



Sustainability Report



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“Frontdoor continues to advance its mission to simplify homeownership with expanded home warranty and non-warranty service offerings.”

Frontdoor continues to advance its mission to simplify homeownership with expanded home warranty and non-warranty service offerings. We introduced Video Chat with an Expert via the American Home Shield brand, improved our HVAC Upgrade program and continue to expand it to other trades, broadened maintenance services, and continued supporting communities through community outreach programs such as Habitat for Humanity and skilled trades scholarships.

We remain steadfast in our commitment to being a good corporate citizen for our members, contractors, employees and communities. To that end, we reinforce this commitment every day through our company purpose — to make life easier for every homeowner — and through our company mission — to think like a homeowner, act like a Pro, and help like a friend.

In the following pages you will see a cross-section of our multi-faceted sustainability efforts. From governance, ethics and compliance, environmental sustainability, to charitable giving and much more, we continue to make progress.

We trust this report will serve as an informative resource and, through the extensive examples presented, provide a clear and comprehensive update on our ongoing progress.

Sincerely,

A handwritten signature in black ink that reads "William C Cobb". The signature is fluid and cursive.

Bill Cobb
Chairman & CEO
Frontdoor, Inc.



TRANSFORMING Our Company

*Innovation-focused,
Solution-driven.*

05. Business Overview

Business Overview

We are dedicated to making homeowners feel confident and capable.

Frontdoor, Inc. (NASDAQ: FTDR) and its family of brands are on a mission to make life easier for every homeowner through innovative technology and quality customer service. As the leading provider of home warranties and new home builder warranty solutions in the United States, we bring over 55 years of experience in providing our members with comprehensive options to protect their homes.

We invented our industry and continue embracing change with open arms, staying ahead of the curve. We are the category leader in home service plans with more than 2 million active plans. We give homeowners budget protection and convenience, covering up to 29 home systems and appliances. We continually look for ways to improve the member experience. Our American Home Shield (“AHS”) app is designed to give users easy, convenient service right in the palm of their hands. The app modernizes our brand and offers an enhanced experience for members with functionality that enables them to easily submit and track service requests, as well as view content such as blogs, DIY articles, additional member benefits, and more.

In 2024, Frontdoor completed the acquisition of 2-10 Home Buyers Warranty (“2-10”) — a highly complementary business that aligns with Frontdoor’s strategic growth priorities. Through 2-10, we provide new home builders with an array of products and services including flexible builder-backed and insurance-backed warranty options covering workmanship, home distribution systems, and structural components. The 2-10 acquisition immediately grew our member base, revenue and earnings. 2-10’s new home builder warranty solutions also diversified Frontdoor’s product portfolio and member base, which opens up new cross-selling opportunities.

At Frontdoor, we seek out new ways to engage our members and provide benefits that boost their confidence as homeowners. Our AHS video chat feature, launched in 2025, does just that. It’s an innovative solution for handling home hassles. This convenient, real-time help is provided at no extra cost for AHS members with select plans. With a few simple taps, members can get help from a live Expert who specializes in plumbing, electrical, HVAC, appliance or general repair services.

At Frontdoor, we use technology to solve today’s home needs, while exploring tomorrow’s possibilities. All you have to do is **open the Frontdoor**. Learn more about our business at investors.frontdoorhome.com.

FRONTDOOR BY THE NUMBERS¹

~2 million

ACTIVE HOME SERVICE PLANS

~20,000

BUILDER PARTNERS

~17,000

INDEPENDENT CONTRACTORS

~\$2 billion

REVENUE

~3.8 million

SERVICE REQUESTS

~2,000

EMPLOYEES

¹ As of December 31, 2025



ADVANCING Our Governance

*Positive impact begins
with good governance.*

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Governance Overview

Good corporate citizenship begins with good corporate governance.

We believe that good corporate governance facilitates effective, innovative and prudent management that can deliver long-term success for all of our key stakeholders. At Frontdoor, we are a people-first organization built on a culture of collaboration and mutual respect. We continuously challenge one another to reach far and dream big. We strive to think and act beyond our comfort zone.

We believe that corporate governance and responsibility are ingrained in our culture, as demonstrated in our HOME values. We step up where others step back. We know improvement is a process, not a result, and believe that every problem is an opportunity to learn, grow and lead. This culture is the foundation for good decision-making, integrity, accountability, risk management, innovation and performance optimization. We know that our work is never done, and we like it that way.



Our purpose

Make life easier for every homeowner.

Our mission

Think like a homeowner,
act like a Pro, help like
a friend.

Our values

Help people.
Own it.
Move forward.
Explore.



Our Board of Directors

Governance starts with our experienced board of directors. Our board establishes policies, practices and values to guide its oversight and provide strong governance. It reviews key operating documents, such as our [Corporate Governance Guidelines](#), at least once per year to ensure that we keep pace with best practices and continue to meet the needs of our business.

Our governance practices are further embedded throughout our management team and employees. We routinely benchmark — and implement — appropriate best practices to help fulfill our obligations to our stakeholders regarding corporate strategy, ethical behavior, compensation and risk management, as well as accountability, transparency and fairness.

100%

independent board committees

Annual director elections

Annual board self-assessments

89%

independent directors (all but our CEO)

Regular executive sessions of non-management directors

Lead Independent Director

>93%

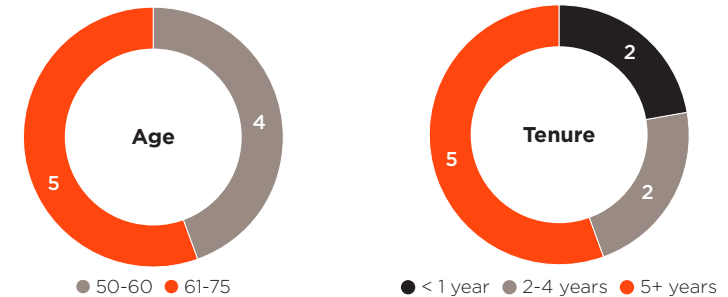
shareholders vote for each director²

Annual stockholder vote on executive compensation

Annual succession planning by full board

² Vote at 2026 Annual Stockholders Meeting; all other information on this page is accurate as of July 1, 2026

As a people-centric business, Frontdoor's success is fueled by our employees' diversity of perspectives, experiences, backgrounds, expertise, skills and knowledge. This holds true for our board as well, which values a diversity of perspectives among its members, as well as a range of different experiences, backgrounds, expertise, skills and knowledge.



Learn More. For more information about our governance and board of directors, as well as our executive compensation practices, please see our [2026 Proxy Statement](#).

Sustainability Oversight

Responsibility starts with accountability.

We believe that authentic, impactful sustainability initiatives strengthen our value as a service provider, an employer and a corporate citizen. Our board of directors oversees our sustainability initiatives and holds us accountable for meeting our objectives. Executing those objectives on a day-to-day basis is the responsibility of a cross-functional team, with oversight from senior management. This structure ensures not only that our sustainability efforts are meaningful to the business and to stakeholders, but also that these efforts are feasible enough to be successfully implemented and sustained over time.



MULTI-LAYERED APPROACH TO SUSTAINABILITY OVERSIGHT

Board		
Nominating & Corporate Governance Committee	Compensation Committee	Audit Committee
Sustainability initiatives and related risk and compliance	Employee engagement, talent and development, executive compensation and benefits and inclusion	Cybersecurity, privacy and compliance



Management Oversight
CEO and cross-functional senior management
Set priorities and review policies, review progress, oversee data collection and reporting



Chief Legal Officer & Legal Team
Lead day-to-day implementation
Key support from Finance, Marketing, Operations, People and Technology Teams



Learn More. See our [2026 Proxy Statement](#) for more information about oversight of sustainability at Frontdoor.

Board Oversight of Risk Management

We protect our business so that we can fulfill our promises.

Our board of directors as a whole has responsibility for overseeing our risk management. Our board gains in-depth visibility into business exposure by retaining direct oversight of certain risks or allocating responsibility for certain other risk areas to its committees. Each committee provides reports to the full board regarding the matters that it oversees.

We manage risk oversight through our Enterprise Risk Management (“ERM”) program, which incorporates current practices for tracking and mitigation of risks. Our management and board have identified key risks for the company, each of which is assigned to one or more management leaders who are responsible for assessing the risk with input from their teams and reporting on the topic to either the full board or a board committee, which helps ensure visibility of and alignment on significant changes in these risks.

