WealthComplete Premier

Exclusively for IXI™ Network Members

WealthComplete Premier provides a complete picture of liquid financial assets for nearly every U.S. household
WealthComplete® Premier enables financial institutions to find the hidden asset potential among their customers and identify high-asset prospects. By gaining insight on customers' and prospects' assets and investments, firms can grow their share of customer wallet and enhance acquisition efforts.

WealthComplete helps financial advisors enhance marketing and sales strategies by presenting a picture of consumers' likely investment allocations. WealthComplete portfolio allocation insights show that affluent households typically have a higher percentage of their assets in the market, while less wealthy households rely more often on deposits.

WealthComplete Premier offers the following measures:

- **Total Assets:** Total Assets measure, expressed as continuous measures of estimated dollars per household, of all deposits plus investments capped at a maximum value of $25 Million+.
- **Investment Measures:** Total Investments measure, expressed as continuous measures of estimated dollars per household, for each of five sub-categories: Total Stocks, Total Bonds, Total Mutual Funds, Total Annuities, and Total Other Investments.
- **Deposit Measures:** Total Deposits measure, expressed as continuous measures of estimated dollars per household, for each of six sub-categories: Total Interest Checking, Total Non-interest Checking, Total Savings, Total Money Market Deposit Accounts, Total CDs and Total Other Deposits.

Key benefits

Enables financial institutions to better understand customer financial potential and share of wallet, plus target high-potential prospects

Estimates household-level total invested assets based on a foundation of about $27.5 trillion of anonymous, direct-measured invested retail assets

Offers insight on customers' likely investment product allocation and deposit product preferences

Excludes protected-class data

Provides superior performance compared to survey-based solutions that might rely on only 1% of households, versus direct-measurement of over 45% of consumer invested assets

WealthComplete enables financial institutions to find the hidden potential among their customers.

Enhanced customer analysis to determine likely share of wallet and find high-potential customers

With WealthComplete Premier, you can:

- Identify and target customers by their likely financial potential and by the amount of assets they hold at your firm versus assets held away
- Analyze each customer's portfolio and better understand your share by investment and deposit product category
- Better prioritize customers and prospects who contact your call centers and gauge current customer loyalty

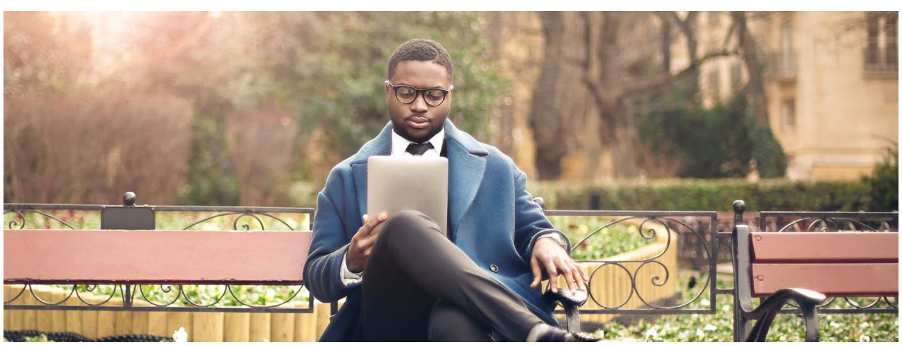
WealthComplete Premier is a new version of the existing WealthComplete product. The new WealthComplete Premier provides superior performance and zero share-of-wallet failure. The upgraded model excludes protected class variables to facilitate enterprise-wide deployment.

Based on direct-measured assets, it's a superior foundation to estimate households' total financial assets

WealthComplete Premier enables firms to calculate share of wallet based on all liquid financial assets (about $61 trillion) held by U.S. households. The foundation of WealthComplete Premier is our proprietary direct-measured™ Financial Assets Database, measuring about $27.5 trillion of anonymous invested assets collected from our network of leading financial institutions. We use industry leading modeling to project our direct-measured data to represent all liquid financial assets.

- Includes: Personal financial investments held in taxable, IRA, and Keogh accounts including deposits, investments, and annuities.
- Excludes: Assets held in 401K, 403B, profit sharing, IRA-SEP, stock purchase/ESOP, money purchase plans, business accounts, life insurance, or home value.

Other solutions code customers into asset categories based on survey estimates that might only account for 1% of households. Our solution is based on measurement of over 45% of actual household invested assets. We provide a more precise dollar amount for total assets and many product categories — allowing for greater accuracy and more detailed prioritization of customers.



A compliance-friendly solution

WealthComplete Premier does not use protected-class variables or demographics (such as age) in its models, thus providing a compliance-friendly solution to help regulated financial institutions identify appropriate audiences for asset and deposit gathering. WealthComplete Premier also does not use income in the model. Firms can use WealthComplete Premier to help satisfy internal compliance requirements, help prepare for regulatory reviews and address disparate impact inquiries, and help meet Community Reinvestment Act (CRA) guidelines.

WealthComplete provides estimates of total assets at the household level, so you can better measure customer growth potential and share of wallet.

WealthComplete Premier — Share of Wallet Analysis

With WealthComplete Premier, you can append client and prospect files with total estimated investable assets at the household level, enabling you to better determine your share of wallet. And find clients and prospects with the most likely growth potential.

