

P\$YCLE® Premier



Know who needs you & find more of your best customers Smarter Planning

Know the why behind the buy & transform insight to opportunity

Buying Know where to buy & invest budget where it does more

We help companies

find customers.

Smarter

P\$YCLE Premier is a household segmentation system that groups consumers into 60 segments based on income producing assets and a wide variety of financial and investment behaviors. The 60 P\$YCLE Premier segments fit within 12 lifestage groups based on age, family structure, income and assets, plus employment, urbanicity, tenure, education and lifestyle preferences.

Today's consumers have a multitude of technology, data and content choices across a myriad of platforms. This explosion of choice makes it difficult to identify and reach prospects effectively. Smart data is better data.

Financial marketers responsible for customer acquisition, media planning and market analytics need more than a score to accurately predict and understand consumer financial behaviors. P\$YCLE Premier gives you the insights you need simply and quickly, at scale within privacy regulations.

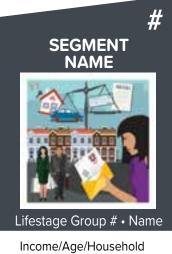
Benefits

Find your next customer both online and offline

- Determine the best cross-sell and upsell opportunities
- Evaluate market potential for specific products and services Sell smarter with a customized product or service message

Demographic Descriptors

The Demographic Description field is comprised of income, age class, household composition, education, income producing assets (IPA) class, homeownership and technology use for each segment. For Segment 16, Equity Earners, is described as Upper Midscale Older w/o Kids. For a complete set of demographic descriptors, please request the P\$YCLE Premier Master Demographic Spreadsheet from your Claritas representative.



Composition IPA Class Urbanicity Tenure Education Tech-Use Group

Lifestyle Preferences

- Income (7 Groups): Wealthy; Upscale; Upper Midscale; Midscale; Lower Midscale; Downscale; and Low Income
- Age Class (4 Groups): Mature; Older; Middle Age; and Younger Household Composition (5 Groups): HH w/Kids; Mostly w/Kids; Family Mostly w/o Kids; Mix; and HH w/o Kids
- IPA Class (7 Groups): Millionaires; Elite; High; Above Average; Moderate; Below Average; and Low
- **Urbanicity (8 Groups):** Urban; Suburban; Second City; Town; Rural; Town/Rural; Metro Mix; and Mix
- Tenure (5 Groups): Homeowners; Mostly Owners; Mix; Mostly Renters; and Renters
- Education (4 Groups): Graduate Plus; College Graduate; Some College; and High School
- Tech Use (5 Groups): Highest; Above Average; Average; Below Average; and Lowest
- Lifestage Groups (12 Groups): Distributed within Younger Years; Family Life; and Mature Years

P\$YCLE Premier provides a single customer concept because it can be coded onto nearly any customer data file and is available on a wide network of leading survey, panel, measurement and list databases in the U.S. Beyond coding records for consumer-focused applications, P\$YCLE Premier provides demand estimates of any market or trade area definition and profile databases of behaviors, including leisure preferences like shopping, dining, favorite magazines and TV shows. With these valuable insights, marketers can sell smarter and win bigger by crafting messaging specific to their audience across channels.

How we can work together:



Target with pre-determined

or custom-built audiences



Add Claritas codes to your customer or prospect databases



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OUNGER YEARS 11 McMansions & Merriment 12 New Money 19 Fiscal Rookies 24 Work Hard, Play Hard 28 Loan Rangers Y2 29 ATM Nation 30 Daily Grinders 31 Online Living 32 Credit Country 35 Striving & Thriving Y5 FISCAL 42 Frugal Fledglings 43 Metropolitan Ease 44 Prudent Peak 48 Transient Leasers 54 Liquid Lessees 59 Counting Coins PREDOMINANTLY UNDER AGE 45. SINGLES AND COUPLES MOSTE WITHOUT CHILDREN SEGMENT NAME GENERATION SAVE ifestage Group # • Name M4 • Midscale Ma Income/Age/Household Midscale Older Composition IPA Class w/o Kids Below Avg IPA Urbanicity Town/Rural

Mostly Owners High School Lowest Tech

> Has money market accoun at primary bank Used insurance agent at office, last 12 mos. Has CDs at primary bank Eats at Cracker Barrel Spends <1 hr on the internet/we



Mostly w/o Kids

Low IPA Town/Rural

Mostly Owners

High School

Lowest Tech

Tenure

Education

Tech-Use Group

Lifestyle Preferences



Lower Midscale Middle Age Mostly w/o Kids Low IPA Metro Mix Renters

Some College **Below Average Tech** Used wire transfer in past

past 12 mos. Has personal loan at primary ba Did not use credit cards in past 3 mos. Shops at Wal-Mart Listens to classic country

12 mos. Used cash advance shop. last 12 mos. Banking w/ primary institution < Eats at Popeyes Uses Boost Mobile

