

Environmental Policy Genworth Financial

Owner:
Genworth Environmental Committee Chairperson

Version
1.3

Category

Applies To: All Genworth Associates

Supersedes/replaces: Version 1.1

Effective: **January 1, 2016**

Policy

Genworth is committed to reducing impacts on the environment associated with its business activities and to implementing best practices to support environmental sustainability.

Procedures

Genworth recognizes that climate change poses significant potential risks to the environment, the global economy and to human health and well being. We also recognize that human activity contributes to global warming.

As a leading financial security company, we make promises to customers that often span decades. *Sustainability of lifestyle – through financial security provided by Genworth, requires a sustainable environment in which to live that lifestyle in a healthy, safe manner.* We believe that a responsible approach to helping preserve the environment is critical to building trust and creating long term value for all of our stakeholders – including consumers, distribution partners, employees and investors.

To meet this policy objective:

- We periodically will assess Genworth’s “carbon footprint,” a term which measures an enterprise’s greenhouse gas emissions as well as various other impacts, and will engage external experts to validate metrics and reduction targets.
- We will consider environmental factors as part of conducting business activities to seek to reduce impacts through: energy, water and other resource conservation; avoidance, reduction and recycling of materials; and programs designed to assist employees, business partners and other stakeholders in mitigating environmental impacts.
- We will continue existing policy objectives to manage environmental health and safety, ensure compliance with environmental laws and regulations and will consider environmental factors as part of our risk management activities.
- We will educate employees to understand and take responsibility for reducing environmental impacts at work.
- We will consider environmental factors as part of our sourcing activities.
- We will periodically investigate the suitability of incorporating environmental considerations into our investment activities.

- We will regularly report on specific activities and progress through communications vehicles such as our corporate website and activities such as participating in the Carbon Disclosure Project annual survey.
- We will revise and update this policy periodically as additional initiatives and actions are developed and implemented.
- This policy and supporting procedures will be overseen by the Nominating and Corporate Governance Committee of Genworth Financial's Board of Directors, which will periodically review and evaluate progress and objectives to reduce Genworth's environmental impacts.