Who has the potential in your client base?

Client	You know	WealthComplete Total Assets Estimate	Share of wallet	Your firm's likely opportunity
A	$150,000	$1,750,000	8.6%	$1,600,000
B	$150,000	$965,000	15.5%	$815,000
C	$900,000	$1,800,000	50.0%	$900,000

Which prospects offer the most opportunity?

Prospect	You know	WealthComplete Total Assets Estimate	Your firm's likely opportunity
A	$0	$800,000	Medium
B	$0	$4,000,000	High
C	$0	$150,000	Low

WealthComplete AssetMix, InvestmentMix, and DepositMix helps firms gauge likely share of wallet across total assets, investment categories, and deposit categories.

WealthComplete Premier AssetMix — Household level asset analysis

WealthComplete Premier AssetMix breaks down total assets to an investment and deposit level.

By comparing WealthComplete Premier AssetMix figures to your own firm's data, you gain estimated household-level share of wallet by total assets, total investments, and total deposits to help you better determine share of wallet and growth potential.

WealthComplete Premier – AssetMix	Client A: Total assets — $1,750,000			
	Asset category	You know	WealthComplete AssetMix estimates	Estimated share
	Investments	$100,000	$1,550,000	6.5%
	Deposits	$50,000	$200,000	25.0%
	Total Assets	**$150,000**	**$1,750,000**	**8.6%**

WealthComplete Premier InvestmentMix — Household level investment portfolio allocation analysis

WealthComplete Premier InvestmentMix categorizes total investment assets into five investment sub-categories: Stocks, Bonds, Mutual Funds, Annuities, and Other Investments. It provides household-level asset estimates for each product category.

By comparing WealthComplete Premier InvestmentMix figures to your own firm's data, you gain estimated household-level share of wallet by investment product category to assist with investment gathering strategies and help you promote investment products which are likely to be desired and needed.

WealthComplete Premier – InvestmentMix	Client A: Total investments — $1,550,000			
	Investment product category	You know	WealthComplete InvestmentMix estimates	Estimated share of product category
	Stocks	$45,000	$500,000	9.0%
	Mutual Funds	$50,000	$975,000	5.1%
	Annuities	$5,000	$50,000	10.0%
	Bonds	$0	$10,000	0%
	Other Securities	$0	$15,000	0%
	Total Investments	**$100,000**	**$1,550,000**	**6.5%**

WealthComplete Premier DepositMix — Household level deposit allocation analysis

WealthComplete Premier DepositMix categorizes each household's estimated deposit assets into six deposit sub-categories: Interest Checking, Non-interest Checking, CDs, Savings, Money Market Accounts, and Other Cash Equivalents. Banks and other financial services firms can use this information to assist with deposit gathering strategies and product offers.

WealthComplete Premier – DepositMix	Client A: Total deposit portfolio — $200,000			
	Deposit product category	You know	WealthComplete DepositMix estimates	Share of deposit product category
	Interest Checking	$5,000	$5,000	100%
	Non-interest Checking	$5,000	$5,000	100%
	CDs	$15,000	$30,000	50%
	Savings	$20,000	$100,000	20%
	Money Markets	$5,000	$50,000	10%
	Other Cash Equivalents	$0	$10,000	0%
	Total Deposits	**$50,000**	**$200,000**	**25%**

WealthComplete Premier delivery options

WealthComplete Premier provides four delivery options to accommodate various appending methods, and the needs of individual financial institutions.

HDD: This option is referred to as "HD with Dynamic scoring." This delivery option makes use of a household key and provides zero share-of-wallet failure and highest lift in performance.

HDX: The HDX option does not use a household key but distributes ZIP+4 wealth estimates across all households in a ZIP+4. It is especially useful for appending prospect files.

ZIP+4 Mean (Z4M): The ZIP+4 Mean option uses the mean (ZIP+4 assets divided by households) to assign wealth estimates. This option is available in a directory format and works best for firms wanting ZIP+4 level data.

ZIP11 Directory: The WealthComplete Directory option takes advantage of the standard USPS Delivery Point Code (DPC) to pinpoint households. For customers who are not comfortable sharing customer name and address, a ZIP11 Directory is available for customers to perform their own matches.

Supplement WealthComplete with Wealth Growth Indicator to gain insight of future asset potential

Wealth Growth Indicator™ assigns every household in the U.S. to 1 of 5 segments, based on the household's expected relative growth in total assets over the next three years. By using the segments in conjunction with WealthComplete household assets estimates, financial services firms can incorporate insight on potential asset growth to enhance prospecting, better prioritize customers, and find hidden future opportunity.

Excludes protected-class data

WealthComplete Premier enhances overall model performance while helping clients to address fair banking limitations by avoiding use of protected-class demographic attributes (e.g., age, marital status, presence of children). WealthComplete Premier also does not incorporate income.

Wealth Growth Indicator segment	Description
1	Households with flat to minimal expected growth in assets
2	Households with below average growth in assets
3	Households with slightly above average growth in assets
4	Households with strong growth in assets, well above average households
5	Households with the highest relative growth in assets

Learn More

To learn about how your firm can use WealthComplete Premier to enhance your wealth-based marketing strategies, please contact your account manager.

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