

ROCKET Companies

2023 ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

A front door is not just an entry point – it's the threshold to homeownership.

A garden is not just a green space - it fosters a sense of community.

An office is not just a work place - it's an innovation hub where our team members can be themselves.



FUELED BY AI TECHNOLOGY AND OUR EXTRAORDINARY CULTURE, ROCKET TEAM MEMBERS ARE ON A MISSION TO CREATE AN INCLUSIVE ENVIRONMENT THAT WILL ***HELP EVERYONE HOME.***

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EVERY CLIENT. EVERY TIME.

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A LETTER FROM OUR LEADERSHIP

DEAR STAKEHOLDERS,

At Rocket Companies, we proudly call ourselves a "For-More-Than-Profit" company because we believe that true success stems from making a positive impact. One of our core philosophies, or ISMs, is "Do the right thing." This guiding principle helps us create measurable benefits for our clients, communities and team members. We firmly believe that our company and community are inextricably linked. This commitment is a key reason why we have ranked in the Top 30 of Fortune Magazine's list of the 100 Best Companies to Work For 21 years in a row. This report celebrates those achievements and the hard work behind them.

We are driven by our mission to Help Everyone Home through the power of artificial intelligence (AI). Homeownership is an essential part of the American dream and stands for stability, financial security and a reliable means of building intergenerational wealth. We understand the gravity and importance of our mission, and we undertake this endeavor with passion and care. Traditionally, the homeownership process has been stressful and inefficient. We are committed to redefining the experience to make it easy, accessible and seamless through AI. As the largest FHA lender by loan count, we aim to broaden access to homeownership for underserved communities through programs such as ONE+, HomeReady® and Home Possible®.

Our mission to Help Everyone Home also extends to housing stability through the work of our philanthropic partner, Rocket Community Fund. In 2023, we meaningfully reduced homelessness through our Built for Zero initiative, helped people stay in their homes through Neighbor to Neighbor and supported Detroit residents in becoming homeowners through the Make It Home program.

Over the last 13 years, we have contributed more than $230 million to increase housing stability for all through programs that bridge the digital divide, prevent displacement, end homelessness and build homeownership. Beyond housing, we've also had a positive impact on the environment by recycling more than 172,000 pounds of e-waste for redistribution. In the summer of 2023, we celebrated reaching 1 million volunteer hours donated by Rocket team members nationwide.

I am inspired and motivated by our work and the impact we have made. I look forward to continuing our environmental, social and governance (ESG) journey, and creating value for our investors, clients and team members while we Help Everyone Home.

Sincerely,





VARUN KRISHNA
Chief Executive Officer and Director, Rocket Companies

OUR COMPANY AND GOVERNANCE

ALWAYS RAISING OUR LEVEL OF AWARENESS.

ABOUT ROCKET COMPANIES

We are a Detroit-based fintech company specializing in mortgage, real estate and personal finance business. We are committed to delivering industry-best client experiences through our AI-fueled homeownership strategy. Our full suite of products empowers our clients across financial wellness, personal loans, home search, mortgage finance, title and closing. We believe our widely recognized Rocket brand is synonymous with simple, fast and trusted digital experiences.



2023 COMPANY PERFORMANCE HIGHLIGHTS

$3.8B
TOTAL REVENUE

$79B
MORTGAGE ORIGINATION VOLUME

$9.0B
TOTAL LIQUIDITY[1]

$1.7T+
TRANSACTION VOLUME SINCE INCEPTION

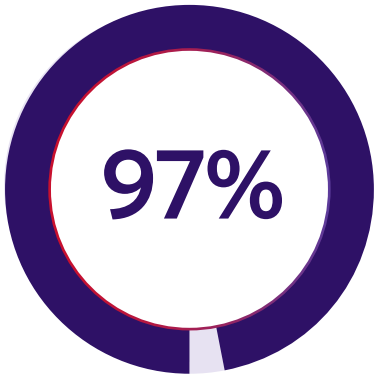


#1 LARGEST RETAIL LENDER IN AMERICA[2]

74 NET PROMOTER SCORE



+14%
PURCHASE



NET CLIENT RETENTION RATE[3]

2.5M
CLIENT LOANS SERVICED

$509B
SERVICED UNPAID PRINCIPAL BALANCE

#1 IN CLIENT SATISFACTION 21 TIMES
BY J.D. POWER FOR PRIMARY MORTGAGE ORIGINATION AND SERVICING



MARKET SHARE GROWTH
(2023 VS. 2022)

+10%
REFINANCE

OUR ISMS

OUR CULTURE is based on specific philosophies that we call "ISMs." Each one shares how we can succeed and what we value.

In late 2023, we modernized, simplified and consolidated our ISMs from 20 down to 16 philosophies that unite our culture of excellence. These ISMs define who we are, not what we do.



Always raising our level of awareness.



Obsessed with finding a better way.



You'll see it when you believe it.



The inches we need are everywhere around us.



Launch and learn.



Ignore the noise.



Every client. Every time.



Responding with a sense of urgency is the ante to play.



It's not about who is right; it's about what is right.



We are the "they."



We'll figure it out.



Innovation is rewarded. Execution is worshipped.



Numbers and money follow; they do not lead.



Simplicity is genius.



We eat our own dog food.



Do the right thing.

2023 ESG REPORT HIGHLIGHTS

- Ranked #11 on Fortune Magazine's list of 100 Best Companies to Work For
- Ranked #2 on People Magazine's 100 Companies That Care
- Nation's largest Federal Housing Administration (FHA) lender by loan count
- 1 million volunteer hours donated by Rocket Companies team members nationwide
- Over 150,000 households enrolled in the Affordable Connectivity Program
- 172,194 pounds of e-waste recycled for redistribution
- Over $230 million contributed to community organizations and programming since 2010

OUR APPROACH TO ESG

Guided by our ISMs, our ESG strategy is focused on creating impact for our stakeholders, including our work with clients, communities and team members.



Our ESG Steering Committee, composed of senior leaders in the company, connects on a quarterly basis and provides oversight of environmental, human capital, corporate social responsibility, corporate governance, sustainability and other public policy matters relevant to the company, with periodic reporting to our board.

CORPORATE GOVERNANCE AND BEHAVIOR

OUR BOARD

The Board of Directors is composed of directors with diverse attributes, qualifications, skills and experience relevant to our business and well positioned to serve the long-term interests of our stakeholders. Our board has delegated various responsibilities and authority to committees, which are comprised of our Audit Committee, Compensation Committee and Nominating and Governance Committee. Each committee operates under a written charter approved by our board, which is reviewed periodically by the respective committee. In addition, our Corporate Governance Guidelines set forth the key principles and processes to help our board exercise its responsibilities and serve the interests of the company and its stockholders. The charters of each committee and the Corporate Governance Guidelines are available on the Governance tab at ir.rocketcompanies.com.



The board is divided into three classes, designated as Class I, Class II and Class III, and each class serves for a term of 3 years. Our directors have staggered, multiyear terms, so that not all the directors' terms expire simultaneously, providing leadership continuity at the highest level. Our Nominating and Governance Committee is focused on board succession and regularly reviews this topic at the committee level.

