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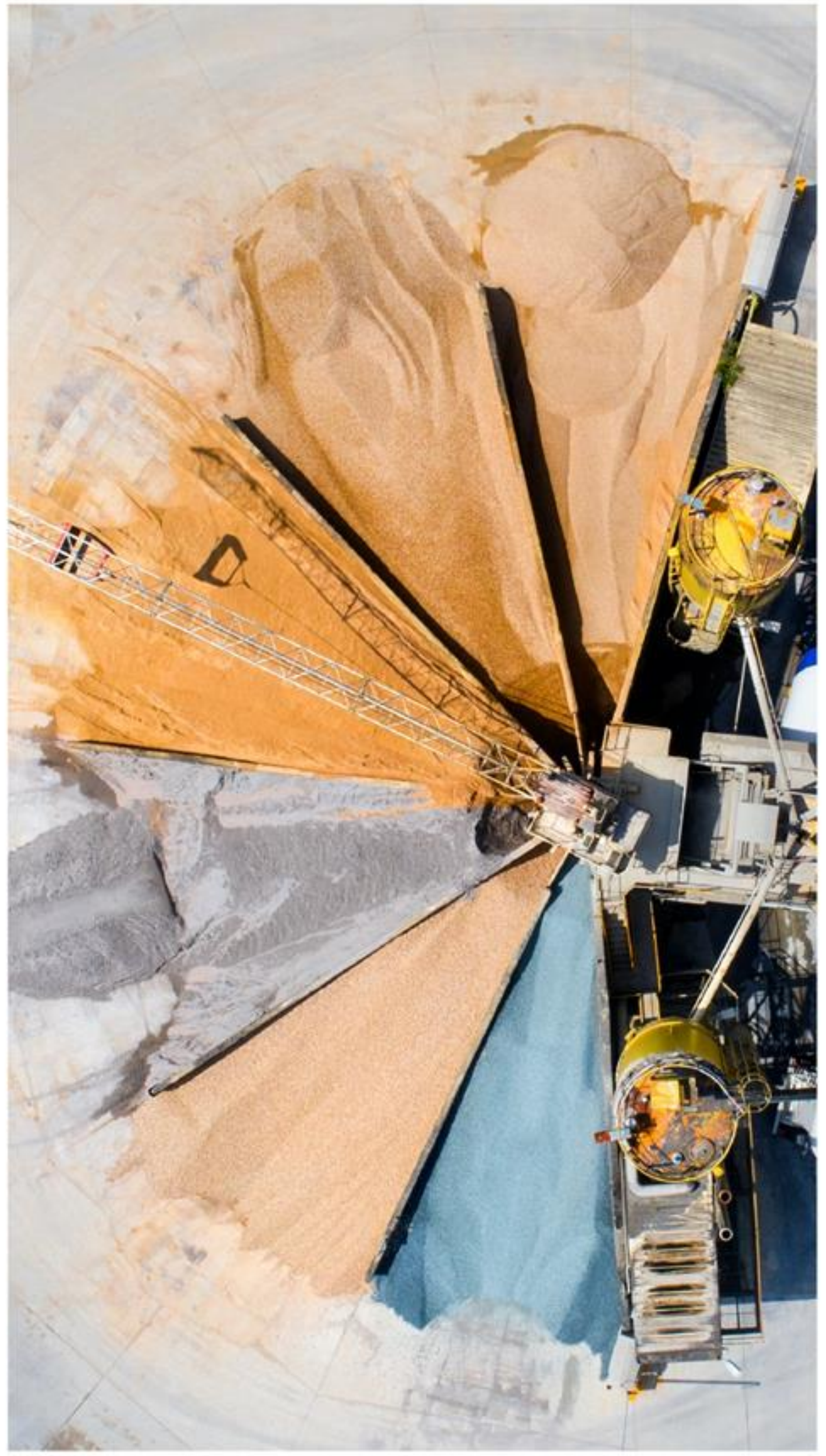
Q4 2022 Update:

Worker Financial Wellness Initiative

Presented to Prudential
December 2022



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GOOD JOBS INSTITUTE

FINANCIAL HEALTH NETWORK

JUST Capital is an independent nonprofit founded in 2014 by a group of purpose-driven leaders including Paul Tudor Jones II, Deepak Chopra, and Arianna Huffington. We believe that business can and must be a greater force for **advancing equity and wellbeing for all Americans**, and that markets must be part of the solution.

