

Lifestyle Profile Report

Universal Magazines – Wellbeing J8873

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Profile Report

A powerful tool designed for direct marketing specialists

The key to successful data-driven marketing is turning data into profitable new customers. First Direct Solutions' new **Lifestyle Profile Report** combines complex profiling techniques with advanced statistical modelling to unlock the knowledge contained within your existing customer data. This allows you to discover, with great accuracy, the lifestyle and demographic attributes demonstrated by your customers and then apply these to identify prospects. The result is the ability to differentiate between those most and least likely to become a customer - a crucial skill today when accountability is more important than ever before.

Step one – Understanding your customers

Our **Profile Report** can help you to gain greater insight into the most significant demographic and lifestyle characteristics of your existing customers.

By matching your current customers with the information held on our Lifestyle database we can create a profile of your customers based on 200 separate characteristics. We'll be able to tell you typically what age bands your customers are in, what household income they have, whether they are home owners, what they spend their disposable income on, their leisure interests and much more. The **Profile Report** will give you a complete list of these characteristics.

Step two – Scoring: Identify new prospects

Using the profiling information generated through the report we can identify potential prospects on our Lifestyle database. By scoring the prospects according to their similarities with your existing customer base you will get a report that ranks all the prospects available to you for mailing. Prospects are grouped into bands and each band is given a score corresponding to the probability of converting the prospect to a new customer.

Profile Report in Summary

Overview

For uniformity between successive reports we always present the order of the 200 indexing characteristics in the same way.

These characteristics are grouped in 7 *Sections* as follows:

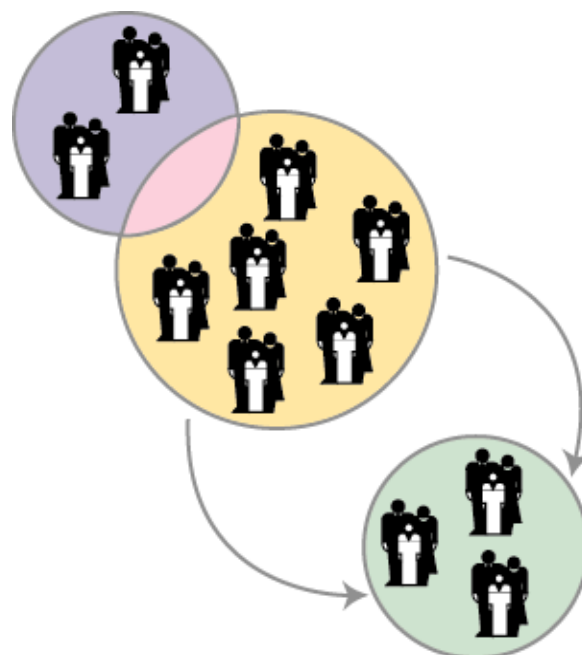
1. Demographic & Household
2. Financial
3. Motor
4. Holidays & Travel
5. Charity
6. General Lifestyle
7. Telecoms & Hi Tech

Each section has a fixed set of variables (e.g. gender), and each variable has a fixed set of response categories or bands.

Tables and Charts

Profile information on your customers is represented both numerically and graphically for ease of understanding.

The report compares your customer data to the Australian population – as represented by our Lifestyle database (which will be referred to as '*base*').



Here is a definition of each label used on the tables in the Profile Report

- ◆ **Customer Percentage** – the proportion of individuals matched from your customer file according to each lifestyle characteristic
- ◆ **Base Percentage** – the proportion of individuals appearing on the Lifestyle database according to each lifestyle characteristic
- ◆ **Index (standard)** – the ratio of the Customer Percentage over the Base Percentage, x 100
- ◆ **Normalised Index** – an indicator calculation used to evaluate the statistical significance of the Index value¹

Example of a table

| Gender | Customer % | Base % | Index | Normalized Index |
|--------|------------|--------|-------|------------------|
| Male | 31.0 | 10.0 | 310 | +6.0 |
| Female | 0.5 | 0.55 | 91 | -0.8 |

¹The Normalised Index is designed to overcome the statistical conundrum raised by the (standard) Index.

The standard Index will return the same value for the customer % / base % ratio 4/2 , as it will for the ratio 400 % / 200% - that is, a value of 2

Plainly in the first instance, the statistical reliability of ratio value 2 is much less than is the case for the second ratio. The Normalised Index is designed to emphasise the relative importance of the Index as influenced by sample size.

A Normalised Index value of greater/lesser than ± 2 can be taken as indicating substantial statistical significance.

Interpretation of Values

The Index (standard) value, summarises the customer and base data into a single, convenient number, showing whether your customers have a propensity to be:

- similar in occurrence to the Australian population for a given characteristic - Index values around 100
- more frequent in occurrence than the Australian population for a given characteristic - Index values 120 & above
- less frequent in occurrence than the Australian population for a given characteristic - Index values 80 & below

The Normalised Index (values greater/lesser than ± 2) provides statistical legitimacy to the value of the (standard) Index.

Charts

Horizontal bar charts show the value of the Normalised Index for all 200 characteristics used in the profiling - *blue* for values of the standard index falling below 100, *red* for values of the standard index falling above 100.

Scorecard Report in Summary

Our unique scoring model incorporates the complete set of Normalised Indices from all 200 characteristics to create a single number, a score for each individual on the Lifestyle database. The higher this number, the more probable that individual's profile is like your customers' profile – we now have a set of “lookalikes” – people who have similar characteristics to your customers.

We rank the scored individuals on the Lifestyle database to produce a scorecard.

The Scorecard

The scorecard results are presented in bands, each containing 5% of the Lifestyle database.

The Scorecard report output is designed to provide you with an understanding of how good the scoring model method of selecting names is compared to a random selection. The scoring model is based on the entire profile of your typical customer and should therefore significantly outscore random selection, or even “educated” manual selections.

The (standard) Index is calculated for each band to show the model's performance against a random selection of the Lifestyle database and the strength of the model over the entire Lifestyle database is plotted in the Power Curve.

The Power Curve

This curve is used to evaluate the power of the model. The straight line shows the result of a random selection across the Lifestyle database.

The area between the Power Curve (model selection) and the straight line shows the gain of the model over random selection. The greater this area, the greater the power of the model. It shows you the increased likelihood of the prospects to respond when you make a selection of scored names from the Lifestyle database compared with a random selection.

Update Summary

Client data provided for each profile report is run against the National Change of Address and Address Validation files.

The report gives a summary of statistics including the number of records that passed address validation, the number of records that were detected to have change address details.

=====
NATIONAL CHANGE OF ADDRESS
=====

GENERAL

Input file: WBSUBS.CSV

Agent ID : SS Job number: 8873

Processed : Thursday, 7 December 2006 2:43:16 PM

RESULTS

Total number of records processed : 8,820

Number of records where a DPID was supplied : 0
As a % of Number of records processed : 0.00%

Records processed by Address Validation : 8,820
As a % of Number of records processed : 100.00%

Records that passed Address Validation : 8,023
As a % of Number of records processed : 90.96%

Records processed by Change of Address : 8,023
As a % of Number of records processed : 90.96%

Records that Changed Address : 926
As a % of Number of records processed : 10.50%
As a % of Number of records with a DPID : 11.54%

Records that Changed Address with consent : 256
As a % of Number of records processed : 2.90%
As a % of Number of records with a DPID : 3.19%
As a % of Records that Changed Address : 27.65%

Records that Changed Address, but did not consent*: 670
As a % of Number of records processed : 7.60%
As a % of Number of records with a DPID : 8.35%
As a % of records that Changed Address : 72.35%

RECONNECT

Records available for Financial ReConnect jobs : 460

Records available for General ReConnect jobs : 299

* Find your lost customers with our ReConnect service. For ReConnect jobs please refer to your job request form to determine which records are available to you. ie Financial or General.

For more information, contact your AP Account Manager on 1300-363-242.

Match Rate Report

The match rate report details:

- The number of records supplied by the client.
- The number of records useable for the analysis. This is determined by running the clients database file through the First Direct Solutions Udata which checks and updates records that have changed address, and then assigns a DPID to all validated address records. The client database is also deduped of any duplicate records.
- The number of records that matched on name and DPID from the client supplied data file, compared with First Direct Solution's Lifestyle Survey.
- The match rate is calculated as the percentage of the number of people matched from the usable client database file.