2023 HIGHLIGHTS

- **56% board diversity (in terms of gender and ethnicity)**
- **Comprehensive Code of Conduct and Ethics**
- **Periodically review our board committee charters**
- **Align our information security program to the National Institute of Standards (NIST) cybersecurity framework**

Class I *(Terms Expiring in 2024)*



BILL EMERSON
President,
Rocket Companies



JENNIFER GILBERT
Founder and Chief Executive Officer, Amber Engine;
Creative Director, POPHOUSE



JONATHAN MARINER
Founder and President,
TaxDay, LLC

Class II *(Terms Expiring in 2025)*



DAN GILBERT
Chairman of the Board and Founder,
Rocket Mortgage



ALEX RAMPELL[4]
General Partner,
Andreessen Horowitz



NANCY TELLEM
Executive Chairperson,
Eko

Class III *(Terms Expiring in 2026)*



VARUN KRISHNA
Chief Executive Officer and Director,
Rocket Companies



MATTHEW RIZIK
Chief Executive Officer,
ROCK



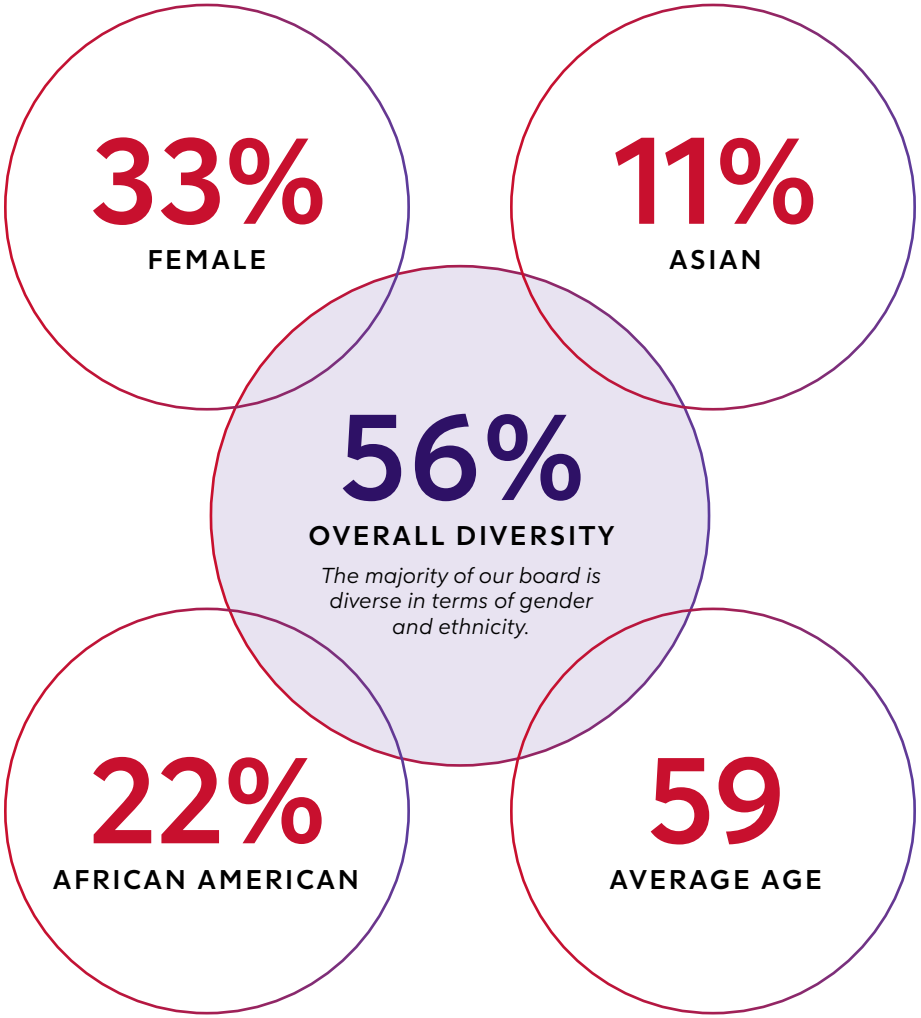
SUZANNE SHANK
President, Chief Executive Officer and Co-Founder, Siebert Williams Shank & Co., LLC

BOARD DIVERSITY

As outlined in our 2024 Proxy Statement, our diverse board has an appropriate mix of skills, expertise and experience to oversee critical matters of our company, represent the interest of our stakeholders and effectively oversee our strategy. Our two newest directors, Varun Krishna and Alex Rampell, bolster the product and fintech expertise of the board and reflect our commitment to AI-fueled homeownership.

Board Training and Education

Guided by our ISM of "Always raising our level of awareness," we provide training and resources to support our directors as they carry out their duties and responsibilities. This includes presentations by our management team or our board's advisors on Rocket's business, compliance efforts, applicable legal, regulatory or other developments or other matters deemed appropriate by our board or Nominating and Governance Committee. In addition, the company and each director are members of the National Association of Corporate Directors (NACD). As NACD members, the company and each board member have access to various instructional programs, training resources and networking opportunities.



OUR CULTURE OF ETHICS AND RISK MANAGEMENT

Our corporate governance structure supports our board in providing effective oversight of risk management. This work embodies our ISM of "Do the right thing." We periodically review and assess the adequacy of our Corporate Governance Guidelines and Committee Charters. Our company provides a 24/7 ethics line where concerns can be made anonymously at https://rocketcompanies.ethicspoint.com or by phone at 1-844-907-2291.

Code Of Conduct And Ethics

The Code of Conduct and Ethics reflects the commitment to our culture of honesty, integrity and accountability and outlines the basic principles and policies with which all team members, officers and directors are expected to comply. The Code of Conduct and Ethics contains general guidelines for conducting our business consistent with high standards of business ethics, including policies related to bribery, corruption and money laundering. The Rocket Companies Code of Conduct and Ethics is incorporated in our team member Guideposts and is available on our company intranet site. Team members must acknowledge and confirm their review of the Guideposts. In addition, on an annual basis, all executive officers and other team members complete an online training course addressing ethics, non-discrimination and non-harassment, information security, insider trading, physical ecurity, relevant regulatory compliance and other workplace expectations.

Cybersecurity

As a fintech company, we recognize the importance of information security and cybersecurity. Safeguarding information by securing our systems, data and networks is a key priority for our business. We require the secure, efficient and uninterrupted operation of our networks and systems to provide our clients with the best possible experience.



97%

OF TEAM MEMBERS COMPLETED COMPANY GUIDEPOSTS TRAINING

With this in mind, we maintain an Information Security Program to protect the confidentiality, integrity and availability of client information. The Rocket Companies Information Security Program is managed by the Rocket Companies Chief Information Security Officer (CISO), who is responsible for the creation and execution of our information security strategy. The CISO has more than 30 years' experience managing business risk and developing and implementing information security strategy. We align our program to the National Institute of Standards (NIST) cybersecurity framework. The program is reviewed and updated by regular risk assessments, which identify

reasonable and foreseeable internal and external risks. We perform ongoing assessments of the program to measure both the sufficiency of the safeguards to control risk and the design and operating effectiveness of our security requirements and controls. We implement information security policies throughout our operations, and our enterprise risk management (ERM) process considers information security risks alongside other company risks as part of our overall risk assessment process. On a periodic basis, the CISO provides reports and presentations to the board, Audit Committee and senior leadership related to industry developments, evolving standards, vulnerability assessments and technological trends.



Our Vendor Risk Management program extends our safeguards to third-party service providers. This program includes a robust due diligence process to review and affirm on an initial and periodic basis that our third-party service providers protect our information with the same rigor we require of ourselves.



"Rocket takes the trust our clients put in us very seriously. We work diligently to safeguard the processes and technology that drive our business and are designed to protect our clients."

CHRIS BURROWS
Chief Information Security Officer, Rocket Companies

As far as internal training and compliance, we spend significant time and resources communicating the information security program to all team members via annual trainings, ongoing communications and periodic testing of team member capabilities. The CISO is charged with the continuous evolution of the program to address emerging threats and new technologies, ensuring that we can adapt to the ever-changing risk environment and those who seek to compromise our information. As such, the program is regularly evaluated by both internal and external assessors to ensure its effectiveness by measuring its ability to prevent risk realization.



Compliance And Risk Management

Compliance and risk management are among our top priorities. The leadership team is committed to a compliance program focused on applicable federal and state laws as well as contractual, internal and regulatory requirements. Key components of our compliance program include:

- Senior leadership oversight and monitoring of training engagement
- Annual review of policies, procedures and training materials
- Periodic self-testing
- Multiple sources to stay current on regulatory change and consistent engagement with our internal Government Affairs team
- Completion of annual regulatory training and other training relevant to individual team member roles and responsibilities

All Rocket Companies legal entities and operations are subject to risk assessment and are considered for internal audit procedures on an annual basis and all entities that are material to the organization (from a financial statement and regulatory standpoint) are audited annually.

