Equal Employment Opportunity, Affirmative Action and Diversity and Inclusion Policy

B. F. Saul Company and Affiliates (the "Company") is committed to a program of equal employment opportunity in all of its employment practices. The Company affirms its long-standing commitment to maintain a diverse workforce reflective of the communities in which we operate, maintains a business culture that recognizes the contributions and interests of diverse cultural and social groups, and maximizes employee efforts by understanding individual differences and perspectives. It is the policy of the Company not merely to refrain from employment discrimination as required by federal, state, and local law, but to take positive affirmative action to realize for women, people of color, individuals with physical or mental disabilities and veterans full equal employment opportunity. We support the employment and advancement in employment of individuals with disabilities and of protected veterans, and we treat qualified individuals without discrimination on the basis of their physical or mental disability or veteran status. For purposes of this policy, protected veterans include disabled veterans, recently separated veterans, active duty wartime or campaign badge veterans, and armed service medal veterans.

It is our belief that an organization achieves this goal only through leadership and focused implementation of an affirmative action plan and equal employment opportunity program by ensuring all employment decisions are made without regard to race, color, ethnicity, national origin, ancestry, citizenship, sex, pregnancy, sexual orientation, gender identity, age, religion/ creed, handicap/ disability, genetic information/ history, military/ veteran status, marital status, or any other characteristic or condition protected by law. These policies maintain and enhance workforce diversity and apply to all employment actions, including but not limited to hiring, placement, promotion, transfer, demotion, or discipline; recruitment, advertising, or solicitation for employment; assignments during employment; rates of pay, benefits, or other forms of compensation; selection for training; layoff or termination; and any other decisions, terms, or conditions of employment.

The Company will make good faith effort to reasonably accommodate the physical and mental limitations of any employee or applicant for employment or for religious purposes unless such accommodation would impose undue hardship on the conduct of our business. We encourage applicants and employees to assist us in identifying accommodations that he or she may need to perform the job or enjoy the terms and conditions of employment.

The Senior Vice President of Human Resources have been appointed the role of Equal Opportunity/ Affirmative Action Officer and will audit, report, and evaluate activities which pertain to our EEO and Affirmative Action objectives. Employees who need assistance in the clarification or resolution of EEO matters should contact their direct supervisor, department head and/ or the Senior Vice President of Human Resources. If the circumstances make reporting an issue to either of these individuals difficult, feel free to contact any member of management and/ or Human Resources. Retaliation against any employee for making an EEO claim or participating in the investigation of a complaint is strictly prohibited and will not be tolerated.

Individuals interested in reviewing the Affirmative Action Plans for Women and Minorities, Individuals with Disabilities and/ or Protected Veterans should contact the Senior Vice President of Human Resources or the Human Resources department during regular working hours. If an individual would like to be considered under our Affirmative Action Plans, they should indicate the desire to their supervisor, or to the Human Resources department. Submission of this information is voluntary and refusal to provide it will not subject any individual to adverse treatment. Information submitted will be kept confidential except as otherwise permitted or mandated by law.

Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion or discrimination because they have engaged in or may engage in any of the following activities: filing a complaint; assisting or participating in an investigation, compliance evaluation, hearing or any other activity related to the administration of the affirmative action provisions of Executive Order 11246, the Rehabilitation Act, the Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA) or any other Federal, state or local law requiring equal opportunity for women, minorities, disabled individuals, or protected veterans; opposing any act or practice made unlawful by Executive Order 11246, the Rehabilitation Act, VEVRAA or their implementing regulations, or any other Federal, state or local law requiring equal opportunity for women, minorities, disabled individuals, or protected veterans; opposing any act or practice made unlawful by Executive Order 11246, the Rehabilitation Act, VEVRAA or their implementing regulations, or any other Federal, state or local law requiring equal opportunity for women, minorities, disabled individuals, or protected veterans; or exercising any other right protected by Executive Order 11246, the Rehabilitation Act, VEVRAA, or their implementing regulations.

The Senior Vice President of Human Resources fully supports the Affirmative Action Program and directs the responsibility of all those with employment responsibility to seek to achieve the stated objectives of this program. Moreover, it is the responsibility of each and every member of the staff of B. F. Saul Company & Affiliates to assist in achieving the objectives of this policy and to make equal opportunity an actual, functioning condition of work life at the Company.

In addition, the Company expects each employee to honor equal employment opportunity policies and to treat one another with respect, and in a non-discriminatory manner. In particular, employees are expected to foster a productive work environment that is free from harassment or disruptive activity.

Pay Transparency Nondiscrimination Provision

The Company will not discharge or in any other manner discriminate against employees or applicants because they have inquired about, discussed, or disclosed their own pay or the pay of another employee or applicant. However, employees who have access to the compensation information of other employees or applicants as a part of their essential job functions cannot disclose the pay of other employees or applicants to individuals who do not otherwise have access to compensation information, unless the disclosure is (a) in response to a formal complaint or charge, (b) in furtherance of an investigation, proceeding, hearing, or action, including an investigation conducted by the Company, or (c) consistent with the Company's legal duty to furnish information.

ADA Policy

The Company is firmly committed to complying with the Americans with Disabilities Act (ADA) and other federal and state legislation designed to ensure equal employment opportunities to persons with disabilities. The Company prohibits discrimination on the basis of disability in regard to all employment practices or terms, conditions and privileges of employment. Consistent with this policy and applicable law, upon an employee's request, the Company will make reasonable accommodation to the known physical or mental limitations of qualified applicants or employees who are able to perform the essential functions of the job, unless the accommodation would cause an undue hardship for the Company.

Individuals who need an accommodation to perform the essential functions of a job or to enjoy the terms and conditions of employment should submit a written request to their direct supervisor, department head and/ or the Human Resources department and, if able, propose accommodations that they believe will be effective. The Company will explore whether the proposed or other reasonable accommodations can be made without undue hardship. The availability of any particular accommodation will depend on the circumstances. Medical documentation may be required as part of this interactive process.

Requests for accommodation will be evaluated and an effort will be made to provide reasonable accommodations. The Company may, in some cases, agree to an accommodation on a trial basis and, in all cases, reserves the right to reevaluate accommodations if, in practice, they result in undue hardship for the Company or give rise to demonstrated safety risks.

Religious Accommodation

The Company is committed to providing equal opportunity in compliance with Title VII and other federal and state legislation prohibiting discrimination on the basis of any protected characteristic, including religion, and will make reasonable efforts to accommodate the religious practices of its employees. Consistent with this policy and applicable law, upon an employee's request, the Company will make reasonable accommodation for the religious needs of qualified applicants or employees, unless the accommodation would cause undue hardship for the Company.

Individuals who need a religious accommodation should submit a written request to their direct supervisor, department head and/ or the Human Resources department and, if able, propose accommodations that they believe will be effective. The Company will explore whether the proposed or other reasonable accommodations can be made without undue hardship. The availability of any particular accommodation will depend on the circumstances. Documentation may be required as part of this interactive process.

Requests for accommodation will be evaluated and an effort will be made to provide reasonable accommodations. The Company may, in some cases, agree to an accommodation on a trial basis and, in all cases, reserves the right to reevaluate accommodations if, in practice, they result in undue hardship for the Company.