



Foundation of IXI data solutions

Financial and economic insights for every U.S. household

For over 25 years, we have leveraged IXI™ data-based solutions to help the nation's leading financial services and consumer marketing firms drive marketing campaign strategies, find hidden opportunity within their customer base, engage the right customers across channels, inform next-best product messages, and identify market growth opportunities. This solution suite enables marketing, sales, and analytics teams to differentiate and target consumer households based on measures of wealth, income, spending, credit, investment style, share-of-wallet, and share-of-market.

The unique IXI data foundation: Direct-measured™ assets

Through our exclusive network of more than 95 leading financial institutions, we directly measure about \$27.5 trillion in anonymous U.S. consumer assets and investments, representing about 45 percent of all U.S. consumer invested assets.

We utilize our patented process to collect and classify anonymous consumer asset data and then combine it with additional proprietary measures of income, discretionary spending, and credit to provide a more complete picture of households' financial and economic positions. Our proprietary database is the engine that drives the most effective customer targeting, segmentation and market tracking solutions available today.

Key benefits

The IXI Network is a unique, unified, anonymous database of invested and deposited consumer assets

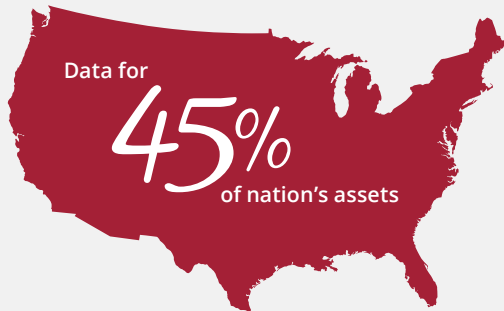
Our Direct-measured financial assets database represents about 45% of the nation's consumer assets

The IXI Network includes leading financial services firms

IXI Network	Includes leading financial services firms: <ul style="list-style-type: none"> • Retail banks • Full service and discount brokers • Mutual fund groups • Insurance firms • Credit unions
Data submission and standardization	Member-firms submit anonymous asset and sales data at least 2 times per year: <ul style="list-style-type: none"> • Position, account classification, geographic (ZIP+4), distribution channel • We standardize, aggregate and classify this Direct-measured data
Direct-measured financial assets database: ~\$27.5 trillion	Direct-measured financial assets databases: <ul style="list-style-type: none"> • About \$27.5 trillion in consumer liquid assets (about 45% of all assets) • About \$4.5 trillion in small business assets
Project to entire market: ~\$61 trillion	We project the Direct-measured database to represent the total liquid financial assets held by all U.S. households — about \$61 trillion <ul style="list-style-type: none"> • Asset estimates available at HH level
Additional data added to better represent HH Wallet	We add additional data to enhance base products: <ul style="list-style-type: none"> • Total income estimates • Discretionary spending estimates • Measures of aggregated credit usage • Demographics, attitudes, behaviors

The power of Direct-measured data

Most solutions that offer consumer insight rely primarily on survey or census-based data. Instead of relying on these same sources, we provide reliable and actionable financial and economic insight based on direct-measured data, overcoming the accuracy, reliability, coverage and granularity limitations of survey-based data.



IXI Network Direct-measured data

Accurate: Direct measurement of 45% of nation's assets

Geographic: Represents about 2/3rds of residential ZIPs

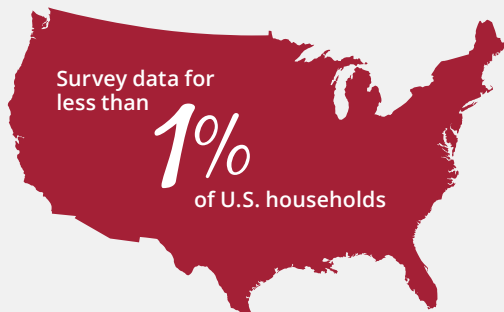
Complete: 95 firms, 500+ million accounts, 1+ billion investment positions

Granular: Shows detailed investment preferences and behaviors

Reliable: Direct-measured data doesn't lie

Current: Updated at least 2 times per year

Patented: Process to collect and classify assets



Survey-based data

Incomplete foundation: Base of 4K-200K surveys over 3 years

Geographically inadequate: Doesn't reflect local behaviors and inconsistent coverage

Statistically insignificant: Surveys represent less than 1% of total HHs in U.S.

Archaic: Utilizes census demographics collected only every 10 years

Unreliable: Surveys can be incorrect, incomplete, inconsistent.

Do consumers tell the truth?

Applications of solutions

Using this foundation of direct-measured assets, we create wealth-based solutions to help clients improve their customer and market intelligence, segmentation, and targeting. Marketing, sales, and analytics teams use our solutions to gain powerful insights about their customers and prospects. Our clients work with us to:

- **Optimize marketing efforts:** Segment and target U.S. investors and consumers by measures of assets, income, spending, and credit; deliver the right offer with the right message to the right customer
- **Conduct market level analytics:** Assess market size, growth, share, and branch or site performance — from the national-level to custom territories to individual block groups and ZIP codes
- **Enhance practice and performance management:** Align resources, set appropriate goals, and monitor performance based on opportunity

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