



2022 ENVIRONMENTAL, SOCIAL
AND GOVERNANCE REPORT

ROCKET Companies



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A LETTER FROM OUR LEADERSHIP

DEAR STAKEHOLDERS:

At Rocket Companies, we're 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 Profit 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 communities and our environment, is detailed in this report.

This report celebrates our success and captures our vision for the future. We share:

1. The tremendous work we have done in our communities to prevent displacement, create homeownership opportunities, bridge the digital divide and end homelessness.
2. How we enable access to homeownership, never settling for the

status quo. Through the course of 2022, we introduced special purpose credit programs, invested in financial literacy initiatives and helped our clients through natural disasters with our digital solutions.

3. Our focus on team members' growth and development through leadership training, new professional development opportunities and the expansion of Rock Academy – our college tuition reimbursement program.

I'm proud of what we have accomplished and excited for what more we will do in the future.

At Rocket Companies, we believe in hard work, community investment, team member development and providing clients the best experience possible while helping them achieve their dreams. This ESG report reflects that. Guided by our ISMs – which are our core values – and our For More Than Profit approach, Rocket Companies is committed to creating value for all our stakeholders.

Thank you for joining us on this important journey.



BILL EMERSON

Director and Interim Chief Executive Officer (June 1, 2023)



OUR COMPANY

INNOVATION IS
REWARDED.
EXECUTION IS
WORSHIPPED.

ABOUT ROCKET COMPANIES

We are a Detroit-based fintech company consisting of tech-driven mortgage, real estate and financial service businesses. We leverage our technology, data and best in class client service to provide clients with certainty in life’s most complex transactions so that they can achieve and live their dreams. We are committed to providing an industry-leading client experience powered by our platform. We believe our widely recognized “Rocket” brand is synonymous with providing simple, fast, and trusted digital solutions for complex transactions.

Dan Gilbert, our founder and Chairman, purposefully created a strong cultural foundation of core principles, or “ISMs”, as an operating system to guide decision-making by all our team members. At the heart of the ISMs is a simple, yet powerful, concept: “Love our team members. Love our clients.”

Since our inception in 1985, we have consistently demonstrated our ability to launch new consumer experiences, scale and automate operations, and extend our proprietary technologies to partners. Our flagship business, Rocket Mortgage, is an industry leader, having provided nearly \$1.6 trillion in home loans since inception. We have expanded into complementary industries, such as real estate services, personal lending, and personal finance. With each of these businesses in large and fragmented markets, we seek to reinvent and streamline the client experience leveraging the Rocket platform.

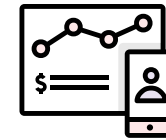


HOME
FINANCING

ROCKET Mortgage
Home Finance
Originator And Servicer

AMROCK
Title And Settlement
Services

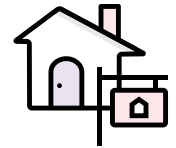
LENDESK
Software For Canadian
Mortgage Companies



PERSONAL
FINANCE

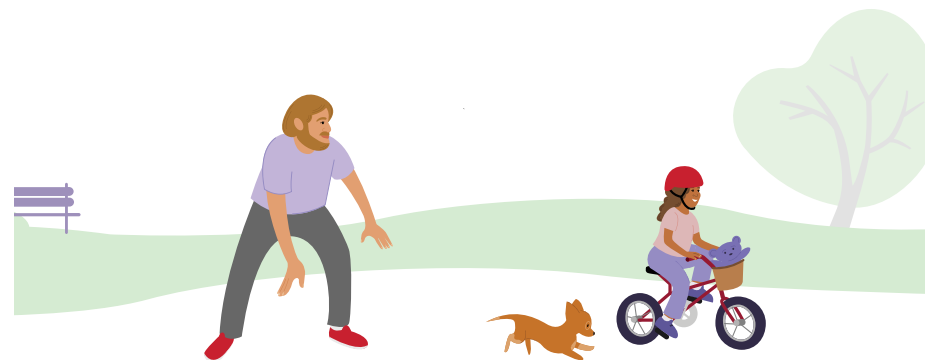
ROCKET Money
Financial Wellness
App

ROCKET Loans
Digital Personal
Lending



HOME SEARCH
AND SALES

ROCKET Homes
Home Search And
Real Estate Agent
Network



Rocket Companies consists of personal finance and consumer technology brands, including Rocket Mortgage, Rocket Homes, Amrock, Rocket Money, Rocket Loans, Rocket Auto, Rocket Mortgage Canada, Lendesk, ForSaleByOwner.com, Core Digital Media, Rocket Central and Rock Connections.

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, or philosophy, 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 #11 on Fortune’s list of the “100 Best Companies to Work For” in 2023 and has placed in the top third of the list for 20 consecutive years.

OUR 20 ISMs



DO THE RIGHT THING.



OBSESSED WITH FINDING A BETTER WAY.



WE ARE THE “THEY.”



INNOVATION IS REWARDED. EXECUTION IS WORSHIPPED.



EVERY CLIENT. EVERY TIME. NO EXCEPTIONS. NO EXCUSES.



ALWAYS RAISING OUR LEVEL OF AWARENESS.



WE’LL FIGURE IT OUT.



YOU’LL SEE IT WHEN YOU BELIEVE IT.



IT’S NOT ABOUT WHO IS RIGHT; IT’S ABOUT WHAT IS RIGHT.



SIMPLICITY IS GENIUS.



RESPONDING WITH A SENSE OF URGENCY IS THE ANTE TO PLAY.



YES BEFORE NO.



NUMBERS AND MONEY FOLLOW; THEY DO NOT LEAD.



EVERY SECOND COUNTS.



A PENNY SAVED IS A PENNY.



TAKE THE ROAST OUT OF THE OVEN.



WE EAT OUR OWN DOG FOOD.



THE INCHES WE NEED ARE EVERYWHERE AROUND US.



THE PACKAGING IS JUST AS IMPORTANT AS THE CONTENTS.



IGNORE THE NOISE.

OUR APPROACH TO ESG

Our For More Than Profit philosophy guides our ESG strategy and enables us to impact all our stakeholders. This philosophy means we do business in a way that creates opportunity for all, where “Doing Well” and “Doing Good” aren’t mutually exclusive concepts.

For More Than Profit is a new generation of doing business that keeps people at the forefront, not numbers. We have found that when personal and corporate values align, unbelievable growth happens in our community. 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.



As a business, we have always been a national leader in supporting our team members and our community. After our initial public offering in 2020, we organized an internal group of cross-functional subject matter experts, our ESG Steering Committee, 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.

With two years of ESG under our belts, we’ve learned to better engage with stakeholders, leaned into making our ESG data collection more systematic and readily attainable and continued to engage with ESG rating agencies on a regular basis. This

report is a collaboration of our internal teams including Rocket Companies’ Accounting, DEI, Investor Relations, Legal, Marketing, Public Relations, and the Pulse (Human Resources) teams, as well as our external partners and sister companies including Rocket Community Fund, the philanthropic arm of Rocket Companies, and Bedrock, a real estate investment firm. This report has been prepared according to the MSCI Standards framework.

ESG is an ever-evolving and growing space that provides a framework for us to continuously 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.*

CORPORATE GOVERNANCE

Our strong cultural foundation extends to our corporate governance, ethical conduct and security.

OUR BOARD OF DIRECTORS

We have the leadership of a highly diverse and skilled Board of Directors that is:



Annually, we review the charters of our Board Committees and Corporate Governance Guidelines based on current corporate governance practices and director feedback. We also conduct an annual board evaluation process through which we incorporate the feedback we receive from the Board.

OUR CULTURE OF ETHICS AND SECURITY

We build a foundation of ethics and security at all levels of the organization. Our publicly available [Code of Conduct and Ethics](#) and company Guideposts are part of our onboarding materials for all new team members. The [Audit Committee](#) of our Board of Directors monitors the implementation and effectiveness of the company’s compliance and ethics programs.

