

# ESG 2023

Catalyzing Transformative Change

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## ABOUT THIS REPORT

CrossHarbor Capital Partners® ("CrossHarbor") has operated for three decades with a commitment to deliver the highest standard of fiduciary care. With the adoption of an Environmental, Social and Governance ("ESG") Policy in 2020, the firm commenced a formal process to integrate its corporate values and business practices with industry-leading ESG frameworks to create an ESG program tailored to CrossHarbor's business.

Our 2023 ESG Report summarizes our accomplishments completed during the year, our ongoing ESG implementation, and progress towards achieving the firm's ESG goals. CrossHarbor continues to make strides in tracking ESG metrics and expanding our reporting. The data and information provided in this report is as of December 31, 2023.



## ESG MISSION STATEMENT

CrossHarbor is dedicated to integrating ESG practices at both the firm and investment levels of the organization. We believe that considering and managing material ESG risks and opportunities over the investment lifecycle helps us to mitigate undue risks and unlock value-enhancing opportunities, allowing us to invest intelligently and better meet the financial objectives of our institutional investors. In addition, our ESG integration framework allows us to implement and measure specific actions that support our commitment to be a responsible community citizen that promotes resource efficiency, enhanced sustainability, ethical values, equal opportunity, and high standards of transparency and integrity.

## COMPANY DESCRIPTION

Founded in 1993 by loan workout and property turnaround specialists, CrossHarbor is a long-standing, privately-owned investment and asset management firm focused exclusively on commercial real estate located within the United States. The firm manages multiple investment strategies that invest across the risk/return spectrum on behalf of a diversified and highly regarded group of endowments, foundations, public and corporate pension plans, financial institutions, family offices and sovereign entities.

30<sup>+</sup>

Years in Business

\$30B

Investment Track Record

370<sup>+</sup>

Transactions

\$9.6B

Gross Assets Under  
Management<sup>1</sup>

100<sup>+</sup>

Institutional Investors

200<sup>+</sup>

Employees<sup>2</sup>

<sup>1</sup> As of June 30, 2023

<sup>2</sup> Includes 70 CrossHarbor Capital Partners and 150 Lone Mountain Land Company employees



CrossHarbor ESG Task Force Co-Chairs: Jay Hart and Caroline Janson

## OUR ESG APPROACH

Three fundamental tenets underpin CrossHarbor's ESG framework.

- 1 First and foremost, we deploy capital in commercial real estate to generate superior risk-adjusted returns for our investors and partners.

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- 2 We consider and prioritize all of our stakeholders' (e.g., investors, borrowers, sponsors, lenders, insurers, tenants, community partners, and staff) investing parameters and business requirements, including ESG, in our strategy execution.

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- 3 We analyze and quantify the return on investment for all ESG initiatives, sustainability programs, and energy-efficiency tools, balancing innovative value creation with prudent risk management.



CrossHarbor sponsors funds and separate accounts that invest across the capital stack and the risk/return spectrum. Considering the duration and scope of each strategy, we apply our ESG framework. We take a holistic approach to assessing, analyzing, and tracking our progress.

Given CrossHarbor's various fund strategies, our investment time horizon can be short, medium, or long-term, but we recognize that the impact of our capital stewardship is ongoing. To this end, we often partner with sponsors with longer-term investment objectives and effectuate business plans that create high-performing properties that endure.

Our investment approach for our longer-dated investments, specifically within Big Sky, Montana, is inextricably tied to long-term sustainability and conservation, as detailed below. Regardless of an investment's hold period or fund structure, we aim to create positive, long-lasting impacts in the communities where we invest, catalyzing transformative change by engaging collaboratively with stakeholders on sustainable solutions, creating community resilience with housing investment, and enhancing value by partnering with pioneering ESG sector sponsors.

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**We aim to catalyze transformative change** by engaging collaboratively with stakeholders on sustainable solutions, creating community resilience with housing, and enhancing value with pioneering ESG sector sponsors.

