

2019 GLOBAL CITIZENSHIP REPORT



contents

Introduction Statement of Support
What We Do Help Families Find Their Way to New Homes, New Communities, and New Experiences
Cartus Culture
Making the UN Global Compact Principles Our Own
Our People
We Respect Those We Work With and For
Diversity and Inclusion Make Us a Better Company
Recognizing People Who Do Great Things
Ethics and Compliance
We Are Recognized for Doing the Right Thing
Caring for Our Communities
Cartus Cares for People Where We Live and Work
Environmental Stewardship
Our Employees Are a Lean, Mean, Green Machine
Sustainable Procurement
Ensuring Compliance, Security, and Value

introduction

Statement of Support

Dear Cartus stakeholders:

For over 60 years, Cartus has helped families as they settle into new homes and new communities, adjust to new situations, and enjoy new experiences. Our commitment to helping people is not reserved to our clients and their relocating employees, but extends to the communities in which we live and work, and our neighbors we work with, around the world. Cartus has a large global footprint,



and we have operated in more than 185 countries. With our global reach comes the tremendous responsibility to understand and support the myriad cultures and environments in which we work. Our employees and partners are actively involved with local charities and organizations, and have a long history of responding to the needs of people affected by disasters or tragedies.

Cartus actively supports the 10 principles of the UN Global Compact by continuing efforts in the key areas of concern: Human Rights, Labor, Environment, and Anti-Corruption. Over the past year, Cartus has made exciting strides in these areas with new initiatives and practices, outlined in our 2019 Global Citizenship Report.

Highlights of the company's progress include:

- Remaining focused on worldwide corporate social responsibility in every aspect of our business as demonstrated by Cartus' EcoVadis Silver designation, which places the company among the top 30 percent of performers evaluated by the leading supplier sustainability platform in the field.
- Working to protect our clients by maintaining stringent controls to ensure data integrity and protection, including SOC 2 Type 2, SSAE 16, and ISAE 3402 compliance; Cyber Essentials accreditation; TRUSTe Privacy Certification; EU-U.S. Privacy Shield Framework registration; and a comprehensive plan for European Union General Data Protection Regulation (GDPR) compliance.
- Continuing our commitment to charitable endeavors with Cartus employees around the world raising more than US\$400,000 through various events, as well as volunteering thousands of hours of time to their chosen causes and communities.
- And, as always, being guided by the concept of what's right: a focus on ethical behavior that unifies our practices and interactions. For the seventh straight year, our parent company, Realogy—and by extension, Cartus—was named one of the World's Most Ethical companies by Ethisphere Institute[®]. We work diligently to earn this designation every day.

Cartus' commitment to global citizenship is not just a box to check or a number to achieve, but is something that is a pleasure to incorporate into our work experiences year after year. It is wonderful to see everything that we accomplish as a group displayed in our Global Citizenship report, and I hope that it offers encouragement to replicate the spirit of giving embodied by Cartus employees around the globe.

Best regards.

Katrina X Helmkamp

Katrina Helmkamp President and CEO, Cartus

what we do

Help Families Find Their Way to New Homes, New Communities, and New Experiences

We have more than 60 years of thought leadership and expertise. Our expertise began more than 60 years ago, when Cartus first offered U.S. domestic home-finding assistance. Since then, we have grown to become the market leaders in the global relocation industry, moving employees and their families into and out of 185-plus countries.

Cartus is the industry leader in mobility support to organizations worldwide. With nearly 2,600 Cartus employees—almost 800 based in EMEA and APAC—and 17 offices worldwide, last year we assisted more than 171,000 families.

Our services cover every aspect of the relocation process from selling a home and shipping household goods to settling into new communities around the world. We provide logistical support and innovative technology solutions as well as in-house international assignment compensation services, intercultural and language training, consulting services, and real estate assistance programs.

Cartus is part of Realogy Holdings Corp. (NYSE: RLGY), the market leader in residential real estate whose businesses include franchising, brokerage, relocation, and title and settlement.

Awards

• 2018 World's Most Ethical Companies: Ethisphere Institute, the global leader in defining and advancing the standards of ethical business practices, recognizes parent company Realogy for the seventh year in a row with this distinguished award. We are one of only 135 companies that met Ethisphere's high standards.

- Eaton Supplier Premier Award: This award honors just 10 recipients out of Eaton's 50,000 global suppliers who exhibit integrity, teamwork, accountability, positivity, and superior performance. This year's award recognizes a business relationship between our two companies that has been in place since 1986.
- Achievers 50 Most Engaged Workplaces[™] 2017: For the second consecutive year, Cartus was recognized as one of the Achievers 50 Most Engaged Workplaces[™] in North America. This annual award recognizes top employers that display leadership and innovation in engaging their workplaces.
- No. 1 Ranking for Overall Satisfaction among large relocation management companies in the 2017 International Managers Survey conducted by Trippel Survey & Research: Cartus also earned the number one position in the categories of Responsiveness, Supplier Management, Value for Price Paid, Cost Management, and Country Coverage.
- 2017 EMMA Award Winner: Cartus won first place for "Outstanding Corporate and Social Responsibility Initiatives" at the annual Forum for Expatriate Management Americas Summit & Expatriate Management and Mobility Awards (EMMAs).
- 2017 Gold Stevie Winner—American Business Awards: Cartus was recognized with the top award in the "Customer Service Department of the Year—Business Services" category.
- Boeing Silver Performance Excellence Award 2017: Cartus earned the Boeing Performance Excellence Award for the fourth consecutive year in recognition of the outstanding customer service we provide in support of The Boeing Company's relocation program.

cartus culture

Making the UN Global Compact Principles Our Own

The Cartus culture drives everything we do—both collectively as an organization and individually as members of the Cartus family. As part of that culture, our focus on global citizenship reflects our commitment to the 10 principles of the UN Global Compact. Specifically, this commitment is revealed not only in how we provide service to our clients and their relocating employees, but also in what our company and employees give back to our communities and our planet.

Mission

We come to work every day to help our customers and clients succeed, fulfilling the needs and earning the trust of those whose lives we touch.

