As the largest full-service residential real estate services company in the United States, Realogy is uniquely positioned to create lasting impact today, tomorrow, and into the future.

I am privileged to have joined Realogy as CEO in January 2018. Since then I have shared my excitement about Realogy’s industry-leading market position, great brands, technology and data scale, high integrity, and legacy of success achieved by dedicated and driven employees. I am equally excited for what more we can do together, the impact we have by valuing integrity in all we do, wellness and well-being among employees, inclusivity in our workforce, accessibility in the marketplace, and care for the environment.

The talent, dedication, and passion of our employees, along with our commitment to providing meaningful work and a great environment, makes Realogy a great place to work, as recognized by the independent analysts at Great Place to Work®.

Our reputation for acting with integrity toward customers and employees makes Realogy a trusted provider of real estate-related services around the world. For the seventh consecutive year, Realogy was recognized as one of the World’s Most Ethical Companies® by Ethisphere Institute.

Our continual efforts to create a work environment that values well-being and engages employees in wellness activities earned CEO Cancer Gold Standard™ accreditation for the seventh consecutive year.

Our employees served in leadership positions with third-party industry groups and spoke at or participated in industry events aimed to promote inclusion and increase accessibility in the marketplace.

Among innovative efforts to care for the environment, Realogy created 7,000 square feet of rooftop gardens, which both helps clear the air and save water by capturing rain that would otherwise run down storm drains.

In addition, over the past year, Realogy employees donated 37,000 hours of time to various organizations across the United States. Our more than 11,000 employees and approximately 289,000 affiliated agents are involved in critical philanthropic and humanitarian projects of all sizes around the world. Meanwhile, our employees, affiliated agents, and the Realogy Charitable Foundation, raised more than $10 million in philanthropic contributions.

I look forward to doing my part to maintain our position as a business that has a positive impact in the communities in which we work and serve.
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Who We Are

We are Realogy – The leading and most integrated provider of residential real estate services that is focused on empowering independent sales agents to best serve today's consumers.

The Realogy Franchise Group is a global franchisor of some of the most recognized brands in the real estate industry.

What We Care About Most

- COMMUNITY
- INTEGRITY
- VALUE
- INNOVATION
- LEADERSHIP
- PEOPLE

What We Aim to Do

We empower real estate professionals and strengthen communities by delivering exceptional brands, support and service through the quality and integrity of our people.
Integrity is at the core of our company culture. Our reputation for acting with integrity makes Realogy a trusted provider of real estate-related services around the world. This trust enables us to deliver on our mission to empower real estate professionals and strengthen communities.

For the seventh consecutive year, Realogy was recognized as one of the World’s Most Ethical Companies® by Ethisphere Institute. This annual Award underscores our ongoing commitment to act with integrity toward customers, partners and employees and to continue to improve our programs in the year to come.

**OUR ANNUAL COMPLIANCE PROGRAM AIMS TO:**

- Build on our current ethics and compliance program
- Address new threats and regulatory requirements
- Engage employees through communication about the program
- Ensure that Realogy’s commitment to acting with integrity is fully adopted in every business unit and office location

We sustain and advance our compliance goals year after year by adapting our annual program to address fundamentals and new developments.

Building a culture committed to integrity and ethical compliance requires dedication at every level. Our Board of Directors sets expectations and reviews performance, helping to shape our ethics and compliance program. Our CEO and executive leaders communicate our commitment to integrity as a core value, reminding employees throughout the world to act ethically always.
EMPLOYEE ENGAGEMENT

Realogy employees define our reputation for integrity by conducting business ethically. Our ethics and compliance program is designed to ensure that our employees understand our Code of Ethics and attendant policies. The program involves guidance for making good, ethical, legal business decisions as well as compliance controls. We provide compliance training annually and achieve 100 percent completion across our employee population every year.

Liz Gehringer, Realogy’s chief ethics and compliance officer

“What makes Realogy really special is our employees’ passion for living our core values, especially integrity. Our people commit themselves to excellence in their day-to-day work and extend themselves as leaders in the communities they serve and the real estate industry as a whole. They are problem-solvers, innovators, volunteers and good neighbors, and we are proud to accept this recognition on their behalf.”