Used check cashing in

Distributions Geographic counts of segments for trade areas, markets, regions

FAMILY LIFE

MATURE YEARS

01 The Wealth Market

05 Capital Accumulators

07 IRA Enthusiast

08 Savvy Savers

10 Leasing Luxury

09 Booming Nests

16 Equity Earners

17 Leisure Land

25 Annuity Street

26 Pensions & Ports

33 Generation Save

38 Nesters & Investors

34 Rocker & Recliner Retirees

AND ABOVE, EMPTY-NEST

COUPLES AND MATUR

SINGLES

20 Home Sweet Equity

21 Comfortably Retired

22 Early-Bird Specials

13 Ready, Set, Retire!

02 Business Class

03 Power Couples

04 Golden Agers

M1 NANCIA

ELITE

M2

WEALTH

M3

EMPTY

NESTS

M4

MIDSCAL

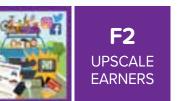
MATURES

M5

ETIREME BLUES

-LOURISHIN FAMILIES

06 Big Spenders 14 School Daze 15 Family Funding 18 Leveraged Life



23 Value Seekers 27 Khakis & Credit 36 Rural Roots 37 Fiscally Fit Families



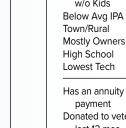
39 New Tech Traders 40 Drive-Thru Debits 41 Fast Cash Families 45 Cash Back Consumers 50 Starter Homes



- 51 Digital & Dollar Stores 52 Family Steals & Deals 53 Off-the-Grid Grays 55 City Strivers 57 Minimum Way 58 Social Insecurity
 - 46 Unwired Retired 47 Superstore Shoppers 49 Penny Pinchers 56 Fixed Finances 60 Foundational Occupant **PREDOMINANTLY AGE 55**

PREDOMINANTLY MIDDLE-AGED FAMILIES WITH CHILDREN IN THE HOUSEHOLD





Has an annuity w/immediate payment Donated to veterans orgs., last 12 mos. Has Medicare: SSHI program Owns a Buick No internet access



Lower Midscale Older w/o Kids Low IPA Mostly Renters High School

Lowest Tech Used check cashing in past 12 mos. Didn't use credit cards in past 3 mos. Has Medicare: SSHI program Buys often via mail order catalog

Doesn't own a computer



Above Average Tech Has student loan at primary bank Uses mobile banking With home/rental insurance provider <1yr Shops at Burlington

Uses Hulu

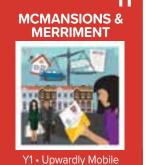


Midscale Middle Age Family Mix Low IPA Mostly Owners High School Average Tech

Has personal loan at primary bank Uses credit union Used ATM/debit card 10+ times/mos. Shops at Sam's Club Visits eBay



Income/Age/Household Composition IPA Class Urbanicity Tenure Education Tech-Use Group Lifestyle Preferences



Upscale Middle Age Family Mix High IPA Metro Mix Mostly Owners Graduate Plus Highest Tech

Has 529 plan/college

savings plan Used 4+ credit cards, last 3 mo Took 5-9 domestic business flights <12 mos ago Shops at Saks Fifth Avenue Uses Uber



Midscale Older w/o Kids Above Avg IPA Town/Rural Homeowners Some College Lowest Tech Has an IRA Used local insurance agent last 12 mos. Plan to retire in next 12 m

Eats at Cracker Barrel

Visits AARP site



Midscale Middle Age Family Mix Low IPA Mostly Owners Some College Average Tech Has personal loan Has refinanced home mortgage Banking considerations: types of accounts/services Shops at Cabela's Listens to country music



Lower Midscale Younger Family Mix Low IPA Metro Mix Mix High School

Average Tech Used cash advance shop,

last 12 mos. Didn't use credit cards in past 3 mos. Uses prepaid wireless/cell phone Shops at Family Dolla Uses Cricket Wireless



w/o Kids Millionaires IPA Metro Mix Homeowners Graduate Plus Highest Tech Has stocks or stock option Has 2nd home or real estate property Does online investing **Owns a Mercedes** Reads the printed WSJ



Upscale Middle Age Mostly w/o Kids Above Avg IPA Metro Mix Graduate Plus

Highest Tech

Does online investing Uses mobile banking Home/renters provide AAA Insurance Shops at Trader Joes Reads the NYT



Upper Midscale Middle Age Family Mix Moderate IPA Metro Mix Mostly Owners College Graduate Above Average Tech Uses internet bank: E*TRAD Used VISA credit card, last 3 mos. d wire transfer in pa

12 mos.