MISSION

JUST Capital is an independent, applied research organization dedicated to galvanizing the $18 trillion U.S. private sector to address systemic problems at scale by measuring, incentivizing, and advancing corporate stakeholder performance.

VISION

JUST Capital works to advance an economy that works for all Americans

Our Reach & Network

JUST Capital works with partners across sectors to scale our efforts to **advance equity and wellbeing for all stakeholders**—workers, communities, customers, shareholders, and the environment.

MEDIA

2022 JUST 100 CEO INTERVIEWS CNBC

FORTUNE

INSIDER

FT FINANCIAL TIMES

SB

CNBC

Bloomberg

MarketWatch

BARRON'S

INVESTORS

Goldman Sachs Asset Management

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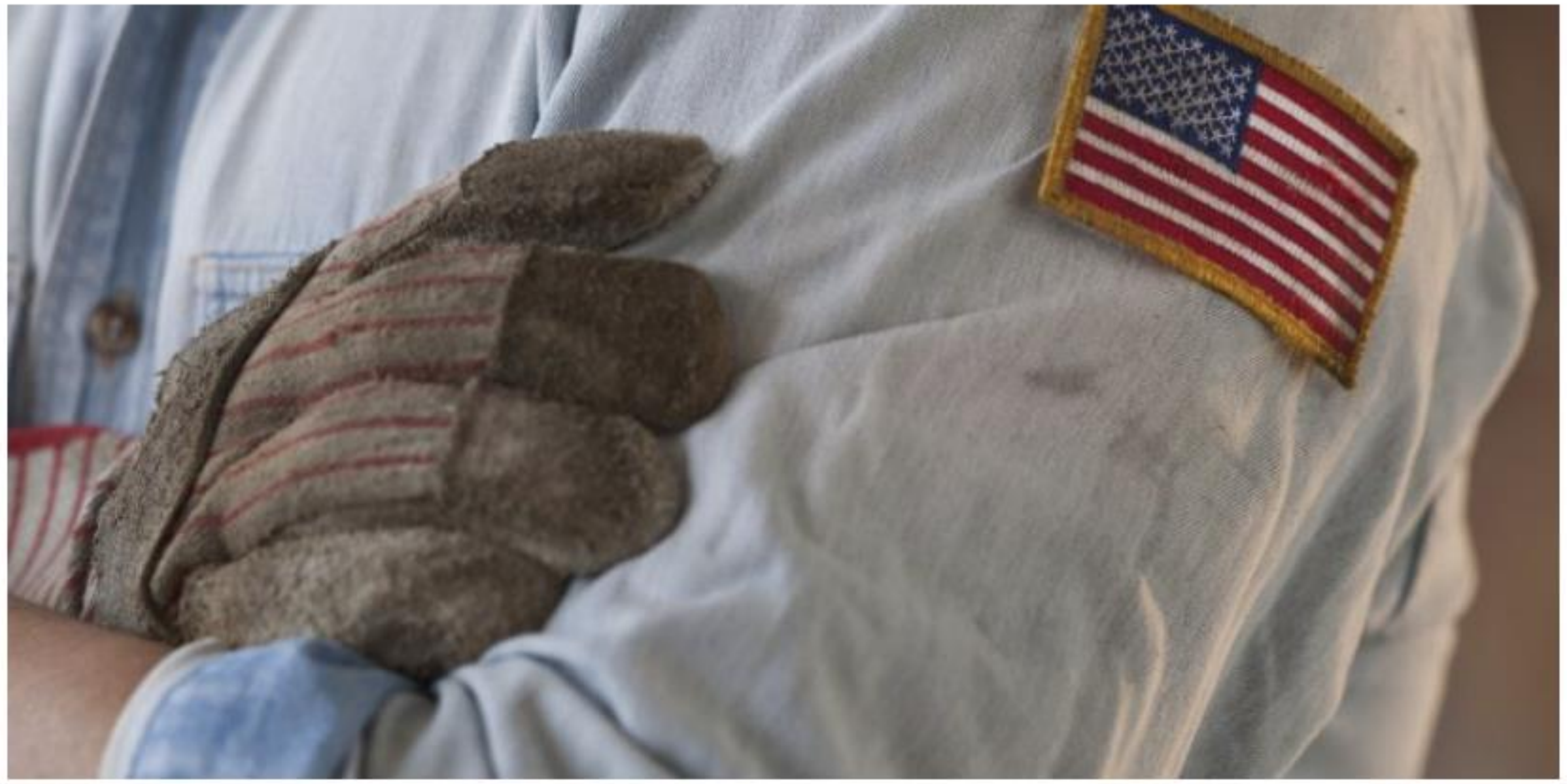
PolicyLink

