



# Targeting by financial behavior and wealth

## Nielsen P\$YCLE

Nielsen P\$YCLE is a household segmentation system that groups consumers into 58 segments based on income producing assets and a wide variety of financial and investment behavior. The 58 P\$YCLE® segments fit within 12 Lifestage Groups based on age, family structure, income and assets.

### Pinpoint financial behavior

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\$YCLE in the decision making process for marketing initiatives such as customer acquisition, retention and cross-sell programs. Why? Because P\$YCLE is a time-tested, proven market segmentation system that consistently results in program lift. P\$YCLE delivers the efficiency and performance marketers expect from Nielsen.

### Apply P\$YCLE throughout your organization

P\$YCLE 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 concept. Marketers responsible for customer targeting, site analytics and media planning will find applications suited to their needs and will be able to:

- Compare actual market penetration rates against the potential market size
- Identify cross-sell opportunities
- 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 products are the "next best" to offer
- Evaluate and map segments' product usage or household balance in your market or branch trade areas
- Measure market and branch composition to identify marketing strategies and set performance goals

### Link to outside data sources for actionable market segmentation

P\$YCLE has the most extensive network of linkages in the industry. These linkages, including ties to the ground, tie to syndicated surveys and software applications, providing financial marketers with the means to:

- Determine the best media mix for any given campaign or promotion
- Understand target segments' lifestyles for creative positioning and message content in campaigns or promotions
- Provide insightful information to your product and/or segment managers for product positioning decisions
- Identify the best channels and distribution strategy to deliver products and services to your customers



### #12 Feathered Nests

There's money tucked away in *Feathered Nests*, a collection of middle-aged families with high incomes and above average investable assets. A mix of college educated whites and Asians, these 35- to 54-year-olds typically hold management jobs and have begun filling their retirement accounts with mutual funds, stocks, bonds and CDs. They're also a strong credit market, often carrying jumbo mortgages and home equity lines of credit. Insurance omnivores, they own annuities, term and whole life, disability coverage and auto insurance for their multiple cars. And they enjoy good-life pursuits like golfing and sailing, boutique shopping for children's toys and collectibles and tuning their high-end TVs to ice hockey matches and public broadcasting programs. For investment tips, they read a variety of business magazines.

### Easy integration with Nielsen platform products

Nielsen P\$YCLE easily integrates with other data sources in delivery systems such as Nielsen ConsumerPoint (for customer database and target segment analysis) and Nielsen PrimeLocation (for site and market segmentation analysis). You can link your internal client data with market segmentation data using P\$YCLE® as a common denominator.

### P\$YCLE methodology

P\$YCLE is based and built on the Nielsen Market Audit survey—an annual, proprietary, nationally syndicated survey of more than 80,000 households. Market Audit® is the largest database of household-level consumer financial behavior. To ensure timely and high quality information, we conduct the Market Audit survey throughout the year and report market data on a quarterly basis.

This valuable survey data provides the basis to model financial product behavior with compiled list data that's more readily available. 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 the data contained in P\$YCLE to your customer file and turning your marketing data into actionable information.

### Passion for precision

Nielsen is the preferred choice of Fortune 500 companies who wish to optimize their customer targeting, media strategies and site analysis decisions. Combining the most

passionate team of industry experts with world-class data, software and services, we deliver solutions that help you identify both 'who' and 'where' your best customers and prospects are—with precision.

### Superior client service and support

Nielsen is recognized for its broad range of superior client service offerings. We partner with you to deliver exceptional consultative client service and support that includes dedicated account teams, technical support, training and industry and subject matter experts in segmentation, demographics, direct marketing, consumer research and analytics.