Table 1.

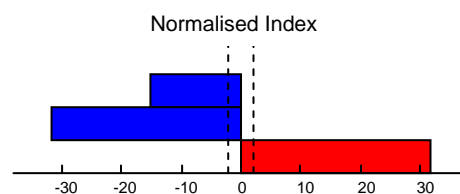
| Match Rate Report Universal Magazines - Wellbeing. | |
|---|-------|
| Number of records sent | 8,820 |
| Number of records useable | 8,023 |
| Number of records matched | 681 |
| Match Rate (%) | 8.49% |

Your Subscribers Profile in Detail

Demographic and Household

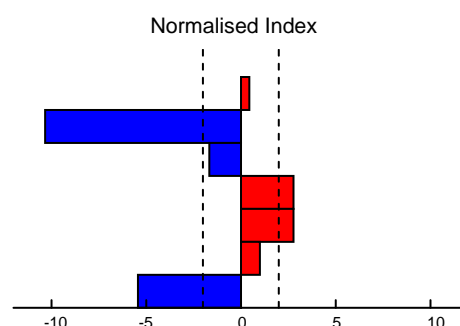
Gender

| Gender | Customer % | Base % | Normalised Index | Index |
|-------------------|------------|--------|------------------|--------|
| Unknown/No answer | 0 | 0.01 | -15.2 | 0 |
| Male | 9.55 | 45.14 | -31.6 | 21.14 |
| Female | 90.46 | 54.68 | 31.75 | 165.42 |



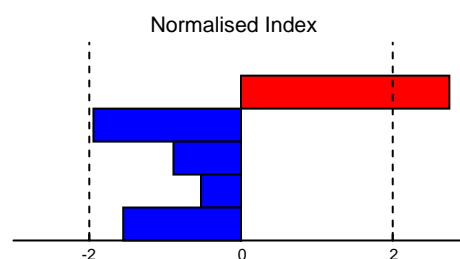
Age Band

| Age Band | Customer % | Base % | Normalised Index | Index |
|----------|------------|--------|------------------|--------|
| Unknown | 8.96 | 8.48 | 0.43 | 105.61 |
| 18-24 | 0.59 | 3.63 | -10.37 | 16.19 |
| 25-34 | 16.59 | 18.96 | -1.66 | 87.53 |
| 35-44 | 26.29 | 21.57 | 2.8 | 121.87 |
| 45-54 | 23.5 | 19 | 2.77 | 123.68 |
| 55-64 | 16.01 | 14.57 | 1.02 | 109.83 |
| 65+ | 8.08 | 13.8 | -5.48 | 58.54 |



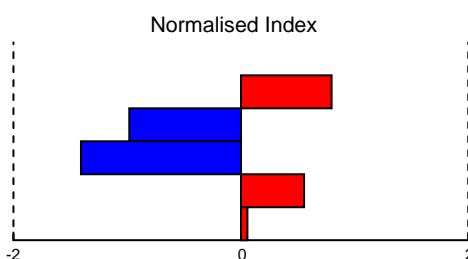
Number of children

| Number of children | Customer % | Base % | Normalised Index | Index |
|-----------------------|------------|--------|------------------|-------|
| No children/No answer | 62.26 | 57.17 | 2.74 | 108.9 |
| 1 | 12.48 | 14.96 | -1.95 | 83.46 |
| 2 | 14.24 | 15.43 | -0.89 | 92.29 |
| 3 | 8.96 | 9.54 | -0.53 | 93.9 |
| 4+ | 2.06 | 2.9 | -1.55 | 70.92 |



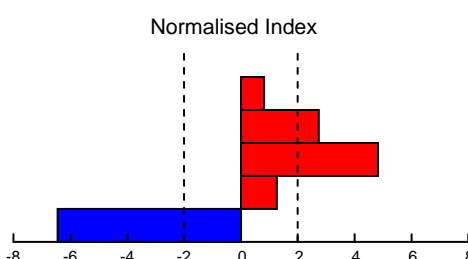
Age Child 1

| Age Child 1 | Customer % | Base % | Normalised Index | Index |
|---------------------|------------|--------|------------------|--------|
| Child 1 age Unknown | 66.96 | 65.52 | 0.8 | 102.2 |
| Child 1 aged 0-4 | 3.23 | 3.9 | -0.98 | 82.89 |
| Child 1 aged 5-10 | 7.49 | 8.9 | -1.4 | 84.12 |
| Child 1 aged 11-15 | 7.78 | 7.21 | 0.56 | 107.92 |
| Child 1 aged 16+ | 14.54 | 14.47 | 0.05 | 100.48 |



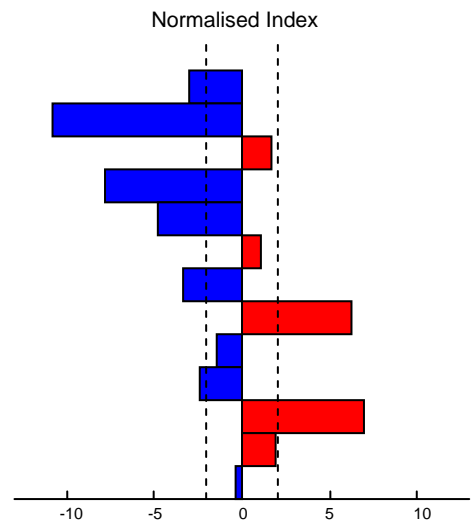
Marital Status

| Marital Status | Customer % | Base % | Normalised Index | Index |
|-----------------------|------------|--------|------------------|--------|
| Unknown/No answer | 3.97 | 3.33 | 0.84 | 118.92 |
| Single | 18.5 | 14.38 | 2.77 | 128.66 |
| Divorced or Separated | 14.98 | 8.42 | 4.79 | 177.87 |
| Widow | 3.67 | 2.78 | 1.23 | 131.87 |
| Married/De Facto | 58.88 | 71.08 | -6.47 | 82.84 |



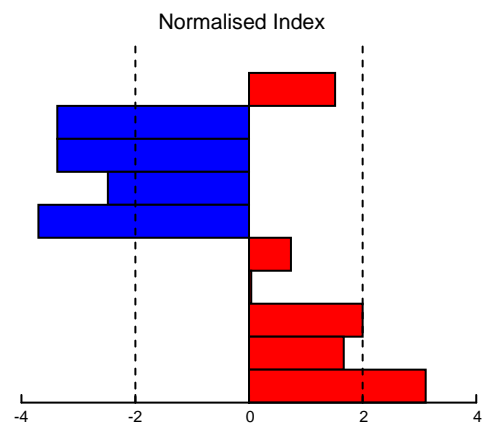
Occupation

| Occupation | Customer % | Base % | Normalised Index | Index |
|---------------------|------------|--------|------------------|--------|
| Unknown | 2.79 | 4.7 | -3.02 | 59.43 |
| Craftsman/Tradesman | 2.64 | 9.28 | -10.79 | 28.49 |
| Office/Clerical | 14.54 | 12.26 | 1.69 | 118.57 |
| Manual/Factory | 1.18 | 4.39 | -7.77 | 26.79 |
| Retired | 8.81 | 14.07 | -4.84 | 62.61 |
| Senior Management | 5.87 | 4.88 | 1.1 | 120.37 |
| Domestic Duties | 8.37 | 11.92 | -3.34 | 70.23 |
| Education/Medical | 15.71 | 6.92 | 6.3 | 226.94 |
| Student | 3.08 | 4.07 | -1.48 | 75.87 |
| Services | 0.88 | 1.73 | -2.36 | 51.04 |
| Professional | 25.4 | 13.73 | 7 | 185.08 |
| Company Director | 4.55 | 3.01 | 1.93 | 151.15 |
| Other | 15.27 | 15.83 | -0.4 | 96.5 |