Realogy CEO Ryan Schneider joined CEOs from other companies named to the Ethisphere Institute’s 2018 World’s Most Ethical Companies list at a gala in New York City. Realogy is proud to be named among the World’s Most Ethical Companies for the seventh consecutive year.

Ethics violations or Compliance violations are reported through managers, HR partners, Legal or the Ethics & Compliance team at the business unit or corporate level. We also host a 24/7 hotline that can be reached by phone or the web. Every hotline report we receive is investigated.
WORKPLACE DIVERSITY

It is only possible to serve our customers’ needs well when employees are valued, inspired and empowered. Cultivating a spirit of inclusion and respect produces a healthy diversity of ideas, viewpoints and cultures that helps our employees and our businesses succeed.

POLICIES & PROCEDURES

Our company policies such as Equal Employment Opportunity, Anti-discrimination and Prohibition of Harassment are in place to respect the human rights of all employees, and we ensure adherence with all national laws. Our global ethics and compliance procedures allow for concerns to be raised and abuses reported without retaliation.

OUR DIVERSITY VISION

To be the preferred company for diverse talent, leveraging inclusion and individuality as the foundation of our competitive advantage.

DIVERSITY & INCLUSION

Our Chief Human Resource Officer is responsible for overseeing Realogy’s diversity and inclusion strategy and programs to promote the success of underrepresented employee demographic groups.

Since the company’s inception, Realogy has had a focus on diversity through diversity and inclusion councils in various business units and across the enterprise. Our eight Employee Resource Groups, or ERGs, represent groups including African-Americans and Caribbean employees, Latinos, Asian-Pacific Islanders, Women and the LGBT community. Additionally we support those with military service (SERVICE), employees with disabilities (REALabilities) and young professionals (NextGen). These groups work to identify any barriers to their development and success throughout Realogy and that their perspective influences key business decisions.

Our diversity and inclusion efforts also reach beyond the workplace to better serve agents, their customers and our communities. Additionally, we work with the Big Brothers Big Sisters organization to mentor youth in New Jersey.

KEY PILLARS OF DIVERSITY & INCLUSION

Realogy is proud to be among the companies recognized by the Executive Women of New Jersey (EWNJ) at the A Seat at the Table Corporate Gender Diversity Awards Breakfast. Realogy was named among 22 publicly traded New Jersey companies with three or more women appointed to their corporate boards. Women comprise 30 percent of Realogy’s board, which outpaces the national average of 14.1 percent for Russell 3,000 companies overall.

Attract Talent  Engage and Retain Employees  Foster Inclusive Culture  Expand Marketplace Diversity
GLOBAL DIVERSITY AND INCLUSION ARE CORE ELEMENTS OF ACTIVITIES AT REALOGY

- Recognition of many different cultural traditions included a celebration of **Diwali**, the Hindu Festival of Lights.
- The third annual **Save-a-Suit Drive** gathered gently used clothing for Veterans and first-year college students.
- Cartus celebrated employee Veterans with recognition on POW/MIA day, as well as an annual **Wall of Honor** featured in celebrations on Memorial and Veterans Days.

One Voz Hispanic & Latino ERG sponsored an iThrive Walk into Madison, NJ. Approximately 25 walkers from various Realogy departments participated, stopping at Drip Coffee Shop, where they could sit and have a cup of coffee. It was a beautiful day in September 2017 to walk into town, support a local business, and have a networking opportunity.

Title Resource Group Team Players visited the Philadelphia Veterans Community Living Center for a service project in April 2017. Volunteers spent a few hours with the residents playing board games and video games. The Philadelphia Veterans Community Living Center is a 135-bed facility for long-term care, rehab, chemo/radiation, respite stays and hospice care.

Memorial Day 2017: Title Resource Group along with the SERVICE Employee Resource Group unveiled reserved parking spots for employees and visitors who are military veterans.
Realogy achieved certification as a great workplace by the independent analysts at Great Place to Work®. Great Place to Work® is the global authority on high-trust, high-performance workplace cultures and provides the benchmarks, framework, and expertise needed to create, sustain and recognize outstanding workplace cultures.

