

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance. Headquartered in Richmond, Virginia, Genworth traces its roots back to 1871 and became a public company in 2004. For more information, visit genworth.com.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years	Select the number of past reporting years you will be providing emissions data for
Row 1	January 1 2017	December 31 2017	No	<Not Applicable>
Row 2	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Row 3	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Row 4	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>

C0.3

(C0.3) Select the countries/regions for which you will be supplying data.

United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your consolidation approach to your Scope 1 and Scope 2 greenhouse gas inventory.

Operational control

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
Director on board	There are four directors on the board serving on the committee overseeing climate-related issues.

C1.1b

(C1.1b) Provide further details on the board's oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Please explain
Scheduled – some meetings	Reviewing and guiding strategy Reviewing and guiding risk management policies	The Nominating and Corporate Governance Committee periodically reviews the company's environmental, social and governance practices, including the company's environmental policy and practices.

C1.2

(C1.2) Below board-level, provide the highest-level management position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on climate-related issues
Sustainability committee	Both assessing and managing climate-related risks and opportunities	Annually

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored.

The Sustainability Committee consists of representatives from facilities, investments, travel, sourcing, risk, and corporate social responsibility. This committee is responsible for supporting the adherence to our Environmental Policy and building awareness among employees around our environmental impact as a company. Each member of the Committee reports to management through their team structure on matters relevant to their subject matter expertise. Ultimately, the Committee reports to a Committee of the Board of Directors annually to review the Environmental Policy, steps taken in building awareness, and any external reporting outcomes and scores, including the CDP score.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

Yes

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues.

Who is entitled to benefit from these incentives?

All employees

Types of incentives

Other non-monetary reward

Activity incentivized

Other, please specify (Volunteerism)

Comment

Genworth's employees have 40 hours of volunteer time off annually to use with the nonprofits they care about most, including organizations focused on environmental improvements. In addition to the volunteer time off, Genworth continues to plan and provide ongoing volunteer opportunities specifically for Genworth employees, which can be environmentally focused. For example, volunteers in Richmond, VA frequently work with Tricycle, an urban agriculture organization focused on designing green spaces to provide access to healthy foods in urban areas.

Who is entitled to benefit from these incentives?

All employees

Types of incentives

Other non-monetary reward

Activity incentivized

Other, please specify (Matching Gifts)

Comment

The Genworth Foundation Matching Gifts program encourages employees to contribute to qualifying charitable organizations thereby improving their community. Employees are eligible for a 50% matching gift on any qualified donation up to \$5,000 per calendar year (\$10,000 for Genworth officers and the Genworth Financial Board of Directors). In 2017, the Genworth Foundation offered a special giving opportunity on Earth Day with a 100% match to three organizations (Clean Water Fund, The Nature Conservancy, and The Sierra Club Foundation). Throughout the year, employees and Directors personally donated over \$17,000 to environmentally focused nonprofits, and the Genworth Foundation matched \$9,500 on those donations.

Who is entitled to benefit from these incentives?

Other, please specify (Employees in specific locations)

Types of incentives

Other non-monetary reward

Activity incentivized

Emissions reduction project

Comment

Employees at the Genworth Richmond and Raleigh locations who own a hybrid vehicle have charging stations available to them at no additional charge or fee.

C2. Risks and opportunities

C2.1

(C2.1) Describe what your organization considers to be short-, medium- and long-term horizons.

	From (years)	To (years)	Comment
Short-term	0	1	
Medium-term	1	3	
Long-term	3	15	

C2.2

(C2.2) Select the option that best describes how your organization's processes for identifying, assessing, and managing climate-related issues are integrated into your overall risk management.

Integrated into multi-disciplinary company-wide risk identification, assessment, and management processes

C2.2a

(C2.2a) Select the options that best describe your organization's frequency and time horizon for identifying and assessing climate-related risks.

	Frequency of monitoring	How far into the future are risks considered?	Comment
Row 1	Annually	3 to 6 years	Genworth's Risk Framework describes 6 key risk types that are managed across the business: Credit, Market/Liquidity, Insurance, Operational, Housing, and Model. Climate change is relevant to, and integrated into, the assessment and management of several of these risk types, including credit risk (losses arising from the inability or failure of a borrower to meet its obligations) and operational risk (including losses from external events such as severe weather). Credit risks include the potential for the physical impacts of climate change to negatively impact our clients' operations. At the physical asset level, operational risk factors such as energy price, grid reliability and access to clean energy are relevant, as are physical risks such as the potential for flooding and severe weather events.

