

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 12/31/1964
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) EQUIFAX, INC. 1550 PEACHTREE STREET NW ATLANTA, GA 30309-0000
2b	Employer Identification Number (EIN) 58-0401110
2c	Plan Sponsor's telephone number 404-885-8000
2d	Business code (see instructions) 522298

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	08/20/2026	MICHAEL BAUSE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	08/20/2026	MICHAEL BAUSE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN		
	3c Administrator's telephone number		
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN		
	4d PN		
5 Total number of participants at the beginning of the plan year	5	5805	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6a(1) 335	
	6a(2) 307	6b 3657	
	6c 780	6d 4744	
	6e 881	6f 5625	
	6g(1)	6g(2)	
	6h		
	7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1A 1E

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF EQUIFAX, INC.	D Employer Identification Number (EIN) 58-0401110
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	363506538	
b	Actuarial value	2b	399857192	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	4552	300916989	300916989
b	For terminated vested participants	918	55236051	55236051
c	For active participants	335	33561667	34628795
d	Total	5805	389714707	390781835
4	If the plan is in at-risk status, check the box and complete lines (a) and (b): ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.06 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	3520000	
c	Target normal cost	6c	3520000	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary SCOTT BUSBEE Type or print name of actuary WILLIS TOWERS WATSON US LLC Firm name FIVE CONCOURSE PARKWAY SUITE 1800 ATLANTA, GA 30328 Address of the firm	01/13/2026 Date 23-08184 Most recent enrollment number 404-224-5000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	36123280
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	8768558
9	Amount remaining (line 7 minus line 8)	0	27354722
10	Interest on line 9 using prior year's actual return of <u>9.92</u> %	0	2713588
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.20</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	30068310

Part III Funding Percentages

14	Funding target attainment percentage	14	94.62 %
15	Adjusted funding target attainment percentage	15	102.32 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	92.07 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
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24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....		☐ Yes ☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....		27

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
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28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)		31a	3520000
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		20992953	2058093
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....		34	5578093
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	5578093	5578093
36 Additional cash requirement (line 34 minus line 35)		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUIFAX, INC.	D Employer Identification Number (EIN) 58-0401110

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON LLC

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 50	NONE	517002	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

US BANK

7TH WASHINGTON
ST. LOUIS, MO 63101

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	NONE	122295	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

KILPATRICK TOWNSEND

58-0511774

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	ATTORNEY/LEGAL	75014	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

TOWER WATSON INVESTMENT SERVICES

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	41360	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

SMITH & HOWARD, P.C.

58-1250486

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	20000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 EQUIFAX, INC.		D Employer Identification Number (EIN) 58-0401110

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MSCI ACWI EX-US INDX			
b Name of sponsor of entity listed in (a): BLACKROCK			
c EIN-PN 26-4299518-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14780201	
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MSCI ACWI EX-US INDX			
b Name of sponsor of entity listed in (a): BLACKROCK US EQUITY FUND			
c EIN-PN 26-4150063-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35280983	
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MSCI ACWI EX-US INDX			
b Name of sponsor of entity listed in (a): NISA INTERMEDIATE CREDIT CIF			
c EIN-PN 88-6547562-005	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 54584392	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUIFAX, INC.	D Employer Identification Number (EIN) 58-0401110

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	47933	759470
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	2052400	1533132
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	13279080
(2) U.S. Government securities	1c(2)	82567737	30799516
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	138830851	102101941
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	19140889	18411092
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	130884728	175645576
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	674384	-286781

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	374198922	342243026
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	374198922	342243026

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)	8704076	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		8704076
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-3097415
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		5606661

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	32948553	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		32948553
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	3961128	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)	9700	
(7) Actuarial fees	2i(7)	565534	
(8) Legal fees	2i(8)	71014	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	6628	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		4614004
j Total expenses. Add all expense amounts in column (b) and enter total	2j		37562557

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-31955896
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **SMITH & HOWARD, P.C.**

(2) EIN: **58-1250486**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 557740.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan EQUIFAX INC. U.S. RETIREMENT INCOME PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUIFAX, INC.				D Employer Identification Number (EIN) 58-0401110	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	0
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
----------------	---

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: <u>16.0</u> % Private Equity: <u>4.0</u> % Investment-Grade Debt and Interest Rate Hedging Assets: <u>60.0</u> % High-Yield Debt: <u>8.0</u> % Real Assets: <u>10.0</u> % Cash or Cash Equivalents: <u>2.0</u> % Other: <u>0.0</u> %	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☒ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

Equifax Inc. U.S. Retirement Income Plan

Financial Statements and Supplemental Schedules

Including Independent Auditor's Report

As of December 31, 2024 and 2023

and for the Years Ended December 31, 2024 and 2023

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Independent Auditor's Report

To the Plan Administrator of Equifax Inc. U.S. Retirement Income Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Equifax Inc. U.S. Retirement Income Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of December 31, 2023, and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Equifax Inc. U.S. Retirement Income Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Equifax Inc. U.S. Retirement Income Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Equifax Inc. U.S. Retirement Income Plan's ability to continue as a going concern for at least one year following the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Equifax Inc. U.S. Retirement Income Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Equifax Inc. U.S. Retirement Income Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i - Schedule of Assets (Held at End of Year), Schedule H, line 4i - Schedule of Assets (Acquired and Disposed Within the Year), and Schedule H, Line 4j - Schedule of Reportable Transactions as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Smith and Howard, PC

Atlanta, GA

July 31, 2026

Equifax Inc. U.S. Retirement Income Plan
Statements of Net Assets Available for Benefits
As of December 31, 2024 and 2023

	2024	2023
Assets		
Cash and cash equivalents	\$ 759,470	\$ 47,933
Investments		
Investments at fair value	339,950,424	372,098,589
Other current assets		
Accrued investment income	1,533,132	2,052,400
Total assets	342,243,026	374,198,922
Liabilities		
Amounts related to obligation of 401(h) account	10,674,712	10,692,384
Net assets available for benefits	\$331,568,314	\$363,506,538

See accompanying notes to the financial statements.

Equifax Inc. U.S. Retirement Income Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment income		
Interest and dividends	\$ 8,443,367	\$13,420,333
Net appreciation in fair value of investments	-	23,750,536
Total investment income	8,443,367	37,170,869
Total additions	8,443,367	37,170,869
Deductions		
Net depreciation in fair value of investments	3,000,468	-
Benefits paid to participants	32,916,323	65,181,437
Administrative expenses	4,464,800	6,578,910
Total deductions	40,381,591	71,760,347
Net increase (decrease)	(31,938,224)	(34,589,478)
Net assets available for benefits		
Beginning of year	363,506,538	398,096,016
End of year	\$331,568,314	\$363,506,538

See accompanying notes to the financial statements.

Equifax Inc. U.S. Retirement Income Plan
Statement of Accumulated Plan Benefits
As of December 31, 2023

	2023
Actuarial present value of accumulated plan benefits	
Vested benefits	
Participants currently receiving payments	\$272,900,001
Other participants	75,086,618
Total vested benefits	347,986,619
Nonvested benefits	907,776
Total actuarial present value of accumulated plan benefits	\$348,894,395

See accompanying notes to the financial statements.

Equifax Inc. U.S. Retirement Income Plan
Statement of Changes in Accumulated Plan Benefits
For the Year Ended December 31, 2023

Actuarial present value of accumulated plan benefits at beginning of year	\$402,047,123
Increase (decrease) during the year attributable to:	
Decrease in the discount period	22,167,384
Change in actuarial assumptions	(14,496,210)
Actuarial (gains)/losses	4,357,535
Benefits paid	(65,181,437)
Net increase (decrease)	(53,152,728)
Actuarial present value of accumulated plan benefits at end of year	\$348,894,395

See accompanying notes to the financial statements.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

1. Description of Plan

The following description of the Equifax Inc. U.S. Retirement Income Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan established effective December 31, 1964, as restated December 1, 2023. Prior to the plan freeze, the Plan covered all employees, excluding leased employees, non-salaried employees, and nonresident aliens who do not receive earned income from U.S. sources, of Equifax Inc. (the Company) who have completed one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Group Plans Administrative Committee is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Effective December 31, 2008, the Plan was frozen as to new entrants, and no additional employees were allowed to participate. Benefits of existing participants were frozen in three separate instances, with the final freeze of remaining benefits occurring effective December 31, 2014.

Funding policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The minimum funding requirements of ERISA were met in 2024 and 2023. Additionally, the Company makes annual contributions to the 401(h) account based upon the maximum deductibility under the Internal Revenue Code.

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

1. Description of Plan (Continued)

Pension benefits

Plan participants are entitled to their plan benefits after terminating employment with vested rights. Participants become vested in the Plan upon completion of at least five years of service or attainment of the normal retirement age (65), although the Plan does allow for early retirement at the age of 50. If employees terminate before rendering the required years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company's contributions. Upon becoming vested, participants are entitled to receive the following if they started participating in the Plan after January 1, 1989, 1% of final average earnings multiplied by years of benefit service plus .35% of final average annual earnings in excess of covered compensation multiplied by years of benefit service (with a maximum of 36 years). In the case of employees who commenced participation in the Plan prior to January 1, 1989, they will receive 1% of final average earnings plus .25% of final average annual earnings in excess of covered compensation plus .1% of final average earnings in excess of twice covered compensation multiplied by years of benefit service (with a maximum of 36 years) plus .75% of final average earnings multiplied by the greater of years of benefit service minus 36 or zero. Upon termination of employment, pension payments are normally paid in the form of a monthly annuity payable for their lifetime or, if married, in the form of a qualified joint or survivor annuity.

If an active employee dies at age 55 or older, a death benefit equal to the value of the employee's accumulated pension benefit is paid to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the equivalent normal retirement benefit they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age, at which time disabled participants will receive the normal retirement benefit computed as though they had been employed to normal retirement age, with their annual compensation remaining the same as at the time they became disabled.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

2. Summary of Accounting Policies (Continued)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Group Plans Administrative Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits payments to participants are recorded upon distribution.

Contributions

Plan Sponsor contributions are recorded when such contributions are authorized by Plan Management and are recorded in the Plan year based on the annual minimum funding requirements.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) in fair value of investments in the statements of changes in net assets available for benefits.

Reclassification

Certain amounts as reported in the 2023 financial statements have been reclassified to conform with the 2024 presentation.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

2. Summary of Accounting Policies (Continued)

Subsequent Events

Subsequent events were evaluated through July 31, 2026, the date the financial statements were available to be issued.

3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances, such as retirement, death, disability, and termination of employment, are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024. Had the valuation been performed as of December 31, there would be no material differences. The significant actuarial assumptions used in the valuation were:

Assumption	December 31, 2023
Discount rate	6.5%
Mortality	Weighted Pri-2012 tables with a base year of 2012 without collar or amount adjustments, with separate rates for annuitants and non-annuitants and separate rates for retirees and contingent annuitants (both before and after the retiree's death) projected forward using Scale MP-2021 with generational projection.
Retirement age	62 or current age if older

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

3. Actuarial Present Value of Accumulated Plan Benefits (Continued)

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820, *Fair Value Measurement*, are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used at December 31, 2024 and 2023.

Money market funds: Valued at the quoted net asset value (NAV) of shares held by the Plan at year end.

U.S. government securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

4. Fair Value Measurements (Continued)

Corporate bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Investments measured at net asset value: Consisting of common-collective trusts, valued at the net asset value (NAV) of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the common-collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Alternative investments: Hedge funds and other investments consist of, among other things, real estate funds and hedge funds. Real estate funds and hedge funds are valued at net asset value per share based upon the fair value of the underlying investments, as determined by the Plan's investment managers.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

Assets at Fair Value as of December 31,				
2024	Level 1	Level 2	Level 3	Total
Money market funds	\$13,279,080	\$ -	\$ -	\$13,279,080
U.S. government securities	30,799,516	-	-	30,799,516
Corporate bonds	-	102,101,941	-	102,101,941
Alternative investments (a)	-	-	-	18,411,092
Total assets in the fair value hierarchy	44,078,596	102,101,941	-	164,591,629
Investments measured at net asset value (a)	-	-	-	175,358,795
Total investments at fair value	\$44,078,596	\$102,101,941	\$ -	\$339,950,424

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

4. Fair Value Measurements (Continued)

Assets at Fair Value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Money market funds	\$31,603,425	\$ -	\$ -	\$31,603,425
U.S. government securities	50,964,312	-	-	50,964,312
Corporate bonds	-	139,505,235	-	139,505,235
Alternative investments (a)	-	-	-	19,140,889
Total assets in the fair value hierarchy	82,567,737	139,505,235	-	241,213,861
Investments measured at net asset value (a)	-	-	-	130,884,728
Total investments at fair value	\$82,567,737	\$139,505,235	\$ -	\$372,098,589

(a) In accordance with FASB ASC 820, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

Fair Value of Investments that Calculate Net Asset Value

The following table summarizes investments measured at fair value based on net asset value (NAV) per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common-collective trusts				
Blackrock MSCI ACWI ex-U.S. Index Non-Lendable Fund	\$14,780,201	\$ -	Daily	None
NISA Intermediate Credit CIF	54,297,611	-	Daily	None
Russell 3000 NL Fund	35,280,983	-	Daily	None
WTW GT Diversified Credit Fund	35,500,000	-	Daily	None
WTW GT Real Assets Fund	35,500,000	-	Daily	None
	175,358,795	-		

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

4. Fair Value Measurements (Continued)

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Alternative investments				
King Street Europe (b)	5,051	-	Quarterly	65 days
Highbridge Offshore Mezzanine Partners II (c)	129,827	1,357,209	Not redeemable	N/A
JP Morgan Secondary Private Equity Investors Offshore (d)	891,565	1,031,364	Not redeemable	N/A
Merit Energy Partners H, LP (e)	2,867,047	-	Not redeemable	N/A
Coller International Partners VIII, LP (f)	11,891,158	7,062,243	Not redeemable	N/A
Coller International Partners VI Feeder (h)	787,187	600,000	Not redeemable	N/A
Denham Commodity Part FD VI-A (i)	1,839,257	157,263	Not redeemable	N/A
	\$ 18,411,092	\$ 10,208,079		

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common-collective trusts				
Blackrock MSCI ACWI ex-U.S. Index Non-Lendable Fund	\$ 36,554,965	\$ -	Daily	None
Blackrock U.S. Equity Fund	42,116,605	-	Daily	None
NISA Intermediate Credit CIF	52,213,158	-	Daily	None
	130,884,728	-		

Alternative investments				
Highbridge Irish Specialty Loan Fund II (a)	106,350	478,158	Not redeemable	N/A

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

4. Fair Value Measurements (Continued)

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
King Street Europe (b)	5,828	-	Quarterly	65 days
Highbridge Offshore Mezzanine Partners II, LP (c)	148,326	1,357,209	Not redeemable	N/A
JP Morgan Secondary Private Equity Investors Offshore (d)	1,007,248	1,031,364	Not redeemable	N/A
Merit Energy Partners H, LP (e)	2,989,563	-	Not redeemable	N/A
Coller International Partners VIII, LP (f)	11,678,059	7,142,776	Not redeemable	N/A
Coller Int'l Partners V-B, LP (g)	4,781	-	Not redeemable	N/A
Coller International Partners VI Feeder (h)	1,278,992	-	Not redeemable	N/A
Denham Commodity Part FD VI-A (i)	1,921,742	157,263	Not redeemable	N/A
	\$19,140,889	\$10,166,770		

The investment objective for the above investment funds which are not direct filing entities are as follows:

(a) This fund's stated investment objective is to generate current income and achieve capital preservation primarily through investments in secured debt. The funds will also invest some of their capital in second and third lien loans, and senior and subordinated corporate debt securities.

