List Services Catalog


Experian™
Marketing Services

Fall 2011–2012
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*List Services Catalog*

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Leverage predictive insights

Leverage data-driven predictive insights from Experian Marketing Services’ ConsumerView™ database to help you better understand and anticipate evolving consumer behaviors. Creating valuable consumer relationships is essential to developing a successful business. That’s where Experian can help. We bring consumers into focus — enabling the smartest marketing decisions possible. We help you to Market Forward using the largest and most inclusive depository of consumer information available today, including information on more than 235 million consumers and 113 million households.

Experian’s List Services Catalog is your one-stop reference tool for Experian’s data products and services. Keep the List Services Catalog at your fingertips to find the products and solutions that can help you realize marketing success. Our List Services Catalog includes:

**Comprehensive consumer information**

Our ConsumerView database remains the foundation for our consumer data products. ConsumerView maintains information on more than 235 million consumers in more than 113 million households. Beyond information, we combine our history, technology and expertise into a single package to help you meet your specific business objectives.

Additionally, Experian’s data enrichment products enable you to gain an in-depth understanding of your customers and prospects — learn their demographic makeup, product preferences, and even how they prefer to spend their leisure time. Enriching your customer or prospect files with information from Experian gives you the insight you need to fine-tune your marketing plans and strengthen customer relationships — and ultimately maximize sales potential.

**Diverse behavioral information**

Our behavioral and transactional information provides special insight into consumer’s lifestyles and interests. Find new customers and learn about your existing customers based on their hobbies, brand preferences, product usage and other key behaviors.

**Premier life-event information**

Our life event information — the New Movers Database, “New Homeowners Database”, and New Parents Database — is perfect for marketers who are looking for consumers who are in-the-market to buy. Guided by the big changes that are happening in their lives, this customer and prospect base is ideal for marketers offering a variety of goods and services.

**Property and mortgage information**

The most important indicators of a family’s financial condition are their property and mortgage assets. No other type of data represents a more dynamic opportunity for marketers in areas such as financial services, home improvement, retail, catalog, education and travel. For years, Experian has been a leader in compiling mortgage and property data. As a complement to the known data, we have created reality models to access data not readily available.

**Intelligent segmentation tools**

In targeted marketing, having the best, most comprehensive customer or prospect information is important, but how that data is used and interpreted is just as critical. Experian helps marketers use their data to identify insights and trends that more effectively tailor their messages and point them toward the local and global channels most likely to generate the greatest return.

Experian’s segmentation and contact strategy solutions help marketers understand and precisely target their consumers and best prospects.

**Superior analytic and modeling solutions**

Information is the power that drives marketers’ success, and those who know how to use it enjoy a distinct advantage. But having information is only the beginning. It’s your ability to unlock the hidden value in your information that is your ultimate key to success. And that’s where Experian’s custom modeling and analytical solutions can help.

We help you unlock the profit potential in your data by taking you deep into your customer files. Find valuable new prospects based on characteristics of your existing customers. Identify “at risk” clients and predict future loyalty. Discover untapped markets, uncover hidden cross-sell opportunities and fix customer service problems.

**Respect for consumer privacy**

Our information solutions are powerful tools that can create real value for both consumers and marketers. To ensure that consumers maintain confidence and experience value without concern for their privacy we have developed a comprehensive privacy policy. To review detailed privacy policies for all our solutions, visit our Web site at www.experian.com.

**Questions? Contact us.**

To learn more about our data and strategic services, please contact your sales representative or visit us at www.experianmarketingservices.com.
ConsumerView℠ consumer demographic database
Unprecedented depth of coverage, recency and accuracy

This file includes records on approximately 235 million consumers in 113 million living units nationwide. You can demographically segment any portion of the list to reach the best prospects for your products or services. Target people by exact age, gender, estimated income, marital status, dwelling type, families with children, telephone numbers and a variety of other selections. The vast quantity of names on this database and its varied selection capabilities make this one of the largest and most flexible lists on the market today.

Mature consumers
Today's mature market is a fast-growing segment of our society. Our ConsumerView℠ consumer database includes more than 46 million households with consumers age 50 and older. Mature consumers are great prospects for travel opportunities, health and vision care services, insurance and investment offers. These active Americans often have the time and income to support humanitarian and fundraising causes. Remember, too, that mature Americans with grandchildren are excellent prospects for children's products. An often hidden segment of the mature market is elderly parents living with their children. Caretakers of elderly parents comprise an expanded market segment for items targeting older Americans. Target higher-income living units with elderly parents for cooking, housecleaning and lawn-care services.

Test these popular consumer market segments
- Elderly parents living with their children
- Affluent living units
- Hispanic living units
- Homeowners
- Married with children
- Young adults living at home

<table>
<thead>
<tr>
<th>Source: Public records</th>
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<tbody>
<tr>
<td>Demographic selects</td>
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<td>Business owners</td>
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<td>Education</td>
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<td>Estimated current home value</td>
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<td>Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code℠)</td>
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<td>Geographic income percentile</td>
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<td>Home businesses</td>
</tr>
<tr>
<td>Homeowner/Renter</td>
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<tr>
<td>Index of Social Position for Small Areas (ISPSA)</td>
</tr>
<tr>
<td>Length of residence</td>
</tr>
<tr>
<td>Mail-order responder — MOR-Bank®</td>
</tr>
<tr>
<td>Married/Single</td>
</tr>
<tr>
<td>Number of persons</td>
</tr>
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</table>

*Select charge for 0- to 3-year-old selection is $60.00/M.

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<thead>
<tr>
<th>Occupation</th>
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<tr>
<td>Detail</td>
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<tr>
<td>Group</td>
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<tr>
<td>Person type</td>
</tr>
<tr>
<td>(elderly parent, young adult, other)</td>
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<tr>
<td>Political Affiliation</td>
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<td>Presence of children</td>
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<tr>
<td>(predefined known/inferred age ranges)</td>
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<tr>
<td>Children by age range</td>
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<td>Children by age, month, day or year of birth</td>
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<tr>
<td>Presence of child by gender</td>
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<tr>
<td>Number of children</td>
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<table>
<thead>
<tr>
<th>Household segmentation selects</th>
</tr>
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<tbody>
<tr>
<td>Mosaic® USA Household</td>
</tr>
<tr>
<td>PRIZM Household</td>
</tr>
<tr>
<td>Neighborhood selects</td>
</tr>
<tr>
<td>Mosaic® USA</td>
</tr>
<tr>
<td>PRIZM Zip + 4℠</td>
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</tbody>
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*Licensing stipulations may apply.

<table>
<thead>
<tr>
<th>TrueToTouch℠ contact strategy selects</th>
</tr>
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<tbody>
<tr>
<td>Impacts</td>
</tr>
<tr>
<td>Touch-points</td>
</tr>
<tr>
<td>Channel preference</td>
</tr>
<tr>
<td>Contact timing</td>
</tr>
</tbody>
</table>
Experian’s Ethnic Insight™ is a comprehensive predictive name analysis process that identifies the ethnic origin, probable religion and language preferences of individuals.

Ethnic marketing is a fast-growing way to generate new business, build customer loyalty, differentiate products and reach new markets. That’s why Experian released a comprehensive and diverse name identification tool to reach these unique markets.

Experian’s Ethnic Insight allows marketers to begin migrating their marketing strategies to address America’s migrating population. Identify hard-to-find ethnic populations and market directly to native-language speakers — in their native language.

<table>
<thead>
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<th>Suggested applications</th>
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<tr>
<td>Select from 181 detailed ethnicities from the groups listed below:</td>
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</tr>
<tr>
<td>African</td>
<td>Assimilation</td>
</tr>
<tr>
<td>African American</td>
<td>1. — Assimilated — speaks primarily English</td>
</tr>
<tr>
<td>Asian (other)</td>
<td>2. — Bilingual English — Prefers English but knows some of the native language</td>
</tr>
<tr>
<td>Chinese</td>
<td>3. — Bilingual Native Language — Prefers the native language but knows some English</td>
</tr>
<tr>
<td>Czech</td>
<td>4. — Unassimilated — Speaks primarily the native language</td>
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<td>2000 Census data (Call for available variables)</td>
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<td>Eastern</td>
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<td>French</td>
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<td>German</td>
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<td><strong>Religion</strong></td>
<td>Business owners</td>
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<td>Buddhist</td>
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<td>Greek</td>
<td>Education</td>
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<td>Hispanic</td>
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<td>Indonesian</td>
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<td>Japanese</td>
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<td>Jewish</td>
<td>Homeowner/Renter</td>
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<td>Index of Social Position for Small Areas (ISPSA)</td>
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<td>Cuba</td>
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<td>Chile</td>
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<td>Costa Rica</td>
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<td>Dominican Republic</td>
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<td>Honduras</td>
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<td>Mexico</td>
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<td>Nicaragua</td>
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<td>Panama</td>
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<td>Paraguay</td>
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<td>Puerto Rico</td>
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<td>Peru</td>
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<td>Portugal</td>
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<td>Spain</td>
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<td>Uruguay</td>
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<td>Venezuela</td>
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<tr>
<td><strong>Language</strong></td>
<td>Assimilation</td>
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<tr>
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<td><strong>Bilingual English</strong></td>
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<td><strong>Bilingual Native Language</strong></td>
<td>3. — Bilingual Native Language — Prefers the native language but knows some English</td>
</tr>
<tr>
<td><strong>Unassimilated</strong></td>
<td>4. — Unassimilated — Speaks primarily the native language</td>
</tr>
<tr>
<td><strong>2000 Census data (Call for available variables)</strong></td>
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<tr>
<td><strong>Age</strong></td>
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<tr>
<td>Combined</td>
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<td>Estimated</td>
<td></td>
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<tr>
<td>Exact age</td>
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<tr>
<td><strong>Business owners</strong></td>
<td></td>
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<tr>
<td><strong>Dwelling type</strong></td>
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<tr>
<td><strong>Education</strong></td>
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<tr>
<td><strong>Demographic selects</strong></td>
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<tr>
<td><strong>Estimated income</strong></td>
<td></td>
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<tr>
<td><strong>Gender</strong></td>
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<tr>
<td><strong>Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)</strong></td>
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<tr>
<td><strong>Geographic income percentile</strong></td>
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<tr>
<td><strong>Home businesses</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Homeowner/Renter</strong></td>
<td></td>
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<tr>
<td><strong>Index of Social Position for Small Areas (ISPSA)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Length of residence</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Mail-order responder — MOR-Bank®</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Married/Single</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Number of persons</strong></td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Detail</td>
</tr>
<tr>
<td>------------</td>
<td>--------</td>
</tr>
<tr>
<td>Person type (elderly parent, young adult, other)</td>
<td>Presence of children (predefined known/inferred age ranges)</td>
</tr>
<tr>
<td>Children by age range</td>
<td>Children by age, month, day or year of birth</td>
</tr>
</tbody>
</table>

*Select charge for 0- to 3-year-old selection is $60.00/M.*

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Primary decision maker</th>
<th>Radius marketing</th>
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<tbody>
<tr>
<td>Summarized Credit Statistics</td>
<td>Telephone numbers</td>
<td>State income deciles</td>
</tr>
<tr>
<td><strong>Household segmentation selects</strong></td>
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<tr>
<td>Mosaic® USA household</td>
<td>PRIZM household</td>
<td></td>
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<tr>
<td><strong>Neighborhood selects</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mosaic® USA Zip + 4™</td>
<td>PRIZM Zip + 4™*</td>
<td></td>
</tr>
</tbody>
</table>

*Licensing stipulations may apply.

| **TrueTouch™ contact strategy selects** | |
| --- | |
| Impacts | |
| Touch-points | |
| Channel preference | |
| Contact timing | |
Families with children
Contact families with offers that meet their needs and interests

Children of all ages influence spending decisions. Target more than 35 million families with children by age and/or gender from birth through 25 years old.

Parents of young children are good prospects for learning products, baby items, daycare services, school supplies, athletic shoes and clothing.

Don’t overlook the lucrative teen market segment. Today’s teens are entrusted with family money to purchase household items, and they often have their own income as well.

If you are specifically interested in reaching new parents (families with children 0 to 36 months old), please see page 29, Experian’s New Parents Database.™

Source: Public records

Families with children selects
Predefined known and inferred children’s age ranges
- Presence of children 0-18
- Presence of children 0-3*
- Presence of children 4-6
- Presence of children 7-9

Other children selects
- Children by age, month, day or year of birth
- Number of children
- Presence of child by gender
- Young adults living with their parents

Demographic selects
- Gender
- First Time Homebuyers
- Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
- Geographic income percentile
- Green Aware
- Home businesses
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-Order Responder — MOR-Bank®
- Married/Single
- Number of persons
- Occupation
- Primary decision maker
- Political Affiliation
- Radius marketing
- Summarized Credit Statistics
- Telephone numbers
- State income deciles

Household segmentation selects
- Mosaic® USA household
- PRIZM household

Test these market segments
- Homeowners with children
- Living units with preschoolers
- Living units with young adults

Prior to receiving list orders, mailers must submit a sample marketing piece to Experian for approval. Your offer should be easy-to-read and understand. The street address and/or phone number of the marketer should be present in all offers. When you are targeting using sensitive information such as presence of children, we recommend using language that does not reveal specific selection criteria or imply individual knowledge of the recipient. Your account executive and sales support team can provide additional guidance on appropriate language for your particular offer.

*Select charge for 0- to 3-year-old selection is $60.00/M.
Families with children (continued)

<table>
<thead>
<tr>
<th>Neighborhood selects</th>
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<tbody>
<tr>
<td>Mosaic® USA Zip + 4™</td>
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<tr>
<td>PRIZM Zip + 4™*</td>
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*Licensing stipulations may apply.

**TrueTouch™ contact strategy selects**

<table>
<thead>
<tr>
<th>Impacts</th>
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<tbody>
<tr>
<td>Touch-points</td>
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<tr>
<td>Channel preference</td>
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<tr>
<td>Contact timing</td>
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</tbody>
</table>
According to GreenAware,™ a segmentation system based on environmentally relevant measurements, the number of Behavioral Greens (consumers with the most environmental attitudes and behaviors) has increased by 7.3 million over the past two years. These Green consumers now consist of 62.4 million adults and represent 29 percent of the total adult population. Behavioral Greens currently out number True Browns, the least environmental and most distrustful of Green causes, by a ratio of over 2:1.

During this time period industry research has shown a significant increase in Green consumers in key market segments:

- **Utility**
- **Automotive**
- **Consumer package goods**
- **Financial**
- **Travel**
- **Catalog**

### Test these popular consumer market segments

- Utility
- Automotive
- Consumer package goods
- Financial
- Travel
- Catalog

### Demographic selects

- Gender
- Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
- Geographic income percentile
- Home businesses
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-Order Responder — MOR-Bank®
- Married/Single
- Number of persons
- Occupation
- Detail
- Group
- Person type
  - (elderly parent, young adult, other)
- Political Affiliation
- Presence of children
  - (predefined known inferred age ranges)
- Children by age range
- Children by age, month, day or year of birth
- Presence of child by gender
- Number of children
- Primary decision maker
- Radius marketing
- Summarized Credit Statistics
- Telephone numbers
- State income deciles

*Select charge for 0- to 3-year-old selection is $60.00/M.

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For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
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Occupation information

Target with a key predictor of lifestyle

Occupation communicates much about lifestyle, interests and values. It affects leisure, consumption habits, dwelling place and many other aspects of our way of life. Fine-tune your targeting efforts by combining occupation information with other demographics, such as age, income and the presence of children. Select working mothers, young affluent professionals, executives nearing retirement or others for your special offer. Our occupation data is compiled from state licenses and information that consumers self-report.