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## CATALYZING TRANSFORMATIVE CHANGE

*“If you consider the linear value creation that you can create over time by building property value, and along the way you can shift the line by delivering something unique that sparks a catalytic change – like a hospital, performing arts center, grocery store or school – than you have real sustainable value creation and community building.”*

Samuel Byrne, Co-Founder & Managing Partner

### SUSTAINABLE SOLUTIONS

#### ***Collaborating with Stakeholders to Achieve Beneficial Results***

Our successful track record of investing in Big Sky, Montana started with a well-defined strategy, thorough analysis, diligent underwriting, sophisticated structuring, and proactive asset management. However, what has really made it a sustainable endeavor is our focus and commitment to engage and collaborate with all stakeholders. We have learned that by addressing and prioritizing the needs and preferences of tenants, visitors, and the surrounding community, we can achieve exceptional investment results over time.

CrossHarbor has been investing in southwest Montana for nearly two decades, and during that time, CrossHarbor has achieved many notable milestones, including the acquisition of the Yellowstone Club, a private ski and golf club community, out of bankruptcy in 2009. Today, with 43,000 acres encompassing private clubs and resorts, rental apartments, workforce housing, residential communities, hotels, restaurants, and ongoing development activities, CrossHarbor represents the region’s most significant private ownership and more than 75% of the local tax base.

From the start, our goal was two-fold:

- 1 Achieve an attractive return on our investment.
- 2 Create an exceptional, world-class, year-round destination.



It was immediately apparent that CrossHarbor’s ability to deliver a superior experience required partnering with local residents, employers, and municipal leaders to protect the natural environment that drew visitors to the region, build critical infrastructure, and establish a sustainable local economy. To achieve this, in 2014, CrossHarbor formed Lone Mountain Land Company (“LMLC”), a Montana-based subsidiary, to serve as the local development partner and oversee planning, development, and sales and expand the investment portfolio to include Moonlight Basin and Spanish Peaks clubs.

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*“CrossHarbor created LMLC to help guide thoughtful and sustainable development throughout Big Sky. That’s when we went from investors and financiers to developers and community builders.”*

Matthew Kidd, CrossHarbor Partner and LMLC Managing Director

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LMLC has become a leading voice and community builder in Big Sky, an unincorporated area straddling two counties with no local municipality, working with local businesses, employers, community foundations, and nonprofits to address a range of economic challenges and environmental concerns. LMLC's team holds leadership roles on many local nonprofits and community boards and takes a hands-on role in helping to effectuate positive changes. (See **Charitable Engagement**, page 17, for more detail.)

Our collaboration with these local partners on initiatives and programs to sustainably preserve and conserve the natural

environment has helped create unforgettable experiences for visitors and residents in southwest Montana.

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*“LMLC’s commitment is to create the ultimate Montana experience through thoughtful growth of our community. LMLC believes the best development is done responsibly and sustainably in terms of environmental protection of the land and wildlife and long-term economic prosperity for the community.”*

Justin Bain, LMLC Senior Vice President

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## **LMLC’s recent achievements on land stewardship, water conservation, and forest preservation include the following:**

### **Water Conservation**

**Metering:** With a \$100,000 investment in fixed-base domestic metering and a public education and awareness campaign, the Yellowstone Club saved close to 2 million gallons of water in the first six months of operation.

**Treatment:** After a wastewater plant upgrade, the Yellowstone Club doubled its water treatment capacity. Moonlight Basin similarly improved its treatment capability through the use of the most state-of-the-art technology in the state.

**Reclamation:** By utilizing reclaimed water for golf course irrigation, Yellowstone Club, Moonlight Basin, and Spanish Peaks reduce demand on the aquifer, and annually conserve nearly 100 million gallons of groundwater.

After 12 years of R&D and with the support of many environmental groups, the Yellowstone Club became the first resort in Montana to launch a water recycling snowmaking

program in November 2023. Wastewater that was typically released into the Gallatin River after treatment was diverted to an upper watershed, recharging the aquifer and protecting the watershed. The treated water is used for snowmaking on the slopes, increasing the overall snowpack, slowing the spring runoff, and reclaiming 25 million gallons of water annually to the benefit of skiers, anglers and local residents.

### **Forest Preservation**

**Fire prevention:** By creating strategic fuel breaks to reduce fire spread, reducing forest density, and enhancing the age and species diversity, Yellowstone Club implemented a multifaceted fire prevention strategy for over 120 acres.

**Restoration:** In 2023, Whitebark Pine Ecosystem Foundation certified Yellowstone Club as a Whitebark Pine Friendly Ski Area, recognizing Yellowstone Club’s substantial management efforts to protect the threatened species, a keystone of the mountain ecosystem.



