MARKET MORE EFFECTIVELY TO CONSUMERS USING FINANCIAL BEHAVIORS

P$YLE is a household segmentation system that groups consumers into 58 segments based on income producing assets and a wide variety of financial and investment behaviors. The 58 P$YLE® segments fit within 12 lifestage groups based on age, family structure, income and assets.

Financial marketers who need to accurately predict or understand customer financial or investment behaviors need more than a score, they need an actionable marketing solution.

Since 1987, top financial institutions have used P$YLE in the decision making process for marketing initiatives such as customer acquisition, retention and cross-sell programs. Why? Because P$YLE is a time-tested, proven market segmentation system that consistently results in program lift. P$YLE delivers the efficiency and performance marketers expect from Claritas, and more importantly, it can be tied to your existing custom segmentation systems for increased return on your investments.

KEY BENEFITS

• Determine the best media mix for any given campaign or promotion
• Understand consumer segments' lifestyles for creative positioning and content messaging in campaigns or promotions
• Evaluate market potential for specific products and services
• Identify the best channels and distribution strategy to deliver products and services to your customers
• Analyze consumer behavior and usage for product development
• Evaluate market potential for specific products and services

P$YLE has a wide range of applications for financial marketing and wealth identification, providing all of the external linkages necessary for the company-wide integration of a single customer view.

Financial and marketing analysts responsible for customer acquisition, media planning and site analytics use P$YLE to:

• Compare actual market penetration rates against the potential market size
• Develop and enhance products based on detailed usage patterns and demographics
• Acquire new customers with the right message, offer and media
• Discover which households have potential for additional products and services
• Determine which financial products are the “next best” to offer
• Evaluate and map segments’ product usage or household balance in markets or branch trade areas
• Measure market and branch composition to identify marketing strategies and set performance goals
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P$YCLE links with virtually every major marketing database in the U.S., making it a common language for integrated marketing.

P$YCLE is based and built on the Claritas Financial Track survey—a quarterly, proprietary, nationally syndicated survey of more U.S. households. Claritas Financial Track is the largest database of household-level consumer financial behavior and the insights it can add to your marketing is unmatched in the industry.

This valuable survey data provides the basis to model financial product behavior to analyze share of wallet, market penetration and how you are stacking up against your competitors.

Our resource for developing this unique segmentation system includes a staff of the industry’s most experienced statisticians who exclusively build consumer behavior models. The team’s extensive knowledge and expertise is the key to linking financial behavior insights from P$YCLE to your custom segmentation system or customer file and turning your marketing data into actionable information.

For more information contact your Claritas representative at 800-234-5973 or visit www.claritas.com

ATM NATION
P$YCLE Segment 39
ATM Nation are financially unsophisticated, city apartment dwellers boasting midscale incomes. They rarely set foot inside banks, preferring to use ATMs and online bill-paying. They go online to buy a handful of insurance products—auto, term life, and renters insurance. They listen to NPR, watch the Independent Film Channel, and read Elle, Vanity Fair and The New York Times.

SCHOOL DAZE
P$YCLE Segment 23
School Daze represents one of the nation’s best markets for borrowing. These upper-middle-class families have first mortgages, college savings plans, and auto loans. Being in their early childrearing years, they’re a prime audience for term life insurance, which they tend to buy from independent agents. They have kid-centric lifestyles and their favorite media includes parenting magazines and classic rock.

CAPITAL ACCUMULATORS
P$YCLE Segment 10
Capital Accumulators are 45 to 64 year-old suburbanites dedicated to growing their IRAs and 401(k) retirement accounts. They are white-collar professionals who own securities, mutual funds, and real estate investments. With their brains and bucks, they consume a variety of media, reading the Wall Street Journal and Cigar Aficionado, and watching pay-per-view movies at high rates.