

CORPORATE RESPONSIBILITY REPORT 2025-2026

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A LETTER FROM OUR CEO



Throughout 2025, our team continued to advance environmental stewardship, strong governance, and meaningful social engagement across the firm. From driving property-level sustainability initiatives and operational excellence to supporting employee wellbeing, community partnerships, and educational pathways for future industry leaders, we remain focused on actions that create measurable, lasting impact.

This report reflects our commitment to transparency and continuous improvement. It highlights the progress we are making – together with our employees, partners, and stakeholders – while reinforcing our responsibility to adapt, innovate, and respond thoughtfully to evolving market, environmental, and societal expectations.

I am proud of the dedication our team demonstrates every day and grateful for the trust our investors and partners place in us. We look forward to building on this work and strengthening our approach to responsible investment in the years ahead.

Sincerely,



Stanley Iezman
Chairman and CEO



ABOUT AMERICAN REALTY ADVISORS

ARA specializes in creating long-term value for real estate investors by combining data-driven insights with active management. We help clients navigate the dynamic U.S. real estate market, manage risk, and identify new opportunities for growth.



\$10.8B in assets
under management

35 years
of proven experience

600+ investors
who trust our expertise

Information as of March 31, 2026.





CORPORATE RESPONSIBILITY INITIATIVES

At ARA, corporate responsibility is central to how we invest, operate, and engage with the world around us. We recognize that creating lasting value for our clients can go hand in hand with supporting our people and strengthening our communities.

EMPLOYEE ENGAGEMENT

Across ARA, employees continued to demonstrate their commitment to community service, professional development, and peer connection. Through volunteer events, networking programs, and collaborative initiatives, our teams strengthened relationships with one another and with the communities where we live and work. Through the ARA Charitable Foundation and our Matching Gifts Program, we empower employees to engage with causes they care about, including nonprofits focused on youth development, housing, health care, food security, and family services.

Los Angeles Office Holiday Giving – LA Regional Food Bank

To kick off the 2025 holiday season, employees from our Los Angeles office volunteered at the [Los Angeles Regional Food Bank](#), helping sort donations that support families experiencing food insecurity.

Boston Service Event – Cradles to Crayons

The Boston office spent the day with [Cradles to Crayons](#), supporting the organization’s mission to address children’s clothing insecurity. The team helped assemble essential items, like clothing, shoes, coats, and school supplies, for families in need.

WE Network Panel Event – Los Angeles

The women of ARA’s Los Angeles office gathered at the California Club for a [WE Network](#) event, *Women Empowered in Real Estate*. The program featured a panel of guest speakers who shared insights into their career journeys, discussed industry opportunities and challenges, and offered practical advice for standing out in a competitive talent landscape.

International Women’s Day – Downtown Women’s Center

To honor [International Women’s Day](#), employees across ARA participated in two activities celebrating the year’s theme of [#AccelerateAction](#). Women from across the firm joined a virtual discussion of *When Women Lead* by Julia Boorstin, exploring the book’s lessons on leadership and innovation. Later that week, team members in the Los Angeles office assembled snack packs for the Downtown Women’s Center, supporting women experiencing homelessness.



2025 Stair Climb Team – Ketchum Downtown YMCA

For the seventh consecutive year, ARA employees took part in the annual [Ketchum Downtown YMCA Stair Climb](#), ascending 72 floors of the U.S. Bank Tower in downtown Los Angeles. This long-standing tradition supports YMCA community programming while fostering teamwork, wellness, and friendly competition.



Award Spotlight



Richelle Cook was honored by the Florida Public Pension Trustees Association (FPPTA) with the [Raymond T. Edmondson Service Award](#),¹ a lifetime award that recognizes individuals who have demonstrated exceptional commitment to protecting the retirement security of Florida’s public employees. With more than 20 years of dedicated involvement in FPPTA, including her service as Chair of the Associates Advisory Board from 2019 to 2022, Ms. Cook continues to exemplify professionalism, leadership, and industry stewardship.



Sabrina Unger was recognized as a recipient of the [2025 Connect Money Next Generation Alternative Investment Awards](#), an annual spotlight of rising professionals who are shaping the future of the alternatives industry. This award honors her meaningful contributions, leadership, and growing impact in the field.

