

Samples of Cascade Strategies Work in Segmentation and Persona Development

Cases and Real-world Results

February 21, 2024

We have served major global clients



We have received a number of industry awards and honors for our work



**Kaiser
Permanente
Best Practices
Award**

For database and communications development leading to 18% increase in Medicare Supplement sales



**Ernst & Young
Most Effective
Campaign
Award**

For leadership in developing the "VideoBrat" campaign for SquareSoft, which increased game sales 12%.



**(participation in)
American
Advertising
Federation Gold
Addy Award**

For contributions to the "Get it All Together at Publix" campaign for Publix Supermarkets, which catapulted Publix to #1 in on the Progressive Grocer list of Most Profitable US Grocery Chains



**(participation
in) Adweek "Ten
Best" Campaign
Awards**

For contributions to the "Burger King Town" campaign, which exceeded McDonald's share-of-households TV rating for the first time in Burger King history.



**AMA Silver Effie
Award for
Marketing
Effectiveness**

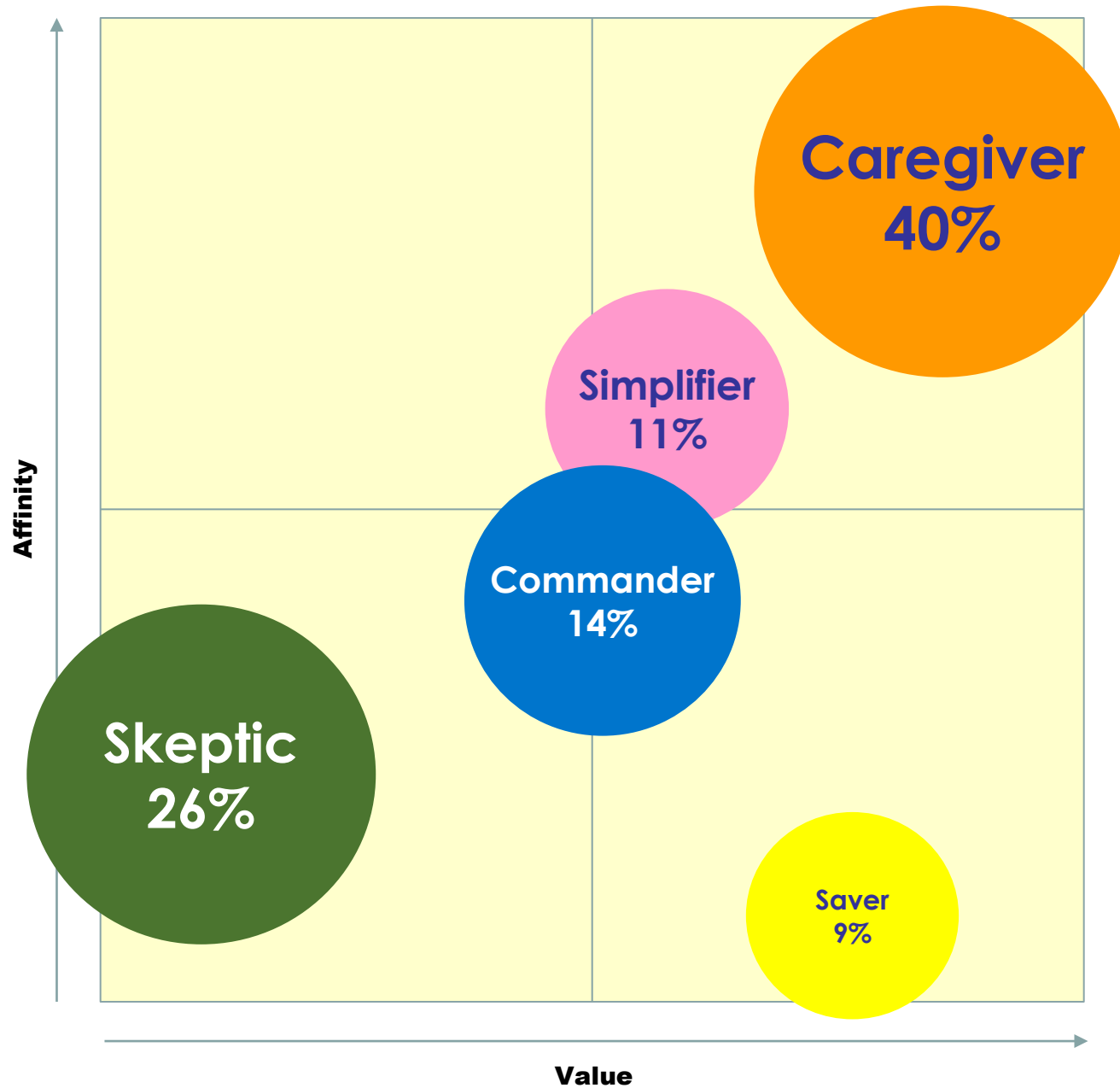
For contributions to the "Monique" campaign for the Florida Ballet, which increased attendance by 310%.



**AIMRI Best
Qualitative
Research Award**

For white paper "Effective Use of Gatekeepers in Medical Research"

American Express Brand Typology





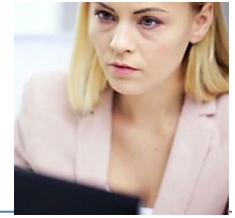
The Pilot is more likely than the other types to say:

“The main benefit of an OBT is its ability to incorporate company policies like spending limits into its functions.”

“A TMC creates useful consistency by making multiple offices play by the same rules.”

“A TMC reduces costs naturally because it makes a traveler’s booking costs semi-public, so more people can see them.”

“The main benefit of a TMC or OBT is that we can see all travel activity in one place on the dashboard.”



The Frenetic is more likely than the other types to say:

“The main benefit of a TMC is that relieves daily pressure on staff members.”

“The main benefit of a TMC is that it effectively tackles last-minute issues or emergency changes in travel plans.”

“The main benefit of a TMC is that it reduces stress.”

“I must know where all of my travelers are in order to do a good job.”

“I measure the worth of a TMC by how quickly it helps us respond to an emergency travel situation.”

“Our business travelers feel a greater sense of independence when there’s a TMC.”



The Skeptic is more likely than the other types to say:

“It’s not certain that we’ll get better rates on the whole if we use a TMC.”

“There’s no real difference between working with a TMC and just partnering with a great travel agency.”

“A TMC is beyond the level of complexity our company needs.”

“While a TMC can do a lot of things, it can’t solve the basic problem of travel chaos at our company.”

“An OBT is nothing more than an Online Travel Agency (e.g., Expedia, Kayak, Priceline) with some cool additional features.”

“I don’t care how other units or offices of my company manage travel. I am focused only on my own.”



The Caregiver is more likely than the other types to say:

“Our business travelers can’t understand how to book their own travel online.”

“An OBT is intimidating to our business travelers.”

“Most of the travelers at our company have no interest in controlling travel costs.”

“If the procedures and functions of an OBT aren’t intuitive to the travelers, you might as well throw it out.”

“A fancy OBT is of no benefit at all if we can’t get Customer Service help when we need it.”

“An OBT helps internal staff more than it actually helps the business traveler.”



The Economizer is more likely than the other types to say:

“The main benefit of a TMC is that it reduces the company’s travel costs overall.”

“A TMC helps me to be a cost-saving hero at my company.”

“If the TMC or OBT can’t issue meaningful and useful reports, you might as well throw it out.”

“If an OBT does not work with our Expense and HR systems, you might as well throw it out.”

“The main benefit of a TMC or OBT is its set of analytical tools.”

Pilot



Pilot
14%

Attitudes

- More likely than other types to say:
- The main benefit of an OBT is its ability to incorporate company policies like spending limits into its functions.
 - A TMC creates useful consistency by making multiple offices play by the same rules.
 - A TMC reduces costs naturally because it makes a traveler's booking costs semi-public, so more people can see them.
 - The main benefit of a TMC or OBT is that we can see all travel activity in one place on the dashboard.

Most common titles

- CEO / Chief Executive Officer
- Executive Director/Managing Director
- General Manager

Business Characteristics

- More likely than other types to work for companies with sales of \$1 billion+.
- More likely than average to work at companies with >1,000 employees.
- Common industries are Professional, Scientific, and Technical Services, Tourism and Travel, Transportation and Warehousing, Financial Services, and High Tech.

TMC/OBT/travel interactions

- More likely than other types to say the company "always" needs help from the TMC for air and hotel bookings.
- More likely than other types to have a supplier negotiated agreement with airlines and hotels.
- More likely than other types to make 75% or more of bookings online.

What's important

- Great account management
- System stability and up time
- Ability to easily set and enforce company policies (like spending limits)
- Global coordination and control
- Great Customer Support
- Ease of use for the business traveler

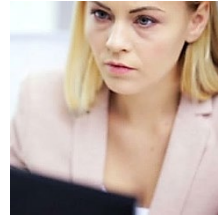
Preferences for TMC's

- Strongly prefers American Express Global Business Travel and gives them high ratings for many attributes.
- Also likes CTM, Ctrip, and Travel & Transport.

Gives Egencia high ratings for...

- Ability to easily set and enforce company policies (like spending limits)
- Analytics and Reporting Capability
- Travel Risk Management
- Global coordination and control

Frenetic



Frenetic
11%

Attitudes

- More likely than average to say:
- The main benefit of a TMC is that relieves daily pressure on staff members.
 - The main benefit of a TMC is that it effectively tackles last-minute issues or emergency changes in travel plans.
 - The main benefit of a TMC is that it reduces stress.
 - I must know where all of my travelers are in order to do a good job.
 - I measure the worth of a TMC by how quickly it helps us respond to an emergency travel situation.
 - Our business travelers feel a greater sense of independence when there's a TMC.

Most common titles

- Travel Arranger/Travel Booker
- Office Manager/Office Administrator/Office Coordinator
- Project Manager
- Travel Manager/Global Travel Manager

Business Characteristics

- Frenetics are bimodal: they are concentrated in some companies with <500 people and some companies with >10,000 employees.
- Similarly, they are concentrated in some companies with <\$5 million in sales and some companies with >\$100 million in sales.
- Common industries are Consulting and Business Services, Manufacturing, Information Technology, Retail Trade, Professional, Scientific, and Technical Services, and Tourism and Travel.

TMC/OBT/travel interactions

- More likely than other types to say "most travelers have an assistant or planner book for them."
- More likely than average to say 50% or more of bookings are made online.
- More likely than other types to say they "often" need the assistance of a TMC to book air and hotel.

What's important

- Great help for travelers on the road
- Great availability of travel options for our travelers
- Great Customer Support
- System stability and up time

Preferences for TMC's

- More likely than average to prefer Omega World Travel, Traveldoo, TravelPerk, Fox World Travel, American Express Global Business Travel, Uniglobe, and Flight Centre.
- Among OBT's, more likely than average to prefer TripActions, TravelPerk, and Traveldoo.

Gives Egencia high ratings for...

- Great help for travelers on the road
- Great availability of travel options for our travelers
- Ease of use for the business traveler
- Better travel (air, hotel, rail, car, etc.) rates
- Flexible customer support options (e.g., dedicated teams, 1-on-1 executive support, etc.)

Skeptic



Skeptic
26%

Attitudes

More likely than average to say:

- It's not certain that we'll get better rates on the whole if we use a TMC.
- There's no real difference between working with a TMC and just partnering with a great travel agency.
- A TMC is beyond the level of complexity our company needs.
- While a TMC can do a lot of things, it can't solve the basic problem of travel chaos at our company.
- An OBT is nothing more than an Online Travel Agency (e.g., Expedia, Kayak, Priceline) with some cool additional features.
- I don't care how other units or offices of my company manage travel. I am focused only on my own.

Most common titles

- Owner/Partner
- Project Manager

Business Characteristics

- More concentrated than other types in companies with less than \$10 million in sales and fewer than 250 employees.
- Typically serves 100 or fewer business travelers
- Common industries are Arts, Entertainment, and Recreation, Retail Trade, Health Care and Social Assistance, Agriculture, Forestry, Fishing, and Automotive.

TMC/OBT/travel interactions

- More likely than other types to make 75% or more of bookings offline.
- More likely than other types to say the company "rarely or never" needs help from the TMC for hotel, air, rail, and auto.
- More likely than other types to say all travelers book travel for themselves.

What's important

Not above norm for any attribute; at norm for wanting the following:

- Better travel (air, hotel, rail, car, etc.) rates
- Reduction of company travel costs on the whole
- Ease of use for the business traveler
- Great Customer Support

Preferences for TMC's

- Most common choice is "none," but will occasionally choose Flight Center, Traveldoo, Tempus, DERPart, and Serko.

Gives Egencia high ratings for...

- Generally does not give high ratings, but gives Egencia moderately high ratings for employee perks and ease of use for the business traveler.

Caregiver



Caregiver
40%

Attitudes

More likely than average to say:

- Our business travelers can't understand how to book their own travel online.
- An OBT is intimidating to our business travelers.
- Most of the travelers at our company have no interest in controlling travel costs.
- If the procedures and functions of an OBT aren't intuitive to the travelers, you might as well throw it out.
- A fancy OBT is of no benefit at all if we can't get Customer Service help when we need it.
- An OBT helps internal staff more than it actually helps the business traveler.

Most common titles

- Travel Coordinator
- Travel Arranger/Travel Booker
- Executive Assistant/Administrative Assistant/Management Assistant

Business Characteristics

- More concentrated than average in companies with >500 employees and \$10 million or more in sales.
- Common industries are Aerospace/Aviation, Telecommunications, Administrative Support Services, Automotive, Information Technology, Financial Services, Construction, and Chemicals.
- Caregivers are the most likely among all the types to say "I supervise people who manage travel for our personnel" or "I manage the system that our personnel use to book travel."

TMC/OBT/travel interactions

- More likely than other types to say "most or all of our business travelers book travel for themselves."
- More likely than other types to say "we're considering it" when asked if the company has supplier negotiated agreements with hotel, air, rail, and auto.
- More likely than other types to say "occasionally" or "often" when asked how frequently the company needs assistance from the TMC.

What's important

The Caregiver is at norm for wanting everything; key needs are:

- Employee perks (like money back, loyalty points, etc.)
- Analytics and Reporting Capability
- Travel Consulting
- Great account management

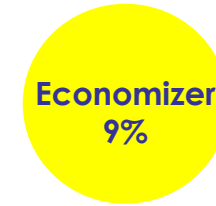
Preferences for TMC's

- The Caregiver is the most likely among all the types to prefer Egencia as both TMC and OBT.
- Other preferences are BCD, Adelman, Travel and Transport, and Direct Travel.

Gives Egencia high ratings for...

- The Caregiver is at norm for all ratings of Egencia; leading ratings are:
 - System stability and up time
 - Travel Consulting
 - Great help for travelers on the road
 - Expense and HR system integration
 - Travel Risk Management

Economizer



Attitudes

- More likely than average to say:
- The main benefit of a TMC is that it reduces the company's travel costs overall.
 - A TMC helps me to be a cost-saving hero at my company.
 - If the TMC or OBT can't issue meaningful and useful reports, you might as well throw it out.
 - If an OBT does not work with our Expense and HR systems, you might as well throw it out.
 - The main benefit of a TMC or OBT is its set of analytical tools.

Most common titles

- Travel Manager/Global Travel Manager
- General Manager
- Office Manager/Office Administrator/Office Coordinator
- Travel Director

Business Characteristics

- Tend to be concentrated in companies with >1,000 employees and >\$50 million in sales.
- Common industries are Consulting and Business Services, Management of Companies and Enterprises, Information Technology, Chemicals, Government/Public Administration, Education/Educational Services, Telecommunications, Manufacturing, and Professional, Scientific, and Technical Services.
- Economizers are the most likely among all the types to say "I analyze travel costs."

TMC/OBT/travel interactions

- More likely than other types to say the company has supplier negotiated agreements with hotels and auto rental companies.
- Tend to make 50% or more of their travel bookings online.

What's important

- While the Economizer tends to think everything's important, leading needs are the following:
 - Expense and HR system integration
 - Analytics and Reporting Capability
 - Ability to easily set and enforce company policies (like spending limits)
 - Better travel (air, hotel, rail, car, etc.) rates
 - Reduction of company travel costs on the whole

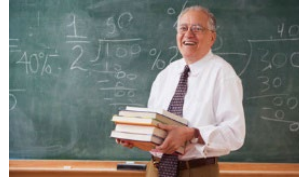
Preferences for TMC's

- The Economizer is like the Pilot in preferring American Express Global Business Travel, but also likes Ctrip, World Travel, Flight Centre, and CWT.

Gives Egencia high ratings for...

- Economizers generally do not give Egencia high ratings, but they give Egencia moderately high ratings for:
 - Ability to easily set and enforce company policies (like spending limits)
 - Better travel (air, hotel, rail, car, etc.) rates
 - Global coordination and control

Collaborator



SIEMENS

Attitudes

More likely than average to say:

- The great benefit of a transition from on-premise-installed design software to a Cloud solution is that it will improve the ability of the students to access the software.
- If we change the design software from on-premise installation to the Cloud, the licensing cost will be lower.
- The great benefit of a transition from on-premise-installed design software to a Cloud solution is that the burden on our IT Department will be reduced.
- Transitions from on-premise installed software to Cloud solutions are inevitable, and we should just take them in stride.
- If we use the design software in the Cloud and the software maker charges us more for hosting fees, I'm okay with that.

Less likely than average to say:

- Changing the design software from on-premise-installed to a SaaS solution would be a very painful transition for our institution.
- I dislike the idea of switching the design software from on-premise-installed to a Cloud solution because I want all my work stored locally on my own computer.
- I worry a great deal about security if we switch our design software from on-premise-installed to the Cloud.
- I'm skeptical of changing on-premise-installed design software to a Cloud-based solution because internet connections are not always reliable.

Academic Characteristics

While most are working at public or private universities, they have strong concentrations in:

- Corporate-sponsored educational institutions
- Internal training divisions of corporations
- Continuing education institutions.

Most are supporting undergraduate, graduate, and doctoral candidates, but they have strong edges in:

- R&D students
- Special Projects students working in industry partnerships
- Corporate employees.

Most are serving at schools with roughly 1,000-10,000 students. They are less likely than average to be at small schools (under 1,000).

Most common engineering class sizes are 10-49 students, but they are more concentrated than average in class sizes of 100-499 students.

Titles/Departments

They are spread across many titles, the most common being Professor or IT Manager. They have stronger-than-average concentrations in:

- Assistant Professor
- Professor Emeritus
- Department Chair
- Department Administrator
- Department Support Staff
- Assistant IT Director
- Member of IT Staff.

