





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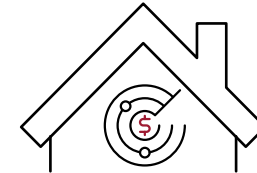
Overview > Foundation of our solutions > Applications for brokerage firms

Leverage our view of the household wallet

Our comprehensive view of the household wallet – **including estimated assets, income, spending, and credit** – combined with our advanced analytics can help brokerage companies gain insight on households' likely investment and deposit capacity as well as their credit needs.

Working with Equifax, you can connect your data with our unique financial insights to:

- Identify areas of opportunity within your client base
- Fuel your acquisition and cross-sell efforts by offering new products
- Better engage with high-potential consumers



Foundation of our solutions

Our solutions are grounded in measured data that provides marketers with better knowledge of consumers' likely financial position and credit needs:

- Direct-measurement of over \$20 trillion in U.S. consumer investable assets – about 45% of all investable assets – gathered from almost 100 leading financial firms
- Detailed metrics on consumers' likely investment balances, deposit balances and asset class preferences
- Credit data for over 300 million consumers in the U.S.

Connect with optimal customers





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Connect with high-growth potential consumers and attract incremental assets

Our superior financial data, technology and analytical expertise can help you achieve more targeted, meaningful interactions with the right consumers – driving better customer acquisition, growth, and retention.

Identify and reach optimal audiences to grow AUM



Uncover hidden investment opportunity and assess share of wallet



Glean insight to drive new revenue via cross-sell of investment, deposit and lending solutions



Broaden prospect audiences using financial insights



Engage audiences through direct and digital channels



Identify market growth opportunities





Overview and foundation



Grow AUM



Grow AUM > Learn how to grow AUM > More ways to grow AUM > Promote specialty products



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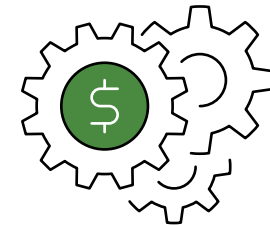
Identify investment and deposit potential to grow assets under management (AUM)

WealthComplete® is the foundation that brokerage marketers can use to grow AUM.

You might already be using WealthComplete to gauge share of wallet across your client-base, but there is so much more that this solution offers. Based on direct-measured™ asset data (and excluding protected class data), WealthComplete provides estimates of assets for virtually every U.S. household:

- Total assets
- Balances for 6 investment categories
- Balances for 6 deposit categories

6 Investment categories					
Stocks	Bonds	Mutual funds	Annuities	Bonds	Other securities
6 Deposit categories					
Interest checking	Non-interest checking	CDs	Savings	Money markets	Other cash equivalents



Many of our clients use WealthComplete asset estimates to enhance segmentation, customer lifetime value, and attrition models

Learn how WealthComplete can be used to grow AUM





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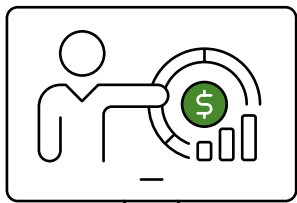


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Grow AUM > Learn how to grow AUM > More ways to grow AUM > Promote specialty products

Here are some ways to grow assets with WealthComplete

	Firm knows	WealthComplete shows	Upshot
Uncover hidden investment opportunity: Discover which of your clients hold assets outside your institution – assets held away – and size the opportunity.	\$2 million invested in stocks at my firm	\$16 million total investments	High-growth potential for investments
Gather deposits from existing clients: Identify clients that hold significant deposits at other firms – deposits held away – and incent them to transfer balances to you.	\$0 in deposits at my firm	\$75,000 in deposits at other firms	High potential to gather deposits
Determine next best product: With a full view of households' likely investment and deposit product category balances, you can better determine what to promote next.	My client likes stocks	Client also has high balances in mutual funds and CDs at other firms	Promote your firm's fund and deposit options



Learn more ways to use WealthComplete to grow AUM





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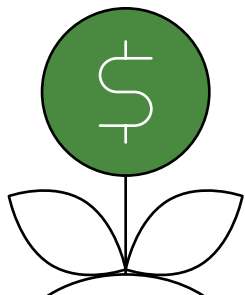


