



Dear Valued Equifax Member,

As you may be aware, on December 10, 2018 credit scores which are currently distributed under the brand name BEACON® will be delivered under the FICO brand name as FICO® Scores based on Equifax® Data.

As this is a name change only, there will be no changes in score calculation, and therefore no impact to you.

The product names will be adjusted as follows:

Existing Product Name	New Product Name
BEACON 9.0	FICO® Score 8 based on Equifax® Data

FICO® Score 8 based on Equifax® Data, which was previously called BEACON® 9.0, will continue to leverage Equifax mortgage data. It will also continue to provide substantial improvement in predictive power compared to prior scores.

You will see the new score name for FICO® Score 8 based on Equifax® Data, reflected on the branding of bills, credit reports, and support materials including odds charts, customer handbooks, product information sheets and websites.

For older versions of the FICO Score, including FICO® Score 5 based on Equifax® Data, FICO® Score 4 based on Equifax® Data, and FICO® Score 3 based on Equifax® Data, the new name will only be reflected on the branding of bills, credit reports and websites.

At Equifax Canada we are dedicated to delivering innovative insights through our full suite of products and scores. If you have any questions, please contact your Equifax representative or the Global Business Services (GBS) team at 1-877-227-8800 or [GBSCanada@Equifax.com](mailto:GBSCanada@Equifax.com).

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