Eats at Jack in the Box

Uses LivingSocial



w/ Kids Low IPA Mostly Owners College Graduate Above Average Tech Has home mortgage at primary bank Has student loan at primary bank Uses mobile banking Travels to Orlando Visits eBav



Lower Midscale Younger Family Mix Low IPA Metro Mix Mostly Owners High School Average Tech

Used check cashing, last 12 mos. Has personal loan Plans to switch home/rent insurance in next 12 mos Shops at Dollar Genera Uses StraightTalk Wireless





Has bonds Contributed to political orgs <12 mos ago Shops at Bloomingdale's Has Verizon FiOS cable/telco



Upscale Older w/o Kids Elite IPA Homeowners College Graduate

Average Tech Has an annuity w/deferring payment Has home improvement equity loan Used financial planner <12 mos. Eats at Cracker Barrel Visits AARP site



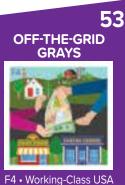
Midscale Younger Mostly w/o Kids Moderate IPA Metro Mix Mostly Renters College Graduate Highest Tech Has student loan

Uses mobile banking With home/rental insurance Takes 10+ business trips a year Uses LinkedIn



Midscale Older Mostly w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech Has home improvement loan at primary bank Traded securities w/broker last 90 days Has an IRA Goes hunting

Subscribes to Dish Network



Downscale Older Mostly w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech

Doesn't use a bank Has no investments No health insurance Eats at Hardee's Uses prepaid wireless/cell phone



Wealthy Older w/o Kids Millionaires IPA Homeowners Graduate Plus Above Average Tech Has mutual funds Used financial planne <12 mos. ago Used 4 or more credit cards in past 3 mos. Shops at Nordstrom Listens to talk/personality radio



Upscale Younger Mostly w/ Kids Above Avg IPA Homeowners Graduate Plus Highest Tech

Has 401k plan Has student loan Has 529 plan/college savings plan Shops at Nordstrom Rack Visits Amazon



Midscale Older w/o Kids Moderate IPA Mostly Owners Some College Lowest Tech

Has annuity via broker/ financial advisor Has IRA 12 mos. Doesn't own a computer Listens to CBS News



Midscale Younger Mostly w/ Kids Low IPA Metro Mix College Graduate Hiahest Tech Has student loan Used cash advance in past 12 mos. Does online investing/stoc

trading Shops at GameStop Uses Spotify



Lower Midscale Middle Age Family Mix Low IPA Metro Mix Renters High School Above Average Tech

Used check cashing service last 90 days Used prepaid debit card. last 90 days Has no investments Shops at GameStop Follows NBA/local team via social



Wealthy Older w/o Kids Millionaires IPA Homeowners Graduate Plus Below Average Tech Has money market funds Has stocks or stock options Used financial planner in past 12 mos. Attends symphony concer opera, etc.



Upscale Middle Age Family Mix Elite IPA Mostly Owners College Graduate Highest Tech

Has 529 plan/college savings plan Has home improvement equity loan Has auto loan Eats at Panera Visits ESPN



Midscale Older w/o Kids Moderate IPA Town/Rural Mostly Owners Some College Lowest Tech

Has CDs Used a travel agent in past Cruises on Royal Caribbean Visits AARP site



Midscale Middle Age Family Mix Low IPA Mostly Owners High School Average Tech Used ATM/debit card, 10+ times/mos. Used coin cashing, last 12 mos. Plans to switch home/rent insurance in next 12 mos. Eats at Sonic



Lower Midscale Younger Family Mix Low IPA Metro Mix Mostly Renters High School Above Average Tech



Visits AARP site

Has Medicare: SSHI program







Used check cashing service, last 90 days Traded securities via phone. last 90 days With home/rental ins. provider <1yr Shops at Foot Locker

Listens to rhythmic contemporary radio



w/o Kids Elite IPA Metro Mix Homeowners Graduate Plus Above Average Tech Has mutual funds Has home improvement/ equity loan Influences business IT purchases Took 5-9 domestic business flights, last 12 mos.

Visits LinkedIn

EQUITY EARNERS

Upper Midscale Older

w/o Kids

Above Avg IPA

Mostly Owners

College Graduate

Below Average Tech

Has annuity via broker/

financial advisor

Has money market funds

Home/renters provider:

AAA Insurance

Listens to CBS News

KHAKIS & CREDIT

- v

Upper Midscale Younger

w/ Kids

Moderate IPA

Homeowners

College Graduate

Above Average Tech

Has refinanced home

mortgag

purchases

Visits Pinterest

Has 529 plan/college savings plan

Has auto loan at primary bank

Influences business travel

FAST CASH FAMILIES

F3 • Mass Middle Clas

Midscale Younger

Family Mix

Mostly Owners

Above Average Tech

in past 3 mos.

