



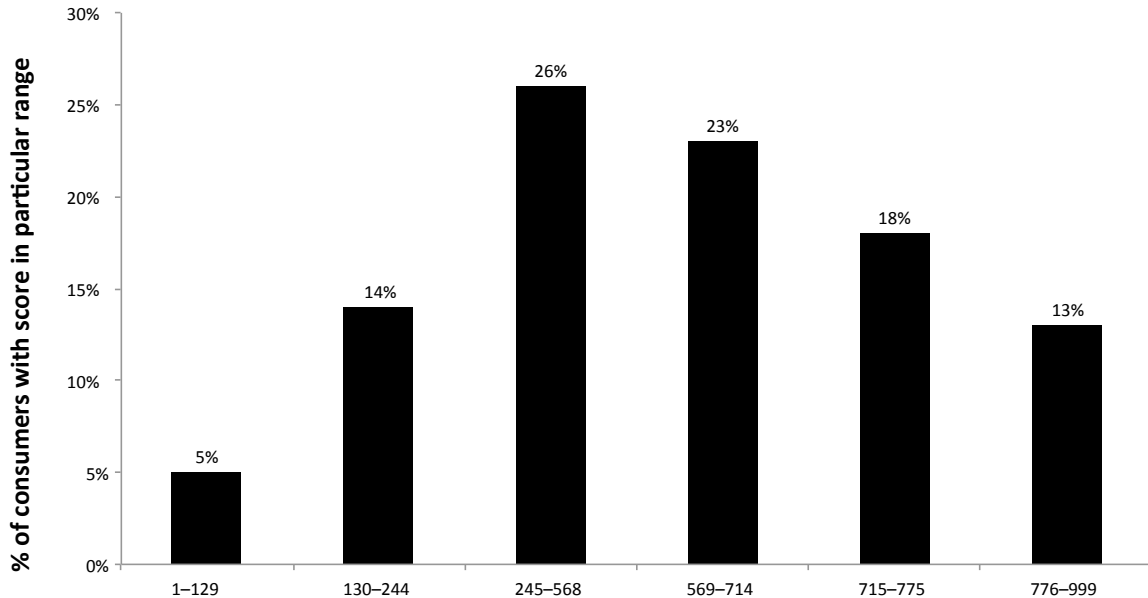
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To view a specific graph or table, click on the respective link below.

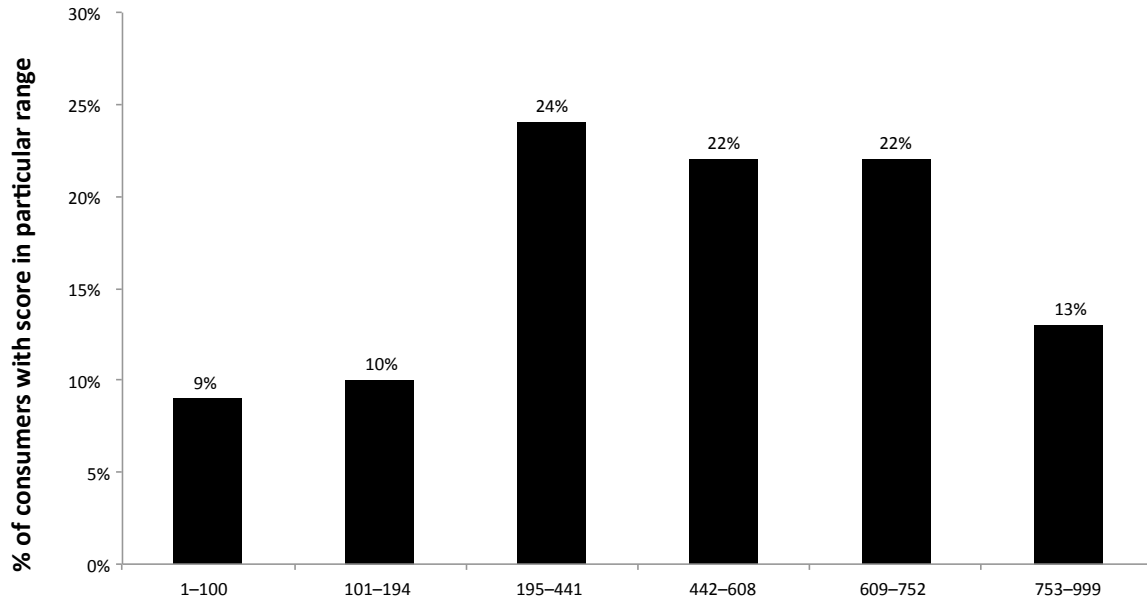
Risk Based Pricing Rule — Tele-Risk ModelSM