C2.2b

(C2.2b) Provide further details on your organization's process(es) for identifying and assessing climate-related risks.

Genworth's leaders and others involved in the development and implementation of Genworth's Environmental Policy watch for, report on and discuss such risks and opportunities. Climate change risk is integrated into decisions made in several operational areas.

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C2.2c

(C2.2c) Which of the following risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, sometimes included	
Emerging regulation	Relevant, sometimes included	
Technology	Relevant, sometimes included	
Legal	Relevant, sometimes included	
Market	Relevant, sometimes included	
Reputation	Relevant, sometimes included	
Acute physical	Relevant, sometimes included	
Chronic physical	Relevant, sometimes included	
Upstream	Not evaluated	
Downstream	Not evaluated	

C2.2d

(C2.2d) Describe your process(es) for managing climate-related risks and opportunities.

Identified climate change risks are managed prioritized based on balancing the following: the likelihood of the risks occurring, the severity of impact should the risk occur, and the resources to appropriately mitigate and manage the risks.

C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Risk 1

Where in the value chain does the risk driver occur?

Direct operations

Risk type

Transition risk

Primary climate-related risk driver

Policy and legal: Increased pricing of GHG emissions

Type of financial impact driver

Policy and legal: Increased operating costs (e.g., higher compliance costs, increased insurance premiums)

Company- specific description

GHG emissions regulations are in various stages of development in both the US and elsewhere in markets in which Genworth operates. Governments and regulators are considering actions to reduce climate change impacts, such as regulating GHG emission, promoting energy efficiency and use of renewable resources, and implementing carbon taxation, "cap and trade" systems or other measures. Actions such as these could have an indirect financial impact on Genworth, resulting in higher operating expenses for Genworth, including higher facility costs, increased travel expenses and higher insurance expenses. As we are a financial services company, regulations of this nature would not directly impact our business operations or revenue.

Time horizon

Unknown

Likelihood

About as likely as not

Magnitude of impact

Low

Potential financial impact

Explanation of financial impact

The financial impact depends on the climatic sensitivity of the business, its location, and the management practices it has in place. As an insurance holding company Genworth does not generate significant GHG emissions, thus Genworth does not believe there is significant direct risk from current regulatory requirements related to climate change, and Genworth does not expect much, if any, direct impact from anticipated regulatory requirements.

Management method

See response for Explanation of financial impact

Cost of management

Comment

Identifier

Risk 2

Where in the value chain does the risk driver occur?

Direct operations

Risk type

Transition risk

Primary climate-related risk driver

Policy and legal: Enhanced emissions-reporting obligations

Type of financial impact driver

Policy and legal: Increased operating costs (e.g., higher compliance costs, increased insurance premiums)

Company- specific description

GHG emissions regulations are in various stages of development in both the US and elsewhere in markets in which Genworth operates. Governments and regulators are considering actions to reduce climate change impacts, such as regulating GHG emission, promoting energy efficiency and use of renewable resources, and implementing carbon taxation, "cap and trade" systems or other measures. Actions such as these could have an indirect financial impact on Genworth, resulting in higher operating expenses for Genworth, including higher facility costs, increased travel expenses and higher insurance expenses. As we are a financial services company, regulations of this nature would not directly impact our business operations or revenue.

Time horizon

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Likelihood

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Magnitude of impact

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Potential financial impact

Explanation of financial impact

The financial impact depends on the climatic sensitivity of the business, its location, and the management practices it has in place. As an insurance holding company Genworth does not generate significant GHG emissions, thus Genworth does not believe there is significant direct risk from current regulatory requirements related to climate change, and Genworth does not expect much, if any, direct impact from anticipated regulatory requirements.

Management method

See response for Explanation of financial impact

Cost of management

Comment

Identifier

Risk 3

Where in the value chain does the risk driver occur?

Direct operations

Risk type

Physical risk

Primary climate-related risk driver

Acute: Increased severity of extreme weather events such as cyclones and floods

Type of financial impact driver

Increased capital costs (e.g., damage to facilities)

Company- specific description

While Genworth is not a property and casualty insurer, increased frequency or severity of catastrophic weather or other natural events possibly related to climate change could increase the number of life and mortgage insurance policy claims Genworth receives which would impact our revenue. An increase in the frequency or severity of catastrophic weather or other natural events possibly related to climate change could temporarily impact our business operations, interrupting new business processing and servicing of existing policy/ contract holders and requiring expenditures to replace facilities or equipment. It could also increase our operating expenses related to higher property insurance or energy costs , but Genworth does not think these possible expense increases present a significant risk.

