

## Premium Income Estimate

### DATABASE

- ◀ Over 120 million counts
- ◀ Over 7.5 million counts for income exceeding \$150K

### KEY BENEFITS

- ◀ Reports affluence levels over 30% more accurately on average compared to the three major compilers of aggregated data
- ◀ Provides particular accuracy when locating households with earnings in excess of \$150,000, with 100% lift over other data aggregators in this range
- ◀ Targets local demographics using Semcastings' custom models to reflect market conditions for different geographic areas, improving accuracy, and increasing ROI and response rates

### INDUSTRIES

Ideal for:

- ◀ All industries: products and services



Semcasting Premium Income Estimate was designed to provide marketers and analysts with a more realistic portrait of household income in the U.S. today. Built from publicly available sources and a large, nationally representative sample of self-reported incomes, the Income Estimate

was modeled using Semcastings' patented genetic algorithm technology and have been validated by extensive empirical testing and in national marketing campaigns.

The key difference with the Semcasting Income Estimate is that it takes into account more factors such as cost of living, two income families, tax rates, family composition and life stage into the development of a score. By including household level information into hundreds of local and regional level models and then aggregating the results, both geographic as well as demographic factors play a role in more accurately predict household incomes.

The practical impact of the Semcasting approach is a broader distribution of annual incomes up to \$2 million across 27 income ranges. Semcasting is especially accurate when targeting households with annual earnings over \$150K where the great majority of direct marketing campaigns are focused. Results have been measured to be over 60% more accurate than modeled scores from other providers because, unlike a single predictive model which will generalize and distribute score results across the nation, our effort to build hundreds of local level models is not a one-size-fits all approach that can dilute results and compromise accuracy.

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### Success Story: Pinpointing Wealth

A high-end furniture retailer uses Semcastings' On-Demand Targeting models, which incorporates the Premium Income Estimate, for a direct mail campaign targeting affluent house holds generating a 2% response rate.

A non-profit organization uses models based on the Premium Income Estimate to pinpoint donors with significant financial means and solicit them for larger donations. The resulting mail campaign produced a 2%+ response rate, as well as an average gift increase of over \$2 per mailing.

### Premium Income Estimate Income Range Counts

<b>Income Range</b>	<b>Count</b>
Under \$30K	26,164,454
\$30K-\$40K	14,654,759
\$40K-\$50K	11,542,615
\$50K-\$60K	9,056,903
\$60K-\$70K	9,192,912
\$70K-\$80K	9,269,603
\$80K-\$90K	8,912,545
\$90K-\$100K	4,574,621
\$100K-\$110K	3,756,993
\$110K-\$120K	3,555,850
\$120K-\$130K	4,268,268
\$130K-\$140K	2,014,807
\$140K-\$150K	1,278,426
\$150K-\$175K	3,703,848
\$175K-\$200K	1,194,715
\$200K-\$225K	395,161
\$225K-\$250K	34,580
\$250K-\$275K	321,954
\$275K-\$300K	315,546
\$300K-\$400K	360,773
\$400K-\$500K	367,340
\$500K-\$599K	198,420
\$600K-\$749K	116,415
\$750K-\$999K	213,919
\$1M-\$2M	244,917
\$2M +	82,795