

Equifax Inc. (EFX)

Industrials / Consulting Services · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$161.25	\$18.9B	\$238.94	28.1	55.5%	15%	6/9	-28.9%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	2.4M	\$137.01	2.94	10.7%	8%	3.1	+18.8%

Equifax Inc. operates as a global data and analytics company, delivering a range of information solutions and specialized human resources administrative process outsourcing services. Its clientele spans across businesses, governmental organizations, and individual consumers. The company's operations are structured into three primary divisions: Workforce Solutions, U.S. Information Solutions (USIS), and International. The Workforce Solutions segment specializes in employment-related data, offering verification services for income, employment history, criminal records, and Social Security numbers. It also provides tools for payroll-based transactions, employment tax management, and products aimed at protecting against identity theft. The U.S. Information Solutions (USIS) segment provides a comprehensive suite of services for both consumers and businesses within the United States. These offerings include extensive credit data and scoring, sophisticated credit modeling and portfolio analytics, identity verification and fraud detection/prevention services, and various consulting options. Additionally, USIS supports mortgage services, financial marketing initiatives, identity management solutions, credit monitoring products, and online decisioning technology solutions, alongside portfolio management and mortgage reporting services. Globally, the International segment delivers similar information service products, encompassing consumer and commercial credit and financial data, credit scoring, and advanced modeling. This division also provides credit-related marketing products and services, as well as technology and support for debt collection and recovery management. Equifax serves a diverse array of industries, including financial services, mortgage, employment, telecommunications, retail, automotive, utilities, brokerage, healthcare, and insurance, in addition to federal, state, and local governments. With a substantial international presence, the company conducts business in numerous countries, including the United States, Canada, Australia, New Zealand, India, the United Kingdom, Spain, Portugal, Argentina, Brazil, Mexico, and many other nations across Latin America, Europe, Asia, and the Middle East. Founded in 1899, Equifax maintains its corporate headquarters in Atlanta, Georgia.

SECTOR Industrials INDUSTRY Consulting Services EXCHANGE NYSE MARKET CAP \$18.9B EMPLOYEES 15,000 (SEC-filed) CEO Mark W. Begor IPO 1980-03-17
COUNTRY US
1550 Peachtree Street, NW, Atlanta, GA 30309 · Tel 404 885 8000 · equifax.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

64 / 100

Street mean **\$199.31** (16 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$15M sold / 6 mo, zero open-market buys

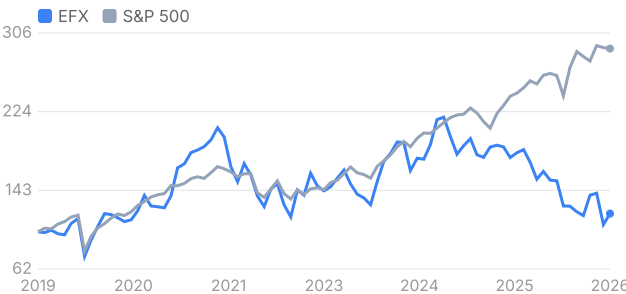
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **EFX -28.9%** · **S&P 500 +15.9%** · spread **-44.8pp**



7 Years vs S&P 500 · **EFX +18.8%** · **S&P 500 +189.9%** · spread **-171.0pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE
64
OF 100

Score Breakdown

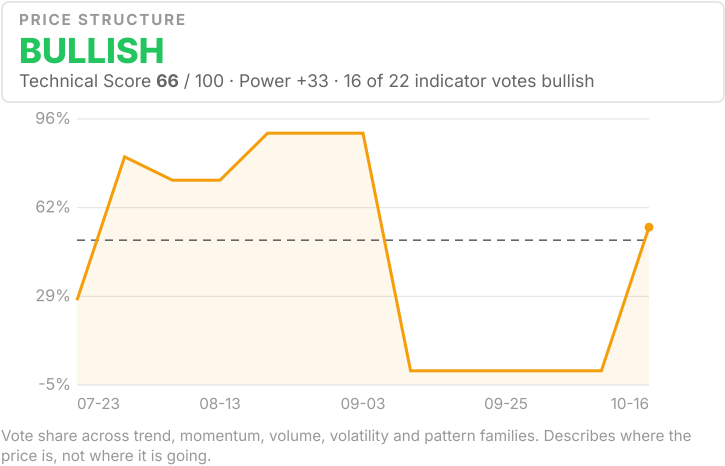
Profitability	54/100
Growth	53/100
Momentum	81/100
Quality	70/100
Earnings Quality	67/100
Balance Sheet	38/100
Value	48/100
Risk (safety)	80/100
Overall	63.7/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score		
SYMBOL	IS SCORE	
BAH	52	
FCN	61	
HURN	57	
SNA	65	
LUV	52	
CW	70	
EFX	64	



4 TWO READINGS business vs price



Both readings sit above the midpoint — business quality at 64 and price structure at 66 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 63.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 65 → 62 → 66 → 64	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken
Institutional holder count rises two quarters running	peak 898 → now 841	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