Because it directly impacts oversight of our operations and our strategy, our board is also responsible for oversight of our ERM program. Our board of directors has ready access to management and to external advisors; receives regular reports from the risk management, compliance, legal and internal audit departments that are designed to provide visibility to the board into the identification and assessment of key risks and our risk mitigation strategy; and has adopted policies and procedures that guide our activities.

We are committed to maintaining a resilient enterprise and have made business continuity a strategic priority across the organization. Our program is governed by a formal framework aligned with recognized industry standards and best practices, and is supported by a business continuity team, executive sponsors, and an oversight committee. The framework encompasses enterprise-wide policies as well as detailed response and recovery plans for critical functions and systems. These plans are tested at least annually to validate effectiveness and drive continuous improvement. Our board receives periodic updates on the program, reinforcing strong oversight and accountability.



Cybersecurity and Data Privacy

We are deeply committed to striving for strong cybersecurity measures.

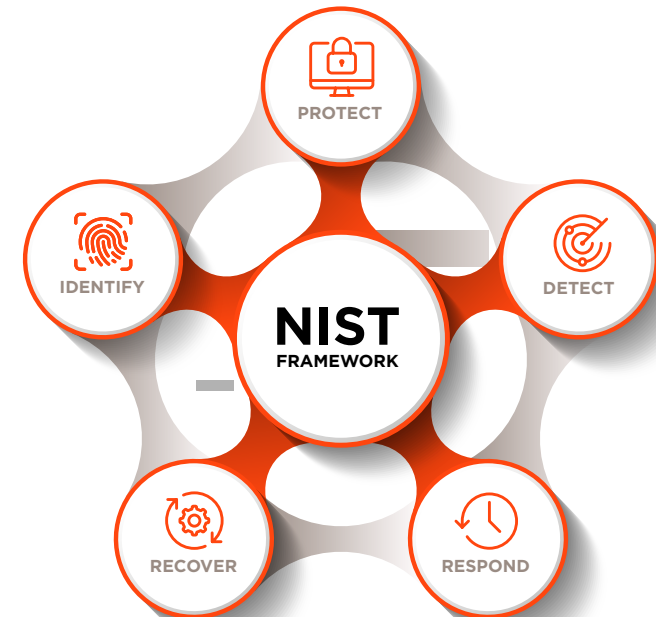
Frontdoor is a business with technology as an essential enabler. It ensures a more efficient and productive work environment for our employees and a better service experience for our members.

We acknowledge the potential impact that cybersecurity incidents and technology disruptions could have on our business, employees and members. Among management, our Chief Technology Officer (“CTO”), together with our Chief Information Security Officer (“CISO”), is responsible for leading efforts to assess and manage cybersecurity risks. On a daily basis, our information security team monitors, identifies and classifies potential cybersecurity events and is responsible for notifying the CTO and CISO of such events as appropriate based on risk to our organization. Our technology team is responsible for educating our employees regarding proactive mitigation practices. Our audit committee also undertakes responsibility for assisting our board of directors in overseeing cybersecurity risk, including policies and procedures for assessing, managing and responding to that risk, and meets at least quarterly with appropriate members of management regarding this risk.

Frontdoor invests in data privacy and security safeguards, actively manages our cybersecurity risk, and follows the guidance of the National Institute of Standards and Technology (“NIST”) and its framework. In addition to our information security incident response communication plan, we actively refine response plans, work to identify gaps and raise our overall maturity with regard to system security and operational resilience, including through tabletop exercises, feedback from which is reported to our audit committee.



NIST FRAMEWORK



PCI (Payment Card Industry) Audit

Attained PCI Level 1 Attestation of Compliance (AOC) on March 26, 2026

Cybersecurity Culture

Frontdoor realizes the importance of building a security aware culture as part of our social responsibility to our members and employees. This commitment is seen through our security awareness campaigns that are disseminated to our entire employee population. These campaigns include increasingly challenging email phishing tests, the results of which we report to our audit committee. According to our Phishing Accountability and Recognition Policy, following a mistake on a phishing test and depending on cumulative number of failures in a rolling 12-month period, employees are directed to additional cybersecurity training, guided conversations with managers and skip level managers, subject to temporary access restrictions or placed on performance improvement plans. In addition, we require compliance with our security standards around authentication, multi-factor authentication, secrets management and the rotation, deprecation and propagation of ciphers, certificates and passwords. We also have continued to perform penetration testing, a security exercise simulating a cyberattack to identify system vulnerabilities, for both regulatory compliance and pre-production delivery of critical systems as a part of our security due diligence. At Frontdoor, we believe that by building a strong security culture, we are able to convey a secure framework for our offerings of products, services and solutions.

100%

EMPLOYEES, OUTSOURCED AGENTS AND CONTRACT WORKERS
TAKING SECURITY AWARENESS TRAINING³

100%

EMPLOYEES, OUTSOURCED AGENTS AND CONTRACT WORKERS
TAKING PAYMENT CARD INDUSTRY DATA SECURITY STANDARDS TRAINING³

100%

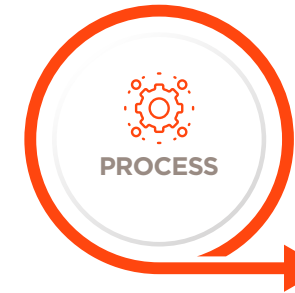
EMPLOYEES, OUTSOURCED AGENTS AND CONTRACT WORKERS
REQUIRED TO CONFIRM COMMITMENT TO THE PRIVACY AND
SECURITY POLICY AND ACCEPTABLE USE POLICY³

³ As of December 31, 2025

OUR CYBERSECURITY GOVERNANCE



- **Security Awareness:** onboarding and annual security training and phishing training
- **Secure Coding Training:** dedicated training for developers
- **Security Campaigns:** elevate employee security awareness and common schemes
- **Reporting & Metrics:** quarterly cyber risk reports to audit committee
- **Acceptable Use Policy:** required acknowledgment of receipt and adherence



- **Industry Standards:** follow NIST and PCI DSS⁴ industry benchmarks and best practices
- **Data Security:** implemented heightened encryption protocols and strong authentication processes
- **Privacy & Security:** data minimization, transparency and protection
- **Information Security:** policies on maintaining data and systems confidentiality, integrity and availability



- **Security by Design:** developed integrated security systems
- **Defense in Depth:** layered security approach to protect against and detect cyber threats
- **Incident Response:** standardized incident response and recovery plans and procedures across digital team
- **Cyber Risk Management:** regular internal and external security assessments to identify and remediate vulnerabilities

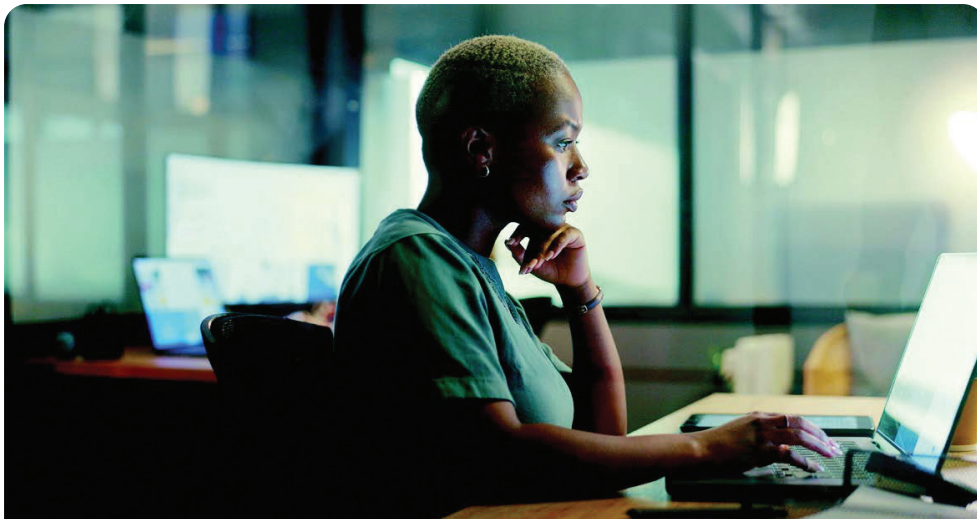
⁴ Payment Card Industry Data Security Standards

Artificial Intelligence

Frontdoor is harnessing artificial intelligence (“AI”) technologies to drive innovation, improve operational efficiency, and enhance the member experience. In so doing, we remain committed to responsible innovation and effective risk management. We strengthened our governance and oversight of AI technologies through the development and implementation of formal policies and procedures designed to support safe, ethical, and compliant use of AI across the organization.