Team members are required to complete annual trainings about information security and more on an annual basis. (See page 16 for the full list.) This information is available year-round on our internal intranet system. We’ve established tools and procedures to empower our people to speak up if they see something wrong or suspicious, including an anonymous Ethics Line where team members can report concerns related to accounting, internal controls or auditing matters.



“The high road is not optional; for us, it is the only choice. To our clients and team members, trust is the most valuable thing at Rocket Companies... We stick to the highest standard of integrity, without compromise.”

Definition of the ISM “Do the right thing”

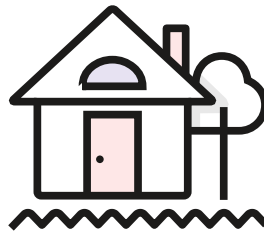
OUR CLIENTS

EVERY CLIENT. EVERY TIME.
NO EXCEPTIONS. NO EXCUSES.

HIGHLIGHTS:



Maintained an A+ rating from the Better Business Bureau (BBB) and a 4.9/5-star rating on the App Store for Rocket Mortgage.



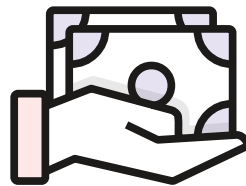
Nation's largest Federal Housing Administration (FHA) lender.



Rocket Mortgage ranked #1 in the U.S. for client satisfaction in mortgage origination by J.D. Power for the 12th time.



Invested in financial literacy programs to expand access to home ownership.



Introduced new Special Purpose Credit Programs to support lending in under-represented communities.

100,000+

Clients impacted by Hurricane Ian natural disaster and supported by Rocket's digital solutions and dedicated client service.

HELPING ACHIEVE THE DREAM OF HOMEOWNERSHIP

Since 1985, we've leveraged our technology and culture to help clients close nearly \$1.6 trillion in home loans. We also became the first company to offer a fully digital mortgage experience in 2015. 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.

Rocket Companies helps clients achieve homeownership and their goals of financial freedom. We continue to innovate to deliver an enhanced client experience to help first-time home buyers and existing homeowners improve their financial wellness and find, finance and close on their homes. These products are carefully developed and vetted by our Capital Markets and Legal Teams to ensure that they meet investor standards and are legally compliant. While the mortgage process can seem daunting, our platforms and client service make it simple.

In 2022, Rocket Mortgage ranked #1 in the U.S. for client satisfaction in mortgage origination by J. D. Power for the 12th time.

Our driving force is providing certainty and simplifying life's complex transactions 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.



INCREASING ACCESS TO HOMEOWNERSHIP

For those without access to a bank or financial tools, achieving the goal of homeownership can be immensely difficult. In order to increase access to first time homebuyers, Rocket Mortgage introduced two Special Purpose Credit Programs: Fannie Mae Purchase Plus and Freddie Mac BorrowSmart AccessSM. These both give eligible clients a credit that can be used towards a down payment or their closing costs. Fannie Mae Purchase Plus offers credits for first-time homebuyers to use toward their mortgage costs and is available in specific Detroit communities and five other cities —Atlanta, Baltimore, Chicago, Memphis and Philadelphia. Freddie Mac BorrowSmart AccessSM program offers a credit for first time homebuyers to use toward their down payment in several counties across 10 metro areas.



“Homeownership has a significant impact on strong communities and the creation of generational wealth. Our Purchase Plus program is a catalyst that will help narrow the homeownership gap by addressing a concern we’ve heard time and again – the difficulty of saving for out-of-pocket expenses when buying a home.”

Bob Walters, CEO of Rocket Mortgage



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 their dream of homeownership and financial freedom, and we are proud to enable homeownership across a variety of underserved communities in America, from urban population centers to rural communities.

- We are proud to be the nation's largest Federal Housing Administration (FHA) lender and in 2022, our FHA loan volume was more than \$16 billion.
- 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. We don't offer any high-risk lending products, to protect our clients from terms that would be unfavorable to them.
- As the #3 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 transactions:

- **Free resources** are available to clients, including credit score report and analysis, an affordability calculator through RocketHomes.com and mortgage rate tools through RocketMortgage.com
- 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.
- In 2022, we introduced **Home Buying Plan**, a guided digital experience that helps our clients prepare for home ownership and stay informed throughout their home buying journey. Clients can set home buying milestones, engage with personalized financial tools and credit score improvement resources, search for their dream home, and receive advice on how to stay on track to be more confident home buyers.
- **Fresh Start Consultants** work with clients who are looking to qualify for a mortgage or looking to improve their financial profile. Consultants are licensed mortgage bankers who find the right credit solution based on the client's ability and the loan program guidelines.



MEETING OUR CLIENTS' CRITICAL NEEDS DURING TIMES OF HARDSHIP

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. Assistance is available 24/7, online as well as with a team member.

We have a suite of investor-approved work-out options that take into account the client's full financial situation in relation to their hardship reason. We dig deep into income, assets, expenses, and hardship to present the most optimal option to stay current on their loan and avoid foreclosure.

We provide a variety of free and flexible options for clients to make their mortgage payments and stay current on their loans. These options include online transactions through the Rocket online 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 that our clients understand their options given their situation.

We engage with our clients across multiple methods of communication, within compliance of regulatory and state contract requirement guidelines. As a result of our commitment to client service and investment in technology, Rocket Mortgage has shown a track record of:

- Lower percentage of clients active on COVID-19 or natural disaster forbearance plans compared to the industry.
- Lower delinquency rates compared to the industry.
- Lower re-default rates for loans that completed various loss mitigation workout plans.



“Rocket’s industry-leading servicing digital solutions were purpose built by our team to provide the best service to our clients 24/7. We are there for our clients through thick and thin, giving them the ability to quickly understand options, resolve issues in times of hardship and stay current on their loan.”

**LaQuanda Sain, Executive Vice
President, Servicing, Rocket Mortgage**

NATURAL DISASTERS AND COVID-19 FORBEARANCE

Our servicing teams have developed a Natural Disaster Playbook that guides our team members working with clients who have been impacted by floods, hurricanes, fires and tornadoes.

- Hurricane Ian: Rocket supported over 100,000 clients impacted by the natural disaster with extended hours, useful client messaging and 24/7 online self-serve resources. These efforts enabled 59% of our Federal Emergency Management Agency (FEMA)-declared clients with a forbearance to use the digital solutions on our platform, without needing to speak with a team member.
- 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. 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. Our team members then connected with these clients frequently throughout their forbearance period, to ensure they understood the next steps and answer any questions they had.



PROTECTING AND RESPECTING OUR CLIENTS

Our clients trust us as a partner in helping them achieve their financial dreams. As that trusted partner, we take utmost care in protecting client data and listening to client feedback, and closely follow applicable federal and state laws, contractual, internal and regulatory requirements.

DATA PRIVACY AND SECURITY POLICIES

At Rocket Companies, we protect client data and respect our clients' right to privacy, focusing on people, process and technology.

- The Rocket Companies Privacy Policy is available on all of the operating company websites. This Privacy Policy contains a detailed account of how Rocket Companies collects personal information and how it shares that information with third parties.
- Rocket Companies provides its clients with notice of the data categories shared with third parties, compliant with the relevant state and federal opt out laws. We require third parties to protect any personal information provided to them using industry standard measures for data protection and security.
- Our Information Security and Privacy teams have implemented a layered program to protect client data we collect. This layered security provides "defense in depth" that mitigates data security risks by:
 - Identifying critical digital assets
 - Using protective safeguards
 - Detecting cyber security events
 - Responding to risk events
 - Recovering from service disruption
- We perform internal assessments and formal third-party audits to ensure the security 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 assessments against applicable industry standards.
- We follow the "Minimum and Necessary rule" when collecting and

accessing client data. We only collect data that we absolutely need and we allow internal access only to necessary team members.