Kim Peters, executive vice president of Great Place to Work’s Certification Program

“These ratings measure an employers’ capacity to earn its own employees’ trust and create a great workplace—critical metrics that anyone considering working for or doing business with Realogy should take into account as an indicator of high performance.”

Ryan Schneider, Realogy’s chief executive officer and president called the designation a testament to the employees, whose dedication, talent and passion make Realogy a great place to work.
A LISTENING CULTURE

Realogy is taking the lead from new CEO, Ryan Schneider, to further develop a listening culture. At an early 2018 town hall meeting, Schneider told employees,

“A good culture of listening to feedback, accepting feedback, and acting on it is a big part of developing talent.”

Several processes that are typical among the Fortune 500 are being implemented in new ways, focusing on high performance, growth and development. A new, online system allows managers and employees to document feedback in the moment. What’s more, that feedback system has been made the uniform standard, simplifying 23 different processes with one. Employees can see real-time feedback and track progress against goals without waiting for an annual review. As a result, our already-good feedback scores have improved, often exceeding the U.S. average benchmark.

A LEARNING CULTURE

In 2017 we launched Realogy University to provide world-class, instructor-led development training to employees at all levels. In our inaugural year, we offered 13 virtual and on-site and mobile programs focusing on strategy, communication, professional growth and leadership, all aligned to our leadership competencies, with 3,200 employees participating.
EMPLOYEE WELLNESS

Realogy is committed to providing our employees and their families with a wide variety of resources to encourage health and well-being. We continually strive to create a work environment that values well-being and engage employees in wellness activities.

Realogy was recognized as a Bronze Level Recipient of the American Heart Association’s Workplace Health Solutions, maintained its Gold Standard Status for the CEO Roundtable on Cancer for the sixth year in a row, and a second year of additional recognition as a Best Practices leader in Health Education and Health Promotion.

WELLNESS PROGRAM OBJECTIVES

- **Inspire employees to adopt healthier lifestyles**
- **Increase employee knowledge of health-related issues**
- **Increase employee energy and productivity**
- **Encourage positive interactions in the workplace**
- **Maintain competitive healthcare costs for the employee and the Company**

WELLNESS BENEFIT

Realogy covers 100 percent of all preventive care for employees and family members participating in our benefits plans and allows paid time off as an incentive to employees to get their annual physical. Because our health plan is self-insured by the Company, we are especially driven to educate, engage and incentivize employees to actively manage their health care.
EMPLOYEE iThrive AMBASSADORS

A team of Realogy employees serve as iThrive ambassadors who help to engage others and personalize wellness activities at various company locations. Employees can participate in wellness contests, education webinars, smoking cessation assistance programs, healthy snack days, fitness competitions and more.

“I enjoy being an iThrive Ambassador for Realogy because I am passionate about health and fitness. I also enjoy doing all kinds of activities. The Ambassadors in Mount Laurel, N.J., organized poker walks, fitness circuits, bowling nights, water balloon contests and walks with the senior leadership team—just to name a few activities. We’ve also held some fitness and mind body seminars.”

Sheila Kennedy, Mount Laurel, N.J. (TRG)
Our Madison, NJ location hosts a Wednesday Walking Group aimed to encourage employees to step away from their desks for a short period and be physically active. Once a month, Snack Well Wednesdays focuses attention on healthy snacks placed in employee kitchens to promote healthy eating. Throughout 2017, employees were also encouraged to take part in multiple Jin Shin Jyutsu lectures that focused on stress management and relaxation techniques.

Worth the Weight offers cash prizes for those trying to shed a few pounds.

Cancer Survivor Program pairs cancer patients with survivors to provide emotional support.

Walk at Work teams can earn cash donations to their favorite charities.

AMONG OUR PROGRAMS

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Cancer Survivor Program pairs cancer patients with survivors to provide emotional support.

