

2021 Environmental, Social And Governance Report



ROCKET
Companies

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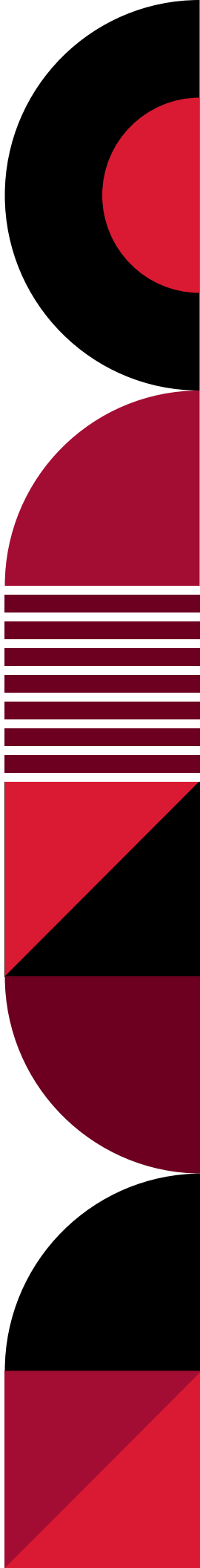
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A Letter From Our CEO

Dear Stakeholders:

At Rocket Companies, we are always *obsessed with finding a better way*. This idea extends beyond our approach to creating profit and includes creating value for all our stakeholders. Our For-More-Than-ProfitSM philosophy is one of our greatest assets. It recognizes that our company and community are inextricably linked, and it's the foundation for our community investment, team member development and business growth strategies. This approach, and the positive impact it has on our community and our environment, is detailed in this inaugural Environmental, Social and Governance (ESG) report.

This report celebrates our success while also capturing our vision for the future. In it, we share the tremendous work we have done in our communities to end the scourge of blight and property tax foreclosure through multiple programs. You will see how we stepped up to serve our neighbors in unprecedented ways in the face of COVID-19. You will learn about our mission to lead the charge in ending the digital divide in Detroit – one of the least connected large cities in the country – and how we invest heavily into the success of both our clients and our team members.

I am proud of what we have accomplished as a company and excited for what more we will do in the future. Through our innovative products and technology, we are enabling clients – many of whom are from underserved communities – to achieve their American dream. Our Diversity, Equity & Inclusion (DEI) strategic plan is creating tangible systemic racial change both inside and outside of our organization. Our leadership development and engagement programs are enabling team members to bring their best selves to work.

At Rocket Companies, we believe in hard work, community investment and providing clients the best experience possible. This first ESG report reflects that. Guided by our core values, or our [ISM](#)s, and our For-More-Than-Profit approach, Rocket Companies will enter the next phase of our ESG journey with continued passion, dedication and a commitment to creating value for all of our stakeholders.

Thank you for being part of this journey.



JAY FARNER

Vice Chairman and Chief Executive Officer

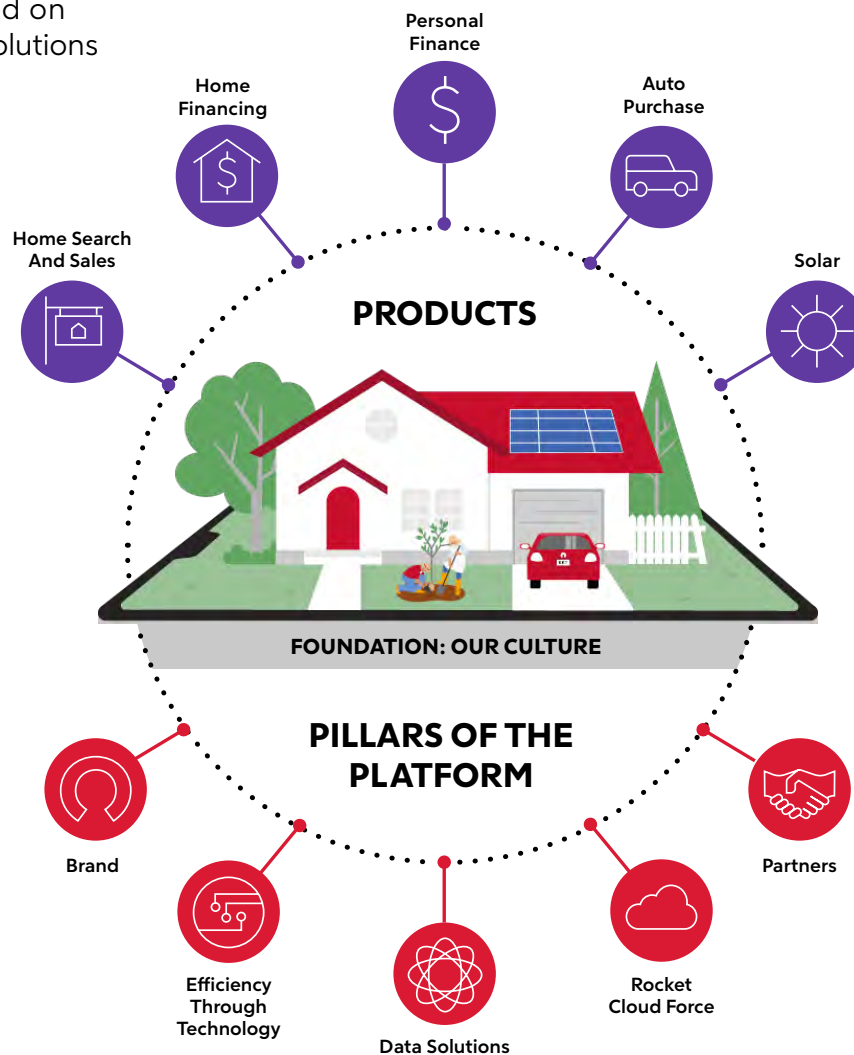
Our Company

ABOUT ROCKET COMPANIES

We are a Detroit-based family of companies obsessed with helping our clients achieve their American dream. We are committed to providing an industry-leading client experience powered by our award-winning culture and innovative technologies. Innovation is innate to our company, weaving its way through our work, revolutionizing the financial services industry and driving systemic change in our community. The core of our business is helping people gain access to financing on demand, simplifying life's most complex moments.

The Rocket Platform

[Rocket Companies](#) is our platform of businesses centered on delivering innovative solutions to our clients through our technology, experience and scale.



ROCKET Mortgage

The nation's largest mortgage lender, providing what we believe is the simplest and most convenient way to get a mortgage. Our digital solution utilizes automated data retrieval and advanced underwriting technology to deliver fast, tailored solutions to the palm of a client's hand. Our clients leverage the Rocket Mortgage app to apply for mortgages, interact with our team members, upload documents, e-sign documents, receive statements and complete monthly payments.

AMROCK

Our leading provider of title insurance services, property valuations and settlement services, leveraging proprietary technology that integrates seamlessly into the Rocket platform and processes. This provides a digital, seamless experience for our clients with speed and efficiency from their first interaction with Rocket Mortgage through closing.

ROCKET Homes

Our proprietary home search platform and real estate agent referral network, Rocket Homes Real Estate LLC provides technology-enabled services to support the home buying and selling experience. The company allows consumers to search for homes, connect with a real estate professional and obtain mortgage approval – through sister company Rocket Mortgage – creating a seamless, fully integrated home buying and selling experience. Rocket HomesSM also empowers clients to buy or sell properties directly through a streamlined process to create high-impact listings and offers one-on-one support from home selling specialists.

ROCKET Auto

Our automotive retail marketplace, providing centralized and virtual car sales support to online car purchasing platforms with substantial inventories.

ROCKET Loans

Our asset-light, online-based personal loan business that focuses on high quality, prime borrowers, by leveraging a user-friendly platform and dedication to client experience.

ROCKET Solar

Announced in 2021, our entry into the solar energy industry is set to connect homeowners with simple, digital financing solutions through a team of trained solar advisors within our Rocket Cloud Force.



Our online marketing and customer acquisition leader in the mortgage and personal financial product sectors. Core Digital Media enables growth for our broader platform by offering marketing insights and lead generation technology.

LENDESK

Lendesk is our Canadian technology services company. It offers a suite of products to digitize and simplify the Canadian mortgage experience, including a point-of-sale system for mortgage professionals and a loan origination system for private lenders.



Our Windsor, Canada, based digital mortgage broker that serves the needs of consumers across Canada by leveraging technology to make the mortgage process efficient, transparent and comfortable.

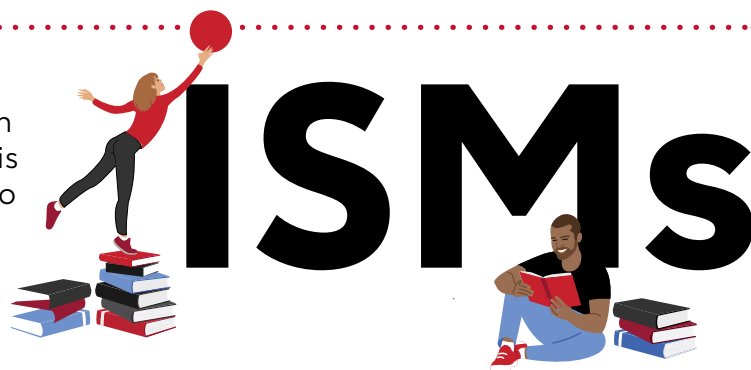


Our personal finance app that helps clients manage every aspect of their financial lives. Truebill offers clients a unique understanding of their finances and a suite of valuable services that save them time and money – ultimately giving them a leg up on their financial journey.