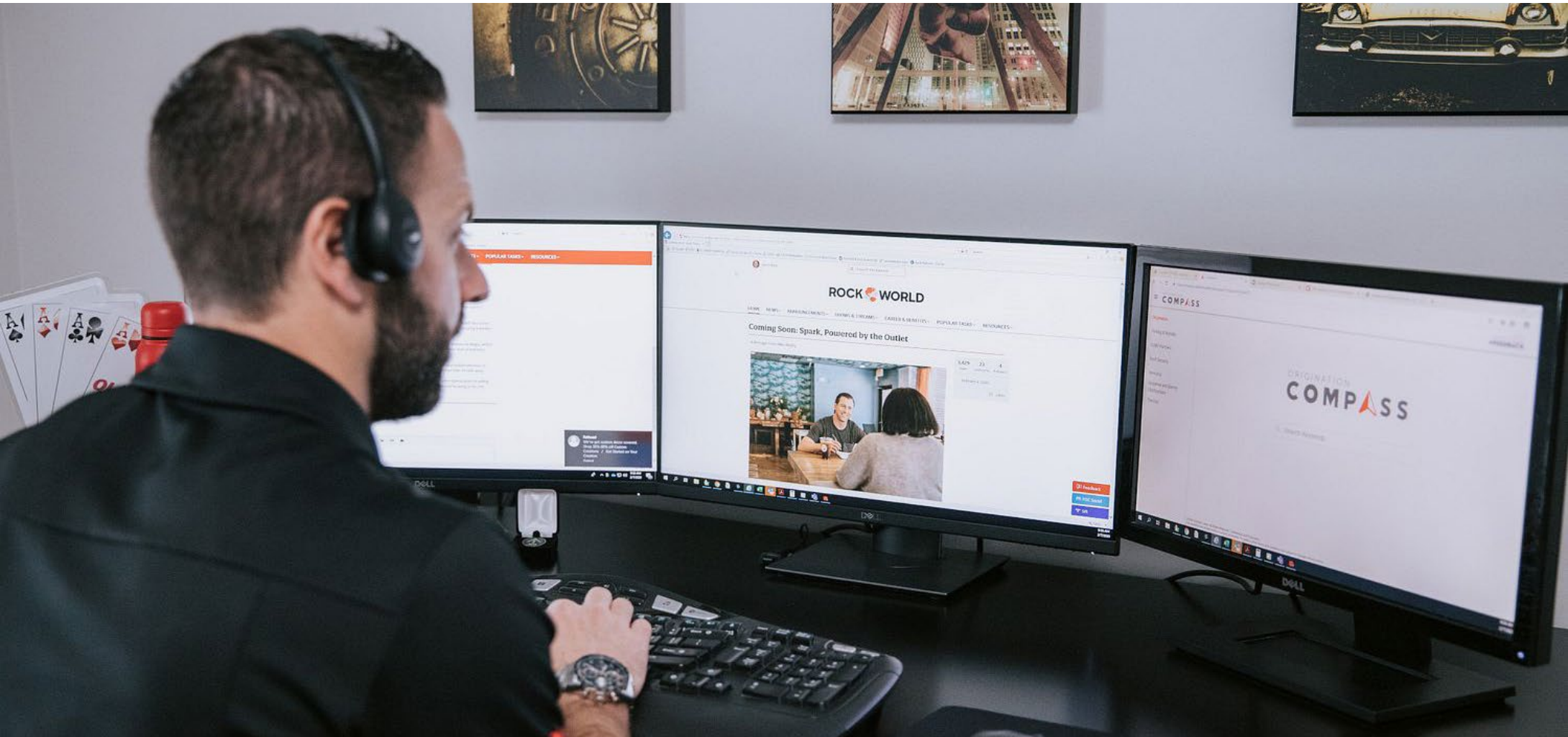
- We adhere to the applicable state and federal privacy laws and provide our clients with the requisite data rights as defined under those laws and as further described in the Rocket Companies Privacy Policy.
- Our Vendor Risk Management and Contracts teams facilitate the review of our third party vendors with internal subject matter experts to ensure the vendors have the appropriate controls in place for information security and privacy in accordance with our



vendor data privacy, security and business continuity requirements.

- Senior leadership is actively engaged and aware 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.
- Our Threat Hunting team identifies security threats and runs simulations to ensure the IT environment is prepared for potential attacks. We have a robust incident response plan to identify and respond to incidents, large or small.

- In 2022, an Information Governance Group was created for the purpose of providing oversight for technology and security risks, reviewing data security and resiliency topics. The committee is made up of members from Legal, Enterprise Risk Management, Information Security and Technology.
- We continually adapt and improve our information security and privacy programs to address the latest threats and issues that impact Rocket Companies. In 2022, we implemented new data security measures to further enhance the client experience and we look forward to improvements in 2023.



COMPLIANCE & RISK MANAGEMENT

For us, few things are more important than protecting our clients and potential clients. We strive to maintain a high level of public confidence in the safe and sound operation of the company. Compliance is at the core of all we do, as we are driven by our ISM “Do the right thing” by our team members, clients and communities.

The leadership team is committed to a compliance program focused on applicable federal and state laws, 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 channels to stay abreast of regulatory change, ranging from alerts to deeper analysis through databases, law firms and regulators and our internal Government Affairs team.
- Completion of annual regulatory training and other training relevant to individual team member roles and responsibilities. These include:
 - Information Security
 - Anti-Money Laundering
 - Insider Trading
 - Fair Lending
 - “We Are The They” Guideposts, Code of Conduct and DEI training
 - Role/Product Specific training as required

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.

The **Enterprise Risk Management (ERM) Team** coordinates and completes the requirements of the ERM Program, including facilitating reporting to the Board 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 comprised of leaders from across Rocket Companies to provide oversight and reviews of potentially significant risk for Rocket Companies, further promoting a risk-intelligent culture. The company has defined a risk model that includes key risk categories including Strategic, Operational, Financial, Legal and Compliance, Capital Markets and Information Management. 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 required planned remediation.
 - New or proposed significant requirements that are applicable to multiple Rocket Companies.
- Receiving updates from sub-committees or RKT risk leaders, as appropriate.
- 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.

OUR MARKETING AND ADVERTISING PRACTICES

Rocket Mortgage has several measures in place to ensure the accuracy, rigor and compliance of our marketing materials and communication with our clients. Rocket Mortgage provides training and compliance materials to our Marketing teams. Our Legal teams also regularly conduct live and audit-based reviews of advertisements and marketing materials. Our team members receive training on:

- Applicable laws regarding deceptive advertising.
- A comprehensive Mortgage Marketing Compliance Primer that provides a high-level overview of marketing compliance regulations and practices.
- A repository of compliance practices and a directory related to Rocket Mortgage's Marketing Policy.

Our marketing campaigns are designed to be inclusive to all communities. We make an effort to represent underserved communities and underdeveloped areas in marketing campaigns, in line with guidelines provided by fair lending laws. We also strive to leverage diverse and inclusive talent in our advertising.

Rocket Mortgage's marketing compliance measures are designed with FHA and HUD compliance in mind. Our training materials and compliance practices ensure that:

- "Equal Housing Lender/Opportunity" language is present on all of our relevant advertisements.
- Marketing campaigns are vetted to ensure equal opportunities for all protected demographics.
- Our social media and third-party distributed advertisers refrain from using targeting algorithms or software that might exclude certain demographics from lending opportunities.

RESPONDING TO OUR CLIENTS' FEEDBACK

We consistently *Raise 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. The dashboard breaks out complaints by category and displays where the highest concentrations of topics are, so the team can prioritize accordingly. We communicate these reports monthly to our leadership team and our commitment to providing the best service to our clients is reflected in our A+ rating from the Better Business Bureau (BBB).

In 2022, Rocket Mortgage had four different multicultural marketing spots recognized as Best in Culture based on the Cultural Insights Impact Measure (CIIM) survey conducted by the Association of National Advertisers (ANA).



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

OUR COMMUNITIES OBSESSED WITH FINDING A BETTER WAY

HIGHLIGHTS:



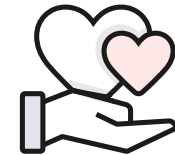
60%

REDUCTION IN VETERAN HOMELESSNESS IN DETROIT since 2017 through investments in Built for Zero.



100,000+

DETROIT FAMILIES CONNECTED TO IN-HOME INTERNET through the Affordable Connectivity Program.



