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 is an actionable segmentation solution with a wide range of applications to help you find your next best customer.

Innovated for today’s complex financial consumers, you can use it to:
- Segment customers in a regulatory, compliant way
- Compare actual market penetration against the potential market size
- Develop and enhance products offerings based on usage patterns and demographics
- Discover a households potential for additional products and services
- Determine which financial products are the “next best” to offer
- Evaluate and map segments’ product usage or household balance in branch markets or branch trade areas
- Measure market and branch composition to identify marketing strategies and set performance goals

**What’s NEW About P$YCLE® Premier**
P$YCLE Premier builds on our proprietary and unique P$YCLE methodology to include new inputs and drivers that better reflect the changes in the demographic and financial composition of United States households. In addition to the geodemographic and behavioral data used currently in P$YCLE, there are two new, innovative features playing key roles in the new P$YCLE Premier model. The first is property-level housing data for value and characteristics and the second is a technology score, which measures a household’s use of technology in their daily activities.

Another distinguishing feature of P$YCLE Premier is its use of the Claritas Income Producing Assets Indicators (IPA) model, a proprietary Claritas model that estimates the liquid assets of a household. The addition of big data and methodological updates led to the extension of high-wealth breaks from $2MM+ to $3MM+, for better distinction and a more focused understanding of high wealth segments.
P$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.

Equity Earners have their sights set on building up their investments. This segment ranks very high for IRA and HELOC balance. They are putting their earnings in ROTH IRAs, Variable Rate Annuities, and Money market accounts. This segment is using brokers and financial advisors to ensure they are investing their hard earned dollars correctly so they can enjoy a certain retirement standard. They live in very nice homes and will take out home improvement loans or home equity loans to improve them.

Equity Earners understand the importance of investing, but also the importance of experiencing life.
• Regularly splurge on domestic travel and cruises
• Likely to have second home or real estate property