Suggested applications
- Associations and clubs
- Automobile marketers
- Catalog/Specialty retailers
- Charitable organizations
- Investment planners
- Lawn-care, daycare, housekeeping services
- Publishers and software sellers

Occupation group
- Blue collar
- Farm related
- Professional/Technical
- Sales/Services
- Retired

Demographic selects
2000 Census data (Call for available variables)
- Age
  - Combined
  - Estimated
  - Exact age
- Business owners
- Dwelling type
- Education
- Estimated income
- Ethnic Insight
  - Country of origin
  - Detail
  - Group
  - Language
  - Religion
- Gender
- Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
- Geographic income percentile
- Home businesses
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-Order Responder — MOR-Bank®
**Demographic selects**

<table>
<thead>
<tr>
<th>Category</th>
<th>Options</th>
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<tbody>
<tr>
<td>Married/Single</td>
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<td>Number of persons</td>
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</tr>
<tr>
<td>Person type (elderly parent, young adult, other)</td>
<td></td>
</tr>
<tr>
<td>Presence of children</td>
<td>(predefined known/inferred ranges)</td>
</tr>
<tr>
<td>Children by age, month, day or year of birth</td>
<td></td>
</tr>
<tr>
<td>Presence of child by gender</td>
<td></td>
</tr>
<tr>
<td>Number of children</td>
<td></td>
</tr>
</tbody>
</table>
*Select charge for 0- to 3-year-old selection is $60.00/M.*

| Primary decision maker | |
| Radius marketing | |
| Summarized Credit Statistics | |
| Telephone numbers | |
| State income deciles | |
| Political Affiliation | |

**Household segmentation selects**

<table>
<thead>
<tr>
<th>Selects</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mosaic® USA household</td>
<td></td>
</tr>
<tr>
<td>PRIZM household</td>
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</tbody>
</table>

**Neighborhood selects**

<table>
<thead>
<tr>
<th>Selects</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mosaic® USA Zip + 4™</td>
<td></td>
</tr>
<tr>
<td>PRIZM Zip + 4™*</td>
<td></td>
</tr>
</tbody>
</table>

*Licensing stipulations may apply.*
Consumer acquisition email addresses

Experian’s consumer email addresses help you market to prospects who are open to hearing your marketing message.

There are numerous compelling reasons to use email as your primary marketing channel. For acquiring customers, it is the most cost-effective and quantifiable way to market your products and services, allowing for personalized, meaningful communications to your target market. When used throughout a multichannel effort, email significantly benefits the other channels for better overall campaign results.

Consumer Acquisition Emails from Experian give you the ability to select and reach prospects with pinpoint accuracy. Our capability is built on the ConsumerView® database of consumers with email addresses, each of whom have agreed to receive third-party offers. Clients can utilize selections such as New Parents Database, Mosaic®, Smart Targets® as well as standard demographics such as age, income and education. Experian’s repository of Consumer Acquisition Email addresses can be part of a multitargeted campaign, as all records with an email address also have a valid postal address.

Experian® has partnered with AcquireWeb to deploy Acquisition Email campaigns and manage the opt-out file processing. AcquireWeb mirrors Experian’s philosophy on quality and compliance and is known for its strong email data compilation values, practices and positive relationships with Internet Service Providers (ISP’s). Email marketing works for a variety of reasons. It allows targeting. It is data-driven. It drives direct sales. It builds relationships, loyalty and trust. It supports sales through other channels.

Contact your Experian sales representative for more information or to execute a client project.

Sources
- Approximately 25 million Email Acquisition universe — all with valid postal addresses
- All records match to third-party-permission opt-in email addresses
- All email addresses are traceable to date and place of opt-in
- Examples of the opt-in sources: Automotive, Catalog, Retail, Consumer Value Clubs, Entertainment Ticketing, Electronics and High-tech, etc.

Vertical information
- Appropriate for all verticals but especially effective in catalog/retail

Total count
- Approximately 26 million email addresses with postal addresses

Powered by ConsumerView data
Summarized Credit Statistics
Predict and lift response

Summarized Credit Statistics data is derived from Experian’s national consumer credit file and provides consumer credit activity in a neighborhood. The information is calculated by aggregating the available consumer credit data in each Zip+4. Choose from more than 300 variables providing valuable information pertaining to tradeline status and specific types of tradelines.

Experian’s Median Equivalency Score™ is a Zip+4 level score that helps you identify areas that may be more or less likely to have future derogatory credit activity. The score is statistically derived using payment information, utilization, mortgage, retail and other tradeline information aggregated at the Zip+4™ level.

As an alternative to incorporating all the Summarized Credit Statistics variables independently in a prospect, activation and/or usage scoring model, Experian has created factor variables — weighted roll-ups designed to alleviate time and other constraints. Factor variables have been validated for accuracy and predictability.

Suggested applications
- Target candidates for invitations to apply for credit
- Use as a predictive variable for acquisition and cross-sell models
- Identify loyal prospects in ideal neighborhoods for publishing and continuity programs
- Locate neighborhoods with recent and/or heavy credit purchase activity; activity may indicate families in new housing developments and neighborhoods undergoing revitalization where households have diverse product and service needs

Sample tradeline status selects*
- Average total number of tradelines
- Average balance on the tradelines
- Average balance-to-credit ratio
- Average age of the tradelines
- Average loan amount on the tradelines
- Credit account rating information
- Delinquent and derogatory status on different tradelines
- Public records/Bankruptcies

Contact your sales representative for a complete list of variables. Some usage restrictions apply. See below.*

Lists developed with Summarized Credit Statistics must be used in a positive or inclusive manner. The information cannot be used to deny or exclude consumers from any offer.

Marketing offer review required.

* Statistics may only be used as selection criteria and may not be output. Additional processing time may be required.

Source: Public records

Summarized Credit Statistics selects

<table>
<thead>
<tr>
<th>Median credit scores</th>
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<tbody>
<tr>
<td>Median Equivalency Score™</td>
</tr>
<tr>
<td>Median Bankruptcy Score</td>
</tr>
<tr>
<td>Median Risk Score</td>
</tr>
</tbody>
</table>

Factor variable models
- Factor 1 — good versus bad credit
- Factor 2 — installment trades
- Factor 3 — active users
- Factor 4 — delinquent service/professional trades
- Factor 5 — seeking credit
- Factor 6 — extended revolving trades

Tradeline selects
- All tradelines
- Auto tradelines
- Bank cards/Bank trades
- Credit union trades
- Installment trades
- Loan finance trades
- Revolving trades
- Real-estate mortgage/Real property trades
- Retail trades
- Sales finance trades
- Service and professional trades
- Savings and loan trades

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Demographic selects
Additional demographic and neighborhood selects also are available. Inquire to obtain a complete list.

2000 Census data (Call for available variables)
- Age
  - Combined
  - Estimated
  - Exact age
- Dwelling type
- Education
- Estimated income
- Ethnicity
  - Country of origin
  - Detail
  - Group
- Language
- Religion

<table>
<thead>
<tr>
<th>Demographic selects</th>
<th>Demographic selects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Gender</td>
</tr>
<tr>
<td>Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)</td>
<td>Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)</td>
</tr>
<tr>
<td>Homeowner/Renter</td>
<td>Homeowner/Renter</td>
</tr>
<tr>
<td>Length of residence</td>
<td>Length of residence</td>
</tr>
<tr>
<td>Married/Single</td>
<td>Married/Single</td>
</tr>
<tr>
<td>Number of persons</td>
<td>Number of persons</td>
</tr>
<tr>
<td>Occupation</td>
<td>Occupation</td>
</tr>
</tbody>
</table>
  - Detail
  - Group
| Presence of children (predefined known/inferred ranges) | Presence of children (predefined known/inferred ranges) |
  - Children by age range
  - Children by age, month, day or year of birth
  - Presence of child by gender
  - Number of children

*Select charge for 0- to 3-year-old selection is $60.00/M.*

- Telephone numbers
- State income deciles
Helping you understand what drives buying decisions

Whether you’re marketing golf equipment or computers, kitchen appliances or commodities, success means delivering the right offer to the right audience. For that, you need to know your prospects — their interests, activities and lifestyles. You need BehaviorBank, today’s leading behavioral consumer database, with approximately 65 million households. BehaviorBank includes responsive consumers who have purchased items or have completed surveys on their leisure activities, brand preferences, computer ownership, occupations, ailments, diet and fitness, financial products, reading preferences and more.

Experian updates BehaviorBank monthly to provide larger quantities of the most relevant information on the market today. We use a variety of distribution channels, including known transactional data, printed surveys via direct mail and online surveys.

Boost results with household indicators

BehaviorBank household indicators group similar self-reported elements into slightly broader categories that illustrate consumer interests, such as cultural arts, reading or pets, or identify those who purchase online or by telephone, plus many more. These indicators are highlighted with an asterisk (*) and bolded on pages 15–22 in their respective categories. To further maximize coverage, refer to the BehaviorBank household indicators and BehaviorBank propensities on page 22.

### Source: Self-reported survey data

### Hotline names

- 30-day

### Demographic selects

- Age
- Dwelling type
- Education
- Gender
- Homeowner/Renter
- Income
- Married/Single

### Mosaic® USA Household

- Mosaic® USA

### Occupation

- Detail
- Group

### Presence of children 0–18

- Children by age range
- Children by age, month, day or year of birth
- Number of children
- Presence of child by gender

*Additional charge for 0- to 3-year-old selection $60.00/M.

### Category | Page
--- | ---
Activities and interests | 15-16
Ailments | 16
Medications | 17
Consumer packaged goods | 17-20
Computers and electronics | 20
Contributors and memberships | 20
Financial | 20
Members of military and government office | 21
Plan to/Lifestyle events | 21
Pets | 21
Smokers | 21
Vehicle | 21
Visual impairments | 21

For a complete listing of elements see pages 14-22.
### Activities and interests

**Collecting (approximately) 39,200,000**
- Art/Antiques
- Book collecting
- Collectors*
- Die-cast miniatures
- Dolls
- Figurines
- Other collectibles
- Plates
- Sports memorabilia
- Stamps/Coins
- Teddy bears

**Cooking and entertaining (approximately) 54,400,000**
- Baking
- Cooking
- Cooking — gourmet
- Cooking — weight conscious
- Interest in gourmet cooking*
- Recipes
- Wine appreciation

**Crafts (approximately) 29,900,000**
- Crafts
- Interest in crafts*
- Knitting/Needlework
- Quilting
- Sewing
- Woodworking

**Cultural and arts (approximately) 4,200,000**
- Interest in cultural arts*

**Entertainment and fun (approximately) 10,000,000**
- Buy prerecorded videos
- Cable premium channels
- Digital cable
- Go to movies
- Spas and resorts
- Watch cable TV
- Watch videos

**Health and fitness (approximately) 69,900,000**
- Eat low fat
- Eat low fat for other reasons
- Eat low fat to eat healthier
- Eat low fat to lose weight

**Echinacea**
**Ginkgo biloba**
**Ginseng**
**Health and natural foods**
**Healthy living***
- Include calcium
- Include high fiber
- Include vitamin supplements

**Interest in fitness***
- Losing weight
- Low sodium
- Low sugar
- Natural/Herbal remedies

**Other health and fitness**
**Personal care/Beauty care***
- Reduce caffeine
- Reduce fat/cholesterol
- Saw palmetto
- Valerian root
- Vegetarian meals

**Weight conscious***

**Hobbies and interests (approximately) 68,000,000**
- Astrology/Psychic reading*
- Bird watching
- Cars and auto repair
- Crossword puzzles
- Do-it-yourselfer*
- Flying
- Gardening hobbies
- Home decorating

**Home decorating/furnishing***
- Home workshop/do-it-yourself

**Interest in affluence lifestyle***

**Interest in automotive***

**Interest in boating***

**Interest in gardening***

**Interest in photography***

**Interest in politics***

**Interest in religion***

**Interest in volunteering***

**Photography hobbies**

**Self-improvement***

**Video viewing**

**Information gathering and purchasing habits (approximately) 35,000,000**
- Prefer information by direct mail
- Prefer information by email
- Purchase items via the Internet
- Use Internet for banking
- Use Internet for education
- Use Internet for groceries/delivery
- Use Internet for news/current events
- Use Internet for services
- Use Internet for travel

**Magazines (approximately) 11,600,000**
- Automotive
- Business and finance
- Children’s magazines
- Computer/Electronics
- Crafts, games and hobbies
- Entertainment/Pop culture
- Fashion/Style/Grooming
- Fitness
- Food/Wine/Cooking
- Gardening magazines
- Health magazines
- Hunting and fishing
- Men’s
- Music
- Parenting/Babies
- Pets
- Photography magazines
- Religious and denominational
- Sports magazines
- Subscribe to multiple magazines
- Subscription
- Travel
- Women’s
- Youth

**Music (approximately) 72,700,000**
- Alternative
- Big band/Swing
- Christian music*
- Classical
- Classical/Opera/Big band music*
- Country music*
- Dance
- Hard rock/Heavy metal
- Interest in music*
- Jazz/New age
- Latin
- Music in general
- Oldies music*
- Other music
- Pop
- R & B
- Records/Tapes/CDs

**Rock music***
- Soft rock/Easy listening

**Reading (approximately) 102,200,000**
- All types
- Astrology
- Best-selling fiction
- Bible/Devotional/Religious
- Book reader
- Books on tape
- Business/Financial
- Children’s reading
- Computer
- Cooking/Culinary
- Country lifestyle
- Entertainment/People
- Fashion
- History
- Interest in reading*
- Interior decorating
- Medical/Health
- Military
- Mystery
- Natural health remedies
- Nonfiction
- Other reading
- Relationships
- Romance
- Science fiction
- Science/Technology
- Sports reading
- World news/politics

**Shopping methods/interest (approximately) 152,300,000**
- Apparel
- Big/Tall
- Books and music
- By catalog
- By Internet
- By mail
- By phone
- By TV
- Children’s/Parenting products*
- Computer or electronics
- Home and garden
- Interest in clothing*
- Mail order — children’s products

---

*Household indicator

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.