(b) This fund's investment strategy is broadly defined as European long/short credit and event driven. The principal investment objective is to produce attractive risk-adjusted returns in all types of market environments by capitalizing on mispriced investment opportunities, primarily in European companies or assets, companies with significant European operations, or securities issued in European markets.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

4. Fair Value Measurements (Continued)

(c) The stated objective of the fund is to generate current returns and long-term appreciation through investments in mezzanine investments which are fixed-income investments, such as debt or preferred stock, typically purchased in conjunction with an equity component such as common stock, warrants or options. The fund also invests in senior loan investments which are typically fixed and/or floating-rate debt instruments and generally represent the most senior portion of the issuer's capital structure, and other opportunistic investments.

(d) This fund is a Cayman Islands exempted limited partnership which commenced operations on April 1, 2013. This fund is a special purpose vehicle whose sole purpose is to provide investors an opportunity to make an indirect investment in PEG Secondary Private Equity Investors II L.P., PEG Secondary Private Equity Investors II AIV L.P., and any parallel investment vehicles established under the Partnership's Limited Partnership Agreement. The fund is expected to terminate six months after the last date of termination of the Partnership, unless terminated earlier or extended in accordance with the provisions of the agreement.

(e) The fund's investment objective is to acquire certain passive interests in oil and gas properties.

(f) The fund's principal purpose is the achievement of long-term capital appreciation through investment primarily, either directly or indirectly, in privately negotiated investments in funds and/or portfolios of investments acquired in the secondary markets.

(g) The fund's principal purpose is the achievement of long-term capital appreciation through investing primarily, either directly or indirectly through other entities, in privately negotiated investments acquired in the secondary market.

(h) The fund's principal purpose is the achievement of long-term capital appreciation through investing primarily, either directly or indirectly through other entities, in privately negotiated investments acquired in the secondary market.

(i) The fund's purpose is to make investments in industries, companies and assets involving energy and commodities with the principal objective of appreciation of capital invested.

5. Concentrations

At December 31, 2024 and 2023, four and two investments represent 47% and 25% of the Plan's total investments, respectively.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

6. Information Certified by Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, U.S. Bank National Association, the Trustee of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023 and the information reported in the supplemental Schedule H, Line 4(i) - Schedule of Assets (Acquired and Disposed Within the Year) and Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2024.

7. Related-Party and Party In Interest Transactions

The Plan's investments are administered under a contract with U.S. Bank National Association, the Trustee of the Plan. Contributions are held and managed by U.S. Bank National Association, who invests cash received, interest and dividend income and makes distributions to participants. These transactions are party in interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. These transactions are party in interest transactions under ERISA.

8. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

8. Plan Termination (Continued)

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the PBGC.

9. 401(h) Account

The Plan includes a medical-benefit component in addition to the normal retirement benefits to fund a portion of the postretirement obligations for retirees and their beneficiaries in accordance with Section 401(h) of the IRC. A separate account has been established and maintained in the Plan for the net assets related to the medical-benefit component [401(h) account]. In accordance with IRC Section 401(h), the Plan's investments in the 401(h) account may not be used for, or diverted to, any purpose other than providing health benefits for retirees and their beneficiaries. Any assets transferred to the 401(h) account from the defined benefit pension plan in a qualified transfer of excess pension plan assets (and any income allocable thereto) that are not used during the plan year must be transferred out of the account to the pension plan. The related obligations for health benefits are not included in this Plan's obligations in the statement of accumulated plan benefits but are reflected as obligations in the financial statements of the health and welfare benefit plan. Plan participants do not contribute to the 401(h) account. Employer contributions or qualified transfers to the 401(h) account are determined annually and are at the discretion of the plan sponsor. Certain balances of the Plan's net assets are restricted to fund a portion of postretirement health benefits for retirees and their beneficiaries in accordance with IRC Section 401(h).

Refer to Note 4 for description of the valuation methodologies used.

10. Tax Status

The IRS has determined and informed the Company by a letter dated November 30, 2016, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC.

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

11. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

12. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2024 and 2023, to Form 5500:

	2024	2023
Net assets available for benefits per the financial statements		
Net assets available for benefits per the financial statements	\$331,568,314	\$363,506,538
401(h) account assets	10,674,712	10,692,384
Net assets available for benefits per Form 5500	\$342,243,026	\$374,198,922

The following reconciles the increase (decrease) in net assets per the financial statements for the years ended December 31, 2024 and 2023, to Form 5500:

	2024
Increase (decrease) in net assets per the financial statements	\$(31,938,224)
Add: 401(h) net investment income and other income	163,762
Less: 401(h) benefit payments	(32,230)
Less: 401(h) administrative expenses	(149,204)
Increase (decrease) in net assets per Form 5500	\$(31,955,896)

Equifax Inc. U.S. Retirement Income Plan

Notes to Financial Statements

12. Reconciliation of Financial Statements to Form 5500 (Continued)

	2023
Increase (decrease) in net assets per the financial statements	\$(34,589,478)
Add: 401(h) net investment income and other income	1,061,960
Less: 401(h) benefit payments	(1,033,050)
Less: 401(h) administrative expenses	(74,179)
Increase (decrease) in net assets per Form 5500	\$(34,634,747)

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	0	13	2	0	0	0	0	0	0	0	15
45-49	0	23	22	15	0	0	0	0	0	0	60
50-54	0	20	34	35	11	0	0	0	0	0	100
55-59	0	20	22	21	23	13	2	0	0	0	101
60-64	0	9	10	7	7	8	1	2	0	0	44
65-69	0	0	0	2	3	3	1	0	1	0	10
70 & over	0	1	0	1	1	1	1	0	0	0	5
Total	0	86	90	81	45	25	5	2	1	0	335

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates:	Reflecting Corridors	Reflecting Corridors
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.06%	4.41%

Annual rates of increase

- Compensation N/A
- Assumed cost of living adjustments None
- Statutory limits on compensation benefits None

Administrative expenses paid from plan \$3,520,000 added to current year normal cost, equal to the estimated annual administrative expenses, plus the estimated total PBGC premium (flat-rate plus variable-rate) paid during the valuation year.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed there will be no new or rehired employees.

Mortality Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination Turnover rates are as follows:

Attained Age	Assumption
30	15%
35	10%
40	7.5%

Disability Rates of disablement per thousand for employees during year of age shown:

Attained Age	Male	Female
30	1.20	1.80
35	1.28	1.92
40	1.47	2.21
45	1.98	2.97
50	3.57	5.35
55	6.81	10.22
60	13.80	20.70

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

Active participants are assumed to retire based on the rates as follows:

Attained Age	Assumption
55	5%
56-58	10%
59-61	15%
62	20%
63	25%
64-69	30%
70 and over	100%

Terminated vested participants are assumed to retire at age 62 (or current age if later). Active participants on long-term disability are assumed to retire at age 65.

Benefit commencement date

- Pre-retirement death benefit: The later of the death of the active participant or the date the participant would have attained age 55
- Deferred vested benefit: Age 62 (or current age if older)
- Disability benefit: Age 65
- Retirement benefit: Upon termination of employment

Frequency of optional forms of payment

Active and terminated vested participants are assumed to elect optional payment forms at retirement at the following rates:

Optional payment form	Rate
10 year certain and life annuity	10%
50% joint and life annuity	10%
100% joint and survivor annuity	30%
Life annuity	50%

Percent married

For active and terminated vested employees, 80% of male participants and 50% of female participants are assumed to be married.

Spouse age

For active and terminated vested employees, wives are assumed to be three years younger than their husbands.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Methods

Valuation date	First day of plan year.
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets for determining minimum required contributions	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2022 plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Late retirement increases	<i>Deferred vested participants:</i> Current deferred vested participants over normal retirement age are valued including the late retirement increases to account for the value of missed payments since normal retirement age.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Equifax Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Equifax Inc. U.S. Retirement Income Plan
EIN / PN:	58-0401110/001
Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2024 and information on plan provisions. Information on assets and contributions was provided by the plan trustee. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. In consultation with the plan sponsor, there were no significant issues found with missing or inconsistent data. We are aware of no adjustments made by the data provider. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Prescribed Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Administrative expenses paid from plan	Administrative expenses are based on an approximation of non-PBGC premium expenses paid from the trust in the preceding year, and adding the estimated PBGC premiums to be paid in the upcoming year.

Assumptions Rationale – Prescribed Demographic Assumptions

Healthy and Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
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Assumptions Rationale – Non-prescribed Demographic Assumptions

Termination, Disability, and Retirement Rates	Termination rates, disability rates, retirement rates, and the assumed commencement age for deferred vested participants (all shown above) are based on the results of the experience study performed in December 2020.
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Plan Name:	Equifax Inc. U.S. Retirement Income Plan
EIN / PN:	58-0401110/001
Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2022 to September 2023 as required by IRC §430.
- The mortality assumption was changed from using RP-2014 adjusted backward to 2006 with MP-2014 and then forward with a static projection using Scale MP-2021, to separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).
- The assumed plan-related expenses added to the target normal cost was updated from \$5,600,000 for 2023 to \$3,520,000 for 2024.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

Equifax Inc. U.S. Retirement Income Plan
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN: 58-0401110 Plan Number: 001
For the Year Ended December 31, 2024

(a)	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
Single Transactions							
	First Am Treas Ob Fd Cl Z	3	\$ 117,795,567	\$ -	\$ 117,795,567	\$ 117,795,567	\$ -
	First Am Treas Ob Fd Cl Z	3	-	120,002,647	120,002,647	120,002,647	-
	Wtw Gt Diversified Credit Fund	1	35,500,000	-	35,500,000	35,500,000	-
	Wtw Gt Real Estate Assets Fund	1	35,500,000	-	35,500,000	35,500,000	-
	Blackrock Msci Acwi Ex-US Indx	1	-	24,000,000	14,400,877	24,000,000	9,599,123
		9	\$ 188,795,567	\$ 144,002,647	\$ 323,199,091	\$ 332,798,214	\$ 9,599,123
Series Transactions Same Broker							
	Barclays Capital Inc. Fixed In Various Assets	203	\$ 34,957,884	\$ -	\$ 34,957,884	\$ 34,957,884	\$ -
	Barclays Capital Inc. Fixed In Various Assets	222	-	50,799,763	51,084,279	50,799,763	(284,516)
	BofA Secs/Bofas Prime Broker Various Assets	21	27,101,904	-	27,101,904	27,101,904	-
	BofA Secs/Bofas Prime Broker Various Assets	356	-	29,854,001	32,463,446	29,854,001	(2,609,445)
	BofA Securities, Inc./Fxd Inc Various Assets	187	34,670,487	-	34,670,487	34,670,487	-
	BofA Securities, Inc./Fxd Inc Various Assets	195	-	30,896,710	31,758,592	30,896,710	(861,882)
	Citadel Securities Institution Various Assets	88	11,499,932	-	11,499,932	11,499,932	-
	Citadel Securities Institution Various Assets	93	-	16,001,265	16,713,857	16,001,265	(712,592)
	Citigroup Global Markets Inc. Various Assets	92	19,699,150	-	19,699,150	19,699,150	-
	Citigroup Global Markets Inc. Various Assets	95	-	29,699,114	30,196,904	29,699,114	(497,790)
	Direct From Issuer Various Assets	6	71,615,240	-	71,615,240	71,615,240	-
	Direct From Issuer Various Assets	12	-	42,089,889	30,001,869	42,089,889	12,088,020
	Goldman Sachs & Co. LLC Various Assets	283	36,983,155	-	36,983,155	36,983,155	-
	Goldman Sachs & Co. LLC Various Assets	356	-	48,467,323	49,738,491	48,467,323	(1,271,168)
	J.P. Morgan Securities LLC Various Assets	236	42,060,011	-	42,060,011	42,060,011	-
	J.P. Morgan Securities LLC Various Assets	234	-	42,286,266	42,758,292	42,286,266	(472,026)
	Morgan Stanley & Co. LLC Various Assets	207	37,714,489	-	37,714,489	37,714,489	-
	Morgan Stanley & Co. LLC Various Assets	204	-	41,569,528	44,356,168	41,569,528	(2,786,640)
		3090	\$ 316,302,252	\$ 331,663,859	\$ 645,374,150	\$ 647,966,111	\$ 2,591,961
Series Transactions							
	First Am Treas Ob Fd Cl Z	498	\$ 249,809,273	\$ -	\$ 249,809,273	\$ 249,809,273	\$ -
	First Am Treas Ob Fd Cl Z	398	-	268,133,623	268,133,623	268,133,623	-
	U S Treasury Bd 5.000% 11/15/53	126	18,759,356	-	18,759,356	18,759,356	-
	U S Treasury Bd 5.000% 11/15/53	140	-	18,714,444	18,759,353	18,714,444	(44,909)
	U S Treasury Bd 4.250% 2/15/54	103	11,216,068	-	11,216,068	11,216,068	-
	U S Treasury Bd 4.250% 2/15/54	112	-	11,243,424	11,216,066	11,243,424	27,358
	U S Treasury Bd 4.500% 2/15/44	69	9,939,001	-	9,939,001	9,939,001	-
	U S Treasury Bd 4.500% 2/15/44	59	-	9,930,473	9,939,002	9,930,473	(8,529)
	U S Treasury Bd 4.750% 5/15/54	76	11,347,977	-	11,347,977	11,347,977	-
	U S Treasury Bd 4.750% 5/15/54	79	-	11,362,620	11,347,975	11,362,620	14,645
	U S Treasury Bd 4.250% 8/15/54	33	19,483,892	-	19,483,892	19,483,892	-
	U S Treasury Bd 4.250% 8/15/54	39	-	15,178,038	15,208,185	15,178,038	(30,147)
	U S Treasury Bd 4.250% 8/15/44	61	17,925,544	-	17,925,544	17,925,544	-
	U S Treasury Bd 4.250% 8/15/44	52	-	17,899,336	17,925,546	17,899,336	(26,210)
	U S Treasury Bd 4.500% 11/15/33	40	12,499,432	-	12,499,432	12,499,432	-
	U S Treasury Bd 4.500% 11/15/33	43	-	12,486,125	12,499,434	12,486,125	(13,309)
	U S Treasury Nt 4.000% 2/15/34	63	15,096,649	-	15,096,649	15,096,649	-
	U S Treasury Nt 4.000% 2/15/34	54	-	15,063,926	15,096,648	15,063,926	(32,722)
	U S Treasury Nt 4.375% 5/15/34	62	11,724,447	-	11,724,447	11,724,447	-
	U S Treasury Nt 4.375% 5/15/34	52	-	11,729,648	11,724,449	11,729,648	5,199
	U S Treasury Nt 3.875% 8/15/34	41	10,369,150	-	10,369,150	10,369,150	-
	U S Treasury Nt 3.875% 8/15/34	39	-	10,358,326	10,369,150	10,358,326	(10,824)
	Wtw Gt Diversified Credit Fund	1	35,500,000	-	35,500,000	35,500,000	-

