

Q1 2012 Investor Update

May 10, 2012

Intersections Corporate Overview

Statements in this presentation relating to future plans, results, performance, expectations, achievements and the like are considered “forward-looking statements.” These forward-looking statements involve known and unknown risks and are subject to change based on various factors and uncertainties that may cause actual results to differ materially from those expressed or implied by these statements. Factors and uncertainties that may cause actual results to differ include, but are not limited to, the risks disclosed in the company’s filings with the U.S. Securities and Exchange Commission. The company undertakes no obligation to revise or update any forward-looking statements.

About Intersections Inc.

Intersections Inc. (Nasdaq: [INTX](#)) is a leading provider of consumer and corporate identity risk management services. Intersections' services are offered through North America's leading financial institutions, directly to consumers under Intersections' award-winning IDENTITY GUARD® brand, and through the company's exclusive partnership with ITAC, [the Identity Theft Assistance Center](#). Since 1996, Intersections has protected the identities of more than 34 million consumers.

Fast Facts

Founded: 1996

NASDAQ Symbol: INTX

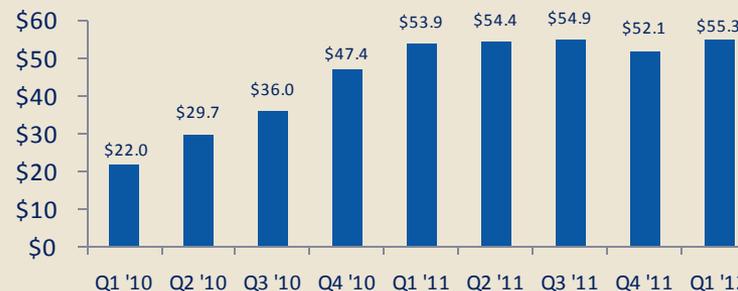
Headquarters: Chantilly, VA

Employees: 920

Consumers Protected To Date: More than 34 million

Adjusted EBITDA From Continuing Operations *
(\$ millions)

LTM Adjusted EBITDA (\$MM)



* Latest Twelve Months (LTM) consolidated adjusted EBITDA from continuing operations before share related compensation. Severance related expenses of \$1.6 million and \$465 thousand included in Q4 2011 and Q1 2012 respectively.

Q1 2012 Investor Update

Consolidated Highlights

- ▶ Revenue for Q1 2012 was \$90.2 million, flat compared to the Q1 2011 and a 4% decrease from Q4 2011.
- ▶ Adjusted EBITDA before share related compensation for Q1 2012 was \$16.3 million, a 26% increase over Q1 2011 and a 45% increase from Q4 2011.
 - Includes severance related expenses of \$465 thousand in Q1 2012 and \$1.6 million in Q4 2011.
- ▶ Net income for the quarter ended March 31, 2012 was \$6.2 million, a new record, as compared to \$4.6 million for the quarter ended March 31, 2011.
- ▶ Diluted earnings per share increased to \$0.33 per share in Q1 2012, a new record, and a 44% increase from Q1 2011 and a 50% increase from Q4 2011.
- ▶ Cash flow provided by operations was strong for Q1 2012 at \$16.1 million compared to \$12.7 million for Q1 2011.
- ▶ Strong Balance Sheet at the end of Q1 2012 with \$30.6M in Cash and Equivalents, \$10 million in outstanding debt under our revolving credit facility and additional \$15.0 million available for future borrowing.

Q1 2012 Investor Update

Consumer Product and Services (CP&S) Highlights

- ▶ We ended Q1 2012 with 4.8 million subscribers, a 15% increase from Q1 2011 and a 4% decrease from Q4 2011.
 - New Subscriber sales were down in Q1 2012 due to the previously announced cessation of new marketing with Bank of America (BAC) and reduced banking client marketing due to the uncertain regulatory environment.
 - Our Overall Retention rate improved to 72% in Q1 2012 up from 65% the same quarter last year.

- ▶ Our direct to consumer business continued to grow at a meaningful rate, generating positive earnings in Q1 2012 for the first time.

- ▶ CP&S Revenue for Q1 2012 was \$89.4 million, a slight decrease compared to Q1 2011 and a decrease of 4% from Q4 2012.
 - The decrease in revenue is driven by the reduction in Bank of America subscribers largely offset by a new large indirect banking client and steady revenue growth in our direct-to-consumer business and other clients.
 - Retention rates for the BAC subscriber population continue to exceed forecast assumptions.

- ▶ CP&S Income from operations for Q1 2012 was \$11.1 million, an increase of 26% percent from Q1 2011 and 62% from Q4 2011.
 - Income increased primarily due to decreased marketing and commissions expenses, primarily from the discontinuation of new marketing with BAC, and also the shift in mix toward more customers from indirect client relationships.
 - G&A was higher in Q1 2012 compared to Q1 2011 due primarily to increased payroll and professional fees and one-time severance expenses.
 - Excluding one-time severance expenses, G&A decreased in Q1 2011 by 4.4% from Q4 2011.

Q1 2012 Return of capital To Shareholders

Investor Update

- ▶ On April 26, 2012, Intersections' Board declared our 8th consecutive quarterly cash dividend of \$0.20 per common share. The dividend will be paid on Friday June 8, 2012 to stockholders of record as of business on May 29, 2012.
 - Based on the closing price on May 9, 2012 of \$11.47 this represents an effective annual yield of approximately 7.0%
- ▶ We have \$20 million authorized by our board and permitted under our current Credit Agreement for share repurchases.

Q1 2012 Investor Update

Full Year 2012 Guidance is Unchanged from March 15, 2012

	FY 2012
Revenue	\$330 to \$340 million
Adj. EBITDA *	\$55 to \$58 million

We do not expect subscriber growth in 2012

* Consolidated adjusted EBITDA from continuing operations before share related compensation.



Thank You

Corporate Headquarters

Intersections Inc.
3901 Stonecroft Boulevard
Chantilly, VA 20151

Toll-free: 800.695.7536

www.intersections.com

NASDAQ : INTX

Investor Relations

Eric Miller
Senior Vice President
Corporate Finance and Investor Relations

Tel: 703.488.6100

emiller@intersections.com