FSG REIMAGINING SOCIAL CHANGE

MetLife Foundation

81% of Americans believe that business can be a powerful force of societal change



August 31, 2022 | JUST Capital

Across Political Divides, Americans Agree: Companies Should Prioritize Workers' Economic Security, Driving Competitive Advantage

November 6, 2022 | JUST Capital

JUST Capital's 2022 Americans' Views on Business Survey: Americans Want Less Talk, More Action

9 out of 10 Americans agree that the country's largest companies impact society as a whole

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Our 2022 Issues Report, measuring the priorities of the public, finds that majorities across all demographics want companies to prioritize workers as their most important stakeholder and paying a fair, living wage as their most important business issue today.

Overall	STAKEHOLDERS	Black	His-panic	White	Repub-lican	Dem-ocrat	Low-wage	Women	Under 30	65 plus	Active Investors
1	**Workers**	1	1	1	1	1	1	1	1	1	1
2	Communities	2	2	2	2	2	2	2	2	3	2
3	Customers	3	3	3	3	4	3	3	4	4	3
4	Shareholders	4	5	4	4	5	5	5	5	2	4
5	Environment	5	4	5	5	3	4	4	3	5	5

Higher Priority
1
2
3
4
5
Lower Priority

Overall	TOP 5 ISSUES	Black	His-panic	White	Repub-lican	Dem-ocrat	Low-wage	Women	Under 30	65 plus	Active Investors
1	**Pays a fair, living wage**	1	1	1	1	1	1	1	1	1	1
2	Creates jobs in the U.S.	2	2	2	2	2	2	2	3	3	2
3	Acts ethically at the leadership level	4	8	3	4	4	5	5	5	2	3
4	Protects worker health and safety	3	4	4	5	3	3	3	2	5	5
5	Supports workforce retention, advancement, and training	5	3	5	3	6	4	4	6	4	4