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BehaviorBank® elements (continued)

Activities and interests (continued)

Mail-order buyer:*  
- Apparel  
- Book/Magazine  
- Clothing/Shoes  
- Domestics  
- Food and Beverage  
- Footwear  
- Furniture  
- Gardening  
- Gift  
- Home Decorating  
- Insurance/Finance  
- Jewelry/Cosmetics  
- Music/Video  
- Outdoor Living and Entertaining  
- Seasonal and Holiday Products

Mail-order multibuyer*  
- Purchased through the mail*  
- Purchased online*  
- Purchased via phone*  
- Purchased by television*  
- Services and travel  
- Sports related

Social causes and concerns
- Animal welfare  
- Children  
- Environment/Wildlife  
- Health  
- Other social causes and concerns

Sports and recreation (approximately) 93,600,000  
- Baseball  
- Basketball  
- Boating/Sailing  
- Camping/Hiking  
- Cycling  
- Extreme sports  
- Fishing  
- Football  
- Golf  
- Hiking  
- Hockey  
- Horseback riding  
- Hunting  
- Interest in golf*  
- Interest in skiing*  
- Interest in sports*  
- Interest in tennis*  
- Interest in the outdoors*  
- Motorcycles  
- NASCAR®  
- Other sports and recreation  
- Personal fitness/Exercise  
- Play sports in general

Sweepstakes and gambling (approximately) 15,900,000  
- Casino gambling  
- Lotteries  
- Sweepstakes

Travel (approximately) 73,490,000  
- Business travel  
- Cruise  
- Cruise traveler*  
- Domestic  
- Domestic traveler*  
- Foreign traveler*  
- Interest in travel*  
- International  
- Personal travel  
- Recreational vehicle  
- Time-share  
- Would enjoy cruising  
- Would enjoy RV travel  
- Would enjoy time-share

Ailments

Ailments  
Call for quantity

Acid reflux  
Alzheimer’s disease  
Angina  
Asthma  
Back pain  
Bronchitis  
Cancer  
Clinical depression  
COPD  
Diabetes 1  
Diabetes 2  
Emphysema  
Erectile dysfunction  
Frequent headaches  
Frequent heartburn  
Gastritis  
GERD  
Gum problems  
Hearing difficulty  
Heart disease  
High blood pressure  
High cholesterol  
Indoor allergies  
Irritable bowel syndrome  
Lactose intolerant  
Menopause  
Migraines  
Multiple sclerosis  
Nasal allergies  
Obesity  
Osteoarthritis  
Osteoporosis  
Other allergies  
Outdoor allergies  
Oxygen  
Parkinson’s disease  
Prostate problems  
Psoriasis/Eczema  
Rheumatoid arthritis  
Sinuses/Sinusitis  
Sleep Apnea  
Thinning hair/Hair loss  
Ulcer  
Wheelchair

*Household indicator

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
### BehaviorBank® elements (continued)

#### Medications

<table>
<thead>
<tr>
<th>Call for quantity</th>
<th>Medications</th>
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<tbody>
<tr>
<td></td>
<td>Actos</td>
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<tr>
<td></td>
<td>Advair®</td>
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<td></td>
<td>Advil</td>
</tr>
<tr>
<td></td>
<td>Advil Cold And Sinus®</td>
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<tr>
<td></td>
<td>Albuterol</td>
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<td></td>
<td>Aleve®</td>
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<td>Alka-Seltzer Plus Nighttime®</td>
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<td>Allegra®</td>
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<td>Beconase®</td>
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<td></td>
<td>Celebrex®</td>
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<td>Children’s Advil®</td>
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<td>Citrucel®</td>
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<td>Claritin/Claritin D®</td>
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<td>Correctol®</td>
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<td>Dulcolax®</td>
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<td>Ecotrin®</td>
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<td>Estrogen replacement</td>
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<td>Excedrin®</td>
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<td>Ex-Lax®</td>
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<td>Fibercon®</td>
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<td>Glucotrol®</td>
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<td>Insulin</td>
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<td>Lescol®</td>
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<td>Lipitor®</td>
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<td>Nuprin®</td>
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<tr>
<td></td>
<td>Oral contraceptive</td>
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<tr>
<td></td>
<td>Other asthma medicine</td>
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<tr>
<td></td>
<td>Other laxative</td>
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<tr>
<td></td>
<td>Other migraine medicine</td>
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<tr>
<td></td>
<td>Other pain reliever</td>
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<tr>
<td></td>
<td>Pamprin®</td>
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<td>Paxil®</td>
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<td>Phillips® Milk of Magnesia</td>
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<td>Prilosec®</td>
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<td>Procardia(XI)®</td>
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<td>Proventil®</td>
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<td></td>
<td>Prozac®</td>
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<td>Pulmicort®</td>
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<td>Rhinocort®</td>
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<td>Serevent®</td>
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<td>Singular®</td>
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<td>Sinus Excedrin®</td>
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<td>Sinutab®</td>
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<td></td>
<td>Sudafed®</td>
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<td></td>
<td>Synthroid®</td>
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<td></td>
<td>Tagamet®</td>
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<tr>
<td></td>
<td>Tavist/Tavist-D®</td>
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<tr>
<td></td>
<td>Theraflu®</td>
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<tr>
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<td>Tylenol®</td>
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<tr>
<td></td>
<td>Tylenol® Cold/Flu</td>
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<td>Tylenol PM®</td>
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<tr>
<td></td>
<td>Vancenase®</td>
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<td></td>
<td>Vanceryl®</td>
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<td></td>
<td>Ventolin®</td>
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<td></td>
<td>Zantac®</td>
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<td></td>
<td>Zocor®</td>
</tr>
<tr>
<td></td>
<td>Zytec®</td>
</tr>
<tr>
<td></td>
<td>Prescription drug users*</td>
</tr>
</tbody>
</table>

#### Consumer packaged goods

### Alcoholic beverages

- **Approximately 5,000,000**
  - Bourbon
  - Budweiser®/Bud Light
  - Champagne
  - Coolers
  - Coors®/Coors Light®
  - Cordials/Liqueurs
  - Gin
  - Michelob®/Michelob Light® or Dry

- **Approximately 18,200,000**
  - Whiskey
  - Wine
  - Wine — red
  - Wine — white

#### Body lotions and powders

- **Antibacterial**
- **Curel®**
- **Dermasil®**
- **Eucerin®**
- **Jergens®**
- **Johnson’s baby powder**
- **Keri®**
- **Lubriderm®** body lotions and powders
- **Nivea®** body lotions and powders
- **Other lotions**

---

*Household indicator

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
### Consumer packaged goods (continued)

<table>
<thead>
<tr>
<th>Consumer packaged goods</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other/Store brand powders</td>
<td>Nabisco Grahams, Nabisco Oreo, Nabisco Premium Saltines, Nabisco Ritz, Nabisco Triscuit, Nabisco Wheat Thins, Other cookies, Other crackers, Snackwells, Store brand cookies, Store/Generic brand crackers, Sunshine, Krispy Saltines</td>
</tr>
<tr>
<td>Cat food</td>
<td>Ponds, Other/Store brand powders, Shower To Shower, SoftSense, Suave body lotions and powders, Vaseline Intensive Care</td>
</tr>
<tr>
<td>Coffee and tea</td>
<td>8 O’clock, Royale Intl Coffee, Chock full o Nuts, Flavored Creamer, Folgers, General Foods International, Gourmet mail-order coffees, Herbal tea, Hills Bros, Master Blend, Maxwell House, MJB Colombian Nescafe, Other flavored coffees, Other coffee, Sanka, Store brand coffee and tea, Tasters Choice, Yuban</td>
</tr>
<tr>
<td>Cookies and crackers</td>
<td>Keebler Chips Deluxe, Keebler E.L. Fudge, Sandwich, Nabisco Chips Ahoy, Nabisco Fig Newtons, Other flavored cookies, Other cookie</td>
</tr>
<tr>
<td>Cosmetic and facial products</td>
<td>Almay, Alpha Hydrox, Avon cosmetics and facial products, Biore, Clinique, Department store, Drug store, Estee Lauder, Lancome, Loreal, Lubriderm, cosmetics and facial products, Mary Kay, Neutrogena, cosmetics and facial products, Nivea cosmetics and facial products, Noxzema, Oil of Olay, Other cosmetic purchase site, Other cosmetic products, Other products, Ponds, cosmetics and facial products, Revlon, Roc, St. Ives, Suave, cosmetics and facial products, Through the mail, Cover Girl, Maybelline, Max Factor, St. Ives, Moisturizer</td>
</tr>
<tr>
<td>Detergents and fabric softeners</td>
<td>All, Arm and Hammer, Bleach, Other, Bounce, Cheer, Cling Free, Downy, Era, Fab, Final Touch, Gain, Other detergents and fabric softeners, Purex, Snuggle, Surf, Tide, Wisk</td>
</tr>
<tr>
<td>Feminine products</td>
<td>Alf, Arm and Hammer, Bleach, Other, Bounce, Cheer, Cling Free, Downy, Era, Fab, Final Touch, Gain, Other detergents and fabric softeners, Purex, Snuggle, Surf, Tide, Wisk</td>
</tr>
<tr>
<td>Frozen entrees</td>
<td>Armour Classics, Banquet Entrees, Budget Gourmet, Generic frozen entrees, Gorton’s, Healthy Choice, Kid Cuisine, Lean Cuisine, Marie Callender’s, Mrs. Paul’s, On-Cor, Other light or fat-free entree, Other frozen entree, Stouffer’s, Swanson</td>
</tr>
</tbody>
</table>
### Consumer packaged goods (continued)

<table>
<thead>
<tr>
<th>Granola/Breakfast bars</th>
<th>approximately 1,200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tyson®</td>
<td>Van De Kamps®</td>
</tr>
<tr>
<td>Weight Watchers®</td>
<td>frozen entrees</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hair color</th>
<th>approximately 4,900,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Castings</td>
<td>Clairol Loving Care</td>
</tr>
<tr>
<td>ColorSilk®</td>
<td>Excellence</td>
</tr>
<tr>
<td>Feria</td>
<td>Hydrience</td>
</tr>
<tr>
<td>L'Oreal/L'Oreal Casting</td>
<td>Miss Clairol</td>
</tr>
<tr>
<td>Natural Instincts</td>
<td>Nice N Easy</td>
</tr>
<tr>
<td>Other hair color</td>
<td>Preference</td>
</tr>
<tr>
<td>Salon</td>
<td>Ultrace</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household cleaners</th>
<th>approximately 17,700,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ajax®</td>
<td>Antibacterial dishwasher liquid</td>
</tr>
<tr>
<td>Antibacterial kitchen cleaner</td>
<td></td>
</tr>
<tr>
<td>Armstrong</td>
<td>Carpet and room deodorizers</td>
</tr>
<tr>
<td>Clorox® Automatic</td>
<td>Comet®</td>
</tr>
<tr>
<td>Dow Bathroom Cleanser</td>
<td>Endust®</td>
</tr>
<tr>
<td>Fantastik®</td>
<td>Formula 409®</td>
</tr>
<tr>
<td>Future</td>
<td>Glass cleaners</td>
</tr>
<tr>
<td>Glass Plus®</td>
<td>Lestoil®</td>
</tr>
<tr>
<td>Lime-A-Way</td>
<td>Lysol®</td>
</tr>
<tr>
<td>Lysol Basin Tub &amp; Tile</td>
<td>Mop and Glo</td>
</tr>
<tr>
<td>Mr. Clean®</td>
<td>Murphy® Oil Soap</td>
</tr>
<tr>
<td>Old English</td>
<td>Other floor cleaners</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liquid and bar soaps</th>
<th>approximately 52,300,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aloe and lanolin bar</td>
<td>Camay bar</td>
</tr>
<tr>
<td>Caress bar</td>
<td>Caress liquid</td>
</tr>
<tr>
<td>Coast® bar</td>
<td>Dial® bar</td>
</tr>
<tr>
<td>Dia® liquid</td>
<td>Dove® bar</td>
</tr>
<tr>
<td>Dove® liquid</td>
<td>Gillette Bar</td>
</tr>
<tr>
<td>Gillette liquid</td>
<td>Herbal Essence bar</td>
</tr>
<tr>
<td>Herbal Essence liquid</td>
<td>Irish Spring® bar</td>
</tr>
<tr>
<td>Ivory® Moisture Care bar</td>
<td>Jergens bar</td>
</tr>
<tr>
<td>Ivory® Moisture Care liquid</td>
<td>Jergens liquid</td>
</tr>
<tr>
<td>Lever 2000® bar</td>
<td>Lever 2000® liquid</td>
</tr>
<tr>
<td>Lux bar</td>
<td>Neutrogena® bar</td>
</tr>
<tr>
<td>Oil of Olay bar</td>
<td>Oil of Olay liquid</td>
</tr>
<tr>
<td>Other bar</td>
<td>Other liquid</td>
</tr>
<tr>
<td>Other liquid</td>
<td>Safeguard bar</td>
</tr>
<tr>
<td>Shield bar</td>
<td>Soft Soap liquid</td>
</tr>
<tr>
<td>Suave liquid</td>
<td>Tone® bar</td>
</tr>
<tr>
<td>Tone liquid</td>
<td>Zest® bar</td>
</tr>
<tr>
<td>Zest® liquid</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Margarine and butter</th>
<th>approximately 9,400,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Bonnet®</td>
<td>Brummel &amp; Brown®</td>
</tr>
<tr>
<td>Butter</td>
<td></td>
</tr>
</tbody>
</table>

| Fleischmann’s®         | I Can't Believe It’s Not Butter |
| Imparal                | Mazola                     |
| Other margarines and butter | Parkay             |
| Promise                | Saffola®                  |
| Shedd's Country Crock® | Store brand margarine and butter |

<table>
<thead>
<tr>
<th>Nutritional beverages</th>
<th>approximately 900,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boost®</td>
<td>Ensure®</td>
</tr>
<tr>
<td>Other Nutritional Drink</td>
<td>Store/Generic Brand</td>
</tr>
<tr>
<td>Sustacal</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal grooming</th>
<th>approximately 11,400,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arm &amp; Hammer® deodorant</td>
<td>Arrid</td>
</tr>
<tr>
<td>Ban®</td>
<td>Degree®</td>
</tr>
<tr>
<td>Gillette</td>
<td>Lady Speed Stick®</td>
</tr>
<tr>
<td>Mennen®</td>
<td>Old Spice</td>
</tr>
<tr>
<td>Other deodorants</td>
<td>Right Guard®</td>
</tr>
<tr>
<td>Secret®</td>
<td>Soft and Dry</td>
</tr>
<tr>
<td>Sure®</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Salad dressings</th>
<th>approximately 4,200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Seasons</td>
<td>Hellmann's®</td>
</tr>
<tr>
<td>Hidden Valley®</td>
<td>Kraft</td>
</tr>
<tr>
<td>Light/Fat-free any</td>
<td>Marie's®</td>
</tr>
<tr>
<td>brand mayonnaise</td>
<td>Marzetti®</td>
</tr>
<tr>
<td>Newman's Own</td>
<td>Miracle Whip</td>
</tr>
<tr>
<td>Other salad dressings</td>
<td>Seven Seas®</td>
</tr>
<tr>
<td>Seven Seas®</td>
<td>Wish-bone®</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shampoos and conditioners</th>
<th>approximately 15,200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>Clairol Herbal Essence</td>
</tr>
<tr>
<td>Desorie®</td>
<td>Finesse®</td>
</tr>
<tr>
<td>Head &amp; Shoulders®</td>
<td>Infusium 23</td>
</tr>
<tr>
<td>Johnson’s® Baby</td>
<td>Neutrogena shampoos and conditioners</td>
</tr>
<tr>
<td>Neutrogena T-Gel</td>
<td>Other shampoo</td>
</tr>
<tr>
<td>Other dandruff</td>
<td>Pavone</td>
</tr>
<tr>
<td>Other shampoo</td>
<td>Perf</td>
</tr>
<tr>
<td>Pantene</td>
<td>Perdraduff</td>
</tr>
<tr>
<td>Pers®</td>
<td>Salon brand</td>
</tr>
<tr>
<td>Selectives</td>
<td>Silkenice</td>
</tr>
<tr>
<td>Selsun Blue</td>
<td>Store brand shampoos and conditioners</td>
</tr>
<tr>
<td>Tegrin®</td>
<td>Suave shampoos and conditioners</td>
</tr>
<tr>
<td>Thermasilk</td>
<td>Very dry</td>
</tr>
<tr>
<td>White Rain®</td>
<td>Very sensitive skin</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Skin type</th>
<th>approximately 2,900,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dry</td>
<td>Normal</td>
</tr>
<tr>
<td>Normal</td>
<td>Oily</td>
</tr>
<tr>
<td>Slightly sensitive skin</td>
<td>Somewhat sensitive skin</td>
</tr>
<tr>
<td>Very dry</td>
<td>Very sensitive skin</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Soda</th>
<th>approximately 15,300,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>7-Up®</td>
<td>All Sport</td>
</tr>
<tr>
<td>Bottled/Canned iced tea</td>
<td>Coke/Coca Cola®</td>
</tr>
<tr>
<td>Diet 7-Up®</td>
<td>Diet bottled/canned iced tea</td>
</tr>
<tr>
<td>Diet Coke®</td>
<td>Diet Dr Pepper®</td>
</tr>
<tr>
<td>Diet Mountain Dew®</td>
<td>Diet Pepsi®</td>
</tr>
<tr>
<td>Diet Rite®</td>
<td>Diet Sprite®</td>
</tr>
<tr>
<td>Diet store brand cola</td>
<td>Dr Pepper®</td>
</tr>
<tr>
<td>Fresca®</td>
<td>Gatorade®</td>
</tr>
<tr>
<td>Gatorade®</td>
<td>Mello Yellow</td>
</tr>
</tbody>
</table>

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
Consumer packaged goods (continued)

<table>
<thead>
<tr>
<th>Product</th>
<th>Quantities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soup</td>
<td>7,700,000</td>
</tr>
<tr>
<td>Yogurt</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

Mountain Dew®, Mr. Pibb®, Other cola, Other diet cola, Other noncola, Other sports beverages, Pepsi®, Powerade®, Sprite®, Other diet

Computer and electronics

<table>
<thead>
<tr>
<th>Item</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computers</td>
<td>56,100,000</td>
</tr>
<tr>
<td>Computers and peripherals*</td>
<td></td>
</tr>
<tr>
<td>General interest in computers</td>
<td></td>
</tr>
<tr>
<td>Internet/Online subscriber*</td>
<td></td>
</tr>
<tr>
<td>Laser printer</td>
<td></td>
</tr>
<tr>
<td>Own CD-ROM</td>
<td></td>
</tr>
<tr>
<td>Own computer</td>
<td></td>
</tr>
<tr>
<td>Scanner</td>
<td></td>
</tr>
<tr>
<td>Electronics</td>
<td>78,300,000</td>
</tr>
<tr>
<td>Cell phone*</td>
<td></td>
</tr>
<tr>
<td>Compact disc player</td>
<td></td>
</tr>
<tr>
<td>Digital camera</td>
<td></td>
</tr>
<tr>
<td>DVD player</td>
<td></td>
</tr>
<tr>
<td>Flat-screen TV</td>
<td></td>
</tr>
<tr>
<td>HDTV</td>
<td></td>
</tr>
<tr>
<td>Hi-tech owner*</td>
<td></td>
</tr>
<tr>
<td>Home entertainment/TV/video*</td>
<td></td>
</tr>
<tr>
<td>Interest in electronics</td>
<td></td>
</tr>
<tr>
<td>Interest in video/DVD*</td>
<td></td>
</tr>
</tbody>
</table>

Contributors and memberships — Count approximately 7,100,000.