<90 days

Didn't use credit cards

With primary bank <1yr

Used check cashing service

Shops at Ross Dress For Less

Uses Metro by T-Mobile

FIXED FINANCES

Downscale Older

w/o Kids

Low IPA

Town/Rural

High School

Lowest Tech

Has CDs at primary bank

insurance provider 10+ vrs

Has Medicare: SSHI program

With same home/rental

Shops at Wal-Mart

No internet access

Mostly Owners

High School

Low IPA

Metro Mix

Shops at Costco



BIG SPENDERS

Homeowners Graduate Plus Highest Tech Has 529 plan/college savings plan Has 401k plan Uses internet bank: E*TRAD Owns an Acura Reads the printed WSJ



Upper Midscale Older w/o Kids High IPA Town/Rural Homeowners Some College Lowest Tech

Has CDs Has Medicare: SSHI program Has mutual funds Owns a Cadillac Reads daily newspaper in print



Upper Midscale Younger Family Mix Moderate IPA Mostly Owners College Graduate Highest Tech

Has personal loan Has student loan at primary bank ikely to own a smal Shops at Target Listens to new country music



Midscale Younger Family Mix Low IPA Metro Mix Renters College Graduate Hiahest Tech Banking considerations: costs/fees Has student loan Banking with primary institution <1yr Eats at Qdoba

Uses Snapchat



Low Income Older Mostly w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech

Has personal loan at primary ba Didn't use credit cards in past 3 mos. Uses prepaid wireless/cell phone nterested in NASCAR Doesn't own a computer



Upscale Older w/o Kids Elite IPA Town/Rural lomeowners Graduate Plus Below Average Tech Has IRA Has CDs Has 2nd home or real estate property Attends live theatre Listens to CBS News

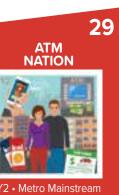


Jpscale Middle Age Family Mix Moderate IPA Metro Mix Homeowners College Graduate

Above Average Tech

on Twitter

Has home mortgage at primary bank Has 401k plan Has student loan Pays more for eco-friendly products Follow pro sports teams



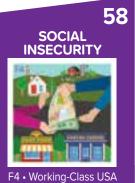
Midscale Middle Age Mostly w/o Kids Below Avg IPA Metro Mix Renters College Graduate Highest Tech Does online investing Has student loan

Banking considerations: costs/fee Eats at Starbucks Visits CNN



Family Mix Low IPA Urban Mostly Renters Some College **Highest Tech** Used check cashing service last 90 days Used wire transfer, last 90 day

Banking w/ primary institution <1yr Uses alternative forms of transportation Visits Yelp



Downscale Older Mostly w/o Kids Low IPA Mix Mostly Renters High School Lowest Tech

Used cash advance shop, last 12 mos. Jsed prepaid debit card. last 90 days Has Medicare: SSHI program Eats at Long John Silver's No internet access







Upper Midscale Middle Age Family Mix Moderate IPA Metro Mix

Mostly Owners College Graduate Above Average Tech Uses internet bank: E*TRADE

Has refinanced home mortgage Uses mobile banking Shops at IKEA Uses Groupon



Midscale Younger Family Mix Moderate IPA Metro Mix College Graduate Above Average Tech Uses Citibank Used wire transfer, last 12 mos. No homeowners/renters Uses alternative forms of transportation

Visits Yelp



Midscale Younger Family Mix Low IPA Metro Mix Mostly Renters High School Highest Tech Has student loan Used cash advance shop last 12 mos. Uses mobile banking Shops at Burlington

Listens to urban contemporar

COUNTING COINS

Low Income Middle Age Family Mix Low IPA Metro Mix Renters High School Above Average Tech

Used check cashing service. last 90 days Doesn't use a bank Used coin cashing, last 12 mos Shops at Family Dollar

Uses Radio.com



w/o Kids High IPA Homeowners College Graduate Lowest Tech Has mutual funds Has annuity via broker/ financial advisor Has Medicare: SSHI program Donates to environmental causes Listens to CBS News, news/talk

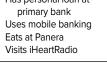


Upper Midscale Middle Age Mostly w/o Kids Above Avg IPA Homeowners College Graduate Average Tech

Has home improvement equity loan Used 4+ credit cards, last 3 mos. Has personal loan Eats at Starbucks Visits PGATOUR.com



Midscale Middle Age Family Mix Moderate IPA Mostly Owners College Graduate Above Average Tech Has student loan at primary bank Has personal loan at





Midscale Middle Age Mostly w/o Kids Low IPA Metro Mix High School Below Average Tech Got cash back w/debit sale last 90 davs Used ATM/debit card 10+ times/mos.

Banking w/ primary institution Shops at Dollar General Uses Pandora



Low Income Older w/o Kids Low IPA Metro Mix Renters High School Lowest Tech

Has no investments No home/renters insurance Has Medicare: SSHI program Eats at Golden Corral No internet access

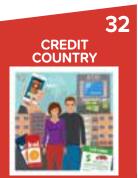


Upscale Older Family Mix Above Avg IPA Metro Mix Homeowners College Graduate Above Average Tech Has refinanced home mortga Has home improvement/ equity loan Used 4+ credit cards in past 3 mos. Owns a Lexus Has Verizon FiOS cable/telco



Midscale Mature w/o Kids Above Avg IPA Town/Rural Homeowners Some College Lowest Tech

Has CDs at primary bank Has annuity w/deferred & current payment Has Medicare: SSHI program Owns a Buick No internet access, last 30 days



Midscale Middle Age Mostly w/o Kids Below Avg IPA Mostly Owners Some College Average Tech

Has home improvement/ equity loan Has auto loan at primary ban personal loan a primary bank Owns a Chevrolet Subscribes to Dish Network