Enterprise Risk Management

Our enterprise risk management program is designed to help preserve and enhance the value of Rocket Companies by optimizing the tradeoff between taking risks in the pursuit of strategic objectives (upside risk) and minimizing the potential for adverse impacts to capital and/or earnings (downside risk). ERM has deployed processes to identify and prioritize significant risks to the company, monitor status and provide reporting to senior leadership and the Audit Committee.

The company is dedicated to a robust risk governance framework that encompasses establishing ownership, senior leader and board oversight, and ongoing monitoring for key risks and managing of risks and controls. The risk governance model is guided by the three lines of defense, with ownership and monitoring vested in the operational teams (first line), oversight by designated functions (second line) and independent assessment by internal audit (third line).

Due to the diverse array of risk across multiple companies, ERM has defined a Risk Universe to categorize, assess and prioritize identified risks, which are organized into six key risk categories: Financial, Information Management, Legal and Compliance, Operational, Reputational and Strategic.

The ERM team coordinates and completes the requirements of the ERM program, including facilitating reporting to the Audit Committee and the Rocket Risk Council to oversee the effectiveness of risk management throughout Rocket companies. The ERM team is also responsible for developing operating procedures and guidelines to help complete the activities of the ERM Program. The Rocket Risk Council is composed of leaders from across Rocket companies who provide oversight and reviews of potentially significant risk for Rocket companies. This council's duties include:

- Approving the annual ERM Program Plan and Policy.
- Periodically receiving and reviewing reporting about the status of the ERM Program, the status and management of significant risks and risk remediation activities, and new or proposed significant requirements that are applicable to multiple Rocket companies.
- Reviewing reports of emerging and escalating risks, as necessary.
- Escalating risks from each of the Rocket companies, as needed.
- Annually reviewing the Internal Audit Plan.



STOCK OWNERSHIP GUIDELINES

In March 2021, we adopted stock ownership guidelines to further future alignment of the long-term interests of our executive officers and non-affiliated directors with those of our stockholders. Our stock ownership guidelines generally require that our non-affiliated directors own shares of our common stock having an aggregate value equal to five times the non-affiliated director's annual cash retainer. Shares that count for purposes of ownership under the stock ownership guidelines include vested shares or units. Generally, each non-affiliated directors will have five years from the date such director becomes subject to the guidelines to achieve compliance.

For information about our policies and our auditors' opinion and fees, please see our 2024 Proxy Statement.





OUR CLIENTS

EVERY CLIENT. EVERY TIME.

2023 HIGHLIGHTS

- Nation's largest Federal Housing Administration (FHA) lender by loan count
- #1 in the U.S. for client satisfaction among all mortgage servicers by J.D. Power
- A+ rating from Better Business Bureau
- #2 Freddie Mac rural lender
- #3 Veteran Affairs lender





HELPING EVERYONE HOME

ROCKET'S MISSION is to Help Everyone Home. 94% of Americans view homeownership as a vital part of the American dream, and we are committed to helping Americans achieve their dreams of homeownership. Homeownership symbolizes stability, financial security and a reliable means of building intergenerational wealth.

Since 1985, we closed more than $1.7 trillion in home loans, and currently service nearly 2.5 million mortgages every month. As the largest FHA lender by loan count and the third largest VA lender in the nation, affordable homeownership is at the core of our mission.

In addition, we expand access to homeownership to underserved communities through mortgage programs including our ONE+, Purchase Plus, Freddie Mac BorrowSmart®, BorrowSmart Access®, HomeReady® and Home Possible® programs.

This suite of affordable mortgage programs offers additional benefits to home buyers in low- and very low-income census tracts, and/or certain metropolitan statistical areas (MSAs) with high majority-minority concentrations. We designed these programs to address the two largest challenges home buyers face today, assets for down payment and an affordable monthly payment. Through additional credits toward down payment, reduced monthly mortgage insurance payments and reduced closing costs, Rocket Mortgage is committed to providing a path to sustainable and equitable homeownership.

SUPPORTING ACCESS TO FINANCIAL PRODUCTS

Our affordable product line provides long term home financing options, making homeownership accessible and sustainable for low- to very low-income borrowers and underserved communities.

National Offerings

Our ONE+ program addresses down payment affordability, one of the biggest obstacles home buyers face when they can otherwise afford a mortgage payment. ONE+ allows eligible home buyers to put as little as 1% down for a conventional loan, combined with a 2% grant from Rocket Mortgage.

For those unable to commit to the standard 20% down payment, HomeReady® and Home Possible® are two notable mortgages available through government-sponsored enterprises Fannie Mae or Freddie Mac that make lower down payments possible for eligible home buyers. HomeReady® mortgages, financed through Fannie Mae, help borrowers with low- to very low-income buy or refinance a home by reducing the standard down payment and mortgage insurance requirements. The Home Possible® mortgage program, backed by Freddie Mac, helps to finance low- to very low-income home buyers with similar benefits as the HomeReady® program.



"Rocket is driven by a noble mission to Help Everyone Home. We are dedicated to revolutionizing the home buying journey, turning it from a stressful and inefficient process into one that is easy and seamless. By simplifying every step, we aim to empower more Americans to realize their dream of homeownership. With the help of technology, we are transforming the home buying process, making it easier to help more people achieve the dream of homeownership."

VARUN KRISHNA
Chief Executive Officer and Director, Rocket Companies

Geo-Targeted Products

These products serve first-time home buyers in underserved communities with reduced pricing, down payment assistance and policy flexibilities. Purchase Plus product was started as a pilot in 2022 to reach underserved minority communities to bridge the racial gap in homeownership. All eligible census tracts are majority Black or Hispanic. Launched in 2023 as a pilot, the BorrowSmart Access® is designed to reach underserved minority communities and address the racial gap in homeownership. The client can live anywhere but must be buying in an eligible county to qualify.



"Our J.D. Power awards in mortgage servicing are backed by our personalized solutions, proactive communication and exceptional service, which are powered by AI. We ensure that our clients have support and resources at their fingertips 24/7 to manage their mortgages effectively and maintain stability."

LAQUANDA SAIN
Executive Vice President, Servicing, Rocket Mortgage

MEETING OUR CLIENTS' NEEDS AND SUPPORTING THEIR FINANCIAL JOURNEY

We recognize that the home buying process can be stressful and inefficient. We empower and educate our clients to help navigate their evolving financial journey through free resources and tools:

- Credit score report and analysis from Rocket Money, an affordability calculator through Rocket Homes and mortgage rate tools through Rocket Mortgage.
- Our Learning Centers for Rocket Mortgage, Rocket Homes and Rocket Loans provide expanded financial education content, including guides and tips for first-time home buyers as well as articles on credit utilization, personal loan basics and financial literacy skills.
- Rocket Money, our personal finance app, helps clients understand and manage every aspect of their financial lives, from bills to subscriptions to savings goals and more.

EVERY CLIENT. EVERY TIME.

Proactive Approach To Prevent Client Debt Repayment Problems

Resource Center And Self-Service Guides: We have established a comprehensive Resource Center on Rocket Mortgage Servicing, which offers FAQs and general assistance options. Additionally, Rocket Solutions is available as a self-service guide to help clients apply for, and accept, the most suitable loss mitigation options.

Proactive Outreach Campaigns: Our Strategic Outbound team conducts extensive call, email, and text campaigns to provide payment details and reminders, with the aim of preventing early-stage delinquency and reducing the number of clients who become delinquent.

Dedicated Support For Advanced Delinquency: We have a Single Point of Contact team, designed to ensure that clients in advanced stages of delinquency have a dedicated representative to assist them with specialized loss mitigation options and solutions.



We Help Our Clients Stay In Their Homes

Flexible Payment Plans: We work closely with clients to understand their financial situation and may offer flexible payment plans to help them get back on track.

Waterfall Guidelines For Relief: If a client requires payment relief, or a repayment plan is unaffordable, we adhere to waterfall guidelines, per investor requirements, to offer the best possible product that can resolve the client's delinquency.

Assistance With Debt Counseling Services

Referrals To External Resources: In addition to the extensive assistance that we provide directly, our team also coordinates with external support groups, frequently referring clients to HUD.gov and other investor or government programs that may offer payment assistance and additional resources.