We implemented a cross-functional oversight model that engages subject matter experts across legal, information security, product, digital, and other business and regulatory functions to evaluate the adoption, integration, and monitoring of AI technologies. This framework is designed to enable responsible AI use by defining appropriate guardrails — including human-in-the-loop checkpoints — supported by monitoring and feedback mechanisms.

Recognizing the rapidly evolving nature of AI technologies, industry standards, and regulatory requirements, Frontdoor maintains a flexible and adaptive governance strategy focused on continuing employee education, monitoring, and process enhancements to ensure our AI practices remain aligned with emerging risks, opportunities, and legal developments.



Consumer Privacy

At Frontdoor, we recognize the importance of privacy protection. Now more than ever, consumers trust us to protect their personal information. To retain that trust, we have adopted rigorous privacy standards that strive to ensure appropriate data security and transparency. We collect, store, use and share information in compliance with applicable law and those standards.

In our Privacy Policy, we work to communicate clearly to consumers what information we may collect, why the information is collected and how it may be used, stored and shared. Our Privacy Policy also clearly informs consumers about rights they may have with respect to their personal information, and how to easily contact us with any questions.

Privacy Program Management

Our privacy program centers around four key areas:



People We use a team of talented privacy professionals to develop, analyze and improve our practices.



Education We seek to educate internal and external stakeholders regarding privacy best practices.



Organizational approach We continually ask how privacy fits into our broader organizational goals, including undertaking data protection assessments where appropriate to ensure consumer personal information is used safely and securely.



Continuous monitoring We monitor privacy laws and practices to ensure consumer personal information is treated appropriately.



Learn More. For more information, see our [Privacy Policy](#).

Ethics and Compliance

Integrity is the foundation of all good business.

At Frontdoor, ethics and compliance are cornerstones of our business. We believe creating a culture where high ethical standards are embedded and embraced isn't solely the role of management. Setting the bar for compliance and ethical behavior requires the full cooperation of every employee, regardless of level or role in the organization.

Our Chief Legal Officer, who serves as our Chief Compliance Officer, and our team of experienced ethics and compliance professionals work closely with key segments of our business to ensure regulatory compliance, conduct ethics investigations and execute the pillars of our ethics program, including our 24/7 Ethics Hotline and our mandatory employee ethics and compliance training. This team provides regular updates to our board audit committee, identifying areas of increasing risk and opportunities for enhanced awareness, improvement and education.



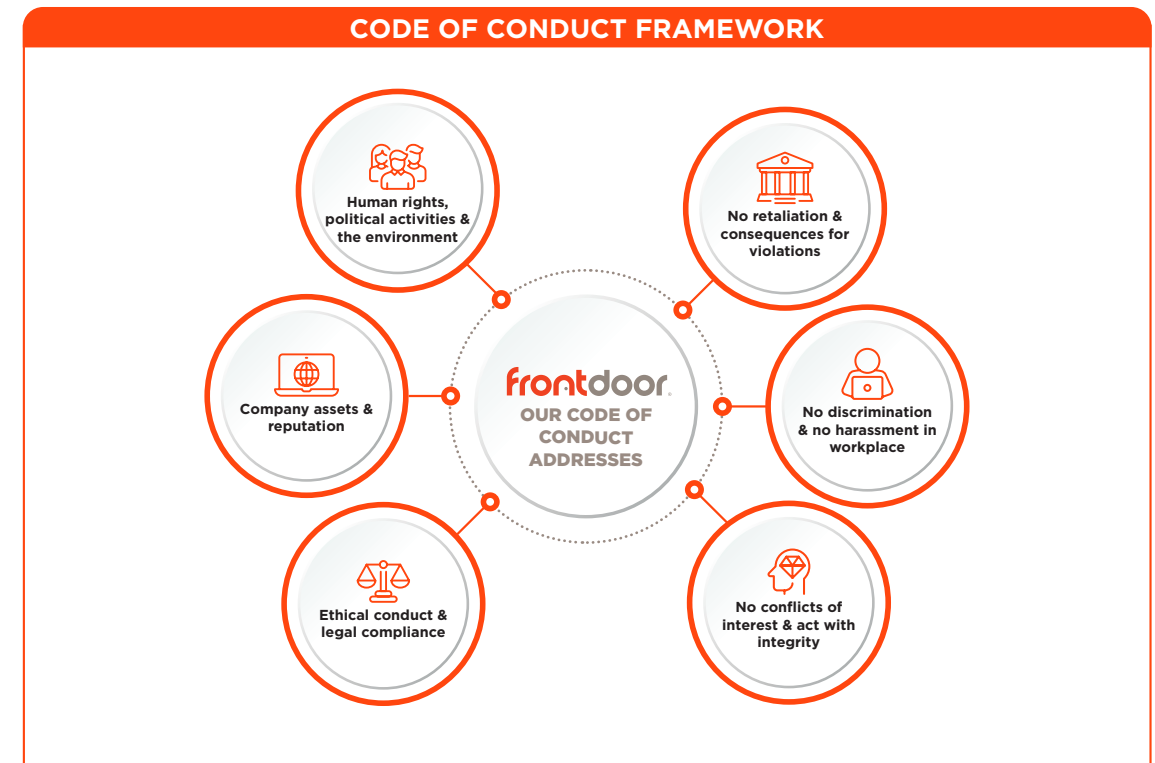
We're Listening

Our Ethics Hotline is available 24/7 at frontdoor.ethicspoint.com or 844.479.8675 (in India, 000-800-919-0959).

Frontdoor provides numerous channels through which employees, contractors and members can seek guidance about ethics and compliance issues and report suspected ethical violations. One channel is our Ethics Hotline. It's equipped to receive concerns or inquiries confidentially and anonymously to the extent permitted by law. Frontdoor conducts a full investigation of alleged violations and responds with appropriate disciplinary or corrective actions.

Code of Conduct

We nurture our company values through a Code of Conduct that applies to all of our directors, officers and employees. We regularly review and update our Code of Conduct to ensure that it continues to reflect the needs of our business, our values and our vision for Frontdoor. It is the framework that we believe points us in the right direction and guides our decisions.



Compliance and Ethics Policies and Training

We have also adopted several compliance and/or ethics policies to help integrate processes that enable us to embed the Code of Conduct into our everyday practices.

While values and ethics may not change, the legal and regulatory environment governing our business often does. Maintaining a forward-thinking, evolving compliance program requires constant vigilance and awareness. Our program is designed to provide employees with clear and current information, practical guidance and confidence to raise issues and concerns through our robust reporting and issue resolution processes. We work to communicate these processes clearly to employees, and we maintain a strict non-retaliation policy. We encourage and educate employees on how to raise ethical concerns without fear of retribution, and we offer early guidance, as needed, to avoid potential conflicts or concerns.

Because ethics and compliance are constantly evolving, we strive to refresh our communication, training approaches and content regularly. Our employees and contract workers completed over 10,000 hours of compliance training⁵. Additionally, our board members complete our Code of Conduct training program.



Learn More. For more information about our ethics policies, visit our website at <https://www.frontdoorhome.com/about/corporate-governance/governance-documents/>

⁵ Number of hours completed in 2025

Compliance Policy/Regulation	→ US and India Employee Training
Discrimination, Harassment and Retaliation Prevention Policy	→ Anti-Harassment training
Policy of Prevention, Prohibition & Redressal of Workplace Sexual Harassment (India Only)	→ Anti-Harassment training
Code of Conduct	→ Biennial training; training for all new hires
Conflict of Interest Policy	→ Annual Survey for All Employees and Board
Financial Code of Ethics	→ Certification for Senior Finance Leaders
Gift Policy	→ Included in biennial Code of Conduct training
Human Rights Policy	→ Included in biennial Code of Conduct training
Political Activity Policy	→ Included in biennial Code of Conduct training
Privacy and Security Policy	Annual training:
Acceptable Use Policy	• Security Awareness/PCI training
Phishing Accountability and Recognition Policy	→ • Phishing Accountability training • Artificial Intelligence training
Artificial Intelligence Policy	• Secure Coding training for developers Training for all new hires
Securities Trading Policy	→ Periodic Insider Trading training
Unfair, Deceptive or Abusive Acts or Practices Regulations	→ Annual training; training for select new hires
Anti-Corruption Policy	→ Periodic training
Antitrust Policy	
Real Estate Settlement Procedures Act and Related Guidelines	→ Periodic training; training for select new hires

Human Rights

Our Human Rights Policy formalizes our commitment to protecting and advancing human rights in the communities that we serve. Encompassing workplace health and safety, fair compensation and forced child labor, among other important issues, it is a pledge to our employees, a promise to our members and an expectation of our vendors, suppliers and business partners.

