

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



**RealRate**

April 23, 2026

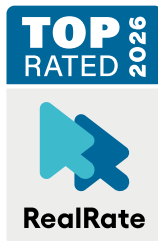
To the CEO  
Twilio INC  
101 SPEAR STREET  
SUITE 500  
San Francisco, CA 94105  
USA

### **Twilio INC TOP Rated in the US Services-Prepackaged Software Ranking**

Dear Sir or Madam,

at RealRate we have just published the 2026 US SERVICES-PREPACKAGED SOFTWARE ranking. I am happy to inform you that Twilio INC has been TOP Rated at rank 7 out of 99.

Overall, 99 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO

# RealRate Seal Subscription

RealRate Inc.  
2040 Martin Ave., Santa Clara, California 95050, USA  
Via email to: [holger.bartel@realrate.ai](mailto:holger.bartel@realrate.ai)

We subscribe to the SERVICES-PREPACKAGED SOFTWARE RealRate rating for Twilio INC. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Twilio INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item            **2026 US SERVICES-PREPACKAGED SOFTWARE RealRate rating seal for Twilio INC**  
Amount        **USD 9,900**  
Order no.     2026-0001447669

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

## Billing address

Company name	Full name
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City	Phone number
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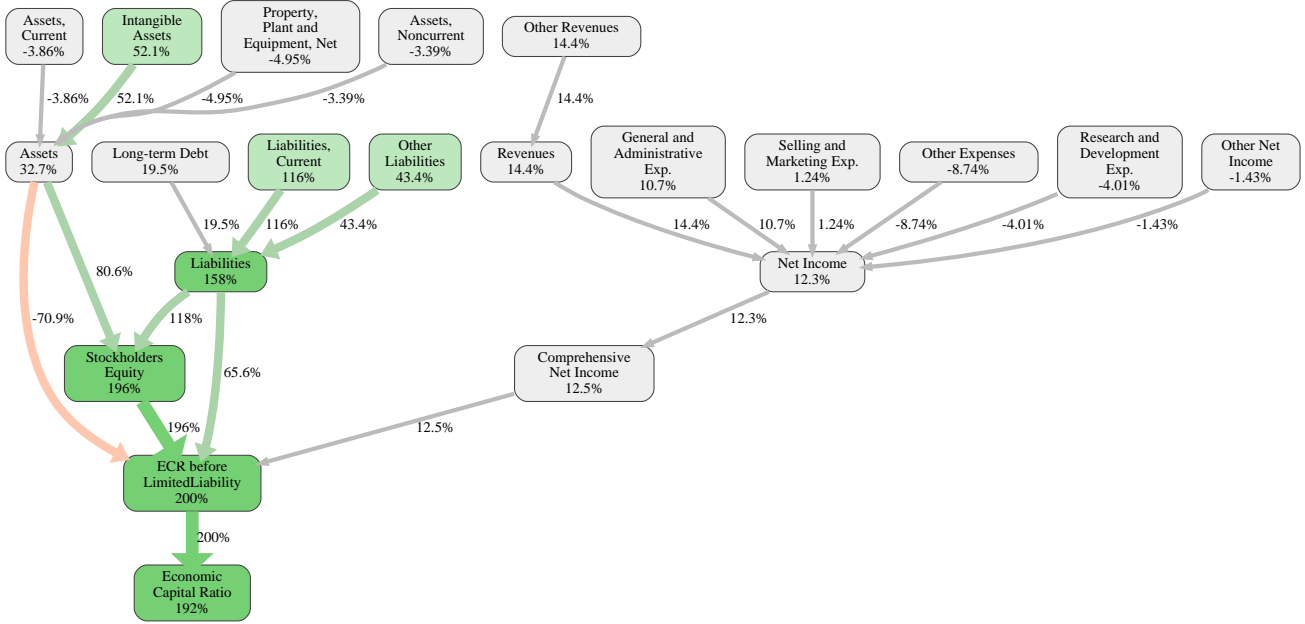
## Shipping address

The electronic RealRate rating seal and the invoice will be sent to  
Delivery email

Twilio INC

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Date, location, name



The relative strengths and weaknesses of Twilio INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Twilio INC compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 196% points. The greatest weakness of Twilio INC is the variable Other Expenses, reducing the Economic Capital Ratio by 8.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 540%, being 192% points above the market average of 348%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	3,576,728	Liabilities	1,949,344
Assets, Noncurrent	242,674	Assets	9,770,890
General and Administrative Exp.	410,678	Expenses	4,930,678
Intangible Assets	5,472,883	Revenues	5,067,220
Liabilities, Current	887,008	Stockholders Equity	7,821,546
Long-term Debt	1,062,336	Net Income	33,834
Other Assets	478,605	Comprehensive Net Income	50,803
Other Compr. Net Income	16,969	BaseVar	13,245,947
Other Expenses	2,626,625	ECR before LimitedLiability	486%
Other Liabilities	0	Economic Capital Ratio	540%
Other Net Income	-102,708		
Other Revenues	5,067,220		
Property, Plant and Equipment, Net	0		
Research and Development Exp.	1,020,159		
Selling and Marketing Exp.	873,216		