



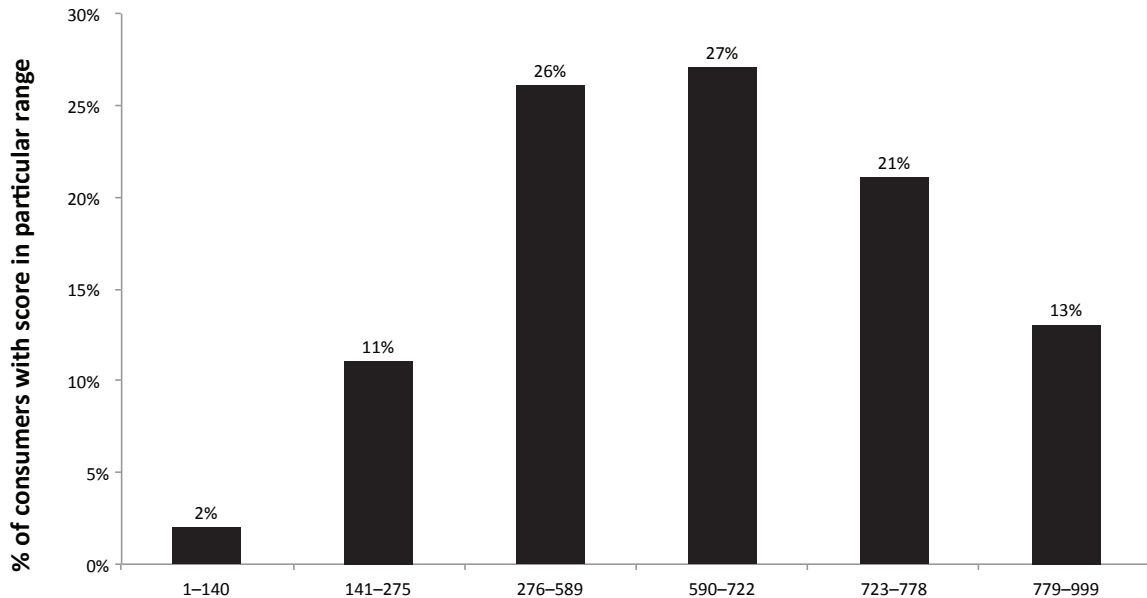
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To view a specific graph or table, click on the respective link below.

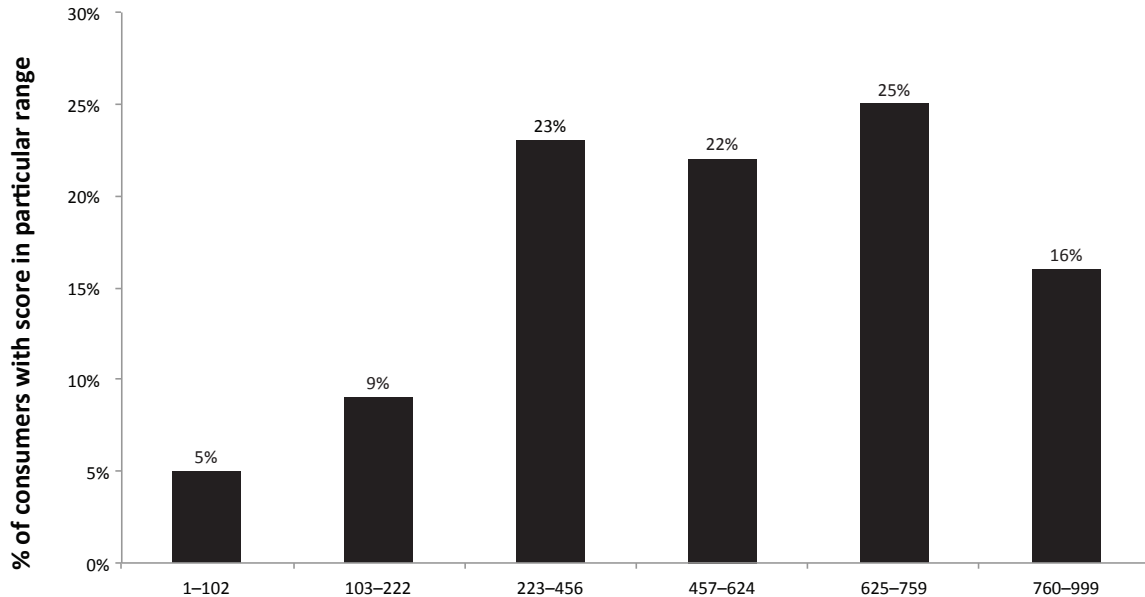
Risk Based Pricing Rule — Tele-Risk ModelSM

- Tele-Risk ModelSM Graph, Tele-Risk Model
- Tele-Risk ModelSM Table, Tele-Risk Model
- Telecommunications Energy and Cable Risk ModelSM Graph, TEC
- Telecommunications Energy and Cable Risk ModelSM Table, TEC
- TEC ConnectTM Graph, TEC Connect
- TEC ConnectTM Table , TEC Connect