78,000+

VOLUNTEER HOURS across Rocket Companies team members in 2022.



\$21,374,105

DONATED TO NONPROFIT PARTNERS IN 2022.



18,500+

DETROIT HOMEOWNERS SUPPORTED BY THE ROCKET COMMUNITY FUND in applying for property tax exemptions.



116

TONS OF E-WASTE in the form of digital devices were donated to Human-I-T to be refurbished and donated to residents in need.

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 2022, our team members completed 78,123 volunteer hours and Rocket Companies donated more than \$21 million through our sister company, the Rocket Community Fund.

OUR TEAM MEMBERS MAKE AN IMPACT

We are continually inspired by our team members' dedication to making a positive impact in our communities. In 2022, Rocket Companies team members exceeded our expectations, breaking records for volunteer hours and raising hundreds of thousands of dollars for our annual fundraising campaigns. At the Rocket Community Fund, we're proud to offer our team members experiences like this to fit everyone's interests and bandwidth. We offer virtual volunteering, skilled volunteering and group volunteering, as well as in-person events that can be done solo or in a group.

400 TEAM MEMBERS VOLUNTEERING OVER 4 DAYS FOR LIFE REMODELED

We know our team members' passion for volunteering, so during the summer of 2022, we hosted our first large-scale in-person volunteer event since the COVID-19 pandemic: a four-day experience with Life Remodeled, a nonprofit organization focused on revitalizing Detroit neighborhoods through repurposing old school buildings, renovating owner-occupied homes and mobilizing large groups of volunteers.

The overall experience of Life Remodeled was a personal one for many team member volunteers, especially those who grew up in these neighborhoods.



CREATING UNIQUE IMPACT OPPORTUNITIES FOR NATIONAL READING MONTH

In 2022, we hosted our first virtual book drive, giving our team members the opportunity to donate books and support literacy-focused nonprofits in each of our home communities.

In just a little over a week, Rocket Companies team members donated over a thousand books to participating nonprofits, totaling over \$12,000 worth of reading material for children in underserved communities.

We also partnered with Brilliant Detroit to offer our team members a fun virtual volunteer experience reading books to children. This experience quickly became one of our most popular volunteer opportunities!

FIFTH ANNUAL COMMUNITY CHALLENGE FUNDRAISER

Team members and their families helped raise \$1.3 million in just over three weeks in our annual Community Challenge, where team members can nominate nonprofits that they are personally passionate about to participate.

VOLUNTEERING WITH HABITAT FOR HUMANITY

Habitat for Humanity is one of Rocket Companies’ largest volunteer partners. In 2022, Rocket Companies team members from each of our markets (Detroit, Cleveland, Charlotte and Phoenix) supported Habitat for Humanity projects, including new home builds, critical home repairs and neighborhood revitalization. In total, 69 Rocket Companies team members volunteered nearly 260 hours of time with Habitat for Humanity affiliates. Like Habitat, Rocket Companies believes that a home is more than just shelter - it is a pathway to strength, stability, and self-reliance. We also believe that affordable and accessible housing is the foundation for building strong communities. We’re extremely proud of our relationship with Habitat for Humanity and look forward to continuing to expand our partnership with impactful volunteer opportunities for our team members.

SUPPORTING STABLE HOUSING AND MORE WITH THE ROCKET COMMUNITY FUND

Our sister company, the Rocket Community Fund, was created to harness the incredible power of our organization and find innovative ways to make an impact in our communities. The Rocket Community Fund aims to simplify complex and inequitable systems to ensure that every American has access to stable, healthy housing.



SINCE 2010, THE FAMILY OF COMPANIES HAS CONTRIBUTED MORE THAN

\$200 MILLION

TO COMMUNITY ORGANIZATIONS AND PROGRAMMING, IN ADDITION TO COMPLETING

971,724

VOLUNTEER HOURS NATIONWIDE WITH OVER 692,017 HOURS IN DETROIT ITSELF.

Learn more about our sister company, the Rocket Community Fund, and the impact of its initiatives in the [2022 Impact Report](#).

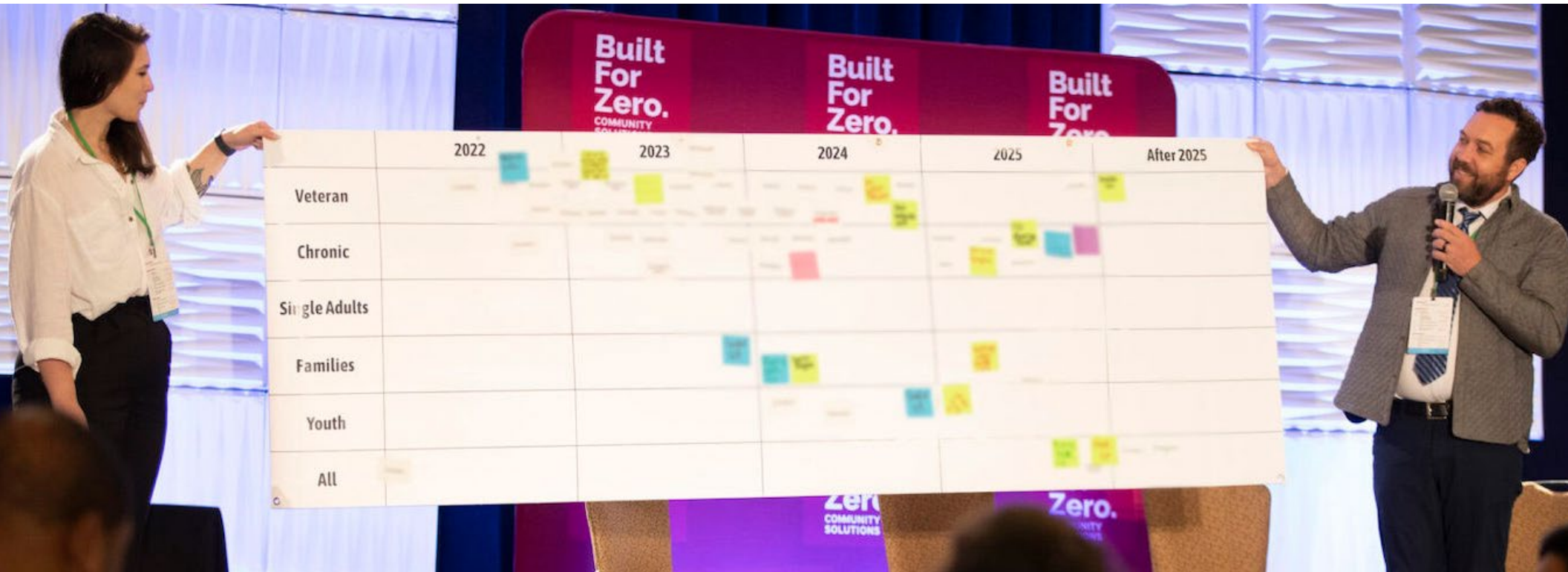
ENDING HOMELESSNESS

The Rocket Community Fund is proud to be a lead sponsor of Built for Zero, a national movement to measurably and equitably end homelessness. Since joining the movement in 2018, our support has helped more than 100 Built for Zero communities across the country achieve reductions in homelessness.

BUILT FOR ZERO'S HOMELESS RESOURCE LOCATOR TOOL

Working alongside the experts at Community Solutions, several Rocket Companies team members built the "Homeless Resource Locator" tool, a searchable, user-and accessibility-focused map developed to help people experiencing homelessness quickly and easily locate contact information for the nearest organization that offers homelessness support resources. The tool uses Google Maps to display information for more than 900 homelessness support resources across all 50 states and territories and was intentionally designed with a focus on accessibility and easy mobile use.

Since its creation, the tool has received praise from the US Department of Veterans Affairs and has been linked to their website where it can reach an even broader audience of vulnerable individuals.





A WARM, DIGNIFIED SPACE FOR VETERANS

In partnership with The Home Depot Foundation, the Rocket Community Fund supported the renovation of a transitional housing complex into permanent supportive housing for veterans. This project addressed an important need in Detroit by making more permanent housing accessible and decreasing long-term reliance on transitional housing.

