

#### **SURVEY**

- At then end of this presentation please fill out the survey on line.
- You can wait until you get home.
- Use this link

## http://bit.ly/cutthecordsurvey





### Cut The Cord Topics for Today

- My reason for cutting the cord
- OTA Over the Air AntennaWeb

Antennae

**DVR** for **OTA** 

Over the Top - Over the Internet

TV Streaming

Hardware for streaming

Streaming services

Streaming Channels

**Local TV** 

Other ways to get TV

5G & Satellite Constellations

- Broadband providers
- Telephone through the Internet (VOIP)



Cutting the cord means canceling your cable or satellite television service. It can refer to any number of methods such as using an over-the-air antenna or a streaming video service such as Netflix or Sling TV.

There are differences from what you may have grown accustomed to but for many, the end result of being able to watch your favorite TV shows (live or on demand), movies, and videos is similar.



### Cable TV Alternatives:

- 1. Streaming Services
- 2. Streaming Devices
- 3. TV Antenna



# An early TV with a remote control!





# Another early TV with 4 remotes!





TV
programming
In 1950.



### CHANNEL 13 UTICA, NEW YORK

#### PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

		Test Pattern From 10:30 A.M. Insofar as Possible
MONDAY August 14th	5:10 5:15 5:30 6:00 6:30 6:35 6:40 6:45 7:00 7:45 8:30 9:00 9:30 10:30 11:00 12:00	Coming Attractions Korean Briefing Session (NBC) Howdy Doody (Mars, Inc.—NBC) Cactus Jim (NBC) World News Today (Harris Brothers) Gold Medal Neighbor (Gold Medal) Hammer Supply Time House of Rothbard Ransom Sherman Show (NBC) Wendy Barrie Show (NBC) Camel News Caravan (R. J. Reynolds—NBC) Menasha The Magnificent (NBC) Voice of Firestone (Firestone Tire & Rubber Co.—NBC) Lights Out (NBC) Trotting Races (NBC) Who Said That? (Langdon & Hughes) Broadway Open House (Anchor-Hocking—NBC) Coming Attractions and Sign Off
TUESDAY August 15th	5:10 5:15 5:30 6:00 6:30 6:40 6:45 7:00 7:30 7:45 8:00 9:00 9:30 10:00	Coming Attractions Korean Briefing Session (NBC) Howdy Doody (Kellogg—Colgate—NBC) Cactus Jim (NBC) World News Today Woloshin's Fur Fashions for Fall The John Conte Little Show (Van Camp's Foods—NBC) Ransom Sherman Show (NBC) Utica Club Sportsreel (West End Brewing Co.) Camel News Caravan (R. J. Reynolds—NBC) Cinema Theatre—The Woman in the Hall (NBC) Rendevous with Music (NBC) The Armstrong Theatre (Armstrong Co.—NBC) Old Gold Amateur Hour (P. Lorillard—NBC) Broadway Open House (Anchor-Hocking—NBC)

Coming Attractions and Sign Off



Between 2012 and 2017, traditional TV viewing by 18-24-year-olds dropped by almost 10 hours a week, or by roughly I hour and 25 minutes per day.

In percentage terms, traditional TV viewing by 18-24-year-olds was down by a huge 15.7% year-over-year and has now fallen by 43.6% since 2012.

In other words, in the space of 5 years, close to half of this age group's traditional TV viewing time has migrated to other activities or streaming.



According to Nielson
On average, Americans
have 189 cable TV channels
and
only watch 17



# Why I began to look at cutting the cord.

Page 2 of 4

February 15, 2018

Hewitt Poplack

Account Number: Security Code: 8000994297-02

8504

#### Spectrum

Have questions about your bill?
Visit us at brighthouse.com/billing

Or, call us at 855-65-SPECTRUM (1-855-657-7328)

TERR HERD HIS RP-E-GREENERSHARROUNNING DE G-7000 GIRR.

Charge Details		
revious Balance ayments Received - Thank You	02/01	165.78 -165.78
emaining Balance		\$0.00

Payments received after 02/15/18 will appear on your next bill.

#### Service from 02/21/18 through 03/20/18

Spectrum TV™

Spectrum TV Select

Basic TV	& Expanded Basic TV Services	
Spectrum Re	13.98	
2 Receiv	ers at \$6.99 each	
Digi Tier 1		12.00
<b>DVR Service</b>		19.99
		\$110.96
Taxes	Local Communications Service Tax	3.17
	State Communications Service Tax	9.67
	State Sales Tax	0.84
Fees & Char	ges Federal Regulatory User Fee	0.08
		\$13.76
Spectrum TV	™ Total	\$124.72
Spectrun	n Internet™	
	ernet with Wifi	69.99
Includes Bun	dled Discount with TV	-10.00
		\$59.99
Spectrum Int	ernet™ Total	\$59.99
Other Ch	arges	
Other Ch		8.85

# Partial Month Charges Spectrum TV Select 01/18-02/20 22.00 Basic TV & Expanded Basic TV Services Partial Month Charges Total \$22.00 Current Charges \$215.56 Total Due by 03/08/18 \$215.56

#### **Billing Information**

64.99

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.). These taxes and fees may change without notice.

Terms & Conditions – Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies.

Programming Changes - For information on any upcoming programming changes, please consult the Legal Notices published in your local newspaper and on spectrum.net/programmingnotices.

Spectrum Receiver \$6.99 - Charges include \$5.99 for Receiver Rental and \$1.00 for Secure Connection.

**Bright House Networks Cable Entity** - The Bright House Networks entity providing the services is a subsidiary of Charter Communications Operating, LLC and uses the brand name "Spectrum".

Authorization to Convert your Check to an Electronic Funds Transfer Debit - For your convenience, if you provide a check as payment, you authorize Spectrum, formerly Bright House Networks, to use the information from your check to make a one-time electronic funds transfer from your account. Should you have any questions about this, your statement, or with the services provided to you by Spectrum, please call our office at the telephone number on the front of this statement. Or visit brighthouse.com/locations. To assist you in future payments, your bank or credit card account information may be electronically stored in our system in a secure, encrypted manner.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.





February 15, 2018

Account Number: Security Code:



#### Have questions about your bill?

Visit us at **brighthouse.com/billing**Or, call us at 855-65-SPECTRUM (1-855-657-7328)

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Previous Balance 165.78
Payments Received - Thank You 02/01 -165.78
Remaining Balance \$0.00

Payments received after 02/15/18 will appear on your next bill.

#### Partial Month Charges

Spectrum TV Select	01/18-02/20	22.00
Basic TV & Expanded Basic	TV Services	
Partial Month Charges Total		\$22.00
	ALL DE LANGE	

 Current Charges
 \$215.56

 Total Due by 03/08/18
 \$215.56





BRIGHT HOUSE IS NOW SPECTRUM

Important account update

Dear Hewitt Poplock,

Thank you for being a Spectrum customer.

When you signed up for your services, you received a promotional discounted rate on your bill. Your discounted rate for your promotion is expiring and your services are scheduled to be billed at the standard rates. Beginning with your next statement, your monthly bill will be approximately \$176.45 plus applicable taxes and fees.

We hope you are taking advantage of all that your services have to offer.

- Free WiFi Hot Spots, over 500,000 nationwide
- 24/7 Customer Care
- . No extra charges for HD programming
- No Data Limits
- Free TV apps so you can watch TV any way you choose
- Free mobile apps to manage and enjoy all of your services on the go

If you have any questions, or want to add Spectrum services, call us\_at (855) 889-9081 or visit Spectrum.com/support.

Sincerely,

Sam Araji

Vice President, Billing



Thank you for being a Spectrum customer.

When you signed up for your services, you received a promotional discounted rate on your bill. Your discounted rate for your promotion is expiring and your services are scheduled to be billed at the standard rates. Beginning with your next statement, your monthly bill will be approximately \$176.45 plus applicable taxes and fees.



Spectrum Is Raising Its TV & Internet Pricing (Including The 3rd Price Hike on Broadcast TV in 12 Months)

By Luke Bouma on September 7, 2019 in All News, News

With this price change, you will now pay \$13.50 a month for broadcast TV fees, which is up from \$11.99 a month. This will add up to \$162 a year to your bill just watch free over-the-air TV you could get with an antenna. (Spectrum's streaming services TV Stream and TV Choice will see the Broadcast TV "Surcharge" increase from \$5 a month to \$6 a month.)

This is the 3rd price hike for Spectrum's Broadcast TV Surcharge in the last 12 months. In November of 2018 Spectrum raised the Broadcast TV Surcharge from \$8.85 a month to \$9.95 a month. In March of 2019, it went up again from \$9.95 to \$11.99. Now it is going up to \$13.99 a month. Even if you have a price lock your fees like the Broadcast TV Surcharge will still go up as it is not included in the price lock.



Here are some other price hikes that will reportedly start in October. (Note: The date is subject to change at the last minute.)

Spectrum Digital Adapters: \$7.99 a month (was \$7.50 a month)

Spectrum TV Select: \$72.49 a month (was \$64.99 a month)

Spectrum TV Silver: \$92.49 (was \$84.99)

Spectrum TV Gold: \$112.49 (was \$104.99)

Spectrum's Standard Internet will go up to \$69.99 a month (was \$65.99) without Wi-Fi or \$75.99 with Wi-Fi (was \$70.99).



#### FRONTIER MONTHLY SERVICE CHARGES FROM 6/03/18 to 7/02/18

FiOS Internet 40.00

\$30.00 Discount Thru 03/02/19 FiOS Internet 150/150

WiFi Router .00

\$10.00 Discount Thru 03/02/19

TOTAL MONTHLY SERVICE CHARGES 40.00

TOTAL 40.00

09/06/2018	DIRECTV*NOW 800-965-7288 TX	) III	\$43.95	\$43.95

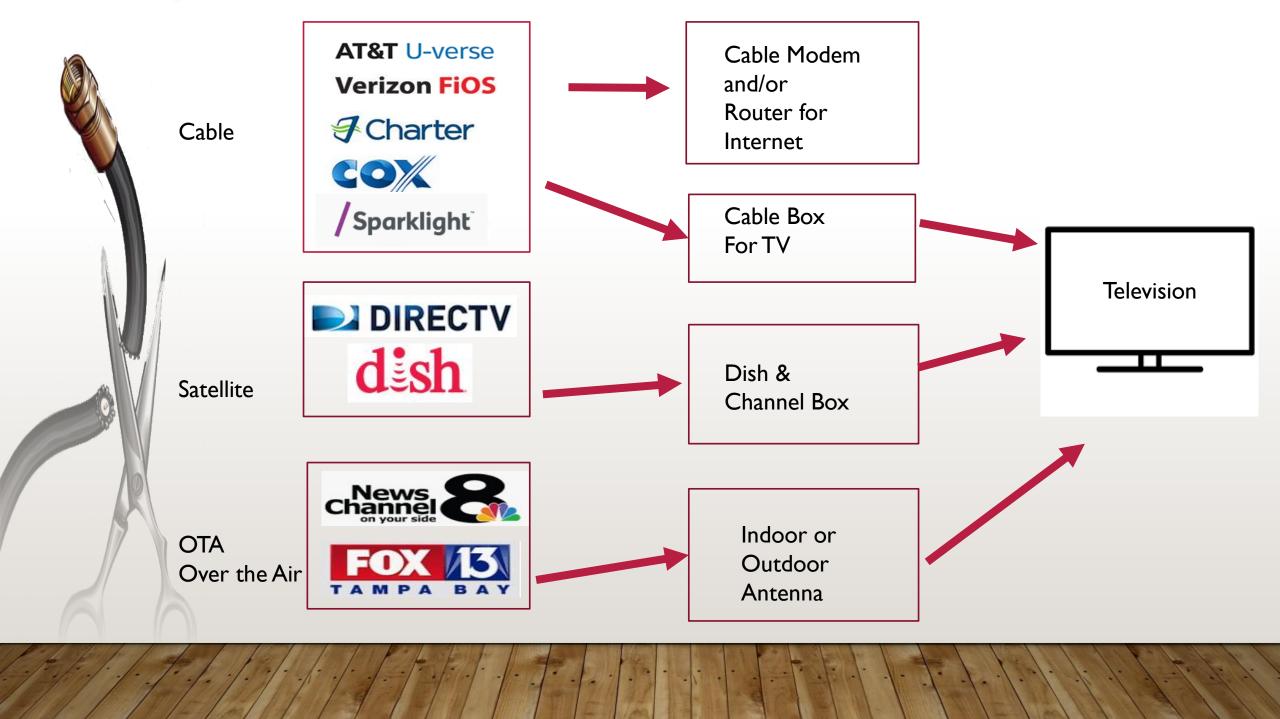




My Costs	Monthly	Yearly
Internet - Frontier FIOS 150/150	\$75.70	
YouTubeTV	\$65.00	
FRNDLYtv Classic - 2TVs - DVR	\$6.67	\$79.99
Roku TV	\$0.00	
Prime Video	\$0.00	
Many others	\$0.00	
	\$147.37	
Amazon Prime	\$9.92	\$119.00
Google Phone	\$0.00	
MagicJack	\$2.50	\$30.00