Equifax Inc. U.S. Retirement Income Plan
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN: 58-0401110 Plan Number: 001
For the Year Ended December 31, 2024

(a)	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
	Wtw Gt Real Estate Assets Fund	1	35,500,000	-	35,500,000	35,500,000	-
	Blackrock Msci Acwi Ex- US Indx	1	-	24,000,000	14,400,877	24,000,000	9,599,123
		2242	\$ 459,170,789	\$ 426,099,983	\$ 875,791,097	\$ 885,270,772	\$ 9,479,675
Single Transactions Same Broker							
	Direct From Issuer Various Assets	6	\$ 71,615,240	\$ -	\$ 71,615,240	\$ 71,615,240	\$ -
	Direct From Issuer Various Assets	12	-	42,089,889	30,001,869	42,089,889	12,088,020
		18	\$ 71,615,240	\$ 42,089,889	\$ 101,617,109	\$ 113,705,129	\$ 12,088,020

*Denotes a party-in-interest

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning	01/01/2024	and ending	12/31/2024
Round off amounts to nearest dollar.			
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			
A Name of plan Equifax Inc. U.S. Retirement Income Plan		B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Equifax Inc.		D Employer Identification Number (EIN) 58-0401110	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value		2a	363,506,538
b Actuarial value		2b	399,857,192
3 Funding target/participant count breakdown		(1) Number of participants	(2) Vested Funding Target
a For retired participants and beneficiaries receiving payment		4,552	300,916,989
b For terminated vested participants		918	55,236,051
c For active participants		335	33,561,667
d Total		5,805	389,714,707
3 (3) Total Funding Target		390,781,835	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate		5	5.06%
6 Target normal cost			
a Present value of current plan year accruals		6a	0
b Expected plan-related expenses		6b	3,520,000
c Target normal cost		6c	3,520,000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Scott Busbee	Date	2308184
Signature of actuary		Most recent enrollment number	
Scott Busbee		404-224-5000	
Type or print name of actuary		Telephone number (including area code)	
Willis Towers Watson US LLC			
Firm name			
Five Concourse Parkway Suite 1800 Atlanta GA 30328			
Address of the firm			

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	36,123,280
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	8,768,558
9	Amount remaining (line 7 minus line 8)	0	27,354,722
10	Interest on line 9 using prior year's actual return of <u>9.92</u> %	0	2,713,588
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.20</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	30,068,310

Part III Funding Percentages

14 Funding target attainment percentage	14	94.62 %
15 Adjusted funding target attainment percentage	15	102.32 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	92.07 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c)
					0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year?	☒ Yes	☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes	☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:		

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost		
21	Discount rate:		
a	Segment rates:	1st segment: 4.75 % 2nd segment: 4.87 % 3rd segment: 5.59 %	☐ N/A, full yield curve used
b	Applicable month (enter code).....	21b	4
22	Weighted average retirement age	22	61
23	Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute		
Part VI	Miscellaneous Items		
24	Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No		
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No		
26	Demographic and benefit information		
a	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b	Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27	If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	
Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years		
28	Unpaid minimum required contributions for all prior years	28	0
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0
Part VIII	Minimum Required Contribution For Current Year		
31	Target normal cost and excess assets (see instructions):		
a	Target normal cost (line 6c).....	31a	3,520,000
b	Excess assets, if applicable, but not greater than line 31a	31b	0
32	Amortization installments:	Outstanding Balance	Installment
a	Net shortfall amortization installment	20,992,953	2,058,093
b	Waiver amortization installment	0	0
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34 5,578,093
35	Balances elected for use to offset funding requirement	0	5,578,093
36	Additional cash requirement (line 34 minus line 35).....		36 0
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37 0
38	Present value of excess contributions for current year (see instructions)		
a	Total (excess, if any, of line 37 over line 36)		38a 0
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b 0
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39 0
40	Unpaid minimum required contributions for all years		40 0
Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)		
41	If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021		

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	0	13	2	0	0	0	0	0	0	0	15
45-49	0	23	22	15	0	0	0	0	0	0	60
50-54	0	20	34	35	11	0	0	0	0	0	100
55-59	0	20	22	21	23	13	2	0	0	0	101
60-64	0	9	10	7	7	8	1	2	0	0	44
65-69	0	0	0	2	3	3	1	0	1	0	10
70 & over	0	1	0	1	1	1	1	0	0	0	5
Total	0	86	90	81	45	25	5	2	1	0	335

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2024

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

<u>Age</u>	<u>Rate of Retirement</u>	<u>Number of Lives</u>	<u>Number Retiring</u>	<u>Weighted Average</u>
55	5.00%	0.9500	0.0500	2.7750
56	10.00%	0.8550	0.0950	5.3675
57	10.00%	0.7695	0.0855	4.9163
58	10.00%	0.6926	0.0770	4.5016
59	15.00%	0.5887	0.1039	6.1810
60	15.00%	0.5004	0.0883	5.3422
61	15.00%	0.4253	0.0751	4.6159
62	20.00%	0.3402	0.0851	5.3164
63	25.00%	0.2552	0.0851	5.4015
64	30.00%	0.1786	0.0766	4.9379
65	30.00%	0.1250	0.0536	3.5101
66	30.00%	0.0875	0.0375	2.4946
67	30.00%	0.0613	0.0263	1.7725
68	30.00%	0.0429	0.0184	1.2591
69	30.00%	0.0300	0.0129	0.8942
70	100.00%	0.0000	0.0300	2.1166
Weighted Average Retirement Age				<u>61.4022</u>

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	279,056	988,388	32,120,042	33,387,486
2025	706,154	1,919,465	30,816,690	33,442,309
2026	1,006,060	2,234,048	29,497,209	32,737,317
2027	1,300,182	2,582,873	28,177,683	32,060,738
2028	1,562,213	2,976,715	26,843,484	31,382,412
2029	1,786,599	3,337,763	25,503,325	30,627,687
2030	1,993,496	3,574,593	24,186,571	29,754,660
2031	2,174,840	3,763,170	22,895,941	28,833,951
2032	2,333,504	3,922,256	21,631,802	27,887,562
2033	2,474,278	4,048,583	20,382,724	26,905,585
2034	2,579,997	4,160,847	19,152,785	25,893,629
2035	2,668,925	4,226,294	17,949,680	24,844,899
2036	2,760,753	4,261,194	16,768,121	23,790,068
2037	2,830,606	4,304,652	15,609,527	22,744,785
2038	2,880,073	4,316,342	14,475,612	21,672,027
2039	2,912,674	4,293,677	13,368,439	20,574,790
2040	2,925,359	4,252,578	12,290,521	19,468,458
2041	2,930,781	4,186,913	11,244,825	18,362,519
2042	2,911,949	4,108,389	10,234,702	17,255,040
2043	2,875,896	4,017,660	9,263,739	16,157,295
2044	2,825,289	3,917,437	8,335,608	15,078,334
2045	2,757,082	3,807,278	7,453,915	14,018,275
2046	2,683,096	3,686,350	6,622,027	12,991,473
2047	2,603,300	3,557,200	5,842,911	12,003,411
2048	2,517,549	3,420,523	5,119,018	11,057,090
2049	2,424,198	3,276,656	4,452,181	10,153,035
2050	2,324,249	3,125,326	3,843,452	9,293,027
2051	2,219,610	2,967,237	3,293,038	8,479,885
2052	2,110,776	2,802,833	2,800,244	7,713,853
2053	1,998,074	2,632,944	2,363,503	6,994,521
2054	1,881,904	2,458,606	1,980,468	6,320,978
2055	1,762,921	2,281,148	1,648,105	5,692,174
2056	1,641,741	2,102,152	1,362,771	5,106,664
2057	1,519,207	1,923,355	1,120,385	4,562,947
2058	1,396,292	1,746,641	916,597	4,059,530
2059	1,274,072	1,573,915	746,957	3,594,944
2060	1,153,633	1,406,994	607,082	3,167,709
2061	1,036,076	1,247,531	492,770	2,776,377
2062	922,496	1,096,938	400,109	2,419,543
2063	813,947	956,353	322,610	2,092,910
2064	711,382	826,606	253,957	1,791,945
2065	615,605	708,201	206,514	1,530,320
2066	527,258	601,359	168,906	1,297,523
2067	446,792	506,035	139,151	1,091,978
2068	374,455	421,936	115,622	912,013
2069	310,290	348,572	96,982	755,844
2070	254,142	285,292	82,158	621,592
2071	205,685	231,317	70,302	507,304
2072	164,444	185,799	60,742	410,985
2073	129,838	147,848	52,955	330,641

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Effective date and most recent amendment

Effective December 31, 2014, Equifax Inc. froze accrued benefits under the Plan for all grandfathered participants and provided a one-time Company-sponsored increase of accrued benefits equal to 9% to all plan participants whose pension benefit was frozen as of December 31, 2014. The plan document was most recently amended and restated effective January 1, 2020.

Plan year

January 1 to December 31

Coverage and participation

Each employee of an employer shall become a participant in the plan on the January 1 or July 1 next following the date he shall attain age 21 and complete 12 months of employment from his original date of hire, provided that he has 1,000 hours of service by such January 1 or July 1. The plan was closed to new participants on December 31, 2008.

Benefit Service

A grandfathered employee shall receive one year of benefit service for each Plan Year in which the employee completes 1,000 hours of service. A Grandfathered employee shall also receive one year of Benefit Service for the Plan Year in which the employee terminates if the employee is eligible for early or normal retirement, regardless of the number of hours of service the employee is credited for in that Plan Year. All other participants' benefit service is frozen as of December 31, 2008.

Vesting Service

An employee shall receive one year of vesting service for each Plan Year in which the employee completes 1,000 hours of service. An employee shall also receive one year of Vesting Service for the Plan Year in which the employee terminates if the employee is eligible for early or normal retirement, regardless of the number of hours of service the employee is credited for in that Plan Year.

Grandfathered Participant

Participants that meet the criteria for Early or Normal Retirement as of December 31, 2008 while employed by a member of the controlled group and prior to a severance.

Plan Name:	Equifax Inc. U.S. Retirement Income Plan
EIN / PN:	58-0401110/001
Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Basic Compensation

The regular level annual amount of salary, excluding bonuses, commissions, overtime, or special pay, paid to the employee for the Plan Year.

Total Compensation

The total annual amount of salary, including bonuses, commissions, overtime, or special pay, paid to the employee for the prior Plan Year.

FAE-2 Compensation

The sum of an employee's basic compensation plus 75% of the excess of the employee's total compensation over his basic compensation for the Plan Year.

Final Average Annual Earnings

The greater of (a) and (b) below, multiplied by 12:

- (a) the lesser of (i) the participant's average monthly Total Compensation, and (ii) 125% of the participant's average monthly Basic Compensation
- (b) the participant's average monthly FAE-2 Compensation.

The monthly averages for both (a) and (b) above are based on a 36 consecutive month basis.

Covered Compensation

The average of Social Security taxable wage bases during the 35-years ending with the calendar year in which the participant attains Social Security Retirement Age.

Accrued Benefit

One-twelfth of the sum of A. and B.:

- A. 1.0% of Final Average Annual Earnings times Benefit Service
- B. 0.35% of Final Average Annual Earnings in excess of Covered Compensation times Benefit Service up to 36 years.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
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Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Normal or Delayed Retirement

Eligibility: Termination of employment on or after a Participant's Normal Retirement Date. Normal Retirement Date is the last day of the month coincident with or next following the Participant's 65th birthday.

Benefit: Accrued Benefit determined as of termination date. Payments commence on the last day of the month on or after date of termination. For deferred retirement, the Accrued Benefit is not actuarially adjusted for delayed payment.

Early Retirement

Eligibility: Termination of employment on or after attainment of age 55 and completion of 5 years of Vesting Service, or termination on or after attainment of age 50 with age plus service greater than or equal to 75 (Vesting Service if termination occurs on or after July 19, 2002, and Benefit Service if termination occurs on or before July 18, 2002).

Benefit: Accrued benefit determine das of termination date, payable commencing at the Participant's Normal Retirement Date.

At the option of the Participant, the benefit can become payable earlier on the last day of any month, but is reduced to reflect early commencement. The reduction is 3/12% for each of the first 60 months and 5/12% for each of the next 60 months that benefit payments commence before the Participant's Normal Retirement Date.