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA (Auto Club of America)</td>
<td></td>
</tr>
<tr>
<td>AARP*</td>
<td></td>
</tr>
<tr>
<td>Animal welfare contributions</td>
<td></td>
</tr>
<tr>
<td>Book club</td>
<td></td>
</tr>
<tr>
<td>Children’s welfare</td>
<td></td>
</tr>
<tr>
<td>Conservative political</td>
<td></td>
</tr>
<tr>
<td>Cultural activities</td>
<td></td>
</tr>
<tr>
<td>Democratic party</td>
<td></td>
</tr>
<tr>
<td>Democratic party</td>
<td></td>
</tr>
<tr>
<td>Donates to charities*</td>
<td></td>
</tr>
<tr>
<td>Environmental donors*</td>
<td></td>
</tr>
<tr>
<td>Frequent flyer</td>
<td></td>
</tr>
<tr>
<td>Health club</td>
<td></td>
</tr>
<tr>
<td>Health related</td>
<td></td>
</tr>
<tr>
<td>Humanitarian</td>
<td></td>
</tr>
<tr>
<td>Independent party</td>
<td></td>
</tr>
<tr>
<td>Labor union</td>
<td></td>
</tr>
<tr>
<td>Liberal political</td>
<td></td>
</tr>
<tr>
<td>Music club</td>
<td></td>
</tr>
<tr>
<td>National Organization for Women</td>
<td></td>
</tr>
<tr>
<td>NRA</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Other political</td>
<td></td>
</tr>
<tr>
<td>Other type club</td>
<td></td>
</tr>
<tr>
<td>Political</td>
<td></td>
</tr>
<tr>
<td>Religious contributions</td>
<td></td>
</tr>
<tr>
<td>Republican party</td>
<td></td>
</tr>
<tr>
<td>Social services</td>
<td></td>
</tr>
<tr>
<td>Social/Fraternal club</td>
<td></td>
</tr>
<tr>
<td>Video club</td>
<td></td>
</tr>
<tr>
<td>Weight loss club</td>
<td></td>
</tr>
</tbody>
</table>

Financia

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit cards</td>
<td>124,400,000</td>
</tr>
<tr>
<td>Presence of credit card*</td>
<td></td>
</tr>
<tr>
<td>Presence of premium card*</td>
<td></td>
</tr>
<tr>
<td>Store or retail/regular</td>
<td></td>
</tr>
<tr>
<td>Visa/Premium</td>
<td></td>
</tr>
<tr>
<td>Visa/Regular</td>
<td></td>
</tr>
<tr>
<td>Financial investments</td>
<td>52,700,000</td>
</tr>
<tr>
<td>Presence of premium card*</td>
<td></td>
</tr>
<tr>
<td>Presence of premium card*</td>
<td></td>
</tr>
<tr>
<td>Interest in money matters and investing</td>
<td></td>
</tr>
<tr>
<td>Invest in mutual funds/annuities*</td>
<td></td>
</tr>
<tr>
<td>Investors*</td>
<td></td>
</tr>
<tr>
<td>IRAs — currently</td>
<td></td>
</tr>
<tr>
<td>IRAs — future interest</td>
<td></td>
</tr>
<tr>
<td>Life insurance — currently</td>
<td></td>
</tr>
<tr>
<td>Mutual funds — currently</td>
<td></td>
</tr>
<tr>
<td>Mutual funds — future interest</td>
<td></td>
</tr>
<tr>
<td>Other investments — currently</td>
<td></td>
</tr>
<tr>
<td>Other investments — future interest</td>
<td></td>
</tr>
<tr>
<td>Real estate — currently</td>
<td></td>
</tr>
<tr>
<td>Real estate — future interest</td>
<td></td>
</tr>
<tr>
<td>Stocks or bonds — currently</td>
<td></td>
</tr>
<tr>
<td>Stocks or bonds — future interest</td>
<td></td>
</tr>
</tbody>
</table>
BehaviorBank® elements (continued)

<table>
<thead>
<tr>
<th>Members of military and government office — Count approximately 5,200,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Military member</td>
</tr>
<tr>
<td>Government employee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pets — Count approximately 28,300,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own a cat</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan to/Lifestyle events will occur — Count approximately 1,000,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply for refinance or equity loan 0–6 months</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Smokers — Call for quantities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presence of Smoker</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vehicle — Count approximately 1,100,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have leased a vehicle</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Visual impairment and correction — Count approximately 11,400,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact lenses</td>
</tr>
</tbody>
</table>

*Household indicator
### BehaviorBank® household indicators and propensities

BehaviorBank® household indicators group similar behavioral elements into slightly broader categories that illustrate consumer interests, such as cultural arts, reading or pets, or identify those who purchase online or by telephone, plus many more. BehaviorBank® household indicators combined with BehaviorBank® propensities allow marketers to expand the mailable universe to maximize coverage for the most popular lifestyle, leisure and product interest categories. BehaviorBank propensities are created with sophisticated analytical models based solely on transactional and self-reported data. We supplement the known information to predict households that are likely to exhibit the same behaviors to maximize coverage and response.

#### Source: Self-reported survey data combined with industry-leading analytics

<table>
<thead>
<tr>
<th>Lifestyles</th>
<th>Members of military and government offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grandparent</td>
<td>Active military</td>
</tr>
<tr>
<td></td>
<td>Inactive military</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Music</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian music</td>
</tr>
<tr>
<td>Classical/Opera/Big band music</td>
</tr>
<tr>
<td>Country music</td>
</tr>
<tr>
<td>Interest in music</td>
</tr>
<tr>
<td>Oldies music</td>
</tr>
<tr>
<td>Rock music</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cat enthusiast</td>
</tr>
<tr>
<td>Dog enthusiast</td>
</tr>
<tr>
<td>Pet enthusiast</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shopping methods/interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children/Parenting products</td>
</tr>
<tr>
<td>Interest in clothing</td>
</tr>
<tr>
<td>Mail-order buyer music/video</td>
</tr>
<tr>
<td>Mail-order buyer book/magazine</td>
</tr>
<tr>
<td>Mail-order buyer clothing/shoes</td>
</tr>
<tr>
<td>Mail-order buyer jewelry/cosmetics</td>
</tr>
<tr>
<td>Mail-order buyer gift</td>
</tr>
<tr>
<td>Mail-order multibuyer</td>
</tr>
<tr>
<td>Purchased by phone</td>
</tr>
<tr>
<td>Purchased through the mail</td>
</tr>
<tr>
<td>Purchased online</td>
</tr>
<tr>
<td>Purchased via television</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sports</th>
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<tbody>
<tr>
<td>Interest in golf</td>
</tr>
<tr>
<td>Interest in outdoors</td>
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<tr>
<td>Interest in skiing</td>
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<tr>
<td>Interest in sports</td>
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<tr>
<td>Interest in tennis</td>
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<thead>
<tr>
<th>Travel</th>
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</thead>
<tbody>
<tr>
<td>Cruise enthusiasts</td>
</tr>
<tr>
<td>Interest in domestic travel</td>
</tr>
<tr>
<td>Interest in foreign travel</td>
</tr>
<tr>
<td>Interest in travel</td>
</tr>
</tbody>
</table>

### Sources

- **Ailments and medications**
  - Contact lens wearers
  - Prescription drug users

- **Contributors and memberships**
  - Donate to charities
  - Donate to environmental causes

- **Electronics, appliances and communication**
  - Cell phone
  - Home entertainment/TV/Video
  - Interest in Video/DVD
  - Kitchen aids/Small appliance
  - Communication/Connectivity

- **Financial investments and credit cards**
  - Invest in mutual funds/annuities
  - Presence of premium card
  - Investor

- **Health and fitness**
  - Healthy living
  - Interest in fitness
  - Personal care/Beauty care
  - Self-improvement
  - Weight conscious

- **Hobbies, interests and other**
  - Astrology/Psychic reading
  - Collectors
  - Do-it-yourselfer
  - Home decorating/furnishing
  - Interest in affluent lifestyle
  - Interest in automotive
  - Interest in boating
  - Interest in crafts
  - Interest in cultural arts
  - Interest in gardening
  - Interest in photography
  - Interest in politics
  - Interest in reading
  - Interest in religion
  - Interest in volunteering
  - Presence of auto
  - Sweepstakes/Gambling

**Powered by ConsumerView data**
MOR-Bank® Mail Order Responders
Tap into the mail-order renewal bank

No single factor can improve the results of a direct-mail campaign like an audience of proven mail responders. The individual with a history of mail-order buying is twice as likely to respond to a promotion as someone who has never purchased by mail.

Experian’s MOR-Bank® database, the mail-order renewal bank, includes data from diverse direct marketers willing to share their active and nonactive customer information. Prospects in the MOR-Bank database are active mail-order buyers or have a mail-order buying history. These consumers have purchased merchandise, magazines or services by mail or have responded with contributions to charitable and nonprofit appeals.

Call for more information if you are interested in becoming a participant in the MOR-Bank database.

### Suggested applications
- Catalog offers
- Do-it-yourself opportunities
- Franchise and employment opportunities
- Fundraising campaigns
- News and financial products and services
- Photography offers
- Publication subscriptions

### Demographic selects
2000 Census data (Call for available variables)

| Source | Merchandise buyers
|• Books
|• Collectibles and specialty foods
|• Crafts and hobbies
|• Female orientation
|• Gardening and farming
|• Gifts and gadgets
|• Male orientation
|• Upscale merchandise
|Magazines
|• Family and general interest
|• Female-oriented magazine
|• Male- and sports-oriented magazines

| Publications
|• Culinary interest
|• Gardening and farming
|• Health and fitness
|• Religious

| Contributors
|• General
|• Health and institutional
|• Political
|• Religious

| Other
|• Do-it-yourselfers
|• Miscellaneous mail responders
|• News and financial
|• Odds and ends
|• Opportunity seekers and contest entrants
|• Photography

| Total count
|approximately 40 million living units
|Powered by ConsumerView data

**Source:** Mail-order buyers

- **Merchandise buyers**
  - Books
  - Collectibles and specialty foods
  - Crafts and hobbies
  - Female orientation
  - Gardening and farming
  - Gifts and gadgets
  - Male orientation
  - Upscale merchandise

- **Magazines**
  - Family and general interest
  - Female-oriented magazine
  - Male- and sports-oriented magazines

- **Publications**
  - Culinary interest
  - Gardening and farming
  - Health and fitness
  - Religious

- **Contributors**
  - General
  - Health and institutional
  - Political
  - Religious

- **Other**
  - Do-it-yourselfers
  - Miscellaneous mail responders
  - News and financial
  - Odds and ends
  - Opportunity seekers and contest entrants
  - Photography

| Age
|Combined
|Estimated
|Exact age

| Business owners

| Dwelling type

| Education

| Estimated income

| Ethnicity
|Country of origin
|Detail
|Group
|Language

| Religions
|Gender

| Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
|Geographic income percentile

| Home businesses

| Homeowner/Renter

| Index of Social Position for Small Areas (ISPSA)

| Length of residence

| Mail-order responder — MOR-Bank

| Married/Single

| Number of persons

| Occupation
|Detail
|Group

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.

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**Demographic selects**

- Person type (elderly parent, young adult, other)
- Presence of children
  - (predefined known/inferred ranges)
  - Children by age range
  - Children by age, month, day or year of birth
  - Presence of child by gender
  - Number of children

*Select charge for 0- to 3-year-old selection is $60.00/M.*

- Primary decision maker
- Radius marketing
- Summarized Credit Statistics
- Telephone numbers
- State income deciles

**Household segmentation selects**

- Mosaic® USA Household
- PRIZM Household

**Neighborhood selects**

- Mosaic® USA Zip + 4
- PRIZM Zip + 4**
  *Licensing stipulations may apply.*

**TrueTouch™ contact strategy selects**

- Impacts
- Touch-points
- Channel preference
- Contact timing
When it comes to accurately predicting future buying behavior, nothing is more predictive than in-depth insight on consumers’ past purchases. Experian® now provides highly predictive transactional data on ConsumerView, allowing marketers to accurately target future products offers using the increased visibility into the historical retail purchases for a living unit. Experian’s ConsumerView database is the largest and most comprehensive resource for both list services and data enhancement available today — including information on more than 235 million consumers and 113 million living units.

Transactional data is actual retail (catalog, Internet, and brick and mortar) purchase history by living unit presented as recency, frequency, monetary (RFM) information and purchase propensity scores.

