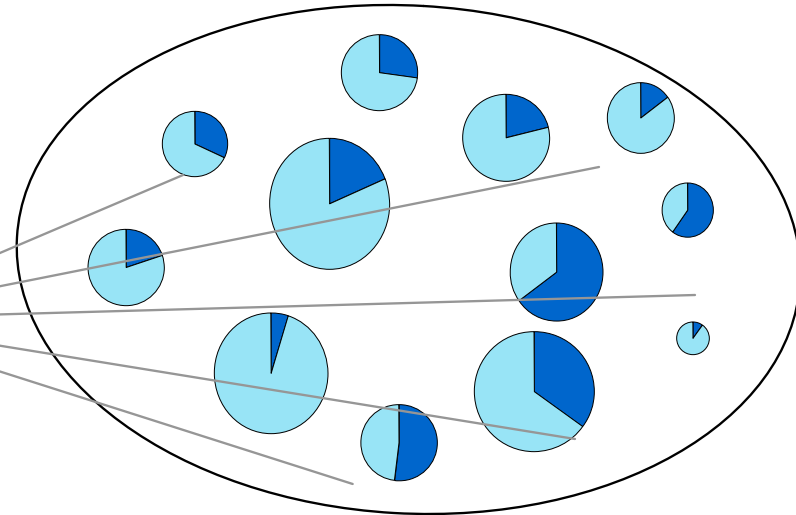


EMPIRICS

Financial Behavior Models

An Information Asset Partners Service

For Today's Market!



Financial behavior models

Financial Behavior & Channel Affinity	Banking and Investment	Insurance
Obtain Financial Products via Direct Mail	Invest in New Mutual Funds	Switch Auto Insurer
Switch Primary Financial Relationship	Invest in 529 Plans (college savings)	Buy Life Insurance (all types)
Use Multiple Financial Relationships	Invest in Annuities	Buy Term Life Insurance
Attend Financial Seminars	Invest in Money Market Deposit Accounts	Buy Disability Insurance
Use Fee-based Financial Advice	High Balance Accounts	Health Insurance
Custom segmentations upon request	Have Net Worth \geq \$1,000,000	Buy Individual Health Insurance
	Hold Investable Assets \geq \$500,000	Buy Supplemental Health Insurance
	Apply for a New Credit Card	Buy Long Term Care Insurance

Financial Behavior Models for Today's Market

- Provide objective behavioral intelligence on the current market
- Models are research-driven, providing an objective, 360⁰ market view

- Benefits include:

- Market sizing and segmentation
- Prioritizing and targeting customer acquisition campaigns
- Identifying cross-sell opportunities
- Identifying loyalty risks
- Providing objective models for marketing resource allocation
- Improving custom model performance

