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 meet those needs almost instantaneously.

In order to interact more successfully with a customer or prospect, you need accurate information and 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.

Grow Your Customer Base More Effectively

Income is a crucial demographic element that is used at a wide variety of customer touch points. Therefore, it is very important to have an income prediction for existing and potential customers. Income Predictor™ 2.0 is an enhanced analytical tool that predicts income at an individual level, providing you with easy access to this much-needed information.

Developed using the wealth of information available from the Equifax national consumer credit database, Income Predictor 2.0 estimates an individual’s income and returns an associated three-digit value that is easy to interpret.

Predicting income at the individual level, rather than a higher level, provides more precise information since all consumers in a household or geographic area are not the same.

<table>
<thead>
<tr>
<th>Individual’s Predicted Income Level:</th>
<th>Income Predictor 2.0 Value:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>030</td>
</tr>
<tr>
<td>$110,000</td>
<td>110</td>
</tr>
<tr>
<td>$950,000</td>
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Based on a national sample of self-reported data and verified income data, Income Predictor 2.0 allows you to:

- **Acquire more profitable customers** by seeking consumers who most closely match the income profile of your best existing customers.
- **Improve existing customer relationships** through communications and cross-selling efforts that are tailored to their true financial potential.
- **Maximize your return on investment** by directing your product offerings to the appropriate audience or focusing collection efforts on customers with the capacity to pay.
- **Reduce cost and resources associated with manual income verification** by requiring additional documentation only when stated income varies greatly from that accessed by Income Predictor 2.0.

See how Income Predictor 2.0 can be used for virtually any industry on reverse.

Start Improving Customer Acquisition Efforts Today!

For more information about Income Predictor 2.0 and other products in the Equifax Predictive Sciences suite, contact your Equifax sales representative or call 1-800-879-1025.

Equifax. Information that Empowers.
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...

Use Income Predictor 2.0 to segment the population, so you can better fit your product and pricing options to your customer’s financial needs. For instance, 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 able to afford high-speed Internet access.

Whatever your industry, Income Predictor 2.0 will help provide the competitive edge you need to keep you at the forefront. Combine this tool with other Equifax products, such as Equifax Risk Score℠ 3.0 and Bankruptcy Navigator Index® 3.0 to create a more comprehensive market segmentation.