

Summary

Order Reference: c-dave.roumonada@milliman.com | Report as of: 11-13-2017 4:52 PM | using Currency as USD

SPH ANALYTICS

Tradestyle(s): -

ACTIVE SINGLE LOCATION

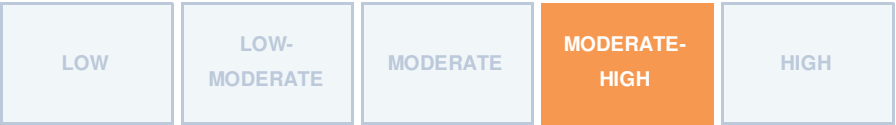
Address: 1965 Evergreen Boulevard Ste 100, Duluth, GA, 30096, UNITED STATES
Phone: (770) 978-3173
D-U-N-S: 01-137-5460
In Portfolio: No

Failure Score	Delinquency Score	Age of Business	Employees
5	70	2 years 2015 Year Started	-

Company Profile

D-U-N-S 01-137-5460	Mailing Address United States	Age (Year Started) 2 years (2015)
Ownership Not publicly traded	Telephone (770) 978-3173	Line of Business Nonclassified establishment

Overall Business Risk



Maximum Credit Recommendation

US\$ 6,500

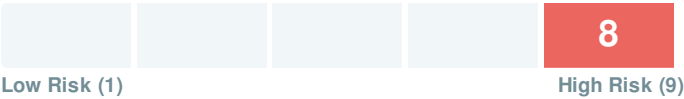
Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **HEIGHTENED STABILITY CONCERNS**
- Based on the predicted risk of business discontinuation: **HIGHER LIKELIHOOD OF BUSINESS CLOSURE**
- Based on the predicted risk of severely delinquent payments: **MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

The recommended limit is based on a moderately low probability of severe delinquency.

D&B Viability Rating

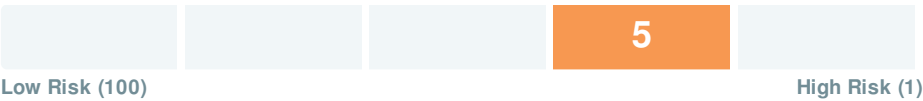
Portfolio Comparison Score



Company's risk level is: **HIGH**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **11.00 %**

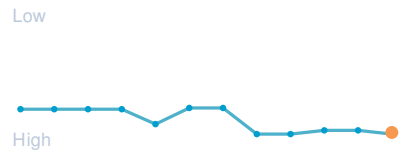
Failure Score Formerly Financial Stress Score



Company's risk level is: **MODERATE-HIGH**

Probability of failure over the next 12 months: **1.34 %**

Past 12 Months



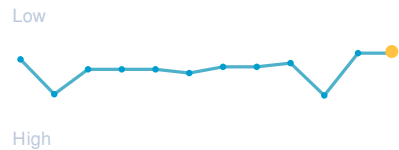
Delinquency Score Formerly Commercial Credit Score



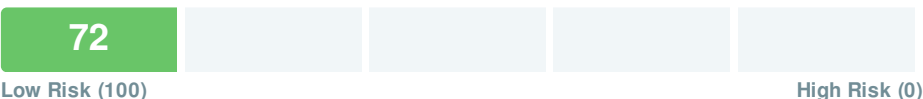
Company's risk level is: **MODERATE**

Probability of delinquency over the next 12 months: **3.67 %**

Past 12 Months



PAYDEX ®



Days Beyond Terms : **12**

Past 24 Months



D&B Rating

Current Rating

Special Rating

DS : Undetermined

Legal Events

Events	Occurrences	Last Filed
Bankruptcies	0	-
Judgements	0	-
Liens	0	-
Suits	0	-
UCC	1	09-11-2017

Trade Payments

Highest Past Due

US\$ 100

Highest Now Owing
US\$ 7,500

Total Trade Experiences
7

Largest High Credit
US\$ 7,500

Average High Credit
US\$ 5,250

Ownership

This company is a **Single Location**

Financial Overview

This company does not have a Financial Summary.

