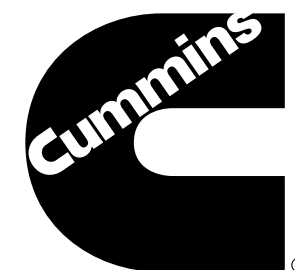


CUMMINS AND
SUSTAINABILITY
2018

POWERING A MORE PROSPEROUS WORLD



ABOUT OUR SUSTAINABILITY REPORTING

Cummins' sustainability reporting primarily consists of four postings to reach the right people with the right information at the right time.

SUSTAINABILITY PROGRESS REPORT

This document is Cummins' 2018 Sustainability Progress Report, which reflects the company's broad view of sustainability reporting, including the environment, corporate responsibility, healthy and safety, diversity and inclusion, innovation, financial performance and the company's supply chain.

As a signer of the United Nations' Global Compact in 2017, Cummins supports the U.N.'s 17 Sustainable

Development Goals to "end poverty, protect the planet and ensure prosperity for all." See the notations on [page 7](#) of this report where the company believes its disclosures most closely align with those aspirations.

The sustainability reporting team at Cummins has continued working to make this report shorter and easier to read, moving many feature stories formerly in the report to [The Newsroom](#) on cummins.com. You can find at least one sustainability related story there every week.

The team has also continued moving some data to our GRI Data Book, which can be found where we post all of our [sustainability related documents](#). This report was completed in June 2019 and is Cummins' 16th edition.

CUMMINS GRI DATA BOOK

The company is again producing a separate posting called Cummins' 2018 GRI Data Book. It follows the format of the Global Reporting Initiative (GRI) established by the United Nations to develop a consistent way for companies to report on their environmental, social and economic performance.

Cummins will disclose some additional data in the Cummins 2018 GRI Data Book that didn't fit the construct of the Sustainability Progress Report but is still important to disclose. The 2018 Cummins GRI Data Book will be posted by the end of June 2019.

CDP

Cummins is committed to sharing its CDP (formerly the Carbon Disclosure Project) water and climate filings. The 2018 filings will be posted in [Cummins' sustainability document repository](#) sometime in July 2019. The 2017 reports are available now.

SUSTAINABILITY OVERVIEW

Cummins has also put together another eight-panel sustainability brochure to give readers a very high-level look at the company's sustainability efforts. The overview is posted with the company's other sustainability related reports and documents in the [document repository](#).

ASSURANCE

More than 90% of the data Cummins reports is assured by Bureau Veritas, a world leader in testing, inspection and certification services. Its complete assurance letter is included in the Cummins GRI Data Book.

BLAIR CLAFLIN

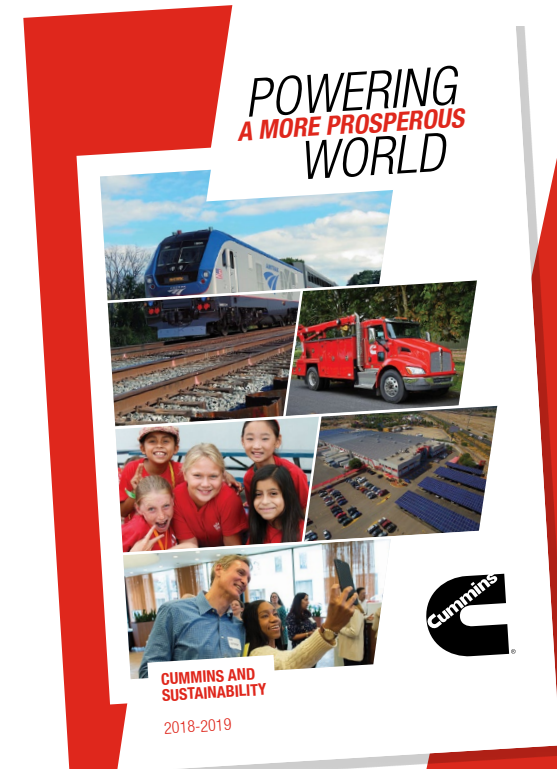
Director – Sustainability Communications

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2018–2019 Sustainability Brochure

ABOUT THE COVER

This year's cover of the Sustainability Progress Report is dedicated to faces that made a difference in Cummins' sustainability in 2018.



ABOVE LEFT // Lulu Lopez has been working for more than 20 years in manufacturing, including 12 years at Cummins. She now serves as **Director of New and ReCon® Parts Global Manufacturing Operations**, where she helps keep tons of used engines and parts in use and out of landfills.

ABOVE RIGHT // Cummins employees Kikelomo Bamidele, Abiola Abioye-Yusuff and Ifeyinwa Alex-Anene joined nonprofit leaders who attended Rise Up's leadership accelerator program in Nigeria to focus on capacity building, networking and leadership development. Rise Up is one of eight non-profit organizations Cummins is partnering with as part of **Cummins Powers Women**. The program was launched in 2018 to support the advancement and prosperity of women and girls around-the world.



ABOVE // Mark Dhennin, Director of Energy & Environment at Cummins, is interviewed at the dedication in 2018 of an Indiana wind farm expansion the company is supporting through a **virtual power purchase agreement**. The expansion will send about as much power to the grid as Cummins uses in Indiana (U.S.).



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ABOVE // Cummins employees in southern Indiana (U.S.) turned out in big numbers to support LGBTQ members of **the company's workforce** at the 2018 PRIDE Parade in Indianapolis. The parade was one of many Cummins employees supported in keeping with the company's diversity and inclusion value.

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MATERIALITY

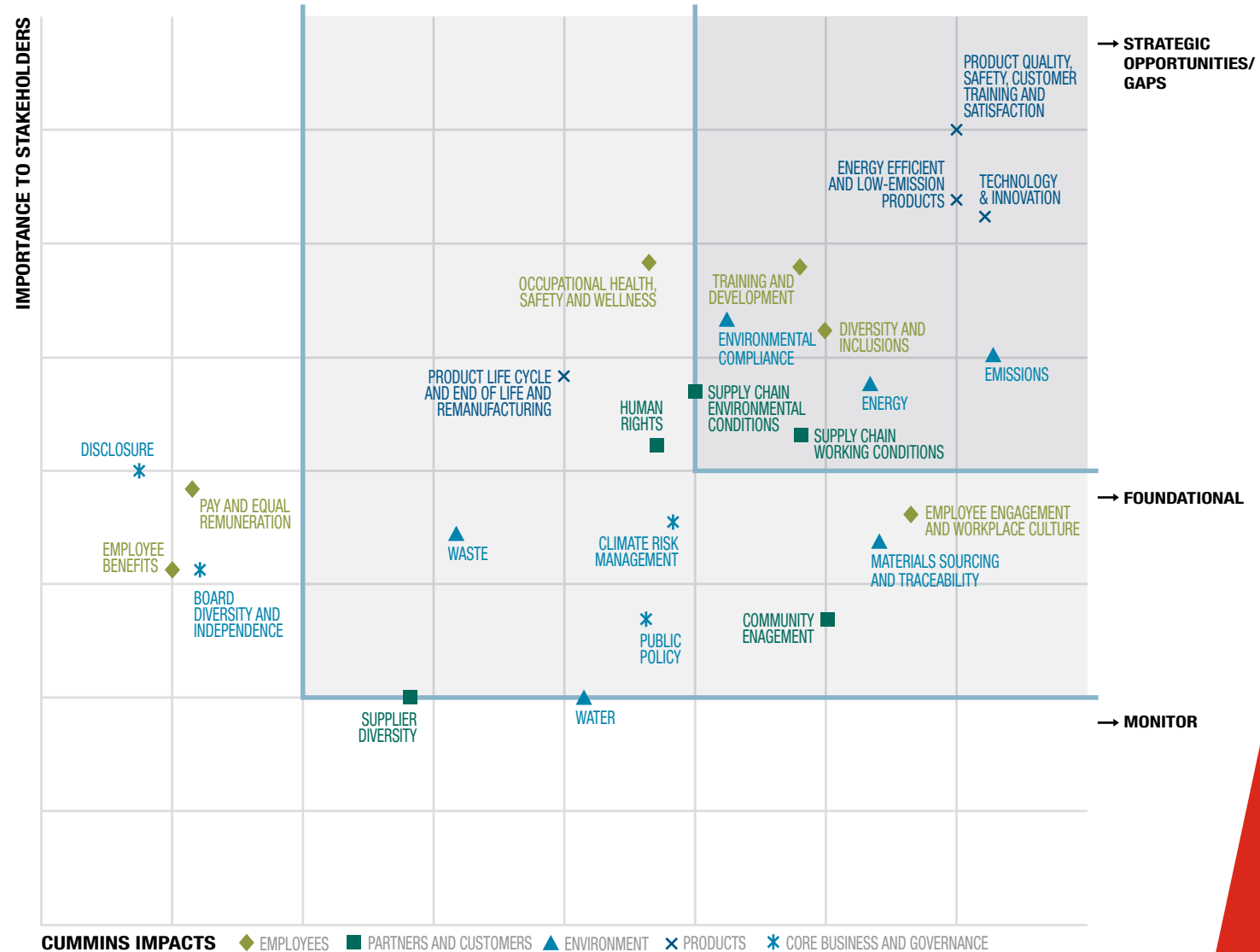
Cummins in 2018 worked with sustainability experts at Deloitte to help us ensure the company was prioritizing its reporting on the issues where the company has the biggest impact on the economy, society and the environment.

Working together Cummins and Deloitte identified more than 20 key voices in and outside the company including non-governmental organizations impacted by Cummins, public officials, company leaders, board members, customers and agencies that rate and rank companies on sustainability. In addition, the partners polled more than 1,000 employees for their opinions.

Deloitte compiled the feedback and included its own research on key issues facing the company as well as opinions about Cummins from social media and other sources.

The X axis includes impacts that are important to Cummins. The Y axis includes impacts that are important to stakeholders outside the company.

While the results were only available early in 2019, the company is moving quickly to address them, establishing a new section in the Sustainability Progress Report on the company's supply chain. More changes are expected in future editions of the report. More on the methodology regarding the materiality matrix will be available in the Cummins 2018 GRI Data Book.



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KEY PERFORMANCE INDICATORS

Cummins takes a broad view of sustainability, including the environment, corporate responsibility, health and safety, diversity and inclusion, employee development and governance. The company tracks a number of key performance indicators. Here are just a few:

1 Primary energy excludes sold electricity and associated fuel usage

2 Intensity defined as adjusted for sales (energy / GHG) or hours worked (water)

3 Reduction includes consolidated entities only

	2016	2017	2018
ECONOMIC			
Revenue	\$17.5 billion	\$20.4 billion	\$23.8 billion
Net Income	\$1.39 billion	\$999 million*	\$2.1 billion
* Excluding charges totaling \$777 million in connection with tax reform in the United States, full year net income attributable to Cummins was \$1.8 billion (\$10.62 per diluted share), with a full year tax rate of 24.5%.			
ENVIRONMENTAL			
GHG emissions (thousands of metric tons CO ₂ e)	762	778	808
Energy consumption ¹ (thousands of MMBtu)	12,889	13,656	14,374
Water use (millions of gallons)	930	964	949
Water intensity reduction ² (2010 baseline)	43%	44%	50%
Energy intensity reduction ^{2,3} (2010 baseline)	24%	25%	29%
GHG intensity reduction ^{2,3} (2010 baseline)	30%	33%	37%
Recycling rate	89%	90%	90%
SOCIAL			
H&S Major Injury Rate	0.042	0.047	0.043
H&S Incidence Rate	0.631	0.692	0.646
Code of Conduct cases	1,772	1,904	2,215
Women leaders in the workforce	21.80%	23.22%	24.36%
Every Employee Every Community (EEEC) participation rate	81%	82%	83%
People impacted by EEE projects	n/a	3.3 million**	4.3 million

**First year for calculation

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Cummins believes in transparency. This icon identifies multi-year data that allows for comparisons.

THE U.N.'S SUSTAINABLE DEVELOPMENT GOALS

Cummins supports the **U.N.'s Sustainable Development Goals** to “end poverty, protect the planet and ensure prosperity for all.” As a signer of the U.N.'s Global Compact, the company wants to do its part to make the world a better place to live.

The company believes its initiatives touch 17 goals with a special focus on 10 goals:



CUMMINS ALIGNMENT

Here are examples of Cummins' support for the Sustainability Development Goals where the company has the greatest impact.

NO POVERTY

- » *Introduction, A Note from the Chairman, page 8*
- » *Community Engagement, Impact by the Numbers, page 29*
- » *Community Engagement, Providing the Skills for Success, page 30*

RESPONSIBLE CONSUMPTION

- » *Introduction, A Note from the Chairman, page 8*
- » *Environment, Waste Goals, page 21*
- » *Supply Chain, Striving for Environmental Excellence, page 48*

AFFORDABLE AND CLEAN ENERGY

- » *Environment, Greenhouse Gas Goals, page 19*

INDUSTRY, INNOVATION AND INFRASTRUCTURE

- » *Environment, Logistics Goal, page 22*
- » *Innovation, Key Innovation Metrics, page 43*

QUALITY EDUCATION

- » *Community Engagement, Measuring Engagement, page 29*
- » *Community Engagement, Providing the Skills for Success, page 30*

CLIMATE ACTION

- » *Introduction, A Note from the Chairman, page 8*
- » *Environment, Products in Use Goal, page 17*

GENDER EQUALITY

- » *Introduction, A Note from the Chairman, page 8*
- » *Community Engagement, Accelerating Gender Equality, page 31*
- » *Diversity and Inclusion, Diversity and Inclusion Plays Key Role in Sustainability, page 34*

DECENT WORK AND ECONOMIC GROWTH

- » *Community Engagement, Impact by the Numbers, page 29*
- » *Community Engagement, Providing the Skills for Success, page 30*
- » *Financial, Record Year Allows Cummins to Invest in its Next Century, page 40*

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- » *Environment, Water Goals, page 18*
- » *Community Engagement, Measuring Engagement, page 29*
- » *Supply Chain, Striving for Environmental Excellence, page 48*

PARTNERSHIPS FOR THE GOALS

- » *Environment, Partnering to Solve Complex Problems, page 24*
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- » *Innovation, Partnering for Progress, page 46*

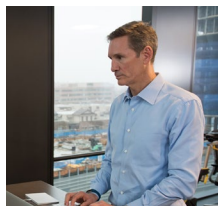
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A NOTE FROM THE CHAIRMAN



We have a lot to celebrate at Cummins – our 100th anniversary in 2019, a record-setting 2018, and an almost unmatched history of sustainable corporate behavior.

As we honor our past, we must also prepare for a future I believe will be more challenging than any period in the company’s history.

Growing the economy while using fewer of the world’s resources is the challenge of our time. I believe companies who become the best at using less will be the most successful. Increasingly, customers are demanding not just dependable power at a fair price, but power emitting fewer greenhouse gases that contribute to climate change. They want supply chains that treat people fairly and promote justice.

While these challenges are great, I know we can meet them. Record revenues in 2018, for example, enabled Cummins to invest \$902 million into research

and development, a record amount. The company will continue developing our electrification and hybrid power capabilities and evaluating other promising technologies including fuel cells while advancing our diesel and natural gas engines.

Technology is changing more quickly than any time in my more than 25 years at Cummins. Our use of high technology modeling and optimization tools enables our company to design lighter and more efficient products without sacrificing power or durability. We are developing software and controls to keep vehicles running at

optimal levels, delivering efficiencies across the entire powertrain. This success has contributed to an increasing share and greater financial success in many of our key markets.

Cummins also continued reducing its carbon footprint in 2018 as part of the company’s goal to use less energy and water while reducing waste. One way we addressed our goal to promote renewable energy was by entering into an innovative agreement in 2018 to help a northwest Indiana wind farm expand. It will send more renewable power to the grid than Cummins uses at its facilities across our headquarters state.

Finally, Cummins took steps in 2018 to create the right work environment for future global success. Our updated Mission, Vision and Values focuses on increasing prosperity around the world, including the well-being of our environment. Our Human Rights Policy, rolled out in 2018, targets human trafficking and child labor.

The company’s new Cummins Powers Women initiative works with non-profit groups to improve the lives of women and girls in every part of the world.

I believe these steps create the foundation for achieving the more prosperous world described in our mission. We want our company to be just as successful in the next 100 years as it was in its first 100.

Thank you for your interest in Cummins,

Tom Linebarger
Chairman and CEO
Cummins Inc.

LINEBARGER’S CAREER AT CUMMINS

CHAIRMAN AND CHIEF EXECUTIVE OFFICER
Jan. 1, 2012, to present

PRESIDENT AND CHIEF OPERATING OFFICER
2008-2011

EXECUTIVE VICE PRESIDENT, PRESIDENT – POWER GENERATION BUSINESS
2005-2008

VICE PRESIDENT – POWER GENERATION
2003-2005

VICE PRESIDENT AND CHIEF FINANCIAL OFFICER
2000-2003

VICE PRESIDENT – SUPPLY CHAIN MANAGEMENT
1998-2000

MANAGING DIRECTOR – HOLSET ENGINEERING COMPANY (A DIVISION OF CUMMINS)
1997-1998

SENIOR MANAGER – ENGINEERING OPERATIONS AND TECHNICAL CENTER LEADER, HOLSET
1996-1997

ENGINE COMPANY ASSISTANT TO GROUP VICE PRESIDENT FOR WORLDWIDE OPERATIONS, PROGRAM MANAGER – ADVANCED FUEL SYSTEMS
1994-1996

INTERNSHIP – ASSISTANT TO PLANT MANAGER COLUMBUS MIDRANGE ENGINE PLANT
1992

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WHO WE ARE

Cummins Inc., a global technology leader, is a corporation of complementary business segments designing, manufacturing, distributing and servicing a broad portfolio of power solutions. The company's products range from diesel and natural gas engines to hybrid and electric platforms, as well as related technologies, including transmissions, battery systems, fuel systems, controls, air handling, filtration, emission solutions, and power generation systems.

WORLD HEADQUARTERS

500 Jackson St.
Columbus, IN 47201

EST. 1919



www.cummins.com

CMI

STOCK SYMBOL

(New York Stock Exchange)

62,600 EMPLOYEES
WORLDWIDE

More than 50% of the company's employees are located outside the United States.

*Approximate number of employees as of February 2019

FORTUNE 500
RANKING (2018)

149

CUSTOMERS

Cummins serves customers in approximately **190 countries and territories** through a network of approximately **600 company-owned and independent distributor locations**, and over **7,600 dealer locations**.

SALES / EARNINGS

In 2018, Cummins earned 2.1 billion on revenues of

\$23.8 billion

HOW WE DO IT

For almost 20 years Cummins was organized into four business segments. Then, in 2018, the company established the Electrified Power segment to develop electric powertrains and related components. Here's a look at the company today.



ENGINE SEGMENT

The Engine segment manufactures and markets diesel and natural gas engines for on- and off-highway use around the world. Markets include heavy and medium-duty trucks, buses, light-duty trucks and areas such as agriculture, construction and military equipment.

POWER SYSTEMS

In 2016, Cummins reorganized its business, combining the company's Power Generation segment and its high-horsepower engine business to create a new Power Systems segment. The segment is a global provider of power generation systems, components, and services in standby power, distributed power generation, as well as auxiliary power in mobile applications. The segment also designs, manufactures, sells and supports diesel and natural gas high horsepower engines for a wide variety of uses.



COMPONENTS

The Components segment is organized around the following businesses:

- » **CUMMINS EMISSION SOLUTIONS** designs and builds exhaust aftertreatment solutions to reduce engine emissions.
- » **CUMMINS FILTRATION** designs and builds heavy-duty air, fuel, hydraulic and lube filtration, and chemical and exhaust system technology products.
- » **CUMMINS FUEL SYSTEMS** designs and manufactures fuel systems that maximize power and fuel economy while helping to reduce emissions.
- » **CUMMINS TURBO TECHNOLOGIES** designs and builds turbochargers to maximize engine performance and reduce emissions and fuel consumption.

DISTRIBUTION

The Distribution segment sells and services the full range of Cummins products for over 20 applications in more than 190 countries and territories around the world.

ELECTRIFIED POWER

Cummins established its Electrified Power segment in early 2018. The segment will provide the full range of electrified power solutions as well as some of the most critical components that have the largest impact on performance, quality and power. The segment posted its results as part of Cummins' first quarter earnings in 2018.

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CUMMINS' STORY

Cummins updated its mission, vision and values in 2017.

