

claritas P\$YCLE® Premier

Smarter Targeting Know who needs you & find more of your best customers

Smarter Planning Know the why behind the buy & transform insight to opportunity

Smarter Buying Know where to buy & invest budget where it does more

P\$YCLE Premier is a household segmentation system that groups consumers into 60 segments based on income producing assets and a wide variety of financial and investment behaviors. The 60 P\$YCLE Premier segments fit within 12 lifestyle groups based on age, family structure, income and assets, plus employment, urbanicity, tenure, education and lifestyle preferences.

Today's consumers have a multitude of technology, data and content choices across a myriad of platforms. This explosion of choice makes it difficult to identify and reach prospects effectively. Smart data is better data.

Financial marketers responsible for customer acquisition, media planning and market analytics need more than a score to accurately predict and understand consumer financial behaviors. P\$YCLE Premier gives you the insights you need simply and quickly, at scale within privacy regulations.

- Benefits**
- Find your next customer both online and offline
 - Determine the best cross-sell and upsell opportunities
 - Evaluate market potential for specific products and services
 - Sell smarter with a customized product or service message

We help companies find customers.

Demographic Descriptors

The Demographic Description field is comprised of income, age class, household composition, education, income producing assets (IPA) class, homeownership and technology use for each segment. For Segment 16, *Equity Earners*, is described as Upper Midscale Older w/o Kids. For a complete set of demographic descriptors, please request the P\$YCLE Premier Master Demographic Spreadsheet from your Claritas representative.

- **Income (7 Groups):** Wealthy; Upscale; Upper Midscale; Midscale; Lower Midscale; Downscale; and Low Income
- **Age Class (4 Groups):** Mature; Older; Middle Age; and Younger
- **Household Composition (5 Groups):** HH w/Kids; HH w/o Kids; Family Mostly w/o Kids; Mix; and HH w/o Kids
- **IPA Class (7 Groups):** Millionaires; Elite; High; Above Average; Moderate; Below Average; and Low
- **Urbanicity (8 Groups):** Urban; Suburban; Second City; Town; Rural; Town/Rural; Metro Mix; and Mix
- **Tenure (5 Groups):** Homeowners; Mostly Owners; Mix; Mostly Renters; and Renters
- **Education (4 Groups):** Graduate Plus; College Graduate; Some College; and High School
- **Tech Use (5 Groups):** Highest; Above Average; Average; Below Average; and Lowest
- **Lifestyle Groups (12 Groups):** Distributed within Younger Years; Family Life; and Mature Years

P\$YCLE Premier provides a single customer concept because it can be coded onto nearly any customer data file and is available on a wide network of leading survey, panel, measurement and list databases in the U.S. Beyond coding records for consumer-focused applications, P\$YCLE Premier provides demand estimates of any market or trade area definition and profile databases of behaviors, including leisure preferences like shopping, dining, favorite magazines and TV shows. With these valuable insights, marketers can sell smarter and win bigger by crafting messaging specific to their audience across channels.

How we can work together:

- Audiences** Target with pre-determined or custom-built audiences
- Append** Add Claritas codes to your customer or prospect databases
- Distributions** Geographic counts of segments for trade areas, markets, regions

ENVIRONICS ANALYTICS

For more information, please contact Environics Analytics at 1.888.339.3304 or inquiries@environicsanalytics.com

