



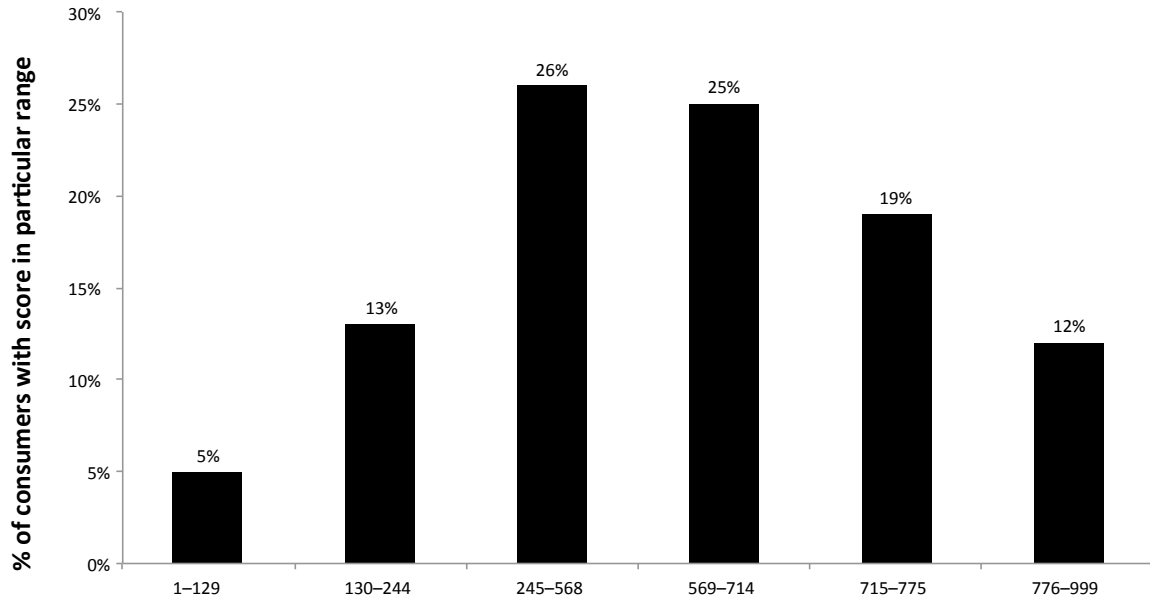
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To view a specific graph or table, click on the respective link below.

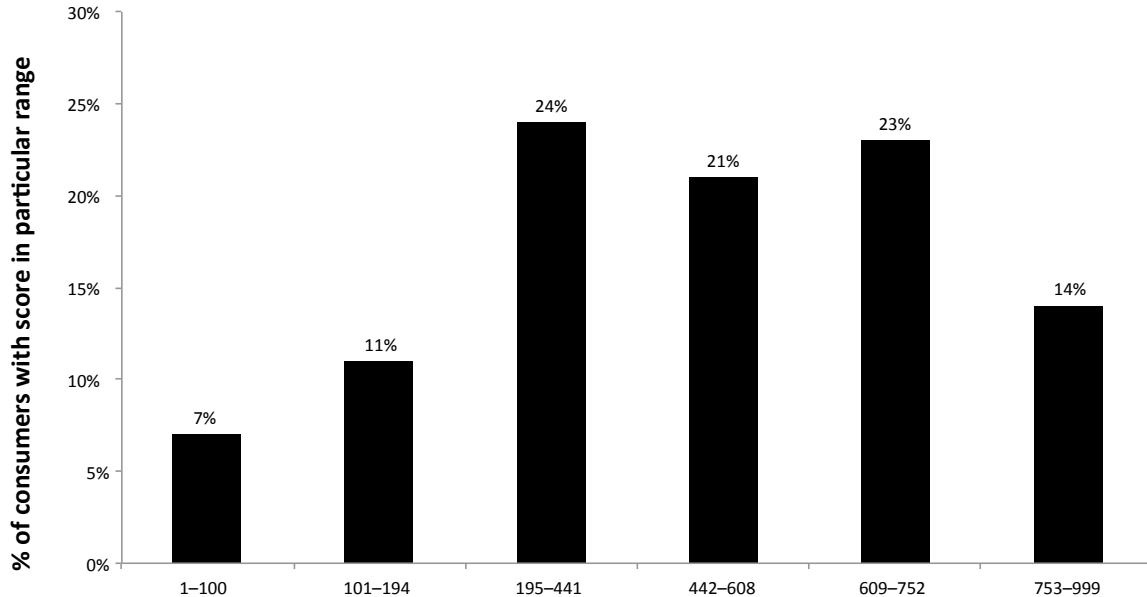
Risk Based Pricing Rule — Tele-Risk ModelSM