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Employees in Madison, N.J., take a wellness break with a Yoga on the Lawn class.

iThrive teamed up with TRG CARES to increase participation in local charity walks, runs, and biking events.
FISCAL FITNESS

Good financial health can contribute to good physical health. Realogy helps employees manage their financial health as well as their physical health. In 2017 we launched a series of 10 webinars presented by Merrill Lynch professionals designed to give employees greater insight into financial planning, whether they’re just starting their career or retirement is in sight. For early career employees, we offer “Millennials and Finance.” Mid-career and starting a family? There’s “College Expense Planning.” Is retirement on the horizon? Watch “Planning for the Retirement You Want,” and “Social Security: Maximizing Your Benefits.”

ROAD TRIP TO WELLNESS

In 2017, Realogy offered a cumulative year-long health incentive campaign, Realogy’s Road Trip to Wellness, to boost monthly employee engagement in wellness activities, webinars and videos. More than 100 blog entries were posted on our intranet to promote them all. The results demonstrated improvements in employee nutrition, physical activity, weight management, stress management and mind-body wellness, and general health awareness.
MARKETPLACE DIVERSITY

Realogy’s brands and business units foster inclusion by developing understanding and engaging in outreach through their participation as speakers, panelists and moderators at industry events sponsored by organizations that promote homeownership to diverse communities.

DEVELOPING CULTURAL COMPETENCY TO ASSIST HISPANIC HOMEBUYERS

Tanya Reu-Narvaez, senior vice president, human resources for NRT and RFG, represented Realogy as a speaker at the National Association of Hispanic Real Estate Professionals’ 2017 Housing Policy and Hispanic Lending Conference held in March in Washington, D.C. She stated,

“We as industry leaders should focus on ensuring we have culturally competent professionals ready and able to assist Hispanic homebuyers. This will allow for much-needed education on the process and affordability, and on the importance of homeownership in creating and building wealth.”

Tanya Reu-Narvaez, SVP, human resources for NRT and RFG

Realogy executives attended Working Mother Media’s Multicultural Women’s National Conference in New York City. Speakers and conversations focused on the conference theme, “Race to Trust,” and breaking down barriers and building trust in the workplace.

Barbara Schmidt, vice president, NRT Field Programs, poses with former U.S. President George W. Bush at the National Association of Hispanic Real Estate Professionals National Convention & Latin Music Festival.
Cartus, our relocation and workforce solutions business unit, is dedicated to promoting supplier diversity. Cartus’ supplier diversity team conducts outreach, monitoring, and measurement on behalf of numerous clients and has become a recognized leader in this area.

Cartus focuses on developing and maintaining bidder lists of small, minority-, and women-owned business enterprises (S/M/WBEs) from all possible sources, while also ensuring the inclusion of S/M/WBEs in all solicitations for products or services which they can provide. In 2017, Cartus disbursed nearly $45 million to S/M/WBEs.

Angela Avilez, an independent sales associate with the Cardenas & Company Team at CENTURY 21 Award and a social media influencer for the C21 brand, spoke at the POSIBLE L.A. 2017 Entrepreneur Summit. Avilez’s presentation, Lanza Y Crece (Launch & Grow It), was sponsored by Century 21 Real Estate LLC and helped inspire the 4,000 attendees to learn about how to prosper in business.
COMMUNITY OUTREACH

Community is at the heart of everything Realogy does. Our more than 11,000 employees and 289,000 affiliated agents are involved in critical philanthropic and humanitarian projects of all sizes around the world.

HELPING TO BUILD HOMES

We not only help people to buy homes, we help build them. Through their partnership with New Story, an international charity working to expand homeownership in communities in El Salvador and Mexico, Better Homes and Gardens Real Estate and Sotheby’s International Realty have raised funds toward building nearly 300 homes.

REALOGY CHARITABLE FOUNDATION

Realogy Charitable Foundation was formed in 2004 by NRT LLC, to properly collect and process donations at their office. The Foundation’s responsibility expanded in 2007 when Realogy’s Board of Directors requested the Foundation include all Realogy businesses within its charitable scope.

