

Financial Services 30-Day Data Analysis Package

Semcastings' Financial Services 30-Day Data Analysis Package is comprised of the most up-to-date metrics to drive more accurate targeting, risk analysis and acquisition marketing. Semcastings' 30-Day Data Analysis Package is available as a turn-key addendum to your existing data solution usable for modeling or enhancement in order to bring your data up-to-date with the current market. Your existing file will be matched or scored to achieve the maximum coverage possible. Also, our new Social Influencer Score is included as a bonus to provide insight on who among your customers or prospects are likely to be active on social networks like Facebook, Twitter and LinkedIn.

Information on over 120MM Households is updated every 30 days based on reporting from the Federal Reserve, National Association of Realtors, Case-Schiller Home Index, Bureau of Economic Analysis, Dept of Commerce, HUD and other government agencies. These household values are adjusted according to both reported actual values and validated modeled estimates to give nearly 100% national coverage.

30-DAY FINANCIAL DATA ANALYSIS

- ◀ Business Owners @ Home
- ◀ Discretionary Spending
- ◀ Home Market Values up to \$10MM
- ◀ Premium Household Income to \$2MM
- ◀ Recession Sensitivity Ranking
- ◀ Social Influencer Score

◀ 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.

◀ Discretionary Income

Index from 00 (lowest) to 5000 (highest) with 100 the national average for household cash flow 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 taxes, and other indicators of cash flow & spending behavior.

◀ Home Market Values

Current Adjusted Home Market Values (CAV) identifies the current market values within 30days of the homes based on reported transactions and the modeling of remaining regional and local level real estate by state and county. CAV includes over 90 million properties up to \$10MM in value.

◀ Premium Household Income

Modeled estimated income with 100% coverage in 28 narrow ranges capping at \$2MM plus. Based on a large sample of self-reported actual incomes plus regional and local level factors such as local cost of living values and salaries.

◀ Recession Sensitivity Ranking

Ranking from 01 (lowest) to 99 (highest) of households where based on changes in the local 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 a tool to suppress households at risk or to identify the least affected households to recession pressures.

◀ Social Influencer Score

Built from an analysis of web users on social networks such as Twitter, LinkedIn and Facebook. Measures connectivity to other social network participants and adjusted for life stage, affluence and family composition. A ranking from 01 (lowest) to 99 (highest).