WealthEngine

WealthEngine is a comprehensive and efficient tool for uncovering high-net-worth clients, determining a general profile, as well as corporate and philanthropic connections and is a good starting point for finding and initially qualifying prospects. It offers a convenient way to search 35+ sources concurrently.

OWL

The Institute's Online Wealth Lookup (OWL) is a simple interface to WealthEngine that provides a quick and easy way to do simple lookups right from our website. It's a tool designed to help you assess the credibility of prospects and begin your qualifying process.

What you will find

Virtually all of the information in a WealthEngine *Find Wealth Online* profile can be found somewhere in the public record. Some data provided is based on information that has been "volunteered" by the individual at some point, such as charitable gifts and nonprofit board membership. You will also find information from regulatory reports collected by state, local, and federal government such as real estate holdings and SEC insider stock transactions.

What you will not find

Any information protected by privacy laws will not be found. Additionally, the WealthEngine data sources are focused on "positive" aspects of people's lives. It does not provide information on non-real estate debt, criminal records, and litigation. Subsequently, you will not find private investment portfolio values, bank account records, wills, trusts, IRS tax returns for individuals, salary or income information for most individuals, a regulatory list of charitable gifts made to other nonprofits, the profitability or market value of equity in privately-held businesses, the market value of private-held businesses, and personal charge card information. Much of this information would be helpful for evaluating prospects, but it is not legally available unless volunteered by the individual.

Validating your results

A single profile can easily have accurate information about your prospect, but may also include interesting information about a different person with a similar name.

As a user, you have instant access to the best information publicly available in many categories. However, you must commit to evaluating each component of a profile separately to determine if the information presented to you is for the right person and is accurate. In order to do this, WealthEngine has provided you with a Quality of Match (QOM) score for every data source.

1. Review your *Find Wealth* "Advanced Search Results" report to identify which data sources your name and address matched

2. Look for the QOM 9 or greater - these are exact matches.

Lexis Nexis Real Estate

Match Name:	PLANK KEVIN A
Mailing Addr:	930 GREENSPRING VALLEY RD
	LUTHERVILLE TIMONIUM, MD 21093-3609
QOM:	10(2/7/1/0/0/0/0/0)

Properties:

Site Address:	930 GREENSPRING VALLEY RD
	LUTHERVILLE TIMONIUM, MD 21093

Property Id:	08-1600009880	Property Type:	Single Family Residential
Record Type:	Undefined	Record Date:	04/19/04
Market Value:	$4,694,580	Assessed	$4,694,580
Market Val.:	2009	Assessed Year:	2010
Sale Amt.:	$2,900,000	Loan Amt.:	Unknown
Second Owner:	PLANK DESIREE J	As Of Date:	Today
History Flag:	N		

3. Review any data source with a QOM below a 9

5. Verify if this data is accurate and is indeed your prospect based on the information found in the data sources with exact matches. Keep in mind that lower scores may be matches too, but you should review them carefully to determine if they represent data about your subject, or someone else with a similar name.

This is especially true for data sources like Political Donations where the name and the city might be recorded, but not a specific address, so it can be hard for the system to differentiate between two people named "John Smith" in the same city. In most cases you should be able to spot these discrepancies easily, and you can simply ignore that extra data when you encounter it.

FindWealth Online Ratings & Scores

MATCHING PROCESS AND QUALITY OF MATCH SCORING:

For each wealth database reviewed, the quality of match rating (QOM) is calculated, providing a simple tool segmenting your results. Matches with a score of 9 or more are exact matches, scores between 6 and 8 establish a high confidence level that the data is a match, and scores below 6 need additional research efforts to either confirm or deny the relation. This rule applies for all data sources except for the Charitable Donation Database, which the highest QOM is 5.