Time horizon

Unknown

Likelihood

About as likely as not

Magnitude of impact

Low

Potential financial impact**Explanation of financial impact**

In connection with our real estate ownership, we cannot provide assurance that unexpected environmental liabilities will not arise. However, based upon information currently available to us, we believe that any costs associated with compliance with environmental laws and regulations or any remediation of such properties will not have a material adverse effect on our business, financial condition or results of operations.

Management method

See response for Explanation of financial impact

Cost of management**Comment**

Identifier

Risk 4

Where in the value chain does the risk driver occur?

Direct operations

Risk type

Transition risk

Primary climate-related risk driver

Reputation: Increased stakeholder concern or negative stakeholder feedback

Type of financial impact driver

Other, please specify (Reduced stock price (market valuation))

Company- specific description

Genworth partners with several third party service providers through the normal course of business that may be more directly impacted by climate-related developments. More specifically, Genworth is aware of the potentially negative publicity associated with a supplier's poor environmental practices.

Time horizon

Unknown

Likelihood

About as likely as not

Magnitude of impact

Low

Potential financial impact**Explanation of financial impact**

For select suppliers, we do stay abreast of their actions. Should an environmental issue be highlighted publicly we may choose to take appropriate steps as necessary.

Management method

While the impact is largely reputational rather than financial, an inquiry into each suppliers' environmental practices is part of our regular review process when selecting suppliers. A lack of clear position or unsatisfactory findings in this area is taken into consideration during the supplier selection process. Costs associated with this process are part of regular business operations in our Sourcing departments.

Cost of management**Comment**

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Opp1

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Resilience

Primary climate-related opportunity driver

Resource substitutes/diversification

Type of financial impact driver

Other, please specify (Lower future operating costs)

Company- specific description

Regulatory developments may foster development of new investment instruments that we can add to our investment portfolios to enhance returns and asset-liability management activities. Regulation that promotes the development of cost-effective renewable energy sources or funnels research funds to identify break-through sustainable energy technologies someday may result in lower future operating costs, reduced GHG emissions and additional technology-driven advances in data processing.

Time horizon

Long-term

Likelihood

About as likely as not

Magnitude of impact

Unknown

Potential financial impact

Explanation of financial impact

Unknown

Strategy to realize opportunity

Genworth's Legal, Compliance and Government Relations departments continually monitor regulatory changes as part of normal business procedures to identify proposed, pending, and adopted regulations that impact our businesses.

Cost to realize opportunity

Comment

C2.5

(C2.5) Describe where and how the identified risks and opportunities have impacted your business.

	Impact	Description
Products and services	Not yet impacted	
Supply chain and/or value chain	Not yet impacted	
Adaptation and mitigation activities	Not yet impacted	
Investment in R&D	Not yet impacted	
Operations	Not yet impacted	
Other, please specify	Please select	

C2.6

(C2.6) Describe where and how the identified risks and opportunities have factored into your financial planning process.

	Relevance	Description
Revenues	Not yet impacted	
Operating costs	Not yet impacted	
Capital expenditures / capital allocation	Not yet impacted	
Acquisitions and divestments	Not yet impacted	
Access to capital	Not yet impacted	
Assets	Not yet impacted	
Liabilities	Not yet impacted	
Other	Please select	

C3. Business Strategy

C3.1

(C3.1) Are climate-related issues integrated into your business strategy?

Yes

C3.1a

(C3.1a) Does your organization use climate-related scenario analysis to inform your business strategy?

No, and we do not anticipate doing so in the next two years

C3.1c

(C3.1c) Explain how climate-related issues are integrated into your business objectives and strategy.

Genworth recognizes the importance of environmental, social and governance considerations and we strive to conduct our business in a socially responsible manner, including integrating climate change considerations into our business decisions. Over a five-year period from 2013 to this reporting period, Genworth has made reductions in Scope I & II emissions by ~57% metric tons and the following Scope III emissions - travel decreased by ~50%, paper use decreased by ~65%, and leased space emissions decreased by ~73% in metric tons.