Vested Retirement

Eligibility: Termination of employment prior to eligibility for Early or Normal Retirement, and after the completion of five years of Vesting Service.

Benefit: Accrued Benefit determined as of termination date, payable commencing at Normal Retirement Date.

At the option of the Participant, the benefit can become payable earlier on the last day of any month after the participant has attained age 55 but is reduced to reflect early commencement. The reduction is 20/36% for each of the first 60 months and 10/36% for each of the next 60 months that benefit payments commence before the Participant's Normal Retirement Date.

For a Participant who terminates after age 50 and whose age plus years of Vesting Service are greater than or equal to 75, the reduction is 3/12% for each of the first 60 months and 5/12% for each month thereafter that benefit payments commence before the Participant's Normal Retirement Date.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Disability Retirement

Eligibility: Termination of employment due to a Participant becoming disabled. For purposes of this Plan, receipt of disability benefits under the Employer's long-term disability group insurance plan or under the Federal Social Security Act shall be the exclusive determinants of whether a Participant is disabled.

Benefit: Accrued Benefit determined as of Normal Retirement Date. The Participant shall continue to be credited with a year of Benefit Service while he remains Disabled as if the Participant had continued in the service of his Employer. The Participant will also be deemed to continue receipt of Basic, FAE-2, and Total Compensation at the amount the Participant received in his last full Plan Year prior to becoming disabled.

Special rules: A Participant that becomes Disabled on or after January 1, 2008 but before January 1, 2009 shall continue to receive credit for Benefit Service and Compensation for a maximum of 3 years after date of disability. A Grandfathered Participant that becomes Disabled on or after January 1, 2009 shall continue to receive credit for Benefit Service and Compensation for a maximum of 3 years after date of disability. A Non-grandfathered Participant that becomes Disabled on or after January 1, 2009 will not receive credit for Benefit Service or compensation after date of disability. All participants will continue to earn Vesting Service after date of disability.

Pre-retirement Death Benefits

The surviving spouse of a vested Participant who dies after meeting Early Retirement eligibility will be entitled to receive a lifetime monthly benefit equal to 50% of the benefit the Participant would have received under the Joint and 50% Survivor form of benefit if he had elected immediate commencement of his Early Retirement Benefit.

The surviving spouse of a vested Participant who dies before meeting Early Retirement eligibility will be entitled to receive a lifetime monthly benefit equal to 50% of the benefit the Participant would have received under the Joint and 50% Survivor form of benefit if he had elected commencement of his benefit at his earliest retirement date. The benefit payable to the surviving spouse will commence on the first day of the month after the Participant would have attained his earliest retirement age or such later date as elected by the spouse.

Post-retirement Death Benefits

In accordance with the form of benefit selected at retirement

Plan Name:	Equifax Inc. U.S. Retirement Income Plan
EIN / PN:	58-0401110/001
Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Normal Form of Benefit

The Normal Form of Benefit for an unmarried participant is a Single Life Annuity.

The Normal Form of Benefit for a married participant is a 50% Joint & Survivor Annuity.

If the actuarial equivalent value, according to IRC §417(e), of the Normal Form of Benefit is less than \$1,000, the Participant's benefit will be paid in a Lump Sum Distribution in lieu of a monthly annuity.

Optional forms of benefit

Actuarial Equivalence Basis: RP-2000 Combined Healthy Mortality Table with a 50/50 male/female blend and 6.0% interest.

Single Life Annuity: This form provides monthly payments during the Participant's lifetime. The payments are the actuarial equivalent of the Normal Form of Benefit. No payments are made after the Participant dies.

Ten-year Certain and Life Annuity: This form provides monthly payments during the Participant's lifetime with a minimum of 120 payments. If the Participant dies prior to receiving all guaranteed payments, the remaining payments are made to the Participant's beneficiary. The payments are the actuarial equivalent value of the Normal Form of Benefit.

25%, 33%, 50%, 67%, 75%, or 100% Joint & Survivor Annuity: These forms provide monthly payments during the Participant's lifetime with monthly payments to the surviving spouse after the Participant's death equal to 25%, 33%, 50%, 67%, 75%, and 100%, respectively, of the amount paid during the Participant's lifetime. The payments are the actuarial equivalent value of the Normal Form of benefit.

Lump Sum: If the actuarial equivalent value, according to IRC §417(e), of the Normal Form of Benefit is less than \$5,000 (but greater than \$1,000), the Participant will be provided the option of a Lump Sum Distribution in lieu of monthly annuity.

Employee contributions

None required or permitted

Plan Name: Equifax Inc. U.S. Retirement Income Plan
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SCHEDULE SB ATTACHMENTS

Maximum on benefits and pay

All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Future plan changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions.

Changes in plan provisions since last actuarial valuation

None

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

Equifax Inc. U.S. Retirement Income Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 58-0401110 Plan Number: 001
As of December 31, 2024

(a)	(b)(c) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Money market funds:		
	FIRST AMERICAN TREASURY OBLIG FD CL Z #3678	\$ 2,759,109	\$ 2,759,109
	FIRST AMERICAN TREASURY OBLIG FD CL Z #3678	3,915,869	3,915,869
	FIRST AMERICAN TREASURY OBLIG FD CL Z #3678	6,604,102	6,604,102
		13,279,080	13,279,080
	U.S. government securities:		
	U S TREASURY BD 3.125% 5/15/48	4,880,705	4,618,017
	U S TREASURY BD 1.625% 11/15/50	1,643,439	1,423,449
	U S TREASURY BD 1.375% 11/15/40	5,125,076	4,883,437
	U S TREASURY BD 2.375% 2/15/42	2,649,025	2,619,645
	U S TREASURY BD 4.250% 8/15/54	4,275,706	3,954,156
	U S TREASURY NT 4.625% 11/15/44	14,595	14,544
	U S TREASURY NT 2.375% 3/31/29	1,575,525	1,550,472
	U S TREASURY NT 1.500% 1/31/27	2,086,122	1,848,863
	U S TREAS BD STRIP 5/15/33	4,005,772	3,098,928
	U S TREAS BD STRIP 5/15/40	986,011	868,551
	U S TREAS BD STRIP 8/15/40	573,447	443,450
	U S TREAS BD STRIP 11/15/40	667,279	556,128
	U S TREAS BD STRIP 2/15/41	561,824	513,126
	U S TREAS BD STRIP 5/15/41	1,159,196	1,088,519
	U S TREAS BD STRIP 8/15/41	831,742	779,924
	U S TREAS BD STRIP 11/15/41	639,226	510,324
	U S TREAS BD STRIP 2/15/42	1,340,466	1,123,607
	U S TREAS BD STRIP 5/15/42	655,939	584,854
	U S TREAS BD STRIP 8/15/42	162,170	159,881
	U S TREAS BD STRIP 11/15/42	162,704	159,641
		33,995,969	30,799,516
	Common collective trusts:		
	RUSSELL 3000 NL FUND	26,051,524	35,280,983
	NISA INTERMEDIATE CREDIT CIF CLASS O	50,234,182	54,297,611
	WILLIS TOWERS WATSON GROUP TRUST DIVERSIFIED CREDIT FUND	35,500,000	35,500,000
	WTW GT REAL ASSETS FUND	35,500,000	35,500,000
	BLACKROCK MSCI ACWI EX-US INDX	9,446,345	14,780,201
		156,732,051	175,358,795
	Corporate bonds:		
	AEP TEXAS INC 3.800% 10/01/47	77,365	75,475
	AEP TEXAS INC 4.150% 5/01/49	87,876	56,621
	AEP TEX INC 3.450% 5/15/51	13,927	13,259
	AEP TEX INC 5.700% 5/15/34	59,848	60,371
	AEP TRANSMISSION CO 4.000% 12/01/46	122,012	94,423
	AEP TRANSMISSION CO 4.250% 9/15/48	141,408	119,809
	AEP TRANSMISSION CO 3.150% 9/15/49	60,009	39,536
	AEP TRANSMISSION CO 3.650% 4/01/50	77,037	75,839
	AEP TRANSMISSION L P 2.750% 8/15/51	94,926	78,077
	AT&T INC 6.300% 1/15/38	50,982	53,381
	AT T INC 5.150% 3/15/42	129,788	133,889
	AT T INC 3.500% 9/15/53	60,856	57,234
	AT T INC 3.650% 9/15/59	125,314	122,538
	AT T INC 3.800% 12/01/57	684,494	682,311
	ABBVIE INC 4.400% 11/06/42	411,633	398,139
	ABBVIE INC 4.450% 5/14/46	246,434	242,261
	ABBVIE INC 4.050% 11/21/39	731,978	726,180
	ABBVIE INC 4.550% 3/15/35	497,179	490,800
	ABBVIE INC 4.625% 10/01/42	25,056	17,696
	ABBVIE INC 4.850% 6/15/44	173,806	122,361
	ABBVIE INC 4.750% 3/15/45	397,990	290,746
	ACCENTURE CAPITAL 4.500% 10/04/34	109,886	104,535
	ALABAMA POWER CO 6.125% 5/15/38	82,802	84,629
	ALABAMA POWER CO 3.850% 12/01/42	60,844	47,657
	ALABAMA POWER CO 3.750% 3/01/45	237,425	195,236
	ALTRIA GROUP INC 3.875% 9/16/46	95,598	107,992
	ALTRIA GROUP INC 4.450% 5/06/50	37,507	39,551
	ALTRIA GROUP INC 3.400% 2/04/41	223,190	227,443
	ALTRIA GROUP INC 3.700% 2/04/51	357,165	349,453

Equifax Inc. U.S. Retirement Income Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 58-0401110 Plan Number: 001
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(a)	(b)(c) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	AMAZON COM INC SR NT 2.500% 6/03/50	183,439	173,014
	AMAZON COM INC 3.100% 5/12/51	572,447	535,862
	AMEREN ILLINOIS CO 3.700% 12/01/47	73,845	56,497
	AMEREN ILLINOIS CO 3.250% 3/15/50	66,270	54,542
	AMERICAN EXPRESS 5.915% 4/25/35	85,000	86,846
	AMERICAN EXPRESS CO 5.284% 7/26/35	334,006	326,360
	AMERICAN TRANSMISS 5.000% 9/01/44	57,497	45,805
	AMGEN INC 5.750% 3/15/40	81,140	78,390
	AMGEN INC 4.950% 10/01/41	174,275	121,711
	AMGEN INC 5.650% 6/15/42	76,245	78,288
	AMGEN INC 4.400% 5/01/45	119,202	115,284
	AMGEN INC 4.663% 6/15/51	232,054	217,690
	AMGEN INC 3.150% 2/21/40	210,802	213,139
	AMGEN INC 3.375% 2/21/50	90,612	83,369
	AMGEN INC 2.770% 9/01/53	255,028	238,181
	AMGEN INC 4.200% 2/22/52	577,670	548,255
	AMGEN INC 4.875% 3/01/53	50,448	47,204
	AMGEN INC 5.600% 3/02/43	134,742	131,237
	AMGEN INC 5.650% 3/02/53	41,500	38,511
	AMGEN INC 5.750% 3/02/63	123,628	115,087
	ANHEUSER BUSCH CO 4.700% 2/01/36	365,438	362,335
	ANHEUSER BUSCH CO 4.900% 2/01/46	111,027	101,849
	ANHEUSER BUSCH 8.000% 11/15/39	169,886	149,129
	ANHEUSER BUSCH INBEV 5.450% 1/23/39	204,124	195,417
	ANHEUSER BUSCH INBEV 4.950% 1/15/42	346,221	339,198
	ANHEUSER BUSCH INBEV 4.700% 2/01/36	213,806	208,674
	ANHEUSER BUSCH 4.900% 2/01/46	284,295	307,442
	ANTHEM INC 3.700% 9/15/49	37,617	24,209
	ANTHEM INC 3.125% 5/15/50	27,100	26,227
	ANTHEM INC 3.600% 3/15/51	405,423	365,263
	APPALACHIAN PWR CO 4.400% 5/15/44	262,249	178,438
	APPALACHIAN POWER 3.700% 5/01/50	32,199	24,297
	APPLE INC 3.850% 8/04/46	154,472	141,094
	APPLE INC 3.750% 9/12/47	135,710	129,870
	APPLE INC 2.950% 9/11/49	94,668	93,302
	APPLE INC 2.650% 5/11/50	1,178,218	1,034,398
	APPLE INC 2.650% 2/08/51	109,601	101,797
	AT T INC 5.350% 9/01/40	69,121	67,765
	BAT CAPITAL CORP 4.390% 8/15/37	12,045	12,940
	BAT CAPITAL CORP 4.758% 9/06/49	82,383	89,043
	BAT CAP CORP SR NT 5.282% 4/02/50	252,095	250,499
	BAT CAPITAL CORP SR 3.734% 9/25/40	444,302	385,106
	BANK OF AMERICA MTN 5.000% 1/21/44	332,542	322,154
	BANK OF AMERICA MTN 4.875% 4/01/44	45,518	45,784
	BANK OF AMERICA 3.946% 1/23/49	72,694	69,376
	BANK OF AMERICA MTN 4.330% 3/15/50	171,922	163,724
	BANK AMER CORP MTN 2.676% 6/19/41	1,097,705	1,086,470
	BK OF AMERICA CORP 2.831% 10/24/51	53,022	49,227
	BK OF AMERICA MTN 3.311% 4/22/42	495,326	490,182
	BK OF AMERICA MTN 2.972% 7/21/52	189,089	181,169
	BAYER US FIN LLC 6.875% 11/21/53	30,276	30,244
	BAYER US FINANCE II 4.625% 6/25/38	65,670	66,665
	BAYER US FINANCE II 4.875% 6/25/48	45,202	42,851
	BAYER US FIN II LLC 4.400% 7/15/44	85,702	82,294
	BAYER US FIN II LLC 4.700% 7/15/64	17,699	17,904
	BERKSHIRE HATHAWAY 2.850% 10/15/50	591,023	511,429
	BERKSHIRE HATHAWAY 3.850% 3/15/52	456,893	446,648
	BLACKROCK FUNDING 5.350% 1/08/55	124,650	119,326
	BOEING CO 6.875% 3/15/39	32,260	31,612
	BOEING CO 5.875% 2/15/40	25,726	19,359
	BOEING CO 3.375% 6/15/46	40,754	25,750
	BOEING CO 3.550% 3/01/38	243,555	242,897
	BOEING CO 3.850% 11/01/48	103,369	78,840
	BOEING CO 3.500% 3/01/39	146,380	114,300
	BOEING CO 3.900% 5/01/49	207,403	139,204
	BOEING CO 3.250% 2/01/35	43,144	43,794
	BOEING CO 3.950% 8/01/59	206,330	201,370
	BOEING CO CR SEN SR 5.805% 5/01/50	277,359	274,394