¹ Award recipients must be FPPTA members, which requires payment of an annual fee.

EMPLOYEE HEALTH AND WELLNESS

ARA's Employee Health and Wellness Program is designed to support the physical, mental, and financial wellbeing of employees, both in the workplace and at home. The program emphasizes access to high-quality health care, proactive wellness resources, ergonomic work environments, and benefits that promote stability and work-life balance.

+ Comprehensive Health Benefits

Employees, along with eligible spouses, domestic partners, and dependents, receive group Medical, Dental, Vision, Life/AD&D, and disability coverage.

+ Wellness Programs and Preventive Care

ARA's health provider offers a range of integrated wellness services, including:

- Telehealth appointments for convenient access to medical care
- Discounts on fitness programs
- Mental health resources
- Meditation and mindfulness apps, such as Headspace

+ Healthy Work Environment and Ergonomics

ARA offices are designed to encourage movement and comfort. Employees have access to:

- Sit-stand desks
- Ergonomic chairs
- Healthy food options

+ Supportive Workplace Culture

ARA's internal Health and Wellbeing Guide outlines the firm's commitment to creating a safe, supportive, and health-conscious workplace. Key elements include:

- Initiatives addressing mental and physical wellness
- Programs to reduce workplace stress, improve communication, and promote healthy relationships
- Opportunities to increase physical activity
- Efforts to improve indoor environmental quality (lighting, ventilation, and green cleaning)
- Efforts to encourage healthier food choices in the workplace

+ Parental Leave

ARA provides paid parental leave for employees following the birth or adoption of a child, supporting bonding time and family needs during major life changes.

+ Financial Wellness

Employees have access to a 401(k) Retirement Savings Plan, along with financial planning services, education, and online resources to support financial health and stability.

ARA CHARITABLE FOUNDATION

The **ARA Charitable Foundation** is a nonprofit organization dedicated to creating a positive and lasting impact in the communities where we live and work. The Foundation supports organizations focused on youth development, education, health care, diversity, homelessness, and food security. Its work includes providing emergency relief—such as deploying immediate funds to charities serving individuals displaced by the California wildfires—and expanding impact through ARA’s Matching Gifts Program, which increases the value of employee donations.

In recent years, the Foundation has supported more than 30 charitable organizations, including groups advancing early childhood education, economic mobility, and basic needs assistance. Examples include:



Los Angeles Regional Food Bank, which received emergency relief support and matching campaign funds to assist families facing food insecurity during wildfire recovery.



American Red Cross – Los Angeles Region, supported through a 4:1 emergency matching campaign to expand disaster recovery services.



Westside Food Bank, also included in the Foundation’s emergency match program to deliver essential resources to families affected by crisis.



Together, these programs reflect ARA’s belief in the power of partnerships and its commitment to fostering meaningful, measurable change in communities nationwide.





SUPPORTING STUDENT SUCCESS

ARA is committed to expanding educational access and supporting the next generation of real estate and business professionals. Through partnerships with local universities and nonprofit organizations, our teams help students explore career pathways, build networks, and gain early exposure to the industry.

Thrive Scholars Career Exploration Day

The Los Angeles office welcomed a group of **Thrive Scholars** as part of their Career Trek, a signature component of the Thrive Academy. The Academy brings together rising first-year college students from across the Los Angeles region, providing early exposure to a range of professional fields. During their visit to ARA, Scholars learned about career opportunities within real estate and engaged with employees who shared insights into their roles and the broader industry landscape.

ARA Sponsors and Attends USC Ross Legacy Celebration

ARA was honored to serve as the top sponsor of the **USC Ross Program in Real Estate Legacy Celebration**, held at City Club Los Angeles. The event recognized the retirement of Mary Peralta and celebrated her 17 years of dedicated service to USC and the Ross Program, an initiative she helped grow into a nationally respected program with more than 1,000 graduates. ARA team members attended the celebration in support of Mary's influence and lasting contributions to real estate education.