<table>
<thead>
<tr>
<th>Source: Catalog purchases</th>
</tr>
</thead>
</table>

### Transactional Selects
- Active Outdoors Dollar
- Active Outdoors Frequency
- Active Outdoors Recency
- Active Outdoors Score
- Apparel Western Dollar
- Apparel Western Frequency
- Apparel Western Recency
- Apparel Western Score
- Automotive Tools and Gadgets Dollar
- Automotive Tools and Gadgets Frequency
- Automotive Tools and Gadgets Recency
- Automotive Tools and Gadgets Score
- Books Dollar
- Books Frequency
- Books Recency
- Books Score
- Children Apparel Dollar
- Children Apparel Frequency
- Children Apparel Recency
- Children Apparel Score
- Children Merchandise Dollar
- Children Merchandise Frequency
- Children Merchandise Recency
- Children Merchandise Score
- Collectibles Dollar
- Collectibles Frequency
- Collectibles Recency
- Collectibles Score

- Recency — most recent purchase within a category
- Frequency — total orders in a 48-month window within that category
- Monetary — total dollars spent in a 48-month window within that category
- Purchase propensity score — score based on the historical purchase activity for the household; the higher the score, the more historical purchase activity there is for the household within that product category

### Continuity Dollar
- Continuity Frequency
- Continuity Recency
- Continuity Score

### Cosmetics/Perfume Dollar
- Cosmetics/Perfume Frequency
- Cosmetics/Perfume Recency
- Cosmetics/Perfume Score

### Electronics/Gadgets Dollar
- Electronics/Gadgets Frequency
- Electronics/Gadgets Recency
- Electronics/Gadgets Score

### Extreme Snow Sports Dollar
- Extreme Snow Sports Frequency
- Extreme Snow Sports Recency
- Extreme Snow Sports Score

### Food and Snacks Dollar
- Food and Snacks Frequency
- Food and Snacks Recency
- Food and Snacks Score

### Furniture Dollar
- Furniture Frequency
- Furniture Recency
- Furniture Score

### Gardening Decor Dollar
- Gardening Decor Frequency
- Gardening Decor Recency
- Gardening Decor Score

### Gardening Supplies/Seeds/Flower Dollar
- Gardening Supplies/Seeds/Flower Frequency
- Gardening Supplies/Seeds/Flower Recency
- Gardening Supplies/Seeds/Flower Score

### Gift Cards and Stationery Dollar
- Gift Cards and Stationery Frequency
- Gift Cards and Stationery Recency
- Gift Cards and Stationery Score

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<table>
<thead>
<tr>
<th>Category</th>
<th>Dollar</th>
<th>Frequency</th>
<th>Recency</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Price Jewelry and Accessories</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-Price Home Decor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hobbies and Crafts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Improvement/Safety</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Kitchen and Tabletop</td>
<td></td>
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</tr>
<tr>
<td>Linen and Bedding</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Low Price Home Decor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men's Casual Apparel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mid-Price Gifts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mid-Price Home Decor</td>
<td></td>
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<tr>
<td>Music</td>
<td></td>
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</tr>
<tr>
<td>Pets</td>
<td></td>
<td></td>
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<tr>
<td>Professional/Office/Business</td>
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<td></td>
<td></td>
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<tr>
<td>Seasonal Gifts</td>
<td></td>
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<tr>
<td>Travel and Luggage</td>
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<tr>
<td>Vitamins/Health Products</td>
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<tr>
<td>Women's Athletic Apparel</td>
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<tr>
<td>Women's Casual Apparel</td>
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<tr>
<td>Women's High End Apparel</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Women's Low Price Apparel</td>
<td></td>
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<td></td>
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<tr>
<td>Women's Mid-Price Apparel</td>
<td></td>
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<tr>
<td>Women's Plus-Size Apparel</td>
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</tbody>
</table>
New Homeowners Database℠

Target the most recent new homeowners in your market

A rich source of new prospects, the New Homeowners Database℠ enables you to target offers to millions of Americans each year who are new to their neighborhood, have special needs and are ready to establish loyal relationships.

With above-average incomes and specific purchasing needs, new homeowners are highly receptive to direct mail and telephone promotions. What do they buy? Everything from lawn and landscaping services to home improvement products and home furnishings. In fact, new homeowners spend more on home-related products and services within six months of moving than established residents spend in two years.

Compiled from public records, including warranty and security deeds, our New Homeowners Database gives you the most recent and accurate homeowner information available today. With approximately 10 million records — about 200,000 added each month — new homeowners are available on a monthly basis, with many areas available as a weekly hotline.

<table>
<thead>
<tr>
<th>Suggested applications</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Catalogers</td>
<td>• Lawn and home services</td>
</tr>
<tr>
<td>• Financial institutions</td>
<td>• Publications</td>
</tr>
<tr>
<td>• Financial services</td>
<td>• Retail</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Rate type (fixed, variable)</th>
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</thead>
<tbody>
<tr>
<td>Sale type (new, resale)</td>
<td></td>
</tr>
<tr>
<td>Seller carry-backs</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Geographic selects</th>
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</thead>
<tbody>
<tr>
<td>County</td>
<td></td>
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<tr>
<td>SCF</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>ZIP Code</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Source: Public sources, including county deed records</th>
<th></th>
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<table>
<thead>
<tr>
<th>Hotline names</th>
<th></th>
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<tbody>
<tr>
<td>Monthly</td>
<td></td>
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<tr>
<td>Weekly</td>
<td></td>
</tr>
</tbody>
</table>

New homeowner selects

- Down payment amount/percentage
- Dwelling unit type
- Mortgage amount
- Mortgage type (conventional, FHA, VA)
- Original Loan to Value
- Prevailing Interest Rate
- Presence of lender name
- Private-party lender
- Purchase date
- Purchase price
New Movers Database℠

Find the best new prospects in your market

New movers are eager to establish relationships with a wide range of local businesses. Reach out to this diverse, yet highly responsive, market with our New Movers Database.™ Our New Movers Database is available each week, providing a fresh source of recently reported new movers.

New movers are excellent prospects for household furnishings and appliances, home improvement offers, phone service, garden and workshop tools, insurance, local retail stores, banks, credit card organizations, catalogers, fundraising associations and restaurants.

Target new movers by distance of move, whether the move was local or out of state, or type of dwelling moved from and to. Refine your prospect universe further with demographic selects like age, estimated income and presence of children to target the right households for your offer.

### Suggested applications
- Catalogers
- Home improvement, furnishings
- Lawn tools and services
- Newspaper and magazine offers
- Professional services
- Retail, restaurant promotions

### Source: Consumer data and public deed records

<table>
<thead>
<tr>
<th>Hotline names</th>
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</thead>
<tbody>
<tr>
<td>Monthly</td>
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<tr>
<td>Weekly</td>
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<table>
<thead>
<tr>
<th>New Movers selects</th>
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<tbody>
<tr>
<td>Distance of move (0-50, 51-150 or 151+ miles)</td>
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<tr>
<td>Dwelling (moved from/to)</td>
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<tr>
<td>SFDU/SFDU</td>
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<tr>
<td>MFDU/SFDU</td>
<td></td>
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<tr>
<td>SFDU/MFDU</td>
<td></td>
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<tr>
<td>MFDU/MFDU</td>
<td></td>
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<tr>
<td>Same/Different geographic location</td>
<td></td>
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<tr>
<td>State of previous residence</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Demographic selects</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>Combined</td>
<td></td>
</tr>
<tr>
<td>Estimated</td>
<td></td>
</tr>
<tr>
<td>Exact age</td>
<td></td>
</tr>
</tbody>
</table>

| Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™) |       |
| GreenAware™          |       |
| Married/Single       |       |
| Presence of children (predefined known/inferred ranges) |       |
| Number of children  |       |
| Radius marketing    |       |
| State income deciles|       |
| Telephone number    |       |

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.

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The birth of a child, particularly the first child, is a major life-stage event. It's an event that triggers a wave of consumer purchases ranging from diapers, clothing, food and insurance to homes, furnishings, cars, appliances and more.

As a market segment, these families are prime candidates for not only a full range of baby products, but also daycare, home entertainment, photography, recreation and catalog offers — virtually any product or service that promises the family a better way of life.

No other life event list offers the accuracy, cost-efficiency or selections of our New Parents Database™ — including the option of defining markets at either the expectant stage or after delivery.

Compiled from more than 50 principal sources and updated at the rate of about 60,000 new names weekly, Experian's New Parents Database can turn today's baby boomlet into a veritable sales boom for your business.

Consider this:
- Almost one out of every two births today is a first birth, creating enormous marketing opportunities

### Demographic selects
- Age
  - Combined
  - Estimated
  - Exact Age
- Married/Single
- Education
- Occupation
- Ethnic Insight™ (detail, group, religion, language)
- Ethnic Insight™ Assimilation
- Presence of children (predefined known/inferred ranges)
- Mail-order responder — MOR-Bank®
- GreenAware™
- Dwelling type
- Homeowner/Renter

### Geographic selects
- (Census tract/block group, county, CBSA, SCF, State, ZIP Code™)

### In the Market Model™
- In the market for a vehicle
- New Vehicle propensity model (optional)
- Used Vehicle propensity model (optional)

### Household segmentation selects
- Mosaic® USA Household
- PRIZM Household

### Neighborhood selects
- Mosaic® USA Zip + 4

### TrueTouch™ contact strategy selects
- Impacts
- Touch-points
- Channel preference
- Contact timing

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
Property Database
Reach all known homeowners in your market

To reach your prospects with the right offer at the right time, you need information that provides an accurate picture of a consumer’s homeownership status. This information is not easy to acquire in a constantly changing marketplace. The answer is Experian’s Property Database.

Distinctly different from the New Homeowners Database, Experian’s Property Database enables you to reach all known homeowners in a given area, including those who are well-established in their neighborhoods and those with strong equity positions.

Homeowners hold great potential for marketers. They have above-average incomes, greater buying needs and higher buying power than renters. They are excellent potential customers for home improvement products and services.

Homeowners also are ideal prospects for additional real estate, mortgage refinancing, home-equity loans and other high-level banking and investment products, as well as for luxury items and high-ticket purchases. The suite of mortgage amount, current home value and available home-equity data elements are important indicators of the current financial and homeownership status of potential customers.

Compiled entirely from public records, this file lets you select from a universe of more than 57 million homeowners. Updated with our New Homeowners data each month, the Property Database enjoys an unprecedented level of freshness and accuracy.

**Suggested applications**
- Financial services
- Home improvement stores

**Demographic selects**
- Geographic income percentile
- Home businesses
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-Order Responder — MOR-Bank®
- Married/Single
- Number of persons
- Occupation
  - Detail
  - Group
- Person type (elderly parent, young adult, other)
- Political Affiliation
- Presence of children
  - (predefined known/inferred ranges)
    - Children by age range
    - Children by age, month, day or year of birth
    - Presence of child by gender
- Number of children
  - *Select charge for 0- to 3-year-old selection is $60.00/M.
- Primary decision maker
- Radius marketing
- Summarized Credit Statistics
- Telephone numbers
- State income deciles

**TrueTouch™ contact strategy selects**
- Impacts
- Touch-points
- Channel preference
- Contact timing

**Source:** County deeds and tax assessor records

**Property/Other selects**
- Dwelling unit type
- Estimated income
- Property characteristics
  - (per characteristic: square footage, year built, heat/air, floor/wall type, land use and many more)
- Swimming pools

**Demographic selects**
- 2000 Census data (Call for available variables)
  - Age
    - Combined
    - Estimated
    - Exact age
  - Business owners
  - Dwelling type
  - Education
  - Estimated income
  - Ethnic Insight
    - Detail, group, religion, language, country of origin
  - Ethnic Insight Assimilation
  - Gender
  - Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
Mortgage Database
Send offers to homeowners most likely to respond

Our Mortgage Database offers financial marketers a better way to target homeowners likely to be interested in refinancing opportunities, second mortgages or home-equity mortgages. It gives you access to essentials relating to home purchases and mortgage transactions. Use the Mortgage Database to select elements such as mortgage amount, purchase price, new/resale loan type and purchase date. Our Mortgage Database is updated monthly to provide the most recent, accurate and comprehensive mortgage data on the market.

Experian’s Mortgage Database gives banks, savings and loans, credit unions, mortgage originators — any organization that is looking for refinance or second-mortgage prospects — the ability to capitalize on fluctuations in interest rates. Our Mortgage Database provides the information needed to make timely and highly targeted offers to selected homeowners.

Suggested applications
- Banks
- Credit unions
- Mortgage brokers
- Savings and loan associations

Geographic selects
- County
- SCF
- State
- ZIP Code

Investment selects
- Investment type
- Investment purchase amount code
- Investment mortgage amount code
- Investment mortgage rate type
- Investment lender name
- Investment mortgage term
- Investment loan type
- Investment purchase amount
- Investment purchase type
- Investment mortgage amount
- Investment equity lender name
- Investment equity rate type
- Investment equity term
- Investment equity loan type
- Investment refinance deed date
- Investment refinance amount
- Investment refinance lender name
- Investment refinance rate type
- Investment refinance term
- Investment refinance loan type

Source: Public records

Mortgage selects
- Condo indicator
- Down payment amount/percentage
- Dwelling unit type
- Estimated available equity
- Estimated current home value
- Estimated current loan-to-value ratio
- Estimated current monthly mortgage payment
- Estimated current mortgage amount
- Mortgage amount
- Mortgage type (conventional, FHA, VA)
- Presence of lender name
  (mortgage, equity, refinance)
- Prevailing interest rate
- Private-party lender
- Purchase date/X-date
- Purchase price
- Rate type (fixed, variable)
- Sale type (new, resale)
- Seller carry-backs
- State income deciles
- Telephone

Total count
approximately 20 million living units

Power by ConsumerView data
Identify homeowners who have increased their disposable income and are ready to spend. Each month, homeowners are granted tax-deductible home-equity loans, home-equity lines of credit, “cash out” refinances or second mortgages. For these consumers, that means taking possession of a lump-sum check between the value of $10,000 and $150,000, up to 50 percent of which is spent within six months.

Equity spenders are mature, financially sophisticated consumers. They use this money not only to consolidate debt, pay off first mortgages or finance businesses, but also to acquire products that will enhance their style of living. Their purchases often include home improvements, new furniture and appliances, additional real estate, new cars, recreational vehicles, higher education, vacations and luxury items, as well as insurance and investment opportunities.

Composed of more than 10 million households and with monthly updates of more than 225,000 households, Experian’s Equity Spenders file is a valuable resource for today’s successful marketer. These consumers are often a highly desirable audience for direct-marketing offers because they:

- Have recently received large amounts of ready cash
- Often invest in home improvements that require additional purchases of items such as carpeting, draperies or furniture
- Are often in the market for vacations or luxury items, such as boats or recreational vehicles
- Often consolidate debt, which may free up their disposable income for additional spending

### Source: Public sources, including county deed records

<table>
<thead>
<tr>
<th>Hotline names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity Spenders selects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling unit type</td>
</tr>
<tr>
<td>Loan amount</td>
</tr>
<tr>
<td>Loan date</td>
</tr>
<tr>
<td>Mortgage type (conventional, FHA, VA)</td>
</tr>
<tr>
<td>Rate type (fixed, variable)</td>
</tr>
<tr>
<td>Telephone number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic selects</th>
</tr>
</thead>
<tbody>
<tr>
<td>County</td>
</tr>
<tr>
<td>SCF</td>
</tr>
<tr>
<td>State</td>
</tr>
<tr>
<td>ZIP Code</td>
</tr>
</tbody>
</table>

Equity Spenders Database

Locate homeowners who are ready to spend

---

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.

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Marketers are challenged by how to reach and influence today’s dramatically evolving and digitally engaged American consumer. Understanding consumers in this evolving environment is a crucial business task. Prioritizing and targeting the best customers for the greatest return on marketing investment requires an updated and accurate customer segmentation system. Over the past five years, household composition, economic status and technology usage have morphed due to recession, unemployment, a housing market crash and a digital revolution. The combination of these forces has changed how Americans live, behave, communicate and interact on every level.

Experian Marketing Services’ Mosaic® USA is a household-based consumer lifestyle segmentation system that classifies all U.S. households and neighborhoods into 71 unique segments and 19 overarching groups, providing a 360-degree view of consumers’ choices, preferences and habits. The Mosaic system is the first segmentation tool rebuilt in the U.S. market in the past five to 10 years and reflects critical new data presented in the 2010 census.

The Mosaic classification system paints a rich picture of U.S. consumers and their sociodemographics, lifestyles, behaviors and digital perspectives, providing marketers with the most accurate and comprehensive view of their customers, prospects and markets. Mosaic USA offers a common customer language to define, describe and engage target audiences through accurate segment definitions that enable more strategic and sophisticated conversations with consumers. Using the Mosaic USA lifestyle segmentation system, marketers can anticipate the behavior, attitudes and preferences of their best customers and reach them in the most effective traditional and digital channels with the best offers.

Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global™ is based on the same premise of shared consumer patterns and is classified into 10 distinct groups that are consistent across country borders.

Market forward with the next generation of household consumer lifestyle classification to understand the evolving dynamics of the new American household.