Workforce Housing, Gateway Village | Gallatin Gateway, Montana

## COMMUNITY RESILIENCE

### *Investing in Housing for Economic Stability*

CrossHarbor takes a long-term view of the value and need for housing because we understand that a robust economy thrives when there is ample housing supply, serving a wide range of incomes, demographics, and neighborhoods. Housing plays a critical role in building and sustaining resilient communities.

Furthermore, housing is an essential individual need, typically the single most significant investment for an individual or families and the foundation for health, well-being, access to education, and a path to wealth creation. Yet, with a severe shortage

of housing units nationwide, long-term, sustained demand is outpacing supply.

To address the housing crisis, CrossHarbor has financed and invested in the housing sector across almost every niche and strategy. CrossHarbor funds the development and management of housing across a broad continuum, including conventional market-rate rental apartments, senior housing, student housing, workforce housing, master-planned communities, build-to-rent homes, residential dwelling units (RDUs), for-sale single-family, and vacation homes.

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CrossHarbor has financed and invested in the housing sector across almost every niche and strategy to address the need for more housing.

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Across our 30-year track record, CrossHarbor has committed more than \$3.2 billion to multifamily rentals across 106 transactions (over 31,500 units), spanning core plus, value-add, and opportunistic debt and equity strategies that generate compelling risk-adjusted returns for investors. CrossHarbor's investments include over \$700 million

committed to long-term hold multifamily developments. During the last 15 years, 41% of CrossHarbor's capital has been allocated to the multifamily sector, and CrossHarbor's housing investments help provide much-needed inventory to all demographics in the U.S. living sector.

### CROSSHARBOR HOUSING SPECTRUM

<p>CROSSHARBOR FUND STRATEGY</p>	 <p><b>Market-Rate Apartments</b> SDIF, MI, OZ, CIP, SMA/ Special Situations</p>	 <p><b>Build-to-Rent</b> CIP</p>	 <p><b>Senior Housing</b> CIP</p>	 <p><b>Student Housing</b> CIP</p>
<p>CROSSHARBOR FUND STRATEGY</p>	 <p><b>Master-Planned Communities</b> CIP, SMA/ Special Situations</p>	 <p><b>Workforce</b> CHAP, SMA/ Special Situations</p>	 <p><b>For-Sale Residential</b> CHAP, CIP, SMA/ Special Situations</p>	



Build-to-Rent, Viridian BTR | Arlington, TX

## ENERGY-EFFICIENT INVESTMENTS

### Partnering with Pioneering ESG Sector Specialists

Since implementing our first ESG policy in 2020, CrossHarbor has seen the ESG landscape in the commercial real estate industry change and evolve internationally and domestically. New frameworks are regularly introduced, existing frameworks are constantly being revised, and new governmental regulations are continually enacted in order to increase transparency, reduce greenwashing, promote more sustainable buildings, and create incentives to conserve resources.

Many of CrossHarbor's investments are through partnerships with sector and market specialists. We leverage those relationships to source investments, gain market knowledge, and learn from their development or operational expertise, including best practices in sustainability that require a working knowledge of state and local regulations, local building code requirements, and energy/green building credits and incentives.

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*"While many of CrossHarbor's investment vehicles have short-term hold periods, we often partner with sponsors with longer-term business plans and ESG platforms, ensuring CrossHarbor's investing activities create positive impacts and sustained value for communities long after our involvement."*

— Jay Hart, Managing Partner and ESG Task Force Co-Chair

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## Multifamily

Multifamily investment has been a cornerstone of CrossHarbor's investment strategy for over 15 years. We maintain strong relationships with most of the top 25 ranked U.S. multifamily developers. By investing alongside these firms, we learn about and evaluate the latest trends, innovations, and technologies as our partners implement them.

One of CrossHarbor's largest and longest-running partners is **Mill Creek Residential Trust LLC, ("Mill Creek")** a national rental housing company that has developed over 275,000 apartment homes. Over the past 15 years, CrossHarbor and Mill Creek have completed 15 transactions totaling 5,500 rental units together.