Equifax Inc. U.S. Retirement Income Plan
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	BOEING CO SR NT 5.930% 5/01/60	641,865	610,705
	BOEING CO 7.008% 5/01/64	46,236	47,751
	BP CAP MARKETS 3.000% 2/24/50	254,688	225,691
	BP CAP MKTS AMER 2.772% 11/10/50	233,391	213,547
	BP CAP MKTS AMER INC 5.227% 11/17/34	479,442	472,742
	BRISTOL MYERS SQUIBB 4.250% 10/26/49	518,353	496,803
	BRISTOL MYERS SQUIBB 4.625% 5/15/44	123,071	119,938
	BRISTOL MYERS SQUIBB 4.350% 11/15/47	204,184	202,299
	BRISTOL MYERS SQUIBB 4.550% 2/20/48	168,275	152,048
	BRISTOL MYERS 2.350% 11/13/40	396,865	439,904
	BRISTOL MYERS SQUIBB 2.550% 11/13/50	355,776	333,968
	BRISTOL MYERS SQUIBB 3.700% 3/15/52	254,921	254,845
	BRISTOL MYERS 6.250% 11/15/53	90,142	84,750
	BRISTOL MYERS SQUIBB 6.400% 11/15/63	28,305	26,774
	BRISTOL MYERS 5.650% 2/22/64	76,986	72,178
	BROADCOM INC 3.137% 11/15/35	940,503	1,016,754
	BURLINGTON NORTH 5.050% 3/01/41	208,786	193,866
	BURLINGTON NORTH 4.950% 9/15/41	104,115	83,818
	BURLINGTON NORTH 4.400% 3/15/42	8,617	8,672
	BURLINGTON NORTH 4.550% 9/01/44	181,536	141,185
	BURLINGTN NORTH 4.150% 4/01/45	93,639	90,457
	BURLINGTN NORTH 4.700% 9/01/45	124,727	87,443
	BURLINGTN NORTH 3.900% 8/01/46	54,956	38,994
	BURLINGTON NORTH 4.150% 12/15/48	121,825	84,166
	BURLINGTN NORTH 3.550% 2/15/50	136,792	115,613
	BURLINGTON NORTHERN 3.050% 2/15/51	66,940	65,652
	BURLINGTON NORTHN 2.875% 6/15/52	413,469	401,287
	BURLINGTON NORTHN 5.500% 3/15/55	127,615	122,791
	CIGNA CORP 4.900% 12/15/48	219,464	208,586
	CIGNA CORP NEW GLBL 3.875% 10/15/47	475,666	318,302
	CIGNA CORP 3.200% 3/15/40	325,316	289,563
	THE CIGNA GROUP 5.600% 2/15/54	367,554	355,893
	CSX CORP 6.150% 5/01/37	293,327	244,483
	CSX CORP 3.800% 11/01/46	69,506	65,352
	CSX CORP 4.250% 11/01/66	82,836	79,360
	CSX CORP 4.650% 3/01/68	86,088	81,759
	CSX CORP 3.350% 9/15/49	123,155	117,910
	CSX CORP SR NT 3.800% 4/15/50	138,707	131,595
	CVS CAREMARK 6.125% 9/15/39	684,553	672,011
	CVS HEALTH CORP 4.780% 3/25/38	183,874	177,257
	CVS HEALTH CORP 5.050% 3/25/48	1,336,144	1,231,878
	CVS HEALTH CORP 4.125% 4/01/40	135,431	123,414
	CENTERPOINT ENERGY 3.350% 4/01/51	41,225	41,114
	CHARTER COMM OPT LLC 6.484% 10/23/45	74,389	75,594
	CHARTER COMM OPT LLC 6.834% 10/23/55	197,407	200,422
	CHARTER 3.850% 4/01/61	173,038	174,751
	CHARTER 3.900% 6/01/52	470,105	472,190
	CHARTER 3.950% 6/30/62	646,450	651,780
	CHARTER 5.500% 4/01/63	149,946	147,193
	CITIGROUP INC 6.875% 2/15/98	41,740	39,145
	CITIGROUP INC 8.125% 7/15/39	224,345	215,978
	CITIGROUP INC MTN 5.875% 1/30/42	195,594	194,191
	CITIGROUP INC 5.300% 5/06/44	70,893	65,888
	CITIGROUP INC 4.650% 7/30/45	146,172	139,619
	COMCAST CORP 6.550% 7/01/39	64,955	63,738
	COMCAST CORP 3.969% 11/01/47	128,927	121,245
	COMCAST CORP 3.999% 11/01/49	179,617	163,344
	COMCAST CORP 3.900% 3/01/38	614,421	604,485
	COMCAST CORP 4.000% 3/01/48	31,508	34,174
	COMCAST CORP 4.950% 10/15/58	63,610	60,500
	COMCAST CORP NEW 2.800% 1/15/51	59,901	56,463
	COMCAST CORP NEW 2.887% 11/01/51	563,717	516,646
	COMCAST CORP NEW 2.937% 11/01/56	392,653	372,762
	COMMONWEALTH EDISON 4.600% 8/15/43	39,673	30,564
	COMMONWEALTH EDISON 3.700% 3/01/45	192,243	156,411
	COMMONWEALTH EDISON 4.350% 11/15/45	57,358	46,010
	COMMONWEALTH EDISON 3.650% 6/15/46	138,513	138,156
	COMMONWEALTH EDISON 3.750% 8/15/47	123,177	115,703

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	COMMONWEALTH EDISON 4.000% 3/01/49	164,871	107,782
	COMMONWEALTH EDISON 3.200% 11/15/49	196,534	175,841
	COMMONWEALTH EDISON 3.000% 3/01/50	58,802	35,462
	COMMONWEALTH EDISON 2.750% 9/01/51	43,793	26,501
	COMMONWEALTH 3.850% 3/15/52	64,698	59,257
	COMMONWEALTH EDISON 5.300% 2/01/53	54,918	51,813
	CONOCOPHILLIPS 3.758% 3/15/42	47,885	47,285
	CON EDISON NY 5.500% 12/01/39	66,049	47,445
	CON EDISON NY 4.200% 3/15/42	123,688	112,552
	CONS EDISON CO 3.950% 3/01/43	215,826	159,786
	CONSOLIDATED EDISON 4.500% 12/01/45	85,700	84,750
	CONSOLIDATED EDISON 3.850% 6/15/46	99,982	70,204
	CONSOLIDATED EDISON 3.875% 6/15/47	336,976	314,528
	CONSOLIDATED EDISON 4.500% 5/15/58	34,339	32,133
	CONSOLIDATED EDISON 4.125% 5/15/49	33,646	31,452
	CON EDISON CO OF NY 3.700% 11/15/59	111,012	95,503
	CONSOLIDATED EDISON 3.000% 12/01/60	54,948	32,371
	CON EDISON CO OF NY 3.200% 12/01/51	39,712	39,235
	DTE ELEC 6.090% 9/01/38	339,972	361,104
	DELMARVA PWR 4.150% 5/15/45	68,118	48,040
	WALT DISNEY CO MTN 4.375% 8/16/41	206,067	202,854
	WALT DISNEY MTN 4.125% 12/01/41	15,352	16,747
	WALT DISNEY CO MTN 3.700% 12/01/42	39,838	39,200
	WALT DISNEY MTN 4.125% 6/01/44	109,012	106,887
	WALT DISNEY MTN 3.000% 7/30/46	87,739	83,844
	WALT DISNEY COMPANY 5.400% 10/01/43	84,979	93,283
	WALT DISNEY COMPANY 4.750% 9/15/44	51,926	49,238
	WALT DISNEY COMPANY 4.950% 10/15/45	258,562	187,391
	WALT DISNEY COMPANY 4.750% 11/15/46	269,068	253,083
	WALT DISNEY COMPANY 2.750% 9/01/49	386,468	350,497
	DISNEY WALT CO SR 4.700% 3/23/50	145,813	137,539
	WALT DISNEY COMPANY 3.500% 5/13/40	184,573	200,475
	THE WALT DISNEY 3.600% 1/13/51	216,185	204,319
	DOMINION RESOURCES 5.950% 6/15/35	28,134	26,735
	DOMINION RES INC 4.050% 9/15/42	274,781	248,844
	DUKE ENERGY 4.200% 3/15/42	95,349	69,656
	DUKE ENERGY INDIANA 4.900% 7/15/43	56,344	45,406
	DUKE ENERGY CORP 3.950% 8/15/47	260,597	181,556
	DUKE ENERGY CORP 4.200% 6/15/49	90,429	88,848
	DUKE ENERGY CORP 3.500% 6/15/51	166,282	151,805
	DUKE ENERGY CAR 6.050% 4/15/38	36,378	36,780
	DUKE ENERGY CAROLINA 4.000% 9/30/42	72,573	69,033
	DUKE ENERGY 3.700% 12/01/47	109,074	103,656
	DUKE ENERGY 3.200% 8/15/49	63,443	59,971
	DUKE ENERGY 5.400% 1/15/54	107,616	100,570
	DUKE ENERGY OHIO INC 3.700% 6/15/46	196,360	136,456
	DUKE ENERGY OH 5.650% 4/01/53	41,172	39,148
	DUKE ENERGY 4.150% 12/01/44	266,321	179,012
	DUKE ENERGY PROGRESS 4.200% 8/15/45	122,717	101,280
	DUKE ENERGY PROGRESS 3.700% 10/15/46	46,587	29,648
	DUKE ENERGY PROGRESS 3.600% 9/15/47	117,119	72,741
	DUKE ENERGY PROGRESS 2.900% 8/15/51	143,206	139,059
	DUKE ENERGY PROGRESS 5.350% 3/15/53	169,467	165,715
	DUKE ENERGY INDIANA 3.750% 5/15/46	82,022	78,289
	DUKE ENERGY INDIANA 3.250% 10/01/49	144,402	130,841
	DUKE ENERGY IND LLC 5.400% 4/01/53	139,874	132,609
	DUKE ENERGY FLORIDA 3.400% 10/01/46	23,744	24,790
	DUKE ENERGY L P 3.000% 12/15/51	128,132	118,361
	DUKE ENERGY FLA LLC 5.950% 11/15/52	105,975	101,588
	EOG RES INC 5.650% 12/01/54	71,576	70,507
	ECOLAB INC 2.125% 8/15/50	22,756	21,437
	EL PASO PIPELINE 7.500% 11/15/40	221,991	177,744
	EL PASO PIPELINE 4.700% 11/01/42	47,152	46,223
	ELEVANCE HEALTH INC 5.125% 2/15/53	252,931	244,657
	ENERGY TRANSFER PART 6.500% 2/01/42	120,532	119,093
	ENERGY TRANSFER 5.150% 2/01/43	23,796	21,149
	ENERGY TRANSFER 5.300% 4/15/47	153,364	159,183
	ENERGY TRANSFER 6.000% 6/15/48	205,528	202,841

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	ENERGY TRANSFER L P 5.000% 5/15/50	407,637	408,061
	ENERGY TRANSFER 6.250% 4/15/49	36,545	35,029
	ENTERGY ARKANSAS LLC 5.750% 6/01/54	34,844	34,602
	ENTERPRISE PRODUCTS 6.125% 10/15/39	185,777	181,419
	ENTERPRISE PRODU 7.550% 4/15/38	295,931	303,242
	ENTERPRISE PRODUCTS 4.450% 2/15/43	41,520	40,914
	ENTERPRISE PRODUCTS 4.900% 5/15/46	48,419	47,130
	EXXON MOBIL CORP 3.567% 3/06/45	120,545	102,231
	EXXON MOBIL 4.114% 3/01/46	176,358	132,211
	EXXON MOBIL 2.995% 8/16/39	8,664	9,076
	EXXON MOBIL 3.095% 8/16/49	19,154	18,653
	EXXON MOBIL CORP 4.327% 3/19/50	181,738	180,926
	EXXON MOBIL CORP 3.452% 4/15/51	406,284	385,545
	META PLATFORMS INC 5.400% 8/15/54	219,515	213,041
	META PLATFORMS INC 5.550% 8/15/64	348,362	332,417
	FLORIDA PWR & LT CO 5.650% 2/01/37	191,081	178,943
	FLORIDA PWR & LT 5.960% 4/01/39	86,790	83,662
	FLORIDA POWER 3.700% 12/01/47	154,418	123,704
	FLORIDA POWER LIGHT 3.950% 3/01/48	115,982	112,264
	FLORIDA POWER LIGHT 3.990% 3/01/49	310,513	285,280
	FLORIDA POWER 3.150% 10/01/49	95,791	87,627
	FLORIDA PWR LT CO 2.875% 12/04/51	237,079	225,011
	FLORIDA PWR CORP 6.350% 9/15/37	136,408	116,925
	FLORIDA POWER CORP 6.400% 6/15/38	125,656	123,811
	FLORIDA PWR CORP 5.650% 4/01/40	28,421	25,158
	FLORIDA PWR CORP 3.850% 11/15/42	19,028	15,737
	GENERAL MTN 5.875% 1/14/38	83,454	82,441
	GEORGIA POWER 4.300% 3/15/42	121,091	127,548
	GEORGIA POWER CO 4.300% 3/15/43	179,520	175,562
	GEORGIA POWER CO 3.700% 1/30/50	23,314	22,023
	GEORGIA PWR CO SR 3.250% 3/15/51	46,697	47,184
	GILEAD SCIENCES INC 5.650% 12/01/41	106,756	109,968
	GILEAD SCIENCES INC 4.500% 2/01/45	210,443	201,426
	GILEAD SCIENCES INC 4.150% 3/01/47	236,857	243,787
	GILEAD SCIENCES INC 2.800% 10/01/50	274,934	250,154
	GOLDMAN SACHS MTN 4.800% 7/08/44	584,895	552,419
	GOLDMAN SACHS 5.561% 11/19/45	468,648	453,907
	GOLDMAN SACHS GROUP 6.250% 2/01/41	188,033	184,217
	GOLDMAN SACHS GROUP 4.750% 10/21/45	55,852	53,095
	GOLDMAN SACHS GROUP 3.210% 4/22/42	1,320,172	1,235,180
	GOLDMAN SACHS GROUP 2.908% 7/21/42	268,606	270,976
	GOLDMAN SACHS GROUP 5.150% 5/22/45	45,173	41,499
	HCA INC 5.250% 6/15/49	97,702	95,171
	HCA INC 3.500% 7/15/51	249,599	232,834
	HCA INC 4.625% 3/15/52	308,754	277,035
	HOME DEPOT INC 4.400% 3/15/45	167,779	162,277
	HOME DEPOT INC 4.250% 4/01/46	254,879	183,000
	HOME DEPOT INC 3.900% 6/15/47	416,228	293,374
	HOME DEPOT INC 4.500% 12/06/48	174,733	119,588
	HOME DEPOT INC 3.125% 12/15/49	24,766	22,761
	THE HOME DEPOT INC 3.350% 4/15/50	147,724	135,944
	HOME DEPOT INC 2.375% 3/15/51	129,801	118,820
	HOME DEPOT INC 2.750% 9/15/51	209,940	171,427
	INDIANA MICHIGAN 4.550% 3/15/46	48,696	47,363
	INDIANA MICHIGAN 3.750% 7/01/47	147,872	111,324
	INDIANA MICHIGAN 4.250% 8/15/48	95,200	90,653
	INTEL CORP 4.250% 12/15/42	193,862	182,309
	INTEL CORP 4.100% 5/11/47	15,422	14,215
	INTEL CORP 3.734% 12/08/47	691,526	620,590
	INTEL CORP 3.250% 11/15/49	627,871	346,243
	INTEL CORP 3.100% 2/15/60	41,625	34,695
	INTEL CORP 4.900% 8/05/52	94,817	86,851
	INTEL CORP SR NT 5.050% 8/05/62	378,315	333,184
	IBM CORP 4.000% 6/20/42	39,989	40,854
	IBM CORP 4.150% 5/15/39	360,650	326,922
	IBM CORP 2.850% 5/15/40	29,190	28,495
	INTERNATIONAL 3.430% 2/09/52	103,652	102,285
	JPMORGAN CHASE 5.500% 10/15/40	76,661	79,600