Higher Priority
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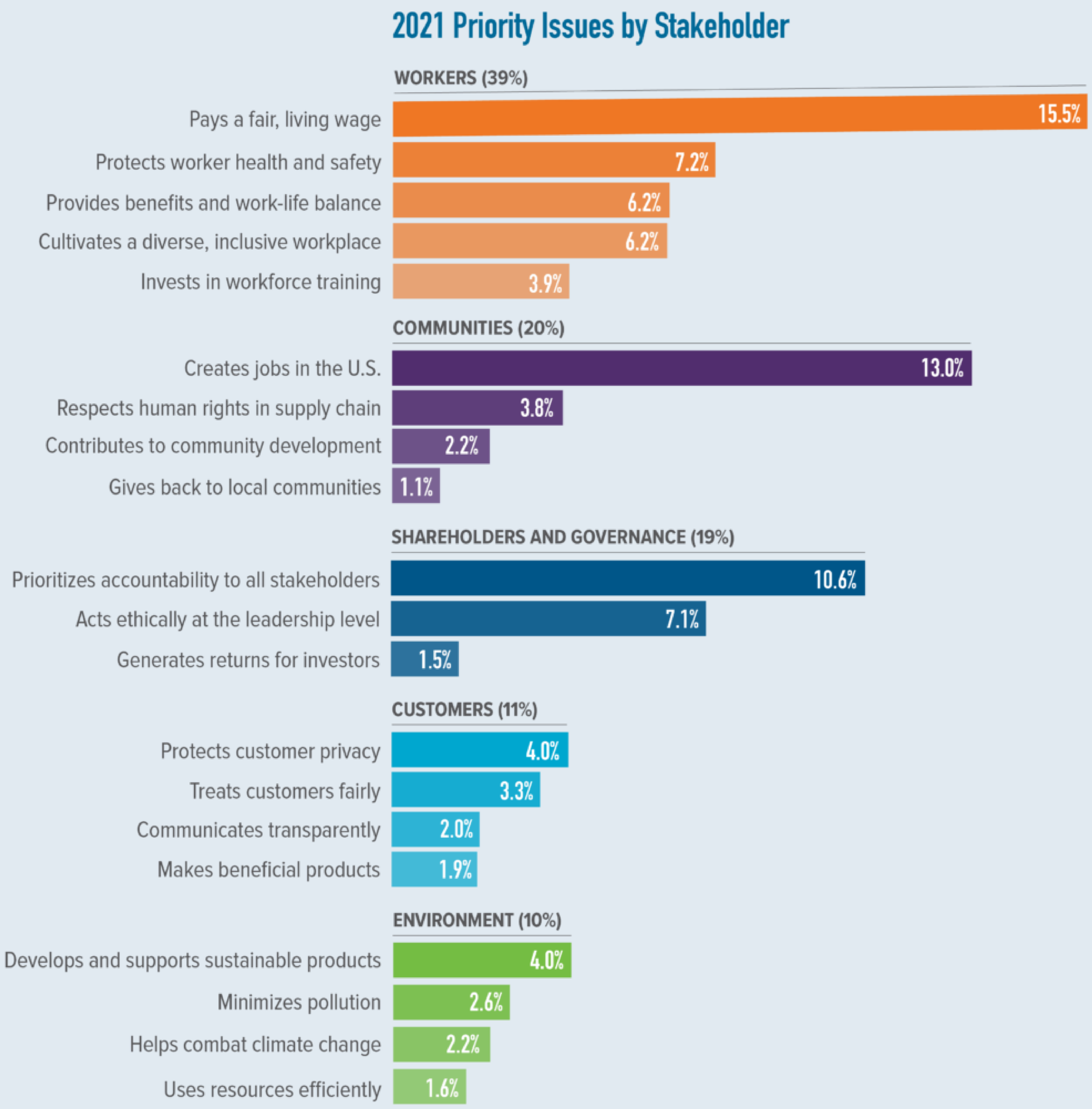
Lower Priority