 **Learn More.** For more information, please consult our [Human Rights Policy](#).



Political Activities

We engage in the political process through carefully considered and constructive activities that support reasonable regulations, consumer well-being and member satisfaction.

Our Political Activity Policy guides our decisions about whether, when and how to participate in the political process. This helps ensure compliance with relevant laws and regulations and appropriate oversight by our board of directors and Chief Legal Officer. We made no direct contributions to political candidates or direct independent expenditures during the twelve months ended December 31, 2025.

We are currently a member of trade associations that engage in lobbying activities on behalf of our industry, and such activities may be funded in part by our membership dues or immaterial assessments. We did not maintain a political action committee during the twelve months ended December 31, 2025, but may do so in the future should the board of directors consider such action to be warranted to educate lawmakers and other key stakeholders germane to our business priorities.

 **Learn More.** For more information, please consult our [Political Activity Policy](#).



SUPPORTING Our People

*Employees are the heart
of our business.*

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- 21. Employee Compensation and Benefits
- 22. Health and Safety
- 23. Employee Learning and Development

Culture and Engagement

Focusing on our values contributes to positive experiences and strong engagement.

Intentional Efforts in Virtual-First Environment

At Frontdoor, our employees bring our company strategy to life. As a virtual-first workforce, we are intentional about creating opportunities to come together throughout the year and prioritizing initiatives that support our commitment to build a culture that drives connections, engagement and performance. We understand that investing in our employees is essential to ensuring the long-term success of Frontdoor and continued satisfaction of our members.



Purposeful Team Building

We provide a variety of opportunities for in-person engagement during the year. These gatherings include leadership meetings, functional team meetings, cross-functional gatherings at one of our connection centers and an annual company-wide event held across multiple locations. In-person meetings help us to brainstorm, build relationships and advance a range of culture and strategic initiatives. We also use these meetings to provide development opportunities for our employees.

Our Employees' Voices Matter

Frontdoor prioritizes listening to employees, a commitment that is especially important in our virtual-first and geographically dispersed work environment. We continue to build an always-listening, responsive organization by acting on feedback from our annual Our Voice employee engagement surveys. These surveys provide valuable clarity around what we are doing well and where we can improve, and we use those insights to guide actions throughout the year to strengthen the employee experience, as well as assess progress.

Our People team provides support to managers throughout this process, equipping leaders with team-level dashboards and planning guides to help them identify and address the most impactful opportunities, and in ensuring that survey results are shared with employees in a timely manner.

Overall, scores increased or remained steady across all categories, and our participation rate this year was 90%, up 3% from 2024. In 2025, our engagement score⁶ was 82%. An engagement score is a key outcome and function of the particular questions used, and for this survey, our engagement score exceeded the average scoring range of 70-75%.

2025 OUR VOICE EMPLOYEE ENGAGEMENT SURVEY

82%

Employee Engagement Rate

92%

Know what to do for success in role

94%

Believe we collaborate effectively

92%

Know how their work contributes to Frontdoor's goals

⁶ The engagement score reflects the extent to which employees feel passionate about their jobs, are committed to the organization, and put discretionary effort into their work. It is a key outcome and function of particular questions used to measure employee engagement at Frontdoor. The third party, science-backed engagement survey platform used by Frontdoor in 2025 was utilized by over 6,500 companies worldwide.

Our internal communication strategy includes regular business-related updates, as well as weekly content to keep employees informed and engaged. Executive leaders hold regular meetings with their teams that promote information sharing and dialogue, in addition to company-wide town hall meetings during the year that help advance understanding of performance and key initiatives. Since these events are often hybrid events with employees attending in-person and virtually, executive leaders make an effort to give employees the opportunity to ask questions before the events, in addition to soliciting questions during these meetings.

A pillar of our culture and engagement strategy is Frontdoor LIVE!, a high-energy, high-engagement annual event which brings employees together in four locations as well as virtually to hear updates from business leaders, learn about our progress in key areas, celebrate achievements and connect with colleagues. Highlights of the event, as well as a recording are shared with all employees.



Recognition is Embedded in Our Culture

We believe that embedding meaningful employee recognition in the organizational culture is important for a thriving business and workforce.

CHEERS for PEERS

Cheers for Peers is Frontdoor's employee recognition program, which enables employees to provide real-time recognition and rewards to colleagues across the organization. These online shout-outs are shared on a company-wide platform, allowing others to keep the celebration going with emojis, GIFs, comments or additional kudos. Employees who are recognized receive points that can be redeemed for gift cards from participating retailers. The popular program is a great tool to build connections, strengthen relationships and reinforce a culture of appreciation across Frontdoor.

Keystone AWARD

Our Keystone Award recognizes non-executive employees from across the company for significant achievements or work they do to move our business forward while living our values. Full-time and part-time employees, up to the senior director level, are eligible. Awards are presented to up to eight employees each quarter. Along with company-wide recognition, recipients receive a monetary reward and are eligible to receive the Annual Keystone Award.



Culture. Community. Connections.
Associate Resource Groups

At Frontdoor, we believe our people are our most valuable asset. Their diverse backgrounds, experiences and perspectives contribute to our innovation and success. We are committed to fostering an environment where employees are valued, respected and empowered to bring their authentic selves to work, while also creating opportunities to build meaningful connections and communities in a virtual environment.

In our virtual work environment, our six Associate Resource Groups (ARGs) play an important role in supporting engagement and reinforcing our HOME values. They coordinate a variety of activities to help employees build relationships across the company, encourage dialogue and deepen understanding of one another's experiences and perspectives, and provide opportunities for employees to connect, learn and grow both personally and professionally.



In partnership with our Total Rewards team, our ARGs have also hosted programs that support employee well-being, including a webinar on World Mental Health Day that provided information on recognizing signs of stress, coping strategies and available support resources through our Employee Assistance Program.

The welcome mat at Frontdoor is for everyone. Step inside and find a culture that celebrates our diverse backgrounds and unique strengths each person brings. Because we believe everyone should feel accepted at Frontdoor.



In 2026, our CEO Bill Cobb and Chief Revenue Officer Kathy Collins continued this focus by hosting a fireside chat on mental health, sharing personal reflections and encouraging employees to seek support and support one another. The conversation launched National Mental Health Awareness Month and reinforced our ongoing commitment to employee well-being through continued resources and dialogue.



Employee Compensation and Benefits

The best way to compete for talent is to care for talent.

At Frontdoor, we recognize that our employees are not just employees — they are parents, spouses, children, siblings, neighbors and friends. Because we want them to be as successful in those roles as they are at their jobs, we offer compensation and benefits packages that are comprehensive, competitive and focused on mental, physical and financial well-being.

Competitive Compensation

Our compensation philosophy reflects our commitment to fostering a motivated and engaged workforce, driving both individual and organizational success. By prioritizing competitiveness, performance and transparency, we aim to create a workplace where employees thrive and contribute to our purpose, mission and values.

We offer competitive compensation which is informed by benchmarking analyses. Because we believe it is important for all employees to share in the company's success and be rewarded for their contributions, all employees participate in the Frontdoor Annual Incentive Plan ("AIP") or a role-based incentive plan.



Employee-focused Benefits

We believe that access to affordable health care is essential for our employees and that no one size fits all. We are proud to offer benefits that advance our commitment to our employees, including paid parental leave and more. We offer a variety of coverage options and update offerings annually to meet the evolving needs of our employees and their families. Frontdoor offers the following health and welfare benefits:



Medical and Prescription Drug Coverage



Disability Insurance



Flexible Spending Accounts



Dental Insurance



Vision Insurance



Accidental Death and Dismemberment



Paid Maternity and Paternity Leave for Birth or Adoption



Employee Assistance Program



Business Travel Accident Insurance



Legal Services



Tuition Assistance



Emotional and Mental Health Resources

We also want our employees to be as financially secure tomorrow as they are today. To support our employees as they transition out of employment, we offer several financial planning benefits:



401(k) Retirement Savings Plan, including an increased employer match (dollar for dollar, up to 4% of employee contributions)



Employee Stock Purchase Plan, with a 15% discount to market prices



Employer-provided Life Insurance, with the opportunity to supplement

Health and Safety

It's no secret that mindfulness and self-care are essential to our physical, mental and emotional well-being. Too often, they're not part of our daily routine; over time, this can negatively affect our personal and professional lives. Through webinars, access to resources and sharing practical tips and tools, we equip and encourage our employees to practice caring for themselves as they care for others.