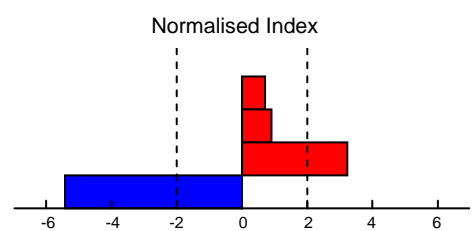
Household Income

| Household Income | Customer % | Base % | Normalised Index | Index |
|-------------------|------------|--------|------------------|--------|
| Unknown/No answer | 22.32 | 19.92 | 1.51 | 112.07 |
| up to \$10K | 2.5 | 4.52 | -3.38 | 55.22 |
| \$10K-\$20K | 5.58 | 8.55 | -3.37 | 65.28 |
| \$20K-\$30K | 6.02 | 8.27 | -2.46 | 72.82 |
| \$30K-\$40K | 6.31 | 9.75 | -3.69 | 64.75 |
| \$40K-\$60K | 17.03 | 15.95 | 0.75 | 106.8 |
| \$60K-\$80K | 12.92 | 12.86 | 0.05 | 100.49 |
| \$80K-\$100K | 12.04 | 9.54 | 2 | 126.2 |
| \$100K-\$150K | 9.55 | 7.68 | 1.66 | 124.36 |
| \$150K+ | 5.73 | 2.97 | 3.09 | 192.68 |



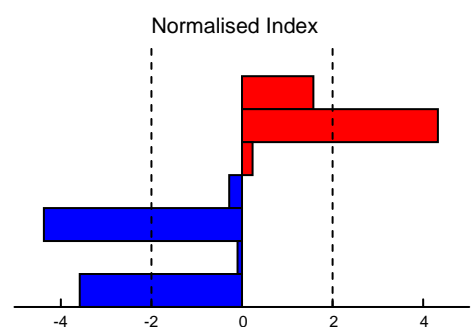
Home ownership

| Home ownership | Customer % | Base % | Normalised Index | Index |
|-------------------|------------|--------|------------------|--------|
| Unknown/No answer | 6.31 | 5.63 | 0.73 | 112.15 |
| Own outright | 30.84 | 29.21 | 0.92 | 105.59 |
| Have mortgage | 42 | 35.82 | 3.26 | 117.24 |
| Rent | 20.85 | 29.34 | -5.45 | 71.07 |



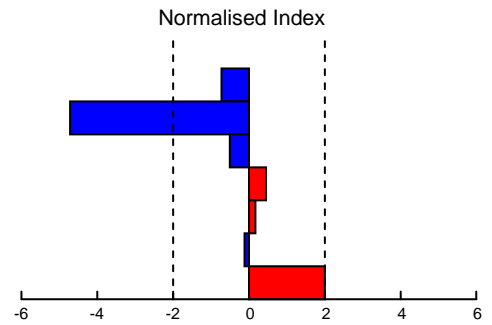
Family Composition

| Family Composition | Customer % | Base % | Normalised Index | Index |
|--------------------|------------|--------|------------------|--------|
| Unknown | 5.58 | 4.2 | 1.57 | 133.01 |
| 1 person in house | 16.59 | 10.48 | 4.29 | 158.41 |
| 2 people in house | 36.86 | 36.42 | 0.23 | 101.19 |
| 3 people in house | 17.92 | 18.32 | -0.28 | 97.78 |
| 4 people in house | 12.92 | 18.51 | -4.34 | 69.82 |
| 5 people in house | 8.22 | 8.31 | -0.08 | 99.02 |
| 6+ people in house | 1.91 | 3.77 | -3.55 | 50.6 |



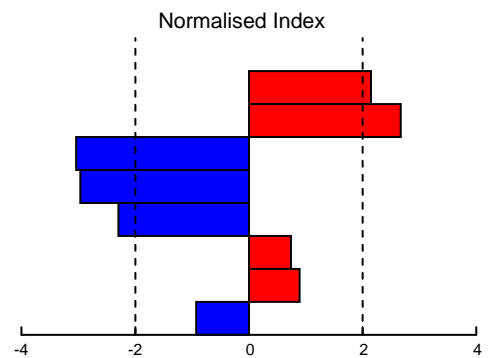
Length of Residency

| Length of Residency | Customer % | Base % | Normalised Index | Index |
|---------------------|------------|--------|------------------|--------|
| Unknown/No answer | 4.7 | 5.3 | -0.74 | 88.63 |
| Less than 2 years | 3.23 | 6.42 | -4.7 | 50.35 |
| 2-3 years | 13.8 | 14.44 | -0.48 | 95.62 |
| 4-5 years | 19.82 | 19.18 | 0.42 | 103.36 |
| 6-7 years | 13.22 | 12.96 | 0.19 | 101.94 |
| 8-10 years | 10.13 | 10.26 | -0.11 | 98.8 |
| 11+ | 35.1 | 31.45 | 1.99 | 111.6 |



State

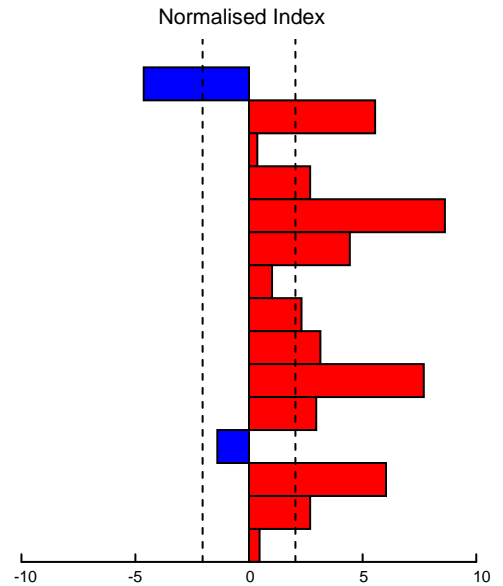
| State | Customer % | Base % | Normalised Index | Index |
|-------|------------|--------|------------------|--------|
| NSW | 33.48 | 29.59 | 2.15 | 113.13 |
| VIC | 29.52 | 24.87 | 2.66 | 118.67 |
| QLD | 16.89 | 21.25 | -3.03 | 79.49 |
| WA | 6.9 | 9.78 | -2.96 | 70.61 |
| TAS | 1.32 | 2.33 | -2.31 | 56.64 |
| NT | 0.73 | 0.5 | 0.73 | 148.06 |
| ACT | 2.35 | 1.84 | 0.89 | 128.01 |
| SA | 8.81 | 9.83 | -0.94 | 89.6 |



Financial

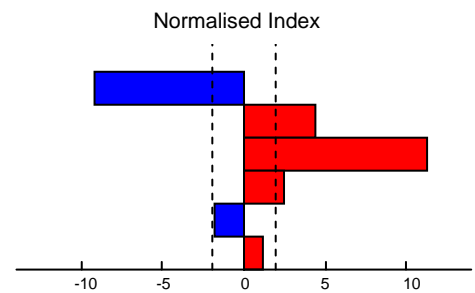
Financial Products (Have)

| Financial Products (Have) | Customer % | Base % | Normalised Index | Index |
|------------------------------|------------|--------|------------------|--------|
| Unknown | 14.83 | 21.15 | -4.64 | 70.13 |
| Superannuation | 52.13 | 41.58 | 5.51 | 125.37 |
| Term Deposit | 16.59 | 16.01 | 0.41 | 103.68 |
| Life Insurance | 29.52 | 24.76 | 2.72 | 119.21 |
| Private Health Insurance | 54.19 | 37.78 | 8.59 | 143.44 |
| Will | 41.56 | 33.22 | 4.41 | 125.1 |
| Personal Loan | 18.06 | 16.51 | 1.05 | 109.38 |
| Home Loan | 34.07 | 29.92 | 2.28 | 113.86 |
| Investment Property Loan | 13.22 | 9.09 | 3.18 | 145.43 |
| Credit Card | 69.31 | 55.7 | 7.7 | 124.43 |
| Managed Invstmnt Funds | 16.74 | 12.46 | 2.99 | 134.34 |
| Funeral Plan | 2.94 | 3.83 | -1.38 | 76.62 |
| Shares | 40.09 | 28.81 | 6.01 | 139.16 |
| Self Managed Super Funds DIY | 3.97 | 1.97 | 2.67 | 201.12 |
| Property Trusts | 1.47 | 1.26 | 0.45 | 116.47 |



