



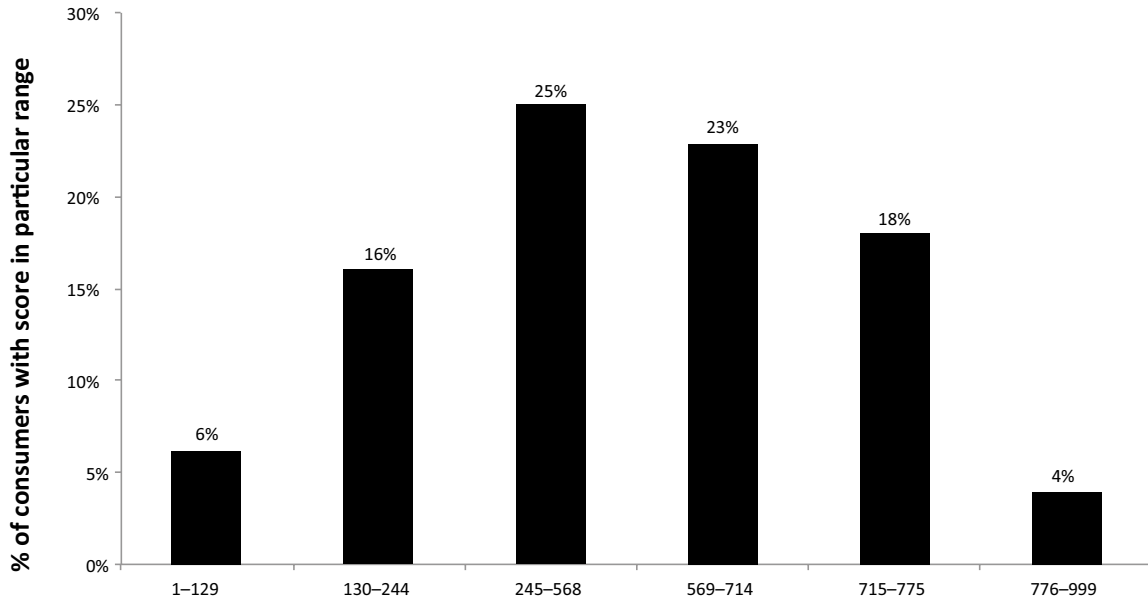
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To view a specific graph or table, click on the respective link below.

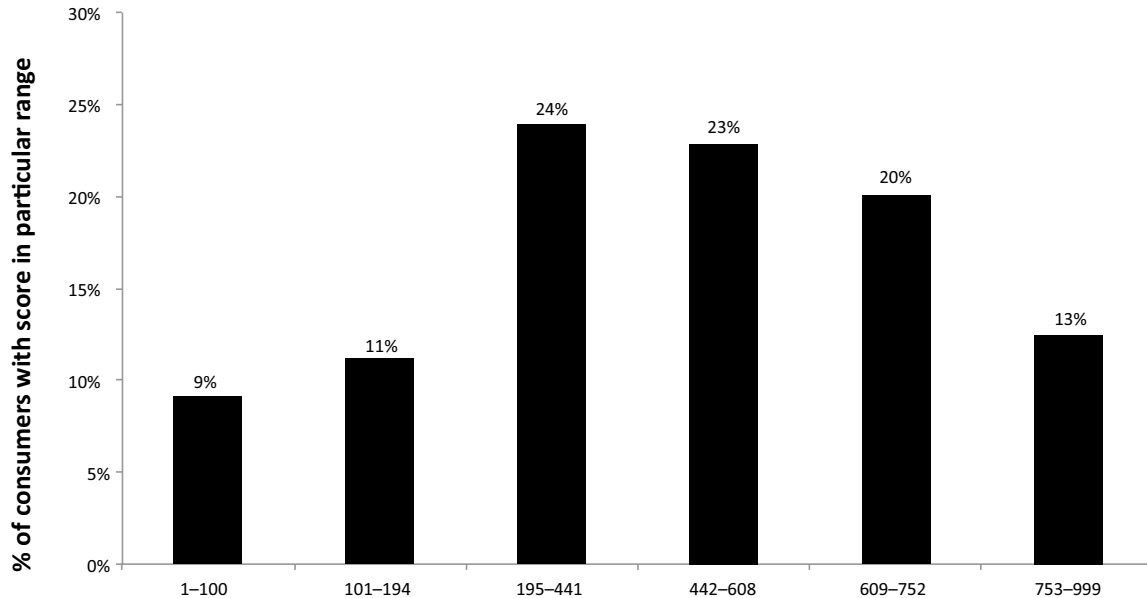
Risk Based Pricing Rule — Tele-Risk ModelSM