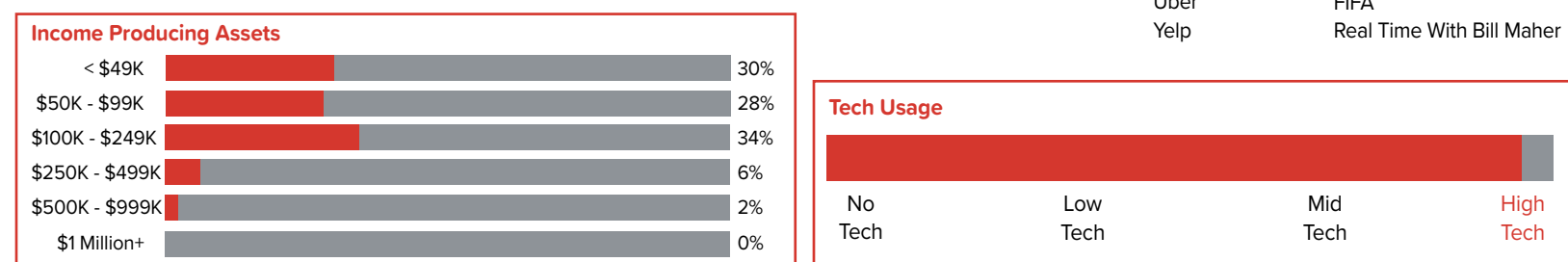
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SEGMENT #	SEGMENT NAME	Income/Age/Household Composition	IPA Class	Urbanicity	Tenure	Education	Tech-Use Group	Lifestyle Preferences
1	THE WEALTH MARKET	Wealthy Older Mostly w/o Kids	Millionaires IPA	Metro Mix	Homeowners	Graduate Plus	Highest Tech	Has stocks or stock options
2	BUSINESS CLASS	Wealthy Older Mostly w/o Kids	Millionaires IPA	Metro Mix	Homeowners	Graduate Plus	Average Tech	Has a money market account
3	POWER COUPLES	Wealthy Older w/o Kids	Millionaires IPA	Mix	Homeowners	Graduate Plus	Average Tech	Has mutual funds
4	GOLDEN AGERS	Wealthy Older w/o Kids	Millionaires IPA	Mix	Homeowners	Graduate Plus	Below Average Tech	Has money market funds
5	CAPITAL ACCUMULATORS	Wealthy Older Mostly w/o Kids	Millionaires IPA	Metro Mix	Homeowners	Graduate Plus	Average Tech	Has 529 plan/college savings plan
6	BIG SPENDERS	Wealthy Younger Mostly w/o Kids	Elite IPA	Mix	Homeowners	Graduate Plus	Highest Tech	Has 401k plan
7	IRA ENTHUSIAST	Upscale Older w/o Kids	Elite IPA	Town/Rural	Homeowners	Graduate Plus	Lowest Tech	Has IRA
8	SAVVY SAVERS	Upscale Mature w/o Kids	Elite IPA	Town/Rural	Homeowners	College Graduate	Lowest Tech	Has money market funds
9	BOOMING NESTS	Upper Midscale Mature w/o Kids	Elite IPA	Mix	Homeowners	College Graduate	Lowest Tech	Has mutual funds
10	LEASING LUXURY	Upscale Older Family Mix	Above Avg IPA	Metro Mix	Homeowners	College Graduate	Above Average Tech	Has 4+ credit cards in past 3 mos.
11	McMANSIONS & MERRIMENT	Upscale Middle Age Family Mix	Above Avg IPA	Metro Mix	Mostly Owners	Graduate Plus	Highest Tech	Has 529 plan/college savings plan
12	NEW MONEY	Upscale Middle Age Family Mix	Above Avg IPA	Elite IPA	Mix	Homeowners	Highest Tech	Does online investing
13	READY, SET, RETIRE!	Upscale Wealthy Achievers	Elite IPA	Mix	Homeowners	Graduate Plus	Average Tech	Has an annuity w/deferred payment
14	SCHOOL DAZE	F1 - Flourishing Families	Flourishing Families	Mix	Homeowners	Graduate Plus	Highest Tech	Has 401k plan
15	FAMILY FUNDING	F1 - Flourishing Families	Flourishing Families	Mix	Homeowners	Graduate Plus	Highest Tech	Has 529 plan/college savings plan
16	EQUITY EARNERS	M3 - Upscale Empty Nests	Upscale Empty Nests	Mix	Mostly Owners	College Graduate	Below Average Tech	Has annuity w/ broker/financial advisor
17	LEISURE LAND	M3 - Upscale Empty Nests	Upscale Empty Nests	Mix	Mostly Owners	College Graduate	Below Average Tech	Has CDs
18	LEVERAGED LIFE	F1 - Flourishing Families	Flourishing Families	Mix	Homeowners	College Graduate	Average Tech	Has home mortgage at primary bank
19	FISCAL ROOKIES	Y1 - Upwardly Mobile	Upwardly Mobile	Mix	Mostly Owners	College Graduate	Average Tech	Uses internet bank/ETRADE
20	HOME SWEET EQUITY	M3 - Upscale Empty Nests	Upscale Empty Nests	Mix	Homeowners	Some College	Lowest Tech	Has home improvement/equity loan
21	COMFORTABLY RETIRED	M3 - Upscale Empty Nests	Upscale Empty Nests	Mix	Homeowners	Some College	Lowest Tech	Has CDs at primary bank
22	EARLY-BIRD SPECIALS	M3 - Upscale Empty Nests	Upscale Empty Nests	Mix	Mostly Owners	College Graduate	Lowest Tech	Has an IRA
23	VALUE SEEKERS	F2 - Upscale Earners	Upscale Earners	Mix	Homeowners	College Graduate	Average Tech	Uses internet bank/ETRADE
24	WORK HARD, PLAY HARD	Y1 - Upwardly Mobile	Upwardly Mobile	Mix	Mostly Renters	Some College	Highest Tech	Has student loan
25	ANNUITY STREET	M4 - Midscale Matures	Midscale Matures	Mix	Mostly Owners	College Graduate	Lowest Tech	Has annuity w/ broker/financial advisor
26	PENSIONS & PORTS	M4 - Midscale Matures	Midscale Matures	Mix	Mostly Owners	College Graduate	Lowest Tech	Has CDs
27	KHAKIS & CREDIT	F2 - Upscale Earners	Upscale Earners	Mix	Homeowners	College Graduate	Average Tech	Has 529 plan/college savings plan
28	LOAN RANGERS	Y1 - Upwardly Mobile	Upwardly Mobile	Mix	Mostly Owners	College Graduate	Highest Tech	Has personal loan
29	ATM NATION	Y2 - Metro Mainstream	Metro Mainstream	Mix	Mostly Owners	College Graduate	Highest Tech	Does online investing
30	DAILY GRINDERS	Y2 - Metro Mainstream	Metro Mainstream	Mix	Mostly Owners	College Graduate	Highest Tech	Uses Citibank
31	ONLINE LIVING	Y2 - Metro Mainstream	Metro Mainstream	Mix	Mostly Owners	College Graduate	Average Tech	Has student loan
32	CREDIT COUNTRY	Y2 - Metro Mainstream	Metro Mainstream	Mix	Mostly Owners	College Graduate	Average Tech	Has home improvement/equity loan
33	GENERATION SAVE	M4 - Midscale Matures	Midscale Matures	Mix	Mostly Owners	High School	Lowest Tech	Has money market account
34	ROCKER & RECLINER RETIREES	M4 - Midscale Matures	Midscale Matures	Mix	Mostly Owners	High School	Lowest Tech	Has an annuity w/ immediate payment
35	STRIVING & THRIVING	Y2 - Metro Mainstream	Metro Mainstream	Mix	Mostly Owners	College Graduate	Average Tech	Has student loan
36	RURAL ROOTS	F2 - Upscale Earners	Upscale Earners	Mix	Mostly Owners	Some College	Average Tech	Has home improvement
37	FISCALLY FIT FAMILIES	F2 - Upscale Earners	Upscale Earners	Mix	Mostly Owners	College Graduate	Average Tech	Has home mortgage
38	NESTERS & INVESTORS	M4 - Midscale Matures	Midscale Matures	Mix	Mostly Owners	High School	Lowest Tech	Has home improvement
39	NEW TECH TRADERS	F3 - Mass Middle Class	Mass Middle Class	Mix	Mostly Owners	High School	Average Tech	Has student loan
40	DRIVE-THRU DEBITS	F3 - Mass Middle Class	Mass Middle Class	Mix	Mostly Owners	High School	Average Tech	Has cash advance
41	FAST CASH FAMILIES	F3 - Mass Middle Class	Mass Middle Class	Mix	Mostly Owners	High School	Average Tech	Didn't use credit cards
42	FRUGAL FLEDGLINGS	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Renters	Some College	Highest Tech	Banking considerations
43	METROPOLITAN EASE	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Renters	Some College	Highest Tech	Used cash cashing service
44	PRUDENT PEAK	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Renters	Some College	Highest Tech	Has student loan
45	CASH BACK CONSUMERS	F3 - Mass Middle Class	Mass Middle Class	Mix	Mostly Owners	High School	Average Tech	Got cash back w/ debit sale
46	UNWIRED RETIRED	M5 - Retirement Blues	Retirement Blues	Mix	Mostly Owners	High School	Lowest Tech	Has CDs
47	SUPERSTORE SHOPPERS	M5 - Retirement Blues	Retirement Blues	Mix	Mostly Owners	High School	Lowest Tech	Used check cashing in past 12 mos.
48	TRANSIENT LEASERS	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Renters	Some College	Below Average Tech	Used wire transfer in past 12 mos.
49	PENNY PINCHERS	M5 - Retirement Blues	Retirement Blues	Mix	Mostly Renters	High School	Lowest Tech	Used check cashing in past 12 mos.
50	STARTER HOMES	F3 - Mass Middle Class	Mass Middle Class	Mix	Mostly Owners	High School	Average Tech	Has personal loan
51	DIGITAL & DOLLAR STORES	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Used cash advance shop
52	FAMILY STEALS & DEALS	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Used check cashing
53	OFF-THE-GRID GRAYS	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Doesn't use a bank
54	LIQUID LESSEES	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Owners	High School	Average Tech	Used check cashing service
55	CITY STRIVERS	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Used check cashing service
56	FIXED FINANCES	M5 - Retirement Blues	Retirement Blues	Mix	Mostly Owners	High School	Average Tech	Has CDs at primary bank
57	MINIMUM WAY	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Has personal loan
58	SOCIAL INSECURITY	F4 - Working-Class USA	Working-Class USA	Mix	Mostly Owners	High School	Average Tech	Used cash advance shop
59	COUNTING COINS	Y3 - Fiscal Fledglings	Fiscal Fledglings	Mix	Mostly Owners	High School	Average Tech	Used check cashing service
60	FOUNDATIONAL OCCUPANT	M5 - Retirement Blues	Retirement Blues	Mix	Mostly Owners	High School	Lowest Tech	Has no investments

