



IXI Introduces Economic Cohorts®, Household Segmentation Based on a Full View of Household Economics

March 23, 2009 – IXI Corporation announces the addition of Economic Cohorts to its portfolio of segmentation products for marketers. The first household consumer segmentation system to be based on a full view of a household's economic position, Economic Cohorts combines measures of total household income, ability to spend, ability to pay, and credit capacity with all the key demographic, lifestage, behavioral, lifestyle, and geographic attributes marketers expect in a leading consumer segmentation system. As a result, Economic Cohorts offers a revolutionized view of the household in a single, flexible solution that enables marketers to more effectively understand, target and communicate with their customers and prospective customers.

“Marketers have long been supplementing traditional geo-demographic and lifestyle segmentation with additional economic data to improve performance,” says Mike Jacobs, IXI’s senior vice president, Segmentation Solutions. “Economic Cohorts incorporates the vital visibility into a household’s economics that has been missing from consumer segmentation products. As the first segmentation system to use income, spending and credit measures as its foundation, Economic Cohorts offers a single, sophisticated marketing solution based on what matters most to consumer behavior – a household’s ability to spend.”

Economic Cohorts is built on a foundation of proprietary economic data derived from multiple sources, including summary factors produced by IXI™ Corporation’s proprietary database of consumer investable assets and insights into credit capacity and activity.

Key differentiators of Economic Cohorts include the following:

- Provides maximum differentiation of households based on total income, ability to pay, spending, and credit capacity and usage
- Identifies household ability to pay, distinguishing between households that truly have spending power and those without
- Incorporates IXI’s Income360™, a household-level income estimate that includes both income from wages and income generated from invested assets
- Differentiates households into distinct clusters by identifying true spending propensity, using IXI’s Discretionary Spending Dollars™ (DS\$) and spending capacity relative to household income
- Identifies segments with incomes (including income from assets) up to \$2 million

Additional features of Economic Cohorts include its Dynamic Reallocation capability that allows users to adjust the cluster allocation process “on-the-fly” in order to respond to specific needs. Economic Cohorts also offers robust descriptive and behavior profile information for each segment, further improving marketer’s ability to understand, target and communicate with best customer and prospect groups.

Economic Cohorts be used in a range of applications, including efforts to:

- Profile customers
- Prospect for new customers
- Conduct market analyses



- Define product strategy and distribution
- Appropriately cross-sell/up-sell
- Improve CRM and loyalty efforts
- Tailor positioning, creative, and messaging
- Choose marketing channels and media placement

For more information about how IXI's Economic Cohorts can provide your company with powerful new insights into the households in your customer and prospect database, please email info@ixicorp.com.

About IXI Corporation (www.ixicorp.com)

For over 15 years, IXI has helped the nation's leading financial services and consumer marketing firms optimize marketing efforts, manage risk, identify growth markets, and enhance practice and performance management. IXI solutions enable marketing, sales, and risk management executives to differentiate and target consumer households based on measures of wealth, income, spending, credit, investment style, share-of-wallet, and share-of-market.

Through our exclusive consortium of more than 95 leading U.S. financial institutions, IXI directly measures nearly \$10 trillion in U.S. consumer assets and investments, comprising over 42% of all U.S. invested assets. IXI combines its patented process for collecting and classifying consumer asset data with proprietary measures of income, spending, and credit, to create the most reliable and granular financial database available today. Using this unrivalled database, IXI builds solutions that provide firms financial and economic insight for every U.S. household. IXI is a privately held company headquartered in McLean, Virginia.