Credit & Charge cards

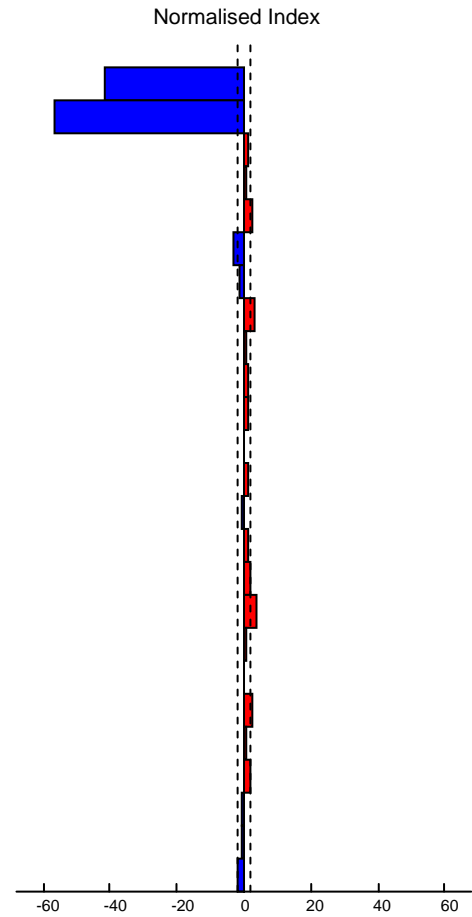
| Credit & Charge cards | Customer % | Base % | Normalised Index | Index |
|-----------------------|------------|--------|------------------|--------|
| Unknown | 13.8 | 25.99 | -9.22 | 53.12 |
| Amex | 14.98 | 9.02 | 4.36 | 166.11 |
| Visa/Mastercard | 80.03 | 62.74 | 11.28 | 127.55 |
| Diners Club | 3.97 | 2.16 | 2.42 | 183.84 |
| Bankcard | 9.55 | 11.52 | -1.76 | 82.84 |
| Other | 12.19 | 10.69 | 1.2 | 114.07 |



Motor

Car makes

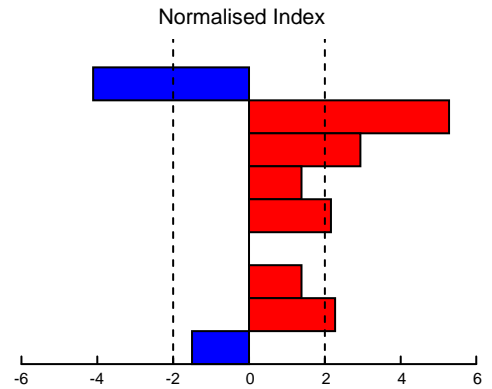
| Car makes | Customer % | Base % | Normalised Index | Index |
|--------------------|------------|--------|------------------|--------|
| Alfa Romeo | 0 | 0.1 | -41.58 | 0 |
| Audi | 0 | 0.18 | -56.71 | 0 |
| BMW | 1.32 | 0.84 | 1.09 | 156.83 |
| Daewoo | 1.18 | 1.02 | 0.38 | 115.23 |
| Daihatsu | 2.35 | 0.91 | 2.47 | 257.1 |
| Ford | 10.57 | 14.62 | -3.43 | 72.33 |
| Holden | 13.07 | 14.91 | -1.42 | 87.68 |
| Honda | 4.7 | 2.31 | 2.95 | 203.76 |
| Hyundai | 3.97 | 3.38 | 0.78 | 117.3 |
| Kia | 1.03 | 0.64 | 1.01 | 160.79 |
| Mazda | 4.85 | 3.69 | 1.41 | 131.48 |
| Mercedes Benz | 0.73 | 0.69 | 0.13 | 106.04 |
| Mitsubishi | 8.66 | 7.33 | 1.23 | 118.13 |
| Nissan | 4.7 | 5.26 | -0.69 | 89.41 |
| Peugeot | 0.59 | 0.3 | 0.98 | 195.29 |
| Saab | 0.88 | 0.25 | 1.76 | 351.53 |
| Subaru | 5.14 | 1.94 | 3.78 | 264.98 |
| Suzuki | 1.18 | 0.93 | 0.6 | 126.8 |
| Toyota | 14.54 | 14.86 | -0.24 | 97.84 |
| Volkswagon | 1.76 | 0.59 | 2.32 | 297.3 |
| Volvo | 0.73 | 0.5 | 0.72 | 147.32 |
| Other European | 2.2 | 1.15 | 1.87 | 191.29 |
| Other Asian | 0.15 | 0.21 | -0.42 | 70.31 |
| Other American | 0.73 | 0.84 | -0.32 | 87.37 |
| Other Unclassified | 0.88 | 1.56 | -1.89 | 56.61 |



Holiday and Travel

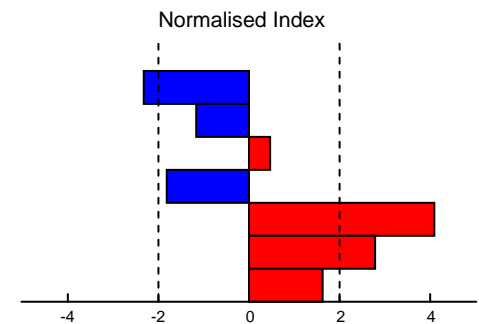
Holiday Have Taken last 3 yrs

| Holiday Have Taken last 3 yrs | Customer % | Base % | Normalised Index | Index |
|-------------------------------|------------|--------|------------------|--------|
| Unknown | 19.24 | 25.48 | -4.13 | 75.51 |
| Australia | 67.25 | 57.77 | 5.27 | 116.42 |
| USA/Canada | 12.78 | 8.98 | 2.96 | 142.21 |
| South America | 2.2 | 1.42 | 1.39 | 155.04 |
| Asia | 18.36 | 15.1 | 2.19 | 121.55 |
| New Zealand | 11.16 | 11.16 | 0 | 100.04 |
| UK/Ireland | 12.78 | 10.98 | 1.4 | 116.34 |
| Rest of Europe | 12.04 | 9.2 | 2.27 | 130.82 |
| Rest of World | 3.82 | 4.91 | -1.49 | 77.69 |



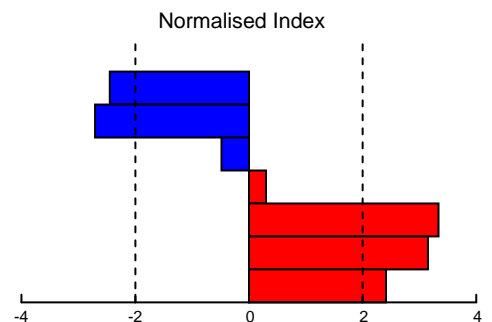
Types of Holiday (Have)

| Types of Holiday (Have) | Customer % | Base % | Normalised Index | Index |
|-------------------------|------------|--------|------------------|--------|
| Unknown | 56.98 | 61.36 | -2.31 | 92.85 |
| Cruise | 5.14 | 6.12 | -1.16 | 83.97 |
| Snow Skiing | 5.87 | 5.48 | 0.44 | 107.25 |
| Coach Tour | 3.38 | 4.63 | -1.81 | 72.97 |
| Weekend/Short Break | 33.92 | 26.55 | 4.06 | 127.78 |
| Backpacking | 4.41 | 2.21 | 2.8 | 199.77 |
| Action Adventure | 3.23 | 2.13 | 1.63 | 152.01 |



Types of Holiday (Consider)