Vision

We will provide trusted guidance by sharing and leveraging our vast body of knowledge and experience to create superior solutions, build relationships, and bring more value to all our stakeholders. We will work together each day to achieve excellence in all we do, fostering trust and confirming our leadership position in the markets we serve.

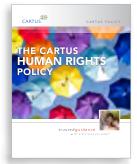
Guiding Principles

Service: We are defined by our service.We exist to
provide trusted
guidance to help
our own.Respect: We respect others and treat people well.our clients and
their relocating
employees
succeed.Collaboration: We are better when we work together.employees
succeed.

has made a commitment to integrate the 10 principles into our strategic planning and day-to-day operations. The following Communication on Progress (COP) details our efforts to fulfill this mission.

cartus culture (cont'd.)

Making the UN Global Compact Principles Our Own



Click above to read our Human Rights Policy.

SLAVERY AND HUMAN TRAFFICKING STATEMENT		
INTRODUCTION		
Realizy Millings Corp. belows in the oblightun to pro		
very senautly our responsibility to remain alert to any r		
business practices, as well as those of our supply chain trafficking in any way.	, donat føder ar support davery or human	
STRUCTURE OF OUR COMPANY A	ND ITS BUSINESS	
Realizy comprises four operating business units (5) M		
United States) (2) Realings Franchise Broug LLC/Realing Internet in 201 countries). (1) Cartas Carooration Infor		
countries) and id! The Resource Broug is the and ort		
United States). Realogy's business focuses on real esta		
franchised brokerages operating under one of Realogy		
Caldwell Banker*, Caldwell Banker Commercial*, IRAI Belley Humes and Gardens* Real Editor. Realized in her		
Beller Humei and Gardens" Real Edials. Realogy is he record EBI million per year. Realogy maintains a corac		
w.		
SUPPLY CHAIN		
Realizey's supply chains vary based on the business unit		
United Mater, our supply channic principally made up of		
services division, that acoust its clients and their employmentation their mobility anscent from socking and mov		
assistance, and setting into new communities around t		
Realized Franchise Group offers direct franchises and m	atter franching rights outside the united States	
through its affiliate Realogy Droup LLC. Realogy Group	LLC licenses our brand trademarks and systems	
to independent third partics to allow them to directly p		
system in a designated region under ane of our calibra- finalizer Franchise Group nor Realizer Erious LLC provid		
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Click above to read our Slavery and Anti-Human Trafficking Statement.

UN GLOBAL COMPACT PRINCIPLE	CARTUS EFFORTS		
Human Rights Principle 1: Business should support and respect the protection of internationally proclaimed human rights, and Principle 2: Make sure that they are not complicit in human rights abuses.	The Cartus culture drives everything we do—both collectively as an organization and individually as members of the Cartus family. As part of that culture, we understand the important role we have in implementing a policy of support for the human rights of our employees, suppliers, and communities globally. To make sure that Cartus continues to live according to these principles daily, we conduct annual reviews of our business with a focus on human rights. We are committed to ensuring that slavery and human trafficking do not exist in any part of our business or supply chain.		
Labor Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; Principle 4: The elimination of all forms of forced and compulsory labor;	Being ethical and compliant is embedded in everything Cartus does, including seeking to avoid complicity in human rights abuses. To that end, we have formed a program of leaders across the organization— including Legal, HR, Ethics & Compliance, and Supply Chain—to integrate human rights decision-making into all of our business operations.		
 Principle 5: The effective abolition of child labor; and Principle 6: The elimination of discrimination in respect of employment and occupation. 	 Cartus' human rights provision includes focus on the following areas: Equal employment opportunity Child labor and minimum age workers Forced/bonded/ compulsory labor Freedom of association/ collective bargaining Working conditions and working hours Health and safety Fair wages and compensation Harassment Guidance and reporting for employees Valuing diversity Accessibility for persons with disabilities Maternity protection 		

GLOBAL CITIZENSHIP CARTUS

cartus culture (cont'd.)

Making the UN Global Compact Principles Our Own

UN GLOBAL COMPACT PRINCIPLE	CARTUS EFFORTS	Our service is
Environment	As a corporate citizen of Planet Earth, Cartus is committed to reducing	only as good as
Principle 7: Businesses should support a precautionary approach to environmental challenges;	the environmental impact of our company. We continually look at ways to reduce our carbon footprint and educate our employees on conservation activities. This includes maintaining an ad hoc, employee-	our people.
Principle 8: Undertake initiatives to promote greater environmental responsibility; and	initiated and -sponsored Conservation Committee—formed in 2002— that works closely with our various teams. It has conducted several	
Principle 9: Encourage the development and diffusion of environmentally friendly technologies.	major initiatives, including roadway pollution reduction, recycling and waste reduction, and energy conservation. It also sponsors events such as our annual Earth Day Fair, which provides employees with environmental and conservation products and services for both home and office.	CARTUS
	In addition, we have a formal Environmental Policy to emphasize our philosophy and approach to environmentally responsible business practices.	La se da
Anti-Corruption	We know that how we carry ourselves and treat others affects how our	- for every more you wave?
Principle 10: Businesses should work against corruption in all forms, including extortion and bribery.	stakeholders ultimately view our company. In support of this goal, we maintain a Compliance and Ethics program that features specific anti-corruption policies and procedures; key components include our Code of Ethics and Key Employment policies, the two cornerstone documents of our corporate culture. The result: our parent company has been named one of the World's Most Ethical Companies for seven straight years.	Click above to read ou Environmental Polic

our people

We Respect Those We Work With and For

We foster and sustain an environment that is inclusive and supportive. At Cartus, we respect others and treat people well. We show respect to everyone we interact with, internally and externally, earning both their confidence and their trust in return. Being both global and diverse, we are attuned to the nuances of culture and diversity. We foster and sustain an environment that is inclusive and supportive; we consider this essential to both the excellence of our work and to the company we strive to be. We create opportunities for our employees to get involved, build satisfying careers, balance life and work, and grow personally and professionally.