A STRONG CULTURAL FOUNDATION FOR INNOVATION

Dan Gilbert, our Founder and Chairman, created both the vision and strong cultural foundation of our companies. These core philosophies, or “[ISMs](#),” are a cultural operating system to inform the decision-making of all our team members. Each ISM showcases what we value. Our ISMs unite us around a culture of excellence. At the heart of the ISMs is a simple, yet powerful, concept: “Love our team members. Love our clients.” We strive to put the ISMs into action every day. The result is an empowered and passionate team aligned in a common mission. It is what has led us to rank #5 on FORTUNE magazine’s “Best 100 Companies to Work For” list, in 2021, making this the 18th year we’ve consecutively placed in the top 30.

We celebrate this strong cultural foundation with ISMs Day. Every team member participates in this training during their onboarding process in order to ensure they truly understand the deeper meaning of these core philosophies.



Our 20 ISMs:

- | | | |
|---|--|---|
| 1. Always raising our level of awareness. | 7. Ignore the noise. | 14. Numbers and money follow; they do not lead. |
| 2. Obsessed with finding a better way. | 8. Every client. Every time.
No exceptions. No excuses. | 15. A penny saved is a penny. |
| 3. Yes before no. | 9. Responding with a sense of urgency is the ante to play. | 16. Every second counts. |
| 4. You'll see it when you believe it. | 10. It's not about WHO is right; it's about WHAT is right. | 17. Simplicity is genius. |
| 5. The inches we need are everywhere around us. | 11. We are the “they.” | 18. We eat our own dog food. |
| 6. Take the roast out of the oven. | 12. We'll figure it out. | 19. The packaging is just as important as the contents. |
| | 13. Innovation is rewarded.
Execution is worshipped. | 20. Do the right thing. |

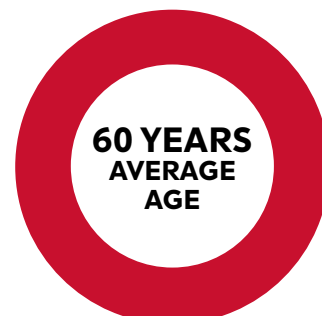
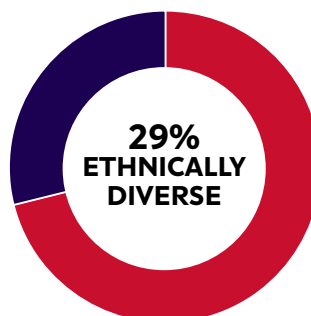
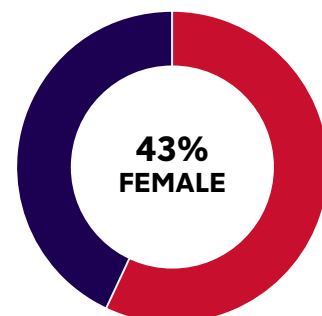
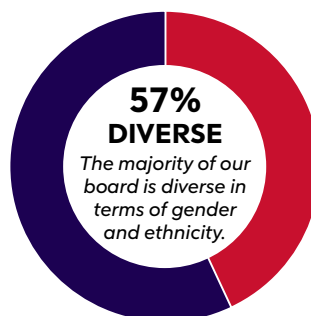
CORPORATE GOVERNANCE AND OUR CULTURE OF ETHICS AND SECURITY

Our strong cultural foundation extends to our corporate governance and ethical conduct. The [Audit Committee](#) of our Board of Directors directly oversees business ethics at Rocket Companies. We are proud to have the leadership of a highly diverse and skilled Board of Directors that is 43% female and 29% ethnically diverse, with an average age of 60.

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Our publicly available [Code of Conduct and Ethics](#) and company Guideposts are part of our onboarding materials for all new team members. Current employees have access to these guidelines and expectations on our intranet system. In addition, all team members receive training regarding our equal employment opportunity policies, cyber security and other workplace expectations on a regular basis. We are committed to upholding the highest standards of ethical conduct, which includes anti-corruption, anti-bribery and anti-money laundering programming. Recognizing the importance of ethics for our company and stakeholders, team members also receive training on business ethics and upholding ethical standards as part of our required training.

We have also created tools and procedures to empower our people to speak up if they see something wrong. There is a confidential toll-free ethics line where anyone can report concerns regarding accounting, internal accounting controls or auditing matters. Team members may submit such concerns on a confidential or anonymous basis.



Data Privacy And Security

At Rocket Companies, we protect client data and respect our clients' right to privacy. Our Information Security and Privacy teams have implemented a layered program to protect all data we collect. This layered security approach provides "defense in depth" that mitigates data security risks by identifying critical digital assets, protecting them with safeguards, detecting cyber security events, responding to those events and recovering from service disruption. Rocket Companies performs internal assessments and formal third-party audits to ensure the security and privacy programs meet industry regulations/laws and follow industry best practices. These program reviews include System and Organization Controls (SOC 1/SOC 2) audits, regulatory audits and NIST CSF assessments.

Our commitment to privacy extends to our business partners and suppliers as well. Our Procurement team reviews partners to ensure they have the appropriate controls in place for security and privacy in accordance with our vendor data privacy, security and business continuity requirements.

Senior leadership is actively engaged and kept abreast of data security and privacy initiatives at the company. The Board of Directors receives regular updates on cyber security investments and partners with the leadership team to understand the data security objectives and initiatives. Every team member completes security training during their onboarding as well as ongoing training, and all team members are expected to report suspicious activity and security concerns. Our Threat Hunting team was created to identify security threats and run simulations to ensure the IT environment is prepared for any attacks. We have ingrained information security into our culture and have a robust incident response plan to identify and respond to any incidents, large or small. The information security and privacy programs are continuously adapted and improved to address the latest threats and issues that impact Rocket Companies.

Risk Management

Compliance is at the core of all we do, as we are driven by our ISM, "Do the right thing." The leadership team is committed to a program of full compliance with all applicable laws, rules and regulations, and we view a compliance management system as an integral part of the company's business strategies. An effective system that manages compliance with the law is important to prevent or reduce regulatory violations, to protect the company's clients and potential clients from noncompliance harms, to align business strategies with outcomes and to maintain a high level of public confidence in the safe and sound operation of the company.



In 2021, the ERM team's priorities include:
Establishing a forum for risk leaders to come together to discuss risks impacting Rocket Companies

Beginning implementation of an integrated risk management solution to create risk visibility and reporting across the enterprise

Developing common definitions and standards around risk

Performing company risk assessments across Rocket Companies

OUR ESG VISION

Innovation is rewarded. Execution is worshipped.



2021 was an incredible year for Rocket Companies and our stakeholders. Some of our ESG highlights include:

Hired 10.5% of interns from HBCUs in 2021, exceeding our goal of 10%

96% of all Rocket Companies team members completed one or more cultural competency trainings

Ranked #5 on FORTUNE's "100 Best Companies to Work For" List

Our team members completed 49,646 volunteer hours in 2021

Rocket Companies donated nearly \$21 million to nonprofits across the country

Our sister company, the Rocket Community FundSM, joined the Gilbert Family Foundation in committing \$500 million to the Detroit community over the next 10 years

Completed 1 million eClosings

OUR APPROACH TO ESG

Our For-More-Than-Profit philosophy guides our ESG strategy and enables us to impact all our stakeholders. We empower our clients to achieve their goals and innovate with this in mind. We take pride in our communities and invest to make a difference. We're relentlessly focused on creating an unparalleled culture that motivates, develops and supports our team members across the country. These are the philosophies that have guided our ESG journey.

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As a business, we have always been a national leader in supporting our team members and our community. After our IPO in 2020, we organized an internal group of cross-functional subject matter experts, our ESG steering team, to build our ESG strategy based on this strong foundation. This leadership team is not only focused on growing the strategy, but is also "obsessed with finding a better way" to actively engage internal stakeholders, ensuring that our ESG values are deeply ingrained into every team at Rocket Companies.

As we look to the future and continue our ESG journey, we will enhance alignment, continue to drive impact and further integrate ESG across specific areas of our business. In 2022, we will utilize the philosophies in this report to engage with stakeholders and establish priorities to grow our ESG strategy.

As a company, we recognize that our corporate responsibility must include both our team members and the communities we support, as well as our shared environment. Leveraging our ESG steering team, we'll continue to identify opportunities to further expand our sustainability efforts, including working with Bedrock to increase the share of renewable power attributed to our office energy use from 15% to 30% by 2023.

ESG is an ever-evolving and growing space that provides a framework for us to continuously engage with our stakeholders to ensure we are addressing important issues.