- Tele-Risk ModelSM Graph, Tele-Risk Model
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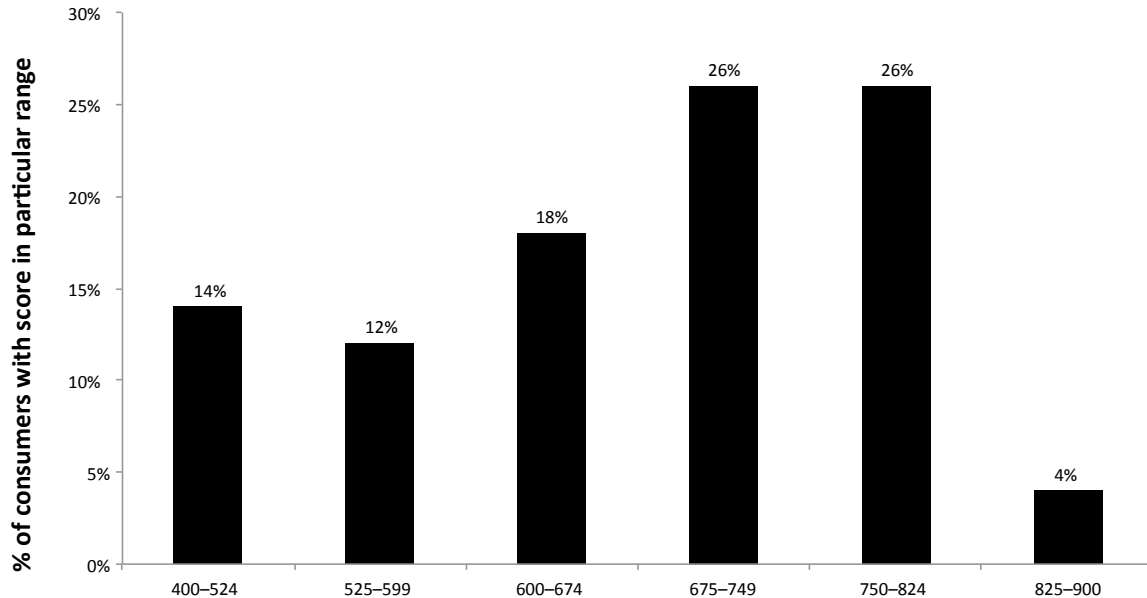
Tele-Risk ModelSM



Telecommunications, Energy and Cable Risk ModelSM



TEC Connect™





Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
1	81	1%	1%
82	99	1%	2%
100	111	1%	3%
112	120	1%	4%
121	130	1%	5%
131	138	1%	6%
139	146	1%	7%
147	147	1%	8%
148	154	1%	9%
155	168	1%	10%
169	179	1%	11%
180	189	1%	12%
190	198	1%	13%
199	206	2%	15%
207	213	1%	16%
214	227	1%	17%
228	236	1%	18%
237	245	2%	20%
246	252	1%	21%
253	266	1%	22%
267	278	1%	23%
279	292	1%	24%
293	305	1%	25%
306	319	1%	26%
320	333	1%	27%
334	347	1%	28%
348	361	1%	29%
362	375	1%	30%

Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
376	390	1%	31%
391	398	1%	32%
399	412	1%	33%
413	428	1%	34%
429	444	1%	35%
445	460	1%	36%
461	474	1%	37%
475	488	1%	38%
489	501	1%	39%
502	513	1%	40%
514	525	1%	41%
526	535	1%	42%
536	545	1%	43%
546	554	1%	44%
555	563	1%	45%
564	572	1%	46%
573	581	1%	47%
582	589	1%	48%
590	598	1%	49%
599	605	1%	50%
606	613	1%	51%
614	620	1%	52%
621	627	1%	53%
628	634	1%	54%
635	641	1%	55%
642	647	1%	56%
648	653	1%	57%
654	659	1%	58%



Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
660	665	1%	59%
666	670	1%	60%
671	675	1%	61%
676	681	1%	62%
682	686	1%	63%
687	691	1%	64%
692	696	1%	65%
697	700	1%	66%
701	705	1%	67%
706	709	1%	68%
710	714	1%	69%
715	718	1%	70%
719	722	1%	71%
723	726	1%	72%
727	729	1%	73%
730	733	1%	74%
734	737	1%	75%
738	740	1%	76%
741	743	1%	77%
744	747	1%	78%
748	750	1%	79%
751	753	1%	80%
754	756	1%	81%
757	759	1%	82%
760	762	1%	83%
763	765	1%	84%
766	768	1%	85%
769	771	1%	86%

Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
772	774	1%	87%
775	777	1%	88%
778	780	1%	89%
781	783	1%	90%
784	787	1%	91%
788	790	1%	92%
791	794	1%	93%
795	797	1%	94%
798	801	1%	95%
802	806	1%	96%
807	811	1%	97%
812	817	1%	98%
818	999	2%	99%

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Minimum Tele-Risk ModelSM
 Maximum Tele-Risk ModelSM

1
999

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%".