In 2025, we launched Fit Together, a free, personalized health and wellness program for all Frontdoor employees, as well as spouses/domestic partners enrolled in one of our U.S. medical plans.

Our employees got their “move on” during our first-ever Frontdoor Fit Together virtual challenge: New Kids on the Walk! The event provided the opportunity to cheer on colleagues as we Move Forward on our wellness journey. The goal was for all participants to achieve at least 10,000 steps during the challenge. Steps were earned by engaging in various activities such as walking, cleaning the house, doing yard work, chasing after kids, strolling through the grocery store and more.



Communication and support in emergency situations

In the event of a natural disaster, people managers as well as members of our People team work to confirm the safety and well-being of employees in impacted areas. In addition, we regularly test our emergency notification system, which enables us to provide vital information via text and email to employees in an urgent situation, as well as receive confirmation messages from recipients.

For those traveling internationally and elsewhere on company business, we provide access to a program offering 24/7 travel intelligence, personal security, medical assistance, evacuation support, and emergency response services.



We also offer our employees a wide range of health, self and wealth programs.⁷



Weight Watchers This program can help employees reach their goals, whether it's to lose weight, move more or eat healthier. Frontdoor subsidizes this program for all employees, spouses and dependents covered in the Frontdoor medical plan.



Healthy Tips in Communications Tips that support our employees' physical, emotional, and mental health: from ideas to encourage starting the day with a healthy breakfast, to foods that fight stress, we are committed to supporting our employees before and after their workdays end.



Financial Health Beyond benefit and retirement plans, such as our 401(k) plan, we provide opportunities to receive financial planning webinars and counseling.



RethinkCare Specializes in helping families care for children with learning, social or behavioral challenges. This benefit is provided to all regular, full-time U.S. employees at no cost by Frontdoor.



Hinge Health Provides virtual help with managing musculoskeletal pain and worries for employees and dependents enrolled in the medical plan.



Employee Assistance Program Helps our employees and their family members confidently find solutions and resources to tackle life's challenges. The EAP benefit is available to all Frontdoor employees at no cost.



Livongo Provides free personalized health programs to manage diabetes, blood pressure, weight and more for employees enrolled in the medical plan.

⁷ As of July 1, 2026

Employee Learning and Development

Continuous improvement is our culture.

At Frontdoor, we pride ourselves on always working to do better for our members. And so, we've embraced a culture of continuous improvement that permeates every aspect of our business, including our employees, in whom we constantly invest by offering regular opportunities for meaningful learning and development.

Cultivating Careers

Learning and development at Frontdoor is a partnership between leaders and employees, who collaborate in order to pave purposeful career paths that serve the mutual interests of employees and our business.



Relevant Development

We recognize that effective learning and development enhances member satisfaction, innovation, employee engagement and retention and organizational agility. Our culture of learning supports us in being a resilient organization that can adapt to change, drive sustainable growth and uphold our values. We enable relevant development for our employees throughout their experience at Frontdoor.

In 2025, we launched Frontdoor OPEN, an online new hire curriculum that stands for Opportunity, Possibility, Education and Navigation. It provides important information about our company, culture, learning and development opportunities and other resources to set the new hire up for success during the first two weeks of starting with the company.

We work to keep our employees at the forefront of our industry by providing them with relevant training that connects them with quality learning across multiple disciplines so they can excel in their role and grow for the future. With our virtual-first environment and ongoing business transformation, it's important that employees be able to learn from anywhere, at any time, with resources that are on-demand, relevant and actionable.

Our emphasis on virtual instructor-led training and anytime digital learning is enabled by our Learning Management System which is invaluable to supporting learners in all phases of their journey. Learners are able to learn new skills and put them into practice, while managers have access to new insights to support learners along the way.

We continually invest in the development of our leaders by offering a catalog of leadership development opportunities, including 360-degree assessments, professional coaching and career development workshops.

Mentoring Program Enhancements

We believe in the power and effectiveness of learning with and through others. One way that we're enabling this is through our mentoring program. In 2025, we evaluated, re-designed and launched our refreshed mentoring program: MentorMatch. MentorMatch fosters meaningful relationships that inspire growth. By connecting individuals across teams and roles, the program encourages fresh perspectives, broader networks and greater visibility throughout the organization. Mentoring empowers participants to:

- Build confidence and take ownership of their career journey
- Broaden connections across teams and functions
- Discover new insights and unlock growth opportunities

The program establishes mentor/mentee relationships, and in response to strong interest from employees, we expanded to include a Peer-to-Peer track to broaden participation opportunities.

Mid-Year and End-of-Year Leader Discussions

Our mid-year and end of year performance process facilitates focused discussions between leaders and employees regarding performance and potential opportunities.





SERVING Our Communities

*We work like a business,
but we live like a neighbor.*

- 26. Skilled Trades
- 27. Community Efforts
- 27. Member Satisfaction

Skilled Trades

Building a tech-forward skilled trades pipeline.

Skilled trades professionals are the heart of our business and industry. Frontdoor is continuing to invest in this next generation of talent.

Skilled trades professionals power our economy, our business and make it possible for us to live out our purpose of “making life easier for every homeowner.” Whether fixing an HVAC unit, installing a circuit breaker or virtually helping homeowners diagnose and solve home matters, they help power communities across the country.

In 2025, Frontdoor launched its Skilled Trade Scholarship Program, in collaboration with BlueRecruit, a direct-hire marketplace built for skilled trade workers. In its first year, Frontdoor provided \$50,000 in scholarships to support students pursuing careers in skilled trades. The program reflects our commitment to helping address the skilled trades labor gap by investing in future trade professionals.

Celebrating our Pros

National Tradesman Day, observed annually on the third Friday of September, recognizes the contributions of skilled tradespeople whose work helps build, maintain and repair homes, communities and infrastructure. At Frontdoor, this day provides an opportunity to acknowledge the important role that contractors and service professionals — including HVAC technicians, electricians, plumbers, carpenters, welders, and mechanics — play in supporting homeowners every day. Frontdoor works with thousands of independent contractors across the country, whose expertise, together with our Video Chat Experts, helps us serve our members through the American Home Shield app.

We’re grateful to the skilled trades professionals we get to work alongside each and every day.



To the skilled trades professionals who keep our homes running, we thank you!

Community Efforts

We strive to make life easier for every homeowner – after all, it’s our mission.

American Home Shield Donates Tiny Homes for Veterans

In collaboration with Operation Tiny Home and Project Sanctuary, American Home Shield donated three tiny homes to Project Sanctuary’s Tiny Homes Village in Pagosa Springs, Colorado. The homes provide safe, private lodging for veterans and their families while they participate in therapeutic retreats and access mental health support services. This effort reflects Frontdoor’s commitment to supporting communities and helping expand access to resources for military families.

Building Homes Together

In 2025, we brought this commitment to life in a big way, by partnering with Habitat for Humanity of Greater Memphis to build a home for a local family. Not only did employee volunteers enthusiastically roll up their sleeves to tackle a variety of construction-related tasks to build this home, their work also helped to rebuild a neighborhood in a north Memphis community.



Member Satisfaction

Reimagining home maintenance and repair.

Frontdoor is reimagining how homeowners maintain and repair their most valuable asset — their home. In order to make that happen, we need to do our job well and continually evaluate how we are doing. We employ a variety of strategies to assess how we are doing from requesting feedback on our service to tracking the time involved in providing services. We also report on our customer retention metrics on a quarterly basis. To learn more about our customer retention, visit investors.frontdoorhome.com.

Looking ahead, we’re focused on transforming the member experience from a manual process to a seamless and digital, best-in-class experience that homeowners will love. While we build for the future, we are ensuring the member is at the center of all we do.

“Absolutely incredible app and technology. Savings on an annual basis are hundreds to thousands depending on how much fixing you need assistance with. The staff is exceptional and always friendly.” — Nolan W.





SUSTAINING Our World

*Environmental stewardship is
the original home maintenance.*

- 29. Environmental Sustainability
- 29. Sustainability in Our Services
- 31. Energy and Emissions
- 32. Company Operations
- 33. In Closing

Environmental Sustainability

Business performance and environmental conservation are not mutually exclusive.

At Frontdoor, our business is the home. But a home is so much more than a building. It's also the backyard you play in, the neighborhood you shop in and the world we all live in. For that reason, we're committed to doing our part to manage our impact on the planet because maintaining your home depends on maintaining our environment.

We have identified numerous activities and opportunities to optimize our operations in ways that seek to minimize our environmental impact while maximizing our business performance, including:

- Providing services and information that enhance sustainability in the home
- Managing our energy use and tracking our emissions to do our part to mitigate climate change
- Making environmentally conscious choices in our facilities and operations



Sustainability in Our Services

We seek to support our members in protecting our environment.