# TV Today





## Needed to Stream





# Content Available For Streaming















Some of the **Subscription Services** that may be available for devices

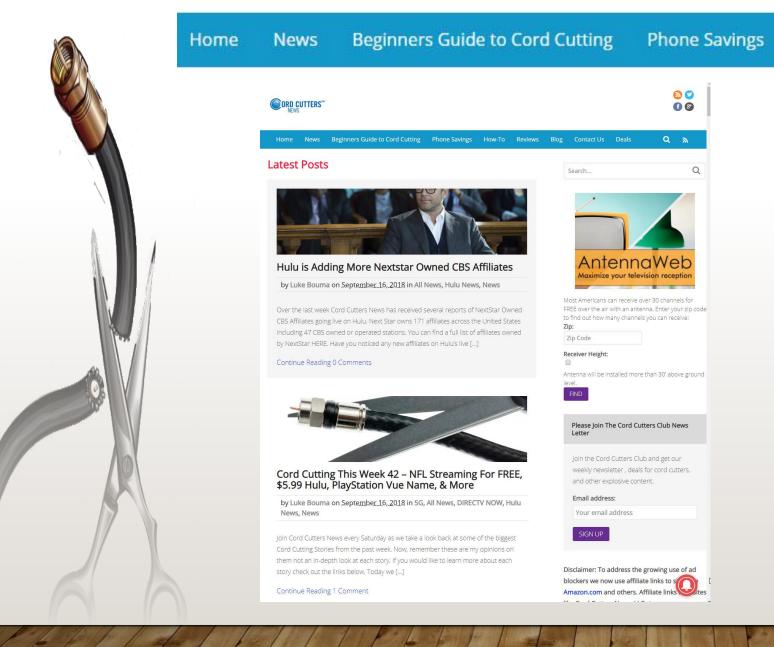


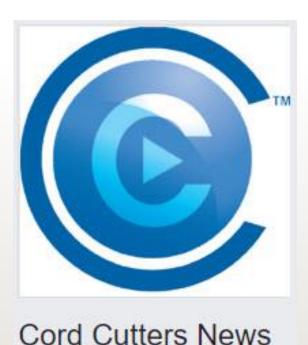
Amazon TV - Apple TV - Roku **Chromecast - PlayStation (PS) XBox - Smart TV** 

# Each of the Streaming Services has plans that include some of your favorite channels









@CordCuttersNews

Reviews

Blog

Contact Us

Deals

How-To





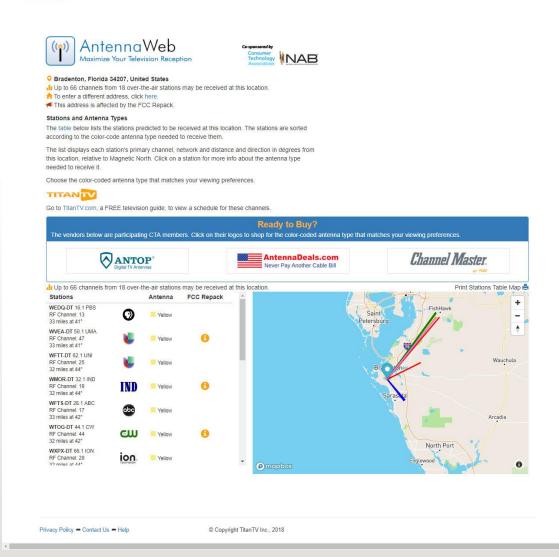


Begin by entering your address. It is used to calculate the strength of each station that may be received at your location and determine which station each antenna type will receive.

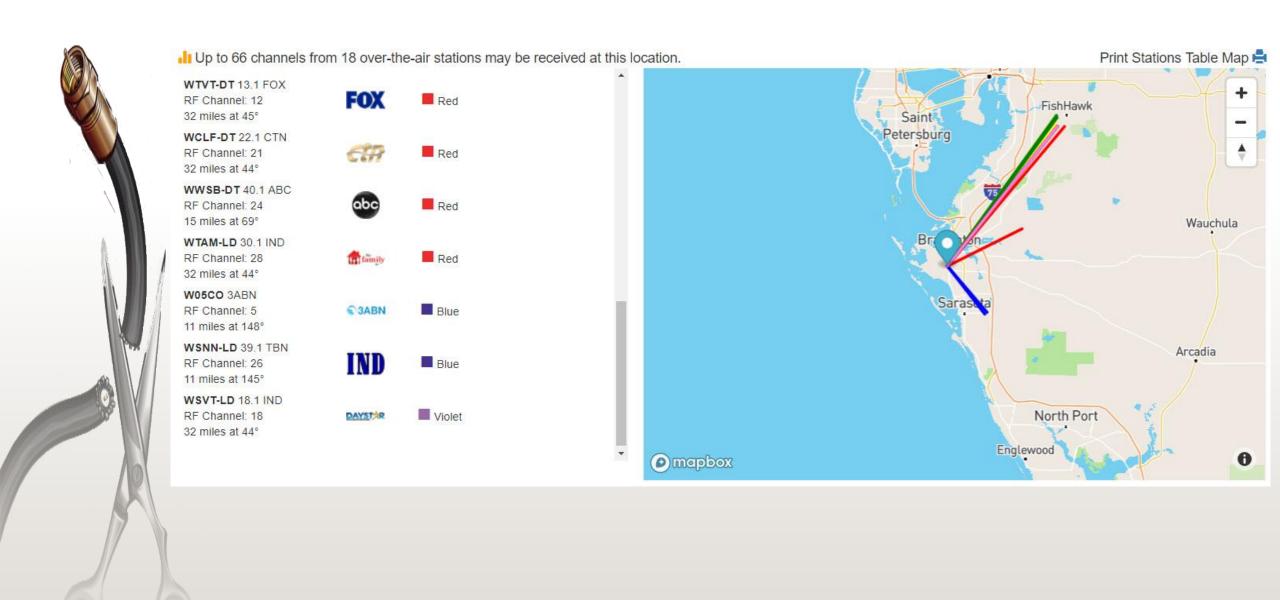
* Address:	Enter a ZIP Code or full address
Antenna Height:	☐ The antenna will be installed more than 30' above ground level.
Submit	
Required field.	
AntennaWeb.org is design	ed for use with United States addresses only.
We take your privacy se	riously. Click here to view our Privacy Policy.

https://antennaweb.org/Address

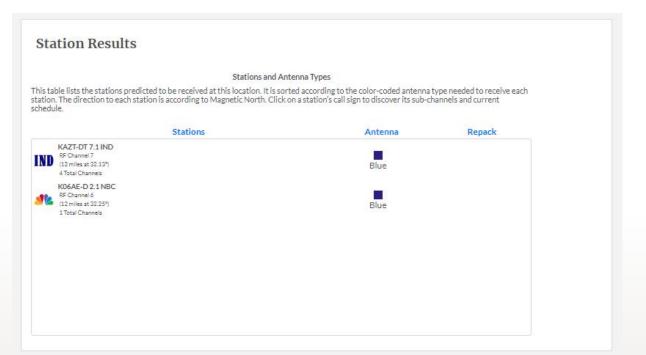


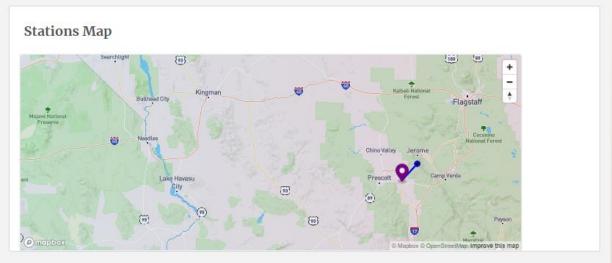


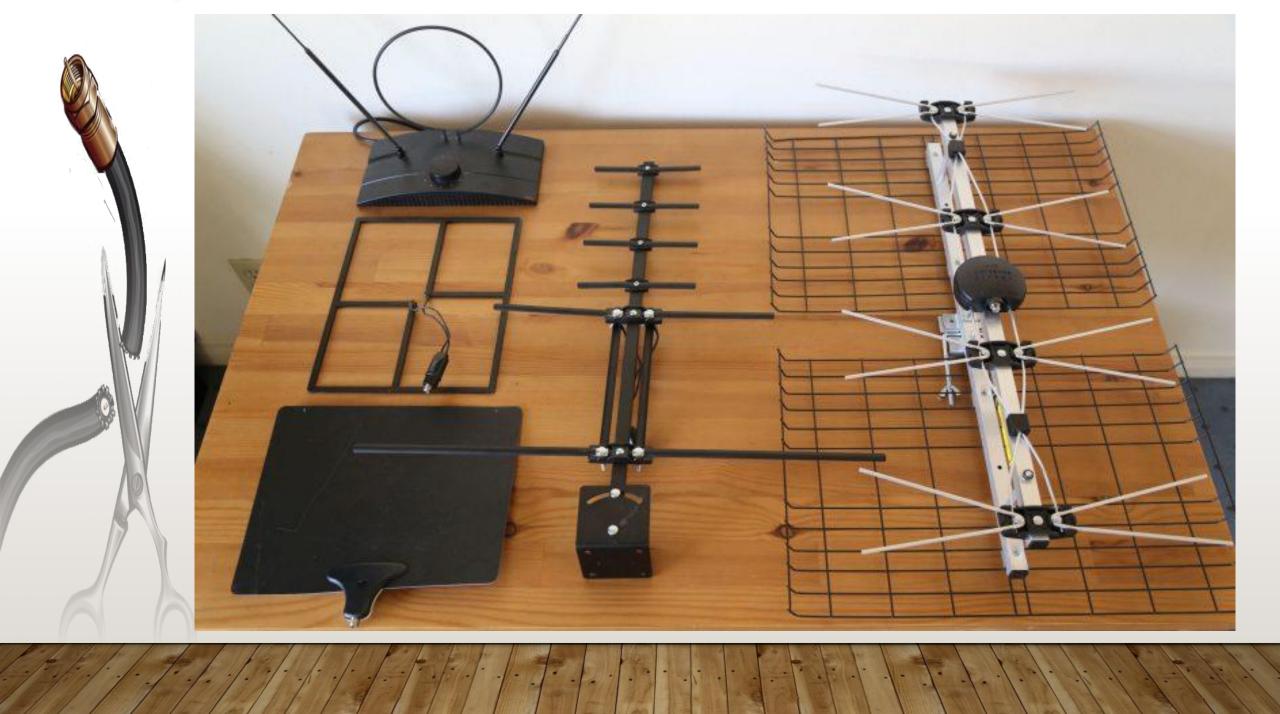
Stations	Antenna	FCC Repack
WEDQ-DT 16.1 PBS RF Channel: 13 33 miles at 41°	Yellow	
WVEA-DT 50.1 UMA RF Channel: 47 33 miles at 41°	Yellow	6
WFTT-DT 62.1 UNI RF Channel: 25 32 miles at 44°	Yellow	
WMOR-DT 32.1 IND RF Channel: 19 32 miles at 44°	Yellow	6
WFTS-DT 28.1 ABC RF Channel: 17 33 miles at 42°	abc Yellow	
WTOG-DT 44.1 CW RF Channel: 44 32 miles at 42°	Yellow	•