While they are found in all engineering departments, their strongest concentrations are in:

- Industrial Engineering
- Electrical Engineering

Countries most often found in

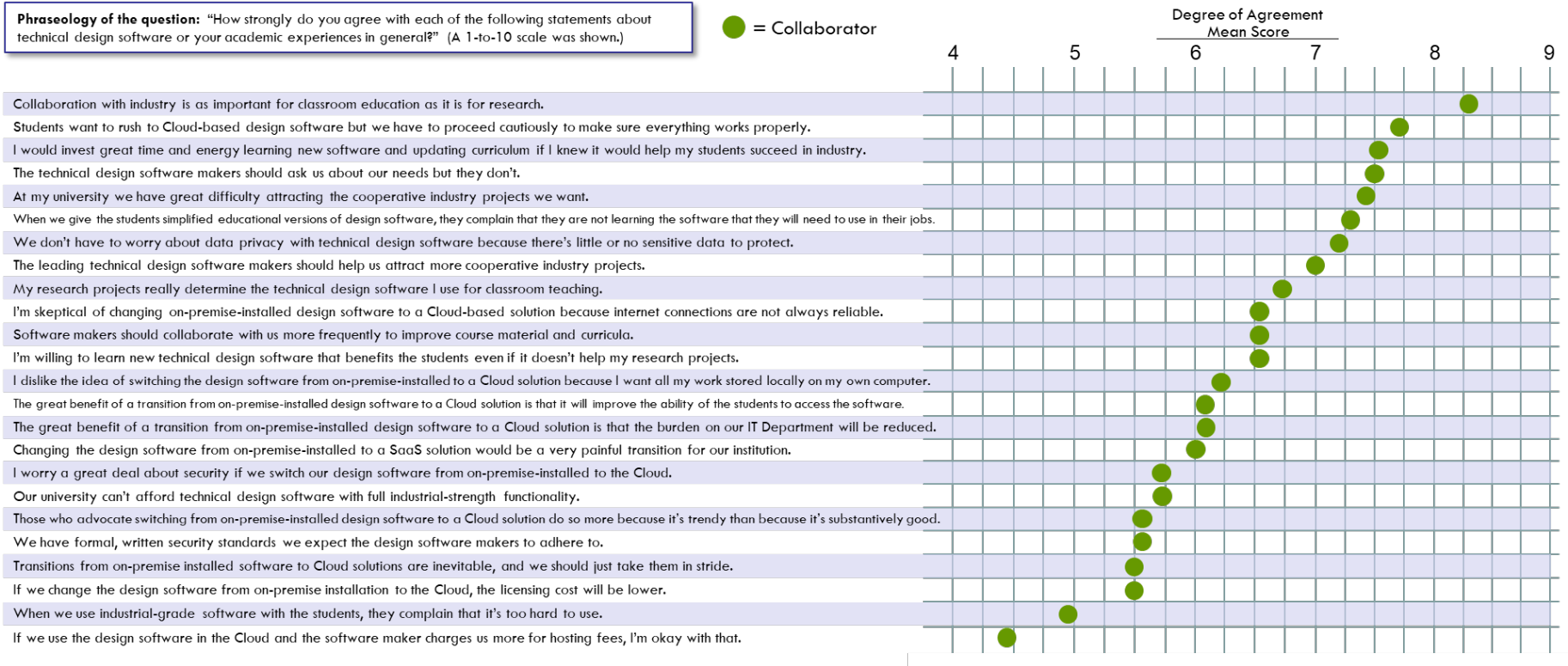
Strongest concentrations are in:

- Germany
- US
- China
- Brazil
- India
- Egypt

Siemens attitudinal shape


Phraseology of the question: "How strongly do you agree with each of the following statements about technical design software or your academic experiences in general?" (A 1-to-10 scale was shown.)

● = Collaborator



- CareOregon gave us a large volume of internal member files for statistical exploration.
- We used Deep Learning exploratory techniques to help CareOregon focus on the “Healthy at Any Age” persona.
- We developed an AI-based application to help CareOregon improve their Medicare Star scores by focusing on the needs of this persona.
 - After 18 months of effort, CareOregon was able to achieve the 5-star rating it sought.

Healthy at Any Age



(Agency may wish to select images)

Healthy at Any Age 1%

Conditions

- Quite healthy. More likely than other types to have none of the listed ACC conditions.
- Less likely than other types to have any of the ailments listed on the public file.
- More likely than other types to be in the “Low Risk” and “Healthy” groups.

Tenure

- Extremely new to CareOregon. Almost half of this segment has been with CareOregon for less than a year.

Lifestyle characteristics/interests

- Highest user of the internet among all the types
- More likely than average to have “conservative” or “libertarian” political leanings.
- Interested in work-at-home issues and fishing.

Leading PCP’s

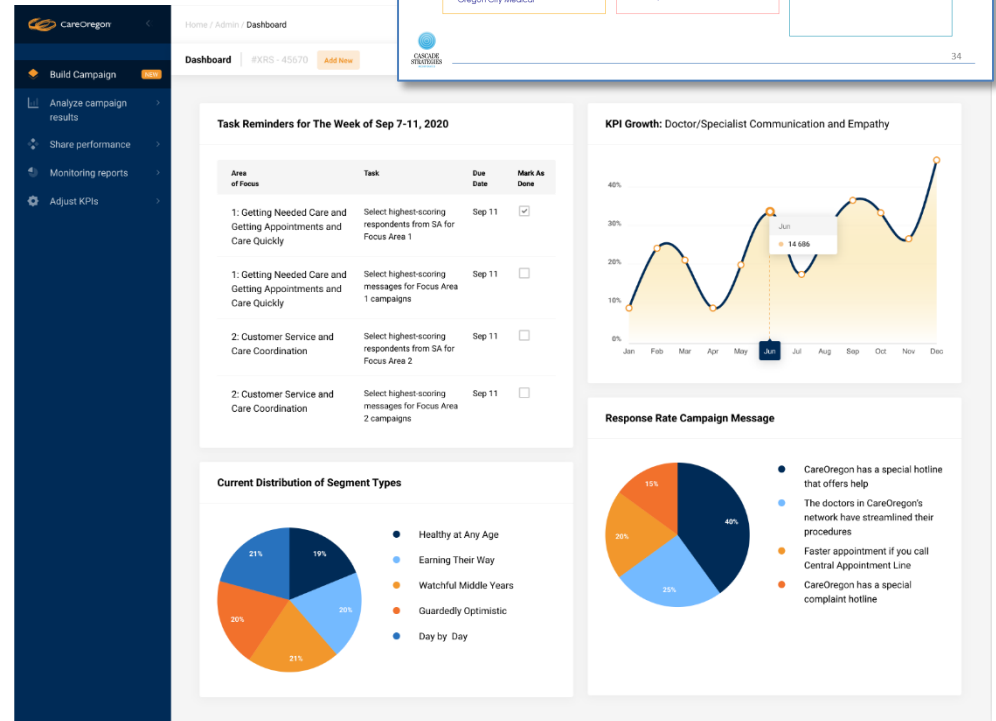
- Rosewood Family Health Center
- Columbia Medical Clinic PC - Tibbatts St
- Wallace Medical Concern
- Beaverton Family Medicine
- Bridge City Family Medical Clinic
- Rosewood Family Health At Lens
- Legacy Clinic Cornell Family Medicine
- Rogue Community Health Medford Clinic
- Oregon City Medical

Demographic Characteristics

- The majority of this segment is 65+.
- The “balance group” for this segment is 21-44, but 21-34 indexes extremely high.
- Most likely of all the types to be married.
- Income and purchasing power are generally middle-class.
- Largest household sizes among all the types.
- Shortest length of residence among all the types.
- More likely than other types to own their home. Home values are low to moderate.
- Largely white, but the segment has a slight overrepresentation of Asians and Hispanics.

Wellness/CareOregon Interactions

- Less likely than other types to have a break in coverage, a change in plan, or an involuntary or voluntary disenrollment.
- Less likely than other types to have taken advantage of any of the screenings or assessments.
- Less likely than the other types to have contacted the Health Coordinator or used the incentives.



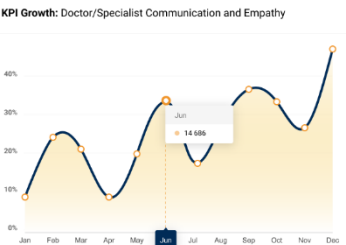
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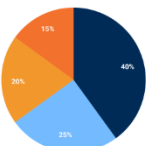
Task Reminders for The Week of Sep 7-11, 2020

Area of Focus	Task	Due Date	Mark As Done
1: Getting Needed Care and Getting Appointments and Care Quickly	Select highest-scoring respondents from SA for Focus Area 1	Sep 11	<input checked="" type="checkbox"/>
1: Getting Needed Care and Getting Appointments and Care Quickly	Select highest-scoring messages for Focus Area 1 campaigns	Sep 11	<input type="checkbox"/>
2: Customer Service and Care Coordination	Select highest-scoring respondents from SA for Focus Area 2	Sep 11	<input type="checkbox"/>
2: Customer Service and Care Coordination	Select highest-scoring messages for Focus Area 2 campaigns	Sep 11	<input type="checkbox"/>

KPI Growth: Doctor/Specialist Communication and Empathy

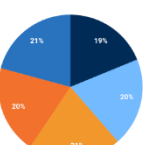


Response Rate Campaign Message

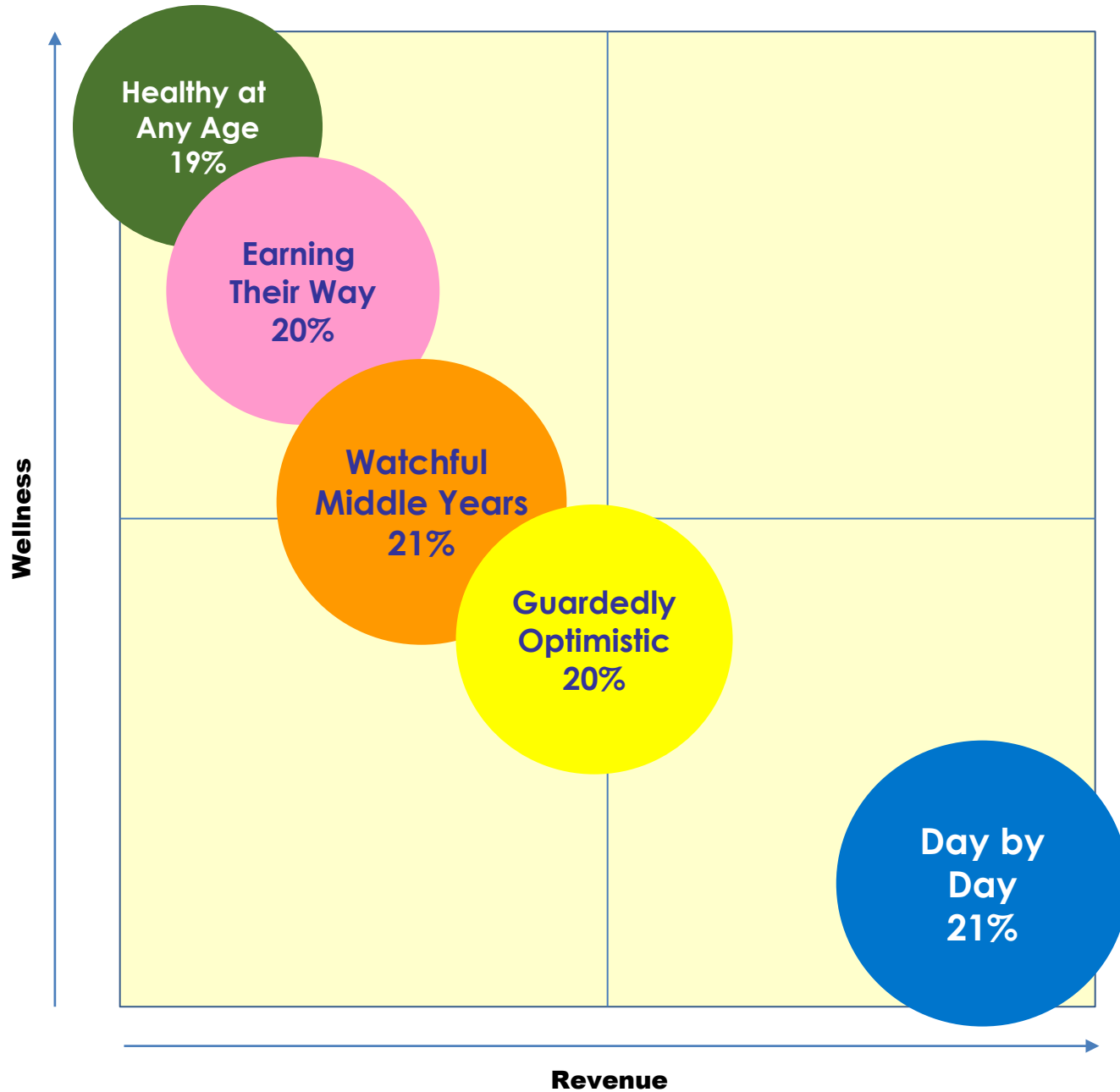


- CareOregon has a special hotline that offers help
- The doctors in CareOregon's network have streamlined their procedures
- Faster appointment if you call Central Appointment Line
- CareOregon has a special complaint hotline

Current Distribution of Segment Types



CareOregon: Perceptual Map



Healthy at Any Age



Conditions

- Quite healthy. More likely than other types to have none of the listed ACG conditions.
- Less likely than other types to have any of the ailments listed on the public file.
- More likely than other types to be in the "Low Risk" and "Healthy" groups.

Leading PCP's

- Rosewood Family Health Center
- Columbia Medical Clinic PC - Tibbetts St
- Wallace Medical Concern
- Beaverton Family Medicine
- Bridge City Family Medical Clinic
- Rosewood Family Health At Lents
- Legacy Clinic Cornell Family Medicine
- Rogue Community Health Medford Clinic
- Oregon City Medical

Tenure

- Extremely new to CareOregon. Almost half of this segment has been with CareOregon for less than a year.

Demographic Characteristics

- The majority of this segment is 65+.
- The "balance group" for this segment is 21-44, but 21-34 indexes extremely high.
- Most likely of all the types to be married.
- Incomes and purchasing power are generally midscale.
- Largest household sizes among all the types.
- Shortest length of residence among all the types.
- More likely than other types to own their home. Home values are low to moderate.
- Largely white, but the segment has a slight overrepresentation of Asians and Hispanics.

Lifestyle characteristics/interests

- Heaviest user of the Internet among all the types
- More likely than average to have "Conservative" or "Libertarian" political leanings.
- Interested in work-at-home issues and fishing.

Wellness/CareOregon Interactions

- Less likely than other types to have a break in coverage, a change in plan, or an involuntary or voluntary disenrollment
- Less likely than other types to have taken advantage of any of the screenings or assessments.
- Less likely than the other types to have contacted the Health Coordinator or used the incentives.

Earning Their Way



**Earning
Their Way
20%**



Conditions

- About as healthy as the Healthy at Any Age segment, but showing a few more of the ACG conditions.
- More likely than other types to be in the “Low Risk” and “Healthy” groups.
- A little more likely than the Healthy at Any Age Segment to have some of the ailments listed on the public file.

Leading PCP's

- MCHD Mid-County Health Center
- MCHD Northeast Health Center
- Legacy Clinic St Helens Internal Medicine
- Legacy Clinic Emanuel Internal Medicine
- MCHD North Portland Health Center
- MCHD Rockwood Community Health Center
- Neighborhood Health Center Milwaukie
- Neighborhood Health Center Tanasbourne

Tenure

- Almost as new to CareOregon as the Healthy at Any Age segment. Nearly 30% have been with CareOregon for 2 years or less.

Demographic Characteristics

- The majority of this segment is 65+.
- The “balance group” for this segment is 25-54, the highest-indexing subset being 30-34.
- Incomes, purchasing power, and expendable income are somewhat higher than those of the Healthy at Any Age segment.
- About as likely as the Healthy at Any Age segment to own their home, but home values are generally higher.
- Household sizes not as large as the Healthy at Any Age segment.
- Length of residence relatively short – almost as short as that of the Healthy at Any Age segment.
- Very little ethnic trend in this segment. The segment is mostly white.

Lifestyle characteristics/interests

- More likely than other types to lean politically “liberal.”
- Heavy internet user.

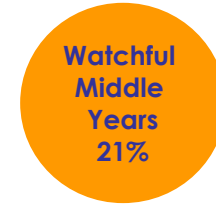
Interested in:

- Golf
- Pets
- Stamps and coin collecting
- Working at home
- Gambling
- Hunting

Wellness/CareOregon Interactions

- Less likely than other types to have a break in coverage, a change in plan, or an involuntary or voluntary disenrollment
- Less likely than other types to have taken advantage of any of the screenings or assessments.
- Less likely than the other types to have contacted the Health Coordinator or used the incentives.

Watchful Middle Years



Conditions

- Not quite as healthy as the Healthy at Any Age or Earning Their Way segments. Less likely than those types to have the prized "0" count of conditions, which indicates the best overall health.
- Marginally more likely than average to be in the "Healthy" risk group, but less likely than average to be in the "Low Risk" group.

Leading PCP's

- OHSU Family Medicine At Richmond
- Adventist Health Primary Care Portland
- MCHD East County Health Center
- Clackamas County Beavercreek
- Virginia Garcia Beaverton
- MCHD Southeast Health Center
- Adventist Health Medical Group Gresham Station IM & FP
- Virginia Garcia Hillsboro
- OHSU Internal Medicine

Tenure

- Has been with CareOregon for quite some time. Nearly three-fourths of this segment have been with CareOregon four years or more.

Demographic Characteristics

- The majority of this segment is 65+.
- The "balance group" for this segment is 45-59.
- More upscale than all other types in income and expendable income. Purchasing power is moderate to high.
- More likely to rent rather than own home. Among homeowners, home values are generally middlescale.
- Household sizes smaller than the Healthy at Any Age or Earning Their Way segments.
- Length of residence relatively long – heavy concentrations in 28 years or more.
- Some ethnic overrepresentations in Native American, Asian & Pacific Islander, and Hispanic subgroups.

Lifestyle characteristics/interests

- Political leanings are eclectic, with high indices for "Conservative," "Green," and "Other."
- Not a heavy user of the internet.

Interested in:

- Dieting/weight loss
- Foreign travel
- Stamps and coin collecting

Wellness/CareOregon Interactions

More likely than other types to have taken advantage of:

- Adult BMI Assessment
- Breast Cancer Screening
- High Blood Pressure Screening
- Diabetes Eye Exam
- Colorectal Screening

Also more likely than other types to have called Care Coordinator twice or more

Guardedly Optimistic



**Guardedly
Optimistic
20%**



Conditions

- Has some health concerns, and tries to address them.
- This segment overindexes for 2-3 ACG conditions, which is an indication of deteriorating health.
- More likely than average to be in the "Rising Risk" risk group.
- Among the 35 ACG combinations of conditions for which we have valid data, this segment overindexes for 25 of them.
- This segment indexes high for 10 of 13 ailments on the public file.

Leading PCP's

- Central City Concern - Old Town Clinic
- Legacy Clinic Good Samaritan Internal Medicine
- Legacy Clinic Mt Hood
- OHSU Family Medicine At South Waterfront
- Legacy Clinic St Helens Internal Medicine
- Legacy Clinic Northwest

Tenure

- Has been with CareOregon for a long time. 85% of segment members have been with CareOregon four years or more.

Demographic Characteristics

- The majority of this segment is 65+.
- The "balance group" for this segment is 60-64.
- Generally middlescale-to-upscale in incomes, purchasing power, and expendable income.
- Less likely than other groups to own their own home. Among homeowners, home values are bimodal – some very low and some very high.
- Household sizes are small.
- Length of residence relatively long – heavy concentrations in 27 years or more.
- This segment is mainly white, but there is a slight overrepresentation of African Americans.

Lifestyle characteristics/interests

- More likely than other types to have "Republican" or "Libertarian" political leanings.