WHY WE EXIST

MISSION

Making people's lives better by powering a more prosperous world

WHAT WE WANT TO ACCOMPLISH

VISION

Innovating for our customers to power their success

HOW WE WILL DO IT

VALUES

INTEGRITY

Doing what you say you will do and doing what is right

DIVERSITY & INCLUSION

Valuing and including our differences in decision making is our competitive advantage

CARING

Demonstrating awareness and consideration for the wellbeing of others

EXCELLENCE

Always delivering superior results

TEAMWORK

Collaborating across teams, functions, businesses and borders to deliver the best work

LEADERSHIP CULTURE

Inspiring and encouraging all employees to achieve their full potential

BRAND PROMISE

*Powering our customers through **innovation** and **dependability***

STRATEGY

Delivering value to all stakeholders

OUR KEY TOOLS

SIX SIGMA AND CONTINUOUS IMPROVEMENT



Cummins is a big proponent of Six Sigma, using the business improvement tool to save the company and its customers billions of dollars.

Six Sigma uses data-based analysis to identify defects and variation in a wide range of manufacturing and business situations. Cummins employees also use Six Sigma when working with community partners on Corporate Responsibility projects. Here are some key metrics:

- » **15,110 current employees have been trained on Six Sigma common tools, including 14,554 exempt (not represented by a union) employees who are trained to lead Six Sigma projects with common continuous improvement methodologies.**
- » **3,495 current employees took Six Sigma training in 2018.**
- » **Six Sigma projects have identified an estimated \$7.11 billion in Profit Before Interest and Taxes (PBIT) savings since the tool was first implemented in 2000, including \$265.1 million in 2018.**
- » **Cummins customers have saved an estimated \$1.55 billion through Six Sigma since the tool was first offered to them in 2005, including \$104 million in 2018.**

The tool's impact, however, goes beyond cost savings and community engagement. It provides Cummins with a common language and collective mindset across the globe that can be used to address a problem or challenge almost anywhere in the world.

The most impactful projects are honored as part of the company's Impact Awards. As a continuous improvement company, Cummins is committed to providing great employees with the tools they need to solve the most important challenges in the business, and to recognize the outstanding work they do. Six Sigma has been widely credited with helping turn Cummins into the vibrant and innovative company it is today.

After 18 years as a key part of Cummins, Six Sigma has established itself as the principal problem-solving tool used at the company.

CUMMINS OPERATING SYSTEM

The purpose of the Cummins Operating System is to continuously improve the company's products and services by eliminating waste and reducing variation in processes. The 10 practices are:

-  **PUT THE CUSTOMER FIRST AND PROVIDE REAL VALUE.**
-  **SYNCHRONIZE FLOWS (MATERIAL, PHYSICAL AND INFORMATION).**
-  **DESIGN QUALITY IN EVERY STEP OF THE PROCESS.**
-  **INVOLVE PEOPLE AND PROMOTE TEAMWORK.**
-  **ENSURE EQUIPMENT AND TOOLS ARE AVAILABLE AND CAPABLE.**
-  **CREATE FUNCTIONAL EXCELLENCE.**
-  **ESTABLISH THE RIGHT ENVIRONMENT.**
-  **TREAT PREFERRED SUPPLIERS AS PARTNERS.**
-  **FOLLOW COMMON PROBLEM SOLVING TECHNIQUES.**
-  **USE SIX SIGMA AS THE PRIMARY PROCESS IMPROVEMENT METHOD.**

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AWARDS AND RECOGNITION

Cummins received a number of awards and recognition during 2018 and early 2019. Here's a quick look:



ENVIRONMENT AND SUSTAINABILITY

- » Cummins was named in 2018 to the **DOW JONES INDICES** of the **MOST SUSTAINABLE COMPANIES IN NORTH AMERICA**. It was the 13th consecutive year Cummins made the list.
- » Cummins was ranked No. 25 on **NEWSWEEK'S GREEN RANKINGS** for 2017-2018. The rankings are based on publicly available environmental metrics.
- » Cummins was named to **BARRON'S** list of **AMERICA'S 100 MOST SUSTAINABLE COMPANIES**, moving from No. 60 in the magazine's 2018 ranking to No. 14 in its 2019 list.
- » Cummins has been named to **FTSE4GOOD'S INDEX** of companies demonstrating strong environmental, social and governance practices. The company was on the list in 2018 and 2019.

DIVERSITY

- » Cummins received a perfect score for a 13th consecutive year in the 2018 **CORPORATE EQUALITY INDEX** from HRC, the largest U.S. civil rights organization for LGBTQ employees.
- » Cummins in 2018 was named one of **AMERICA'S TOP CORPORATIONS FOR WOMEN'S BUSINESS ENTERPRISES** by the Women's Business Enterprise National Council. The designation recognizes world-class supplier diversity programs.
- » Cummins in 2018 was named one of **DIVERSITYINC'S TOP 50 COMPANIES FOR DIVERSITY**. The company has been part of the annual list for 12 consecutive years.
- » Cummins was named to **FORBES** magazine's list of the **250 BEST EMPLOYERS FOR DIVERSITY** in the U.S. both in 2018 and 2019.
- » Cummins finished No. 49 on Forbes' list of **AMERICA'S BEST EMPLOYERS FOR WOMEN** in 2018.

ETHICS AND GOVERNANCE

- » Cummins was named one of the **WORLD'S MOST ETHICAL COMPANIES** in 2018 and again in 2019 by the Ethisphere Institute, a leader in advancing ethical business practices. As of 2019, the company has been on the list for 12 consecutive years.
- » For a second consecutive year, Cummins was named a member of the **JUST 100** in 2018, a list of America's 100 most just companies. The list by **JUST CAPITAL FOR FORBES** polls Americans on what they want most from businesses.

MANAGEMENT LEADERSHIP

- » Cummins moved up to No. 82 in the **WALL STREET JOURNAL'S 2018 MANAGEMENT TOP 250**, which looks at corporate performance in employee engagement and development, customer satisfaction and innovation.
- » Cummins was named to **FORBES'** 2018 list of **AMERICA'S BEST EMPLOYERS**, based on a survey of 30,000 Americans working for businesses with at least 1,000 employees.

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MAKING THE IMPOSSIBLE POSSIBLE

Cummins is celebrating 100 years in business during 2019. Here's a look at the company's remarkable story.



1919

Clessie Cummins creates the Cummins Engine Company based in Columbus, Indiana (U.S.). William G. Irwin, who employed Cummins as a driver, supplies nearly all of the \$50,000 in startup capital.



1932

Cummins barnstorms across the country, demonstrating the power and fuel efficiency of the diesel engine in his Coast to Coast Cummins Diesel Test Bus.

1929

Cummins takes Irwin for a ride in a used Packard limousine that he equipped with a diesel engine on Christmas Day, convincing Irwin of the engine's potential. Irwin invests a much-needed infusion of cash.

1934

J. Irwin Miller, great-nephew of W.G. Irwin, becomes general manager of Cummins at the age of 24.

1937

Cummins earns its first profit.



1962

Cummins begins operations in India, first as a joint venture with one plant in Pune. Today, the company owns all or part of 20 manufacturing facilities in the country and employs nearly 14,000 people.

1951

Miller becomes Chairman of the Cummins Board.



Miller becomes Executive Vice President of Cummins.

1944



Cummins enters China as part of a deal involving heavy construction equipment with Cummins engines.

1975

1972

Miller lays out his thinking on Corporate Responsibility in Cummins' 1972 Annual Report.

"While some still argue that business has no social responsibility, we believe that our survival in the very long run is as dependent upon responsible citizenship in our communities and in the society as it is on responsible technological, financial and production performance."



1986

Cummins purchases 86% of the Onan Corporation in suburban Minneapolis, Minnesota (U.S.), which would become the basis for its Power Systems Business.

1977

Miller retires as Chairman of the Board, although he remains active with the company until his death in 2004.

2011

Cummins introduces the largest high-speed diesel engine it has ever built, the 16-cylinder QSK95 in Seymour, Indiana (U.S.). Eight-feet tall and 14-feet long, the engine is capable of producing 4,000 horsepower while meeting stringent EPA emission standards.



2015

Cummins names Jennifer Rumsey its Chief Technical Officer, the company's first female CTO. Rumsey, who joined Cummins in 2000, replaces the retiring CTO Dr. John Wall.

2012

President and Chief Operating Officer Tom Linebarger succeeds Tim Solso as Chairman and CEO on Jan. 1, 2012. During Solso's 10 years leading Cummins the company experienced record growth.

Cummins celebrates 100 years in business.



2019

Cummins adds to its diverse offerings by unveiling PowerDrive, a suite of hybrid electric powertrain solutions for light, medium and heavy-duty applications.



2018

ENVIRONMENT

CUMMINS IS DRIVEN TO REDUCE ITS IMPACT ON THE ENVIRONMENT

In 2018, the Cummins plant in Juarez, Mexico, had its first full year of power production from the solar panels installed over part of its parking lot.



COMPANY REACHES TWO GOALS, BUT CHALLENGES REMAIN



Five years after announcing its first global environmental sustainability plan, Cummins has surpassed the carbon dioxide (CO₂) savings it expected to achieve by 2020 through partnering with customers on fuel economy projects, avoiding 12 million metric tons of CO₂.

The company has also met its 2020 water reduction target, a goal that was increased just a few years after Cummins' global environmental sustainability plan was announced in 2014.

Cummins also made a significant step forward in its goal to use and promote renewable sources of energy. A northwest Indiana wind farm expansion the company is supporting through a virtual power purchase agreement went on line in

To learn more about Cummins' work with the Meadow Lake Wind Farm in Chalmers, Indiana (U.S.), see [page 20](#).

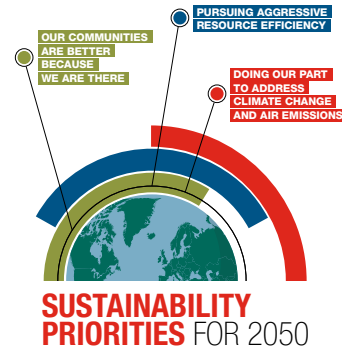
December 2018. It is now producing as much energy as Cummins uses at all of its facilities in its headquarters state of Indiana.

Challenges remain, however, especially in mature areas such as energy, where achieving the last few incremental improvements toward Cummins' 2020 goal has been harder to achieve. The company's recycling goal, meanwhile, has been hindered by regulatory barriers in some countries and the absence of waste management suppliers in others.

Nevertheless, given the ingenuity and hard work of more than 62,000 employees around the world, the company is confident it will meet its 2020 goals.

In the ensuing pages, please see a goal by goal update on Cummins' progress in 2018.

FUTURE FOCUSED ON ENVIRONMENTAL SUSTAINABILITY



Cummins is planning to announce the next generation of its environmental sustainability plan as part of the company's 100th anniversary later in 2019, while still working to achieve its existing 2020 goals.

The plan will look out to 2050, setting quantifiable goals for 2030 along a glide path to its longer-term aspirations. Through the new plan, the company wants to:

- 01 **Drive innovative technologies and partnerships to address clean air and climate change in line with climate science.**
- 02 **Design out waste, ensuring materials are used for the longest time possible at their highest value and are repurposed for their next use, including end of life.**
- 03 **Only use water that is readily available, and continually reuse and return clean water to the communities where Cummins does business.**
- 04 **Partner to provide sustainable solutions and drive outcomes to environmental challenges in Cummins' communities with a near zero local environmental footprint from the company's operations.**
- 05 **Work to integrate the impacts of environmental challenges into the economy through advocacy and partnerships.**
- 06 **Connect inspired employees and partners with meaningful actions.**

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PRODUCTS IN USE GOAL

PARTNER WITH CUSTOMERS TO IMPROVE THE EFFICIENCY OF OUR PRODUCTS IN USE, REACHING BY 2020 AN ANNUAL RUN-RATE REDUCTION OF 3.5 MILLION METRIC TONS (MMT) OF CARBON DIOXIDE (CO₂).

Baseline year: 2014



Cummins fuel teams throughout the world implemented 76 new products in use projects in 2018, bringing the total number of initiatives with customers since 2014 to close to 300. The company surpassed its 2020 goal of achieving an annual run rate reduction of 3.5 million metric tons of CO₂. The 2018 rate was 4.3 million metric tons.

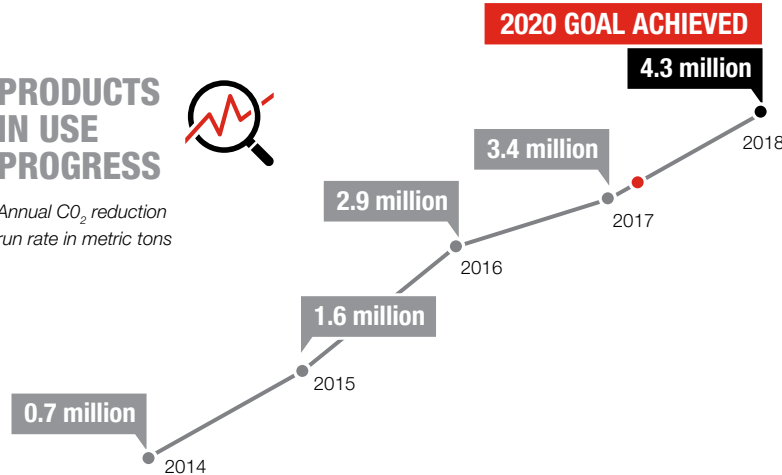
Performance in 2018 built on global momentum, with the launching of new initiatives, better fuel economy improvements and an increase in Distribution segment projects. Global fuel economy teams have been building functional capability via fuel economy forums, training and tools.

Cummins estimates that the lifetime emissions of its products sold in 2018 is 809 million metric tons of CO₂. The company's data is modeled using overall volumes by segment and engine model sold in a given year and by determining the volumes in operation each year using the long-standing Cummins New and ReCon Parts proprietary parts consumption model and customer engineering analysis.

Yearly miles per gallon or gallons per hour are converted to million metric tons of carbon dioxide equivalent (CO₂e).

PRODUCTS IN USE PROGRESS

Annual CO₂ reduction run rate in metric tons



PRODUCTS IN USE STRATEGY

Greenhouse gas (GHG) emissions from Cummins products in use are the company's largest environmental impact and represent an estimated 99% of Cummins' GHG footprint due to fossil fuel use.

Cummins' biggest opportunity to expand product stewardship beyond the upfront design of its products is in working with customers to improve the efficiency of the company's products in use and ensuring customers have the latest tools to improve fuel efficiency.

Cummins wants to cut CO₂ emissions by 23 million metric tons, saving customers up to \$9 billion through greater fuel efficiency by the end of 2020. Cummins expects to work with about 20% of its customer base, touching nearly 2 million engines, as it tailors engine specifications to customer applications.

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ENVIRONMENT BY THE NUMBERS

\$15 million

Cummins investment in 140 energy efficiency and onsite solar photovoltaic capital projects during 2018.

12 MILLION

Metric tons of carbon dioxide avoided by partnering with Cummins customers on fuel economy projects since 2014.

28%

Percentage of the company's global electricity use equal to the power produced by an Indiana wind farm expansion Cummins supports.

TWENTY-THREE

Cummins sites at 50% or greater water intensity reduction goal, with all sites collectively saving more than 700 million gallons since 2010.



WATER GOALS

REDUCE DIRECT WATER USE ACROSS CUMMINS BY 50% BY 2020, ADJUSTED FOR HOURS WORKED.

ACHIEVE WATER NEUTRALITY AT 15 CUMMINS MANUFACTURING, TECHNICAL, AND OTHER LARGER SITES LOCATED IN REGIONS WHERE WATER IS IN SHORT SUPPLY.

Baseline year: 2010



In 2018, Cummins achieved a 50% reduction in water intensity (water use adjusted for hours worked) compared to the company's baseline year of 2010. A key challenge will be maintaining this performance level while continuing to expand, or balancing any downturn in production.

Cummins used 950 million gallons of water in 2018, a 14 million gallon decrease from 2017 and a 22 million gallon decrease since the company initiated its water strategy in 2014.

Since the goal's baseline year of 2010, direct water use is down by 16%, while water use adjusted for hours worked has been reduced to the 2020 goal of 50% – all despite an increase in the number of facilities during that time period.

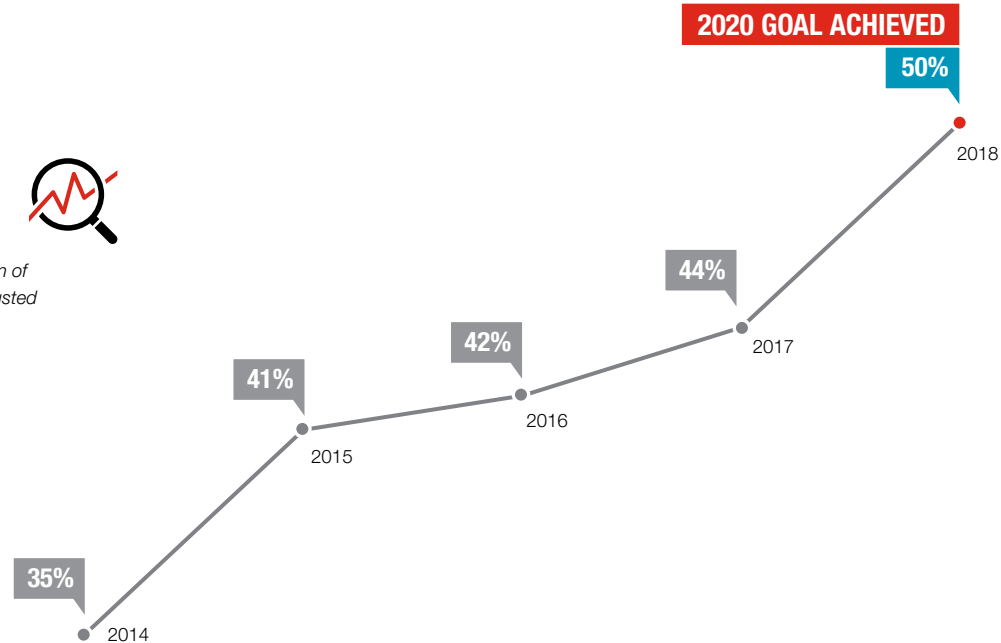
Cummins' water neutrality work is also progressing. Eight sites have been validated as water neutral toward the company's 2020 goal of 15. These locations are off-setting their water use with community

improvements that either conserve water or make new sources available.

A risk analysis and mapping exercise of the company's top 200 suppliers, completed in 2016 by Verisk Maplecroft, has helped Cummins better understand water risk in its supply chain.

WATER INTENSITY PROGRESS

Percentage reduction of direct water use adjusted by hours worked.



WATER STRATEGY

The goals of Cummins' comprehensive water strategy, which addresses both direct water use and community engagement, are to mitigate business risk, to be a good global citizen and to reduce costs and compliance risk.

These goals are consistent with the core commitments of the CEO Water Mandate, the U.N. Global Compact's commitment platform for business leaders and learners to advance water stewardship.

To achieve the company's 50% water intensity reduction goal, Cummins will expand the work it does with its sites in a water management program, including support of regenerative test cell projects using less water, intensive engagement with higher water use locations, water balance studies and strategic capital funding for water reduction projects.

Cummins' strategy also identifies the critical role water plays in the company's supply chain. Cummins is beginning to work with suppliers to help them develop less water intensive techniques.

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ENERGY AND GHG GOAL

ACHIEVE A 32% ENERGY INTENSITY REDUCTION FROM COMPANY FACILITIES BY 2020 AND INCREASE THE PORTION OF ELECTRICITY CUMMINS USES DERIVED FROM RENEWABLE SOURCES.

Baseline year: 2010



Cummins invested \$15 million in 140 energy efficiency and onsite solar photovoltaic capital projects during 2018, towards achieving its energy and greenhouse gas (GHG) goals with projected cost savings of \$5.2 million per year.

Global campaigns were launched for LED lighting and compressed air efficiency to develop and deploy common solutions for common opportunities. Total energy costs in 2018 were approximately \$150 million or about 7% of Cummins' net income.

At the end of 2018, Cummins' energy intensity reduction of 29% was slightly off pace of its goal of 32% by 2020.

A recovery plan was implemented for 2019, increasing investment going forward to \$27 million and implementing low cost/no cost reduction targets for all global facilities to reach the company's goal.

Over the same 2010 to 2018 time-period, the company's energy efficiency and renewable energy efforts have reduced Cummins' GHG intensity by 37%.