Mill Creek is an industry leader in ESG. With an investment platform spanning the property lifecycle, Mill Creek incorporates sustainability best practices in their development process and promotes ongoing comprehensive performance measurement and reporting. Mill Creek's expertise in developing and managing multifamily properties sustainably creates value for CrossHarbor's investors since we partner with Mill Creek on investments that prioritize optimizing energy-related

### CrossHarbor Capital Partners and Mill Creek Partnership

15

Transactions

\$690M

Total Equity Commitments

5,500

Units

15+

Years



Market-Rate Housing, Aster | Dallas, TX

costs and other expenses, enhancing the resident experience, and maximizing property performance.

Before beginning development, CrossHarbor works with its partners, including Mill Creek, to evaluate and understand impacts and quantify environmental and other risks to the tenants, property, and the local community. Additionally, CrossHarbor and its partners create detailed development and asset management plans for each property, often incorporating energy conservation measures, sustainable practices, and energy management features by:

- **Analyzing and selecting building certifications** or standards, as appropriate.
- **Prioritizing the well-being and needs of residents** by designing access to open spaces, active design features, and highly desirable amenities and providing tenants with the conveniences of digital tools, smart thermostats, and EV charging.
- **Educating residents on how to conserve energy** and water to reduce expenses.
- **Establishing local ties** with the neighboring community to build relationships and connectivity.

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Before beginning development, CrossHarbor works with its partners, including Mill Creek, to evaluate and understand impacts and quantify environmental and other risks to the tenants, property, and the local community.

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The following properties are representative of CrossHarbor and Mill Creek's partnership. Each property incorporates sustainable building features (e.g., ENERGY STAR® appliances, Smart thermostats, and low-flow plumbing fixtures) that help ensure energy efficiency and sustainability and also deliver value to the tenants, and ultimately, our investors.

**MODERA AVENTURA** Aventura, FL



-  **88** walk score

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-  **30** EV charging stations

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-  **100%** LED lighting

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-  Stormwater collection system and separately metered irrigation system

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-  White roof

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-  Bike storage & parking

**MODERA GOLDEN TRIANGLE** Denver, CO



-  **97** walk score

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-  **95** bike score

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-  **20** EV charging stations

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-  **100%** LED lighting with motion sensors & timers in common areas

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-  Onsite underground water detention system

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-  Bike storage & parking

**MODERA NEW ROCHELLE** New Rochelle, NY



**96** walk score



**14** EV charging stations



100% LED lighting with motion sensors & timers in common areas



Onsite underground water detention system



**10%** affordable units



Bike storage & parking



**MODERA FOUNDERS ROW** Falls Church, VA



**88** walk score



**10** EV charging stations



100% LED lighting with motion sensors & timers in common areas



**7%** affordable units



Bike storage & parking



Onsite BMP, green roof, and bioretention planters



Capacity for future solar array



Silver/Gold



Hyde Park Village | Tampa, FL

## Retail

While housing, specifically multifamily investment, has been a significant component of CrossHarbor's capital allocation over the past 15 years, we also actively diversify portfolios by investing in complementary sector strategies, such as retail. With shopper behavior changing due to e-commerce and COVID-19, we believe certain retail types, such as open-air lifestyle centers, will have lasting appeal with shoppers and can serve as vital and vibrant community hubs.

CrossHarbor has been investing in open-air, lifestyle retail for over 10 years, often alongside **WS Development ("WS")**, a Massachusetts-based developer with a portfolio of over 100 properties. From its origins in suburban New England, WS has grown its holdings to over 22 million square feet, including urban core retail, high-end lifestyle centers, and mixed-used developments in 13 states.

CrossHarbor and WS share the view that energy efficiency and sustainability features, as well as social engagement and community

involvement, can create enduring retail properties that deliver value to consumers, tenants, and investors. We utilize our relationships with local partners, like WS, to provide us with firsthand knowledge and local expertise on developing and operating properties that comply with local regulations and achieve attractive returns.

For instance, given our Boston headquarters, we track new energy-related regulations and code requirements implemented by the city. As an active developer in Boston, WS routinely considers how best to create and implement comprehensive and financially advantageous property business plans while satisfying city regulations. Three years ago, Boston, a city on the leading edge of sustainability and energy efficiency, enacted the Building Emissions Reduction And Disclosure ("BERDO") ordinance, requiring large and midsized buildings to reduce emissions and reach "net zero" status by 2050. Although BERDO may deter some developers from investing in the city, WS saw it as an opportunity to take a leading position with first mover advantage.