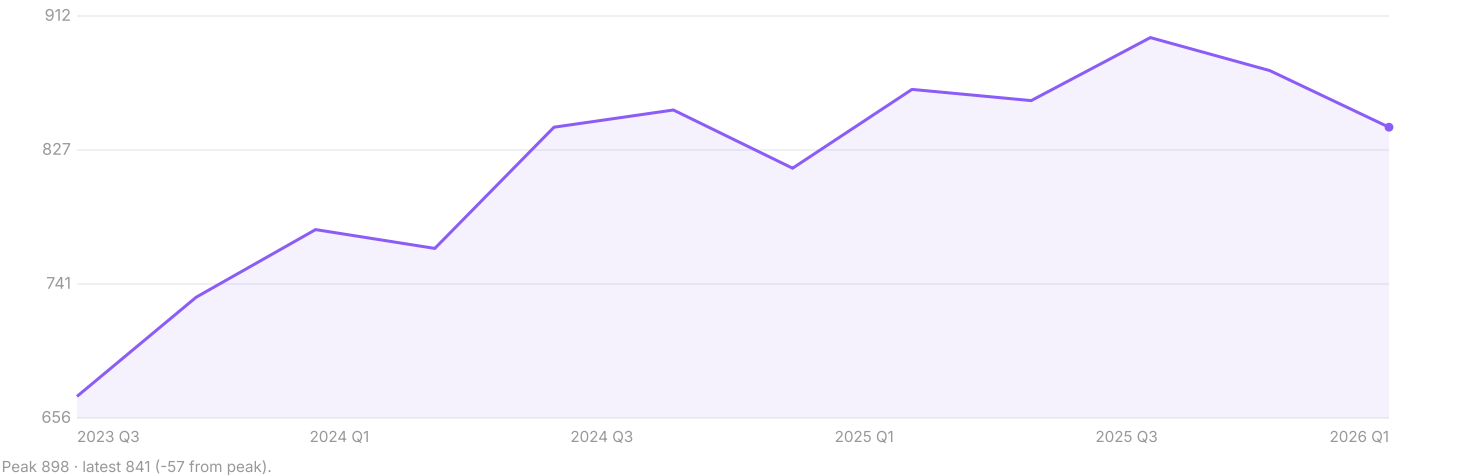
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 967 up / 752 down net +215 funds	INSTITUTIONS ADDED (13F) -36 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2026-06 reads 101.84%. Institutions cannot hold more of a company than exists. The reported 120.6M shares exceed the 118.4M outstanding, and a single filer accounts for the excess: **BlackRock, Inc.** reports 9,396,150 shares against 9,461,948 the prior quarter, a 1x jump, which alone would be 7.9% of the company. Excluding that filing, ownership is 93.9%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2026-03 reads 101.54%. Institutions cannot hold more of a company than exists. The reported 120.2M shares exceed the 118.4M outstanding, and a single filer accounts for the excess: **BlackRock, Inc.** reports 9,461,948 shares against 9,952,005 the prior quarter, a 1x jump, which alone would be 8.0% of the company. Excluding that filing, ownership is 93.5%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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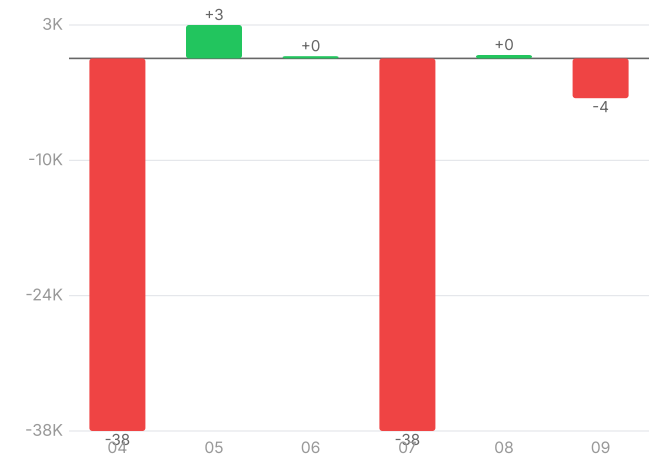
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Marcus Robert D	director	2026-09-30	A-Award	255	—	2,973
Larson Barbara A	director	2026-09-30	A-Award	209	—	552
Gamble John W Jr	EVP, CFO & COO	2026-09-03	SELL	4,500	\$0.85M	69,055
Larson Barbara A	director	2026-08-10	A-Award	181	—	181
Larson Barbara A	director	2026-08-10	A-Award	160	—	341
Begor Mark W	director, CEO	2026-07-24	EXERCISE	37,791	\$4.25M	309,681
Begor Mark W	director, CEO	2026-07-24	SELL	500	\$0.09M	309,181
Begor Mark W	director, CEO	2026-07-24	SELL	600	\$0.10M	308,581

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	15	86,037	\$14.9M	Counted
M — Exercises (paired A/D)	2	75,582	\$8.5M	None — mechanics
F — Tax withholding	1	1,934	\$0.3M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$14.9M 15 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-09-03	Gamble John W Jr	4,500	\$0.8M
2026-07-24	Begor Mark W	37,791	\$6.5M
2026-05-07	Borton Chad M	2,455	\$0.4M
2026-05-01	Gamble John W Jr	3,500	\$0.6M
Trailing 12 mo	14 filings	199,566	\$39M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-05-14	SCHEDULE 13G/A	Capital International Investors	3.20%	3.8M sh
2026-04-29	SCHEDULE 13G	Vanguard Capital Management	7.47%	9.0M sh
2026-02-17	SCHEDULE 13G	Harris Associates, Inc.	6.20%	7.6M sh
2026-02-13	SCHEDULE 13G/A	Capital International Investors	5.40%	6.6M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-25	2026-10-09
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-04-14	2026-05-11
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-04-14	2026-05-11
HOUSE 12-MO 7 trades 3 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 877		13F SHARES 120M 101.5% of shares out		NEW / CLOSED 138 / 142 positions, QoQ
PUT/CALL (13F) 0.65 option positions		FREE FLOAT 99.6% 117M sh		INCREASED / REDUCED 328 / 280 positions, QoQ

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	248,656	\$34M
Trinity Street Asset Management LI	167,461	\$23M
Fisher Funds Management Ltd	87,991	\$12M
Y-Intercept	62,150	\$9M
Fjarde Ap-Fonden /Fourth Swedish N	39,511	\$5M
Mn Services Vermogensbeheer B.V.	35,440	\$5M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

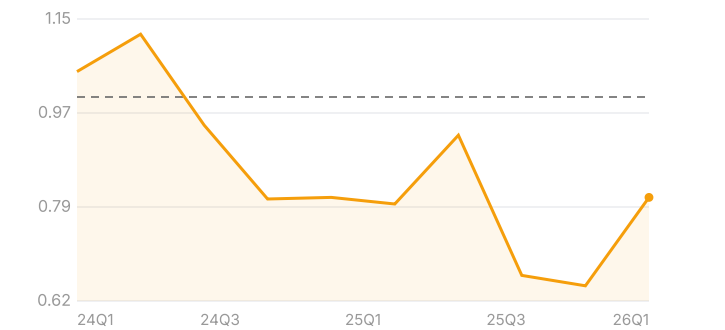
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$512M
VSMPX	0.0%	\$512M
VTI	0.0%	\$512M
VTSAX	0.0%	\$512M
VOO	0.0%	\$423M
VFFSX	0.0%	\$423M

13F Filers Holding EFX — quarterly



Institutional Put/Call — quarterly



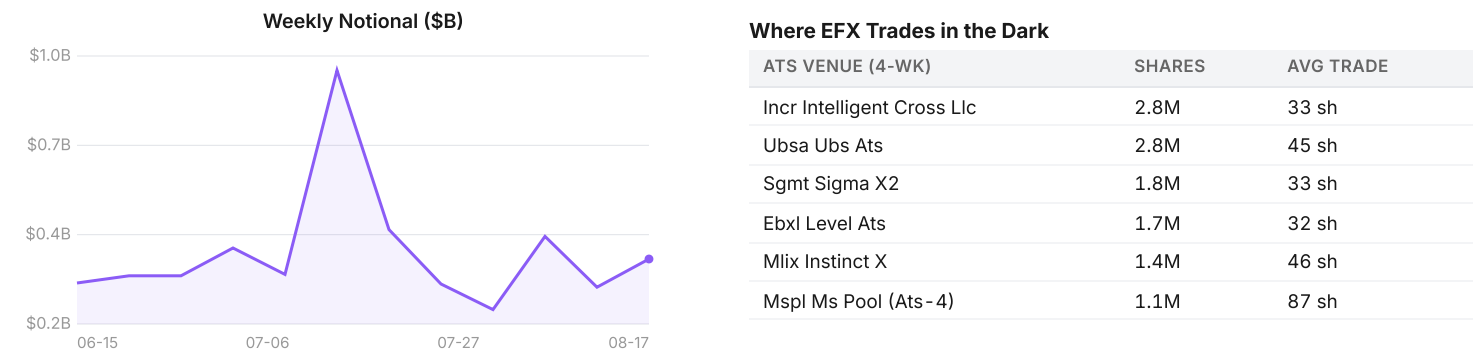
14 SHORT VOLUME — DAILY, 60 SESSIONS				EDGE · live FINRA feed
	LATEST SESSION 59.0% 2026-10-15		20-DAY AVG 48.8% 50-day 56.7%	TREND Falling 20d vs 50d
				BY MARKET CENTER Q: 58% · N: 78% · B: 71% latest session

Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

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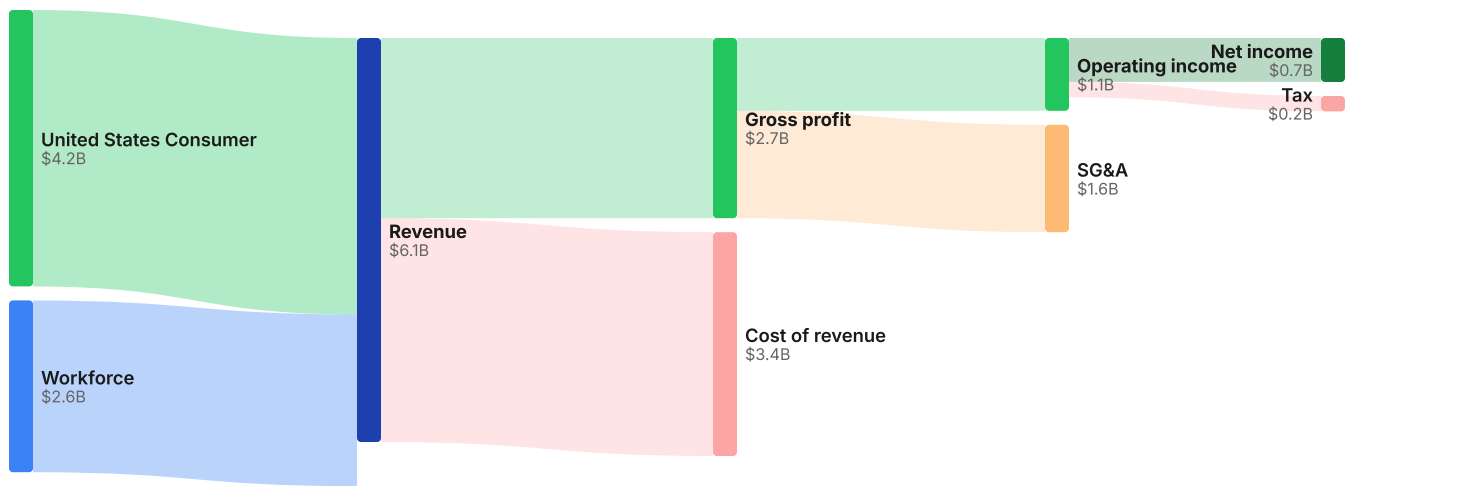
15 DARK POOL ACTIVITY

EDGE · live ATS data



16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Equifax Inc. revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

REGION	REVENUE	SHARE
UNITED STATES	\$4.7B	88%
UNITED KINGDOM	\$326M	6%
AUSTRALIA	\$318M	6%

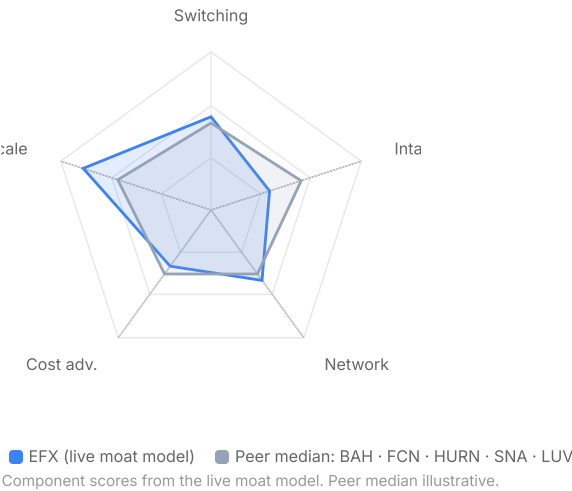
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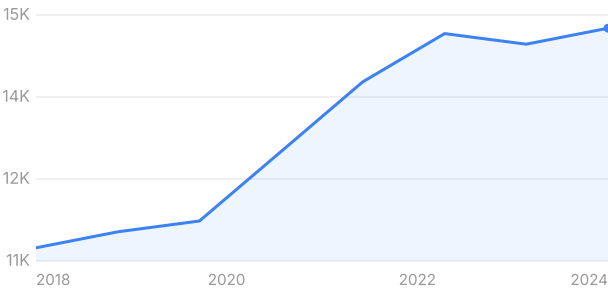
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 54/100 WEAK

Moat score 54/100 — Weak; primary source Efficient Scale.



3.8 · Employees (SEC filings)



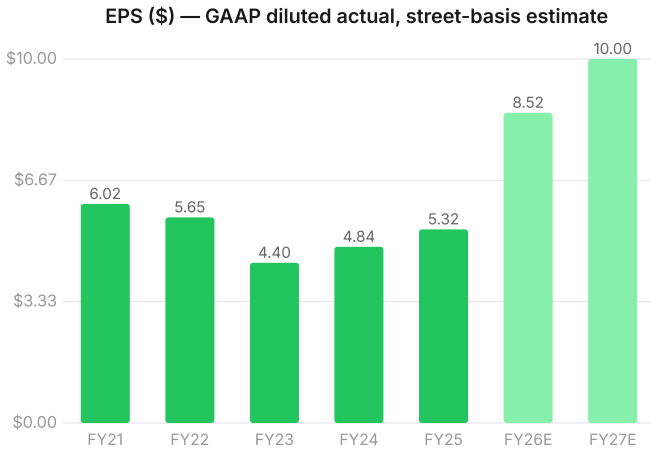
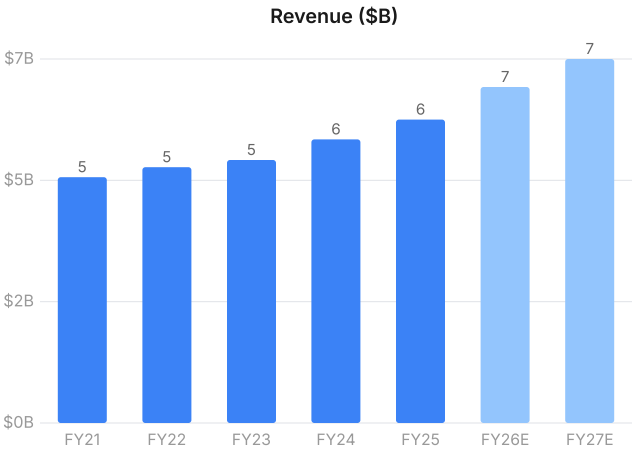
19 CORPORATE INFORMATION — KEY OFFICERS

