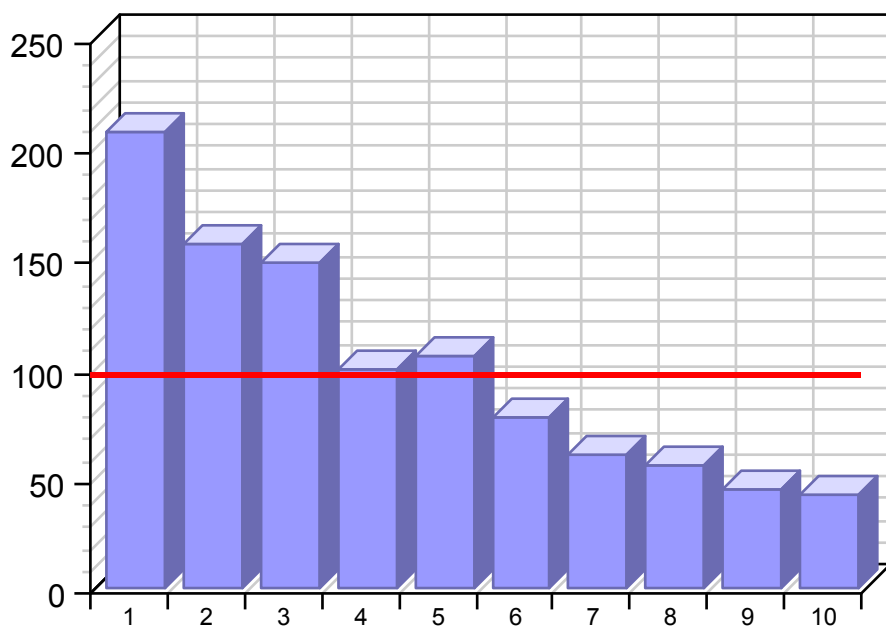


Model Report - Retail Model

| Customer File Name | Upload Date | Match Count |
|--------------------|-------------|--------------------|
| Retail.txt | 10/03/08 | 4587 of 6358 names |

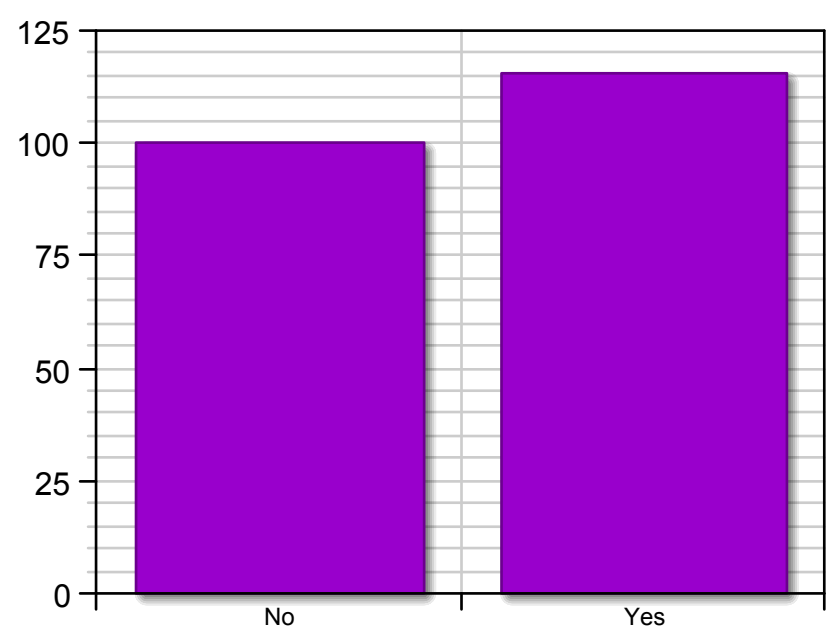
| Non Responders |
|--------------------------------------|
| Used a random sample of 18030 names. |