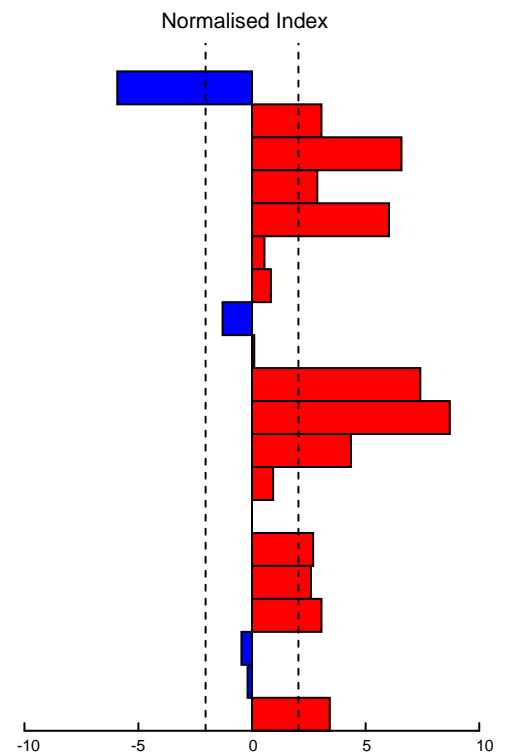
| Types of Holiday (Consider) | Customer % | Base % | Normalised Index | Index |
|-----------------------------|------------|--------|------------------|--------|
| Unknown | 33.48 | 37.91 | -2.45 | 88.31 |
| Cruise | 14.54 | 18.2 | -2.71 | 79.88 |
| Snow Skiing | 12.34 | 12.95 | -0.49 | 95.25 |
| Coach Tour | 7.2 | 6.88 | 0.31 | 104.52 |
| Weekend/Short Break | 44.79 | 38.46 | 3.32 | 116.45 |
| Backpacking | 6.76 | 3.72 | 3.15 | 181.38 |
| Action Adventure | 8.22 | 5.69 | 2.41 | 144.55 |



Charitable Concerns

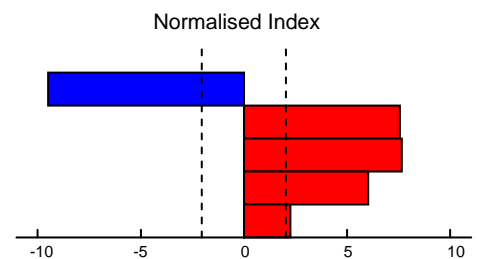
Charitable Concerns

| Charitable Concerns | Customer % | Base % | Normalised Index | Index |
|---------------------------|------------|--------|------------------|--------|
| Unknown/No answer | 21.88 | 31.26 | -5.92 | 69.99 |
| Childrens Welfare | 28.49 | 23.19 | 3.06 | 122.85 |
| Third World Causes | 24.96 | 13.98 | 6.62 | 178.52 |
| Homeless | 14.98 | 10.99 | 2.92 | 136.28 |
| Animal Welfare | 30.54 | 19.99 | 5.98 | 152.77 |
| HIV/AIDS Research | 1.91 | 1.61 | 0.57 | 118.38 |
| Blind | 16.01 | 14.89 | 0.79 | 107.48 |
| Cancer Research | 36.12 | 38.55 | -1.32 | 93.71 |
| The Elderly | 8.66 | 8.55 | 0.1 | 101.32 |
| Wildlife | 26.29 | 13.83 | 7.39 | 190.1 |
| Environment | 27.31 | 12.53 | 8.66 | 218.05 |
| Human Rights | 14.68 | 8.83 | 4.32 | 166.35 |
| Deaf | 9.69 | 8.68 | 0.9 | 111.72 |
| Disabled/Handicapped | 15.57 | 15.51 | 0.04 | 100.39 |
| Mental Health | 14.1 | 10.49 | 2.71 | 134.43 |
| Medical Research | 23.64 | 19.38 | 2.62 | 121.98 |
| Arts/Culture | 5.43 | 2.79 | 3.04 | 194.74 |
| Heart Research | 16.74 | 17.36 | -0.44 | 96.41 |
| Childrens Hospital/Health | 20.41 | 20.64 | -0.15 | 98.89 |
| Disaster Relief | 15.27 | 10.49 | 3.47 | 145.61 |



Method of Supporting Charity

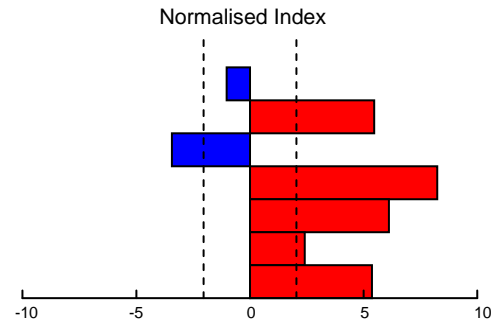
| Method of Supporting Charity | Customer % | Base % | Normalised Index | Index |
|------------------------------|------------|--------|------------------|--------|
| Unknown | 20.85 | 35.64 | -9.49 | 58.51 |
| By Post/Mail | 30.25 | 16.92 | 7.57 | 178.82 |
| Direct Debit | 20.41 | 8.57 | 7.67 | 238.25 |
| Periodical Payments | 18.8 | 9.73 | 6.06 | 193.25 |
| Raffle/Lottery Tickets | 51.54 | 47.21 | 2.26 | 109.17 |



General Lifestyle

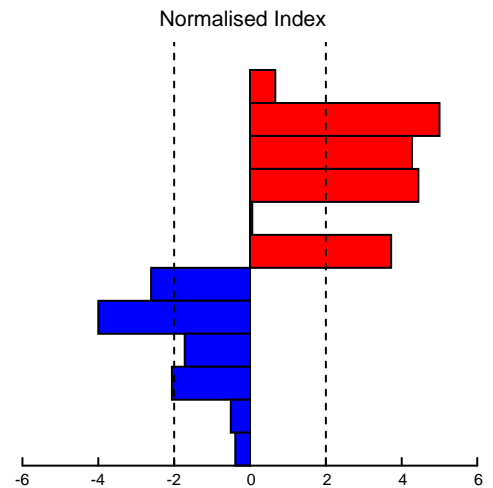
Musical Interest

| Musical Interest | Customer % | Base % | Normalised Index | Index |
|------------------|------------|--------|------------------|--------|
| Unknown | 7.05 | 8.09 | -1.06 | 87.16 |
| Jazz | 26.87 | 17.57 | 5.48 | 152.97 |
| Country | 22.17 | 27.6 | -3.41 | 80.33 |
| Classical | 41.7 | 26.07 | 8.27 | 159.97 |
| Folk | 19.09 | 9.88 | 6.11 | 193.23 |
| Rock/Pop | 69.31 | 65.07 | 2.4 | 106.51 |
| Other | 45.23 | 35.06 | 5.33 | 128.99 |



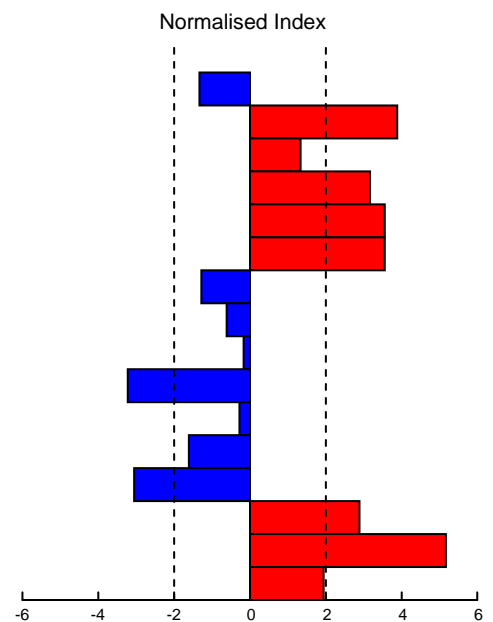
Newspaper Readership

| Newspaper Readership | Customer % | Base % | Normalised Index | Index |
|-----------------------|------------|--------|------------------|--------|
| Unknown | 24.08 | 22.99 | 0.67 | 104.77 |
| The Australian | 20.71 | 12.96 | 4.99 | 159.83 |
| Financial Review | 12.48 | 7.1 | 4.25 | 175.87 |
| Sydney Morning Herald | 22.76 | 15.6 | 4.46 | 145.9 |
| Daily Telegraph | 17.03 | 16.98 | 0.04 | 100.3 |
| The Age | 16.74 | 11.4 | 3.73 | 146.81 |
| The Courier Mail | 11.16 | 14.3 | -2.6 | 78.07 |
| West Australian | 5.14 | 8.51 | -3.98 | 60.39 |
| Adelaide Advertiser | 6.9 | 8.6 | -1.75 | 80.28 |
| Hobart Mercury | 0.88 | 1.63 | -2.08 | 54.16 |
| Herald Sun (VIC) | 19.09 | 19.88 | -0.53 | 96.02 |
| Other | 0.88 | 1.02 | -0.4 | 86.01 |