15,000 employees

OFFICER	TITLE
Mark W. Begor	Chief Executive Officer & Director
John W. Gamble Jr.	Executive Vice President, Chief Financial Officer & Chief Operating Officer
Chad Borton	Executive Vice President & President of Workforce Solutions
Jamil Farshchi	Executive Vice President & Chief Technology Officer

20 REVENUE & EPS — HISTORY AND ESTIMATES

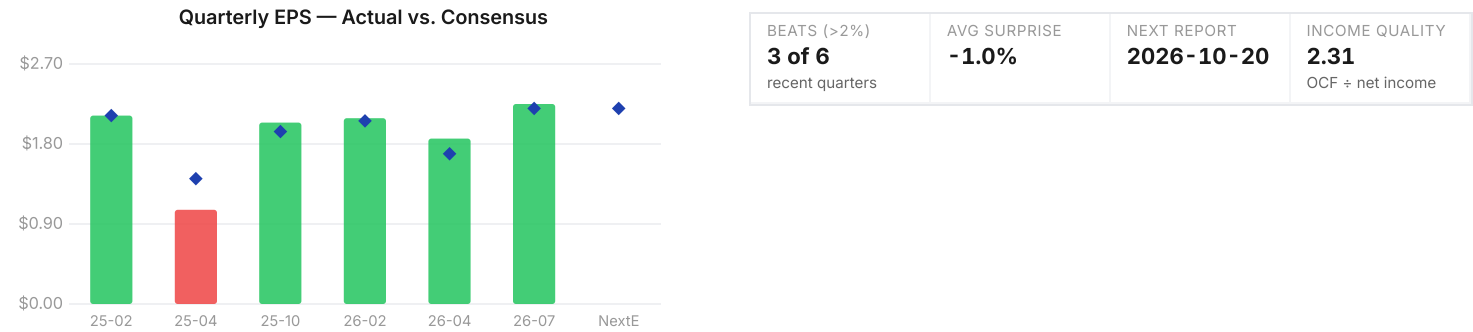
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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21 ESTIMATE VS. ACTUAL & SURPRISES live data