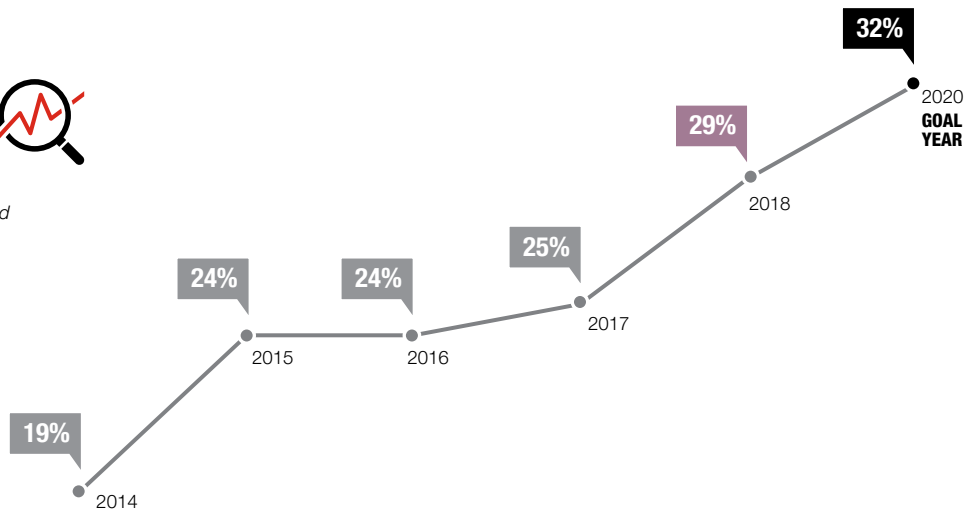
The company's GHG emissions increased by about 30,500 tons on an absolute basis in 2018, but fell 6% adjusted for hours worked compared to the prior year. Cummins' primary energy consumption increased by

5% on an absolute basis while falling by 4.8% adjusted for hours worked compared to 2017.

The company's Environmental Champion program trained 183 employees from all global regions to look for ways Cummins can reduce its impact on the environment. This training ensures that the company's global environmental and facility leaders have the skills, tools, best practices and network connections needed to effectively manage energy, water and waste.

ENERGY INTENSITY PROGRESS

Percentage reduction in energy intensity compared to 2010 baseline year



ENERGY STRATEGY

Cummins continues to use a facility investment plan approach, with a focus on test cell energy recovery and investments in on-site renewable projects to offset electricity purchased from the grid. The testing of engines is a significant energy use at Cummins.

Ongoing site projects include "smart" lighting and improvements to building exteriors, and heating and cooling systems. Aggregated savings from energy efficiency efforts total about \$55 million per year.

Cummins uses tools and resources available from programs such as ISO 50001, the international energy management system standard, and the U.S. Department of Energy's Superior Energy Performance (SEP) program.

The company plans to implement ISO 50001 at 40 sites, or 90% of its carbon footprint, by 2020. Thirty-six sites have been certified through 2018, with nine also certified to the SEP program.

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ENERGY AND GHG GOAL *(Cont.)*

HARNESSING WIND POWER

Cummins' 2020 energy goal includes a commitment to increase the amount of energy sourced from renewable power. Construction on the Meadow Lake VI wind farm in northwest Indiana was completed and began generating renewable electricity in December 2018.

This wind farm expansion was made possible through Cummins' 15-year virtual power purchase agreement (VPPA) for 75 MW capacity, which will generate about as much electricity as the company uses in Indiana and about 28% of the company's global electricity load.

The power will go to the grid and not directly to any Cummins facility. Nevertheless, it amounts to a 20% reduction in the company's carbon footprint (approximately 165,000 metric tons carbon dioxide equivalent per year).



The Meadow Lake Wind Farm is in a rural area in northwest Indiana.

While the VPPA will reduce Cummins' future carbon footprint, it will not benefit the company's energy intensity performance. This is because Cummins uses different reporting protocols for its energy and GHG metrics, and the protocols treat offsite renewable energy projects differently.

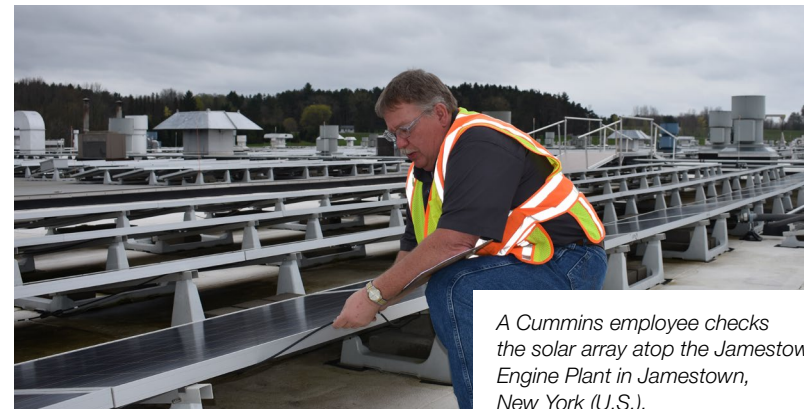
Cummins uses the U.S. Department of Energy's Energy Intensity Baseline and Tracking Guidance for the Better Buildings, Better Plants Program for its energy metrics, and it follows the GHG Protocol Corporate Standard for carbon intensity metrics.

A *case study* documenting the Cummins VPPA was published by the Rocky Mountain Institute's

Business Renewables Center.

WHAT ABOUT SOLAR?

Cummins has installed 13 solar photovoltaic (PV) systems at facilities around the world, which currently generate 1.4% of the company's global electric load. More than 20 new installations are planned for 2019, which will more than double the company's PV capacity. Fourteen installations will be in India, where solar intensity is high, and power from the grid is carbon-intensive and expensive.



A Cummins employee checks the solar array atop the Jamestown Engine Plant in Jamestown, New York (U.S.).



*Indicates solar arrays at multiple locations.

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WASTE GOALS

INCREASE COMPANY RECYCLING RATE TO 95% BY 2020.

REACH “ZERO DISPOSAL” STATUS AT 30 SITES WITH 100 OR MORE PEOPLE BY 2020 WHERE 100% OF WASTE IS REUSED, RECYCLED OR RECOVERED IN A USEFUL MANNER.

Baseline year: 2010



Cummins in 2018 recycled 90% of the total waste the company generated over the year, equivalent to approximately 203,000 metric tons. The recycling rate has been flat in the past two years due to regulatory barriers in regions like India and China, problematic waste streams such as foundry foamwork and filter media, and an absence of waste management suppliers in some operating regions such as Africa.

In addition, Cummins has been reducing packaging waste globally by increasing its use of returnable and reusable packaging. The company knows moving up the waste hierarchy from recycling to reduction is the right thing to do.

However, this move negatively impacts the recycling rate as most corrugated and wood packaging that is now reduced are easy to recycle in most operating regions.

Cummins is currently working on high impact projects including implementation of total waste management suppliers, contracts with new recycling and recovery suppliers in North America, Latin America and Asia Pacific, to boost performance significantly to achieve the 2020 goals.

Since the company’s baseline year of 2010, Cummins’ total waste disposal increased by about 5.7% in absolute terms, while experiencing a 37.4% reduction in disposal adjusted

for hours worked. Compared with 2017, Cummins’ total waste disposed in 2018 increased by 2,981 metric tons or 14.5% on an absolute basis and by 3.6% adjusted for hours worked.

Cummins is also committed to avoiding the generation of hazardous waste and properly handling hazardous materials in the workplace. The definition of what constitutes hazardous waste varies widely by country. Cummins follows all applicable local and regional regulations. For U.S. sites that generate hazardous waste, the company has a formal supplier pre-qualification process to ensure such waste is handled properly.

WASTE STRATEGY

The company follows a waste management hierarchy consistent with current industry standards: avoid the generation of waste, reuse, recycle and recover energy from waste.

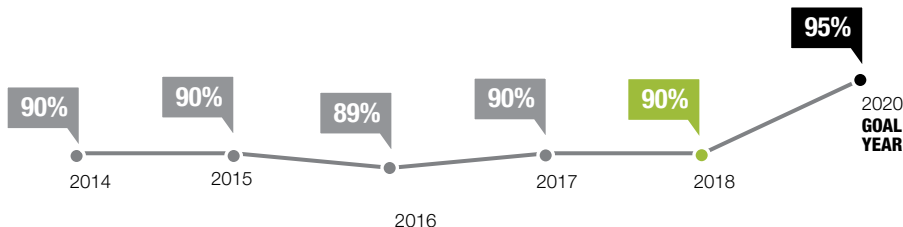
Reducing packaging is one key way Cummins avoids the generation of waste. Reusing waste might involve reusing pallets or finding an alternative use without any reprocessing. Recovery and reuse of coolants and solvents is still another example.

The company’s ultimate goal is “Zero Disposal” at 30 Cummins facilities by 2020. There are currently 15 validated Zero Disposal sites toward this goal.

Under Cummins’ definition of Zero Disposal, waste can only be burned as a last resort to create energy and then only if there’s a net energy gain, creating more energy than is needed to sustain combustion.

RECYCLING RATE PROGRESS

Percentage of waste recycled compared to baseline year of 2010



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LOGISTICS GOAL

USE THE MOST EFFICIENT METHOD AND MODE TO MOVE GOODS ACROSS THE CUMMINS NETWORK TO REDUCE CO₂ PER KILOGRAM OF GOODS MOVED BY 10% BY 2020

Baseline year: 2014



In mid-2017, Cummins transitioned all North American transportation management (shipments within the Cummins network) to one third-party logistics company. A proposal for a third-party logistics provider outside the U.S. was paused during some warehousing and organizational changes, after which the logistics providers will be evaluated. Currently, the company is not evaluating data outside the U.S. against its goal.

The logistics team has been working to better understand the increased amount of detailed data it receives from the company's new vendor and has launched a Six Sigma project in early 2019. The project targets the high CO₂ routes where Cummins can make changes to the way it ships material and reduce CO₂. The company is also looking for

a way to correlate high and low volume months to CO₂ emissions.

The transportation management team focuses on inefficient routes by pre-planning loads allowing them to combine shipments and reduce the number of lightweight loads.

So far in 2019, the company has been able to increase truckload weights by 5%, thus decreasing CO₂ emissions per pound. While 2018 year-end data shows negative progress, intra-year point in time measurements show positive improvement. The logistics team is working toward making improvements that would smooth CO₂ reductions throughout the year.

Also in 2019, a Six Sigma team has begun to concentrate on CO₂ emission reporting in Europe.

LOGISTICS STRATEGY

By meeting the company's logistics goal, Cummins aims to create and maintain an efficient transportation network that reduces CO₂ emissions by improving transport planning to maximize loads, reduce miles when trucks are empty and minimize distance traveled.

SCIENCE BASED TARGETS

In 2017, Cummins signed on to the Science Based Targets Initiative (SBTI), which uses environmental science to support companies with setting GHG reduction targets consistent with limiting global warming to 2 degrees Celsius or lower.

Cummins carefully considered the recommendations of the October 2018 International Panel on Climate Change's report in calculating its proposed targets. The company's commitment will apply to its next product in use and facility energy/ GHG reduction targets to be announced in 2019.

Cummins' three energy/ GHG reduction goals (including the current one with a goal completion year of 2020) have used the principles and data of science-based target setting while not officially part of the initiative.

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ENVIRONMENTAL GOALS UPDATE

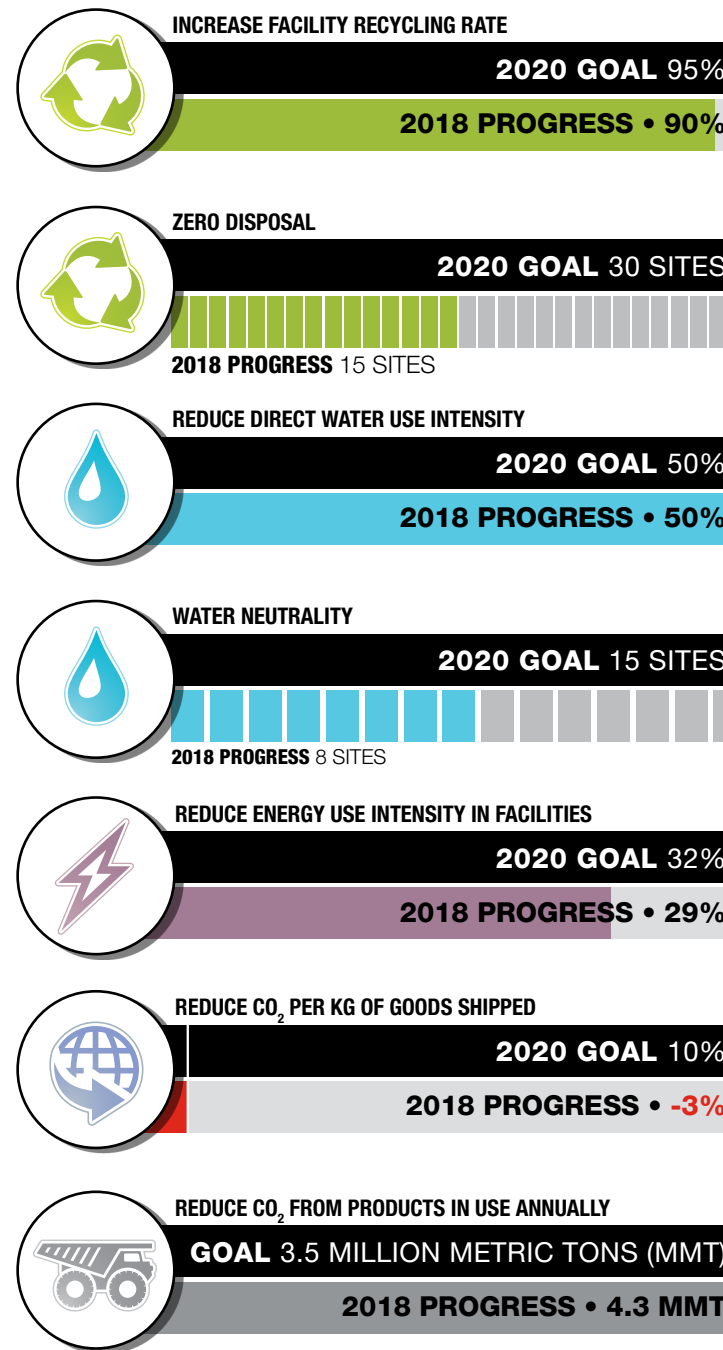
KEY INDICATORS

Here's a look at Cummins' progress toward its environmental goals.

Environmental performance includes all consolidated operations and joint ventures subscribing to Cummins' Enterprise Environmental Management System.

ENVIRONMENTAL PERFORMANCE	2015	2016	2017	2018
Energy consumption (thousands of MMBtu) ¹	12,912	12,889	13,656	14,374
GHG emissions (thousands of metric tons CO ₂ e)	774	762	778	808
Generated waste (thousands of metric tons)	186	186	207	227
Disposed waste (thousands of metric tons)	18	21	21	24
Recycled waste (thousands of metric tons)	168	166	186	203
Recycling rate (%)	90	89	90	90
Hazardous waste (metric tons)	78	3,098	4,048	5,409
Water use (millions of gallons)	947	930	964	949
Enterprise ISO 14001 certified entities ²	112	108	108	109
Manufacturing sites certified to ISO 14001 / OHSAS 18001 (%)	92	96	95	97
ISO 50001 Certified sites	7	16	27	36
Net sales (millions U.S. dollars)	19,110	17,509	20,428	23,771
Water intensity reduction since 2010 (%) ³	42	43	44	50
Energy intensity reduction since 2010 (%) ^{3,4}	24	24	25	29
GHG intensity reduction since 2010 (%) ^{3,4}	29	30	33	37

¹ Primary energy excludes sold electricity and associated fuel usage
² Includes global CMI managed facilities and 50:50 JV non-managed facilities
³ Intensity defined as adjusted for hours worked for energy, GHG and water
⁴ Reduction includes consolidated entities only



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PARTNERING TO SOLVE COMPLEX PROBLEMS

Cummins' partnerships and its policy advocacy play key roles in the company's environmental strategy and performance.

They help Cummins meet product emission goals, use energy more efficiently and bring environmental solutions to the marketplace. Four of the company's 10 environmental sustainability principles focus on partnerships with legislative and regulatory entities to develop sound public policy. They are:

- » Help develop responsible regulations.
- » Promote technology development.
- » Advocate for incentives to accelerate progress.
- » Support a balanced global approach.

Cummins has a long history of demonstrating its leadership in developing the technologies needed to meet tough emissions standards and improve fuel efficiency.

Emissions regulations are expected to continue getting tighter globally

and the new frontier is around greenhouse gas (GHG) standards and local governments establishing emissions requirements.

Phase 2 for U.S. GHG/fuel efficiency regulations passed in 2016 include separate engine standards. Cummins continues to support this regulation and in 2017 worked to implement it in company products. The first phase goes into effect in 2021.

Cummins is also advocating for separate engine standards around the world as other regions consider GHG regulations. And the company continues working to achieve lower levels of oxides of nitrogen (NOx) and particulate matter (PM) in its product emissions globally.

Over the next five years, India, China, Mexico, Brazil and other countries are expected to move to the very low emissions levels

contained in the Euro VI and EPA 2010 emissions standards for on-highway products.

This is both a challenge and a significant step forward — the number of people living in markets regulated at these more stringent levels will increase from 1 billion today to more than 3 billion.

In the U.S., Cummins is committed to working with both the Environmental Protection Agency (EPA) and the California Air Resources Board (ARB) to maintain a national, heavy-duty NOx and GHG program.

In 2018, the company certified 144 engine models among 15 governing agencies around the world to 36 different emissions standards for its diesel and natural gas products for on-highway, off-highway, marine and locomotive applications.

TRACKING COMPLIANCE AROUND THE WORLD

Cummins' Product Certification and Compliance group tracks and reports on emissions compliance developments in cities, territories and the following major regions: Africa, east Asia, greater Europe, India, Latin America, the Middle East, North America, northeast Asia, southeast Asia, Russia and the South Pacific.

Over the next five years, Cummins will adapt to common and regional variations of on-highway standards that will continue to drive emissions reductions in eight of these 11 regions.

For facility compliance, Cummins in 2018 implemented its global Legal Compliance External Audit Program, which requires each region at the company to select an external vendor to conduct compliance audits at its sites.

This program is implemented using a common audit methodology to drive effective, transparent and consistent compliance assessment across regions. In parallel, the company uses legal compliance software to enable full knowledge of compliance obligations and track any issues until resolved.

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BUSINESS COALITIONS AND COUNCILS

Cummins is a member of several organizations that promote sustainability and responsible technology, including:

- » The **DIESEL TECHNOLOGY FORUM**, which is dedicated to raising awareness about the importance of clean diesel engines, fuel and technology. Since its founding in 2000, the forum has emerged as a leading source of information on agriculture, economics, energy, the environment, transportation and trade issues impacting diesel technology.
- » The **HEALTH EFFECTS INSTITUTE**, a non-partisan organization founded by the U.S. Environmental Protection Agency and industry leaders, including Cummins, to provide high quality, impartial, and relevant science regarding the effects of air pollution on health.
- » **BSR** (formerly Business for Social Responsibility), which works with member companies to develop sustainable business strategies through research and cross-sector collaboration.
- » The **ROCKY MOUNTAIN INSTITUTE'S BUSINESS RENEWABLES CENTER**, a member-based platform that works to streamline and accelerate corporate procurement of off-site, utility-scale wind and solar energy.
- » The **INTERNATIONAL COUNCIL ON CLEAN TRANSPORTATION (ICCT)**, whose mission is to improve the environmental performance and energy efficiency of road, marine and air transportation to benefit public health and mitigate climate change through research, technical and scientific analysis. In 2017, Cummins joined ICCT's soot-free urban bus fleet initiative to expand deployment of soot-free engines in large cities in countries without rigorous emissions regulations. The initiative brought together companies that manufacture buses and suppliers of commercially available soot-free engines with city officials. In 2018, Cummins produced 43,802 soot-free engines.



Staff members with the Health Effects Institute meet with Cummins employees in 2019 to discuss key air quality trends.

A TRUSTED SOURCE OF KNOWLEDGE

The Health Effects Institute (HEI) provides high-quality, trusted science for cleaner air and better health so companies can spend more time innovating and advocating and less time arguing about how research is conducted.

Through HEI, Cummins can have input on the health effects research over the next five years — to frame the conversation for the next 20 years.