Genworth maintains a Corporate Social Responsibility (CSR) section of our www.genworth.com website. Accessible from both the About Us and Investors sections of www.genworth.com, the CSR section has information about Genworth's societal and environmental impacts, including links to current CDP responses and score. A copy of Genworth's CSR annual update is also located here.

C3.1g

(C3.1g) Why does your organization not use climate-related scenario analysis to inform your business strategy?

As an insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance, Genworth does not generate significant greenhouse emissions. Additionally, our products and services are not significantly and directly impacted by climate change scenarios.

As part of our global macroeconomic assumptions, Genworth does consider GDP growth, core inflation, unemployment rate, and home price appreciation in business strategy scenario analysis, all of which are impacted by climate-related factors.

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

No target

C4.1c

(C4.1c) Explain why you do not have emissions target and forecast how your emissions will change over the next five years.

	Primary reason	Five-year forecast	Please explain
Row 1	Important but not an immediate business priority	We expect our emissions to continue to decline modestly over the next five years.	As an insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance, Genworth does not generate significant greenhouse gas emissions.

C4.2

(C4.2) Provide details of other key climate-related targets not already reported in question C4.1/a/b.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of projects	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation		
To be implemented*	1	
Implementation commenced*		
Implemented*	6	
Not to be implemented		

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Activity type

Low-carbon energy purchase

Description of activity

Other, please specify (Technology Assets)

Estimated annual CO2e savings (metric tonnes CO2e)

Scope

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)

Investment required (unit currency – as specified in CC0.4)

Payback period

<1 year

Estimated lifetime of the initiative

Ongoing

Comment

In 2017, Genworth diverted 1,598,025lbs in CO2 emissions in partnership with a value recovery group for Genworth's technology assets, including, but not limited to, PCs, laptops, phones, printers, and tablets. Our supplier partner for these efforts first works to remarket these assets. Then, if recycling is required, our supplier's practices are consistent with R2, RIOS and ISO 14001 requirements, and go beyond those standard to require due diligence for all materials, not just focus materials. Additionally, our supplier partner adheres to a zero landfill and zero e-waste export policy.

Activity type

Other, please specify (Transportation: use)

Description of activity

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)

Scope

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)

Investment required (unit currency – as specified in CC0.4)

Payback period

<1 year

Estimated lifetime of the initiative

Ongoing

Comment

Genworth encourages certain employees to telecommute – approximately 390 employees did so, as of December 31, 2017. Additionally, Genworth uses videoconferencing capabilities in its major facilities to reduce the need for travel. Genworth employees conducted 4,877 video conferences, yielding 3,677 video teleconferencing hours of meeting time. These activities are voluntary and impact Scope 3. The benefits have the potential to be ongoing, but the expectation would be that emissions and monetary savings will slow.

Activity type

Other, please specify (Transportation: fleet)

Description of activity

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)**Scope**

Scope 3

Voluntary/Mandatory

Please select

Annual monetary savings (unit currency – as specified in CC0.4)**Investment required (unit currency – as specified in CC0.4)****Payback period**

<1 year

Estimated lifetime of the initiative

3-5 years

Comment

The size of the corporate fleet is monitored continually and adjustments are made to the numbers of cars. Genworth has specific requirements in place that qualifies/disqualifies an employee for the use of a company car. These activities are voluntary and impact Scope 3. The benefits have the potential to be ongoing, but the expectation would be that emissions and monetary savings will fluctuate year to year.

Activity type

Other, please specify (Behavioral change)

Description of activity

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)**Scope**

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)**Investment required (unit currency – as specified in CC0.4)****Payback period**

<1 year

Estimated lifetime of the initiative

Ongoing

Comment

In 2017, Genworth realized a ~26% reduction in paper usage from 2016 and a ~65% decrease in paper use over the last five years. Genworth has initiatives to reduce paper usage as well as encourages our employees to duplex print or only print when necessary. Genworth periodically runs employee awareness efforts to increase employee engagement with Genworth's environmental and GHG reduction efforts.

Activity type

Other, please specify (Behavioral change)

Description of activity

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)

Scope

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)

Investment required (unit currency – as specified in CC0.4)

Payback period

<1 year

Estimated lifetime of the initiative

Ongoing

Comment

Genworth has installed hybrid vehicle charging stations at the Richmond and Raleigh locations to reward and accommodate employees with hybrid vehicles.