Issues and Weights Organized by Stakeholder

Stakeholder Groups:
Workers
Communities
Shareholders
Customers
Environment

5 of the top 10 priority issues are related to the worker stakeholder

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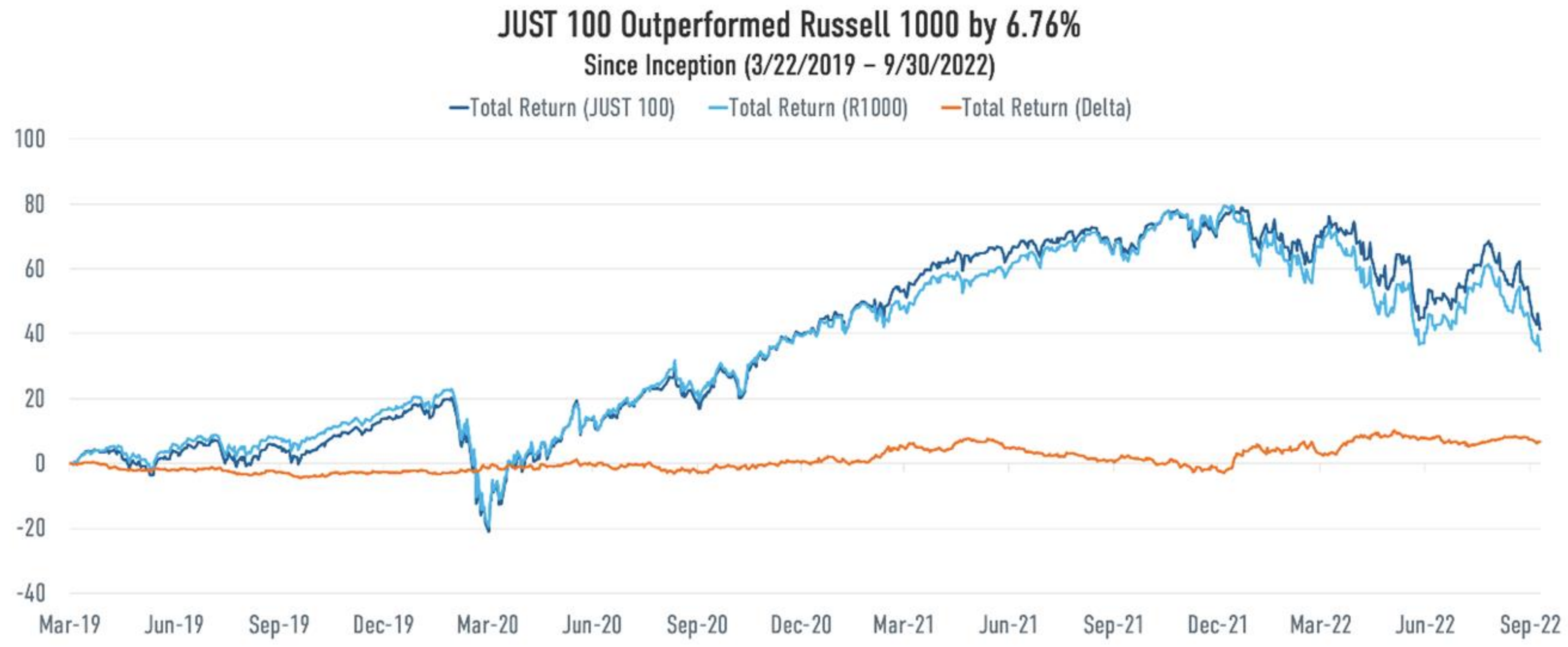
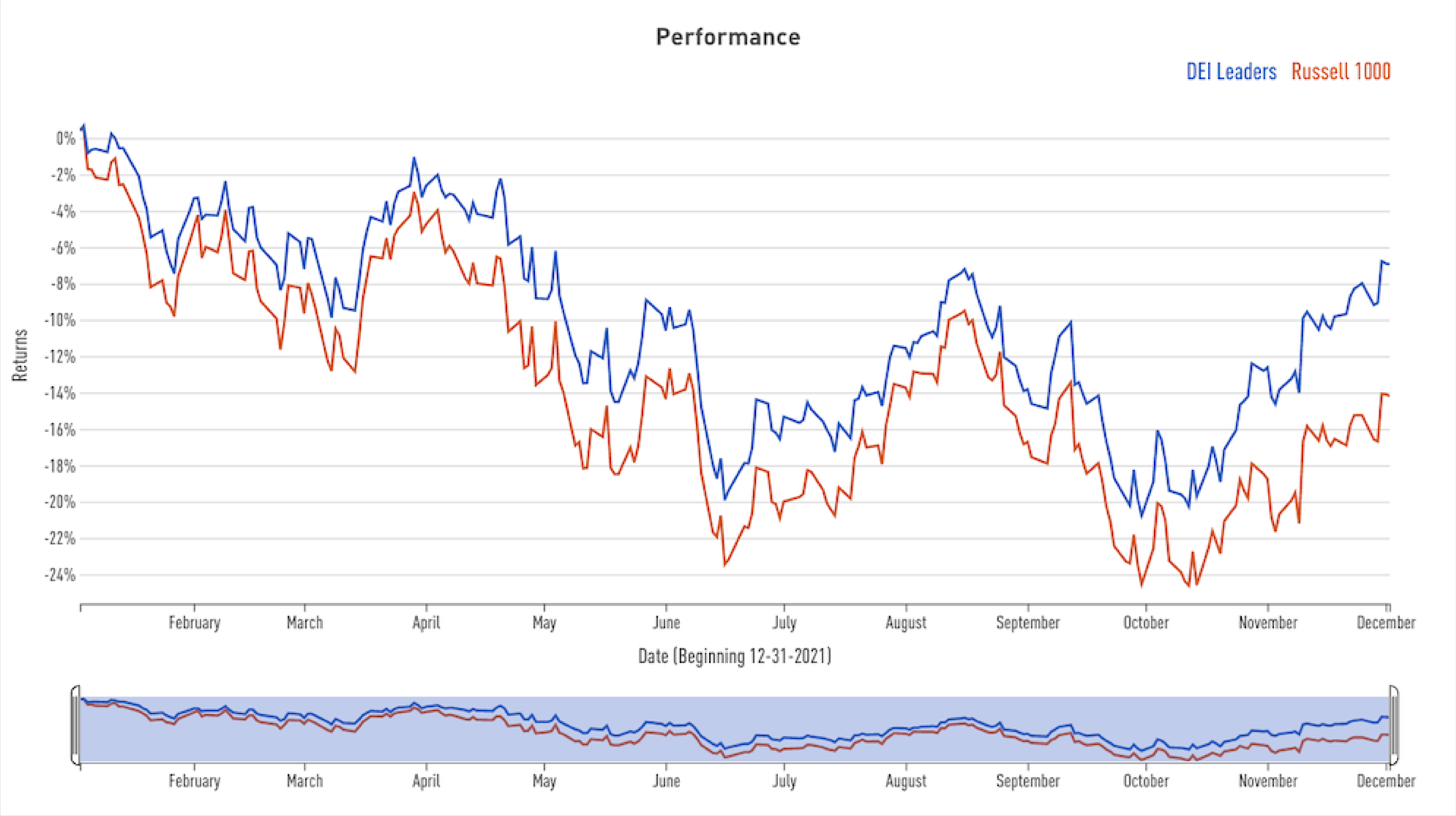
Prioritizing Stakeholders is a Business Imperative