Lower Midscale Mature w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech

Has CDs With same home/rental insurance provider 10+ yrs Has Medicare: SSHI program Owns a Buick No internet access



Income/Age/Household Composition IPA Class Urbanicity Tenure Education Tech-Use Group

Lifestyle Preferences

claritas

Y1 • Upwardly Mobile



Home Ownership: 64% Presence of Kids: 44% Married: 60% % of U.S. Households: 6.6% # of U.S. Households: 8,262,892 Median Household Income: \$80,225

Upwardly Mobile consists of up-and-coming Americans: segments of relatively young professionals with substantial salaries, expensive homes and a range of income-producing assets. Many of these households contain childless couples who've earned college degrees and landed well-paying jobs. They've already begun building their retirement accounts with mutual funds, stocks and options. And they make a strong insurance market, buying auto, home and life insurance all at high rates. But many group members are still young enough t student loan balances, and they've also borrowed to maintain their taking out personal loans, auto loans and home equity lines of creating these strivers like to travel often, for business and pleasure.

Income Producing Assets		
< \$49K	30%	
\$50K - \$99K	28%	Tech l
\$100K - \$249K	34%	
\$250K - \$499K	6%	
\$500K - \$999K	2%	No
\$1 Million+	0%	Tech

o have hefty		Uses an internet bank				
go-go lifestyle, lit. For leisure,		Media Co	Media Consumption			
		Online Spotify Tuneln Uber Yelp	Television Game of Thi Top Chef FIFA Real Time W	rones /ith Bill Maher		
Tech Usage						
No Tech	Low Tech		Mid Tech	High Tech		

Segments

12 New Money

19 Fiscal Rookies

28 Loan Rangers

Financial

11 McMansions & Merriment

funds, stocks and options

Hefty student loan balances

equity lines of credit

24 Work Hard, Play Hard

P\$YCLE[®] **Premier**

Building their retirement accounts with mutual

Buy auto, home and life insurance at high rates

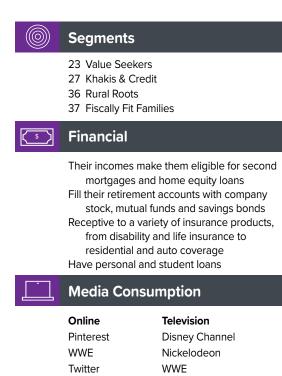
Take out personal loans, auto loans and home



F2 • Upscale Earners

Home Ownership: 86% Presence of Kids: 61% Married: 67% % of U.S. Households: 5.2% **# of U.S. Households:** 6,534,060 Median Household Income: \$71,205

The segments that comprise Upscale Earners feature home-owning families whose adults work at well-paying jobs. Their incomes make them eligible for second mortgages and home equity loans. They've already begun to fill their retirement accounts with company stock, mutual funds and savings bonds. They're also receptive to a variety of insurance products, from disability and life insurance to residential and auto coverage. These active families devote a lot of leisure time to athletic activities. They often drive minivans and spend their money on sporting equipment and video games for their children.



Mid

Tech

Segments

07 IRA Enthusiast

08 Savvy Savers

Financial

insurance

10 Leasing Luxury

13 Ready, Set, Retire!

Amassed large portfolios filled with bonds,

Buy a lot of term life, residential, and auto

stocks, CDs, annuities, and real estate

Gladly pay for advice from financial professionals

Televisior

The Master's

Stanley Cup

Likely to take out a home improvement loan

and refinance their mortgages

Media Consumption

05 Capital Accumulators

High

Income Producing Assets < \$49K \$50K - \$99K \$100K - \$249K \$250K - \$499K \$500K - \$999K \$1 Million+



M2 • Wealthy Achievers

Tech

Tech Usage

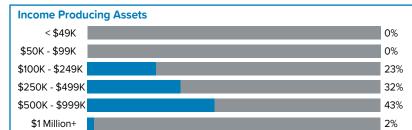
Low

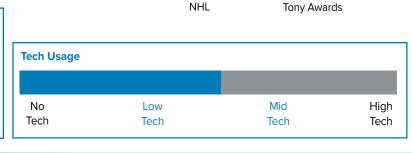
Tech

Home Ownership: 93% **Presence of Kids:** 25% Married: 75% % of U.S. Households: 8.2% # of U.S. Households: 10,209,020

Median Household Income: \$106,587

The segments in Wealthy Achievers exemplify stress-free living: mature couples in luxury homes whose children have mostly left the parental nest. With lofty incomes, they've amassed large portfolios filled with bonds, stocks, annuities, and real estate. They also buy a lot of term life, residential, and auto insurance. They indulge their philanthropic impulses, exhibiting high rates for donating to public broadcasting and the arts. And these well-educated consumers gladly pay for advice from financial professionals.