Y1 • Upwardly Mobile

Home Ownership: 64%
Presence of Kids: 44%
Married: 60%
% of U.S. Households: 6.6%
of U.S. Households: 8,262,892
Median Household Income: \$80,225

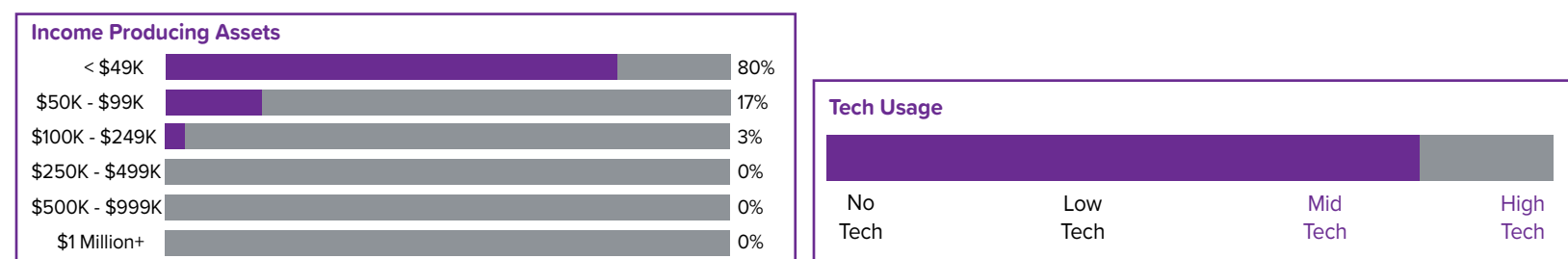
Upwardly Mobile consists of up-and-coming Americans; segments of relatively young professionals with substantial salaries, expensive homes and a range of income-producing assets. Many of these households contain childless couples who've earned college degrees and landed well-paying jobs. They've already begun building their retirement accounts with mutual funds, stocks and options. And they make a strong insurance market, buying auto, home and life insurance all at high rates. But many group members are still young enough to have hefty student loan balances, and they've also borrowed to maintain their go-go lifestyle, taking out personal loans, auto loans and home equity lines of credit. For leisure, these strivers like to travel often, for business and pleasure.



