

CREATING A SUSTAINABLE FUTURE BUILT ON

Compassion & Care

2022
SUSTAINABILITY
REPORT



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ABOUT THIS REPORT

This sustainability report details our environmental, social, and corporate governance (“ESG”) approach, in addition to our performance, progress, and achievements, with a particular focus on our results in 2022.

This report also covers all aspects of our operations, detailing our company’s commitments to sustainability with references to other supporting documents. It aligns with the standards and framework of the Sustainability Accounting Standards Board (“SASB”).

We also invite you to review our separate [Task Force on Climate-Related Financial Disclosures Report](#).





A Message from Genworth's President and Chief Executive Officer

Care and compassion are among the most fundamental forms of human expression, fostering a sense of value and community while creating memories that often linger for a lifetime. Whether it's a parent caring for a child, loved ones compassionately supporting each other through challenging times, or a child caring for an aging parent – these qualities are profoundly powerful forces that positively shape the people and the world around us.

At Genworth, care and compassion are at the core of our business and guide our interactions with our employees, policyholders, partners, and communities. For more than 145 years, we have been focused on helping our customers navigate the aging journey with confidence, enabling them to address the care needs they may require and plan for the financial challenges they may encounter. This year, we are excited to launch our first new business line under the CareScout brand – a digital platform that will permit seekers of long-term care to learn about and compare care options and access a network of providers who are focused on person-centered care. We look forward to

offering other innovative services and solutions that enable even more individuals to have access to affordable quality care as they age.

Our commitment to person-centered care extends beyond our product offerings to our efforts to support our employees, strengthen our communities, protect our planet, and foster a more inclusive culture. To ensure Genworth remains an employer of choice for our talented employees, we are committed to maintaining a diverse, equitable, and inclusive work environment. We have implemented innovative hybrid and remote schedule options that meet the needs of our large, diverse workforce. We are also proud to offer a new reward and recognition program that permits “real time” acknowledgment of the invaluable contributions our employees continue to make to advance our strategic priorities. We adopted a *Statement on Human Rights* and were pleased to be named a 2022 Human Rights Campaign Foundation “Best Place to Work” for LGBTQ+ Equality for the sixth consecutive year.

One of our most important priorities is our commitment to enrich the quality of life in our communities by supporting health, vitality, inclusion, and economic empowerment. Through the Genworth Foundation and Uplift,

our outreach platforms, we have been able to extend our very purposeful impact in our communities through donations and volunteer hours. I am proud that in 2022, Genworth donated almost \$2.3 million to organizations that promote healthy aging and caregiving; address affordable senior housing and homelessness; and advance sustainable programming to enable wellbeing. Collectively, our employees also volunteered 3,300 hours in 2022 and donated nearly \$1 million to non-profit organizations globally, including matching gifts (over \$104,000 of which is attributable to employees of Enact Holdings, Inc. (“Enact”)).

Our commitment to people and our community is aligned with our approach to environmental responsibility and addressing climate change. We completed a comprehensive climate risk assessment this year and recently published our first Task Force on Climate-Related Financial Disclosures (“TCFD”) report, which details how we’re assessing climate risk across the enterprise. In 2022, we began detailed quantitative analyses of how these risks could affect our operations and inforce liabilities (traditional life and long-term care insurance), work that we recently completed and are pleased to summarize in this report. We are also

committed to encouraging productive dialogue about climate change and informing our employees, customers, and communities about the importance of environmental stewardship. In addition, we announced plans to relocate our Richmond headquarters to an existing structure, as opposed to initiating new construction, and will seek to incorporate environmental efficiencies in updating its design and function.

Genworth made significant strides in 2022, enabling us to enter 2023 with a solid foundation for the sustainable future. I am proud of all that we have accomplished as we continue to ensure that our future is built on those fundamental virtues I mentioned at the start – compassion and care. We still have more work to do, but I look forward to your continued engagement as we strive to support our families and loved ones, protect the environment, and enrich the communities where we live and work.



With care,

Tom McInerney

President and Chief Executive
Officer of Genworth Financial, Inc.



About Us



Genworth Financial, Inc (“Genworth”) (NYSE: GNW) is a Fortune 500 company focused on empowering families to navigate the aging journey with confidence, now and in the future. We provide guidance, products, and services that help people understand their caregiving options and fund their long-term care needs.

Long-Term Care (LTC): We believe aging is not something to be endured. It is something to be embraced. We know firsthand that aging and the issues that come with growing older do not just affect one person. They affect all of us.

Our U.S. Life Insurance business provides long-term care insurance, which provides coverage for the care needs of individuals who require assistance with activities of daily living or suffer from severe cognitive impairment.

Homeownership: Our majority-owned publicly traded subsidiary, Enact Holdings, Inc. (“Enact”) (NASDAQ: ACT), offers private mortgage insurance that enables borrowers to buy homes with lower down payments, thus removing barriers to home-ownership. We protect lenders against the risk of default to ensure that loans with affordable down payments are broadly accessible. Our subsidiary in Mexico, Genworth Seguros de Credito a la Vivienda, S.A. de C.V. (“Genworth Seguros”), also offers mortgage insurance in that country.

In September 2021, we completed an initial public offering of Enact. As of March 1, 2023, Genworth’s ownership interest in Enact’s common shares was approximately 81.6%.

GENWORTH AT A GLANCE



Founded

1871

Richmond, VA



U.S.-Based Policies

~2.7 million



Gross Written Premium

\$3,777 million

U.S. Life Insurance



Employees

~2,500
Worldwide
(including Enact)

1,830

Total Genworth
U.S.-based employees

1,994
Genworth employees

164

Total Genworth
international employees



Primary Locations

Headquarters: Richmond, VA
Operations: Lynchburg, VA
CareScout: Waltham, MA & New York, NY
Genworth Seguros: Mexico City, Mexico
Enact: Raleigh, NC



Strategy

In 2022, we reexamined our mission and values, updating them to reflect the high level of compassion and care we strive to demonstrate in our interactions with our colleagues, customers, and communities every day.

Our Purpose

We empower families to navigate the aging journey with confidence.

Our Vision

We are compassionate, experienced allies for those navigating care now and in the future, with guidance, products and services that meet families where they are in the aging journey.

Our Values

Make it human.

We instill compassion and empathy in our products, services, and interactions.

Make it about others.

We lead with what's best for our customers. We collaborate as one team to drive our shared progress.

Make it happen.

We work with intention and a sense of ownership toward a common purpose. We forge ways forward, together, when obstacles appear.

Make it better.

We learn from the world and each other. We look for and build better ways.



CareScout

CARESCOUT SERVICES

This year, Genworth established its new business platform that will provide care navigation support and advice to existing long-term care insurance policyholders and new customers. Aligning with its existing sister business, *CareScout Assessments* – a leader in conducting clinical assessments for insurers and consumers. The new business, *CareScout Services*, will offer a digital platform where long-term care seekers can learn about and compare care options and access a network of providers focused on person-centered care.

It's time to be bolder about getting older!



How Genworth Acts on Key United Nations Sustainable Development Goals



No Poverty

- Contributing \$75,000 in Genworth Foundation grants focused on empowering our community's most vulnerable via provision of affordable and safe housing, workforce development, and other services
- Providing \$50,000 to support a life insurance industry partnership with philanthropic, private capital, and government-sponsored entities focused on identifying opportunities to invest in affordable housing in underserved communities
- Funding emergency shelters and person-centered case management for the unemployed and underemployed
- Supporting domestic and international home builds through Habitat for Humanity



Zero Hunger

- Contributing approximately \$103,000 to non-profit organizations supporting those experiencing food insecurity
- Packing and funding more than 43,000 meals for Rise Against Hunger with the help of employee volunteers; a 168% increase in packed meals over 2021
- Donating more than 800 pounds of produce, grown in the Genworth Gardens of our largest two worksites, to non-profit organizations committed to feeding those in need, many of whom are under 150% of the federal poverty level



Good Health and Well-being

- Enabling individuals to age with dignity, address their long-term care needs, and live vibrantly
- Contributing \$654,000 to non-profit organizations committed to improving lives via health and wellness services, access to news/arts/cultural events, and other programs, particularly focusing on promoting mental stimulation and socialization for seniors
- Funding a new transportation program launched in September 2022 by the Lifelong Learning Institute of Chesterfield, VA; 342 rides provided to learners and families who expressed their gratitude for dependable, professional transportation to enrichment classes
- Supporting programs that improve engagement and target problem behaviors in participants with advanced dementia
- Sponsoring the Irish Art Center's ACCESS Ticket Program in New York City, which makes high-impact arts experiences accessible to audiences of all backgrounds - regardless of economic capacity - including senior citizens, teachers, nurses, and students
- Establishing the CARES Employee Resource Group - Caregiver, Aging, Resources, Endurance, Soundboard; provides Genworth employees with caregiving and healthy living resources while promoting dialogue to improve our programs and processes



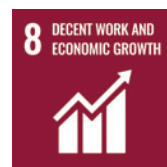
Quality Education

- Contributing more than \$420,000 to enable equitable educational opportunities and promote lifelong learning opportunities
- Developing and delivering courses to Lifelong Learning Institutes of Chesterfield and University of Richmond, including long-term care planning, technology, services that improve daily living, and crafts
- Sponsoring Virginia Museum of Fine Arts free family day events to promote greater appreciation of cultures around the world
- Funding programs that provide college preparation and internship opportunities for high school students
- Supporting organizations that assist low-to-moderate income families by providing high-quality early childhood education and after-school programming, including literacy kits for preschoolers



Gender Equality

- Sponsoring the Women Business Collaborative and its mission to spotlight the need for gender, diversity, and pay parity in the workplace and to accelerate the advancement of women and people of color to serve on Boards and in the C-suite
- Supporting the development of mid-career women professionals via the Committee for Economic Development of The Conference Board's Fellowship Program
- Funding evidence-based programming that inspires girls to build their confidence and valuable life skills, including the connection between physical and emotional health



Decent Work and Economic Growth

- Employing approximately 2,000 employees in the U.S. and internationally, excluding our majority-owned subsidiary, Enact
- Partnering with VA Ready to develop and launch a National Retail Certification in Customer Sales & Service; course available for enrollment in January 2023
- Sponsoring sustainable tourism that creates jobs and promotes local culture



Reduced Inequalities

- Providing financial and skills-based volunteerism support to Bridging Virginia, a community development loan fund formed in 2020 to provide marginalized small business owners with access to affordable capital and other business support services
- Supporting efforts to reduce evictions of low-income homeowners and tenants



Sustainable Cities and Communities

- Supporting projects that provide accessibility modifications and critical home safety repairs for low-income, elderly, and disabled individuals
- Funding homeowner engagement coordination program which manages stewardship efforts to keep homes affordable, builds and sustains relationships with homeowners, and supports homeowner efforts to connect with neighbors



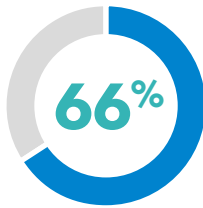
2022 ESG Highlights

Make it human. As we advanced our strategic objectives in 2022, we were focused on executing with competence, compassion, and care.