Activity type

Other, please specify (Waste recovery)

Description of activity

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)

Scope

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)

Investment required (unit currency – as specified in CC0.4)

Payback period

<1 year

Estimated lifetime of the initiative

Ongoing

Comment

Genworth’s comprehensive recycling at major facilities resulted in substantial waste reduction in 2017. At our headquarters campus in Richmond, Virginia, the recycling program resulted in ~65% of waste generated being diverted from a landfill to recycling or reuse in 2017. A similar program at our Lynchburg, VA location resulted in ~75% of waste generated being diverted from a landfill to recycling or reuse in 2017.

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Employee engagement	Genworth periodically runs employee awareness efforts to increase employee engagement with Genworth’s environmental and GHG reduction efforts.

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?

No

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

January 1 2007

Base year end

December 31 2007

Base year emissions (metric tons CO2e)

213

Comment

Scope 2 (location-based)

Base year start

January 1 2007

Base year end

December 31 2007

Base year emissions (metric tons CO2e)

16618

Comment

Scope 2 (market-based)

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions.

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Row 1

Gross global Scope 1 emissions (metric tons CO2e)

522

End-year of reporting period

<Not Applicable>

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

Comment

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Row 1

Scope 2, location-based

5244

Scope 2, market-based (if applicable)

<Not Applicable>

End-year of reporting period

<Not Applicable>

Comment

There was a 31% reduction in scope 2 emissions from prior year due to the sale of a building in Lynchburg, VA in mid-2016.

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization's Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, calculated

Metric tonnes CO2e

627

Emissions calculation methodology

Emission factor source: Recycled content tool, RECON TOOL, developed by U.S. EPA using GHG methods specified by the UN Intergovernmental Panel on Climate Change, IPCC; Assumes all paper was equivalent to "office paper". Annual usage – 1,253,080 pounds of paper, 627 Metric tons of CO2-e for 2017.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Explanation

Paper usage is down ~26% from 2016. Paper usage over the last five (5) years has decreased by ~65% overall. Reductions are due to employee awareness and education in reducing paper usage.

Capital goods

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not require the use of capital goods in the development of life insurance and financial products.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

All Fuel and Energy related activities are included in our Scope 1 and 2 calculations.

Upstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not create a physical product that requires the purchase, delivery or distribution of outside components during the development process.

Waste generated in operations

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth develops insurance and financial products which do not require physical manufacturing or create a waste by-product.

Business travel

Evaluation status

Relevant, calculated

Metric tonnes CO2e

2003

Emissions calculation methodology

2017 Flights: GHG Flight definitions: short haul: less than 800km/1.6094 = ~500 miles (1.6094 is the conversion factor for kilometers to miles); medium haul: less than 2,575km/1.6094 = 1,600 miles; long haul: more than 2,575km/1.6094 = 1,600 miles. 2017 total air miles = 5,659,485 (short haul - 168,669; medium haul - 1,434,147, long haul - 4,056,669) = 1,767 Metric Tons CO2-e for 2017. Short flight: .64 lbs/mile = 0.2897 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds) Medium flight: .44 lbs/mile = 0.2028 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds) Long flight: .39 lbs/mile = 0.1770 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds) 2017 Reimbursed Miles: 670,662 miles/25.2 miles/gallon x 8.87kg of Co2-3/gallon / 1,000 kg/metric ton = 236 Metric tons of Co2-e for 2017.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Air travel is has increased by 46% from 2016 due to increased international travel for business related priorities. Reimbursed miles have decreased by 7% from 2016. Business travel metric tons (including fleet cars) have decreased ~36% over the past five years, primarily due to lower employee count.

Employee commuting

Evaluation status

Not evaluated

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth did not complete an employee commuting survey in the year covered by this response.

Upstream leased assets

Evaluation status

Relevant, calculated

Metric tonnes CO2e

10495

Emissions calculation methodology

There were no GHG Protocol calculators appropriate for this analysis in 2007 so the company made an estimate and had continued to apply the same method each year to allow for comparison. In 2017, Genworth leased locations throughout the US and globally totaling 444,688 square feet leased. The GHG footprint for Genworth-owned space was 0.02360 metric tons per square foot of office space in 2007. This emissions factor was applied to the leased space since that time for a total estimated calculation of 10,495 metric tonnes CO2e in 2017.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Explanation

Over the past five years, there has been a ~73% reduction in emissions from leased space, driven by the sale of certain lines of business that were in leased spaces.