Garden City | Cranston, RI

In 2023, WS signed a power purchase agreement to power much of its New England portfolio, including investments within CrossHarbor's portfolio, with renewable energy. To reach net zero, WS is purchasing an estimated 14 million kilowatt-hours of electricity from hydroelectric dams in northern New England to reduce its carbon footprint. Few property owners have yet to use renewable energy on an existing building, let alone their entire portfolio.



Montgomery Village | Santa Rosa, CA

WS also looks for opportunities where properties can benefit from incentive programs that promote green building and energy efficiency. For example, by installing more energy-efficient Level 3 EV charging stations at certain developments, WS was able to take advantage of a state program that covers 80% to 90% of the cost. By understanding how to incorporate new regulations into their business plans and

achieve optimal outcomes, WS sees energy-related incentives and cost-saving programs as opportunities in all cities and states.



Plaza del Lago | Wilmette, IL

Beyond environmental aspects, WS also performs property management for its retail assets and specifically focuses on incorporating social initiatives and community building into their day-to-day management. Examples of these initiatives within CrossHarbor's portfolio include:

- At our Garden City asset, a weekly concert series, charitable events, local partnerships, and programmed open space provide an accessible gathering spot for locals that has become an integral part of the local community.
- Murals or art incorporated into the property design feature local artists' work, such as those found at CrossHarbor's Montgomery Village, and highlight each community's diversity.
- Local women- and minority-owned businesses are supported by targeting diverse tenants who complement our roster of large national retailers and by having a goal that the bidding process for property improvement work includes bids from at least one minority- or women-owned vendor.

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CrossHarbor and WS share the view that energy efficiency and sustainability features, as well as social engagement and community involvement, can create enduring retail properties that deliver value to consumers, tenants, and investors.

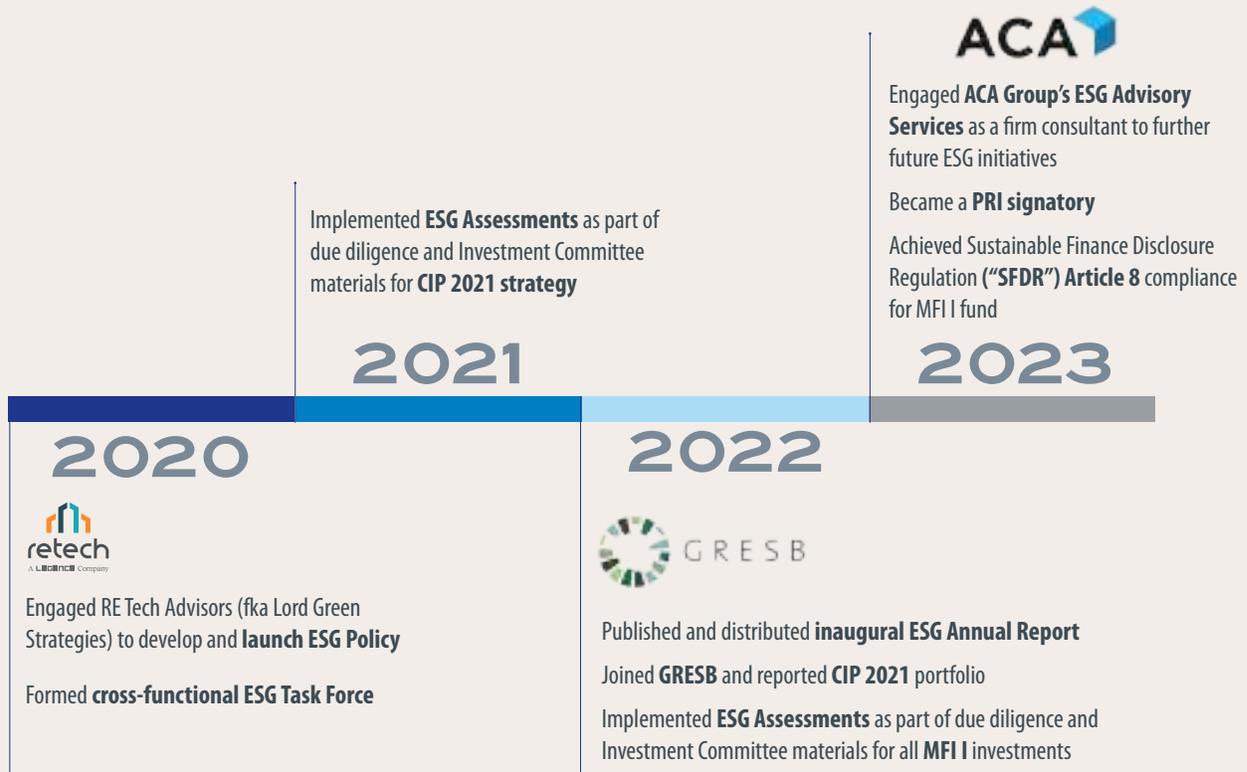
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The Aston at Town Center | Jacksonville, FL