Lift Chart



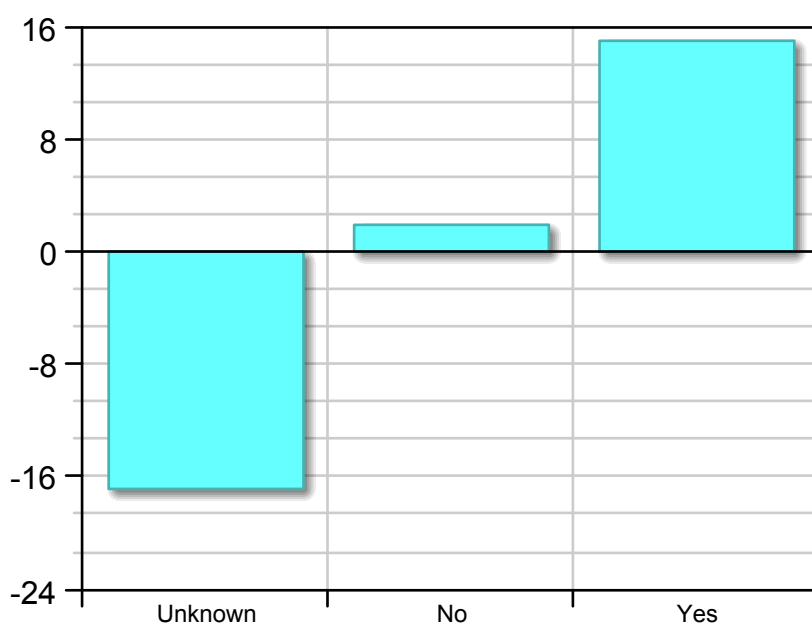
Top 10% of prospects are 2.07 times more likely to respond than average. Top 1% of prospects are 2.3 times more likely to respond than average.

Males Age 6-10



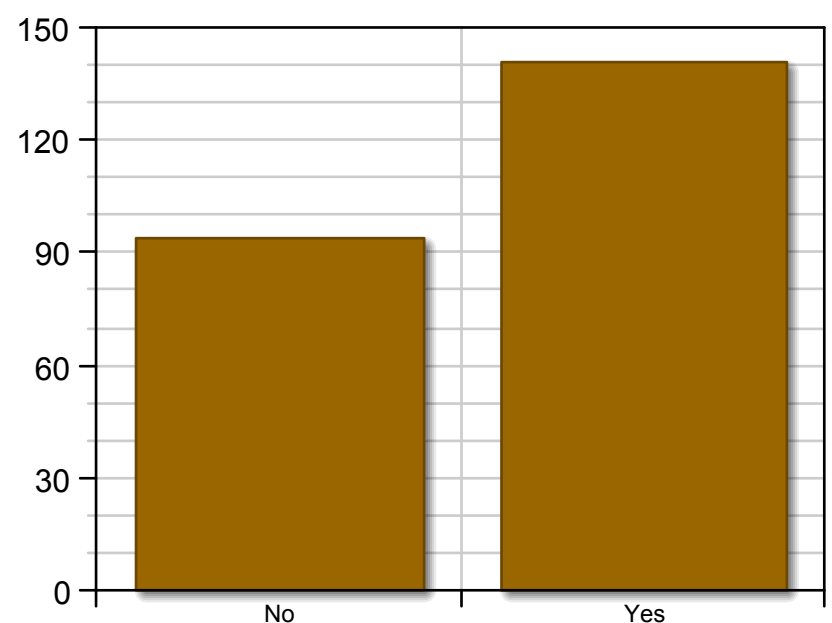
When Males Age 6-10 is Yes, response probability increases by a factor of 1.16

Presence of Children



Relative Impact of Presence of Children on Model: Yes are most likely to respond, Unknown are least likely to respond.