In 2022, the Rocket Community Fund commissioned the nonprofit Humble Design to put the finishing touches on the project by renovating two large common area spaces that will be used by residents to rest, relax and gather with their peers. Humble Design provides fully-furnished home interiors for individuals and families transitioning out of homelessness and was excited to join the project, lending two of its talented designers to make the space feel as comfortable as possible.

THROUGH OUR INVESTMENTS, THE ROCKET COMMUNITY FUND HAS ACHIEVED:

	2022	2021
Housed Veterans experiencing homelessness nationwide	6,665	4,299
Housed individuals experiencing chronic homelessness nationwide	6,969	5,027
Reduction in veteran homelessness in Detroit since 2018	60%	38%

PREVENTING DISPLACEMENT

When people are displaced from their homes, the impact is widespread. Families are uprooted, work and education are disrupted, and homes fall into disrepair, perpetuating a harmful cycle that destroys vibrant communities. The Rocket Community Fund is committed to making systemic investments that prevent displacement and provide families with the resources to not only stay in their home, but turn that home into a tool for long-term wealth generation.

FUNDING NEW RESEARCH TO SUPPORT RENTERS

An estimated 48.7% of Detroit's population relies on rental housing. As an organization focused on creating stable and secure housing in our communities, we are acutely aware of the important role rental housing plays and have prioritized investing in programs that support renters.

The Rocket Community Fund funded a study by Detroit Future City, alongside the Erb Family Foundation, to better understand Detroit's rental market. We also commissioned a study by Stout, a global investment bank and advisory firm, to understand the potential impact of a citywide eviction defense program.

This eye-opening research provided the basis of the Detroit Eviction Defense Fund, a \$12 million, three-year investment from the Gilbert Family Foundation into three Detroit-based organizations to provide low-income Detroit families facing eviction proceedings with legal representation.


The Gilbert Family Foundation is the philanthropic organization started by Rocket Companies Founder and Chairman, Dan Gilbert. The values and commitments of GFF align with our company's For More Than Profit philosophy.

SUPPORTING HOUSING STABILITY EFFORTS IN ATLANTA

Atlanta has the highest rate of economic inequality and one of the lowest rates of upward mobility in the country. Additionally, the city faces unique challenges with affordable housing. At the Rocket Community Fund, we knew that with everything we've learned over the last decade working on stable housing programs in Detroit, we could help.

In 2022, we collaborated with the Atlanta BeltLine Partnership (ABP) and Atlanta Neighborhood Development Partnership (ANDP) on investments focused on ensuring safe and stable housing for Atlanta residents.

Current urban redevelopment projects like the Atlanta Beltline, though widely beneficial for the city and its residents, have made increased property values and property taxes in certain areas. We invested \$500,000 into ABP's Legacy Resident Retention Program to help lower income residents. We invested \$500,000 into ABP's Legacy Resident Retention Program to help these residents afford the increase in property taxes through the 2030 tax year. This investment will ensure dozens of households are able to stay in their homes.

 We also contributed \$250,000 toward Atlanta Neighborhood Development Partnership's "Closing the Gap" plan which focuses on broadening access to affordable housing in Atlanta to help create and/or preserve 2,000 units of affordable housing by 2025.

NEIGHBOR TO NEIGHBOR

In 2022, the Rocket Community Fund continued to support its flagship community engagement program, Neighbor to Neighbor, in Detroit and Cleveland. The organization also expanded Neighbor to Neighbor to Atlanta.

Neighbor to Neighbor is a door-to-door canvassing effort that helps deepen connections between local Community Development Organizations (CDOs) and the residents they serve. Canvassers educate residents on programs they may be eligible for and ask questions to understand existing gaps due to a lack of resources or inefficient programming. Afterwards, Rocket Community Fund, community partners and residents work toward co-developing lasting, sustainable programs that provide long-term solutions to intractable issues.

In Detroit, the program has played a vital role in confirming the need for tax foreclosure prevention and assistance and providing critical resources directly to residents. Between 2015 and 2019, the campaign and related investments helped drive a 94% reduction in the number of occupied homes entering the Wayne County Tax Auction.

In 2022, through the support of Neighbor to Neighbor's call center and the work of its nonprofit community partners, the Rocket Community Fund was able to help over 18,500 homeowners apply for the City of Detroit's Homeowners Property Exemption (HOPE) program, setting a record and helping ensure residents could stay in their homes.



BUILDING WEALTH THROUGH HOMEOWNERSHIP

We are committed to simplifying the complex and inequitable systems that have closed the path to sustainable homeownership for too many in our communities.



ROCKET WEALTH ACCELERATOR PROGRAM LAUNCHES IN FOUR CITIES TO SUPPORT UNDERSERVED RESIDENTS

We recognize how important financial stability is to building wealth. Rocket Community Fund partnered with the Local Initiatives Support Corporation (LISC) to create The Rocket Wealth Accelerator, a \$2 million investment that will help residents in Detroit, Cleveland, Milwaukee, and Atlanta by providing:

- Coaches to help clients improve their ability to meet emergency needs, build credit, and grow generational wealth.
- Matching dollars for clients' savings plans, with up to \$500 for people with large-dollar goals (purchasing a home or vehicle) and up to \$300 for those with short-term or emergency savings goals.
- A free, three-month subscription to Rocket Money.

Over the next three years, the Rocket Wealth Accelerator aims to:

- Serve more than 2,000 clients, including 80% of people of color.
- Have 1,000 clients create a spending plan with their financial coaches, building their financial know-how and creating savings goals.
- Assist 500 clients in increasing their credit score.
- Work with 750 clients in increasing their short-term savings, with 60% of those increasing their savings by at least 25%.

MAKE IT HOME HELPS 1,400 DETROIT FAMILIES BECOME HOMEOWNERS

In 2017, the Rocket Community Fund launched the Make It Home program to provide eligible Detroit renters and land contract holders 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 less than \$10,000 to become homeowners through this program.

In October 2022, the Rocket Community Fund, alongside Mayor Mike Duggan and the United Community Housing Coalition (UCHC) announced the addition of 239 Detroit families to the program. Since Make It Home’s inception, 1,396 families have become homeowners and avoided displacement as a result of tax foreclosure.

The program also helps residents address home health and habitability home repairs. Since the launch of the Make It Home Repair program, 1,025 repairs have been completed in more than 322 homes.



“I’m looking forward to eventually passing this home down to my children one day and continuing to thrive and support my neighborhood.”

Barbara Sledge, Detroit resident and new homeowner through Make It Home



BRIDGING THE DIGITAL DIVIDE IN OUR COMMUNITIES

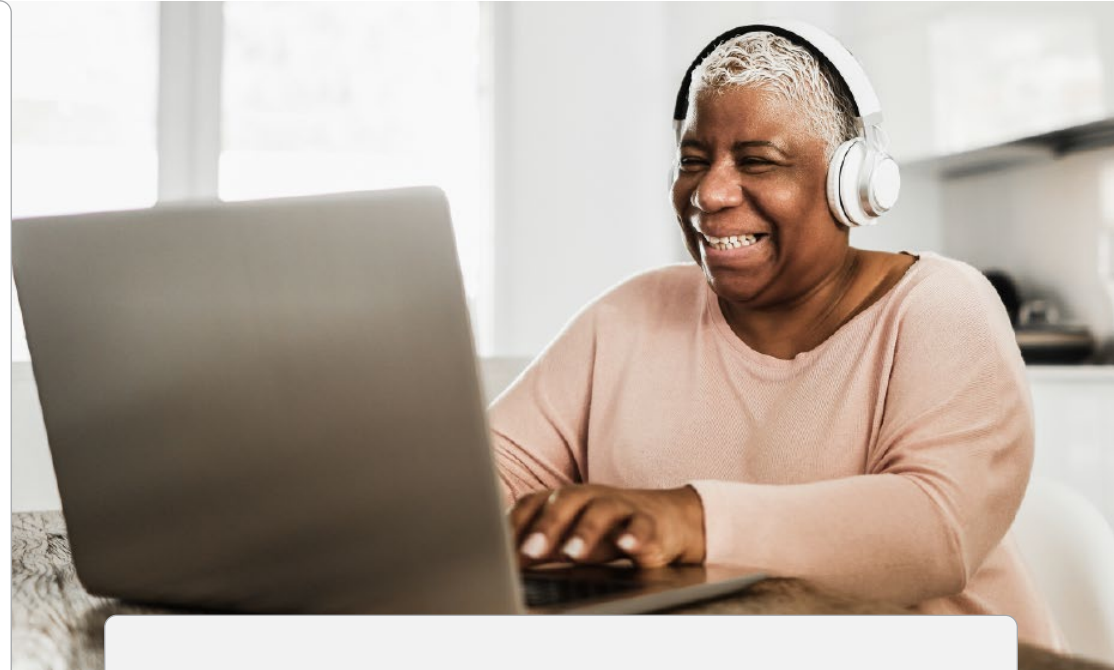
An important part of building stability in our communities is ensuring that everyone has access to resources like high-speed internet, digital devices and digital literacy training. What was once considered a privilege is now a basic requirement for daily life and essential to accessing opportunity.

