

## Environmental Policy Genworth Financial

**Owner:**  
Genworth Environmental Committee Chairperson

**Version**  
1.2

### Category

**Applies To:** All Genworth Associates

**Supersedes/replaces:** Version 1.1

**Effective:** January 1, 2015

### Policy

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

### Procedures

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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 which 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.

We are developing and initiating programs and actions to meet this policy objective, including the following:

- We 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 integrate environmental considerations into all relevant policies and business activities 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 incorporate environmental considerations into our business growth strategies, including product development, marketing, investments and operations.
- We will continue existing policy objectives to manage environmental health and safety, ensure compliance with environmental laws and regulations and incorporate environmental considerations into our risk management disciplines.
- We will train and educate employees to understand and take responsibility for reducing environmental impacts at work.
- We will take environmental sustainability into consideration in establishing supplier relationships and the types of products we source.

- We will assess ways to incorporate environmental considerations into our investment activities.
- We will become advocates for the environment by participating in selected business and/or investor groups dedicated to environmental sustainability.
- We will regularly report on specific activities and progress through our corporate website and response to 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 Risk Committee of Genworth Financial's Board of Directors, which will periodically review and evaluate progress and objectives to reduce Genworth's environmental impacts.