Online

AARP

NHL

PGA TOUR

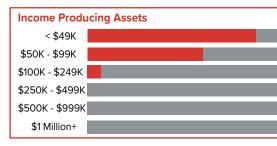
P\$YCLE[®] Premier **Sell Smarter and Win Bigger**

Claritas P\$YCLE Premier integrates financial behaviors and technology usage with demographics and lifestyle attributes for financial organizations to use smarter data to drive their marketing strategies. With the addition of big data in property-level home value and the extension of high wealth segments to both Income Producing Assets (Up to \$3MM+) and Net Worth Indicators (Up to \$2MM+), P\$YCLE Premier helps you easily understand where your best customers live, as well as how and why they buy, to find your best customers faster.



Home Ownership: 56% Presence of Kids: 42% Married: 54% % of U.S. Households: 5.9% # of U.S. Households: 7,390,242 Median Household Income: \$71,332

The segments that make up the Metro Mainstream group are filled with younger singles, couples, and families who are tech-savvy but financially challenged. These households have middle class incomes but some of the nation's lowest balances for income-producing assets. The residents of this group are still young enough to have student loan balances and appear to be living within their means. They enjoy yoga and attending sporting events.





	Home Ownership: 61% Presence of Kids: 52% Married: 53% % of U.S. Households: 7.0% # of U.S. Households: 8,707,319 Median Household Income: \$45,323	3	3 4 4 4 5	Segments 9 New Tech Tra 0 Drive-Thru De 1 Fast Cash Fai 5 Cash Back Co 0 Starter Home inancial	ebits milies onsumers	
living in a mix of rural, town, ar credit-happy consumers with f loans, second mortgages, and and buy auto insurance—typic	segments that are home to middle-clas nd suburban communities. These are m financial portfolios consisting mainly of p home improvement loans. They acquir cally through single agent insurance con bly on ATMs for cash and text messaging	iddle-aged personal e auto loans npanies.	A T	of personal lo home improv cquire auto loar typically throu companies hough often rely used coin cas	ns and buy auto ir ugh single agent i ying on mobile ba shing and cash ad ne last 12 months	igages, and insurance— insurance inking, have
Income Producing Assets	100%		R	online adio.com Ionster acebook	Television Disney Chann Enamorándon Univision	
< \$49K \$50K - \$99K \$100K - \$249K \$250K - \$499K	100% 0% 0%	Tech Usage				
\$500K - \$999K \$1 Million+	0% 0%	No Tech	Low Tech		Mid Tech	High Tech



ome Ownership: 91% resence of Kids: 15% Married: 66% % of U.S. Households: 10.2% t of U.S. Households: 12,728,273 dian Household Income: \$73,480

The segments in Upscale Empty Nests are moving towards comfortable retirements. With most residents over 65 years old, they report middle-class incomes and aboveaverage levels of assets. Many now own expensive homes and have fat portfolios filled with certificates of deposit, annuities, mutual funds and stocks. At their advancing ages, they also buy a lot of insurance, including policies for life insurance, auto, residential and medical coverage. These segments often contribute to veteran's organizations, enjoy going on an occasional cruise, and listen to talk radio.

Income Produ	icing Assets
< \$49K	
\$50K - \$99K	
\$100K - \$249K	
\$250K - \$499K	
\$500K - \$999K	
\$1 Million+	

Y1 Upwardly Mobile Count by State

When targeting lifestage groups or segments, you'll first want to identify where they live. This map of the U.S. shows where the Upwardly Mobile lifestage group lives. If you want to target segments in the Upwardly Mobile lifestage group, your marketing dollars will go further focusing on red states, like New York, California, Texas and Florida, with a high number of Upwardly Mobile households, and less on blue colored states—allowing you to do more with less budget. You can also select more granular geographies, down to ZIP+4 and ZIP+6, for more precisely targeted marketing strategies.

Y2 • Metro Mainstream

	Segments
	 29 ATM Nation 30 Daily Grinders 31 Online Living 32 Credit Country 35 Striving & Thriving
<u>s</u>	Financial
	Have student loans Been with home/rental insurance provider for less than 1 year Relies on online banking Likely to use Citibank or Chase as their primary bank

			Media Consumption		
57%			Online Spotify Facebook Instagram LivingSocial	Television CNN NBA MLB Shadowhunters	
39% 4%	Tech Usage				
0% 0% 0%	No Tech	Low Tech		Mid Tech	High Tech

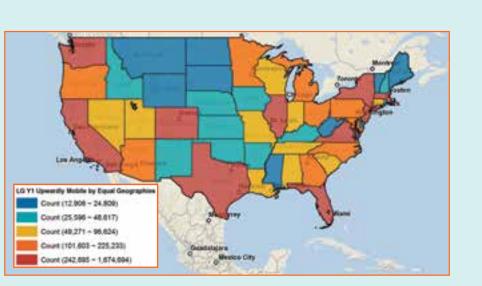
F3 • Mass Middle Class

M3 • Upscale Empty Nests

	 16 Equity Earners 17 Leisure Land 20 Home Sweet Equity 21 Comfortably Retired 22 Early-Bird Specials
\$	Financial
	 Have large portfolios filled with certificates of deposit, annuities, money market funds, mutual funds, bonds and stocks Buy a lot of insurance, including policies for life insurance, auto, residential and medical coverage and are loyal to their providers, often for ten or more years Trust the services of a stockbroker and financial planner
-	Media Consumption