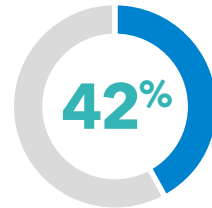
Genworth Hires and Promotions

We continue to focus on building a pipeline for talent to create more opportunities for workplace diversity and to support greater representation within the company.

Hires

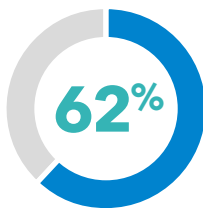


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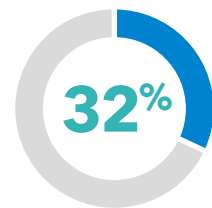


ETHNICALLY DIVERSE

Promotions



FEMALE



ETHNICALLY DIVERSE

Environmental Stewardship

>800 pounds of produce

Our Genworth Gardens project donated more than 800 pounds of produce to organizations that support the food insecure.

Engaged in both qualitative and quantitative analyses to assess climate risk exposure.

Decreased Scope 2 emissions by reducing electricity consumption in our Lynchburg, Virginia data center.

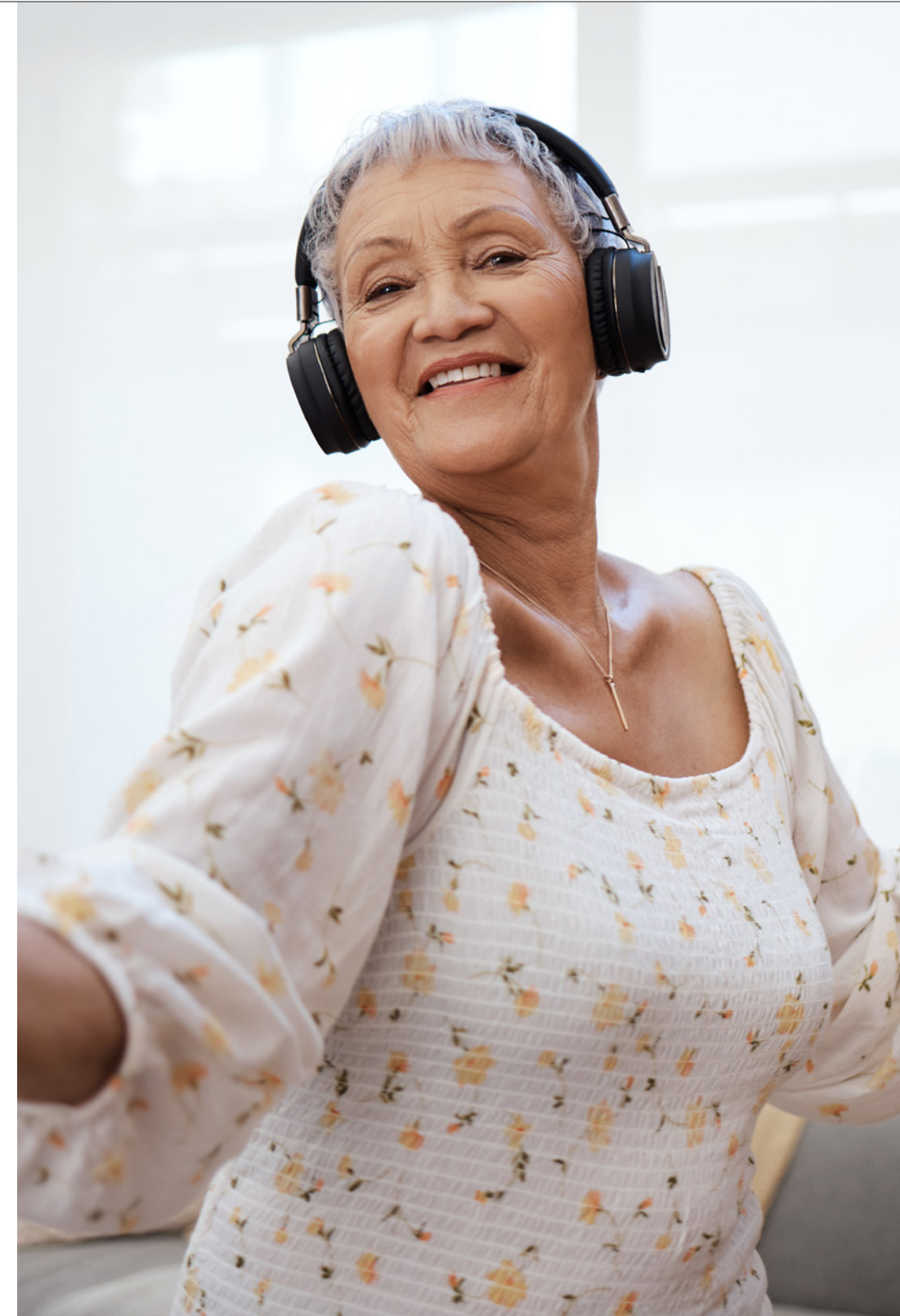
Conducted internal carbon scoring, evaluating both gross emissions and carbon intensity for 70% of our public corporate holdings.

Published inaugural [TCFD Report](#), which describes our consideration of climate risk across the enterprise.

Refined processes to improve calculation and reporting of Greenhouse Gas emissions.

Updated our [Environmental Policy](#) to relay our commitment to climate risk assessment, and describe oversight of our environmental efforts.

Achieved a "B" (Management) score on 2022 CDP submission.





Social Impact

Continued our efforts to make Genworth an inclusive place to work, where people from different backgrounds, experiences, and perspectives are empowered to be themselves and contribute their best work.

>\$2.9 million

We contributed over \$2.9 million to enrich our communities through funding from our Foundation, sponsorships, and employee donations.

Adopted a [Statement on Human Rights](#) as we promote a culture that celebrates the dignity of each individual.

Named “Human Rights Campaign Foundation 2022 Best Places to Work for LGBTQ+ Equality” for the 6th year in a row.

Genworth Seguros distinguished by the CEMFEI (Mexican Center for Philanthropy) as a *Socially Responsible Company* for the fifth consecutive year.

Established a **netWORK** volunteer program, which invites employees to engage with executives while giving back to the community.

Governance Principles

Maintained independence on our Board of Directors – Eight out of nine directors are independent as defined by the applicable rules of the New York Stock Exchange and the Securities and Exchange Commission and by Genworth’s Governance Principles, in addition to an independent Board Chair.

Continued Focus on Board diversity – Four out of nine directors are women, two out of nine are ethnically diverse, and females hold key leadership roles – Non-Executive Chair and 50% of Committee Chairs.

Hosted Board Education Briefings - Covered several topics in 2022 including ESG, new accounting standards, long-term care claim administration, and a cybersecurity preparedness exercise.

>\$430 million

Genworth holds more than \$430 million in green, social, sustainability, and sustainability-linked bonds, with more than \$240 million of investment in hydro, wind, solar, and energy-efficiency projects.



Advancing Stakeholder Interests

OPERATING WITH CARE

To advance our business, we must further the interests of our stakeholders. When it comes to working with those who enable our success - our colleagues, customers, policyholders, and stakeholders, as well as governmental policymakers and regulators - we embrace compassion and collaboration in our interactions.





Advancing Stakeholder Interests

Make it about others. Every day, we work to be a trusted ally for those in need of care as they age and the people who love them. To carry out this mission, we engage with our stakeholder groups in a variety of ways, through multiple points of contact with each. Our overall approach stems from three core beliefs:

- **Transparency:** Meaningful visibility into our decision-making
- **Authenticity:** Clear communication of our strategy, key milestones, and planning
- **Decency:** Unwavering adherence to fair dealings, integrity, and respect

In addition, we view stakeholder collaboration as a two-way street – we rely on feedback from consumers, industry analysts, and government regulators to improve our products and services, respond to market changes, and address the diverse needs of our constituencies

INCREASED STABILITY AT GENWORTH

Over the past year, we've been able to:

- Reduce holding company debt, achieving our target level of \$1 billion or less
- Receive multiple ratings upgrades by each of the three major rating agencies, reflecting the substantial improvement in our credit profile
- Make further progress in stabilizing our U.S. life insurance business to honor our commitments to annuity, life, and long-term care insurance policyholders
- Satisfy financial conditions to remove capital restrictions imposed by the government sponsored enterprises ("GSEs") on Enact which were more stringent than those imposed on its peers
- Return capital to stockholders through our share repurchase program
- Position ourselves for growth by reinvigorating and repositioning CareScout, our senior care services business

>Retired \$3 billion of debt
since 2013



TRANSPARENT INFORMATION AND FAIR ADVICE FOR CUSTOMERS

In 2021, among other things, we added capabilities that permitted policyholders to designate family members on their Consumer Web accounts to help them facilitate claims activities or handle other policy maintenance events. Building on that momentum, we launched several initiatives in 2022 to increase transparency and access as we continue to empower our policyholders, including:

- Enabling policyholders who have chosen non-forfeiture options (paid-up policies) to access policyholder information and conduct transaction online
- Launching the Coverage Needs Estimator, a dynamic online tool that enables policyholders and their families to compare their estimated future LTC benefits to estimated care costs in different care settings



Our Colleagues

Caring for the culture. Our business is driven by our extraordinary employees, and we strive to create a diverse, inclusive, and supportive environment that allows each one of them to do their best work.

Helping our employees achieve their physical, personal, and financial well-being is key to Genworth's success. To that end, we offer comprehensive employee benefits including tuition reimbursement, student loan repayment, and services that promote work-life balance – paid family leave and volunteer time off to name a few.

As the pandemic continued into 2022, we maintained a particular focus on employee wellness. We continued to offer additional financial, health, and wellness resources, as well as flexible work schedules to allow employees additional time for self-care and the care of family members. We also continued to allow remote work for most of our office locations, affording our employees the flexibility to choose the arrangement that enables them to be most productive.