Repair and Replacement

Appliances, water heaters and HVAC systems consume energy in their daily use, release emissions in their manufacture and transport, use water and require disposal at the end of their lives. Frontdoor's services can support reduced energy use and greenhouse gas (GHG) emissions, reduced water use and reduced waste:

- We promote maintenance and facilitate repair of malfunctioning systems, which improves efficiency and prolongs the life of the system.
- We provide appliance and system refurbishment services to enable the efficient consumption of resources and avoidance of waste.
- When it's appropriate to replace appliances, water heaters and HVAC systems by our service contractors, we are replacing with newer models that are generally more energy and water efficient.
- We offer and promote virtual service in certain areas, reducing the occasions on which a truck must be sent to a member's home for a repair.

At the center of these efforts is our [Environmental Policy](#). It establishes a culture of continuous improvement and shared responsibility focused on environmental benefits for our employees, our members and our communities for years to come.

Consumer Education

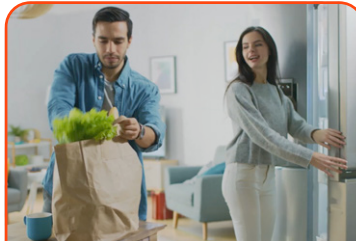
We recognize that we can amplify our impact by striving to educate our members about sustainability, and how they can practice it at home.

Whether it is through sessions with one of our Video Chat Experts on how to fix a breakdown in real-time, a recent article on the American Home Shield blog or one of our many DIY and maintenance videos on YouTube, we are here to help make homeownership easier for our members⁸.



Blog

- Environmental, energy-saving, DIY, maintenance, repair and lawn and garden tips
- Over 745,000 clicks



YouTube Channel

- Home warranty education and repair and maintenance DIY tips
- Over 161 million views
- ~26,000 subscribers



Emails

- Tips on energy efficiency and maintenance offers
- Nearly 2 million recipients



⁸ All information on this page is accurate as of December 31, 2025

Energy and Emissions

Understanding our footprint helps shape a more sustainable future.

We take a holistic approach to sustainability that encompasses an understanding of the direct and indirect GHG emissions from our own operations — known as Scope 1 and 2 emissions⁹, respectively — as well as indirect GHG emissions that may occur in our value chain. We are continuing to evaluate methodologies to determine our emissions, including methodologies to calculate Scope 1 and Scope 2 emissions.

Scope 1 emissions

Scope 1 emissions are direct emissions from the combustion of fossil fuels at company-owned facilities and by company-owned vehicles. Our estimated Scope 1 emissions during the period January 1, 2025 through December 31, 2025 were:



75 MT
GHG emissions

⁹ Scope 1 emissions are emissions from the combustion of fossil fuels at company-owned facilities and by company-owned vehicles.
Scope 2 emissions are indirect emissions from the purchase of electricity, steam, heating or cooling.

Scope 2 emissions

Scope 2 emissions are indirect emissions from the purchase of electricity, steam, heating or cooling. Based on data from our utility providers, our estimated market-based Scope 2 emissions from energy usage for the period January 1, 2025 through December 31, 2025 were:¹⁰



716 MT
GHG emissions

¹⁰ Source: internal utility data



Company Operations

We want to do our part.

Beyond our Scope 1 and Scope 2 emissions, we consider other ways in which our operations can contribute to or improve sustainability. For example, we believe that one of the many benefits of video chats with our experts is that homeowners may be able to complete repairs themselves or get the right professional with the right parts the first time, which can reduce or eliminate the need for professionals to drive to their homes.

Sustainability in Our Offices

As a virtual-first company, we have a limited office footprint. Our U.S. offices incorporate energy and water conservation practices.

We use environmentally friendly softphones that use software to make phone calls over the internet, thereby reducing energy consumption and electronic waste. For our employees who come to the office, we provide filtered, chilled and flavored water to minimize the use of one-time plastic bottles and refrain from offering disposable cups.

Home Offices. The majority of our employees work virtually, which we believe leads to GHG emissions and water usage at their homes, although they are not engaging in daily work-related travel. By working from home the majority of the time, most of our employees are able to reuse dining and drinking materials.

Compliance with Regulations

Of course, we seek to comply with all applicable local, state and federal regulations. We recognize that our contractors may come into contact with hazardous, or at least regulated, materials, and we explicitly require all service contractors to follow applicable local, state and federal regulations regarding the proper handling and disposal of these materials, such as refrigerant or appliances that have been replaced.



In Closing

Corporate governance and responsibility are ingrained in Frontdoor's culture, and we are committed to developing sustainability initiatives that strengthen our value as a service provider, employer and global corporate citizen. We remain focused on serving our members and community while providing an outstanding working environment for our employees. Each year moving forward, we will strive to strengthen our practices and disclosures and further operate in a way that benefits our stockholders as well as those in the world around us.





Appendices

35. SASB Table

37. TCFD Table

40. Independent Assurance Letter

Appendix A. SASB Table

The Sustainability Accounting Standards Board (or SASB, which is now part of the Value Reporting Foundation) has published a set of industry-specific standards, to help identify the subset of sustainability issues most relevant to financial performance in each of 77 industries. Frontdoor is using the standards applicable to the Professional and Commercial Services industry category as a framework for reporting on certain social and governance data and initiatives.

Element	SASB Code & Accounting Metrics	Frontdoor Response
Data Security	SV-PS-230a.1 Description of approach to identifying and addressing data security risks	Frontdoor upholds transparency and trust as important cornerstones of its business. Security incidents have the potential to occur in an unpredictable manner and may negatively impact the physical, electronic or human resources of Frontdoor. In addition, security incidents may adversely affect Frontdoor's business operations by impacting the confidentiality, availability and integrity of assets and information. Therefore, safeguarding against cybersecurity incidents, disruptions or failures in our technology systems and protecting the personal information of our members is paramount. For more information on board of directors and management oversight of our cybersecurity risk and actions we have taken to assess our risk, see pages 11-12 of this report.
	SV-PS-230a.2 Description of policies and practices relating to collection, usage, and retention of customer information	Frontdoor implements information security training across our employee population. Internally and externally, information is shared in strict compliance with the terms of Frontdoor's privacy and security policies. We require all of our employees to confirm their commitment to privacy and access control policies. For a description of policies and practices relating to collection, usage and retention of customer information, please see Frontdoor's Privacy Policy found at https://www.frontdoor.com/privacy-policy/.
	SV-PS-230a.3 (1) Number of data breaches, (2) percentage involving members' confidential business information (CBI) or personally identifiable information (PII), (3) number of members affected	Frontdoor does not publicize or disclose information regarding data security incidents, unless it is required by law. Such information, if any, and if material or otherwise required, could be found in Frontdoor's public disclosures. To date, Frontdoor has not included any such disclosure in its public filings.

* Disclosure shall include a description of corrective actions implemented in response to data breaches

Element	SASB Code & Accounting Metrics	Frontdoor Response
Workforce Diversity & Engagement	SV-PS-330a.1 Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	Frontdoor believes that our culture makes us stronger, drives inventive problem-solving and fuels transformation. We embrace the different experiences and perspectives of our employees, contractors, members and other stakeholders. Everyone is valued and appreciated for their distinct contributions to the growth and sustainability of our business. Therefore, we strive to cultivate a culture and vision that supports and enhances our ability to recruit, develop and retain talent at every level. For more information about our human capital management and employee practices, please see our 10-K and proxy statement.
	SV-PS-330a.2 (1) Voluntary and (2) involuntary turnover rate for employees	For the 12-month period ended December 31, 2025, our voluntary turnover rate was 5% for our exempt U.S.-based employee population, and 13% for our non-exempt U.S.-based employees. We believe these turnover rates were consistent with our industry employment trends. We calculated these rates as the total number of U.S.-based employee-initiated voluntary separations (e.g., resignation and retirement) during the reporting period, divided by the total number of U.S.-based unique workers employed during the reporting period.
	SV-PS-330a.3 Employee engagement as a percentage	Employee engagement at Frontdoor is tracked using employee engagement surveys, feedback during Town Hall meetings and leader conversations. Our goal is to hear from our team members on a variety of topics regarding their workplace experience and certain aspects of our company. See page 18 for information about employee engagement.
Professional Integrity	SV-PS-510a.1 Description of approach to ensuring professional integrity	Frontdoor is compliant with industry best practices concerning professional integrity. See pages 9-10 and 14-16 for information about our policies and practices to ensure professional integrity, along with our procedures for oversight.
	SV-PS-510a.2 Total amount of monetary losses as a result of legal proceedings associated with professional integrity	Due to the nature of our business activities, Frontdoor is at times subject to pending and threatened legal and regulatory actions that arise out of the ordinary course of business. Frontdoor does not disclose the amount of monetary losses as a result of legal proceedings associated with professional integrity, unless it is required by law. Such information, if any, and if material or otherwise required, may be found in Frontdoor's public disclosures.
Activity Metrics	SV-PS-000.A Number of Employees	1,986 as of December 31, 2025.
	SV-PS-000.B Employee Hours Worked	Approximately 3.7 million employee hours worked for the twelve months ended December 31, 2025, which we have calculated as the number of hours entered into the payroll system and paid out for non-exempt employees, plus the number of regularly scheduled work hours paid out for exempt employees.