Country Insight

United States



Risk Category

LOW

MODERATE

HIGH

Low Risk

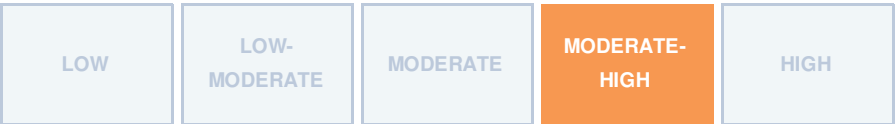
High Risk

The economy remains on track for 2% growth this year.

Risk Assessment

D&B Risk Assessment

Overall Business Risk



Maximum Credit Recommendation

US\$ 6,500

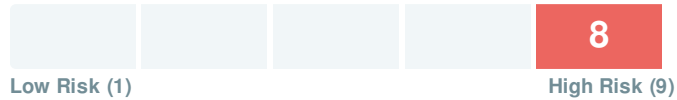
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D&B Viability Rating

Portfolio Comparison Score



Level of risk
High

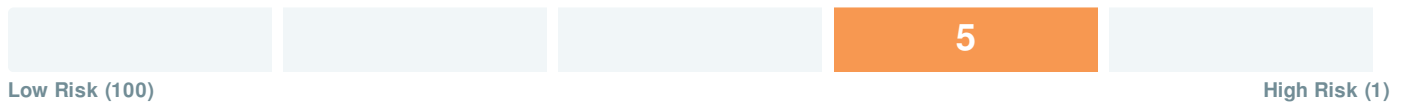
Rating Confidence Level
Robust Predictions

Probability of becoming no longer viable
11.00%

Percentage of businesses ranked with this score
13.00%

Average probability of becoming no longer viable
5.00%

Failure Score Formerly Financial Stress Score



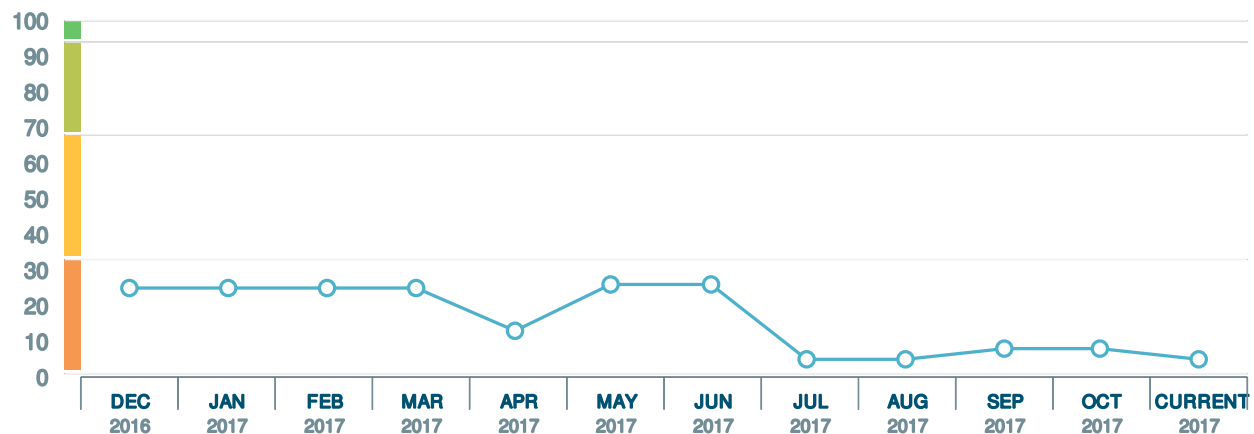
- Low Paydex Score
- Low proportion of satisfactory payment experiences to total payment experiences
- High number of enquiries to D&B over last 12 months
- UCC Filings reported
- Limited time in business

Level of risk
Moderate-High

Probability of Failure
1.34%

Average Probability of Failure for Businesses in D&B Database
0.48%

Business and Industry Trends



Failure Score



Delinquency Score Formerly Commercial Credit Score

70

Low Risk (100)

High Risk (1)

- Limited time under present management control
- Higher risk industry based on delinquency rates for this industry
- Recent high balance past due