## ESG MILESTONES

Over the past four years, CrossHarbor has established an ESG policy, incorporated assessments and procedures into its investment processes, and identified actionable steps to effectively manage and mitigate ESG risks in commercial real estate. Led by our ESG Task Force, we seek to continuously improve our program and look for innovative ways to add value to CrossHarbor properties.



# 2023 PROGRESS ON CORPORATE GOALS

## Environmental

CrossHarbor’s corporate ESG goals align with our culture and mission. Our team works to make meaningful and measurable progress throughout the year on our three key objectives.

### GOALS



#### Waste

Reduce or eliminated waste products



#### Recycle

Reduce or eliminated the use of paper products



#### Climate

Decrease our Scope 3 GHG emissions by increasing employee use of alternative transportation

Our team members work from offices in Boston and Newport Beach that are Leadership in Energy and Environmental Design (“LEED”) **Gold Certified**, and our Chicago office is in a LEED **Platinum-certified** building. All our green building locations prioritize water conservation and recycling programs to reduce costs and waste. The water and recycling initiatives at our Boston office alone made a significant impact in 2023.

Our office locations are also chosen based on the walkability and transit options available to our staff. To help decrease Scope 3 GHG emissions firmwide, CrossHarbor provides employees a monthly subsidy for commuting passes for public transportation and publicizes links to the staff on local transit opportunities.

### 2023 Boston Office Recycling Savings



4

trees



442

hours of electricity



42

gallons of oil



1,323

gallons of water

### LEED-Certified Office Locations



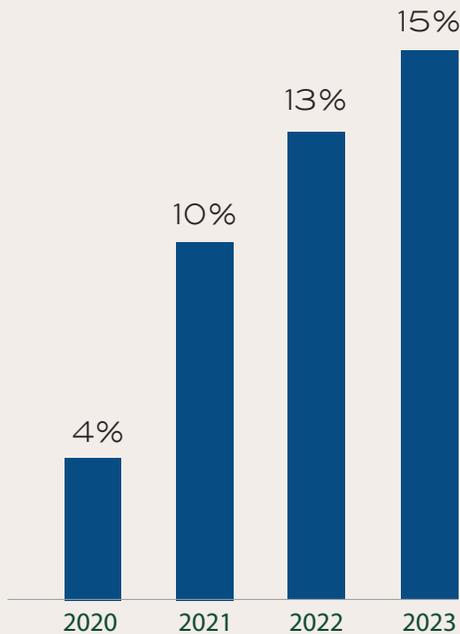
To help decrease Scope 3 GHG emissions firmwide, CrossHarbor provides employees a monthly subsidy or commuting passes for public transportation.

## Social

### OUR FOCUS ON INCREASING DIVERSITY

CrossHarbor’s goal is to build a diverse workforce at all levels of the organization and create a rewarding career path for all team members. Our goal is to create an environment where all staff members feel valued for their contribution and included in the firm’s shared success.

#### FIRMWIDE MINORITY WORKFORCE PERCENTAGE BY YEAR



We support and prepare our staff to take on increasingly higher levels of responsibility and new internal opportunities.

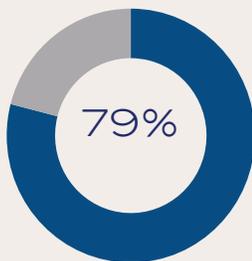
**11%**  
of our workforce  
received promotions  
in 2023

**50%**  
of those promoted  
were female and  
minority staff

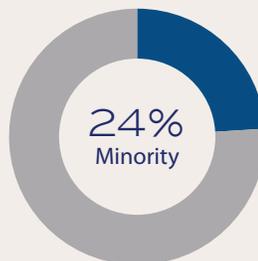


We seek diverse candidates when filling mid- and senior-level roles. However, with modest turnover — staff retention was 79% in 2023 — we can make the most measurable and immediate impact on diversity by recruiting diverse junior candidates and developing them into future CrossHarbor leaders.

