BUILDING A BETTER TOMORROW

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE **ESG VISION**









GUTTMAN HOLDINGS

AN EMPLOYEE-OWNED COMPANY













OUR MISSION, VISION, AND CORE VALUES

Employee-Owned, Employee Led: Why We Stand Out

Guttman Holdings provides customers with the most efficient, customized, and comprehensive fuel distribution, delivery, and service possible. Safety and respect - for our team members, customers, communities, and our Company - are top priorities that continue to guide our culture and our daily operations. As an employee-owned Company, we are committed to - and invested in - our business' growth. United by a Common Purpose, our Vision is to: Build a stronger future for all our stakeholders, by taking personal ownership of our Company's long-term growth, and ensuring our collective success.

We embody our six Core Values in all our work: Respect. Lead. Collaborate. Serve. Solve. Own.



RESPECT our employees and customers with a safety-focused culture.

LEAD with integrity, by trusting one another and our customers.

COLLABORATE and share our knowledge, market intelligence, and industry expertise.

SERVE our customers with highly responsive, and personalized service.

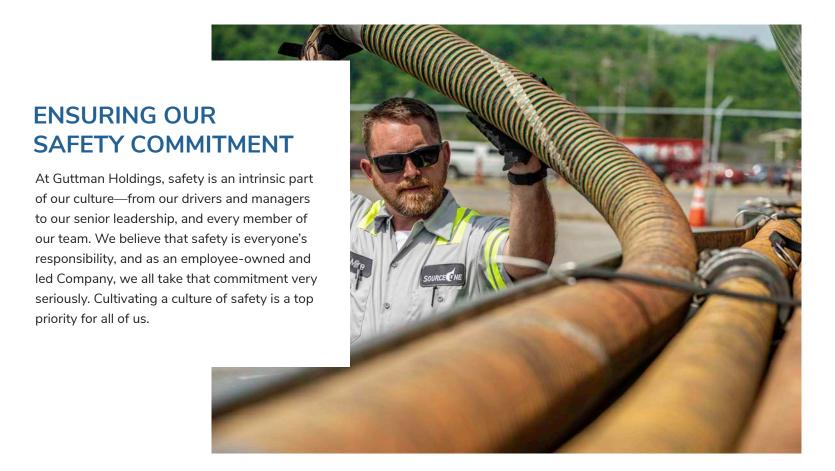
SOLVE problems and provide customized solutions to meet the needs of our employees, customers, and all stakeholders.

OWN our commitment to our customers, communities, and ourselves.

As employee owners, everything we do ensures our collective success.







- Our goal is always zero injuries and zero incidents. We require that all our team members perform their jobs in a manner that ensures the safety of our employees, customers, and the public. We are ISNetworld and PICS-certified.
- We strive to develop world-class safety education and training programs to exceed regulatory
 requirements to meet high Company standards. Our team members are well-prepared to do their jobs
 to protect their own safety and the safety of others. Smith System training is required for all our
 professional drivers and is highly encouraged for all team members. Additional training programs
 include OSHA 10 and Safeland. We also conduct background checks on every employee.
- At the top level, our Executive Safety Committee establishes best practices and protocols for Company-wide safety and security. Safety committees determine and implement protocols and discuss any potential safety issues. Employee safety champions report this safety information back to their teams within the organization, and serve as advocates and liaisons between the Safety Committees. This process is how safety practices are cascaded and implemented to all of Guttman Holdings team members.
- We monitor weather patterns and install event recorders in our trucks to ensure optimal conditions for deliveries, and mandate that if a delivery is deemed unsafe, it will remain unscheduled until the situation is resolved.
- We are proactive in managing the safe driving of our drivers by using Speedguage to monitor speed directly against the posted speed limit. We create weekly and monthly reports based on an aggregate percentage of the amount of time a driver is over the speed limit. We have also installed front and rear facing LYTX MV + Al drive cameras to monitor follow distance, critical distance, lane departure, and rolling stops, and to observe in-cab behaviors such as smoking, eating or drinking, using handheld devices, inattentive driving, and not wearing a seatbelt. These tools help us with preventable incident and safety training for our drivers.



REDUCING ENVIRONMENTAL IMPACT

Operating in cities and towns where our team members, customers, and neighbors live, work, and thrive is a responsibility we take seriously. We implement proactive measures to reduce our environmental impact. We transport most of our products via pipeline, which is the safest way to transport large quantities of petroleum products. As a leader in the energy industry, we remain committed to the highest safety, ethical, and business standards.

