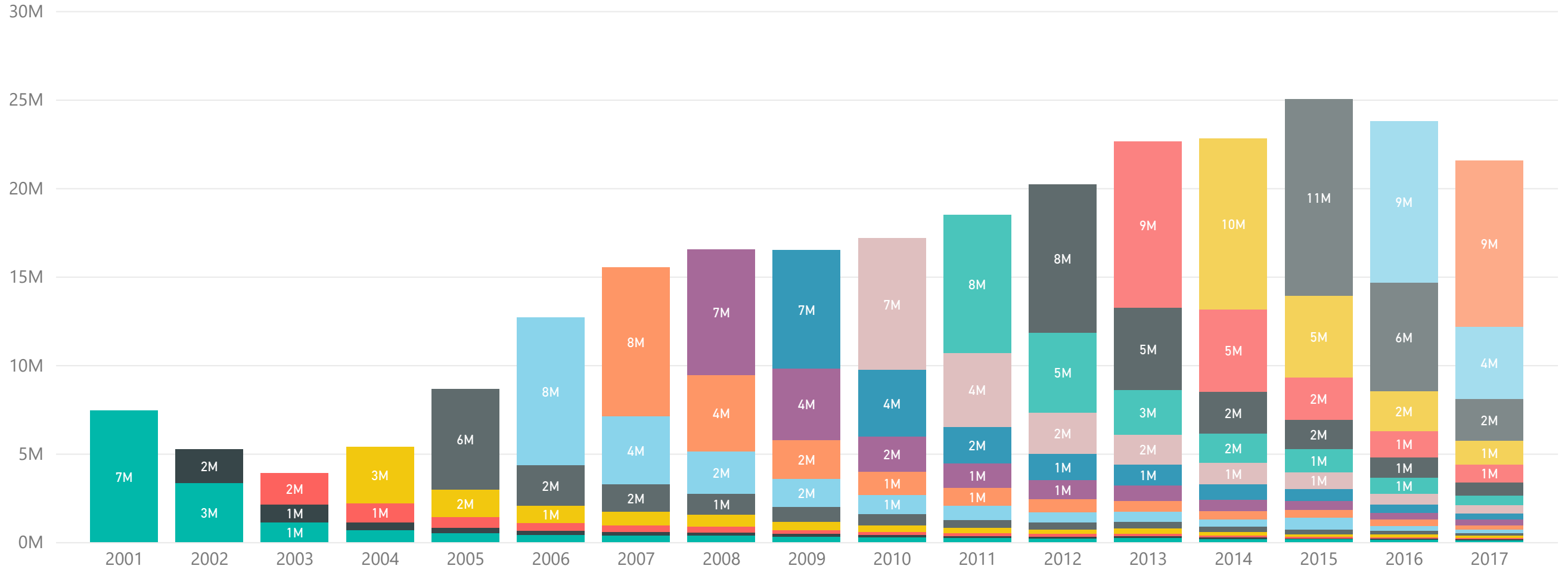


Segment ▼ Initial vintage ▼ Language ▼ Sentiment ▼  
 Segment 1 All All All  
 Segment 2

### Continuous vintage

● 2001 ● 2002 ● 2003 ● 2004 ● 2005 ● 2006 ● 2007 ● 2008 ● 2009 ● 2010 ● 2011 ● 2012 ● 2013 ● 2014 ● 2015 ● 2016 ● 2017

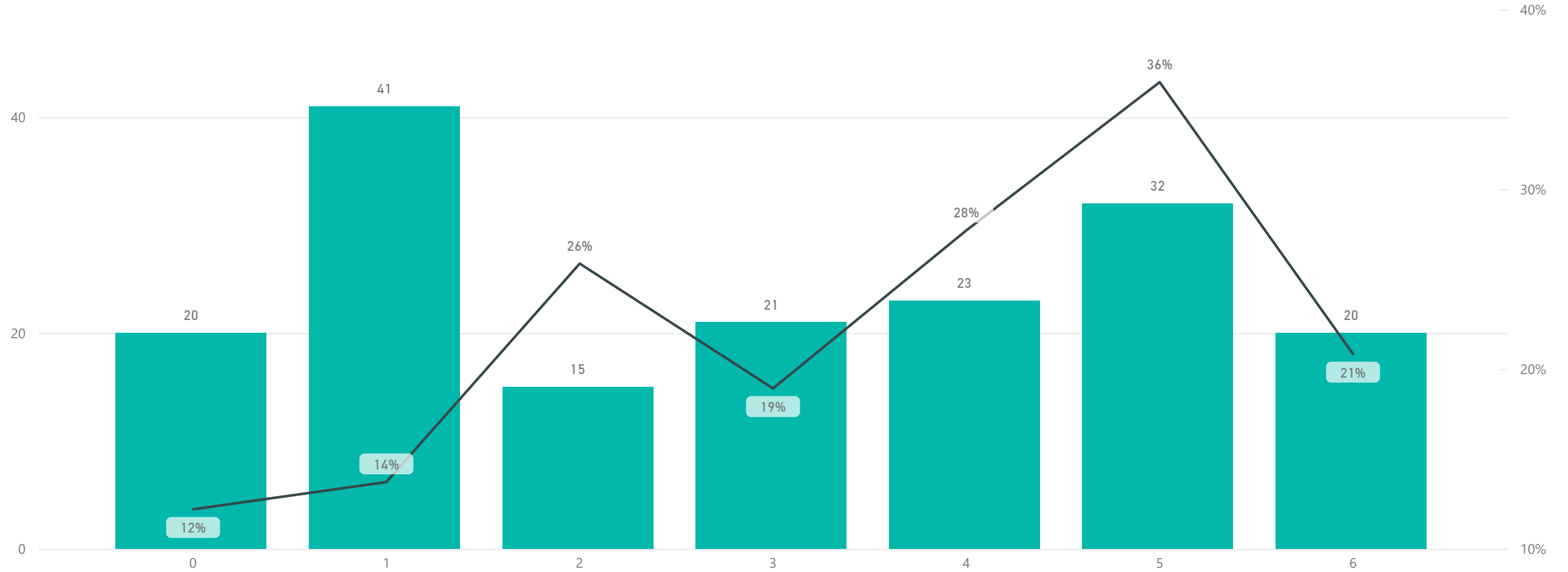


Note: Units in indicated year will churn the following year.

year  
2015

### Gross churn and churn rate by sentiment (Segment 1 sample)

● Churns (sample) ● Churn rate (sample)



Note: Based on random sampling of files for 2003, 2008, and 2014-2018, n=900 per year. Units in indicated year will churn the following year.