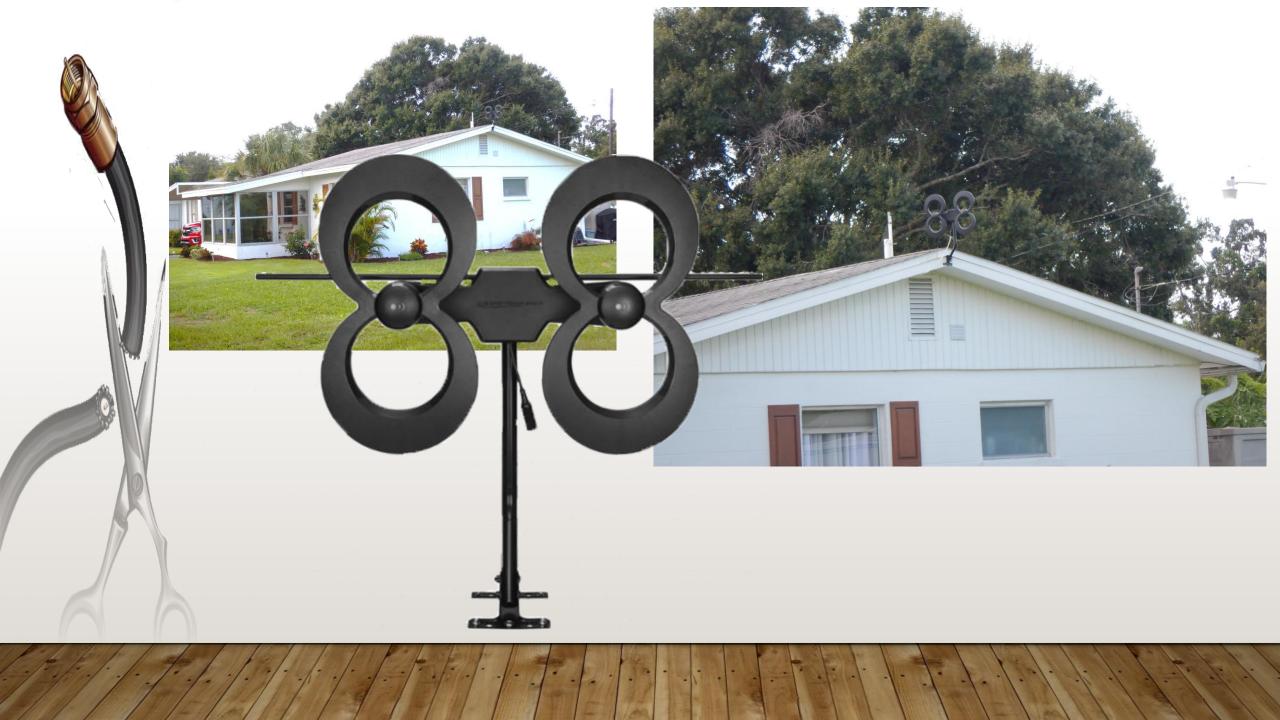








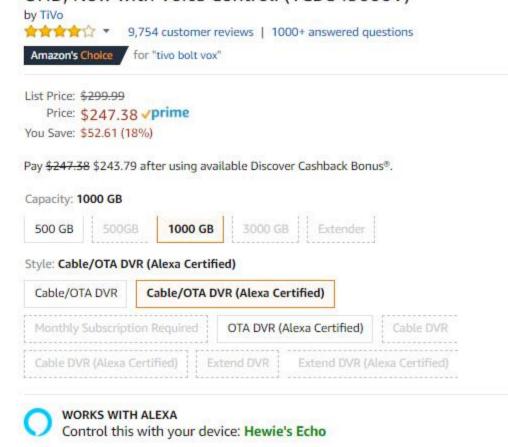








### TiVo BOLT VOX 1TB, DVR & Streaming Media Player, 4K UHD, Now with Voice Control! (TCD849000V)







#### Tablo DUAL 64GB OTA DVR for Cord Cutters - with WiFi - For use with HDTV Antennas

by Tablo

★★★☆☆ \* 137 customer reviews | 101 answered questions

Amazon's Choice

for "tablo"

List Price: \$199.99

Price: \$150.00 \prime | FREE One-Day

You Save: \$49.99 (25%)

Get \$70 off instantly: Pay \$80.00 upon approval for the Amazon Prime Rewards Visa Card.

Capacity: 64GB Onboard / Up to 8TB USB

Up to 8TB USB / Cloud DVR

Compatible from 5 sellers 64GB Onboard / Up to 8TB

USB \$150.00 **v**prime

- . Whole-home networked DVR: Browse, record, and stream free live over-the-air (OTA) HDTV to any device, any time, anywhere - without the expense or commitment of cable or satellite contracts.
- Connect tablo to your Home Network via WiFi or Ethernet.Cancel cable, keep the DVR: Watch, pause, and record live antenna TV. Browse upcoming shows, schedule and manage recordings by episode or Series. Skip commercials, fast-forward and rewind recordings.
- Dual-band Wi-Fi included: The only OTA DVR with Wi-Fi, Tablo lets you position the DVR and antenna for the best signal reception. (HDTV antenna required, sold separately)
- 64GB internal + expandable USB storage: Record up to 40 hours of HDTV, right out of the box. Upgrade recording capacity by adding an external USB hard drive. (USB hard drive sold separately)
- Tablo: the live TV app: Enjoy Tablo apps on iOS & android mobile devices, computers, Smart TVs, streaming media & gaming devices, including Roku, Fire TV, Android TV, Apple TV, NVIDIA SHIELD, and XBOX
- See more product details





Roll over image to zoom in

#### Fire TV Recast, Over-the-air DVR, 1 TB, 150 hours

by Amazon

Price: \$279.99 **vprime** 

or 5 monthly payments of \$56.00

Pay \$279.99 \$276.40 after using available Discover Cashback Bonus®.

This item will be released on November 14, 2018.

Pre-order now.

Want to receive this the day it comes out? Select FREE Two-Day Shipping at checkout. Ships from and sold by Amazon Digital Services LLC.

Configuration: 4 tuners, 1 TB, 150 hours

2 tuners, 500 GB, 75 hours \$229.99 4 tuners, 1 TB, 150 hours \$279.99 prime

- Fire TV Recast is a DVR that lets you watch and record over-the-air TV at home or on-the-go with a Fire TV, Echo Show, or compatible mobile device—with no monthly fees.
- Watch and record live sports, local news, late night shows, and other can't miss TV from channels available through an HD antenna (sold separately) like ABC, CBS, FOX, NBC, PBS, and The CW.
- With 4 tuners, you can record up to 4 shows at once. Plus, store for up to 150 hours of HD programming.
- With a compatible Alexa-enabled device, you can use your voice to search for shows, manage and schedule recordings, and help with other requests. Say things like "Alexa, open Channel Guide" or "Alexa, record 'Riverdale.'"
- . Fire TV Recast delivers the most reliable video streams over Wi-Fi of any over-the-air DVR.

#### We want you to know:

To use Fire TV Recast to watch and record over-the-air TV, you'll need the following (sold separately):

- . An HD antenna—specific channel availability and reception varies by location. Learn more
- · A Fire TV streaming media player or Echo Show.
- Access to the free Fire TV app on a Fire tablet (5th Gen or above), or an iOS 10 (or above) or Android 4.4 (or above) mobile device.

New (1) from \$279.99 /prime



# hulu











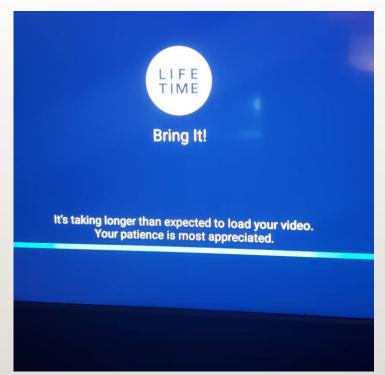




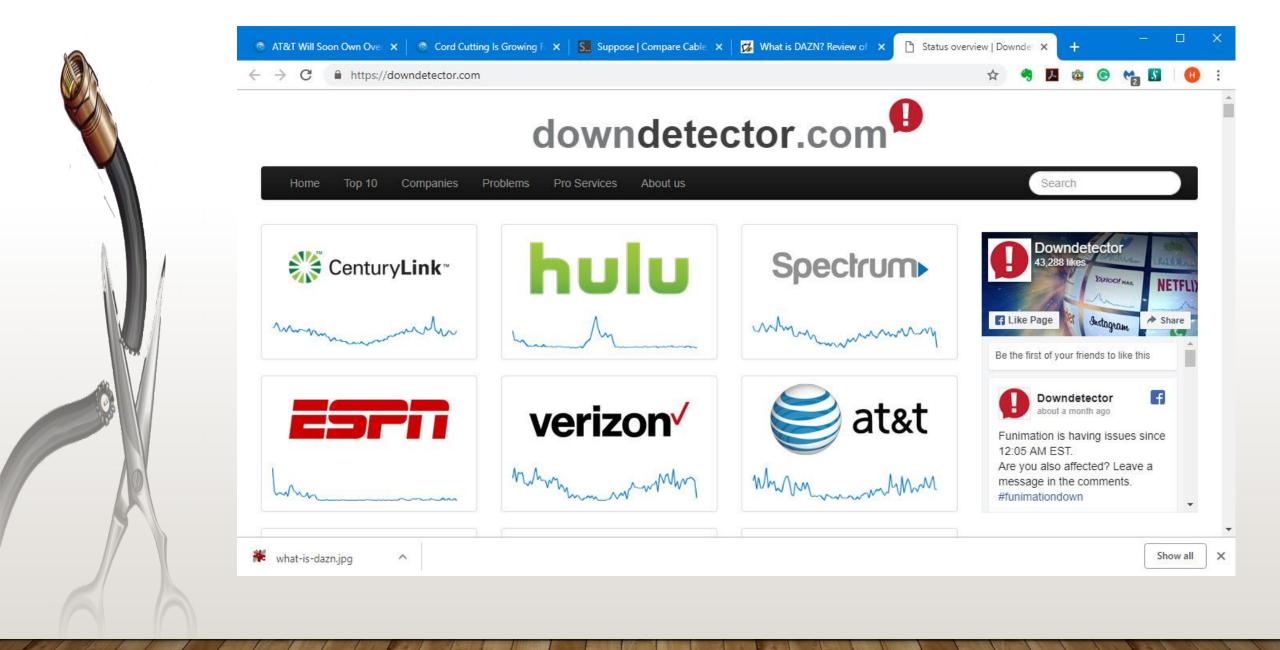
















Home Top 10 Companies Problems Pro Services About us

Home / Companies / CenturyLink

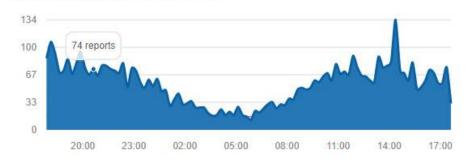
#### CenturyLink

CenturyLink offers internet, television, phone and home security services. Television service is offered through satelite provider DirecTV or over the internet (IPTV) under the Prism TV brand. CenturyLink serves homes and businesses in 37 states. CenturyLink has previoulsy acquired Embarq (2009), Qwest (2010) and Savvis (2012).



