

Pennymac

Subsidiaries: Pennymac Loan Services, PNMac Capital Management
 Locations: California (HQ)
 Industries: Insurance

RISK LEVEL:**Medium Risk**

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DESCRIPTION:

Pennymac is Medium Risk. The company often yields to political activism in shaping corporate governance, potentially alienating consumers, dividing employees, and harming shareholders. The company implements race and identity-based policies that replace merit, excellence, and integrity with preferential treatment and outcomes. The company occasionally embraces corporate initiatives that redirect its central focus from business goals to partisan policies and divisive issues at times. This approach fails to safeguard free exercise, free speech, and free enterprise.

Corporate Weaponization

Has canceled customers, suppliers, or vendors due to their political views or religious beliefs OR corporately boycotts, divests, or sanctions regions, people groups, or industries. Medium Risk

Pennymac integrates ESG into its business practices. From its 2021 ESG Report: "it is imperative to meaningfully integrate our corporate sustainability and ESG agenda into every aspect of our business" (1). However, the company has not canceled customers, suppliers, or vendors based on political views or religious beliefs (2).

Charitable giving (including employee matching programs) policies or practices discriminate against charitable organizations based on views or religious beliefs. Lower Risk

Pennymac does not appear to discriminate against charitable organizations based on views or beliefs (1)(2).

Employment policies fail to protect against viewpoint or other discrimination and/or are ideological in nature. High Risk

Pennymac requires its full time employees to take "Diversity in the Workplace" training (1). The company appears to prioritize diversity over merit in its supply chain. From its 2023 sustainability report: "vendor diversity is an integral component of advancing diversity, equity, and inclusion and that it can be advantageous on many levels" (2). The company appears to prioritize diversity over merit as an employer. From its jobs page: "We embed diversity, equity, and inclusion across all aspects of the employee lifecycle and experience, whether it is the attraction, recruitment, onboarding, retention, development or separation of employees" (3). Pennymac does not provide viewpoint protections for its employees (4).

Corporate Governance and Public Policy

Uses corporate reputation to support causes, organizations, or policies hostile to freedom of expression. Medium Risk

Pennymac supports DEI within its business practices, employing a DEI Council (1). Otherwise, there are no publicly known cases of Pennymac using its reputation to advance ideological causes or policies (2).

Uses corporate funds to advance ideological causes, organizations, or policies hostile to freedom of expression. High Risk

Pennymac donated \$2.5 million to various organizations, including the National Urban League, Earth Justice, and the Trevor Project (1). In 2023, Pennymac "hosted a virtual runPennymac: Pride 5K Challenge, which enabled employees across our national footprint to show their pride, stay active and support charitable organizations" (2). Otherwise, there are no publicly known cases of Pennymac using corporate funds to advance ideological causes, organizations, or policies (3).

Uses corporate political actions and/or financial contributions for ideological, non-business purposes. N/A

Pennymac does not operate a PAC or report on its lobbying at this time (1)(2)(3).

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