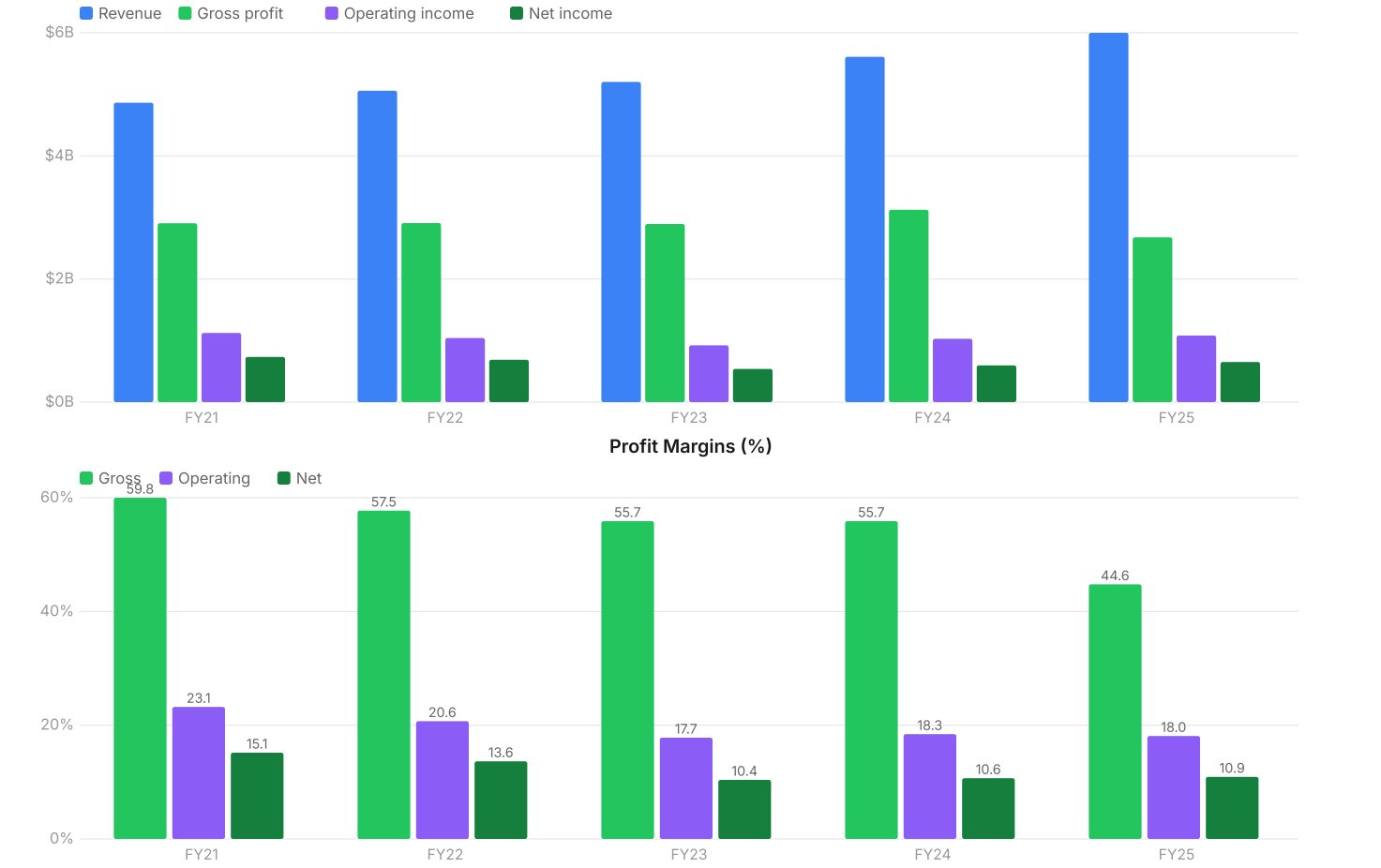


22 REPORTED VS. CONSENSUS — FULL HISTORY 0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

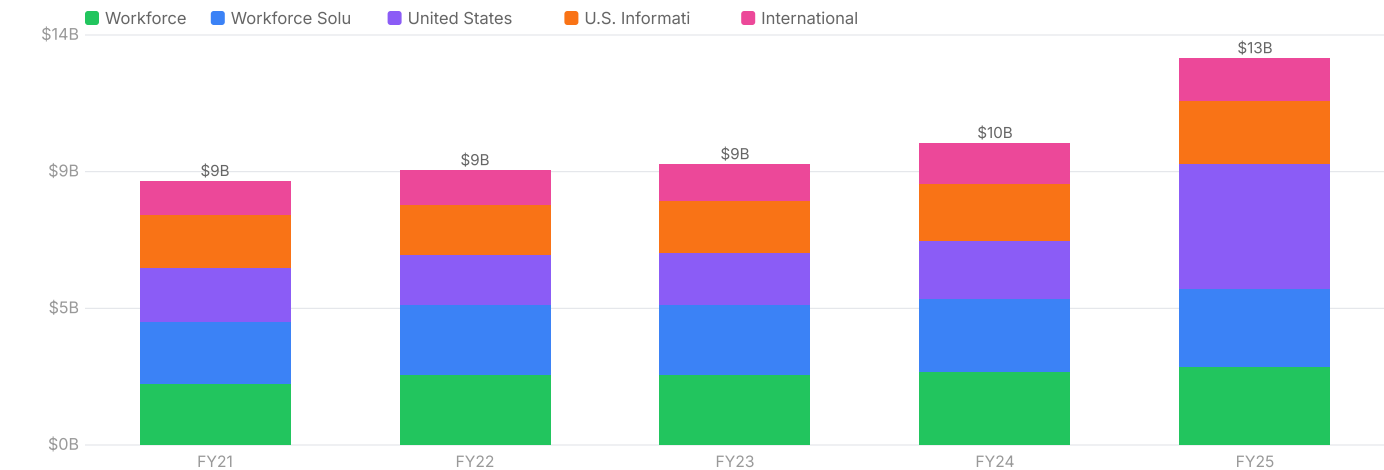
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEAR live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+19.3%	+4.0%	+2.8%	+7.9%	+6.9%
Gross profit	+23.1%	+0.1%	-0.5%	+7.9%	-14.3%
Operating income	+68.2%	-7.2%	-11.6%	+11.6%	+5.1%
Net income	+43.1%	-6.4%	-21.7%	+10.8%	+9.3%

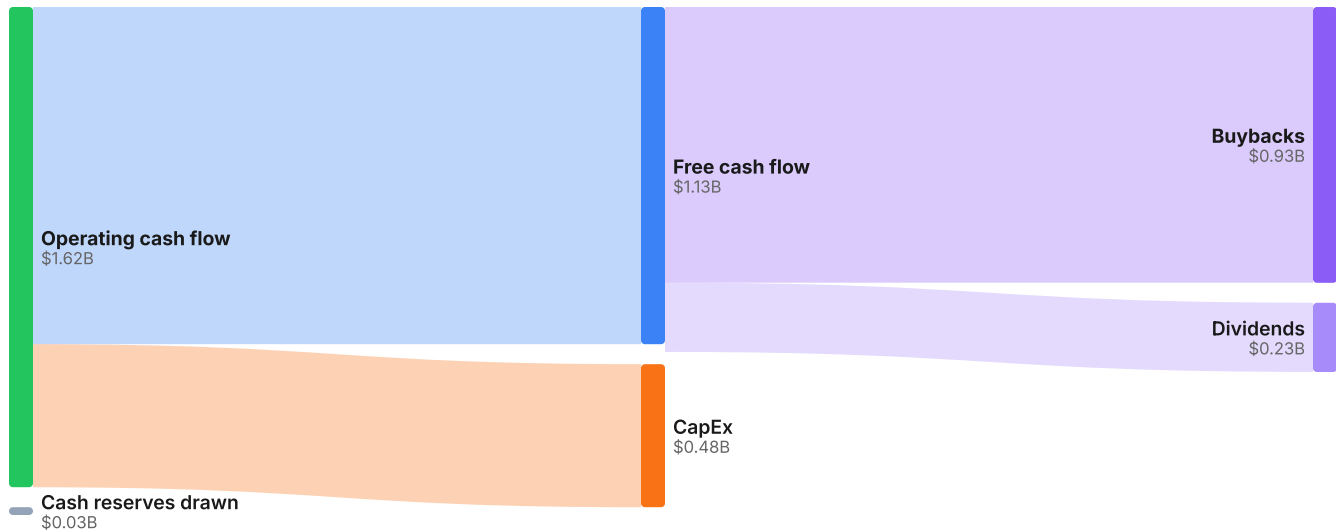
23 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	4.9	5.1	5.3	5.7	6.1	
Cost of revenue	2.0	2.2	2.3	2.5	3.4	
Gross profit	2.9	2.9	2.9	3.2	2.7	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	1.4	1.3	1.4	1.5	1.6	
Operating income	1.1	1.1	0.9	1.0	1.1	
EBITDA	1.6	1.7	1.6	1.7	1.8	
D&A	0.5	0.6	0.6	0.7	0.7	
Pretax income	0.9	0.9	0.7	0.8	0.9	
Income tax	0.2	0.2	0.2	0.2	0.2	
Net income	0.7	0.7	0.5	0.6	0.7	
Diluted EPS (\$)	6.02	5.65	4.40	4.84	5.32	
Diluted shares (M)	124	123	124	125	124	

CASH FLOW TRENDS						live data
OPERATING CF	CAPEX	FREE CASH FLOW	SBC	BUYBACKS	NET CASH CHANGE	
 \$2B	 \$0B	 \$1B	 \$0B	 \$1B	 \$0B	

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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.3	0.2	0.2	0.2	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	0.9	0.9	1.0	1.0	
Total current assets	1.4	1.4	1.4	1.4	
PP&E (net)	1.6	1.8	1.9	1.9	
Goodwill + intangibles	8.3	8.8	8.2	6.8	
Total assets	11.5	12.3	11.8	11.9	
Accounts payable	0.3	0.2	0.1	0.2	
Short-term debt	1.0	1.0	0.7	1.0	
Deferred revenue	0.1	0.1	0.1	0.1	
Total current liabilities	2.0	2.0	1.8	2.3	
Long-term debt	4.8	4.7	4.3	4.1	
Total liabilities	7.6	7.6	6.8	7.1	
Shareholders' equity	4.0	4.7	4.9	4.7	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.7	0.6	0.6	0.7	
D&A	0.6	0.6	0.7	0.7	
Stock-based compensation	0.1	0.1	0.1	0.1	
Working capital change	(0.6)	(0.0)	0.0	0.1	
Operating cash flow	0.8	1.1	1.3	1.6	
Capital expenditures	(0.6)	(0.6)	(0.5)	(0.5)	
Investing cash flow	(1.0)	(0.9)	(0.5)	(0.6)	
Buybacks	0.0	0.0	0.0	(0.9)	
Dividends paid	(0.2)	(0.2)	(0.2)	(0.2)	
Debt issuance / (repay)	0.5	(0.1)	(0.7)	0.1	
Financing cash flow	0.3	(0.3)	(0.8)	(1.1)	
Free cash flow	0.1	0.5	0.8	1.1	