SUPPORTING OUR EMPLOYEES AS THE PANDEMIC CONTINUES

As the COVID-19 pandemic entered its third year, Genworth continued to support our colleagues' physical, mental, and financial health. We established or continued numerous care-centric initiatives, including:

- Strategic management of office re-openings, including opportunities for colleagues to continue hybrid or remote working schedules
- On-site medical clinics at our largest office location, offering on-site COVID testing and vaccine administration
- Additional medical resources, including free telemedicine
- Crisis Management Time off Program, which allowed employees unlimited time off for personal illness, illness of a family member for whom they need to care, time off for assisting children with virtual learning or to care for a younger child at home
- Webinars geared towards providing information and resources about mental health and emotional well-being
- A COVID Council to monitor ongoing trends and make recommendations for additional pandemic-related initiatives and policies

EMPOWERING OUR EMPLOYEES WITH DEVELOPMENT AND TRAINING

To foster the development of our internal talent at every level of the organization, Genworth offers a wide variety of professional and leadership development opportunities. In 2022, we provided:

565

Virtual open enrollment classes, available to everyone (attended by 565 learners)

388

Custom team development sessions (attended by 388 colleagues)

138

Specialized leadership and professional programs (long-term, cohort-based training, attended by 138 participants)

42

Intensive individual development programs, working with mentors and coaches to address specific leadership development need (attended by 42 participants)

960

Additionally, 960 employees used digital learning resources such as LinkedIn Learning or self-paced learning guides





Caring For the Culture

We celebrate the dignity of each individual.

Statement on Human Rights

Respect for basic human rights is embedded in our multigenerational mission of helping families navigate the aging journey with confidence and our unwavering commitment to the *wellbeing* of each human *being*.

In 2022, we were pleased to adopt our *Statement on Human Rights* as we continue to foster a culture that promotes all internationally recognized human rights and addresses conduct and activities that result in adverse impacts to these rights.

We invite you to view our [Statement on Human Rights](#).



Employee Feedback

We recognize that one of the best ways to foster a supportive and nurturing work environment is to invite, consider, and incorporate feedback from our employees.

Pulse Survey

In July of 2022, we launched Genworth's Engagement Pulse-Check, a modernized version of an engagement survey designed to help us identify opportunities to improve employee engagement and performance. By collecting feedback and data year-round, we're able to identify the ebbs and flows of engagement and the impact of specific events. Features include:

- A quick, five-minute completion time
- A five-point response scale for ease of analytics (Respondents choose from a scale ranging from "Strongly Agree" to "Strongly Disagree")
- Regular summary reports provided to Human Resources and business leaders

We achieved an Employee Net Promoter Score (eNPS) of 4.05 out of 5 on the pulse surveys we conducted throughout 2022. The eNPS assesses employee engagement, loyalty, and satisfaction.

We are still in the process of evaluating the results from last year's pulse surveys as well as those from a new Energage survey we completed in the first quarter of 2023. However, informed by this feedback, we already have initiated a new employee recognition program and enhanced our talent management processes to incorporate considerations of inclusiveness and belonging.



"The Mexican Center for Philanthropy's recognition of Genworth Seguros as a Socially Responsible Company acknowledges our commitment to compassion and care for our employees, partners, community, and the environment."

Danielle Gurrea

Chief Executive Officer, Genworth Seguros



Diversity, Equity, and Inclusion at Genworth

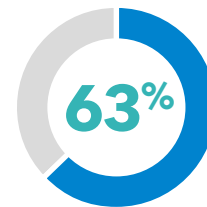
Creating an open and inclusive company culture is a significant priority for Genworth – not only because it’s the right thing to do, but because we understand that embracing people from different backgrounds and experiences helps foster creativity, embrace fresh perspectives, and ultimately enhances our ability to serve our customers.

We believe in living our mission to create a culture and environment where every customer, employee, and stakeholder, no matter their race, age, ability, gender, or affiliation can benefit from our fair, equitable, and inclusive practices.

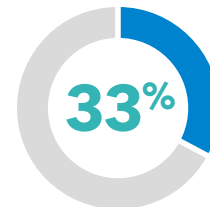
Workforce Totals:

1,830

Total U.S. Employees:



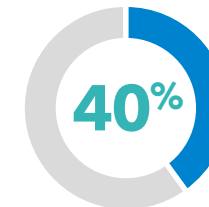
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ETHNICALLY DIVERSE

164

Total International Employees:



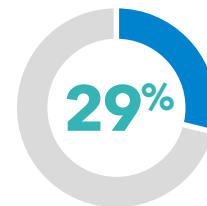
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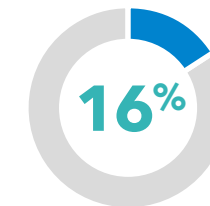
2022 marked the sixth year that Genworth achieved a perfect score on the Human Rights Campaign’s Corporate Equality Index.

U.S. Workforce Demographics:

Executive and Senior Leadership

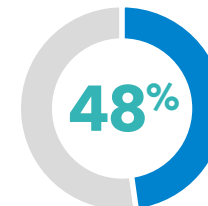


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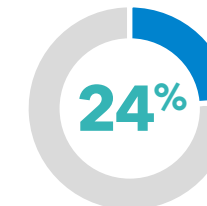


ETHNICALLY DIVERSE

Middle Management

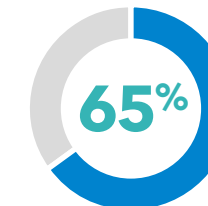


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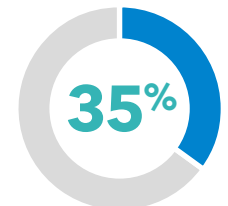


ETHNICALLY DIVERSE

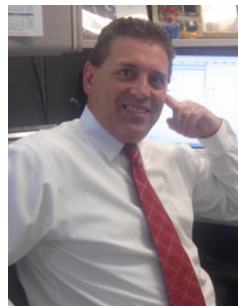
Individual Contributors



FEMALE



ETHNICALLY DIVERSE



“Our Employee Resource Groups cultivate a sense of belonging while promoting cultural competence for all Genworth employees. NATIVE is so very pleased to contribute to the mosaic of our workforce.”

Linwood Richardson
NATIVE ERG Leader



Employee Resource Groups (ERGs)

Our 13 cultural and demographic-based ERGs connect employees with others who have similar interests or experiences and help build an inclusive culture through company-wide events, participation in our recruitment efforts, and input into our hiring strategies. ERG leaders also participate in Genworth's Annual Leadership Meeting. Our ERGs include:

ASCEND

Asian Pacific

CARES

Caregivers

CREW

Connecting, Re-Engaging
& Empowering Women

EPIC

Employee Participation
Inclusion Council

GAIN

Genworth's Ability
Inclusion Network

GROW

Early Career Forum

HONOR

Military and Veterans

JUNTOS

Hispanic/Latinx

NATIVE

Native American

PRIDE

LGBTQ+

SPEAK

Suicide Prevention Education
Advocacy & Kindness

UNITY

African American Heritage

WIT

Women in Technology

Women in Leadership Program

We continued to grow our Women in Leadership program, which is in its second year. The program is designed to develop top female talent across the organization. Participants in this program benefit from one-on-one executive coaching and peer learning group discussions in addition to active engagement with the company's senior female leaders and female members of our Board of Directors.

INCLUSION FOR ALL

In 2022, we completed *Inclusion for All*, a company wide diversity, equity, and inclusion (DEI) training program. Designed in partnership with The People Development Team, a subsidiary of Affirmity, this program was created to boost communication and reinforce positive behavior change to create an inclusive culture that strengthens collaboration, increases innovative thinking, and allows every employee to thrive. Program topics included building diversity and inclusion awareness and how to embed practical inclusion actions across all levels of the company. We offered 10 different program sessions over the course of three weeks, with a 98% participation rate across the organization. An end-of-session evaluation, completed by 991 participants, showed an overall positive response to the training.

Pay Parity

Employee compensation is an essential component of promoting diversity, equity, and inclusion in our company culture, and we are committed to fair and equitable pay practices. By structuring our compensation package to consider the knowledge, skills, and abilities of our employees as well as their contributions, we can attract – and retain – top talent, which helps advance our strategic objectives. To accomplish this, we:

- Regularly review base pay, incentive pay, and total employee compensation
- Review our compensation structures and policies to evaluate internal equity and to ensure competitiveness in today's demanding marketplace
- Assess individual pay increases to ensure parity among comparable peers when a colleague earns a promotion

CARES = Caregiver, Aging, Resources, Endurance, Soundboard

Our CARES employee resource group offers information, encouragement, and a sounding board to the caregivers and their supporters in our employee ranks. Hosting 19 facilitated sessions in 2022, this ERG encouraged endurance, empathy, and energy around an issue at the very core of our business – caregiving. We plan to leverage the meaningful experiences and dynamic engagement of this group as we continue to advance care-centered programs and processes.



Our Customers

Caring for our customers. Every day, our suite of products and services helps our customers build sustainable financial futures – for themselves and for their families. In 2022, we continued to provide comprehensive services to our more than approximately 2.7 million annuity, life, and long-term care insurance policy holders, while moving the needle forward on our offerings.

Coverage Needs Estimator

In 2022, Genworth launched the Coverage Needs Estimator (CNE), a dynamic online tool that enables policyholders and their families to compare their long-term care insurance benefits to estimated future median care costs in different care settings, leveraging information gathered through Genworth's Cost of Care survey. Genworth's [Cost of Care survey tool](#) allows customers and their families to view the cost of long-term care services across the U.S.

Over 3,400 policyholders utilized the Coverage Needs Estimator tool from its launch in May 2022 through the end of the year. As of February 2023, the number of users has reached over 4,000, averaging approximately 150 visits to our website per week to access this tool. Initial user survey results indicated that more than 90% of the policyholders who have used the Coverage Needs Estimator found it easy to use and the information they gained from this interface helpful.

In 2022, we developed a dedicated Coverage & Care landing page to provide tools and information to our long-term care insurance policyholders. In addition to the CNE, we make available other information to support our policyholders and their decision-making, including, for example, healthy living resources from Mayo Clinic, a long-term care industry study published by Price Waterhouse Coopers, and information on Genworth's future rate action plans.

- 3,409 policyholders accessed the CNE tool between May 13 – December 31, 2022.
- An initial survey showed that more than 90% of users found the CNE tool was easy to use and the information it provided was helpful.



"We designed the Coverage Needs Estimator to be a dynamic tool, enabling policyholders to consider the interplay between potential future care costs, future estimated policy benefits, and other factors in assessing their coverage needs."

John Belic
Senior Product Project Manager

Technology

The Operations team initiated several technological improvements to provide more efficient services to our policyholders and monitor their interface with our web-based tools, which permits us to make necessary refinements.

LTC policyholders who have chosen non-forfeiture options (paid-up policies) were able to access important policy information and conduct online transactions, capabilities that previously were unavailable on our website. This new feature was launched in mid-October of 2022, and by the end of the year, 668 new policyholders had registered to access this information.



Care and Wellness Pilots

We are committed to supporting the well-being of our LTC policyholders, which we believe also aligns with our business objectives. In 2022, we launched Care and Wellness pilots that have reached more than 5,800 policyholders, with participation rates exceeding 90% through the end of February 2023.