QOM SCORING SYSTEM:

Matching Field	QOM Score
First Name	1
Middle Name	1
Last Name	1
Street Address	3

Matching Field	QOM Score
City	1
State	1
Zip	2
Location	1
Business Name/ Employer	3

NET WORTH FORMULA

Income & Age: *Uses Income & Age from matching process*	*$((Income * (Age – 22)) * .1$*
Stock: *Thomson Financial for transaction history and Standard & Poors for current prices*	*Holdings * Current Value + Values of Sales Transactions*
Real Estate: *Searches for real estate range.*	*(Property Range Low End)* Escalator* *Escalator at $600k+ = 5 (escalator)* *Escalator at $400k+ = 4 (escalator)* *Escalator at $1k+ = 3 (escalator)*
Pension: *Larkspur SEP & Keogh for pension plan value (5 or less participants only)*	*((pension *.75) * 5)*

PROPENSITY TO GIVE (P2G):

1-0:	Extremely well qualified matches.
1-1 to 1-5:	Highly qualified matches, but the accuracy rate is only 90-95%.
2-1 to 2-5:	Qualified matches that have typically matched to above average real estate and possibly another WealthEngine database.
3-1 to 3-5:	Records that match to any WealthEngine database other than real estate. The higher the rating includes individuals who have matched to 3 or more databases.
4-1 to 4-5:	By definition, this includes all other records that have matched to real estate from Lexis-Nexis.
5-0:	The absence of WealthEngine databases generally indicates that these are households of modest means, more often than not renters, and generally low profile people in the community.

INFLUENCE RATINGS:

Individuals influence in the community based on how many boards they are affiliated with, corporate, or philanthropic. Based on a scale of 1-4

1=	Top Quartile
2=	Upper Middle Quartile
3=	Bottom Middle Quartile
4=	Bottom Quartile

INVESTMENT RATINGS:

1=	$10 Million or more in net worth and exact match to SEC data
2=	$50 Million or more in net worth and matches to FEC Donations, Foundation Trustees, and Multiple Real Estate Properties
3=	$10 to $50 Million in net worth and matches to FEC Donations, Foundation Trustees and Multiple Real Estate Properties
4=	$100,000 to $10 Million in stock (current holdings and past sales) and exact match to SEC data
5=	$1 to $10 Million in net worth and matches to FEC Donations, Foundation Trustees, and Multiple Real Estate Properties
6=	$10 Million or more in net worth, $100,000 in stock (current holdings and past sales) and no exact match to SEC data
7=	Match to FEC Donations, Foundation Trustees, and Multiple Real Estate properties and exact match to D and B OR Match to FEC Donations, Foundation Trustees, and Multiple Real Estate Properties and Market Guide salary match
8=	Total FEC Donations greater than $15,000
9=	Total real estate holdings greater than $1,500,000
10=	All other matched data/everyone else

AGGREGATE INFORMATION:

- **MG Total Comp:** Total compensation found in the Market Guide database
- **DB Company Value:** Company Value reported in Dun & Bradstreet
- **Total Political Contribution:** All State, Federal and 527 political contributions.
- **Property Count:** Number of individual properties found in Lexis/Nexis
- **Total Charitable Contributions:** Total Contributions identified in Waltmans Directory.

Acxiom Household Profiles

Acxiom uses statistically modeled data derived from census data, motor vehicle departments, insurance sources, and warranty cards to develop profiles within FindWealth Online. These profiles contain property information such as dwelling type, home value, purchase date, home loan value, and length of residency. They also contain information regarding the household, such as the primary individual's marital status, gender, occupation, age, estimated income, and whether or not the individual is the holder of an upscale retail credit card, as well as the number of adults in the household (including, if possible, the name of a second individual) and whether or not children are present. This data is updated quarterly.

Aircraft

This data, updated monthly, is compiled from the FAA Civil Aviation Registry of aircrafts. It is a compilation of information on glider, balloon, blimp, single/multi-engine, and other recreational aircrafts. The search results will identify multiple plane ownership. Aircrafts provides assets ownership information. It can also be used to identify individuals who are likely to have an affinity for airspace related causes. A researcher can also use it to identify relationships with other aircraft owners from the same location.