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24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	22.0%	18.5%	12.8%	12.9%	14.0%	15%	
ROA	7.2%	6.2%	4.6%	5.0%	5.6%	5.8%	
ROIC	10.4%	8.4%	7.2%	8.1%	8.5%	7.9%	
Gross margin	59.8%	57.5%	55.7%	55.7%	44.6%	55.5%	
Operating margin	23.1%	20.6%	17.7%	18.3%	18.0%	17.9%	
Net margin	15.1%	13.6%	10.4%	10.6%	10.9%	10.7%	
EBITDA margin	32.2%	32.8%	30.0%	30.3%	30.1%	29.5%	
FCF margin	17.6%	2.6%	9.8%	14.3%	18.7%	—	
VALUATION							
P/E	47.31	33.69	55.64	52.36	40.19	28.1	
P/B	9.82	5.93	6.69	6.59	5.76	4.4	
P/S	7.15	4.58	5.76	5.57	4.37	2.94	
P/FCF	40.66	176.92	58.85	38.91	23.39	17.1	
EV/EBITDA	25.42	17.23	22.69	21.20	17.22	12.7	
EV/Revenue	8.18	5.65	6.81	6.42	5.18	3.8	
Earnings yield	2.1%	3.0%	1.8%	1.9%	2.5%	3.62%	
FCF yield	2.5%	0.6%	1.7%	2.6%	4.3%	5.83%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.49	0.68	0.67	0.75	0.60	0.60	
Quick ratio	0.49	0.68	0.67	0.75	0.60	0.60	
Debt / equity	1.48	1.46	1.26	1.04	1.11	1.25	
Debt / assets	48.0%	50.1%	46.5%	42.6%	42.9%	45.6%	
Net debt / EBITDA	3.20	3.27	3.48	2.81	2.69	2.79	
Interest coverage	7.52	6.08	3.97	4.54	5.22	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.48	0.45	0.44	0.47	0.51	0.54	
Receivables turnover	7.25	6.46	5.96	6.09	6.17	5.8	
DSO (days)	50	56	61	60	59	63	
DPO (days)	34	39	35	24	19	16	
Cash conversion cycle	16	18	26	36	41	46	
GROWTH (YoY)							
Revenue growth	19.3%	4.0%	2.8%	7.9%	6.9%	—	
Net income growth	39.6%	-6.4%	-21.7%	10.8%	9.3%	—	
EPS growth	38.8%	-6.1%	-22.4%	10.2%	11.8%	—	
FCF growth	64.9%	-84.7%	288.8%	57.7%	39.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	6.01	5.65	4.38	4.83	5.40	5.84	
Book value / share	28.95	32.09	36.45	38.34	37.65	38.17	
Revenue / share	39.77	41.54	42.32	45.41	49.67	54.43	
FCF / share	6.99	1.08	4.14	6.50	9.27	9.33	
Cash / share	1.82	2.31	1.74	1.36	1.48	1.44	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.2%	0.0%	0.0%	0.0%	3.5%	7.13%	
Altman Z-Score	4.09	3.19	3.66	4.22	3.72	3.1	
Piotroski F-Score	6	6	5	8	6	6/9	
Beneish M-Score	-2.43	-2.31	-2.63	-2.73	-0.61	-2.83	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	3.1	Safe (>2.99)	Safe	
Income quality	2.31	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.83	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.73	Revenue stability	0.96
Interest burden		0.81	Earnings stability	0.08
Operating margin		18.0%	Earnings persistence	0.97
Asset turnover		0.54×	Revenue CAGR 3y	8.4%
Financial leverage		2.52×	EPS CAGR 3y	11.0%
= ROE		15%	FCF CAGR 3y	33.6%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
7.13%	1.35%	8.28%	1.4%	
		cash yield	dilution pressure	



28 PEER COMPARISON								live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET	
BAH	\$8.9B	11.6	69%	7.1%	-7.3%	6/9	-23.1%	
FCN	\$4.1B	18.1	16%	5.8%	+7.1%	6/9	-2.1%	
HURN	\$2.8B	25.6	27%	6.6%	+16.3%	6/9	+18.8%	
SNA	\$19.0B	18.4	18%	21.1%	+0.1%	6/9	+7.5%	
LUV	\$19.3B	23.8	11%	2.8%	+9.5%	7/9	—	
CW	\$18.6B	34.4	20%	16.4%	+10.5%	8/9	—	
WWD	\$19.4B	35.5	22%	13.2%	+22.3%	7/9	—	
NDSN	\$18.0B	32.5	18%	18.7%	+7.0%	9/9	—	

1-yr returns computed from adjusted price history; peers without a tracked series show —.

29 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

36 Analysts

Str Sell (0)

Sell (1)

Hold (12)

Buy (23)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$199.31

+23.6%

2026-10-20

16 targets

last-quarter mean

street \$2.20

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$6.73B	\$6.78B / \$6.69B	\$8.52	\$8.66 / \$8.15	14
FY2027	\$7.29B	\$7.54B / \$7.00B	\$10.00	\$10.59 / \$8.99	14
FY2028	\$8.00B	\$8.63B / \$7.45B	\$12.10	\$12.21 / \$11.97	4

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30 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$168.50	+4.5%	6
Last Quarter	\$199.31	+23.6%	16
Last Year	\$215.14	+33.4%	36
All Time	\$247.27	+53.3%	94

Rolling mean of published targets vs. last close \$161.25. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