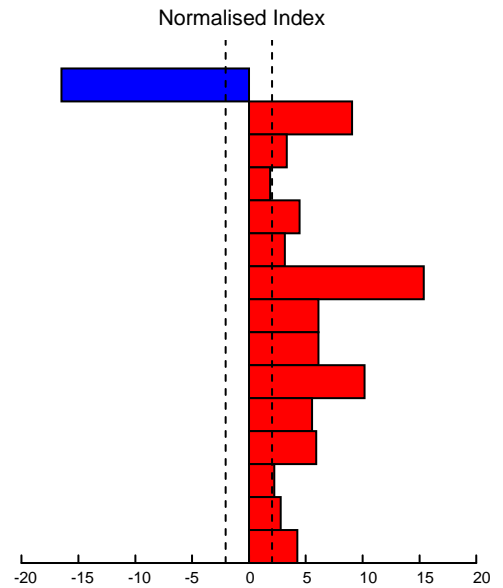
Weekend Newspaper Readership

| Weekend Newspaper Readership | Customer % | Base % | Normalised Index | Index |
|------------------------------|------------|--------|------------------|--------|
| Unknown | 24.38 | 26.57 | -1.34 | 91.73 |
| Sydney Morning Herald (NSW) | 17.03 | 11.45 | 3.87 | 148.71 |
| Sunday Telegraph | 17.47 | 15.57 | 1.31 | 112.21 |
| Sun Herald (NSW) | 13.07 | 8.95 | 3.19 | 146.01 |
| Saturday Age (VIC) | 9.84 | 5.77 | 3.56 | 170.4 |
| Sunday Age (VIC) | 9.1 | 5.21 | 3.54 | 174.87 |
| Saturday Herald Sun (VIC) | 6.9 | 8.14 | -1.27 | 84.8 |
| Sunday Herald Sun (VIC) | 10.72 | 11.46 | -0.62 | 93.58 |
| Adelaide Advertiser (SA) | 5.14 | 5.3 | -0.19 | 96.99 |
| Sunday Mail (QLD/SA) | 14.1 | 18.4 | -3.22 | 76.63 |
| Courier Mail (QLD) | 8.52 | 8.8 | -0.27 | 96.74 |
| West Australian (WA) | 4.41 | 5.66 | -1.6 | 77.81 |
| Sunday Times (WA) | 4.85 | 7.38 | -3.08 | 65.66 |
| Weekend Financial Review | 4.99 | 2.57 | 2.9 | 194.31 |
| Weekend Australian | 15.57 | 8.41 | 5.15 | 184.98 |
| Other | 9.4 | 7.24 | 1.93 | 129.87 |



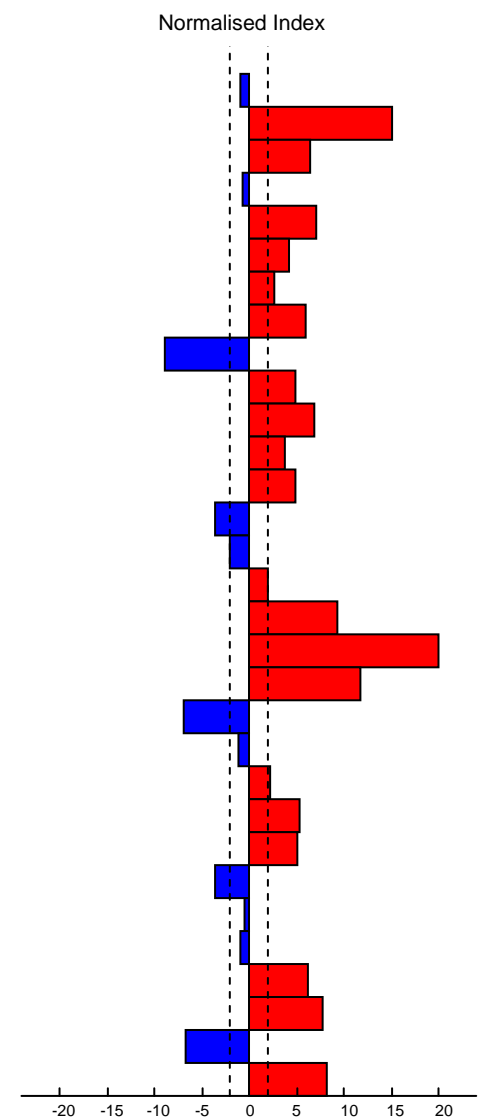
Purchased by Mail & Telephone

| Purchased by Mail & Telephone | Customer % | Base % | Normalised Index | Index |
|-------------------------------|------------|--------|------------------|--------|
| Unknown | 32.6 | 62.26 | -16.51 | 52.36 |
| Other Books | 27.9 | 12.3 | 9.08 | 226.89 |
| Childrens Clothes | 5.43 | 2.5 | 3.37 | 217.06 |
| Computer Hardware | 3.97 | 2.63 | 1.79 | 151.04 |
| Cosmetics | 9.69 | 4.55 | 4.53 | 212.88 |
| Craft Products | 5.87 | 3.06 | 3.13 | 192.15 |
| Health Books | 32.89 | 5.1 | 15.44 | 644.67 |
| Home Study | 9.1 | 2.28 | 6.19 | 399.62 |
| Music | 19.82 | 10.53 | 6.09 | 188.32 |
| Vitamins/Hlth Supplemnt | 21.29 | 5.17 | 10.28 | 411.73 |
| Wines | 13.51 | 6.19 | 5.59 | 218.27 |
| Adult Clothes | 12.19 | 4.81 | 5.88 | 253.23 |
| Computer Software | 5.43 | 3.44 | 2.3 | 158.16 |
| Movies | 7.34 | 4.57 | 2.77 | 160.54 |
| Gifts | 10.43 | 5.45 | 4.25 | 191.31 |



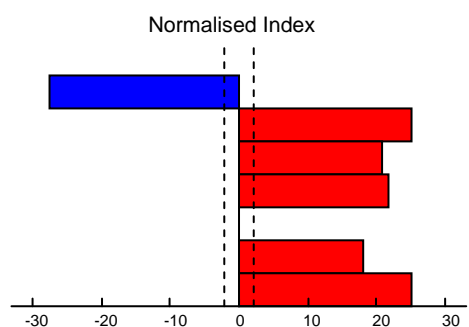
Hobbies & Interests

| Hobbies & Interests | Customer % | Base % | Normalised Index | Index |
|-----------------------------|------------|--------|------------------|--------|
| Unknown | 0.88 | 1.18 | -0.83 | 74.82 |
| Reading | 84.44 | 63.46 | 15.09 | 133.06 |
| Cooking | 58.3 | 46 | 6.51 | 126.74 |
| Renovations/DIY | 25.84 | 26.8 | -0.57 | 96.44 |
| Cinema | 60.06 | 46.77 | 7.08 | 128.43 |
| Wine Collecting | 21 | 14.53 | 4.14 | 144.49 |
| Photography | 24.23 | 19.8 | 2.69 | 122.35 |
| Music | 70.78 | 60.48 | 5.91 | 117.03 |
| Viewing Sport | 17.62 | 30.51 | -8.82 | 57.77 |
| Charity Work | 19.97 | 12.48 | 4.89 | 159.97 |
| Wildlife | 31.57 | 19.5 | 6.78 | 161.94 |
| Eating Out | 59.62 | 52.54 | 3.76 | 113.48 |
| Antiques/Fine Art | 19.38 | 11.88 | 4.95 | 163.1 |
| Watching TV | 43.76 | 50.73 | -3.66 | 86.26 |
| Religious Activities | 11.31 | 13.85 | -2.09 | 81.67 |
| Current Affairs | 38.77 | 34.89 | 2.08 | 111.11 |
| Hiking/Walking | 53.6 | 35.8 | 9.31 | 149.73 |
| Self Improvement | 60.5 | 23.17 | 19.92 | 261.08 |
| Theatre/Cultural/Art Events | 41.85 | 19.72 | 11.7 | 212.2 |
| Going to the pub | 17.92 | 28.14 | -6.96 | 63.65 |
| Collectables | 6.76 | 7.72 | -1 | 87.52 |
| Internet | 25.55 | 21.79 | 2.25 | 117.29 |
| Fashion Clothing | 32.89 | 23.39 | 5.28 | 140.6 |
| Gardening | 50.81 | 41.09 | 5.07 | 123.66 |
| Grandchildren | 12.19 | 16.58 | -3.5 | 73.51 |
| Home Computing | 25.7 | 26.38 | -0.41 | 97.41 |
| Puzzles/Crosswords | 24.08 | 25.62 | -0.94 | 94.01 |
| Sewing/Craftwork | 29.96 | 18.88 | 6.31 | 158.68 |
| Gourmet Food/Fine Wines | 35.98 | 21.76 | 7.73 | 165.35 |
| Gambling/Betting | 8.66 | 15.85 | -6.67 | 54.66 |
| Gym/Working Out | 32.6 | 17.7 | 8.29 | 184.16 |



