

30-Day Affluence Priority File

KEY BENEFITS

- ◀ The 30-Day Affluence Triggers are the core financial metrics that drive marketing and decision support applications as selection criteria or in modeling. Stand-alone or with credit data the 30-Day Affluence metrics can be critical for optimizing campaign planning.
- ◀ The 30-Market Triggers are specific market applications of the core affluence data that benefit from a more timely solution. These scores address specific products and services for out-of-the-box targeting applications.

CORE HOUSEHOLD DESCRIPTORS: POSTAL AND EMAIL

- ◀ Head of Household Age
- ◀ Owner / Renter
- ◀ Age of Children
- ◀ Presence of Children
- ◀ Head of Household Education
- ◀ Length of Residence

The Semcasting 30/30 Priority file is a targeted solution for list selection, enhancement and analytical development. It brings together the core data elements that have been identified over time to be both mission critical and time sensitive in marketing and decision support applications.

Other compiled solutions update their data either monthly or quarterly and make it available after an extended production process that can take up to additional 120 days to complete. At this point the data is already out-of-date. The Semcasting 30/30 Priority file is fresh to within 30 days of notification of changes to key economic indicators including, interest rates, home value adjustments, employment metrics, foreclosures and over a dozen other weekly or monthly reports that update and measure the current state of the economy.

With over 110 million households at 100% coverage the Semcasting 30/30 Priority file is what you need to drive more timely and accurate results.

◀ PREMIUM INCOME

Modeled estimated income with 100% coverage in 28 narrow ranges capping at \$2MM plus in household income. Based on regional and local level modeling to address local cost of living values and salaries. Premium Income Broad Ranges go to \$500K with 100% coverage in 14 broad ranges.

◀ DISCRETIONARY INCOME INDEX

Index from 00 (lowest) to 5000 (highest) with 100 the national average for household spending capacity based on earnings, invested assets, home equity to debt, projected savings, and cost of living factors such as life stage, age, presence and age of children, education costs, local tax rates, and other indicators of cash flow & spending behavior. Discretionary Income Rank goes from 01 (lowest) to 99 (highest) of household spending capacity.

◀ INVESTED ASSETS

Ranks from 01 (lowest) to 99 (highest) the propensity of households to have higher or lower levels of investment in the public market regardless of the type financial instrument.

◀ NET WORTH

Measures Net Worth is dollars from under \$25K to over \$10MM in 14 ranges based on contributing factors of income, investments, home values and correlated with publicly available Federal Reserve data.

[continued]

30-Day Affluence Priority File

◀ RECESSION SENSITIVITY RANK

Ranking from 01 (lowest) to 99 (highest) of households where based on changes in the economy, household composition, employment prospects, or housing factors a household may be more or less susceptible to economic pressure. This element is particularly effective when used as an early warning tool to suppress households at risk or identify the least affected households to recession pressures.

◀ HOME MARKET VALUES

Current Adjusted Home Market Values (CAV) identifies the current value of the homes based on modeling of regional and local level real estate - adjusted monthly to government reporting by state and county. Includes over 90 million properties go to a range of \$10MM in value.

◀ HOME TO LOAN VALUE

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

◀ BUSINESS OWNERS@HOME

Identifies over 10 million business owners and self-employed professionals and links them to their home addresses and household demographics. Includes owners and operators of SOHO, Small Businesses, Medium and Large businesses.

◀ CHARITABLE GIVING RANK

Ranks the best prospective donors from 01 (lowest) to 99 (highest) combining responsiveness and the relative amount they are likely to give in a single.

◀ LIFE INSURANCE PURCHASE PROPENSITY

Ranking from 01 (lowest) to 99 (highest) of households in the U.S. on their likelihood to purchase a Whole Life or Term Life policy. Derived from government research and known life insurance holder demographic and behavioral attributes.

◀ TIME SHARE OWNERS PROPENSITY

Breaks down in deciles from 1 (highest) to 10 (lowest) prospect for Time-Share property owners based on known time share owners and over 9 years of survey data collected by the Board of Governors of the Federal Reserve System.

◀ EQUITY INVESTOR

Breaks down into deciles for 1 (highest) to 10 (lowest) all households and their likelihood to be in the market for equity investments.

◀ VACATION PROPERTY OWNERSHIP PROPENSITY

Breaks down in deciles from 1 (highest) to 10 (lowest) prospects for vacation property ownership based on known owners and over 9 years of survey data collected by the Board of Governors of the Federal Reserve System.

◀ MUTUAL FUND INVESTOR

Breaks down into deciles for 1 (highest) to 10 (lowest) all households and their likelihood to be in the market for mutual fund investments.

◀ IRA & 401K INVESTOR

Breaks down into deciles for 1 (highest) to 10 (lowest) all households and their likelihood to be in the market for IRA and/or 401K investments.

◀ HOME EQUITY: LOC

Breaks down into deciles for 1 (highest) to 10 (lowest) all households and their likelihood to be in the market for a home equity line of credit.

◀ VEHICLE VALUE

Breaks down into deciles for 1 (highest) to 10 (lowest) all households and the relative amount they are likely to have invested in their automobiles.

◀ VEHICLE CONSIDERATION SETS

Based on targeting models built from over 40 million known owners of vehicles with make, model and year information these scores identify both when a household will be in the market and which category of vehicle they will likely buy:

- ◀ Vehicle Propensity - Compact
- ◀ Vehicle Propensity - Coupe
- ◀ Vehicle Propensity - Exotic
- ◀ Vehicle Propensity - Pickup Truck
- ◀ Vehicle Propensity - Crossover
- ◀ Vehicle Propensity - Luxury Crossover
- ◀ Vehicle Propensity - SUV
- ◀ Vehicle Propensity - Luxury SUV
- ◀ Vehicle Propensity - Domestic Sedan
- ◀ Vehicle Propensity - Foreign Sedan
- ◀ Vehicle Propensity - Luxury Sedan