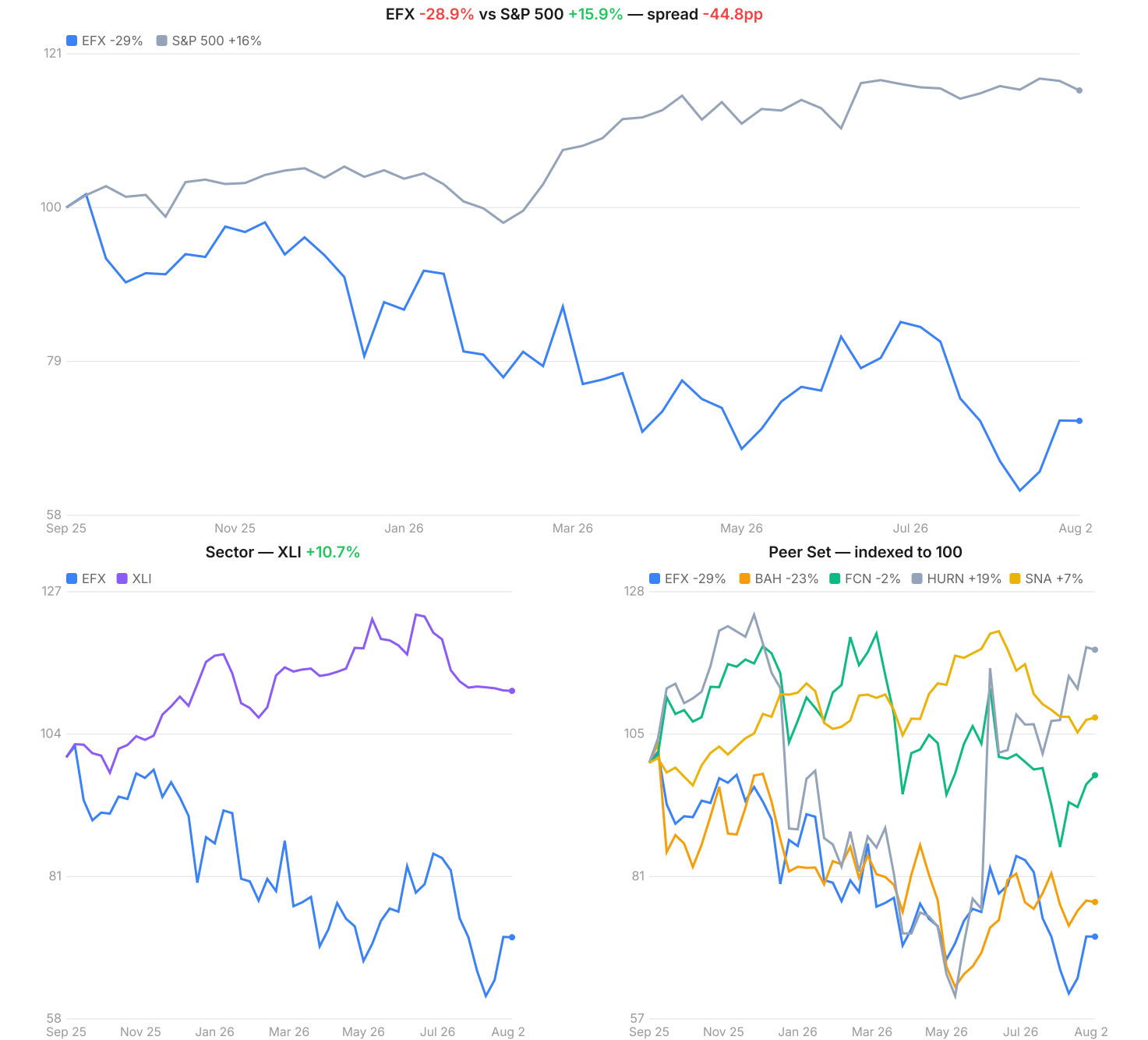
Third-Party Composite Rating

B

DCF3/5ROE4/5ROA4/5DEBT/EQ1/5P/E2/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

31 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$148.11	+13.14	+8.87%	Above
SMA 50	\$167.48	-6.23	-3.72%	Below
SMA 200	\$178.90	-17.65	-9.87%	Below
EMA 9	\$152.05	+9.20	+6.05%	Above
EMA 21	\$152.82	+8.43	+5.52%	Above
EMA 50	\$160.81	+0.44	+0.27%	Above
EMA 200	\$180.49	-19.24	-10.66%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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32 TECHNICAL POWER SCOREEDGE · site engine · 66/100 composite

TECHNICAL VERDICT

BULLISH

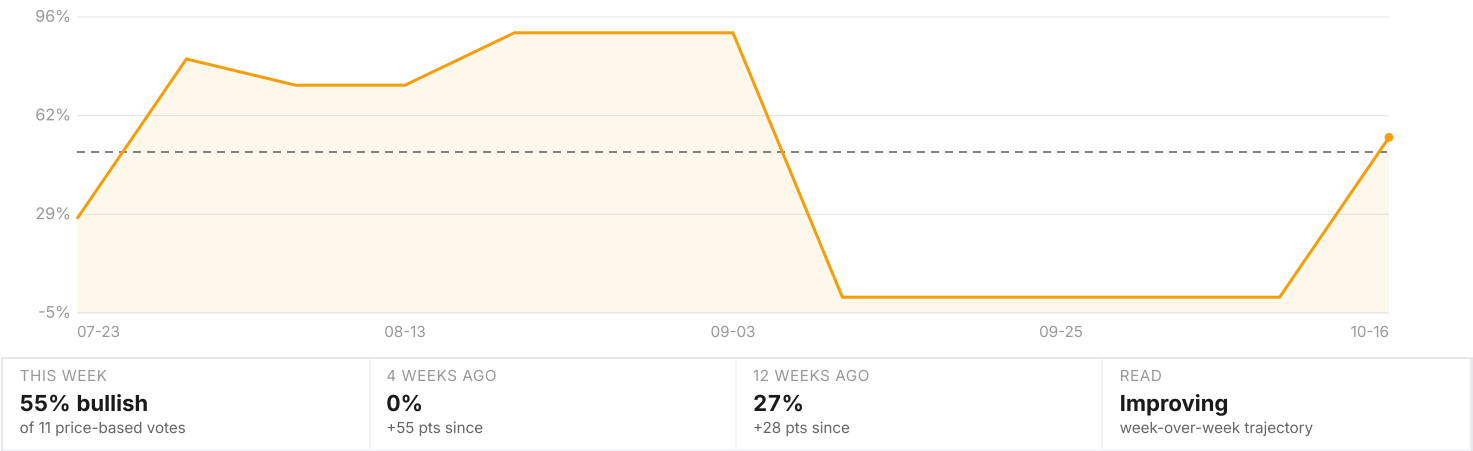
Power Score +33

16 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		60
Momentum 25%		82
Volume 20%		69
Volatility 10%		67
Patterns 15%		50

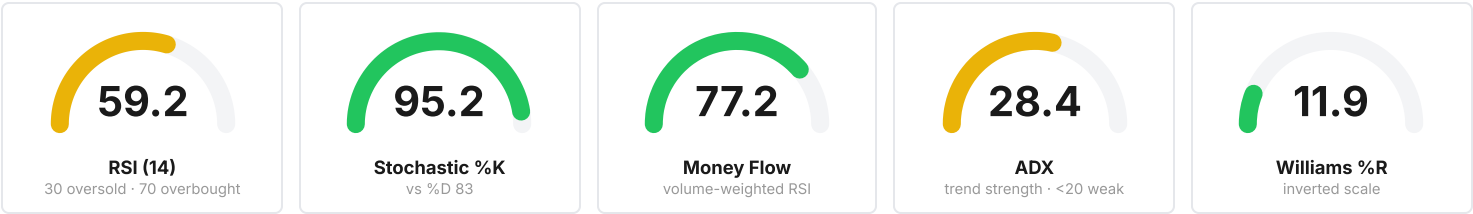
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID16 bull / 6 bear