Interested in:

- Magazine subscriptions
- Home decorating
- Books and music

Wellness/CareOregon Interactions

More likely than other types to have taken advantage of:

- Adult BMI Assessment
- Breast Cancer Screening
- High Blood Pressure Screening
- Diabetes HbA1 Testing
- Diabetes Eye Exam
- Anti-Rheumatoid Arthritis Drug
- Colorectal Screening

Day by Day



Day by Day
21%



Conditions

- This segment has clearly declining health concerns.
- Most likely among all the types to have a count of 2 or more ACG conditions.
- More likely than the other types to be in the "Rising Risk" and "High Risk" groups.
- This segment indexes high for 12 of 13 ailments on the public file.
- Among the 35 ACG combinations of conditions for which we have valid data, this segment overindexes for 21 of them.

Leading PCP's

- Central City Concern - Old Town Clinic
- Legacy Clinic Good Samaritan Internal Medicine
- Housecall Providers PC
- Legacy Clinic Emanuel Internal Medicine
- Legacy Clinic St Helens Internal Medicine
- Adventist Health Primary Care Parkrose
- Adventist Health Medical Group Gresham Station IM & FP

Tenure

- Has been with CareOregon the longest among all the types. Nearly 90% of segment members have been with CareOregon four years or more.

Demographic Characteristics

- The majority of this segment is 65+.
- The "balance group" for this segment is 50-64, the highest-indexing subset being 60-64.
- Lowest among all the types in income, purchasing power, expendable income, and wealth.
- More likely to rent rather than own their home. Among homeowners, home values are lowest among all the types.
- Household sizes are smallest among all the types.
- Length of residence relatively long, but not quite as long as the Watchful Middle Years or Guardedly Optimistic segments.
- This segment is mainly white, but there is a slight overrepresentation of Native American and Black subgroups.

Lifestyle characteristics/interests

- More likely than other types to have "Democratic" or "Green" political leanings.
- Top interests:
- | | |
|--------------------------|------------------|
| • Gambling | • Pension issues |
| • Pets | • Veteran issues |
| • Dieting/weight loss | • Camping |
| • Gardening/horticulture | • Collectibles |
| • Magazine subscriptions | • Cooking |

Wellness/CareOregon Interactions

- More likely than other types to have used all available personal health interventions:
- Adult BMI Assessment
 - Breast Cancer Screening
 - High Blood Pressure Screening
 - Diabetes HbA1 Testing
 - Diabetes Eye Exam
 - Anti-Rheumatoid Arthritis Drug
 - Colorectal Screening
 - Dental claims
 - In-home
 - Called Care Coordinator twice or more
 - Used incentives

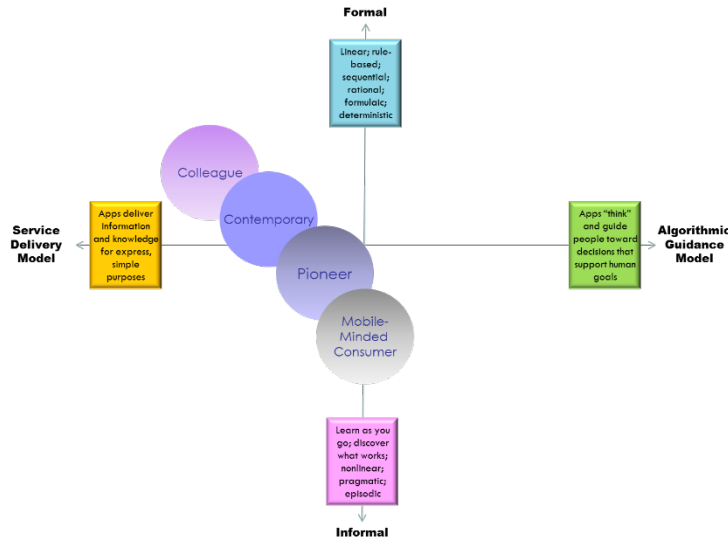
Mobile-minded Consumer

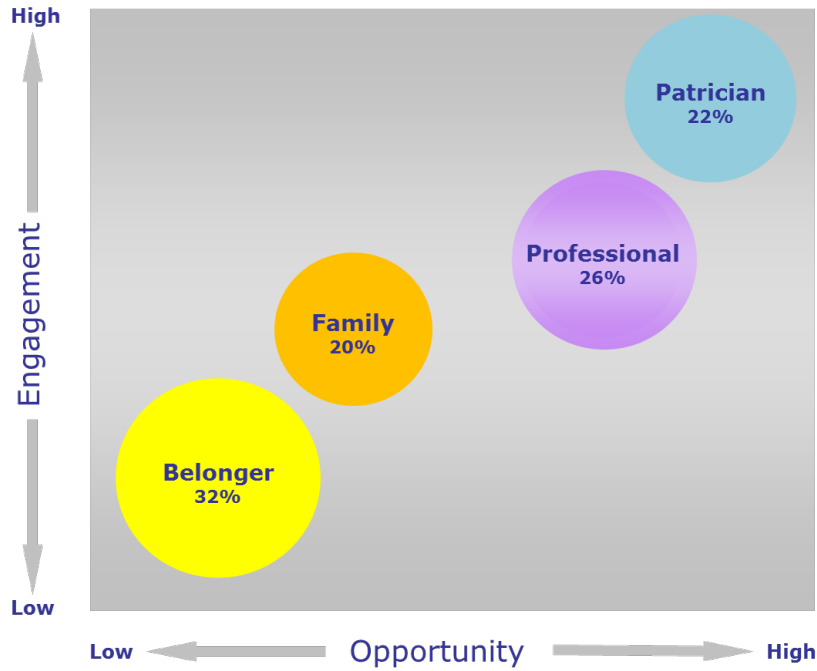



Charles Proctor

Skeptical of Finance Industry | Spends \$ to Help Others

GOALS Life event driven Uncertainty about role of investing in achieving goals Freedom from basic worries	INFLUENCES Instilled financial values from family / mentors Hard lessons experiencing personal financial hardship growing up & in recessions	FINANCIAL HABITS Sets personal rules by life manta Uses test & learn strategy Uses a set of tools by own invention
"I put money in things I use every day, that will be profitable, and that I believe in."		
"I logged in to see how I did for the day and was happy to find I could add my 2015 contribution in bed."		
COMMUNICATION Personal contact for complex decisions Willingness to use phone, chat, & video for conversations Skeptical of financial institutions Self-gratification in helping others	TOOLS Use pragmatic, simple tools Purpose-driven apps for focused tasks Skeptical about apps for complex purposes Willingness to try and learn from digital experiences	ADVISORS Desire in-person contact to establish trust Desire some level of control, cautious Tentative preference for family / friends Need to understand and validate value
MY STORY I work as a legal assistant and I've recently graduated from law school. My wife works at a local tech company and is making good money. We both have large school debt, but our income trajectory is looking great and I'm not worried about my future ability to pay down my debts while investing in stocks for shorter-term goals like going on vacation and contributing to my IRA for retirement. I also really believe in saving aside a chunk of money for emergencies and to help family members. I'd rather spend money on them first than myself.		
DESIGN PRINCIPLES Show me value first before I commit Break information & tasks down into "snackable" moments Make complexity optional and available across different screen sizes		



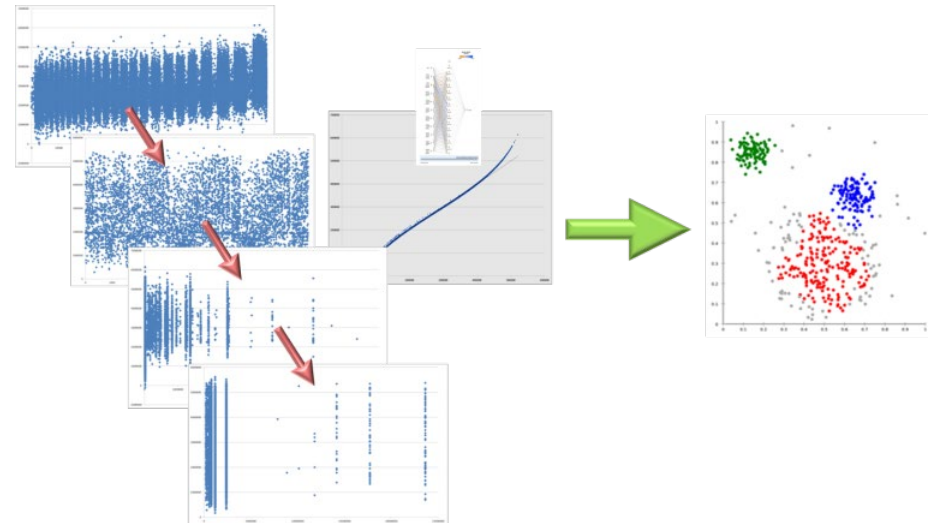


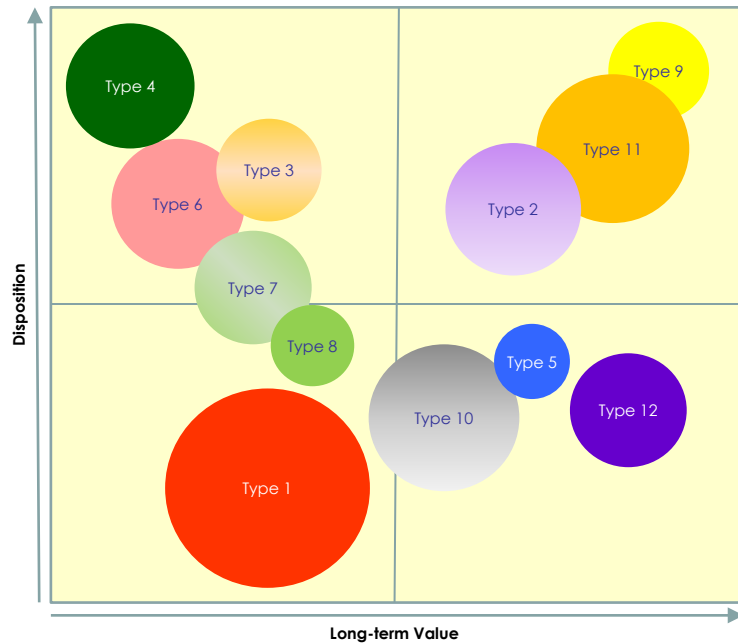


Patrician Fan

Area 1
Type 3

<p>Needs</p> <ul style="list-style-type: none"> Reassurance Solace Certainty that "we're on it" Chat Our knowledgeability about severe conditions 	<p>Demographics</p> <ul style="list-style-type: none"> Smaller households: children have flown the coop Typically married Moderate to upper incomes (high service expectations) Retired/sometimes working in part-time or volunteer positions 	<p>Attitudes</p> <p>Much more likely than average to say:</p> <p>"There's been a serious breakdown of basic moral codes in this country."</p> <p>"Our country has no true leaders."</p> <p>Much less likely than average to say:</p> <p>"There are no absolute 'rights' and 'wrongs' in the world."</p> <p>"Traditional-thinking people too often block positive and helpful change in this country."</p> <p>"The US has behaved aggressively and selfishly in the past and needs to curtail this behavior."</p> <p>"There's not enough diversity in institutions like business and universities."</p> <p>"The US Constitution is outmoded."</p>
<p>Activities</p> <p><u>More active than average in:</u></p> <ul style="list-style-type: none"> Reading Watching TV Bible study Community service Grandchildren activities Gardening Investing Cooking/Baking 	<p>Self-descriptions</p> <p>Much more likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Cautious Timid Concerned about how others see you Patriotic Traditional Talkative 	



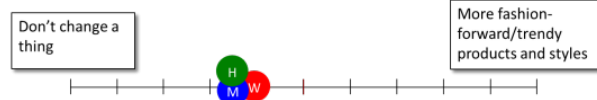


Seeker Customer Attitudes

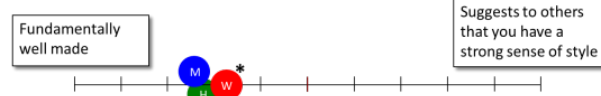
Style orientation



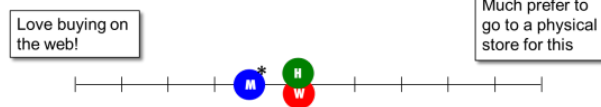
Pendleton Products



More concerned with whether...



Buying on the web



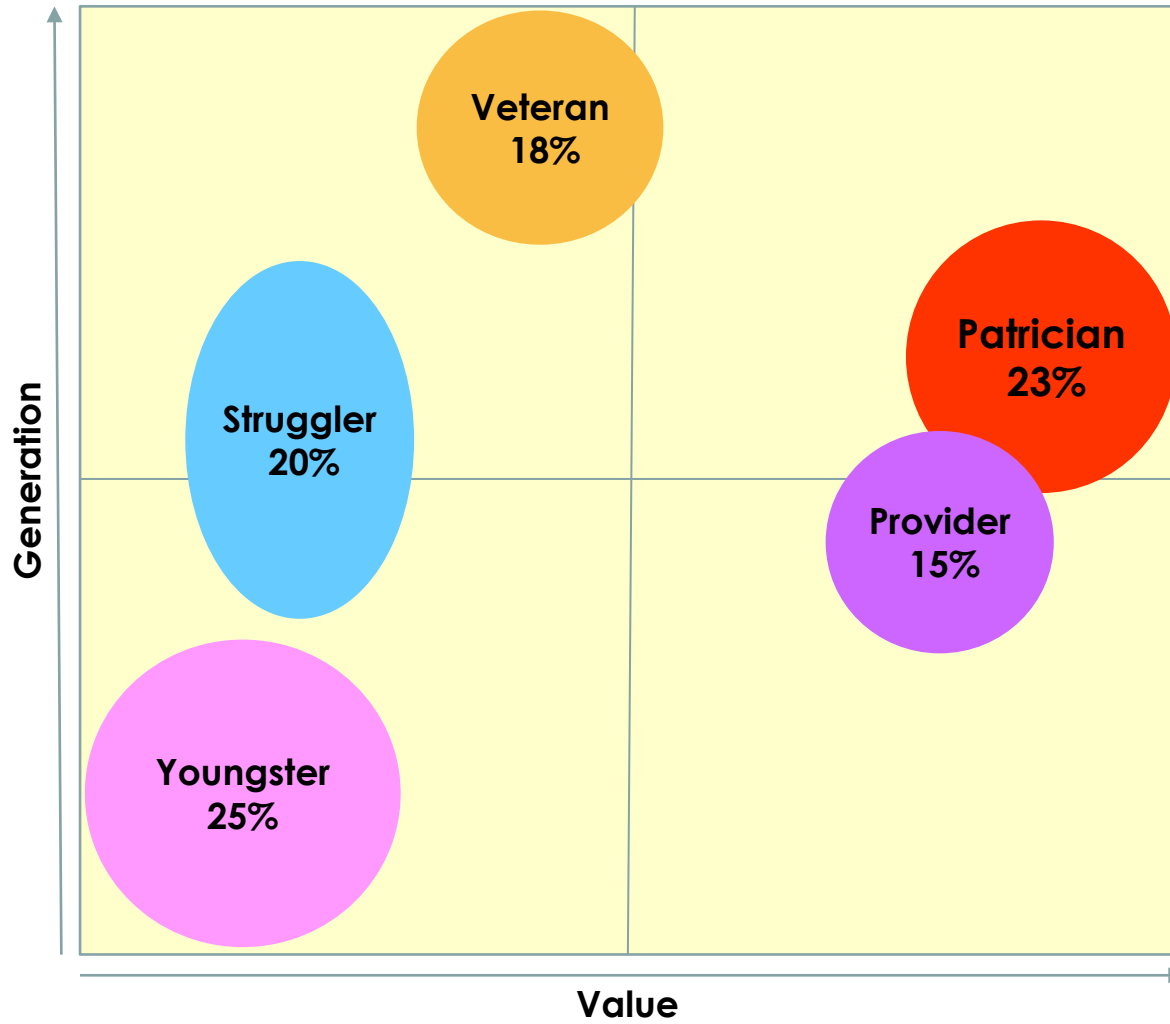
Catalog affinity



In-store help



Blue Cross Blue Shield: Perceptual Map



**Provider
15%**

Provider



Generation

- Gen X

Relationship with Health Insurer

- At norm for being eligible for subsidy
- Text and web are preferred methods of being contacted
- Like the Provider, is mixed and bimodal on responsiveness to healthcare offers.
- Least likely among all types to engage with health care company.
- In the middle on being influenced by a health care company
- Resistant to being contacted by cell phone, mail, and phone
- In the middle on being contacted by text
- Moderately receptive to being contacted via the web and email
- WEA-dominant group (large group size)

Demographics

- Age "sweet spot" 33-50
- Female dominant group
- Most likely among all groups to have children in the household
- Solid income and wealth, just below that of the Patrician
- Likely to be married, but household composition not uniformly as "traditional" as that of the Patrician
- More likely than other types to be homeowner

Psychographic Groups

- Large Extended Families
- Married with Children
- Established & Settling In
- Moving on a Steady Course
- Parents on the Go

Economic Behavior

- Moderate mail order response and purchase tendency
- Strong buyer of household items, apparel and beauty, gifts, etc.
- Psychographically, buying patterns are almost equivalent to those of the Patrician, but somewhat less "indulgent."

Credit Behavior

- Uses less credit on the whole than the Patrician or the Veteran.
- Moderate user of bank and retail cards.

Interests & Activities

- Donor activity is low by comparison with other groups
- Computer ownership equivalent to the Patrician, but has less interest in hunting and fishing.

Struggler



Struggler
20%

Generation

- Gen X
- Trailing Boomer

Relationship with Health Insurer

- Highest eligibility for subsidy
- Preferred methods of contact are cell phone and the web.
- Moderately likely to respond to health care offers
- Highly likely to engage with a health care company and be influenced by a health care company
- In the middle to resistant on mail, text, and phone
- Mixed and bimodal on email
- Less likely than other types to come from large companies (200+)

Demographics

- Age "sweet spot" 45-54
- Group skewed toward females
- Typically unmarried; least likely among all groups to have children in the household.
- Typically in "recombinant" households (households subject to change and volatility)
- Low stability: has moved frequently
- Income and net worth are comparatively low
- More likely than average to rent
- Tends to live in neighborhoods with low property values

Psychographic Groups

- Ethnically Diverse Urbanites
- Urban Singles
- Urban Strugglers
- Rural Outsiders
- Urban Outsiders
- Struggling in Uurbia
- Wired Wanderers
- Blue Collar Blend
- Empty Nest Caregivers

Economic Behavior

- Infrequent mail order responder and purchaser
- Infrequent buyer of household and catalog goods
- Psychographically, buying patterns are unknown or low by comparison with other types.

Credit Behavior

- Has very few credit relationships with banks and retailers
- Typically has only one or no bank or retail cards

Interests & Activities

- Donor to a variety of causes (environment, animal protection, etc.)
- Few interests based on available measures.

Publix Supermarkets



- We developed a master brand model for Publix identifying “Reluctant Shoppers” as the segment the company should focus on.
 - The company embarked on a comprehensive program to understand what products, services, and store experiences the Reluctant Shoppers preferred.
 - Special discount cards, coupon books, and promotions were targeted specifically toward them.



They do not all do what the media tell you just the other way around. I'll have to do it my way and I'll have to do it my way. They give me something to talk about on my shopping trip.

