

FINDINGS: RACIAL & GENDER PAY SCORECARD

	RACIAL PAY GAP		GENDER PAY GAP		UK GAP		COVERAGE		COMMITMENT		SCORE	RATING
Financials	adjusted	median	adjusted	median	base	bonus	base/bonus equity	% coverage	global goal	annual review		
Mastercard	1.006	0.93	1	0.922	0.82	0.75	1	1	1	1	0.94	A
Citigroup	1	0.94	0.99	0.74	0.70	0.30	1	1	1	1	0.87	A
Bank of New York Mellon	1	0.5	0.99	0.5	0.82	0.64	1	1	1	1	0.85	A
Progressive Insurance	1	0	1	0	NA	NA	1	1	1	1	0.75	B
American Express	1	0	1	0	0.82	0.62	1	1	1	1	0.74	B
JPMorgan Chase	0.99	0	0.99	0	0.75	0.63	1	1	1	1	0.74	B
Reinsurance Group	1.009	0	1.00	0	NA	NA	1	0.9	1	1	0.74	B
Cincinnati Financial	1.02	0	0.99	0	NA	NA	1	1	1	0.75	0.72	B
Bank of America	0.99	0	0.99	0	0.72	0.50	1	0.9	1	1	0.71	B
Wells Fargo	0.99	0	0.99	0	0.76	0.39	1	0.93	1	1	0.71	B
Lincoln National	1	0	1	0	NA	NA	0	0	0	1	0.38	F
Citizens Financial Group	1	0	0.99	0	NA	NA	0	0	0	0	0.25	F
Key Corp	0.99	0	0.99	0	NA	NA	0	0	0	0	0.25	F
Goldman Sachs	0	0	0	0	0.73	0.48	0	0	0	0	0.12	F
Marsh & McLennan	0	0	0	0	0.68	0.43	0	0	0	0	0.11	F
Metlife	0	0	0	0	0.67	0.43	0	0	0	0	0.11	F
Arthur J. Gallagher	0	0	0	0	0.67	0.40	0	0	0	0	0.11	F
Hartford Financial Services	0	0	0	0	NA	NA	0	0	0	0	0.00	F
Discover Financial Services	0	0	0	0	NA	NA	0	0	0	0	0.00	F
Technology/Communications	adjusted	median	adjusted	median	base	bonus	base/bonus equity	% coverage	global goal	annual review		
Adobe	1	0	1	0.988	0.85	0.63	0.33	1	1	1	0.78	B
Apple	1	0	1	0	0.79	0.52	1	1	1	1	0.73	B
Intel	1	0	1	0	0.64	0.38	1	1	1	1	0.70	B
Facebook	0	0	1	0	0.88	0.61	1	1	1	1	0.65	C
Google	1	0	1	0	0.81	0.65	1	0.93	0	1	0.64	C
eBay	0	0	0.995	0	NA	NA	1	0.8	1	1	0.60	C
Texas Instruments	0	0	1	0	0.64	0.56	1	0.7	1	1	0.59	C
Microsoft	1.006	0	1	0	0.90	0.71	0.33	0.857	0	1	0.58	C
HP Inc.	0	0	1	0	0.98	1.013	0	0	0	1	0.40	D
Verizon Communications	0	0	0	0	0.85	0.80	0	0	0	0	0.16	F
Expedia	0	0	0	0	0.85	0.76	0	0	0	0	0.16	F
AT&T Inc.	0	0	0	0	0.84	0.74	0	0	0	0	0.16	F
Oracle	0	0	0	0	0.83	0.56	0	0	0	0	0.14	F
Qualcomm	0	0	0	0	0.79	0.57	0	0	0	0	0.14	F
Analog Devices	0	0	0	0	NA	NA	0	0	0	1	0.13	F
Consumer	adjusted	median	adjusted	median	base	bonus	base/bonus equity	% coverage	global goal	annual review		
Starbucks	1	1	1	0.983	1	0.74	1	0.67	1	1	0.94	A
Nike	1	0	1	0	0.96	0.75	1	1	1	1	0.77	B
Amazon	0.992	0	1	0	0.91	0.87	1	0	0	1	0.58	C
Costco	0	0	0.999	0	0.981	0.833	1	0.68	0	0.75	0.52	D
Wyndham Hotels & Resorts	0	0	0	0.952	NA	NA	0	0.95	1	0	0.36	F
Marriot	0	0	0	0	0.99	1.35	0	0	0	0	0.23	F
McDonald's	0	0	0	0	1	0.93	0	0	0	0	0.19	F
Walmart	0	0	0	0	0.94	0.82	0	0	0	0	0.18	F
TJX Companies	0	0	0	0	0.91	0.71	0	0	0	0	0.16	F
Colgate	0	0	0	0	NA	NA	0	0	0	1	0.13	F
Healthcare	adjusted	median	adjusted	median	base	bonus	base/bonus equity	% coverage	global goal	annual review		
Pfizer	0.998	0.857	0.993	0.996	0.88	0.76	1	0.85	1	1	0.93	A
Cigna	1	0	1	0	0.77	0.85	0	0	0	1	0.46	D
Biogen Inc.	0	0	0	0	0.92	0.75	0	0	0	0.75	0.24	F
IDEXX Laboratories	0	0	0	0	0.88	0.79	0	0	0	0	0.17	F
Intuitive Surgical	0	0	0	0	NA	NA	0	0	0	1	0.13	F
DaVita Inc.	0	0	0	0	NA	NA	0	0	0	0.75	0.09	F
Quest Diagnostics	0	0	0	0	NA	NA	0	0	0	0.75	0.09	F

All scores are on a scale of 0-1, and the total score is an average of all data points

Pay gaps are subtracted from 1 to illustrate how many cents on the dollar are earned by women and minorities versus male majority peers

Racial and Gender Pay Gap scores of 0.5 indicate a commitment to publish in 2021

The UK scores for multiple divisions were averaged in the absence of integrated reporting (Goldman Sachs, Arthur J. Gallagher, Nike)

Commitment scores of 0.75 indicate ongoing/regular rather than annual review (Costco, DaVita, Quest Diagnostics)