CONNECT 313

Since 2020, Connect 313, a partnership between the Rocket Mortgage Classic, Rocket Mortgage, City of Detroit, Microsoft, and others, has continued to build on its commitment to driving systemic change through increasing digital inclusion for Detroit residents.

With support from Rocket Community Fund, Connect 313 saw tremendous growth in 2022:

- Expanding its neighborhood tech hubs, safe and accessible community spaces with high-speed internet, devices and digital literacy training, from 5 to 22.
- Deploying more than \$1 million toward supporting nonprofits.
- Rolling out free internet in five Detroit parks.
- Enrolling 100,000 households in the Affordable Connectivity Program, a federal program that provides discounted internet access to low-income household.
 - This number represents more than 50% of eligible households – the highest rate of adoption in a large city in the entire country.
- The Rocket Mortgage Classic raised \$1.6 million for charity with more than \$600,000 allocated to Connect 313. The PGA Tour continued to serve as a critical vehicle for awareness to help bridge the digital divide in Detroit.
- In partnership with the Detroit Lions, the Rocket Mortgage Red Zone promotion raised \$67,000 for Connect 313.



Since 2020, Detroit has gone from being the least connected large city in the country at

40%

DIGITALLY INCLUDED TO

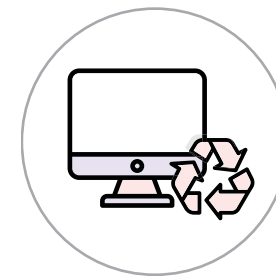
68%



HUMAN I-T

Each quarter, we donate around 10 to 20 pallets of e-waste from our Detroit offices to Human-I-T, a nonprofit that recycles and donates digital devices.

In October 2022, with the help of the Rocket Community Fund, Human-I-T announced the launch of their first-ever brick-and-mortar store, to open soon in Detroit. The planned storefront will offer low-cost laptops, desktop computers and tablets, along with low-cost internet options, free tech support and digital skills training.



IN 2022, ROCKET COMPANIES DONATED
116 TONS
OF E-WASTE. That's equivalent to the weight of 56 cars!



BUILDING A FOUNDATION FOR DIGITAL EQUITY IN CLEVELAND

As of July 2022, 30% of Cleveland, Ohio, residents didn't have internet access of any kind. Together with the Cleveland Foundation, the Rocket Community Fund invested \$300,000 toward the establishment of a Digital Equity and Inclusion Manager role with the city – the first of its kind.

In December of 2022, Ricardo Reinoso, a longtime community advocate and experienced leader, was hired. He works closely with the Mayor's office and relevant stakeholders to expand affordable broadband access and adoption, boost enrollment in the American Connectivity Program and more. The creation of this role is just one step forward in bridging the digital divide in Cleveland, but our progress in Detroit shows what is possible.

In addition to supporting the Digital Equity and Inclusion Manager position, the Rocket Community Fund continued its efforts to connect residents directly with valuable resources related to digital inclusion. Through its Neighbor to Neighbor program, the Rocket Community Fund partnered with Cleveland Neighborhood Progress to engage 17 local CDCs¹ to complete a citywide door-to-door canvassing effort focused on understanding the needs of Cleveland residents who face limited or complete lack of digital access. The information collected through Neighbor to Neighbor is being compiled into a report, which will be shared with the community to help drive future strategies on bridging Cleveland's digital divide.

¹CDC stands for Community Development Corporation. It is a neighborhood-based organization that serves the neighborhood and focuses on economic and community development.

BUILDING OPPORTUNITY AND EQUITY IN DETROIT

Our commitment to building opportunity and equity in Detroit requires a holistic approach to ensure that residents have access to all the resources they need to thrive and increase their household income. Creating pathways to employment is a critical part of that equation.

LAUNCHING THE MOTOR CITY CONTRACTOR FUND

Downtown Detroit has seen an exponential increase in construction in the last decade. To help ensure that smaller, Detroit-based contractors can compete in such a competitive marketplace, Rocket Community Fund launched the Motor City Contractor Fund. This \$10 million program operates in partnership with the Community Reinvestment Fund USA, Invest Detroit and Barton Malow Builders and represent the first program of its kind.

The pilot of this program in 2022 comprised of 20 local contractors who attended workshops about business growth and planning, labor management, accounting principles, proposal development and more, such as:

- “Show Me the Money,” where contractors were able to connect directly with lenders.
- An “Industry” workshop to identify job prospects and understand the ins and outs of the construction industry.
- A major networking event where contractors had the opportunity to meet with vendors and enjoy “speed coaching” sessions with industry experts.





EDUCATION AND EMPLOYMENT TEAM GROWS PARTNERSHIPS IN 2022

In 2022, Rocket Community Fund's Education and Employment team sought to expand and launch partnerships that support Detroit students and adults as they prepare for competitive job opportunities.

Urban Alliance Supports Detroit Students

Since 2018, the Rocket Community Fund has partnered with Urban Alliance to bring over 100 Detroit high schoolers to Rocket Companies, providing them with paid internships that include skills training, mentoring and college and career guidance in various roles ranging from creative design to IT. In 2022, we hosted 37 interns.

New 2-Year Partnership With NPower Unlocks IT Opportunities

Rocket Community Fund is also proud to partner with NPower, a national nonprofit that provides IT training for military veterans and young adults from underserved communities. This year, 136 young adults had 20 weeks of instructor-led virtual training and mentoring from senior-level IT professionals, as well as job placement assistance and ongoing support.

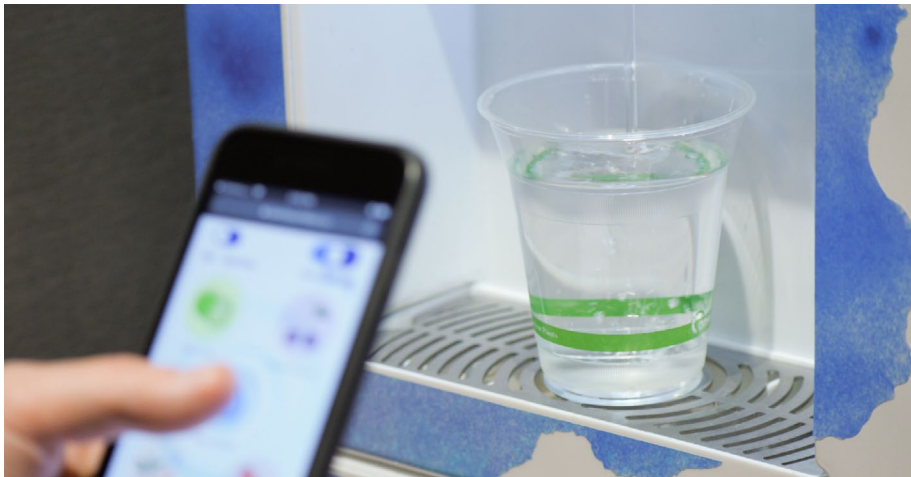
PROTECTING OUR SHARED ENVIRONMENT

Rocket's commitment to "Do the right thing" includes being responsible stewards of our shared environment and we are committed to identifying how we can support sustainability more broadly and transition to a low-carbon economy.