Our Healthy Living Plan pilot provides education modules, via telephone, that are designed to help policyholders implement pre-claim interventions to stay healthier and live independently longer. This program has reached more than 800 customers.

Another policyholder outreach pilot educates claimants about their Plan of Care and benefits immediately following claim approval, a service made available to more than 5,000 policyholders.

MyGenworth

From April 8, 2021 – December 31, 2022, 10,843 Authorized Users registered on MyGenworth, our secure customer website that allows policyholders to connect with our knowledgeable customer service representatives.

Paperless Transactions

In 2022, in response to our Policyholder's needs, we offered even greater availability for online transactions, which also reduces the need for paper and other products. The impact of those efforts this year include:

146,210

transactions completed online

292,449

payments submitted online (vs calling or mailing a paper check)

>13,600

documents uploaded using our "submit a document" feature

>26,000

customers enrolled for paperless options, which enabled them to conduct certain transactions electronically



"I am proud of the work that our over 800 operations employees perform each day to take care of our customers. In our interactions with our customers, we are committed to work with empathy and compassion, demonstrate ownership and urgency, and most importantly, to treat the person on the other side of the phone with the same care we expect for our own family members."

Jennifer Jones
Senior Vice President, Operations





Improved Email Response Times

We have refreshed the email communication process from our website to improve the customer experience and response times. Now, when policyholders choose the “Contact Us” option on the webpage, the prepopulated email form they receive will include the corresponding policy/claim number in the subject line. Once submitted, the policyholder’s email will be routed directly into a work queue for review by a customer service representative.

Policyholder Feedback

The objective of our new Customer Survey program is to solicit, collect, and analyze customer-driven, “outside-in” insights, enabling us to identify patterns and improve customer service.

We have gained immediate insights from this feedback loop and continue to improve our ability to harness data mining as we identify potential opportunities for improvement.



Hiring

Our commitment to compassionate service for our policyholders is realized through the people who interact with them. We carefully monitor staffing needs to ensure that our customer-facing and processing functions are well equipped to respond to the needs of our policyholders. In 2022, we onboarded over 200 external hires across Operations as we encountered the need for additional policyholder support.

ENACT’S INAUGURAL SUSTAINABILITY REPORT

First established as a public company in 2021, Enact sells mortgage insurance to lenders directly and provides ongoing support to individuals navigating the challenges of first-time homeownership. Although Genworth maintains a controlling interest in Enact, our majority-owned, publicly traded subsidiary published its inaugural ESG report for the 2022 year.

[Click here](#) to view Enact’s published report.



Our Stockholders

Caring for our capital position. This past year, Genworth has increased its overall stability by achieving our debt target of \$1 billion or less and receiving multiple ratings upgrades. This improvement has led to greater agility and enhances our ability to advance our stockholders' interests. It also enables us to continue our mission to create a more sustainable future for all.

In addition, Genworth has retired more than \$3 billion of debt and other financial obligations since 2013. We made progress toward stabilizing our long-term care business as we launched our long-term care services business.



"The Board of Directors is encouraged by the progress Genworth made in 2022, enabling us to build a sustainable future on a foundation of strength, compassion, and care for our policyholders, stockholders, employees, and communities."

Melina Higgins
Non-Executive Chair of the Board

CREDIT RATINGS UPDATE

BB-

In February 2023, S&P Global Ratings (S&P) upgraded the long-term issuer credit ratings of Genworth Financial, Inc. and Genworth Holdings, Inc. to BB- from B+. The outlook for the ratings remains stable.

Ba1

In March 2023, Moody's Investors Service (Moody's) upgraded Genworth Holdings, Inc.'s senior unsecured debt rating to Ba1 from Ba2.

Capital Return to Stockholders

For the first time in over 14 years, Genworth returned capital to stockholders through its share repurchase program.





Our Communities

Caring for the Community. With our five work locations, Genworth has the unique opportunity to give back to the communities where we live, work, and serve our customers. Our collective philanthropic efforts take many forms, from Genworth Foundation grants and company sponsorships, to encouraging “work outside of our walls” through employee volunteerism and support for employee giving.

Our philanthropic focus areas align with our primary business platforms – healthy aging and caregiving, affordable senior housing and homelessness – as well as overall environmental sustainability. Our 2022 Uplift contributions include:

3,300

Nearly 3,300 hours volunteered by employees

\$1M

Nearly \$1 million donated by employees and matched (Including \$104,000 contributed by Enact employees)

730

Over 730 non-profits served globally

Employee Volunteerism

As we continued to adhere to evolving COVID-19 restrictions and guidance, we resumed in-person volunteering in 2021. To encourage volunteerism, employees accumulate cash rewards for each eligible volunteer hour, up to a maximum of \$200 per year, that can be directed to the qualifying non-profit organization of their choice.

As our colleagues became increasingly comfortable participating in-person, we saw an increase in employee volunteer engagement, including:

10%

increase in volunteer participation

53%

increase in unique volunteers

25%

overall participation rate

Employees who serve on non-profit boards are also eligible to request a \$500 donation from the Genworth Foundation to the non-profit organization that is the beneficiary of their board service. To encourage civic engagement, Genworth offers up to 40 hours of paid volunteer time off for full-time employees (20 hours for part-time employees) as one of our many employee benefits.

In 2022, our employees supported their local communities by contributing nearly 3,300 volunteer hours. This includes our many company-organized events, such as those held during our four focused “weeks of service” – one during every season.

During each season, employees volunteered at Genworth-sponsored events packing meals for the hungry; restoring homes and building ramps and tables for those in need; using skills to support small businesses; visiting with, writing to, or teaching courses designed for seniors and their caregivers; and other areas of interest. These efforts supported a variety of organizations such as Alzheimer’s Association of Greater Richmond, Bridging Virginia, Circle Center Adult Day Services, Connecticut Food Share, Habitat for Humanity, Lynchburg’s Big Brothers Big Sisters, Project Homes, United Way, and more. We also continued our Genworth Cares Genworth Calls program, which affords employees time during the workday to reach out to “seasoned citizens” to help combat social isolation.



In 2022, we introduced “netWORK,” Genworth’s Executive Volunteer Event Program, which fosters employee engagement while giving back. Executives volunteer alongside other associates and host warm-up or cool-down sessions, approximately 10 minutes in length, where associates have the opportunity to ask questions of leaders.



In Focus: Genworth Foundation Giving

We proudly increased the number and size of the Foundation grants we awarded in 2022, excluding Enact, ultimately providing nearly \$1 million in grant awards and other funding to 67 recipients. Our areas of philanthropic focus included Healthy Aging and Caregiving, Affordable Senior Housing and Homelessness, and Sustainability.

In 2022, we launched a new philanthropic platform and refined our grant application, and related processes. These administrative enhancements permit us to track our efforts and the corresponding impact more efficiently as we engage with employees and community partners.



Genworth Giving-At-A-Glance

<\$1 million

Foundation grants and other funding

>\$404,000

Matching gifts, employee volunteer rewards, and other service donations (including over \$35,000 attributable to Enact employees)

<\$1.0 million

Employee donations and matching gifts to non-profits globally (including over \$104,000 attributable to Enact employees)

<\$900,000

Sponsorships to organizations aligned with Genworth's philanthropic focus areas

>\$249,000

Contributions to non-profit organizations that are advancing DEI in our respective communities, along with providing other resources to further this critical work

Foundation Giving by Focus Area

\$338,500

Healthy Aging and Caregiving

\$192,500

Affordable Senior Housing and Homelessness

\$296,300

Sustainability

\$165,000

Other areas, including Disaster Relief

GRANTS FOR FIRST-TIME RECIPIENTS

Of the 28 non-profit organizations who received one of our Richmond Grants, eight were first-time recipients. This number represents 29% of grants awarded, and 27% of the funds awarded. One of these eight is Virginia Voice, whose mission is to be *"Eyes For Those Who Cannot See. Hands For Those Who Cannot Turn Pages."* The organization connects individuals with disabilities to news, information, community, culture, and the arts through technology and human voice, serving approximately 11,500 individuals in central Virginia and Hampton Roads. Approximately 85% of the people Virginia Voice serves are 60 years or older.



Genworth's Commitment to Lifelong Learning

In 2022, the Genworth Foundation became a founding sponsor of the Lifelong Learning Institute ("LLI") in Chesterfield, Virginia's transportation pilot program. Last year, LLI provided 342 rides via the transportation pilot program and, due to the overwhelmingly favorable response, intends to expand the program in 2023 and beyond.

Additionally, several Genworth employees developed and taught five courses, some offered on multiple occasions, to LLI members covering a range of topics, including long-term care planning, technology and services that improve daily living, and crafts.



Improving Wellbeing, Generating Smiles

Genworth's support of the Virginia Dental Association Foundation's ("VDAF") Donated Dental Services ("DDS") program aligns with our healthy aging focus area. This program helps eligible seniors, adults with disabilities, and the medically fragile maintain or achieve good oral health, which is medically linked to reduced instances of heart disease and stroke. Investments like the 2022 Genworth Foundation grant help change the lives of thousands of individuals each year who cannot afford essential health services or who do not have access to public aid.

"...You have changed my life for the better...
You all have given a piece of myself back,
and with that I can live a better quality of life."

2022 DDS Patient



ABOUT LLI

LLI is a learning community for midlife and older adults who are committed to ongoing education and their own intellectual development. LLI strives to foster a welcoming, diverse community with course offerings covering educational, fitness, and other social topics taught by volunteer instructors.





Regulators, Government Agencies and Policymakers

Caring for our Collaborative Partnerships.

At Genworth, we're committed to helping individuals live life on their own terms as they age. In addition to the work we do every day to provide our policyholders with the support they need in navigating their aging experiences, we also actively engage with federal and state governments to identify and advocate for policies that will empower families and strengthen communities. We offer pertinent information to inform legislative and regulatory processes based on our surveys, studies, and decades of expertise in the aging and care navigation space.

Federal and State-Level Engagement: LTSS Financing Reform

Genworth continued participating in various initiatives relating to long-term services and support ("LTSS") financing reform, at both the state and federal levels. We want to continue to help shape the future of long-term care financing, advocating for frameworks and systems that enable public/private partnerships. We believe that these reforms will increase access to long-term care coverage, especially for middle class individuals, while also protecting programs like Medicaid for those who can't afford to finance potential long-term care needs on their own.

Some of our key 2022 efforts included:

- Participation in stakeholder interviews focused on private market perspectives related to a potential federal "catastrophic" long-term care financing program
- Engagement in committees and task forces considering and/or implementing state-run LTC financing programs, including those in California and Washington
- Active work in state and national industry working groups supporting advocacy related to the development of state-run, long-term care financing programs

Political Contributions

Genworth recognizes the importance of meaningful corporate governance practices as it relates to corporate political contributions and expenditures. The Genworth Board adopted the *Policy on Corporate Political Contributions and Expenditures* to ensure that political contributions and expenditures in the U.S. are consistent with Genworth's core values and protect or enhance stockholder value.