- [Tele-Risk ModelSM Graph, Tele-Risk Model](#)
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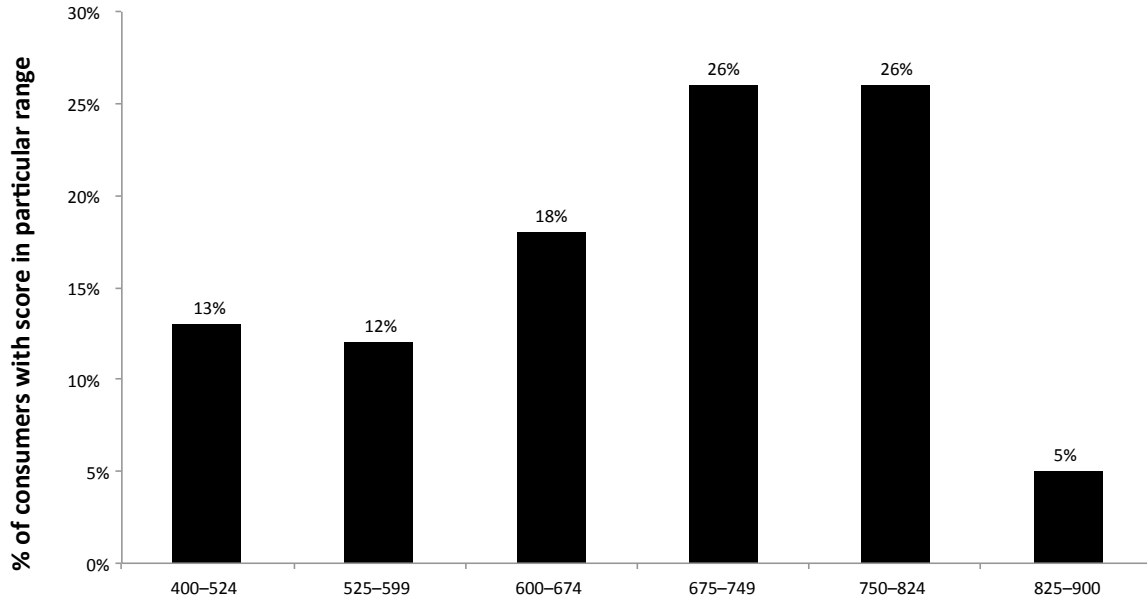
Tele-Risk ModelSM



Telecommunications, Energy and Cable Risk ModelSM



TEC Connect™





Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
1	82	1%	1%
83	100	1%	2%
101	113	1%	3%
114	120	1%	4%
121	134	1%	5%
135	140	1%	6%
141	147	1%	7%
148	148	1%	8%
149	162	1%	9%
163	175	1%	10%
176	186	1%	11%
187	194	1%	12%
195	204	1%	13%
205	206	1%	14%
207	211	1%	15%
212	224	1%	16%
225	233	1%	17%
234	243	1%	18%
244	245	1%	19%
246	250	1%	20%
251	264	1%	21%
265	276	1%	22%
277	289	1%	23%
290	303	1%	24%
304	317	1%	25%
318	331	1%	26%
332	345	1%	27%
346	360	1%	28%

Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
361	372	1%	29%
373	388	1%	30%
389	395	1%	31%
396	411	1%	32%
412	426	1%	33%
427	442	1%	34%
443	457	1%	35%
458	472	1%	36%
473	486	1%	37%
487	499	1%	38%
500	512	1%	39%
513	524	1%	40%
525	535	1%	41%
536	545	1%	42%
546	555	1%	43%
556	565	1%	44%
566	574	1%	45%
575	583	1%	46%
584	591	1%	47%
592	599	1%	48%
600	606	1%	49%
607	614	1%	50%
615	621	1%	51%
622	628	1%	52%
629	634	1%	53%
635	641	1%	54%
642	647	1%	55%
648	653	1%	56%



Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
654	658	1%	57%
659	664	1%	58%
665	669	1%	59%
670	674	1%	60%
675	679	1%	61%
680	684	1%	62%
685	689	1%	63%
690	694	1%	64%
695	698	1%	65%
699	703	1%	66%
704	707	1%	67%
708	711	1%	68%
712	715	1%	69%
716	719	1%	70%
720	723	1%	71%
724	726	1%	72%
727	730	1%	73%
731	733	1%	74%
734	737	1%	75%
738	740	1%	76%
741	743	1%	77%
744	746	1%	78%
747	749	1%	79%
750	752	1%	80%
753	754	1%	81%
755	757	1%	82%
758	760	1%	83%
761	763	1%	84%

Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
764	766	1%	85%
767	769	1%	86%
770	772	1%	87%
773	775	1%	88%
776	778	1%	89%
779	781	1%	90%
782	785	1%	91%
786	788	1%	92%
789	791	1%	93%
792	795	1%	94%
796	799	1%	95%
800	804	1%	96%
805	809	1%	97%
810	815	1%	98%
816	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: April 2019