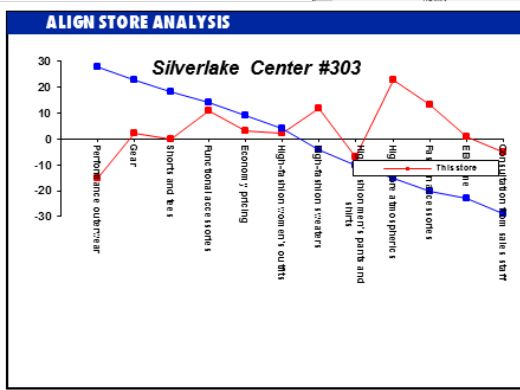
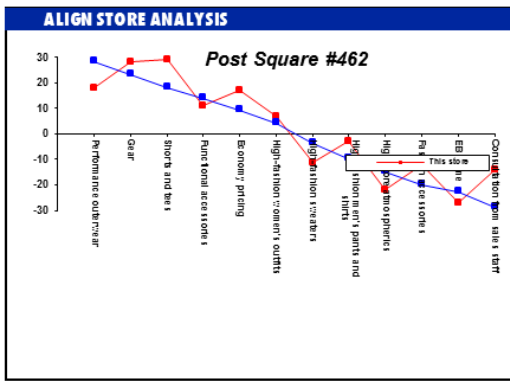
Special customer service is just one more thing that makes shopping at Publix a pleasure.



I like to think of myself as being in the good. That's why I'm going to be a Publix. They have the right selection of items for me. They have the right prices. They have the right quality and customer service. They have the right location. The different kinds of things they sell are just what I need for my shop.

A wide variety of things, quality food, great customer service, and a friendly staff are just some of the reasons why Publix is the best.





Store Category

Legend
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Legend
Example
Standard Dealer
Example
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Legend
Example
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Legend
Standard Dealer
Example

Trade Area 2

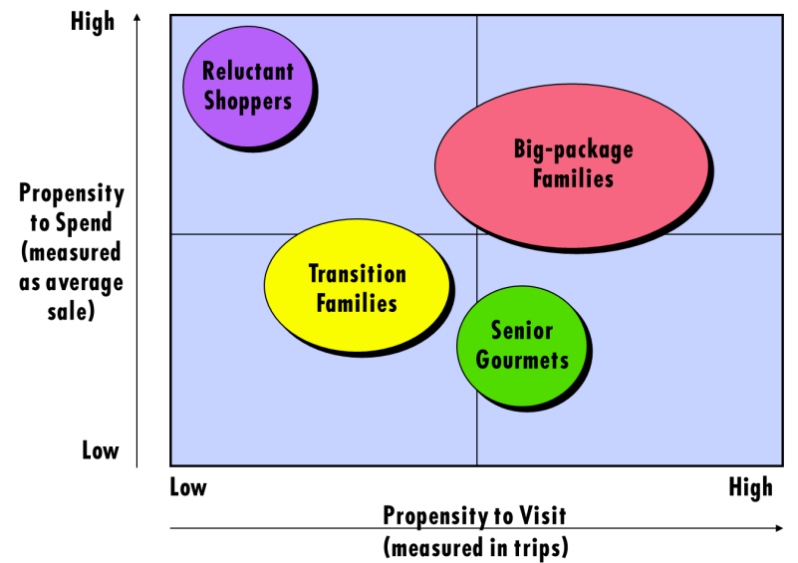
#3010	#3014	#3024
#3004	#3018	#3019
#3005		#3020
#3008		#3021
#3009		#3023
#3011		
#3012		

Trade Area 3

#3016	#3013	#3022
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Trade Area 4

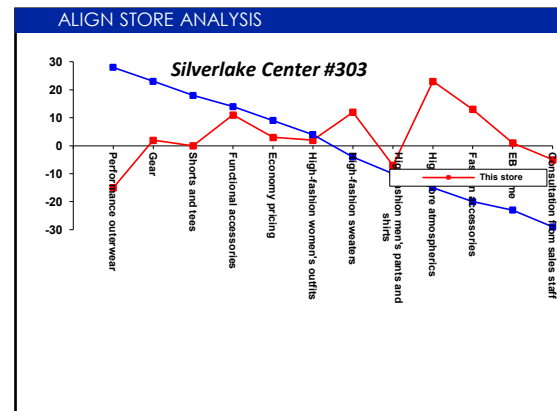
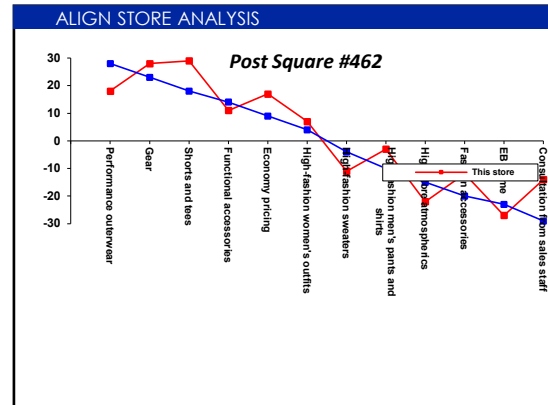
#3001	#3007	#3002
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Publix Supermarkets: Results



- Publix arrested a 3-year decline in store sales and led all major grocery chains in same-store year-to-year sales improvement after 3 years of the new program (source: Progressive Grocer).
- Key "Reluctant Shopper" product categories like meat saw annual increases as high as 15.3%.



Store Performance Report #3005
#3006
#3007
#3008
#3009
#3010
#3011
#3012
#3013
Logoff

Store Category
Laggard
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Exemplar
Laggard
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Laggard
Exemplar
Standard Dealer
Standard Dealer
Standard Dealer
Standard Dealer
Laggard
Standard Dealer
Exemplar


Trade Area 2	Trade Area 3	Trade Area 4
#3010	#3014	#3024
#3004	#3016	#3018
#3005		#3020
#3008		#3021
#3009		#3023
#3011		
#3012		
Laggards #3001	#3007	#3013
		#3022



Psychographic Segment	MegaPath descriptions in attitudinal descriptors	Performance	Parity
		MegaPath Performance	MegaPath Outperforms Competitors
Accountant	Rep / Cal: reduce maintenance cost, offer lowest price, provide fixed price annual contract over pay-as-you-go, provides multi-year agreements so pricing plan won't change over time	Red	Red
Convenience Lover	Rep / Cal: provides onsite services, offers world wide services, provides logistic services, supplier is physically close-by, meets TAT commitments, provides multi-year agreements so pricing plan won't change over time	Green	Red
Service Seeker	Rep / Cal: provides excellent web and phone service, keeps us updated on service status, stores historical data, provides logistic services, provides account managers, provides tabular cal data, meets TAT commitments	Green	Red
Packager	Rep / Cal: provides customized service offering, offers world wide services, provides rental / leasing, provides equipment management, offers loaners, services all OEM equipment, repairs old equipment, updates equipment, provides different TAT at different prices	Yellow	Red
Inspector	Rep / Cal: ensures regulatory audits pass, returns equipment to OEM specs, equipment restored to highest level of precision and accuracy, price not as important as regulatory compliance, meets TAT commitments, use OEM parts	Green	Red

● Below norm
 ● At norm
 ● Above norm

Accountant



Generally moved by issues of price, finance, and cost more than the other types are.

REPAIR (19.4% ww)


- Reduces our maintenance costs over time.
- Offers the lowest repair price.
- Provides predictable payment plans in one year or multiple years.
- Provides multi-year agreements so the pricing plan won't change over an extended period of time.
- We require our repair supplier to reduce our maintenance costs over time.
- We always choose the lowest price in choosing a repair supplier.
- We prefer that our repair supplier provide fixed-price annual contracts versus pay-as-you-go.

CALIBRATION (23.1% ww)

- Reduces our maintenance costs over time.
- Offers the lowest calibration price.
- Provides predictable payment plans in one year or multiple years.
- Provides multi-year agreements so the pricing plan won't change over an extended period of time.
- We require our calibration supplier to reduce our maintenance costs over time.
- We always choose the lowest price in choosing a calibration supplier.
- We prefer that our calibration supplier provide fixed-price annual contracts versus pay-as-you-go.

11

Convenience Lover



Generally wants the supplier to make the process as easy as possible for the company.

REPAIR (11.0% ww)


- Provides onsite service at our location.
- Has worldwide services available.
- Is physically close so that our equipment can be driven to or from the supplier in one-half a day.
- Manages the pick up, packaging, shipping, and customs for the equipment to return to the supplier.
- Provides multi-year agreements so the pricing plan won't change over an extended period of time.
- It's critical for us that the repair supplier offer worldwide service.
- The repair supplier must provide onsite service at our location or we won't use them.
- We simply will not choose a long-distance repair supplier who is more than one-half a day's drive away.

CALIBRATION (7.6% ww)

- Provides onsite service at our location.
- Has worldwide services available.
- Is physically close so that our equipment can be driven to or from the supplier in one-half a day.
- Manages the pick up, packaging, shipping, and customs for the equipment to return to the supplier.
- It's critical for us that the calibration supplier offer worldwide service.
- The calibration supplier must provide onsite service at our location or we won't use them.
- We simply will not choose a long-distance calibration supplier who is more than one-half a day's drive away.
- Our deepest concern is not so much price as it is having complete confidence that the supplier will keep his promises on return of the equipment on time.

13

Service Seeker



Generally moved by the high-touch, customer-service, and value-added issues than other types are.

REPAIR (32.7% ww)


- Provides excellent web tools and web assistance.
- Provides excellent phone assistance for service ordering and scheduling.
- Keeps us updated on the status of our equipment in the service process.
- Stores our historical repair service data for us for at least six years.
- Helps account managers who help me both with the technology of test equipment and service needs.
- It's essential that the supplier provide account managers who help me both with the technology of test equipment and service needs.
- We must be certain that the repair supplier has excellent phone and web customer service support in order to invite them to bid on the project.
- Our supplier must store our historical repair service data for us for at least six years.

CALIBRATION (16.8% ww)

- Provides excellent web tools and web assistance.
- Provides excellent phone assistance for service ordering and scheduling.
- Keeps us updated on the status of our equipment in the service process.
- Stores our historical calibration service data for us for at least six years.
- Manages the pick up, packaging, shipping, and customs for the equipment to return to the supplier.
- Provides tabular or graphical calibration data at a secure website.
- Provides equipment rental and leasing solutions.
- It's essential that the supplier provide account managers who help me both with the technology of test equipment and service needs.
- We must be certain that the calibration supplier has excellent phone and web customer service support in order to invite them to bid on the project.
- Our supplier must store our historical calibration service data for us for at least six years.
- We need tabular or graphical calibration data at a secure website.
- Our deepest concern is not so much price as it is having complete confidence that the supplier will keep his promises on return of the equipment on time.

15

Packager



A dealmaker, typically asking how the supplier can customize or add sweeteners to the deal.

REPAIR (21.8% ww)


- Provides customized service offerings to meet the specific needs of our company.
- Provides equipment rental and leasing solutions.
- Provides comprehensive equipment management services in addition to repair.
- Provides loaners when our equipment is being serviced.
- Repairs all our test equipment no matter which manufacturer's name is on the box.
- Provides different turnaround times at different prices.
- Provides options to update equipment with the latest firmware and hardware upgrades.
- Repairs very old or obsolete test equipment.
- We require customized service offerings to meet the specific needs of our company.

CALIBRATION (32.6% ww)

- Provides customized service offerings to meet the specific needs of our company.
- Provides equipment rental and leasing solutions.
- Provides comprehensive equipment management services in addition to calibration.
- Provides loaners when our equipment is being serviced.
- Calibrates all our test equipment no matter which manufacturer's name is on the box.
- Offers accredited calibrations for all our equipment that requires it.
- Provides adjustment with the calibration thus avoiding a separate repair price and additional turnaround time.
- We require customized service offerings to meet the specific needs of our company.
- It's critical for us that the calibration supplier offer worldwide service.

17

Inspector



Passionate and judgmental about quality, accuracy, precision, and standards.

REPAIR (15.1% ww)

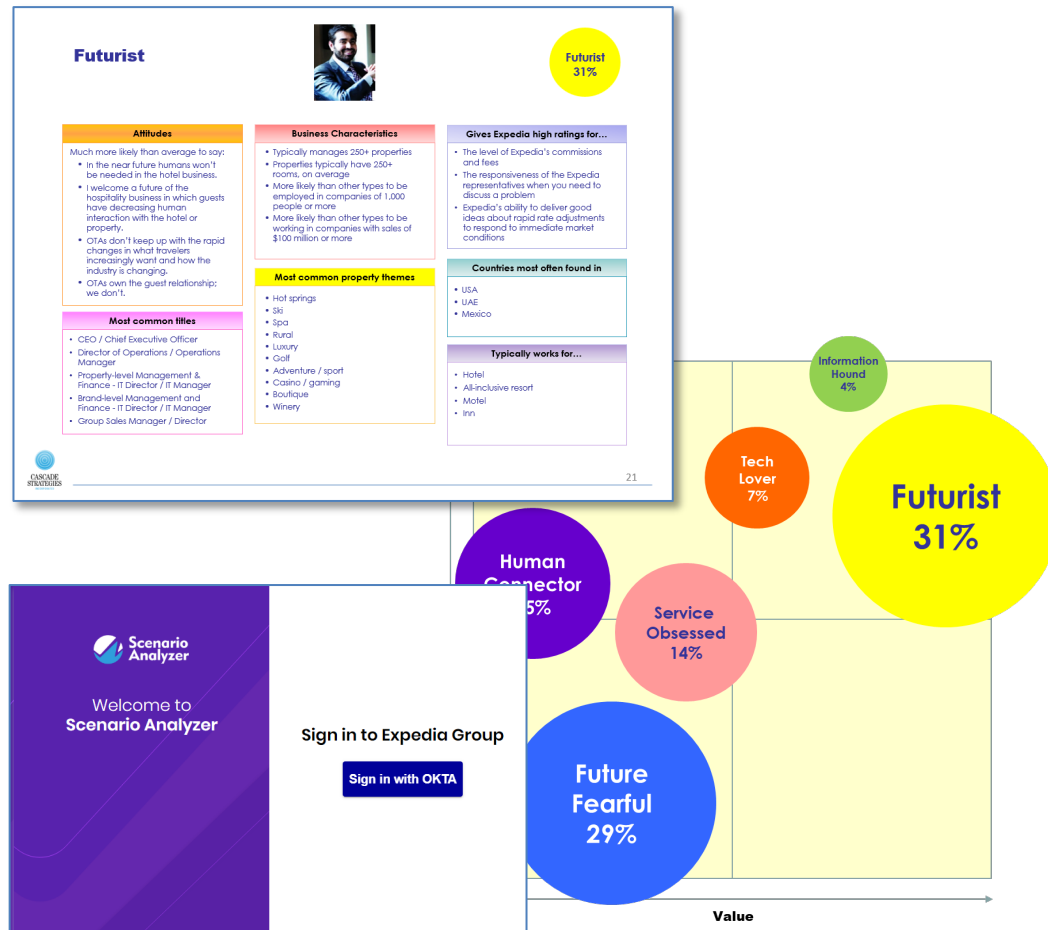
- Can ensure we pass audits and regulatory requirements of our industry.
- Returns the equipment exactly to the manufacturer's original specifications if I need that.
- Makes sure our equipment is restored to the highest level of precision and accuracy.
- Uses only parts from the original equipment manufacturer.
- Consistently meets time commitments on returning the equipment.
- Our need for precision and accuracy is so great that if the repair supplier ever fails on this, they won't be invited for the next job.
- The repair supplier must return the equipment exactly to the original manufacturer's specifications or we won't use that supplier.
- In repair issues, our deepest concern is not so much price as it is having complete confidence that the repair supplier can comply with all our regulatory standards.
- Our deepest concern is not so much price as it is having complete confidence that the supplier will keep his promises on return of the equipment on time.

CALIBRATION (19.9% ww)

- Can ensure we pass audits and regulatory requirements of our industry.
- Returns the equipment exactly to the manufacturer's original specifications if I need that.
- Our need for precision and accuracy is so great that if the calibration supplier ever fails on this, they won't be invited for the next job.
- The calibration supplier must return the equipment exactly to the original manufacturer's specifications or we won't use that supplier.
- In calibration issues, our deepest concern is not so much price as it is having complete confidence that the calibration supplier can comply with all our regulatory standards.

19


- We managed a comprehensive worldwide program to develop a master brand typology for Expedia Group.
- This resulted in an enterprise-wide focus on the needs of the “Futurist” persona.
- We developed an AI-based application to enable Expedia personnel to attract and retain more Futurist business partners.
 - The Futurist campaign resulted in 14% higher year-over-year commissions from hospitality partners.



Delta Dental


- We conducted a comprehensive brand exploratory for Delta Dental, resulting in a master brand typology.
- We recommended a strong focus on the “Sage” persona.
- We prepared extensive customer journey mapping and persona explication for marketing executives at the company.
 - The resulting Sage campaign produced 17% higher subscriptions in the three states after one year of activity.

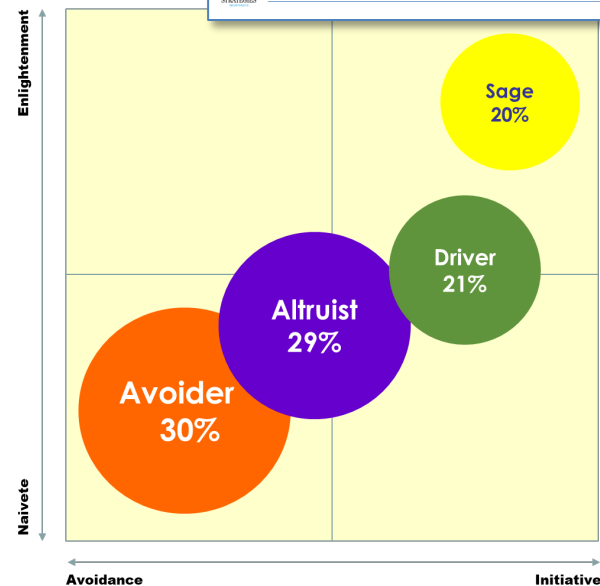
Sage



Sage
20%

Attitudes	Demographic Characteristics	Customer Journey Behavior
Much more likely than average to say: <ul style="list-style-type: none"> My children's visits to the dentist take priority over my own. When it comes to the dentist, I'm a very serious procrastinator. My very busy schedule gets in the way of my seeing the dentist. Much less likely than average to say: <ul style="list-style-type: none"> I prefer to deal with dental plan issues on a website or app rather than talk to humans. 	More likely than average to: <ul style="list-style-type: none"> Be in the 37-49 age range Have HI income of \$50,000 or less Live in larger households (3+) Have children in the household Be working part-time, self-employed, or a homemaker Be in an administrative occupation if working Have a High School diploma or Associate's Degree Be African-American, Asian, Native American, or Hispanic 	Phase 1: <ul style="list-style-type: none"> More likely than average to rely on online ratings and reviews, colleagues at work, friends and neighbors, the dental plan provider's Customer Service Department, and health or medical websites. Phase 2: <ul style="list-style-type: none"> More likely than average to rely on online ratings and reviews, friends and neighbors, the dental plan provider's Customer Service Department, and health or medical websites. Phase 3: <ul style="list-style-type: none"> More likely than average to rely on online ratings and reviews, colleagues at work, friends and neighbors, the dental plan provider's Customer Service Department, and health or medical websites.
Attributes sought in plans	Delta Dental ratings	Key trigger events
[At norm for all attributes] Somewhat less likely than average to say: <ul style="list-style-type: none"> Website that's easy to use and understand Allows me to see my current dentist 	[Not above norm for any rating.] Less likely than average to rate Delta Dental high for: <ul style="list-style-type: none"> Has low or no deductibles Has the network dentists I need Champions my long-term oral health 	Key trigger events <ul style="list-style-type: none"> Having a child Starting a new job


31



- For Kaiser Permanente subsidiary Group Health Cooperative we developed a marketing targeting model.
- Part of model output was a persona analysis based on the “Survivor” target (see previous page).
- Kaiser Permanente had been sending about 600,000 pieces per month to all 65+ consumers in the trade area (not just Survivors).
 - They began sending mail only to the “Survivor” target (about 10,000 pieces per month).

