EQUIFAX

Power your marketing

with consumer Wealth Insights

Target optimal customers and prospects with insight into the consumer wallet

Financial institutions have an abundance of in-house and third-party data available to them to enhance their segmentation, targeting, and market analysis efforts. To maximize long-term customer relationships and marketing ROI, it's critical to engage consumers with services that align to their financial ability and needs.

That's where **Wealth Insights** from Equifax come in — to help you differentiate customers, prospects, and markets that offer the most asset growth potential and have the right financial profile for your brand, products, and services.

By leveraging insights on household assets, financial institutions can identify affluent and mass affluent audiences, reveal hidden asset opportunities, understand investment preferences, uncover best customers of tomorrow, plus find growth markets and enhance branch strategies. Then, campaigns can be executed across channels to engage each audience with the right message.

Directly-measured, anonymous assets from the IXI™ Network — a network of leading financial institutions — is the foundation that drives our **Wealth Insights**. Network members have exclusive access to our asset-based solutions.

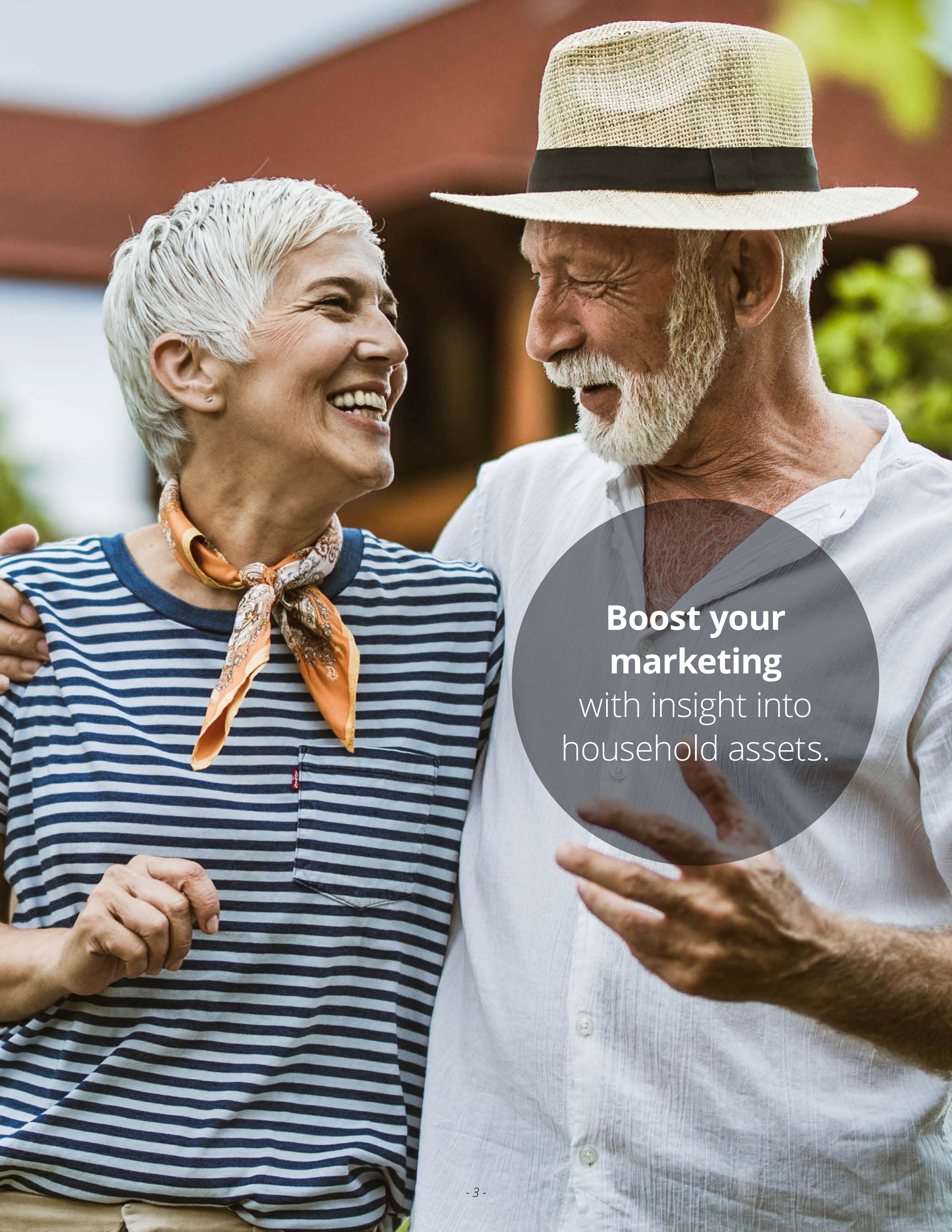
Enhance your marketing strategies with **Wealth Insights**

UNDERSTAND
Understand your customers with measures of consumer assets and financial preferences

SEGMENT
Differentiate consumers with the most opportunity for asset growth

REACH
Work with Equifax to reach your optimal audiences through direct and online channels

ANALYZE
Size markets by assets, investments, and deposits; gauge share; and locate geographies ripe for growth



Boost your marketing with insight into household assets.

