

February 17, 2021

EpicScores™ Outperform Industry Benchmarks

Epic Research's proprietary EpicScores provide a model-based solution for more efficiently acquiring new customers across personal loan, HELOC, and student loan refinance products

Wilmington, Del. – February 17, 2021 – Epic Research announces results of multiple years of testing of its EpicScore models, which show significant lift – up to 229% – over industry benchmarks.

EpicScores predict net response rates among borrower populations for personal loan, home equity lines of credit (HELOC), and student loan refinancing products.

Improved modeling and population insight

Epic validated its models across several years of bureau data from a randomly selected population, revealing EpicScores outperformed the industry benchmark models in the top deciles:

- Epic's unsecured personal loan model, EpicLoan, provided a 50-80% lift,
- Epic's HELOC model, EpicHome, provided a 15-20% lift, and
- Epic's student loan refinancing model, EpicRefi, provided a 40-229% lift in the top deciles.

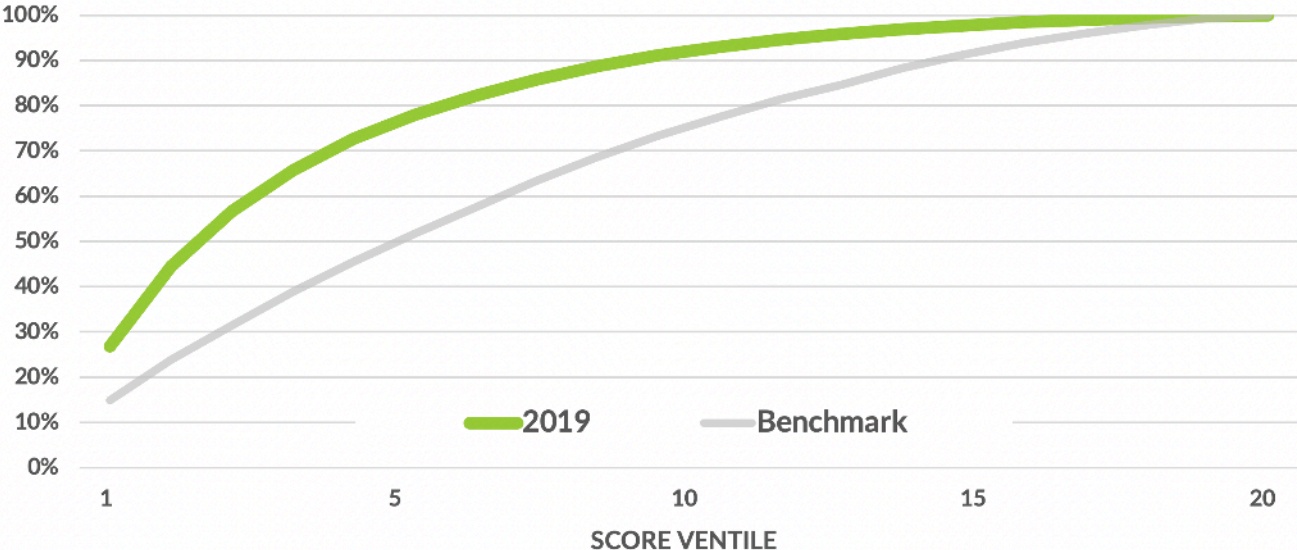
Differentiating Epic's models from other benchmark solutions, Epic included credit logic that aligns its models to a more "prime+" population and custom performance definitions to better align product definitions to client targets.

"Since EpicScores are based on a random bureau population, the models are not skewed or biased by existing targeting strategies like internal models," notes Bruce Grice, Epic's managing director, decision sciences.

EpicScores allow lenders to jumpstart campaign targeting by working within their standard credit criteria to predict the most likely responders while gathering data to help them progress to a fully customized model. "Our models provide an entry point to market to optimize initial marketing spend," Grice said. "They can also be used in conjunction with existing models to test new populations or further enhance existing solutions."