A Comprehensive Focus on Health and Safety

Our global offices pursue various initiatives to encourage and support the overall health and safety of Cartus employees. For example, our global headquarters in Danbury, CT, features a fully equipped Wellness Center staffed by a physician assistant and nurse practitioner. The Wellness Center features two exam rooms and a specimen-drawing room, and serves employees' healthcare needs through the on-site diagnosis and treatment of occupational and non-occupational illnesses and injuries, urgent and emergent care, triage services, basic lab services, consultation, coordination of wellness programs, preventive health screenings, and vaccinations.

In the past year, the Wellness Center supported 2,837 visits. Since it opened 15 years ago, Cartus employees have made nearly 58,000 visits to the center. By doing so, they have saved hundreds of thousands of dollars in co-pays and health insurance fees. Each visit is also estimated to save employees approximately three hours away from work. Our On the Move fitness center in Danbury—visited by 64 employees a day, on average—also supports employee health and safety through regular classes and fitness challenges, lunch-and-learn presentations, and a library of resources that addresses issues related to well-being (e.g., sleep health, mental health, stress management, etc.). Other global health and safety highlights from this past year include:

Awards

- Platinum Award Winner—Healthy Workplace Employer Recognition Program. Awarded by the Business Council of Fairfield County, CT, Cartus was recognized for the second consecutive year for our best practices in promoting a healthy workplace.
- 2017 Corporate Merit Award at the Singapore Health Awards. Organized by the Singapore Health Promotion Board, the program aims to recognize outstanding corporate workplace health practices in Singapore.

Activities

- As part of our Workplace Health Programme in Singapore, employees were given complimentary health check-ups. There were also comprehensive health packages that staff could sign up for at a discounted rate.
- The EMEA Wellbeing Committee also offered employees free on-site health check-ups. The services included measuring height, weight, BMI, resting heart rate, body fat percentage, hip-to-waist ratio, and blood pressure.
- Likewise, our Irving, TX, office's annual Health Fair featured BMI and blood pressure screenings, a flu shot clinic, and dental and insurance information.

We Respect Those We Work With and For

- As part of the "Eat with Your Family Day" initiative, APAC employees were encouraged to head home early and enjoy dinner with their families. This initiative was founded by the Singapore-based Centre for Fathering that believes an active and involved father is essential for a child's successful development.
- For a convenient way to add fresh foods to our diets, Cartus Danbury partners with a local produce delivery service to deliver five to eight different fruits and vegetables to participants every Friday. Similarly, the EMEA Wellbeing Committee has established a biweekly or monthly fruit delivery in different offices to keep colleagues fit and healthy.
- As an initiative to keep Cartus staff movin' and groovin', one ambitious team of Singapore employees formed a Zumba dance group that holds weekly dance sessions after work hours.
- In 2017 the Cartus Crisis Team received a firsthand look at crisis response in action when members of the Special Communications Team for Connecticut—a group, funded by U.S. Homeland Security that has representatives in police departments throughout the state—visited Danbury to demonstrate the capabilities of their mobile emergency response unit: a fully equipped van that enables the team to respond to any large-scale emergencies that involve multiple agencies/departments in this region.
- Our Shanghai and Singapore offices also hosted a Lunchand-Learn that taught employees how to apply first aid in various situations that require emergency assistance.

We encourage and support the overall health and safety of Cartus employees.

Diversity and Inclusion Make Us a Better Company

555 Languages collectively spoken by Cartus employees worldwide. As a provider of global mobility services with a core practice in intercultural and language training, understanding and accepting cultural diversity remains key to our guiding principle of Respect. We embrace diversity because it resonates with our culture of valuing and welcoming differences. Our sensitivity to each other and our customers' unique and individual needs not only makes us a better service provider, but also a richer, more vibrant company.

In our hiring and advancement practices, Cartus continues to disregard race, color, religion, national origin, citizenship, age, sex, gender, sexual orientation, sexual preference, veteran status, marital status, disability, or any other characteristic protected under applicable laws and regulations. We make reasonable accommodations for qualified disabled employees and applicants.

We are particularly proud of our gender equality. New CEO Katrina Helmkamp joined Cartus in the Summer of 2018. Ms. Helmkamp leads the company comprised of 61% women and a senior management-vice president team and above split 50/50 between male and female.



Spearheading many of the inclusion activities across our company is the Cartus Global Diversity and Inclusion Council.

Through the Diversity Council and its associated resource groups, we create an inclusive environment in our offices and learn more about each other. Please see below for some of our diversity-related initiatives.

• The Diversity and Inclusion Council encouraged teams to actively participate throughout the week to learn more about diversity and inclusion and why it is so important to our company. They planned activities so that employees could both participate as a group (with their teams) and individually.

Group Activities:

1. International Food Day - Departments were asked to pick a theme that represents and celebrates a culture, cultural diversity, diverse experiences, etc. Choose a day and have a team potluck around the chosen theme.

2. Team D&I Vision Statement - teams were provided details on how to write a vision statement and were asked to write their own Diversity and Inclusion Vision Statement that represented their team and aligned with the organization's overall Diversity and Inclusion vision.

Individual Activities:

1. Cartus' On the Ground Series - Hosted by local Destination Service Providers (DSPs), Cartus' YouTube page has videos that highlight different locations within the Americas, EMEA, and APAC.

2. Diverse Dallas - The Diversity and Inclusion Council shared a link to the Diverse Dallas website so that employees could explore for themselves the convergence of uniqueness and differences reflected throughout the sights and sounds of the city.