ARA Hosts USC MRED Student Visit

ARA welcomed the incoming class of **USC Dollinger Master of Real Estate Development (MRED)** students for an on-site visit and learning session. The group joined ARA for lunch and an educational discussion led by CEO Stanley Iezman, who also serves as a professor in the program. Students explored topics including the role of real estate in diversified investor portfolios, career pathways within the industry, and emerging trends shaping the future of the built environment.



TENANT ENGAGEMENT

Across residential communities, on-site teams delivered a wide range of engaging events throughout 2025, helping strengthen resident connections and enhance the living experience.

Property Events for Residents

Properties such as **Alara Union Station** and **Alara Uptown** maintained robust event calendars featuring seasonal celebrations, wellness activities, charity-oriented events, and social gatherings that brought neighbors together. Highlights included:

- + Lunar New Year socials
- + Wine tastings
- + Pride-themed giveaways
- + Charity movie nights benefiting St. Jude
- + Halloween parties
- + Fitness classes
- + Monthly pet-focused activities

Other communities, such as **K1**, offered creative and wellness-driven programming, from bouquet-making workshops to yoga nights and resident mixers. **Northshore** led the portfolio with more than 70 events, including:

- + Holiday galas
- + Cocktail classes
- + Off-site movie nights
- + Pet adoption events
- + Regular fitness offerings



Together, these activities demonstrate ARA's commitment to building vibrant, connected, and supportive residential communities.

Bee Programs at ARA Properties

ARA operates rooftop beekeeping programs at several properties as part of its tenant engagement and sustainability initiatives. The program began as a pilot in 2019, when ARA installed rooftop beehives at two properties, each welcoming approximately 10,000 bee “tenants” per hive. The overwhelmingly positive response led ARA to expand the initiative, and four ARA properties now host active beehives.

ARA partners with **Alvéole**, an urban beekeeping organization, to host highly popular on-site programming. Events include:

- + “Meet Your Bees” workshops where tenants observe the hive, learn about the bees, and understand their ecological role.
- + Honey-harvesting events, allowing tenants to sample fresh honey.
- + Seasonal honey jar giveaways, often incorporated into broader sustainability or community events.

Earth Day Flyer

ARA's Earth Day flyer is an annually updated, educational one-page poster that is distributed to office tenants, multifamily residents, and property management teams across the portfolio. Each year's flyer is designed to reflect the official Earth Day theme — for example, “Planet vs. Plastics” in 2024 and “Our Power, Our Planet” in 2025.



CORPORATE GOVERNANCE INITIATIVES

At ARA, strong corporate governance is the foundation of responsible investment, organizational integrity, and long-term value creation. Our governance framework guides how we make decisions, manage risk, and uphold accountability across the firm. It reflects our commitment to transparency, ethical conduct, and continuous improvement.



RESPONSIBLE BUSINESS PRACTICES

ARA upholds responsible business practices that promote ethical conduct, sound risk management, and transparent communication. ARA strengthens its commitment to the environment through its comprehensive Responsible Investment Policy, which incorporates responsible investment factors into both investment analysis and asset management.

By continuously enhancing our policies and procedures, we strengthen our ability to make informed, principled decisions that support portfolio performance and build stakeholder confidence.



Supporting environmental policies and guidelines include:

Integrated Pest Management Plan	Mold Management Plan
Sustainable Purchasing Guide	Building Resilience and Climate Change Guide
Solid Waste Management Policy	Responsible Contractor Policy
Water Best Practices	Green Cleaning Policy
Property Management and Leasing Policies and Procedures Guidelines	Portfolio Management and Asset Management Operating Guidelines



ARA'S VISION AND CORE VALUES

ARA's vision and core values establish the cultural and operational principles that shape our work and define our commitment to excellence. Our governance practices are rooted in these values, demonstrating that our business—from investment strategy to internal operations—aligns with high professional and ethical standards.

Through a shared sense of purpose and a focus on integrity, collaboration, and accountability, we foster an environment where employees are empowered to contribute to the firm's success and maintain the trust of clients and stakeholders.

PROGRAM STRUCTURE

ARA's Corporate Responsibility Program is supported by a structured framework that clearly defines roles, responsibilities, and decision-making authority across the organization.