Problems at CenturyLink

#### CenturyLink problems last 24 hours



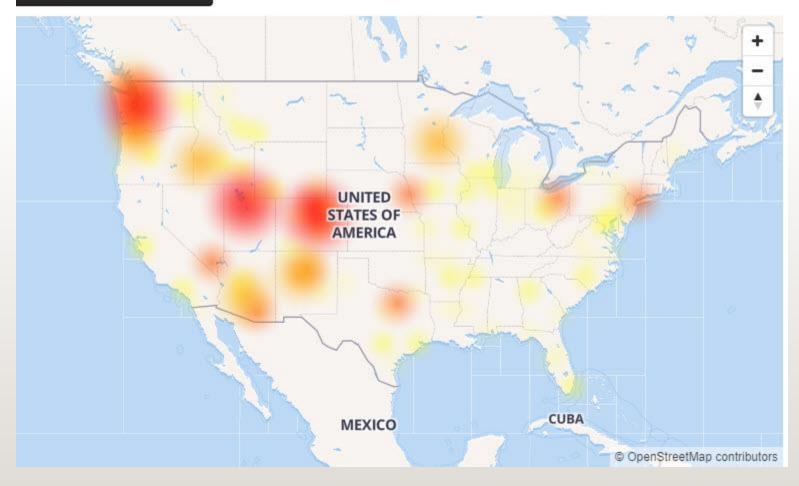




### CenturyLink outage map

Recent reports mostly originate from: Boise, Portland, Albuquerque, Salt Lake City, Denver, Seattle, Anchorage, Meridian, Phoenix, and Dallas.

#### ... CenturyLink outage chart



#### RECORD LIVE TV WITH CLOUD DVRBETA, NOW INCLUDED WITH EVERY PACKAGE!

Functions may be limited in beta. Compatible device required. Not available for select channels. Data connection required. Limited to 20 hours of recording time. Recordings expire after 30 days. Restrictions apply.



# **STREAM** LIVE TV, WHEREVER.

Binge the newest shows, catch the game, and track breaking news—all on your favorite devices.

65+ CHANNELS FOR

**GET ONE WEEK FREE** 

After free trial, service renews monthly at then-prevailing rate (currently min. \$40/mo.) unless you cancel. New sub's only. Rest's apply. See details





AVAILABLE ON YOUR FAVORITE DEVICES

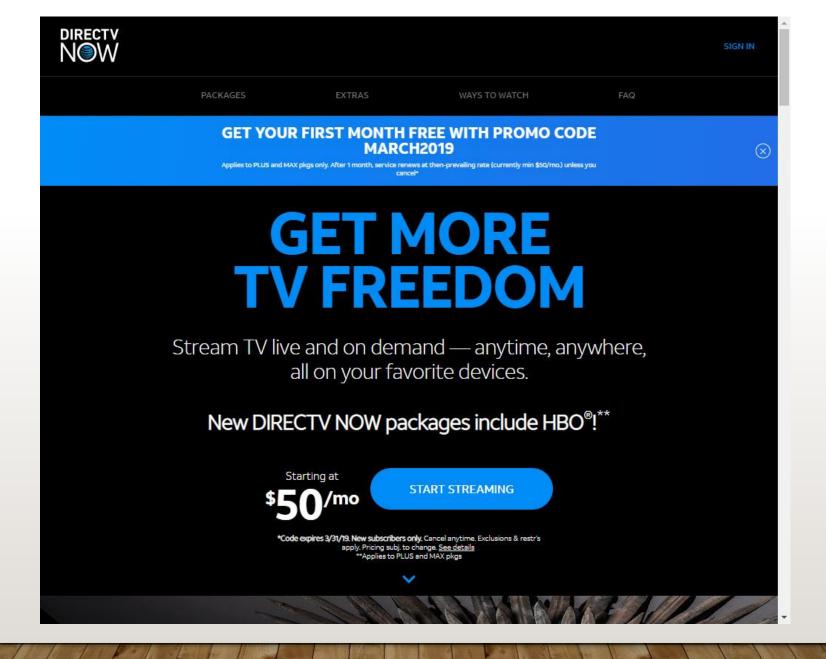










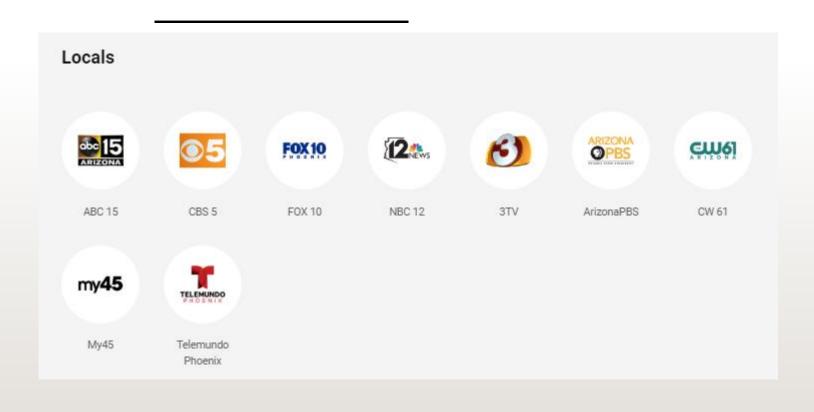






#### 86327

Phoenix Area





#### Sports















ACC Network

BTN

CBS Sports Network ESPN

ESPN2

**ESPNews** 

ESPNU















FOX Sports Arizona FOX Sports Arizona Plus FS1

FS2

Golf Channel

MLB Network

NBA TV



NBCSN



Olympic Channel



SEC Network



Tennis Channel



#### News















3TV

ABC News Live

BBC America

BBC World News Cheddar

CNBC

CNBC World









HLN







CNN

FOX Business

FOX News

Local Now

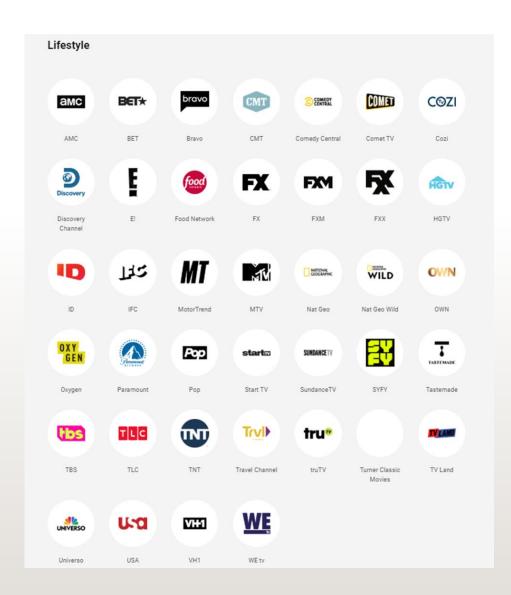
MSNBC

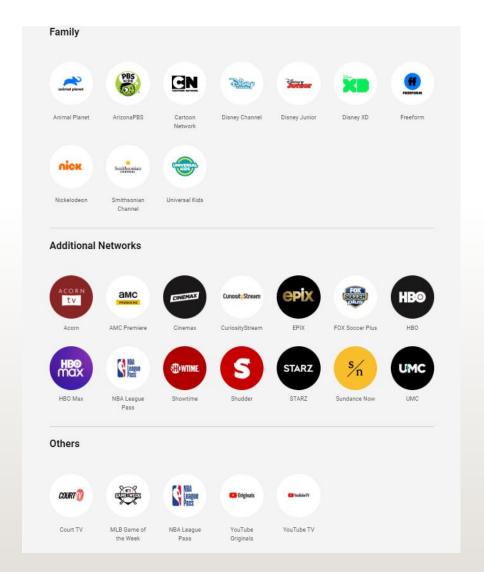
Newsy



TYT Network











Disney Plus is an on-demand, ad-free streaming service with a growing collection of movies and shows from Disney, Pixar, Marvel, Star Wars, National Geographic, and 20th Century Fox.

The streaming platform costs \$6.99 a month or \$69.99 a year.

You can also bundle Disney Plus with Hulu and ESPN+ for \$12.99 a month, which is about \$5 per month less than you'd pay if you subscribed to each service separately.



## Get family-friendly TV anytime, anywhere

Watch 12 live channels, plus On Demand, on your Roku, Amazon Fire TV or on the go with Frndly TV.



























Stream on popular devices:



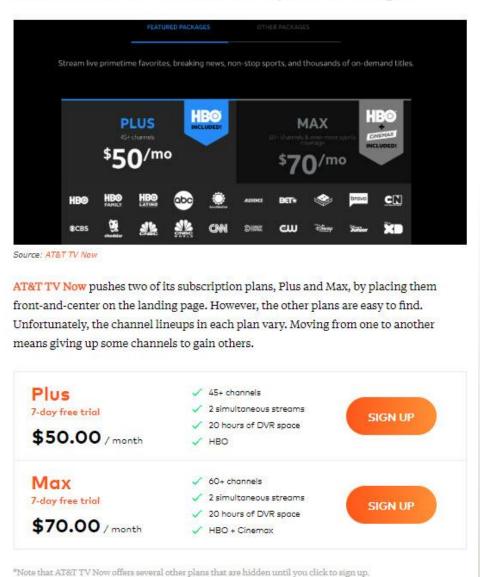








#### AT&T TV Now – Main Subscription Packages





Local TV
On
Streaming
Services

https://www.cnet.com/news/are-yo	Service of		Direc							Fub						lu witi	<b>Contraction</b>					-	tion V				or and a second	pital de la comp	ng Blu	Ordinary A	ACCOUNT OF THE				abe T\		
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Totals by channel:	71	82	105	82	2 1	2	8	0	71	98	80	3	8	143	139			12	8	31	104			13	0	0	0	17	11	0	0	98	100		99	80	35
Total for each service:			- 32	60						21	30					8,	24					2	52					2	8					5	11		
TOP 50 MARKETS																																					
New York	Yes	Yes	Yes	Ye	s Y	65			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes	Yes			Yes	Yes	Yes	Yes	Yes	
Los Angeles	Yes	Yes	Yes	Ye	s Y	05			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes	Yes		- 3	Yes	Yes	Yes	Yes	Yes	
Chicago	Yes	Yes	Yes	Ye	s Y	95			Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes	Yes			Yes	Yes	Yes	Yes		Yes
Philadelphia	Yes	Yes	Yes	Ye	5		Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes					Yes	Yes		,	Yes	Yes	Yes	Yes	Yes	Yes
Dallas-Ft. Worth	Yes	Yes	Yes	Ye	s Y	05			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes	Yes		)	Yes	Yes	Yes	Yes	Yes	
Washington DC	Yes	Yes	Yes	Ye	s Y	85			Yes	Yes	Yes				Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes				Yes	Yes		3	Yes	Yes	Yes	Yes	Yes	
Houston	Yes	Yes	Yes	Ye	s Y	05			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes				Yes	Yes	Yes	Yes	Yes	
San Francisco-Oakland-San Jose	Yes	Yes	Yes	Ye	s		Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes					Yes	Yes		- 3	Yes	Yes	Yes	Yes	Yes	Yes
Atlanta	Yes.	Yes	Yes	Ye	s		Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes					Yes			1.5	Yes	Yes	Yes	Yes	Yes	Yes
Boston (Manchester)		Yes	Yes	1000	s Y	27			Yes		Yes	Yes			Yes	Yes	Yes	Yes			Yes		Yes						Yes		_			Yes	Yes		Yes
Phoenix (Prescott)	Yes	Yes	Yes			05			Yes	Yes	Yes	Addis			Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes			X	Yes	Yes	Yes	Yes	Yes	
Seattle-Tacoma		Yes	Yes	100		-	Yes			Yes	Yes		Yes			Yes		177	Yes	100	Yes		Yes									Yes		Yes	Yes		Yes
Tampa-St Petersburg (Sarasota)		Yes		-			Yes		Yes		143		Yes	Yes	Yes				Yes	Yes	Yes		100					Yes				Yes	Yes		Yes	Yes	4000mm
Detroit		Yes					Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes					Yes				Yes	Yes	Yes	Yes	Yes	100
Minneapolis-St. Paul			-	100	-		1.05		Yes	-	Yes		1.62	Yes	(North	Yes	1666	Vac	105	Yes			-									Yes	mem.	-		1000	
Minneapois-st. Paul Miami-Ft. Lauderdale		Yes	Yes			05			Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes			Yes					Yes	Yes			Yes	Yes		Yes	Yes	Yes
			100			03				-		1.05						1.05											1.05		- 8						
Denver	10000	Yes		-					Yes	Yes	Yes			Yes	Yes	Yes	Yes	4400			Yes	800	Yes	20000				Mari			_	Yes	000000	Yes	-	Yes	1000
Orlando-Daytona Beach-Melbourne	Yes		Yes	-	s Y	65			Yes		Yes			Yes	Yes		En con-	Yes			Yes		Yes	Yes				Yes				Yes.			Yes		Yes
Cleveland-Akron (Canton)	Yes	Yes	4000	-		-			Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes			Yes									Yes	Yes	Yes	Yes	Yes	
Sacramento-Stockton-Modesto	Yes	Yes	Yes			- 1	Yes		Yes	Yes	Yes		Yes	Yes		Yes	Yes		Yes	Yes		фонне	Yes									Yes	Yes	Yes	Yes		Yes
St. Louis	Yes		Yes	977		-4			Yes	Yes	Yes				Yes		Yes				Yes		Yes									Yes	Yes	Yes	Yes	Yes	
Portland (OR)		Yes		Ye		4					Yes					Yes	Yes						Yes								_		Yes	Yes		Yes	4
Charlotte	Yes	Yes	Yes	Ye	s Y	95			Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes				Yes	Yes	Yes	Yes	Yes	Yes
Pittsburgh	Yes	Yes	Yes	Ye	s		Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes									Yes	Yes	Yes	Yes	Yes	Yes
Rafeigh-Durham	Yes	Yes	Yes	Ye	s					Yes	Yes			Yes		Yes	Yes			Yes		Yes	Yes								)	Yes	Yes	Yes	Yes	Yes	Yes
Baltimore	Yes	Yes	Yes	Ye	s				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes							1	Yes	Yes	Yes	Yes	Yes	Yes
Nashville	Yes	Yes	Yes	Ye	s				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes							3	Yes	Yes	Yes	Yes	Yes	Yes
Indianapolis	Yes		Yes	Ye	s					Yes	Yes			Yes	Yes	Yes	Yes			Yes		Yes	Yes								-	Yes	Yes	Yes	Yes	Yes	
San Diego	Yes	Yes	Yes	Ye	s				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes						Yes			Yes	Yes	Yes	Yes		
Salt Lake City	Yes	Yes	Yes	Ye	6					Yes	Yes			Yes		Yes	Yes			Yes		Yes	Yes	Yes							- 5	Yes	Yes	Yes	Yes	Yes	
San Antonio	Yes	Yes	Yes	Ye	s				Yes	Yes				Yes	Yes	Yes				Yes	Yes	Yes									1	Yes	Yes	Yes	Yes	Yes	Yes
Hartford-New Haven	Yes	Yes	Yes	Ye	s				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes						Yes		3	Yes	Yes	Yes	Yes	Yes	
Kansas City	Yes	Yes	Yes	Ye	6				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes								3	Yes	Yes	Yes	Yes	Yes	Yes
Columbus (OH)	Yes	Yes	Yes	Ye	s				Yes	Yes					Yes	Yes	Yes				Yes	Yes									- 3	Yes	Yes	Yes	Yes	Yes	Yes
Cincinnati	Yes	Yes	Yes	Ye	6					Yes	Yes			Yes		Yes	Yes					Yes	Yes								- 1	Yes	Yes	Yes	Yes	Yes	
Milwaukee	Yes		Yes	Ye	6				Yes	Yes	Yes			Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes							- 5	Yes	Yes	Yes	Yes	Yes	Yes
West Palm Beach-Ft. Pierce		Yes	- Bernelo	-	54				-		Yes			Yes	1000		Yes				Yes	1	1.40	120										Yes	Yes		Yes
Greenville-Spartanburg-Asheville	Yes		1	Ye	514						Yes			Yes		Yes					-	Yes										Yes	Yes	Yes	Yes	Yes	1
Austin	Yes	1.00	Yes	120	-					Yes	- 44			Yes			Yes					Yes						Yes				Yes		Yes	Yes	Yes	
Las Vegas (NV)	Yes	Yes	100	Ye						1,44				Yes		Yes	160					100						100			_	Yes		Yes	Yes		Yes
Oklahoma City		Yes	Yes	1.6	2				Yes	Van				Yes	Yes	Yes					Yes											Yes		Yes	105		Yes
A CONTRACTOR OF THE CONTRACTOR				V	12	-					Voc				10000	Yes	Var					Var	Vor									-		-	Vac	1000	
Jacksonville Grand Rapids-Kalamazoo-Battle Cre		Yes	8999						189	Yes	Yes			Yes	Yes	Yes					1.65	Yes	Yes									Yes Yes	Yes	Yes	Yes	Yes	Yes
				100							100			105								105															
Birmingham (Anniston and Tuscaloo		1000		100						Yes	Yes						Yes	-													-	Yes	(C) (hinted	Yes	Yes	HINNE	Yes
Hamisburg-Lancaster (PA)	Yes	Yes	greenen.							Yes	Yes						Yes						Yes									Yes		Yes	Yes	Yes	
Albuquerque-Santa Fe	Yes	Yes	Y05	Ye	5					Yes	Yes			Yes		Yes	Yes															105	Yes	Yes	Yes	Yes	



## Selected Areas

- 1	A	В	C	D	E	F	G	H	1	J	K L	M	N	0	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	Al	AJ	AK A
1	https://www.cnet.com/news/are-y		[	DirecT	V Nov	N				Fubo	TV			Hu	lu with	Live	e TV			PI	ay Sta	tion \	<b>Vue</b>		S	ling 1	V (SI	ing Bl	ue o	nly)			YouTu	be TV		
2	Network channel:	ABC	CBS	Fox	NBC	MyTV	CW	ABC C	BS I	ox I	NBC MyT	/ CW	ABC	CBS	Fox	NBC	MyTV	CW	ABC	CBS	Fox	NBC	MyTV	CW	ABC	CBS	Fox	NBC	MyT	V CW	ABC	CBS	Fox	NBC I	MyTV	CW
3	TOP 50 MARKETS																																		- 100	
4	Tampa-St Petersburg (Sarasota)	Yes	Yes	Yes	Yes		Yes	Y	es '	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes						Yes				Yes	Yes	Yes	Yes	Yes	Yes
5	Detroit	Yes	Yes	Yes	Yes		Yes	Y	es '	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes					Yes				Yes	Yes	Yes	Yes	Yes	Yes
6	Minneapolis-St. Paul	Yes	Yes	Yes	Yes	Yes		Y	es '	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes					Yes				Yes	Yes	Yes	Yes	Yes	Yes
7	Miami-Ft. Lauderdale	Yes	Yes	Yes	Yes	Yes		Y	es '	Yes	Yes Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes						Yes			Yes	Yes	Yes	Yes	Yes	
8	Denver	Yes	Yes	Yes	Yes			Y	es '	Yes	Yes		Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes									Yes	Yes	Yes	Yes	Yes	
9	Orlando-Daytona Beach-Melbourne	Yes		Yes	Yes	Yes		Y	es '	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes				Yes				Yes	Yes	Yes	Yes	Yes	Yes
10	Cleveland-Akron (Canton)	Yes	Yes	Yes	Yes			Y	es '	Yes	Yes		Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes									Yes	Yes	Yes	Yes	Yes	
11	Hartford-New Haven	Yes	Yes	Yes	Yes			Y	es '	Yes	Yes		Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes						Yes			Yes	Yes	Yes	Yes	Yes	
12																																				
13	Des Moines-Ames	Yes	Yes	Yes				Y	es '	Yes			Yes	Yes	Yes					Yes											Yes	Yes	Yes			
14	Rochester (New York)			Yes											Yes	Yes															Yes	Yes	Yes	Yes		
15	Tulsa	Yes	Yes	Yes	Yes									Yes	Yes	Yes				Yes	Yes										Yes	Yes	Yes	Yes	Yes	Yes
16	Youngstown								59	Yes	Yes				Yes	Yes																				





	DirecTV Now	FuboTV	Hulu Live TV	Philo	PS Vue	Sling TV	AT&T WatchTV	YouTube TV
Apple TV	1	✓	1	✓	1	✓	1	1
Android TV		✓			✓	✓		✓
Chromecast	<b>√</b>	1	✓		1	1	1	✓
Fire TV/Stick	<b>√</b>	✓	✓	✓	1	✓		
PlayStation 3	36				1			
PlayStation 4					✓			
Roku	1	✓	✓ <b>/</b>	✓	1	✓	✓	✓
Xbox One	*		<b>✓</b>			1	2	✓
Xbox 360	83		✓		92	9.	8%	ž.
LG TVs			✓			✓		✓
Samsung TVs	✓		✓			✓	797 207	✓
iOS	✓	✓	✓		1	✓	✓	✓
Android	<b>✓</b>	✓	✓ <b>/</b>		1	✓	✓ <b>/</b>	✓
PC						1		
Mac						✓		
Web	<b>√</b>	<b>√</b>	✓	<b>√</b>	<b>√</b>	<b>√</b>	/	<b>√</b>

	DirecTV Now	FuboTV	Hulu Live TV	Philo	PS Vue	Sling TV Orange	Sling TV Blue	AT&T WatchTV	
Base Monthly Price	\$40	\$45	\$40	\$16	\$45	\$25	\$25	\$15	
Simultaneous Streams	2	2	2	3	3 (or 5, with PS3 and PS4 at home)	1	3	1	
Purchase more streams	\$5/mo for third stream	\$6/mo for third stream	\$15/mo: Unlimited in-home, 3 out-of-home	-	-	=	-	-	
DVR	✓	✓	✓	<b>√</b>	✓	\$5/mo (No Disney-owned channels)	\$5/mo		
DVR Time Limit	30 Days	None	None	30 Days	28 Days	None	None	N/A	
DVR Storage Limit	20 hours	30 Hours	50 Hours	Unlimited	Unlimited	50 Hours	50 Hours	N/A	
DVR Storage Upgrade	N/A	\$10/mo: 500 Hours	\$15/mo: 200 Hours	122		-		N/A	
DVR Allows Ad- Skipping	✓	✓	w/ Storage Upgrade	<b>√</b>	✓	✓	✓	N/A	1
Device access restrictions	None	None	No TV device streaming outside the home	None	1 TV device stream outside the home (if none are streaming at home)	None	None	None	
User profiles	1	1	6	1	5	1	1	1	
60 FPS support	V	✓	Apple TV, iOS, Xbox One, Samsung TVs, Nintendo Switch		PS4, Fire TV boxes, Apple TV, Nvidia Shield TV, Chromecast	ESPN channels only	Fox Sports channels only	✓	
Surround Sound	On-Demand on Apple TV	e <del>s.</del> .		1 <del>11</del>	-	=	-		