Cummins helped found HEI through former Cummins CEO Henry Schacht nearly

40 years ago. Government regulators, along with many companies in the motor vehicle industry, including Cummins customers and other members of the Truck and Engine Manufacturers Association, are also supporters of HEI.

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STRATEGIC ACTIONS AT A GLANCE

Here are some actions Cummins is taking at its plants to reach its goals in energy, waste and water.



The Rocky Mount Engine plant in Whitakers, North Carolina (U.S.), has produced more than 4 million engines since 1979. It's one of the company's larger facilities, with 1,800 employees covering 1.2 million square feet.

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REDUCE

The company's plants and tech centers are always looking for **ways to reduce waste**. Cummins Filtration Brazil decreased landfill media waste generation at its air filter line by 50%.

REUSE

Cummins reduced waste across the company by more than **1 million pounds** by changing to reusable packaging, benefiting the environment and the bottom line.

RECOVER

Cummins uses more than 180 regenerative dynamometers at its plants and technical centers around the world to **convert engine power in test cells** into productive energy.

RECYCLE

There are **64 sites** across the company with 100 or more headcount and a 95% or better recycling rate.

REPLENISH

Cummins' defines water neutrality as **offsetting the company's own water use** through conservation and/or restoration of available water sources.

SOCIAL

BUILDING MORE PROSPEROUS COMMUNITIES AROUND THE WORLD

These girls participate in Girls Inc., a program supported by Cummins Powers Women, the company's most ambitious community initiative ever, focused on the advancement and prosperity of women and girls around the world. To learn more about the program launched in 2018, see page 31. (Photo courtesy of Girls Inc.)



The mission of Cummins' community engagement work is to support its employees as they help build more prosperous communities around the world, partnering to help solve some of the most difficult societal problems. Corporate Responsibility at Cummins means empowering people to thrive in their day-to-day lives.

Cummins has a deeply-rooted commitment to community problem-solving, believing that a company is only as healthy as the communities where it operates. Every successive Cummins leader has reinforced the company's dedication to responsible citizenship.

The strong foundations of employee-led community problem-solving and direct leadership engagement in community work help Cummins in

its mission to build more prosperous communities around the world.

Employees at the company are the underpinnings of Cummins' responsibility to communities, identifying community needs, volunteering time to meet those needs, partnering with leading local organizations and helping to make their communities healthier and stronger.

PRIORITY AREAS

Cummins focuses its employee engagement efforts on three global priority areas critical to healthy communities:

01 // EDUCATION

Improving the quality and alignment of educational systems to prepare the students of today for the workforce of tomorrow.

02 // ENVIRONMENT

Ensuring that everything Cummins does leads to a cleaner, healthier and safer environment.

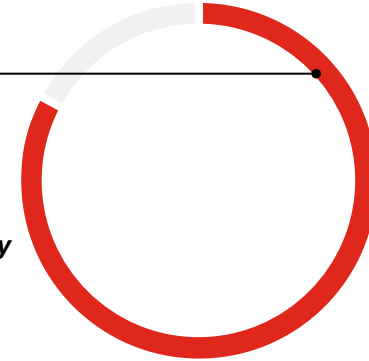
03 // EQUALITY OF OPPORTUNITY

Increasing opportunity and equity for those most in need.

KEY NUMBERS IN 2018

83%

Percentage of Cummins employees participating in the company's community engagement program.



4.3 MILLION

People served by Cummins' community engagement programs in 2018.

\$21.1 million

Total Cummins giving in 2018 to support communities.

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MEASURING ENGAGEMENT



EMPLOYEE PARTICIPATION

Cummins shows its commitment to the communities it serves in part through direct engagement.

Employees around the globe can volunteer at least four hours on company time to engagement activities, using their skills to make their communities better places to live and work. Given its significance, the company sets an annual community engagement participation goal of 70%. The company had a record year for engagement in 2018, topping its 2017 record:



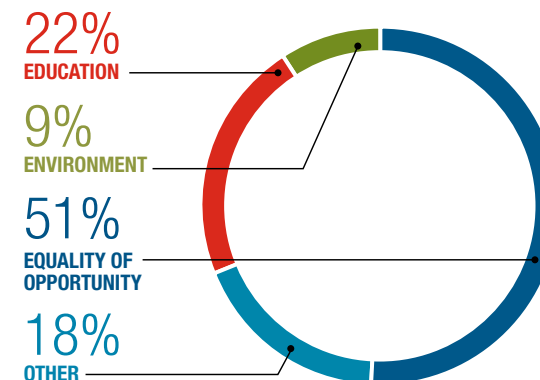
CUMMINS GIVING

\$21.1 million Cummins financially supports community engagement projects around the world.

In 2018, the company gave a record \$21.1 million to communities through Community Development Grants and other strategic community investments in Cummins' three global priority areas. Giving increased in 2018 by more than 12% over 2017.

GRANT MAKING BY PRIORITY AREA

Here's a look at 2018 grant making at Cummins by priority area. A key future priority is increasing giving and engagement to support the environment.



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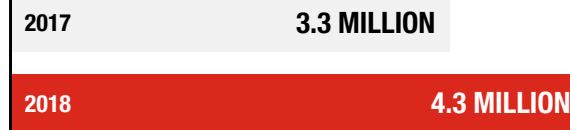
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IMPACT BY THE NUMBERS

Here's a quick look at the impact of Cummins' community engagement efforts.



PEOPLE SERVED



JOBS SECURED



WATER CONSERVED



**CUMMINS TEC:
TECHNICAL EDUCATION FOR COMMUNITIES**

**PROVIDING
THE SKILLS
FOR SUCCESS**



Cummins TEC: Technical Education for Communities is the first strategic community program built by the company from the ground up. Launched in 2012, its mission is to train disadvantaged youth in employable technical skills and connect them to good jobs in their communities through school-based, industry-supported skills training.

The idea for TEC was born of business need: employers around the world are having trouble finding workers to fill good-paying roles as service and shop floor technicians. Hiring pools in many communities are suffering from insufficient fundamental technical skills.

There are also significant gaps in soft skills, such as problem-solving, analytical ability and the proper attitudes and belief systems necessary for job success. Vocational education is an important way to elevate standards of living.

Cummins developed curriculum, teacher training, guidance counseling manuals, achievement tests, equipment and tool lists, as well as methods for engaging local industry in curriculum and workplace learning opportunities for students.

There are currently 22 Cummins TEC programs around the world. Thirteen sites graduated a total of 292 students in 2018, bringing the overall number of graduates in the program globally to more than 800.



A student at the company's first U.S. Cummins TEC site in Memphis, Tennessee, explains the workings of an engine to visitors from the company.

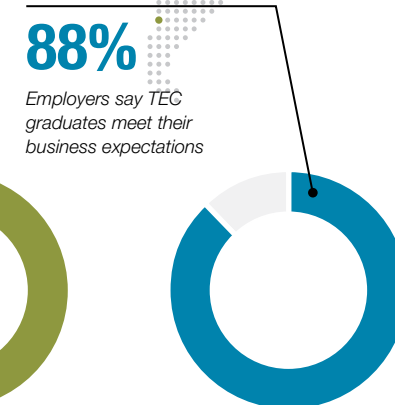
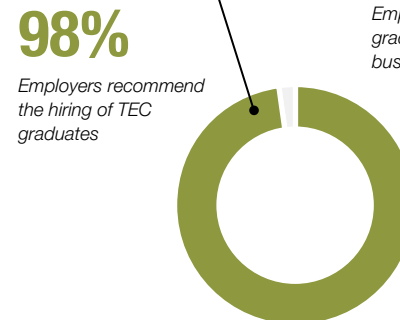
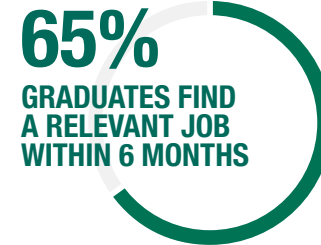


Two Cummins TEC students from Chongqing Industry Polytechnic College in China participate in workplace learning with Cummins employees' guidance.

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CUMMINS TEC 2018 METRICS



13*
LOCATIONS.
SEVEN
COUNTRIES
292
GRADUATES

* 13 sites in red have graduated students; 9 sites in green have not yet graduated students.



CUMMINS POWERS WOMEN

ACCELERATING GENDER EQUALITY



On International Women's Day in 2018, Cummins launched the Cummins Powers Women program, its \$11 million global grant commitment

to the advancement and prosperity of women and girls around the world. It is the company's most ambitious community initiative ever.

Through the program, Cummins is partnering with a select group of expert nonprofit organizations with existing, outcome-based programs working to advance equality for women. Cummins' investment supports a range of effective programs, including grassroots teaching and mentoring, financial stability through entrepreneurship, leadership training and strategic guidance for nonprofit leaders.

Cummins Powers Women has projects in seven regions around the world: Latin America, Asia Pacific, Europe, India, China, Africa and the U.S. The company's regional leadership teams are spearheading this global effort, joined by the numerous employee engagement efforts taking place throughout Cummins communities.

ABOVE Elisabeth Baasch (right), a Human Resources leader at the Cummins plant in Marktheidenfeld, Germany, helps a girl at an immigrant reception center identify her strengths and talents as part of a workshop developed by Save the Children (photo courtesy of Save the Children).

BELOW Sandeep Sinha, Vice President of Cummins' India Area Business Organization, discusses plans for Cummins Powers Women in his country.

CUMMINS POWERS WOMEN BY THE NUMBERS

In its first year, the program has achieved impressive results:

34,000

Women and girls served by Cummins Powers Women, up from 1,500 in six months.

37

Advocacy grants funded in three countries to help nonprofit partners advocate with local governments for gender equality.

SEVENTY-FIVE

Cummins leaders engaging directly with the program's nonprofit partners in their region. More than 20 serve as women's champions, offering strategic guidance on local projects to nonprofit partners.

13

Countries with Cummins Powers Women programs and partners.

CUMMINS POWERS WOMEN NONPROFIT PARTNERS

GIRLS INC. Supports girls in North America with whole girl development through after-school programming.

ROSA FUND Supports grass roots organizations serving women and girls in the U.K. with networking and capacity building.

SAVE THE CHILDREN Stabilizes and empowers refugee girls and women living in German reception centers.

CHINA WOMEN'S DEVELOPMENT FOUNDATION Promotes the development of women in China through local entrepreneurial handicrafts.

CARE (LATIN AMERICA) Strengthens the domestic workers' movement in Latin America.

RISE UP Advances education, equity and opportunity for girls and women in Latin America, Africa, South Asia and the U.S.

CAMFED (GHANA) Supports transition programs for girls in rural Ghana going from secondary school to the workforce.

CARE AUSTRALIA (CAMBODIA) Supports girls' education through teacher training, scholarships and school materials in Australia and Cambodia.

CARE AUSTRALIA (PAPUA NEW GUINEA) Improves access to quality elementary education in remote, disadvantaged communities in Papua New Guinea.

GIRLS ACADEMY Supports mentoring programs for Aboriginal and Torres Strait Islander girls in Queensland, Australia.

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HEALTH AND SAFETY: CREATING THE RIGHT CULTURE

The health and safety of Cummins employees is fundamental to the company's sustainability, and 2018 saw several improvements in important metrics, including:

- » A **17% IMPROVEMENT** in the Contractor Incidence Rate, the number of recordable injuries involving contractors, to 0.768.
- » A **9% IMPROVEMENT** in the Major Injury Rate for Cummins' employees, which deals with serious but non-fatal injuries, to 0.043.
- » A **7% IMPROVEMENT** in the company's Incidence Rate, the rate of recordable injuries, to 0.646.

The improvements happened despite a 12% increase in hours worked at Cummins.

THE JOURNEY

For much of the past decade, Cummins has been on a journey to become world class in health and safety. The company's Global Health and Safety team has continued to strengthen a culture ensuring employees are fully engaged and committed to making Cummins a healthier and safer place to work.

Since 2010, the company's Incidence and Severity Case Rates have been significantly below comparable industries (see chart on [page 33](#)). Overall the company has seen a 50% reduction in injuries between 2008 and 2018.

The Global Health and Safety team offers risk-based hazard prevention and control tools in numerous areas, ranging from driver safety, hand safety, and lockout/tag-out procedures, to machine guarding and working safely at heights.

The team also oversees an extensive safety training program. In 2018, Cummins employees completed nearly 1.8 million hours of safety training, an 8% increase over 2017. More than 12,000 employees have now completed "Live It. Lead It." leadership training focusing on the kind of health and safety culture the company believes is critical to reduce and prevent injuries.

By taking direct action through training and by establishing the right culture, Cummins believes it can best protect its most important asset – its employees.

There were no employee fatalities in 2018, but a 5% increase in the Severity Case Rate, the rate of injuries and illnesses resulting in lost work days per 100 employees, to 0.264. It was the only Cummins lagging indicator to increase.

LOOKING AHEAD

In addition to paying special attention to the company's Severity Case Rate, Global Health and Safety will also have a special focus on contractor safety in 2019. While Cummins saw a 17% improvement for the Contractor Incidence Rate, major injuries suffered by contractors did not go down.

Plans include webinars for Cummins employees on the importance of health and safety for contractors and strengthening the pre-qualification process for contractors to ensure a consistent process that always includes an emphasis on safety.

GOALS FOR 2023

Cummins believes progress can be driven by setting aggressive, but achievable goals. Here are key 2023 goals for health and safety:

- » **Improve Cummins' average Injury/Illness Rate (Incidence Rate) by 38%**
- » **Improve the company's Major Injury Rate by 30%**
- » **Improve Cummins' Lost Day Case Rate by 39%**
- » **Improve the company's Lost Day Rate by 30%**

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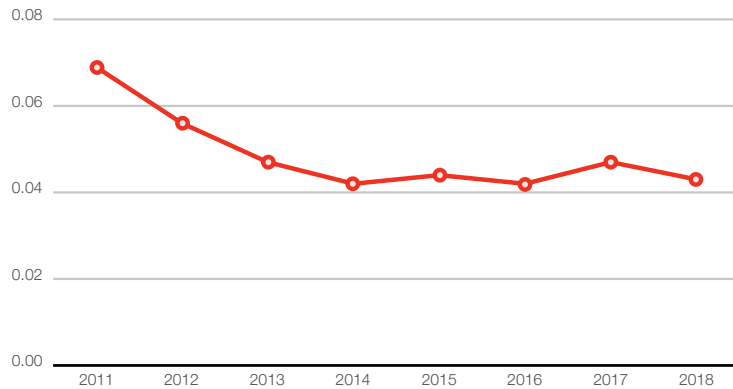
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SAFETY PERFORMANCE INDICATORS

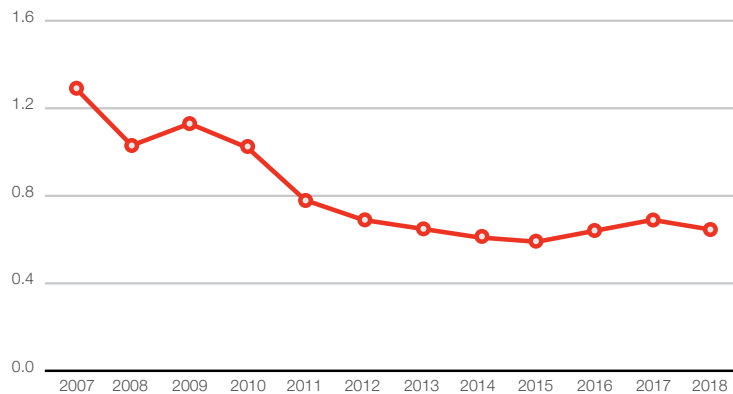


Here's a look at key trends in safety at Cummins.

MAJOR INJURY RATE



INCIDENCE RATE

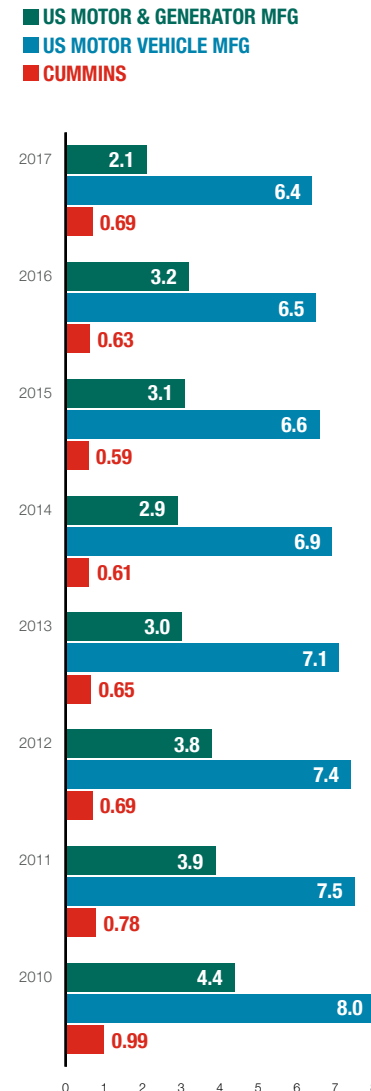


NOTE: The company's Major Injury Rate is the number of major injuries per 100 employees per year. The company started tracking it in 2011. Cummins' Incidence Rate, also known as the average Injury/Illness rate, is the relative number of recordable injuries and illnesses per 100 employees.

HOW WE COMPARE



Here's Cummins' Incidence Rate compared to other industries.



RECORD ENTRIES FOR ERGO CUP

Cummins saw a 6% improvement in its Ergonomic Incidence Rate in 2018, another sign that Global Health and Safety's annual Ergo Cup competition is encouraging improved ergonomic risk reduction.

Two projects were honored in the 2018 competition which invites project submissions from across Cummins. In the Engineering Category, a team of employees from Cummins Generator Technologies in Stamford, U.K., took top honors for significantly reducing the ergonomic and safety risks from a job that previously required strenuous hammering.

In the Judge's Choice category, a team from the Cummins Technical Center in Columbus, Indiana (U.S.), addressed a process that required employees to lift a heavy coupling with a strap.

TEAM LAUNCHES SURVEY

The Global Health and Safety team in 2018 took steps to measure the company's progress toward creating a true safety culture by conducting a global health and safety perception survey.

More than 11,000 employees, working in more than 100 locations, responded to the 50-question survey, which was done in conjunction with the National Safety Council. The survey provided benchmarking opportunities against other participating organizations.

Cummins scored well in management perception, safety support climate and employee participation.

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DIVERSITY AND INCLUSION PLAYS KEY ROLE IN SUSTAINABILITY

At Cummins, valuing and including differences in decision making is the company's competitive advantage. Having diverse employees doesn't drive business success alone; it's how the company uses diversity that makes an impact.



Cummins believes diverse teams leveraging the power of their differences can arrive at more creative solutions for the company's customers. These employees work at the company's Commons office building in Columbus, Indiana (U.S.).

Inclusion means truly making an effort to include, appreciate and value the unique backgrounds and skills that each employee brings to work, which is Cummins at its core. That's when the company is at its best and can win for its customers, powering a more prosperous world.

TRAINING IS KEY

Cummins leaders understand the importance of diversity and inclusion to a global company. In 2018, more than 400 U.S. managers received training on unconscious bias and even more employees across the globe took part in the company's "Inclusion Initiative - A Facilitated Discussion."

The company continues to improve its Spectrum of Diversity and Inclusion training, which is provided to all new employees during onboarding. The company's refreshed Spectrum course sets Cummins' expectations, teaches employees about their role in creating an inclusive work environment and provides new activities for employees to learn

and apply concepts related to diversity and inclusion. Spectrum closes with creation of a personal action plan.

CONFERENCES ENCOURAGE DISCUSSION

Cummins hosted a global Women's Conference and its first U.S. Diversity Conference in 2018. The Women's Conference brought together nearly 200 female and male leaders from all over the world.

The theme for the week, "Powering Our Inclusion," allowed for open and honest discussion on successes and challenges in creating full inclusion for women at Cummins.

At the end of the conference, attendees were challenged to inspire commitment in others and use their influence to drive gender diversity and inclusion across the company and in its communities.

Cummins' U.S. Diversity Conference focused on the company's U.S.-based Black, Hispanic and Latino talent. More than 200 employees met in Indianapolis, Indiana (U.S.),

to network, exchange ideas and celebrate the successes of Cummins' Black, Hispanic and Latino talent.

Leaders, including Chairman and CEO Tom Linebarger and Alexis Herman, Lead Director of the Cummins Board of Directors, and the former Secretary of the U.S. Department of Labor, spoke at the conference. They talked about what is happening in the inclusion environment today, what it means to be authentic in your career journey and lessons learned from being a diverse leader. Through honest conversations, Cummins leaders openly shared challenges they face and talked about ways to overcome barriers.