Companies Leading on DEI Issues: Financial Performance vs. Benchmark

Year-to-Date Returns

As Of	DEI Leaders	Russell 1000
12-02-2022	-6.94%	-14.18%



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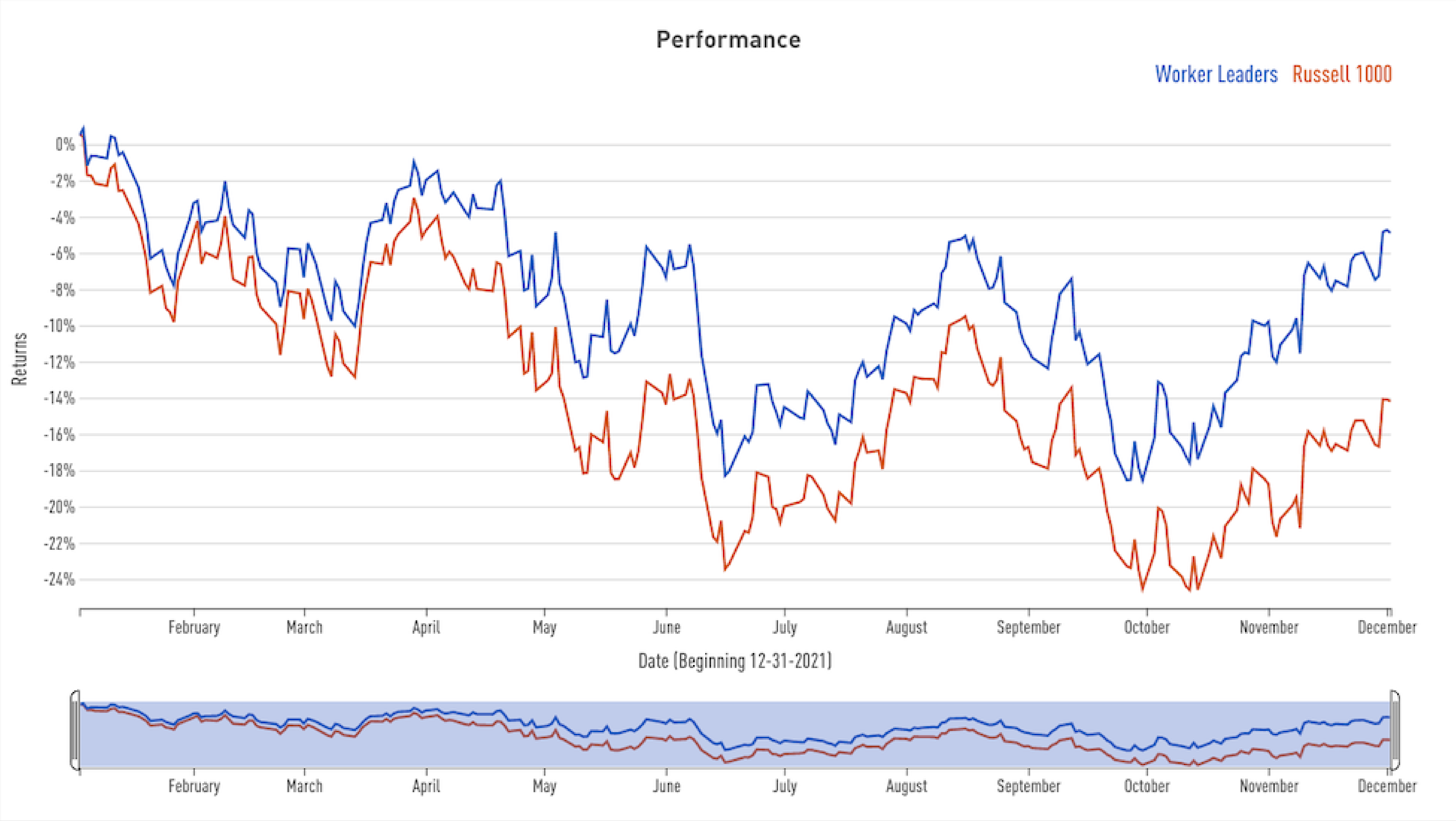
Our Worker Issue dataset covers five key issues encompassing 66 data points, including pay equity analysis, workforce diversity data, paid time off, paid parental leave, estimated percentage of workers making a living wage, CEO-to-median worker pay, and more. All five of our worker issues are among the top 10 priorities of the public and account for 40% of a company's score in our Rankings of America's Most JUST Companies