All Corporate political contributions, along with those of the Genworth Political Action Committee (PAC), are published on our [website](#).



Ongoing Long-Term Care Education Efforts

We continue to use our regulatory and legislative outreach opportunities to educate policymakers, lawmakers, and commissioners about issues important to Genworth and the long-term care insurance industry.

- **2022 Cost of Care Survey:** In 2022, we launched our 19th annual Cost of Care survey. This important initiative not only provides relevant information to individuals to aid in their planning for potential long-term care needs, but also serves as a powerful resource to inform policymakers as they consider and develop solutions to address long-term care costs and access. Prior to the official release, we proactively sent state insurance regulatory executives the median cost of care information for their respective states, including how their state's median care costs compared to the median national costs.
- **Virginia General Assembly and Capitol Hill engagement:** We arranged introductory, educational briefings with policymakers to provide an overview of long-term care insurance, introduce Genworth's offerings, and engage in policy discussions.

Algorithmic Accountability

As technology evolves, regulators are carefully monitoring how the insurance industry is using big data, artificial intelligence, predictive modeling, and algorithms, paying particular attention to whether use of these tools may result in unintentional bias against protected classes. These efforts also align with a commitment by the National Association of Insurance Commissioners and the life insurance industry to ensuring that underserved communities have access to products that will promote financial security.

In 2022, we continued our engagement in industry workstreams to evaluate regulatory concerns and monitor state proposals seeking to regulate the use of algorithms and consumer data by insurers. We are leveraging learnings from those conversations to guide our own efforts as we strengthen our commitment to the informed, fair, and ethical use of these types of innovations.

National Strategy to Support Family Caregiver

Released for the first time in 2022, the National Strategy to Support Family Caregivers outlines actions to be taken by the federal and state governments to support caregivers, as well as recommendations that other stakeholders, including the private sector, can consider doing. In response to a request for public comment, Genworth submitted feedback about the framework, contributing a private sector perspective on government support of caregivers - especially from a long-term care financing, care navigation, and coordination perspective. We also highlighted the importance of including financing options for long-term services and supports (LTSS) in future iterations of the national strategy.





Highlight: Senior Sensitivity Training

At Genworth, we're committed to serving our customers with the highest levels of compassion, care, and respect. In 2022, we developed and offered a sensitivity training course for our employees specifically focused on different ways to connect with and care for the elderly, whether they're a family member, a neighbor, or one of our own customers.

The two-hour workshop helped participants gain a better understanding of the challenges that often come as individuals grow older, with an aging simulation that allowed participants to walk in their shoes. The course was designed to promote empathy, understanding, and tolerance for seniors and to offer perspectives to inform more thoughtful communications with them.

In 2022, approximately 200 new hires on our Claims and Customer Service team participated in this session. We expanded the program, with the top 150 leaders at Genworth completing the session in January 2023. Our Board of Directors will soon participate in an abbreviated session, and every associate at Genworth will attend either an in-person or virtual workshop session in 2023.

Overall, participant feedback was overwhelmingly positive. Participants enjoyed the unique opportunity to gain a new perspective and understanding on the experiences of many seniors and felt they could apply the learnings, not only to interactions with Genworth customers, but also to those with whom they engage personally.



WORKSHOP FEEDBACK:

"Oh wow, this was eye opening."

"This makes it human; you can't ignore it."

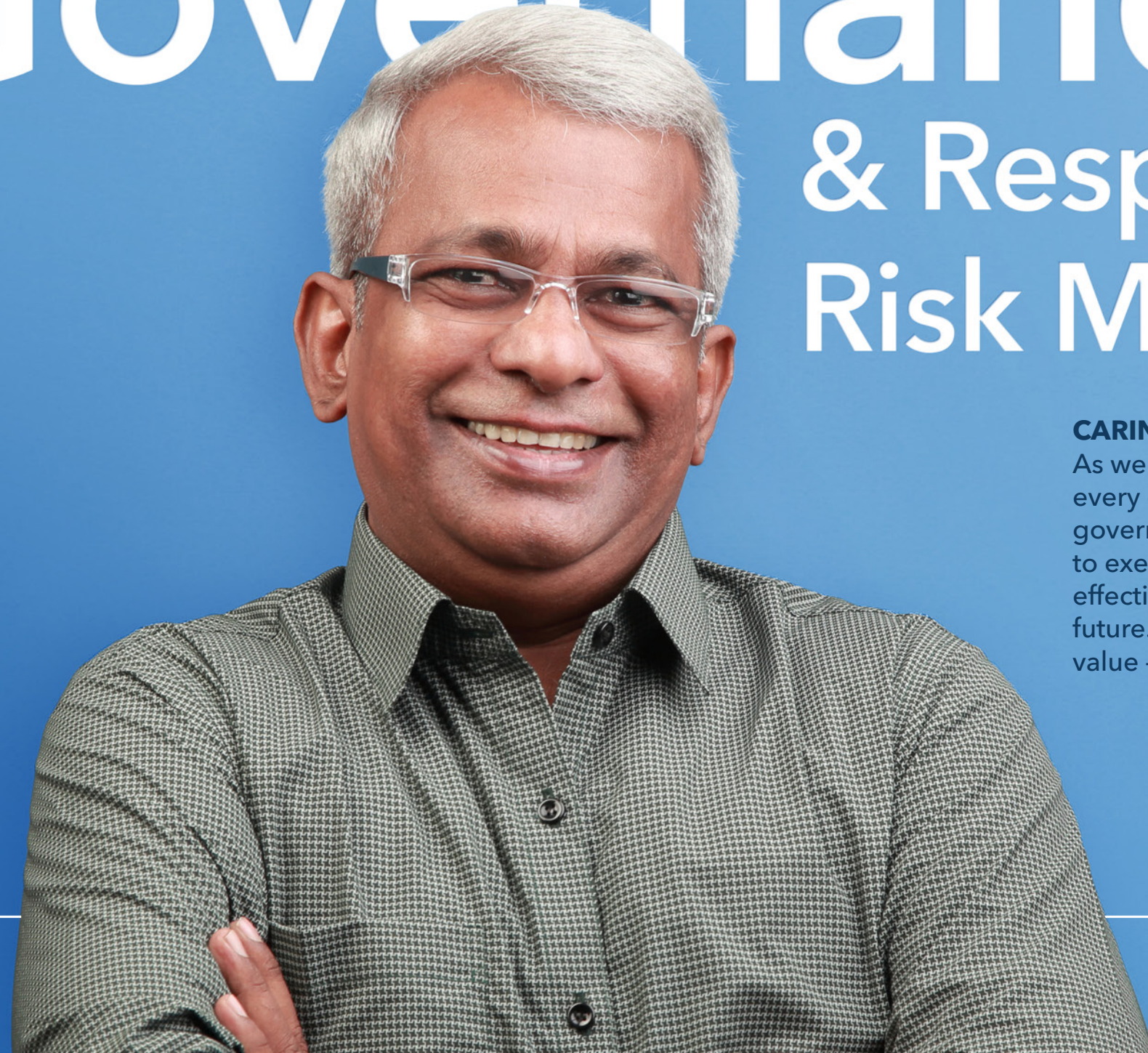
"Incredibly powerful session."

"This is real life, and it takes you back to your own family."

"It really brings to life the challenges."



Governance & Responsible Risk Management



CARING FOR COMPLIANCE AND CONTROLS

As we advance the interests of our stakeholders, we strive every day to ensure that our actions reflect our values. Our governance principles and oversight practices enable us to execute confidently, operate ethically, and manage risk effectively, as we further our commitment to a sustainable future. By keeping our standards high, we drive economic value - while making a positive impact on the world.





Governance & Responsible Risk Management

Every decision. Every day.

Make it happen. We're proud to provide a wide range of financial products and services that help people age with confidence. Equally as important as the work we do is how we do it.

The Guiding Principles in Integrity First, our [Code of Ethics](#), inform each decision we make and every interaction we have. The Code requires that we:

1. Obey the applicable laws and regulations governing our business conduct worldwide.
2. Sustain a culture where ethical conduct is recognized, valued, and exemplified by all employees.
3. Be honest, fair, and trustworthy in all Genworth activities and relationships.
4. Foster an atmosphere in which fair employment practices extend to every member of the diverse Genworth community.
5. Avoid all conflicts of interest between work and personal affairs.
6. Strive to create a safe workplace, to protect the environment and conduct our business operations with the highest regard for the fundamental rights of each person in our workplace, in our communities, and in our world.

The Code of Ethics, and its implementing procedures, applies not only to our employees, but to members of our Board of Directors, suppliers, and other third parties who work on our behalf.

Each year, Genworth employees are required to acknowledge their understanding of and compliance with the responsibilities and policies in *Integrity First*, including the obligation to report possible violations of law or a Genworth policy through one of the available Genworth channels, including the confidential Ombuds network.

Creating a Transparent, Accountable, and Responsible Corporate Culture

Fostering a open, safe environment for the individuals that choose to work for us, where each can contribute fully and feels empowered to ask questions and raise concerns, is essential to our continued success. We strive to create this culture by:

- Emphasizing the importance of company-wide oversight, enabling us to function effectively in a dynamic legal and regulatory environment.
- Establishing a confidential ombuds network as well as multiple other channels through which employees can share concerns or report potential violations.
- Respecting privacy, handling concerns with discretion, and adhering to a strict non-retaliation policy as part of our complaint handling process.





Corporate Governance

Our Board of Directors is composed of individuals with a wide variety of qualifications, expertise, and experience relevant to our business who have demonstrated leadership, sound judgment, and integrity. We've created a governance framework that ensures we have a culture of management accountability, which allows us to uphold Genworth's commitment to corporate responsibility as well as protect the interests of our stakeholders.

Our Board includes four standing committees that share responsibility for management oversight to assure that the long-term interests of our stockholders and other stakeholders are being served.

STANDING COMMITTEES OF THE GENWORTH BOARD

Audit

Management Development and Compensation

Nominating and Corporate Governance

Risk Management

Our Board completes an annual self-evaluation, overseen by the Nominating and Corporate Governance Committee. This evaluation focuses on the Board's current effectiveness as well as opportunities for growth and improvement.

The Nominating and Corporate Governance Committee also oversees our ESG policies and practices and regularly reviews our sustainability platform, including our Environmental Policy and procedures. This committee also reviews our political contributions along with public disclosure regarding these contributions as well as our philanthropic programming.