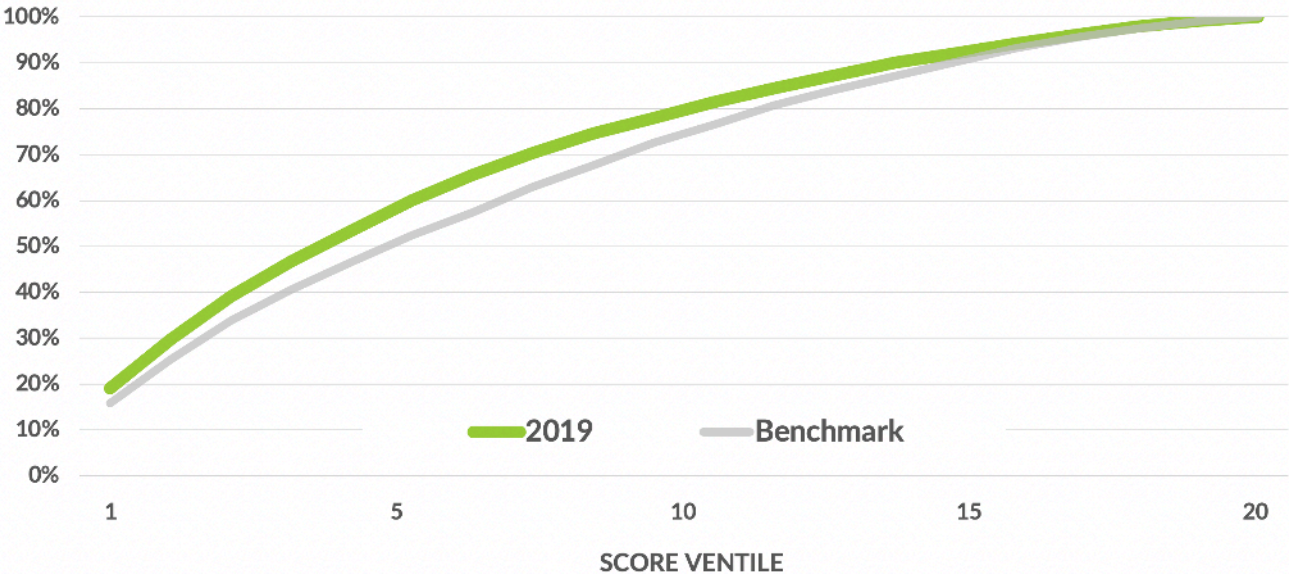
The EpicScore models combine Epic Research’s expertise in the financial services space with its advanced data modeling capabilities. The proprietary scores deliver powerful targeting capabilities to help lenders more efficiently acquire customers for personal loan, HELOC, and student loan refinance products.

Cumulative % of Goods by Period using Epic’s Personal Loan Score: EpicLoan



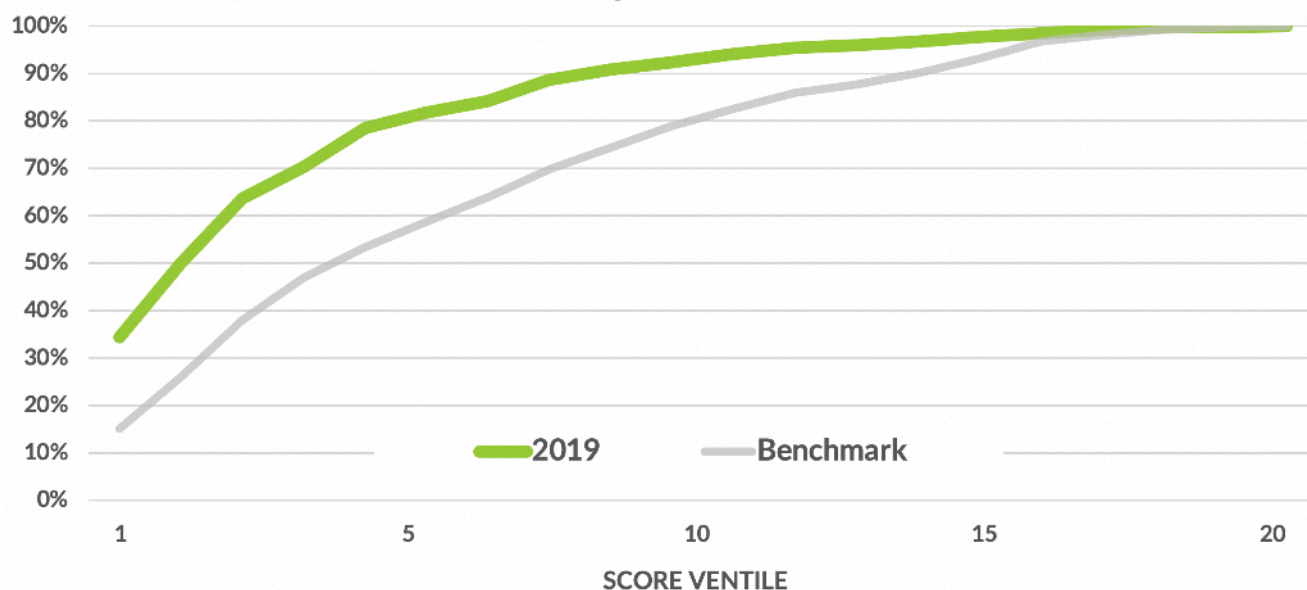
EpicLoan provides a 50-80% lift over benchmark in the top deciles.

Cumulative % of Goods by Epic’s HELOC Score: EpicHome



EpicHome provides a 15-20% lift over the industry benchmark in the top deciles.

Cumulative % of Goods by Epic's Student Refinance Score: EpicRefi



EpicRefi provides a 40-229% lift over the industry benchmark in the top deciles.

About Epic:

Epic Research's team of successful marketing, data science, and financial services veterans applies the most sophisticated techniques to help lenders efficiently acquire customers at the largest scale.

From model development to marketing strategy to creative development and analytic support, Epic helps lenders optimize every part of their marketing process to enable efficient, high-volume results. With a flexible delivery model, Epic integrates into existing processes to provide as much or as little support as needed.

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