Diversity and Inclusion Make Us a Better Company

- **3. Read and Learn** Key diversity and inclusion articles from reputable news publications such as Forbes and Harvard Business Review were shared with employees. Topics included understanding the importance of diversity and inclusion, and why diversity and inclusion is important to workplace success.
- October is National Disability Employment Awareness Month. Cartus employees were honored to listen to the story of Sabrina Cohen, from Coldwell Banker Residential Real Estate in Miami Beach. She endured a spinal cord injury at the age of 14 from a car accident and turned tragedy into triumph by starting a foundation that has made it possible for people with disabilities to enjoy the beach.
- Cartus staff in Danbury celebrated Diwali—the Hindu festival of lights signifying the victory of light over darkness, good over evil, knowledge over ignorance, and hope over despair. Cartus staff enjoyed building-wide decorations, food tastings, and dance performances, well as henna tattoos, sari dressing, and a Lunch and Learn to explain the holiday and traditions. Cartus employees also created a beautiful Rangoli in celebration of Diwali in the Danbury lobby.
- Our EMEA offices celebrated the European Day of Languages (EDOL) with a number of culturally themed events. The EDOL is an annual event jointly organized by the Council of Europe and European Union in an effort to promote the study of foreign languages. Given that Cartus employees speak 55 different languages, this is clearly a topic near and dear to our hearts!

- In observance of National POW/MIA Recognition Day which honors those who were prisoners of war (POW) as well as those who are still missing in action (MIA)—Cartus set aside a special table, a single chair, a place setting, and various other items in our cafeteria as a silent symbol of hope for those affected.
- The Cartus Diversity Council in Irving, TX, hosted an event for employees focused on Texas history and offered foods that have origins in Texas. Proceeds went to the Council's Community Matters Program Projects.
- Cartus Singapore was awarded the prestigious NS Mark (Gold) by pledging commitment to and signing the Declaration of Support for Singapore's National Service and Total Defense. Currently, Cartus Singapore has 25 employees actively serving as National Servicemen.





Recognizing People Who Do Great Things

The Cartus Diversity and Inclusion Council celebrates diversity yearround.

- The Danbury Diversity and Inclusion Council and the Cartus Veterans Committee commemorates Armed Forces Day and Memorial Day by selling red remembrance poppies to benefit veterans charities. Wreaths in the colors of the five service branches were also displayed in the main hallway, while outside of the building, a banner was displayed along with U.S. flags planted by both employee entrances. In November, we also honored service members related to Cartus employees around the globe through our annual Wall of Honor display.
- The Richmond office celebrated St. Patrick's Day in March, including shamrock-decorated cupcakes.
- The Diversity and Inclusion Council in Danbury held a workshop called "One of Us" facilitated by Rachel Horan of Mind Gym. The event included pair and group discussions. During the session participants learned to:
 - Uncover what diversity and inclusion really means, and why it's important for business
 - Learn why being inclusive is inherently challenging to all of us
 - Discover ways to overcome our natural blocks to embracing diversity
 - Set challenges for yourself that will help you be more inclusive right away

- Asian American and Pacific Islander Heritage Month takes place in May. It celebrates the culture, traditions, and history of Asian Americans and Pacific Islanders in the United States. The Diversity and Inclusion Council highlighted a few influential individuals and shared their stories on Yammer and though other internal communication avenues.
- The Diversity and Inclusion Council provided information on history, events, and parades related to gay and lesbian pride. The Diversity and Inclusion Council also shared an article explaining why those in the Dallas/Ft. Worth areas celebrate Pride month in September as opposed to June each year. Finally, Cartus Irving employees were invited to virtually attend Realogy's ERG, Real Pride, committee meeting to learn more of what's happening with all Realogy brands as it relates to Pride.
- In Danbury in March, the Diversity and Inclusion Council and The Women's Advisory Council teamed up for a meet and greet over tea, coffee, treats and some fun trivia about influential and inspiring women in history and today.
- In celebration of Native American Heritage Month, the Diversity and Inclusion Council put together some background information in addition to an online exhibition link for the National Museum of the American Indian at the Smithsonian Institution. They also hosted a special viewing of the 1 hour PBS documentary, "Standing Bear's Footsteps." The documentary tells the story of Chief Standing Bear who was a Ponca Native American Chief. He successfully argued in U.S. District Court in 1879 in Omaha that Native Americans are "persons within the meaning of the law" and have the right of habeas corpus.

Recognizing People Who Do Great Things

- To celebrate Cartus' International Diversity and Inclusion week, the Intercultural and Language Solutions team in EMEA organized a scavenger hunt with clues based on the countries our team members are from, or in which they have lived. There was also a diversity lunch, where savory and sweet food from various countries was enjoyed by all. Around the table there was a range of nationalities and heritages: Brazilian, German, Mexican, Spanish, English, Scottish, Northern Irish, and Indian.
- In February to honor Black History Month, the Diversity and Inclusion Council in Danbury highlighted influential and inspiring individuals. Carter Woodson created Black history week in 1926 near the birthdays of Abraham Lincoln, Booker T. Washington, and Frederick Douglass. It was later expanded to Black History Month to remember the achievements of all people of black descent in America.
- The Diversity and Inclusion Council partnered with Genesis Women's Shelter whose mission is to provide safety, shelter, and support for women who have experienced domestic violence, and to raise awareness regarding its cause, prevalence, and impact. The Genesis Women's Shelter and the Diversity and Inclusion Council have facilitated the adoption of 10 families to provide gifts to victims of domestic abuse and their families during the holiday season.
- On Oct 11th, the Diversity and Inclusion Council sent out an email communication in celebration of the 30th anniversary of National Coming Out Day by sharing origins of this celebration. Additionally, they linked the story of Realogy's VP of Legal, Sherin Sakr, via Yammer for employees to read her powerful and inspiring story of coming out to her family.

Another aspect of our guiding principle of Respect is creating opportunities for our employees to get involved, build satisfying careers, balance life and work, and grow personally and professionally. We extend this internal culture of respect to everyone we touch every day—because respect is essential to every healthy relationship.

Evidence of the value we place on our employees includes the exceptional benefits Cartus provides, including:

- Volunteer time-off policy
- Paid parental leave—both maternal and paternal
- Adoption assistance
- Domestic partner benefits
- Flexible work options such as telecommuting and flex time

More than 60 percent of Cartus employees take advantage of flexible work scheduling—whether in the form of shifted business hours, work-from-home opportunities, or a reduced or compressed work week.

Additionally, we are proud of the career opportunities we provide. Over the last two years, Cartus has promoted or offered new positions to 591 employees. of Cartus employees have flexible schedules.