Diversity and inclusion is a key driver of Cummins' success. Without different perspectives, the company would lose its ability to innovate and challenge the impossible.

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DISABILITY INCLUSION

The company in 2018 launched a focus on disability inclusion with the goal of increasing the employment of people with disabilities. Cummins' vision is to become an employer of choice for people with disabilities and to work in communities to reduce barriers to employment for people with disabilities.



Vice President and Chief Administrative Officer Marya Rose speaks at Cummins' global Women's Conference in 2018.

EMPLOYEE RESOURCE GROUPS

Employee Resource Groups (ERGs) at Cummins are open to all employees and organized by different facets of diversity such as gender, generation, sexual orientation, racial and ethnic heritage, and disabilities.

The groups are voluntary, employee-led groups that serve as a resource for members and the company by helping to foster a diverse, inclusive workplace aligned with Cummins' mission, vision and values.

With more than 150 ERGs worldwide, the groups provide ample opportunities for leadership training, cross-cultural learning and professional development. In 2018, the company started an initiative to more closely knit together global ERGs to amplify the voices they represent and harness their collective power to effect positive change.

GLOBAL DIVERSITY BY THE NUMBERS

171

Number of countries Cummins employees come from around the world.

24%

CUMMINS EMPLOYEES WHO SPEAK TWO OR MORE LANGUAGES

65

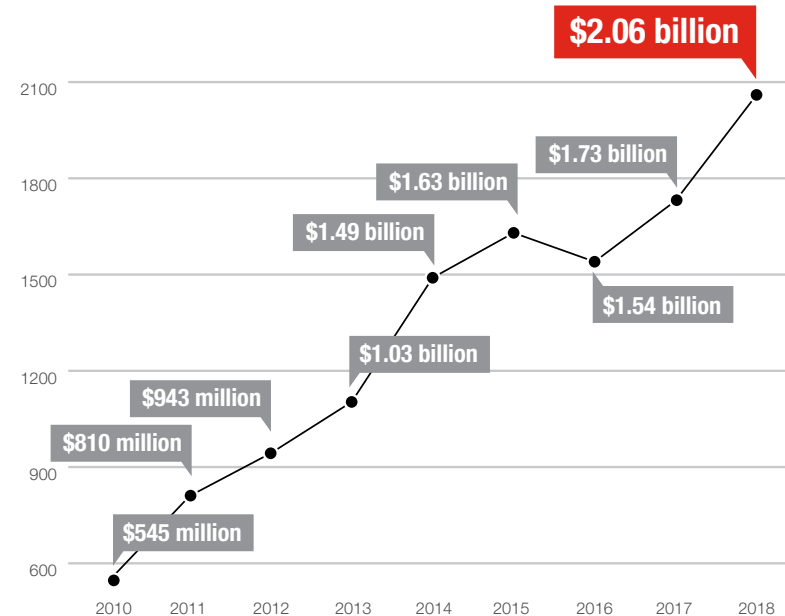
Number of countries Cummins leaders come from around the world.

SPENDING ON DIVERSE SUPPLIERS



Cummins believes supplier diversity is critical to the company's sustainability efforts. Using diverse suppliers* enables Cummins to tap into the power of diverse thoughts and approaches, increases competition for Cummins' business, and spreads the benefit of economic growth to a wider number of communities.

In 2018, Cummins, for the first time, exceeded \$2 billion in global spending with suppliers who self-identify as diverse in their region of the world. Two years earlier, Cummins was inducted into the Billion Dollar Roundtable, a prestigious advocate for best practices in corporate supplier diversity. Members must have exceeded \$1 billion in annual spending with diverse suppliers in the U.S.



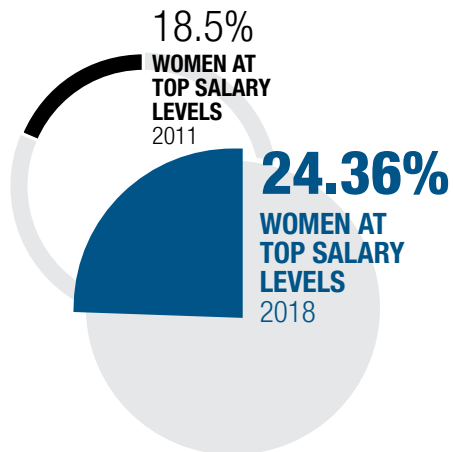
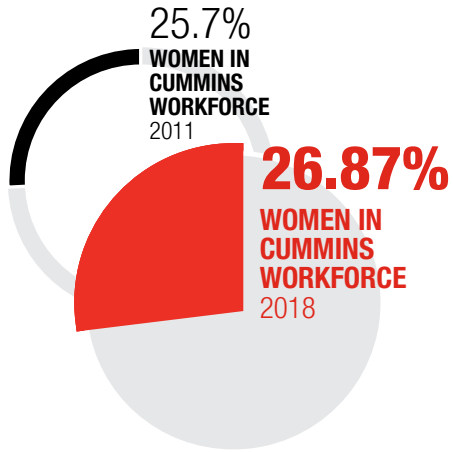
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* The eight categories of diverse suppliers recognized in the U.S. are: Minority Business Enterprises; Women Business Enterprises; Veteran Owned Businesses; Service-Disabled Veterans; Lesbian, Gay, Bisexual and Transgender (LGBT) Suppliers; SBA Small Disadvantaged Businesses; HUBZone Small Business Concerns and Philanthropic Suppliers. Cummins' global diverse spending total includes both Tier I and Tier II diverse suppliers.

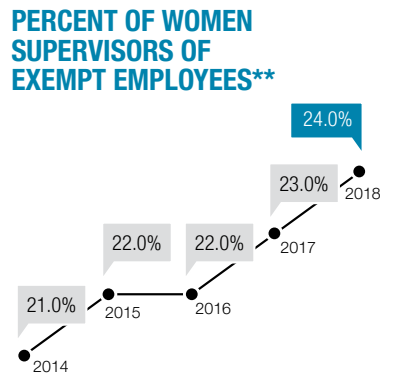
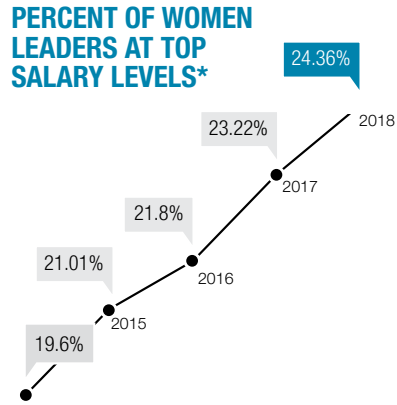
WOMEN AT CUMMINS

Cummins is working to bring more women to the company and foster their development as leaders. Here's a look:



MAKING PROGRESS

Here's a look at how women in leadership positions and women supervisors has grown since 2014:



* Women leaders in top three salary levels at Cummins.
 ** Includes all women leaders supervising non-unionized employees.

GEOGRAPHIC DIVERSITY

Cummins employees and leaders come from all over the world. Here's a look:

GLOBAL BACKGROUNDS

ALL EMPLOYEES



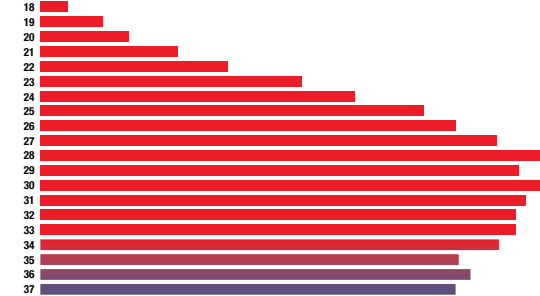
LEADERS



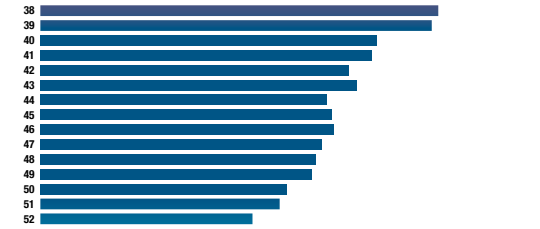
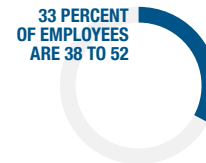
GENERATIONS

Cummins also has diversity in the ages of its employees. They are spread across a broad generational spectrum.

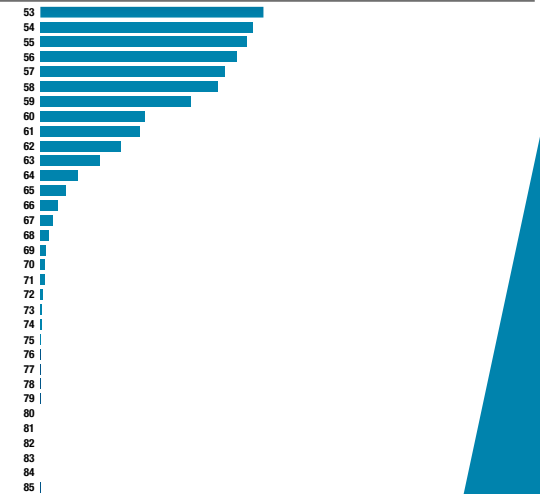
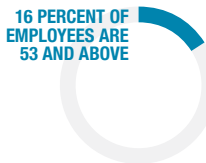
GEN Y



GEN X



BOOMERS



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A PLACE EMPLOYEES CAN BUILD A CAREER

WORKFORCE

Cummins offers many opportunities to help employees master their jobs and look ahead to their next positions at the company, including extensive in-person and online training as well as the constructive feedback necessary to advance.

The company wants to be a place where people can build a career, not just a stop along their career journey. To learn more about a career at Cummins, check out the company's [career website](#).



Employees in the company's new Electrified Power segment.

COMPENSATION

Cummins provides competitive compensation packages to attract, motivate and retain employees. It is critical the company provide competitive and equitable compensation and benefits programs to all Cummins employees. Market-based compensation data is collected and analyzed within each country in which the company operates, ensuring the company's rates remain competitive.

Cummins recognizes that market-based pay rates, at times, do not deliver wages necessary for a sustainable life-style. To that end, the company also collects "Living Wage" data in each country to ensure Cummins' wages provide a sustainable living condition for its employees. Living Wage data is sourced from BSR™ (Business for Social Responsibility), an independent organization committed to building a just and sustainable world.

PARENTAL LEAVE

As a result of a strong financial performance in 2017, Cummins accelerated the introduction of a new U.S. parental leave policy in 2018. In general, the policy provides eligible employees up to 12 weeks of fully paid leave to primary caregivers and up to six weeks of fully paid leave to secondary caregivers following the birth, adoption or placement of a foster child/children.

This is in addition to Disability Leave, which is intended to provide a medical recovery period for women following the birth of a child. Cummins recognizes that bringing a new child into the family can be both wonderful and challenging. Cummins is focused on supporting employees during this very important time.

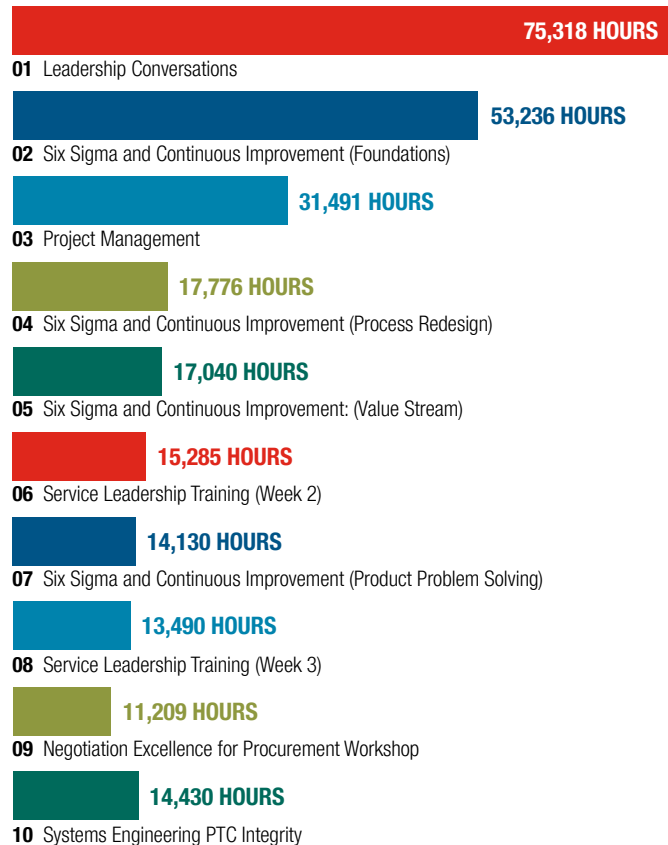
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TRAINING AND DEVELOPMENT

The company offers a wide variety of training depending on position, location and other factors. Employees with a computer have access to the Cummins Learning Center, which in 2018 delivered more than 800,000 hours* of instruction on line and in person. The training was on a wide range of topics, from leadership to engineering, information technology, Six Sigma (see page 12), customer support and more.

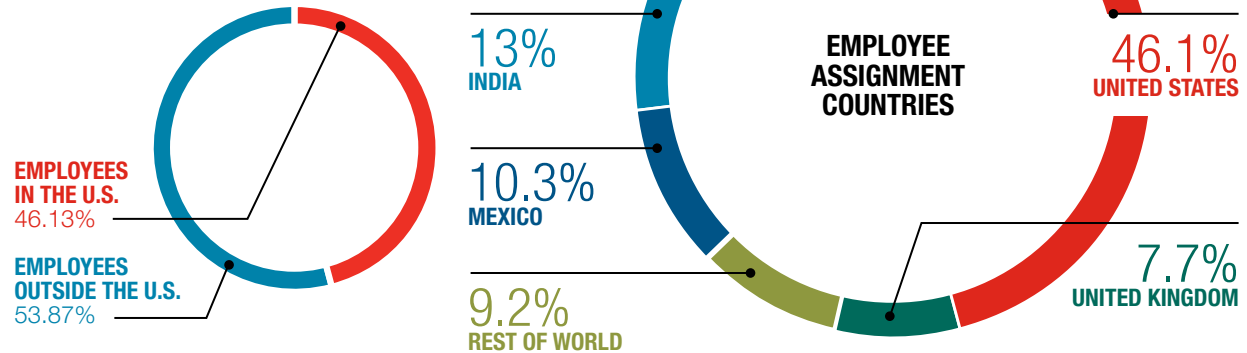
Employees in 2018 engaged in more than 560,000 hours of training outside of mandatory training in areas such as safety and ethics and compliance. Here's a quick look at the top 10 voluntary courses and the time invested.



*Time based on estimated time to complete a course

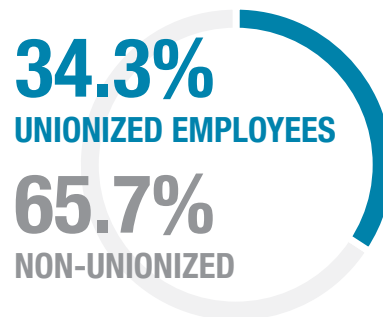
ASSIGNMENT COUNTRIES

Cummins has employees in more than 50 countries around the world. Here's a look:



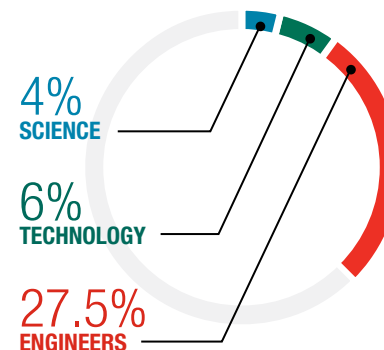
EMPLOYEE REPRESENTATION

Just over a third of the Cummins workforce is represented by unions under collective bargaining agreements expiring between 2019 and 2023.



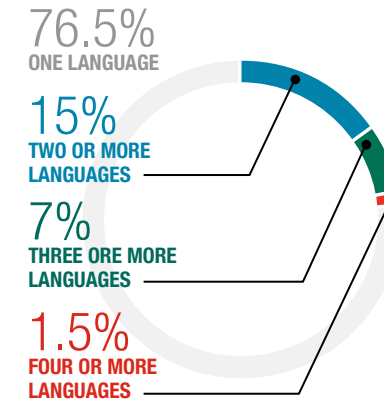
STEM INFLUENCE

About a third of Cummins' exempt (non-unionized) employees have a background in science, technology, engineering or math (STEM).



LANGUAGES

More than 20% of Cummins employees are proficient at more than one language. Here's a look:



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TOP LANGUAGES

Here's a look at the most popular languages spoken at Cummins:

- 1 ENGLISH
- 2 SPANISH
- 3 CHINESE HINDI MARATHI
- 4 PORTUGUESE
- 5 FRENCH GERMAN
- 6 ROMANIAN
- 7 TAMIL

ECONOMIC

INNOVATING TODAY, INVESTING IN TOMORROW

A Cummins-powered recycling truck on the job in Utah. Cummins had a strong year in the U.S. and Canada in 2018.



RECORD YEAR ALLOWS CUMMINS TO INVEST IN ITS NEXT CENTURY

Cummins had a record financial year in 2018, with \$23.8 billion in revenues and net income attributable to the company of \$2.1 billion.

Revenues were up 16% compared to 2017, with the engine segment leading the way, accounting for about 35% of Cummins' total revenues. The U.S. and Canada accounted for about 60% of the revenue by marketing territory in 2018 followed by Europe and China, which collectively made up about 22%.

Cummins Chairman and CEO Tom Linebarger pointed to the company's 100th anniversary in 2019 as he thanked employees who "made our 2018 record sales and profits a reality."

"... Our financial strength allows us to continue investing and innovating across our broad portfolio of power solutions to remain a global technology leader for the next 100 years while continuing to return significant capital to investors," he said.

The company invested a record \$902 million in research and development in 2018 and returned \$1.9 billion or 78% of Operating Cash Flow to shareholders in the form of dividends and share repurchases.

SALES / EARNINGS

In 2018, Cummins earned \$2.1 billion on revenues of

\$23.8 BILLION

The \$2.1 billion in net income attributable to Cummins for the full year (\$13.15 per diluted share), compared to a net income of \$999 million (\$5.97 per diluted share), or \$1.8 billion (\$10.62 per diluted share) in 2017 excluding the impact of tax legislation. The tax rate for the full year in 2018 was 20.6%, or 21.1% excluding the favorable impact of discrete tax items.

Increased truck production in North America and stronger demand in global construction and power generation markets helped drive the revenue increase while the stronger U.S. dollar negatively impacted revenues.

CUMMINS SALES BY YEAR



2018	\$23.8 billion
2017	\$20.4 billion
2016	\$17.5 billion
2015	\$19.1 billion
2014	\$19.2 billion

Highlights in 2018 included:

- » The creation of Cummins' Electrified Power Business Segment overseeing the company's new electrified power platforms.
- » The completion of the acquisition of the Silicon Valley-based Efficient Drivetrains, Inc. (EDI), which designs and produces hybrid and fully- electric power solutions for commercial vehicle markets.
- » The company's acquisition of the U.K.-based Johnson Matthey Battery Systems, which specializes in high-voltage, automotive grade battery systems for electric and hybrid vehicles.

In 2018, the company expanded a field campaign in the U.S. to repair engines in heavy and medium duty trucks model year 2010 to 2015 to replace a faulty emissions control component causing excess emissions of nitrogen oxides (NOx).

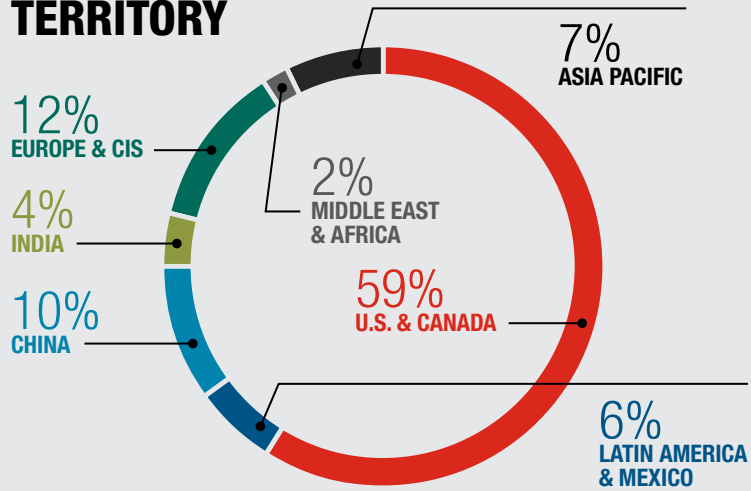
More about the campaign is available in Cummins' 2018 [Annual Report](#) on Form 10-K, which provides a complete discussion of the company's 2018 financial performance.

