



## Income360 Complete

### Better identify household income to enhance segmentation and targeting

Today's standard income measures often present a limited view of household income and tend to lose accuracy at higher income ranges. That's why Income360® Complete gives a household-level income estimate that provides dollar values of total estimated income up to \$2.0 million rather than an income range.

Income360 Complete is unique - not only does it include income from wages and salary, but it also includes estimated non-salary income from investments, businesses, and retirement funds. The result is a powerful and more complete estimate of your prospects' and customers' total household income.

#### Powered and validated by proprietary inputs, Income360 Complete includes three measures:

1. **Income360:** Estimated income from wages, investments, businesses, and retirements funds
2. **Income360 Salary\*:** Estimated income from wages
3. **Income360 Non-salary:** Estimated income from investments, businesses, and retirement funds

\*Income360 Salary is also available as a stand-alone solution.

#### Key benefits for clients:

- Takes into account that salary does not always equal income — includes estimated income from wages, investments, businesses, and retirement funds
- Provides a dollar value of estimated income up to \$2M per household
- Based on multiple validated and benchmarked models without the use of Personally Identifiable Information (PII)
- Applicable to any customer or prospect file with name and address
- Developed for use in non-FCRA applications across the customer lifecycle



The only income solution that provides a complete picture of a household's estimated total income up to \$2 million.

## Income360 Complete in action

### Standard Income Measures

The ranges provided by standard income measures make these four households look the same:



\$250,000



\$250,000



\$250,000



\$250,000

### Income360 Complete

Only Income360 can show you estimated total income for these same households:



\$256,325



\$592,512



\$1,675,656

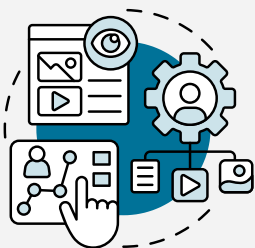


\$2,000,000

- Using standard income measures, the nearly 10% of U.S. households who make more than \$250,000 are all treated the same. But we know that households that earn \$500,000 behave differently than households that earn \$250,000. That's why you need more accurate income estimates that differentiate households up to \$2.0 million.
- Standard income estimates typically provide only a dozen or so income ranges — and that's on the high end. If you have models that target incomes between, say \$50,000-\$99,999, you're probably using only 1 or 2 income ranges. Envision how your models would perform using household-level income values.

### Income360 Complete can dramatically improve your targeting efforts and enhance model performance, uncover hidden opportunities among your customers or prospects, and more:

- Prospect for new customers by better identifying households with appropriate incomes for your products and services
- Conduct market analyses, size markets for key target segments, and identify growth opportunities
- Determine effective product positioning and match offers with appropriate customers
- Identify optimal cross-sell/up-sell opportunities within your customer base based on their likely total income
- Improve targeting and management of CRM and loyalty efforts
- Execute more efficiently and minimize compliance review time by using an estimated income measure that does not include PII



Income360 Digital is available for use in online applications such as ad targeting and landing page optimization.



Income360 Complete, combined with Spending Power™ offers a view of the estimated dollars both coming in and out of a household. Spending Power presents estimated household-level discretionary funds available to spend up to \$1.2 million.

#### Who it helps:

- **Banking:** Identify clients with the potential to increase deposits and/or who require additional services
- **Credit:** Supplement existing measures for enhanced ITA or use before Prescreen to better segment acquisition audiences
- **Insurance:** Identify consumers that may need premium coverage or multiple insurance investment products
- **Mortgage:** Evaluate mortgage holders' estimated income, and ability to pay given rate fluctuations
- **FinTech:** Better segment consumers for products and services (before Prescreen)
- **Retail, Travel, or Telco:** Identify customers and prospects likely to have the ability to purchase premium goods and services
- **Automotive:** Identify consumers likely to have the financial ability to afford your vehicles or upgrade to a luxury model
- **Brokerage:** Enhance models that contain traditional income measures

Contact us to learn how Income360 Complete can give your company powerful new insights about your customers' and prospects' estimated total household income.

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