More than

Recognizing People Who Do Great Things

BRAVO! Awards

BRAVO! awards

celebrate

spectacular

achievement

in advancing

our Guiding

Principles.

In May 2018, our offices and employees around the world participated in BRAVO! Day—a global celebration and opportunity to say "thank you" to everyone for their contribution to great service, collaboration, respect, financial responsibility, and ethical behavior. Special celebrations were held in all offices by our various departments to recognize our most important asset: our people.

Cartus is also proud to recognize the winners of last year's BRAVO! President's Awards, which recognize exceptional achievement and consistent demonstration of one or more of Cartus' guiding principles.

Team BRAVO! Award

President's Award Team Winner

USAA Agent Selection Tool Project Team

Team members: Scott Becker, Steve Slabaugh, Kim Welton, Gail Ward, Lewis Horowitz, Marcia Ford, Cindy King, Jane Bajuk, Elyse Cruciani, Marianne Questel, Jeff Buckley, Gerard Terry, Melissa Garza, Kelley Pruitt, Jordan Walters, Amelia Abram, Clifford Cope, Ashley Donnell, John English, LaDayna Johnson, Cory Morrison, Cheryl Price, Cynthia Price, Patricia Sanders, Nick George, Rhonda Trulu, Terry Jones, Amanda Davis, Regina Norris, Ann Manley, Pam Uhl

Individual BRAVO! Awards

- Gold: Lisa Reid, Client Services Director, EMEA
- Silver: Julie Horak, Director Affinity Services/Account Management and Sales
- **Bronze:** Swetha Kantamaneni, Team Lead, International Assignment Services

These winners truly exemplify the Cartus culture.

CARTUS GLOBAL CITIZENSHIP 14

ethics and compliance (cont'd.)

We Are Recognized for Doing the Right Thing

Being ethical and compliant in everything we do—"doing the right thing"—is a core guiding principle. This principle mandates ethical behavior in all our business dealings. We conduct ourselves and our business with the utmost integrity. We comply with our internal and external commitments, and we make the ethical choice whenever challenges present themselves. Our culture of integrity as a company is absolute and non-negotiable.

As part of the Realogy family, we are proud to be named to Ethisphere® Institute's "World's Most Ethical (WME) Companies" list for the seventh consecutive year. The WME designation recognizes companies that truly go beyond making statements about doing business ethically and translate those words into action.

Our company's and people's efforts to continue doing the right thing include:

- 100 percent compliance with our annual Compliance and Ethics training for all Cartus employees, including:
 - Code of Ethics and Key Policies
 - Information Management and Security
 - Anti-corruption and Bribery Efforts
- Realogy online training course on Workplace Violence Awareness.
- IT staff greeting Cartus employees in Swindon, UK, in celebration and recognition of Cyber Security Awareness Month. Armed with leaflets and keyboard brushes, they shared the message, "Have a safe and secure personal and professional digital life."

 Translating the Realogy Code of Ethics into 11 different languages representing the countries where our employees work every day. Translations can be viewed by both employees and the public any time at http://thecode.realogy.com.



Click the image above to watch a short video about our Code of Ethics that includes colleagues from around the globe.

- Maintaining a 24/7 Ethics Hotline, where employees can raise concerns or ask questions about ethical issues. The Code of Ethics Line is accessible in 200 languages, either by phone or by Web.
- Maintaining a collection of Manager Toolkits with the Ethical Leadership courses provided for all employees with one or more direct reports.

of Cartus employees complete Code of Ethics training every year.

caring for our communities

Cartus Cares for People Where We Live and Work

Our employees "give back" in countless ways. Last year, Cartus employees around the world raised more than US\$400,000 through charitable events in support of the United Way, Community Health Charities, American Cancer Society, Junior Achievement, March of Dimes, Red Cross, British Heart Foundation, Singapore Cancer Society, Children's Aid Society of Singapore, and many other charities supported by our employees. Our people also gave thousands of hours of time to their chosen causes and donated food, clothing, and other goods to where they were needed most.

Other community initiatives over the last year include:

- On Sat, Oct 27th, the "Cartus Irving Diversity Council & Friends" team participated in the 36th annual Susan G.
 Komen Race for the Cure—Dallas. The team raised 86% of our team goal to be donated to the Susan G. Komen Foundation. Our fundraising efforts will go towards the goal of reducing the number of breast cancer deaths by 50% in the U.S. in the next 10 years.
- The Danbury office collected two giant bins of toys to benefit the Toys For Tots program that gives out gifts to underprivileged children.
- Cartus Swindon supported the UK charity Children in Need by running multiple fundraising events. The P&G EMEA team auctioned off a Pudsey hamper, sold cupcakes, and bid on the Client Services Managers and Directors to complete a variety of tasks all to raise money for Pudsey!
- The Folsom office was quick to jump into action to assist families affected by The Camp Fire that has devastated the Paradise/Chico community in Northern California.
 Employees in our office had family members, friends, or acquaintances affected by the fire. One of our consultants,

Kendall Nelson had family that lived in the affected area. Five of her family members lost their homes in the fire and one additional member's home was spared, but they are currently displaced. Our office was eager to help her, and others, so we sprang into donation mode. Kendall ran a spontaneous donation event the week immediately following the fire. Office members reached beyond their own homes and into their communities for donations. We had an outstanding turnout! Kendall and her husband drove all the donated items in a 16ft trailer to the Butte County Humane Society's Pantry. The pantry is open to all residents and organizations in the area who are caring for animals affected by the fire. It is a large space where all the food, bedding, leashes, and miscellaneous supplies are available for free. Additionally, donated items such as baby and personal items, clothes, suitcases, towels and bedding, as well as \$1,550 in gift cards went to the Elks Lodge. The Elks Lodge in Chico is working with the Paradise Elks Lodge to support the community because the Paradise Elks Lodge was lost in the fire. Containers full of donated items are stationed in Paradise, and managed by Elks lodge staff. They will act as the distribution center providing goods back into the Paradise community. This has given the residents a local spot to grab needed items without having to drive back down into Chico. It was truly an amazing effort, and we felt blessed to help a community in need.