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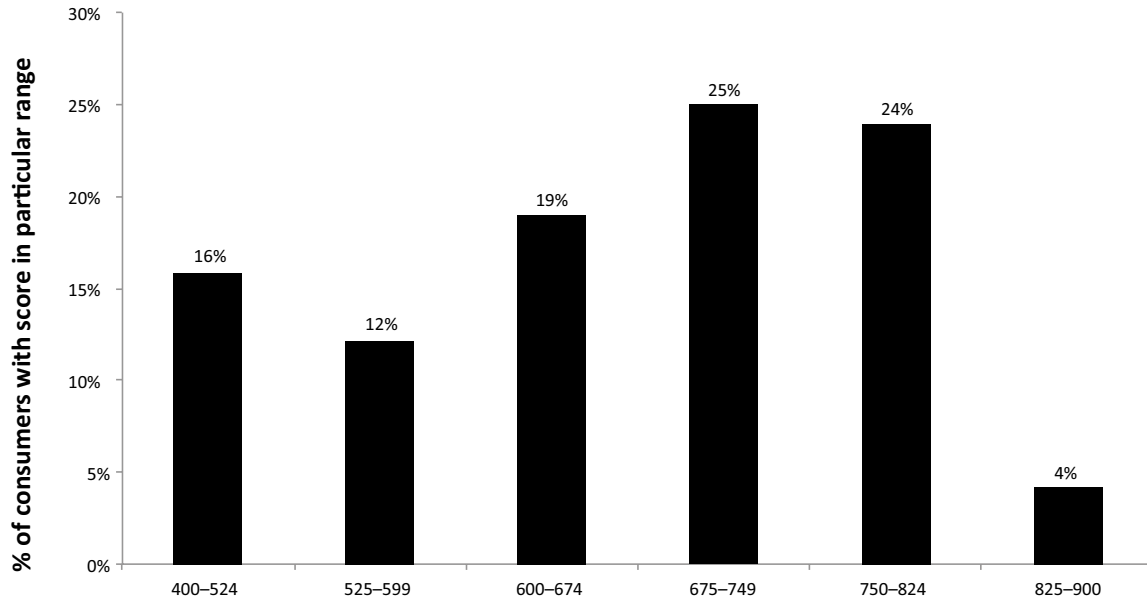
Tele-Risk ModelSM



Telecommunications, Energy and Cable Risk ModelSM



TEC Connect™





Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
1	66	1%	1%
67	88	1%	2%
89	99	1%	3%
100	110	1%	4%
111	118	1%	5%
119	128	1%	6%
129	136	1%	7%
137	141	1%	8%
142	147	1%	9%
148	148	1%	10%
149	160	1%	11%
161	171	1%	12%
172	184	1%	13%
185	192	1%	14%
193	198	1%	15%
199	206	2%	17%
207	217	1%	18%
218	229	1%	19%
230	238	1%	20%
239	245	2%	22%
246	258	1%	23%
259	270	1%	24%
271	285	1%	25%
286	299	1%	26%
300	312	1%	27%
313	327	1%	28%
328	341	1%	29%
342	356	1%	30%

Tele-Risk ModelSM - National Score Distribution

Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
357	370	1%	31%
371	385	1%	32%
386	393	1%	33%
394	409	1%	34%
410	424	1%	35%
425	440	1%	36%
441	455	1%	37%
456	470	1%	38%
471	484	1%	39%
485	497	1%	40%
498	510	1%	41%
511	522	1%	42%
523	533	1%	43%
534	543	1%	44%
544	553	1%	45%
554	562	1%	46%
563	571	1%	47%
572	580	1%	48%
581	589	1%	49%
590	597	1%	50%
598	605	1%	51%
606	612	1%	52%
613	620	1%	53%
621	627	1%	54%
628	634	1%	55%
635	640	1%	56%
641	647	1%	57%
648	653	1%	58%



Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
654	659	1%	59%
660	665	1%	60%
666	670	1%	61%
671	676	1%	62%
677	681	1%	63%
682	686	1%	64%
687	691	1%	65%
692	696	1%	66%
697	701	1%	67%
702	706	1%	68%
707	710	1%	69%
711	715	1%	70%
716	719	1%	71%
720	723	1%	72%
724	727	1%	73%
728	731	1%	74%
732	734	1%	75%
735	738	1%	76%
739	741	1%	77%
742	745	1%	78%
746	748	1%	79%
749	751	1%	80%
752	754	1%	81%
755	757	1%	82%
758	760	1%	83%
761	763	1%	84%
764	766	1%	85%
767	769	1%	86%

Tele-Risk Model SM - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
770	772	1%	87%
773	776	1%	88%
777	779	1%	89%
780	782	1%	90%
783	785	1%	91%
786	788	1%	92%
789	792	1%	93%
793	796	1%	94%
797	800	1%	95%
801	804	1%	96%
805	810	1%	97%
811	816	1%	98%
817	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 2017



