

# BizQualify

## 100% Verifiable Business Information & Financial Metrics

BizQualify leverages Form 5500 filings with the **IRS & Labor Dept.**, which cover employee benefit plans (e.g., health insurance, 401k) for **1M companies with 100M employees** (90% of the U.S. labor force). These filings are subject to audit & consistency with IRS tax returns. In addition, BizQualify collects regulatory filings and scrapes the websites of **10M+ companies**.

### Data Features

Monthly updates & historical data back to 2010. The data is:

- **Verifiable:** due diligence equivalent to IRS tax returns.
- **Predictive:** stock price returns, bankruptcy, customer engagement.
- **Ideal for private companies:** standardized financial filings for private & public companies.

### Financial Metrics

250+ financial metrics derived from IRS filings, including:

- **Growth & trends:** track employment & revenue indicators over 5+ years.
- **Financial indicators:** profit-sharing, 401k contributions, insurance plans.
- **Firmographics:** derived from IRS filings and scraped corporate websites.

### Solutions

#### Public company analysis:

for the equity analyst, quant or institutional investor

#### Private company analysis:

for the investment banker, PE professional or VC

#### Sales & marketing:

for the sales professional or marketing executive

### Use Cases

- Fundamental research
- Quantitative analysis
- Accounting analytics
- Pension obligations analysis
- Due diligence
- Prospecting
- Sales enablement
- Master data management
- Know your customer

### Data Products

1. U.S. public company IRS metrics & trends (4k tickers)

2. Pension liabilities of U.S. public companies (800 tickers)

3. Form 5500 filer IRS metrics & trends (1M companies)

4. U.S. company universe firmographics (10M+ companies)

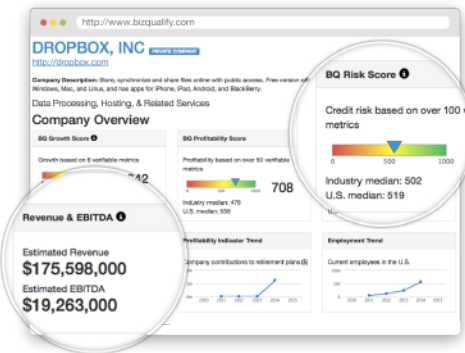
## Public Company Analysis

For the equity analyst, quant, or institutional investor

### 1. U.S. public company IRS metrics & trends (4k tickers):

Obtain 250+ new financial metrics derived from IRS filings on 4k active public companies (traded on NYSE or NASDAQ) from 2010 – present, updated monthly. Deutsche Bank found these metrics to be predictive of stock price returns:

- BQ Growth Score: 1-year & 3-year growth rates of employment, revenue, profitability, and other cash-based metrics normalized by industry.
- Employee vs. company contributions: greater employee contributions indicate higher compensation and better performance; as insiders, employees buy company stock (via 401k) only if the company is doing well.
- Employee welfare benefit indicators: the extent of benefit plan coverage has a positive impact on stock price returns; better treatment of employees is associated with superior performance.



#### Use the data to conduct:

- Fundamental research: cash-based accounting metrics from audited IRS Form 5500 filings provide new insight.
- Quantitative analysis: industry-normalized metrics relating to growth, employment, benefits, and dollar contributions are proven to be predictive.

### 2. Pension liabilities of U.S. public companies (800 tickers):

Leverage IRS Form 5500 Schedule SB for 800 public companies that have defined benefits & cash balance plans.

- Aggregated plan-level data: BQ aggregates all plan-level data for a public company, which may consist of multiple EINs and each EIN may have multiple plans.
- Fair market value of assets & pension benefit obligations: BQ aggregates actuarial & market value of assets & benefit obligations reported in Schedule SB filings.



#### Use the data to conduct:

- Accounting analytics: perform due diligence on pension benefit obligations, total funding targets, and minimum required contributions to identify plans with at-risk status.
- Pension obligations analysis: compare fair market value of assets & benefit obligations reported in Form 5500 Schedule SB filings against those reported under GAAP accounting in SEC filings to pinpoint under-funded plans.

## Private Company Analysis

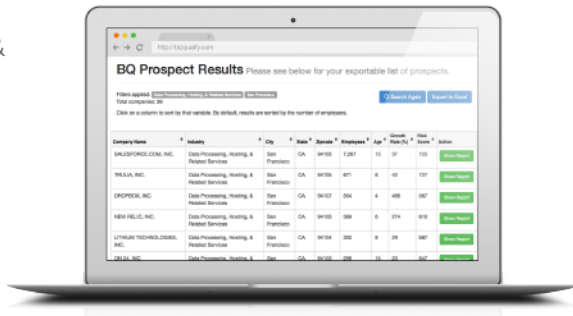
For the investment banker, private equity professional, or venture capitalist

### 3. Form 5500 filer IRS metrics & trends (1M companies):

Leverage audited IRS Form 5500 filings pertaining to employee welfare benefits & retirement plans to generate 100% verifiable financial metrics on 1M companies (accounting for 100M employees, 90% of the U.S. labor force).

- Verifiable firmographics: industry, address, phone, contact, & email directly from IRS filings.

- Standardized cash-based metrics: financial performance, employment, revenue, growth, profitability, and credit risk for public & private companies.



#### Use the data to conduct:

- Due diligence: research a private company in depth and benchmark it against private & public industry peers using standardized financial data.

- Prospecting: create lists of private companies based on EBITDA, revenue, employment, industry, location, growth, credit risk, & profitability.

## Sales & Marketing

For the sales professional or marketing executive

### 4. U.S. company universe firmographics (10M+ companies):

Firmographics on 10M+ companies (the universe of U.S. companies with employees) derived from IRS filings, Secretary of State filings, Internet registry records, and scraped corporate websites.

- Verifiable firmographics: industry, unique company identifier, address, phone, contact, & emails directly from IRS filings & scraped from corporate websites.

- Employment & revenue: drawn from IRS filings for the 1M companies with employee benefit plans; for the remainder, statistically modeled using the gold standard of IRS data on 1M companies as the training sample.

- Predictive: data is proven to be predictive of customer engagement in email campaigns.



#### Use the data to conduct:

- Sales enablement: create lists based on industry, location, revenue, employment, growth.

- Master data management (MDM): leverage 100% verifiable firmographics to clean and enhance your records & CRM systems.

- Know your customer (KYC): track profitability & credit risk to assess financial viability.