16 GLOBAL CITIZENSHIP CARTUS

caring for our communities (cont'd.)

Cartus Cares for People Where We Live and Work

- In support of Peace Connect Singapore—a charity organization which looks after the social needs of the senior citizens—Cartus Singapore donated 432 gifts and hundreds of dollars for their annual Christmas Party. Earlier in the year, a group of 23 volunteers participated in a Food Bundle Activity organized in partnership with Food Bank of Singapore to benefit the organization.
- A group of volunteers from Cartus Singapore spent a fulfilling day baking with members of AWWA, a local non-profit organization that provides community-based programs and services to people with special needs.
- The Cartus Hong Kong team collected 34 boxes of goodies for underprivileged children during their annual charity event, The Box of Hope.
- The Danbury office held the Great Cartus Bake Off with all proceeds going towards Ann's Place, a local cancer support services organization.
- The Connecticut Red Cross continually seeks all types of blood donors especially A, B, O. Cartus hosted a particular blood drive for people who have never donated or who have not donated in a long time. If you typically donated here at our regular blood drives employees would not be able to donate at this event. The pint you give can save three lives.
- The Lisle Cartus office collected food for kids this summer and those donations were delivered to the Lisle Food Pantry.
- Every year, Cartus UK participates in the World's Biggest Coffee Morning: Macmillan's biggest fundraising event for people facing cancer. As well as helping with the medical needs of people affected by cancer, Macmillan also looks at the social, emotional, and practical impact cancer can have, and advocates for better cancer care.

- 15 Cartus Singapore employees spent a morning doing their part for the environment. Armed with shovels and hoes, they planted a total of five medium-sized trees along a park connector in the western part of Singapore.
- The Lisle Office worked with the Handy Dandy Handyman (HDHM) Ministry to give Larry, a Vietnam Veteran a complete home makeover the likes of which you see on TV. They raised funds through Dollarama; a Dessert Cart; Loose Change Collection; and individual donations.

\$613 Total from Lisle Office \$613 Anonymous Match \$1,226 GRAND TOTAL Last year, Cartus employees around the world raised more than US\$400,000 through charitable events.



caring for our communities (cont'd.)

Cartus Cares for People Where We Live and Work

The Cartus Great Big Give Day raised more than \$30,000 around the world. Our first ever enterprise-wide giving event, The Cartus Great Big Give Day, took place in September. Cartus employees around the globe dedicated their time and energy and raised over \$30,000 for a variety of charities. There was a long list of activities Cartus employees created and implemented and a wide variety of organizations to whom we contributed.

Danbury had a street fair with approximately 16 teams competing with booths like: send a carnation to a co-worker, raffles for -- silent auction baskets, wine and cheese baskets, Halloween baskets, a tiki bar, tacos to-go, an ice cream sundae bar and more. Additionally, there were games including giant pong, dice game, spirits ring toss, and pick a duck, with all proceeds going to charities such as Ability Beyond Disability, Hillside Food Outreach, Handy Dandy Handyman (HDHM) Ministry, Cancer Kiss My Cooley Support/St. Jude Research, We Share Foundation to name a few.

Bengaluru, India, team organized a lunch for 42 underprivileged children of Ashraya on the 14th of September. The rest of the donation will be split between buying stationary and groceries for Ashraya.

Irving teams hosted a food drive and bake sale to fill the pantry at both Metrocrest Services and North Texas Food Bank.

Hong Kong employees organized a collection drive for Crossroads Foundation. Staff have the option to choose one of the following Disaster Response Kits to be donated to Crossroads; Hygiene Kits, Kitchen Kits or First Aid Kits or items. Lisle teams held a Dollarama; a collection of loose change in a jar; Dessert Cart (sale of cookies and ice cream); and cash donations for The Handy Dandy Handyman (HDHM) Ministry (The Larry Project). They additionally held an office Kiss of Hope Golf Open on Sept. 13 consisting of a lunch hour with hot dog lunch, golf games, head and cooley game, and preselling helicopter golf ball drop.

Redmond team members had a bake sale with proceeds going to the Equine Aid Horse & Donkey Rescue and Childhaven

Richmond, UK and central London ran a donation station on the 13th September so that people could give food and supplies to the Spear Foundation. They also held a quiz night on the 13th with proceeds to Spear.

Volunteers from the Richmond office joined an organized night's sleep-out on the streets of London in order to raise funds for CentrePoint.

Singapore Cartus volunteers spent an afternoon with the children at Child at Street 11 to celebrate the birthdays of the children born in the month of September. Cartus sponsored the birthday cake as well as birthday gifts for the children.

Shanghai & Beijing offices donated money and items to the Shanghai Children's Welfare Institution and delivered the items to the institution.

Swindon employees hosted their own Great British Bake Off where employees competed to bake cakes based on six categories for our national and local charities.

caring for our communities (cont'd.)

Cartus Cares for People Where We Live and Work

- The Richmond office organized an Easter egg collection and donated them to their local food bank.
- Five employees from Cartus Swindon volunteered to help the Brighter Futures charity with an Easter Fun Day at Swindon Rugby Club. The volunteers helped to organize an Easter Egg hunt, run a tombola stall and sell raffle tickets. Brighter Futures is a local charity that supports Great Western Hospital in Swindon and community sites in and around Wiltshire. They improve the hospital environment, fund groundbreaking research, support the development and training of hospital staff, and provide state-of-the-art equipment.
- The EMEA Volunteering Committee supported Prospect Hospice's annual 10k run. Prospect Hospice provides endof-life care for the community in and around Swindon, UK, caring for and supporting patients, caregivers, and families.
- Our Geneva office donated food and daily essentials to the Partage Foundation, which supports more than 50 charities and social services across the canton of Geneva
- The EMEA Supply Chain Management team and Social Committee, based in our Swindon office, organized a Christmas raffle and annual VIP Parking Auction to raise funds for their charities of the year: Swindon MIND and Cancer Research UK.