Meet the Survivors

- Survivors are:
 - 65+
 - Single
 - Generally downscale; annual household income \$40,000 and below.
- Most Survivors are reticent personalities. They often live alone. Their attitudes are fairly insular and introspective; many of them feel a little helpless and in need of advice and guidance on everyday matters.
- They don’t have the means to acquire or aspire to a great deal, so they simply live with what they have. This notion by itself does not mean that they are unhappy; it simply means that they are realistic.
- They are “high touch” consumers in that they need more personal attention, more explanation, and more reassurance than most consumers do.
- In general, their demands and expectations concerning products and services are moderate. Their tendency to be discriminating or judgmental seems to be low.
- Some research receptive than core plans. Tilt for a personal, and services.



Meet the Sustainers

- Sustainers are:
 - 65+
 - Married
 - Middlescale to downscale; annual household income generally \$75,000 and below.
- While the Sustainers are not necessarily wealthy, they don’t share the reticent, insular outlook of the Survivor. On the other hand, they’re not as ebullient or expansive as the Seekers. Their general outlook tends to be balanced, sensible, and realistic.
- They live in stable, traditional households. They cherish traditional and reliable a fair deal, integrity, and value.
- They have moderate demands and expectations concerning products and services. They do ask, evaluate, and inquire, but – like the Survivor – they tend not to be as discriminating or judgmental as the Seeker. Neither are they as aggressive about acquiring information as the Seekers.
- They like to feel decision and tend to avoid buying inferior have been int decision.
- When compa consider their



Meet the Seekers

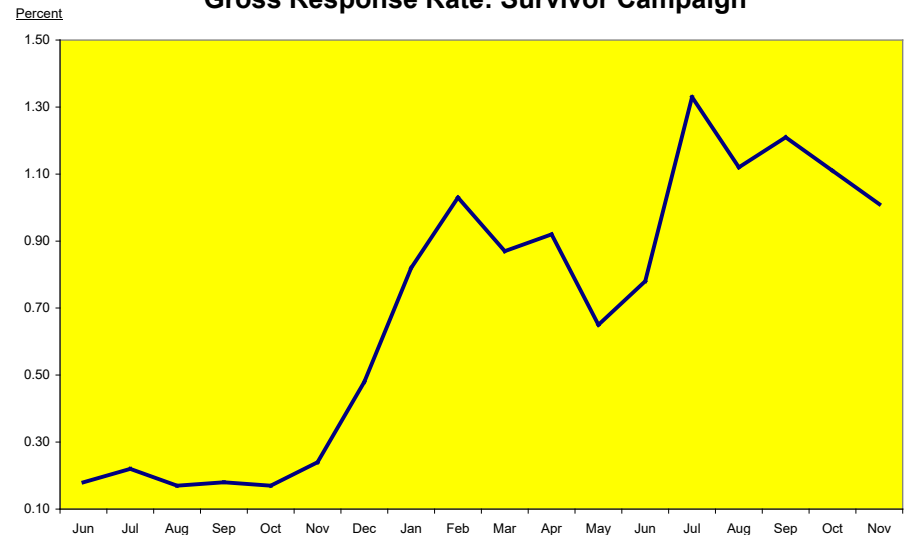
- Seekers are:
 - 65+
 - Married or single
 - Middlescale to upscale in annual household income; generally above \$75,000.
- On the whole, they are more aggressive, forward-looking, self-reliant, and expansive in outlook than other types. They seek more than a functional existence and they have the means to get it.
- They are quite quality-directed in their thinking about products and services. They generally have high expectations concerning customer service, customer satisfaction, and a company’s willingness to stand behind its product.
- They are discriminating and inquisitive. They diligently gather information, carefully examine what they find, and often question much of it. It’s hard to put something over on them.
- Seekers bring these confident, self-reliant, and discriminating attitudes to the business of investigating health care plans. Research indicates that they are generally better informed about the features and benefits of plans and are therefore better able to see differences and make comparisons. They are generally more adept than other types at separating truly useful features from the fluff.



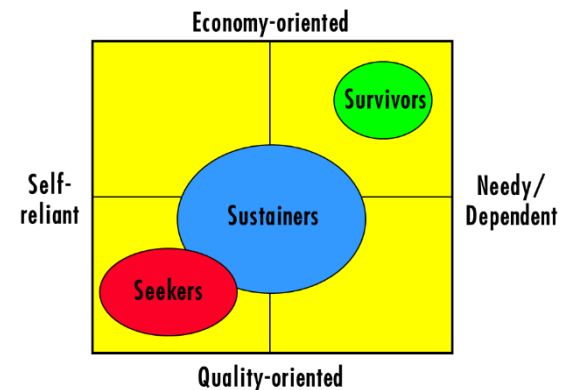
Kaiser Permanente: Results

- In the early months, gross response rate hovered under 0.3%.
 - Then the learning model removed non-producing households and targeted better households, leading to response rates in the 1.2-1.3% range.
- ROI increased by 410% as “Survivor” responders in the later months were much more likely to sign up for a Group Health Medicare Supplement plan.
- This effort won the 2008 Kaiser Family Foundation Best Practices Award.

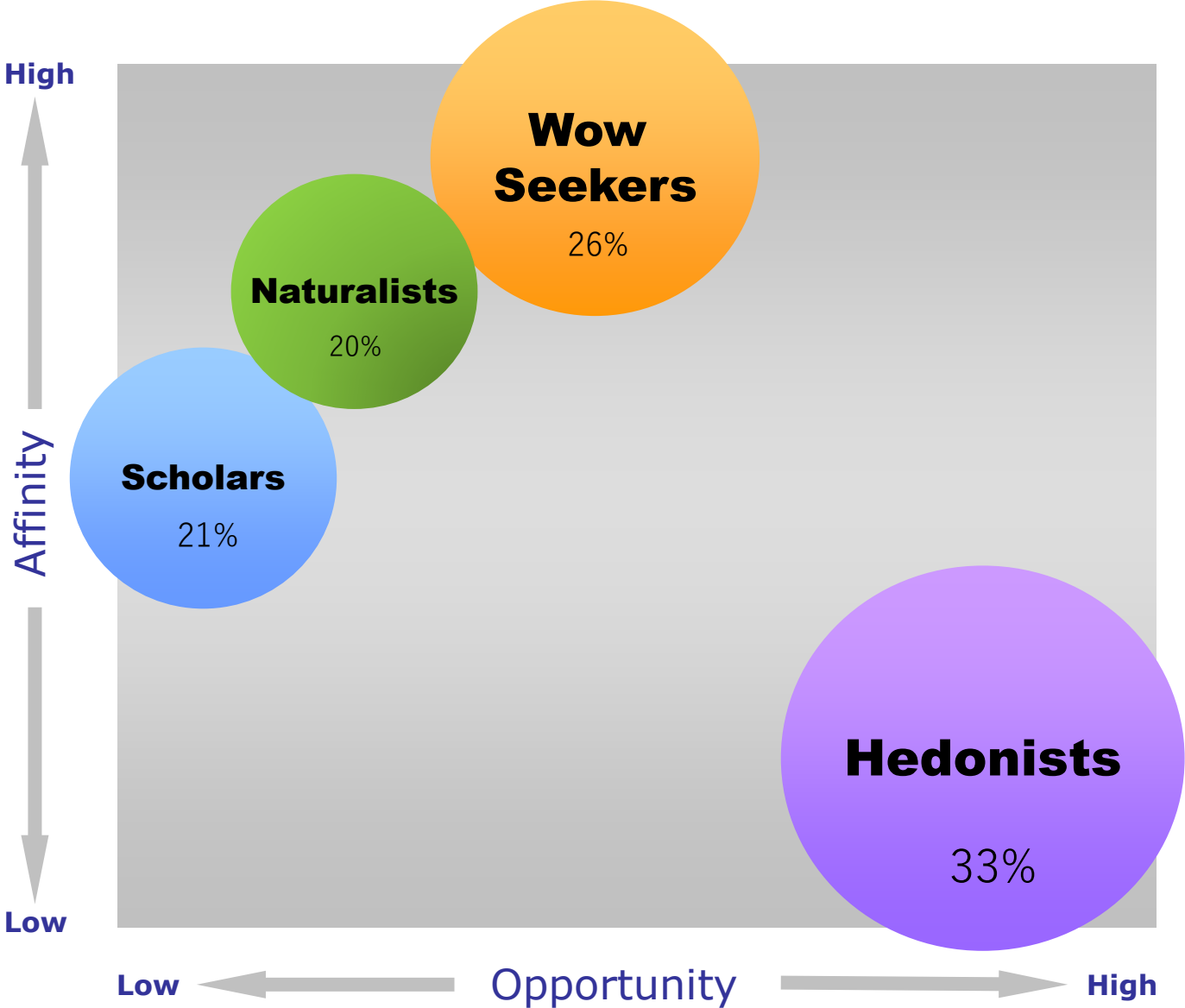
GHC Senior Care Marketing
Gross Response Rate: Survivor Campaign

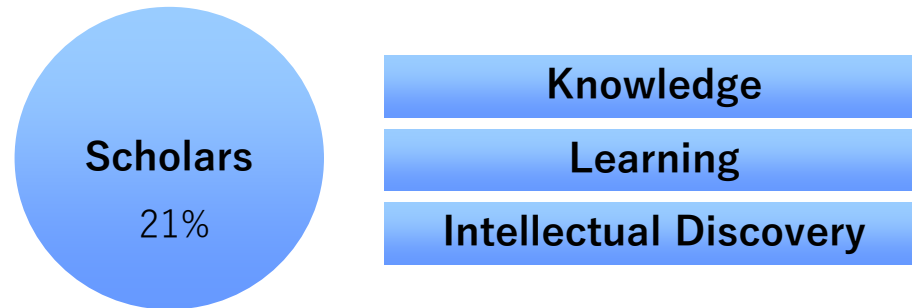


Typology of Senior-care Subscribers

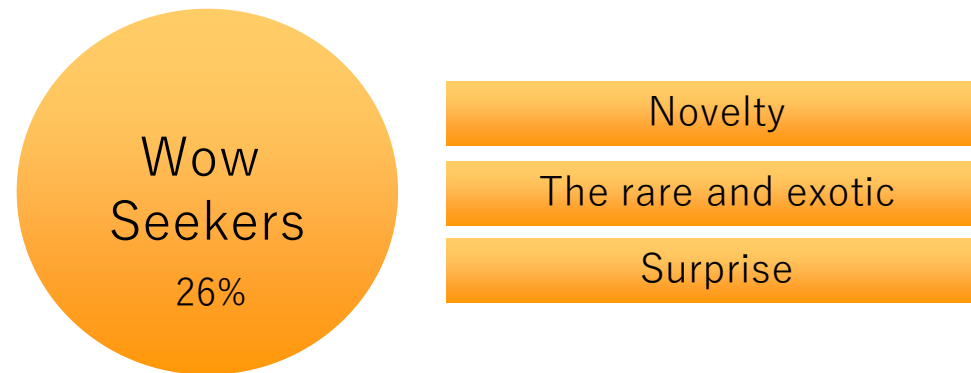


ExpeditionTrips Brand Typology

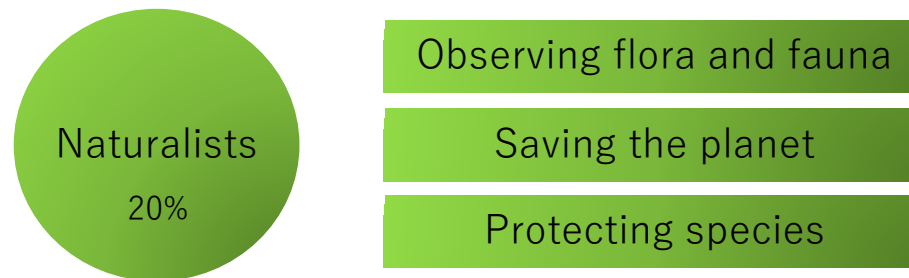




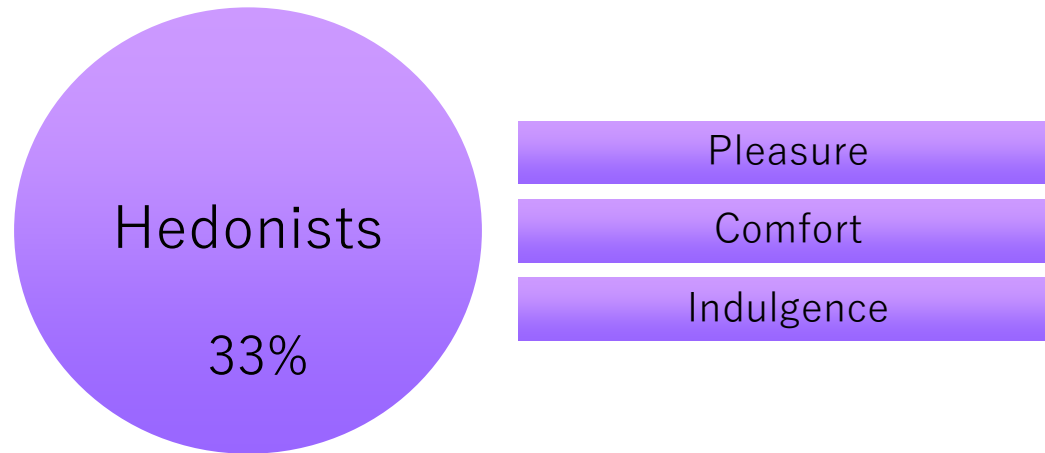
- **Moderate affinity for ET**
- **Lowest travel frequency (comparatively)**



- **Highest affinity for ET**
- **Moderate travel frequency (comparatively)**



- **High affinity for ET**
- **Moderate-to-low travel frequency**



- **Lowest affinity for ET**
- **Highest travel frequency**

Scott Benson

"Enthusiast"



Attitudes:

- Honest, candid
- A little scattered
- Trendy
- Upbeat
- Optimistic

Activities:

- Outdoor sports and games

Behaviors:

- Uses tons of minutes
- Loves features
- Constantly text messaging

Features:

- Downloading music, games, multimedia

"Give me the gadgets!"

Age: 26
 Job: Physician's assistant
 Household income: \$40,000
 Wireless carriers: T-Mobile, Nextel, Cingular, Sprint
 Minutes per month: 700

Susan Jordan

"Sustainer"



Attitudes:

- Organized
- Optimistic
- Breadwinner
- Pragmatic, realistic
- Balanced, serene

Activities:

- Self-Improvement

Behaviors:

- Not gadget-oriented
- Has an average need for features

Features:

- Beaming

"Having a cell phone is just part of modern life."

Age: 48
 Job: Sales consultant
 Household income: \$50,000
 Wireless carriers: Sprint, Verizon, Cingular, Alltel
 Minutes per month: 1000

Vernon Johns

"Miser"



Attitudes:

- Dour
- Somewhat cynical
- Dogmatic, strong-willed

Activities:

- Home Workshop
- Golf
- Recreational Vehicles
- Fishing
- Antique Collector
- Investments
- Grandchildren
- Military Veteran activities
- Collectibles
- Dog Owner

Behaviors:

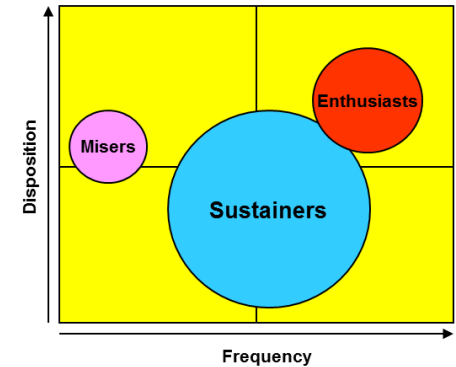
- Just makes calls
- Uses fewest minutes of any type
- Annoyed by extras

Features:

- None

"Cell phone companies just want to sell you a bunch of junk you don't need."

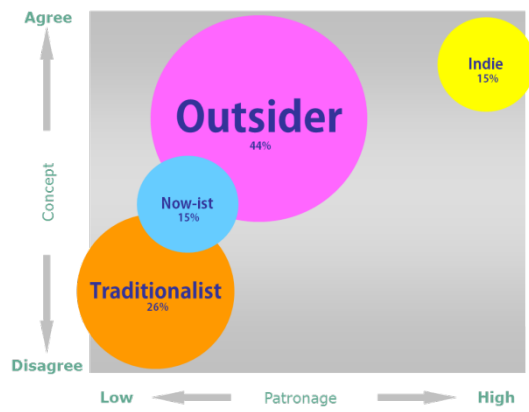
Age: 62
 Job: Banker
 Household income: \$90,000
 Wireless carriers: Virgin Mobile, US Cellular, Alltel
 Minutes per month: 250



Enthusiasts 17%

Misers 4%

Sustainers 79%




Indie



Indie 15%

<p>Attitudes</p> <p>Much more likely than average to say:</p> <p>"People should be free to pursue whatever they want to pursue in life without restrictions."</p> <p>"A big problem in our country is that there are too many rules."</p> <p>Much less likely than average to say:</p>	<p>Self-descriptions</p> <p>Much more likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Risk-taking Impetuous Hypersensitive Reckless Carefree <p>Much less likely to than average to self-describe as:</p>	<p>Qualities seeking in a canna brand</p> <ul style="list-style-type: none"> Affordable Local Fashionable Naughty Humorous Sexy
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Outsider



Outsider 44%

<p>Attitudes</p> <p>Much more likely than average to say:</p> <p>"Daily life sucks so bad that you need a release as often as you can get it."</p> <p>"Everybody around me is so stupid just want to scream."</p> <p>"Our country is run by a bunch of stuck-in-the-mud types."</p> <p>"As far as getting ahead financially the game is rigged."</p> <p>Less likely than average to say:</p> <p>"People should be free to pursue whatever they want to pursue in life without restrictions."</p> <p>"There's been a serious breakdown of basic moral codes in this country."</p>	<p>Self-descriptions</p> <p>Much more likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Risk-taking Impetuous Hypersensitive Reckless Carefree <p>Much less likely to than average to self-describe as:</p>	<p>Qualities seeking in a canna brand</p> <ul style="list-style-type: none"> Affordable Local Fashionable Naughty Humorous Sexy
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Now-ist



Now-ist 15%

<p>Attitudes</p> <p>Much more likely than average to say:</p> <p>"Our country would benefit a great deal by adopting some European social and political policies."</p> <p>"The US has behaved aggressively and selfishly in the past and needs to curtail this behavior."</p> <p>"Traditional-thinking people too often block positive and helpful change in this country."</p> <p>"Criticism of the president is largely based on racism."</p> <p>Much less likely than average to say:</p> <p>"A big problem in our country is that there are too many rules."</p> <p>"This country is going down the tubes."</p> <p>"Daily life sucks so bad that you need a release as often as you can get it."</p>	<p>Self-descriptions</p> <p>Much more likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Anxious Judgmental Prognostic Inquisitive Talkative <p>Much less likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Patriotic Easygoing Timid 	<p>Qualities seeking in a canna brand</p> <ul style="list-style-type: none"> Affordable Local Fashionable Naughty Humorous Sexy
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Traditionalist