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Grow AUM > Learn how to grow AUM > More ways to grow AUM > Promote specialty products

Here are some more ways to grow assets with WealthComplete

	Firm knows	WealthComplete reveals	Upshot
Boost prospecting via direct and digital: Segment and target prospects by total investments, total deposits, or balances in specific product categories.	Attract new clients with high assets	Segment of households likely to have minimum of \$10 million in invested assets and/or minimum of \$100,000 in deposits	Narrow target audience to high-potential households and market to them via direct and digital channels
Enhance book management: Help financial advisors (FAs) prioritize their book with insight on likely share of wallet.	Increase investment levels by client	¼ of book with high-asset growth potential; ¼ of book with virtually no growth potential	FAs know who to call first



Promote specialty products to grow AUM





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Find clients for specific investment product types

You might already be using **Investyles**[®] direct-measured asset data to enhance your models, but Investyles also provides insight on households' likely propensity for key asset classes and types of investment management services.

Investyles Investment Tendency Measures include:

Specialty preference:

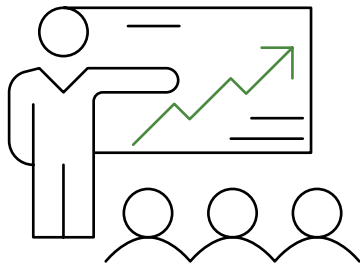
10+ options such as ETFs, IRAs, or annuity assets

Portfolio composition:

10+ options such as fixed income or taxable money market fund assets

Channel preference:

advice-oriented; self-directed; mutual fund assets



For example

Firm knows: Client has very small IRA portfolio

Investyles reveals: Client likely has \$440,000 total IRA assets

Upshot: Promote your IRA options

Next up > Cross-sell lending products

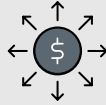




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Cross-sell lending services

Financial advisors can enhance their service by considering the borrowing needs of their clients. With this suite of consumer economic insights, brokerage firms can better determine which of their clients might be in need of loan products to support non-FCRA marketing campaigns, as well as which are likely to be able to meet loan commitments.



Target by likely credit needs and usage:

CreditStyles® Pro includes over 400 aggregated credit attributes to help marketers understand households' likely credit availability, needs and usage. From detailed credit variables, risk scores, intent indicators, and Aggregated FICO® Scores, marketers can use CreditStyles Pro to answer questions such as:

- Is this consumer likely to purchase a new automobile and need financing?
- How active are my clients in opening new credit lines?
- Is this borrower likely to become a liability in the near future?



Segment by ability to meet financial obligations: **Ability to Pay Index™** combines estimated household income, discretionary spending, and aggregated credit to help marketers rank households by their economic capacity and ability to pay. It can help marketers determine the best product for each client based on their likely financial means.



Discover total income from salary and assets: **Income360®** is not just another measure. Instead, it includes income from salaries as well as income generated from assets, helping marketers gauge a household's likely total inflows.

Expert Tip: Income360 can also be used to enhance prospecting for new wealth management customers that have income levels as high as \$2 million.

Next up > Enhance your digital marketing





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Prospect to optimal audiences online > Market to offline audiences online

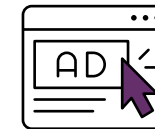
Prospect to high-asset and other online audiences

Brokerage marketers can use our **Digital Targeting Segments** — based on the same asset and credit data as our offline solutions — to fine-tune their online acquisition efforts and reach new audiences that are likely to have the desired assets, investment propensities, or credit needs for their products and offers. Digital Targeting Segments can be used for advertising via display, mobile, social, Addressable TV and radio, and other digital channels.

Digital targeting segments commonly used by brokerage marketers include:

Assets and Deposits	Lending
<ul style="list-style-type: none"> • WealthComplete assets • WealthComplete deposits • Investment (Investyles) propensity segments • Retail banking propensity segments • Financial Cohorts® 	<ul style="list-style-type: none"> • Auto • Credit card • Mortgage • Student loan • Ability to pay

Expert Tip: Target online audiences likely to have over \$5 million in invested assets... or over \$250,000 in deposits...or over \$250,000 in total income.