Appendix B. TCFD Table

The Financial Stability Board established the Task Force for Climate-related Financial Disclosure (TCFD) recommendations on climate-related financial disclosures to be applicable to organizations across sectors and jurisdictions. The recommendations are structured around four thematic areas that represent core elements of how organizations operate: governance, strategy, risk management and metrics and targets. Frontdoor is using the TCFD framework for disclosure of climate-related governance and issues.

Theme	TCFD Disclosure Recommendation	Disclosure
Governance	a. Describe the board's oversight of climate-related risks and opportunities.	The nominating and corporate governance committee of Frontdoor's board of directors (the N&CG committee) oversees risks and opportunities associated with climate-related issues and receives periodic updates from management. The audit committee of the board of directors oversees Frontdoor's financial disclosures, which would include discussion of climate-related issues to the extent material to Frontdoor. Each committee reports regularly to the board about its activities. Our oversight structure helps ensure that our climate-related initiatives take into consideration the potential materiality to our business, as well as our potential to positively impact our members, employees, value chain and communities.
	b. Describe management's role in assessing and managing climate-related risks and opportunities.	Our enterprise risk management committee, which is comprised of members of management (the risk committee), and particularly our financial team as led by our Chief Financial Officer, has responsibility for assessing and managing climate-related risks and opportunities to the extent material ¹¹ to Frontdoor. Our legal team has responsibility for staying abreast of climate-related regulatory trends and requirements. In addition, our CEO and other members of senior management have responsibility for further considering climate and broader environmental risks and opportunities. Management regularly reports on climate-related issues and progress to the N&CG committee and financial risks to the audit committee. Both the N&CG committee and the audit committee provide regular updates to our board of directors.
Strategy	a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term. ¹²	Frontdoor has identified several climate-related opportunities related to its direct activities, as well as ways in which Frontdoor can support contractors and members in minimizing climate-related impacts. Our technology used in our home warranty and Frontdoor businesses provides an opportunity to remotely diagnose member home repair and maintenance issues, which can minimize the number of in-home visits to provide repairs for our members or enable these members to self-repair, and in turn reduce carbon emissions from trucks that contractors would have driven to the members' homes. As our business develops, we believe it presents a climate-related opportunity in the short- to long-term. Additionally, as contractors repair our members' HVAC systems, water heaters and appliances to keep them functioning well, we believe this may improve efficiency of these systems, which may reduce their usage of energy and water. When it is appropriate to replace these appliances, water heaters and HVAC systems by our service contractors, we are replacing with newer models that are generally more efficient. We believe it presents a climate-related opportunity in the short- to long-term. See page 29 for additional information. Our virtual-first work environment also presents a medium- to long-term opportunity for reduced energy consumption (and therefore reduced GHG emissions), reduced water consumption and waste and reduced carbon emissions from employees' transportation, but also impacts GHG emissions and water usage at employees' homes. We do not lease vehicles for employees, which we had previously identified as a short-term opportunity, but some of our employees drive their personal vehicles on behalf of Frontdoor and occasionally travel for Frontdoor. Please see pages 29-32 of this report for additional data and information about our climate-related opportunities, including our opportunities to educate our members and consumers about actions they can take in their homes to be more energy and resource efficient. Climate-related risks over the short-term to long-term include the impact of seasonality and unpredictable weather and increased incidence of HVAC claims. A significant percentage of our revenue is concentrated in the western and southern regions of the United States, including California, Florida and Texas.

¹¹ In this report, we use the terms "material" and "materiality" to refer to issues and matters that we believe are of significant importance to our stakeholders and to Frontdoor. The terms are not used as defined and interpreted by the rules and regulations of the SEC.

¹² For purposes of our TCFD disclosures, we consider the short term to mean 0-2 years, the medium term to mean 3-5 years and long term to mean more than 5 years.

Theme	TCFD Disclosure Recommendation	Disclosure
	b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Frontdoor has incorporated the above climate-related opportunities and risks in our home service plan and non-warranty services businesses, as well as in financial and strategic planning for these businesses. We have established goals for growth of each business and services provided. Our business planning generally makes some assumptions about weather, relying in part on third-party, near-term weather trends. Further, given the potential impact of weather on our business, our business planning includes actions to maintain a large supply of contractors in highly concentrated geographies more prone to severe HVAC issues and efforts to promote to our members regular maintenance and special services.
	c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Frontdoor believes that its strategy is generally resilient to climate-related scenarios, including a 2°C or lower scenario. In the normal course of business, we regularly review climate-related trends and continuously strive to understand the best way to apply climate-related scenario analysis to inform our business strategy. We also regularly review and adapt to changes in regulations that affect the manner in which services may be provided by our contractors and the parts that may be used to provide repairs, which could be a consequence of a 2°C or lower scenario. In addition, our virtual work environment mitigates the potential impact of unusual or disruptive weather events on our ability to continue to provide services to our members and support our employees. Our employees are located across the United States and in India. Our employees typically work from home, and offices within the United States or India are also located in multiple states and different geographies, which mitigates the impact of unusual or disruptive weather events on our ability to operate.
Risk Management	a. Describe the organization's processes for identifying and assessing climate-related risks.	Frontdoor's risk committee surveys key leaders in Frontdoor to identify and rank risks, including climate-related risks, facilitates discussions to review this data and then develops a framework for analyzing the consolidated assessment. The discussion includes assessment of risk appetite and risk mitigation. The risk committee reports its analysis to the board of directors and the audit committee of the board, which provide further feedback. Climate-related risks are discussed with the N&CG committee. In addition, our enterprise risk management committee helps identify and manage climate-related risks and opportunities to the extent material to Frontdoor.
	b. Describe the organization's processes for managing climate-related risks.	Frontdoor uses data and vendor relationships to manage climate-related risks. Frontdoor has obtained third-party weather data and uses weather data to analyze historical periods. We also benchmark weather trends and the relation to claims incurrence. We promote regular maintenance and special services to our members to better control timing of services and mitigate any potential surge in claims during an unusual weather event. Frontdoor's large contractor base, and particularly our efforts to maintain a large supply of contractors in highly concentrated geographies more prone to severe HVAC issues, also helps to manage climate-related risks.
	c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	The legal team monitors climate-related regulatory developments and requirements and provides the N&CG committee with updates and related analysis at least annually. The N&CG committee, in turn, reports to the board its oversight activities.

Theme	TCFD Disclosure Recommendation	Disclosure
Metrics & Targets	a. Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Frontdoor tracks climate-related metrics, including total energy consumption at our owned facilities, to inform its strategy and risk management processes. See the disclosure for item a. in the Strategy theme above for a discussion of identified climate-related risks and opportunities.
	b. Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.	See page 31 for a discussion of Frontdoor's GHG emissions.
	c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	At this time, Frontdoor is focused on collecting data, which it may use to inform and establish targets in the future as warranted in Frontdoor's business.

Independent Assurance Letter



July 7, 2026

VERIFICATION OPINION DECLARATION GREENHOUSE GAS EMISSIONS

To: The Stakeholders of Frontdoor,

Frontdoor Inc. (Frontdoor) engaged GSI Environmental Inc. (GSI) to provide limited assurance greenhouse gas (GHG) verification of their FY 2025 Scope 1 and 2 GHG emissions inventory.

The calculation and fair presentation of the GHG statement is the sole responsibility of Frontdoor using guidance per the US Environmental Protection Agency, GHG Protocol standards, and other applicable guidance documents.

Statement of Independence

GSI affirms our independence from Frontdoor and is free from bias and conflicts of interest related to the assurance of the environmental data.

