



EQUIFAX

Investment Propensity Digital Targeting Segments Exclusively for IXI Network Members

True investment-based consumer targeting

Successful, efficient campaigns require effectively selected audiences. As a financial services marketer, you are probably seeking not just “investors”, but investors with specific investment tendencies and a propensity for certain kinds of investments. Wouldn't your campaign effectiveness be sharply improved if you could better target just those investors who are advice oriented, or who favor mutual funds, bonds, or CDs, for example?

Our digital targeting solutions enable marketers to deliver the right message to the desired target audience based on visitors' likely financial interests and profiles. A leader in delivering marketing solutions based on anonymous, aggregated wealth and asset data, Equifax enables segmentation of consumers according to a wide array of financial metrics, including investment behaviors, as well as spending levels, and other financial characteristics.

Our Investment Propensity Digital Targeting Segments

Available exclusively to IXI™ Network members, Investment Propensity Digital Targeting Segments give firms the option of targeting households based on their likelihood to hold certain types of financial products. Unlike other available online targeting solutions, only our Investment Propensity Digital Targeting Segments are derived from our proprietary foundation of over \$30 trillion in direct-measured™, anonymous invested assets. No other digital targeting option offers marketers the ability to target so specifically — or simply — on the select financial behaviors relevant to your campaign goals.

Key benefits

Target consumers online more effectively by using estimated investment propensities

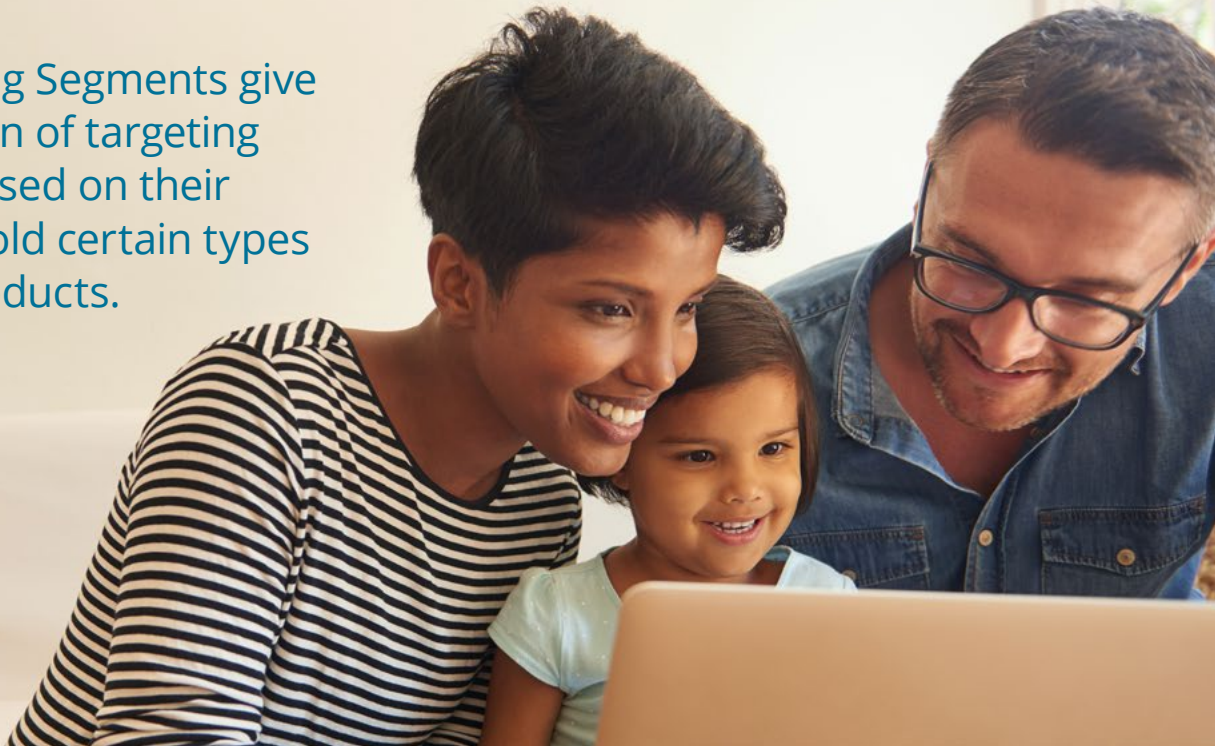
Eliminate wasted ad spend by ensuring more ads are served to consumers that likely have the investment propensities you seek

Built using anonymous, aggregated data collected by Equifax from leading financial services firms

Firms can target audiences based on a variety of propensity segments:

Active Traders	Households likely to have significantly higher average number of investment activities than the normal consumer.
Sophisticated Investors – Discount Brokerage	Households likely to have a propensity for investing in margins, options, short positions, and stronger than average tendency to invest in those areas going forward using discount brokerages.
Sophisticated Investors – Full Service Brokerage	Households likely to have a propensity for investing in margins, options, short positions, and stronger than average tendency to invest in those areas going forward using full-service brokerages.
Advice-Oriented Investors	Households likely to have a high percentage of investments/assets driven by institutions where investment advice is given to customers. Examples include full-service brokerage firms and annuity firms.
Self-Directed Investors	Households likely to have a high percentage of either investments/assets driven by institutions that provide little advice or investment types that traditionally are not provided though financial expert advice. Examples of assets in this category include investments through discount brokers for direct retail customers and investments through no-load fund groups.
IRA Investors	Households likely to have a higher than average percentage of investments in retirement accounts and are prone to continue contributing to retirement accounts. The types of retirement accounts included in this measurement are rollover, Roth, educational, and regular IRAs, as well as annuity products.
Mutual Fund Investors	Households likely to actively invest in mutual funds, with a high percentage of their assets in those financial instruments. These include equity-oriented mutual funds, open-end funds with capital appreciation, and funds with international, sector or hybrid/asset-allocation investment objectives.
Individual Stocks Investors	Households likely to invest in individual stocks, with a high percentage of their assets in those equities. This would exclude assets in mutual funds, exchange traded investment trusts, and futures and options. CD Investors Households likely to actively invest in Certificates of Deposit, with a high percentage of their assets in these instruments.
Fixed-Income Investors	Households likely to have a high propensity for investment in individual debt instruments, debt-oriented funds and trusts as well as cash balances. These investments include bonds, notes, cash, margin balances and money-market funds.
CD Investors	Households likely to actively invest in Certificates of Deposit, with a high percentage of their assets in these instruments.
ETF Investors	Households likely to have a propensity for investing in Exchange Traded Funds.
Power ETF Investors	Households likely to have a propensity for investing a significant amount of assets in Exchange Traded Funds.
ETF IRA Investors	Households likely to have a propensity for investing in Exchange Traded Funds within an IRA.
High Propensity for IRA Rollover	Target population likely to rollover a retirement account.
High-Risk Investors	Households likely to invest in more aggressive and riskier financial investments, including individual NASDAQ stocks, individual high-yield bonds, and open-end mutual funds with aggressive growth objectives, high-yield income, and foreign/global exposure.
Discount Brokerage Investors	Households likely to have a high percentage of investments/assets driven by discount brokerage firms.
Millennials – Investors	Millennial households who likely are investors.
Millennials – Total Investable Assets: Asset Range >\$250,000	Millennial households whose estimated investable assets are likely to be >\$250,000.

Digital Targeting Segments give firms the option of targeting households based on their likelihood to hold certain types of financial products.



Our commitment to privacy

Protecting consumer privacy online is one of our core values. Our Investment Propensity segments are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital products do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals' online behavior.

USISmarketing@equifax.com • equifax.com/business/marketing