It is our philosophy, commitment and passion that will help guide our ESG success. *Innovation is rewarded. Execution is worshipped.*



OUR COMMUNITIES

Obsessed With Finding A Better Way



Highlights:

The Rocket Community Fund and the Gilbert Family Foundation jointly committed to invest \$500 million in the Detroit community over the next 10 years

The “EBB 313” campaign connected more than 82,500 households in Detroit to internet subsidies

Investments in Built for Zero drove a 38% reduction in veteran homelessness in Detroit since 2017

More than 160,000 residents were connected to digital services in Detroit through our partnership with Connect 313

Our team members completed 49,646 volunteer hours with nonprofit partners across the country

Rocket Companies donated \$20.9 million to nonprofit partners

Our For-More-Than-Profit philosophy recognizes that our business and communities are inextricably linked. When we grow our business, we also grow our impact through creating jobs and reinvesting in our cities. We recognize that we are part of a community that is bigger than ourselves and are obsessed with finding a better way to do business that is beneficial to all our stakeholders. Our volunteer hours and charitable contributions reflect our continued commitment to our communities and impact. In 2021, our team members completed 49,646 volunteer hours despite a global pandemic, and Rocket Companies donated nearly \$21 million through our sister company, the Rocket Community Fund.

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Making A Difference In Detroit

At Rocket Companies, we believe that when we do well, we have an obligation to reinvest in our community to ensure everyone benefits. We are the largest private employer in Detroit and are proud to call the city our home. As part of our commitment to the city, our Family of Companies has invested \$5.6 billion in purchasing and renovating more than 100 properties throughout Detroit.

During COVID-19, life as we knew it changed forever. We all came face-to-face with a global crisis. We are proud of our team members who rallied together to do the right thing. We worked with the city of Detroit to build a COVID-19 testing site and develop software to schedule appointments from scratch in five days. The same technology was leveraged to distribute vaccines, once they became available.

We then made the tools we created open source – allowing other communities to benefit from our work. Our sister organization, the Rocket Community Fund, purchased machinery that could produce more than 500,000 masks per week. Recognizing that as many as 70% of Detroit’s school-aged children lacked home internet access, we partnered with local organizations to provide all 51,000 K-12 student in the Detroit Public Schools Community District a tablet and high-speed internet connectivity to support their hybrid learning.





We consider ourselves a For-More-Than-Profit company. This means we are guided by the philosophy of investing some of our successes into the communities around us. We are proud to use our skills and resources to improve the lives of our neighbors.

JAY FARNER, Vice Chairman and CEO - Rocket Companies



Our COVID-19 relief by the numbers since 2020 (in partnership with the Rocket Community Fund):

\$10 million+ in total COVID-related investments to support the community

\$622,416 raised (including \$311,208 from team member donations) in April of 2020 to support essential nonprofit partners

250,000 pieces of personal protective equipment (PPE) distributed to community organizations and hospitals

70,000+ families connected to tablets and data plans

20,000 meals distributed to frontline workers

1,000+ residents kept in their homes

500 small businesses funded and supported

1 emergency shelter built for individuals experiencing homelessness with COVID-19

Created the largest COVID testing site at the time to serve needs of Detroiters

BUILDING INCLUSIVE, THRIVING AND RESILIENT COMMUNITIES

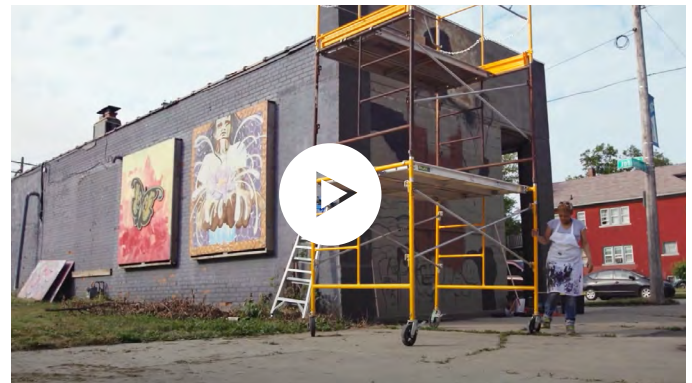
Our sister organization, the [Rocket Community Fund](#), was created to harness the incredible power of our organization and find innovative ways to make an impact in each of the communities our businesses call home. Through strategic investments in housing, employment and public life in 2021, we helped ensure that residents have stable living arrangements, increased digital connectivity and the opportunity to grow their career through education and entrepreneurship. Since 2010, the Family of Companies has contributed more than \$200 million to community organizations and programming, in addition to completing 866,219 volunteer hours nationwide with over 430,000 hours in Detroit itself.

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A \$500 Million Commitment To The Community We Call Home

In March 2021, the Gilbert Family Foundation and the Rocket Community Fund joined forces to announce an unprecedented and transformational 10-year, \$500 million philanthropic investment to the Detroit community. The first \$15 million investment from this commitment came from the Gilbert Family Foundation to establish the Detroit Tax Relief Fund, which will eliminate the property tax debt owed by an anticipated 20,000 low-income homeowners in the city of Detroit. The Detroit Tax Relief Fund is administered by the nonprofit Wayne Metro Community Action Agency and builds on the housing stability work of the Rocket Community Fund.

Rocket Community Fund And Gilbert Family Foundation Announce \$500 Million Investment To The Detroit Community



Building upon our commitment with the Gilbert Family Foundation, the Rocket Community Fund focuses on the impact areas of housing, employment and public life.



Increasing Housing Stability With The Rocket Community Fund

Our housing initiatives are focused on leveraging data and partnerships to provide stable homes, ending homelessness and increasing access to housing resources to foster generational wealth and community growth opportunities.

The [Neighbor to Neighbor Campaign](#) is a neighborhood canvassing program aimed at supporting housing stability efforts in Detroit. We collect data from Detroit residents to determine their need for housing resources and, more specifically, their risk of property tax foreclosure. The data we collect is used to support systemic change in the housing system. Since 2017, the program has achieved a 94% reduction in the number of occupied homes at risk for tax foreclosure. In 2021, due to COVID-19, we updated the program to partner with Experian and use phone canvassers who connect residents to resources, including the city of Detroit's Homeowners Property Exemption (or HOPE) program. In 2021, a record 15,000+ individuals enrolled in HOPE. Leveraging our partnership with Cleveland Neighborhood Progress and the Cleveland



Foundation, we expanded this program to [Cleveland](#), which will tackle a different set of challenges affecting housing stability and digital accessibility.

Built For Zero

Coordinated by the nonprofit Community Solutions, [Built for Zero](#) is a movement made up of nearly 100 cities and counties across the country that are using a data-driven, collaborative methodology to improve their homeless response systems and drive homelessness to functional zero. More than 139,000 people have been housed by participating Built for Zero communities since 2015. As the organization's lead partner across the country, we are proud to work with Built for Zero in our home city of Detroit as well as cities nationwide.

Detroit Housing Network

The [Detroit Housing Network \(DHN\)](#) is a collection of six Detroit-based nonprofits that provide wide-ranging housing stability services to Detroit residents. Launched in 2021 through a grant from the Rocket Community Fund, DHN's mission is to create healthy neighborhoods and advance racial equity in our communities by increasing housing stability and affordable homeownership for Detroit residents.

“

The Rocket Community Fund and its Neighbor to Neighbor partners continue doing an outstanding job helping Detroiters stay in their homes by connecting them to property tax exemptions through our HOPE program.

MIKE DUGGAN, *Detroit Mayor*

”



By increasing access to banking, credit-building opportunities and, ultimately, home financing, more Detroit residents will be able to build equity through homeownership, which increases neighborhood stability and opportunity for future generations.

JAY FARNER, Vice Chairman and CEO - Rocket Companies



Rehabbed & Ready

The [Rehabbed & Ready](#) program, created by the Rocket Community Fund and Detroit Land Bank Authority (DLBA), was established in order to address a lack of access to financing in Detroit. The program identifies vacant homes in strategically selected neighborhoods that are rehabbed top to bottom by local contractors.

The homes are then sold at market value, often at a loss, in order to create new comparable sales for future mortgage-backed purchases. A 2021 [case study](#) by the University of Michigan's Ginsberg Center concluded that the program successfully increased median sales prices an additional 11.5% per year. The program has rehabilitated and sold more than 100 homes since inception.

Habitat For Humanity

The Rocket Community Fund has also partnered with [Habitat for Humanity](#) in support of its critical neighborhood revitalization programs in our home communities of Cleveland, Phoenix and Charlotte. The neighborhood revitalization program works with residents and community leaders directly to understand their needs, then seeks to implement a plan that will improve communities in a way that makes a lasting impact on the quality of life. In January 2021, we announced a \$545,000 commitment to Habitat for Humanity to address the urgent housing needs of the three communities. Our investment totaled more than \$619,000.



Creating Employment Opportunities Through The Rocket Community Fund

As our Family of Companies has grown, we have created enormous opportunity in our home communities. To ensure this opportunity is equitable and serving the entire community, we are committed to making strategic investments in education, job training and entrepreneurship.