Assistance Through Post-Mod Counseling: We also direct clients to Fannie Mae's post-modification counseling to provide further support and assistance.



Responsible Handling Of Mortgage Repayment Difficulties

Comprehensive Foreclosure Review: Servicing senior leadership reviews each foreclosure referral loan, ensuring that all possible opportunities have been explored before proceeding to foreclosure. This process includes thorough action at every client interaction and communication touchpoint.

Consideration Of Alternative Options: We follow waterfall guidelines, per investor requirements, to ensure that all alternative options are examined before considering foreclosure as a last resort. Additionally, we provide support to clients in finding adequate housing prior to foreclosure.

Our Approach To Loss Mitigation

Compliance With Regulations: We work to ensure that our mortgage servicing practices strictly adhere to all investor and regulatory compliance requirements, including the minimum required contact attempts and providing Mini Miranda identification in applicable states.



ACCESSIBLE DIGITAL SERVICING SOLUTIONS

At times, our client's economic situation can change. We are committed to helping our clients during times of hardship. We are proud to provide quick and easy assistance to our clients experiencing hardship through our industry-leading scalable digital solutions.

In 2023, we facilitated 3.1 million client interactions in servicing. Our servicing calls and chats are increasingly powered by AI, providing clients with smart, conversational, self-service experiences 24/7, with escalation to team members as needed. We have a suite of investor-approved workout options that consider the client's full financial situation in relation to their unique situation. We dig deep into income, assets, expenses and hardship to present the most optimal option to stay current on their loan and avoid foreclosure.

These options include online transactions through the Rocket dashboard or our mobile app and payment by phone or mail. We also make educational resources easily accessible online or through team member assistance so our clients understand their options. We engage with our clients across multiple methods of communication, within compliance of federal and state laws and regulations, housing agency guidelines and contract requirements. This investment in resources has contributed to better business results. Compared to the market, Rocket Mortgage has lower delinquency rates as a percentage of our portfolio. We also have lower re-default rates for loans that completed various loss mitigation workout plans.

PROTECTING AND RESPECTING OUR CLIENTS

OUR COMMITMENT to protecting client data and respecting our clients' right to privacy is rooted in our ISM, "Do the right thing."



DATA PRIVACY AND CYBERSECURITY POLICIES

- Rocket Companies is committed to adherence with all applicable state and federal privacy laws and provides its clients with the requisite data rights as defined under those laws and as further described in the Rocket Family of Companies Privacy Policy.
- We deploy a monitoring program to detect potential threats and keep an incident response plan in place to respond if a security incident occurs. We periodically test our incident response procedures via exercises incorporating internal teams and local, state and federal law enforcement.
- On an annual basis, we require completion of regulatory compliance and other trainings relevant to individual team member roles and responsibilities. Annual trainings include: information security, anti-money laundering, insider trading, fair lending, data rights basics, physical security, "We are the they" Guideposts, Code of Conduct and DEI.

OUR MARKETING AND ADVERTISING PRACTICES

We are committed to ensuring our marketing materials and communications are fair, accurate, compliant and unbiased. We do this through our policies and training programs, including the Rocket Mortgage Fair Lending Program, Fair Lending Policy and Marketing Policy. Advertising materials are also routinely vetted to ensure they are fair and do not pose fair lending risk.

99.98%

OF ROCKET MORTGAGE TEAM MEMBERS COMPLETED FAIR LENDING TRAINING IN 2023

Client Complaint Response

Rocket Mortgage maintains a process for handling consumer complaints that is led by our Client Experience Operations team and documented in a variety of issue-specific, team member-facing procedures stored in the company's Pathfinder tool. These complaint procedures address (among other pertinent issues) intaking, logging, researching and responding to a variety of consumer complaints. Additionally, Rocket Mortgage maintains a Client Complaint Program and Policy.



OUR COMMUNITIES

OBSESSED WITH FINDING A BETTER WAY.

2023 HIGHLIGHTS

- $230M+ contributed to community organizations and programming since 2010
- 1M+ volunteer hours nationwide since 2010
- 150,000+ Detroit households enrolled in the Affordable Connectivity Program
- 172,000+ pounds of e-waste recycled for redistribution



HOUSING STABILITY FOR ALL

OUR MISSION to Help Everyone Home extends to increasing housing stability for all. Through our philanthropic partner, Rocket Community Fund, we collaborate with our diverse stakeholder partners, spanning the public, private and nonprofit sectors to tackle challenges like tax foreclosure, eviction, the housing shortage and homelessness head on. We also leverage the power of thousands of Rocket Companies team members to support our mission through volunteering and giving initiatives.



HELPING LOCAL COMMUNITIES THRIVE

The impact of a stable home is undeniable. Safe, reliable housing leads to stronger outcomes in education, employment, health and wealth for individuals and neighborhoods. Despite the clear importance of having a home, access to housing resources and other critical services remains elusive for too many of our neighbors. Our investments focus on increasing access to housing resources and services across the country, especially in Detroit, Cleveland, Milwaukee and Atlanta.

Neighbor to Neighbor



Our flagship community engagement program, Neighbor to Neighbor, goes door-to-door connecting residents to critical resources while also collecting data to inform future philanthropic investments.

What began as an annual outreach program in Detroit has since grown to Cleveland and Atlanta. In Atlanta, canvassers connect residents to resources focused on preventing displacement around the Atlanta BeltLine and improving housing quality through home repair support.

Trained, paid canvassers from Atlanta-based nonprofits held conversations with residents to collect data on the community's housing needs and simultaneously provide information on how to protect homes from tax foreclosure, access legal services, connect with financial counseling and more. Learn more about the program's initial findings in the Atlanta community in the 2023 report. In 2023, the program in Detroit focused on canvassing efforts targeting 60,000 households at risk of tax foreclosure city-wide, connecting residents with resources such as the Homeowners Property Exemption (HOPE) program, legal assistance and eviction prevention services.

Displacement Funds

We are fostering a more comprehensive approach to housing stability by offering legal support, financial assistance, and access to wraparound resources. In 2023, the Rocket Community Fund made major financial investments in Milwaukee and Cleveland to prevent displacement. The Cleveland Eviction Defense Fund initiative combats eviction by providing legal representation, advocacy and emergency rental assistance to low-income residents facing eviction. In Milwaukee, the MKE United's Anti-Displacement Fund program safeguards homeowners in downtown-adjacent neighborhoods facing potential displacement due to rising property taxes.

Rehabbed & Ready

The Rocket Community Fund celebrated a major milestone for one of our signature programs in 2023. The Rehabbed & Ready program aims to strengthen access to financing for Detroit residents by rehabbing publicly owned single-family homes in strategically selected neighborhoods and then selling those properties at a loss. Sales of these properties steadily stabilize home values in historically undervalued neighborhoods. In 2023, Rehabbed & Ready sold its 100th home.

Additionally, the Rocket Community Fund partnered with the Detroit Land Bank Authority and National Faith Homebuyers to create a down payment assistance program to ensure that Rehabbed & Ready homes are accessible for Detroit home buyers. Buyers up to 120% of area median income are eligible to receive up to 20% of the sale price in down payment assistance grants.

PROVIDING FINANCIAL SUSTAINABILITY THROUGH HOMEOWNERSHIP

We are helping increase housing stability in communities through innovative programs that support financial education, promote job advancement and make homeownership more attainable.

> ***"[Make It Home] means that I can maintain this home, providing my three daughters with the chance to grow up in a stable and nurturing environment. We'll continue to create cherished memories here, and I couldn't be more thankful for that."***
>
> **DEMETRIUS BROWN**
> *57-year-old lifelong resident of Detroit and Make It Home participant*

Make It Home Helps 1,500 Detroiters Become Homeowners

In 2023, Rocket Community Fund celebrated the continued success of the Make It Home program alongside our partners, the city of Detroit and the United Community Housing Coalition (UCHC). The program achieved a significant milestone, helping 104 Detroit families become homeowners, bringing the total number of participants who avoided eviction due to tax foreclosure to 1,500 since 2017. The Rocket Community Fund launched the program to provide eligible Detroit renters and land contract holders, whose landlords failed to pay property taxes, the ability to become homeowners instead of risking eviction. The program leverages the city of Detroit's "right of refusal," allowing the city to purchase properties before the tax foreclosure auction for the value of the back taxes owed.

