

Additional Privacy Information for California Residents

This Privacy Notice ("Notice") is in accordance with the California Consumer Privacy Act of 2018 ("CCPA") which became effective on January 1, 2020. This Notice provides how Genworth Financial, Inc. and its subsidiaries and affiliates, to the extent those subsidiaries and affiliates meet California's definition of "business" and do not otherwise have their own privacy notice, (collectively, "Genworth") collects, uses, and discloses personal information about California residents. Personal information is defined by the CCPA to mean information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. However, please note that not all personal information collected, used, or disclosed by Genworth is subject to the CCPA. For example, the CCPA does not apply to information protected by the Gramm-Leach-Bliley Act, the Health Insurance Portability and Accountability Act ("HIPAA"), or the Fair Credit Reporting Act ("FCRA"). Please click [here](#) to access our Online Privacy Policy which includes links to the HIPAA and GLBA privacy notices.

California Resident is referred to in this Notice as "you" and "your" and Genworth is referred to in this Notice as "we", "us," and "our."

I. Personal Information We Collect on Consumers not Acting in a Professional Capacity

Over the past 12 months, we may have collected the following personal information about you depending on our specific transaction with you. In the table below, you will see the types of personal information, whether it is collected for certain functions, and how long Genworth keeps such personal information.

Type of Personal Information	Collected on our websites and through your contact with Genworth	Collected for Marketing
Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	Yes, however, if you have only visited our website, we may have only collected your Internet Protocol address.	Yes, however, we may have only collected your Internet Protocol address.
Personal Information in addition to the identifiers listed above, such as your signature, physical characteristics or description, insurance policy number(s), telephone number, employment, employment history, education, financial account information and your financial, medical or health insurance information.	Yes, only to the extent you have provided it to us when you have contacted us.	No data collected and/or retained for marketing in the last 12 months.
Characteristics of protected classifications under California or federal law, such as your race or sex.	At times, we may ask you to voluntarily share your racial or ethnic origin, however that information would not be connected to identify you.	No data collected and/or retained for marketing in the last 12 months.
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with an internet website application, or advertisement.	Collected through cookies.	Not collected.
Audio, electronic, visual, thermal, olfactory, or similar information, such as call recordings.	Not Collected.	May be collected during phone calls and kept permanently.

Over the past 12 months, we may have collected the following sub-category of personal information, called sensitive personal information, about you depending on our specific transaction with you. In the table below, you will see the types of sensitive personal information, whether it is collected for certain functions, and how long Genworth keeps such personal information.

Types of Sensitive Personal Information	Collected on our websites and through your contact with Genworth	Collected for Marketing
Social security, driver's license, state identification card, or passport number.	Not collected.	Not collected.
Racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership.	At times, we may ask you to voluntarily share your racial or ethnic origin, however that information would not be connected to identify you.	Not collected.

Genworth may receive this personal information directly from you or indirectly from you through your use of our websites or your other interactions with us. We may also receive this personal information from our affiliates, subsidiaries, agents, contractors, or service providers. Genworth collects this personal information for the following business or commercial purposes:

1. Marketing our products and services to you, including responding to your requests for product or service information..
2. Researching and analyzing our marketing efforts
3. Responding to legal requests and complying with regulatory requirements.
4. Auditing our interactions and concurrent transactions with you.
5. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
6. Debugging to identify and repair errors that impair existing intended functionality of our websites and other interactions with you.
7. Short-term, transient use, when your personal information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction.
8. Maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing analytic services, or providing similar services.
9. Undertaking internal research for technological development and demonstration.

10. Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

II. Employees, Agents, Producers, and Others Acting in a Professional Capacity

As a job applicant, employee or contractor of Genworth, a Producer or Agent of Genworth, or a consumer interacting with Genworth in a professional capacity, you also have rights under the CCPA. Please see below for the categories of personal information Genworth may collect as well as the purposes for which we collect that information.

A. Job Applicants, Employees, and Contractors

The categories of personal information we may collect about job applicants, employees, and/or contractors might include the following:

1. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, date of birth, driver's license number, passport number, or other similar identifiers that are capable of being associated with a particular individual.
2. Professional or employment-related information, such as your employment history.
3. Education information, such as your school records or degrees earned.
4. In certain circumstances, other personal information you may voluntarily provide such as your signature, insurance policy number(s), physical characteristics or description, telephone number, financial account information and your financial, medical or health insurance information.
5. Following hire, we may collect characteristics of protected classifications under California or federal law provided voluntarily by employees, such as race or sex.
6. Internet or other electronic network activities, including, but not limited to, browsing history, search history, and information regarding your interaction with an Internet Web site, application, or advertisement.
7. Geolocation data, such as device location, transmitted or recorded by company vehicles or, in limited circumstances, other hardware.

8. Audio and/or visual data, such as call or meeting recordings.

The categories of sensitive personal information, a sub-category of personal information, we may collect about job applicants, employees, and contractors might include the following:

1. Social security, driver's license, state identification card, or passport number.
2. Citizenship or immigration status.
3. Bank or financial account and routing numbers provided voluntarily by employees.
4. Following hire, demographic information including racial or ethnic information.
5. The contents of your mail, email, and text messages accessed from, in connection with, Company systems, or directed to and received by the Company recipients.
6. Certain voluntarily provided health information.

