





The future is now



More and more people have only a cell phone – 65%, if cell phones are smart phones Younger people prefer to use their phone for

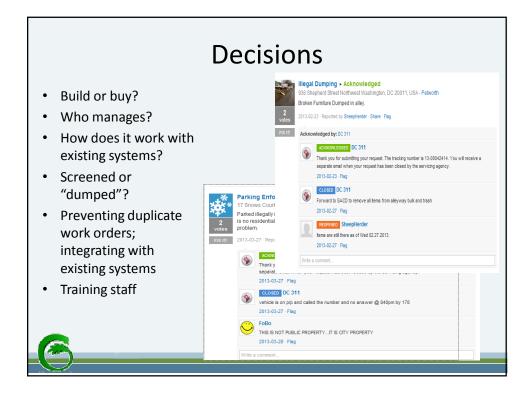
transactions, not to talk By 2015, people born 1984 and later will be 45% of the population

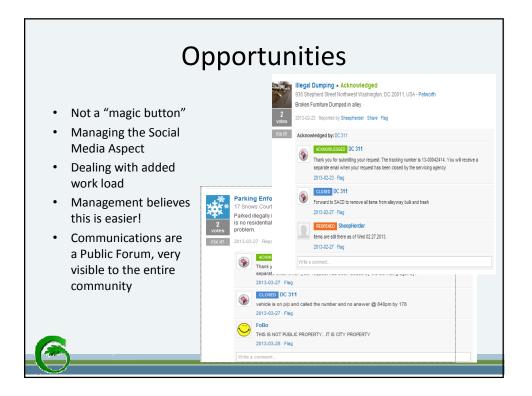
Interest in communities is being sparked by Social Media

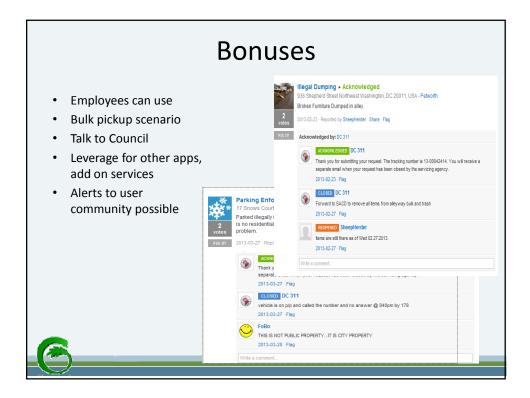
Always on, always connected

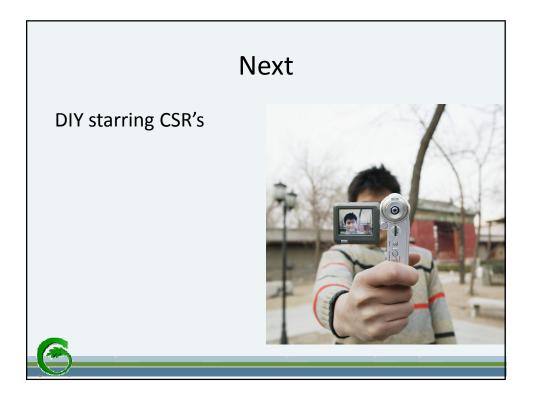












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