

Affluence Indicators Overview

Semcastings' Affluence Indicators provide a 360-degree perspective of household affluence across the U.S. When selecting prospects for particular products or services, accurate affluence measurement data is imperative to identifying household prospects or creating predictive targeting models. The Affluence Indicators measure affluence from over a dozen vantage points, including important factors that impact wealth such as tax rates, local cost of living, household composition, and life stage. Measuring household income in the context of situational household influences can greatly improve a marketer's ability to identify candidates who have both the capacity to make a buying decision as well as determining their likelihood to purchase.

Business Owners @Home

- Empowers marketers to reach a select group of professionals at home where they are more inclined to review direct mail
- Seamlessly identifies qualified individuals who are likely to respond to offers for certain high-value goods and services
- Identifies over 9 million business owners and self-employed professionals, and links them to their home addresses and household demographics

Charitable Giving Rank

- Verifies the best prospective donors and provides insight on the relative amount they are likely to give
- Donors scoring in the top decile of Semcastings' rank donated 77% more than the average gift amount
- Donors in the bottom decile of Semcastings' rank donated 31% less than the average gift amount

Discretionary Income Index

- Resource-based index of household spending capacity rather than strictly a measure of available assets
- Compares earnings and equity to debt; looks at length of residence, age, presence and age of children, local tax rates, invested assets, home equity loans, projected savings, and indicators of cash flow and spending behavior
- Combines local-level models with household-level life stage data and the Premium Income Estimate to make our data more accurate than other available sources, which is mostly based on national credit usage

Equity Investor

- Ranks all households and their likelihood to be in the market for equity investments

Home Equity LOC

- Utilizes the Home Value Estimate with coverage of over 90 million homes. The Home Equity LOC considers several factors including length of residence, income, life stage and discretionary income, to create a more accurate score for a broader range of home owners
- ITA compliant and does not use any restricted credit information. It is an ITA score for households that may be good candidates for a line of credit

Home Loan to Value

- Calculated from current market valuation data, the loan to value ratio measures available equity in the home as a percent of current home value. Home values in the current market can be volatile, making a current LTV metric important in many marketing applications.

Home Value Estimate

- Enables marketers to target based on a household's property value
- Identifies verified homeowners and the value of over 90 million homes in all 50 states
- Contains 16 million more home value records than the other leading provider of home value data

Invested Assets

- Considers income, household location, home value, cost of living and discretionary income

- ◀ Combines this information with longevity, household composition and lifestyle to determine levels of invested assets

IRA & 401K Investor

- ◀ Ranks all households and their likelihood to be in the market for IRA and/or 401K investments.

Life Insurance Targeting Index

- ◀ Derived from over nine years of anonymous survey data collected by the Board of Governors of the Federal Reserve System
- ◀ Uses survey research data in combination with known life insurance holders and other demographic and behavioral data elements to create an index and score all the households in the U.S. for the likelihood to purchase a Whole Life or Term Life policy

Mutual Fund Investor

- ◀ Ranks all households and their likelihood to be in the market for mutual fund investments

Net Worth

- ◀ Determined from a large sample of households nationwide with known incomes, assets and discretionary spending; information is combined with other financial and life stage data to create a predictive model
- ◀ Assembled at a local level to factor in longevity, composition of the household and cost of living over time and are represented as a value

Premium Income Estimate

- ◀ Constructed from hundreds of local-level predictive models from a large national distribution of self-reported and actual incomes
- ◀ Reflects local housing costs, cost of living, tax rates, and other factors, and cover incomes up to \$2MM per household
- ◀ Measures are 30% more accurate than equivalent modeled scores from other data providers. Households with earnings in excess of \$150,000 are more accurate more than 60% of the time

Recession Sensitivity Ranking (RSR)

- ◀ Identifies households under the most financial pressure in the current economy versus those that are least affected.

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- ◀ Updates monthly to reflect the dynamic nature of the current economy

Time Share Owners Propensity

- ◀ Ranks prospects for Time-Share property owners based on known time share owners and over 9 years of survey data collected by the Board of Governors of the Federal Reserve System.

Vacation Property Ownership

- ◀ Uses known owners of Vacation Property, Time Share Owners in combination with over nine years of survey data collected by the Board of Governors of the Federal Reserve System.
- ◀ Identifies vacation locations, affluence metrics for owners, and a number of demographics and behavioral factors
- ◀ Validates and back-tests against known vacation property and timeshare owners to isolate 55% of known vacation property owners within the top twenty percent of the scoring range

Vehicle Consideration Sets

- ◀ Projects a household's propensity to acquire a particular type of automobile
- ◀ Based on a large national sample of auto ownership information, and incorporate affluence, cost of living, regional influences and household age and composition among other factors
- ◀ Contains consideration sets that are available with 100% coverage for 21 different categories including everything from sub-compacts to exotic luxury models

Vehicle Value Index

- ◀ Reflects a ranking of households and their propensity to invest in an automobile, and at what levels on a scale of 1-10
- ◀ Integrated household incomes, home values, discretionary income and household composition into a predictive model that also includes a large national sample of auto ownership

Wealth ID

- ◀ Indexed ranking of household wealth
- ◀ Application of local incomes, household composition and cost of living are differentiating factors in measuring wealth