How can **Wealth Insights** power your marketing across the customer journey?

DISCOVER growth markets

- Size markets by asset levels to gauge share, inform branch goals, and assess branch/territory performance
- Locate markets with growing assets for new branch/retail growth
- Inform advertising across target markets based on local preferences

ACQUIRE new customers and optimize onboarding

- Identify prospects with the most asset and deposit opportunity and engage them with the right offer and message
- Segment audiences for ITA and Prescreen campaigns with insight on consumer assets
- Target and activate prospect audiences via direct mail, email, display, mobile, social, addressable TV, internet radio, and more
- Understand the opportunity to maximize initial balance from day one and promote loyalty
- Inform lead allocation and service channel based on opportunity

MANAGE relationships and deepen engagement

- Identify current customers with the most growth opportunity
- Better understand customers to determine next-best product and grow share of wallet
- Segment customers into treatment groups, including recognizing investors for wealth management and other personal services
- Inform point-of-sale and call centers to optimize customer service and experience

RECOVER desirable customers

- Identify and retain high-asset customers that show signs of shifting assets to other firms

Wealth Insights can be used for non-FCRA applications throughout the customer lifecycle.

Work with us to help **meet compliance requirements**. **Leverage our solutions** that exclude protected-class attributes and demographics.


Gain an advantage with consumer **Wealth Insights** based on the household wallet.

Wealth Insights for **asset and deposit gathering**

Segment and target customers by assets and other financial criteria

Estimates of households' total assets and assets by product category

WealthComplete Premier

WealthComplete® Premier offers extensive insight into your customers' likely total assets, as well as their investment product allocation and deposit product preferences. Using WealthComplete share of wallet and asset estimates, financial institutions can better uncover hidden asset opportunity ("assets away"), prioritize customers and prospects, and promote the next-best product. WealthComplete provides:

- **Total estimated assets** for each household
- **Investment allocation and balances:** estimated totals for stocks, deposits, bonds, mutual funds, annuities, and other investments
- **Deposit allocation and balances:** estimated totals for interest checking, non-interest checking, CDs, savings, money market accounts, and other cash equivalents

With Wealth Growth Indicator™, firms can segment and reach consumers likely to have strong growth in assets in the next three years.

Specific investment behaviors and tendencies

Investyles

Investyles® powers advanced targeting and modeling with insight into average measured household assets and investment behaviors. Offering granular-level detail, Investyles can help enhance all types of models including customer profiling, product optimization, life-time value, profitability, and multivariate scoring applications.

- **Sample Investyles tendencies:** Self-directed vs. advice oriented, risk preference, equity vs. fixed, taxable vs. retirement, and specialty measures such as ETFs and IRA assets.

Leverage insight into the household wallet
to **target the right customers** and prospects.

Wealth Insights for **asset and deposit gathering**

Segment and target customers and small businesses by assets and other financial insights

Comprehensive, multi-dimensional asset-based segmentation system

Financial Cohorts

For marketers seeking an advanced segmentation schema based first and foremost around consumer assets, look no further than Financial Cohorts®, a cluster-based segmentation system that is commonly used by brokerage firms. This actionable segmentation solution differentiates and describes audiences by their likely financial affluence level, asset allocation, investment style, channel preference, media usage, and other lifestyle preferences. With our asset-based segmentation solution, financial marketers can better deliver the right offers and messages to the right consumers.

Estimates of assets held by small businesses

Small Business Assets

With Small Business Assets™, firms can use asset estimates to find small businesses that are the right fit for offers, tailor cross-sell and upsell efforts, improve prospecting, communicate with home-based small businesses, and enhance model performance. Small Business Assets leverages our direct measurement of trillions in small business assets.

Financial insights for **digital targeting**

Reach the right audiences online

Audiences powered by insight on the consumer wallet and product preferences

Digital Targeting Segments
All of our Wealth Insight measures — along with hundreds of additional audience segments — are available for use in digital channels. IXI Network members have exclusive access to select Digital Targeting Segments, and can also onboard custom audiences, to reach desired consumers via display ads, social, mobile, addressable TV and radio, and other digital channels. Our extensive network of data partners, along with our database of over 300 million consumers, translates into high linkage across offline and online channels… critical for consistent digital execution and multi-channel marketing.