Today, the foundation is primarily supported by NRT LLC, Realogy, CENTURY 21, ERA and TRG. To date the Foundation has donated $32 million to over 3,300 charities.

In 2017, Realogy raised more than $10.7 million in philanthropic contributions through our employees, affiliated agents and the Realogy Charitable Foundation.

Through efforts both large and small, Realogy, our employees and affiliates make a difference in their communities and abroad, helping those in need.

RELIEF WHEN DISASTER STRIKES

The Realogy Disaster Relief Fund raised and distributed more than $550,000, including $150,000 in matching funds, to the American Red Cross following the devastation of Hurricanes Harvey and Irma, and the wildfires in California.
SUPPORTING LOW-INCOME COMMUNITIES

Twenty of our ZapLab employees hosted Hack the Hood, introducing 40 low-income youth of color to careers in tech by training them to build websites for real small businesses. ZapLabs also assisted the Alameda County Community Food Bank, which feeds one in five families in the area, where two-thirds of their clients are children and seniors.

COLDWELL BANKER HEROES

Coldwell Banker Heroes, the Coldwell Banker brand’s charitable recognition program, recorded donations since its inception in 2012 of $18.3 million to local charities along with 129,000 hours of volunteer work. Through a multi-year partnership between the Coldwell Banker brand and Adopt-a-Pet.com, North America’s largest nonprofit pet adoption website, the organizations have helped find homes for more than 20,000 dogs through the Homes for Dogs Project and National Pet Adoption Weekend events.
TeamOne at TitleOne

At TitleOne, a TRG company in Idaho, “One” rhymes with “fun.” Our innovative TitleOne team has fun creating unique programs to assist employees and the community.

CareOne use Jeans Day, when employees contribute $25 to wear denim, to raise funds to assist teammates needing a helping hand. One recipient was a colleague who needed financial help to attend a relative’s funeral.

FunOne puts fun in a box. A box of goodies is sent every quarter to every office to help make life more enjoyable. FunOne boxes can include anything from NERF guns to coffee mugs and t-shirts.

CommunityOne helps benefit the community. In our Paint the Town program, employees go to a local home that needs some help and give it a fresh coat of paint.

Own It is a quarterly award of $100 given to an employee who goes above and beyond for customers, such as our colleague who arranged a roadside meeting with a trucker to sign his closing documents.

ENCOURAGING EMPLOYEES TO VOLUNTEER

Employees of every business unit participate in local and regional events and organize support for various causes throughout the year. Our Volunteer Time Off program encourages employees to donate their time to local nonprofit organizations that provide services to our communities. Over the past year, Realogy employees donated 37,000 hours of time to various organizations across the United States.

Cartus, based in Danbury, Conn., raised more than $400,000 through charitable events in support of the United Way, Community Health Charities, American Cancer Society, Junior Achievement, March of Dimes, Red Cross, British Heart Foundation, Singapore Cancer Society, Children’s Aid Society of Singapore and many others.

Realogy’s charitable match program provides an annual $100 match for employee contributions to nonprofit organizations.

Realogy was recently presented with the Flagship Award by the American Cancer Society (ACS). Pictured here (from L to R), Melissa Porcelli, senior financial analyst, NRT, and Alicia Swift, SVP, investor relations and financial planning & analysis and executive sponsor of the Women’s ERG, accepted the award from Angela Cimilluca of the American Cancer Society at the Celebration of Gratitude, which brought together top supporters, sponsors, and volunteers to commend and honor their commitment to Making Strides Against Breast Cancer.
RAISING FUNDS TO FIGHT DISEASES

Our CENTURY 21 affiliates raised $3 million for Easter Seals, totaling more than $120 million since 1979. ERA franchises have raised nearly $40 million over 40 years to support their partnership with the Muscular Dystrophy Association and have committed to send 1,000 children to summer camp.

Three Realogy teams (a total of 40 walkers) participated in local Making Strides Against Breast Cancer events in Parsippany, N.J., Newark, N.J., and Central Park in New York City. In total Realogy raised approximately $15,000 including the Company’s corporate sponsorship.