F2 • Upscale Earners

Home Ownership: 86%
Presence of Kids: 61%
Married: 67%
% of U.S. Households: 5.2%
of U.S. Households: 6,534,060
Median Household Income: \$71,205

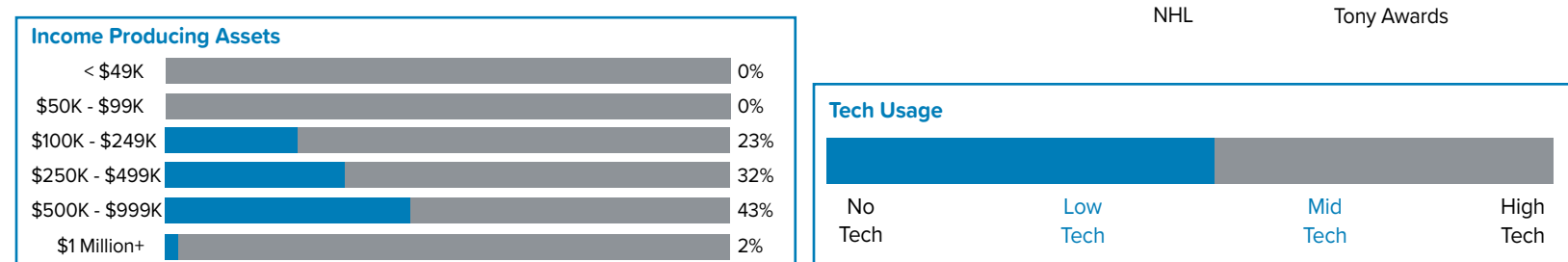
The segments that comprise Upscale Earners feature home-owning families whose adults work at well-paying jobs. Their incomes make them eligible for second mortgages and home equity loans. They've already begun to fill their retirement accounts with company stock, mutual funds and savings bonds. They're also receptive to a variety of insurance products, from disability and life insurance to residential and auto coverage. These active families devote a lot of leisure time to athletic activities. They often drive minivans and spend their money on sporting equipment and video games for their children.



M2 • Wealthy Achievers

Home Ownership: 93%
Presence of Kids: 25%
Married: 75%
% of U.S. Households: 8.2%
of U.S. Households: 10,209,020
Median Household Income: \$106,587

The segments in Wealthy Achievers exemplify stress-free living: mature couples in luxury homes whose children have mostly left the parental nest. With lofty incomes, they've amassed large portfolios filled with bonds, stocks, annuities, and real estate. They also buy a lot of term life, residential, and auto insurance. They indulge their philanthropic impulses, exhibiting high rates for donating to public broadcasting and the arts. And these well-educated consumers gladly pay for advice from financial professionals.



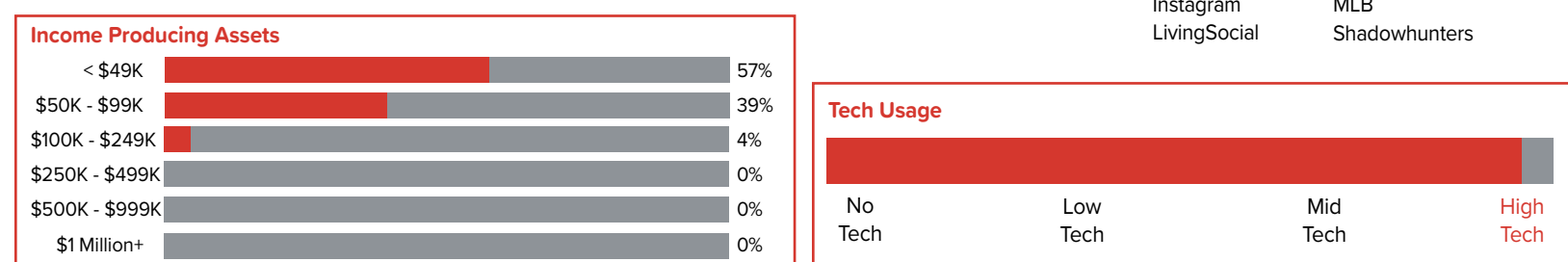
P\$YCLE Premier Sell Smarter and Win Bigger

Claritas P\$YCLE Premier integrates financial behaviors and technology usage with demographics and lifestyle attributes for financial organizations to use smarter data to drive their marketing strategies. With the addition of big data in property-level home value and the extension of high wealth segments to both Income Producing Assets (Up to \$3MM+) and Net Worth Indicators (Up to \$2MM+), P\$YCLE Premier helps you easily understand where your best customers live, as well as how and why they buy, to find your best customers faster.

