



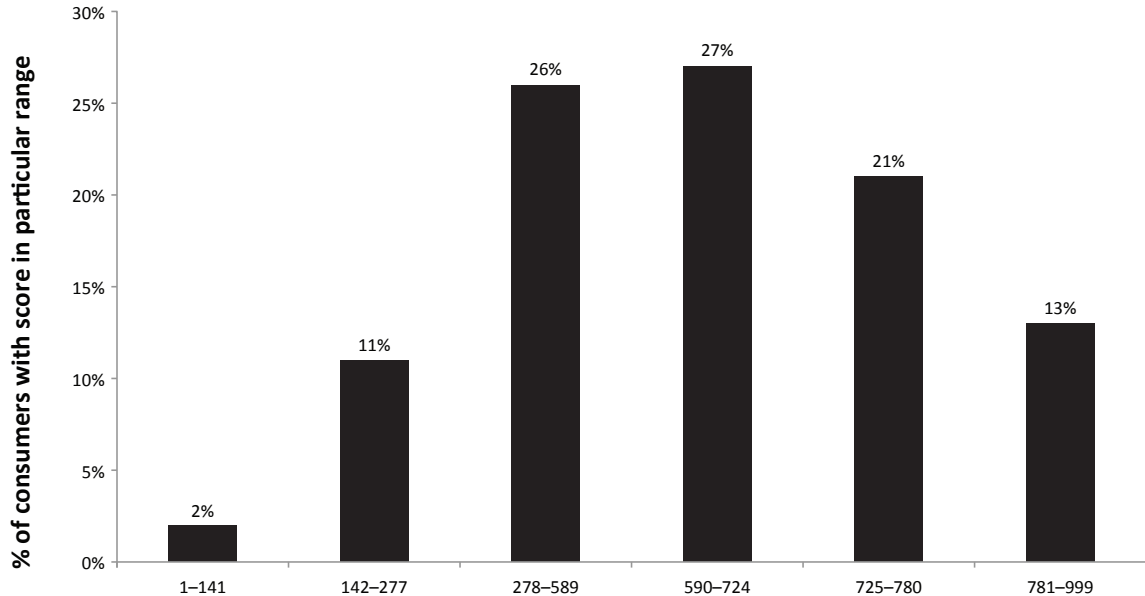
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To view a specific graph or table, click on the respective link below.

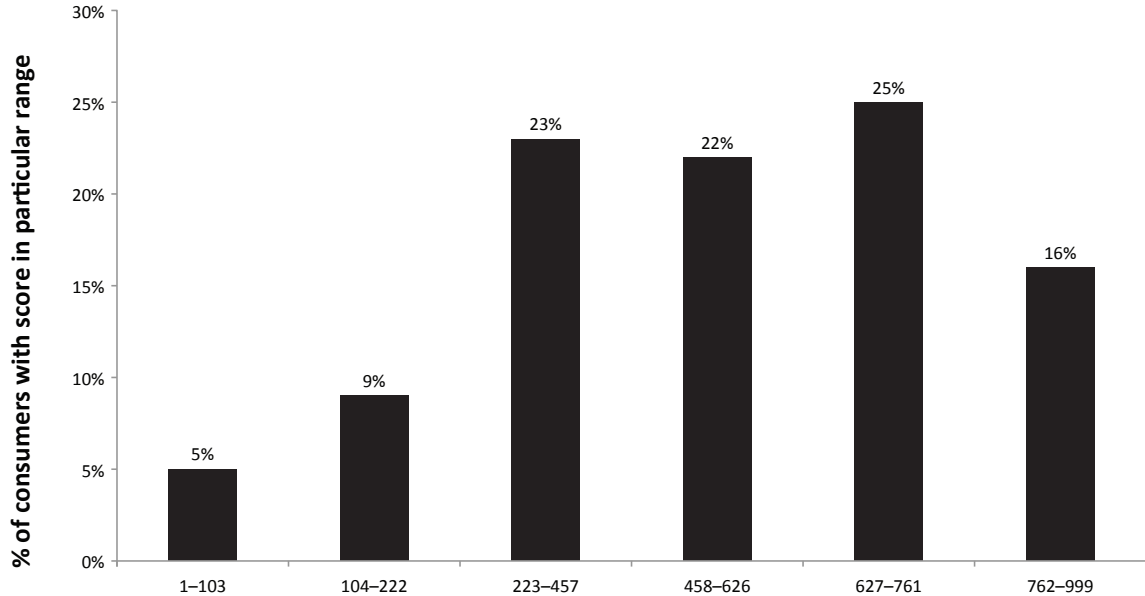
Risk Based Pricing Rule — Tele-Risk ModelSM

