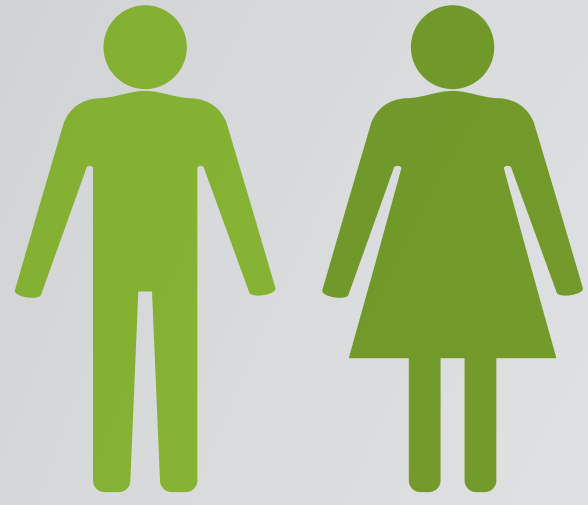




VIDEO-ENABLED CUSTOMER ENGAGEMENT COMES OF AGE



83% OF CONSUMERS AGES 18 – 29 HAVE A SMARTPHONE¹



25%

OF INTERNET USERS ACCESS THE INTERNET THROUGH THEIR MOBILE DEVICES TODAY²



2 BILLION SMARTPHONE USERS

BY THE END OF 2015³



34%

OF AMERICANS WITH A HOUSEHOLD INCOME OVER \$75,000 A YEAR HAD EXPERIENCE WITH VIDEO CALLING⁴



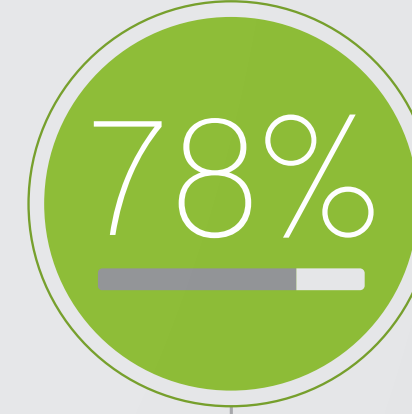
75%

OF KINDLE FIRE HDX CUSTOMER QUESTIONS NOW COME VIA THE AMAZON MAYDAY BUTTON⁵

OVER **100 OF THE 500** LARGEST GLOBAL BUSINESSES WILL INTRODUCE VIDEO-BASED CHAT BY 2018 FOR CUSTOMER-FACING INTERACTIONS⁶



88% OF BANKS RATE MOBILE BANKING APPLICATIONS AS A HIGH INVESTMENT PRIORITY⁷



78% OF BANKS REPORT INCREASING INVESTMENT ON CUSTOMER SERVICE AND CUSTOMER EXPERIENCE⁷

CUSTOMERS WHO ARE FULLY ENGAGED BRING

37% MORE REVENUE

THAN CUSTOMERS WHO ARE ACTIVELY DISENGAGED⁸



FULLY ENGAGED POLICY OWNERS PURCHASE

22% MORE PRODUCT TYPES

THAN ACTIVELY DISENGAGED POLICY OWNERS DO⁸

¹ Pew Research Center, February 27, 2014
<http://www.factbrowser.com/facts/14672/>

² DazeInfo, "Internet Around the World: 25% People Access Internet Through Mobile Devices!", April 3, 2014
<http://dazeinfo.com/2014/04/03/internet-around-world-25-people-access-internet-mobile-devices/>

³ DazeInfo, "2 Billion Smartphone Users By 2015: 83% of Internet Usage From Mobiles", January 23, 2014
<http://dazeinfo.com/2014/01/23/smartphone-users-growth-mobile-internet-2014-2017/>

⁴ Mashable, "One in Five Americans Make Video Calls", October 13, 2010
<http://mashable.com/2010/10/13/video-calling-stats-pew/>

⁵ Amazon.com, "75% of Kindle Fire HDX Customer Questions Now Come via the Mayday Button - Average Response Time is Just 9.75 Seconds", June 13, 2014
<http://www.businesswire.com/news/home/20140613005080/en/75-Kindle-Fire-HDX-Customer-Questions-Mayday#.VRBjgUKZDjQ>

⁶ Gartner, "Gartner Report Highlights Growth of Contextualized Video Chat Support", January 9, 2015
<http://www.onsip.com/blog/2015/01/09/gartner-report-highlights-growth-of-contextualized-video-chat-support>

⁷ Efma, "Innovation in Retail Banking 2014", October 2014
<http://www.efma.com/index.php/resources/studies/detail/EN/1/507/1-195YPE>

⁸ SAP, "44 Facts Defining the Future of Customer Engagement", October 13, 2014
<http://www.news-sap.com/44-facts-defining-future-of-customer-engagement/>