The Risk Committee of Genworth's Board is responsible for oversight of enterprise risk management, our information technology and information security programs, and our investment portfolio and strategy, among other things. This committee considers climate-related risks in its assessments of standard operational risks, including risks related to the regulatory environment, technology, and Genworth's reputation. In 2022, the Board's Risk Committee reviewed the risk framework management developed to assess qualitative and quantitative climate risk exposures.

Board Education

In addition to completing initial orientation sessions, our directors regularly receive special briefings on topics of particular importance to the company. Each also is encouraged to participate in external educational courses and seminars. In 2022, we hosted Board education sessions on several topics including ESG, new accounting standards, and LTC claim administration in addition to conducting a cybersecurity preparedness exercise.

GENWORTH BOARD OF DIRECTORS COMPOSITION

4 of 9
Women

2 of 9
Ethnically Diverse

8 of 9
Independent





Genworth Board of Directors

**G. Kent Conrad**

Former U.S. Senator
representing the
State of North Dakota

**Karen E. Dyson**

Lieutenant General,
U.S. Army, Retired

**Jill R. Goodman**

Managing Director,
Foros Advisors, LLC

**Melina E. Higgins**

Former Partner at
The Goldman Sachs Group

**Thomas J. McInerney**

President and
Chief Executive Officer of
Genworth Financial, Inc.

**Howard D. Mills, III**

Executive Vice President of
Business Development and
External Affairs, beeXact

**Robert P. Restrepo Jr.**

Former Chairman, President
and Chief Executive Officer
of State Auto Financial
Corporation Services, Inc.

**Elaine Sarzysynski**

Former Chairwoman,
Chief Executive Officer
and President of Mass
Mutual International

**Ramsey D. Smith**

Founder and CEO,
ALEX.fyi

BUSINESS PARTNERSHIPS AND VENDOR RELATIONSHIPS

At Genworth, we recognize that our impact is not solely driven by our own actions - but those of our business partners and vendors. That's why we insist that all organizations that choose to work with us comply with our Code of Ethics.

In 2022, we also hired a Supplier Diversity Leader who has developed a robust platform to identify, consider, evaluate, and monitor diverse supplier engagement and spend.



"We believe sustainability is everyone's responsibility, and we seek to engage with like-minded suppliers."

Kevin Green

Genworth Financial
Sourcing and Supply Management Leader



Risk Management

Reviewing, managing, and mitigating risk is an important aspect of our continued success.

OUR ESTABLISHED ENTERPRISE RISK MANAGEMENT FRAMEWORK IS COMPRISED OF MANY FACETS, INCLUDING:

Risk policies

Risk tolerances

Business strategy and planning

Governance

Risk quantification

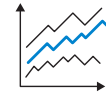
Enterprise-wide stress testing

See Genworth's 2022 Form 10-K Part I – Item I – Business – Risk Management for additional information regarding risk management.

Along with the Board's Risk Committee, senior management focuses particular attention on the risk areas we have identified as our most significant:



Credit



Market



Insurance



Housing



Operational



Model



Technology (IT)

Climate Risk

We utilize our Enterprise Risk Management framework to assess climate impact risks and have initiated a multi-phase climate risk management process, which includes a series of risk assessments and scenario analyses that we began in 2022. We invite you review our [2022 TCFD Report - First Quarter 2023 Update](#) more information.





Data Protection at Genworth

In today's increasingly digital world, protecting our own data - and that of our customers and business partners - is essential. Genworth recognizes the significant operational risks, including risk of losses, from cyberattacks and the importance of a strong cybersecurity program for effective risk management.

Genworth recognizes the significant operational risks, including risk of losses, from cyberattacks and the importance of a strong cybersecurity program for effective risk management.

Our program employs various controls and policies to secure our operations and information including monitoring, reporting, managing, and remediating cybersecurity threats. Key features of the program include access controls, security training, dedicated security personnel, security event monitoring, and when necessary, consultation with third-party data security experts.

Our IT security program, which is regularly updated to align with best practices and industry guidelines, includes:

- Written IT policies and standards designed to guard the integrity of our institutional, commercial, and private customers' personal information
- Regular external and internal reviews of our data protection practices
- A robust suite of IT security products that enable us to manage cybersecurity risk within the organization and alternate sites where business is conducted

Additionally, we have procedures for reporting and responding to potential security incidents as well as determining applicable disclosure requirements.





Compliance and Business Ethics

We have implemented a robust compliance program that addresses critical topics including money laundering prevention, anti-bribery, anti-corruption, insider trading, conflicts of interest, and reporting integrity or ethical concerns.

Genworth is committed to ethical business practices, including responsible marketing and clear communications about necessary premium rate actions.

Responsible Marketing

Our advertising materials are subject to rigorous compliance review to ensure that they comply with all regulatory requirements. Our market conduct policies and procedures are reviewed at least annually and subject to internal controls to monitor compliance. We also file marketing materials with the Interstate Insurance Product Regulation Commission or directly seek approval in states where required to do so.

For individual long-term care insurance sales, agents are required to request suitability information from consumers that includes, at a minimum, a completed NAIC-designed Personal Worksheet. This Personal Worksheet compiles important information through questions that help us, along with our applicants, review the suitability of our product relative to their needs.

We also provide the Personal Worksheet to consumers applying for coverage through LTC employer group plans. Finally, all long-term care insurance applicants (individual and group) receive the NAIC Shopper's Guide to Long-Term Care Insurance (or the specific state-required equivalent), an Outline of Coverage, and other important information to help ensure consumers understand the type of coverage they are purchasing.

Managing Necessary Rate Actions

Our long-term care insurance policies often cover periods of more than 30 years. Assumptions about the number and cost of claims, that would not be initiated until decades later, were made in good faith when these policies were initially priced. However, many of those assumptions have evolved as both the cost of and demand for care have exceeded what was originally priced and anticipated.

Insurance companies, including ours, have incurred significant losses as a result, and many companies have left the market. Yet, we remain committed to identifying solutions to help individuals address their future long-term care needs. We continue to file for premium rate increases on certain in-force long-term care insurance policies to stabilize our legacy business, enabling Genworth to meet our obligations to policyholders.

We are mindful of the difficulty some policyholders may face as we implement premium rate increases and are providing a wide range of reduced benefit options that allow most policyholders to partially or completely mitigate the impact of these increases while still maintaining meaningful benefits.



Asset Management

We understand that sustainability begins with our fiduciary responsibility to honor the promises to our policyholders. Accordingly, we pursue investment opportunities that we deem supportive of ESG considerations yet also fall within our core investment parameters and provide sustainable market returns.

We have adopted an Investments ESG Policy Statement that provides guidelines to staff and management on incorporating ESG considerations as part of our underwriting. We also have established a management-level Investments ESG Committee, which includes, among others, the heads of our Investment Risk, Credit, and Portfolio Management areas.

We have adopted an integrated approach to ESG considerations. ESG factors provide key inputs into our underwriting process and inform important considerations in the risk/reward analysis we conduct in our investment decision-making. Proper assessment of these factors can help reduce investment risk and enhance long-term returns, enabling us to serve the needs of our policyholders. Our strategy is not exclusionary, as we believe an engagement-based approach is more productive.

Once a security is in the portfolio, our Investments team performs regular ESG assessments. We also conduct periodic reviews of the ESG policies of our external managers and independent advisors working in emerging markets, alternative assets, and middle market loans. All of our external asset managers are UN PRI signatories and have ESG policies.

We have also implemented a framework to assess our portfolio and calculate a discrete ESG score for all our corporate and municipal bond holdings, covering 80% of our total bond portfolio, as of the fourth quarter 2022. The ESG score in high transition risk sectors is based on information collected on the companies we hold in our portfolio, such as emissions, energy usage, emissions reduction targets, climate transition plans, TCFD disclosures, etc. and is used to guide investment decisions.

As of December 31, 2022, Genworth held more than \$430 million in green, social, sustainability, and sustainability-linked bonds, with more than \$240 million of investment in hydro, wind, solar, and energy-efficiency projects.





Short- and Long-Term Invested Assets By Sector*

Stocks	\$	318,562,389	0.62%
Common Stock		250,927,560	
Common Stock - Foreign		7,230,520	
Preferred Stock		60,404,310	
Short-Term Bonds	\$	0	0.00%
Commercial Paper		0	
Long-Term Bonds	\$	50,909,090,893	99.38%
U.S. Gov't		3,386,136,767	
Non-U.S Gov't		701,624,387	
State and Political Subdivisions		2,744,744,415	
Other Bonds (U.S.)		29,453,500,821	
Other Bonds (Non U.S.)		8,694,253,253	
Mortgage-Backed Securities (Residential)		1,047,743,655	
Mortgage-Backed Securities (Commercial)		2,181,964,557	
Other Asset-Backed Securities		2,212,424,388	
Bank Loans		471,554,197	
Mortgage-Backed Securities Derivatives		15,144,452	
Grand Total*	\$	51,227,653,282	

* Represents 99.73% of overall asset base that supports our primary legal entities

Stock and Bond Investments By Industry*

Finance and Insurance	\$ 11,591,718,570	23%
Public Administration	9,764,636,635	19%
Utilities	9,052,941,161	18%
Manufacturing	8,820,806,376	17%
Information	2,639,108,857	5%
Real Estate and Rental and Leasing	2,438,198,746	5%
Retail Trade	1,914,130,645	4%
Transportation and Warehousing	1,697,812,347	3%
Professional, Scientific, and Technical Services	1,663,951,327	3%
Wholesale Trade	1,047,635,821	2%
Accommodation and Food Services	279,115,750	1%
Administrative and Support and Waste Management and Remediation	138,474,980	0%
Arts, Entertainment, and Recreation	120,002,909	0%
Construction	3,7003,577	0%
Educational Services	12,115,581	0%
Mining, Quarrying, and Oil and Gas Extraction	10,000,000	0%
Grand Total	\$ 51,227,653,282	100.00%

* Represents 99.73% of overall asset base that supports our primary legal entities

Short- and Long-Term Derivatives By Asset Class*

Short-Term		
Equity Call Options	\$	5,328,050
Short-Term Total		5,328,050
Long-Term		
Cross Currency Swaps		20,111,619
Equity Call Options		389,911
Interest Rate Swaps		(497,888,670)
Long-Term Total	\$	(477,387,140)
Grand Total*	\$	(472,059,089)

* Excludes Holding Company derivatives and embedded derivatives within insurance products

Mortgage Loans on Real Estate

Office	\$1,579,086,794
Industrial	1,450,711,834
Retail	2,914,361,993
Apartment	550,472,684
Mixed Use	370,958,381
Other	149,252,961
Grand Total	\$ 7,014,844,646

Note: Does not include real estate held of approximately \$11,739,171



Spotlight: Scenario Analyses at Genworth

At Genworth, it's important for us to have a comprehensive view of our resilience, understand the materiality of any potential risks, and explore mitigation options to address the potential impacts of climate. In 2022, we first completed a qualitative analysis of our U.S. Life Insurance business' traditional life and LTC insurance inforce liability portfolios. We also began work on quantitative hypothetical scenario analyses with the assistance of an independent consultant.