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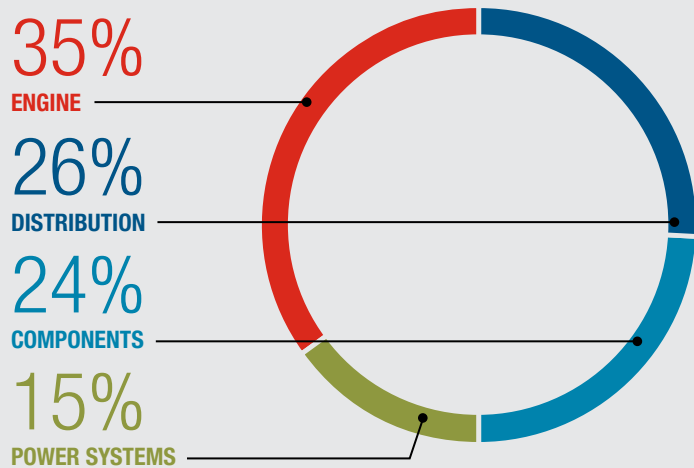
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2018 REVENUE BY MARKETING TERRITORY



2018 REVENUE BY SEGMENT



ENGINE BUSINESS

2018 REVENUE BY PRODUCT

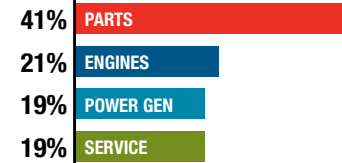


2018 REVENUE BY APPLICATION

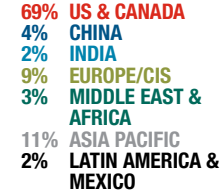


DISTRIBUTION

2018 REVENUE BY PRODUCT

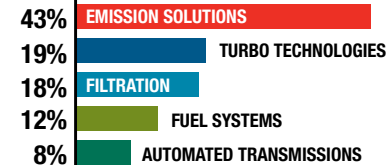


2018 REVENUE BY REGION

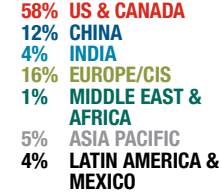


COMPONENTS

2018 REVENUE BY BUSINESS

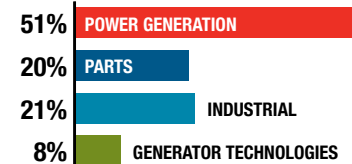


2018 REVENUE BY REGION

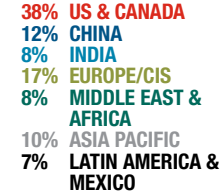


POWER SYSTEMS

2018 REVENUE BY PRODUCT



2018 REVENUE BY REGION



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INNOVATING TO BUILD A MORE PROSPEROUS WORLD



Vice President and Chief Technical Officer Jennifer Rumsey leads a tour at the opening of the new **Cummins Machine Integration Center** in Columbus, Indiana (U.S.) in 2018. The state-of-the-art center tests the integration of Cummins' products and concepts into customer trucks and other equipment.

Cummins' commitment to "powering a more prosperous world," means helping customers succeed through innovation and dependability, so what's good for them is also good for the environment and sustainability in general.

Cummins, with its broad portfolio of power solutions and global footprint, is uniquely positioned to deliver innovation that reduces environmental impact, including for climate change, while improving performance and reliability. The company spent a record \$902 million on research and development in 2018.

New sources of energy are becoming increasingly important in the commercial vehicle and power generation industries. Cummins is committed to ensuring the power of choice is available to all its customers. Advancements in connectivity and automation will drive efficiencies even further.

Each of Cummins business segments had many innovative accomplishments in 2018, but its newest segment, Electrified Power, perhaps garnered the most attention. The acquisition of Silicon Valley-based Efficient Drivetrains, Inc., which designs and produces

hybrid and fully- electric power solutions for commercial vehicle markets, and Johnson Matthey Battery Systems, significantly added to Cummins' electrified power portfolio.

While Cummins has a vigorous electrification program underway, innovation also continues in diesel and natural gas engines. Continuing to improve fuel economy, performance and durability in these areas is critical as many applications will rely on them for the foreseeable future.

Remarkable strides have been made in these technologies. For example, from the first diesel engine built at the Jamestown Engine Plant in Jamestown, New York (U.S.), in 1981 to the 2 millionth engine that rolled off Jamestown's line in the summer of 2018, the company's engineers have reduced oxides of nitrogen (NOx) and particulate emissions (PM) by 98%.

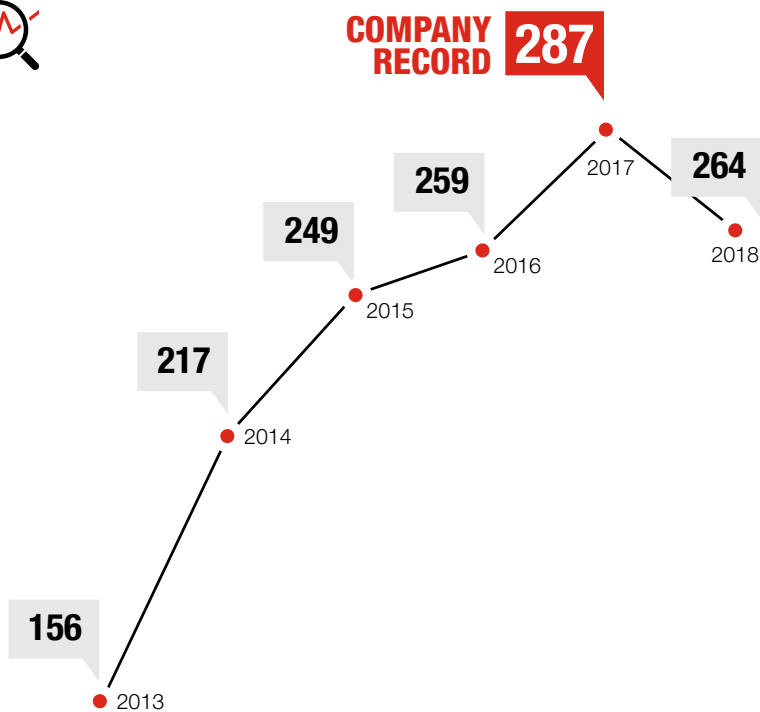
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KEY INNOVATION METRICS

PATENTS

For a third year in a row, Cummins' technical staff received more than 250 global patents.



R&D SPENDING



Cummins spent a record amount on research and development in 2018.

YEAR	2018	R&D SPENDING	\$902 million
	2017		\$754 million
	2016		\$637 million
	2015		\$735 million
	2014		\$754 million



Cummins and Purolator in 2018 tested an electric delivery truck on the streets of Ottawa, Canada's capital. You can see a story and video on [the project here](#).

INNOVATION NUMBERS IN 2018

\$902 MILLION

Record amount Cummins spent in dollars on research and development in 2018.

264

For a third year in a row, Cummins' technical staff received more than 250 global patents.

\$500 MILLION

Amount Cummins has pledged to spend on its new Electrified Power business over three years as it ramps up to production.

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2018

THE YEAR IN INNOVATION

2018 was quite a year for product innovation at Cummins, especially when it comes to environmental protection. Here's a quick look at some major product announcements over the course of the year.

JANUARY-MARCH

A KEY ACQUISITION

Cummins announces the **acquisition** of Johnson Matthey's U.K. automotive battery system, a subsidiary that specializes in high-voltage automotive grade battery systems for electric and hybrid vehicles.

REALTIME MONITORING

Cummins Filtration **unveils** **FleetguardFit™**, the first complete real-time filtration monitoring system providing full visibility to filter and oil life through intelligent sensing and advanced data analytics.

BIG TIME RECOGNITION

Cummins' X12 engine platform, available in 2018, is **named** to Heavy-Duty Trucking's 2018 Top 20 innovation list, recognizing significant developments in the heavy-duty trucking industry. At a weight of 2,050 pounds, the X12 is the lightest heavy-duty engine in North America.

APRIL-JUNE

MOVING FAST

The company's Electrified Power business **unveils an electric system** for city bus, shuttle and intercity bus applications at Busworld in Izmir, Turkey. The business also displays its first electrified off-highway powertrain concept suitable for cranes, excavators and wheeled loaders at Intermat in Paris.

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Cummins' display at Busworld in Izmir, Turkey.

JULY-SEPTEMBER

SILICON VALLEY EXPERTISE

Cummins announces it is **acquiring** Silicon Valley-based Efficient Drivetrains, Inc., which designs and produces hybrid and fully-electric power solutions for commercial markets. Upon the addition of its fully-electric and unique four-mode hybrid powertrains, EDI will broaden Cummins' electrification expertise and products.

X15 ENTERS MARINE MARKET

Cummins **introduces** a fuel- and cost- efficient version of its popular X15 engine for commercial marine markets. The engine, a market leader in the trucking industry, is designed with continuous duty operation and long life in mind while meeting U.S. EPA and International Maritime Organization emission standards.

LOOKING TO THE FUTURE

Cummins announces it has **joined** the Hydrogen Council, a global coalition exploring and promoting hydrogen as a clean energy source to help meet the world's climate challenges.



Cummins joined other industry partners in 2018 to research hydrogen fuel cells. The demonstration project involves a **transit bus called N'yu'ti in Costa Rica that can travel more than 200 miles on 38 kilograms of compressed hydrogen.**

SHOWING THE WAY

Cummins introduces **several innovations** to achieve low oxides of nitrogen (NOx) and carbon dioxide (CO2) emissions at the IAA Commercial Vehicles Show in Hanover, Germany. The Cummins technology display features a concept emissions control system capable of minimizing emissions to levels previously thought unfeasible, including a possible next level of Euro VII regulations.

HYBRIDS TO THE NEXT LEVEL

Cummins unveils **PowerDrive**, an advanced suite of plug-in hybrid electric power train solutions, expanding Cummins' broad portfolio of low emissions and fuel-efficient power solutions. PowerDrive replaces conventional transmissions, switching in real time between two hybrid and two pure electric modes to optimize for the best fuel economy in any driving situation.

PARTNERING FOR INNOVATION

Cummins **signs** a memorandum of understanding with KAMAZ for the development of electrified power solutions for a new product line of KAMAZ battery powered vehicles. KAMAZ is developing a new electrified portfolio of battery-powered trucks and buses.

OCTOBER – DECEMBER

A POTENTIAL PARTNERSHIP

Cummins and Isuzu Motors Limited announce they have signed a letter of intent to **jointly evaluate** opportunities to deliver globally competitive products. Significant investment will be required to deliver diesel and natural gas powertrain solutions as well as alternative powertrains, connectivity and autonomy that customers demand.

ANOTHER ADVANCE IN ELECTRIFICATION

Cummins and Hyundai Construction Equipment announce they have **jointly developed** an electric powered mini excavator. Powered by Cummins BM4.4E flexible battery modules (4.4 kWh each), the 3.5-ton excavator is designed to operate for a full eight-hour shift and charge in under three hours.

HYBRID ACHIEVEMENT

Cummins announces reaching a total of **2,000 hybrid-adapted** engine installations in buses operating across Europe, improving air quality and reducing customers' carbon footprint.

DOING MORE TO REDUCE NOx

Cummins announces its **support** of U.S. EPA efforts to develop a new national low rule for oxides of nitrogen (NOx) for on-highway, heavy-duty engines. NOx is a major contributor to smog. The Cleaner Trucks Initiative notice of proposed rulemaking is expected to be released in 2020. The standards were last revised in 2001.

BUILDING MOMENTUM

Amtrak announces it is purchasing 75 of the new Siemens' Charger Locomotives, the low-emission passenger locomotives powered by the Cummins QSK95, the largest engine the company makes. That **pushes contracts** for the Charger to more than 100 in 2018.



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2018 was good year for Siemens' Charger Locomotive.

PARTNERING FOR PROGRESS

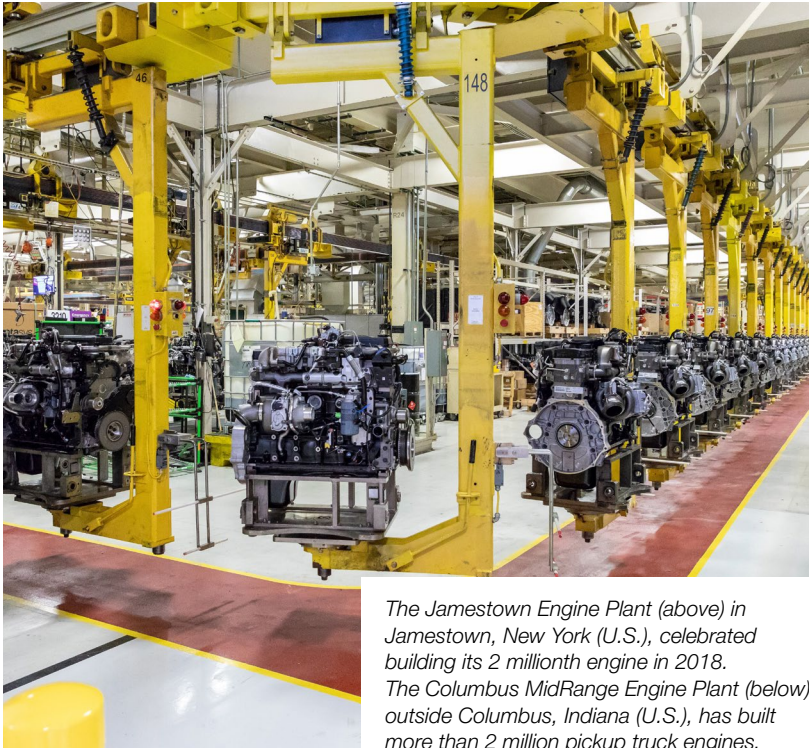
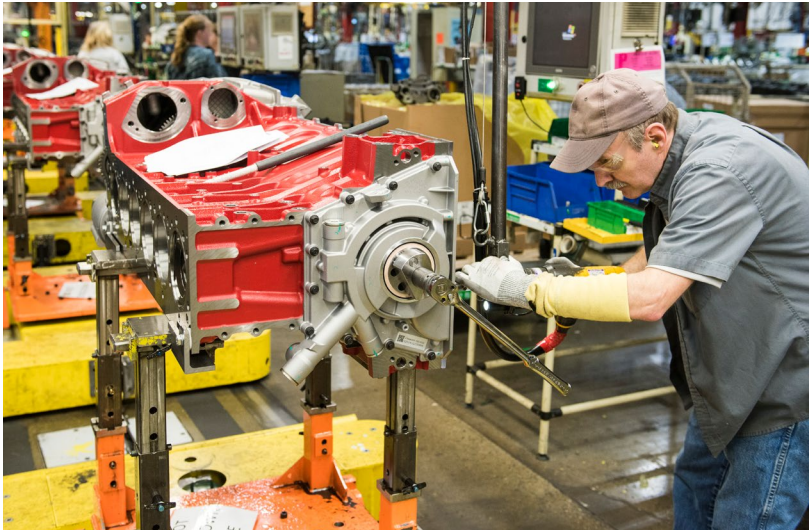
Cummins believes in partnering with others to achieve innovation in its products. Here's a look at nine public-private partnerships the company is working on. The sponsoring or co-funding agency is the Department of Energy (DOE) unless noted.

PROJECT NAME	PARTNERS	TECHNOLOGY	OBJECTIVE
ACE <i>Advanced Combat Engine - Defense Department</i>	Achates Power	Opposed piston, two stroke engine technology for low heat rejection and high-power density/efficiency	Demonstrate key technology attributes and develop manufacturing technology for future combat vehicles and defense applications
ST2 <i>SuperTruck II</i>	Peterbilt, Eaton	Advanced engine, drivetrain, and vehicle technologies for Class 8 line-haul trucks	55% engine Brake Thermal Efficiency (BTE). Strong focus on commercial viability. Greater than 125% freight efficiency improvement versus 2009 product
ETREE <i>Electric Truck with Range Extender Engine</i>	Paccar, Argonne National Laboratory, National Renewable Energy Laboratory (NREL), Ohio State University (OSU)	Class 6 electric truck with diesel range extender engine	Greater than 50% petroleum reduction for 85% of Class 6 pickup and delivery applications
NEXTCAR <i>Connected and Automated Vehicle Technologies</i>	Purdue, Peloton, Peterbilt, NREL, ZF Group	Multiple controls concepts capitalizing on information and connectivity technologies to save fuel	Class 8 truck fuel savings exceeding 20% with technology costing less than \$3,000 per truck
CERC-TRUCK <i>U.S.-China Clean Energy Research Center</i>	Argonne, Oak Ridge National Laboratory, Purdue, OSU, University of Michigan, Freightliner Custom Chassis Corp.	Medium duty electric truck with spark-ignited range extender and other high efficiency vehicle technologies	Cost-effective achievement of greater than 50% freight efficiency improvement versus today's medium- and heavy-duty vehicles
SOFC <i>Solid Oxide Fuel Cell</i>	Ceres, Pacific Northwest National Laboratory (PNNL), University of Connecticut	Solid oxide fuel cell technologies for high efficiency and reliability distributed energy generation	Demonstrate 60% electrical efficiency for the off-grid data center market, using natural gas fuel
WXFC <i>Wireless eXtreme Fast Charging for Class 8 BEV</i>	WAVE - Wireless Advanced Vehicle Electrification, Schneider Electric, Utah State University, Total Transportation Services, Inc.	Wireless high-power extreme fast charging development and deployment for electric drayage trucks	Develop and demonstrate 500kW wireless inductive charger with Cummins powered battery electric Class 8 drayage tractor
APADASCIA <i>Advanced Platooning, ADAS, and Controls Integration</i>	Michelin, NREL, Clemson University	Integration of automated driver and platooning control features with tire sensing connectivity and other key data inputs	Assess real-world fuel savings potential and actively address barriers to widespread market acceptance of platooning
HDNG <i>Heavy Duty Class 8 Ultra-Low NOx Natural Gas Engine</i>	Funded by DOE, South Coast Air Quality Management District, California Energy Commission; Administered by NREL	Innovative combustion design with optimized in-cylinder charge motion and emission control on a global platform	10% better cycle and peak BTE with 0.02 g/bhp-hr NOx, reduced aftertreatment cost, and diesel-competitive torque curve

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The Jamestown Engine Plant (above) in Jamestown, New York (U.S.), celebrated building its 2 millionth engine in 2018. The Columbus MidRange Engine Plant (below) outside Columbus, Indiana (U.S.), has built more than 2 million pickup truck engines.

BUILDING A SUSTAINABLE SUPPLY CHAIN TO BUILD A SUSTAINABLE COMPANY

Cummins' supply chain is committed to the company's mission of building a more prosperous world, not only through the quality and dependability of the products it makes, but in the way that it makes them.

That means working with like-minded suppliers to pursue economic growth while striving to use less of the world's resources, and establishing safe work environments that promote the values Cummins stands for: integrity, diversity and inclusion, caring, excellence and teamwork.

It also means working with an eye on the future. The company's manufacturing function is laying the groundwork today to integrate

future technologies that will help ensure the company's sustainability for years to come.

Cummins is celebrating its 100th anniversary in 2019. Through the company's commitment to product quality, environmental action, the wellbeing of the people working throughout its supply chain, and with an eye on the future, Cummins wants to be in business for the next century, too.

SUPPLY CHAIN BY THE NUMBERS

1,000+

Cummins employees trained as Environmental Champions to look for reductions in waste, water and energy.

423

Eyes Open Audits completed in 2018 to ensure compliance with the company's Supplier Code of Conduct.

20%

Percentage of the Seymour Engine Plant's power provided by electricity captured from engine testing using regenerative dynamometers.

FIVE

Focus areas for Eyes Only Audits: worker health, worker safety, protecting Cummins information, hazardous or unsafe materials, and child labor and treatment of others.

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STRIVING FOR ENVIRONMENTAL EXCELLENCE

Manufacturing plays a key role in helping the company meet its environmental goals, working to reduce the waste it produces and the water and energy it uses – and by extension, the greenhouse gas it produces.