Equifax Inc. U.S. Retirement Income Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
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	JPMORGAN CHASE CO 5.600% 7/15/41	181,787	176,673
	JPMORGAN CHASE CO 4.260% 2/22/48	74,640	71,205
	JPMORGAN CHASE CO 4.032% 7/24/48	226,130	209,048
	JPMORGAN CHASE CO 3.964% 11/15/48	419,021	363,593
	JP MORGAN CHASE BANK 3.109% 4/22/41	1,064,568	1,038,589
	JP MORGAN CHASE BANK 3.109% 4/22/51	137,549	129,065
	JPMORGAN CHASE CO 3.157% 4/22/42	406,615	411,186
	JPMORGAN CHASE CO 5.534% 11/29/45	105,316	102,496
	JOHNSON JOHNSON 5.850% 7/15/38	22,683	16,001
	JOHNSON JOHNSON 4.500% 9/01/40	171,413	125,947
	JOHNSON JOHNSON 3.550% 3/01/36	123,062	120,506
	JOHNSON JOHNSON 3.700% 3/01/46	118,353	112,255
	JOHNSON JOHNSON 3.750% 3/03/47	219,625	145,734
	JOHNSON JOHNSON 3.400% 1/15/38	353,770	330,327
	JPMORGAN CHASE CO 5.400% 1/06/42	376,789	360,175
	KLA CORP SR NT 4.950% 7/15/52	66,739	63,620
	KINDER MORGAN EN 6.500% 9/01/39	604,529	596,615
	KINDER MORGAN EN 6.550% 9/15/40	197,250	176,632
	KINDER MORGAN ENER 6.375% 3/01/41	588,215	464,842
	KINDER MORGAN ENER 5.400% 9/01/44	91,241	98,551
	KINDER MORGAN INC 5.550% 6/01/45	42,399	42,057
	KRAFT FOODS GROUP 6.875% 1/26/39	26,867	28,669
	KRAFT HEINZ FOODS CO 4.375% 6/01/46	295,721	275,281
	KRAFT HEINZ FOODS CO 5.200% 7/15/45	86,064	90,357
	KRAFT HEINZ FOODS 4.875% 10/01/49	39,840	38,466
	KRAFT HEINZ FOODS 5.500% 6/01/50	245,564	276,754
	ELI LILLY CO 3.700% 3/01/45	28,424	27,592
	ELI LILLY CO 5.000% 2/09/54	215,998	202,182
	ELI LILLY CO 5.100% 2/09/64	142,987	132,498
	ELI LILLY CO SR NT 5.050% 8/14/54	315,148	291,788
	LOCKHEED MARTIN CORP 4.070% 12/15/42	141,608	133,346
	LOCKHEED MARTIN CORP 3.800% 3/01/45	56,243	55,172
	LOCKHEED MARTIN CORP 4.090% 9/15/52	195,079	197,750
	LOCKHEED MARTIN 2.800% 6/15/50	139,322	134,573
	LOCKHEED MARTIN 4.150% 6/15/53	326,796	298,871
	LOCKHEED MARTIN CORP 4.300% 6/15/62	78,621	75,311
	LOCKHEED MARTIN CORP 5.200% 2/15/55	160,599	150,720
	LOCKHEED MARTIN CORP 4.800% 8/15/34	114,842	111,608
	LOCKHEED MARTIN 4.700% 12/15/31	249,850	246,053
	LOUISVILLE GAS ELEC 4.250% 4/01/49	37,170	27,806
	LOWE S COS INC 4.250% 9/15/44	17,402	14,718
	LOWE S COS INC 4.375% 9/15/45	31,371	20,635
	LOWES COS INC 3.700% 4/15/46	111,279	112,463
	LOWE S COS INC 4.550% 4/05/49	47,817	46,065
	LOWES COS INC 3.000% 10/15/50	96,159	90,147
	LOWES COS INC SR NT 3.500% 4/01/51	290,059	187,539
	LOWES COS INC 2.800% 9/15/41	31,966	21,957
	LOWES COS INC 4.450% 4/01/62	149,269	151,035
	LOWE S COS INC 4.250% 4/01/52	249,010	238,034
	WARNERMEDIA HLDGS 5.050% 3/15/42	355,513	341,224
	WARNERMEDIA HLDGS 5.141% 3/15/52	692,030	657,555
	WARNERMEDIA HLDGS 5.391% 3/15/62	671,582	630,905
	MARSH MCLENNAN 5.000% 3/15/35	249,575	244,020
	MASTERCARD INC 3.650% 6/01/49	65,856	64,124
	MCDONALDS CORP MTN 6.300% 3/01/38	103,448	102,161
	MCDONALDS CORP MTN 4.875% 7/15/40	37,140	32,484
	MCDONALDS CORP MTN 3.700% 2/15/42	233,069	179,952
	MCDONALDS CORP MTN 3.625% 5/01/43	10,240	7,644
	MCDONALDS CORP MTN 4.450% 3/01/47	44,192	41,965
	MCDONALDS CORP MTN 4.450% 9/01/48	92,052	70,869
	MCDONALDS CORP MTN 5.450% 8/14/53	59,171	57,482
	MERCK CO INC 4.000% 3/07/49	20,573	19,578
	MERCK CO INC 2.350% 6/24/40	150,979	129,972
	MERCK CO INC 2.450% 6/24/50	104,878	100,742
	MERCK CO INC 2.750% 12/10/51	855,148	799,986
	MERCK CO INC 2.900% 12/10/61	36,381	34,409
	MERCK CO INC 4.900% 5/17/44	18,705	18,468
	MERRILL LYNCH 7.750% 5/14/38	120,703	116,813

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	METLIFE INC 4.125% 8/13/42	322,502	348,449
	METLIFE INC 4.721% 12/15/44	54,796	54,739
	METLIFE INC 5.000% 7/15/52	142,778	144,568
	MICROSOFT CORP 3.700% 8/08/46	257,787	216,081
	MICROSOFT CORP 3.950% 8/08/56	52,651	52,070
	MICROSOFT CORP 2.525% 6/01/50	1,378,947	1,049,872
	MICROSOFT CORP 2.675% 6/01/60	58,660	55,639
	MICROSOFT CORP 2.500% 9/15/50	148,877	142,220
	MIDAMERICAN ENERGY 4.400% 10/15/44	462,686	397,515
	MIDAMERICAN ENERGY 4.250% 5/01/46	114,901	107,117
	MIDAMERICAN CO 3.950% 8/01/47	224,138	163,340
	MIDAMERICAN ENERGY 3.650% 8/01/48	261,508	192,668
	MIDAMERICAN ENERGY 4.250% 7/15/49	84,238	77,001
	MIDAMERICAN ENERGY 3.150% 4/15/50	81,297	77,831
	MISSISSIPPI POWER CO 4.250% 3/15/42	147,256	108,268
	MORGAN STANLEY MTN 4.375% 1/22/47	272,835	263,053
	MORGAN STANLEY 4.300% 1/27/45	151,785	140,128
	MORGAN STANLEY SR 5.516% 11/19/55	469,313	452,948
	MORGAN STANLEY 3.217% 4/22/42	161,772	158,956
	MOTIVA ENTERPR 6.850% 1/15/40	42,157	36,435
	NARRAGANSETT EL 5.638% 3/15/40	59,170	58,904
	NBC UNIVERSAL MEDIA 4.450% 1/15/43	39,792	38,327
	NEVADA POWER CO 5.375% 9/15/40	79,990	62,662
	NEVADA POWER CO 3.125% 8/01/50	143,365	140,452
	NEVADA POWER CO 6.000% 3/15/54	60,166	62,290
	NORFOLK SOUTHERN 4.050% 8/15/52	240,369	230,202
	NORFOLK SOUTHERN 4.100% 5/15/49	50,283	50,970
	NORFOLK SOUTHERN 3.400% 11/01/49	142,440	138,240
	NORFOLK SOUTHERN 3.050% 5/15/50	114,422	116,411
	NORFOLK SOUTHN CORP 4.550% 6/01/53	125,436	121,456
	NORTHERN STATES PWR 4.125% 5/15/44	121,040	118,495
	NORTHERN STATES 4.000% 8/15/45	129,338	99,329
	NORTHERN STATES PWR 3.600% 5/15/46	124,064	111,824
	NORTHN STS PWR CO 2.600% 6/01/51	120,048	117,631
	NORTHERN STS PWR 3.200% 4/01/52	68,458	67,032
	ONCOR ELECTRIC 3.800% 6/01/49	62,880	37,700
	ONCOR ELECTRIC 3.100% 9/15/49	27,296	26,185
	ONCOR ELEC DELIVERY 3.700% 5/15/50	43,831	40,152
	ONCOR ELEC DELIVERY 2.700% 11/15/51	112,457	103,159
	ONCOR ELEC DELIVERY 5.550% 6/15/54	104,956	102,290
	ONEOK PARTNERS LP 6.850% 10/15/37	208,221	204,584
	ONEOK INC 7.150% 1/15/51	404,258	390,791
	ONEOK INC NEW 4.250% 9/15/46	119,728	122,925
	ONEOK INC 5.700% 11/01/54	120,660	113,778
	ONEOK INC 5.850% 11/01/64	72,780	68,296
	ORACLE CORP 3.850% 7/15/36	16,825	17,135
	ORACLE CORP 4.000% 11/15/47	42,180	46,492
	ORACLE CORP SR NT 3.600% 4/01/40	374,366	418,290
	ORACLE CORP SR NT 3.600% 4/01/50	423,413	423,869
	ORACLE CORP SR NT 3.850% 4/01/60	133,735	123,482
	ORACLE CORP SR NT 3.650% 3/25/41	227,388	241,719
	ORACLE CORP 3.950% 3/25/51	381,770	388,873
	ORACLE CORP SR NT 4.100% 3/25/61	41,380	39,484
	ORACLE CORP 5.550% 2/06/53	67,807	66,135
	ORACLE CORP SR NT 5.500% 9/27/64	411,066	379,688
	PECO ENERGY CO 4.150% 10/01/44	36,992	28,786
	PECO ENERGY CO 3.900% 3/01/48	192,055	189,980
	PECO ENERGY CO 3.050% 3/15/51	51,516	48,481
	PECO ENERGY CO 4.375% 8/15/52	140,189	136,306
	PG E WILDFIRE 4.263% 6/01/36	249,993	234,557
	PG E WILDFIRE 4.377% 6/01/39	104,997	96,369
	PG E WILDFIRE 4.451% 12/01/47	159,995	139,035
	PG E WILDFIRE 4.674% 12/01/51	104,996	93,215
	PG E WILDFIRE L P 4.722% 6/01/39	104,993	100,300
	PG E WILDFIRE L P 5.212% 12/01/49	379,995	363,922
	PG E WILDFIRE L P 5.099% 6/01/54	144,986	136,847
	PPL ELECTRIC 3.950% 6/01/47	33,585	23,548
	PACIFIC GAS 4.450% 4/15/42	32,251	33,171