These properties are then sold to the United Community Housing Coalition using philanthropic funding from the Rocket Community Fund. This year, residents paid an average of $8,400 over a period of time to become homeowners through this program.

Rocket Wealth Accelerator

We recognize that financial literacy and stability are critical steps to homeownership. Rocket Community Fund, in collaboration with Local Initiatives Support Corporation (LISC), launched the Rocket Wealth Accelerator Program, designed to promote financial stability for underserved residents in Detroit, Cleveland, Milwaukee and Atlanta. Through the $2 million initiative, clients are connected to coaches at designated LISC Financial Opportunity Centers for assistance with enhancing their emergency fund management, building credit and taking the necessary steps to accumulate generational wealth. Participants also receive matching funds to support a down payment savings account. This education and financial support accelerates participants' journey to homeownership.



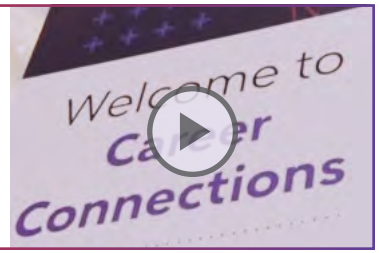
"I feel unstoppable. I feel as though my destiny is written by me. I'm more secure in my financial stability because if an emergency does arrive, I now have the flexibility."

ROMELL JOHNSON
Financial and Career Coaching Participant

Career Connections Opens New Doors For Detroit Talent

As part of our joint $500 million commitment with the Gilbert Family Foundation to support Detroit neighborhoods, we want Detroiters from all walks of life to know that they have a place at Rocket Companies and opportunities to have meaningful jobs that support financial stability. In 2023, we launched our first two Career Connections events, a partnership with the shared vision to attract and retain local, diverse, top-tier talent. The main goal of Career Connections is to introduce Detroit and Michigan-based talent to career opportunities at Rocket Companies, while giving job seekers insight into what it's like to work at Rocket. At each event, hundreds of high school and college students had the chance to network, hear from senior leaders, tour the business and learn about the many career paths available across our organization.

Check out our Career Connections video to see how we are building opportunities for Detroit talent.



CLOSING THE DIGITAL DIVIDE IN OUR COMMUNITIES

AS AN AI-FUELED FINTECH company, we recognize the power of technology, as well as the challenges many communities have in accessing it. In an increasingly digital world, access to technology, high-speed internet and digital skills training has become essential to ensure equal opportunity for all. Much of our social impact work has been focused on bridging the digital divide.

Affordable Connectivity Program

As part of our comprehensive approach to community investment, Rocket Community Fund expanded upon significant housing investments with Atlanta BeltLine Partnership (ABP) to also include support for their digital inclusion efforts. This innovative collaboration leveraged technology to address critical urban challenges while ensuring equitable access to digital resources for all residents.

Bridging Detroit's Digital Divide With The Rocket Mortgage Classic

In 2020, the Rocket Mortgage Classic PGA TOUR event and title sponsor Rocket Mortgage made the strategic decision to address the digital divide in Detroit by launching its multiyear Changing the Course initiative. Over the past 3 years, Connect 313, a partnership between the Rocket Mortgage Classic, Rocket Mortgage, city of Detroit and others, has continued to build on this commitment. In December 2023, the Rocket Mortgage Classic announced a contribution of $1.6 million to support local Detroit nonprofits from the 2023 tournament. Since 2019, the Rocket Mortgage Classic has invested over $8.4 million in local charitable organizations, with $4.3 million supporting the Changing the Course initiative.



"It is fitting that Palmer Park, the home of the Rocket Mortgage Classic where Changing the Course was first established in 2020, is the first park to install this vital technology. Increasing access to Wi-Fi in public spaces like these five parks is a major part of the path forward to a more connected and equitable city."

LAURA GRANNEMANN
Executive Director,
Rocket Community Fund



Human I-T Opens Digital Equity Retail Store in Detroit

Human I-T is Rocket Companies' primary vendor supporting the recycle and reuse of all Rocket technology. In 2023, we reached another milestone with Human I-T when they opened their first digital equity store, Human I-T on Seven Mile Road in Detroit. This new, affordable electronics retailer is the first brick and mortar store of its kind in the nation, providing onsite services and support to the community, including affordable technology and low-cost internet, as well as digital skills training, digital devices and tech support for residents who need it. We are proud to be a founding partner in support of this new space.

DIGITAL INCLUSION IMPACT HIGHLIGHTS

- In addition to leveraging our technology, as disasters occur, we have a cross functional team that reviews the data to make informed decisions and ensure we have alignment across the organization
- Over 150,000 people enrolled in the Affordable Connectivity Program, a federal program that provides discounted internet access to low-income household
- Free Wi-Fi was provided to parks in Detroit
- Human I-T Opens Digital Equity Retail Store in Detroit

OUR TEAM MEMBERS MAKE AN IMPACT



OUR TEAM MEMBERS are our biggest community advocates, and their passion for making a positive difference in the communities we serve is evident in the way they show up to volunteer and fundraise. Our Volunteer Engagement and Giving team works to ensure that every team member can make an impact in a way that is meaningful to them, which is why we offer such a wide variety of volunteer experiences and team member-driven fundraising opportunities.

These collective efforts enabled us to reach a very big milestone in the summer of 2023 by reaching one million volunteer hours donated by team members nationwide. In the past decade, team members have participated in more than 150,000 volunteer events with over 4,000 nonprofit organizations across the country.





Rocket Companies Community Challenge

This annual crowdfunding campaign gives team members the opportunity to nominate, advocate and fundraise for the nonprofits they care about most. In 2023, team members helped us raise $1.36 million for the 184 nonprofits participating in the Community Challenge.

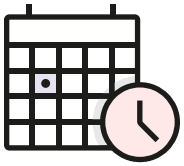
COMMUNITY CHALLENGE - 2023 IMPACT



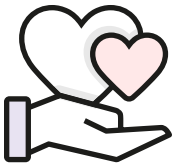
5
MARKET AREAS



4,857
UNIQUE DONORS



26
IMPACTFUL DAYS



184
NONPROFIT ORGANIZATIONS

$1,366,444
TOTAL AMOUNT RAISED

TOP 3 NONPROFITS BY MARKET

THESE NONPROFITS RAISED THE MOST DURING THE 2023 COMMUNITY CHALLENGE

NATIONAL
Lighthouse MI
I Heart Dog Rescue & Animal Haven
The Mast Cell Disease Society

CHARLOTTE
Preemies of the Carolinas
A Gift of Friendship
Farrah Turner Foundation

CLEVELAND
Empower Sports Corporation
Bike Cleveland
Ronald McDonald House

DETROIT
Brilliant Detroit
Give Merit
Detroit Repertory Theatre

PHOENIX
McDowell Sonoran Conservancy
Southwest Human Development
Phoenix Children's Hospital

PROTECTING OUR SHARED ENVIRONMENT

AS A DETROIT-BASED fintech company leveraging AI technology, our commitment to "Do the right thing" includes being responsible stewards of our shared environment. We are engaging with external environmental experts to support our continued sustainability journey and looking for opportunities to create impact across our 37 properties.

RESPONSIBLE STEWARDS

We aim to minimize the environmental effects of our operations by reducing energy consumption and switching to more renewable sources of energy. Highlights of our efforts include:

- Recycling 172,194 pounds of e-waste for redistribution.
- Offering free public transit passes for team members in Detroit, Cleveland, Phoenix and Windsor.
- Employing the use of Kyoto Wheels in our Detroit Data Center, which provides access to more compressor-free cooling hours. 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.
- Pushing as much production to the cloud as possible, which will help reduce the amount of energy consumed by our data centers in the future.
- Throughout Bedrock's parking garages where team members park, there are 124 level 2 EV charging spaces across 11 different parking locations to support clean transportation.
- Using water refill stations in our offices saved over 1.6M bottles of water and eliminated plastic straws from our office.