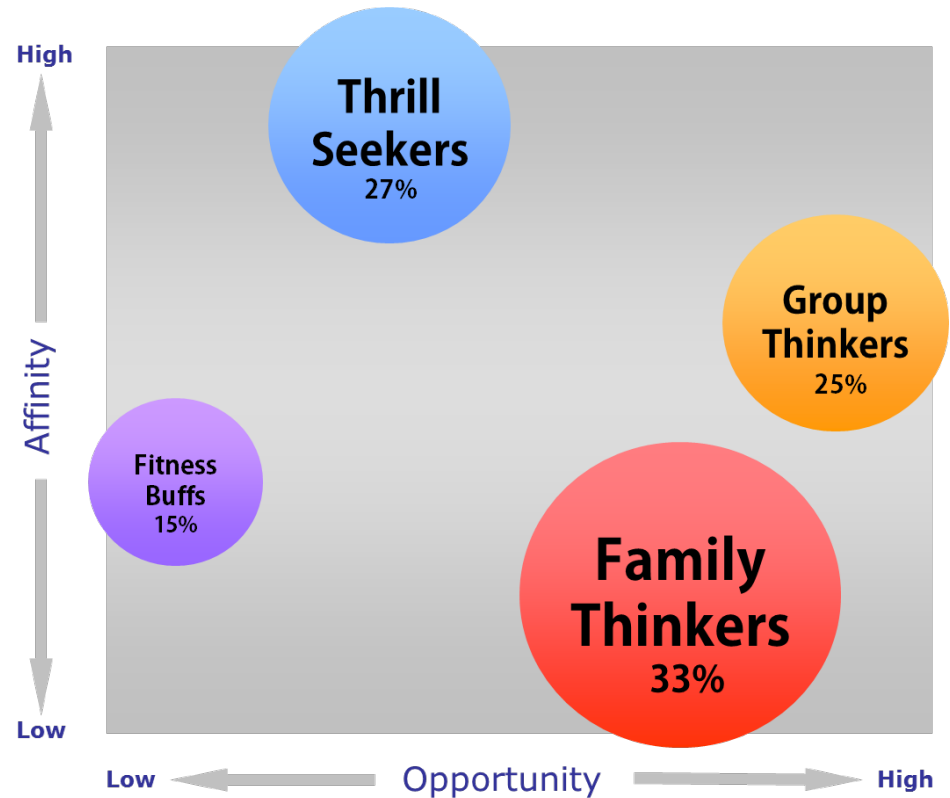
Traditionalist 26%

<p>Attitudes</p> <p>More likely than average to say:</p> <p>"There's been a serious breakdown of basic moral codes in this country."</p> <p>Much less likely than average to say:</p> <p>"Daily life sucks so bad that you need a release as often as you can get it."</p> <p>"Everybody around me is so stupid I just want to scream."</p> <p>"This country is going down the tubes."</p> <p>"There are no absolute 'rights' and 'wrongs' in the world."</p> <p>"Traditional-thinking people too often block positive and helpful change in this country."</p> <p>"The US Constitution is outmoded."</p> <p>"People should be free to pursue whatever they want to pursue in life without restrictions."</p>	<p>Self-descriptions</p> <p>Much more likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Patriotic Structured Self-directed Cautious <p>Much less likely to than average to self-describe as:</p> <ul style="list-style-type: none"> Risk-taking Impetuous Reckless Carefree Anxious 	<p>Qualities seeking in a canna brand</p> <ul style="list-style-type: none"> "Nothing!" <p>Least desirable canna brand characteristics:</p> <ul style="list-style-type: none"> Naughty Affluent Sexy Fashionable Adventurous <p>"Bear in mind that Traditionalists tend not to patronize canna brands. On the whole, Traditionalists do not want to see canna brands glamorized."</p>
<p>Demographics</p> <ul style="list-style-type: none"> Generally older, wealthier, better educated than other types More likely than other types to be: <ul style="list-style-type: none"> Married In professional occupations 		
<p>Activities</p> <p>More active than average in:</p> <ul style="list-style-type: none"> Gardening Investing Cooking/Baking Reading 		

Sky Zone



- Sky Zone owns and manages recreational trampoline parks.
- They sought to increase traffic and revenue from current customers.
- We conducted advanced modeling for them that indicated the greatest increases in the short run were likely to come from a customer type called “Family Thinkers.”
 - Special promotional, discount, and family-related programs were developed for this customer subgroup.
 - Special family-oriented merchandise sales at the parks were included in the program.



Sky Zone: Results



- Program elements (cont.):
 - Direct mail was launched to introduce the special programs to Family Thinker customers and offer them frequency discounts. Social media initiatives were launched to assist the direct mail. The messages were specifically tailored to mindset and behaviors of Family Thinker customers.
 - A special CRM-based monitoring program was set up to record the visits, purchases, and social-media commentary of the Family Thinker customers.
- Results:
 - In the targeted low-performing markets, visits by Family Thinkers customers increased 31% year over year, in-park merchandise sales increased 18%, and overall revenue from Family Thinker customers increased 14%.



Gayle Anderson



"I really don't like treading into the unknown."

- Age: 39
- Job: assistant school principal
- Income: \$52,000

Attitudes:

- Working through some problems
- Sometimes problems overwhelm her
- Cautious in outlook, but not overly critical
- Fairly tolerant, fairly serene
- Has a natural thirst for knowledge, and this drives much of her searching.

Activities:

- Watching TV
- Reading
- Activities with children
- Do-it-yourself home projects

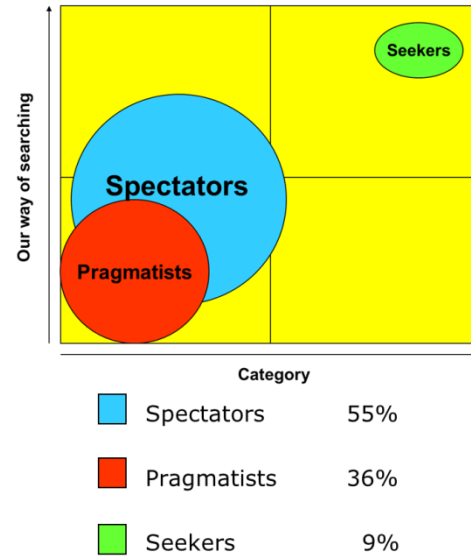
Spectator

Behaviors:

- Searches about 18 times a week.
- About 13 times for personal reasons, 4 times for business reasons, 1 time for academic reasons.
- Roughly 90% of her searches are from home. Very seldom does she search from work.
- Appreciates but doesn't necessarily ask for "expansive" search results.
- Likes a search engine to answer the exact question she asked.

Leading areas of interest for her searches:

- Books/literature/reading
- Sweepstakes/contests
- Computers/software/networks
- Clothing/apparel
- Using online auctions
- Home furnishings/items for the home
- Self improvement



Mark Baker



"Success is when the results match the phrase I have in my head before I start."

- Age: 51
- Job: Sales associate
- Income: \$65,000

Attitudes:

- Direct, linear
- Doesn't like frills
- Wants simple answers
- Honest about working through problems.
- Not arrogant about his knowledge or ability.
- Tolerant...not judgmental of others.

Activities:

- Watching TV
- Reading
- Activities with children
- Do-it-yourself home projects
- Outdoor sports (such as camping, hiking, fishing, etc.)

Pragmatist

Behaviors:

- Searches about 17 times a week.
- About 12 times for personal reasons, 4 times for business reasons, 1 time for academic reasons.
- 85% of his searches are from home.
- In searching, wants "just the facts."
- Doesn't like too many results.

Leading areas of interest for his searches:

- Health and medical
- Travel
- Clothing/apparel
- Books/literature/reading
- Music or video

Josh Hall



"Success? Success is finding something interesting."

- Age: 30
- Job: telecommunications tech
- Income: \$38,000

Attitudes:

- Optimistic
- Eager
- What he doesn't know excites him rather than worries him.
- Naturally inquisitive, eager to acquire new knowledge.
- Knows a lot, and knows what he knows...this makes him a bit judgmental of others

Activities:

- Gourmet cooking/fine foods/wines
- Physical fitness/exercise
- Video games
- Church activities
- Crafts
- Playing cards or board games
- Yoga/meditation
- Outdoor sports (such as camping, hiking, fishing)
- Volunteering

Seeker

Behaviors:

- Searches about 21 times a week.
- About 12 times for personal reasons, 6 times for business reasons, 3 times for academic reasons.
- Roughly 90% of his searches are from home.
- Doesn't like bland search results.
- Would like to see more "expansive" search results.

Leading areas of interest for his searches:

- Using online auctions
- Sweepstakes/contests
- Computers/software/networks
- Self improvement
- TV shows/TV listings/what to watch on TV
- Home repair/finding contractors and services
- Clothing/apparel
- Eating out/finding a restaurant
- Books/literature/reading
- Education/curriculum
- Hiking/camping/trail biking
- Home improvement/Do-it-Yourself home projects
- Travel

Garden Botanika



- We developed a master brand model for Garden Botanika identifying “Beauty Functionalists” as the segment the company should focus on.
 - The company introduced new products fitting the specific needs and preferences of Beauty Functionalists.
 - Store personnel were also retrained to better understand the values, behaviors, and product needs of Beauty Functionalists.
 - Frequency, cross-sell, and up-sell programs were implemented based on the additional products Beauty Functionalists were most likely to buy.
- Results:
 - During this period Garden Botanika sales went ballistic, and the company opened stores at the rate of one a month. The purchase rate among Beauty Functionalists was as high as 14.8%!



BEAUTY VAGABOND



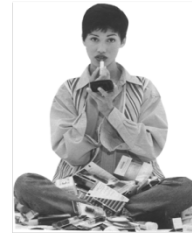
Age range	35-54
Life stage	Bachelor 2, Single Parents
Income	\$25,000 to \$34,999
Occupation	Middle and upper-echelon white collar
Length of residence	Short to Moderate (0-9 years)
More likely to own or rent?	Own
No. of cars	1 or 2
Preferred car type	Luxury or Sporty

BEAUTY FUNCTIONALIST

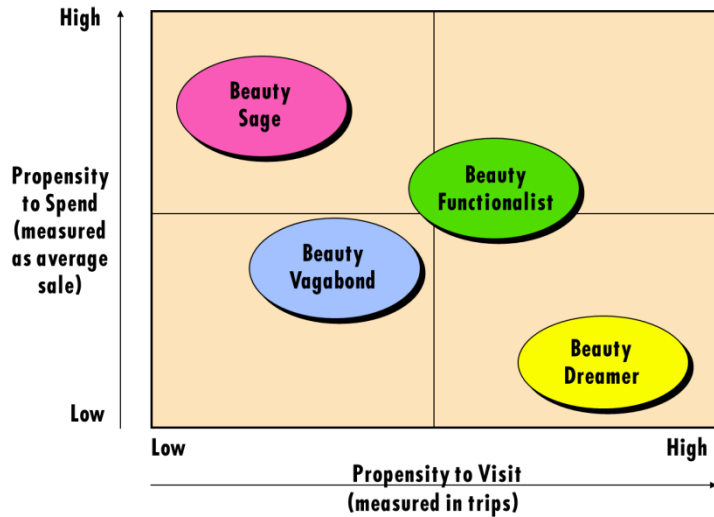


Age range	35-54
Life stage	Full Nest 1, Full Nest 2 Full Nest 3, Delayed Nest
Income	\$35,000 or more
Occupation	Upper-echelon white collar
Length of residence	Moderate (3-9 years)
More likely to own or rent?	Own
No. of cars	2 or more
Preferred car type	Standard

BEAUTY DREAMER



Age range	18-34
Life stages	Bachelor 1, Newlyweds
Income	Less than \$25,000
Occupation	Lower-echelon white collar; some blue collar and service
Length of residence	Short (0-2 years)
More likely to own or rent?	Rent
No. of cars	1 or none
Preferred car type	Compact or Subcompact



BEAUTY SAGE



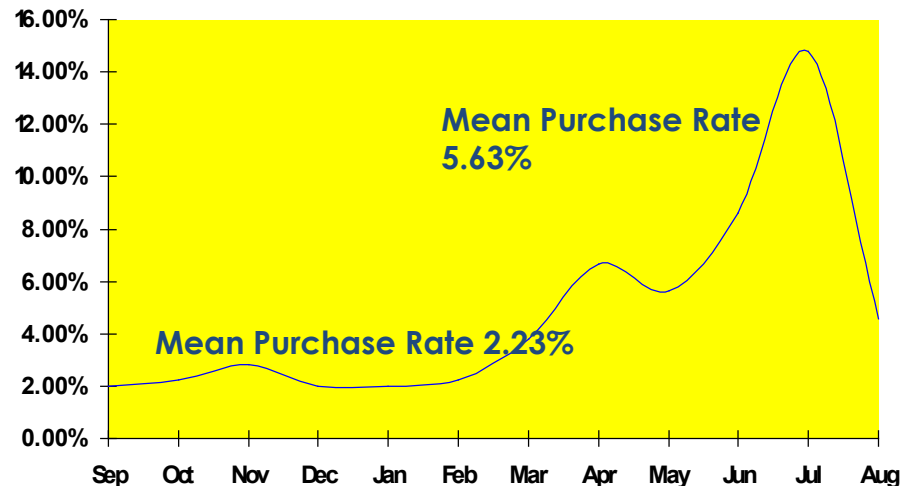
Age range	55+
Life stage	Bachelor 3, Empty Nest, Older Couples, Solitary Survivors
Income	\$35,000 - \$74,999
Occupation	Retired; Middle to upper-echelon white collar
Length of residence	Long 10 years or more
More likely to own or rent?	Own
No. of cars	2 or more
Preferred car type	Luxury or Standard

Garden Botanika: Results



- Garden Botanika reported extraordinary store sales growth, propelled largely by direct mail appeals to Beauty Functionalists identified by the model.
- In the first months of activity, purchase rates were about what they had been before (roughly 2%).
- As the model learned, purchase rates grew dramatically.
 - These improvements in purchase rates translated into significant additional profits for Garden Botanika.
- Industry analysts cited Garden Botanika as a model for store growth, and company executives were eagerly sought for media commentary and appearances and remarks at trade conferences.

Marketing Results: Garden Botanika Mailings



- Tenth-largest bank in Washington State, serving Oregon and Idaho as well. The bank wished to reverse severely declining revenue per customer.
- We developed a brand model for them which identified “Strivers” as the primary segment Banner Bank should focus on.
 - The bank initiated special promotions and appeals featuring the products of greatest interest to Strivers.
 - A Striver-specific ROI program was developed to measure the degree of program success.
 - Modeled indices were used to set Striver product targets by branch.
- Results:
 - After 2 years of activity, Banner Bank exceeded all key Striver product targets system-wide.
 - ROI targets by medium were met or exceed for all media with the exception of direct mail and sponsorships.

Not

General
CEO
Patron of Elaine’s
Shopper at Nordstrom
At the head table
In a tailored suit
Class president
Graduate of Princeton
Head cheerleader
Driving a Land Rover

But

Lieutenant
Office Manager
Patron of Outback Steak House
Shopper at Macy’s
At the first table on the floor
In a nice suit from Men’s Wearhouse
Chair of the prom committee
Graduate of Michigan
Booster
Driving a Lexus

Not



But









Not



But



- Worldwide provider of electronic test and measurement equipment.
- A model we developed for them indicated that they should be focusing on the special needs of people called "Speed Demons."
 - Specific repair and calibration plan features were developed fitting the preferences of the Speed Demons.
 - Targeted communications programs were directed toward Speed Demons.
 - A special tracking program was developed to determine whether increases in oscilloscope repair contracts were coming from Speed Demons.
- Results:
 - Repair and calibration contracts increased 13% worldwide and 32% in China, prompting the chairman of Agilent to cite the program for special worldwide recognition for excellence.

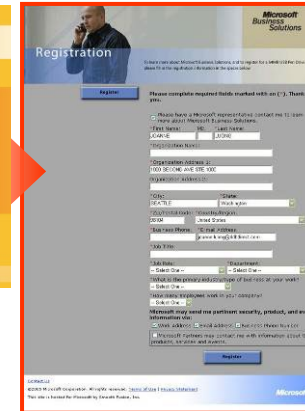
	Economizer	10.4%
	Web Hound	14.3%
	Speed Demon	23.0%
	Collaborator	24.6%
	Service Demander	15.3%
	Performance Zealot	12.4%

	Economizer	Web Hound	Speed Demon	Collaborator	Service Demander	Performance Zealot	Total
Agilent Technologies	17.2%	26.1%	31.3%	20.5%	18.8%	27.2%	24.0%
Tektronix	21.8%	16.0%	13.0%	23.9%	15.6%	16.5%	17.9%
Orix Rentec Corporation	5.7%	1.7%	9.4%	18.0%	4.7%	7.8%	9.1%
Rohde & Schwarz	3.4%	0.0%	4.2%	7.8%	5.5%	0.0%	4.1%
Yokogawa	5.7%	6.7%	1.6%	2.0%	3.1%	7.8%	3.8%
eBay	14.9%	3.4%	2.6%	0.0%	0.0%	1.0%	2.8%

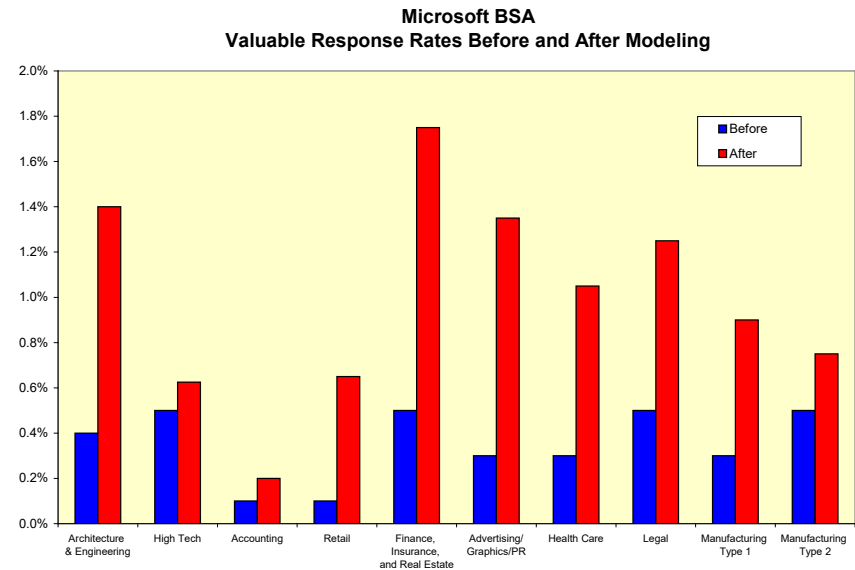
Microsoft



- The client sent us transaction files covering server licensing, BSA, MBS, and MSDN campaigns.
 - We appended business characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- BSA campaign was cited by Microsoft Communities of Excellence for ROI achievement.



- Microsoft BSA had been sending about 1 million pieces per quarter to the same population repeatedly.
 - The model eventually brought this down to about 20,000 pieces per quarter.
- Microsoft coined the term “valuable response” to mean “response with a payment to Microsoft.”
 - Before modeling, rates of valuable response hovered in the 0.1%-0.5% range.
 - After modeling, valuable response rates averaged 1.1%. (They actually varied by vertical market, some verticals being as high as 1.8%.)
 - Gross response rates were largely unchanged. ROI increased by 134%, as the responders were much more likely to register with Microsoft and make a payment.