Working with Human-I-T To End The Digital Divide

In the past 2 years, we have been proud to support wide-ranging programs to bridge Detroit's digital divide, from the [Rocket Mortgage Classic's "Changing the Course"](#) initiative to [providing low-income seniors with digital devices](#) to raising awareness of the federal Emergency Broadband Benefit through the [EBB 313 campaign](#). One of our key partners is Human-I-T, a nonprofit with the mission of shrinking the digital divide by collecting e-waste from partners and then refurbishing the donated devices for resale and targeted distribution through community initiatives. They also make the devices available at discounted prices through their store, which is available to eligible individuals across the nation. This approach both connects our community and keeps dangerous e-waste out of landfills, and it's a perfect example of being "obsessed with finding a better way." In addition to supporting Human-I-T as they opened their first warehouse in Detroit, we are also Human-I-T's largest e-waste partner in the Midwest. We repurposed or responsibly recycled 210,976 pounds of electronic waste through our partnership with Human-I-T in 2021. In May 2021, Human-I-T officially kicked off their [Empowering Digital Detroit initiative](#). We were honored to support Human-I-T with this major investment and are excited to continue to partner with them as we work together with other organizations through our shared vision of ending Detroit's digital divide.

With the support of the Rocket Community Fund, Connect 313 is conducting a citywide campaign, "EBB 313," to streamline access

to the Emergency Broadband Benefit, a federal program that subsidizes the cost of internet and technological devices for eligible households. Rocket Companies is operating a call center that helps Detroit residents understand their options and talks them through how to apply online or with the help of a local nonprofit. To date, the program has assisted nearly 6,000 residents through the call center and information about EBB 313 has reached approximately 207,000 Detroiters.

We also partnered with [SER Metro-Detroit](#), the community-based organization that supports thousands of at-risk residents across the city with quality employment, education and training programs. Our grant supported educational advancement and upward economic mobility for 127 Detroiters via the SER Construction Talent Hub.

The Rocket Community Fund was proud to bring the [Urban Alliance](#) to Detroit in 2018. Our Family of Companies has since served as the anchor employer for Urban Alliance interns, supporting them with paid professional internships that include skills training, mentoring and college and career guidance. We have hosted over 100 high school interns through this program over the last 3 years.

[Rocket Mortgage Detroit Demo Day](#) returned for the fifth consecutive year in 2021, providing Detroit-based entrepreneurs with the once-in-a-lifetime opportunity to win a share of \$1 million to grow their businesses.



INVESTING IN PUBLIC SPACES ACROSS OUR COMMUNITIES THROUGH THE ROCKET COMMUNITY FUND

Strong communities start at home, but they come to life in the public square. Despite the many challenges of the ongoing COVID-19 situation, we worked diligently to increase access to safe and inclusive public spaces and events in 2021. Our commitment to investing in robust public spaces and arts and culture programming helped build economic and social resiliency within our communities and sparked bonds between residents that will last a lifetime. Our projects included Small Business Murals, Monroe Street Midway and the Digital Access for the Arts Program (DAAP), among others. Developed alongside our partners at Bedrock, the Downtown Detroit Markets were created with two goals in mind: bringing foot traffic to downtown Detroit and giving local small business owners the opportunity to test the market and boost sales during the busy winter season.

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Through our investments in 2021, the Rocket Community Fund has achieved:

4,299 veterans experiencing homelessness housed nationwide

5,027 individuals experiencing chronic homelessness housed nationwide

38% reduction in veteran homelessness in Detroit since 2017

Nearly 17,500 residents served by property tax exemption partners

166,658 residents connected to digital resources

2,107 entrepreneurs served or impacted



Learn more about our sister organization, the Rocket Community Fund, and the impact of its initiatives in the [2021 Impact Report](#).



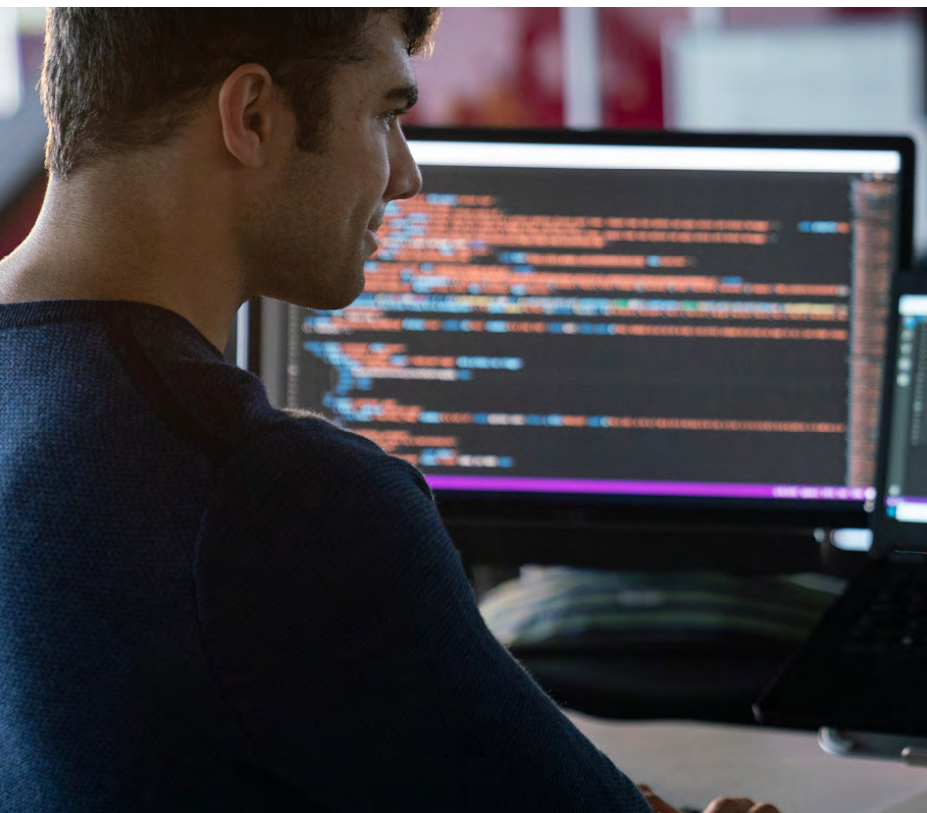
Protecting Our Shared Environment

Rocket's commitment to "[Do the right thing](#)" includes being responsible stewards of our shared environment. As a FinTech platform company, our carbon footprint is inherently smaller than other companies with different business models but we're not satisfied with that alone. We are committed to continuously working to identify how we can support sustainability more broadly and be a trailblazer in a low-carbon economy. We are excited about the progress we have made thus far, our partnerships with stakeholders to address sustainability challenges and the development of new innovative products and services like Rocket Solar. Rocket Solar not only puts us in the business of increasing the use

of clean energy in homes across the country, it empowers millions of homeowners to reduce their carbon footprint and attenuate the effects of power loss caused by extreme weather conditions like hurricanes and wildfires.

As a FinTech lender, we are not exempt from the risks posed by climate change and continually work to assess risks to our organization. Our Data, Automation, Strategy & Analytics team at Rocket Mortgage monitors ongoing climate-related risks such as natural disasters as part of our risk management process during loan origination and servicing. We leverage technology and the latest available data to assess the risk of our mortgage servicing portfolio for floods, hurricanes, wildfires and other environmental disasters.

We regularly work with our landlords to ensure we have backup power and disaster plans in place for each of our offices, as severe weather events are increasing in frequency and intensity due to climate change.



REDUCING OUR CARBON FOOTPRINT

We aim to reduce the environmental footprint of our operations by reducing energy consumption and switching to more renewable sources of energy. We work with our primary landlord and sister company, Bedrock, to source additional power for our offices from renewable sources above and beyond the typical electricity mix of our local grid in Detroit. The standard power grid for our local utility, DTE Energy, currently generates 15% of its power from renewable sources.

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We offer rewards to our team members who choose to “go green” to incentivize sustainable behavior and protect our environment. Each month, we distribute various prizes to select team members who recently utilized alternative modes of transportation – such as public transit, biking or walking. We also offer free public transit passes for team members in Detroit, Cleveland, Phoenix and Windsor. In Detroit, we’ve partnered with Scoop, a platform that enables team members to ride-share to work for no cost to the rider.

At our two data centers in Detroit and Troy, Michigan, we employ efforts to cut down on our total energy usage. Our Detroit Data Center employs the use of Kyoto Wheels. The efficiency of the Kyoto Wheel provides access to more compressor-free cooling hours than any other heat exchanger on the market. Additionally, by using variable-speed compressors, combined with positioning the Kyoto Wheel in series with DX cooling, we get partial compressor-free cooling for a majority of the year and without water or bringing outside air into our data hall. Our cloud-first initiative aims to push as much production to the cloud as possible, which will help reduce the amount of energy consumed by our data centers in the future.