#### 2023 Staff Retention



#### 2023 Junior Staff Diversity





**CROSSHARBOR'S CHARITABLE ENGAGEMENT**

We support community organizations to contribute to the growth and vitality of the communities where our team members live and work and where we make investments in commercial real estate. We contribute financially, and team members volunteer and participate in special events, supporting programs, and fundraising efforts annually.

Additionally, CrossHarbor team members assume leadership roles in these organizations, strengthening our relationships with these strategic partners, helping promote positive social change, and providing expert guidance on organization growth initiatives.

In communities like Big Sky and cities where we have offices, we encourage our team members to proactively join nonprofit organizations and take leadership roles on

boards where they use their experience and expertise to make meaningful contributions.

Within Big Sky alone, CrossHarbor or LMLC employees are involved in over 50 Big Sky Districts, non-profit and civic organizations, homeowners associations, as well as county, state, and federal organizations.




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Our CrossHarbor and LMLC team members engage as volunteers and board members with non-profits and community associations, and civic, county, state, and federal organizations, including more than 50 in the Big Sky region.

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## Governance

The ESG Task Force, with representation from different functional areas and strategies, continually works to improve CrossHarbor's ESG policy and procedures. By sharing feedback from investors, partners, and vendors at our properties, the Task Force ensures that CrossHarbor's ESG policies and procedures are consistent with industry best practices, help mitigate risks, address investor and other stakeholder concerns, and apply to any strategies CrossHarbor may launch in the future.

### TASK FORCE 2023 ACTIVITIES

#### PRI Signatory

In 2023, CrossHarbor became a PRI Signatory, joining a global network of asset owners, investment managers, and service providers committed to incorporating PRI principles into their business and decision-making practices.

Signatory of



#### Updating ESG Policy

With guidance from ACA, CrossHarbor is revisiting and revamping our ESG policy, initially written in 2020. This update will include changes to our investment due diligence and risk assessments for each strategy, aligning current practices with PRI standards, as well as future goals and objectives.

#### Article 8 Compliance

In 2023, to address the needs of a European investor, CrossHarbor completed the requirements to achieve the Sustainable Finance Disclosure Regulation (SFDR) Article 8 compliance for its MFI I Fund, a Luxembourg-domiciled fund focused on financing the construction of Class A multifamily and industrial properties in top US markets.



The SFDR is part of a recent European Commission initiative to create more transparency, reduce greenwashing by investment managers, and integrate sustainability risk assessment in decision-making. Our SFDR Article 8 reporting requires specific investment criteria be met, as well as a certain percentage of sustainable elements be present within the plans and specs of all developments, prior to CrossHarbor making a loan. CrossHarbor also incentivizes all borrowers to achieve LEED Gold certification or higher on the developments by offering an interest rate reduction upon achievement of certification.

CrossHarbor anticipates launching the successor fund, which will also be SFDR Article 8 compliant, during 2024.

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CrossHarbor's ESG Task Force helps ensure that our ESG policies follow best practices, our procedures mitigate risks, and we address investor and stakeholder concerns.

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## ESG TASK FORCE MEMBERS

CrossHarbor's ESG Task Force, formed in 2020, includes cross-functional representation with members from the C-Suite, Originations, Asset Management, Investor Relations, Compliance, and Human Resources.

The ESG Task Force meets quarterly and is responsible for implementing the ESG program across the firm while also communicating CrossHarbor's ESG strategy, performance, and successes to both internal and external stakeholders.



**Jay Hart**  
Managing Partner  
Co-Chair, ESG Task Force



**Caroline Janson**  
Director, Investor Relations,  
Co-Chair, ESG Task Force



**Shawn Hurley**  
Partner, Originations and  
Asset Management



**Justin Bain**  
Senior Vice President, LMLC



**Courtney Williams**  
Chief Compliance Officer



**Brian Davis**  
Director, Originations and  
Asset Management



**Merete Giurlani**  
Vice President,  
Human Resources



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This report does not constitute an offer to sell or a solicitation of an offer to buy any securities and may not be used or relied upon in evaluating the merit of investing with CrossHarbor Capital Partners.

**Caroline Janson**

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