PARTNERSHIPS: BUILDING RELATIONSHIPS THAT INSPIRE ACTION

American Cancer Society
Realogy, CENTURY 21, Coldwell Banker
- Relay for Life and Making Strides Against Breast Cancer walks
- $297,000 raised/donated from Realogy’s Headquarters
- $4.4 million raised/donated nationally

Easterseals
CENTURY 21
- $120 million since 1979
- CENTURY 21 and Realogy have been invited to be on the national Board of Directors.

United Way
Cartus
- $2 million donated since 2006
- 100 volunteers participated in United Way’s 2017 “Day of Action”
- Cartus staff and Cartus Senior Leadership have been members of the local United Way Board.

New Story
Better Homes and Gardens Real Estate and Sotheby’s International Realty
- Funds to build 80 homes in Ahuachapán, El Salvador and 150 homes in Morelos, Mexico
- $300,000 raised by BHGRE toward goal of $480,000
- $500,000 raised by SIR toward goal of $975,000

Muscular Dystrophy Association
ERA
- MDA Summer Camps
- $36 million in 37 years
- ERA has just completed a three-year campaign to send 1,000 kids to camp.

Make a Wish Foundation
NRT LLC (Pittsburgh & Philadelphia)
- Nearly $1 million raised through Realogy Foundation
At Realogy we are responsible for helping people achieve the dream of homeownership, and in maintaining the home that is our planet. Our Environmental impact team, led by the Vice President of Facilities, engages our employees to understand and manage our operational impact on the environment.

A self-conducted annual environmental impact audit helps to inform a comprehensive program to reduce greenhouse gases and slow climate change that includes everything from providing environmentally-friendly facilities to assisting employees in reducing their carbon footprint.

WE CONSERVE, WE RECYCLE, WE REUSE, WE PROTECT.

In the past year our recycling efforts conserved the following resources:

- 254,033 kW-hrs of electricity enough to power 21 homes for a full year
- 4,880 gallons of oil enough to heat and cool 24 homes for a full year
- 1,156 gallons of gasoline enough to drive 32,370 miles
- 337,190 gallons of water enough to meet the fresh water needs of 17,983 people for a year

NJ SMART WORKPLACE

Some of Realogy’s locations offer electric vehicle charging stations, bike racks, a train-to-work shuttle service, and a carpool program that gives preferential parking to ride-sharers. These activities earned us a Platinum Level New Jersey Smart Workplace award from NJ TransOptions for the third year in a row.
AIR QUALITY
Reduced greenhouse gases by eliminating the use of chlorofluorocarbon (CFC) at a major company location.

ENERGY EFFICIENCY
Increased use of renewable energy on-site, either directly or through community networks or renewable energy certificates.

WATER CONSERVATION
Added 7,000 square feet of rooftop gardens, which both helps clear the air and save water by capturing rain that would otherwise run down storm drains.

A HIVE IS A HOME
You will find honeybee hives at our corporate headquarters to support the local flora.

Our 10,000-square-foot open air courtyard also helps us keep the planet green.
Realogy’s headquarters location in Madison, N.J., was awarded the Building Owners and Managers Association, N.J.’s Outstanding Building of the Year Award for 2018. The award is granted based on several categories including Community Impact, Energy Conservation, Communications, Sustainability, Emergency Preparedness, and Training.
Cartus took home top honors from the 2017 Forum for Expatriate Management with an EMMA Award for Corporate Social Responsibility (CSR).

Cartus maintains an ad hoc, employee-initiated and sponsored Conservation Committee—formed in 2002—that works closely with various teams to conduct initiatives that reduce roadway pollution, reduce waste and recycle, and conserve energy. It also sponsors events such as the annual Cartus Earth Day Fair, which provides employees with environmental and conservation products and services for both home and office.

CBRB CARES: The NRT Coldwell Banker Residential Brokerage Ramsey/Upper Saddle River, N.J. office participated in Ramsey Community Clean-Up Day as part of the CBRB Cares Day community service event. Nearly a dozen volunteers collected trash in an effort to clean up local playgrounds and parks to help rejuvenate the town.