09 Booming Nests







Y3 • Fiscal Fledglings

Home Ownership: 20% Presence of Kids: 47% Married: 36% % of U.S. Households: 15.5% # of U.S. Households: 19,419,112 Median Household Income: \$40,787

Fiscal Fledglings contains mostly singles, some with children, living in urban

neighborhoods. These segments stand in stark contrast to M1 - Financial Elite,

in that they can ill afford most financial products. Their financial holdings consist

mainly of student loans and non-interest-bearing checking accounts. They also

are the least likely of all groups to have auto, life, or residential insurance. The

segments in this group are heavy users of text messaging and social networks

and often watch movies and television shows on their smartphones.



Income Producing Assets			
< \$49K	100%		
\$50K - \$99K	0%	lech Usage	
\$100K - \$249K	0%	-	
\$250K - \$499K	0%		
\$500K - \$999K	0%	No	Low
\$1 Million+	0%	Tech	Tech



mortar big box stores and eating fast food.

Home Ownership: 51% Presence of Kids: 41% Married: 37% % of U.S. Households: 10.2% # of U.S. Households: 12,753,636 Median Household Income: \$25,818

The segments in Working-Class USA offer a mixed portrait: households of varied

they have little discretionary cash for insurance products and investment vehicles.

ages, with lower-middle-class incomes. Despite their downscale profile, many

own their homes, allowing them to tap their equity for small loans. Otherwise,

Working-Class USA members pursue low-key lifestyles. Many do not own a

computer and rely on prepaid cell phones. They prefer shopping at brick-and

Income Produ	cing Assets			
< \$49K	100%	%		
\$50K - \$99K	0%		Tech Usage	
\$100K - \$249K	0%			
\$250K - \$499K	0%			
\$500K - \$999K	0%		No	Low
\$1 Million+	0%		Tech	Tech



M4 • Midscale Matures

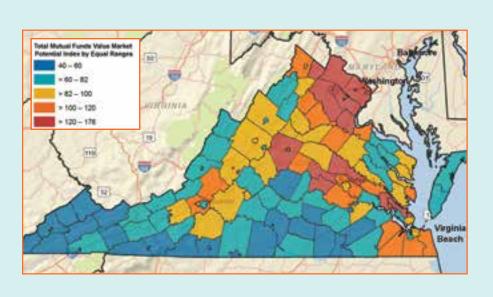
Home Ownership: 83% Presence of Kids: 17% Married: 55% % of U.S. Households: 7.1% # of U.S. Households: 8,910,246 Median Household Income: \$47.284

Life can be a struggle for Midscale Matures, a group of segments characterized by mostly married couples with midscale incomes and proportionately few incomeproducing assets. Lacking discretionary income, they offer a relatively weak market for most financial products. However, they do have CDs, savings accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare. While they report paying a lot of attention to information they receive about long-term care insurance, they are no more likely than any other group to own such policies.

		_	
Income Produ	cing Assets		
< \$49K	61%		
\$50K - \$99K	36%	Tech Usage	
\$100K - \$249K	3%		
\$250K - \$499K	0%		
\$500K - \$999K	0%	No	Low
\$1 Million+	0%	Tech	Tech

Likelihood To Own Mutual Funds by County

If you're looking to target customers or segments based on specific behaviors, we can do that too! The Virginia map shows where people by county who own mutual funds. Counties in red like Loudoun, Fairfax and York, have the highest propensity to own mutual funds, and those in dark blue like Grayson, Lee, Scott and Dickenson, have the lowest propensity. Understanding product ownership allows you to identify consumers for upsell and cross-sell promotions.



Segments

- 42 Frugal Fledglings 43 Metropolitan Ease
- 44 Prudent Peak 48 Transient Leasers
- 54 Liquid Lessees 59 Counting Coins

Financial

Financial holdings consist mainly of student loans and non-interest-bearing checking accounts Unlikely to have auto, life, or residential insurance Often has no investments Received cash advance and check cashing services in the last 12 months

Media Consumption



F4 • Working-Class USA

Segments

51 Digital & Dollar Stores 52 Family Steals & Deals 53 Off-the-Grid Grays

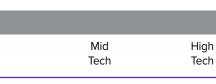
- 55 City Strivers 57 Minimum Way
- 58 Social Insecurity

Financial

Have little discretionary cash for insurance products and investment vehicles Often does not have any investments Uses Check Cashing services often Often does not have a primary bank and will use coin cashing services before credit cards

Media Consumption

Online	Television
Facebook	BET
Twitter	Univision
WWE	Adventure Time



Segments 25 Annuity Street 26 Pensions & Ports 33 Generation Save 34 Rocker & Recliner Retirees

