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The Keystone Equities Group Announces "Four Futures for Personal Information Management: 2007-2012"

October 16, 2006 (Oaks, PA) - Keystone Equities Executive Director John J. Harrison and scenario strategist Brian Mulconrey, CLU, ChFC, FLMI, announced the October 2006 publication of Keystone's latest in a series of White Papers, "Four Futures for Personal Information Management: 2007 to 2012" at the 2006 DMA Annual Conference.

"Personal information is so important to the world's direct marketing community that it's like water to fish. We swim in it every day and tend to take it for granted. But what if that landscape were about to undergo unprecedented changes? And what if those changes caused hundreds of billions of dollars to flow into surprising new business models while models built on today's personal information landscape struggled and died?" asks Brian Mulconrey, author of the White Paper.

It's easy to forget how much the meteoric rise of the Web over just the past decade has created vast new categories of digitized personal information to be used and abused in new ways. In its most recent White Paper, Keystone Equities describes some of the **driving forces** sweeping over the personal information landscape today.

"A challenge that every leadership team faces today is how to diversify its strategy portfolio to not be totally dependent on the unfolding of one future course of events," said Mulconrey. "And yet a single 'official future' dominates the strategic agendas of many firms. The future of personal information management is being shaped today by new technologies, new media, innovative entrepreneurs, legislators, cyber criminals, terrorists, sloppy security administrators, and the average citizen who feels their information is slipping out of their control. Scenarios are tools for 'wind tunneling' your strategies against a range of possible futures," says Mulconrey in this White Paper.

"Looking out over the horizon, there are forces amassing that could dramatically change the current personal information (PIM) landscape over the next six years," says Mulconrey. He categorizes these forces by four major categories, each of which promises to have a dramatic impact on the direct marketing industry. These are:

- ***Personal Health Records (PHR)*** - With health care expenses growing more than 50% faster than the U.S. economy, there is a swelling demand for innovation aimed at driving down costs AND driving up quality.
- ***Out of Control...Information Security*** - In today's personal information environment, individuals have so little control over their transaction information that we as consumers pay organizations (credit bureaus) to sell certified and scored records of “our” information back to us when we validate our credit history.
- ***Physical Security*** - The recent controversy surrounding electronic surveillance without search warrants by the Bush Administration highlights the extent to which we need to update our approach to checks and balances in the new world of personal information. Traditional search warrants must be reinvented to fit a world where a constant stream of new data flows must be monitored.
- ***Info-Asset Business Models*** - We live in an information economy. When new technologies arise to empower individuals in new ways, capital flows into the creation of new business models based on the emerging landscape.

"Anticipating and preparing for the inevitable changes that will occur is what will ultimately define direct marketing success. With that in mind, direct marketers must adopt strategies to conform to the forces shaping the future of their industries," said John J. Harrison co-author of the report. "This White Paper will help companies better understand a strategic approach that will allow them to view the future with confidence. Brian is uniquely positioned to guide direct marketers amongst a range of possible future outcomes."

Mulconrey's articles on emerging trends and personal information management have appeared in *The Wall Street Journal*, *CIO Magazine*, *The Futurist Magazine*, *Financial Planning Magazine*, *Bests Review*, and others. Since 1990, he has served as president of BG Mulconrey, Inc., a scenario planning and management consulting firm serving Fortune 500 companies, start-ups, and innovative consulting firms. Brian is a registered principal with The Keystone Equities Group (Series 7/24) and holds an MS in Financial Services from the American College in Bryn Mawr, PA.

To receive a copy of “Four Futures for Personal Information Management (PIM): 2007-2012,” please contact Marj Vance at 800-715-9905 or fourfutures@keystoneequities.com.

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The Keystone Equities Group provides financial services that enable public and private companies, institutional investors, and private clients throughout the world reach their financial goals. As a full-service investment banking and brokerage firm, Keystone focuses on raising capital, trading blocks of stock, and providing strategic advisory and merger and acquisition services to niche businesses. The team's first-hand industry knowledge and commitment to client satisfaction adds substantial value to its services. www.keystoneequities.com