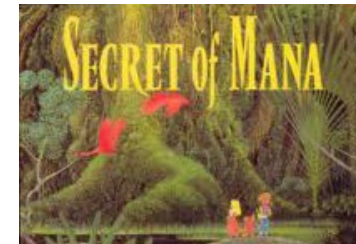
Gargoyles Sunglasses



- We conducted primary market research to discover affinities for the “Alexi Lalas” line of sunglasses.
- The client gave us an extract of their file of retail purchasers.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- The Alexi Lalas campaign broke company records for year-to-year sales performance.
 - The company's 10-K filings confirm that this was the most successful sales year in the company's history.



- Conducted primary market research to determine affinities for products.
- The client gave us extracts of their file of purchases of similar games.
 - We appended characteristics and modeled affinities for prospective buyers.
 - We selected the best recipients for mail and issued mail files.
 - We called these best recipients “Videobrats.”
- This campaign won the KPMG Award of Merit for ROI performance.



- The client had been sending out about 20,000 pieces per month to key metros across the US.
 - The model reduced the number of markets to 4 key metros which had the highest concentration of “Videobrats.”
- The client concentrated mail on high-affinity households in these markets.
- Media and marketing personnel reported dramatically increased sales of the two game titles in these specific geographies, ranging from 20% to 200%.
- KPMG audited the program for Squaresoft and gave it the company's highest award for ROI.
- Comments from the president of the media consultancy are shown at right.



The results and recommendations that Cascade developed were profound. They were able to provide a richly textured profile of Squaresoft customers. Not just who they were—but, what they were, how they spent their time, markets that contained high concentrations of this group and a detailed map that plotted their location throughout the USA.

Our company was able to apply “media metrics” to the findings of Cascade Strategies and develop a media execution for the launch of a new game. How did it work? At the time the game was launched Squaresoft obtained a 12% market share in an incredibly competitive market with only one title. That’s something that has not been accomplished since.

Gordon D. Bryson
President
International Media Partners

The Disney Company



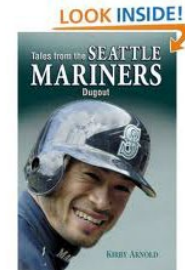
- We conducted primary market research to discover affinities for Celebration.
- The client gave us an extract of their interest file from realtors.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Seattle Mariners



- Conducted primary market research to determine affinities for products.
- The client gave us extracts of their file of season ticket and merchandise purchasers.
 - We appended characteristics and modeled affinities for prospective buyers.
 - We selected the best recipients for mail and issued mail files.
 - We called these best recipients “Eclectic Fans.”



Seattle Mariners: Results



- Mariners marketing staff reported increases in cross-sell rates of 20-30% after applying the model.
- More importantly, they reported increases in ROI ranging from 210% to 260%.
 - The actual ROI varied by product.

Fan Club Mail Files

	<u>Before</u>	<u>After</u>
Number mailed	68,900	---
Number of modeled selections	---	31,367
Number of purchasers	448	382
Gross purchase rate	0.65%	1.22%
Gross profit (\$50 assumption)	\$22,400	\$19,100
Mailing cost (\$0.28 assumption)	\$19,292	\$8,783
Modeling, database scoring cost	---	\$2,200
Adjusted gross profit	\$3,108	\$8,117

Merchandise Mail Files

	<u>Before</u>	<u>After</u>
Number mailed	42,616	---
Number of modeled selections	---	16,181
Number of purchasers	315	297
Gross purchase rate	0.74%	1.84%
Gross profit (\$50 assumption)	\$15,750	\$14,850
Mailing cost (\$0.28 assumption)	\$11,932	\$4,530
Modeling, database scoring cost	---	\$2,200
Adjusted gross profit	\$3,818	\$8,120

- We conducted primary market research to discover affinities for Leadership Giving.
- The client gave us their Leadership Donor file history.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- The Community Safety Net Campaign Leadership Giving Campaign won a national award for effectiveness among 75 local United Way chapters.

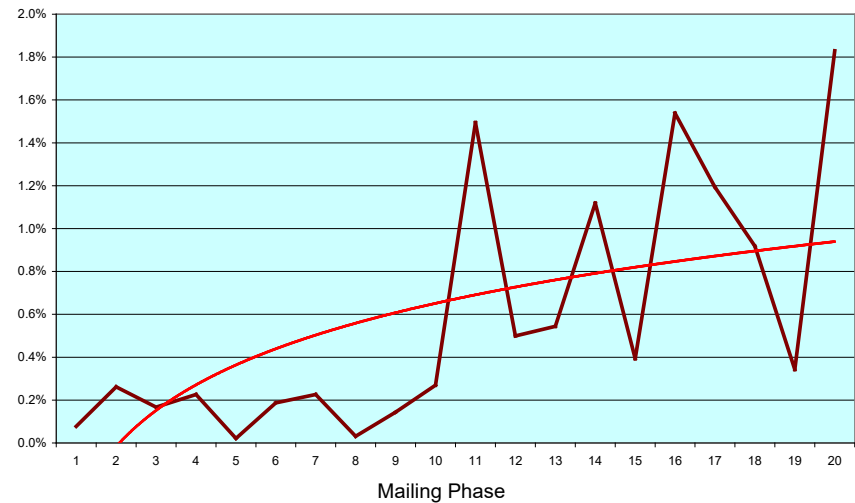


United Way: National Award for Effectiveness



- United Way had been mailing about 10,000 pieces per phase to potential donors.
 - The model eventually brought this down to about 1,500 pieces per phase.
- United Way used the term “Leadership Giving Rate” to mean “response with a donation to United Way.”
 - In the early phases, Leadership Giving rates were in the 0.1-0.3% range.
 - Then the model removed non-producing individuals and targeted individuals more likely to give, leading to Leadership Giving rates in the 0.4-1.8% range.
- Gross response rates were largely unchanged. The National Award for Effectiveness was given for increase in ROI (approximately 185%).

United Way of King County Community Safety Net Campaign
Leadership Giving Rate by Mailing Phase



- We conducted primary market research to discover affinities for these new lines.
- The client gave us an extract of their file of past purchasers.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Lawn Lover” for the best prospect.
 - We selected the best recipients for mail and issued mail files.



Snapper Lawn Mower: Results



- The sales results confirm that the third year of activity was one of the most successful in the country's history with respect to the featured products (riding mowers and tractors).
 - This means, in essence, that the model learned in the first year, removing nonperforming households from the direct mail list and emphasizing households with the greatest likelihood to respond.
- The Power Equipment Manufacturers Association of America stated in their newsletter that this was one of the most dramatic sales turnarounds they had ever seen in the history of their reviews.

Snapper Financial Results

	% Change in Sales		
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Walk Behinds	(36.7)	(12.6)	(10.7)
Riding Mowers	(18.4)	(8.5)	12.3
Tractors	(28.3)	(20.0)	29.1
All Products	(30.1)	(14.4)	6.2

Sprint: Lapsed Customers



- The client gave us an extract of their file of subscribers and churners (lapsed customers).
 - We appended characteristics and modeled for subscribers who were not likely to churn.
 - We selected the best recipients for mail and issued mail files.



T-Mobile: Anti-churn campaign



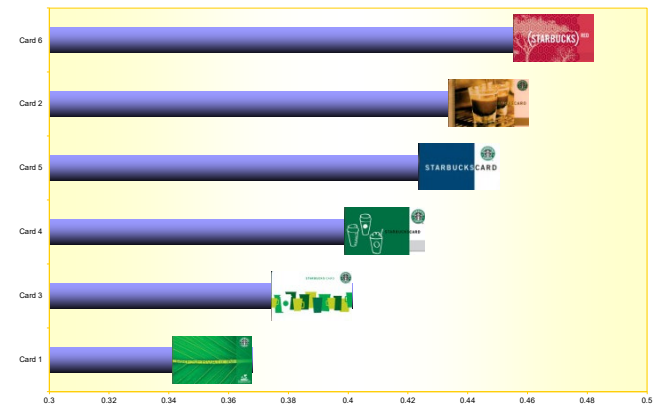
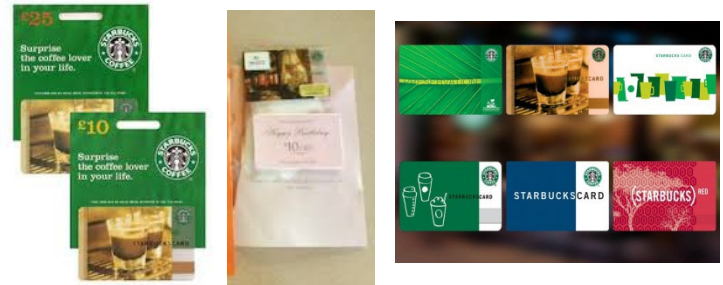
- T-Mobile was seeking to reduce churn.
- The client gave us an extract of their file of subscribers and churners.
 - We appended characteristics and modeled for subscribers who were not likely to churn.
 - We selected the best recipients for mail and issued mail files.



Starbucks Coffee



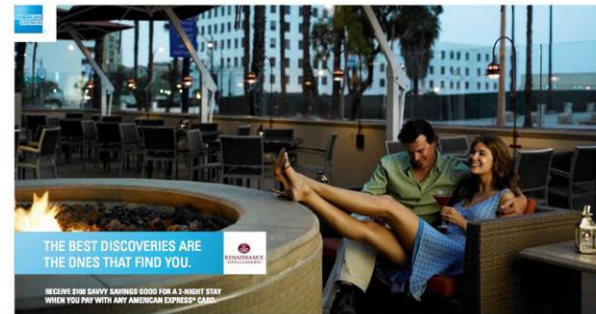
- We conducted primary market research to discover affinities for seasonal gift cards.
- The client gave us an extract of their file of gift card purchasers.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- We reported gross rates of response and made recommendations.



American Express Membership Rewards



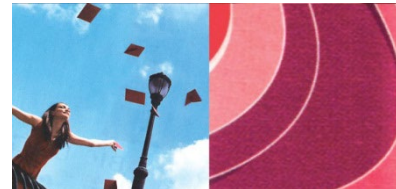
- The client gave us an extract of the MCIF covering purchases by those who were not in Membership Rewards.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



- The client gave us a file of subscribers in selected geographies.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



- We conducted primary market research to discover affinities for P&G's line of feminine care products.
 - We modeled these affinities and appended affinity scores to mail files.
 - We selected the best recipients for mail in selected test markets and issued mail files.



- The client gave us an extract of the MCIF for selected products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 23 million pieces per quarter.



Westin Hotels



- The client gave us an extract of their file of visitors at selected hotels in the US and Asia.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



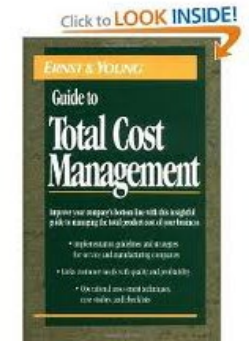
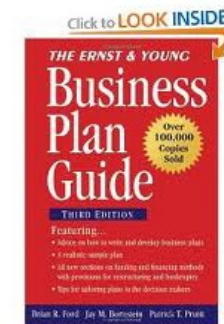
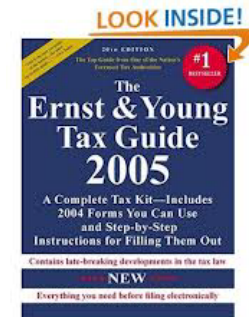
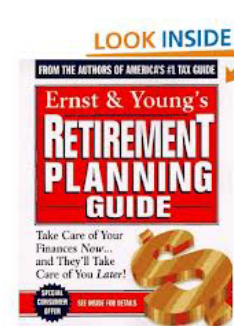
Progressive Insurance



- The client gave us an extract of their Florida transaction file.
 - 2.5 million records in the file.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



- The client gave us their transaction file for selected types of accounts.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



- An online retailer of prescription drugs, over-the-counter medications, and general consumer goods that sought to remedy extremely low customer loyalty and repeat-purchase levels.
- A model we developed for them identified six key segments by reference to their brand affinity, product preferences, and shopping behaviors.
 - Specific discount and promotional features were developed, geared toward the products they preferred and the way they liked to shop on the website.
 - Cross-sell programs were tailored to their product preferences and shopping styles.
- Results:
 - After one year, sales increased 16% in key product categories among the “Rambler” segments and 6% among the “Pipeliner” segments.



AAA

- The client gave us a file of transactions for insurance contracts in selected geographies.
- 3 million records in the file.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- Client reported response-rate lifts of 0.2% to 0.4% after applying the model.



Bank of America

- The bank gave us an extract of the MCIF for different financial products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.

You are approved for a Principal Reduction Loan Modification. Call 1.888.328.4432 to learn more.

Stay in the black with Alerts and Overdraft Protection.

Maximum reward.

REFINANCE

0%* Introductory APR on everything

Get started

Refinance to keep today's low interest rate for years to come.

- Take advantage of current low rates.
- Refinance to potentially lower your monthly payments.¹
- Get guidance to help you find a loan that fits your needs.

0%* Introductory APR on everything until February 2012

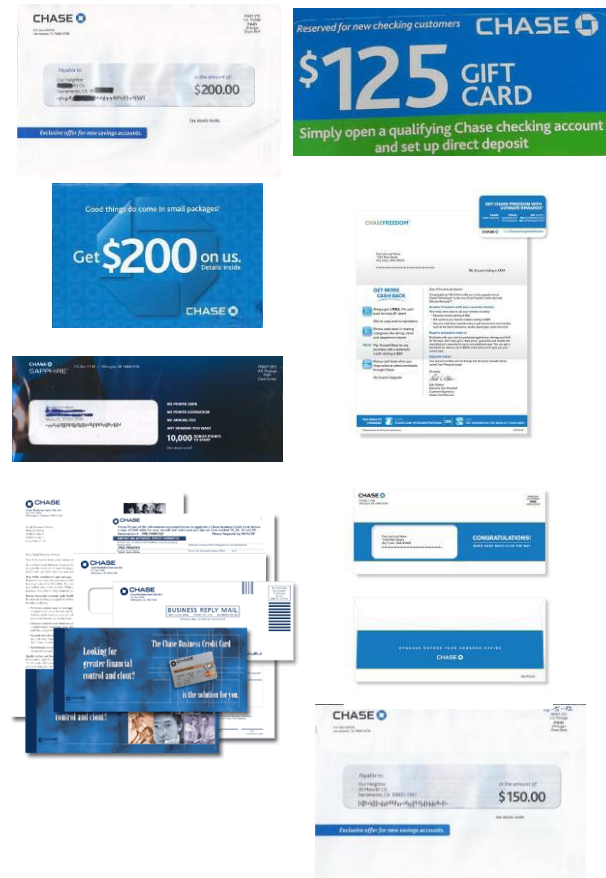
YES! It's like a Visa Platinum with NO ANNUAL FEE.

Credit lines up to \$30,000

Platinum benefits

Chase Bank

- The company gave us an extract of the MCIF for various financial products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 15 million records in file.
 - Mailed about 150,000 pieces at a time.



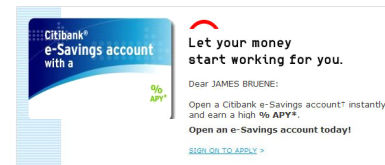
GE Capital

- The client gave us their transaction file for GNA (Great Northern Annuities) annuities accounts.
- 4 million records in the file.
 - We appended characteristics, prepared a psychographic typology for them and ported the segmentation scheme into their CRM.
 - The CRM-based segmentation allowed them to focus their selling and cross-selling efforts on the most promising customers and prospects.

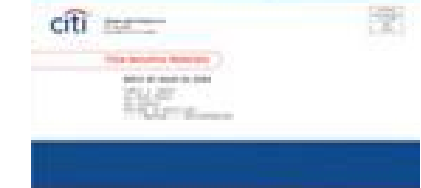


Citibank

- The company gave us an extract of the MCIF for various financial products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 18 million records in file.
 - Mailed about 200,000 pieces at a time.
 - Pieces were accompanied by web campaigns.



*Annual Percentage Yield (APY) is current for the Citibank e-Savings Account as of and is subject to change. Rates may change after the account is opened and fees could reduce earnings.
†To open a Citibank e-Savings Account you must link it to your existing checking account in the Citibank® EZ Checking, Citibank Account, Citibank Everything Counts Account or Citibank® Account relationship package. Your Citibank e-Savings Account must also appear on the same statement as your checking account. Regular Checking accounts do not earn interest. Fees may apply to the checking account.
If at any time your e-Savings Account is not statement linked to a checking account in a relationship package listed above, your e-Savings Account will earn interest at the rate paid on the Citibank Day-to-Day savings account.
E-mail Security Zone
At the top of this message, you'll see an E-mail Security Zone. Its purpose is to help you verify that the e-mail was indeed sent by Citibank. If you have questions, please call 1-800-374-9700. To learn more about online fraud visit [Citibank.com](#) and click "know e-mail fraud" at the bottom of the screen.



Get \$100 when you open a Citibank regular checking account.
Dear MATTHEW C. ZUCKER,
As a valued Citibank customer, you are invited to open a checking account with our banking affiliate Citibank and get \$100. Plus, you'll enjoy all the benefits and services that come with being a Citibank customer. It's our way of saying thanks for choosing Citibank.
How to get your \$100:
1. Open a Citibank regular checking account in a qualifying package and deposit a minimum of \$1,000.
2. Make 1 Direct Deposit, or 3 electronic Bill Payments or 5 or more qualifying signature purchases made with your Citibank debit card for 3 consecutive months.
3. Get \$100 deposited into your new account.
Hurry, the offer expires October 31, 2008.
[Apply Now](#)
Or call 1-888-421-1881
800 number code 1287



ING Direct Bank

- The bank gave us an extract of the MCIF for selected products.
 - We appended characteristics and modeled the files for "Stars," "Dogs," and "Best Costco Customers."
 - These are affinity groups for certain kinds of products.
 - We selected the best recipients for mail and issued mail files.

SEATTLE'S GETTING MORE BEAN FOR ITS BUCK.

Dear Seattle Saver:

It's time to start your new year with a bang. You'll be happy to hear that you're getting more for your money than ever before. Here's how:

After all that hard work, you deserve to enjoy all the benefits you already know and love:

- 4.50% APY on your savings
- No account minimum
- 2 smart ways to trade

And if that's not enough, we'll give you \$25 to get you started. Here's how:

- \$25 to your friend - \$10 to you

Here's what you need to do:

- Open a new ING DIRECT account
- Deposit at least \$25 into your new account
- Go online to make a transfer and cash out to your friend
- Make an initial deposit of at least \$25 into your new account
- Make an initial deposit of at least \$25 into your new account
- Make an initial deposit of at least \$25 into your new account
- Make an initial deposit of at least \$25 into your new account

Go online to make a transfer and cash out to your friend.

Nothing beats money in the bank. Except more money in the bank.

It starts with this \$25 certificate.

AND THEY SAY MONEY CAN'T BUY HAPPINESS

The Orange Savings Account™

4.50% APY

• Great rate • No Fees • No Minimums

Open your account with an initial deposit of at least \$25 and you'll receive a \$25 bonus!