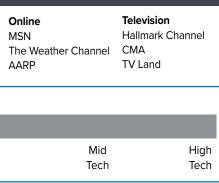
38 Nesters & Investors

Financial

- Have CDs, money market accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare Report paying a lot of attention to information they receive about long-term care
- insurance Will take out home improvement loans

Rely on tax preparers and stockbrokers

Media Consumption



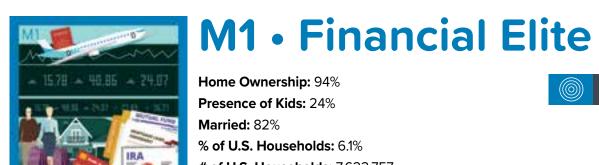


F1 • Flourishing Families

Home Ownership: 90% **Presence of Kids:** 59% Married: 76% % of U.S. Households: 6.2% # of U.S. Households: 7,795,823 Median Household Income: \$111,709

The segments in Flourishing Families consist of suburbanites with high incomes, large homes (and mortgages), and substantial income-producing assets. Well educated with good jobs, these internet-savvy residents are the most likely of all groups to manage their finances online—paying bills, trading stocks, and transferring money among mutual funds for their 401(k) accounts. Flourishing Families households tend to be risk averse, as reflected in their ownership of a wide variety of insurance products: term life, disability insurance, high-value annuities, and overdraft protection. They enjoy skiing and spend their money on sporting equipment and attire for their frequent business trips.

Income Produ	cing Assets	
< \$49K		12%
\$50K - \$99K		13%
\$100K - \$249K		26%
\$250K - \$499K		31%
\$500K - \$999K		18%
\$1 Million+		0%



Home Ownership: 94% **Presence of Kids:** 24% Married: 82% % of U.S. Households: 6.1% # of U.S. Households: 7,622,757

Americans with the highest amount of income-producing assets belong to Financial Elite, a group consisting of the nation's most affluent financial segments. These households tend to contain older suburban couples who own their homes, earn the highest incomes, and have amassed high levels of income-producing assets. With large sums of money to manage, these segments rank near the top for investing in stocks, buying real estate, owning annuities, and using estate planning services. And their deep pockets translate into enviable lifestyles: they travel widely, shop at high-end department stores, attend cultural events, and read business publications all at high rates.

Income Produ	cing Assets	
< \$49K		0%
\$50K - \$99K		0%
\$100K - \$249K		0%
\$250K - \$499K		0%
\$500K - \$999K		0%
\$1 Million+		100%



M5 • Retirement Blues

Tech Usag

Tech

Home Ownership: 62% Presence of Kids: 18% Married: 35% % of U.S. Households: 11.8% # of U.S. Households: 14,685,428 Median Household Income: \$30,141

The segments in Retirement Blues offer only modest financial prospects. In this group of over-65-year-old singles and couples, both incomes and income producing assets are at low levels. These conservative consumers rank high in only a handful of financial areas, such as receiving direct deposits from Social Security, using non-interest checking accounts, owning individual medical insurance, and buying low-value life insurance. Retirement Blues residents tend to pursue home-based lifestyles. They do not own a computer or have internet access and maintain bare bones cell phone plans, usually prepaid just for emergency or to keep in touch with family.

Income Producing Assets	
< \$49K	100%
\$50K - \$99K	0%
\$100K - \$249K	0%
\$250K - \$499K	0%
\$500K - \$999K	0%
\$1 Million+	0%

Ready to get started? Visit mybestsegments.com or call 800.234.5973 to learn more.

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Own a wide variety of insurance products: term life, disability insurance, high-value annuities, and overdraft protection Invests in 529 College Savings plan Likely to refinance their mortgage to get the best rates Media Consumption

Manage their finances online

Segments

06 Big Spenders

14 School Daze

15 Family Funding

18 Leveraged Life

🕤 Financial

Online LinkedIn ESPN LivingSocial

Televisio NHL **Disney Channel** ESPN

Tech Usage			
No	Low	Mid	High Tech

Segments 01 The Wealth Market 02 Business Class 03 Power Couples 04 Golden Agers Median Household Income: \$140.173 Financial

Highest amount of income-producing assets Rank near the top for investing in stocks, money market accounts, mutual funds, bonds, and annuities Invest in real estate and use estate planning services Regularly use the services of stock brokers, financial planners, travel agents and accountants

	•
Online Yelp	Television CNN
PGA TOUR	MSNBC
iHeartRadio	US Open
in leantitude lo	oo open

Tech Usage			
No	Low	Mid	High
Tech	Tech	Tech	Tech

Segments

46 Unwired Retired

49 Penny Pinchers

56 Fixed Finances

Financial

services

Online

AARP

MSN

Low

Tech

PGA TOUR

47 Superstore Shoppers

60 Foundational Occupant

Investments are limited to CDs

use any credit cards

Media Consumption

Many are unlikely to have a primary back or

Will utilize check cashing and cash advance

Those with home owners insurance show

Mid

Tech

10 years, though many do not carry it

loyalty with the same provider for more than

Television

Crime Time

ACM Honors

CBS Evening News

High Tech