CLIMATE CHANGE

As a fintech lender, we continue to look at ways to leverage technology to support our business and manage risk, including climate risk.

- Our Data, Automation and Strategy & Analytics teams 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.
- In addition to leveraging our technology, as disasters occur, we have a cross functional team that reviews the data to make informed decisions and ensure we have alignment across the organization.
- Our major landlord, Bedrock, is part of the DTE Energy MIGreenPower energy program, which attributes electricity usage to clean energy. This renewable energy is used throughout its Detroit properties, including Rocket's headquarters at the One Campus Martius building.

OUR TEAM MEMBERS AND CULTURE

WE ARE THE "THEY."

2023 HIGHLIGHTS

- Ranked #11 on Fortune Magazine's list of 100 Best Companies to Work For
- Ranked #2 on People Magazine's 100 Companies That Care
- Ranked #2 on Fortune's list of the Best Workplaces in Financial Services & Insurance



DEI IN OUR DNA

OUR DIVERSITY, EQUITY AND INCLUSION (DEI) mission is weaving DEI into our DNA with an intentional commitment to fostering an inclusive environment built on open doors, open minds and an open culture rooted in trust. DEI is at the heart of our values and sustainability. We demonstrate our commitment to fostering a diverse and inclusive workplace by proactively recruiting for and hiring diverse talent across a wide range of candidates to achieve the highest performing teams. The board receives updates on our DEI initiatives on a periodic basis from our Chief Diversity Officer.





"Diversity, Equity, and Inclusion is ingrained in our ISMs, shaping our core identity, decision making and actions. It fuels ongoing advancement and empowers us to make deeper impact within our company and the communities we serve."

KIMARIE YOWELL
Chief Diversity Officer, Rocket Companies

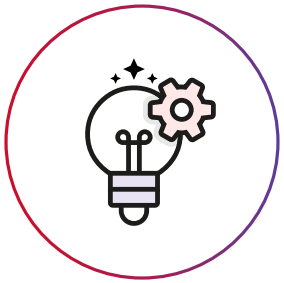
OUR DEI PILLARS

Our program is managed by the DEI team around strategic pillars, but we understand it's the responsibility of all of us to create a diverse and inclusive environment. It is through this commitment that we were able to make tremendous progress across these pillars in 2023.



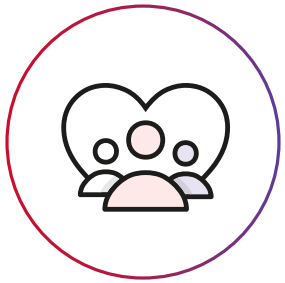
TALENT

Proactively recruit and develop high-performing diverse team members across a broad range of candidates to create collaborative and innovative teams, making Rocket the employer of choice for top talent.



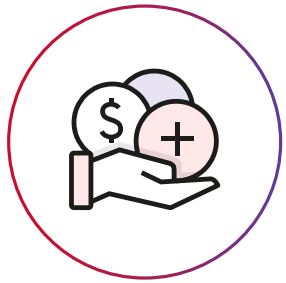
CULTURE

Establish strategic ways for team members to feel valued and encouraged to help drive a positive environment while growing in their career.



COMMUNITY

Support inclusive, thriving and resilient communities by making data-driven investments in our communities.



MARKETPLACE

Establish a diverse and inclusive partner base while supporting local businesses and entrepreneurs when procuring goods and services. Ensure marketing and sales efforts drive growth in multicultural segments to increase market share.

DEI PILLARS

53%

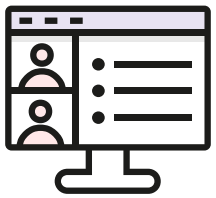
GROWTH OF RACIALLY/ETHNICALLY DIVERSE INTERN HIRES IN 2023

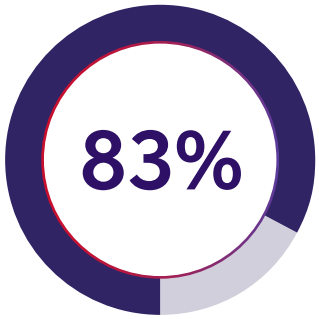
28%

TEAM MEMBER RESOURCE NETWORK (TMRN) MEMBERSHIP ACROSS THE COMPANY

LAUNCHED CAREER HUB,

PROVIDING VISIBILITY TO ALL OPEN ROLES AT RKT





COMPANYWIDE INCLUSION SCORE (INCREASED FROM 80%)

ROLLED OUT NEW PRODUCT AND SPECIAL PURPOSE CREDIT PROGRAMS:



BORROWSMART, ONE+ AND DETROIT DOWN PAYMENT ASSISTANCE

ACCELERATED TALENT ROADMAP

TO INCLUDE PERFORMANCE TALENT REVIEWS AND GOAL SETTING

BUILDING ENGAGED AND DIVERSE TEAMS

By weaving DEI into the fabric of our organization's policies, practices and decisions, we can create a more diverse, inclusive and equitable environment. Ultimately DEI is a part of how we run our business rather than a separate function. As an equal opportunity employer, we provide opportunities to all people with the goal of creating a diverse and inclusive culture at Rocket. In 2023, over 15,000 employees completed a DEI program and 368 positions were filled through our internal talent placement program, THRIVE.[5]

Our Team Members

WOMEN

46%	28%	50%	39%
ROCKET	TECH[6]	NON-TECH	NEW HIRES
43%	**35%**	**44%**	**5 YRS.**
LEADERSHIP	EXECUTIVE MANAGEMENT[7]	MANAGERS	AVERAGE TENURE

RACIAL/ETHNIC DIVERSITY[8]

35%	36%	35%	24%
ROCKET	TECH[6]	NON-TECH	NEW HIRES
24%	**32%**	**21%**	**6 YRS.**
LEADERSHIP	EXECUTIVE MANAGEMENT[7]	MANAGERS	AVERAGE TENURE

Impactful Internships

We are committed to providing meaningful internships to support the next generation's educational journey. Of our 443 interns hired for summer 2023, we hired 11% from Detroit and 8% from Historically Black Colleges and Universities (HBCUs).

In support of our goals to maximize Detroit representation in our internship pool, the Rocket Community Fund has partnered with Urban Alliance since 2018 to bring Detroit high schoolers to Rocket Companies. Students receive paid internships that include skills training, mentoring and college and career guidance in various roles ranging from creative design to IT. In 2023, we hosted 25 Urban Alliance interns.





EMPOWERING OUR TEAMS

OUR TEAM MEMBERS put the ISMs into action every day. The result is an empowered and passionate team aligned in a common mission.



Team Member Resource Networks (TMRN)

Our ISM "We are the they" is the belief that we are all one team, working toward shared goals to create something amazing together. Team Member Resource Networks (TMRNs) embody that belief by creating a community of team members that cultivate a culture of belonging, engagement and business impact in support of our mission, strategic objectives and goals. Total membership in 2023 was approximately 4,500 team members across our 11 networks.

This represents approximately 28% of our team members and a 29% growth since 2022. Team members participated in impactful learning through TMRN programming, including technology and coding workshops and finance and homeownership planning featuring our Chief Financial Officer.







DIVERSITY STEM CHAMPIONS provide underrepresented team members an engaging and collaborative space to inspire and support learning and growth as professionals in STEM.



MI GENTE celebrates, empowers, supports, educates and unites team members of the Latinx/Hispanic community within the Family of Companies.



MIDDLE EASTERN COLLECTIVE is a community that supports, celebrates, increases visibility and promotes professional growth of our Middle Eastern and North African team members and our allies.



The mission of the **MULTICULTURAL ALLIANCE NETWORK** is to foster and encourage relationships between team members of diverse backgrounds.



PERSPECTIVE creates a safe, inclusive and affirming workplace climate that fosters success and personal growth for our LGBTQ+ team members.



PROFESSIONAL WOMEN'S NETWORK is committed to building a strong, inclusive community throughout our Family of Companies to empower and inspire women.



THE ASIAN NETWORK wants to share Asian culture to provide inspiration and awareness of Asian cultures with celebrated events.



THE LINK drives engagement, innovation and leadership growth in an effort to support new professionals' navigation of the workplace.