Digital Targeting Segment categories:

- WEALTH
- INVESTMENTS
- RETAIL BANK
- SMALL BUSINESS ASSETS
- FINANCIAL AND BEHAVIORAL SEGMENTATION
- MILLENNIALS

Use Wealth Insights across marketing channels — **display, social, mobile, addressable TV** and more.

Wealth Insights for **market opportunity measurement**

Size the market, track share, assess branch planning, and inform geographic marketing

Market-level asset estimates and penetration

MarketMix Premier

MarketMix™ Premier provides estimates of total assets, assets by product category, and household penetration for defined geographies based on a foundation of measured assets. With MarketMix, financial institutions can better size markets and determine share by assets and product categories, locate markets with attractive asset levels, assess branch performance and locations, enhance sales force planning, and offer the right product to the right market based on local preferences. Access the MarketMix app for real-time, interactive mapping and data analysis.

Market-level metrics for brokerage and fund peer group analysis

MarketVision for Securities

With MarketVision™ for Securities, firms offering brokerage services and direct-marketed mutual funds can utilize measured market-level assets, product balances, and sales to conduct a range of applications, including peer group analysis; inform salesforce, territory and branch planning; and gauge consumer demand for designated investment products.

Additional **consumer insights**

Enhanced segmentation, targeting, and market analysis are available as part of our Economic Insights suite.

Economic Insights for Segmentation and Targeting

- Income360® Complete
- Affluence Index™
- Spending Power™
- Financial Durability Score™ and Financial Durability Index™
- CreditStyles® Pro
- Economic Cohorts®

Economic Insights for Digital Targeting

- Categories
  - Income
  - Affluence
  - Spending
  - Financial Durability
  - Credit

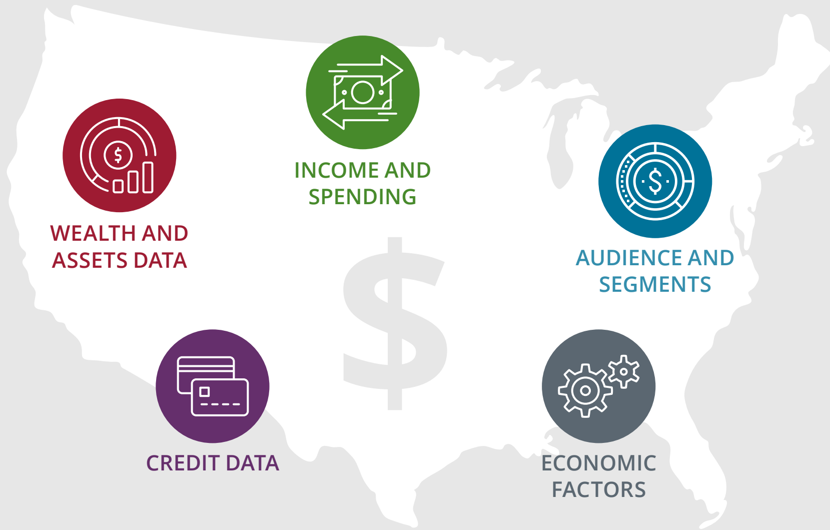
Economic Insights for Market Opportunity Measurement

- Ground Counts
- CreditMix™

Financial insight for nearly every U.S. household

Insights to find the opportunity and grow your business

Our unique insight into the consumer wallet is what distinguishes us from other segmentation and targeting options available today. With direct-measurement of about $30.6 trillion in anonymous U.S. consumer investable assets gathered from the IXI Network — about 45% of all investable assets — and credit data for over 240 million consumers in the U.S., our financial insights enable companies to reach households that are most likely to have the right financial profile to invest and grow their portfolios. These insights are built without using personally identifiable information.



Why do financial institutions work with us to enhance their targeting and market analysis?

- Specialty in the consumer wallet
- Experts in consumer data and geographic analysis
- Extensive scale translates to high linkage
- Reach audiences on all channels

Advance your marketing with Wealth Insights

Wealth Insights from Equifax offer financial marketers the data they need to find the right audiences and engage them to reach their full investment potential. Contact us to integrate Wealth Insights into your marketing strategies.

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*Equifax models do not include or take into consideration any factor that Equifax believes would be a "prohibited basis" as defined in 12 C.F.R.§ 1002.2(z). That is, a consumer's race, color, religion, national origin, sex, marital status, age, etc. However, an individual client's use of the model (i.e., as applied to a given geographical region, marketing strategy, etc.) may impact that client's compliance with applicable law.