2021 was an incredible year of leveraging our technology, talent and partnerships with mission-driven organizations to create a tangible impact for our stakeholders and the communities we live and work in. We are excited to build upon this success in 2022 and beyond. Guided by our ISMs and dedication to our communities, we are creating a better tomorrow.



We’re working with Bedrock to increase the share of power used in our offices from **15% to 30% renewable-sourced energy by 2023.**

OUR CULTURE

We are the "they."



Highlights:

Our award winning, inclusive culture is based on our 20 [ISMs](#)

Dedicated Diversity, Equity & Inclusion (DEI) and talent teams execute on and integrate our DEI and human capital management strategy across the business

We launched our [DEI strategic plan](#) to drive meaningful and systemic reforms inside and outside of our organization

We spent \$85 million in 2021 with diverse suppliers

We offer a competitive, comprehensive [benefits portfolio](#) that starts on day one

[Total Team Member Resource Networks \(TMRNs\)](#) membership grew 57% in 2021 to over 12,103 members

Over 90% of our team members have favorable views toward their work and our company's contributions to communities

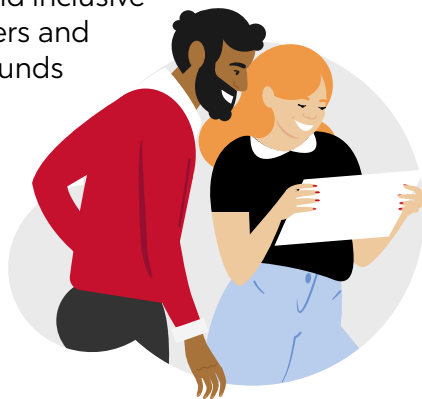
CREATING A DIVERSE, INCLUSIVE AND EQUITABLE ENVIRONMENT FOR OUR TEAM MEMBERS

Diversity, equity and inclusion (DEI) form the foundation of our strategy both internally within our teams and externally within our communities. DEI is in our DNA, and we are committed to fostering an inclusive environment built on open doors, open minds and an open culture rooted in trust. Our journey to becoming a more equal and equitable organization included a major milestone when in 2014, a group of team members came together to form the ALL IN team.

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In 2017, we established a Diversity, Equity & Inclusion team to help us integrate DEI into the way we recruit, develop our team members, do business and engage with our communities. In the summer of 2020, following the murder of George Floyd, we launched our [DEI strategic plan](#) to drive meaningful and systemic reforms both within our organization and outside of it. In 2021, in response to team member feedback amid the cultural response to racial injustice, we implemented a significant enhancement to our paid time off (PTO) policy, introducing “personal significance days.” Every team member receives two additional paid days away from the office for any personal event – such as religious holiday, family event, personal accomplishment or culturally important day. This is above and beyond our PTO policy. We’ve seen dramatic uptake in the use of this benefit on important days, such as Juneteenth.

DEI practices don’t just touch communications or recruitment or team member engagement; they touch every facet of our business. When we make organizational decisions, we consider how it’s equitable and inclusive for our team members and their varied backgrounds and experiences. Our DEI strategic plan focuses on recruitment, team member engagement, leadership



development, external affairs and community partnerships, law enforcement engagement and communications.

In 2021, we introduced our DEI pillars to continue building inclusive and equitable structures that are woven into our culture. The DEI team is creating processes, policies, and repeatable steps to address DEI issues, so that every area of our business is prepared for the needs of team members as well as questions and concerns from our clients and the community.



TALENT: Increase brand awareness and proactively hire diverse talent across a broad range of candidates to achieve the highest performing teams.



CULTURE: Establish strategic ways for team members to feel valued and encouraged in order to bring forth a positive environment while growing in their career.



MARKETPLACE: Establish a diverse and inclusive partner base while supporting local businesses and entrepreneurs when procuring goods and services.



COMMUNITY: Support inclusive, thriving and resilient communities by making data-driven investments in housing, employment and public life.

DEI Strategic Plan



1. RECRUITMENT: Intentionally enhance our ability to attract, engage and hire diverse talent to Rocket Companies

2. TEAM MEMBER ENGAGEMENT: Provide increased opportunities to engage our team members and provide a space to express concerns, thoughts and feelings as well as learn about equity and inclusion in our company

3. LEADERSHIP DEVELOPMENT: Activate diverse leadership pipelines and leadership readiness while providing clear accountability measures around inclusive leadership behaviors

4. EXTERNAL AFFAIRS AND COMMUNITY PARTNERSHIPS: Leverage our position as the nation's largest mortgage lender to drive systemic change to bridge the racial homeownership gap

5. LAW ENFORCEMENT ENGAGEMENT: Expand engagement with the Detroit Police Department (DPD) to help increase information sharing with their key stakeholders and the community

6. COMMUNICATIONS: Provide regular and comprehensive DEI communications to ensure transparency to our team members, clients and community members

We have held townhalls – including one that featured a discussion with Jay Farnar and the then acting Detroit Chief of Police – to solicit feedback from team members across Rocket Companies. Additionally, we regularly engaged our [Team Member Resource Networks \(TMRNs\)](#) to provide honest, radically transparent feedback.

As a commitment to our current and future team members, we took the time to better understand how



recruiting plays a role in the composition of our workforce, reevaluate our hiring processes and audit candidate assessment tools to determine that they are free of bias. We also enhanced our diverse candidate sourcing – making a commitment to hire and retain talent from historically black colleges and universities (HBCUs).



As the largest employer in the largest Black city in America, and because of the For-More-Than-Profit philosophy driven by our Founder and Chairman Dan Gilbert, it is imperative that we are an active leader in effecting change within our organization as well as driving meaningful, systemic reforms outside of it.

JAY FARNER, Vice Chairman and CEO - Rocket Companies



As a part of the plan, we continue to host town halls, including with our UNITED Team Member Resource Network for Black team members and allies, so that we know how our team members are feeling and what their needs are. We've done this by ensuring that any feedback is to be met openly and without fear of reprisal – trust is key.

We are constantly curating and communicating additional educational resources – ensuring that our team members have access to training that allows us to be more racially equitable as an organization and to make sure we are creating as warm and inclusive of an environment as we can. All of these commitments, trainings and awareness raising work in tandem to help team members feel like they can bring their authentic selves to work each day.



Leveraging our partnerships with [HomeFree-USA](#), we committed to hiring **10% of interns from HBCUs**.

By the end of 2021, **96% of all team members** completed DEI learning opportunities.

Rocket leadership sets a strong commitment when it comes to building a diverse team. This commitment is reflected in our statistics, which include a 43% female and 29% ethnically diverse board and 31.4% female representation in our executive leadership team.

Guided by our core values and our DEI strategic plan, we look to the future to continue to create change and impact for our team members and stakeholders. In 2022, we will embed this critical work in the business areas, moving these from separate workstreams to priorities in line with other business needs that are built into yearly and quarterly goals. This creates accountability and transparency and helps us achieve our DEI goals. Best defined by our [ISMs](#), our culture reminds us to do the right thing and stay obsessed with finding a better way, no matter what. This means we're open to change. We're ready and willing to listen. We recognize areas of opportunity, and we're ready to do whatever it takes to be better. We've always been aware of diversity and the positive impact it makes on our

businesses, but we also know that there's more to do. We must keep moving forward. We're committed to advocating for equality and justice and are taking measurable and demonstrable actions to build a more diverse workplace.



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My focus for our organization is to create an environment of inclusion, and that includes expanding our scope by thinking about how we engage with and understand each other during this time of major societal change. I'm confident that when this is said and done, we will all be stronger if we come together, take care of each other, choose hope over despair and always look at the glass half full.

TRINA SCOTT, Chief Diversity Officer - Rocket Companies

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Supporting Diversity Within Our Supply Chain

Our commitment to diversity extends beyond our team members and includes all our stakeholders. We are intentional about our business partnerships to make sure our impact is amplified where it is needed the most. We believe that creating and supporting an inclusive supply chain allows diverse suppliers to thrive and create jobs, which supports growth in cities where we have offices and local communities where our clients live. Our Supplier Diversity Policy is a proactive approach to build on our commitment to doing business in diverse markets while acknowledging the changing face of our clients. We consider third parties that are at least 51% actively owned, controlled and operated by the following individuals to qualify for our Supplier Diversity Policy: ethnic minorities, women, veterans, LGBTQ and disabled or service-disabled veterans. In addition, businesses headquartered or with significant operations in the following locations qualify for our Supplier Diversity Policy: Small Business Administration's historically underutilized business zones (HUBZone); Detroit/Michigan-based suppliers.