UNITED! is the voice of the African American/Black team members of the Family of Companies. We use our voice to empower, develop and advocate.



UNSTOP-ABLE is fostering growth, performance and engagement while supporting accessibility for team members who live with, work with or support those with disabilities, mental illness and chronic illness.



VETERAN NETWORK is promoting, recognizing and educating veterans, spouses and supporters about military life and culture.

Listening To Our Team Members

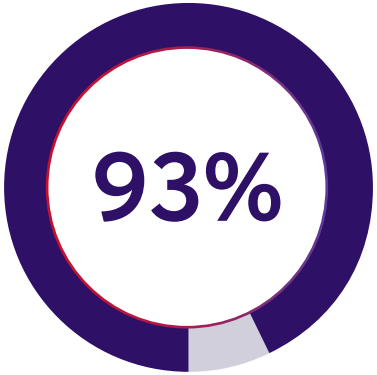
We prioritize transparent communication and active engagement with our team members to foster a culture of inclusion where everyone feels valued. We conduct biannual surveys through third-party consultants, with 86% of our team members participating in these surveys in 2023. Our results show that our team members feel empowered to bring their authentic selves to work, recognizing their meaningful contributions to our success and our positive community impact.



"We focus on the needs of our team members and business to support a culture that allows everyone to feel a sense of belonging so that our team members bring their whole selves to work."

JIM LIVINGSTON
Chief People Officer, Rocket Companies

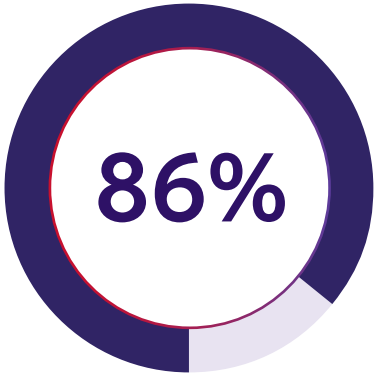
Engagement Survey Results



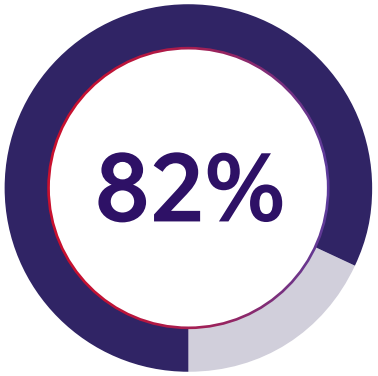
OF TEAM MEMBERS FEEL THEIR WORK HAS AN IMPACT ON ROCKET'S SUCCESS



OF TEAM MEMBERS FEEL GOOD ABOUT HOW ROCKET CONTRIBUTES TO COMMUNITIES



OF TEAM MEMBERS ARE PROUD TO WORK AT ROCKET COMPANIES



TEAM MEMBER TOTAL ENGAGEMENT SCORE

SUPPORTING OUR TEAM MEMBERS' GOALS

WE CONTINUE TO INVEST in development programs to support our talent pipeline. We provide a host of trainings, resources, learnings and events curated to help every team member be champions of our culture and support our commitment to DEI. We offer courses such as Inside Out, which is focused on breaking the stigma around mental health and provides the necessary tools for team members to support each other effectively. Another course we provide is The Art of Inclusion, which is centered around the vital inclusive behaviors necessary to work together effectively within a diverse team.

The training participation rate among our team members reflects the value these programs provide. On average, in 2023 our team members invested 33 hours into training and development. This is 90% of our team members participating in at least one training program. Our annual review process also supports team member development with 88% of our team members completing their self-review, which provided managers with better information to help team members reach their goals.

We also provide job-specific training, including SAFE (Safe and Fair Enforcement training program to prepare bankers for licensing exams). In 2023, we had 584 unique team member participants.





Developing Our Leaders

Our exceptional leaders support our company culture and guide teams to success. We integrate the foundation of development throughout the team member life cycle to support the growth of our leaders. 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 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 and encourage development at all stages.

Rocket Academy

Rocket Companies has partnered with Guild Education to offer a range of educational opportunities to support development and career goals. These programs are designed to maximize choice and flexibility for eligible team members – with more than 500 online academic programs and certificates from accredited colleges and universities that fit the schedules of working adults like you. We partner with 500 education and development programs at colleges and universities throughout the country, including four HBCUs and two Hispanic Serving Institutions (HSIs). Most recently, Rocket Academy added approximately 20 programs focused around Artificial Intelligence and Machine Learning. In 2023, 793 students enrolled in Rocket Academy, and 477 completed a program. This adds to over 1,500 team members enrolling in a program since the initial implementation 3.5 years ago.

2023 LEADERSHIP DEVELOPMENT TRAINING:

146
SENIOR LEVEL LEADERS (DIRECTORS AND ABOVE) PARTICIPATED IN OUR SENIOR LEADERSHIP PROGRAM

532
SENIOR LEVEL LEADERS (DIRECTORS AND ABOVE) PARTICIPATED IN AT LEAST ONE LEADERSHIP PROGRAM

1,609
LEADERS PARTICIPATED IN LEADERSHIP DEVELOPMENT TRAINING

207
UNIQUE LEADERS COMPLETED LEADER LAUNCH PROGRAM

PROMOTING TEAM MEMBER HEALTH AND WELL-BEING

WE ARE COMMITTED to supporting the overall well-being of our team members, which is why we provide a competitive and comprehensive benefits package that begins on day one.

Health And Well-Being Benefits Include:

- **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.
- **Family Focus groups:** These support groups are a place for team members to grow, share and connect with fellow team members surrounding family life. All support groups are led by an expert therapist to help guide conversations and process emotions. Groups include Caregiving, Fertility Circle, Parents in Their First Year, Expectant Parents, Solo Parents and more.
- Multiple medical plans are offered, including a zero-premium PPO plan for team member only coverage.
- A variety of additional benefits, including Paid Parental Leave, Surviving Family Benefit, Senior Care Support, Child Care Subsidy, Adoption And Foster Assistance
- Above and beyond our PTO policy, team members receive two additional PTO days for personal events, including religious holidays, family events, personal accomplishments or culturally important days.





Financial Benefits Include:

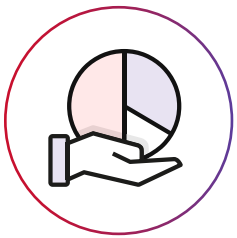
- Competitive compensation packages, including incentive pay and bonuses. This includes incentive pay for non-office and non-sales team members as well. This included 29% of our team members in 2023.
- **Team Member Stock Purchase Plan:** We encourage our team members to take ownership of their career and their company - literally - by participating in our Team Member Stock Purchase Plan, which is open to team members, both part time and full time. Team members have purchased more than 2.9 million shares through this program.
- Team members can purchase our Class A common stock through accumulated payroll deductions on a voluntary basis.
- **Rocket Home Grant First-Time Home Buyer Assistance:** Eligible team members receive up to $10,000 for down payment assistance.
- **401(k):** Company sponsored plan helping both full and part-time team members save for retirement. 100% of all eligible team members where covered in 2023.

CREATING OUR INCLUSIVE SUPPLY CHAIN

OUR DEI CULTURE extends to our suppliers as well. Being intentional about our business partnerships helps us meet our operational needs and create impact. Our Supplier Diversity Policy[9] demonstrates our commitment to this work. Creating an inclusive supply chain enables diverse suppliers to thrive and supports growth in our local communities. In 2023, we spent $66,755,218 with diverse 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)
- Asian Pacific American Chamber of Commerce (APACC)
- Disability:IN
- Michigan Hispanic Chamber of Commerce



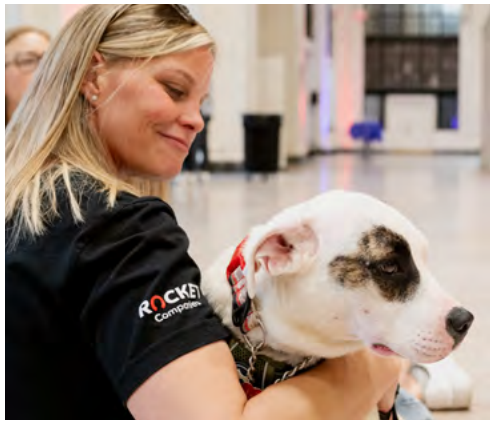
$67M

SPENT WITH DIVERSE SUPPLIERS IN 2023[10]






PRIDE
your flag.



