CLIMATE CHANGE

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 WASTE AND 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 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.
- Our Detroit Data Center employs the use of Kyoto Wheels, 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.
- 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.
- We've stopped providing bottled water at company events, opting instead for water refill stations. We've eliminated plastic straws from our offices.
- Due to our paper recycling efforts across all our buildings, in 2022 we saved:
 - 33,540 trees
 - 745,715 gallons of oil
 - 7,849,630 kilowatts of energy
 - 5,887 cubic yards of landfill space
 - 13,736,852 gallons of water
- 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.
- We plan to develop a more robust system to track our energy, water and waste data across the 29 properties we have a presence in.
- See page 28 for our partnership with Human-I-T and our efforts donating e-waste, keeping over 116 tons of old technology out of landfills.



ENABLING GREEN HOME ENERGY ADOPTION

Through Rocket Loans' solar loan product, we leverage the same technology, data and client experience that has revolutionized the mortgage, real estate and personal lending spaces to solar energy. Generally, solar lending 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.

Our goal is to make solar possible for more homeowners by 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.

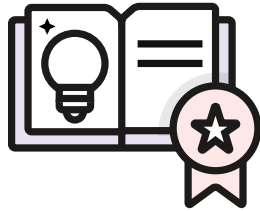
We released a new rate-and-term refinance giving homeowners the ability to consolidate any solar panel loan with their mortgage for one low interest rate. This program has an advantage over traditional cash-out refinances since rate-and-term mortgages provide significantly more flexible guidelines than 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.

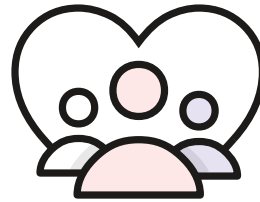
OUR CULTURE

WE ARE THE "THEY"

HIGHLIGHTS:



Our award winning, inclusive culture is based on our 20 ISMs.



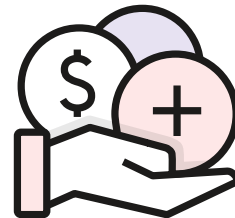
Rocket Mortgage was ranked in the top 10 in Forbes magazine's list of America's Best Employers for Diversity in 2022.



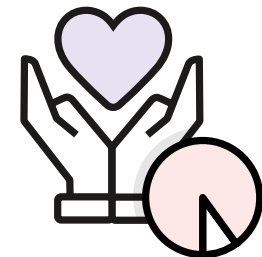
Rocket Companies ranked #11 on Fortune's list of the "100 Best Companies to Work For" in 2023."



We spent \$75 million with diverse suppliers in tier 1 and tier 2 spending.



We offer a competitive, comprehensive benefits portfolio that starts on day one.



92% of our team members have favorable views toward their work and 90% have favorable views toward our company's contributions to communities.

DEI TIMELINE

2014

Our journey to becoming a more equal and equitable organization included a major milestone when a group of team members and leaders came together to form the ALL IN team. This team’s purpose was to raise awareness on the importance of DEI through communication, activities, and programs.

2020

We launched our DEI strategic plan to drive meaningful and systemic reforms both within our organization and outside of it.

- Our DEI strategic plan focuses on Recruitment, Team Member Engagement, Leadership Development, External Affairs & Community Partnerships, Law Enforcement Engagement and Communications.

CREATING A DIVERSE, INCLUSIVE AND EQUITABLE ENVIRONMENT FOR ALL

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. 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.



“At Rocket, we understand it is the responsibility of all of us to create a diverse, equitable, and inclusive environment where every team member can thrive. We do not take this responsibility lightly, therefore, as leaders within our organization, each day we show up with intentionality, curiosity, and action to positively impact the outcome.”

KimArie Yowell,
Chief Diversity Officer, Rocket Companies

2021

We introduced “personal significance days” in response to team member feedback. 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.

2022

Our goal for 2022 was to embed our DEI strategic plan into the business, moving away from separate work streams. As a result, DEI initiatives are now built into annual and quarterly business goals.

- We saw success with this goal:
 - See pages 21-31 and 38 respectively for our progress with External Affairs & Community Partnerships through our work with the Rocket Community Fund and our supplier diversity efforts.
 - See page 39 for our progress with Recruitment.
 - See page 43 for our progress with Leadership Development.
 - See page 45 for our progress with Team Member Engagement through our team member surveys and Team Member Resource Networks (TMRNs).



ROCKET MORTGAGE WAS RANKED IN THE
TOP 10
 in Forbes magazine’s list of
AMERICA’S BEST EMPLOYERS FOR DIVERSITY IN 2022.

Companies cannot apply to be on the list or provide information to be considered. Instead, data is independently collected from employees across the country. The final list ranks the 500 employers that not only received the most recommendations, but also include the most diverse boards and executive ranks and the most proactive diversity and inclusion initiatives.

DEI STRATEGIC PLAN



1

RECRUITMENT

Intentionally enhance our ability to attract, engage and hire diverse talent



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



4

LEADERSHIP DEVELOPMENT

Activate diverse leadership pipelines and leadership readiness while providing clear accountability measures around inclusive leadership behaviors



3

EXTERNAL AFFAIRS AND COMMUNITY PARTNERSHIPS

Leverage our position as one of the nation's largest mortgage lenders to drive systemic change and 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

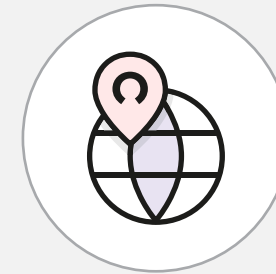
COMMUNICATIONS

Provide regular and comprehensive DEI communications to ensure transparency to our team members, clients and community members

SUPPORTING DIVERSITY WITHIN OUR SUPPLY CHAIN

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 our 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, disabled and veterans.
- In addition, companies recognized by the Small Business Administration, those that are located in historically underutilized business zones (HUBZone), and businesses headquartered or with significant operations in the City of Detroit or the State of Michigan are also included as diverse suppliers contributing to our total diverse spend.
- In 2022, MyMerchant was created as an internal platform for all team members to utilize diverse suppliers as they are sourcing common products and services including food and beverage, catering, apparel, gifts and branded promotional goods.
- 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)
 - Detroit Buyer's Council
 - Asian Pacific American Chamber of Commerce (APACC)



In 2022, we spent over

\$75 MILLION

WITH DIVERSE SUPPLIERS

in tier 1 and tier 2 spending.

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.

RECRUITING PASSIONATE AND DIVERSE TEAM MEMBERS

Creating our culture of inclusivity, equity and opportunity, where team members are empowered to become the best version of themselves and live our ISMs everyday, starts at the very beginning of the talent lifecycle: how we recruit potential new team members.

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.

When engaging with job candidates, our recruiters educate and ask questions about the ISMs to help ensure that anyone brought into Rocket Companies will drive our culture forward.

INTERN HIRING COMMITMENT

- Of our 440 new summer interns hired in 2022, we hired 11% from Historically Black Colleges and Universities (HBCUs) and 16% from the city of Detroit.
- We offered our educational courses at ten HBCUs to help students cultivate the skills they need to become loan officers/mortgage bankers.

URBAN ALLIANCE

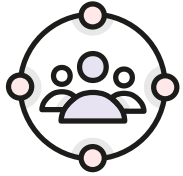
- See page 31.
- We are excited for how our partnership with Urban Alliance will grow, supporting high school students with the essential skills, professional relationships and career readiness to build foundations that will last a lifetime, while sourcing talent from our own local communities.