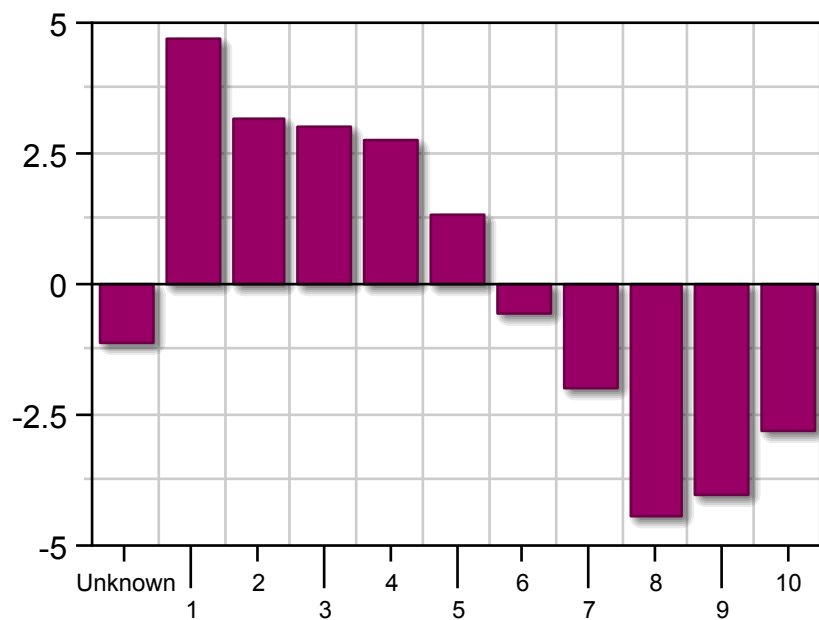
Buys Home and Garden



When Buys Home and Garden is Yes, response probability increases by a factor of 1.41

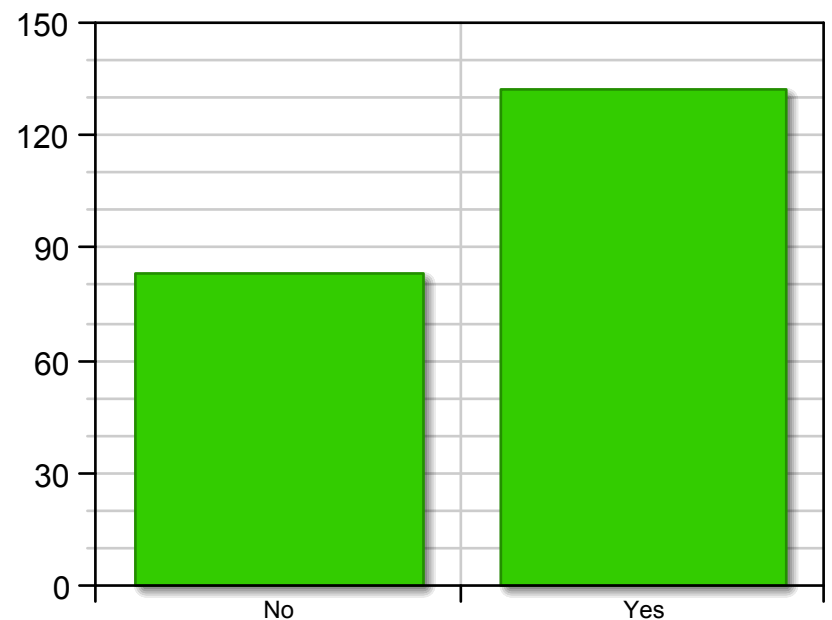
Model Report - Retail Model

Internet Use Score



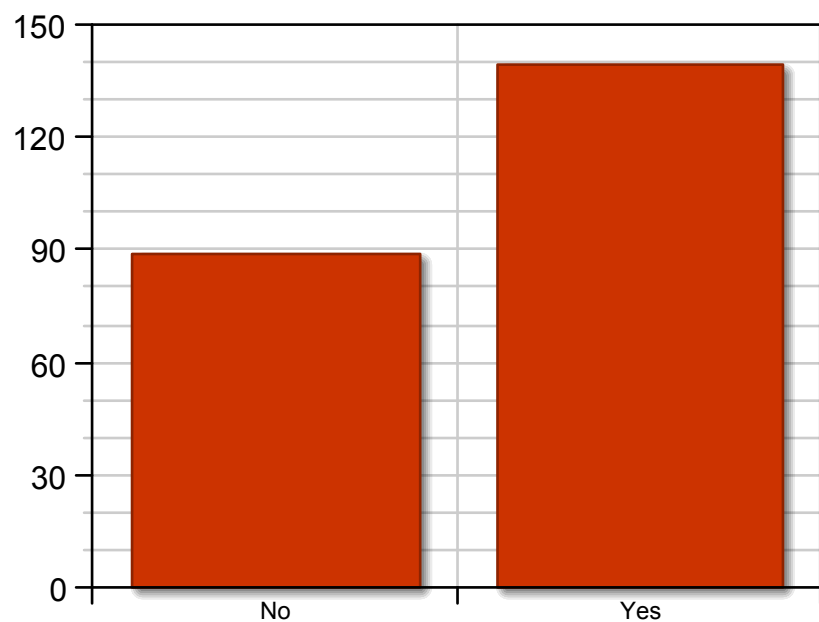
Relative Impact of Internet Use Score on Model: 1 are most likely to respond, 8 are least likely to respond.