- Cartus Singapore Raises Valuable Funds in Milk Donation Drive: The Cartus Singapore team are extremely thankful for the generous amount of donations that came streaming in for the recent milk donation drive for the needy. The twoweek milk donation drive ended on Friday with a total cash donation of S\$1,448 from Cartus employees. Together with the S\$300 that CartusCares is contributing, Cartus will be able to purchase S\$1,748 worth of milk products to donate to the needy via The Food Bank Singapore.
- Cartus Danbury held its annual Jr. Achievement Job Shadow Day for local high schools. Fifty students and teachers were assigned mentors to learn what it's like to work in the corporate world. Students are treated to lunch and then a series of round table discussions with various departments at Cartus to learn what we do.
- The EMEA Supply Chain Management team based in our Swindon office organized a Christmas raffle to raise funds for their charities of the year, the Alzheimer's Society International and Brighter Futures
- Cartus' DSABC (Danbury Schools and Business Collaborative) mentors welcomed their mentees to Cartus for the annual field trip. Students spent time with their mentors, learned about Cartus, and even had a little fun in the process.
- The EMEA Social Committee held its annual VIP Parking Auction to raise money for their 2018 Charities of the Year: Swindon MIND and Cancer Research UK.
- The Richmond office organized an Easter Egg collection and donated them to their local food bank

Cartus Sinagpore raised more than S\$1,700 to donate to The Food Bank Singapore.

environmental stewardship

Our Employees Are Lean, Mean, Green Machines

20-25%

Improvement in data center efficiency through technology upgrades. At Cartus, we are committed to staying abreast of the evergrowing environmental needs of our industry and our clients while pursuing and maintaining high corporate environmental standards. Therefore, we are constantly developing and implementing new policies and procedures as we see the need, which we detail in our formal environmental policy.

In fact, Cartus took home top honors from the 2017 Forum for Expatriate Management with an EMMA Award for Corporate Social Responsibility (CSR)!

The judges' comments on Cartus' entry:

"Impressive scope, Cartus has a well-rounded CSR program that stretches amongst their employee and their supply chain."

Our Conservation Committee has been in place for 16 years, looking for ways to decrease our company's environmental impact and educate our employees on conservation activities. We participate in the Carbon Disclosure Project and continually look to reduce our footprint in all areas. We are also working to establish additional baseline measures (e.g., travel miles, domestic and international air travel) to set more meaningful goals.

Cartus has sponsored a number of initiatives and adopted various technologies to reduce our energy consumption, including:

Innovative Technologies to Reduce our Carbon Footprint

- Printer upgrades and recycling programs: In 2017, Cartus replaced all company printers with EPEAT- and Energy Star-certified printers that draw only 0.05W of power. We also have two printer and toner recycle programs: one for multifunction printers that are being recycled by the manufacturer and another that donates any small desktop printer cartridges to a school recycling program.
- Electric vehicle charging stations: In 2016, Cartus installed charging stations for three plug-in electric vehicles (PEV) to contribute to the nation's PEV charging infrastructure, making us just the seventh organization in Connecticut to register for the Department of Energy's Workplace Charging Challenge.
- New HVAC equipment: We have replaced 25-year-old HVAC equipment in our Danbury, CT, headquarters with new energy-efficient units, including boilers and rooftop units. This has reduced the number of boilers from eight to three, with efficiency improvements of approximately 15 percent.
- New lightbulbs: Our Danbury, CT, headquarters upgraded its exterior and interior lighting systems with energy-efficient LED bulbs, replacing nearly 4,000 lights in the process with estimated kilowatt-hour savings ranging from 10-25 percent. Prior to installing LED bulbs, Cartus purchased more than 1,000 replacement lightbulbs each year. Since completing the transition in late 2016, Cartus has purchased a grand total of zero additional bulbs!

20 GLOBAL CITIZENSHIP CARTU

environmental stewardship (cont'd.)

Our Employees Are Lean, Mean, Green Machines

• Data center upgrades: Through virtualization technology, we reduced the number of physical servers in our data center from 500 to 100 over the last several years. We also upgraded our cooling units. We estimate that these improvements have increased efficiency by 20-25 percent. We dispose of all IT server and networking equipment through an EPA-compliant service provider.

Other Employee Awareness Initiatives

- Annual Earth Day Fair: The Cartus Conservation Committee sponsors the annual Danbury Earth Day Fair, which provides our employees with environmental and conservation products and services for both home and office. This year's fair had 600-plus attendees.
- **Promoting carpooling:** In 2018, more than 200 Cartus employees were involved in carpooling and public transit, saving a quarter of a million miles traveled and 8,115 gallons of gasoline, and reducing emissions by more 75 tons. We promote our ridesharing-friendly ways through various initiatives each year, including our International Transit Day celebration each October and inviting ride-sharing representatives to various offices multiple times per year to explain the value of their service to our employees.
- Singapore beach clean-up: Cartus Singapore volunteers completed their first beach clean-up activity at East Coast Park armed with tongs, biodegradable trash bags, and big smiles. After two hours of hard work, the volunteers collected close to 50 kg of trash consisting of items such as cigarette butts, straws, plastic bags, Styrofoam pieces, bottle caps, and batteries.

- Danbury Adopt-A-Street Program: From May through October, employees remove trash once a month from our "adopted" streets.
- Recycling programs at all sites: Cartus has implemented "single-source" recycling programs at all U.S. sites.
 Recyclables include white paper, cardboard, cans, and bottles (which represent approximately 25-30 percent of our waste stream). Bins are located in every workspace, conference room, and cafeteria. We have also placed paper recycling bins next to all multifunction printers.
 Last year, Cartus recycled 26.5 tons of materials through our on-site recycling programs.
- Shred-it[®] bins in offices: Centrally located bins in our U.S. and UK headquarters resulted in more than 1,300 trees saved last year.
- Elimination of Styrofoam cups: Cartus has eliminated all Styrofoam cups in our global headquarters' cafeteria and offers discounts for employees who bring their own cup or mug. As a result, the Danbury office has reduced the use of Styrofoam by 2,400 cups per week.