Verification Assurance Opinion

Based on the process and procedures conducted, there is no evidence that the GHG statement:

- is not materially correct and is not a fair representation of GHG and relevant energy consumption data and information;
- has not been prepared in accordance with related international standards on GHG quantification, monitoring and reporting, or relevant national standards or practices.

GSI's Approach

GHG Verification was conducted in accordance with ISO 14064-3: 2019 "Specification with guidance for the validation and verification of greenhouse gas assertion", which is a generally recognized and accepted standard.

Validation scope of the reporting company GHG emissions

- Organizational boundaries: Operational Control Approach

Time Period

- January 1, 2025 – December 31, 2025

Level of Assurance

- Limited
- GHG Emissions Materiality Threshold: 5% of scope emissions

7595 Irvine Center Drive, Suite 250 | Irvine, California 92618 | 949.679.1070 | www.gsienv.com



2025 Frontdoor GHG Verification

GSI's Methodology and Procedures

Procedures performed during the verification

- Interviews with key personnel involved in the process of compiling, calculating, and preparing the emissions data report and energy data;
- Review of evidence and data in support of disclosures being verified;
- Review of a variety of data analytics to check the reasonableness of the data and calculations;
- A variety of re-calculation procedures to confirm stated quantities;
- Evaluated the reasonableness of any assumptions used in support of disclosures;
- Reviewed how disclosures were presented and determined if they were representative of data and operations.

Table 1. GHG Data Verified by GSI, Fiscal Year 2025

Scope	CO2e (Metric Tons)
Scope 1	75
Scope 2 (Location-Based)	675
Scope 2 (Market-Based)	716

This verification statement, including the opinion expressed herein, is provided to Frontdoor and is solely for their benefit in accordance with the terms of our agreement.

Sincerely,

Albert Chung, PhD, PE, CARB GHG Lead Verifier
Principal Engineer
Los Angeles, CA
AChung@gsienv.com

Albert Lu, MSEN, CARB GHG Lead Verifier
Senior Sustainability Engineer
New Rochelle, NY
ALu@gsienv.com

Forward-Looking Statements Caution

This report contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, including, in particular, projected future performance and any statements about Frontdoor's plans, strategies and prospects. Forward-looking statements can be identified by the use of forward-looking terms such as "believe," "expect," "estimate," "could," "should," "intend," "may," "plan," "seek," "anticipate," "project," "will," "shall," "would," "aim," or other comparable terms. These forward-looking statements are subject to known and unknown risks and uncertainties, many of which may be beyond our control. Such risks and uncertainties include, but are not limited to: changes in macroeconomic conditions, including inflation, tariffs and global supply chain challenges and changing interest rates, especially as they may affect existing or new home sales, consumer confidence, demand for our services, labor availability or our costs; our ability to successfully implement our business strategies; the ability of our marketing efforts to be successful and cost-effective; our dependence on our first-year direct-to-consumer and real estate acquisition channels and our renewal channel for home warranty sales; our dependence on our existing warranty customer base and strategic partners for non-warranty sales; changes in the source and intensity of competition in our market; our ability to attract, retain and maintain positive relations with third-party contractors and vendors; increases in parts, appliance and home system prices, and other operating costs; changes in U.S. tariffs or import/export regulations; our ability to attract and retain qualified key employees and labor availability in our customer service operations; our dependence on third-party vendors, including business process outsourcers, and third-party component suppliers; weather, including adverse conditions, seasonality, along with related environmental regulations; compliance with, or violation of, laws and regulations, including consumer protection laws, or lawsuits or other claims by third parties, increasing our legal and regulatory expenses; cybersecurity breaches, disruptions or failures in our technology systems; our ability to protect the security of personal information about our customers; technological developments in artificial intelligence; negative reputational and financial impacts resulting from acquisitions or strategic transactions; a requirement to recognize impairment charges on goodwill and intangible assets; our ability to underwrite risks accurately and to charge adequate prices to builder members, as well as our ability to effectively re-insure a large portion of those risks; the availability of reinsurance to manage a substantial portion of our potential loss exposure for our new home builder warranty business; evolving corporate governance and disclosure regulations and expectations; inappropriate use of social media by us or other parties to harm our reputation; our ability to protect our intellectual property and other material proprietary rights; third-party use of our trademarks as search engine keywords to direct our potential customers to their own websites; special risks applicable to operations outside the United States by us or our business process outsource providers; risks related to our acquisition of 2-10 Home Buyers Warranty (the "2-10 HBW Acquisition"), including the risk that the 2-10 HBW Acquisition may not achieve its intended results; any liabilities, losses, or other exposures for which we do not have adequate insurance coverage, indemnification, or other protection; a return on investment in our common stock is dependent on appreciation in the price; inclusion in our certificate of incorporation a forum selection clause that could discourage an acquisition of our company or litigation against us and our directors and officers; the effects of our significant indebtedness, our ability to incur additional debt and the limitations contained in the agreements governing such indebtedness; increases in interest rates increasing the cost of servicing our indebtedness and counterparty credit risk due to instruments designed to minimize exposure to market risks; increased borrowing costs due to lowering or withdrawal of the credit ratings, outlook or watch assigned to us or our Credit Facilities; and our ability to generate the significant amount of cash needed to fund our operations and service our debt obligations. We caution you that forward-looking statements are not guarantees of future performance or outcomes and that actual performance and outcomes, including, without limitation, our actual results of operations, financial condition and liquidity, and the development of new markets or market segments in which we operate, may differ materially from those made in or suggested by the forward-looking statements contained in this news release. For a discussion of other important factors that could cause Frontdoor's results to differ materially from those expressed in, or implied by, the forward-looking statements included in this document, refer to the risks and uncertainties detailed from time to time in Frontdoor's periodic reports filed with the SEC, including the disclosure contained in Item 1A. Risk Factors in our 2025 Annual Report on Form 10-K for the year ended December 31, 2025 filed with the SEC, as such factors may be updated from time to time in Frontdoor's periodic filings with the SEC. Except as required by law, Frontdoor does not undertake any obligation to update or revise the forward-looking statements to reflect new information or events or circumstances that occur after the date of this news release or to reflect the occurrence of unanticipated events or otherwise. Readers are advised to review Frontdoor's filings with the SEC, which are available from the SEC's EDGAR database at [sec.gov](https://www.sec.gov), and via Frontdoor's website at frontdoorhome.com.

About This Report

Terms such as “impact,” “sustainable,” and “sustainability” can be subjective in nature, and there is no representation or guarantee that these terms, as used by Frontdoor, or judgment exercised by Frontdoor or its affiliates, will reflect the beliefs or values, policies, principles, frameworks or preferred practices of any particular investor or other third-party or reflect market trends.

Statistics and metrics relating to sustainability matters, including GHG emissions metrics, are estimates and may be based on estimated information and assumptions (which may prove to be inaccurate) or developing standards (including our internal standards and policies).

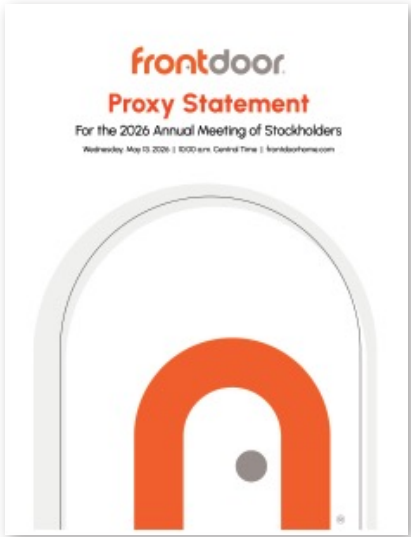
There can be no assurance that our policies and procedures described in this report will continue; such policies and procedures could change, even materially. We are permitted to determine in our discretion that it is not feasible or practical to implement or complete certain of our initiatives, policies, and procedures based on cost, timing or other considerations. References to case studies in this report are intended to be illustrative and are not intended to be used as an indication of the current or future performance.

In this report, we use the terms “material” and “materiality” to refer to issues and matters that we believe are of significant importance to our stakeholders and to Frontdoor. The terms are not used as defined and interpreted by the rules and regulations of the SEC.

Website references and hyperlinks throughout this report are provided for convenience only, and the content on the referenced websites is not incorporated by reference into this report nor does it constitute a part of this report.

Additional Corporate Sustainability Disclosure

Our corporate sustainability goals, initiatives and achievements are disclosed in this report and on our website. Additional information regarding our performance, governance and sustainability efforts can be found in the following reports:



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Corporate Headquarters

3400 Players Club Parkway, Suite 300, Memphis, TN 38125

frontdoorhome.com