

McGraw Hill Financial promotes sustainable global growth by bringing transparency and independent insights to capital and commodity markets

About McGraw Hill Financial (MHFI):

- Leading provider of ratings, benchmarks and analytics
- Promotes sustainable growth by bringing transparency and insights to customers and the markets they serve
- Over 17,000 employees in 29 countries with 94 global offices

Who We Serve:

- Investors, corporations, public sector, investment banks, private equity firms and financial institutions
- Individuals, institutions and municipalities all benefit from the independent insight that MHFI provides

Products and Services:

- MHFI provides independent benchmarks, credit ratings, portfolio and enterprise risk solutions and analytics
- Home to some of the most iconic brands in U.S. finance and business, including Standard & Poor's Ratings Services, S&P Capital IQ, S&P Dow Jones Indices, Platts, J.D. Power and McGraw Hill Construction

How We Support U.S. Economic Growth:

By supporting American businesses and governments with independent data, insight and risk management solutions, MHFI helps businesses grow and create jobs, towns and states to finance projects and operations, and helps the U.S. economy sustain growth.

From the Industrial Revolution to the Digital Revolution and beyond, our core values – fairness, integrity and transparency – have remained constant. This commitment ensures we best help individuals, markets and countries grow and prosper by meeting critical needs for data and insights.

Key Facts About McGraw Hill Financial:





Standard & Poor's Ratings Services helps investors and market participants assess credit risk through independent ratings, research and analytics

About Standard & Poor's Ratings Services (S&P):

- Provides independent credit ratings, research, and analytics
- Plays a vital role in bringing transparency and comparability to the financial markets
- Helps investors and others measure and manage credit risk
- Assists businesses and governments in securing financing

Who We Serve:

- Businesses, manufacturers, utilities, insurance companies, financial institutions, governments, and others seeking financing
- Investors and creditors looking to minimize uncertainty, manage portfolio risk, and analyze their investments

Products and Services:

- Ratings of the credit worthiness of institutions issuing debt based on clearly defined methodology and transparent data
- Objective and independent research of global economics and capital/debt markets

How We Support U.S. Economic Growth:

By supporting U.S. capital markets – the deepest and most liquid capital markets in the world – S&P Ratings help people to start and grow businesses, cities and states to build highways and hospitals, and manufacturers to build factories and create jobs.

- Ratings, research, and analytics gives investors and financers the information they need to more easily, quickly, and efficiently provide capital to businesses and governments
- This capital allows businesses to start, grow, and create jobs and cities and states to provide essential services and build critical infrastructure boosting economic growth

Key Facts About Standard & Poor's Ratings Services:

150+ Years

Serving the U.S. market and economy

+1 Million Credit ratings published in 2013 \$6.6 Trillion Rated credit for governments & businesses



S&P Capital IQ provides multi-asset class data, research, and analytics to investors around the world

About S&P Capital IQ:

- Provides market insight on both public and private capital markets to financial decision-makers
- Brings together research, strategy, evaluation, analysis, data solutions, and risk mitigation to help financial services clients make better decisions
- Enhances market transparency and helps investors make decisions

Who We Serve:

- A set of five market segments involved in capital markets and finance: investment management, financial institutions, investment banks/ private equity, corporations, and wealth management
- Pension and retirement funds, university endowments, and other investment managers use S&P Capital IQ to make more informed decisions about investment opportunities and risk management

Products and Services:

- Three business lines (S&P Capital IQ Desktop & Enterprise Solutions, S&P Credit Solutions, S&P Capital IQ Market Intelligence) focused on delivering timely data and analysis to investors
- Offer investors enhanced insight into capital markets by delivering in-depth intelligence on numerous asset classes and capital structures

How We Support U.S. Economic Growth:

S&P Capital IQ provides market insight and analytical tools to investors, which assist them in managing assets and risks when providing financing to businesses and job creators

- Provide the timely information and analytics that allow market analysts to evaluate and manage opportunities for investment
- Our research, data, and insights help government and industry leaders make decisions and understand trends

Key Facts About S&P Capital IQ:



7,500 + Analytics and technology professionals employed 92,000 + Companies covered by our research and data





S&P Dow Jones Indices' world-renowned benchmarks serve as the basis for more than \$1.99 trillion of indexed-based assets

About S&P Dow Jones Indices:

- The world's leading provider of financial indices to meet investors' needs
- Has over 115 years of experience constructing innovative and transparent solutions that span asset classes, geographies, and investment strategies
- Brings independent, transparent, and unbiased solutions to the global investment community

Who We Serve:

 Banks, equity and derivatives exchanges, asset managers, insurance companies, pension funds, retirement plans, hedge funds, mutual funds and individual investors

Products and Services:

- The S&P 500, the world's most followed stock market index and basis for the leading equity futures and index options in the U.S.
- Funds based on indices, like the SPDR S&P 500 the world's largest exchange traded fund
- VIX Volatility Index (the VIX index), the global standard for measuring market volatility
- S&P/Case Shiller Home Price indices, the leading measures of U.S. residential real estate prices

How We Support U.S. Economic Growth:

By bringing transparency and independent indexing to the market, S&P Dow Jones Indices assists investors in tracking their performance against an array of sectors and markets so that they can minimize risk and exposure, while maximizing return.

- Benchmarking assists investors in efficient fund allocation and helps stock exchanges run smoothly
- Indexing and benchmarking services help investors maintain full information of market conditions, so that they
 are better prepared for fluctuations in price

Key Facts About S&P Dow Jones Indices:



\$5.7 Trillion + In assets benchmarked by the S&P 500 **115** Years assisting the investor community





Platts is a leading global provider of energy, petrochemicals, metals and agriculture information, and a premier source of benchmark price assessments for those commodity markets

About Platts:

- Publishes news, commentary, market data and analysis, and thousands of daily price assessments that are widely used as benchmarks in the physical and futures markets
- Pioneered innovative approaches to price discovery in global energy markets for more than 100 years and aims to foster greater efficiency, integrity and transparency in those markets

Who We Serve:

 Traders, analysts, risk managers, purchasing agents and other professionals at more than 10,000 public and private sector organizations

Products and Services:

- News, commentary, market data and analysis, and thousands of daily price assessments that are widely used as benchmarks in the physical and futures markets
- Real-time news and price information; end-of-day market data; newsletters and reports; geospatial data and maps; conferences; and a weekly television program

How We Support U.S. Economic Growth:

- Governments use Platts' price assessments as references for royalty payment and retail pricing formulas, and exchanges use them for referencing, settling and clearing futures contracts and over-the-counter (OTC) and other derivatives contracts
- Buyers and sellers use them as a basis for pricing spot transactions and term contracts; risk managers reference them to place a market value on the commodities they hold; and analysts use them to identify trends and patterns in supply and demand
- Platts covers petroleum, agriculture, biofuels, coal, electric power, LNG, metals, natural gas, nuclear, petrochemicals, renewables and shipping

Key Facts About Platts:

100+ Years Pioneering innovative approaches to price discovery **10,000** Public and private sector customers





J.D. Power offers industry benchmarks and consumer satisfaction research for a diversified group of industries and markets around the world

About J.D. Power (JDP):

- JDP serves as the Voice of the Customer, with more than 45 years of experience as a leader in global marketing information services
- Provides essential market intelligence and industry benchmarks to help clients measure, understand and improve the key metrics that drive growth and profitability
- JDP's goal is to drive improvement of products and services, and ultimately business results, for companies globally

Who We Serve:

- Automakers, financial services firms, retailers and other industry leaders that are seeking market and customer insights
- Issues awards and ratings that provide consumers with independent information about certain products and companies

Products and Services:

- Independent industry-wide research and syndicated benchmark studies with ad claims licensing for award recipients
- Flagship studies such as the Initial Quality Study (IQS) and Customer Satisfaction Index Study (CSI)
- Data-driven solutions based on real-time, proprietary automotive transaction data and analytics
- Data-driven advisory services to help clients understand and integrate the Voice of the Customer into their planning and operations

How We Support U.S. Economic Growth:

By supporting businesses in key consumer-facing industries, J.D. Power is able to provide the market insight and intelligence needed to drive sales and business growth for American companies.

 In recent years, JDP has expanded to serve a number of industries. Coverage now includes automotive, telecommunications, travel and hotels, marine, utilities, healthcare, homebuilder, consumer packaged goods, electronics and financial services companies

Key Facts About J.D. Power:

97% Of all automotive transactions involve the Power Information Network (PIN)

Years of experience as the trusted Voice of the Customer

45+