26.5 Tons of recyclables collected in Cartus offices last year that didn't make their way to a landfill.

sustainable procurement

Ensuring Compliance, Security, and Value

18,000

Supplier representatives have completed our online compliance training course over the last two years. Our commitment to global sustainability extends to managing the suppliers we use to serve our clients and their employees. Cartus is ISO 9001:2015 certified and has maintained an ISO 9001 certification for more than a decade, and we manage a network of suppliers around the globe who provide support to clients and relocating employees in over 185 countries in every key phase of the relocation experience, including destination support, home finding, temporary housing, and household goods shipment. Our networks are experienced and monitored by more than over 75 regionally based Cartus Supply Chain staff, facilitating accurate, proximate monitoring and support.

- Cartus holds every member of our supply chain to the same standards we apply to ourselves. Each network supplier signs a contract agreeing to full compliance with all laws and regulations and with global human rights mandates.
- All Cartus suppliers are required to adhere to our parent company, Realogy's, Vendor Code of Conduct. In addition, in order to be a Cartus network provider, all suppliers must take an annual online training course that includes modules on Health, Safety, and the Environment. We have designed our training module in a way that allows our suppliers to train *their* suppliers using the tool as well.
- Cartus utilizes a risk management system called Compliance 360, which allows us to easily document, monitor, and report on inherent risk factors associated with managing third-party vendors. The system tracks hundreds of data points that provide a view into the global compliance of each and every network member, including OFAC/international watch lists and a country risk ranking. Profile assessments include annual compliance certification, background checks, and personal data/system compliance.

Supplier Network Sustainability Awards and Charitable Contributions

Global Network

Cartus' 18th annual Global Network Conference allowed us to recognize the extraordinary achievements of our network members in serving our clients and their relocating employees worldwide. Conference attendees included nearly 370 members of the Cartus Global Network, representing 170 companies from 39 countries.

Global Citizenship Awards: Awarded annually, the Global Citizenship Award identifies five individuals or companies for outstanding contributions that made an impact on the health, welfare, and safety of others, and/or improvements in a community's quality of life on a national or international level. In 2018, five companies were recognized as 2018 Global Citizenship winners: John Merriweather (GO Destination Services) of Carmel, Indiana; Kenneth Arbour (Tokyo Orientations) of Tokyo, Japan; Charlene Giddings (Elite Moving Systems) of London, United Kingdom; Atlas World Group of Evansville, Indiana; and Arpin Group (for Arpin Strong) of Rhode Island, USA. We were thrilled to make donations to the charitable funds of each of these companies.

Move for Hunger Award: In 2017, we created a new award to recognize the domestic van lines in our network for their efforts to eliminate food waste on behalf of the 795 million people who go to bed on an empty stomach each night. The 2018 awards were presented by the founder of the nonprofit, Move for Hunger, recognizing the Cartus domestic mover and temporary housing provider who rescued and delivered the most food through Q3, 2018.

22 GLOBAL CITIZENSHIP CARTUS

sustainable procurement (cont'd.)

Ensuring Compliance, Security, and Value

Relocation Agent Network

Cartus' 25th Relocation Agent Network National Conference and Awards celebrated achievements by the UK's very best Estate Agents over the last 12 months. The charity fundraiser held during the awards dinner raised more than £1,500 for the Network's chosen charity, Agents Giving. During June Cartus' Relocation Agent Network mounted a campaign to collect 1,000 items of food and other supplies for local food banks in their bid to help tackle food poverty in the UK. In fact we collected over 6,500 items for this worthwhile cause. At the conference we also asked our agents to bring and donate unwanted coats which Agents Giving distributed to charities for the homeless. At the Agents Giving Charity Ball in December Relocation Agent Network were immensely proud to be awarded the 2018 Fundraising Champion Award.

Broker Network

Our Broker Network Conference is an annual event that brings together network members, clients, and industry experts to take part in workshops, roundtable discussions, and executive presentations. The Cartus Broker Network also supports various charities.

Supplier Sustainability Initiatives

We strongly encourage our supplier partners to develop and implement robust corporate social responsibility programs as well as innovative solutions to sustainability challenges in the services they provide our clients. Over the past year, some of these initiatives included:

- One supplier shifted its operational paradigm from a traditional office structure to a paperless, virtual, and cloud-based business environment. This new virtual environment utilized a dedicated work-share facility for hosting bi-monthly staff meetings and client engagements and allowed the company to:
 - significantly reduce their employees commuting impact on the environment
 - limit consumption of ink and paper
 - reduce energy use for utilities at the office reducing their carbon footprint by 92%
- Many of our suppliers have moved away from sending printed material regarding the area a transferee is moving to in favor of digital products. Not only does it allow transferees to easier accessibility to the information but it also reduces paper and ink utilization as well as transportation impact on the environment.

6,500 food items collected for Agents Giving charity.

sustainable procurement (cont'd.)

Ensuring Compliance, Security, and Value

US\$208 million

disbursed to minority- and women-owned businesses by Cartus over the past five years.

Promoting Supplier Diversity

Cartus is dedicated to promoting supplier diversity and building it into our corporate culture. Since establishing a formal department in 1983, Cartus has become a recognized leader in this area and the recipient of numerous awards. Our supplier diversity team conducts outreach, monitoring, and measurement on behalf of numerous clients.

To achieve these goals, the department focuses on developing and maintaining bidder lists of small, minority-, and womenowned business enterprises (S/M/WBEs) from all possible sources, while also ensuring the inclusion of S/M/WBEs in all solicitations for products or services which they are capable of providing. To ensure an equitable distribution of business, we periodically rotate potential subcontractors on bidder lists and require the bid proposal review board to document its reasons for not selecting low bids submitted by S/M/WBEs.

Last year:

- Cartus disbursed US\$52.7 million to minority- and womenowned businesses. Over the past five years, we have disbursed more than US\$212 million.
- Tom Davis—Cartus' Vice President of External Supplier Diversity—continued as chairperson of the Greater New England Minority Supplier Development Council's (GNEMSDC) as treasurer of the board of directors.



2019 GLOBAL CITIZENSHIP REPORT

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