### Source: ConsumerView, Simmons Market Research Bureau and U.S. Census

#### Mosaic USA selects

- **Mosaic USA household**
- **Mosaic USA Zip + 4™**

#### Mosaic USA groups:

- Aspirational Fusion
- Autumn Years
- Blue Sky Boomers
- Booming with Confidence
- Cultural Connections
- Families in Motion
- Family Union
- Flourishing Families
- Golden Year Guardians
- Middle-class Melting Pot
- Pastoral Pride
- Power Elite
- Promising Families
- Significant Singles
- Singles and Starters
- Struggling Societies
- Suburban Style
- Thriving Boomers
- Young, City Solos

#### Mosaic USA group (example)

Use Mosaic for:
- Accurately target consumers for the right offers
- Determining traditional and digital channel behaviors
- Strategic audience decisioning
- Consistent consumer experience

### Demographic selects

2000 Census data (Call for available variables)

- **Age**
  - Combined
  - Estimated
  - Exact age
- Business owners
- Dwelling type
### Demographic selects

- Education
- Estimated income
- Ethnicity
  - Detail, group, religion, language, country of origin
- Gender
- Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
- Geographic income percentile
- Home businesses
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-Order Responder — MOR-Bank®
- Married/Single
- Number of persons
- Occupation
  - Detail
  - Group
- Person type (elderly parent, young adult, other)
- Presence of children
  - (predefined known/inferred ranges)

- Children by age range
- Children by age, month, day or year of birth
- Presence of child by gender
- Number of children

*Select charge for 0- to 3-year-old selection is $60.00/M.

- Primary decision maker
- Radius marketing
- Summarized Credit Statistics
- Telephone numbers
- State income deciles
TrueTouch™ from Experian provides a multi-dimensional approach to improving your contact strategies. TrueTouch is based on consumers’ attitudes that identify what type of messages will trigger and resonate with consumers to motivate their purchases, evaluate the communication channels they prefer and the times that they can best be reached. By incorporating the powerful dimensions of message, channel and timing to your target audience, you will receive solid marketing recommendations that you can readily transform into action — and sales.

Experian’s TrueTouch contact system includes these components to help you understand and best communicate with your customers and prospects:

- Impacts — 25 distinct consumer markets
- Touch-points — 11 dominant communication themes
- Channel preference recommendations — direct mail, telephone, email, newspaper, magazine, television, radio or Internet
- Contact timing recommendations — morning, afternoon, evening and evening/weekend

Touch-point selects

Motivate high response when you send prospects messages and offers that complement their values and concerns. Experian’s TrueTouch contact system identifies 11 touch-points or dominant communication themes that are likely to improve the relevancy of your message and trigger response.

- “Work hard, play hard” — Reward and compliment for being the first to take advantage of new products and services
- “Look at me now” — Communicate the strength and quality of your brand
- “A penny saved, a penny earned” — Benefit the family because it is the prime concern and focus
- “Stop and smell the roses” — Appeal to altruism, activism and appreciation for a down-to-earth approach
- “Buy American” — Focus on pride, heritage and stability of your product or service
- “It’s all in the name” — Use celebrity endorsements and testimonials to emphasize image and style
- “Never show up empty-handed” — Be sure to answer the question “What’s in it for me?”
- “Go with the flow” — Explain how your product or service already has been tried, tested and proven a winner
- “On the road again” — Demonstrate a fair value using a straightforward, logical approach
- “No time like the present” — Make it easy for recipients to reply, apply or finance
- “Show me the money” — Prove you’re offering the absolute best deal

Channel preference selects

Evaluate and identify your customers’ preferred communication channels. Maximize your marketing dollars by using the channels your audience is most receptive to and capture their attention.

Direct-marketing channels:

- Direct mail
- Telemarketing
- Email

Media advertising channels:

- Newspapers
- Magazines
- Radio
- Television
- Internet
Contact timing selects

TrueTouch targeting identifies the best time of day to reach your audience. Send communications when consumers are most likely to receive them and be receptive:

- Morning — before 12 p.m. (Monday–Friday)
- Afternoon — 12 p.m. to before 5 p.m. (Monday–Friday)
- Evening — 5 p.m. or later (Monday–Friday)
- Evening and weekend — 5 p.m. or later (Monday–Friday) or on the weekend (Saturday–Sunday)
P$YCLE® Financial Markets
The new evolution of financial segmentation

P$YCLE® Financial Markets is a proven household-level lifestyle segmentation system that assists marketers in accurately predicting consumer financial behavior. It classifies consumers in terms of the types of financial services and the balance amounts those households are likely to have.

P$YCLE Financial Markets evaluates consumers using demographic factors that have the greatest effect on their financial behavior. It was developed by using Experian’s extensive demographic data and Nielsen’s innovative modeling techniques. The result is the assignment of consumers to one of 58 segments within 12 life-stage groups, each with distinct usage patterns for financial products and services.

Top financial institutions have used P$YCLE in the decision-making process for marketing initiatives such as customer acquisition, retention and cross-sell programs. They have done so because it is a time-tested proven system that consistently results in program lift. It takes the performance marketers expect from The Nielsen Company segmentation to new levels of efficiency.

Source: Cooperatively developed by Experian and The Nielsen Company

P$YCLE selects

P$YCLE Financial Markets

- Wealth market
- Upscale retired
- Upper affluent
- Lower affluent

P$YCLE Income Producing Assets

- Less than $25,000
- $25,000 – $49,999
- $50,000 – $74,999
- $75,000 – $99,999
- $100,000 – $249,999
- $250,000 – $499,999
- $500,000 – $749,999
- $750,000 – $999,999
- $1,000,000 – $1,999,999
- $2,000,000 or more

P$YCLE (example)

Power Couples — The most affluent Baby-boom segment,

Power Couples seems to have it made: six-figure incomes, designer-decorated houses and high balances in their income-producing assets. As investors, these mostly 45- to 54-year-old couples boast retirement accounts containing a well-diversified mix of options, stocks and mutual funds. Typically college-educated and holding management jobs, they also tend to be cultured consumers who travel the world, subscribe to publications like Forbes and Architectural Digest, and shop at swanky stores like Lord & Taylor and Nordstrom. When it comes to managing their money, however, they put their faith in the pros, exhibiting high rates for using asset managers, estate planners and full-service brokers. Internet-savvy, they track how well their investments are doing online.

Income Producing Assets (IPA) Model

Income Producing Assets (IPA) Model is one of the Nielsen models used to derive P$YCLE Financial Markets codes. The IPA Model predicts real worth or asset value of the household and is designed to provide a more powerful way to measure affluent segments. The model takes into consideration that as Americans get wealthier, their asset holdings change. The model estimates affluence at the household level within ranges.

Suggested applications

- Market analysis and segmentation
- Profiling and targeting customers
Golden Agers — One of the oldest financial segments, Golden Agers is a collection of over-65-year-olds who've amassed income-producing assets at the second-highest level in the nation. These senior singles and couples, typically living in large suburban homes, tend to be fiscally conservative, They rank at the top for having corporate/municipal bonds, government securities, fixed-rate annuities and savings accounts. In addition, they're more than twice as likely as average Americans to own multiple annuities and long-term care insurance. Enjoying their cushy retirements, they fill their days with golf (both playing and watching), the arts, and public TV and radio. Like many affluent seniors, they leave their investment decisions to brokers at full-service brokerage firms.

Demographic selects
All demographic select charges apply in addition to the base price.

2000 Census data (Call for available variables)

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Combined, Estimated, Exact age</td>
</tr>
<tr>
<td>Business owners</td>
<td></td>
</tr>
<tr>
<td>Dwelling type</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Estimated income</td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td>Country of origin, Detail, Group, Language, Religion</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
</tbody>
</table>

Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)

Geographic income percentile
Home businesses
Homeowner/Renter
Index of Social Position for Small Areas (ISPSA)

Demographic selects
Length of residence
Mail-order responder — MOR-Bank®
Married/Single
Number of persons
Occupation
Detail
Group
Person type (elderly parent, young adult, other)
Presence of children (predefined known/inferred ranges)
Children by age, month, day or year of birth
Children by age range
Number of children
Presence of child by gender

*Additional charge for 0- to 3-year-old selection $60.00/M.

Primary decision maker
Radius marketing
Summarized Credit Statistics
Telephone numbers
State income deciles

Some combinations of selects are not available. Please call for details.
Net Worth Model

Target the high-net-worth market and build profitable relationships

Experian’s Net Worth Model combines the power of our ConsumerView® consumer data and the power of Nielsen Financial Track survey data. The Nielsen Financial Track® survey is the largest syndicated survey database of consumer financial behavior. Financial Track comprises online interviews that measure which households are using what financial products, as well as the balance information and institution relationships for those accounts.

The Net Worth Model is based on actual, not forecasted, net worth information from twelve quarters of Financial Track surveys of more than 225,000 households. Net worth is calculated by subtracting all liabilities, such as loans and mortgages, from all assets, including real estate, investments and cash. Then, the model is optimized using household-level data elements available on Experian’s ConsumerView consumer marketing database.

<table>
<thead>
<tr>
<th>Source:</th>
<th>Cooperatively developed by Experian and Claritas, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Worth Model selects</strong></td>
<td></td>
</tr>
<tr>
<td>• More than $1 million</td>
<td>• $100,000 – $149,999</td>
</tr>
<tr>
<td>• $750,000 – $999,999</td>
<td>• $75,000 – $99,999</td>
</tr>
<tr>
<td>• $500,000 – $749,999</td>
<td>• $50,000 – $74,999</td>
</tr>
<tr>
<td>• $250,000 – $499,999</td>
<td>• $25,000 – $49,999</td>
</tr>
<tr>
<td>• $150,000 – $249,999</td>
<td>• $0 – $24,999</td>
</tr>
</tbody>
</table>

**Demographic selects**

2000 Census data (Call for available variables)

<table>
<thead>
<tr>
<th>Age</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined</td>
<td></td>
</tr>
<tr>
<td>Estimated</td>
<td></td>
</tr>
<tr>
<td>Exact age</td>
<td></td>
</tr>
<tr>
<td>Business owners</td>
<td></td>
</tr>
<tr>
<td>Dwelling type</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Estimated income</td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td></td>
</tr>
<tr>
<td>Detail</td>
<td></td>
</tr>
<tr>
<td>Group</td>
<td></td>
</tr>
<tr>
<td>Religion</td>
<td></td>
</tr>
<tr>
<td>Language</td>
<td></td>
</tr>
<tr>
<td>Country of Origin</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code®)</td>
<td></td>
</tr>
</tbody>
</table>

**Demographic selects**

| Geographic income percentile | |
| Home businesses | |

<table>
<thead>
<tr>
<th>Suggested applications</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Target mutual funds, annuity products and brokerage services</td>
<td></td>
</tr>
<tr>
<td>• Effectively target prospects for new products and services</td>
<td></td>
</tr>
<tr>
<td>• Develop balanced risk/opportunity models</td>
<td></td>
</tr>
</tbody>
</table>

| Homeowner/Renter | |
| Index of Social Position for Small Areas (ISPSA) | |
| Length of residence | |
| Mail-Order Responder — MOR-Bank® | |
| Married/Single | |
| Number of persons | |
| Occupation | |
| Detail | |
| Group | |
| Person type (elderly parent, young adult, other) | |
| Presence of children | |
| (predefined known/inferred ranges) | |
| Children by age range | |
| Children by age, month, day or year of birth | |
| Presence of child by gender | |
| Number of children | |
| *Select charge for 0- to 3-year-old selection is $60.00/M. | |
| Primary decision maker | |
| Radius marketing | |
| Summarized Credit Statistics | |
| Telephone numbers | |
| State income deciles | |
Experian’s Smart Targeting Tools™ has been built to give you more selections of consumer lifestyle interests and product usage. This advanced segmentation system was designed to provide comprehensive consumer interest selections for your list, enrichment or analysis profiling. Choose the service that is best for you:

- **Smart Targets™** — Identify households with a propensity to buy in 71 categories
- **Smart TargetsPlus™** — Segment households by more than 2,246 specific product and brand preferences in 76 categories, including financial, automotive, telecommunications, insurance, media habits, catalog buyers, online behaviors and leisure activities

**Demographic selects**

- Gender
- Geographic (census tract/block group, county, CBSA, SCF, state, ZIP Code™)
- Geographic income percentile
- Homeowner/Renter
- Index of Social Position for Small Areas (ISPSA)
- Length of residence
- Mail-order responder — MOR-Bank®
- Married/Single
- Number of persons
- Occupation
  - Detail
  - Group
- Person type (elderly parent, young adult, other)
- Presence of children (predefined known/inferred ranges)
  - Children by age range
  - Children by age, month, day or year of birth
  - Presence of child by gender
  - Number of children

*Select charge for 0- to 3-year-old selection is $60.00/M.

- Primary decision maker
- Radius marketing

**Call for custom quote**

- Summarized Credit Statistics
- Telephone numbers
- State income deciles
## Smart Targets™ selects

### Activities and interests
- Collector
- Crafts and models
- Culture and nature
- Dog or cat owner
- Gambling/Lottery/Contest
- Gardening/Cooking/Dancing
- Home computer
- Lawn and garden
- Life-stage change
- Politics
- Sporting events
- Sports/Fitness
- Workshop

### Travel
- Took trip or vacation
- International
- Domestic
- Cruise
- Theme park

### House and home
- Home furnishings
- Household
- Appliances/Durables
- Kitchen appliances
- Long-distance calls
- Made improvements

### Insurance
- Auto insurance
- Homeowners/Renters
- Insurance
- Life insurance
- Medical/Health insurance

### Affiliations
- Civic/Public activities
- Donors
- Social/Fraternal/Civic

### Automotive
- Domestic auto
- Foreign auto
- Luxury auto
- Motorcycle

### Own/Lease auto
- Rent vehicle
- Van/Truck/SUV

### Financial
- Consumer debt
- Convenience banking
- Credit card
- Investor
- Real estate
- Saver

### Food and beverages
- Beer
- Dine out often
- Distilled spirits
- Nonalcoholic beverages
- Prescription drugs
- Tobacco products
- Wine

### Mail order
- Catalog buyer
- Mail- Internet- or phone-order buyer
- Buyer

### Media
- Online
- Outside advertising
- Magazine and newspaper
- Radio
- Television

### Products purchased
- Automobile tires
- Books
- Business purchasing decisions
- Grocery shopper
- Men’s apparel
- Own VCR/camcorder
- Records/Discs/Tapes
- Toys/Games
- Women’s apparel

### Shoppers
- Department/Discount/
  Clothing/Children’s store
- Home electronics store
- Home improvement store
- Office supply/Computer store
Discretionary Spend Estimate (DSE) predicts how much households spend on nonessential goods and services annually. This innovative score represents an estimate in actual dollars, ranging between $888 and $87,900. While financial capacity is considerably important for a general understanding of prospects and existing customers, this insight takes it one step further because it correlates to actual spending. Consumers often look identical in terms of demographics. Understanding the spending behaviors is key to better performance.

<table>
<thead>
<tr>
<th>Discretionary expenses include</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apparel</td>
</tr>
<tr>
<td>Household furniture</td>
</tr>
<tr>
<td>Alcohol and tobacco</td>
</tr>
<tr>
<td>Donations</td>
</tr>
<tr>
<td>Dining out</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Reading</td>
</tr>
<tr>
<td>Personal care</td>
</tr>
<tr>
<td>Entertainment: fees, admissions, audio/visual equipment and services, pets, toys, hobbies, playground equipment, and other equipment and supplies</td>
</tr>
</tbody>
</table>

The product combines Experian econometric data and syndicated research with proprietary analytics to provide an additional layer of transparency into consumer spending behaviors. Determining factors include the cost of living, demographics, financial obligations, cultural and regional biases toward spending and saving. Marketers and analysts alike are using DSE to:

- Conduct more discrete targeting and profiling
- Better align products and offers with the right audience
- Improve their response rates and sales

<table>
<thead>
<tr>
<th>Demographic selects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discretionary Spend Estimate</td>
</tr>
<tr>
<td>Gender</td>
</tr>
<tr>
<td>Age</td>
</tr>
<tr>
<td>Estimated Current Home Value</td>
</tr>
<tr>
<td>Presence of Children</td>
</tr>
<tr>
<td>Religion</td>
</tr>
<tr>
<td>Ethnicity</td>
</tr>
<tr>
<td>Married/Single</td>
</tr>
<tr>
<td>Mail-order responder — MOR-Bank®</td>
</tr>
<tr>
<td>Person type (elderly parent, young adult, other)</td>
</tr>
</tbody>
</table>

* Statistics may only be used as selection criteria and may not be output.