Y2 • Metro Mainstream

Home Ownership: 56%
Presence of Kids: 42%
Married: 54%
% of U.S. Households: 5.9%
of U.S. Households: 7,390,242
Median Household Income: \$71,332

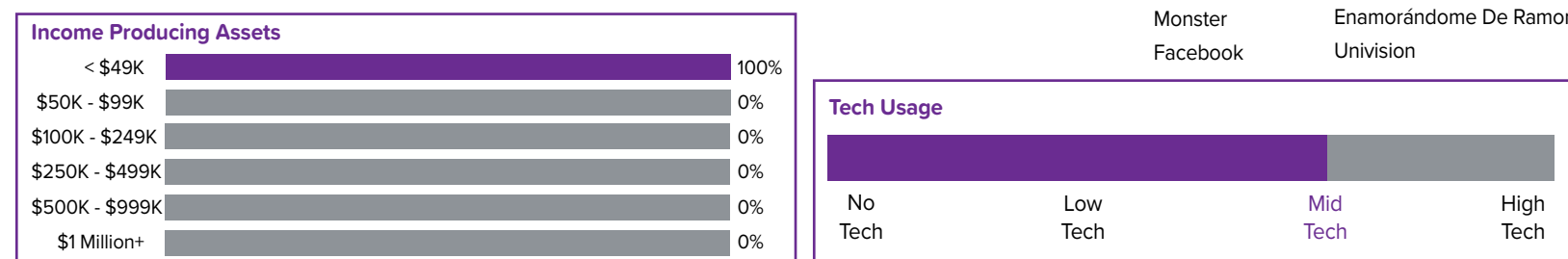
The segments that make up the Metro Mainstream group are filled with younger singles, couples, and families who are tech-savvy but financially challenged. These households have middle class incomes but some of the nation's lowest balances for income-producing assets. The residents of this group are still young enough to have student loan balances and appear to be living within their means. They enjoy yoga and attending sporting events.



F3 • Mass Middle Class

Home Ownership: 61%
Presence of Kids: 52%
Married: 53%
% of U.S. Households: 7.0%
of U.S. Households: 8,707,319
Median Household Income: \$45,323

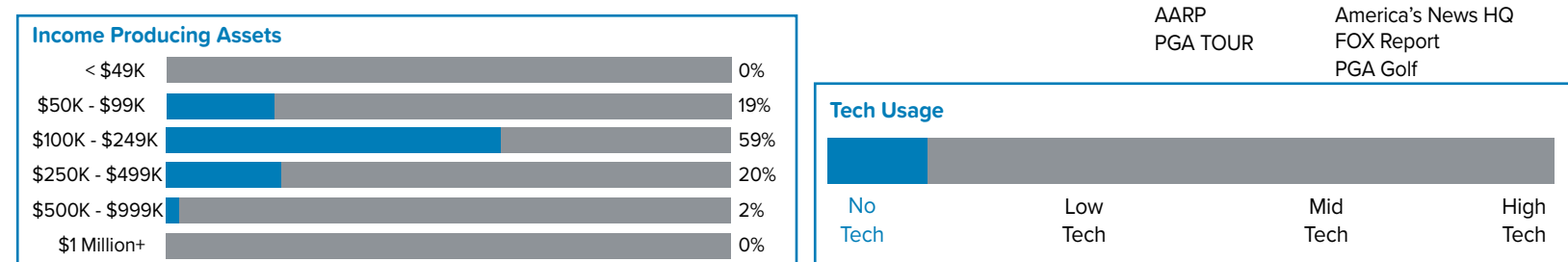
Mass Middle Class consists of segments that are home to middle-class families living in a mix of rural, town, and suburban communities. These are middle-aged credit-happy consumers with financial portfolios consisting mainly of personal loans, second mortgages, and home improvement loans. They acquire auto loans and buy auto insurance—typically through single agent insurance companies. Though often relying on mobile banking, have used coin cashing and cash advance services in the last 12 months.



M3 • Upscale Empty Nests

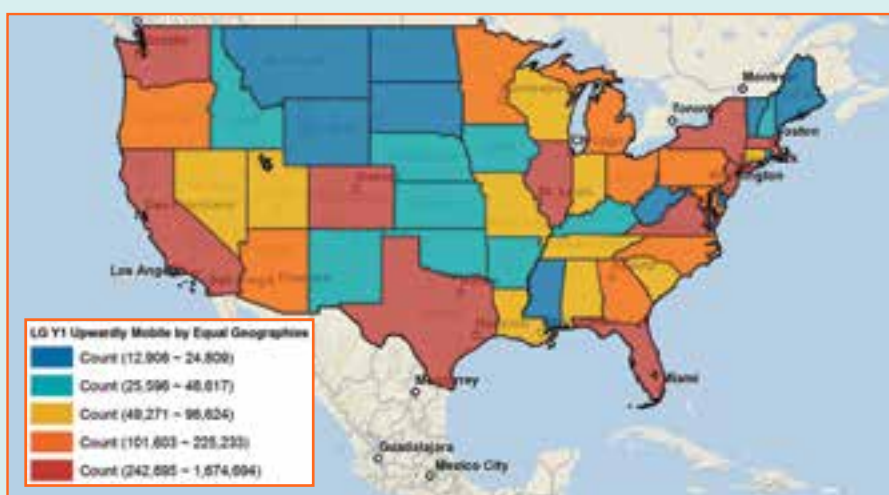
Home Ownership: 91%
Presence of Kids: 15%
Married: 66%
% of U.S. Households: 10.2%
of U.S. Households: 12,728,273
Median Household Income: \$73,480

