

STATEMENT ON HUMAN RIGHTS

Annaly Capital Management, Inc. (“Annaly”) is a leading diversified capital manager with investment strategies across mortgage finance. Together with its subsidiaries, Annaly recognizes our responsibility to help protect, preserve, and promote human rights as articulated in the [United Nations Universal Declaration of Human Rights](#). Our commitment to human rights guides how we treat and train our employees, how we work with our vendors, and how we interact with the communities where we live, work, and invest. Our corporate values and business practices support our belief that all people should be treated fairly and with respect.

Our Employees

Our employees are our most important asset, and we strive to create an inclusive and caring workplace that respects each employee’s human rights through the implementation of non-discrimination, non-harassment, health and safety, equal employment opportunity, and fair compensation practices that comply with the spirit and the letter of all applicable laws and regulations in the jurisdictions in which we operate. We are firmly committed to treating everyone without discrimination or harassment based on race, color, religion, sex, sexual orientation, gender identity, national origin, age, veteran status, or disability.

To that end:

- We conduct our business in accordance with all labor, safety, health, non-discrimination, and other workplace laws and regulations.
- Our [Code of Business Conduct and Ethics](#) (the “Code”) includes, among other things, our commitment to anti-discrimination, equal employment opportunities, and a safe and harassment free workplace for all employees.
- We require all employees to complete Ethics and Code of Conduct as well as Workplace Harassment training upon hire, and annually thereafter, and to certify upon completing each training session that they have read, and that they understand, Annaly’s policies.
- Employees are reminded and encouraged to report actual or suspected violations of laws, rules, regulations, or our Code through multiple methods, including an anonymous ethics hotline, and we strictly prohibit retaliation of any kind.
- We seek to ensure that all employees receive compensation that is fair and equitable, and above the legal minimum of living wages in the jurisdictions where we operate. Our compensation practices are driven by a number of factors, including firm performance, individual performance, and market performance.
- Managers receive unconscious bias training to help ensure that employees are treated fairly regardless of gender, race, ethnicity, religion, and sexual orientation.
- We do not condone any form of forced labor in our operations.
- We proactively and continuously evaluate human capital management best practices to ensure that we are providing a positive experience for our employees.
- We consider conduct that does not conform to these standards to be a serious violation of our policies and will take appropriate disciplinary action, which may include termination, against those who engage in such conduct.

Our Vendors

While the vendors with whom we interact bear the responsibility to define their own policies with regard to human rights, we aim to do business with those whose corporate values are aligned with ours. At a minimum, we expect our vendors to comply with the environmental and social laws and regulations of the jurisdictions in which they operate.

Our Communities

Annaly invests in and finances housing across the country, which strengthens the long-term growth of the economy and supports the vitality of local communities. Our investments have helped finance the housing sector since our inception in 1996.

Through our corporate philanthropy and volunteerism program, *Annaly Gives Back*, we partner with high-impact nonprofit organizations to provide a meaningful contribution to the communities where we live, work, and invest. Our corporate responsibility strategy fosters employee engagement and is focused on promoting housing stability through supportive and affordable housing and supporting the advancement and professional development of underrepresented populations in finance.

In addition, we promote sustainable and environmentally friendly practices and are committed to continuing to look for ways to minimize the environmental footprint of our operations.

Our Ongoing Commitment

We recognize that our stakeholders value information about our efforts in this area, and we are committed to ongoing engagement on these issues. We welcome input from our stakeholders on our ongoing commitment to human rights.