



LoyaltyAdvisor™

More value, better decisions,
faster results

Manage value drivers and financial risk to gain competitive advantage

As a value driver, loyalty programs are designed to help increase customer retention and engagement. Consumers love to collect and use their points as currency. Selling loyalty points to partners can also be a lucrative business. In fact, some of the world's largest loyalty programs realize more than a billion dollars of annual revenue from point sales.

However, loyalty programs can also pose a sizable financial risk for companies with the potential liability risk from unredeemed points ranging upward from hundreds of millions to several billion dollars. At this scale, loyalty liability becomes a very material item on a company's balance sheet. Reliable, timely information to monitor and manage both loyalty program risk and value drivers is essential.

Unlock the full potential of your loyalty data

Loyalty programs generate a tremendous amount of data with a potential treasure trove of insights that can fuel competitive advantage. Many loyalty programs already use predictive analytics to unlock value, but these are typically focused on marketing cases that explore short-term, discrete behaviors. These behaviors might include near-term lapse probabilities or conversion rates, or analytics to better understand customer wants and needs for more customized communications and offers. While these models are useful, ultimately, a longer prediction horizon for valuing the financial impact of customer's behavior change will offer you more potential options to drive value.




The Key: LoyaltyAdvisor™

WTW's LoyaltyAdvisor solution provides a combination of consultants who bring niche expertise and apply actuarial science to customer behavior data using robust predictive analytics and proprietary software. As a result, we assess your financial value of individual members on both sides of the balance sheet. Our unique service/software blend provides a common financial model for accounting, finance and marketing stakeholders to evaluate options, align business goals and make faster decisions.


















We empower our clients to make business decisions based on a deeper understanding of their data and loyalty rewards program risks.

Fast, forward-looking answers and insights for loyalty executives

<p>Uncover more ways to drive value.</p> 	<p>With advanced models that predict uncertain future member behavior, we can help you uncover more opportunities to maximize customer lifetime value and drive revenue by targeting the right customers with the most potential for increasing loyalty program ROI.</p>
<p>Make better decisions.</p> 	<p>Our LoyaltyAdvisor solution can allow you to explore what-if scenarios with ease to assess the impact of potential program changes, new strategies and potential risks. It addresses the needs across your business: marketing can be more strategic; accounting can have more confidence in liability estimates and CFOs can know that business decisions about the loyalty program make financial sense.</p>
<p>Get faster, more actionable results.</p> 	<p>Once your models are calibrated, we can deliver results within a week of receiving your customized data. Your monthly, quarterly and annual accounting processes will run faster, so you'll have more time and energy for optimizing program strategy with information that's timely and actionable.</p>

Making your data work for you on both sides of the balance sheet

Our experts manage your program data and apply predictive analytics to help you gain answers and insights

Loyalty program data	Data management	Predictive analytics	Answers and insights
Rich, transaction-level data	Reliable, scalable, secure technology	For both sides of the balance sheet	Fast, forward-looking, always up to date
 Member enrolment and profile data	 Data collection (ongoing)	 Customer lifetime value	 Common financial framework for accounting, finance and marketing
 Purchases	 Store	 Member liability risk	 Test program changes and new strategies
 Point earnings	 Scrub	 Key performance indicator dashboards, continuously updated	 Manage liability risk more precisely
 Point redemptions			 Uncover opportunities to drive value
 Point expirations			

Why WTW

Proven experience

Clients tell us that our distinctive combination of expertise in three areas sets us apart:

- Our ability to forecast uncertain future events and explore what-if scenarios using actuarial science
- Our proficiency extracting actionable knowledge from vast data sets using advanced data science and effectively communicating the results of our technical analysis in easy-to-understand, actionable insights
- Over **twenty years of experience** working with the world's largest loyalty programs

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success – and provide perspective that moves you. Learn more at wtwco.com.