ARA's Corporate Responsibility Committee

The Corporate Responsibility Committee plays a leading role in advancing American Realty Advisors' commitment to transparency, integrity, and responsible stewardship. The Committee provides oversight for key elements of ARA's Corporate Responsibility Program, including environmental stewardship, community engagement, ethical governance, and investor accountability. Its responsibilities span reviewing environmental performance targets, certification and audit efforts, utility data management, resiliency planning, and initiatives supporting employee wellness and philanthropy.



Dominique Hargreaves

Director,
Corporate Responsibility
Committee Chair
LEED AP, Fitwel Ambassador,
CSM Certified Green Building
Professional



Martha Shelley

Managing Director,
Co-Portfolio Manager
Committee Member



Rick Massa

Executive Vice President,
Asset Management
Committee Member



Kirk Helgeson

President and
Chief Investment Officer
Committee Member



Bailey Larson

Senior Director,
Marketing and Corporate
Communications
Committee Member



Stanley Iezman

Chairman and CEO
Committee Member

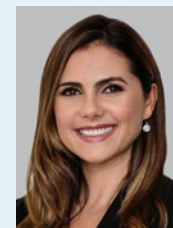


Don Pecano

Senior Vice President,
Investment Risk Mitigation
Committee Member



External Advisors to the ARA Corporate Responsibility Committee



Daniele Horton

Founder and Chief Executive
Officer, AIA, LEED Fellow, CEM,
CRE®, GRESB AP, CalBRE, MDEs,
Fitwel Ambassador



Seth Kamphoefner

Associate Director of Sustainability,
LEED Green Associate, GRESB AP,
MBA, MSRE



Catherine Simms

Associate Engineering Manager,
EIT, OSHA 40



Kaitlin Bruskin

Engineering Manager, CEM,
LEED Green Associate,
Fitwel Ambassador



Maren Bender

Sustainability Manager, LEED Green
Associate, Fitwel Ambassador



Alex Rogers

Sustainability Program Manager,
MSUS, Green Associate, TRUE
Advisor, Scope 3, WRI

PROGRAM PARTNERS

ARA collaborates with trusted partners who provide expertise, guidance, and perspective on emerging governance and sustainability issues. These partners strengthen our programs by offering specialized knowledge, external benchmarking, and support in implementing industry-leading standards.

Third-Party Rating Systems and Membership Organizations



U.S. Green Building Council (USGBC)



Center for Active Design™



ENERGY STAR



Institute of Real Estate Management (IREM)



NCREIF ESG Committee



GRESB



Global Reporting Initiative™ (GRI)

Project Partners



Measurabl



Alvéole®



Coastal Risk Consulting

Overall Program Partner



Verdani Partner™



CORPORATE SUSTAINABILITY INITIATIVES

Sustainability at the property level focuses on improving building performance through energy-efficient systems, reduced environmental impacts, and proactive management practices. These efforts offer healthier, more resilient spaces to tenants and create operational efficiencies.





AWARD SPOTLIGHTS



395 Hudson Wins Operating Building of the Year

ARA is proud to announce that **395 Hudson**, an office building located in New York under the New York Carpenters Separate Account, has been named Operating Building of the Year in the 500,000 – 1 million square foot category at the 2025 Building Owners and Managers Association (BOMA) New York Pinnacle Awards.¹

This prestigious honor recognizes excellence in building operations and management, highlighting the property's continued leadership in operational performance and tenant service. The building is managed by Cushman & Wakefield, whose exceptional management, professionalism, and operational expertise made this achievement possible.

Duane Basile has served the building for more than 30 years in roles including Chief Engineer and Senior Property Manager. His long-standing commitment and deep technical expertise have been instrumental to 395 Hudson's ongoing success and reputation for excellence.

Foundry Square III Achieves ENERGY STAR® NextGen Certification

ARA is pleased to celebrate **Foundry Square III** for achieving the ENERGY STAR® NextGen Certification,² a designation reserved for buildings that demonstrate superior energy performance and meet enhanced environmental criteria. This recognition reflects the property's commitment to high-efficiency building systems, reduced environmental impact, and alignment with the next generation of sustainability standards.

The certification underscores both ARA's and the property management team's dedication to operational excellence, energy stewardship, and the continuous improvement of building performance.