Case Study: Financial services firm achieved 88% increase in opening balance of new accounts by using WealthComplete Digital Targeting Segments to reallocate its budget to serve ads to visitors likely to have over \$100,000 in invested assets.*

* Customer statistics are based on prior Equifax marketing projects. Your individual uses and results may vary based on your actual customer data, marketing efforts, product/service type and other related factors.

Market to offline audiences online





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Prospect to optimal audiences online > Market to offline audiences online

Extend direct mail campaigns online to reach clients via digital channels

Brokerage marketers can extend their direct mail campaigns by **onboarding** their target lists to a digital format in order to deliver the same messages via online channels. Both client and prospect lists can be onboarded so messages can be delivered to the same audiences via display, social (including Facebook®), and mobile ads, as well as Addressable TV and internet radio.



Case study:

By onboarding offline custom segments fueled by financial capacity, income, and aggregated credit data for use in an addressable TV campaign, one financial institution saw a 30% lift in new accounts opened and over 500% lift in new account assets.*

* Customer statistics are based on prior Equifax marketing projects. Your individual uses and results may vary based on your actual customer data, marketing efforts, product/service type and other related factors.

Next up > Grow market share





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Assess and grow market share for investments, deposits, and credit

With asset-based and credit-based market-level solutions, brokerage marketers can identify growing geographies for investments, deposits and loan products; gauge demand for specific products; and compare territory performance by market opportunity vs. peers.



Peer group analysis

MarketVision™ for Securities is best used for peer group analysis and to track demand for specific asset product types.



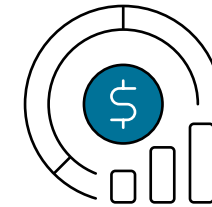
Markets by assets

MarketMix™ can be used to assess market growth at the total asset and asset category level.



Markets by credit

CreditMix™ can be used to assess market size and share of outstanding credit for mortgages plus 6 non-mortgage credit categories in desired geographies.



Case Study:
Firm revealed under- and over-performing branch locations by using MarketMix to segment branches by estimated market-level asset opportunity.*

* Customer statistics are based on prior Equifax marketing projects. Your individual uses and results may vary based on your actual customer data, marketing efforts, product/service type and other related factors.

Learn why brokerage companies work with Equifax





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Why do brokerage companies work with Equifax?

Specialty in the consumer wallet

Reach and engage with optimal audiences based on financial potential, needs, and behaviors — reflected in direct-measured assets and credit behaviors.

Extensive scale translates to high linkage

Our data provides financial insight for virtually every U.S. household — and can be linked across data sources and offline and online channels.

Experts in data and measurement

Equifax specializes in data management, hygiene, enhancement, analytics, and privacy.

Widespread industry relationships to transform and execute

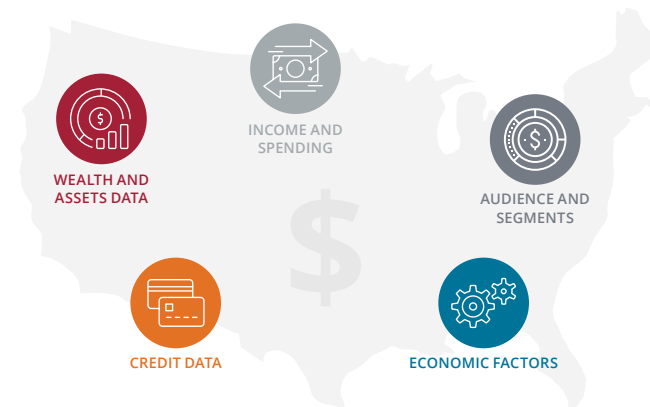
We work with multiple data and execution partners and platforms so you can activate your audiences via direct mail, email, online, mobile, social, addressable TV, targeted radio, and other digital channels.

Equifax. Data-driven marketing for real world results.

Equifax has grown from a consumer credit company into a leading global provider of insights. We leverage our unique household financial data, innovative analytics, technology and expertise to power decision-making and drive better business outcomes across our clients' enterprises. For the next step in data-driven marketing enablement solutions that help you drive profitable growth — rely on a trusted partner. Rely on Equifax.

Our data-driven difference:

Financial and economic insight for virtually every U.S. consumer and household.



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