- 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

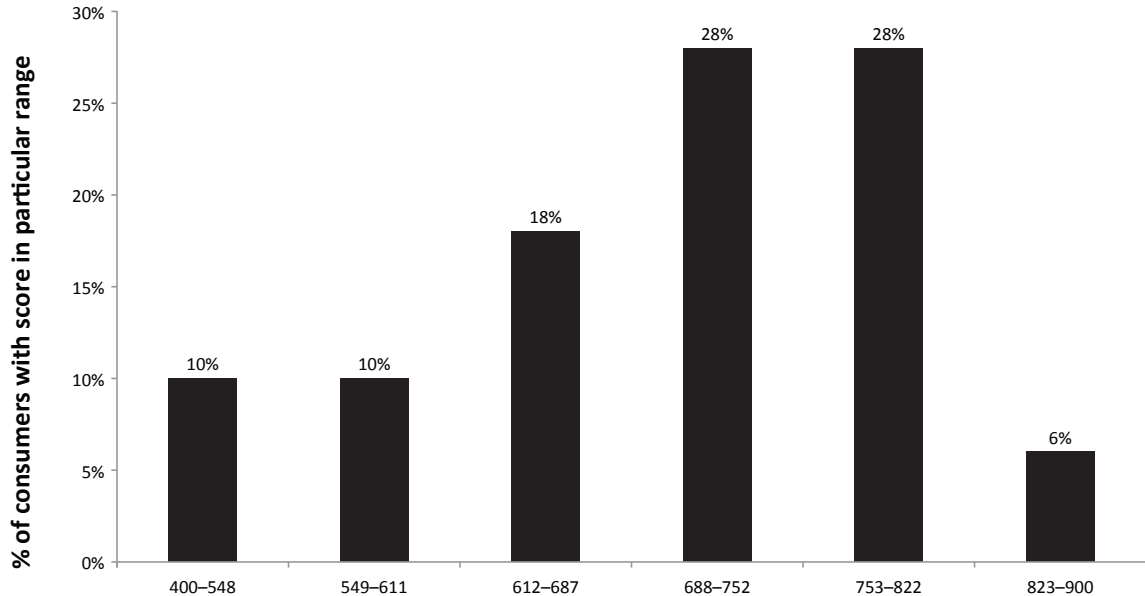
Tele-Risk ModelSM



Telecommunications, Energy and Cable Risk ModelSM



TEC Connect™





Tele-Risk ModelSM — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
1	116	1%	1%
117	141	1%	2%
142	152	1%	3%
153	173	1%	4%
174	191	1%	5%
192	202	1%	6%
203	206	1%	7%
207	220	1%	8%
221	234	1%	9%
235	245	1%	10%
246	251	1%	11%
252	266	1%	12%
267	277	1%	13%
278	290	1%	14%
291	302	1%	15%
303	316	1%	16%
317	330	1%	17%
331	343	1%	18%
344	357	1%	19%
358	370	1%	20%
371	384	1%	21%
385	392	1%	22%
393	404	1%	23%
405	418	1%	24%
419	433	1%	25%
434	448	1%	26%
449	463	1%	27%
464	476	1%	28%

Tele-Risk ModelSM — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
477	489	1%	29%
490	502	1%	30%
503	514	1%	31%
515	525	1%	32%
526	536	1%	33%
537	546	1%	34%
547	555	1%	35%
556	564	1%	36%
565	573	1%	37%
574	582	1%	38%
583	589	1%	39%
590	597	1%	40%
598	604	1%	41%
605	611	1%	42%
612	618	1%	43%
619	625	1%	44%
626	631	1%	45%
632	637	1%	46%
638	643	1%	47%
644	649	1%	48%
650	654	1%	49%
655	659	1%	50%
660	664	1%	51%
665	669	1%	52%
670	674	1%	53%
675	678	1%	54%
679	683	1%	55%
684	687	1%	56%



Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
688	691	1%	57%
692	695	1%	58%
696	699	1%	59%
700	703	1%	60%
704	707	1%	61%
708	711	1%	62%
712	714	1%	63%
715	718	1%	64%
719	721	1%	65%
722	724	1%	66%
725	727	1%	67%
728	730	1%	68%
731	733	1%	69%
734	736	1%	70%
737	739	1%	71%
740	742	1%	72%
743	744	1%	73%
745	747	1%	74%
748	750	1%	75%
751	752	1%	76%
753	754	1%	77%
755	757	1%	78%
758	759	1%	79%
760	762	1%	80%
763	764	1%	81%
765	767	1%	82%
768	769	1%	83%
770	772	1%	84%