The segments in Upscale Empty Nests are moving towards comfortable retirements. With most residents over 65 years old, they report middle-class incomes and above-average levels of assets. Many now own expensive homes and have fat portfolios filled with certificates of deposit, annuities, mutual funds and stocks. At their advancing ages, they also buy a lot of insurance, including policies for life insurance, auto, residential and medical coverage. These segments often contribute to veteran's organizations, enjoy going on an occasional cruise, and listen to talk radio.



Y1 Upwardly Mobile Count by State

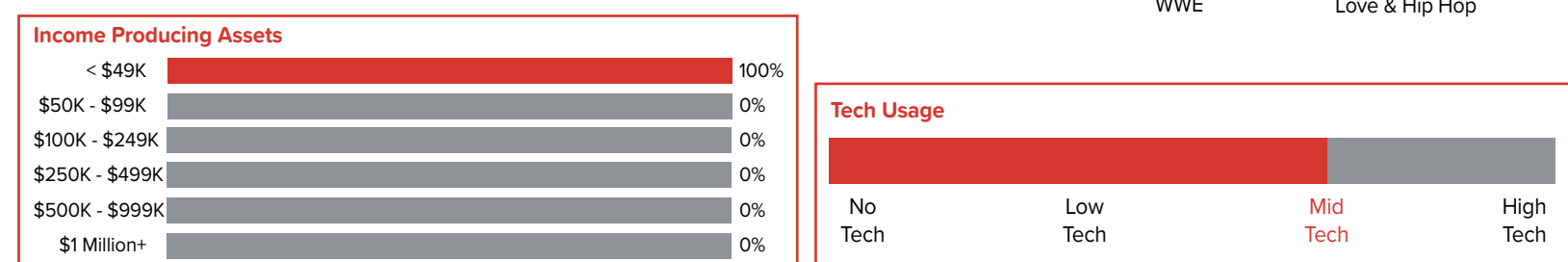
When targeting lifestage groups or segments, you'll first want to identify where they live. This map of the U.S. shows where the Upwardly Mobile lifestage group lives. If you want to target segments in the Upwardly Mobile lifestage group, your marketing dollars will go further focusing on red states, like New York, California, Texas and Florida, with a high number of Upwardly Mobile households, and less on blue colored states—allowing you to do more with less budget. You can also select more granular geographies, down to ZIP+4 and ZIP+6, for more precisely targeted marketing strategies.



Y3 • Fiscal Fledglings

Home Ownership: 20%
Presence of Kids: 47%
Married: 36%
% of U.S. Households: 15.5%
of U.S. Households: 19,419,112
Median Household Income: \$40,787

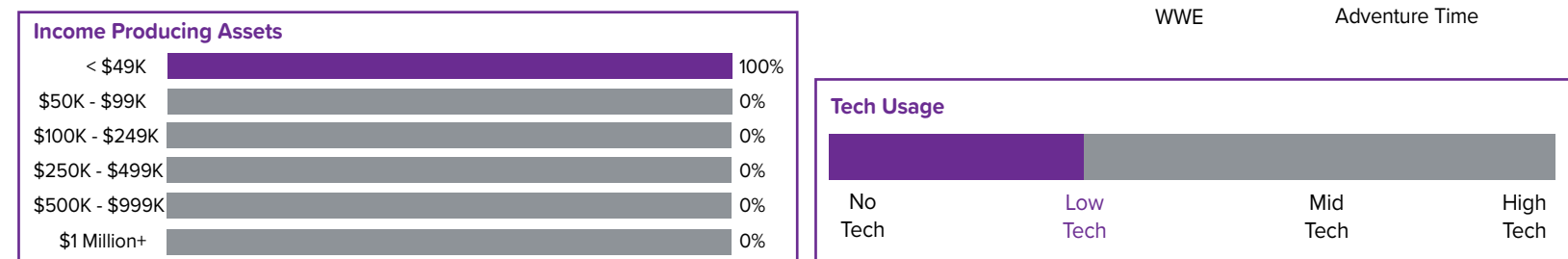
Fiscal Fledglings contains mostly singles, some with children, living in urban neighborhoods. These segments stand in stark contrast to M1—Financial Elite, in that they can ill afford most financial products. Their financial holdings consist mainly of student loans and non-interest-bearing checking accounts. They are the least likely of all groups to have auto, life, or residential insurance. The segments in this group are heavy users of text messaging and social networks and often watch movies and television shows on their smartphones.