Companies Leading on Worker Issues: Financial Performance vs. Benchmark

Year-to-Date Returns

As Of	Worker Leaders	Russell 1000
12-02-2022	-4.89%	-14.18%



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THE BOTTOM LINE

Compared to the other corporations we rank, JUST 100 companies:

Created 7.8 times more jobs in the U.S. from 2016 to 2020.

Had a 4.4% higher return on equity and paid 19.2% more in dividends.

Are 6.8 times more likely to disclose pay gap analysis results.

AMERICA'S MOST JUST COMPANIES

Are 12 times more likely to have conducted a human rights impact assessment.

Emitted 26.3 million less metric tons of CO2 through the use of their sold products.

Donate 19 times more in charitable giving and gave $152 million on average in 2020.

Are 7.6 times more likely to disclose workforce demographic data by race & ethnicity.

Included ESG KPIs 2.6 times more in compensation metrics.

Used 19.8% more renewable energy.

FROM DATA TO IMPACT

Our JUST Jobs Program is advancing equity and wellbeing for workers and communities by supporting the largest U.S. employers

- ✓ Working with partners to support companies in measuring, understanding, and meeting the needs of their workers and their families and communities.
- ✓ Leveraging the JUST Jobs scorecard to track corporate progress on job quality on an annual basis.
- ✓ Developing investment tools, strategic communications, and spotlights to drive competition and amplify leading practices

Worker Financial Wellness Initiative

Since the launch of our **Worker Financial Wellness Initiative,** member companies **representing 900k U.S. workers** have taken steps to increase wages for employees, introduce flexible benefit offerings, and apply peer learnings within their orgs to advance internal progress.

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GROWING REACH

The Worker Financial Wellness Initiative impacts ***1 out of every 176*** American Workers.

CONNECTING PEERS

CHIPOTLE · Prudential · Chobani · synchrony FINANCIAL · Even · verizon · PayPal

+ 6 companies on our private member track

AMPLIFYING LEADERSHIP


Verizon is raising its hourly wage to $20 an hour

BY SCOTT MORITZ AND BLOOMBERG

April 18, 2022 12:57 PM EDT

Thank You

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