To support the development of our inclusive and diverse supply chain, we partner with external organizations, including:

Michigan Minority Supplier Development Council (MMSDC)

National Minority Supplier Development Council (NMSDC)

Great Lakes Women's Business Council (GLWBC)

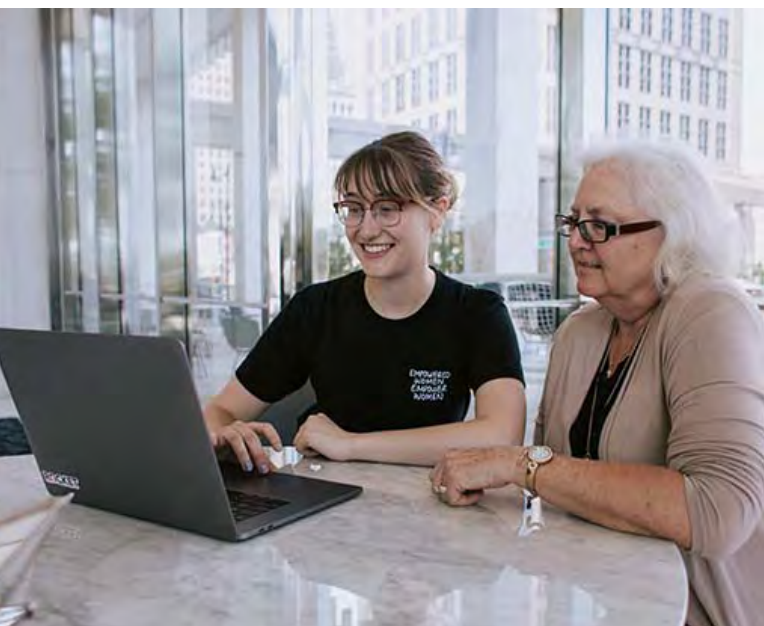
Women's Business Enterprise National Council (WBENC)

National Gay & Lesbian Chamber of Commerce (NGLCC)

Detroit Regional LGBT Chamber of Commerce

National Veteran Business Development Council (NVBDC)

Council of Supplier Diversity Professionals (CSDP)



RECRUITING DIVERSE AND PASSIONATE TEAM MEMBERS

Our mission is to empower our team members to become the very best version of themselves. That's why we're committed to an inclusive workplace where every voice is heard and all team members have access and opportunity to grow their skills and make an impact. We begin with an effective recruitment strategy that is driven from the top down. Our Talent Management team works with leaders to educate them on how to critically evaluate the gaps in their talent pool. We take pride in our status as a digital company, and we put technology to work in our recruiting strategy and leverage partnerships with universities and other external organizations to identify and cultivate a diverse talent pipeline.

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In 2021, we expanded our partnership with [HomeFree-USA](#) to develop educational courses at 10 Historically Black Colleges and Universities (HBCUs) to help students cultivate the skills they need to become loan officers/mortgage bankers.

In order to support high school students from Detroit get increased work experience, we invested in [Urban Alliance](#) to bring the program to Detroit. Through this partnership, we employ 30+ Urban Alliance high school paid interns from Detroit annually, helping them attain employment skills. In 2021, we continued this partnership despite COVID-19, creating remote paid internships for the students. We are excited for how our partnership will grow, supporting students with the essential skills, professional relationships and career readiness to build foundations that will last a lifetime.



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Diversity, equity and inclusion are core tenets of our culture – existing beyond the lens of homeownership by informing everything we do and every space our organization touches. This expanded partnership will provide Black and other students of color with financial education programming and training, as well as allow them to access meaningful opportunities to join our organization in whatever role best suits their talents and skill sets.

TRINA SCOTT, *Chief Diversity Officer - Rocket Companies*

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This internship has opened doors for me that I didn't know existed. It made me realize I want to pursue college. Experiencing my own success and being around people who are successful themselves has encouraged me to get my own degree because I now know that I'm capable of it.

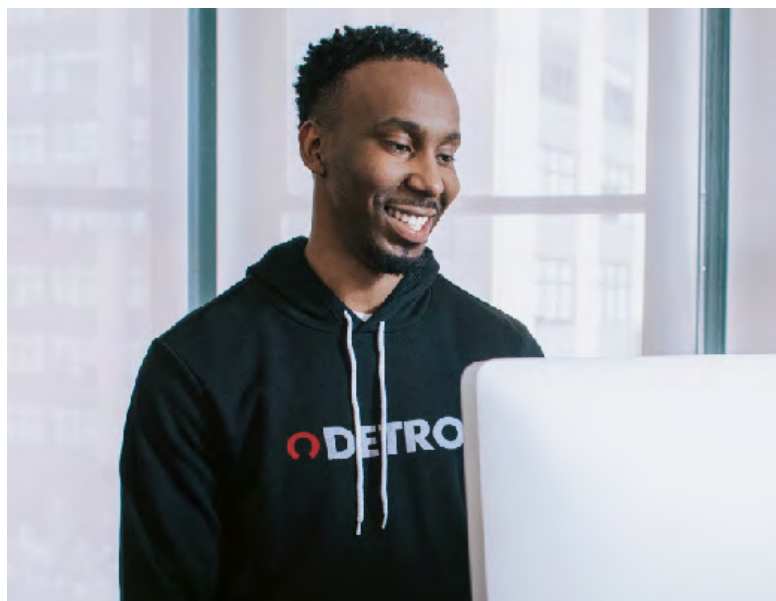
ALONDRA B., *Rocket Companies Intern*

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In addition to our strategic external partnerships, we have a Sales Development Internship program at Rocket Mortgage that teaches students the fundamentals of mortgage banking and sales. The program provides students with mortgage lending exam training and testing.



In 2021, **32.5% of Sales Development interns** accepted offers for full-time banking.



EMPOWERING AND ENGAGING OUR TEAM MEMBERS

Continuous learning and development is part of who we are, which is why we invest in each and every one of our team members. Our dedicated Training and Development team creates both our strategy and education opportunities to help our team members reach their goals and flourish.

Training And Development

To continue creating an environment that is a great place to work for all our team members, we focus on developing exceptional leaders who will support our company culture and guide teams to success. Founder and Chairman Dan Gilbert says, “The best leaders don’t create followers, they create more leaders.” Thousands of team leaders and aspiring leaders have participated in a structured leadership program this year.

Our approach to leadership development is to integrate the foundation of development throughout the team member life cycle. At every stage in our team members’ careers, we have developed programs that guide them to their next step in growth and development – up to and including our most senior leaders. We encourage development in team members, whether they have a “leader” title or not. We recognize that all team members can influence those they interact with, and therefore we view the word “leadership” more broadly than a simple reporting structure.

In this spirit of continuous education and development, we offer every team member 24 hours of paid professional development time per year, and team members have the ability to explore over 3,500 trainings around a variety of subjects, including technology, DEI, soft skills, leadership development, business ethics, compliance and data privacy.



In 2021, our team members completed on average **20 hours of training, with 97% of team members participating** in at least one training program.

We provide job-specific training because we recognize that the jobs of today are not necessarily the jobs of tomorrow, and we’re committed to upskilling our people to make sure they always feel equipped to achieve success. Our 20-week, full-time technology training program, [DevBuild](#), is designed to upskill and reskill our internal talent pool, allowing team members from a variety of backgrounds to gain skills to become software engineers within Rocket Companies.



We are committed to cultivating spaces where team members can thrive today and grow into their futures. In keeping with this commitment, we've partnered with colleges and universities throughout the country to create Rock Academy.

Rock Academy empowers team members to aspire to higher goals with hundreds of education and development programs – including certifications, high school diplomas, bachelor's degrees, post-graduate degrees and more – all completely paid for by Rocket Companies.

For programs that aren't entirely covered, team members can receive up to \$5,250 per year toward costs. Rock Academy is open to all team members who have been with the organization at least 6 months.



In 2021, we helped place **53 team members** into a software engineering role through the DevBuild Training and Development program.

LEADERSHIP DEVELOPMENT

We are focused on developing and promoting talent from within, which has enabled us to build both the current team of senior leaders as well as the next generation of leaders. Promoting leadership occurs at all levels through various formalized leadership programs. Our Aspiring Leader Program is focused on pre-leadership programs for team members identified as high performers and on a leadership track. In 2021, 285 team members completed the program.

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Leader Launch is a program designed for team members who are newly promoted into a first-level leadership role. In 2021, 915 leaders were promoted and enrolled in the program. We also had 171 senior level and executive leaders participate in our senior level programs in 2021. Our Rock Summits complement our formalized leadership programs as well. These summits are professional conferences that occur eight times each year, with various themes for different audiences throughout Rocket. In 2021, a total of 4,105 team members attended at least one Rock Summit.

As a part of the continuous learning and improvement process, we provide regular coaching and feedback. This promotes accountability and transparency and enables leadership to help team members reach their professional development goals.

We also believe that feedback is a gift and clear and consistent performance evaluation is critical. DRIVE is a year-round journaling and performance visibility tool for team members and their leaders, allowing for compensation reviews that are based on feedback provided throughout the year.

ENGAGING OUR PASSIONATE TEAM MEMBERS

Maintaining a culture of open communication and collaboration with our team members is critical to our success. While we recognize that Rocket Companies may not be the first stop on our team members' career journeys, we want it to be their last. Once a team member joins Rocket Companies, we employ several programs aimed at retaining our top talent, including our [Team Member Resource Networks \(TMRNs\)](#), volunteer groups that are formed, joined and led by team members who seek community around a common experience or identity. Each TMRN is open to all Rocket Companies team members – regardless of how they identify. This encourages allyship and education around different communities. TMRNs continued to increase engagement by hosting 250 events in 2021.