Level of risk

Moderate

Probability of Delinquency

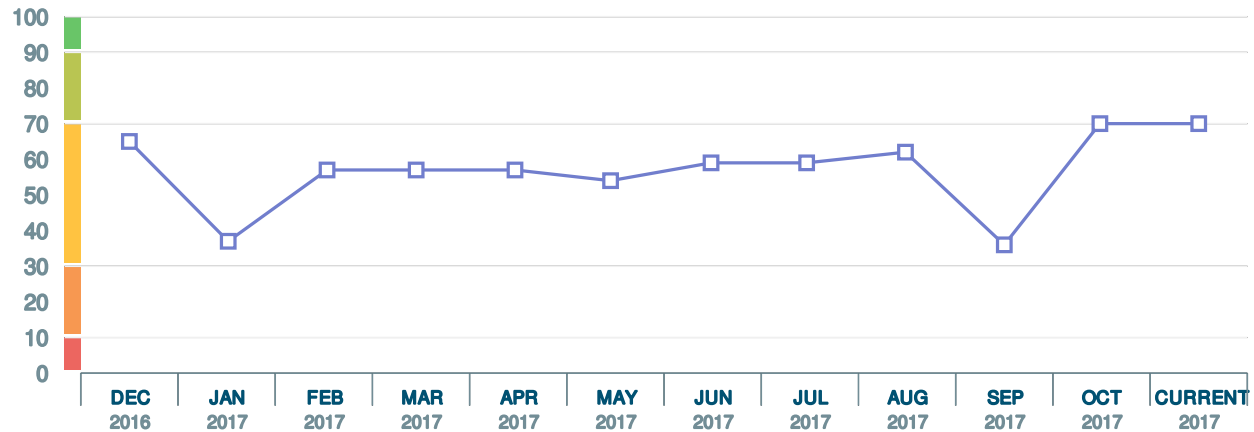
3.67%

Compared to Businesses in D&B

Database

10.20%

Business and Industry Trends



Delinquency Score



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Based on 24 months of data

72

Low Risk (100)

High Risk (0)

Risk of Slow Pay

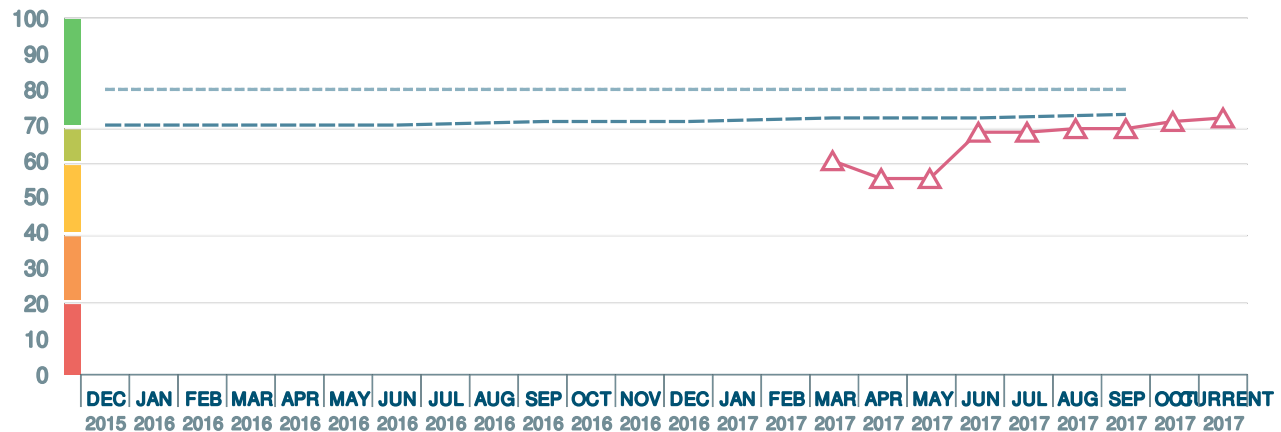
Low

Payment Behavior

12 Days Beyond Terms

Business and Industry Trends

9999 - Nonclassified establishment



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Industry Median Quartile



Industry Upper Quartile

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Industry Lower Quartile

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D&B Rating

Current Rating

Special Rating

DS : Undetermined

Trade Payments

Trade Payments Summary

Overall Payment Behavior

12

Days Beyond Terms

% of Trade Within Terms

73%

Highest Past Due

US\$ 100

Highest Now Owing:

