



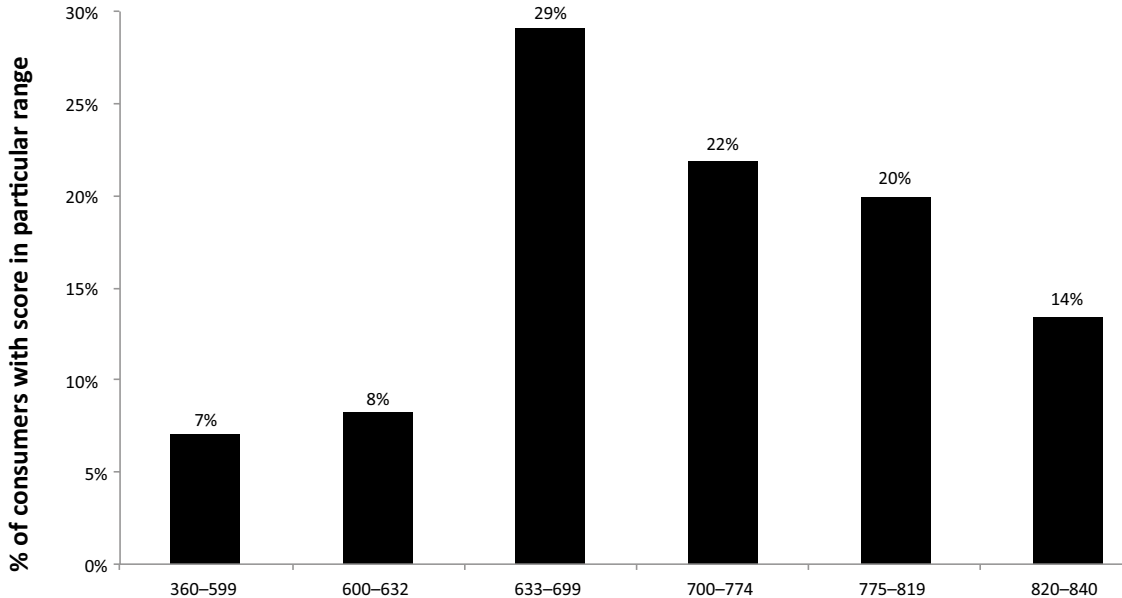
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To view a specific graph or table, click on the respective link below.

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	515	1%	1%
516	550	1%	2%
551	566	1%	3%
567	577	1%	4%
578	585	1%	5%
586	592	1%	6%
593	598	1%	7%
599	603	1%	8%
604	607	1%	9%
608	611	1%	10%
612	615	1%	11%
616	619	1%	12%
620	622	1%	13%
623	625	1%	14%
626	628	1%	15%
629	631	1%	16%
632	633	1%	17%
634	636	1%	18%
637	639	1%	19%
640	641	1%	20%
642	643	1%	21%
644	646	1%	22%
647	648	1%	23%
649	650	1%	24%
651	653	1%	25%
654	655	1%	26%
656	657	1%	27%
658	659	1%	28%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
660	661	1%	29%
662	663	1%	30%
664	665	1%	31%
666	667	1%	32%
668	669	1%	33%
670	671	1%	34%
672	674	1%	35%
675	676	1%	36%
677	678	1%	37%
679	681	1%	38%
682	683	1%	39%
684	686	1%	40%
687	688	1%	41%
689	690	1%	42%
691	693	1%	43%
694	696	1%	44%
697	699	1%	45%
700	703	1%	46%
704	706	1%	47%
707	710	1%	48%
711	713	1%	49%
714	717	1%	50%
718	720	1%	51%
721	724	1%	52%
725	728	1%	53%
729	731	1%	54%
732	735	1%	55%
736	738	1%	56%



National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
739	742	1%	57%
743	745	1%	58%
746	749	1%	59%
750	752	1%	60%
753	755	1%	61%
756	758	1%	62%
759	761	1%	63%
762	764	1%	64%
765	767	1%	65%
768	770	1%	66%
771	773	1%	67%
774	775	1%	68%
776	778	1%	69%
779	780	1%	70%
781	783	1%	71%
784	785	1%	72%
786	788	1%	73%
789	790	1%	74%
791	792	1%	75%
793	795	1%	76%
796	797	1%	77%
798	799	1%	78%
800	801	1%	79%
802	803	1%	80%
804	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	822	1%	89%
823	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: 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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