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
1	1	2%	2%
2	23	1%	3%
24	44	1%	4%
45	68	1%	5%
69	88	1%	6%
89	106	1%	7%
107	120	1%	8%
121	125	1%	9%
126	138	1%	10%
139	144	1%	11%
145	153	1%	12%
154	161	1%	13%
162	168	1%	14%
169	175	1%	15%
176	182	1%	16%
183	189	1%	17%
190	197	1%	18%
198	207	1%	19%
208	219	1%	20%
220	231	1%	21%
232	242	1%	22%
243	254	1%	23%
255	265	1%	24%
266	276	1%	25%
277	287	1%	26%
288	297	1%	27%
298	308	1%	28%
309	320	1%	29%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
321	331	1%	30%
332	342	1%	31%
343	353	1%	32%
354	364	1%	33%
365	375	1%	34%
376	386	1%	35%
387	396	1%	36%
397	406	1%	37%
407	416	1%	38%
417	426	1%	39%
427	435	1%	40%
436	438	1%	41%
439	440	1%	42%
441	445	1%	43%
446	453	1%	44%
454	456	1%	45%
457	462	1%	46%
463	468	1%	47%
469	474	1%	48%
475	481	1%	49%
482	488	1%	50%
489	495	1%	51%
496	503	1%	52%
504	512	1%	53%
513	521	1%	54%
522	530	1%	55%
531	540	1%	56%
541	550	1%	57%



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
551	560	1%	58%
561	569	1%	59%
570	579	1%	60%
580	588	1%	61%
589	597	1%	62%
598	605	1%	63%
606	614	1%	64%
615	622	1%	65%
623	629	1%	66%
630	637	1%	67%
638	644	1%	68%
645	651	1%	69%
652	657	1%	70%
658	664	1%	71%
665	670	1%	72%
671	677	1%	73%
678	683	1%	74%
684	689	1%	75%
690	695	1%	76%
696	701	1%	77%
702	707	1%	78%
708	713	1%	79%
714	719	1%	80%
720	725	1%	81%
726	730	1%	82%
731	736	1%	83%
737	742	1%	84%
743	747	1%	85%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
748	753	1%	86%
754	760	1%	87%
761	766	1%	88%
767	772	1%	89%
773	778	1%	90%
779	786	1%	91%
787	792	1%	92%
793	800	1%	93%
801	808	1%	94%
809	817	1%	95%
818	827	1%	96%
828	840	1%	97%
841	858	1%	98%
859	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: April 2019



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
400	448	1%	1%
449	473	1%	2%
474	481	1%	3%
482	486	3%	6%
487	491	1%	7%
492	499	2%	9%
500	504	1%	10%
505	511	1%	11%
512	516	1%	12%
517	523	1%	13%
524	531	1%	14%
532	539	1%	15%
540	547	1%	16%
548	555	1%	17%
556	563	1%	18%
564	570	1%	19%
571	578	2%	21%
579	586	1%	22%
587	590	1%	23%
591	593	1%	24%
594	601	1%	25%
602	604	1%	26%
605	609	1%	27%
610	614	1%	28%
615	619	1%	29%
620	625	1%	30%
626	628	1%	31%
629	634	1%	32%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
635	640	1%	33%
641	643	1%	34%
644	649	1%	35%
650	653	1%	36%
654	657	1%	37%
658	660	1%	38%
661	663	1%	39%
664	664	1%	40%
665	666	1%	41%
667	671	1%	42%
672	675	1%	43%
676	679	1%	44%
680	684	1%	45%
685	688	1%	46%
689	692	1%	47%
693	696	1%	48%
697	700	1%	49%
701	704	1%	50%
705	707	1%	51%
708	709	1%	52%
710	710	1%	53%
711	712	1%	54%
713	714	1%	55%
715	718	1%	56%
719	720	1%	57%
721	722	1%	58%
723	723	1%	59%
724	727	1%	60%



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
728	729	1%	61%
730	731	1%	62%
732	733	1%	63%
734	737	1%	64%
738	739	1%	65%
740	742	1%	66%
743	745	1%	67%
746	747	1%	68%
748	748	1%	69%
749	751	1%	70%
752	752	1%	71%
753	755	1%	72%
756	758	1%	73%
759	759	1%	74%
760	761	1%	75%
762	762	1%	76%
763	763	1%	77%
764	765	1%	78%
766	768	1%	79%
769	772	1%	80%
773	775	1%	81%
776	778	1%	82%
779	781	1%	83%
782	784	1%	84%
785	788	1%	85%
789	791	1%	86%
792	794	1%	87%
795	797	1%	88%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
798	800	1%	89%
801	803	1%	90%
804	806	1%	91%
807	810	1%	92%
811	814	1%	93%
815	818	1%	94%
819	822	1%	95%
823	827	1%	96%
828	833	1%	97%
834	840	1%	98%
841	900	2%	99%

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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: April 2019