



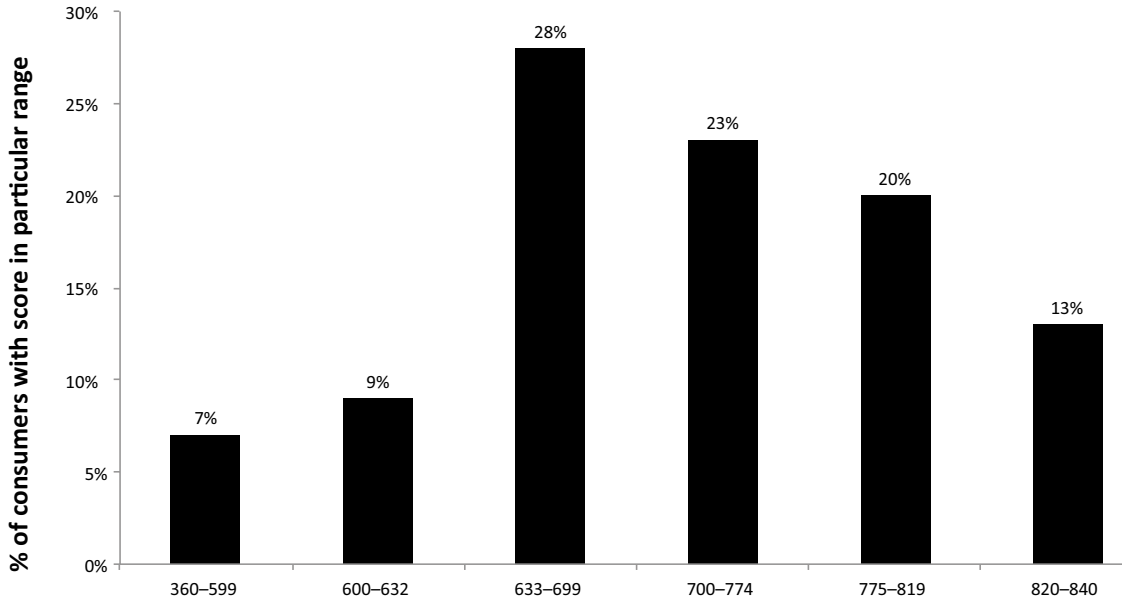
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To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — National Equivalency ScoreSM

- National Equivalency ScoreSM Graph, NES
- National Equivalency ScoreSM Table, NES

National Equivalency ScoreSM





| National Equivalency Score SM — National Score Distribution | | | |
|--|---------|----------|-----------------------------------|
| Minimum | Maximum | Interval | “Ranks higher than X%” Cumulative |
| 360 | 516 | 1% | 1% |
| 517 | 551 | 1% | 2% |
| 552 | 567 | 1% | 3% |
| 568 | 578 | 1% | 4% |
| 579 | 586 | 1% | 5% |
| 587 | 593 | 1% | 6% |
| 594 | 599 | 1% | 7% |
| 600 | 604 | 1% | 8% |
| 605 | 608 | 1% | 9% |
| 609 | 613 | 1% | 10% |
| 614 | 616 | 1% | 11% |
| 617 | 620 | 1% | 12% |
| 621 | 623 | 1% | 13% |
| 624 | 626 | 1% | 14% |
| 627 | 629 | 1% | 15% |
| 630 | 632 | 1% | 16% |
| 633 | 635 | 1% | 17% |
| 636 | 638 | 1% | 18% |
| 639 | 640 | 1% | 19% |
| 641 | 643 | 1% | 20% |
| 644 | 645 | 1% | 21% |
| 646 | 648 | 1% | 22% |
| 649 | 650 | 1% | 23% |
| 651 | 652 | 1% | 24% |
| 653 | 655 | 1% | 25% |
| 656 | 657 | 1% | 26% |
| 658 | 659 | 1% | 27% |
| 660 | 661 | 1% | 28% |

| National Equivalency Score SM — National Score Distribution | | | |
|--|---------|----------|-----------------------------------|
| Minimum | Maximum | Interval | “Ranks higher than X%” Cumulative |
| 662 | 663 | 1% | 29% |
| 664 | 665 | 1% | 30% |
| 666 | 667 | 1% | 31% |
| 668 | 669 | 1% | 32% |
| 670 | 672 | 1% | 33% |
| 673 | 674 | 1% | 34% |
| 675 | 676 | 1% | 35% |
| 677 | 679 | 1% | 36% |
| 680 | 681 | 1% | 37% |
| 682 | 684 | 1% | 38% |
| 685 | 686 | 1% | 39% |
| 687 | 689 | 1% | 40% |
| 690 | 691 | 1% | 41% |
| 692 | 694 | 1% | 42% |
| 695 | 697 | 1% | 43% |
| 698 | 700 | 1% | 44% |
| 701 | 704 | 1% | 45% |
| 705 | 707 | 1% | 46% |
| 708 | 711 | 1% | 47% |
| 712 | 714 | 1% | 48% |
| 715 | 718 | 1% | 49% |
| 719 | 721 | 1% | 50% |
| 722 | 725 | 1% | 51% |
| 726 | 728 | 1% | 52% |
| 729 | 732 | 1% | 53% |
| 733 | 735 | 1% | 54% |
| 736 | 739 | 1% | 55% |
| 740 | 742 | 1% | 56% |



| National Equivalency Score SM — National Score Distribution | | | |
|--|---------|----------|-----------------------------------|
| Minimum | Maximum | Interval | “Ranks higher than X%” Cumulative |
| 743 | 745 | 1% | 57% |
| 746 | 748 | 1% | 58% |
| 749 | 752 | 1% | 59% |
| 753 | 755 | 1% | 60% |
| 756 | 758 | 1% | 61% |
| 759 | 761 | 1% | 62% |
| 762 | 763 | 1% | 63% |
| 764 | 766 | 1% | 64% |
| 767 | 769 | 1% | 65% |
| 770 | 772 | 1% | 66% |
| 773 | 774 | 1% | 67% |
| 775 | 777 | 1% | 68% |
| 778 | 779 | 1% | 69% |
| 780 | 782 | 1% | 70% |
| 783 | 784 | 1% | 71% |
| 785 | 787 | 1% | 72% |
| 788 | 789 | 1% | 73% |
| 790 | 791 | 1% | 74% |
| 792 | 793 | 1% | 75% |
| 794 | 796 | 1% | 76% |
| 797 | 798 | 1% | 77% |
| 799 | 800 | 1% | 78% |
| 801 | 802 | 1% | 79% |
| 803 | 804 | 1% | 80% |
| 805 | 806 | 1% | 81% |
| 807 | 808 | 1% | 82% |
| 809 | 810 | 1% | 83% |
| 811 | 812 | 1% | 84% |

| National Equivalency Score SM — National Score Distribution | | | |
|--|---------|----------|-----------------------------------|
| Minimum | Maximum | Interval | “Ranks higher than X%” Cumulative |
| 813 | 814 | 1% | 85% |
| 815 | 816 | 1% | 86% |
| 817 | 818 | 1% | 87% |
| 819 | 820 | 1% | 88% |
| 821 | 823 | 1% | 89% |
| 824 | 825 | 1% | 90% |
| 826 | 827 | 1% | 91% |
| 828 | 829 | 1% | 92% |
| 830 | 832 | 1% | 93% |
| 833 | 834 | 1% | 94% |
| 835 | 837 | 1% | 95% |
| 838 | 840 | 5% | 99% |

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Minimum National Equivalency Score
Maximum National Equivalency Score

360
840

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

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