Bank Card Presence in Household



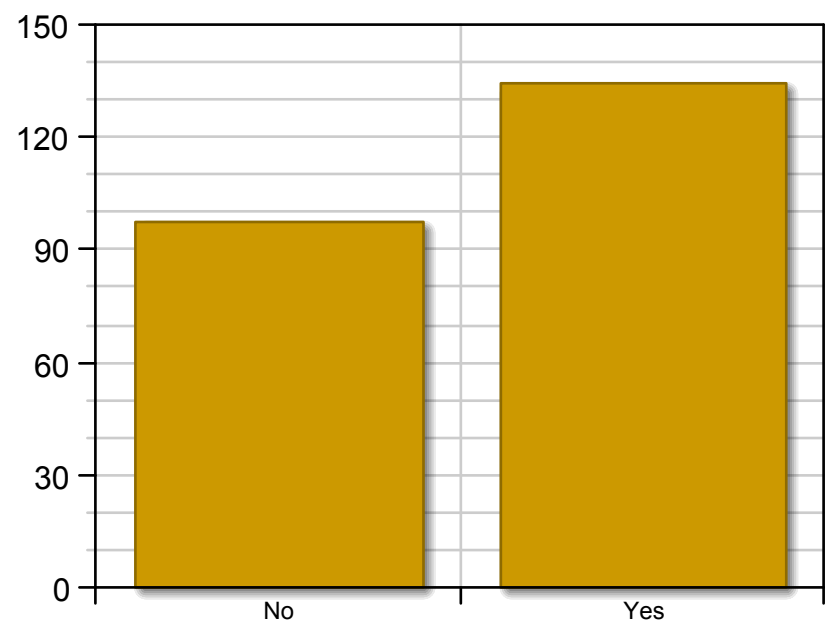
When Bank Card Presence in Household is Yes, response probability increases by a factor of 1.33

Install Credit



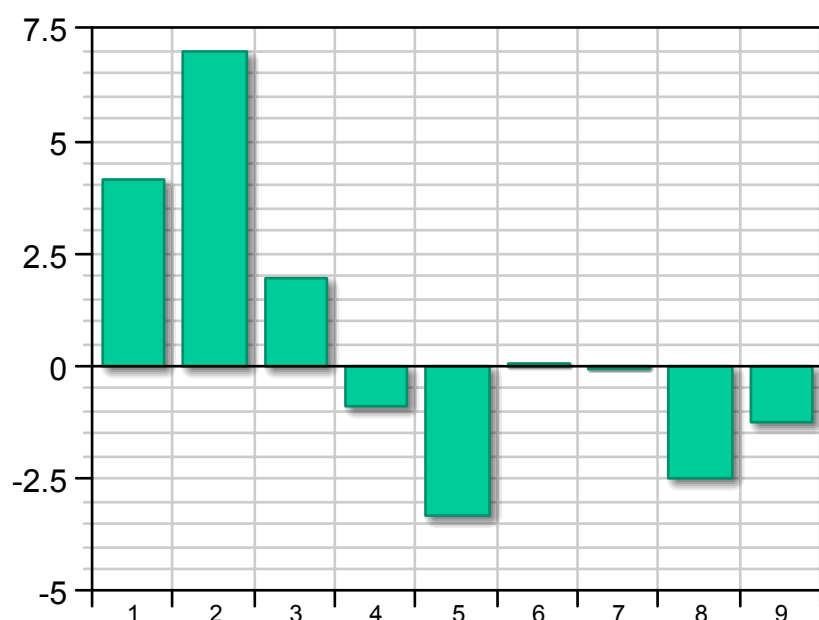
When Install Credit is Yes, response probability increases by a factor of 1.4