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

OUR TEAM MEMBERS



18,500 APPROXIMATE TOTAL RKT TEAM MEMBERS (AS OF 12/31/2022)

892 POSITIONS FILLED INTERNALLY THROUGH OUR THRIVE PROGRAM⁵



Detroiters¹	RKT ² : 12%
	Tech ³ : 8%
	Non-Tech: 13%
Women	RKT: 46%
	Tech: 28%
	Non-Tech: 49%
	RKT Leadership: 43%
Racially Diverse⁴	RKT: 35%
	Tech: 35%
	Non-Tech: 35%
	RKT Leadership: 24%

¹Detroiters is based on team member contact address: Detroiters percentages are reflective of the Detroit office only

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, 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

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

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

TRAINING AND DEVELOPMENT

We focus on developing exceptional leaders who will support our company culture and guide teams to success. 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.



“The best leaders don’t create followers, they create more leaders.”

Dan Gilbert, Founder and Chairman



ROCK ACADEMY: PAID DEGREES AND CERTIFICATES

- After six months with the company, team members can achieve their higher education goals with certifications, high school diplomas, bachelor's degrees, post-graduate degrees and more, receiving 100% tuition reimbursement or getting up to \$5,250 per year in tuition coverage.
- We partner with 500 education and development programs at colleges and universities throughout the country including four Historically Black Colleges and Universities (HBCU) and two Hispanic Serving Institutions (HSI). In 2022, we added Spelman College, Morehouse College and Rio Salado College to our ever-growing list of partnerships with HBCUs and HSIs.
- In 2022, 943 students enrolled in Rock Academy and 232 completed a program.
- 65% of enrolled team members are women and 44% are racially or ethnically diverse.



24 PAID PROFESSIONAL DEVELOPMENT HOURS

- These hours were designed for team members to maximize the time in their workday to focus on increasing their knowledge and skills.
- Team members can explore over 3,500 trainings around a variety of subjects including DEI, soft skills, leadership development and business ethics.
- New in 2022: Free access to LinkedIn Learning's digital library of over 8,000 courses covering technical, business, software, creative topics and more.
- In 2022, 96% of team members completed at least one non-required training.

JOB-SPECIFIC TRAINING STATS:

- 435 Banker First Year Participants & 2,019 SAFE Participants (Safe and Fair Enforcement training program to prepare bankers for licensing exams)
 - SAFE pass rate was at 81% in 2022, 31% above NMLS average.
- 99% of Rocket Mortgage team members completed Fair Lending Training
- 471 Amrock Training Participants
- 598 Client Experience & Operations Training Participants
- 264 Servicing Training Participants
- 1,135 Banking Training Participants



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.

- Pre-leadership: Our Aspiring Leaders Program is focused on team members identified as high performers and on a leadership track. In 2022, 255 team members completed the program.
- Leadership:
 - 433 new leaders completed Leader Launch, a program to help acclimate them to leadership.
 - 2,472 leaders participated in leadership development training.
- Senior leadership:
 - 303 senior-level leaders (director and above) completed some type of leadership program.

ONGOING COACHING AND FEEDBACK

We're never "done" growing! Regular coaching and feedback promotes accountability and transparency and enables team members and leadership to keep an open, ongoing conversation about career 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.

In 2022, 88% of team members completed their annual self-review, our highest percentage to date.

ENGAGING AND RETAINING OUR TEAM MEMBERS

Rocket Companies may not be the first stop on our team members' career journeys, but we want it to be their last. This is why we work diligently to retain our top talent and keep our team members engaged with the organization and their work.

LISTENING TO OUR TEAM MEMBERS

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 2022, our annual Engagement Survey had an 84% response rate across all Rocket Companies. We measure engagement using the average favorable response rate.
- 79% of team members feel overall engaged with their work and their workplace.
- 92% of team members scored favorably towards "The work I do has an impact on our company's success".
- 90% scored favorably towards "I feel good about the ways we contribute to the community".
- 83% scored favorably towards "I am proud to work at the Family of Companies".

These scores prove that our team members feel connected to the work they show up to do everyday. 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.



TEAM MEMBER RESOURCE NETWORKS

Team Member Resource Networks (TMRNs), are 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.
- 196 TMRN events were held in 2022.
- 29% of our team members are members of at least one TMRN.
- TMRN Elevate is a new mentorship program between executive leaders and our TMRN leadership boards. This program will help foster partnerships between leadership and TMRNs and help develop our TMRN leaders!

OUR 13 TEAM MEMBER RESOURCE NETWORKS (TMRNS)

PERSPECTIVE

Creates a safe, inclusive, and affirming workplace climate that fosters success and personal growth for our LGBTQ+ team members, allies, and family members of Rocket through education, advocacy, and support.

MULTICULTURAL ALLIANCE NETWORK

Fosters understanding of our unique multifaceted identities by creating a safe space for underrepresented communities and celebrating the diverse cultures, ethnicities, and perspectives of our team members.

DIVERSITY STEM CHAMPIONS

Provides underrepresented team members an engaging and collaborative space to inspire and support learning and growth as professionals in STEM (Science, technology, engineering and math).

MOBILITY AND TRANSIT ADVOCATES

Connects team members with resources to educate and promote alternative modes of transportation that lead to stronger, more equitable communities.

THE ASIAN NETWORK

Empowers and advocates for Asian team members to develop their career, share their culture, and unite the community.





MIDDLE EASTERN COLLECTIVE

Creates an inclusive, empowered and thriving community to support, celebrate, increase visibility and promote professional growth of the Middle Eastern North African culture and our allies.

REMOTE EXPERIENCE

Advocates for a thoughtful and inclusive distributed experience by creating a network of ambassadors to enhance awareness and create meaningful interactions at Rocket.

UNSTOP-ABLE

Fosters growth, performance, and engagement while supporting accessibility for team members who live with, and support others with disabilities.

MI GENTE

Opens space for growth, collaboration, visibility, and learning to empower Latinx/Hispanic team member and their allies.

UNITED!

Creates a safe space for Black team members to develop themselves while providing opportunities for empowerment and self-advocacy.

VETERAN

Advocates for the Veteran and military community by educating Rocket on military culture and supporting each other.

PROFESSIONAL WOMEN'S NETWORK

Amplifies experiences and voices of professional women by advocating for an inclusive work environment in which they feel inspired, celebrated and supported while growing their careers.

THE LINK

Empowers team members to build their impactful career at Rocket through professional development, networking, and shared resources.

PROMOTING TEAM MEMBER HEALTH AND WELL BEING

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

OUR BENEFITS

We offer a competitive, comprehensive benefits portfolio that starts on day one to all of our team members.

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.
- Multiple medical plans are offered, including a zero-premium PPO plan for team member only coverage.
- **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.
- A variety of additional benefits including, **Paid Parental Leave, Surviving Family Benefit, Senior Care Support, Child Care And Tutoring Subsidy, Adoption And Foster Assistance**





Financial benefits include:

- Competitive comp packages including incentive pay and bonuses.
- **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 all team members, both part time and full time.
 - Team members can purchase our Class A common stock through accumulated payroll deductions on a voluntary basis.
 - The discount is expected to be 15%, resulting in an exercise price of 85% of the fair market value of our Class A common stock on the exercise date, unless a different exercise price is established for the offering period in the discretion of our Compensation Committee.
 - 47% of eligible team members elected to participate in this program in 2022.
- **First-Time Homebuyer Assistance:** Eligible team members receive up to \$10,000 for down payment assistance.

See page 42 for our benefits relating to professional development, including our college tuition reimbursement programs.

TEAM MEMBER SAFETY

We want our team members to always feel safe and empowered to be themselves at work. To help ensure this, we encourage team members to reach out to their Team Relations Specialist to report any inappropriate or prohibited conduct towards any team member, leader, contract worker, customer, client, vendor or anyone else who does business with us.

Team members may also reach out to the VP of People Experience & Support or the Chief People Officer of Human Resources. If team members are uncomfortable with this, they can also report issues to their leader, senior leader or the President or CEO of the Company.

If a possible ethical or financial violation outlined in the Code of Conduct has occurred, team members can also report such conduct through our anonymous Ethics Line.



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 - building something great is messy.

Our ESG report covers data and practices for Rocket Companies during the year ended December 31, 2022. 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.

FORWARD LOOKING STATEMENTS: 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 differ 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.