Herbal Products Used

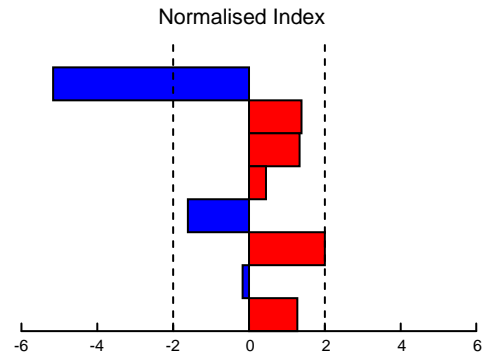
| Herbal Products Used | Customer % | Base % | Normalised Index | Index |
|--------------------------|------------|--------|------------------|--------|
| Unknown | 8.08 | 36.74 | -27.44 | 21.98 |
| Herbal Remedies | 68.14 | 23.45 | 25.02 | 290.59 |
| Aromatherapy | 54.48 | 14.71 | 20.84 | 370.44 |
| Health Foods | 63.44 | 23.52 | 21.62 | 269.69 |
| Slimming Products | 9.55 | 9.63 | -0.07 | 99.14 |
| Vitamin/Food Supplements | 74.45 | 44.38 | 17.98 | 167.74 |
| Alternative Remedies | 58.74 | 11.52 | 25.02 | 509.69 |



Telecoms & HiTech

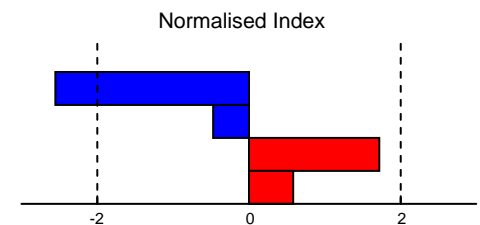
Provider used for INTL/STD calls

| Provider used for INTL/STD calls | Customer % | Base % | Normalised Index | Index |
|----------------------------------|------------|--------|------------------|--------|
| None | 5.14 | 9.5 | -5.15 | 54.12 |
| Telstra | 63.73 | 61.2 | 1.37 | 104.14 |
| Optus | 18.65 | 16.66 | 1.34 | 111.98 |
| AAPT | 5.87 | 5.47 | 0.45 | 107.42 |
| Digiplus | 0.59 | 1.07 | -1.63 | 55.11 |
| Primus | 3.97 | 2.49 | 1.98 | 159.39 |
| Phone card | 5.58 | 5.72 | -0.15 | 97.63 |
| Other | 10.13 | 8.63 | 1.3 | 117.37 |



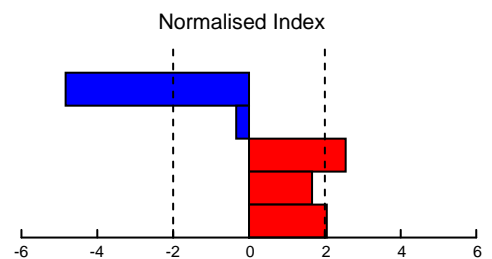
STD/Long Distance Phone Spend

| STD/Long Distance Phone Spend | Customer % | Base % | Normalised Index | Index |
|-------------------------------|------------|--------|------------------|--------|
| Unknown | 9.25 | 12.08 | -2.54 | 76.61 |
| \$0-\$24 | 49.63 | 50.55 | -0.48 | 98.19 |
| \$25-74 | 33.04 | 29.92 | 1.73 | 110.45 |
| \$75+ | 8.08 | 7.46 | 0.59 | 108.25 |



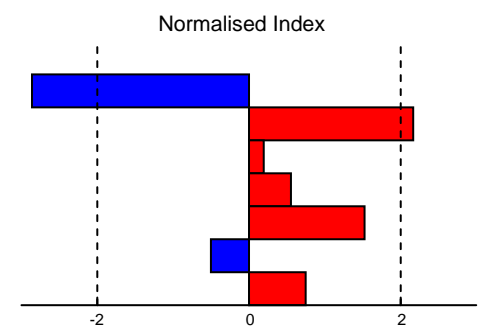
Monthly Spend on Mobile Calls

| Monthly Spend on Mobile Calls | Customer % | Base % | Normalised Index | Index |
|-------------------------------|------------|--------|------------------|--------|
| Unknown | 26.14 | 34.32 | -4.86 | 76.17 |
| \$1-\$25 | 25.84 | 26.39 | -0.33 | 97.92 |
| \$26-\$50 | 24.82 | 20.6 | 2.55 | 120.46 |
| \$50-\$74 | 13.22 | 11.04 | 1.68 | 119.75 |
| \$75+ | 9.99 | 7.66 | 2.03 | 130.44 |