Tele-Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
773	774	1%	85%
775	777	1%	86%
778	780	1%	87%
781	782	1%	88%
783	785	1%	89%
786	788	1%	90%
789	791	1%	91%
792	794	1%	92%
795	797	1%	93%
798	800	1%	94%
801	804	1%	95%
805	809	1%	96%
810	813	1%	97%
814	820	1%	98%
821	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 2024



Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
1	1	1%	1%
2	10	1%	2%
11	49	1%	3%
50	78	1%	4%
79	103	1%	5%
104	119	1%	6%
120	130	1%	7%
131	144	1%	8%
145	158	1%	9%
159	169	1%	10%
170	182	1%	11%
183	194	1%	12%
195	208	1%	13%
209	222	1%	14%
223	237	1%	15%
238	250	1%	16%
251	264	1%	17%
265	276	1%	18%
277	288	1%	19%
289	299	1%	20%
300	311	1%	21%
312	323	1%	22%
324	334	1%	23%
335	345	1%	24%
346	356	1%	25%
357	367	1%	26%
368	377	1%	27%
378	388	1%	28%

Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
389	398	1%	29%
399	408	1%	30%
409	417	1%	31%
418	427	1%	32%
428	436	1%	33%
437	440	1%	34%
441	445	1%	35%
446	453	1%	36%
454	457	1%	37%
458	463	1%	38%
464	468	1%	39%
469	474	1%	40%
475	481	1%	41%
482	487	1%	42%
488	494	1%	43%
495	501	1%	44%
502	509	1%	45%
510	517	1%	46%
518	526	1%	47%
527	535	1%	48%
536	544	1%	49%
545	553	1%	50%
554	562	1%	51%
563	571	1%	52%
572	580	1%	53%
581	588	1%	54%
589	596	1%	55%
597	604	1%	56%



Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
605	612	1%	57%
613	620	1%	58%
621	626	1%	59%
627	633	1%	60%
634	640	1%	61%
641	646	1%	62%
647	652	1%	63%
653	658	1%	64%
659	664	1%	65%
665	669	1%	66%
670	675	1%	67%
676	680	1%	68%
681	686	1%	69%
687	691	1%	70%
692	696	1%	71%
697	701	1%	72%
702	707	1%	73%
708	712	1%	74%
713	717	1%	75%
718	722	1%	76%
723	727	1%	77%
728	732	1%	78%
733	736	1%	79%
737	741	1%	80%
742	745	1%	81%
746	750	1%	82%
751	755	1%	83%
756	761	1%	84%

Telecommunications, Energy and Cable Risk Model SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
762	766	1%	85%
767	771	1%	86%
772	775	1%	87%
776	781	1%	88%
782	786	1%	89%
787	792	1%	90%
793	797	1%	91%
798	804	1%	92%
805	811	1%	93%
812	819	1%	94%
820	827	1%	95%
828	838	1%	96%
839	851	1%	97%
852	869	1%	98%
870	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 2024



TEC Connect™ — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
400	457	1%	1%
458	479	1%	2%
480	486	1%	3%
487	494	1%	4%
495	501	1%	5%
502	510	1%	6%
511	519	1%	7%
520	529	1%	8%
530	539	1%	9%
540	548	1%	10%
549	556	1%	11%
557	565	1%	12%
566	572	1%	13%
573	581	1%	14%
582	586	1%	15%
587	591	1%	16%
592	596	1%	17%
597	601	1%	18%
602	606	1%	19%
607	611	1%	20%
612	616	1%	21%
617	622	1%	22%
623	627	1%	23%
628	632	1%	24%
633	638	1%	25%
639	642	1%	26%
643	648	1%	27%
649	653	1%	28%

TEC Connect™ — National Score Distribution

Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
654	656	1%	29%
657	660	1%	30%
661	663	2%	32%
664	666	1%	33%
667	670	1%	34%
671	674	1%	35%
675	677	1%	36%
678	682	1%	37%
683	687	1%	38%
688	690	1%	39%
691	695	1%	40%
696	698	1%	41%
699	701	1%	42%
702	705	1%	43%
706	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	729	1%	55%
730	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	751	1%	65%
752	752	1%	66%
753	754	1%	67%
755	756	1%	68%
757	759	1%	69%
760	760	1%	70%
761	761	1%	71%
762	763	3%	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	789	1%	83%
790	792	1%	84%
793	794	1%	85%
795	797	1%	86%
798	800	1%	87%

TEC Connect™ — National Score Distribution			
Minimum	Maximum	Interval %	“Ranks higher than X%” Cumulative
801	803	1%	88%
804	806	1%	89%
807	808	1%	90%
809	811	1%	91%
812	814	1%	92%
815	818	1%	93%
819	822	1%	94%
823	826	1%	95%
827	831	1%	96%
832	836	1%	97%
837	843	1%	98%
844	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%”.

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