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CLARITAS UNVEILS NEXT-GENERATION CONSUMER SEGMENTATION TOOL FOR THE FINANCIAL SERVICES INDUSTRY: P\$YCLE PREMIER

New P\$YCLE Premier Provides Unprecedented Levels of Precision and Predictive Capabilities to Support Highly Targeted Marketing Campaigns

CINCINNATI, OH — March [date], 2019 — Claritas®, a marketing leader that helps companies find and win their best customers has launched P\$YCLE® Premier, the next-generation version of P\$YCLE, a trusted segmentation resource for the financial services industry. P\$YCLE Premier can provide proven improvements in lift, or measured improvement in reaching best customers, by 5-7% over the previous P\$YCLE model by allowing even more accurate, privacy-complaint targeting of potential customers across 60 consumer segments, using enhanced big data sets.

The P\$YCLE Premier product takes the powerful household demographic and behavioral data the original P\$YCLE model was built on and enhances it with big data insights that embrace more accurate correlations to net worth. The two key big data insights center around Property-level Home Value & Property Characteristics and Technology Usage & Behaviors.

Property-level Home Value & Property Characteristics

The single largest asset of the average American household is the equity in their home, providing a strong correlation between home value and net worth. The inclusion of this data allows a more precise use of property value as a predictor of wealth and financial behaviors. In addition, the Claritas Income Producing Asset Indicator data set previously ended at \$2 million and greater. With P\$YCLE Premier, it is now extended to \$3 million+, which helps financial services clients better understand key distinctions in high affluent segments.

Technology Usage & Behaviors

Equally important is that the new big data model offers clients a meaningful measure of technology use that identifies the extent to which a household has embraced technology. There is a significant correlation between technology adoption and net worth. By tapping ethically-sourced data from 95 million households and 400 million devices, P\$YCLE Premier's technology model helps marketers understand hundreds of technology-related behaviors, including use of certain devices for specific tasks and the precise activities engaged in by the household across various devices and channels.

P\$YCLE Premier is a ready-to-activate data set that can be fully and immediately connected across the entire online and offline marketing ecosystem. It is the newest product in Claritas' suite of closed-loop solutions that help companies **identify** their best customers, engage and **deliver** those customers when and where they want to be engaged, and **optimize** those engagements with remarkable precision in real-time.

Webster First, a regional full-service banking system in Central and Eastern Massachusetts, is already using P\$YCLE Premier to refine its marketing strategy, ad buys and creative for 2019 based on the new lifestyle segments and technology usage data.

"P\$YCLE has been transformative for us; the level of precision P\$YCLE has provided has allowed us to adjust the way we buy and place paid media," said John Cournoyer, Vice President of Marketing and Communications at Webster First. "It has also given us a more intimate understanding of where prospective customers spend their time (what TV or print they look at and what devices they view information on), and it helps us reach them in relevant ways with the right message at the right time via the right channel." Cournoyer continued, "Even more impressive is that P\$YCLE Premier is helping us to crystalize our market position in order to effectively deliver our point of difference and further personalize and optimize our communications to existing and prospective customers."

Critical to the P\$YCLE Premier equation is that all data is voluntarily shared by respondents through first-party original research and trusted third-party sources. This means no personally identifiable information (PII) is included so the data is highly compliant with today's Fair Lending regulations.

"Within our 60 segments, we've further defined three Lifestage classes and 12 Lifestage Groups that truly allow our clients to know what products or messages will resonate with each customer," noted David Huffman, Senior Vice President of Products at Claritas. P\$YCLE Premier Lifestage group classifications, based on affluence and a combination of householder age and household composition, provide a different and broader view of P\$YCLE Premier segments. "Our clients have told us they are tapping into P\$YCLE Premier's technology usage data and segments to assess potential growth opportunities at the branch level — to customize the experiences at every touchpoint."

About Claritas: Transforming the Way Companies Engage their Best Customers

Claritas has nearly 50 years of experience in providing its clients with unparalleled insight into the American consumer. Claritas' unique closed-loop marketing solution helps marketers find and win their best customers using trusted consumer data, an industry-leading identity graph – covering 95 million U.S. households and 400 million devices – and cutting-edge campaign delivery and ROI analysis tools. Together, Claritas' leading-edge data and technology tools allow our clients to **identify** their best customers, engage and **deliver** those customers when and where they want to be engaged and **optimize** those engagements with remarkable transparency and precision in near-real-time. With powerful technology, trusted data and partnerships, and an expert analytics team, Claritas provides the why behind the buy that is the key to selling smarter and maximizing marketing ROI.

Claritas is a company focused on growth and has recently transformed its capabilities through acquisitions that turbocharge our core strengths, including the purchases of Miami-based Geoscape, New York-based Barometric and Foster City, Calif.-based AcquireWeb. More information can be found by visiting www.claritas.com or www.mybestsegments.com.

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