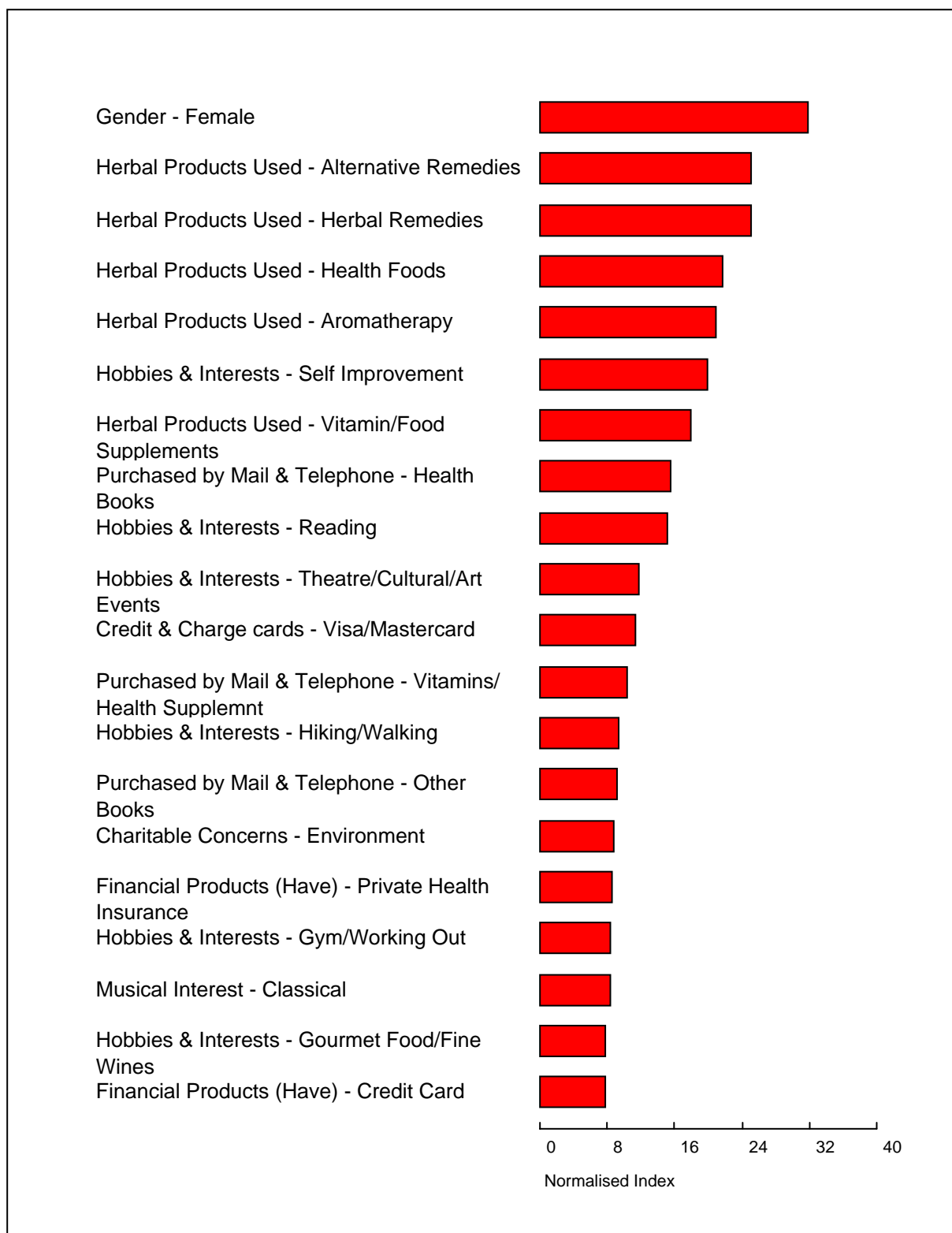


Mobile Phone Network Provider

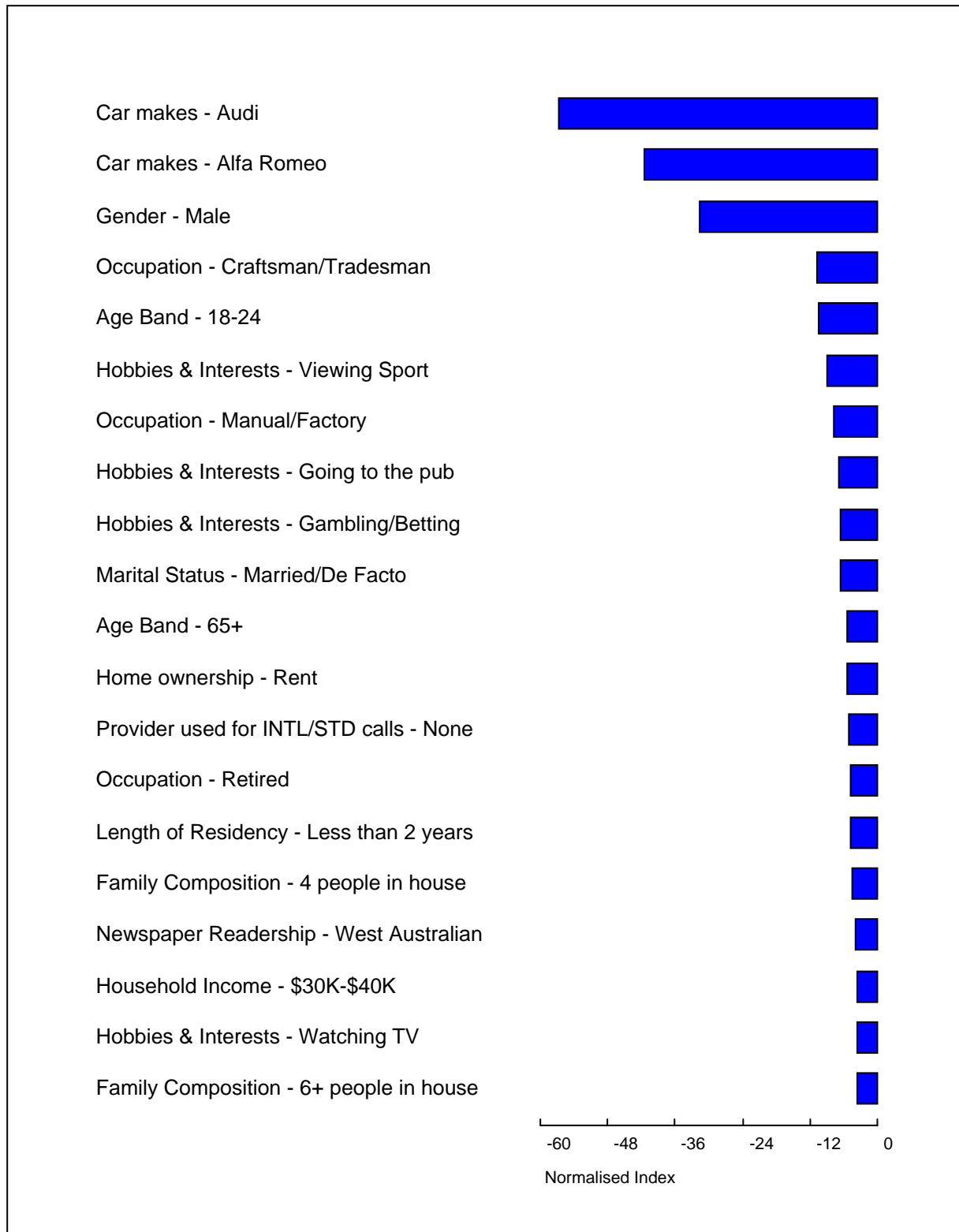
| Mobile Phone Network Provider | Customer % | Base % | Normalised Index | Index |
|-------------------------------|------------|--------|------------------|--------|
| Unknown/No answer | 24.08 | 28.78 | -2.87 | 83.68 |
| Telstra | 38.18 | 34.13 | 2.17 | 111.86 |
| Optus | 21.15 | 20.85 | 0.19 | 101.42 |
| Orange | 2.2 | 1.89 | 0.56 | 116.81 |
| Virgin | 2.5 | 1.59 | 1.52 | 157.36 |
| Vodafone | 10.13 | 10.72 | -0.51 | 94.48 |
| Other | 3.38 | 2.87 | 0.74 | 117.83 |



Top 20 Most Like Characteristics



Top 20 Least Like Characteristics



Scorecard Results

| Score Band (10) | Score Band % | ALS Subset Count | ALS (Base) File % | Customer File % | Index |
|-----------------|--------------|------------------|-------------------|-----------------|--------|
| 1 | 0.0 – 10.0 | 178,705 | 10% | 59.32 | 593.25 |
| 2 | 10.1 - 20.0 | 178,705 | 10% | 19.09 | 190.90 |
| 3 | 20.1 – 30.0 | 178,705 | 10% | 8.96 | 89.57 |
| 4 | 30.1 – 40.0 | 178,705 | 10% | 3.82 | 38.18 |
| 5 | 40.1 – 50.0 | 178,705 | 10% | 2.64 | 26.43 |
| 6 | 50.1 – 60.0 | 178,705 | 10% | 2.50 | 24.96 |
| 7 | 60.1 – 70.0 | 178,705 | 10% | 1.32 | 13.22 |
| 8 | 70.1 – 80.0 | 178,704 | 10% | 1.47 | 14.68 |
| 9 | 80.1 – 90.0 | 178,704 | 10% | 0.73 | 7.34 |
| 10 | 90.1 – 100.0 | 178,704 | 10% | 0.15 | 1.47 |

Score band The 10 bands of the score-ranked database are shown here

Score band % The 10 score-ranked bands are shown as % in 5% steps

ALS Subset Count These entries represent the ALS database divided by 10

ALS Base File % The 10 score bands expressed as %

Customer File % The % of the customer file which falls into the score range for that band

Index Calc. in the normal way: (Cust. file % / base file %) x 100

Cumulative Scorecard Results

| Score Band (10) | Cumulative ALS Count | Cumulative Customer File % | Cumulative Index |
|-----------------|----------------------|----------------------------|------------------|
| 1 | 178,705 | 59.32 | 593.25 |
| 2 | 357,410 | 78.41 | 392.07 |
| 3 | 536,115 | 87.37 | 291.24 |
| 4 | 714,820 | 91.19 | 227.97 |
| 5 | 893,525 | 93.83 | 187.67 |
| 6 | 1,072,230 | 96.33 | 160.55 |
| 7 | 1,250,935 | 97.65 | 139.50 |
| 8 | 1,429,639 | 99.12 | 123.90 |
| 9 | 1,608,343 | 99.85 | 110.95 |
| 10 | 1,787,047 | 100.00 | 100.00 |

Score band

The 10 bands of the scored database are shown here

Cumulative ALS Count

The cumulative count of ALS names by Score band

Cumulative Customer File %

The cumulative % of the customer file by Score Band. Used for the Power Curve (see next)

Cumulative Index

The Cumulative Customer File % compared with the cumulative % of individuals on the ALS database, expressed as an index.

POWER CURVE

