

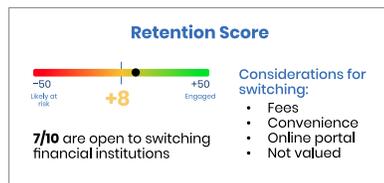
Attract, Engage, Retain

Introducing PMG 360 Analytics

Understanding your members so well you can predict and fulfill their unique financial needs!

PMG 360 Analytics is an end-to-end application that offers credit unions the ability to see members in a new way. Leveraging PMG's predictive analytics capability and behavioural segmentation models, you get insight into a member's financial personality and the causal factors that can deepen your relationship with members and drive better business results.

Simply put, we help you understand and deliver more value to your members. PMG 360 Analytics' comprehensive view includes:



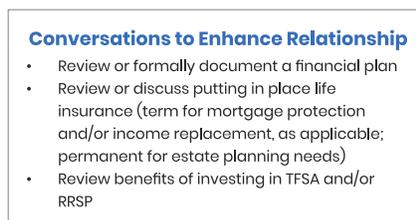
Retention and engagement scoring uses machine learning to identify and prioritize members most at risk and trigger opportunities with members who exhibit the highest propensity to do more business with you.



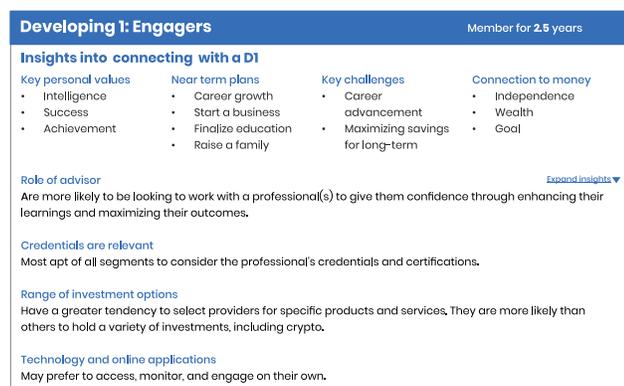
Trajectory analysis allows you to benchmark and track financial progress for members as they progress through each life stage segment.



Share of investable assets provides a snapshot of a member's financial balance sheet and your current share of wallet.



Value of advice and relationship factors recommend statistically qualified sets of advice that, when applied, can increase one's financial success and engagement.



Life stage segmentation classifies your members into one of 13 financial consumer segments based on financial circumstances and their financial personality.

We're different

PMG 360 Analytics is fueled by 15 years of proprietary aggregated quantitative and qualitative Canadian financial consumer data and behavioural analysis, including impacts of the COVID-19 pandemic. This research is integrated with census data and your member's data incorporating machine learning and behavioural analysis, PMG predicts future behaviours and unique member needs. All of this is organized in advanced dashboards and metrics that facilitate timely and proactive engagement to increase loyalty and drive sales opportunities.

Driving opportunities and benefits for your business

- Identify and prioritize high potential activities with members to increase loyalty and engagement.
- Engage members with timely product and service offers aligned to their financial goals.
- Provide targeted advice to members based on their unique needs and financial personality.
- Provide focus on opportunities to increase share of wallet with existing members.
- Optimize performance of marketing and front-line sales activities and campaigns.

How are users benefiting from PMG 360 Analytics?

PenFinancial
Credit Union

"Through our collaboration with PMG Intelligence, PenFinancial has been able to identify opportunities to improve the experience we provide to our members. One of the reasons our members come to PenFinancial is for the personalized service we provide. By truly understanding what is most important to our members, backed by data and insights, we can focus on providing services, experiences and advice tailored to our member's unique financial situation."

Jason McSpadden, Chief Technology & Security Officer, PenFinancial Credit Union

We're just getting warmed up

We are committed to building on the powerful capabilities of PMG 360 Analytics. Over the next few months, more enhancements to our behavioural segmentation and predictive analytics capabilities are planned. This includes:

- **Next best actions and timing of offers** will provide specific recommendations on which products to offer next based on current product profile and unique needs of your member.
- **Mortgage risk and defection** will identify members who may be at risk of moving their mortgage elsewhere at renewal time.
- **Deep attitudinal and behavioural insights** will be added to our dashboards and provide deeper analysis and insights to your member's profile.

Time to get started!

To learn how PMG 360 Analytics can help you know your members even better and grow your business, please contact Emile McLean at emilem@pmgintelligence.com and book an introductory appointment today!