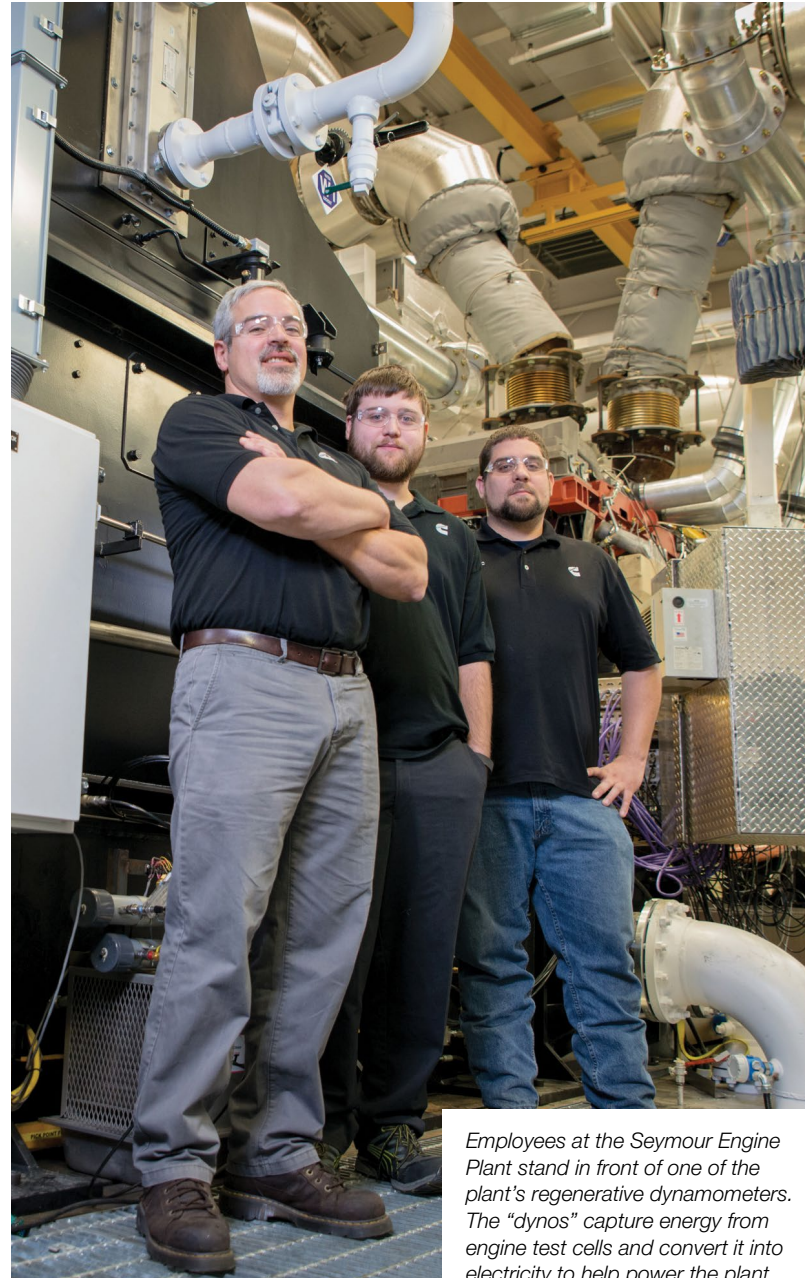
Through programs like the Environmental Champions, more than 1,000 Cummins employees have been trained to find ways to reduce the company's environmental impact by fixing leaks, replacing inefficient equipment and changing practices around water, waste and energy in plants and facilities.

The manufacturing function has also made significant investments in everything from LED lighting to the latest regenerative dynamometers, capable of capturing the energy generated by engine testing to help power company plants.

Cummins suppliers are asked to do their part. They are required to sign a form agreeing to comply with

the company's **Supplier Code of Conduct**. "We expect Cummins suppliers and their subcontractors to comply with all applicable environmental laws, regulations and standards," the supplier code states. "It is important that suppliers manage compliance, minimize environmental impact and drive continual improvement of environmental compliance."

The company also has established **Green Supply Chain Principles**, which say Cummins and its suppliers should work to "reduce the environmental impact over the full life cycle of all products, processes, and materials by measuring, setting reduction goals and monitoring progress."



Employees at the Seymour Engine Plant stand in front of one of the plant's regenerative dynamometers. The "dynos" capture energy from engine test cells and convert it into electricity to help power the plant.

ENVIRONMENTAL MILESTONES

By reducing the waste it produces and the water and energy it uses, manufacturing at Cummins has played a key role in the company's progress toward several of the company's environmental goals, including:

- » A **29% reduction in energy intensity** (energy adjusted by hours worked) across the company toward a 2020 goal of a 32% reduction using 2010 as a baseline.
- » A **50.3% reduction in direct water use intensity** (adjusted by hours worked), surpassing the company's 2020 goal of 50% using 2010 as a baseline.
- » The company is nearing the **half-way point** for converting lighting in its plants to LEDs and has completed dozens of projects to increase Cummins' use of returnable and recyclable packaging.

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SOCIALLY COMMITTED, FOCUSED ON THE FUTURE

Cummins is committed to the health, safety and social wellbeing of its employees, as well as the employees of the suppliers who work in its supply chain. The company is also looking closely at the future of manufacturing and how technology could change it. Here's a look:

EYES OPEN AUDITS

The Supplier Code of Conduct states its support for human rights and its opposition to any kind of compulsory labor as well as any form of human trafficking.

"We insist that our suppliers also uphold these principles and we are committed to working with all suppliers and other partners as they undertake similar assessments of their own business," the code states.

In 2018, Cummins revised its Supplier Code of Conduct and required its more than 4,000 suppliers to accept the new code – 100% have accepted the company's supplier code.

In addition to the screening that takes place before a supplier joins

Cummins' supply chain, the company can perform what it calls Eyes Open Audits on any supplier. In 2018, Cummins personnel, mostly from the company's purchasing function, performed 423 Eyes Open Audits looking specifically for problems in worker health, worker safety, protecting Cummins information, hazardous or unsafe materials and child labor and treatment of others issues.

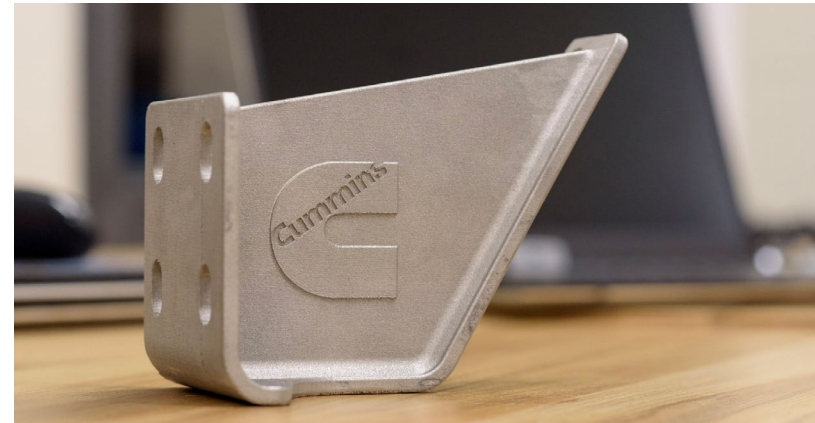
Health and safety issues are typically addressed immediately. Other issues can be referred to a special committee that works to help suppliers improve. The company reserves the right to do more extensive audits with any supplier as a condition of doing business with Cummins.

INDUSTRY 4.0

The company's manufacturing function is preparing for future technology changes that could have a seismic change on the way it works.

Cummins has its own take on Industry 4.0, the trend of automation, cloud computing and data-driven technology that some call the fourth Industrial Revolution.

At Cummins, Industry 4.0 includes everything from collaborative robots to artificial intelligence, augmented reality and the enhanced integration between information technologies and manufacturing operations.



The company, for example, worked extensively with 3D metal printing in 2018 and sold Cummins' first metal 3D part it had printed itself in the first quarter of 2019. The company also acquired a 3D metal binder jet printer in the first quarter of 2019, which will be capable of 3D printing at much higher speeds than previous 3D technology.

ABOVE Cummins is exploring the potential of 3D printing as it looks to the future of manufacturing and its supply chain.

BELOW Cummins acquired metal 3D printers in 2018 to begin practicing with the technology.

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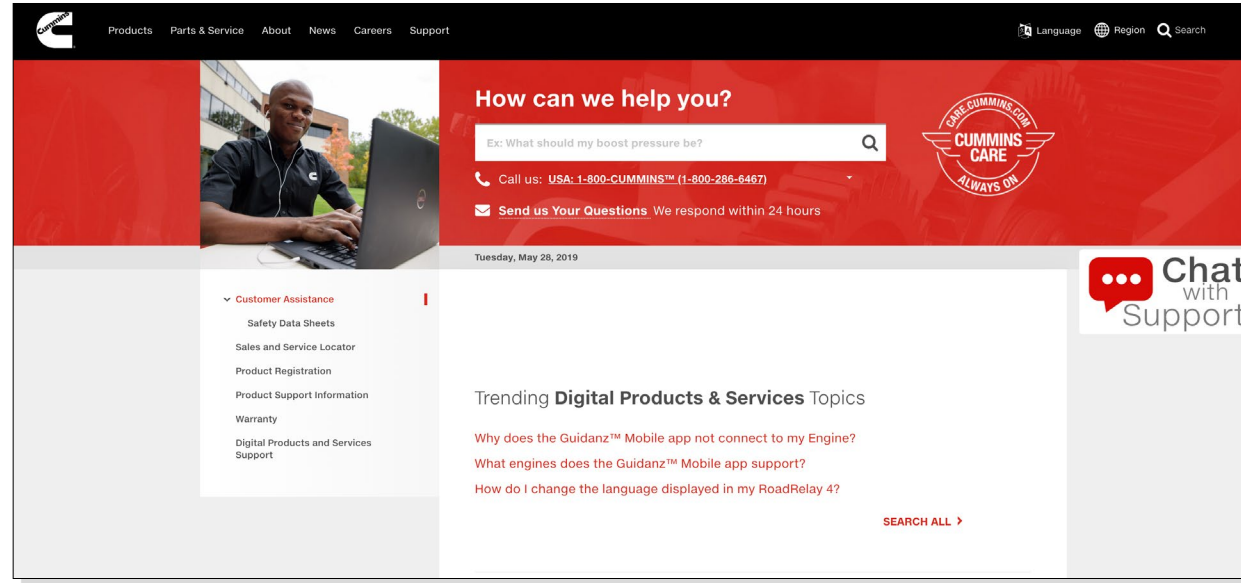
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CUSTOMER SUPPORT CRITICAL TO CUMMINS' PLANS FOR GROWTH

Supporting customers is a key part of Cummins' sustainability efforts. The company launched several new initiatives in 2018 to get more information and solutions into customers' hands so they stay on the job and out of repair shops.

Cummins knows in today's connected world it's critical to offer a variety of ways for customers to access help. So, it expanded Cummins Care customer support to add a chat feature to the company's support page on cummins.com.

Now customers can call, email, chat or search the newly redesigned site via the method that best meets their needs. It's just another example of how the Cummins Care team is continually delivering the values that make up its last name – caring, accurate, responsive and easy.



The customer support homepage on cummins.com.

CONNECTING TO HELP

The Cummins Care service team operates 24-hours per day, seven days per week in North America and is on a journey to building a globally connected support network. Cummins Care Europe and India recently launched the same 24/7 support via a convenient single point of entry for a world that's always on.

Customers can call the center anytime at 1-800-CUMMINS™ in North America (1-800-286-6467). Phone numbers for more than 60 other countries are also available on the website. The site is available in six languages and offers advanced filtering and search capabilities, along with trending topics.

The vision for Cummins Care is to provide seamless support to any customer, with any question, in any language, via any channel and at any time.

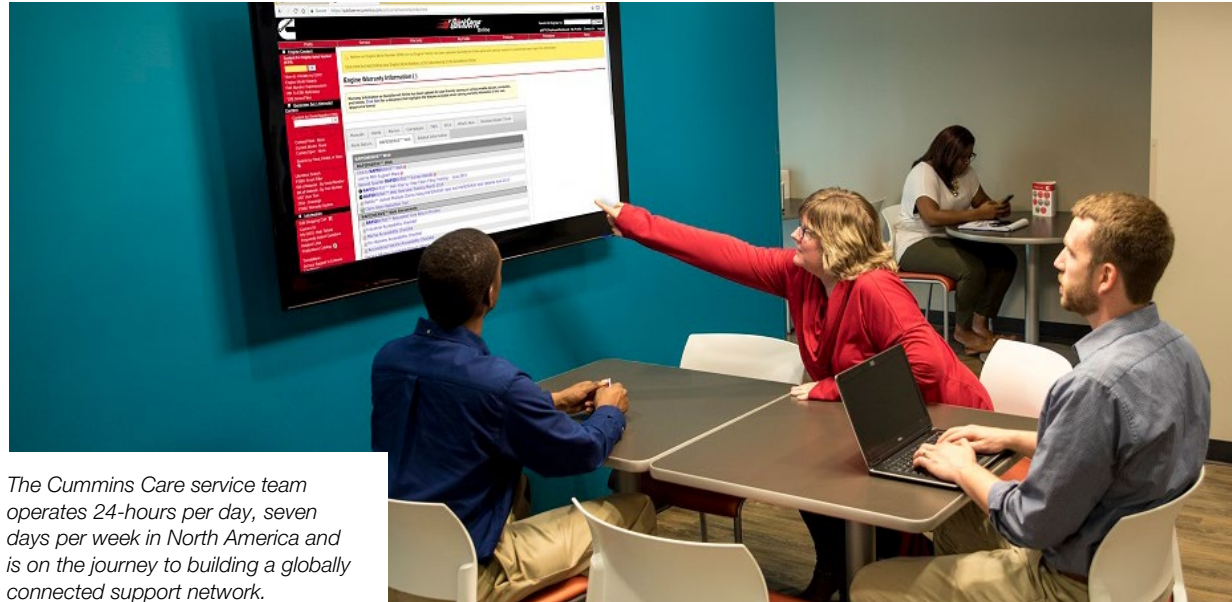
NAVIGATING THE NEW SITE

The new Cummins Care website is organized around the most common areas customers need assistance, including:

- » [General Product Support](#)
- » [Digital Products and Services](#)
- » [Warranty Support](#)
- » Help [locating](#) any of the 6,300 authorized service locations in North America, or 8,400 around the globe.

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The Cummins Care service team operates 24-hours per day, seven days per week in North America and is on the journey to building a globally connected support network.



Customers can now contact the Cummins Care team by phone, email and by live chat.

PUTTING TECHNOLOGY TO WORK

The customer support team is very aggressive about innovating for its customers. Connected Diagnostics™, for example, enables the company to communicate with its engines wirelessly to recommend actions the moment an engine system fault occurs. Launched in 2014, Connected Diagnostics instantly transmits key engine and GPS data through a telematics connection, immediately applying Cummins' analytics to transform

the data into fleet health tracking information.

Starting in 2016, Cummins began offering Connected Advisor™, which utilizes the telematics data input from Connected Diagnostics to provide a filtered, prioritized list of actionable recommendations for faults on operating engines. Connected Advisor provides both immediate action recommendations and a prioritized list of non-emergency faults to plan future repairs. As of 2018, 28,000 engines within 55 fleets are supported by Connected Advisor.

CUSTOMER SUPPORT BY THE NUMBERS

328,871 CALLS

Calls to Cummins Care in North America in 2018, down from 384,000 in 2017.

★ ★ ★ ★ ★ 4.2 STARS

Customer rating from 1-800-CUMMINS, up from 4.1 in 2017.

29 SECONDS

Average wait time to speak with a live Cummins Care agent.

6

Languages the Cummins Care website is now available in via cummins.com.

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ETHICS AND COMPLIANCE PLAYS KEY ROLE IN CUMMINS' SUSTAINABILITY

Cummins Ethics and Compliance plays a key role in promoting the Code of Business Conduct among the company's more than 60,000 employees.

Sustainability at Cummins is built on a foundation of ethical behavior from the shop floor to the company's Board of Directors. The Ethics and Compliance function plays a critical role in Cummins maintaining its long-standing reputation as an ethical company around the world.

All Cummins employees worldwide are required to comply with the company's Code of Business Conduct, built around 10 principles Cummins reinforces through more than a dozen online training courses (see chart on [page 54](#)).

These courses cover a number of areas, including anti-bribery, conflicts of interest, data privacy, export controls, fair labor standards, fair competition and more. The company also conducts an annual Ethics Certification process to ensure employees across Cummins,

MAINTAINING A RESPECTFUL WORKPLACE

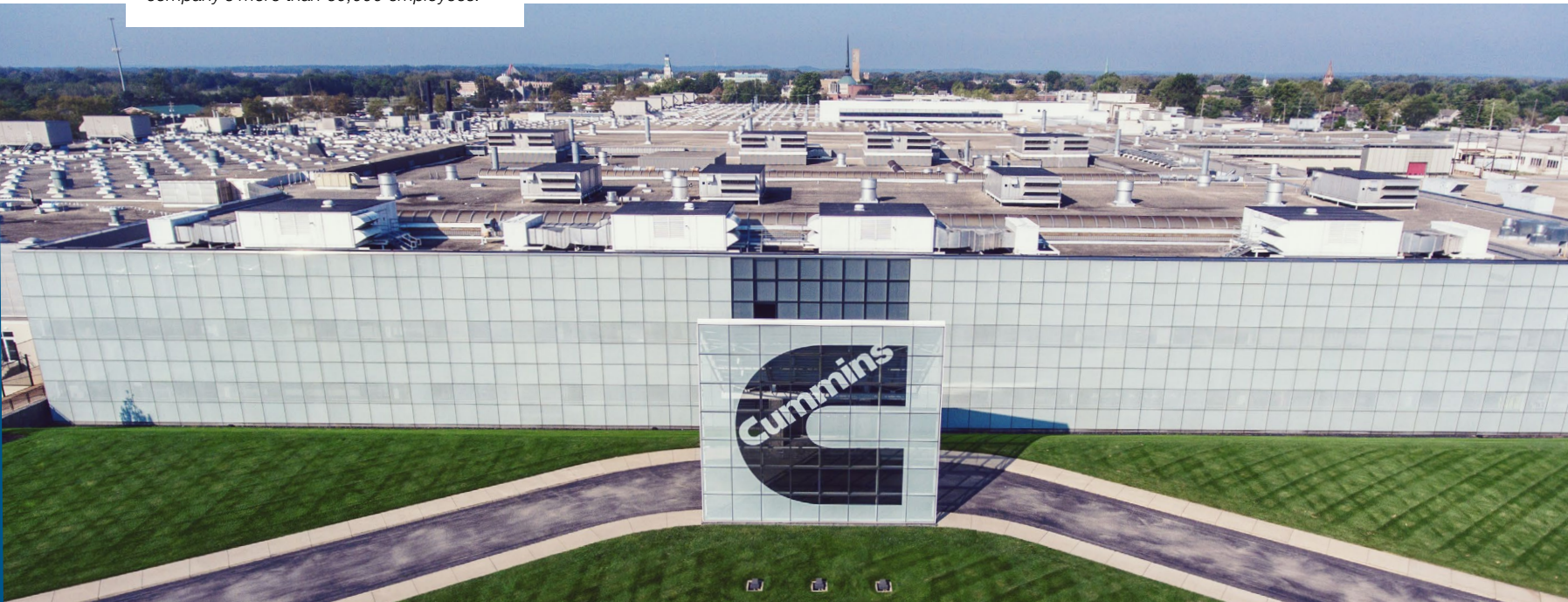
In response to the global attention focused on sexual harassment and other inappropriate conduct, Cummins in 2018 initiated training designed to reinforce its policies and ensure a respectful workplace.

The Ethics and Compliance function, working closely with Human Resources and the legal function at Cummins, rolled out online training on sexual harassment to 32,000 office and exempt employees. In addition, the company provided in-depth, face-to-face training to top leaders at Cummins in 2018.

In 2019, the company is providing face-to-face training on sexual harassment to all shop and other hourly workers worldwide.

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no matter where they are based, understand the company's Code of Conduct and its underlying policies.

As part of the 2018 campaign, 33,499 employees completed Cummins' Ethics Certification, including all members of the company's Board of Directors. The Ethics and Compliance team reviewed any exceptions and worked with Cummins' Human Resources function to ensure they were documented and investigated.

The company works hard to communicate to its employees the importance of ethics at Cummins. It has a website where employees can report any potential violations of the company's ethics policies.

The website also includes telephone hotlines for reporting around the world. Reports can be made anonymously where allowed by law.