¹ Award recipients must be BOMA members, which requires payment of an annual fee.
² The certification covers the utility data from calendar year 2024.

ENVIRONMENTAL MANAGEMENT SYSTEM (EMS) OVERVIEW

Our Environmental Management System (EMS) provides a structured framework to identify, manage, and continually improve the environmental aspects of our operations. ARA's EMS is designed to align with the internationally recognized ISO 14001 standard, following a systematic approach to managing environmental responsibilities.

Integration of the Plan-Do-Check-Act Cycle

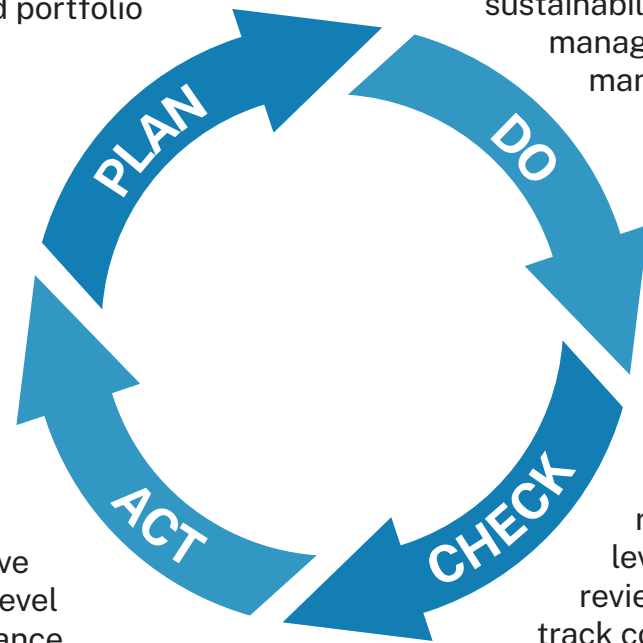
ARA's EMS follows the Plan-Do-Check-Act cycle, an essential element of ISO 14001, to maintain a structured and dynamic approach to environmental management:

1. IDENTIFY environmental aspects, compliance obligations, and climate- and asset-specific risks and opportunities; set objectives, targets, and action plans aligned with ARA's investment strategy and portfolio priorities.

2. IMPLEMENT environmental programs and controls through collaboration with relevant departments and teams, including Corporate Responsibility team members, sustainability consultants, asset managers, and property managers.

3. MONITOR performance against objectives using utility data, assessments, surveys, voluntary reporting results, asset-level audits, and internal reviews where appropriate; track compliance obligations and investigate material deviations or incidents.

4. REVIEW results at the management level, address gaps through corrective actions, update policies and procedures as needed, and continuously improve the EMS and portfolio-level environmental performance.



Saving Energy and Reducing Costs

Gridium has partnered with ARA as an energy service provider since 2019, delivering a comprehensive suite of services including energy analytics software, rate optimization, energy procurement advisory, and building energy audits. Gridium's platform supports property teams and building engineers by enabling data-driven optimization and strategic decision-making.

In 2025, three properties in California using Gridium's solutions demonstrated significant cost savings. Foundry Square realized \$75,000 in savings through targeted demand management, rate optimization, and energy procurement strategies. Galaxy I and II collectively achieved \$67,000 in savings through demand management and rate optimization. These initiatives yielded a total return on investment of 583% for the year.



Three additional properties have recently integrated Gridium's services, resulting in the following portfolio metrics:

6 buildings

24 meters

\$5.3M trailing 12-month (TTM) spend

16M TTM kWh

137K TTM therms + **12K** MLb steam

ENVIRONMENTAL PERFORMANCE TARGETS

We are delighted to announce that for the fifth consecutive year, the core fund has exceeded its reduction targets for energy use and greenhouse gas emissions compared to the baseline year. These targets, set at 20% in 2017, are assessed annually to measure our progress. Tenants and residents used 31% less energy per square foot in 2025 than was used in 2017.