We assessed Genworth's physical operations and the U.S. Life Insurance business' traditional life and LTC insurance inforce liability portfolios to test resilience to the potential impact of climate change. We plan to use the results of these analyses to inform our thinking and decisioning related to these risks.

Methodology

The analyses utilized two Intergovernmental Panel on Climate Change (IPCC) scenarios – SSP 1-2.6 and SSP 5-8.5, which contemplate 1.8°C and 4.4°C surface temperature rises respectively by 2081–2100 (relative to preindustrial levels), to enable the widest range of results.

The operational assessment evaluated five perils, including both acute (flood, tropical cyclone, and wildfire) and chronic (drought and heat stress) risks over multiple time horizons through 2050, to provide insights on the present and future risk areas. The analysis included an evaluation of office and supplier locations, in addition to other location-specific considerations.

To conduct the quantitative scenario analysis of the traditional life and long-term care insurance inforce liability portfolios, the independent consultant used the two IPCC scenarios noted above and key statistics from academic research focused on extreme heat and worsening air quality to generate stresses to some key mortality and morbidity assumptions. The stresses on these assumptions were evaluated through 2081, which aligns the time frame contemplated by the analysis with the 60-year liability projection period for our traditional life and long-term care products, to assess the potential net impact and financial materiality, given the hypothetical scenarios.

Initial Findings

The analysis of our inforce liability portfolios indicated that the potential aggregate impact from these stressed assumptions appear to partially offset each other for our long-term care and life insurance products. Because the peak claims years for our long-term care legacy policies are expected to occur much sooner than 2081 (the ultimate long time horizon contemplated by the analysis), our book of business is less vulnerable to more severe climate change impacts based on the assumptions considered in this analysis.

Compared to our long-term care legacy policies, our traditional life insurance business likely is more sensitive to the potential mortality impact associated with climate change risks, although the net impact indicated by the analysis appears to be modest.

Relative to Genworth's physical operations, the analysis identified, among other things, some suppliers located in areas more prone to heat stress or tropical cyclones. This assessment may be considered in the evaluation and selection of our third-party suppliers.

Next Steps

We are in the process of evaluating the results of these analyses to enhance our understanding of the organization's resilience to climate change and expect to consider their findings to inform our enterprise risk management and business strategy.

We will update these analyses as our operations and business portfolios continue to evolve.

To evaluate our Investments portfolio, we will assess the impact of climate risks on our asset portfolio using the same two climate scenarios noted above, and then integrate both the asset and liability analyses to evaluate potential impacts and materiality.

For more information on climate risk management, please see our [2022 TCFD Report – First Quarter 2023 Update](#).

Sustaining the Environment

PROTECTING OUR PLANET

To care for our planet is to care for its people. We're committed to operating efficiently, reducing our emissions, and promoting environmental awareness. By doing so, we can create a sustainable future for generations to come.





Sustaining the Environment

Make it better. Genworth is committed to reducing the impacts on the environment associated with our business activities. We are taking a responsible approach to preserve the environment, build trust, and create long-term value for all our stakeholders. In 2022, we updated our [Environmental Policy](#), which governs climate-related considerations across our organization.

Enhanced Climate Disclosures

In addition to our yearly CDP submission, we published our inaugural TCFD Report in 2022, which outlines our governance structures, strategy, risk management processes, and metrics.

Genworth's management-level Sustainability Committee is responsible for implementing our [Environmental Policy](#), with oversight from the company's Executive Council and the Board's Nominating and Corporate Governance Committee.

Climate-related risks are integrated into Genworth's multi-disciplinary, company-wide risk management program which includes assessments of risk appetite and risk tolerance limits, as well as risk identification, quantification, governance processes, and applicable policies and procedures. The assessments evaluate our direct operations along with inputs and impacts up and down stream.

We invite you to review our [2022 TCFD Report - First Quarter 2023 Update](#).

Our Greenhouse Gas Inventory

B

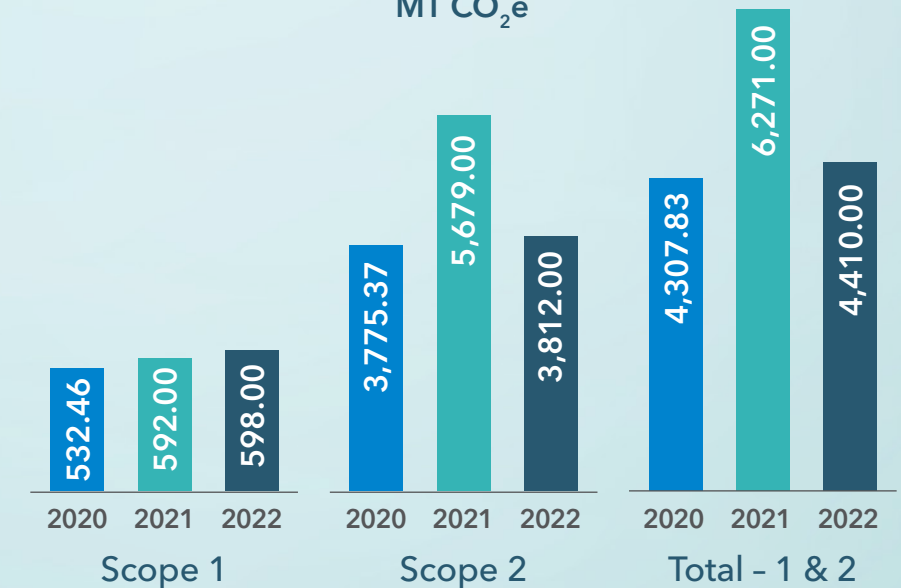
For the fourth year in a row, Genworth was awarded a Management 'B' score for our CDP assessment, which considered our assessment of climate-related risks and opportunities, along with strategy, programming, and activities during calendar-year 2021.

We invite you to review our [Environmental Policy](#).



TOTAL SCOPE 1 & 2 EMISSIONS (2020 - 2022)

MT CO₂e



Genworth's Scope 2 emissions decreased by 1,867 MT CO₂e in 2022, driven by a reduction in electricity consumption in our Lynchburg, Virginia, data center where we made several technology improvements to our physical storage devices. Most of our older technology storage devices were replaced with state-of-the-art Solid-State Drives (SSD) in 2022. The new devices consume less power and generate less heat during operation.

Our Scope 1 and 2 emissions calculations have been verified by a third-party reviewer who provided limited assurance that they conform with The GHG Protocol Corporate Accounting and Reporting Standard (revised edition).

We are in the process of calculating our 2022 Scope 3 emissions, which will be included in an updated Greenhouse Gas Inventory posted to the Genworth website later this year.



Caring for the Climate: While Making a Difference in Our Communities

Aligning with our Sustainability philanthropic focus area, we engaged in several community outreach efforts focused on our environment, reflecting our commitment to conSERVing. Through our partnership with the Richmond Forum, a non-profit speaker series, we were pleased to be the lead patron for an Intelligence-Squared U.S. debate event on the question *Can Humans Adapt to Climate Change?*

Community Day at Lewis Ginter Botanical Garden

On Labor Day, Genworth greeted over 4,500 guests at the Lewis Ginter Botanical Gardens in Richmond, Virginia, as the sponsor of a free community day. Our “guests at the Gardens” were able to experience the 50 acres of flowers and plants along with exhibits, poetry, installations of artwork, and Butterflies LIVE! Attendees received a Genworth-branded “Sprout” pencil containing either flower or herb seeds for planting after use.

Community Clean-Ups

Employees volunteered more than 400 hours supporting environmental clean-up and beautification activities in our local communities, including cleaning trails with the James River Park System, helping to maintain community gardens with Lewis Ginter Botanical Garden, and cleaning a historic African American burial ground with Friends of East End Cemetery.

Storefront for Community Design

Genworth contributed \$7,500 to Storefront for Community Design, a non-profit design center in Richmond, Virginia. This organization strives to revitalize and empower communities by envisioning ideas for urban mini-farms, providing guidance on storefront/facade improvements for small businesses, facilitating discussions on the new use of old buildings, while helping changemakers navigate the complexities of local government, and more.

Repurposing Office Supplies to Support Local School Districts

After clearing out office supplies when we relocated from our previous worksite in Richmond, Virginia, our employees organized a free Back to School multi-day supply giveaway event for teachers and other personnel from surrounding school districts to recycle these materials and minimize waste.



“We are committed to community outreach efforts that preserve, conserve, inspire, and empower.”

Lewanda Sims-Gallimore
Director of Community Relations
and External Affairs

GENWORTH GARDENS

In 2022, we donated 2.5x more produce than we did in the previous year - all grown locally in the Genworth Gardens.

This effort, made possible by employees in our Virginia offices, directly benefited non-profit organizations committed to feeding those in need, many of whom fall well below the federal poverty level.





Water Usage and Waste Management

While some of our employees have returned to work in our offices, either full-time or on a hybrid schedule, many have opted to work remotely, which resulted in limited water usage and waste generation in our operations.

However, we continued our efforts to conserve water and reduce waste at our Richmond and Lynchburg work sites, including recycling of scrap metal, pallets, and paper, and the use of centralized recycling stations in lieu of individual waste containers at employee workstations. To conserve water, we utilize touchless faucets and auto-flush toilets, in addition to low flow aerators on the faucets at our Lynchburg site.

Building Efficiencies

We employ Building Automation Systems (BAS) in our Lynchburg and Richmond locations to enable energy efficiencies. These systems control temperature settings in our buildings for heating and cooling and air handler static pressure. They also mix return air with outside air, which helps to modulate temperature and humidity, and manage on/off times for chillers, boilers, air handling systems, outdoor and some indoor lighting.

As we considered plans to relocate our Richmond headquarters, we chose an existing structure, as opposed to building from the ground up, and will seek to incorporate environmental efficiencies as we tailor the site to meet our needs.

Collaborating with Our Suppliers

We leverage every opportunity to share and extend our environmental principles throughout our supply chain.

Our [Code of Ethics for Suppliers](#) specifically states that human rights and environmental sustainability concerns are key considerations when we assess supplier proposals and evaluate business relationships. Our supplier selection process includes sustainability considerations by incorporating questions concerning the supplier's ESG initiatives into our Standard Request for Proposal templates.

We consider a supplier's environmental practices and disaster recovery capabilities as part of our review process during supplier selection. When assessing potential suppliers, we note the absence of a clear position or an unsatisfactory finding in this area.

We conducted a risk-based assessment that considered the content, scope, and terms of the supplier engagement which identified 234 suppliers, out of the 1,770 total suppliers with whom our annual spend exceeds \$500, as medium-to-high risk (65% of our total procurement spend). This group is subject to heightened scrutiny, including a comprehensive business review process with the supplier's senior leadership which includes sustainability considerations.