ABOUT THIS REPORT

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 – "*You'll see it when you believe it*."



Our ESG report covers data and practices for Rocket Companies during the year that ended December 31, 2023. In instances where select information is provided from a different period, that is noted in the report.

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.

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 processes to improve experiences for our clients. Our digital-first mentality is a driver for growth, and even with the title of one of America's largest mortgage lenders, we believe there is significant opportunity ahead to help even more clients reach their 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.

This 2023 Environmental, Social and Governance Report (the "Report") is provided by Rocket Companies, Inc. (together with its subsidiaries, "Rocket Companies") for informational purposes only and is solely intended to summarize certain environmental, social, and governance ("ESG") related initiatives undertaken by Rocket Companies, as well as certain sustainability-related metrics and methodologies used by Rocket Companies. This Report should not be relied upon for any other purpose. This Report does not constitute an offer to sell, or the solicitation of an offer to buy, any security, product, or service.

Any past performance information provided herein is neither indicative nor a guarantee of future performance or returns. Any information provided in this Report about past performance is provided solely to demonstrate various aspects of the previously utilized sustainability processes and strategies of Rocket Companies. Qualitative and quantitative data provided in this Report is intended to illustrate applicable, available information relating to Rocket Companies. The ESG metrics and methodologies used by Rocket Companies may differ from, and may not be directly comparable to, those used by other companies.

The information contained in this Report may change at any time without notice. Rocket Companies does not have any responsibility to update this Report to account for any such changes. This Report includes estimates, projections and other forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, 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 current expectations, estimates, assumptions, beliefs and information. 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. We describe risks and uncertainties that could cause actual results to different materially in our reports filed with the Securities and Exchange Commission. 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.

While certain matters discussed in this Report may be significant, any significance should not be read as necessarily rising to the level of materiality used for the purposes of complying with the various legal rules and regulations with which we currently are, and in the future may be, required to comply. Additionally, we expect to have various reporting and other obligations under a number of legal rules that are coming into effect, including rules pertaining to climate disclosures, anti-greenwashing and reporting on sustainability matters. It is unclear if the Report, in its current form, will comply with those rules as they will ultimately be promulgated. As such, the Report should not be deemed to comply with those rules. We will continue monitoring all such rules and may have to adjust our future voluntary and/or mandatory disclosures to meet their requirements.

INDICES

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

The index below includes SASB standards that we have determined to be most relevant for our business.

METRIC	CODE	RESPONSE
(1) Number and (2) value of residential mortgages of the following types: (a) combined fixed- and variable-rate, (b) prepayment penalty, and (c) total	FN-MF-270a.1	Please see page 62 of our Quarterly Report on Form 10-Q for the quarter ended March 31, 2024 and our Annual Report on Form 10-K for the year ended December 31, 2023.
Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	FN-MF-270a.3	For a discussion of our "Legal Proceedings," refer to Note 14 Commitments, Contingencies, and Guarantees in the notes to our audited consolidated financial statements of our Annual Report on Form 10-K for the year ended December 31, 2023.
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	FN-MF-270b.2	For a discussion of our "Legal Proceedings," refer to Note 14 Commitments, Contingencies, and Guarantees in the notes to our audited consolidated financial statements of our Annual Report on Form 10-K for the year ended December 31, 2023.
Description of policies and procedures for ensuring non-discriminatory mortgage origination	FN-MF-270b.3	See our marketing and advertising practices section of this report.
(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	FN-CF-230a.1	In 2023, there were no material security events and no events that required public disclosure (e.g., press release or 8-K filing).
Description of approach to identifying and addressing data security risks	FN-CF-230a.3	Rocket Companies reviews its Information Security policies on a periodic basis determined by changes in the internal and external Information Security control environment. The Information Security Program continuously evolves to address emerging threats and new technologies, ensuring that we can adapt to the everchanging risk environment and those who seek to compromise our information. As such, the program is regularly evaluated by both internal and external assessors to ensure its effectiveness by measuring its ability to prevent risk realization.

GLOBAL REPORTING INITIATIVE (GRI)

The index below includes GRI standards that we have determined to be most relevant for our business.

GRI 2: General Disclosures 2021	2-1	Organizational details	Please see the About this report section
GRI 2: General Disclosures 2021	2-2	Entitles included in the organization's sustainability reporting	Please see the About this report section
GRI 2: General Disclosures 2021	2-3	Reporting period, frequency and contact point	Please see the About this report section
GRI 2: General Disclosures 2021	2-4	Restatements of information	Not applicable
GRI 2: General Disclosures 2021	2-6	Activities, value chain and other business relationships	Please see page 4 of our 2023 Annual Report
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	Please see page 40 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-10	Nomination and selection of the highest governance body	Please see page 18 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-11	Chair of the highest governance body	Please see page 29 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-12	Role of the highest governance body in overseeing the management of impacts	Please see page 29 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-13	Delegation of responsibility for managing impacts	Please see page 12 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-15	Conflicts of interest	Please see page 2 of our Code of Conduct
GRI 2: General Disclosures 2021	2-17	Collective knowledge of the highest governance body	Please see page 7 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-19	Remuneration policies	Please see page 54 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-21	Annual total compensation ratio	Please see page 84 of our 2024 Proxy Statement
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	Please see our ESG approach section of this report
GRI 2: General Disclosures 2021	2-26	Mechanisms for seeking advice and raising concerns	Please see page 4 of our Code of Conduct
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	Please see page 46 of our 2024 Proxy Statement
GRI 3: Material Topics 2021	3-3	Management of material topics - Economic Performance	Please see page 32 of our 2024 Proxy Statement
GRI 3: Material Topics 2021	3-3	Management of material topics - Economic Impacts	Please see Our communities section of this report
GRI 3: Material Topics 2021	3-3	Management of material topics - Anti-Corruption	Please see page 2 of our Code of Conduct
GRI 3: Material Topics 2021	3-3	Management of material topics - Anti-Competitive Behavior	Please see page 2 of our Code of Conduct

FOOTNOTES

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(1) Total liquidity was approximately $9.0 billion, as of December 31, 2023, which includes $1.1 billion of cash on the balance sheet, and $2.5 billion of corporate cash used to self-fund loan originations, $3.4 billion of undrawn lines of credit, and $2 billion of undrawn MSR lines.

(2) Per Inside Mortgage Finance 12M2023 data.

(3) We define "net client retention rate" as the number of clients that were active at the beginning of a period and which remain active at the end of the period, divided by the number of clients that were active at the beginning of the period. This metric excludes clients whose loans were sold during the period as well as clients to whom we did not actively market to due to contractual prohibitions or other business reasons. We define "active" as those clients who do not pay-off their mortgage with us and originate a new mortgage with another lender during the period.

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(4) Joined the board February 1, 2024.

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(5) Additional details about our internal talent placement program (THRIVE)

(6) Technology 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, Rocket Homes Technology, Rocket Loans Technology, Rocket Auto Technology, Rock Connections Technology, Rocket Central Technology, Rocket Innovation Studio, Rocket Mortgage Canada Tech, Rocket Platform Technology, Technology

(7) C-suite roles

(8) Racially Diverse is defined as team members identifying as non-white, excluding respondents who prefer not to say, or data is unknown

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(9) 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, LGBTQ, disabled and veterans. In addition, companies recognized by the Small Business Administration, those that are located in historically underutilized business zones (HUBZone).

(10) Total Diverse Supplier Spend includes Tier 1 and Tier 2 classified spend. Total Tier 1 Spending: $43,464,699, Total Tier 2 Spending: $23,290,519. Tier 1 spend is the measure of the value of goods and services that we procure from diverse suppliers. Tier 2 spend is an expansion of influence to encourage our supply base to utilize diverse suppliers in the goods and services that they provide to Rocket Companies.