Energy, Water, Emissions, and Waste Targets: Progress toward 2027 Goals as of December 31, 2025

	Actual Progress from 2017 Baseline	Total % Progress to Goal
Energy	-37%	185%
Water	14%	-68%
Emissions	-48%	238%
Waste	-60%	40%

Progress toward our goals is calculated annually against a 2017 baseline using an intensity methodology that compares the data on a per square foot basis.



REPORTING AND DISCLOSURES

Contact

For more information about this report, please contact sustainability@aracapital.com.

About This Report

ARA's Corporate Responsibility Report is a collaborative effort between ARA's Corporate Responsibility team and Verdani Partners, our consultant. This report is intended to communicate information that is of interest to our stakeholders, including clients, tenants and residents, employees, and partners. This report documents our progress on corporate responsibility measures in 2025 and the first quarter of 2026.

All quantitative data presented herein reflects activity in calendar year 2025, as of December 31, 2025, as applicable, unless noted otherwise. References to the Global Reporting Initiative (GRI) are to the GRI's Universal Standards 2021. As appropriate, significant developments occurring through March 31, 2026, are referenced. References to assets in this report relate to assets in all portfolios managed by ARA unless otherwise specified. This report and past reports are available for download on our website at aracapital.com/about-us/corporate-responsibility.

Disclaimer

This report contains information about calendar year 2025, or as applicable, certain qualitative information through March 31, 2026, and utility bill data as of May 11, 2026. This report is for informational purposes only. This report is not intended to be relied on to make any investment decisions and is neither an offer to sell nor a solicitation of an offer to buy any securities or financial instruments or any investment advisory services from American Realty Advisors, LLC (ARA). Some of the information in this report has been obtained or derived from third-party sources believed by ARA to be reliable, but ARA does not represent that such information is accurate or complete and has not independently verified the accuracy or completeness of such information or assumptions on which such information is based. Any opinions or estimates in this report represent the judgment of ARA when it was prepared and are subject to change without notice. Photos used in this report were selected based on visual appearance and are used for illustrative purposes only.

Forward-Looking Statements:

This report may contain forward-looking statements within the meaning of federal securities law. Forward-looking statements are statements that do not represent historical facts and are based on the beliefs and assumptions of ARA, as well as information currently available to ARA. Forward-looking statements in this report are based on the current expectations as of the date of this report, which could change or not materialize as expected. Actual results may differ materially due to a variety of uncertainties and risk factors. Except as required by law, we assume no obligation to update any such forward-looking statements.

Methodology and Other Disclosures:

Environmental performance data and progress toward the 10-year targets are calculated with an annual intensity methodology. Raw data is pulled from ENERGY STAR Portfolio Manager into Measurabl, where it is calendarized and exported. Verdani then normalizes the raw data by dividing the annual usage by the average annual leased occupancy to account for vacancy. Electric, fuel, water, waste, and emissions are all normalized for this report. Annual intensities are calculated for each year against the 2017 baseline by aggregating the consumption for that year and dividing it by the square footage that covers the usage data. Properties not owned for the entire year, properties missing data for part of the year, or properties with extensive outliers due to tenant operations may be excluded from the data set. Data for this report includes utility bill data as received by ARA as of May 11, 2026.



GLOBAL REPORTING INITIATIVE (GRI)

American Realty Advisors, LLC, has reported the information cited in this GRI content index for the period of January 1, 2025 to December 31, 2025 with reference to the GRI Standards.

GRI 1: Foundation 2021

2025 GRI Content Index

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302-3	Energy intensity	30	Environmental Performance Targets
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GRI 303: Water and Effluents 2018			
303-5	Water consumption	30	Environmental Performance Targets
GRI 305: Emissions 2016			
305-1	Direct (Scope 1) GHG emissions	30	Environmental Performance Targets
305-2	Energy indirect (Scope 2) GHG emissions	30	Environmental Performance Targets
305-4	GHG emissions intensity	30	Environmental Performance Targets
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GLOBAL REPORTING INITIATIVE (GRI)

2025 GRI Content Index (CONTINUED)

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401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	8	Employee Health and Wellness
401-3	Parental leave	8	Employee Health and Wellness
GRI 413: Local Communities 2016			
413-1	Operations with local community engagement, impact assessments, and development programs	6	Employee Engagement



sustainability@aracapital.com
www.aracapital.com

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