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In 2021, we hosted our first annual TMRN Leader Summit for 115 TMRN leaders. During the summit, we focused on content around our four pillars (Educate, Develop, Community, Act) and celebrated and recognized our leaders with an award ceremony.



Total TMRN membership grew over 57% in 2021 to over **12,103 members**.

Our 13 Team Member Resource Networks (TMRNs):

DIVERSITY STEM CHAMPIONS: Champions diversity, equity and inclusion initiatives for all minorities

MOBILITY AND TRANSIT ADVOCATES: Focuses on transit resources around southeast Michigan and collaborates to address challenges

MULTICULTURAL ALLIANCE NETWORK: Showcases and educates others about the many cultures represented in our Family of Companies

THE ASIAN NETWORK: Creates platforms and spaces to share the diverse needs for Asian group-specific challenges as a team

UNITED!: Creates awareness, acceptance and advancement of the African American community in corporate America

UNSTOP-ABLE: Gain insight and be a part of the discussion when it comes to team members with visible and nonvisible disabilities

PERSPECTIVE: Fosters a safe, inclusive and affirming workplace climate that nurtures success for LGBTQ+ team members and allies

PROFESSIONAL WOMEN'S NETWORK:

Building a strong, inclusive community to empower and inspire women by celebrating their accomplishments and growing careers while creating mentorship opportunities



REMOTE EXPERIENCE: Improves the quality and effectiveness of communication between remote team members

MI GENTE: Celebrates, empowers, supports, educates and unites team members of the Latinx/Hispanic community within our Family of Companies

MIDDLE EASTERN COLLECTIVE: Encourages and amplifies our fellow team members who have an affinity to the Middle Eastern culture by sharing perspectives and celebrating accomplishments

THE LINK: Allows team members to grow their network and skill set to develop in their career

VETERAN: Promotes, recognizes and educates veterans, spouses and supporters about military life and culture





In addition to our impactful TMRNs, our engagement strategy consists of various facilitated listening tactics, including our annual Engagement Survey and Quarterly Pulse Surveys. These give us the opportunity to hear from our team members and improve their experience with strategies driven by what our team members value. In 2021, our annual Engagement Survey had an 83% response rate across all Rocket Companies. We measure engagement using the average favorable response rate. The statement “The work I do has an impact on our company’s success” scores at 94.4% favorability. Our team members scored 91.5% favorability toward “I feel good about the ways we contribute to the community.” These scores prove that our team members feel connected to the work they show up to do every day. They guide our investment in the workplace, and while we’re proud of industry-leading engagement score, we will obsess over finding an even better way.



“The work I do has an impact on our company’s success” scores at **94.4% favorability.**

Our team members scored **91.5% favorability** toward “I feel good about the ways we contribute to the community.”

PROMOTING TEAM MEMBER HEALTH, SAFETY AND WELL-BEING

Protecting our people and ensuring our team members are healthy and safe is a key priority for Rocket Companies. This commitment includes promoting physical, mental and financial health and well-being.

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Our Response To COVID-19

As we [respond to COVID-19](#), the health and safety of our team members, clients and cities we call home remain our top priority. We believe in finding opportunity in the face of adversity. We took immediate action and shifted to remote work to help keep our team members safe. In less than a week in March 2020, we transitioned nearly 20,000 team members to full-time remote work in their homes. This required an incredible amount of coordination to secure enough technology to support our team members, but we met the challenge. In 2020-2021, the majority of our companies continued working from home until further notice, with a small number of essential team members working in the office every day due to the essential nature of their role. We supported these essential team members' safety in the office by following CDC guidance and protocols.

We are committed to providing our team members and their families certainty about their work and the support they may need to perform at their best. We've introduced virtual babysitting, powered by The Babysitting Company, which includes fully vetted babysitters to choose from with extensive background checks and free sessions available via Zoom. We've also teamed up with Care.com and waived membership for our team members, giving them unlimited access to the world's largest network of caregivers – including nannies and babysitters, senior caregivers, housekeepers, pet sitters and more.



Team Member Benefits

Our team members are foundational to our company, so we prioritize their health and safety as well as that of their family. We offer a competitive, comprehensive benefits portfolio that starts on day one to all of our team members.



Benefits include:

Rock Academy

- This education benefit program allows eligible team members to balance a career and get an education. Team members can choose from 100% tuition coverage for select degrees or up to \$5,250 per year for others.

Rocket Home Grant

- With this down payment assistance program, eligible first-time home buyer team members can get one step closer to achieving their homeownership dream.

Spring Health

- Team members and eligible family members can access comprehensive mental health support services, including free therapy and their own Care Navigator.

The Rock Health Collective

- This on-site care team is dedicated to improving team members' health. With the highest quality care and concierge-style service, these integrated services include primary care, urgent care, pharmacy, behavioral health, physical therapy, chiropractic care, condition management and care navigation.

Multiple medical plans are offered, including a zero-premium PPO plan for team member only coverage.



Paid Parental Leave

Surviving Family Benefit

Senior Care Support

Child Care And Tutoring Subsidy

Adoption And Foster Assistance

To attract and retain the best talent, we offer compensation packages that reward our team members for outstanding performance and skills. We encourage our team members to take ownership of their career and their company – literally – by participating in our Team Member Stock Purchase Plan, which is open to all team members, both part time and full time. We eat our own dog food and help our team members achieve financial stability and success by providing education and resources needed to help them become homeowners themselves.

OUR CLIENTS

**Every client.
Every time.
No exceptions.
No excuses.**



Highlights:

The nation's largest Federal Housing Administration (FHA) lender

Maintained an A+ rating from the Better Business Bureau (BBB) and 4.8 out of 5 score from Trustpilot

Closed more than \$1.5 trillion in home loans since inception and implemented the first fully digital mortgage experience

Partnered with [MoCaFi](#) to help Detroit clients become homeowners through our [Detroit Home Loan+ program](#)

Closed \$66 billion in loan volume in majority-minority census tracts

Launched our solar panel installation and financing products to help Americans improve home energy efficiency

Our driving force is providing certainty and simplifying life's complex moments for our clients. We enable homeownership and financial freedom by providing simple, fast and trusted digital solutions for complex transactions. Our digital platforms allow us to meet clients where they are at – literally. As the only company of scale with significant digital-first brand recognition in our industry, our clients can get access to our products right from their living room couch. By putting the power of self-service online, we are maximizing the reach of our solutions to all of our clients.

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Helping Achieve The Dream Of Homeownership

Due to the nature and accessibility of our products, we attract and serve clients from all walks of life in all 50 states and Canada. At Rocket Companies, we help clients achieve homeownership and their goals of financial freedom. We continue to evolve the Rocket Mortgage and Rocket Homes platforms to help first-time home buyers find, finance and enjoy homeownership. While the mortgage process can seem daunting, our platforms and customer service make it simple.

In addition to being the nation's largest mortgage lender,¹ we are also the largest lender to first-time home buyers, closing over 63,000 loans for these clients in 2021. Since inception, we have leveraged our technology and culture to help clients close on more than \$1.5 trillion in home loans. We became the first company to offer a fully digital mortgage experience in 2015. Rocket Mortgage ranked highest in the country for customer satisfaction in mortgage servicing by J.D. Power for the past 8 straight years, 2014 – 2021.²

Homeownership is a proven way to transfer wealth from generation to generation. There's a reason that having a home of your own is considered such a big part of the American dream for many people. Unfortunately, for those without access to a bank or financial tools, achieving that goal can be immensely difficult. Less than 47% of Detroit's residents are homeowners, which is well below the national

average. We want to grow that percentage to positively impact our community. To achieve this, the Rocket Community Fund partnered with Rocket Mortgage to create the [Detroit Home Loan+](#) program. This program helps home buyers overcome the obstacle of their closing costs and down payment by providing a \$2,500 lender credit for anyone closing on a primary home in Detroit. While that is a great start, the program is so much more. The Rocket Community Fund has also created a network of partner organizations through the Detroit Housing Network who can provide hands-on home buyer education and credit counseling for Detroit clients who need it. Further support comes from MoCaFi, an online organization focused on serving unbanked and underbanked individuals across the country. This partnership ensures that clients in need of credit-building and banking tools have immediate support. After launching in September 2021, this program has supported nearly 200 clients in Detroit.

Our commitment to the city is a commitment to its people. As our city grows, we're taking steps to change the systems that historically have prevented residents from building equity. We look forward to continuing to build out the program and its impact in the years to come.



¹Based on Rocket Mortgage data in comparison to public data records.

²For J.D. Power 2021 award information, visit jdpower.com/awards.

Supporting Access To Financial Products

As a digital disruptor, the core of our business is about ensuring access to financial products to those who need them most. We believe that all our clients should have the right to achieve the American dream of homeownership and financial freedom and are proud to be driving homeownership across a variety of underserved communities in America, from urban population centers to rural communities. In 2021, we were Freddie Mac's #1 rural lender.