Downstream transportation and distribution

Evaluation status

Relevant, calculated

Metric tonnes CO2e

485

Emissions calculation methodology

Fleet Cars: $1,376,578 \text{ miles} / 25.2 \text{ miles/gallon} \times 8.87 \text{ kg of Co}_2\text{-3/gallon} / 1,000 \text{ kg/metric ton} = 485 \text{ Metric tons of Co}_2\text{-e for 2017.}$

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Processing of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not create a physical product for consumers.

Use of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not create a physical product for consumers.

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not create a physical product for consumers.

Downstream leased assets

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not sell a physical product and does not own or lease space to do so. Sales professionals are not company employees and Genworth utilizes a third party sales process in most cases.

Franchises

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Genworth does not utilize a franchise structure.

Investments

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

There is a potential that investments made by the Company have an emissions factor. An initial investigation into whether or not the Company investments have emissions factors has not been conducted.

Other (upstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO₂e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Scope III calculations are captured in the above categories.

Other (downstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Scope III calculations are captured in the above categories.

C6.7

(C6.7) Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

1.13

Metric numerator (Gross global combined Scope 1 and 2 emissions)

5766

Metric denominator

unit total revenue

Metric denominator: Unit total

5095000

Scope 2 figure used

Location-based

% change from previous year

28

Direction of change

Decreased

Reason for change

Total revenue in 2017 was ~2% lower than 2016 and scope 1 and 2 emissions decreased by ~29% from 2016, for reasons explained in C6.3.

Intensity figure

1.95

Metric numerator (Gross global combined Scope 1 and 2 emissions)

5766

Metric denominator

full time equivalent (FTE) employee

Metric denominator: Unit total

2957

Scope 2 figure used

Location-based

% change from previous year

18

Direction of change

Decreased

Reason for change

There was a decrease in employee population from end of year 2016 to 2017 of ~14%. The primary driver is the scope 1 and 2 emissions decrease of ~29% from 2016, for reasons explained in C6.3.

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization have greenhouse gas emissions other than carbon dioxide?

No

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

Country/Region	Scope 1 emissions (metric tons CO2e)
United States of America	522

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.

By facility

C7.3b

(C7.3b) Break down your total gross global Scope 1 emissions by business facility.

Facility	Scope 1 emissions (metric tons CO2e)	Latitude	Longitude
Richmond, VA	51	37.36	77.3
Lynchburg, VA	471	37.24	79.8

C7.5

(C7.5) Break down your total gross global Scope 2 emissions by country/region.

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low-carbon electricity, heat, steam or cooling accounted in market-based approach (MWh)
United States of America	5244			

C7.6

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By facility

C7.6b

(C7.6b) Break down your total gross global Scope 2 emissions by business facility.

Facility	Scope 2 location-based emissions (metric tons CO2e)	Scope 2, market-based emissions (metric tons CO2e)
Richmond, VA	3813	
Lynchburg, VA	1431	

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Decreased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined) and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption		<Not Applicable>		
Other emissions reduction activities		<Not Applicable>		
Divestment	100	Decreased		The Lynchburg, VA Main Street office was sold in June 2016, resulting a 50% decrease in emissions in the Lynchburg, VA location from 2016.
Acquisitions		<Not Applicable>		
Mergers		<Not Applicable>		
Change in output		<Not Applicable>		
Change in methodology		<Not Applicable>		
Change in boundary		<Not Applicable>		
Change in physical operating conditions		<Not Applicable>		
Unidentified		<Not Applicable>		
Other		<Not Applicable>		

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Location-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertakes this energy-related activity
Consumption of fuel (excluding feedstocks)	No
Consumption of purchased or acquired electricity	No
Consumption of purchased or acquired heat	Yes
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	Yes
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total MWh
Consumption of fuel (excluding feedstock)	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired electricity	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired heat	<Not Applicable>		28.33	28.33
Consumption of purchased or acquired steam	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired cooling	<Not Applicable>		13305	13305
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Total energy consumption	<Not Applicable>		13333.33	13333.33

C8.2f

(C8.2f) Provide details on the electricity, heat, steam and/or cooling amounts that were accounted for at a low-carbon emission factor in the market-based Scope 2 figure reported in C6.3.

Basis for applying a low-carbon emission factor

No purchases or generation of low-carbon electricity, heat, steam or cooling accounted with a low-carbon emission factor

Low-carbon technology type

<Not Applicable>

MWh consumed associated with low-carbon electricity, heat, steam or cooling

<Not Applicable>

Emission factor (in units of metric tons CO₂e per MWh)

<Not Applicable>

Comment

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	No third-party verification or assurance

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 and/or Scope 2 emissions and attach the relevant statements.