Airmen's Certificate

The Airmen's Certificate data source, a regulatory data source, lists individuals who have a United States pilot's certificate. The data is compiled by the US Federal Aviation Administration and fields displayed by WealthEngine include name, address, and certificate type. The data is updated on a monthly basis.

Charitable Donations

The Charitable Donations data source combines information supplied by Jan Grieff Research Associates (JGA) with WealthEngine's own charitable donations database. It consists of donor lists published by the nation's largest nonprofit organizations, as well as those nonprofits who have elected to participate in WealthEngine's ongoing crowdsourcing project by sharing their annual reports. In addition to displaying the type, amount, and year of the gift, this database also lists the recipient organization's name, location, and areas of focus. This data source continues to grow and is updated frequently.

DataQuick Real Estate

This data source provides real estate information and is searchable by name and/or address. Offering reports in English and Spanish, DataQuick supplies the following information:

- Property profile, including ownership, site address, property details, tax information, and most recent sale information

- Comparable sales, including distance from searched property, property details, sale date, sale amount, assessed amount, and a map of the relevant properties

- Property history, including transaction types, transfer date and value, and loan information.

DataQuick is only available through FindWealth Online and is updated quarterly.

Dun & Bradstreet

This data source provides information on publicly traded and privately owned businesses and their corporate executives, identifying linkages that an individual has to an organization. The information found within Dun & Bradstreet (D&B) indicates a company's financial standing, including sales revenues and number of employees, business titles and sometimes executive biographical profiles. If revenues are not provided, D&B will project sales revenues based on the number of employees and industry type and the data is updated quarterly.

D&B State Business Registrations

The data source provides information on privately owned businesses and their company owners and officers. It identifies connections that an individual has to an organization and displays them in the Circle of Friends. The data found within Dun & Bradstreet (D&B) State Business Registrations includes the address of the business as well as the registration address and shareholder equity information. All alternative addresses found are used to conduct an Advanced Search through our Loop Analysis. The database also includes amendment information that is useful in tracking significant updates and events in the company's history. This data is updated daily.

Federal Election Commission Campaign

This data source provides information on political campaign/committee contributions. The data is taken from financial disclosure reports filed by House, Senate and Presidential campaigns, parties and PACs from 1993 to the present and is updated weekly.

Foundation Trustees

A compilation of information from various foundation sources for 65,000 individuals, the Foundation Trustees database provides the foundation name and trustee(s), as well as grant-making data of the foundation. The data is updated as needed.

Guidestar Directors

Compiled annually from the IRS form PF990 as it is submitted, the Guidestar Directors data source includes an organization's Employer ID number, address and phone number, description and financial information. Directors are generally listed at the nonprofit address. New information is appended quarterly.

Guidestar Foundation

This file consists of regulatory reports over several years for foundations and the associated trustees found in the IRS form PF990. The information gathered includes an organization's Employer ID number, address and phone number, description and financial information. Where available, the file also includes compensation information for the trustees and total asset information for the foundation. New information is appended to this database quarterly.

Hoover's Business Information

This data source provides insight into 42,000 companies and approximately 500,000 business contacts. It contains officer information and board members for public US companies and US companies in IPO registration. Compiled information includes compensation details and insight into an individual's wealth based on age, salary, bonus, and total compensation. Other information includes the individual's business address, phone and fax numbers and information regarding the company with a direct link to the Hoover's company description. The data is updated weekly.

IRS Pension Holders

This data source collects information from the annual reports of qualified pension plans such as SEP and Keough on self-employed individuals who have established pensions. Data provided includes address, plan information and plan value and is updated as needed.

LexisNexis Real Estate

This data source provides real estate records and is updated quarterly. This information is taken directly from state tax assessor, deed transfer and mortgage records, and includes market value, property assessments, sales price, land use type, first and second owner, site address and mailing address for property owners.