F4 • Working-Class USA

Home Ownership: 51%
Presence of Kids: 41%
Married: 37%
% of U.S. Households: 10.2%
of U.S. Households: 12,753,636
Median Household Income: \$25,818

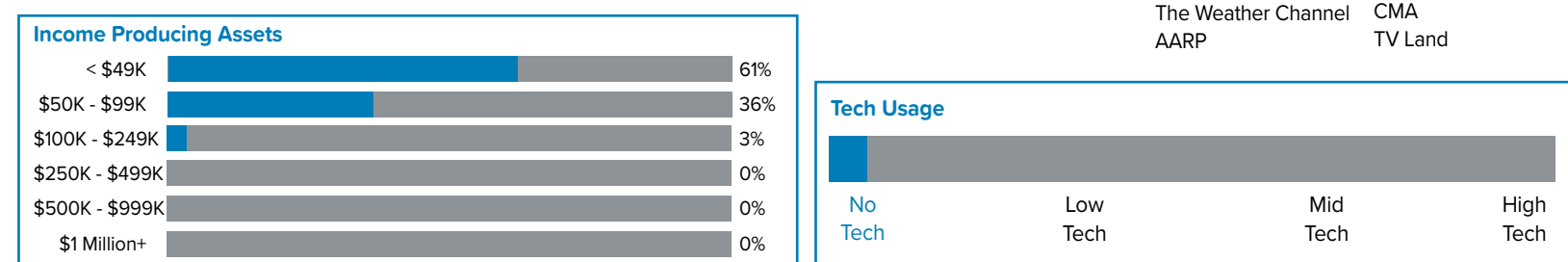
The segments in Working-Class USA offer a mixed portrait: households of varied ages, with lower-middle-class incomes. Despite their downscale profile, many own their homes, allowing them to tap their equity for small loans. Otherwise, they have little discretionary cash for insurance products and investment vehicles. Working-Class USA members pursue low-key lifestyles. Many do not own a computer and rely on prepaid cell phones. They prefer shopping at brick-and-mortar big box stores and eating fast food.



M4 • Midscale Matures

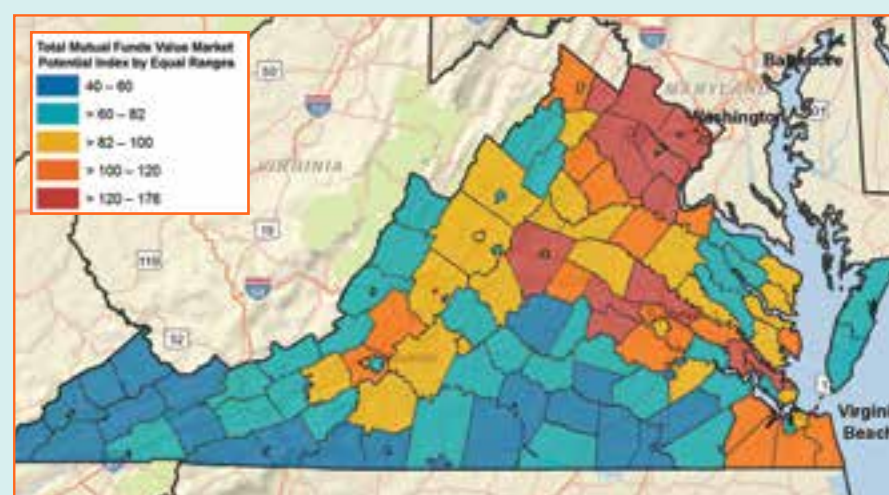
Home Ownership: 83%
Presence of Kids: 17%
Married: 55%
% of U.S. Households: 7.1%
of U.S. Households: 8,910,246
Median Household Income: \$47,284

Life can be a struggle for Midscale Matures, a group of segments characterized by mostly married couples with midscale incomes and proportionately few income-producing assets. Lacking discretionary income, they offer a relatively weak market for most financial products. However, they do have CDs, savings accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare. While they report paying a lot of attention to information they receive about long-term care insurance, they are no more likely than any other group to own such policies.



Likelihood To Own Mutual Funds by County

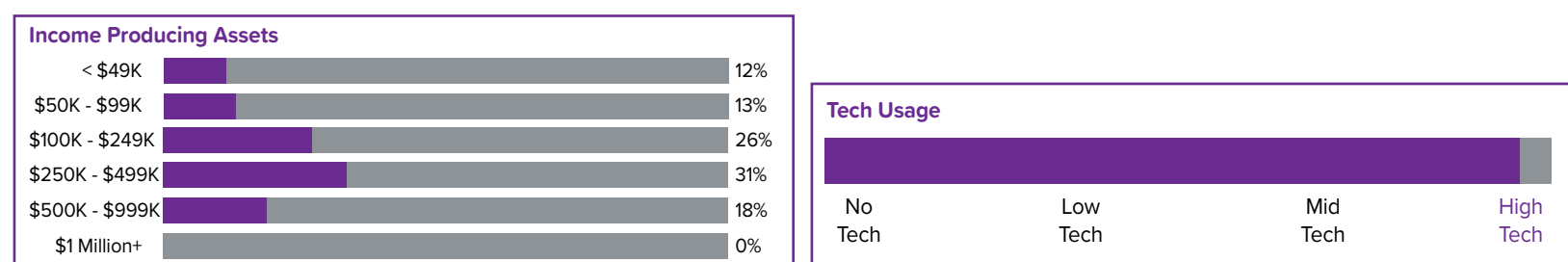
If you're looking to target customers or segments based on specific behaviors, we can do that too! The Virginia map shows where people by county own mutual funds. Counties in red like Loudoun, Fairfax and York, have the highest propensity to own mutual funds, and those in dark blue like Grayson, Lee, Scott and Dickenson, have the lowest propensity. Understanding product ownership allows you to identify consumers for upsell and cross-sell promotions.