File date: May 2018



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
1	1	2%	2%
2	2	1%	3%
3	26	1%	4%
27	42	1%	5%
43	63	1%	6%
64	81	1%	7%
82	98	1%	8%
99	114	1%	9%
115	123	1%	10%
124	132	1%	11%
133	142	1%	12%
143	148	1%	13%
149	159	1%	14%
160	165	1%	15%
166	172	1%	16%
173	179	1%	17%
180	186	1%	18%
187	194	1%	19%
195	203	1%	20%
204	216	1%	21%
217	229	1%	22%
230	241	1%	23%
242	253	1%	24%
254	264	1%	25%
265	275	1%	26%
276	286	1%	27%
287	297	1%	28%
298	308	1%	29%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
309	320	1%	30%
321	331	1%	31%
332	343	1%	32%
344	354	1%	33%
355	366	1%	34%
367	377	1%	35%
378	387	1%	36%
388	398	1%	37%
399	409	1%	38%
410	419	1%	39%
420	429	1%	40%
430	438	2%	42%
439	441	1%	43%
442	448	1%	44%
449	454	1%	45%
455	458	1%	46%
459	463	1%	47%
464	469	1%	48%
470	475	1%	49%
476	481	1%	50%
482	487	1%	51%
488	494	1%	52%
495	501	1%	53%
502	510	1%	54%
511	518	1%	55%
519	527	1%	56%
528	537	1%	57%
538	546	1%	58%



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
547	556	1%	59%
557	566	1%	60%
567	576	1%	61%
577	585	1%	62%
586	594	1%	63%
595	603	1%	64%
604	612	1%	65%
613	620	1%	66%
621	627	1%	67%
628	635	1%	68%
636	642	1%	69%
643	650	1%	70%
651	657	1%	71%
658	663	1%	72%
664	670	1%	73%
671	677	1%	74%
678	683	1%	75%
684	689	1%	76%
690	695	1%	77%
696	702	1%	78%
703	708	1%	79%
709	714	1%	80%
715	720	1%	81%
721	726	1%	82%
727	732	1%	83%
733	738	1%	84%
739	743	1%	85%
744	750	1%	86%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
751	757	1%	87%
758	763	1%	88%
764	770	1%	89%
771	776	1%	90%
777	784	1%	91%
785	791	1%	92%
792	798	1%	93%
799	807	1%	94%
808	816	1%	95%
817	827	1%	96%
828	841	1%	97%
842	859	1%	98%
860	999	2%	99%

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Minimum TEC Score
Maximum TEC Score

1
999

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%."

File date: May 2018



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
400	446	1%	1%
447	470	1%	2%
471	480	1%	3%
481	486	3%	6%
487	487	1%	7%
488	495	1%	8%
496	499	1%	9%
500	502	1%	10%
503	506	1%	11%
507	513	1%	12%
514	518	1%	13%
519	526	1%	14%
527	534	1%	15%
535	542	1%	16%
543	549	1%	17%
550	557	1%	18%
558	565	1%	19%
566	572	1%	20%
573	580	1%	21%
581	586	2%	23%
587	591	1%	24%
592	594	1%	25%
595	601	1%	26%
602	606	1%	27%
607	610	1%	28%
611	614	1%	29%
615	619	1%	30%
620	626	1%	31%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
627	628	1%	32%
629	634	1%	33%
635	641	1%	34%
642	644	1%	35%
645	649	1%	36%
650	653	1%	37%
654	657	1%	38%
658	660	1%	39%
661	663	2%	41%
664	665	1%	42%
666	668	1%	43%
669	673	1%	44%
674	677	1%	45%
678	681	1%	46%
682	686	1%	47%
687	689	1%	48%
690	694	1%	49%
695	698	1%	50%
699	701	1%	51%
702	705	1%	52%
706	707	1%	53%
708	709	1%	54%
710	711	1%	55%
712	713	1%	56%
714	716	1%	57%
717	718	1%	58%
719	720	1%	59%
721	722	1%	60%



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
723	724	1%	61%
725	728	1%	62%
729	730	1%	63%
731	732	1%	64%
733	735	1%	65%
736	738	1%	66%
739	742	1%	67%
743	744	1%	68%
745	746	1%	69%
747	748	1%	70%
749	750	1%	71%
751	752	1%	72%
753	754	1%	73%
755	757	1%	74%
758	759	1%	75%
760	761	1%	76%
762	762	1%	77%
763	763	1%	78%
764	765	1%	79%
766	769	1%	80%
770	773	1%	81%
774	776	1%	82%
777	779	1%	83%
780	782	1%	84%
783	786	1%	85%
787	789	1%	86%
790	793	1%	87%
794	796	1%	88%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
797	799	1%	89%
800	803	1%	90%
804	806	1%	91%
807	809	1%	92%
810	813	1%	93%
814	817	1%	94%
818	822	1%	95%
823	827	1%	96%
828	832	1%	97%
833	839	1%	98%
840	849	1%	99%
850	900	1%	100%

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Minimum TEC Connect Model™
Maximum TEC Connect Model™

400
900

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%".

File date: May 2018