Mens Clothes



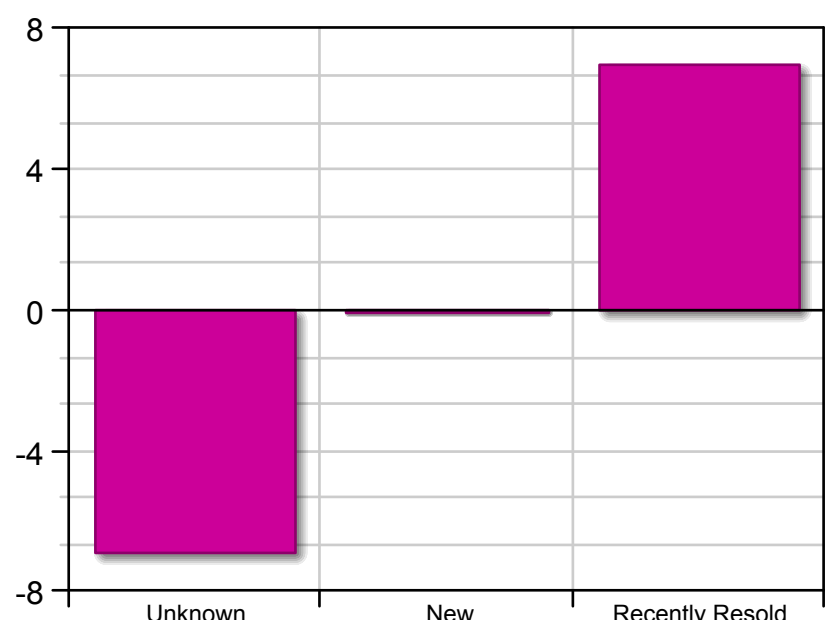
When Mens Clothes is Yes, response probability increases by a factor of 1.34

Genalytics Term Insurance Decile



Relative Impact of Genalytics Term Insurance Decile on Model: 2 are most likely to respond, Missing are least likely to respond.

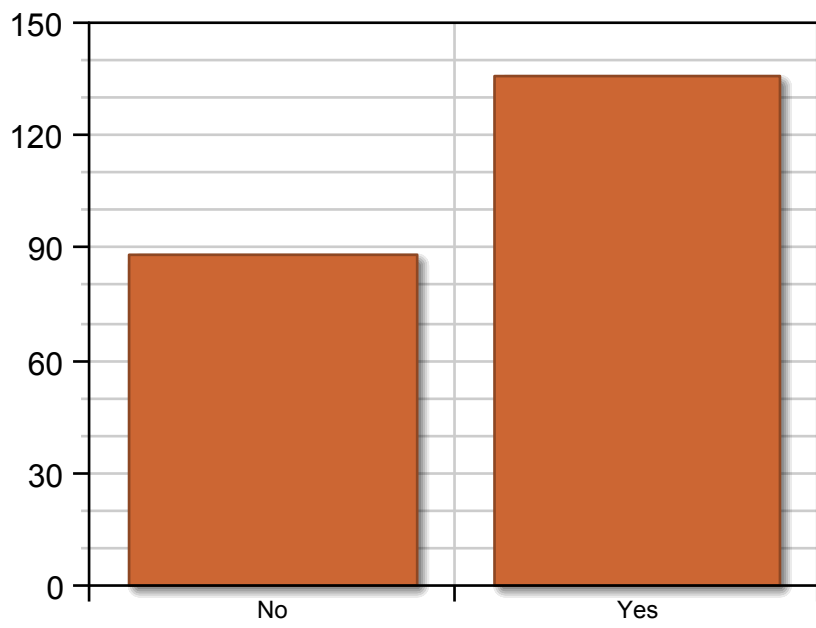
Genalytics New Home Indicator



Relative Impact of Genalytics New Home Indicator on Model: Recently Resold are most likely to respond, Unknown are least likely to respond.

Model Report - Retail Model

Pays Credit



When Pays Credit is Yes, response probability increases by a factor of 1.36