



Income Predictor 2.0

Target the Right Consumers With The Industry's Premier Indicator of Individual Income

In today's market, consumers are demanding more personal attention. They expect companies to understand their needs and offer products and services that are specifically tailored to those needs.

In order to communicate more effectively with consumers, you need precise and accurate information about each consumer. You also need a cost-effective and efficient way to generate revenue through better targeting. Having individual consumer income information at your fingertips for every customer and prospect allows you to accomplish both.

Acquire New Customers More Effectively

Income Predictor™ 2.0 is an enhanced analytical tool that predicts income at an individual level and helps you increase your customer knowledge base. Income is a crucial demographic element that is used in a wide variety of customer acquisition efforts. Therefore, it is very important to have an income prediction for potential customers.

Developed using the wealth of information available from Equifax's national consumer credit database, Income Predictor 2.0 estimates an individual's income and then returns a specific three-digit income value.

Predicting income at the individual level allows more accurate prediction since all consumers in a geographic area are not the same. Also, with Income Predictor 2.0, you're able to tier your product offerings more effectively in order to reach the appropriate target market.

If the individual's income level is predicted at:	Income Predictor 2.0 returns a value of:
\$30,000	030
\$110,000	110
\$950,000	950

Based on a national sample of self-reported data and verified income data, Income Predictor 2.0 allows you to:

- **Acquire new customers more effectively** by targeting consumers who most closely match the income profile of your best existing customers
- **Improve communications** with existing customers in a way that is better tailored to their true financial potential
- **Maximize your return on investment** by more precisely targeting your communication and cross-selling efforts
- **Obtain a more accurate prediction** since all consumers in a geographic area are not the same

continued

The Right Tool for Any Industry

Selecting the right customer for virtually any lending product or service will be easier and less expensive once you add Income Predictor 2.0 to your arsenal of targeting tools. For example...

For banking and financial institutions...

By using Income Predictor 2.0 to segment the population, you're able to tailor your product and pricing options to better fit your customer's financial needs. Instead of just opening a checking account for a customer, you can use Income Predictor 2.0 to cross-sell other services such as overdraft protection, credit cards or brokerage accounts.

For the automotive industry...

Use Income Predictor 2.0 to determine the type of vehicle your prospects are most likely to purchase.

For telecommunications providers...

Income Predictor 2.0 can help you predict which cellular phone customers are most likely to be able to afford high-speed Internet access.

Whatever your industry may be, Income Predictor 2.0 will help provide the competitive edge you need to keep you at the forefront of your industry. Combine Income Predictor 2.0 with other Equifax products, such as Bankruptcy Navigator Index[®], and create a more targeted population and improved market segmentation.

The Equifax Total Solution

Income Predictor 2.0 is part of a growing family of innovative products and services that comprise the Equifax *Total Solution* — your strategic master plan for business growth and risk management. Call 1-800-879-1025 to contact an Equifax representative today. For more information about Equifax, visit us online at www.equifax.com.

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