Additional processing time may be required.

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
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Household Deposits Score™
Better targeting for marketers of deposit products

The Household Deposits Score™ provides an estimate of total household deposit balances held at financial institutions. It is a discrete score that is ideal for direct marketers of deposit products, e.g., checking, savings, money market and CD.

The Household Deposits Score was developed by First Manhattan Consulting Group (FMCG), in conjunction with Experian. The score combines the power of Experian’s ConsumerView™ consumer data and the strength of FMCG’s proprietary primary market research and modeling methodologies.

The Household Deposits Score specifically estimates household deposit balances and intentionally excludes less liquid funds held in retirement accounts, brokerage accounts and mutual funds.

Suggested applications
- Precisely target prospect households based on their true potential, i.e., the deposit balances that households are likely to maintain at financial institutions
- Systematically estimate share-of-deposit wallet for current customers that can, in turn, be used to inform cross-sell and up-sell programs

<table>
<thead>
<tr>
<th>Source:</th>
<th>cooperatively developed by FMCG and Experian</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Household Deposits Score selects</strong></td>
<td></td>
</tr>
<tr>
<td>• Greater than $50,000</td>
<td></td>
</tr>
<tr>
<td>• Between $25,000 – $49,999</td>
<td></td>
</tr>
<tr>
<td>• Between $10,000 – $24,999</td>
<td></td>
</tr>
<tr>
<td>• Between $5,000 – $9,999</td>
<td></td>
</tr>
<tr>
<td>• Less than $5,000</td>
<td></td>
</tr>
</tbody>
</table>

Additional selects include
- Age
  - Combined
  - Estimated
  - Exact age
- Estimated Income
- Gender
- Estimated Current Home value
- Presence of children

Total count
approximately 95 million living units
✦ Powered by ConsumerView data
Deposits Financial Personalities® is a category-specific segmentation framework that enables direct marketers of retail deposit products to improve both the targeting and the tailoring of their campaigns for checking, savings, money market and CD products. It is comprised of five segments that are based on the needs and attitudes that drive consumer behavior, such as provider selection, product selection and product usage.

Deposits Financial Personalities was developed by First Manhattan Consulting Group (FMCG), in conjunction with Experian. The score combines the power of Experian’s ConsumerView® consumer data and the strength of FMCG’s proprietary primary market research and modeling methodologies.

**Suggested applications**
- Target customers and prospects based on their deposits-specific needs, attitudes and behaviors
- Leverage category-specific insights to tailor marketing creative that will better resonate with the recipient

Other Financial Personalities include Mortgage, Investments, Life Insurance and Home Equity.

### Sample Profiles

<table>
<thead>
<tr>
<th>Deposits Financial Personalities</th>
<th>Avg Total Deposit Balance/(Index)</th>
<th>Channel Preference</th>
<th>Decision-Making Style and Advice</th>
<th>Loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Directed Diversifiers</td>
<td>$40,000 (201)</td>
<td>Strongly favor online and ATM channels</td>
<td>Averse to advice from bank</td>
<td>Not loyal to one particular bank</td>
</tr>
<tr>
<td>Conservative Branch Bankers</td>
<td>$36,000 (180)</td>
<td>Strongly favor face-to-face interactions</td>
<td>Moderately receptive to advice from bank</td>
<td>Tend to be loyal and trusting of bank</td>
</tr>
<tr>
<td>Demanding Advice Seekers</td>
<td>$5,000 (24)</td>
<td>Use both direct and brick-and-mortar channels</td>
<td>Most likely to seek advice from bank</td>
<td>Most loyal and trusting of bank</td>
</tr>
<tr>
<td>Insecure Debt Dependents</td>
<td>$6,000 (31)</td>
<td>Favor direct channels</td>
<td>Moderately receptive to advice from bank</td>
<td>Suspicious of bank; unsure whom to trust</td>
</tr>
</tbody>
</table>

**Base name and address:** Call for pricing

**Source:** Cooperatively developed by FMCG and Experian

**Minimum order:** $250.00, extra charge for unlimited usage, delivery fees may apply

**Approximate number of survey participants:** 11,000
Net Assets Score™ and Investable Assets Score™
Better targeting for marketers of financial services products and beyond

The Net Assets Score™ provides an estimate of household net assets (total assets minus total liabilities). It is a powerful tool for direct marketers in financial services and other vertical markets looking to target and align their products based on consumer wealth.

The Investable Assets Score™ provides an estimate of all household investable assets: deposits (checking, savings, money market, CD), stocks, bonds, mutual funds and retirement accounts. It is a discrete score that is ideal for direct marketers of deposits and investments.

<table>
<thead>
<tr>
<th>Source: cooperatively developed by FMCG and Experian</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Assets Score selects</strong></td>
</tr>
<tr>
<td>• More than $1,000,000</td>
</tr>
<tr>
<td>• $750,000 – $999,999</td>
</tr>
<tr>
<td>• $500,000 – $749,999</td>
</tr>
<tr>
<td>• $250,000 – $499,999</td>
</tr>
<tr>
<td>• $100,000 – $249,999</td>
</tr>
<tr>
<td>• $75,000 – $99,999</td>
</tr>
<tr>
<td>• $50,000 – $74,999</td>
</tr>
<tr>
<td>• $25,000 – $49,999</td>
</tr>
<tr>
<td>• $0 – $25,000</td>
</tr>
</tbody>
</table>

| **Investable Assets Score selects**                  |
| • More than $500,000                                |
| • $200,000 – $499,999                               |
| • $100,000 – $199,999                               |
| • $50,000 – $99,999                                 |
| • $10,000 – $49,999                                 |
| • $0 – $10,000                                      |

| Additional selections include                        |
| Age                                                  |
| Combined                                             |
| Estimated                                            |
| Exact age                                            |

| Gender                                               |
| Presence of children                                |
| Telephone numbers                                   |

Both scores were developed by First Manhattan Consulting Group (FMCG), in conjunction with Experian. The scores combine the power of Experian’s ConsumerView data and the strength of FMCG’s proprietary primary market research and modeling methodologies.

Suggested applications

• More precise targeting for financial services and investments marketers
• Mass-affluent prospecting and acquisition campaigns
• Targeting of high-end products and services, such as automobiles, travel and leisure

Source: cooperatively developed by FMCG and Experian

Total count
approximately 95 million living units

Power by ConsumerView data
The Mortgage Refinance Score™ provides an estimate of a household's likelihood to refinance a mortgage. It is a discrete score that is ideal for mortgage marketers seeking to target consumers with a high propensity to refinance.

The Mortgage Refinance Score™ was developed by First Manhattan Consulting Group (FMCG), in conjunction with Experian. The score combines the power of Experian’s ConsumerView™ data and the strength of FMCG’s proprietary primary market research and modeling methodologies.

**Source:** cooperatively developed by FMCG and Experian

<table>
<thead>
<tr>
<th><strong>Mortgage Refinance Score selects</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Extremely likely to refinance</td>
</tr>
<tr>
<td>• Highly likely to refinance</td>
</tr>
<tr>
<td>• Very likely to refinance</td>
</tr>
<tr>
<td>• Somewhat likely to refinance</td>
</tr>
<tr>
<td>• Likely to refinance</td>
</tr>
<tr>
<td>• Somewhat unlikely to refinance</td>
</tr>
<tr>
<td>• Very unlikely to refinance</td>
</tr>
<tr>
<td>• Highly unlikely to refinance</td>
</tr>
<tr>
<td>• Not a homeowner</td>
</tr>
</tbody>
</table>

**Mortgage selects**

- Condo indicator
- Down payment amount/percentage
- Dwelling unit type
- Estimated available equity
- Estimated current home value
- Estimated current loan-to-value ratio
- Estimated current monthly mortgage payment
- Estimated current mortgage amount
- Mortgage amount
- Mortgage type (conventional, FHA, VA)
- Presence of lender name (mortgage, equity, refinance)
- Prevailing interest rate

<table>
<thead>
<tr>
<th><strong>Suggested applications</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Precisely target prospect households based on their likelihood to refinance</td>
</tr>
<tr>
<td>• Identify current mortgage refinancers for cross-sell opportunities and to reduce attrition</td>
</tr>
</tbody>
</table>

- Private-party lender
- Purchase date/X-date
- Purchase price
- Rate type (fixed, variable)
- Sale type (new, resale)
- Seller carry-backs
- State income deciles
- Telephone
- County
- SCF
- State
- ZIP Code™

Total count
approximately 95 million living units

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Mortgage Financial Personalities® is a category-specific segmentation framework that enables direct marketers to improve both the targeting and the tailoring of their mortgage campaigns. It is comprised of five segments that are based on the needs and attitudes that drive mortgage-related purchase behavior, such as provider selection, product selection and product usage.

The score combines the power of Experian's ConsumerView™ consumer data and the strength of First Manhattan Consulting Group’s (FMCG) proprietary primary market research and modeling methodologies.

### Sample Profiles

<table>
<thead>
<tr>
<th>Mortgage Financial Personalities</th>
<th>Avg Mortgage Balance (Index)</th>
<th>Likelihood to Refinance</th>
<th>Provider Preference</th>
<th>Channel Preference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secure, Active Refinancer</td>
<td>$275,000 (116)</td>
<td>High</td>
<td>Shop broadly when looking for a mortgage</td>
<td>Frequently use direct channels</td>
</tr>
<tr>
<td>Insecure, Advice-Seeking Refinancer</td>
<td>$240,000 (102)</td>
<td>High</td>
<td>Likely to go to current bank for mortgage</td>
<td>Open to direct channels</td>
</tr>
<tr>
<td>Disciplined, Passive Borrower</td>
<td>$200,000 (87)</td>
<td>Medium</td>
<td>Unlikely to go to current bank for mortgage</td>
<td>Strongly prefer face-to-face when applying</td>
</tr>
<tr>
<td>Conservative, Bank Loyalist</td>
<td>$230,000 (97)</td>
<td>Low</td>
<td>Most likely to go to current bank for mortgage</td>
<td>Open to direct channels</td>
</tr>
</tbody>
</table>

**Base name and address**: Call for pricing

**Source**: Cooperatively developed by FMCG and Experian

**Minimum order**: $250.00, extra charge for unlimited usage, delivery fees may apply

**Approximate number of survey participants**: 9,000

**Suggested applications**

- Target customers and/or prospects based on their mortgage-specific needs, attitudes and behaviors
- Leverage category-specific insights to tailor marketing creative that will better resonate with the recipient

Other Financial Personalities include Deposits, Investments, Life Insurance and Home Equity.
ChoiceScore℠ helps marketers identify and more effectively market to underbanked consumers by reaching the fastest-growing demographic segment in the United States, including thin file populations, emerging consumers and nonbureau matches. ChoiceScore uses the most comprehensive array of noncredit data available from Experian, including consumer, demographic, behavioral and geo-demographic information. Using ChoiceScore’s two custom models, you can select and test different confidence levels and target specific consumers based on potential risk.

**Applications**
- Target undermarketed new prospect segments eager to accept direct-marketing offers
- Target invitation-to-apply credit card offers, secured card, prepaid debit and other nontraditional financial service offerings
- Suppress records of those less likely to get approved

<table>
<thead>
<tr>
<th>Base name and address: $25.00/M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum order: $250.00, extra charge for unlimited usage, delivery fees may apply</td>
</tr>
</tbody>
</table>

**ChoiceScore selections**
- Confidence Score — identifies and assigns a confidence score, determining the propensity for a consumer to be in the underbanked population
- Risk Score — a non-credit-based score used to identify the most and least desirable consumers within the ChoiceScore population (for financial services invitation-to-apply campaigns)

**Valuable for targeting in these consumer markets segments**
- Financial
- Telecommunications
- Utilities

**Additional selections include**
- Age
  - Combined
  - Estimated
  - Exact age
- Dwelling type
- Gender
- Ethnicity
- Mosaic
- Religion
- Assimilation
- Married/Single
- Person type
- Presence of Children

Total count
approximately 95 million living units
Π Powered by ConsumerView data
Test the U.S. Business Database against other business data sources, incorporate lists into frequently scheduled mailings, or append business data and risk scores that other sources can’t provide. The U.S. Business Database — including more than 14 million businesses — combines business demographic and credit information and encompasses all industries and geographic regions.

- New Business File: new businesses — approximately 200,000 monthly.
- Commercial Intelliscore™: a modeled score that predicts the likelihood of 90-day delinquency within the next 12 months for businesses crossing all industries and sizes.

**Source:**
Yellow-pages directories, state and federal public records and financial and industrial directories, secretary of state records, InfoGroup’s televerification process.

**Selects**
- City
- State
- ZIP Code™
- Zip + 4™
- County Code
- Carrier Route
- Contact Last Name
- Professional Title
- Primary Standard Industry Classification
- Secondary Standard Industry Classification
- Number of Employees (Range)
- Number of Employees (Actual)
- Sales Volume
- Estimated Sales Volume (Location)
- Total Sales Volume (Actual for Corporate)
- Core Based Statistical Area (CBSA)
- Core Based Statistical Area (CBSA) Type
- Combined Statistical Area (CSA)
- Address Type
- Primary Mail Confidence Level
- Presence of Telephone Number
- North American Industry Classification System (NAICS)
- Location Type
- Fortune 1000 Rank
- Year Business Started
- Date on File
- Last Update Date
- Corporation File Date
- Filing Type
- Bankruptcy Indicator
- Judgment Indicator
- Tax Lien Indicator
- Bankruptcy Filed Indicator
- Number of Legal Derogatory Items
- Tax Lien Balance
- Bankruptcy Balance
- Judgment Balance
- Credit File Establishment Date
- Years In Credit File
- Derogatory Legal Indicator
- Derogatory Legal Date
- Legal Liability Amount
- UCC Data Indicator
- UCC Filings Count
- Last Experian Inquiry Date
- Recent High Credit
- Median Credit Amount
- Total Combined Tradelines
- Days Beyond Terms of Combined Trade Totals
- Combined Trade Balance
- Aged Tradelines Count
- Percentage of Trade Current
- Percentage of Trade 31-60 Days Beyond Terms

For counts and orders, contact your Experian sales representative or dial 1 888 214 4391.
| Percentage of Trade More Than 60 Days Beyond Terms |
| Experian Credit Rating |
| Commercial Intelliscore™ |
| Average Days Late — Past three months |
| Average Days Late — Past six months |
| Average Days Late — Past nine months |
| Average Days Late — Past twelve months |
| Professional Title |
| Business Owner Link Indicator |
| Business Owner Home City |
| Business Owner Home State |
| Business Owner Home ZIP Code™ |
| Business Owner Home Zip+4™ |
Recent buying activity is a strong predictor of future purchase behavior, and Experian’s b2bBase™ Prospect Plus Database delivers recent buyers and transaction data like no other source. Formulated from information supplied by leading B2B mailers, you’ll be able to identify consumer interests and purchases and which prospects are most likely to respond to your offer.

This pool of b2bBase Prospect Plus Database names includes hard transactions related to known purchase behavior made available by leading businesses willing to share their information. It is ideal for targeting affluent and highly responsive consumers. Combine these summarized recency, frequency and monetary B2B variables, product category affinity data and demographics to target your best prospects. b2bBase Prospect Plus Database is an opportunity to reach an untapped market ready for your business.