Marquis Who's Who

This data source provides biographical information on notable Americans and is updated quarterly. Information compiled includes business and home addresses, occupation/title, family information and organizational ties.

Merchant Vessels

This data source identifies owners of merchant vessels in the U.S. obtained from the U.S. Coast Guard's Marine Safety Information System. Additional information provided includes; vessel name, gross weight and length, port of documentation and authorized trade endorsements, hailing port, and manufacturer identification. This data source is combined with our State Boat Registrations data and displayed under Vessels. Data from the U.S. Coast Guard's Marine Safety Information System is updated monthly.

National Do Not Mail Registry

The Do Not Mail—Mail Preference Service data source is a file of individuals, listed at their home address, who do not wish to receive promotional mail. The data is supplied to WealthEngine by the Direct Marketing Association which collects the data when consumers register at the DMA Consumer Help website or when consumers send their name and address to the DMA. Registration on the Do Not Mail list remains active for a period of three years. WealthEngine receives updates from the DMA monthly.

National Physicians Profiles

This data source contains biographical information on over 1 million physicians and includes valuable information including present employment, business address, major professional activity, type of practice, practice specialties, and graduate medical training. Reports on both Medical Doctors (M.D.) and Doctors of Osteopathic Medicine (D.O.) are available. This data is updated quarterly.

Philanthropic Donations

This data source includes a select group of major gift records traced back to the donor's home address. The records show the gift amount, the year in which it was made, and the recipient organization.

Prospects of Wealth & Resources (POW&R)

This data source is a proprietary historical database developed by WealthEngine and is updated as needed. It used multiple databases to compile data on individuals who have a net worth of at least one million dollars plus houses, yacht or airplane ownership, and one million dollar investors.

Reuters Market Guide Profiles

This data source provides information on "insiders" – directors/officers of the company, the top five executives who earn more than $100,000 annually and individuals/entities who own at least 10% of the stock in a publicly traded company. Compiled information includes the individual's address, biographical information, and professional information, such as job title, compensation, and information regarding the company), and address, job title, education, compensation, company information, biography and a listing of other officers. The data is updated weekly.

Section 527 Directors

This data source lists people associated with Section 527 organizations sometimes referred to as "special interest groups" and is updated monthly.

A Section 527 organization is a federal designation, defined as a "party, committee, association, fund, or other organization (whether or not incorporated) organized and operated primarily for the purpose of directly or indirectly accepting contributions or making expenditures, or both" to influence, or attempt to influence, "the selection, nomination, election or appointment of an individual to a federal, state, or local public office or office in a political organization."

Section 527 Political Donations

This data source lists people who have contributed to a Section 527 organization. A formal definition of such organizations is provided above. The data is updated monthly.

Social Security Master Death Index

This data source lists deaths reported to the Social Security Administration, often in connection with an application for death benefits and is updated monthly. If the deceased are missing from this file, it may be that Social Security benefits were not requested. Data provided includes partial social security number, date of birth, date of death, and the state and zip code of the deceased's last residence.

State Boat Registrations

This data source identifies owners of recreational vessels of 25ft+ in the U.S. obtained from vessel registrations in 17 U.S. States. Coverage from vessel registrations include the following 17 U.S. states: (AL, AR, AZ, FL, GA, IA, IL, MA, ME, MN, MS, ND, NV, OH, TX, VA, WY). Other state registration data is unavailable due to privacy acts. Additional information provided includes; manufacturer type, boat type, model year, length, hull material and propulsion of the engine. Data from State Vessel Registrations is updated bi-annually.

State Political Donations

The State Political Donations data source, updated quarterly, displays state-level campaign contributions made to individual candidates, political party committees and ballot measure committees. Data is collected from campaign finance reports that are filed with state disclosure offices in 36 states.

WealthID Securities

This data source, updated daily, compiles information reported to the U.S. Securities and Exchange Commission and collected by Thompson Financial. WealthID provides information on stock transactions for common stock and preferred stock company insiders. A formal definition of an "insider" is provided above in the Market Guide data source.