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Buy stocks for \$4

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Get up to \$60

- No account minimum
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ING DIRECT Investing

shareBuilder™

Start a new tradition this holiday with Wells ShareBuilder

Give the gift of stock

No investment minimums

Buy stocks for just \$4

\$25 bonus when you open an account by 1/15/2017*

ING Direct Bank/Capital One Bank: outcomes

- The business units for whom we provided services are now owned by Capital One, and they jealously guard results data.
- However, the marketing director for these activities has provided commentary on the performance of Cascade Strategies on the projects cited.
 - His comments are at right.



Jerry Johnson and Cascade Strategies have performed a variety of marketing research services for ShareBuilder, an online brokerage. Mr. Johnson's relationship with us dates back to 1999.

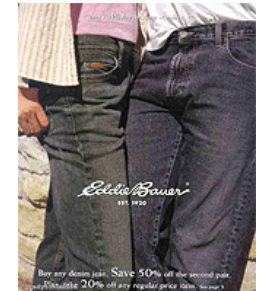
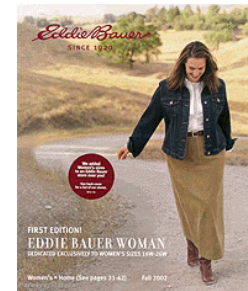
Mr. Johnson has completed several modeling projects for our brand, including a segmentation classification model that proved pivotal to the early success of ShareBuilder, which was launched in December 2000. Additional modeling projects included an opportunity analysis to identify the number of households in the nation with characteristics most like ShareBuilder customers and a geographic targeting model, which helped us identify and rank markets we should consider for test marketing. Currently, we have engaged Cascade Strategies to perform a sensitivity analysis of the drivers of customer investing behavior.

In all cases, Mr. Johnson has provided us with high-quality services that are comprehensive, timely, actionable and within the agreed upon budget. We have found him to be responsive and flexible with regard to the typical requests and changes in direction that come with the normal course of doing business.

Dick Roth
Director of Marketing Research
ING Direct ShareBuilder

Eddie Bauer

- The client gave us a file of purchasers and transactions in selected product areas.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Porsche Cars North America

- We conducted primary market research to discover affinities for Porsche in specific US metro areas.
- The client gave us their file of buyers in these metro areas.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Precor

- The client gave us an extract of their file of purchasers.
 - We appended characteristics and modeled affinities for selected products.
 - We selected the best recipients for mail and issued mail files.



Bellevue Towers

- We conducted primary market research to discover affinities for upscale condos in downtown Bellevue, Washington.
- The client gave us an extract of their “interest” file (people who had indicated they wanted more information about Bellevue Towers).
 - We appended demographic characteristics and modeled the affinities for Bellevue Towers.
 - We scored the file, selected the best recipients, and issued mail files.



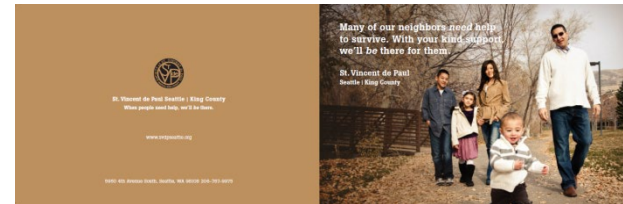
Southwest Windpower

- We conducted primary market research to discover affinities for SWWP wind turbines for homes, farms, etc.
- The client gave us an extract of their “interest” file (people who had indicated they wanted more information about SWWP).
 - We appended demographic characteristics and modeled the affinities for SWWP.
 - We scored the file, selected the best recipients, and issued mail files.



St. Vincent de Paul Society

- Conducted primary market research to discover affinities for giving to SVDP.
- The client gave us their file of past donors.
 - We appended characteristics and modeled affinities for prospective donors.
 - We selected the best recipients for mail and issued mail files.
- Gross response rates for 2009 and 2010 campaigns had been 0.35% and 0.45%. Response rates for this campaign (2011 and 2012) were 1.13% and 1.27%.



Please Give Generously to Help Neighbors Survive!

Please Give to the Neighbors Survival Campaign!
We are pleased to present a complete review of how your generous donations will be able to help maintain the lives of friends, relatives and neighbors all over Seattle and King County.

Please give generously! Families are desperate for help. They want to avoid eviction from their homes like mine. Keep food and lights on, and pay food on the table. How is how your gift will help.

- \$25 will help a family keep heat & lights on for a month
- \$500 will help a family avoid eviction for a month
- \$1000 pays for a family's heat & lights for 6 months
- \$1,000 will help a family keep heat & lights on for a month
- \$2,000 will help a family keep heat & lights on for a month



Poverty in Washington State is Creeping Into Middle-Class Households

These facts, figures and opinions are from a **Surroundment Issues Foundation Study done in 2009 on poverty in Washington State.**

About 40 percent of Washingtonians say more people are struggling in their community since, compared to a year ago. Over 50 percent say they would benefit personally if the number of people struggling in their community was reduced.

More than 40 percent say people are struggling because of circumstances outside of their control. More than 50 percent say they or a family member living with them has been a job in the past 12 months.

Over 50 percent of families say they have had problems paying the basic necessities like mortgage or rent, heating or food. Almost 50 percent say they do not know when they could go to their community if they needed help with basic necessities like food or shelter.

Thirty-eight percent (thirty-eight percent) of Washingtonians say they are not familiar with government services in their community like temporary housing assistance and food stamps.

Dominion Energy

- Producer and distributor of energy on the national grid.
- The client gave us an extract of their file of subscribers in selected states.
 - We appended characteristics and modeled affinities for prospective buyers/switchers.
 - We selected the best recipients for mail and issued mail files.
- Client reported response rate lifts of 0.2% to 0.6% when the model was used for selections.



Carnival Cruise Lines

- The client gave us a file of their customers who had gambled on board.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



United Lending Corporation

- The company gave us an extract of the MCIF for mortgage products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 15-20 million records in file.
 - Mailed about 100,000 pieces at a time.
- Client reported that gross response rates changed only somewhat, but cost per thousand dollars loaned decreased by 67%.
 - This was due to the model's selection of recipients more likely to close a loan and the removal of nonperforming households from the list.



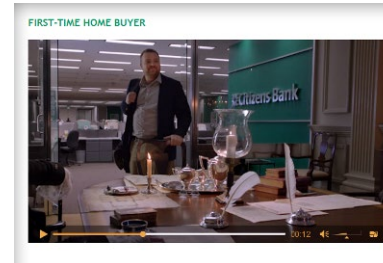
Regions Bank

- The company gave us an extract of the MCIF for various financial products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 1.4 million records in file.
 - Mailed about 150,000 pieces at a time.
- Client reported that cross-sell rates had averaged about 3% prior to the model and about 11% afterward.
 - The rates differed significantly by product.



Citizens Bank

- The bank gave us an extract of the MCIF for selected products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Capital Bank

- The bank gave us an extract of the MCIF for CD's.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- 1 million records in the file.

CAPITAL BANK
FINANCIAL CORP

Emerald Banking	MyWay Checking	Smart Checking	CashBack Checking with CashBack Saver
<ul style="list-style-type: none">• Special CD interest rates• Tiered Interest rates• Includes ID Theft Protection• Includes Emerald Banking checks• Includes online banking and bill pay	<ul style="list-style-type: none">• No minimum balance• ID Theft Protection service• Bank your way to no monthly service fee• Includes online banking and bill pay• Optional eStatements	<ul style="list-style-type: none">• High interest rate checking*• Up to \$20 credit for Capital Bank and ATM owner fees• Includes Smart Checking Account checks• Includes online banking and bill pay	<ul style="list-style-type: none">• Attached CashBack Saver account earns interest• Earn cash for using your debit card• Up to \$20 credit for Capital Bank and ATM owner fees• Exceptional interest rates earned on daily collected balance

CAPITAL BANK
Your Finances
Anywhere
Anytime
Learn More

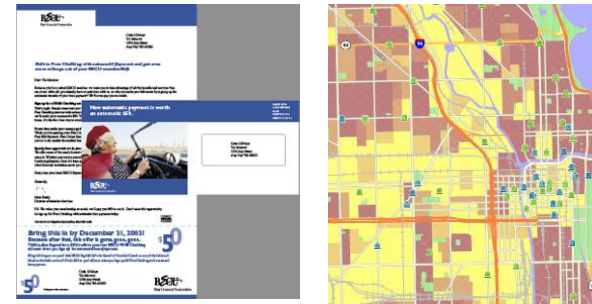
TEXT WEB APP

Anywhere Anytime Secure

Boeing Employees Credit Union

- BECU was already mailing offers for checking accounts and loans.
 - They wished to know which areas were most receptive to offers of different kinds.
 - They gave us an extract of the MCIF covering these products.
 - We appended characteristics and modeled the files for affinity and zone scoring.
 - We selected the best zones for such mail and issued detailed maps and indexed lists.

BECU



Compass Financial

- Provider of investment and brokerage accounts, financial planning services.
- The client gave us an extract of their subscriber file for investment accounts.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Cornerstone Financial

- Provider of investment and brokerage accounts, financial planning services.
- The client gave us an extract of their subscriber file for investment accounts.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



ALIGNMENT
BUILD. • TRUST
RELATIONSHIPS
GOALS
ASPIRATIONS



SMFG (previously Sumitomo Bank)

- The bank gave us an extract of the MCIF for selected products.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Russell Investments/The Frank Russell Company

- The client gave us their transaction file for mutual fund accounts.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Guaranty Bank

- Wisconsin-based bank that had a large interstate customer base with a larger-than-average component of inactives. They wished to activate these customers.
- Customers were surveyed about attitudes, behaviors, preferred financial products, appeal of reactivation and on-boarding programs, and demographics.
- The results were used to segment consumers on the basis of their (1) activity level and (2) attitude toward reactivation.
 - A demographically-based model was then developed to predict segment class membership.
 - Scoring profiles were prepared to indicate each type's affinity for certain cross-sell financial products, product features, reactivation programs, and on-boarding programs.



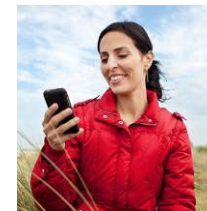
Mortgages
We walk with you step by step through the purchase of your new home.



Business Credit Cards
Cover day-to-day expenses easily without affecting your business' cash flow.



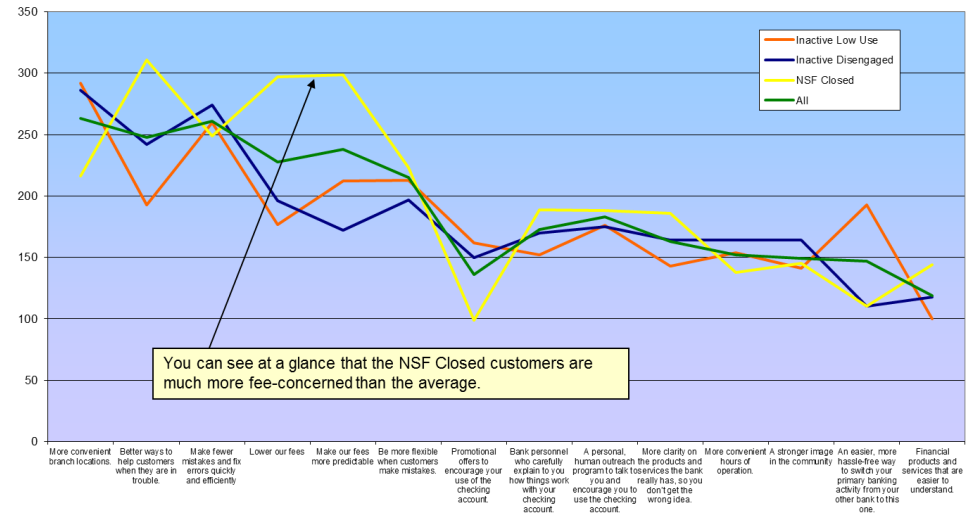
Online Banking
Leaving a message in the house isn't always bad. Bank online anytime, anywhere.



Mobile Banking
On-the-go banking for those who live on the go.

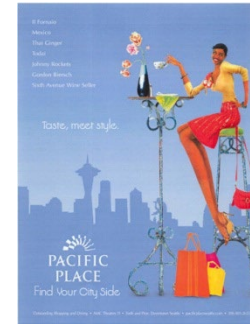
Guaranty Bank (cont.)

- Segment types were assigned to all customers using the predictive model and appended demographic variables available in the CRM/MCIF.
- EM and DM outreach programs were developed with type-specific cross-sell product/reactivation program offers, assisted by online ads.
 - Each appeal included the financial products, product features, reactivation plans, and plan features most attractive to that particular type.
- Results:
 - Over a 2-year period, the two inactive customer segments increased transaction volume by 19% and transaction revenue by 7%.



Pacific Place

- We conducted primary market research to discover affinities for Pacific Place.
- The client gave us an extract of purchase files from selected retailers.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Dream Dinners

- We conducted primary market research to discover affinities for Dream Dinners.
- The client gave us an extract of their file of members with transactions.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Persisters” for the best prospects.
 - We selected the best recipients for mail and issued mail files.
- Client reported little change in response rates, but lifts in conversion rates from 0.3% to 0.7%.



World Vision

- We conducted primary market research to discover affinities for donating to World Vision.
- The client gave us an extract of their donor file with transactions.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Flexcar

- A firm providing temporary-use and short-term rental cars in densely populated metro areas that wanted to improve frequency and revenue from their customer base.
- Customers were surveyed about the nature of their rentals, their attitudes, their preferred pricing plans, features and amenities, their demographics, and more.
 - The results were used to prepare a segmentation typology. A demographically-based model was then developed to predict segment class membership.
 - Scoring profiles were prepared for each type indicating the pricing plans, promotions, features and amenities each type preferred.



Flexcar (cont.)

- Segment types were assigned to all customers using the predictive model and appended demographic variables available in the CRM. Type-specific communications were sent to customers by DM and EM, with phone-based fulfillment.
 - Each appeal contained the plan features, discounts, promotions, pricing structures, and amenities most attractive to that particular type.
- Results:
 - After one year of activity, rentals by the most brand-friendly customer type (called “Reformers”) increased by 22%. Rentals by the other three customer types increased by an average of 9%.



Standard Renewable Energy (GridPoint)

- We conducted primary market research to discover affinities for using the SRE service.
- The client gave us an extract of their customer file with transactions.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Simplifier” for the best prospects.
 - We selected the best recipients for mail and issued mail files.



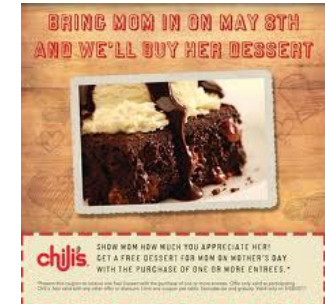
Door to Door Storage

- We conducted primary market research to discover affinities for using the Door to Door concept.
- The client gave us an extract of their customer file with transactions.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Vagabond” for the best prospects.
 - We selected the best recipients for mail and issued mail files.



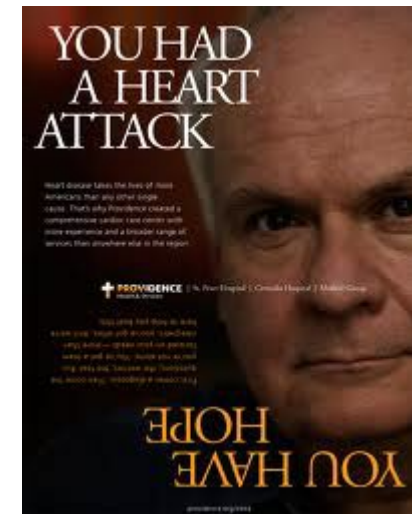
Chili's Restaurants

- We conducted primary market research to discover affinities for Chili's Restaurants in the midwest for a major franchisee.
- The client gave us an extract of their “interest” file (people who wanted to receive coupons).
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- Client reported that response rates among prospects increased from 0.5% to 1.0% around targeted restaurants.



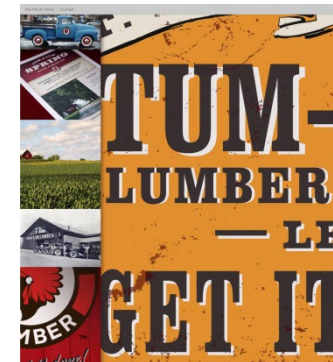
Providence Health Center

- We conducted primary market research to discover affinities for the Heart Center at Providence.
- The client gave us an extract of their “interest” file (people who asked for information about Providence Cardiac Care).
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.
- Client reported 3% increase in screenings in areas targeted by direct mail.



Tum-a-Lum Home Centers

- We conducted primary market research to discover affinities for Tum-a-Lum.
- The client gave us their customer file.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Collaborator” for the best prospect.
 - We selected the best recipients for mail and issued mail files.
- Marketing staff report dramatically increased store visits after mailing based on the selections of Collaborators.



Pan Pacific Hotels

- We conducted primary market research to discover affinities for the Pan Pacific Seattle Hotel.
- The client gave us their guest file.
 - We appended characteristics and modeled the files for affinity scoring, coining the term “Sybarite” for the best prospect.
 - We selected the best recipients for mail and issued mail files.



PAN PACIFIC
Hotels and Resorts



Winn-Dixie Stores

- We conducted primary market research to discover affinities for Winn-Dixie among Hispanics in the Miami metro area.
- The client gave us their file of discount-card purchasers in Miami.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.

Winn-Dixie



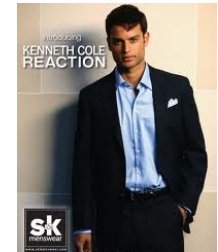
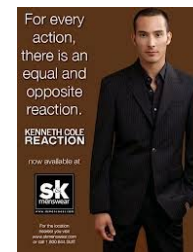
Liberty Mutual Insurance

- We conducted primary market research to discover affinities for Liberty Mutual auto insurance.
- The client gave us an extract of their subscriber file with Privacy safeguards.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



S&K Menswear

- We conducted primary market research to discover affinities for S&K Menswear.
- The client gave us their file of purchasers by store.
 - We appended characteristics and modeled the files for affinity scoring.
 - We selected the best recipients for mail and issued mail files.



Other segmentation case histories available

Bristol Myers Squibb
Discount School Supply
Instant InfoSystems
VTech

Delta Controls
Nutrisystem

Suncadia Resort
World Concern

Avenue Dental
Airborne Express

Alaska League of Conservation Voters
Brevard County (FL) Tourism Board

Florida Power & Light
Franciscan Health System

Global Mobility Systems
GridPoint Energy

GTE Mobilnet
XYPoint

Hobie Fashions
Icom

Imandi

InterDev
Isomedia

iTango
Onyx Software

Fire Mountain Gems
Lakeland Development

LapBand Company
LibertyBay.com

Lindal Cedar Homes
Lowry Park Zoo (Tampa)

MA Network
Madison Hotel

Magadanskaya Vodka
Medalia Health Care

Seattle Aquarium Society
Museum of History & Industry

National Geographic Magazine
NetCommerce

NetMotion Wireless
Northwest Children's Fund

Outback Steak House

Overlake Hospital Medical
Center

Play Network
Prince Hotels

Purex

Red Lobster Restaurants

Royal Caribbean Cruise Lines
Seattle Men's Chorus

Solutions IQ
Speakeasy

Spikessoles
Sun Microsystems

Supreme Corq
Sybase

Florida Ballet
Toll Free Cellular

University Book Store
WA Dept. of Employment

Security
Wall Data

Washington Wine Commission
Woodland Park Zoo (Seattle)