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
1	1	3%	3%
2	25	1%	4%
26	39	1%	5%
40	59	1%	6%
60	77	1%	7%
78	94	1%	8%
95	110	1%	9%
111	120	1%	10%
121	126	1%	11%
127	138	1%	12%
139	144	1%	13%
145	152	1%	14%
153	160	1%	15%
161	166	1%	16%
167	172	1%	17%
173	179	1%	18%
180	186	1%	19%
187	193	1%	20%
194	201	1%	21%
202	213	1%	22%
214	226	1%	23%
227	238	1%	24%
239	250	1%	25%
251	262	1%	26%
263	273	1%	27%
274	284	1%	28%
285	295	1%	29%
296	306	1%	30%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
307	317	1%	31%
318	329	1%	32%
330	340	1%	33%
341	352	1%	34%
353	364	1%	35%
365	375	1%	36%
376	386	1%	37%
387	397	1%	38%
398	407	1%	39%
408	418	1%	40%
419	428	1%	41%
429	437	1%	42%
438	438	1%	43%
439	440	1%	44%
441	445	1%	45%
446	452	1%	46%
453	456	1%	47%
457	460	1%	48%
461	465	1%	49%
466	471	1%	50%
472	477	1%	51%
478	483	1%	52%
484	489	1%	53%
490	495	1%	54%
496	502	1%	55%
503	511	1%	56%
512	519	1%	57%
520	529	1%	58%



Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
530	538	1%	59%
539	548	1%	60%
549	558	1%	61%
559	568	1%	62%
569	578	1%	63%
579	587	1%	64%
588	596	1%	65%
597	605	1%	66%
606	614	1%	67%
615	623	1%	68%
624	630	1%	69%
631	638	1%	70%
639	646	1%	71%
647	653	1%	72%
654	660	1%	73%
661	667	1%	74%
668	674	1%	75%
675	681	1%	76%
682	687	1%	77%
688	694	1%	78%
695	700	1%	79%
701	707	1%	80%
708	713	1%	81%
714	719	1%	82%
720	726	1%	83%
727	732	1%	84%
733	739	1%	85%
740	744	1%	86%

Telecommunications, Energy and Cable Risk Model SM National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
745	751	1%	87%
752	758	1%	88%
759	765	1%	89%
766	772	1%	90%
773	779	1%	91%
780	787	1%	92%
788	795	1%	93%
796	804	1%	94%
805	813	1%	95%
814	825	1%	96%
826	838	1%	97%
839	855	1%	98%
856	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 2017



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
400	440	1%	1%
441	465	1%	2%
466	477	1%	3%
478	481	1%	4%
482	486	3%	7%
487	489	1%	8%
490	495	1%	9%
496	499	1%	10%
500	501	1%	11%
502	505	1%	12%
506	510	1%	13%
511	515	1%	14%
516	521	1%	15%
522	529	1%	16%
530	537	1%	17%
538	545	1%	18%
546	553	1%	19%
554	561	1%	20%
562	569	1%	21%
570	576	1%	22%
577	584	1%	23%
585	586	1%	24%
587	587	1%	25%
588	591	1%	26%
592	597	1%	27%
598	601	1%	28%
602	607	1%	29%
608	611	1%	30%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
612	616	1%	31%
617	620	1%	32%
621	626	1%	33%
627	629	1%	34%
630	634	1%	35%
635	642	1%	36%
643	645	1%	37%
646	650	1%	38%
651	653	1%	39%
654	658	1%	40%
659	660	1%	41%
661	663	2%	43%
664	665	1%	44%
666	667	1%	45%
668	673	1%	46%
674	675	1%	47%
676	680	1%	48%
681	685	1%	49%
686	689	1%	50%
690	693	1%	51%
694	698	1%	52%
699	701	1%	53%
702	705	1%	54%
706	707	1%	55%
708	709	1%	56%
710	711	1%	57%
712	713	1%	58%
714	716	1%	59%



TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
717	718	1%	60%
719	721	1%	61%
722	722	1%	62%
723	726	1%	63%
727	729	1%	64%
730	731	1%	65%
732	733	1%	66%
734	737	1%	67%
738	739	1%	68%
740	742	1%	69%
743	745	1%	70%
746	747	1%	71%
748	749	1%	72%
750	751	1%	73%
752	753	1%	74%
754	756	1%	75%
757	759	1%	76%
760	760	1%	77%
761	762	1%	78%
763	763	1%	79%
764	765	1%	80%
766	769	1%	81%
770	773	1%	82%
774	777	1%	83%
778	780	1%	84%
781	783	1%	85%
784	787	1%	86%
788	790	1%	87%

TEC Connect™ - National Score Distribution			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative
791	794	1%	88%
795	797	1%	89%
798	801	1%	90%
802	804	1%	91%
805	808	1%	92%
809	812	1%	93%
813	816	1%	94%
817	821	1%	95%
822	826	1%	96%
827	832	1%	97%
833	839	1%	98%
840	900	2%	99%

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Minimum TEC Connect Model™

Maximum TEC Connect Model™

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%."

400
900

File date: May 2017