We are proud to be the nation's largest Federal Housing Administration (FHA) lender, and we continue our partnership with the U.S. Department of Housing and Urban Development (HUD) to help Americans become homeowners by offering low down payments and low closing costs. In 2021, our FHA loan volume was more than \$25 billion.

As the #2 VA lender in the country, we understand the impact homeownership has on our veteran clients and will continue to provide resources to them.



Supporting Our Clients With Financial Literacy Tools And Resources

We know financial products can be confusing, so we do our part to educate our clients and make sure they're informed and empowered, especially during life's complex moments. We have created tools and resources to help our clients determine affordability, understand credit and get approved. Clients have access to free information including their credit score report and analysis, our affordability calculator through Rocket Homes, and mortgage rate tools through Rocket Mortgage. Our Rocket Solutions Platform and [Rocket Mortgage Learning Center](#) provide expanded financial education content, including guides and tips for first-time home buyers as well as articles around credit utilization, personal loan basics and financial literacy skills. For clients who are trying to build or improve their credit, we have resources in place to help them as well. Fresh Start works with clients who are looking to

qualify for a mortgage or looking to enhance their current approval. Fresh Start Consultants are licensed mortgage bankers who find the right credit solution based on the client's ability and the loan program guidelines.

All of our companies recognize the importance of financial education and want to empower clients to make informed decisions. Rocket LoansSM, Rocket Homes and Rocket AutoSM also provide virtual learning and research centers to support clients.

Meeting Our Clients' Critical Needs During COVID-19 And Natural Disasters

We have worked hard to be there for our clients, our people and our communities during the uncertainty and pressures brought about by COVID-19. As the pandemic began to impact clients, we provided an automated system to quickly assist those impacted. While many lenders were experiencing several-hour wait times, our clients were able to sign in to an online portal containing educational resources and automated solutions for applying for forbearance. Additionally, our team members worked closely with clients to determine if a forbearance was the right solution or if other options were more appropriate for their personal situation. Then, our team members partnered with clients, connecting with them frequently throughout their forbearance period, to ensure they understood the next steps and answer any questions they had. We were able to continue doing what we do best, helping our clients find the best solutions for their personal situation.

When disaster strikes, our clients know that we will have their back. Our servicing teams across Rocket Companies have developed a Natural Disaster Playbook that guides our team members working with clients who have been impacted by floods, hurricanes, fires and tornadoes.



Responding To Our Clients' Feedback

We are always *raising our level of awareness* and have developed programs to ensure we get better at serving our clients every day by managing complaints when they do occasionally arise. Our companies have a detailed consumer complaints program and complaint resolution dashboard used to manage and respond to client issues. We communicate these reports monthly to our leadership team. Our commitment to providing the best service to our clients is reflected in our A+ rating from the Better Business Bureau (BBB).



Rocket Companies maintains an
A+ rating from the Better Business
Bureau (BBB).



Rocket Companies is uniquely positioned to build trust and education in solar energy, simplifying the entire process through our platform. We have the technology and expertise to provide the best experience possible for homeowners who want to go green.

JAY FARNER, Vice Chairman and CEO - Rocket Companies



Scaling Up Green Home Energy Solutions

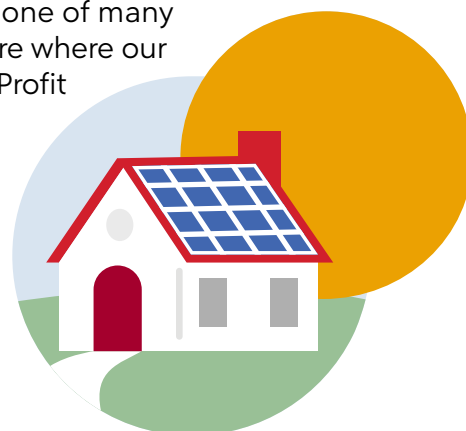
In 2021, Rocket Companies entered the solar energy industry. We are leveraging the same technology, data and client experience that has revolutionized the mortgage, real estate and personal lending spaces to help Americans make their home more energy efficient.

Our company's Rocket Cloud Force includes Solar Advisors, a dedicated group of team members with extensive training in the industry. The team members will help clients understand what solar means for their home, outlining what their utility savings could be and the monthly cost of financing a home solar system. They will then connect homeowners to a simple, digital financing application. Once financing is handled, the Rocket Cloud Force will facilitate the installation of a new solar solution. In 2021, we released an alpha version of this product where 40 team members had solar installed on their home, financed with a solar financing product from Rocket Loans. In 2022, Rocket Solar will begin working with clients, scaling throughout the year.

As our first step into green energy, we released a new rate-and-term refinance giving homeowners the ability to consolidate any solar panel loan with their mortgage for one low interest rate. This program has an advantage over traditional

cash-out refinances since rate-and-term mortgages provide significantly more flexible guidelines than a cash-out, including a loan-to-value (LTV) ratio as high as 97%. This new loan option from Rocket Mortgage is crucial for anyone who has an outstanding solar loan. Beyond the lower interest rate, this new mortgage program also gives homeowners the ability to leverage the full value of their existing federal solar Investment Tax Credit (ITC) and any other local tax credits they may qualify for.

Rocket Solar powers progress for our clients and our business. The mission of Rocket Solar is to make solar possible for more homeowners by developing a fair and more transparent pricing model and using the scale of our business to reach more people who want to save on energy costs and reduce their carbon footprint. We view this as just one of many steps in the future where our For-More-Than-Profit philosophy will harmonize business and ESG goals in a symbiotic way.



About This Report

Our company was founded with the belief that existing for more than profit matters. In our first-ever ESG report, we have outlined how this doctrine shapes our commitments and continues to move our business forward. When selecting our 2021 ESG content and data, we were informed by global frameworks and industry initiatives. We're focusing on environmental, social and governance issues that differentiate us from our peers, provide a positive social impact and help our stakeholders understand what's important to us. As we continue our ESG journey, we will regularly review our strategy and approach.

ESG Data

OUR CULTURE	
Gender Minority ¹	RKT: ² 48% Tech: ³ 29% Non-Tech: 51%
Racial Minority ⁴	RKT: 36% Tech: 34% Non-Tech: 36%
Detroiters ⁵	RKT: 13% Tech: 9% Non-Tech: 14%
% Of Interns From HBCUs	10.5%
Average Training Hours Per Team Member	20 hours
Training Participation Rate	98% participation in at least one program
Positions Filled Internally ⁶	1,938

OUR COMMUNITIES	
Team Member Volunteer Hours	49,646
Team Amount Of Charitable Contributions In 2021	\$20,879,398

¹Gender Minority is defined as not identifying as male

²RKT is Rocket Companies

³Technology team members are identified by the business area the team member works in: Amrock Technology, Data Intelligence, Information Security, Lendesk-Tech, LMB – BI & DevOps, LMB – Software Engineering, LMB – Tech Operations, Nexsys Technology, RH Technology, RL Technology, Rocket Central Technology, Rock Conn Technology, Rocket Auto Technology, Strategy & Analytics, Technology

⁴Racial Minority is defined as team members identifying as non-white, excluding respondents who prefer not to say, or data is unknown

⁵Detroiters is based on team member contact address: Detroiters percentages are reflective of the Detroit office only

⁶Additional details about our internal talent placement program ([THRIVE](#))

FORWARD LOOKING STATEMENTS: Some of the statements in this report are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements are generally identified by the use of words such as “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other various or comparable terminology. These forward-looking statements reflect our views with respect to future events as of the date of this report and are based on our management’s current expectations, estimates, forecasts, projections, assumptions, beliefs and information. Although management believes that the expectations reflected in these forward-looking statements are reasonable, it can give no assurance that these expectations will prove to be correct. All such forward-looking statements are subject to risks and uncertainties, many of which are outside of our control, and could cause future events or results to be materially different from those stated or implied in this report. It is not possible to predict or identify all such risks. These risks include, but are not limited to, the risk factors that are described under the section titled “Risk Factors” in our Annual Report on Form 10-K, Quarterly Report on Form 10-Q, Current Reports on Form 8-K, and other filings with the Securities and Exchange Commission. These factors should not be construed as exhaustive and should be read in conjunction with the other cautionary statements that are included in this report and in our SEC filings. We expressly disclaim any obligation to publicly update or review any forward-looking statements, whether as a result of new information, future developments or otherwise, except as required by applicable law.

At Rocket Companies, we invest in the long term and place tremendous value in supporting our team members, clients and hometowns. Continuously revolutionizing our industry has taken vision, patience and passion, but as our Founder Dan Gilbert has said time and time again – building something great is messy.

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When thinking about where our organization is going, we must look at our past. We have a proven track record of continuously improving our technology and process to improve experiences for our clients. Our digital-first mentality is a driver for growth, and even with the title of America's largest mortgage lender, we believe there is significant opportunity ahead to help even more clients reach their American dream.



Our innovation and relentless pursuit of improvement is constant – and our history is the inspiration for our future. This report is just one of the ways we leave our mark, create an impact and change the industry.

ROCKET Companies