**Suggested applications**
- Automobile promotions
- Catalog mailings
- Financial programs
- Fundraising requests
- Insurance offers
- Retail

**Other selects**
- Gender
- U.S. Business Database — Year business started
- U.S. Business Database — Employee size code
- U.S. Business Database — Sales volume code
- U.S. Business Database — Executive title
- U.S. Business Database — Derogatory legal indicator
- U.S. Business Database — Recent high credit
- U.S. Business Database — Total combined tradeline
Consumer data enrichment

Add value and productivity to your customer or prospect file with Experian’s consumer data enrichment services. By overlaying demographic information and Mosaic® USA household lifestyle segmentation, you can gain a deeper understanding of consumers’ characteristics and preferences so you can:

- Define unique characteristics of your best and most profitable customers
- Anticipate likely future behaviors and buying trends
- Identify prospects most like your best customers for new growth opportunities

Enrichment powered by ConsumerView®

Our ConsumerView™ Database offers more than 2,500 selectable data elements for unequaled append options. By combining ConsumerView data with our advanced data enrichment processes, we take your customer information and turn it into a comprehensive marketing resource. Use ConsumerView data to segment your customers and fine-tune your marketing messages to capture their attention. Gain the insight you need to target prospects that look like your very best customers.

BehaviorBank®

Data enrichment offers more than 1,200 BehaviorBank® elements from dozens of categories of behavioral data, including consumer packaged goods, ailments, medications, financial, lifestyle, activities, interests and more. BehaviorBank helps you identify people who watch videos or those who watch their waistlines, differentiates between skiers and people who surf the Internet, and pinpoints people who like to gamble in casinos and those who prefer to gamble on the stock market. BehaviorBank provides the information to understand your existing customers and find new ones based on their hobbies, brand preferences, product usage and key behaviors. See page 14 for more information on BehaviorBank self-reported data.

Enrichment reports

Experian’s Match Rate Report reveals trends in your database by identifying the number and percentage of records on your file that match each ConsumerView data element. Penetration reports identify strong and weak market segments by describing the overall penetration and distribution of your customer records compared with the available universe in the ConsumerView Database.

The TrueTouch™ impact analysis report tells you how to get the best results from Experian’s TrueTouch contact strategy system for your prospecting. The report delivers a complete, multidimensional view — including attitude, message, channel and timing preferences — of your current customer base.

### Living unit composition
- Individual and living unit data
- ChoiceScore™ flag
- ChoiceScore™ risk model
- Date of birth
- Discretionary Spend Estimates
- Estimated age
- Estimated income
- Ethnic Insight™
- Gender code
- Given name/First initial
- Home business indicator
- GreenAware™
- Marital status
- Occupation
- Detail
- Group
- Person type
- Political Affiliation
- Recipient reliability code

### Additional living unit members’ data
- All additional members’ name,
- Individual demographic information
- Number of adults in living unit

### Children’s data
- Children by age range/gender
- Children — inferred by age range
- Number of children
- Presence of children

### Telephone data
- Area code correction
- Telephone numbers
- Telephone verification

### Property/Mortgage data
- Down payment percentage
- Down payment amount
- Equity/Refinance loan information
- Estimated current home value
- Estimated equity
- Estimated current loan-to-value ratio
- Estimated current monthly mortgage
### Consumer data enrichment (continued)

**Investment property**
- Length of residence
- Mortgage amount
- Mortgage deed date
- Mortgage loan type
- Mortgage rate
- Original loan-to-value ratio
- Purchase amount
- Real-estate data

**Direct response**
- Direct-mail contributors
- Direct-mail merchandise buyers
- Direct-mail publications
- Direct response — other

**Area-level data**
- All Census 2000 data bundle
- 2000 geocodes
- CBSA
- Latitude/Longitude
- Rural/Urban code
- State income deciles

**Segmentation tools**
- Mosaic® USA household
- PSYCLE® Financial Markets
- Mosaic Zip + 4®
- PRIZM
- Smart Neighborhoods
- Smart Targets™
- Smart Households

**Summarized credit statistics**
- More than 300 elements

**Automotive data**
- In the market for a vehicle

**Auto market statistics™**
- More than 300 elements

**TrueTouch® contact strategy**
- Impacts
- Touch-points
- Channel preference
- Contact timing
- TrueTouch contact strategy bundle
BehaviorBank® self-reported data

BehaviorBank® categories
You need BehaviorBank®, today's leading behavioral database, with approximately 65 million households. BehaviorBank includes responsive consumers who have made a purchase or completed a survey on their leisure activities, brand preferences, computer ownership, occupations, ailments, diet and fitness, financial products, reading preferences and more.

There are more than 1,200 self-reported data elements in the following categories:
- Activities and interests
- Ailments

BehaviorBank household indicators
BehaviorBank household indicators group similar self-reported elements into slightly broader categories that illustrate consumer interests, lifestyles, purchasing habits and more. BehaviorBank® propensities are created with sophisticated analytical models based past purchases or self reported data. We supplement the self-reported information to predict households that are likely to exhibit the same behaviors to maximize coverage and response. Use BehaviorBank household indicators and propensities to maximize quantity and selection. When ordering BehaviorBank household indicators with propensities, the propensities are provided on matched records whenever self-reported data is not available and indicate the likelihood of the behavior or interest.

### Ailments and medications
- Presence of premium card
- Investor
- Presence of credit card*

### Health and fitness
- Healthy living
- Interest in fitness
- Personal care/Beauty care
- Self-improvement
- Weight conscious

### Hobbies, interests and other
- Astrology/Psychic reading
- Collectors
- Do-it-yourselfer
- Home decorating/furnishing
- Interest in automotive
- Interest in boating
- Gourmet cooking*
- Interest in crafts
- Interest in cultural arts
- Interest in gardening
- Interest in photography
- Interest in politics
- Interest in reading

### Interest in religion
- Interest in volunteering
- Presence of auto
- Sweepstakes/Gambling

### Lifestyles
- Grandparent
- Members of military and government offices
- Active military
- Inactive military

### Music
- Christian music
- Classical/Opera/Big band music
- Country music
- Interest in music
- Oldies music

### Pets
- Cat enthusiast
- Dog enthusiast
- Pet enthusiast

### Shopping methods/interests
- Children/Parenting products
- Interest in clothing

### Mail-order buyer:
- Music/Video
- Book/Magazine
- Clothing/Shoes
- Jewelry/Cosmetics
- Gift
- Multi-buyer
- Purchased by phone
- Purchased through the mail
- Purchased online
- Purchased via television

### Sports
- Interest in golf
- Interest in outdoors
- Interest in skiing
- Interest in sports
- Interest in tennis

### Travel
- Cruise enthusiast
- Interest in domestic travel
- Interest in foreign travel
- Interest in travel

*Propensity not available
### Consumer data enrichment (continued)

<table>
<thead>
<tr>
<th>Data bundles</th>
<th>Input charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household composition bundles</td>
<td>Less than 1 million</td>
</tr>
<tr>
<td>Household composition</td>
<td>1 million – 2.5 million</td>
</tr>
<tr>
<td>Household composition with telephones</td>
<td>2.5 million – 5 million</td>
</tr>
<tr>
<td>Buyer profile</td>
<td>5 million – 10 million</td>
</tr>
<tr>
<td>All household data</td>
<td>10 million – 20 million</td>
</tr>
<tr>
<td>All household data with telephones</td>
<td>20 million plus</td>
</tr>
<tr>
<td>Advantage data</td>
<td></td>
</tr>
<tr>
<td>Basic financial data</td>
<td></td>
</tr>
<tr>
<td>Expanded financial data</td>
<td></td>
</tr>
<tr>
<td>BehaviorBank® household indicators</td>
<td></td>
</tr>
</tbody>
</table>
Email Append

Add the power of email to customer communications

Email Append from Experian® is an easy, reliable way to add customer email addresses to your customer database. By including Email Append in your company’s marketing initiative, you’ll leverage the two-way power of the email channel to cost-effectively communicate with lost customers and help bring them back into the fold to improve your bottom line and future success.

Experian Email Append match rates

- Individual-level match rate—approximately 10-15 percent*
  *Individual match identifies the exact person at the address
- Household-level match rate—approximately 15-25 percent*
  *Household matches to anyone in the household of the postal address

Email Append provides you with:

- A new channel of communications with your customers
- Support for your direct-mail initiatives (email in conjunction with direct mail)
- Lower bounce rates
- Improved return on investment for time-sensitive marketing campaigns

Sources

- More than 30 different public domain opt-in databases
- All email addresses are CAN-SPAM compliant and contain date and place of opt-in to third-party permission
- 160 million records eligible for Email Append

Email Append provides you with:

- Email Append is the act of adding email addresses to a customer database that contains names and postal addresses. If you have a name and a postal address for a customer, Email Append can locate a corresponding email address, providing a new channel relationship with that customer. It utilizes industry-leading proprietary matching logic that can be run at either the household or individual level — finding the best email addresses to add to your active customer files.

With our Email Append program, you also can add in appended ConsumerView® elements.

Contact your Experian sales representative for more information or to execute a client project.

Vertical information

- Appropriate for all verticals but especially effective in catalog/retail
Reverse Email Append
Make your email marketing programs work for you offline

Experian's Reverse Email Append is a multichannel marketing service that provides you the name and postal address of your online customers. For marketers who have a strong Web presence and an extensive email list, Reverse Email Append improves your return on marketing investment, opens up many new opportunities, and provides you access to your online customers' names and postal addresses.

Program features
Reverse Email Append takes advantage of the fact that for many online marketers, the email address is the only identifier within their online database. To find postal addresses, Reverse Email Append matches your email-only file with Experian’s database that includes email addresses as well as name and postal address.

- Access to more than 155 million email addresses and 113 million postal addresses
- Match rates of 15 to 35 percent
- CASS Certified™ highly deliverable postal addresses
- Exact character matching utilizing complete email address
- Build and strengthen marketing communications
- Reach customers at multiple touch-points through multichannel marketing
- Develop a one-to-one relationship with each customer
- Supplement postal address acquisition efforts
- Source: third-party-permission, opted-in email addresses

Vertical information
- Appropriate for all verticals but especially effective in catalog/retail

We use complete email addresses in the match process, giving you more accurate postal addresses. Also, as part of the process, we validate your email addresses and provide a report on your email file, flagging for invalid user names, invalid domain names, vulgar words and more.

With our Reverse Email Append program, you can also add in appended ConsumerView™ elements.

Contact your Experian sales representative for more information or to execute a client project.
Prime Performance Modeling℠ allows you to make sound marketing decisions for more effective customer acquisition and management strategies. Our Prime Performance Modeling series is composed of modeling techniques built specifically to improve customer acquisition and loyalty campaigns that optimize the performance of current customers for cross-sell, up-sell and reactivation.

**Prospecting and Acquisitions**
- Identify look-a-like prospects based on your best customers
- Grow market share and reduce acquisition costs by focusing on the most responsive and profitable targets
- Discover profitable niche customer segments

Experian analysts have access to and leverage a wide array of ConsumerView demographic, psychographic and behavioral data to optimize model performance.

**Suggested applications**
- Catalog and retail — average order, average purchase, best customer, lifetime value, response, site location, store traffic
- Financial — activation, approval, response
- Telecommunications, energy and cable — churn

**Existing Customer Marketing**
- Improve retention by identifying customers most likely to attrite
- Develop loyalty campaigns based on lifetime value
- Improve ROI by marketing to your most responsive and profitable customers
VeriScore™ is a custom modeling solution that helps improve the targeting of multiple acquisition lists, including compiled marketing lists, specialty files, hotline lists and lifestyle trigger lists. This product is designed to maximize the performance of all lists included in your marketing campaigns by identifying consumers most responsive to your offers and those most profitable to your business.

VeriScore improves marketing initiatives by identifying the most responsive and most profitable consumers. This multitiered product integrates consumer identification, verification and scoring, maximizing campaign effectiveness and ensuring the highest possible return on investment.

This sophisticated solution uses thousands of relevant data variables. Experian’s massive marketing data resources are leveraged in VeriScore to maximize model performance. Information used includes individual/household data, demographic and lifestyle data, census data, proprietary cooperative data, lifestyle behavior, Summarized Credit Statistics and Auto Market Statistics.

Use VeriScore to improve your campaign targeting:
- Increase response, conversion, approval and booking rates
- Optimize acquisition mailings, make selections or suppress decisions within your campaign processing on net names
- Reactivate older customer segments efficiently and economically
- Identify the most responsive and profitable consumers at both the mail and order stages
- Score and rank 100 percent of the observed population
- Verify consumer names and addresses to reduce fulfillment and customer service costs and facilitate more accurate on-time delivery
Output delivery and policies

Not all output formats and options are available for all databases or processes. Check available output formats and options when you place your order.

**File delivery**
- Secure electronic delivery for Data Select\^SM orders
- Secure Transport - (non Ink Jet Files)
  - < 5M records output
  - 5M – 25M records output
  - 25M – 100M records output
  - 100M – 1MM records output
  - 1MM – 5MM records output
  - > 5MM records output
  - > 5 gig
- Secure Transport - Ink Jet Files (files may be added together per job, not per invoice)
  - < 100M records output
  - 100M – 2MM records output
  - 2MM – 5MM records output
  - > 5MM records output
  - > 5 gig

**Secure Transport – Push to Client SFTP Server**
- < 5M records output
- 5M – 25M records output
- 25M – 100M records output
- 100M – 1MM records output
- 1MM – 5MM records output
- > 5MM records output
- > 5 gig

**Processing**
- Bar coding
- Carrier route presorting
- Key coding
- Prioritizing
- Resequence/Breaks
- Running charge
- Splits
- Customer file suppression
  - < 500,000
  - 501,000 – 1,000,000
  - > 1,000,000

**Commission policy**
Trade and volume discounts are available to all qualified brokers, advertising agencies and applicable third parties.

**Previous order suppression file policy**
Experian will save a previous order suppression file of your order for up to six\^* months at no charge. To save a file longer than six months, a $35.00 storage charge per order applies. This flat fee applies whether or not the file is accessed.

\(^* \text{Data Select}\^\text{SM} \text{previous order suppression files are saved for 12 months at no charge.}\)

**Cancellation policies**
Consumer and business lists:
- All orders canceled 10 days prior to the original mail date will be assessed a $10.00/M net cancellation charge. Payment is due in full on all orders canceled outside of this time frame.

Z-24\(^\circ\) Prospect Plus Database lists:
- There is a $75.00 cancellation fee plus running charges on Z-24\(^\circ\) orders fulfilled then canceled before the mail date. Orders canceled after the mail date will be charged the full rate.

Data enrichment processing:
- A $5.00/M cancellation charge based on input will be assessed for all data enrichment orders canceled after the order has been submitted and processing has begun (prior to shipping).

**Delivery policies**
- Most consumer and business list orders qualify for same-day or 24-hour turnaround
- Most data enrichment orders qualify for same-day or 24-hour turnaround for quantities less than 10 million
- For all orders that contain sensitive elements, a sample of your direct mail or telemarketing script is required

Total count
approximately 95 million living units
\(\text{ Powered by ConsumerView data}\)
List rental policies

- All names ordered/processed are for one-time use. For reuse/remarking usage or subsequent name usage/unlimited usage, call for pricing.
- Charges may apply to rerun orders.

Experian believes the consumer marketing information it maintains is accurate but cannot guarantee its accuracy or the outcome of the mailing. Information on Experian’s databases is frequently updated, and the counts for particular elements are subject to change.

Payment policy

All list and enrichment orders are fulfilled under the terms of Experian’s standard terms and conditions. All orders are due and payable 30 days after shipment.

Sales tax

Experian’s products and services offered in this catalog are subject to applicable federal, state and local sales taxes.

Sensitive data policies

Experian considers itself a steward of the information it collects, maintains and utilizes. Our responsibility is to ensure the security of the information in our care and to maintain the privacy of consumers through appropriate, responsible use.

When it comes to consumer privacy, all marketing offers — such as direct-mail pieces or telemarketing scripts — must comply with both government regulations and marketing industry guidelines. Therefore, when an order includes data elements that are sensitive in nature, a review of the marketing offer is required. A sample mail piece, telemarketing script or research survey must be submitted to Experian for approval when selecting such elements.

Your offer should be easy-to-read and understand. The street address and/or phone number of the marketer should be present in all offers. We recommend using language that does not reveal specific selection criteria or imply individual knowledge of the recipient. Your sales representative can provide additional guidance on the appropriate language for your particular offer.
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