YouTube TV

\$40

3

9 Months

Unlimited

If not on-demand

None

6

Apple TV, Nvidia Shield TV, Roku, Xbox One, Chromecast (2nd

gen)











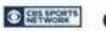
















































































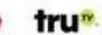


















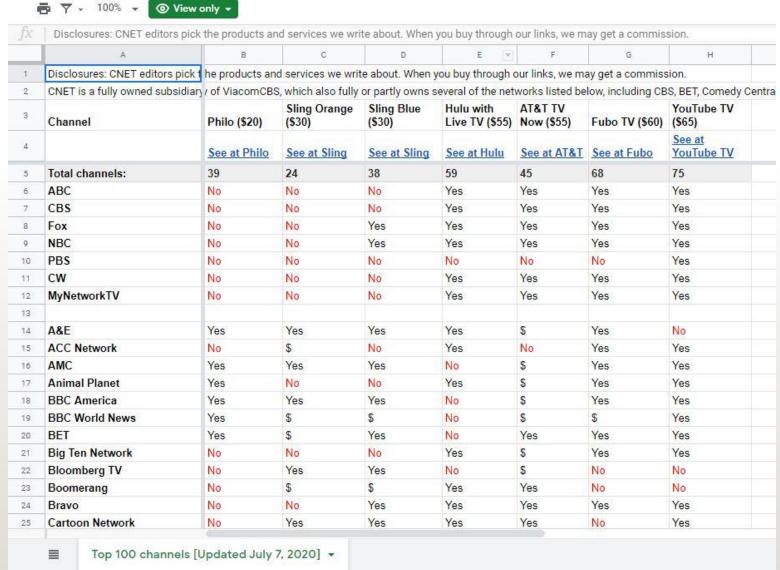


CNET compares: Philo vs. Sling TV vs. DirecTV Now vs. YouTube TV vs. Hulu with Live TV vs. PS Vue vs. Fubo

File Edit View Insert Format Data Tools Add-ons Help









TOP LIVE TV STREAMING SERVICES COMPARED -

	YouTube TV	Silng TV	Hulu Plus Live TV	AT&T TV Now
Base price	\$65/month for 80-plus channels	\$30/month for 30-plus (Orange) or 45-plus (Blue) channels	\$55/month for 60-plus channels	\$55/month for 45-plus channels
Free trial	Yes	Yes	Yes	Yes
ABC, CBS, Fox and NBC channels	Yes, In many markets	Fox and NBC only in select cities	Yes, In many markets	Yes, In many markets
Simultaneous streams per account	3	1 (Orange), 3 (Blue)	2 (\$15 option for unlimited)	2 (\$5 option for 3)
Family member/user profiles	Yes	No	Yes	No
Cloud DVR	Yes (keep for 9 months)	Yes	Yes	Yes (50 hours, 200 hours for \$10 a month)
Fast-forward through or skip commercials with cloud DVR	Yes	Yes	No (Yes with \$10 option)	No (Yes with \$15 option)



SERVICE COMPARISON (AFTER ANNOUNCED CHANGES) —

	Silng TV Blue	Hulu with Live TV	YouTube TV	FuboTV
Monthly price	\$30	\$55	\$65	\$60
Number of top 100 channels	39	59	76	64
ABC, CBS, Fox and NBC channels	No (Fox and NBC In select markets)	Yes	Yes	Only CBS, Fox and NBC (ABC coming this summer)
Cloud DVR	Yes (5 hours, \$5 for 50 hours)	Yes (50 hours, 200 hours and commercial skip for \$10 a month)	Yes (keep for 9 months)	Yes (30 hours, 500 hours for \$10 a month

#### First you should look at which of these services works on the devices you own:

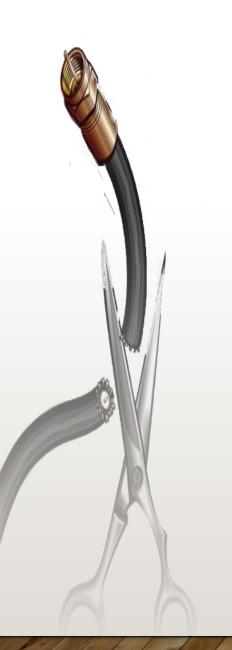


Streaming Player	Sling	PS Vue	NOW	YouTube TV	Hulu Beta	FuboTV	Philo	Watch TV
Roku	Х	х	X	X	Х	X	X	
Fire TV	X	х	X		X	X	X	X
Apple TV	Х	Х	X	X	Х	X	X	Х
Chromecast	X	Х	Х	X	X	X		
ios	Х	Х	Х	X	х	Χ	X	Х
Android Phones/Tablet	Х	Х	X	Χ	Х	X	Х	Х
Android TV	X	X		Х		X		
Xbox One	Х			X	Х			



\*Due to limitations of fitting all the information on the page we are limited to the top 8 live TV streaming services based on subscriber numbers.

Channel	Sling	Hulu Beta	PS Vue	NOW	YouTube TV	FuboTV	Philo	Watch TV
AFRO	х							
AXS TV	х			Х			х	
A&E	х	х		X		X	Х	X
AMC	Х		Х	Х	Х	Х	Х	х
American Heroes Channel			х	X			Х	
Animal Planet			X	X			Х	Х
Aspire				Х				
Audience				X				Х
Baby TV	x			х		X		
BBC America	X		Х	X	Х	X	X	X





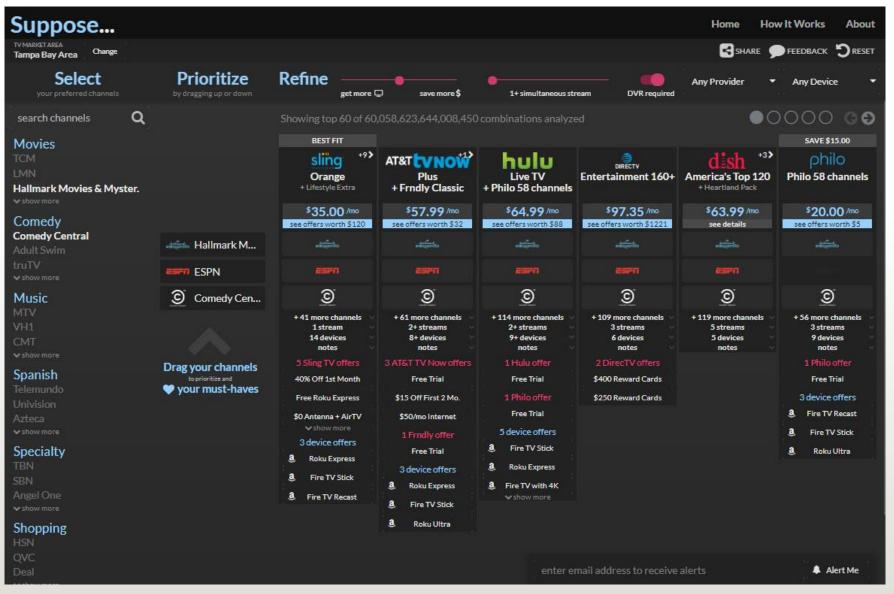
PHILO VS. SLING TV VS. YOUTUBE TV VS. HULU VS. AT&T TV NOW VS. FUBOTV: TOP 100 CHANNELS COMPARED

Channel	Philo (\$20)	Sling Orange (\$30)	Sling Blue (\$30)	Hulu with Live TV (\$55)	AT&T TV Now (\$55)	Fubo TV (\$60)	YouTube TV (\$65)
Total channels:	39	24	38	59	45	68	75
ABC	No	No	No	Yes	Yes	Yes	Yes
CBS	No	No	No	Yes	Yes	Yes	Yes
Fox	No	No	Yes	Yes	Yes	Yes	Yes
NBC	No	No	Yes	Yes	Yes	Yes	Yes
PBS	No	No	No	No	No	No	Yes
CW	No	No	No	Yes	Yes	Yes	Yes
MyNetworkTV	No	No	No	Yes	Yes	Yes	Yes
Channel	Philo (\$20)	Sling Orange (\$30)	Sling Blue (\$30)	Hulu with Live TV (\$55)	AT&T TV Now (\$55)	Fubo TV (\$60)	YouTube TV (\$65)
A&E	Yes	Yes	Yes	Yes	\$	Yes	No
ACC Network	No	\$	No	Yes	No	Yes	Yes
AMC	Yes	Yes	Yes	No	\$	Yes	Yes
Animal Planet	Yes	No	No	Yes	\$	Yes	Yes
ввс	.,	.,	V			V	.,

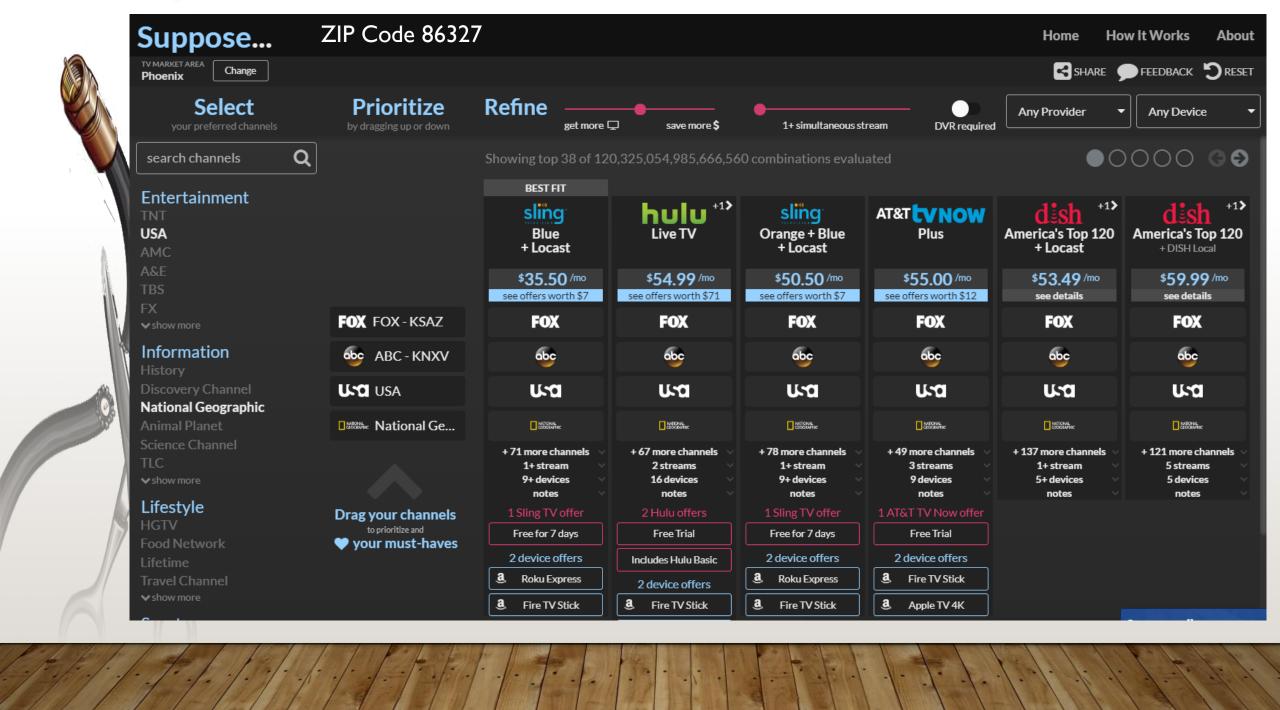
https://www.cnet.com/news/youtube-tv-vs-hulu-vs-sling-tv-vs-philo-vs-fubotv-vs-at-t-tv-now-I 00-channels-compared/

Updated July 2020





https://www.suppose.tv/tv

















Fire TV Stick with Alexa Voice Remote...