Spotlight: Greenhouse Gases at Genworth

Embracing our promises to our policyholders that often span decades, we are committed to building the foundation for a sustainable future by assessing and seeking to reduce our “carbon footprint.”

We refined our processes to calculate greenhouse gas emissions in 2022, primarily expanding consideration of the 2021 Scope 3 (value chain) emissions categories relevant to our business operations.

Our Scope 3 emissions for 2021 (reporting year 2022) totaled 31,354 and included a significant expansion in purchased goods and services included in the calculation, along with other refinements:

28,609

Purchased Good and Services

133

Business Travel

1,075

Capital Goods

52

Employee Commuting

1,485

Fuel and Energy-Related Activities

Our Scope 3 calculation does not include waste generated in operations, due to our inability to secure this information from the applicable vendors.

We are in the process of calculating our 2022 Scope 3 emissions.

Our Estimated Work-From-Home Impact

We recognize that the overall carbon footprint of our offices has been greatly impacted by the number of employees who have chosen to continue working from home. Per the GHG Protocol Corporate Accounting and Reporting Standard, Genworth is not required to report emissions associated with

employees who work from home. However, because most of our employees did not return to the office in 2021, we explored ways to estimate emissions associated with telework and hybrid working arrangements for that year.

We estimate that emissions associated with work from home arrangements were approximately 6,982 MT CO₂e in 2021. Since there is no widely-accepted or recognized methodology for calculating emissions for home workers, we did not include this estimate in the GHG inventory.

As our offices re-opened in 2022, many employees continued to embrace remote work or hybrid schedules, favorably impacting emissions when compared to pre-pandemic levels. However, we still offer some amenities to incentivize more sustainable transportation options. We provide access to electric vehicle charging stations, free of charge, along with bike racks at our Stamford, Connecticut, location. We also provide bike racks at our Lynchburg, Virginia, work site.

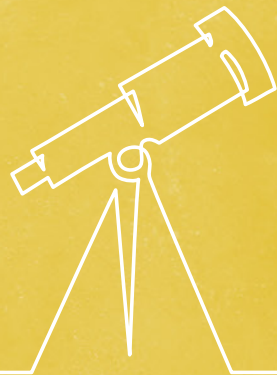
Consideration of Investments

While we did not include investments in our Scope 3 analysis, 70% of public corporate holdings have been carbon scored internally, leveraging data from a portfolio management system we currently utilize. We will score the remainder of the portfolio when additional public information is available and/or scoring methodologies on non-covered assets are standardized.

Conclusion & Outlook

LOOKING TOWARDS THE FUTURE

At Genworth, we recognize that we are positioned to have a meaningful impact on our customers, communities, and planet. We look forward to making tangible progress to create a sustainable future built on compassion and care.





Conclusion & Outlook

Acting With Compassion and Care

In 2022, we continued to work toward our goals while operating with the highest levels of transparency, authenticity, and decency.

Our progress included many significant achievements, from reaching our target debt level of \$1 billion or less, to contributing more than \$2.9 million to our communities through our Foundation, sponsorships, and employee donations... from donating more than 800 pounds of produce, grown at the Genworth Gardens, to those facing food insecurity, to completing our inaugural TCFD report.

We are pleased with our progress in 2022 and look forward to continuing our care-centered momentum in the coming year.



Disclosure Data





Sustainability Accounting Standards Board (SASB) Index

Topic	Accounting metric	Code	Disclosure
Transparent Information and Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	FN-IN-270a.1	For details on legal proceedings, see Genworth’s 2022 Form 10-K, Part II – Item 8 – Financial Statements and Supplementary Data – Note 20 – Commitments and Contingencies.
	Complaints-to-claims ratio	FN-IN-270a.2	Genworth considers the NAIC Closed Complaint Index to be the relevant metrics to assess and compare the effectiveness of our operations to that of our peers. The Closed Complaint Index is calculated by dividing the company’s share of complaints in the U.S. market by the Company’s share of premiums in the U.S. market. For 2022, the indices were 1.45, .43 and .99 respectively for our GLIC, GLAIC and GLICNY legal entities compared to a national median ratio of 1. Genworth does not calculate a complaint-to-claims ratio, as the metric lacks the measurements consistency across complaints permitted by the NAIC Closed Complaint Ratio. We do not calculate complaint rations for our USMI business, as products are sold to lenders directly, as opposed to borrowers or consumers.
	Customer retention rate	FN-IN-270a.3	While Genworth currently does not calculate customer retentions rates, the overall lapse rates for our USLI products in 2022 are as follows: for our life insurance products – 6.7% and for our individual long-term care insurance products – .61%. “Lapse rate” is defined as policy termination due to non-payment of premium and does not include policies in non-forfeiture status. We have excluded (1) our group long-term care insurance products as they include a mix of employer-paid and voluntary coverage and contain different product features related to non-forfeiture, (2) annuity products, as we currently are servicing our existing customers and no additional premium payments are required to maintain the contracts, and (3) our mortgage insurance products, which are sold to lenders directly, as opposed to borrowers or consumers.
	Description of approach to informing customers about products	FN-IN-270a.4	See Our Customers on pages 16-18 and Compliance and Business Ethics on page 32.

(1) Genworth Life Insurance Company
(2) Genworth Life and Annuity Insurance Company
(3) Genworth Life Insurance Company of New York



Topic

Accounting metric

Code

Disclosure

Incorporation of Environmental, Social, and Governance Factors in Investment Management

Total invested assets, by industry and asset class

FN-IN-410a.1

Short- and Long-Term Invested Assets By Sector*

Stocks	\$	318,562,389	0.62%
Common Stock		250,927,560	
Common Stock – Foreign		7,230,520	
Preferred Stock		60,404,310	
Short-Term Bonds	\$	0	0.00%
Commercial Paper		0	
Long-Term Bonds	\$	50,909,090,893	99.38%
U.S. Gov't		3,386,136,767	
Non-U.S Gov't		701,624,387	
State and Political Subdivisions		2,744,744,415	
Other Bonds (U.S.)		29,453,500,821	
Other Bonds (Non U.S.)		8,694,253,253	
Mortgage-Backed Securities (Residential)		1,047,743,655	
Mortgage-Backed Securities (Commercial)		2,181,964,557	
Other Asset-Backed Securities		2,212,424,388	
Bank Loans		471,554,197	
Mortgage-Backed Securities Derivatives		15,144,452	
Grand Total*	\$	51,227,653,282	

* Represents 99.73% of overall asset base that supports our primary legal entities

Stock and Bond Investments By Industry*

Finance and Insurance	\$ 11,591,718,570	23%
Public Administration	9,764,636,635	19%
Utilities	9,052,941,161	18%
Manufacturing	8,820,806,376	17%
Information	2,639,108,857	5%
Real Estate and Rental and Leasing	2,438,198,746	5%
Retail Trade	1,914,130,645	4%
Transportation and Warehousing	1,697,812,347	3%
Professional, Scientific, and Technical Services	1,663,951,327	3%
Wholesale Trade	1,047,635,821	2%
Accommodation and Food Services	279,115,750	1%
Administrative and Support and Waste Management and Remediation	138,474,980	0%
Arts, Entertainment, and Recreation	120,002,909	0%
Construction	3,7003,577	0%
Educational Services	12,115,581	0%
Mining, Quarrying, and Oil and Gas Extraction	10,000,000	0%
Grand Total	\$ 51,227,653,282	100.00%

* Represents 99.73% of overall asset base that supports our primary legal entities

Short- and Long-Term Derivatives By Asset Class*

Short-Term		
Equity Call Options	\$	5,328,050
Short-Term Total		5,328,050
Long-Term		
Cross Currency Swaps		20,111,619
Equity Call Options		389,911
Interest Rate Swaps		(497,888,670)
Long-Term Total	\$	(477,387,140)
Grand Total*	\$	(472,059,089)

* Excludes Holding Company derivatives and embedded derivatives within insurance products

Mortgage Loans on Real Estate

Office	\$1,579,086,794
Industrial	1,450,711,834
Retail	2,914,361,993
Apartment	550,472,684
Mixed Use	370,958,381
Other	149,252,961
Grand Total	\$ 7,014,844,646

Note: Does not include real estate held of approximately \$11,739,171



Topic	Accounting metric	Code	Disclosure
Incorporation of Environmental, Social, and Governance Factors in Investment Management	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	See Asset Management on pages 33-34.
Policies Designed to Incentivize Responsible Behavior	Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	Given our current lines of business, this topic is not applicable.
	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	See Our Customers on pages 16-18.
Environmental Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	Genworth does not currently complete this modeling. See Climate Risk on page 30. For more information on climate risk management, please see our 2022 TCFD Report - First Quarter 2023 Update .
	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment net and gross of reinsurance)	FN-IN-450a.2	We have identified climate change as an emerging risk. See Risk Management on page 30 and Spotlight: Scenario Analyses at Genworth on page 35. For more information on climate risk management, please see our 2022 TCFD Report - First Quarter 2023 Update .
	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	See Climate Risk on page 30. For more information on climate risk management, please see our 2022 TCFD Report - First Quarter 2023 Update .
Systemic Risk Management	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	Specific information related to derivatives can be found on Schedule DB - Part D filed with the National Association of Insurance Commissioners. Of the three categories identified, we have exposure in only one - noncentrally cleared derivatives - in the amount of \$187,160,201.
	Total fair value of securities lending collateral assests	FN-IN-550a.2	Genworth no longer holds securities lending collateral assets.
	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	See Genworth's 2022 Form 10-K, Part I – Item1A – Risk Factors and Part II – Item 7 – Management's Discussion and Analysis of Financial Condition and Results of Operations – Liquidity and Capital Resources.



Accounting metric	Code	Disclosure
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	See About Us on page 4.

Cautionary Note:

This report contains certain “forward-looking statements” within the meaning of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as “expects,” “anticipates,” “intends,” “plans,” “believes,” “seeks,” “estimates,” “will” or words of similar meaning and include, but are not limited to, statements regarding the outlook for future business and financial performance of Genworth Financial, Inc. (Genworth) and its consolidated subsidiaries. Forward-looking statements are based on management’s current expectations and assumptions, which are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory and other factors and risks, including those discussed at the end of this presentation, as well as in the risk factor section of Genworth’s Annual Report on Form 10-K, filed with the United States Securities and Exchange Commission (SEC) on February 28, 2023, Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.



Thank you for reviewing our 2022 Sustainability Report. We welcome your comments – email us at GNWCommunityRelations@genworth.com.

We look forward to sharing future updates with you and invite you to join us in **Creating A Sustainable Future Built On Compassion & Care.**