● Price vs SMA 20	\$148.11	● Price vs SMA 50	\$167.48	● Price vs SMA 200	\$178.90
● EMA 9/21 Cross	152.1/152.8	● SMA 50/200	Death	● ADX Direction	ADX 28
● Supertrend	\$147	● Parabolic SAR	\$144	● SMA Slope	0.120
● RSI	59.2	● Stochastic K/D	95/83	● StochRSI K/D	100/100
● Williams %R	-12	● CCI	150	● TSI vs Signal	-17.9
● CMO	18.4	● ROC	15.12%	● OBV Signal	Accum
● Chaikin MF	-0.010	● MFI	77	● Force Index	3M
● Elder Ray Bull	11.61				

INDICATOR GAUGESsite technicals-tab style



33 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$158.24 / \$164.51 / \$167.77	S1 / S2	\$154.98 / \$148.71
Bollinger (20,2)	\$133.50 - \$162.73	Squeeze	Off
52-wk range	\$137.01 - \$238.38	Off 52-wk high	-32.4%
ATR (14)	\$5.17 (3.2%)	Historical vol	38.9%

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34 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+1.5% Jan 65%	-2.1% Feb 35%	+1.9% Mar 62%	+3.6% Apr 70%	+0.2% May 55%	+1.3% Jun 50%	+1.7% Jul 60%	+0.3% Aug 65%	-2.2% Sep 40%	-1.8% Oct 50%	+4.5% Nov 75%	+3.7% Dec 75%
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Sample: 20 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	EFX	S&P 500
Weekly volatility (σ , 1y)	5.70%	1.83%
Best / worst week (1y)	+10.8% / -12.1%	—
Max drawdown (5y, monthly)	-50.9%	—
1-week VaR (95%)	-11.7%	—
Beta (5y)	1.30	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

EFX EQUITY WEATHER (LIVE)
CLOUDY · -6

Trend

Momentum

Volume

Volatility

Breadth

-4

+65

-42

-60

-32

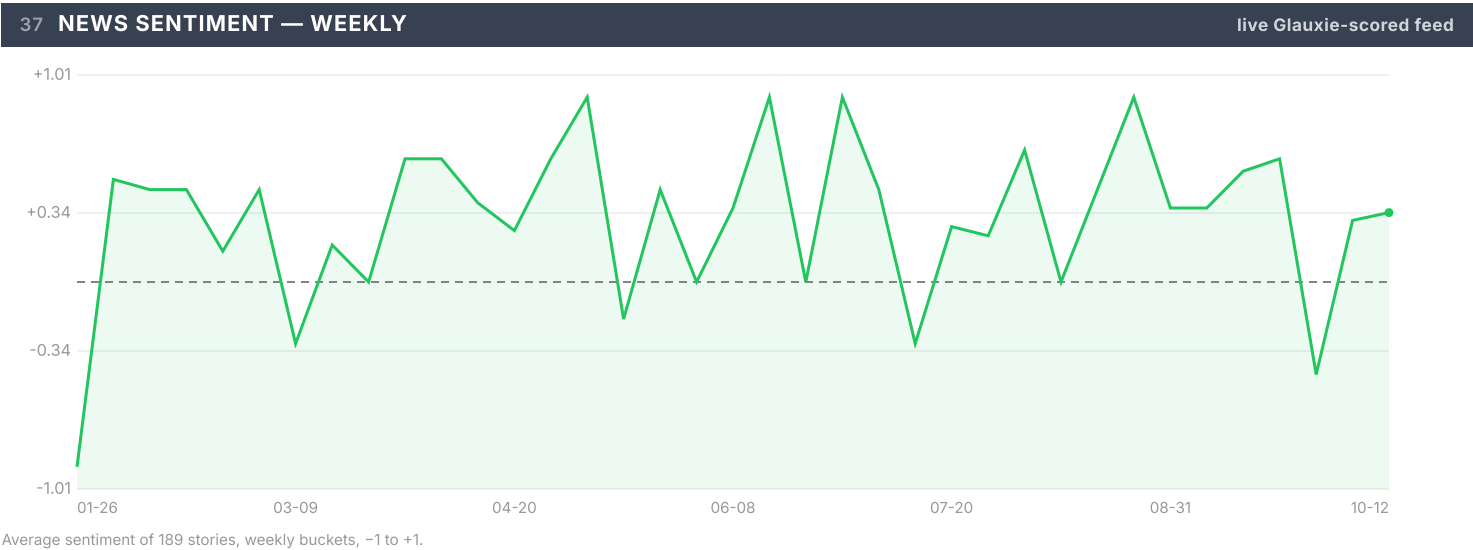
MARKET REGIME (2026-10-16)
NEUTRAL

VIX
19.99
Normal

DOW THEORY
Confirmed
Bearish

SPY / QQQ TSI
7.2 / 4.7
trend strength

SECTOR STRENGTH
46/100
breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL -5.7 +1.7 vs industry	TREND -4.0 -3.2 vs industry	MOMENTUM +64.5 +65.0 vs industry	VOLUME -42.1 -45.4 vs industry
--	--	---	---

READING	EFX	CONSULTING SERVICES N=120	INDUSTRIALS N=9,922	ALL US SYMBOLS N=70,435
Overall	-5.7	-7.4	-24.1	-20.5
Trend	-4.0	-0.7	-26.2	-21.3
Momentum	+64.5	-0.5	-24.5	-15.8
Volume	-42.1	+3.2	-22.6	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION

live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Mark W. Begor Chief Executive Officer	\$23.4M	76% equity+incentive
John W. Gamble, Jr. EVP, Chief Financial Off	\$8.1M	70% equity+incentive
Chad M. Borton EVP, President, Workforce Sol	\$7.0M	70% equity+incentive
Todd Horvath Former EVP, President, U.S. Inf	\$6.9M	8% equity+incentive
Jamil Farshchi EVP, Chief Technology Officer	\$6.1M	69% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	46
Social	52
Governance	63
Composite ESG	54



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-07-29	Other Events; Exhibits	8.01,9.01
2026-07-21	Earnings Release; Exhibits	2.02,9.01
2026-06-16	Bylaws Amendment; Exhibits	5.03,9.01
2026-05-13	Shareholder Vote	5.07
2026-04-24	Material Agreement; Financial Obligation; Exhibits	1.01,2.03,9.01
2026-04-21	Earnings Release; Exhibits	2.02,9.01
2026-02-04	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-10-21	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01

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42 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

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44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-21 to 2026-07-21
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	123 rows · 1995 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-24 to 2026-09-30
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-02-13 to 2026-05-14
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.