Amazon ★★★★ 195,182

\$24.99 **vprime** 





Toshiba 43-inch 4K Ultra HD Smart LED TV with... ★★★☆ 1,091 \$329.99 ✓ prime





Fire TV Stick with Alexa Voice Remote + Echo Dot Amazon 食食食食 195,182 \$74,98 **/prime** 



Fire TV Cube + Cloud Cam Security Camera Amazon Amazon 4,521 \$199.98 \( \rightarrow \text{prime} \)



Fire TV with 4K Ultra HD + HD Antenna Amazon 会社会会企22,376 \$74.99 **vprime** 



# Roku on a TV



# **Roku TV**









ABC7 Sarasota Tampa



KHOU



KSWB - FOX 5 San Diego



WFTV Eyewitness News...









Sample News Channels on Roku

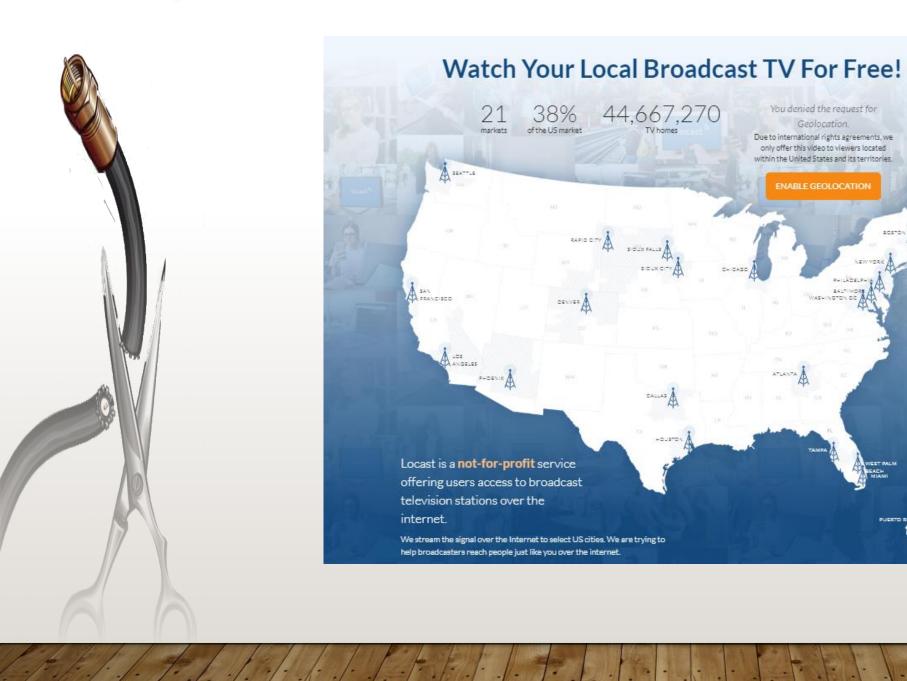








# Some Free Streaming Services





Peacock from NBCUniversal

NBC content as well as movies and original programming. Peacock has a free tier. There are also \$4.99 Premium and \$9.99 Premium ad-free tiers.



Roku Channel designed for people who own a Roku streaming products, but anyone with a phone or PC browser can use it.

The Roku Channel recently added 100 live channels to its existing selection of on-demand content.



Internet Movie Database, a motherlode of movie lore that's been an Amazon subsidiary since 1998. You'll need a Fire TV -- or a computer hooked up to a TV -- to watch IMDb TV on an actual TV.





Sling TV Free offers free on-demand TV, movies and a number of live TV channels.

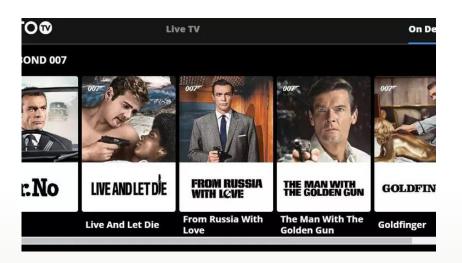
It includes a limited selection of live channels and on-demand selections. The paid version of Sling TV costs \$30 a month.





Crackle ad-supported streaming service mostly movies, but also some TV shows -- including original content. It's available on a wide variety of devices and doesn't even require you to set up an account, though doing so enables you to save favorites, get recommendations and resume playback if you switch between devices.





Pluto TV is noteworthy for offering not only on-demand movies, but also live TV channels including CBS News and CNET.





Tubi TV offers considerably more movies than it does TV shows. It is an ad-supported network is available on a wide variety of devices and doesn't require an account.



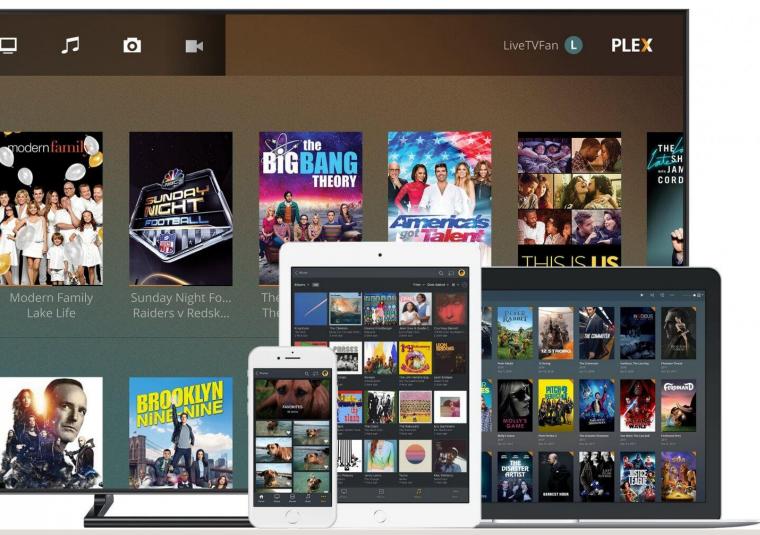
### **Other Choices**

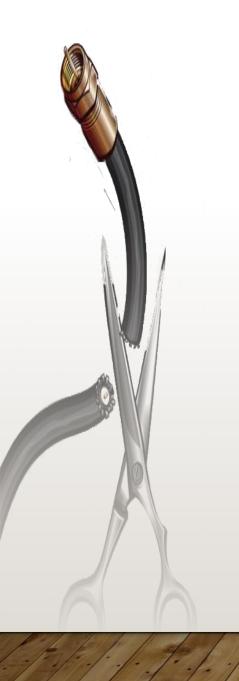






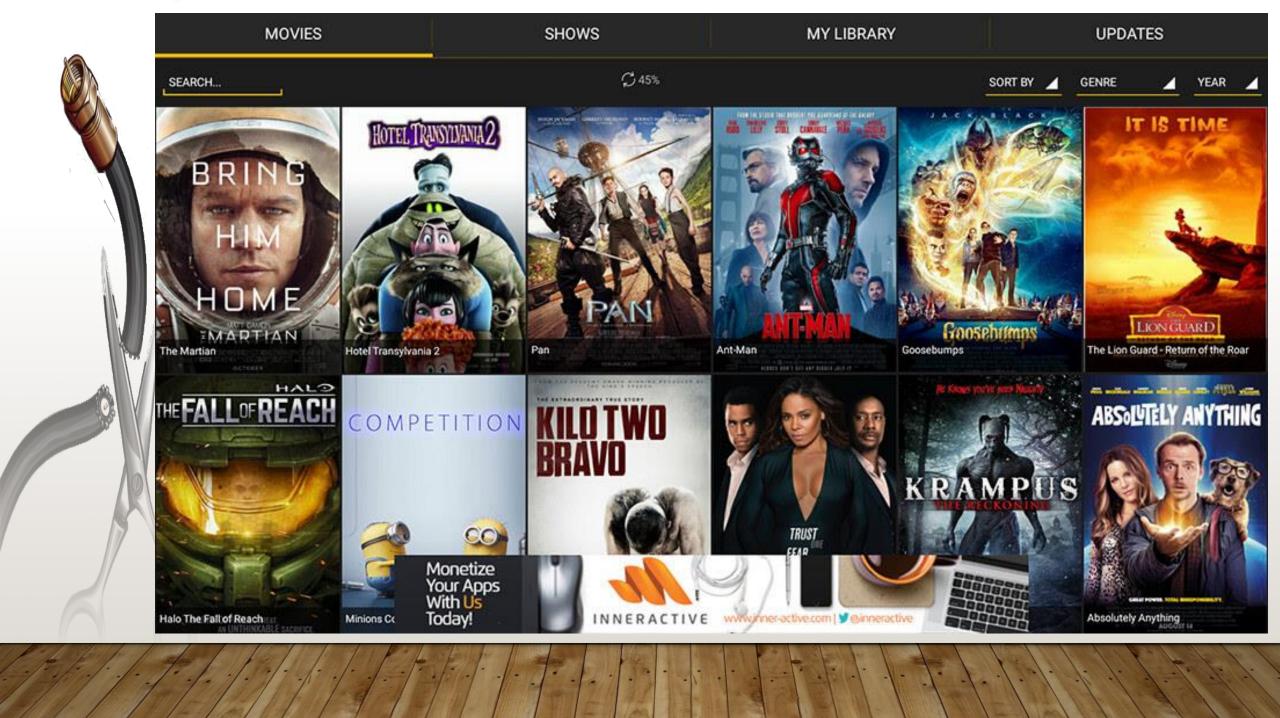


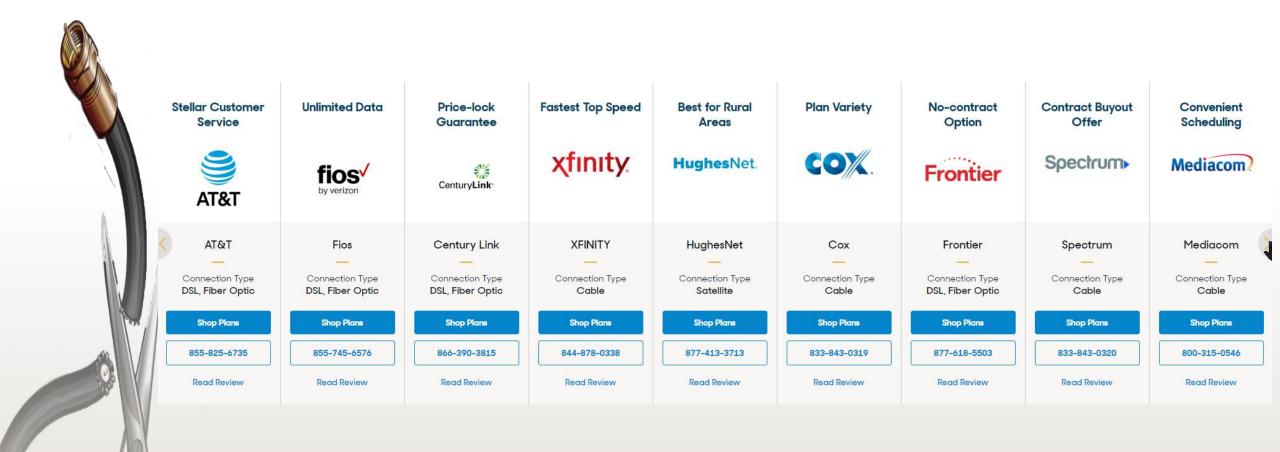














**AT&T** U-verse











/Sparklight

**Verizon FiOS** 

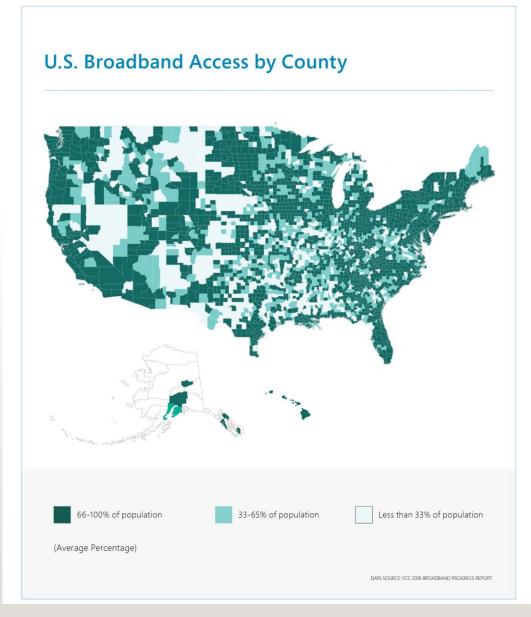
**xfinity** 



# 5 Very Common Cord Cutting Mistakes & How You Can Avoid Them

- I. Rushing into Cord Cutting
- 2. Expecting Cord Cutting to Work Like Cable
- 3. Wanting Everything
- 4. Not Looking at the True Cost of Cable
- 5. Listening to Your Friend... No Really...