Scope

Scope 1

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

High assurance

Attach the statement

2017 GNW Verification Letter and Scopes 1 and 2 Worksheet.pdf

Page/ section reference

Relevant standard

Other, please specify (NOVA Consulting)

Proportion of reported emissions verified (%)

100

Scope

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

High assurance

Attach the statement

2017 GNW Verification Letter and Scopes 1 and 2 Worksheet.pdf

Page/ section reference

Relevant standard

Other, please specify (NOVA Consulting)

Proportion of reported emissions verified (%)

100

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

No, we do not verify any other climate-related information reported in our CDP disclosure

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?
No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?
No

C11.3

(C11.3) Does your organization use an internal price on carbon?
No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?
No, we do not engage

C12.1d

(C12.1d) Why do you not engage with any elements of your value chain on climate-related issues, and what are your plans to do so in the future?

Genworth has been—and continues—working through a significant cost reductions to align our expenses with our current business performance, so all expenditures must be closely aligned to our most basic business functions. As engagements on GHG emissions and climate change strategies can bring with them additional costs, we are not pursuing any efforts of this kind during this critical time for our company.

In addition, Genworth is in the process of being acquired by a foreign parent company and people resources are focused on that currently.

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?
Other

C12.3e

(C12.3e) Provide details of the other engagement activities that you undertake.

1. The Sustainability Committee consists of representatives from facilities, investments, travel, sourcing, risk, and corporate social responsibility. This committee is responsible for supporting the adherence to our Environmental Policy and building awareness among employees around our environmental impact as a company. Each member of the Committee reports to management through their team structure on matters relevant to their subject matter expertise. Ultimately, the Committee reports to a Committee of the Board of Directors annually to review the Environmental Policy, steps taken in building awareness, and any external reporting outcomes and scores, including the CDP score.

2. Genworth's employees have 40 hours of volunteer time off annually to use with the nonprofits they care about most, including organizations focused on environmental improvements. In addition to the volunteer time off, Genworth continues to plan and provide ongoing volunteer opportunities specifically for Genworth employees, which can be environmentally focused. For example, volunteers in Richmond, VA frequently work with Tricycle, an urban agriculture organization focused on designing green spaces to provide access to healthy foods in urban areas.

3. The Genworth Foundation Matching Gifts program encourages employees to contribute to qualifying charitable organizations thereby improving their community. Employees are eligible for a 50% matching gift on any qualified donation up to \$5,000 per calendar year (\$10,000 for Genworth officers and the Genworth Financial Board of Directors). In 2017, the Genworth Foundation offered a special giving opportunity on Earth Day with a 100% match to three organizations (Clean Water Fund, The Nature Conservancy, and The Sierra Club Foundation). Throughout the year, employees and Directors personally donated over \$17,000 to environmentally focused nonprofits, and the Genworth Foundation matched \$9,500 on those donations.

C12.3f

(C12.3f) What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

From a governance perspective, the Sustainability Committee consists of representatives from facilities, investments, travel, sourcing, risk, and corporate social responsibility - who are also the employees who own much of the decision-making responsibility for matters concerning sustainability and our environmental impact as a company. This committee is responsible for supporting the adherence to our Environmental Policy and building awareness among employees around our environmental impact as a company. Each member of the Committee reports to management through their team structure on matters relevant to their subject matter expertise.

From a Risk perspective, our Global Risk organization is aligned to address process and activities across our global enterprise. We have aligned the Risk organization around a matrix structure of six risk types, two risk functions, and our existing business platforms. Aligning the organization in this way allows us to more comprehensively understand and assess each type of risk, facilitate the sharing of that knowledge across the enterprise more effectively, enhance daily decision making for the business, better manage risk, and maximize risk/return for each business platform and Investments, as well as for the company as a whole. This structure, as well as additional planned enhancements, will help assure our risk management processes are consistent with evolving global best market practices and also align with converging global regulatory requirements and expectations concerning proper Enterprise Risk Management.

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

C14. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C14.1

(C14.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Corporate Social Responsibility Director	Other, please specify (Corporate Social Responsibility)

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	Public or Non-Public Submission	I am submitting to
I am submitting my response	Public	Investors

Please confirm below

I have read and accept the applicable Terms