- We have purchased hundreds of millions of gallons of renewable fuels. Additionally, we have worked closely with two biodiesel manufacturers to purchase and distribute 40M gallons per year of biodiesel.
- Within the last year we have expanded our renewable energy resources by hiring four professionals with 40 years of combined expertise to facilitate our growing renewable efforts.
- We have developed a carbon offset program that we market to our customers, which is designed to
 reduce up to 100% of the emissions generated by the products we sell. The projects that are part of
 our carbon offset program meet strict standards: they must be quantifiable, verifiable, auditable,
 registered, and permanent. These projects are verified by third party organizations like Verified Carbon
 Standard, Gold Standard, Climate Action Reserve, CSA Group and The Clean Development Mechanism.
- We donate our used laptops to non-profit organizations.



BUILDING A CULTURE OF SOCIAL RESPONSIBILITY

From team member development and training to customized customer solutions, and community service, Guttman Holdings is committed to engaging and strengthening all our constituents, by creating an inclusive culture and business environment. This commitment includes attracting and retaining diverse team members, customers, and suppliers, while strengthening our communities.

- We offer our team members the benefit of being part of an Employee Stock Ownership Plan (ESOP), which includes the potential for increased financial rewards and additional retirement savings.
- We provide team members with continuing education and professional development opportunities, which include tuition reimbursement, conferences, and seminars, as well as safety, professional, and various skills trainings.
- We offer comprehensive health and well-being benefits, including wellness challenges and an Employee Assistance Program (EAP).
- We offer flexible work programs that include hybrid in-office and remote scheduling opportunities and varied work hours.
- We are committed to employee engagement, rewards, and recognition. A few activities include daily
 morning meetings, our monthly employee newsletter, and public recognition for demonstrating
 Guttman's Core Values. Guttman has earned the Pittsburgh Post-Gazette Top Workplace Awards
 seven out of that last eight years.
- Customer relationship management is extremely valued at Guttman Holdings. In addition to providing
 highly responsive and customized customer service, we engage our current and prospective customers
 through social media, virtual and in-person meetings, and through blogs we produce on timely
 industry-related topics.

ENGAGING AND STRENGTHENING OUR COMMUNITIES

Guttman Holdings cares about the communities we serve. We know the strength of the communities in which we operate is as vital to our long-term success as our investment in our team members, products, technology, and equipment. Guttman Holdings and its team members give back to the community in meaningful and effective ways, including contributions of time, leadership, and financial assistance.

Our community impact includes:

- hunger relief efforts (food and clothing donations)
- school supplies and other product donations
- financial contributions
- volunteerism for several local and regional schools and non-profit organizations

Our community, volunteer, and philanthropic support have included: an annual United Way campaign, Bag Brigade food donations, Salvation Army coat drive, Stuff the Bus school supplies donations, Stockings for Soldiers, Toys for Tots, The Jerome Bettis Bus Stops Here Foundation used laptop donations, and park clean-ups.

Setting an Example

The Leadership Team at Guttman Holdings is committed to strengthening the communities that the Company serves, as well as giving back to the communities where they live.

Many of our leaders have volunteered their time or continue to serve on the boards of the following organizations:

- Mon Valley Progress Council Executive Committee
- Jewish Community Center of Greater Pittsburgh
- Bel Air Recreation and Baseball Youth Program
- Mitch Bricks
- United Way of the Mon Valley
- University of Pittsburgh's Institute for Entrepreneurial Excellence
- Veterans Leadership Program of Western Pennsylvania
- Traffic Club of Pittsburgh
- American Waterways Operators
- Children's Hospital of Pittsburgh Foundation
- Pittsburgh Maritime Club
- World Presidents' Organization
- Pennsylvania Convenience Store Council
- Pennsylvania Food Merchants Association
- Pennsylvania Petroleum Association
- Ohio Petroleum Marketers & Convenience Store Association
- Pennsylvania Department of Environmental Protection Alternative Energy Advisory Board





IMPROVING OPERATIONAL EFFICIENCY & GOVERNANCE

Guttman Holdings uses computer-based solutions and data analytics to increase efficiencies and reduce our environmental footprint. Equally important, are our focused investments on physical improvements, such as ensuring our infrastructure, trucks, operations, and processes are all safe, reliable, and efficient.

- We have a Brand Ambassador Team of employees who contribute to our culture and community.
- We offer diverse programs, flexible, innovative, and customized solutions to our customers.
- We provide comprehensive risk management practices and policies, which encompass monthly cybersecurity training, data security, and privacy.
- Our Business Continuity and Crisis Management Plan minimizes any possible threats or unplanned occurrences to the Company and our team members.
- We conduct weekly operational risk and safety updates with the Leadership team. We also hold monthly
 meetings with department managers to discuss efficiency, policy compliance, and strategic execution.
 The Leadership team meets annually to conduct strategic planning to ensure the Company has a clear
 vision of the future.





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