This dynamic map shows the proportion of individuals who have access to broadband in each county in the US, based on the Federal Communications Commission's Broadband Progress Report 2016.

The lighter the color the lower the broadband access in that county.

23.4 million Americans in rural communities lack broadband internet access.

In the United States 99.73% of the population has access to Broadband Internet and the average home download speed is 6.70215 Mbps. 2.97% of the population does not have access to wired broadband Internet Access.



#### Microsoft's Airband Initiative

Microsoft has partnered with Network Business Systems with a plan to eliminate the rural broadband gap in the US over a 5 year span. The Initiative includes bringing internet access to 2 million residents, along with providing technology training and investing in new tech programs that will benefit rural areas.

On Thursday, September 13, 2018, the two companies announced their partnership in an effort to bring internet service to around 126,700 residents in rural communities throughout lowa, Illinois, and South Dakota.

FCC approves \$4.9B in funding for rural broadband improvements

The FCC has just approved nearly five billion dollars in subsidies for rural broadband operators to be paid out over the next 10 years.

State	Support/10 Years	Locations	Maine	\$29,859,618	5,700	Oklahoma	\$102,292,229	10,559
Alabama	\$19,825,294	2,595	Michigan	\$62,810,523	10,002	Oregon	\$67,639,694	4,689
Arkansas	\$62,214,235	6,888	Minnesota	\$569,183,965	55,520	Pennsylvania	\$3,097,897	696
American Samoa	\$14,469,062	4,299	Missouri	\$246,463,936	25,232	South Dakota	\$705,494,791	55,089
Arizona	\$160,088,333	13,484	Mississippi	\$7,156,222	1,644	Tennessee	\$43,286,914	10,883
California	\$13,223,026	1,370	Montana	\$160,160,797	14,048	Texas	\$305,458,058	23,424
Colorado	\$179,586,635	12,764	North Carolina	\$68,079	36	Utah	\$71,858,677	6,884
Florida	\$5,655,003	1,025	North Dakota	\$590,652,649	41,578	Virginia	\$22,940,420	5,096
Georgia	\$49,280,605	10,182	Nebraska	\$124,459,058	9,133	Vermont	\$13,651,766	3,620
Iowa	\$460,719,134	38,609	New Hampshire	\$323,936	157	Washington	\$13,934,600	2,037
Idaho	\$49,972,977	4,914	New Mexico	\$13,606,063	1,319	Wisconsin	\$163,137,873	21,080
Illinois	\$116,625,196	8,640	Nevada	\$5,400,558	675	West Virginia	\$50,405,479	5,531
Kansas	\$191,194,499	14,395	New York	\$8,208,810	1,137	Wyoming	\$171,945,431	13,885
Louisiana	\$29,102,935	5,111	Ohio	\$8,972,161	1,404	Total	\$4,914,427,137	455,334

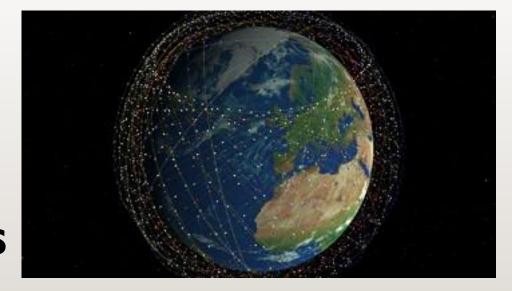


# What's Coming?



**5G** 

Satellite Constellations





before then



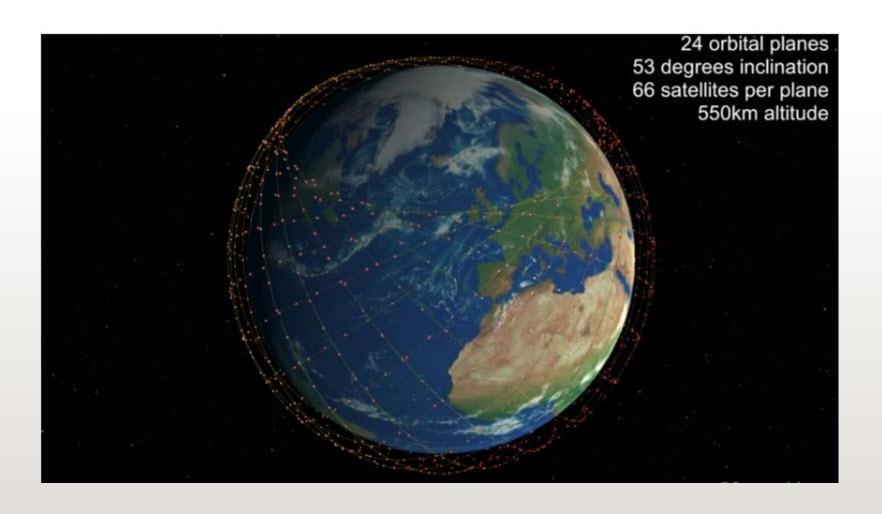
# Amazon's Project Kuiper 3236 Satellites 367 Miles – 379 Miles – 391 Miles

OneWeb
656 Satellites
750 Miles
6 Satellites already deployed

SpaceX (Elon Musk)
4425 Satellites
215 Miles – 342 Miles – 715 Miles

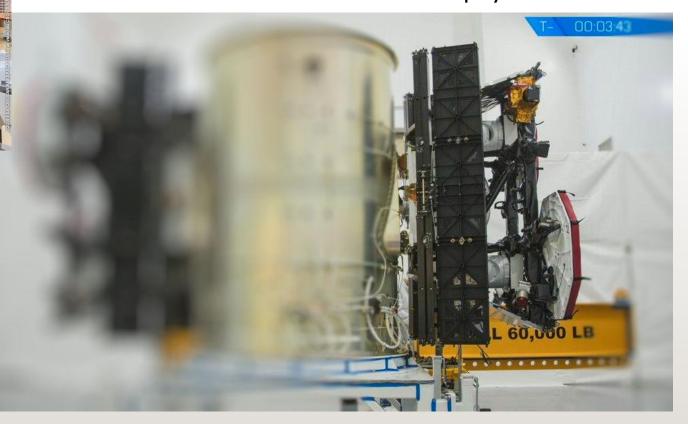
Telstat Canadian

### OneWeb 342 Miles Up



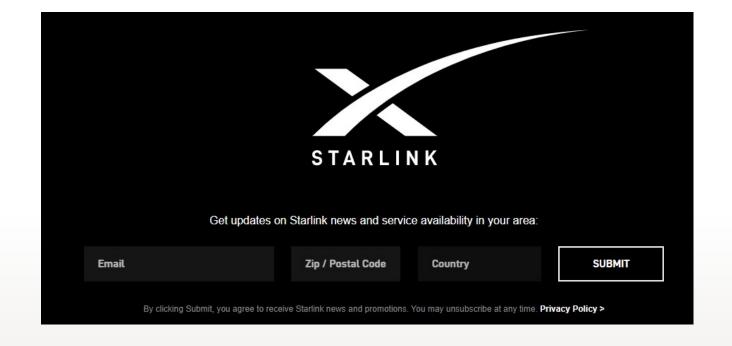


SpaceX Starlink dual mounted for deployment









Thanks to its latest launch, SpaceX now has over 500 Starlink internet satellites in orbit. With this advance, the company is now inviting people to apply to become Starlink beta testers.



Satellite constellations in low Earth orbit, or LEO, are thought to represent the next frontier for lowlatency, high-bandwidth, low-cost connectivity.



### Cord Cutting Is Growing Fast

1.2 million Americans canceled traditional pay TV in just three months.

DISH lost 367,000, DIRECTV lost 346,000, Comcast lost 106,000, Spectrum lost 66,000, and Altice lost 28,000 subscribers.

This works out to about 13,000 Americans canceling cable TV every day.



Number of Devices	Light Use	Moderate Use	High Use	Very High Use
1-3	5-10 Mbps	15 Mbps	25 Mbps	50 Mbps
4-8	15 Mbps	25 Mbps	50 Mbps	100 Mbps
8-10	25 Mbps	50 Mbps	100 Mbps	150 Mbps
10+	50 Mbps	100 Mbps	150 Mbps	200+ Mbps

Light use: emails, web browsing, social media, SD video streaming

Moderate use: music streaming, occasional online gaming, streaming HD video

on one or two devices

**High use:** Multiple devices streaming HD video simultaneously, real-time gaming, video conferencing

**Very high use:** Multiple devices streaming HD or 4K video simultaneously, large file downloading, real-time gaming, video conferencing

















**III** Dialpad



# Google Voice

Google LLC Communication



1 This app is compatible with all of your devices.



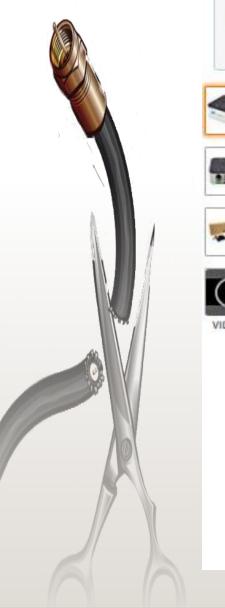
### Google Voice with OBi

Works with Google Voice











You purchased this item on September 1, 2015. View this order











OBi200 1-Port VoIP Phone Adapter with Google Voice and Fax Support for Home and SOHO Phone Service

by Obihai

★★★★☆ ▼ 3,056 customer reviews

953 answered questions

Amazon's Choice for "obi200"

List Price: \$89.99

Price: \$46.98 **vprime** | FREE Same-Day

You Save: \$43.01 (48%)

Get \$70 off instantly: Pay \$0.00 upon approval for the

Amazon Prime Rewards Visa Card.

Service: Get professional installation Details

Without expert installation



# magicJackgo

Home and "On-the-Go" Phone Service

FREE 12 MONTHS of service included

**UNLIMITED** local & long-distance calling to the U.S., Canada, Puerto Rico, & the U.S. Virgin Islands

SAVE up to \$381 per year!



ADD TO CART

Limited Time Online Offer!







#### First time customer?

Start enjoying ultra low-cost VoIP phone service today with a magicJackGO (12 Free Months Included).

**GET NOW** 

More Info



#### Returning customer?

After your initial service ends, continue enjoying unlimited, crystal clear calls with our flexible, low-cost plans. Less than \$2.50/mo with our best plans!

**RENEW NOW** 

**Most Popular** 

**\$39** 

YEAR PLAN

**Best Value** 

\$89

YEAR PLAN









This information is very fluid. As I put this presentation together, topics, services, & hardware changed almost daily. This presentation is meant to help you understand the big picture of "cutting the cord." The specifics may no longer be accurate, but I have given you a place to start your research as to the best solution for your television choices.

#### **SURVEY**

- Please remember to fill out the survey on line.
- You can wait until you get home.
- Use this link

## http://bit.ly/cutthecordsurvey





http://bit.ly/cutthecordsurvey