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	PACIFIC GAS 3.750% 8/15/42	216,713	240,019
	PACIFIC GAS 4.600% 6/15/43	138,750	155,960
	PACIFIC GAS 4.750% 2/15/44	74,693	75,946
	PACIFIC GAS 4.300% 3/15/45	179,376	179,543
	PACIFIC GAS 4.250% 3/15/46	122,660	101,189
	PACIFIC GAS 3.950% 12/01/47	191,927	227,719
	PACIFIC GAS ELEC CO 3.500% 8/01/50	204,143	205,512
	PACIFIC GAS ELEC CO 4.950% 7/01/50	337,715	342,777
	PACIFIC GAS ELEC 4.200% 6/01/41	83,287	97,818
	PACIFICORP 5.250% 6/15/35	201,605	172,182
	PACIFICORP 6.000% 1/15/39	57,828	56,103
	PACIFICORP 4.100% 2/01/42	257,492	177,560
	PACIFICORP 4.150% 2/15/50	65,747	65,571
	PACIFICORP 3.300% 3/15/51	77,879	71,406
	PACIFICORP 1ST 5.800% 1/15/55	174,077	174,915
	PEACEHEALTH 3.218% 11/15/50	31,076	29,315
	PEPSICO INC 4.875% 11/01/40	79,619	56,499
	PEPSICO INC 4.000% 3/05/42	146,115	141,856
	PEPSICO INC 3.450% 10/06/46	167,721	161,471
	PEPSICO INC 3.375% 7/29/49	82,557	78,881
	PEPSICO INC 2.875% 10/15/49	75,847	71,739
	PEPSICO INC 3.625% 3/19/50	321,621	290,230
	PFIZER INC 5.600% 9/15/40	239,577	217,152
	PFIZER INC 3.900% 3/15/39	389,101	350,003
	PFIZER INC 4.000% 3/15/49	45,893	43,166
	PFIZER INC 2.550% 5/28/40	214,260	207,306
	PG E RECOVERY LLC 5.529% 6/01/51	109,996	109,155
	POTOMAC ELECTRIC 4.150% 3/15/43	112,326	94,993
	PUBLIC SERVICE 3.800% 6/15/47	111,293	107,536
	PUBLIC SERVICE 4.100% 6/15/48	419,708	308,112
	PUBLIC SERVICE 4.050% 9/15/49	24,533	15,284
	PUBLIC SVC CO 3.150% 8/15/51	104,555	66,514
	RTX CORP 3.125% 7/01/50	100,249	91,633
	RTX CORPORATION 4.800% 12/15/43	153,229	106,468
	RTX CORP 4.350% 4/15/47	147,779	131,416
	RTX CORP 2.820% 9/01/51	214,983	212,005
	RTX CORP 3.030% 3/15/52	261,783	257,436
	REPUBLIC NY CORP 7.200% 7/15/97	42,611	35,395
	REYNOLDS AMERICAN 7.250% 6/15/37	649,022	643,032
	REYNOLDS AMERICAN 5.850% 8/15/45	8,273	9,522
	ROCHE HOLDINGS INC 5.593% 11/13/33	177,574	175,709
	ROCHE HOLDINGS INC 4.985% 3/08/34	85,717	84,190
	ROPER TECHNOLOGIES 4.900% 10/15/34	119,418	115,411
	SAN DIEGO GAS 3.320% 4/15/50	55,352	54,031
	SAN DIEGO GAS 5.350% 4/01/53	77,998	75,276
	SAN DIEGO GAS ELEC 6.25917% 4/15/54	212,173	213,217
	SCHERING PLOUGH 6.550% 9/15/37	15,691	15,508
	SEMPRA ENERGY 6.000% 10/15/39	256,339	265,078
	SHELL FIN US INC 4.375% 5/11/45	273,752	260,866
	SHELL FIN US INC 4.000% 5/10/46	262,564	234,708
	SHELL FIN US 3.250% 4/06/50	212,708	200,780
	SHELL FIN US INC 3.750% 9/12/46	301,198	270,619
	SIERRA PAC PWR CO 5.900% 3/15/54	131,160	129,987
	SOUTH CAROL E G 4.600% 6/15/43	306,249	213,302
	SOUTHERN CAL EDISON 3.900% 3/15/43	112,034	106,423
	SOUTHERN CAL EDISON 3.600% 2/01/45	103,367	96,001
	SOUTHERN CAL EDISON 4.000% 4/01/47	241,751	227,091
	SOUTHERN CA 5.450% 6/01/52	50,308	46,986
	SOUTHERN CALIF 5.875% 12/01/53	232,395	218,805
	SOUTHERN CALIF 7.15556% 4/15/54	435,532	411,839
	SOUTHERN CALIF GAS 4.125% 6/01/48	118,116	117,945
	SOUTHERN CALIF GAS 4.300% 1/15/49	294,921	296,146
	SOUTHERN CALIF GAS 3.950% 2/15/50	52,952	53,171
	SOUTHERN CO GAS 3.950% 10/01/46	113,903	116,096
	SOUTHWESTERN ELEC 3.900% 4/01/45	290,945	215,806
	SOUTHWESTERN ELEC 3.850% 2/01/48	60,239	61,181
	SOUTHWN PUB SERV 4.500% 8/15/41	45,346	47,231
	SOUTHWESTERN PUBLIC 3.400% 8/15/46	77,960	52,265

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	SOUTHWESTERN PUBLIC 3.700% 8/15/47	138,647	116,224
	SOUTHWESTERN PUBLIC 4.400% 11/15/48	84,736	77,785
	SUNOCO LOGISTICS 5.300% 4/01/44	64,201	54,559
	SUNOCO LOGISTICS 5.400% 10/01/47	582,442	583,979
	T MOBILE USA INC 3.300% 2/15/51	814,885	774,300
	T MOBILE USA INC 3.400% 10/15/52	516,975	504,972
	T MOBILE USA INC 5.800% 9/15/62	50,988	49,198
	T MOBILE USA INC 5.750% 1/15/54	180,843	175,619
	T MOBILE USA INC 6.000% 6/15/54	102,929	100,343
	TENNESSEE GAS 7.625% 4/01/37	66,431	62,705
	TEXAS ELECTRIC MKT 5.050% 8/01/46	19,896	18,692
	TEXAS INSTRS INC 5.150% 2/08/54	64,931	60,848
	TIME WARNER CABLE 4.500% 9/15/42	31,534	29,924
	UNION ELECTRIC CO 4.000% 4/01/48	93,379	85,381
	UNION ELEC CO 3.900% 4/01/52	74,345	68,923
	UNION PACIFIC CORP 3.875% 2/01/55	44,562	41,297
	UNION PACIFIC CORP 4.050% 3/01/46	86,906	59,862
	UNION PACIFIC CORP 4.000% 4/15/47	152,222	130,444
	UNION PACIFIC MTN 3.550% 8/15/39	532,557	388,752
	UNION PACIFIC CORP 3.950% 8/15/59	67,487	61,801
	UNION PAC CORP 3.839% 3/20/60	158,335	138,646
	UNION PACIFIC CORP 3.250% 2/05/50	290,524	273,546
	UNION PAC CORP 2.973% 9/16/62	116,618	96,662
	UNION PAC CORP 3.799% 4/06/71	71,825	67,847
	UNION PAC CORP 3.550% 5/20/61	101,740	60,017
	UNION PAC CORP 2.950% 3/10/52	129,366	126,260
	RTX CORPORATION 4.150% 5/15/45	139,013	112,903
	RTX CORPORATION 4.050% 5/04/47	459,997	431,893
	UNITEDHEALTH GROUP 6.500% 6/15/37	66,401	65,084
	UNITEDHEALTH GROUP 5.700% 10/15/40	79,253	56,993
	UNITEDHEALTH GRP INC 4.625% 11/15/41	42,596	30,816
	UNITEDHEALTH GRP INC 3.950% 10/15/42	90,645	72,246
	UNITEDHEALTH GROUP 4.200% 1/15/47	182,786	167,173
	UNITEDHEALTH GROUP 3.750% 10/15/47	81,603	74,354
	UNITEDHEALTH GROUP 4.250% 6/15/48	46,657	44,128
	UNITEDHEALTH GROUP 3.500% 8/15/39	38,228	35,590
	UNITEDHEALTH GROUP 3.700% 8/15/49	64,513	61,776
	UNITEDHEALTH GROUP 3.875% 8/15/59	53,011	49,555
	UNITEDHEALTH GROUP 2.900% 5/15/50	105,664	96,092
	UNITEDHEALTH GROUP 3.050% 5/15/41	48,487	46,922
	UNITEDHEALTH GROUP 3.250% 5/15/51	393,764	359,782
	UNITEDHEALTH GROUP 4.950% 5/15/62	134,637	129,258
	UNITEDHEALTH GROUP 5.050% 4/15/53	290,814	274,653
	UNITEDHEALTH GROUP 5.200% 4/15/63	89,216	81,855
	UNITEDHEALTH GROUP 6.09167% 4/15/54	122,415	117,231
	UNITEDHEALTH GROUP 6.23333% 4/15/64	316,790	298,950
	UNITEDHEALTH GROUP 5.625% 7/15/54	89,821	87,364
	UNITEDHEALTH GROUP 5.750% 7/15/64	181,496	165,182
	VERIZON COMM 3.850% 11/01/42	55,111	55,007
	VERIZON COMM 5.012% 8/21/54	39,289	29,140
	VERIZON 4.812% 3/15/39	59,682	59,979
	VERIZON 2.650% 11/20/40	335,859	341,870
	VERIZON 2.987% 10/30/56	224,226	205,188
	VERIZON 3.400% 3/22/41	20,649	21,176
	VERIZON 3.875% 3/01/52	90,285	87,874
	VERIZON 4.780% 2/15/35	55,078	52,356
	VERIZON GLOBAL FDG 5.850% 9/15/35	712,338	704,249
	VIRGINIA ELECTRIC 6.000% 5/15/37	47,292	36,266
	VIRGINIA EL PWR 8.875% 11/15/38	157,571	133,645
	VIRGINIA ELEC POWER 4.650% 8/15/43	29,764	30,694
	VIRGINIA ELEC POWER 3.800% 9/15/47	141,645	131,131
	VIRGINIA ELEC PWR CO 2.450% 12/15/50	117,353	109,736
	VIRGINIA ELEC PWR CO 2.950% 11/15/51	153,311	140,092
	VIRGINIA ELEC 5.550% 8/15/54	114,424	111,157
	VISA INC 3.650% 9/15/47	84,188	80,405
	WACHOVIA BANK NA MTN 5.850% 2/01/37	135,610	101,999
	WAL MART STORES 5.625% 4/01/40	147,189	140,759
	WALMART INC 3.625% 12/15/47	44,530	42,108

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	WALMART INC 4.050% 6/29/48	67,086	59,964
	WELLPOINT INC 5.850% 1/15/36	63,486	65,744
	WELLPOINT INC 6.375% 6/15/37	83,534	84,735
	WELLPOINT INC 4.650% 1/15/43	74,372	59,817
	WELLPOINT INC 5.100% 1/15/44	35,211	31,807
	WELLPOINT INC 4.650% 8/15/44	54,354	38,592
	WELLPOINT INC 4.850% 8/15/54	30,701	20,727
	WELLS FARGO COM MTN 5.375% 11/02/43	159,369	154,067
	WELLS FARGO CO MTN 4.650% 11/04/44	9,111	8,417
	WELLS FARGO COMPANY 4.900% 11/17/45	137,111	130,001
	WELLS FARGO MTN 4.400% 6/14/46	272,985	268,995
	WELLS FARGO MTN 4.750% 12/07/46	57,079	54,794
	WELLS FARGO COMPANY 3.068% 4/30/41	447,470	436,536
	WYETH 5.950% 4/01/37	219,215	193,131
	XCEL ENERGY INC 4.800% 9/15/41	167,089	120,476
	XCEL ENERGY INC 3.500% 12/01/49	27,593	27,529
	XCEL ENERGY INC 5.500% 3/15/34	202,070	204,198
	CENOVUS ENERGY 3.750% 2/15/52	2,229	2,066
	ELECTRICITE DE 6.000% 4/22/64	183,956	193,232
	IBM INTL CAP PTE LTD 5.300% 2/05/54	737,152	700,173
	LYB INTL FINANCE BV 5.250% 7/15/43	22,805	22,709
	PETRO CANADA 6.800% 5/15/38	38,203	29,810
	PFIZER INVESTMENT 5.300% 5/19/53	491,380	463,478
	PFIZER INVT 5.340% 5/19/63	512,326	491,098
	SHELL INTERNATIONAL 3.625% 8/21/42	172,046	138,619
	SHELL INTERNATIONAL 3.125% 11/07/49	233,488	154,783
	SOCIETE GENERALE 7.132% 1/19/55	156,035	147,651
	GOLDEN ST TOB CA 2.746% 6/01/34	24,960	21,040
	LOUISIANA LOC GOVT 4.475% 8/01/39	350,975	330,615
	NEW YORK ST URBAN 5.770% 3/15/39	42,392	35,345
	TEXAS NAT GAS 5.169% 4/01/41	216,868	211,730
	SUMITOMO MITSUI 5.558% 7/09/34	300,000	302,859
	TOTALENERGIES 5.488% 4/05/54	14,962	14,376
	TOTALENERGIES CAP 5.638% 4/05/64	495,000	473,141
	UBS GROUP AG 5.379% 9/06/45	180,000	171,441
		110,382,757	102,101,941
	Alternative investments:		
	COLLER INTERNATIONAL PARTNERS VIII, LP	8,191,099	11,891,158
	HIGHBRIDGE OFFSHORE MEZZANINE PARTNERS II, LP	58,231	129,827
	KING STREET EUROPE, LTD	35,328	5,051
	JP MORGAN SECONDARY PRIVATE EQUITY INVESTORS OFFSHORE SPECIAL II L.P.	1,452,606	891,565
	MERIT ENERGY PARTNERS H, LP	3,535,248	2,867,047
	COLLER INT'L PARTNERS VI FEEDER	31,217	787,187
	DENHAM COMMODITY PART FD VI-A	2,236,204	1,839,257
		15,539,933	18,411,092
		329,929,790	339,950,424

*Denotes a party-in-interest.