F1 • Flourishing Families

Home Ownership: 90%
Presence of Kids: 59%
Married: 76%
% of U.S. Households: 6.2%
of U.S. Households: 7,795,823
Median Household Income: \$111,709

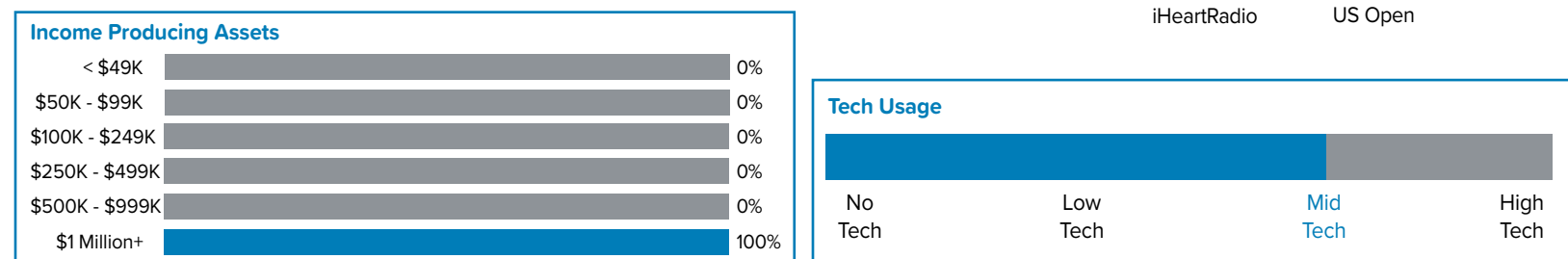
The segments in Flourishing Families consist of suburbanites with high incomes, large homes (and mortgages), and substantial income-producing assets. Well educated with good jobs, these internet-savvy residents are the most likely of all groups to manage their finances online—paying bills, trading stocks, and transferring money among mutual funds for their 401(k) accounts. Flourishing Families households tend to be risk averse, as reflected in their ownership of a wide variety of insurance products: term life, disability insurance, high-value annuities, and overdraft protection. They enjoy skiing and spend their money on sporting equipment and attire for their frequent business trips.



M1 • Financial Elite

Home Ownership: 94%
Presence of Kids: 24%
Married: 82%
% of U.S. Households: 6.1%
of U.S. Households: 7,622,757
Median Household Income: \$140,173

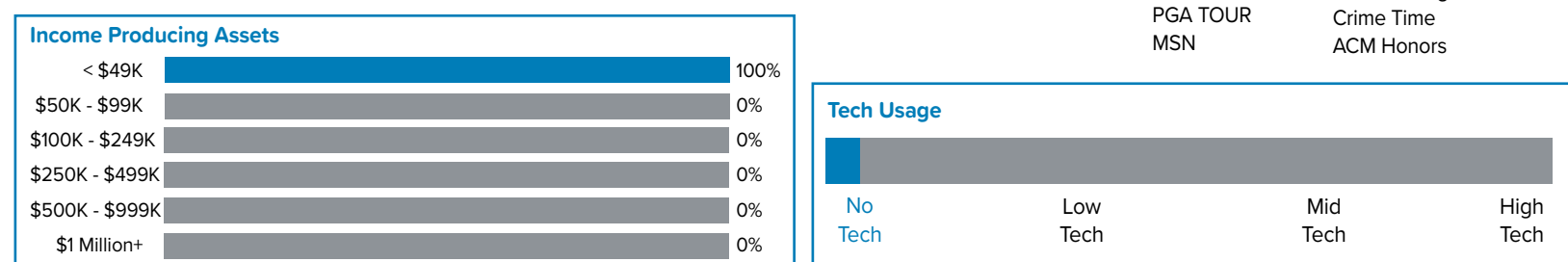
Americans with the highest amount of income-producing assets belong to Financial Elite, a group consisting of the nation's most affluent financial segments. These households tend to contain older suburban couples who own their homes, earn the highest incomes, and have amassed high levels of income-producing assets. With large sums of money to manage, these segments rank near the top for investing in stocks, buying real estate, owning annuities, and using estate planning services. And their deep pockets translate into enviable lifestyles: they travel widely, shop at high-end department stores, attend cultural events, and read business publications all at high rates.



M5 • Retirement Blues

Home Ownership: 62%
Presence of Kids: 18%
Married: 35%
% of U.S. Households: 11.8%
of U.S. Households: 14,685,428
Median Household Income: \$30,141

The segments in Retirement Blues offer only modest financial prospects. In this group of over-65-year-old singles and couples, both incomes and income producing assets are at low levels. These conservative consumers rank high in only a handful of financial areas, such as receiving direct deposits from Social Security, using non-interest checking accounts, owning individual medical insurance, and buying low-value life insurance. Retirement Blues residents tend to pursue home-based lifestyles. They do not own a computer or have internet access and maintain bare bones cell phone plans, usually prepaid just for emergency or to keep in touch with family.



ENVIRONICS ANALYTICS

For more information, please contact Environics Analytics at 1.888.339.3304 or inquiries@environicsanalytics.com

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