



Investyles

Exclusively for IXI Network members

Real data makes a real difference

Investyles® provides a picture of direct-measured™ financial assets and specific investment tendencies for U.S. households. Exclusively for IXI™ Network Member-Firms, Investyles is a valuable input into in-house models and useful to identify specific investment behaviors of your customers. Investyles Wealth Ratings and Investment Tendency Measures can be easily appended by Equifax or your firm based on the ZIP+4 of the customer or prospect.

Most accurate wealth data available — based on real data, not estimates

Investyles is based on anonymous, direct-measured assets gathered from our leading network of the nation's leading financial institutions. Investyles represents:

- About \$27.7 trillion of direct-measured invested retail assets
- The most current asset data available — collected and delivered twice per year so you can detect real changes in the pool of invested assets

Key benefits

Enables financial services firms to enhance in-house customer and prospect models with average household assets and specific investment behaviors

Granular detail provides insight on customers' likely investment preferences, such as risk tolerance, advice orientation, and propensity for specific investment products

Based on about \$27.7 trillion of anonymous, direct-measured invested retail assets

Developed for use in non-FCRA applications across the customer lifecycle

Investyles provides a picture of Direct-Measured financial assets and specific investment tendencies for U.S. households.

Use Investyles to enhance your models

Investyles Wealth Ratings and Investment Tendency Measures can enhance the performance of in-house models, shedding new insights on customer investment preferences and styles. Investyles is appropriate for many models:

- Customer profiling
- Customer acquisition
- Life-time value
- Profitability
- Multivariate scoring
- Up-sell and cross-sell
- Product preferences
- Investment styles
- Statistical modeling
- Loyalty

Investyles Wealth Ratings: Average assets per household in the neighborhood

Investyles Wealth Ratings enables firms to append client and prospect records with the average assets per household within the neighborhood in which the household resides. It rates ZIP+4s or micro-neighborhoods (at least 7 households each) based on the presence and volume of direct-measured personal assets. All households within a ZIP+4 get the same Investyles rating, up to a maximum of \$2+ million per household.

It also provides a 12-tier and a 26-tier wealth classification system to incorporate into your models. The 12-tier system is helpful for profiling applications while the 26-tier system is designed for multivariate-scoring applications.

“IXI’s Investyles data is the cornerstone of our affluent marketing strategy. We now use IXI’s data to improve our customer segmentation for almost all of our marketing campaigns. IXI’s Investyles data is ‘all the rage’ throughout our organization.”

Representative of
Top 5 U.S. Bank

| Investyles investment tendency measures | | | |
|--|---|--|---|
| Average per household | Portfolio composition | Channel preference | Specialty preference |
| <ul style="list-style-type: none"> • Financial assets • Investment positions | <ul style="list-style-type: none"> • Fixed income assets • Equity assets • Deposit and cash assets • Stock, bond and other security assets • Long-term open-end fund assets • Individual stock assets • Individual bond assets • Equity fund assets • Muni-bond fund assets • Taxable-bond fund assets • Taxable money market fund assets • Tax-exempt money market fund assets | <ul style="list-style-type: none"> • Advice-oriented assets • Self-directed assets • Direct-marketed mutual fund assets | <ul style="list-style-type: none"> • High-risk investment assets • Tax-exempt assets • Retirement Product assets • IRA assets • IRA rollover assets • Annuity assets • Fixed annuity assets • Variable annuity assets |

Investyles investment tendency measures: Detailed financial behavior measures

Investyles Investment Tendency Measures indicate the allocation of each ZIP+4's or micro-neighborhood's financial assets among key asset classes and types of investment-management services.

Investment Tendency Measures are either numeric or percentage measures that can be appended to client and prospect records to help firms understand a customer's propensity for various asset classes, advice orientation, security types, and distribution channels. By understanding a customer's likely affinity for certain products or investment styles, firms can improve cross-sell and upsell efforts.

Sample of a file appended with Investyles

The below table shows, for each ZIP+4, the Investyles wealth tier for the 12-tier and 26-tier systems, the average direct-measured assets per household in the neighborhood, and several Investment Tendency Measure figures.

| Firm provides | | Equifax provides | | | | | | | | | |
|---------------|------|--------------------------|--------------------------|-------------------|--------------------------|----------------------------|-------------------------------|-----------------------------|-------------------------------|-------------------|--------------------------|
| ZIP Code | ZIP4 | Investyles 26-Class code | Investyles 12-Class code | All assets per HH | Deposits and cash per HH | Fixed income assets per HH | Individual bond assets per HH | Self-directed assets per HH | Annuity product assets per HH | IRA assets per HH | Tax-exempt assets per HH |
| 20001 | 1010 | 19 | 08 | \$25,133 | \$14,396 | \$13,693 | \$0 | \$18,535 | \$4,942 | \$10,750 | \$2,636 |
| 20001 | 1012 | 18 | 07 | \$64,448 | \$22,971 | \$25,539 | \$2,055 | \$48,956 | \$12,055 | \$44,280 | \$0 |
| 20001 | 1068 | 19 | 08 | \$29,881 | \$14,446 | \$18,237 | \$0 | \$27,892 | \$11,352 | \$14,535 | \$0 |



See the real money: Investyles 12-tier classification system

Investyles shows that approximately 35% of all U.S. households (HHs) hold over 91% of all U.S. financial assets (see figures in blue cells).

| Investyles 12-tier classification system | | | |
|--|---|-------------------|-----------------------|
| Investyles tier | Financial assets per HH Bracket | % of total assets | % of U.S. HHs in tier |
| 1 | \$2M + | 27.8% | 1.3% |
| 2 | \$1.5M to <\$2M | 6.8% | 0.8% |
| 3 | \$1M to <\$1.5M | 10.7% | 1.9% |
| 4 | \$500K to <\$1M | 18.8% | 5.8% |
| 5 | \$250K to <\$500K | 15.4% | 9.3% |
| 6 | \$100K to <\$250K | 12.4% | 16.4% |
| 7 | \$50K to <\$100K | 4.5% | 13.2% |
| 8 | \$25K to <\$50K | 2.1% | 12.4% |
| 9 | \$10K to <\$25K | 1.1% | 13.7% |
| 10 | \$2,500 to <\$10K | 0.4% | 13.2% |
| 11 | \$0.01 to <\$2,500 and Negative balance | 0.0% | 10.8% |
| 12 | Zero balances | 0.0% | 1.2% |

Data as of June 2021

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