Equifax Inc. U.S. Retirement Income Plan

Schedule H, Line 4i - Schedule of Assets (Acquired and Disposed of Within the Year)

EIN: 58-0401110 Plan Number: 001

For the Year Ended December 31, 2024

(a)(b) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Abbvie Inc 4.875% 11/14/48	\$ 46,432	\$ 49,182
Abbvie Inc 5.050% 3/15/34	119,622	120,415
Abbvie Inc 5.400% 3/15/54	149,736	149,877
Abbvie Inc 5.500% 3/15/64	105,826	105,503
Aep LLC 4.500% 6/15/52	49,878	47,238
Aetna Inc 3.875% 8/15/47	123,486	118,267
Amgen Inc 4.400% 2/22/62	119,832	120,473
Apple Inc 2.375% 2/08/41	284,669	285,601
At T Inc 4.850% 3/01/39	41,929	42,363
AztraZeneca LLC 5.000% 2/26/34	164,396	165,624
Bank America Corp 5.468% 1/23/35	91,103	91,514
Bank Of America Corp 4.244% 4/24/38	26,590	26,309
Bat Capital Corp 6.000% 2/20/34	144,184	144,472
Bayer US Fin II LLC 3.950% 4/15/45	30,767	31,861
Berkshire Hathaway 4.200% 8/15/48	126,861	132,535
Blackrock Funding 4.900% 1/08/35	109,559	110,029
Blackrock Funding 5.000% 3/14/34	104,836	105,753
Blackrock Funding 5.250% 3/14/54	182,956	183,211
Boeing Co 6.858% 5/01/54	280,000	281,557
Boeing Co 7.008% 5/01/64	544,270	584,081
Boeing Co Cr Sen Sr 5.705% 5/01/40	87,298	93,408
Boeing Co Cr Sen Sr 6.516% 5/01/34	115,000	116,191
Bp Cap Mkts Amer Inc 3.060% 6/17/41	29,317	29,160
Bp Cap Mkts Amer Inc 4.989% 4/10/34	269,941	266,909
Bristol Myers 5.550% 2/22/54	554,028	558,995
Broadcom Inc 3.750% 2/15/51	36,655	37,312
Broadcom Inc 4.800% 10/15/34	389,193	375,824
Broadcom Inc 5.050% 7/12/29	1,257,959	1,266,602
Charter Comm Opt LLC 4.800% 3/01/50	284,331	291,867
Charter Comm Opt LLC 5.375% 5/01/47	135,866	140,437
Charter Comm Opt LLC 5.750% 4/01/48	72,365	72,712
Cisco Sys Inc 5.050% 2/26/34	69,929	69,637
Citibank N A 5.570% 4/30/34	250,000	267,208
Citigroup Inc 5.827% 2/13/35	472,608	484,841
Citigroup Inc 6.125% 8/25/36	71,312	72,128
Citigroup Inc Sr 5.316% 3/26/41	377,145	374,394
Comcast Corp 3.450% 2/01/50	40,269	41,596
Comcast Corp 5.350% 5/15/53	162,959	166,090
Comcast Corp New 2.450% 8/15/52	59,217	60,892
Comcast Corp New Sr 5.300% 6/01/34	379,937	383,506
Commonwealth Edison 5.650% 6/01/54	79,482	84,254
Conocophillips 3.800% 3/15/52	96,115	99,948
Conocophillips Sr 5.550% 3/15/54	157,412	155,602
Cvs Health Corp 6.000% 6/01/44	74,546	73,413
Cvs Health Corp 6.050% 6/01/54	119,220	119,864

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Schedule H, Line 4i - Schedule of Assets (Acquired and Disposed of Within the Year)

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For the Year Ended December 31, 2024

(a)(b) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Duke Energy Corp 3.750% 9/01/46	129,768	135,816
Duke Energy Corp New 5.800% 6/15/54	114,350	115,248
Elevance Health 5.650% 6/15/54	139,433	141,239
Eli Lilly Co 4.600% 8/14/34	114,963	115,624
Eli Lilly Co 4.700% 2/09/34	119,621	118,942
Eli Lilly Co 4.950% 2/27/63	42,876	42,660
Energy Transfer 5.150% 3/15/45	134,295	136,259
Energy Transfer L P 5.550% 5/15/34	189,354	189,692
Energy Transfer L P 5.950% 5/15/54	184,624	183,923
Enterprise Prods 3.300% 2/15/53	68,881	72,391
Enterprise Prods LLC 4.850% 1/31/34	285,667	278,878
Enterprise Products 3.700% 1/31/51	15,386	15,229
Eog Res Inc Sr Gbl 4.950% 4/15/50	46,797	46,247
Exelon Corp 5.450% 3/15/34	189,687	190,021
Florida Pwr Lt Co 5.300% 6/15/34	478,190	495,913
Florida Pwr Lt Co 5.600% 6/15/54	134,704	146,324
Gilead Sciences Inc 4.800% 4/01/44	31,534	33,871
Gilead Sciences Inc 5.600% 11/15/64	129,077	129,403
Goldman Sachs Group 5.016% 10/23/35	705,000	688,146
Goldman Sachs Group 5.330% 7/23/35	210,000	211,249
Hca Inc 6.100% 4/01/64	316,635	306,306
Home Depot 5.300% 6/25/54	305,978	302,162
Home Depot Inc 4.950% 6/25/34	396,180	397,168
Home Depot Inc 4.950% 9/15/52	142,076	152,319
Home Depot Inc 5.400% 6/25/64	58,976	63,911
Indianapolis 5.700% 4/01/54	54,842	55,470
Intel Corp 4.100% 5/19/46	35,358	36,839
Intel Corp 5.150% 2/21/34	1,007,778	985,139
Intel Corp 5.600% 2/21/54	426,422	406,959
Intel Corp 5.900% 2/10/63	270,457	269,049
Intel Corp Sr Nt 4.750% 3/25/50	549,194	529,783
Intel Corp Sr Nt 5.700% 2/10/53	487,677	490,517
Intercontinental 3.000% 6/15/50	20,787	20,330
Intercontinental 5.200% 6/15/62	55,752	53,834
Johnson Johnson 3.500% 1/15/48	66,668	68,054
Johnson Johnson 3.625% 3/03/37	99,152	99,541
Johnson Johnson 5.250% 6/01/54	169,035	173,144
Johnson Johnson Sr 2.250% 9/01/50	89,742	90,589
Jp Morgan Chase Jpm 6.400% 5/15/38	181,016	179,090
Jpmorgan Chase Co 3.882% 7/24/38	53,135	52,199
Jpmorgan Chase Co 4.946% 10/22/35	150,000	148,161
Kinder Morgan Inc 3.250% 8/01/50	58,168	58,671
Kinder Morgan Inc 3.600% 2/15/51	309,597	321,422
Kinder Morgan Inc 5.400% 2/01/34	1,056,682	1,044,405
Kinder Morgan Inc 5.450% 8/01/52	497,127	487,112

Equifax Inc. U.S. Retirement Income Plan

Schedule H, Line 4i - Schedule of Assets (Acquired and Disposed of Within the Year)

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For the Year Ended December 31, 2024

(a)(b) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Kinder Morgan Inc 5.950% 8/01/54	99,542	99,040
Kla Corp 4.700% 2/01/34	198,786	194,562
Lockheed Martin 5.200% 2/15/64	299,037	293,807
Mastercard 4.550% 1/15/35	64,854	64,680
Mastercard Inc 4.875% 5/09/34	188,915	188,830
Merck Co Sr Nt 5.000% 5/17/53	211,144	218,782
Meta Platforms Inc 4.450% 8/15/52	35,092	34,934
Metlife Inc 4.875% 11/13/43	93,421	100,699
Metlife Inc 5.300% 12/15/34	210,635	217,778
Microsoft Corp 2.500% 9/15/50	122,883	126,888
Microsoft Corp 4.000% 2/12/55	138,349	131,277
Microsoft Corp 4.200% 11/03/35	195,936	198,215
Microsoft Corp 4.500% 6/15/47	57,084	57,109
Midamerican Energy 5.300% 2/01/55	69,703	68,744
Morgan Stanley 2.802% 1/25/52	56,348	53,440
Morgan Stanley 5.466% 1/18/35	225,000	229,199
Morgan Stanley Sr 5.831% 4/19/35	105,000	105,125
Morgan Stanley Sr Nt 5.320% 7/19/35	274,839	280,272
Nextera Energy Cap 5.250% 3/15/34	187,234	186,552
Nextera Energy Cap 5.550% 3/15/54	101,096	111,075
Norfolk Southern 4.450% 6/15/45	335,341	337,995
Norfolk Southn Corp 5.950% 3/15/64	280,124	277,008
Oncor Electric 4.100% 11/15/48	53,899	55,327
Oneok Inc New 6.625% 9/01/53	434,243	428,863
Oracle Corp 4.125% 5/15/45	85,171	88,592
Oracle Corp 4.700% 9/27/34	259,241	258,824
Oracle Corp 5.375% 9/27/54	334,336	324,469
Pacific Gas Elec Co 6.750% 1/15/53	262,283	254,813
Pacificorp 1M Bd 5.450% 2/15/34	956,901	937,047
Pepsico Inc 5.250% 7/17/54	64,834	65,710
Pg E Recovery LLC 5.231% 6/01/42	160,000	161,507
Prologis L P Sr Nt 5.250% 6/15/53	49,180	48,232
Prologis LP 5.250% 3/15/54	110,529	111,644
Puget Sound Enrg 5.795% 3/15/40	197,619	201,702
Republic Svcs Inc 5.200% 11/15/34	64,802	65,302
San Diego G E 4.500% 8/15/40	353,134	348,090
Southern Cal Edison 3.650% 2/01/50	38,057	36,366
Southern Cal Edison 4.650% 10/01/43	55,046	55,593
Southern California 5.600% 4/01/54	618,423	613,086
Southwestern Pub Svc 6.000% 6/01/54	130,155	134,767
Sunoco Logistics 5.350% 5/15/45	77,623	77,627
T Mobile USA Inc 5.150% 4/15/34	99,654	99,177
The Cigna Group Sr 5.250% 2/15/34	503,056	498,900
Union Elec Co 5.250% 1/15/54	119,120	112,676
Unitedhealth Group 4.750% 7/15/45	64,784	64,724

Equifax Inc. U.S. Retirement Income Plan

Schedule H, Line 4i - Schedule of Assets (Acquired and Disposed of Within the Year)

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For the Year Ended December 31, 2024

(a)(b) Identity Of Issuer, Borrower, Lessor, Or Similar Party And Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Unitedhealth Group 5.66667% 4/15/34	158,151	159,416
Verizon Comm 4.272% 1/15/36	419,851	429,937
Verizon Comm Inc 6.550% 9/15/43	55,731	57,132
Verizon Inc 3.550% 3/22/51	47,812	47,780
Verizon Inc 3.700% 3/22/61	45,148	44,787
Virginia Elec Pwr Co 5.350% 1/15/54	94,759	92,181
Walt Disney Company 6.650% 11/15/37	139,834	135,776
Wells Fargo Company 3.900% 5/01/45	446,326	450,005
IBM Intl Cap Pte Ltd 4.900% 2/05/34	197,868	197,743
IBM Intl Cap Pte Ltd 5.250% 2/05/44	671,262	652,043
Shell International 3.000% 11/26/51	28,848	30,040
Shell International 4.125% 5/11/35	374,070	375,468
Totalenergies 5.150% 4/05/34	25,767	25,257
Vodafone Group Plc 5.875% 6/28/64	133,869	130,548

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of January 1, 2024

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	01/01/2024	(12,205,550)	15.00000	(12,205,550)	(1,110,465)
2. Shortfall	01/01/2023	34,598,535	14.00000	33,198,503	3,168,558
Total				20,992,953	2,058,093

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates:	Reflecting Corridors	Reflecting Corridors
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.06%	4.41%

Annual rates of increase

- Compensation N/A
- Assumed cost of living adjustments None
- Statutory limits on compensation benefits None

Administrative expenses paid from plan \$3,520,000 added to current year normal cost, equal to the estimated annual administrative expenses, plus the estimated total PBGC premium (flat-rate plus variable-rate) paid during the valuation year.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
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SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed there will be no new or rehired employees.

Mortality Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination Turnover rates are as follows:

Attained Age	Assumption
30	15%
35	10%
40	7.5%

Disability Rates of disablement per thousand for employees during year of age shown:

Attained Age	Male	Female
30	1.20	1.80
35	1.28	1.92
40	1.47	2.21
45	1.98	2.97
50	3.57	5.35
55	6.81	10.22
60	13.80	20.70

Plan Name: Equifax Inc. U.S. Retirement Income Plan
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SCHEDULE SB ATTACHMENTS

Retirement

Active participants are assumed to retire based on the rates as follows:

Attained Age	Assumption
55	5%
56-58	10%
59-61	15%
62	20%
63	25%
64-69	30%
70 and over	100%

Terminated vested participants are assumed to retire at age 62 (or current age if later). Active participants on long-term disability are assumed to retire at age 65.

Benefit commencement date

- Pre-retirement death benefit: The later of the death of the active participant or the date the participant would have attained age 55
- Deferred vested benefit: Age 62 (or current age if older)
- Disability benefit: Age 65
- Retirement benefit: Upon termination of employment

Frequency of optional forms of payment

Active and terminated vested participants are assumed to elect optional payment forms at retirement at the following rates:

Optional payment form	Rate
10 year certain and life annuity	10%
50% joint and life annuity	10%
100% joint and survivor annuity	30%
Life annuity	50%

Percent married

For active and terminated vested employees, 80% of male participants and 50% of female participants are assumed to be married.

Spouse age

For active and terminated vested employees, wives are assumed to be three years younger than their husbands.

Plan Name: Equifax Inc. U.S. Retirement Income Plan
EIN / PN: 58-0401110/001
Plan Sponsor: Equifax, Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Methods

Valuation date	First day of plan year.
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets for determining minimum required contributions	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2022 plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Late retirement increases	<i>Deferred vested participants:</i> Current deferred vested participants over normal retirement age are valued including the late retirement increases to account for the value of missed payments since normal retirement age.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Equifax Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Equifax Inc. U.S. Retirement Income Plan
EIN / PN:	58-0401110/001
Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2024 and information on plan provisions. Information on assets and contributions was provided by the plan trustee. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. In consultation with the plan sponsor, there were no significant issues found with missing or inconsistent data. We are aware of no adjustments made by the data provider. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Prescribed Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Administrative expenses paid from plan	Administrative expenses are based on an approximation of non-PBGC premium expenses paid from the trust in the preceding year, and adding the estimated PBGC premiums to be paid in the upcoming year.

Assumptions Rationale – Prescribed Demographic Assumptions

Healthy and Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
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Assumptions Rationale – Non-prescribed Demographic Assumptions

Termination, Disability, and Retirement Rates	Termination rates, disability rates, retirement rates, and the assumed commencement age for deferred vested participants (all shown above) are based on the results of the experience study performed in December 2020.
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Plan Name:	Equifax Inc. U.S. Retirement Income Plan
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Plan Sponsor:	Equifax, Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2022 to September 2023 as required by IRC §430.
- The mortality assumption was changed from using RP-2014 adjusted backward to 2006 with MP-2014 and then forward with a static projection using Scale MP-2021, to separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).
- The assumed plan-related expenses added to the target normal cost was updated from \$5,600,000 for 2023 to \$3,520,000 for 2024.

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