US\$ 7,500

Total Trade Experiences:

7

Largest High Credit:

US\$ 7,500

Average High Credit:

US\$ 5,250

Total Unfavorable Comments:

0

Largest High Credit:

US\$ 0

Total Placed in Collections:

0

Largest High Credit:

US\$ 0

Trade Payments By Credit Extended

Range of Credit Extended (US\$)	Number of Payment Experiences	Total Value	% Within Terms
100,000 & over	0	US\$ 0	0
50,000 - 99,999	0	US\$ 0	0
15,000 - 49,999	0	US\$ 0	0
5,000 - 14,999	3	US\$ 20,000	75
1,000 - 4,999	1	US\$ 1,000	50
Less than 1,000	0	US\$ 0	0

Trade Payments By Industry

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)	1 - 30 Days Late (%)	31 - 60 Days Late (%)	61 - 90 Days Late (%)	91 + Days Late (%)
▼ 51 - Wholesale Trade - Nondurable Goods	1	1,000					

5113 - Whol service paper	1	1,000	50	50	0	0	0
▼ 62 - Security and Commodity Brokers Dealers Exchanges and Services	1	7,500					
6211 - Security broker/deal	1	7,500	100	0	0	0	0
▼ 73 - Business Services	1	5,000					
7373 - Computer system desgn	1	5,000	0	100	0	0	0
▼ 93 - Public Finance Taxation and Monetary Policy	1	7,500					
9311 - Public finance	1	7,500	100	0	0	0	0

Trade Lines

Date of Experience	▼ Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
10/17	Pays Promptly	N30	7,500	7,500	0	1
10/17	Pays Prompt to Slow 30+	-	1,000	500	100	1
10/17	Pays Slow 30+	N30	5,000	0	0	Between 6 and 12 Months
10/17	-	Cash account	50	0	0	Between 6 and 12 Months
07/17	-	Cash account	50	-	-	1
07/17	-	Cash account	0	-	-	1
05/17	Pays Promptly	-	7,500	-	-	1

Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgements	Liens	Suits	UCC Filings
0	0	0	1
Latest Filing: -	Latest Filing: -	Latest Filing: -	Latest Filing: 09-11-2017

Events

UCC Filing - Original

Filing Date	09-11-2017
Filing Number	2017 6013426

Received Date	10-27-2017
Collateral	Business machinery/equipment and proceeds
Secured Party	U.S. BANK EQUIPMENT FINANCE, A DIVISION OF U.S. BANK NATIONAL ASSOCIATION, MARSHALL, MN
Debtors	SYMPHONY PERFORMANCE HEALTH, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, DOVER, DE

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There may be additional UCC Filings in D&B's file on this company available by contacting 1-800-234-3867.

Special Events

09-09-2016

The name and address of this business have been confirmed by D&B using available sources.

09-09-2016

The name and address of this business have been confirmed by D&B using available sources.

Company Profile

Company Overview

D-U-N-S 01-137-5460	Mailing Address United States	Age (Year Started) 2 years (2015)
Ownership Not publicly traded	Telephone (770) 978-3173	Line of Business Nonclassified establishment

Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: -
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

Registered Name	SPH ANALYTICS
Business Commenced On	2015

Company Events

The following information was reported on: 11-11-2017

Business started 2015.

Business Activities And Employees

The following information was reported on: 11-11-2017

Business Information

Description	Duns Support Record.
Employees	UNDETERMINED.
Financing Status	Unsecured
Facilities	Occupies premises in building.

SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
9999	Nonclassified establishment	-
99992222	Duns Support Record, nonclassifiable establishment	-

NAICS Codes	NAICS Description
999990	Unclassified Establishments

Government Activity

Activity Summary

Borrower(Dir/Guar)	Yes
Administrative Debt	Yes
Contractor	Yes
Grantee	Yes
Party excluded from federal program(s)	Yes

Possible candidate for socio-economic program consideration

8(A) Firm	Yes
Labor Surplus Area	Yes
Small Business	Yes

Financials

D&B currently has no financial information on file for this company

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