The purposes we collect the above categories of personal information and sensitive personal information include:

1. Reviewing and assessing your job application or contract including background checks and consumer reports containing information on your character, general reputation, personal characteristics.
2. Reviewing and managing your role, conduct and performance.
3. Managing and administering your pay and applicable benefits, such as your health insurance and 401(k).
4. Supporting Genworth's efforts in maintaining a safe and supportive work environment.
5. Researching, reviewing, analyzing and/or developing business or product plans or operations.
6. Preventing, detecting, and addressing security incidents and illegal activity.
7. Meeting any legal, regulatory, or court-ordered requirements associated with your job application, employment, or contract.

We generally retain personal information and sensitive personal information that we collect about job applicants, employees, and contractors for at least 10

years. However, information may be kept for longer periods of time or permanently, as required for regulatory purposes, business purposes, or if needed for the administration of benefits.

B. Agents and Producers

The categories of personal information we may collect about producers and agents might include the following:

1. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers that are capable of being associated with a particular individual.
2. Personal Information in addition to the identifiers listed above, such as your signature, insurance policy number(s), physical characteristics or description, telephone number, financial account information and your financial, medical or health insurance information.
3. Characteristics of protected classifications under California or federal law, such as your race or sex.
4. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
5. Biometric information, such as voice prints.
6. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with an Internet Web site, application, or advertisement.
7. Geolocation data, such as device location.
8. Audio, electronic, visual, thermal, olfactory, or similar information, such as call or meeting recordings.
9. Professional or employment-related information, such as your employment history.
10. Education information, such as your school records or degrees earned.

The categories of sensitive personal information, a sub-category of personal information, we collect about producers and agent may include the following:

1. Social security, driver's license, state identification card, or passport number.
2. The contents of your mail, email, and text messages unless the business is the intended recipient of the communication.

We only collect the following categories of sensitive personal information if it is provided by you:

1. The processing of biometric information for the purpose of uniquely identifying you.
2. Personal information collected and analyzed concerning your health.
3. Personal information collected and analyzed concerning your sex life or sexual orientation, only if you voluntarily disclose it.

The purposes we collect the above categories of personal information and sensitive personal information include:

1. Properly reviewing and assessing your application to be a Genworth agent or producer.
2. Reviewing and managing your role and performance as an agent or producer, including any correspondence between you and Genworth
3. Managing and administering applicable compensation, such as commissions.
4. Supporting Genworth's efforts in maintaining a safe and supportive work environment.
5. Researching, reviewing, analyzing and/or develop business or product plans or operations.
6. Conducting investigative criminal background checks or obtain consumer reports containing information as to your character, general reputation, personal characteristics, and mode of living.
7. Preventing, detecting, and addressing any and all security incidents and illegal activity.
8. Meeting any legal, regulatory, or court-ordered requirements associated with your role as an agent or producer.

We retain personal information and sensitive personal information that we collect about agents and producers permanently, as required for regulatory or

business purposes, and as needed for the payments of commissions.

C. Consumers Acting in a Professional Capacity

Consumers acting in a professional capacity include, but are not limited to, individuals who are employed by our service providers, individuals who are employed with companies with whom we are contemplating a business relationship or have established a business relationship, individuals employed by companies or organizations where Genworth provides services to those companies or organizations, and individuals who are independent caregivers or are employed by or contracted with care facilities used by our insureds. The categories of information we may collect about these types of consumers might include the following:

1. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, professional number, social security number, driver's license number, passport number, or other similar identifiers that are capable of being associated with a particular individual.
2. Personal Information in addition to the identifiers listed above, such as your signature, insurance policy number(s), physical characteristics or description, telephone number, and business financial account information and your financial, medical or health insurance information.
3. Characteristics of protected classifications under California or federal law, such as your race or sex.
4. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
5. Biometric information, such as voice prints.
6. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with an Internet Web site, application, or advertisement.
7. Geolocation data, such as device location.
8. Audio, electronic, visual, thermal, olfactory, or similar information, such as call recordings.
9. Professional or employment-related information, such as your employment history.
10. Education information, such as your school records or degrees earned.

The categories of sensitive personal information, a sub-category of personal information, we collect about consumers acting in a professional capacity may include the following:

1. A consumer's social security, driver's license, state identification card, or passport number.
2. A consumer's racial or ethnic origin for diversity reporting purposes.
3. Personal information collected and analyzed concerning a consumer's sex life or sexual orientation for diversity reporting purposes.

The purposes we collect the above categories of personal information and sensitive personal information may include one or more of the following:

1. Marketing our products and services to you, including responding to your requests for product or service information.
2. Understanding what products or services you or your company can offer to us.
3. Researching and analyzing our marketing efforts.
4. Responding to legal requests and complying with regulatory requirements.
5. Auditing our interactions and concurrent transactions with you.
6. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
7. Debugging to identify and repair errors that impair existing intended functionality of our websites and other interactions with you.
8. Short-term, transient use, when your personal information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction.
9. Maintaining or servicing accounts, contracts, or other relationships with you or your company, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing analytic services, or providing similar services.
10. Undertaking internal research for technological development and demonstration.

11. Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

We may retain personal information and sensitive personal information that we collect about consumers acting in a professional capacity permanently, as required for business or regulatory purposes.

III. Information We Disclose

Over the last twelve (12) months, we may have disclosed your personal information within or outside of Genworth for a business or commercial purpose. The types of personal information and the business and commercial purposes are consistent with what is described in Sections I and II of the Notice. The types of parties to which we may disclose your personal information with may include:

1. Our subsidiaries and affiliates;
2. Our sales and marketing teams;
3. Service providers or agents working on our behalf;
4. Legal and regulatory authorities; and
5. Anyone you have directed us to share your personal information

IV. Your Rights

Once we receive a verifiable request from you, you have the right to request that we provide you with the following:

1. The categories of personal information we have collected about you.
2. The categories of sources from which the personal information is collected.
3. The business or commercial purpose for collecting personal information.
4. The categories of personal information that we have disclosed about you for a business purpose.
5. The categories of third parties with whom the business shares personal information.
6. The specific pieces of personal information we have collected about you.

Unless you request otherwise, our disclosure of the requested information will cover the 12-month period preceding our receipt of your request. You may request that we disclose information beyond the 12-month period but, any request for information for longer than a 12-month period will not apply to information we collected prior to January 1, 2022.

You also have the right to request that we delete personal information about you and that we correct personal information that we maintain about you that is inaccurate.

Please note that we may not be able to honor all requests. The reasons we may not be able to honor your request include, but are not limited to, the following:

1. We may not be able to verify your identity;
2. We may not be able to verify you have the authority to request on behalf of someone else;
3. The information you request is exempt from the requirements of the CCPA or to the CCPA requirements of requesting to know or delete; or correct; or
4. You have requested this information more than twice during a twelve (12) month period.

Further, we are not required to provide you with information about any personal information about you that was collected for a single one-time transaction if, in the ordinary course of business, that information about you is not retained. We are also not required to reidentify or otherwise link any data that, in the ordinary course of business, is not maintained in a manner that would be considered personal information.

V. How to Make a Request to Know, Delete, or Correct Personal Information

If you would like to make a request to know, delete, or correct the personal information we have collected or maintained about you, please submit your request by emailing us at PrivacyInfoRequest@genworth.com or please give us a call at 1-888.436.9678 Monday through Thursday 8:30 AM to 6 PM ET and Friday 9 AM to 6 PM ET.

Whether you email or call us, you will need to indicate whether you are acting on another's behalf and indicate in what capacity you are acting. For example, if you are acting as attorney-in-fact pursuant to a power of attorney, we will require you to provide us with a copy of the power of attorney. If not acting as an attorney-in-fact or in a manner ordered by a court, you will need to provide us with notarized written permission from the individual. If submitting an email request, you will not need to submit these documents in the initial request. We will reach out to you separately with instructions.

When you make a request to know, delete, or correct your personal information, we will need to verify your request by confirming your identity. If you make a request through email, please include the following information:

1. Your first and last name;
2. Whether you are an existing customer, current or former financial professional, current, or former employee;
3. Your request type;
4. Your telephone number;
5. Your email address; and
6. Any other information you wish to provide.

If you make a request by phone, you will be asked to provide your name, phone number, email address, whether you are a current customer, current or former agent/producer, or current or former employee, whether you wish to submit a request to know, delete, and/or correct your information, and any other information you wish to provide. We will use the information provided to us to verify your identity. However, we may need additional information to verify your identity. If we have questions regarding your identity after we receive your request, we will contact you for additional information.

Once we have your information, we will review our records to see if we have collected or maintained any personal information about you. We will confirm receipt of your request within ten (10) business days.

VI. Sensitive Personal Information

While Genworth may collect sensitive personal information, we use it for the purpose(s) it was collected and do not otherwise make inferences with such information.

VII. Selling and Sharing of Data

We currently do not sell or share your personal information to third parties without your express permission. Genworth previously used certain cookies and similar functions that could be considered a “sell” or “share” of your personal information, but we have since removed those cookies and functionality.

Genworth has no actual knowledge that it sells or shares the personal information of consumers under 16 years of age.

VIII. Discrimination Prohibited

We will not discriminate against you because you exercised any of your rights under the CCPA. If you should exercise any of your CCPA rights, we will not deny you goods or services; charge you different prices or rates for goods and services, including through use of discounts, other benefits, or impose penalties; provide you a different level of goods or services, suggest that you will receive a different price, rate, or quality for goods or services, or retaliate against an employee, applicant for employment, or independent contractor just because you exercised those rights.

XI. Changes to the Notice

We will periodically review this Notice and reserve the right to amend this Notice at any time. Please check the “last updated” date at the end of this Notice to see when the Notice was last updated.

X. Questions or Concerns

If you have any questions about what has been provided in this Notice, please submit your question to PrivacyInfoRequest@genworth.com or to the following address:

Genworth Financial
Privacy Compliance Office
P.O. Box 40005
Lynchburg, VA 24506

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