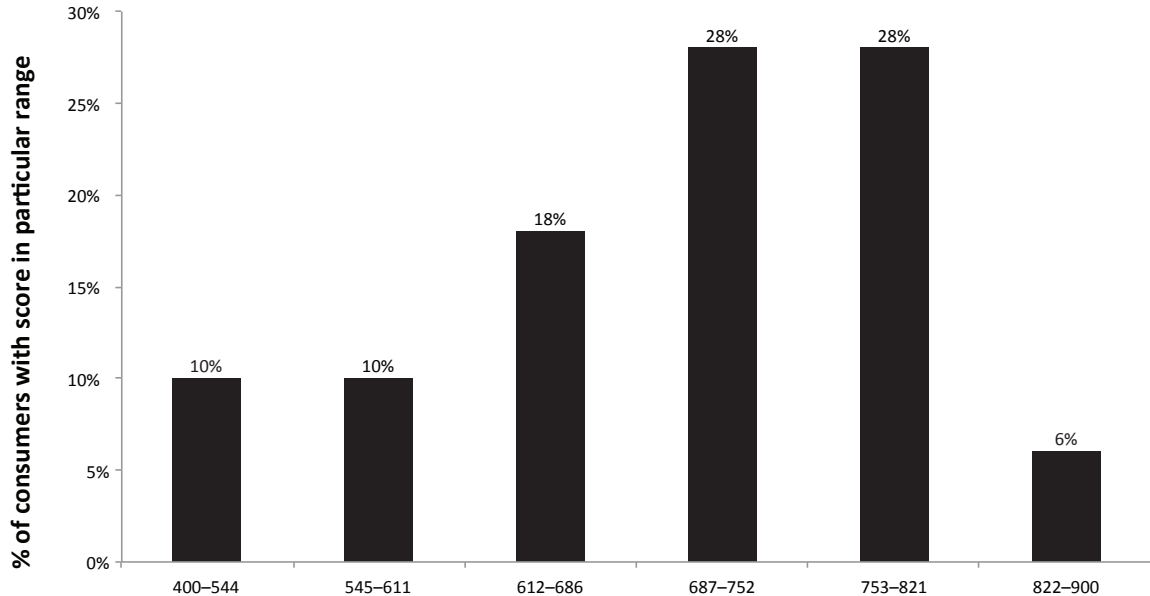
Tele-Risk ModelSM



Telecommunications, Energy and Cable Risk ModelSM



TEC Connect™





Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
1	113	1%	1%
114	140	1%	2%
141	147	1%	3%
148	170	1%	4%
171	188	1%	5%
189	198	1%	6%
199	206	1%	7%
207	214	1%	8%
215	230	1%	9%
231	243	1%	10%
244	247	1%	11%
248	263	1%	12%
264	275	1%	13%
276	289	1%	14%
290	302	1%	15%
303	316	1%	16%
317	330	1%	17%
331	344	1%	18%
345	359	1%	19%
360	371	1%	20%
372	386	1%	21%
387	392	1%	22%
393	408	1%	23%
409	422	1%	24%
423	436	1%	25%
437	451	1%	26%
452	466	1%	27%
467	479	1%	28%

Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
480	492	1%	29%
493	504	1%	30%
505	516	1%	31%
517	526	1%	32%
527	537	1%	33%
538	546	1%	34%
547	556	1%	35%
557	564	1%	36%
565	573	1%	37%
574	581	1%	38%
582	589	1%	39%
590	596	1%	40%
597	603	1%	41%
604	610	1%	42%
611	617	1%	43%
618	623	1%	44%
624	629	1%	45%
630	635	1%	46%
636	641	1%	47%
642	646	1%	48%
647	652	1%	49%
653	657	1%	50%
658	662	1%	51%
663	667	1%	52%
668	671	1%	53%
672	676	1%	54%
677	680	1%	55%
681	685	1%	56%



Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
686	689	1%	57%
690	693	1%	58%
694	697	1%	59%
698	701	1%	60%
702	705	1%	61%
706	708	1%	62%
709	712	1%	63%
713	716	1%	64%
717	719	1%	65%
720	722	1%	66%
723	725	1%	67%
726	728	1%	68%
729	731	1%	69%
732	734	1%	70%
735	737	1%	71%
738	740	1%	72%
741	743	1%	73%
744	745	1%	74%
746	748	1%	75%
749	750	1%	76%
751	753	1%	77%
754	755	1%	78%
756	758	1%	79%
759	760	1%	80%
761	763	1%	81%
764	765	1%	82%
766	768	1%	83%
769	770	1%	84%

Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
771	773	1%	85%
774	776	1%	86%
777	778	1%	87%
779	781	1%	88%
782	784	1%	89%
785	786	1%	90%
787	789	1%	91%
790	792	1%	92%
793	796	1%	93%
797	799	1%	94%
800	803	1%	95%
804	807	1%	96%
808	812	1%	97%
813	818	1%	98%
819	999	2%	100%

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Minimum Tele-Risk ModelSM 1
 Maximum Tele-Risk ModelSM 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 2023



Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
1	1	1%	1%
2	5	1%	2%
6	46	1%	3%
47	76	1%	4%
77	102	1%	5%
103	120	1%	6%
121	131	1%	7%
132	144	1%	8%
145	158	1%	9%
159	169	1%	10%
170	181	1%	11%
182	193	1%	12%
194	207	1%	13%
208	222	1%	14%
223	236	1%	15%
237	250	1%	16%
251	263	1%	17%
264	275	1%	18%
276	287	1%	19%
288	298	1%	20%
299	309	1%	21%
310	321	1%	22%
322	332	1%	23%
333	343	1%	24%
344	354	1%	25%
355	365	1%	26%
366	375	1%	27%
376	385	1%	28%

Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
386	395	1%	29%
396	405	1%	30%
406	415	1%	31%
416	424	1%	32%
425	433	1%	33%
434	439	1%	34%
440	443	1%	35%
444	451	1%	36%
452	456	1%	37%
457	461	1%	38%
462	466	1%	39%
467	472	1%	40%
473	479	1%	41%
480	485	1%	42%
486	492	1%	43%
493	499	1%	44%
500	507	1%	45%
508	515	1%	46%
516	523	1%	47%
524	532	1%	48%
533	541	1%	49%
542	550	1%	50%
551	559	1%	51%
560	568	1%	52%
569	577	1%	53%
578	585	1%	54%
586	593	1%	55%
594	601	1%	56%



Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
602	609	1%	57%
610	617	1%	58%
618	624	1%	59%
625	630	1%	60%
631	637	1%	61%
638	643	1%	62%
644	649	1%	63%
650	655	1%	64%
656	661	1%	65%
662	667	1%	66%
668	673	1%	67%
674	678	1%	68%
679	683	1%	69%
684	689	1%	70%
690	694	1%	71%
695	699	1%	72%
700	704	1%	73%
705	709	1%	74%
710	714	1%	75%
715	720	1%	76%
721	725	1%	77%
726	730	1%	78%
731	734	1%	79%
735	739	1%	80%
740	743	1%	81%
744	748	1%	82%
749	753	1%	83%
754	759	1%	84%

Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
760	764	1%	85%
765	769	1%	86%
770	774	1%	87%
775	779	1%	88%
780	785	1%	89%
786	791	1%	90%
792	796	1%	91%
797	803	1%	92%
804	810	1%	93%
811	817	1%	94%
818	826	1%	95%
827	837	1%	96%
838	850	1%	97%
851	867	1%	98%
868	999	2%	100%

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Minimum TEC ScoreSM 1
Maximum TEC ScoreSM 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 2023



TEC Connect™ — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
400	455	1%	1%
456	479	1%	2%
480	486	1%	3%
487	491	1%	4%
492	499	1%	5%
500	505	1%	6%
506	516	1%	7%
517	525	1%	8%
526	535	1%	9%
536	544	1%	10%
545	553	1%	11%
554	562	1%	12%
563	570	1%	13%
571	579	1%	14%
580	586	1%	15%
587	589	1%	16%
590	594	1%	17%
595	601	1%	18%
602	606	1%	19%
607	611	1%	20%
612	616	1%	21%
617	621	1%	22%
622	627	1%	23%
628	632	1%	24%
633	638	1%	25%
639	642	1%	26%
643	647	1%	27%
648	653	1%	28%

TEC Connect™ — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
654	655	1%	29%
656	660	1%	30%
661	663	2%	32%
664	665	1%	33%
666	669	1%	34%
670	673	1%	35%
674	677	1%	36%
678	682	1%	37%
683	686	1%	38%
687	690	1%	39%
691	695	1%	40%
696	698	1%	41%
699	701	1%	42%
702	704	1%	43%
705	707	1%	44%
708	709	1%	45%
710	710	1%	46%
711	712	1%	47%
713	714	1%	48%
715	716	1%	49%
717	718	1%	50%
719	720	1%	51%
721	722	1%	52%
723	723	1%	53%
724	726	1%	54%
727	728	1%	55%
729	730	1%	56%
731	732	1%	57%



TEC Connect™ — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
733	735	1%	58%
736	737	1%	59%
738	740	1%	60%
741	742	1%	61%
743	745	1%	62%
746	747	1%	63%
748	748	1%	64%
749	750	1%	65%
751	752	1%	66%
753	754	1%	67%
755	756	1%	68%
757	758	1%	69%
759	760	1%	70%
761	761	1%	71%
762	762	1%	72%
763	763	2%	74%
764	766	1%	75%
767	769	1%	76%
770	772	1%	77%
773	775	1%	78%
776	778	1%	79%
779	780	1%	80%
781	783	1%	81%
784	786	1%	82%
787	788	1%	83%
789	791	1%	84%
792	794	1%	85%
795	797	1%	86%

TEC Connect™ — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
798	799	1%	87%
800	802	1%	88%
803	805	1%	89%
806	807	1%	90%
808	811	1%	91%
812	814	1%	92%
815	817	1%	93%
818	821	1%	94%
822	826	1%	95%
827	830	1%	96%
831	836	1%	97%
837	842	1%	98%
843	900	2%	100%

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Minimum TEC Connect Model™ 400
 Maximum TEC Connect Model™ 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 2023