A global team of Master Investigators examines any concerns the company receives (see chart on [page 54](#)). Cummins also has a strict non-retaliation policy protecting employees who make reports.

HUMAN RIGHTS

A major new initiative in 2018 was the development of training connected to the company's Human Rights Policy. The policy, adopted in 2017, bans numerous forms of compulsory labor in addition to child labor and human trafficking. The ban covers both the company and its suppliers.

Many of these provisions were included in the Code of Business Conduct and the company's Supplier Code of Conduct, but leaders wanted to make it absolutely clear where Cummins stands on these important issues.

In addition to making the human rights training available for company employees in 2019, the Ethics & Compliance team is working to incorporate it into the Eyes Open audits that Cummins employees perform when they visit suppliers to review contract performance (see [page 49](#)).

EMPLOYEE SURVEY

The Ethics & Compliance team worked with the Ethisphere Institute in 2018 to survey Cummins employees about their perceptions regarding the ethical culture at Cummins. More than 16,000 employees from around the world participated in the survey.

While the survey found broad recognition of the importance Cummins places on ethical behavior, the survey also showed that employees' willingness to speak up to report concerns and employees' knowledge of company policies varied based on their geographic location and their role with Cummins.

Ethics and Compliance is preparing detailed action plans to target areas of improvement identified in the survey.

CODE OF CONDUCT PRINCIPLES

Here are the major principles behind Cummins' [Code of Business Conduct](#):

- 01 *We will follow the law everywhere.*
- 02 *We will embrace diverse perspectives and backgrounds, and treat people with dignity and respect.*
- 03 *We will compete fairly and honestly.*
- 04 *We will avoid conflicts of interest.*
- 05 *We will demand that everything we do leads to a cleaner, healthier and safer environment.*
- 06 *We will protect our technology, our information and our intellectual property.*
- 07 *We will demand that our financial records are accurate and that our reporting processes are clear and understandable.*
- 08 *We will strive to improve our communities.*
- 09 *We will communicate honestly and with integrity.*
- 10 *We will create a culture where employees take responsibility for ethical behavior.*

CUMMINS SUPPLIER CODE OF CONDUCT

The [Supplier Code of Conduct](#) helps the company ensure it is doing business with other companies around the world sharing Cummins' values for sustainable practices. It is built around seven principles:

- 01 *Obey the law everywhere.*
- 02 *Treat people with dignity and respect.*
- 03 *Avoid conflicts of interest.*
- 04 *Provide a safe and healthy workspace.*
- 05 *Protect Cummins technology, information and intellectual property.*
- 06 *Protect the environment and conserve natural resources.*
- 07 *Assist Cummins in enforcing the code.*

Cummins requires a verification response from suppliers that they are following the code before they are added to the company's supplier database. Cummins may visit facilities, review documentation and conduct an audit if necessary to ensure compliance. See more in the Supply Chain section on [page 49](#).

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COMPLIANCE TRAINING

Thousands of employees receive ethics and compliance training every year at Cummins. These figures are accumulated enrollments of active employees since 2005, when the oldest courses were first offered. The completion rates reflect the number of completions by the first quarter of 2019.

TRAINING	ENROLLED	COMPLETED	% COMPLETED
Anti-Bribery Refresher	21,156	20,769	98.2%
Global Anti-Bribery	33,551	32,600	97.2%
Careful Communications	33,551	33,022	98.4%
Code of Business Conduct Refresher	24,245	23,626	97.4%
Conflicts of Interest	522	477	91.4%
Data Privacy	33,551	31,989	95.3%
Doing Business Ethically	33,551	32,943	98.2%
Export Compliance	21,630	20,486	94.7%
Treatment of Each Other at Work Refresher	18,186	17,779	97.8%
Fair Labor Standards	469	467	99.6%
Code of Business Conduct – New Hire	64,153	59,840	93.3%
Treatment of Each Other at Work – New Hire	64,153	59,807	93.2%
Fair Competition	25,164	23,569	93.7%
Preventing Money Laundering*	1,987	1,433	72.1%

MAINTAINING THE CODE



Training and guidance are not enough to ensure compliance. Cummins relies on its employees to speak up if they witness behavior that potentially violates the Business Code of Conduct. Once a potential issue is reported, Cummins has a global team of Master Investigators who investigate alleged Code of Conduct violations. In 2018, 2,215 cases were investigated, 35% of those cases were substantiated and 40% of the substantiated cases led to terminations.

	2015	2016	2017	2018
Total cases	1,830	1,772	1,904	2,215
Cases outside U.S.	43%	48.5%	49.7%	51.5%
Cases in the U.S.	57%	51.5%	50.3%	48.5%
Anonymous reports	33%	33%	32%	35%
Cases substantiated	53%	43%	38%	35%
Terminations*	27%	37%	38%	40%
Average days to close	13	13	16	19

* Termination data based on percentages of substantiated cases.

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Alexis M. Herman, the Lead Director of the company's Board of Directors, participates in Cummins' U.S. Diversity Growth Initiative conference in Columbus, Indiana (U.S.).

EXERCISING SOUND AND INDEPENDENT JUDGMENT

The Board of Directors provides independent and sound judgment on significant issues at Cummins, protecting the interests of the company's shareholders.

Made up of 10 independent directors (consistent with the definition established by the U.S. Securities and Exchange Commission and the New York Stock Exchange) and two Cummins leaders, the board believes the company's interests are best served by combining the roles of Chairman and CEO and appointing an independent Lead Director. The board reviews this decision annually.

The Lead Director has many critical duties (see chart on [page 56](#)), including conferring with the chairman on, and approving board agendas as well as serving as the chairman of the Governance and Nominating Committee. Cummins is fortunate to have former U.S. Secretary of Labor Alexis M. Herman in this important position.

Cummins' board has six standing committees:

- » Governance and Nominating
- » Audit
- » Compensation
- » Executive
- » Finance
- » Safety, Environment and Technology

You can learn more about the board by going to the [leadership section](#) of the company's website. Additional governance information is available in the [Investor Relations section](#).

BOARD GOVERNANCE AT A GLANCE

Here's a quick look at key governance matters regarding Cummins Board of Directors. To learn more go to the [governance documents website on cummins.com](#).

BOARD

- » Size of Board: **12 members**
- » Independent Directors: **10 members**
- » Average Age of Directors: **64 years old**
- » Mandatory Retirement Age: **74 years old**
- » Annual Election of Directors: **Yes**
- » Women and Minority Board Members: **42%**
- » Majority Voting in Director Elections: **Yes**
- » Average Director Tenure: **Approximately 10 years**
- » Board Meetings held in 2018: **8 meetings**

LEADERSHIP

- » Combined Chairman and CEO: **Yes**
- » Independent Lead Director: **Yes**

PROCEDURAL

- » Super Majority Voting Threshold for Mergers: **No**
- » Proxy Access: **Yes**
- » Shareholder Right to Amend Bylaws: **Yes**
- » Shareholder Called Special Meetings: **Yes**
- » Poison Pill: **No**

POLICIES/ GUIDELINES

- » Code of Conduct for Directors, Officers and Employees: **Yes**
- » Stock Ownership Guidelines for Directors and Executive Officers: **Yes**
- » Anti-Hedging and Pledging Policies: **Yes**
- » Compensation Recoupment Policy: **Yes**

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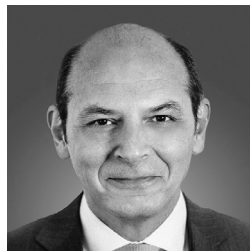
CUMMINS BOARD MEMBERS



ROBERT J. BERNHARD

Vice President for Research and a Professor of Engineering at the University of Notre Dame. He joined the board in 2008.

Committees:
Audit Committee; Safety, Environment and Technology Committee; Governance and Nominating Committee.



BRUNO V. DI LEO

Retired Senior Vice President, IBM Corporation, a global technology and consulting company. Currently Managing Director of Bearing-North, LLC, an independent advisory firm. He joined the board in 2015.

Committees:
Finance Committee; Safety, Environmental and Technology Committee; Governance and Nominating Committee.



RICH J. FREELAND

President and Chief Operating Officer of New Ventures, LLC, the board in 2017.

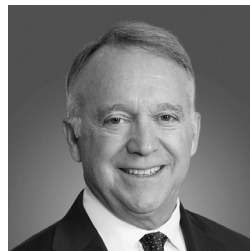
Committees:
He does not serve on any committees.



ALEXIS M. HERMAN

Chairman and Chief Executive Officer of New Ventures, LLC, a corporate consulting company. She joined the board in 2001 and currently serves as Lead Director.

Committees:
Finance Committee; Safety, Environment and Technology Committee; Governance and Nominating Committee; Lead Director; Executive Committee of the Board of Directors.



THOMAS J. LYNCH

Chairman of TE Connectivity Ltd., a global provider of connectivity and sensor solutions. He joined the board in 2015.

Committees:
Compensation Committee; Finance Committee; Governance and Nominating Committee.



GEORGIA R. NELSON

President and Chief Executive Officer of PTI Resources, LLC, an independent consulting firm. She joined the board in 2004.

Committees:
Audit Committee; Compensation Committee; Governance and Nominating Committee.



DR. FRANKLIN R. CHANG DIAZ

Chairman and Chief Executive Officer of Ad Astra Rocket Company, a U.S. spaceflight engineering company based in Houston, Texas. He joined the board in 2009.

Committees:
Finance Committee; Safety, Environment and Technology Committee; Governance and Nominating Committee.



STEPHEN B. DOBBS

Retired Senior Group President at Fluor Corporation, a Fortune 500 company offering engineering, procurement, construction, maintenance, and project management services. He joined the board in 2010.

Committees:
Audit Committee; Safety, Environment and Technology Committee; Governance and Nominating Committee.



ROBERT K. HERDMAN

Managing Director of Kalorama Partners, LLC, a Washington, D.C.-based consulting firm. He joined the board in 2008.

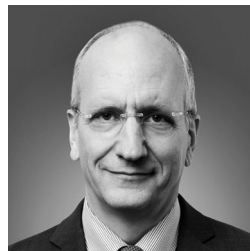
Committees:
Audit Committee; Compensation Committee; Governance and Nominating Committee



N. THOMAS LINEBARGER

Chairman and Chief Executive Officer, Cummins Inc. He joined the board in 2009.

Committees:
Executive Committee of the Board



WILLIAM I. MILLER

President of the New York-based Wallace Foundation, a national philanthropy focused on education for disadvantaged children and the arts. He joined the board in 1989.

Committees:
Audit Committee; Compensation Committee; Governance and Nominating Committee; Executive Committee of the Board.



KAREN H. QUINTOS

Chief Customer Officer of Dell Technologies Inc., a global supplier of personal computers and other computer hardware items. She joined the board in 2017.

Committees:
Audit Committee; Safety, Environment and Technology Committee; Governance and Nominating Committee.

LEAD DIRECTOR'S RESPONSIBILITIES

SERVES as Chairman of the Governance and Nominating Committee.

CONFERS with the Chairman of the Board on, and approves board meeting agendas and meeting schedules to assure sufficient time for discussion of all agenda items.

CALLS AND PRESIDES over all meetings of the board at which the Chairman is not present, including executive sessions of independent directors and communicates feedback on executive sessions to the Chairman.

LEADS the annual performance reviews of the Chief Executive Officer and the board.

ENSURES there is open communication between independent directors and the Chairman as well as other management members.

IS AVAILABLE when deemed appropriate by the board for consultation and direct communication with shareholders.

REVIEWS, at his or her discretion, information to be sent to the board.

CONFERS with the Chairman on other issues of corporate importance, as appropriate.

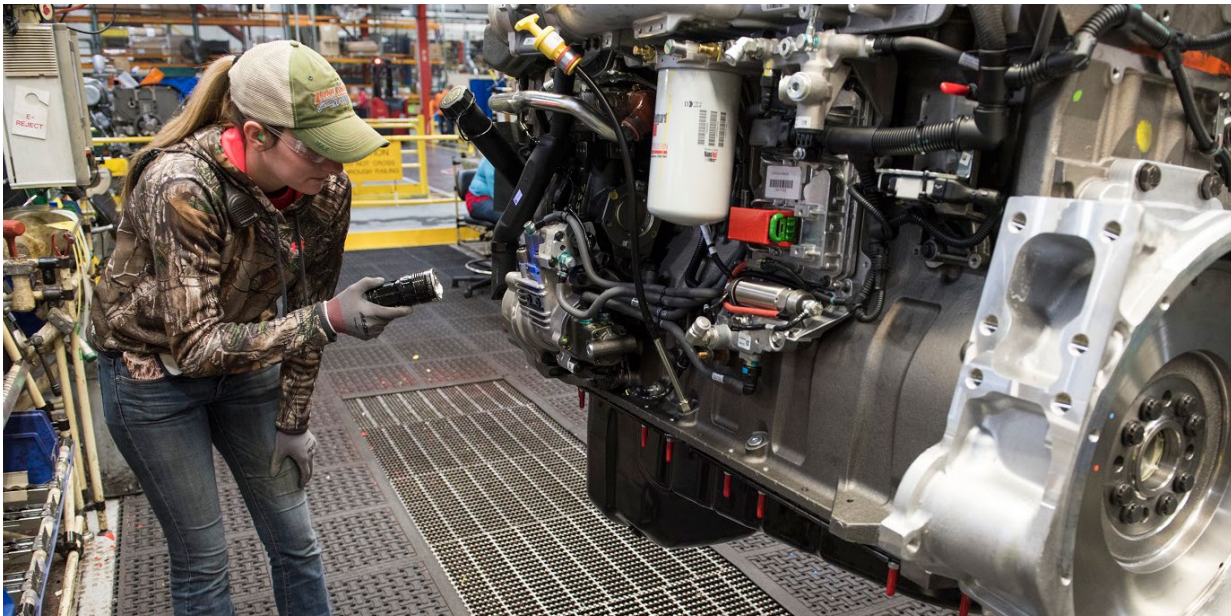
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MANAGING RISK IS KEY TO CUMMINS' SUSTAINABILITY

Managing risk effectively is another critical factor in Cummins' sustainability. To get that job done, the company's Enterprise Risk Management (ERM) team works with the company's top leaders, regional leaders in Cummins' Area Business Organizations (ABOs) and Cummins' Internal Audit function.

Every Cummins site has a Business Continuity Plan directing how it would operate amid a crisis.



The company's approach to risk starts with its Enterprise Risk Council, made up of the company's top leaders, who, working with ERM, oversee risk management and provide direction on risk-related matters. The council, established in 2016, is part of a framework designed to drive continuous improvement in risk management, where risk is recognized and responded to appropriately.

A company leader takes ownership of each individual risk that could impact the company's growth plans or long-term sustainability. ERM also works with the leaders of Cummins' regional organizations, known as Area Business Organizations or ABOs, to take greater oversight of risk management at individual locations within the company.

Every Cummins location, more than 600 in all, has a Business Continuity Plan. The plan directs how each site would operate amid a major disruption such as a natural disaster affecting the location or a major supplier. Sites are required to conduct tabletop exercises on a regular basis to test how each would react in an emergency.

ABO leaders are responsible for ensuring these exercises are both robust and accomplished within their regions. In addition, more extensive "stress tests" are conducted at least once every four years by a third party working with ERM and other functions at Cummins at the more than 70 sites deemed most critical to Cummins' operations.

ERM also keeps a running list of top risks facing the company. It works with the Internal Audit function and the risk owners to prepare special reports on those presenting the greatest risk to Cummins and reports regularly on them to the company's Board of Directors. Cummins believes this multi-faceted approach is critical to effectively managing risk.

TO LEARN MORE

To find more on specific risks facing the company, go to page 17 of [Cummins' 2018 Annual Report on Form 10K](#).

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GOVERNMENT RELATIONS: PARTNERING TO BUILD A BETTER WORLD

Cummins' global Government Relations team works in a variety of ways to support the company's sustainability initiatives and its mission to make people's lives better by powering a more prosperous world.

In 2018, the company promoted the adoption of tough and enforceable environmental regulations, announced additional investments in clean technologies including electrification and worked to protect global supply chains. The Government Relations team joined company leaders in championing a policy framework that supports giving customers the power of choice when it comes to selecting the right technology to power today while building towards a sustainable future.

In the United States, Cummins supported making real world oxides of nitrogen (NOx) reductions a priority for regulators at both the state and federal levels. With its industry partners, Cummins endorsed the roll out of the EPA's new Cleaner Truck Initiative, which will include future rulemaking to establish updated NOx standards for on-highway commercial vehicle engines. Globally, the company supported adoption and implementation of tougher emissions

and fuel efficiency standards in China, India and Brazil.

In Europe, the Government Relations team is actively working to build relationships across the continent so Cummins is viewed as a trusted technology partner. The team also worked with Cummins' new Electrified Power segment, which became a member of the European Battery Alliance and contributed to the creation of a competitive manufacturing value chain in Europe. Furthermore, the team is working with governments on new emissions standards for heavy duty vehicles, fuel efficiency and other environmental regulations.

Cummins Chairman and CEO Tom Linebarger participates in the 2018 CEO Innovation Summit sponsored by the Business Roundtable in Washington, D.C. Linebarger is chairman of the group's International Engagement Committee.



CYBER SECURITY AND FREE -TRADE

Cummins has also become an industry leader in promoting cybersecure commercial vehicles. The company serves in a leadership capacity for several trade groups and provided technical expertise to the U.S. Congress, the Department of Transportation and the Department of Homeland Security. Cummins has also been advocating for a nationwide data privacy law in the U.S. that ensures data is appropriately consumed and protected.

Free trade agreements are vital to Cummins' diverse global supplier network. The company's global supplier network enables

Cummins to deliver for its customers while meeting rigorous emissions standards around the world. Cummins consistently works to maintain and promote trade agreements with partner nations. That allows the company to leverage the best suppliers in the world, maintaining Cummins' competitiveness.

As the company invests in sustainable technology throughout its global supply chain, the future for Cummins is bright. The Government Relations team will continue to partner with the company's business segments to ensure policymakers know and understand the company's work and how we can all work together to power a more prosperous world.

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LOBBYING

Cummins belongs to a number of trade organizations to further its business interests. While the company might not agree with these associations on every matter, Cummins believes they help ensure government leaders know where the company stands on key issues.

Here's a list of U.S. trade organizations Cummins paid dues in excess of \$50,000 during calendar year 2018, as well as the U.S. Chamber of Commerce, which fell below the \$50,000 threshold. Listed with each entity is Cummins' estimation of the portion of these dues used for lobbying or other political expenditures:

TRADE ORGANIZATION	LOBBYING ESTIMATE	KEY ISSUES
American Benefits Council	\$1,560.00	Employer sponsored benefits
American Trucking Association	\$13,428.24	Trade, environment
Business Roundtable	\$237,150.00	Trade, taxes
National Association of Manufacturers	\$32,804.00	Immigration, trade, manufacturing
The Truck and Engine Manufacturers Association	\$4,848.56	Truck and engine manufacturing
U.S. Chamber of Commerce	\$10,000.00	Immigration, taxes
TOTAL	\$299,790.80	

POLITICAL CONTRIBUTIONS

In the U.S., political contributions are made by the Cummins Inc. Political Action Committee (CIPAC), and funded solely by voluntary employee contributions. CIPAC makes contributions to federal and state candidates on a bipartisan basis and according to federal and state election laws.

CIPAC is governed by corporate policies and bylaws that state:

- » CIPAC contributions are strictly voluntary.
- » Employees will not be reimbursed directly or indirectly for political contributions.
- » Employees will not be pressured to contribute to CIPAC or make any other personal political contribution.
- » Failure to contribute to CIPAC shall not disadvantage an employee's career.

CIPAC contributions are based on:

- » Public integrity of the candidate.
- » Representation of a Cummins facility or employees.
- » Support for issues important to Cummins.
- » Timely and effective constituent service.
- » Political leadership or organization.
- » Support for the company's values.

All of CIPAC's activities are disclosed to the Cummins Board of Directors in an annual political contribution report. A complete list of the political action committee's contributions to candidates is available [here](#).

POLITICAL ACTIVITIES

Cummins bans contributions using corporate funds to candidates, political parties and independent expenditures, including advertisements that support or oppose individual candidates.

The company also will not use corporate funds to contribute to 501 (c) (4) and 527 tax-exempt groups in the United States that are engaged in political activity or make payments to influence ballot issues unless the issues are directly tied to the company's core values and business interests.

In those cases, Cummins is committed to publicly disclosing any payments including recipient names and amounts. The company made no such payments in 2018.

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