



FY2025 Sustainability Report

Sustainable Compassion and Care



Contents

3 Introduction

- 3 A Message from Genworth’s President and Chief Executive Officer
- 4 About Us
- 6 Our Sustainability Strategy
- 7 Our Sustainability Pillars
- 8 Executive Summary

9 Caring for Our People

- 10 Fostering a Culture of Belonging
- 12 Associate Engagement & Feedback
- 14 Our Workforce
- 15 Investing in Our Associates
- 18 Spotlight: Insights Into Total Rewards & Well-Being

19 Caring for Our Customers

- 20 Our Enterprise Strategy
- 21 Our Businesses
- 23 Customer-Centric Strategy
- 24 Our Supporting Infrastructure: Operations & Technology
- 26 Spotlight: Personalized Claims Management Model Pilot

27 Caring for Our Communities

- 28 Associate Volunteerism
- 31 Corporate Philanthropy & Giving
- 32 Community Partnerships
- 34 Spotlight: Alzheimer’s Association Partnership

35 Fostering Sound Corporate Governance

- 36 Strong Corporate Governance
- 41 Ethical Business Activities
- 45 Risk Management
- 48 Data Protection & Cybersecurity
- 49 Working with Suppliers
- 50 Engagement with Stockholders
- 51 Spotlight: Technology Leadership & Governance

52 Building the Foundation for a Better Future

- 53 Our Commitment to the Environment
- 55 Enhanced Climate Disclosures
- 56 Climate Scenario Analyses
- 57 Integrating Responsible Investment
- 58 Working with Regulators, Government Agencies, & Policymakers
- 60 Thought Leadership
- 61 Spotlight: Thought Leadership in Action

62 Conclusion

63 Disclosure Data

- 64 How Genworth Acts on Key United Nations Sustainable Development Goals (U.N. SDGs)
- 65 Sustainability Accounting Standards Board (SASB) Index

About This Report

This Genworth Sustainability Report for fiscal year 2025 (“2025 Sustainability Report”) details our approach to sustainability issues that are important to our business and our stakeholders.

This report focuses on Genworth, including its primary businesses: our long-term care (LTC) insurance and our life and annuities products that were previously sold through our legacy insurance companies (Genworth Insurance (Closed Block)), CareScout Services business (CareScout Services), and CareScout Insurance business (CareScout Insurance; collectively, CareScout Services and CareScout Insurance are referred to as CareScout). Genworth is also the parent company and majority-owner of publicly traded Enact Holdings, Inc. (Nasdaq: ACT), a leading U.S. mortgage insurance provider (together with its subsidiaries, “Enact”). The information in this 2025 Sustainability Report refers to Genworth, inclusive of Genworth Insurance (Closed Block) and the CareScout businesses, and excludes data and information about Enact, unless specifically noted otherwise.

This report details our company’s approach to sustainability with references to other supporting documents. It includes disclosures relating to the Task Force on Climate-Related Financial Disclosures (TCFD) framework, the United Nations (U.N.) Sustainable Development Goals (SDGs) framework, and the standards and framework of the Sustainability Accounting Standards Board (SASB), which is now overseen by The International Sustainability Standards Board (ISSB).

We invite you to visit the [Social Responsibility](#) page on Genworth.com for more information on our sustainability approach and to view the other supporting documents referenced throughout this report, including our:

- TCFD Report
- Environmental Policy
- Statement on Human Rights Policy
- Genworth Code of Ethics



A Message from Genworth's President and Chief Executive Officer

I am pleased to share Genworth's 2025 Sustainability Report at a time when our responsibility feels especially important. The aging of America is no longer a distant trend; it is here. Families across the country are navigating rising costs, longer lives, and increasingly complex care decisions.



Tom McNerney

President and Chief
Executive Officer of
Genworth Financial, Inc.

Over the past several years, we focused inward: strengthening Genworth's core insurance businesses, improving operational discipline, and building the foundation of CareScout. With greater clarity about the difference we want to make in the world, we stepped intentionally back into the broader conversation on aging and long-term care in 2025, guided by one principle: helping families not only navigate care when it's needed, but also plan earlier and prepare for their aging journey with confidence.

Fostering Sound Corporate Governance

We continued advancing the long-term sustainability of our legacy insurance businesses while investing in disciplined growth. In 2025, CareScout expanded its Quality Network and launched a new standalone long-term care insurance product, broadening access and protection. Together, these efforts strengthen our ability to help families understand, find, and fund long-term care. Throughout this work, we remained committed to responsible stewardship, transparency, and creating durable value for customers and shareholders.

Caring for Our People, Customers, and Communities

Our mission-driven culture remains one of our greatest strengths. Nearly every family will encounter the realities of long-term care, and our associates bring compassion and commitment to that responsibility each day. One example of this in action was the introduction of a new claims management model, giving customers a single point of contact through the process.

Building the Foundation for a Better Future

We believe organizations operating in the long-term care space have a responsibility not only to serve their customers, but to elevate public dialogue on the challenges they face. Last year, we did so in several ways. We convened leading experts in Washington to discuss the future of care financing and supported efforts like the Walk to End Alzheimer's, and I was glad to share my

own experiences with driving change in the long-term care funding space in an op-ed in *Fortune*, calling for greater collaboration to address our nation's aging challenges.

Additionally, the CareScout Cost of Care Survey, conducted for more than 20 years, remains one of the most comprehensive resources on long-term care pricing, helping families and policymakers plan with greater clarity.

At Genworth, we are building with purpose today so we can serve with confidence tomorrow – for our associates, our customers and their families, and the generations that follow.

With care,



About Us

Genworth Financial, Inc. (NYSE: GNW) is a publicly traded holding company headquartered in Richmond, Virginia. Through its family of brands—including CareScout, Genworth, and Enact—Genworth uses its more than 150 years of experience to help families navigate the aging journey with clarity and confidence, offering guidance, products, and services that support caregiving decisions, long-term care planning, and the financial challenges of aging.



Genworth is also the parent company and majority-owner of Enact. Enact publishes its own sustainability report, which you can find here: [Enact 2025 Sustainability Report](#).

The information in this Genworth 2025 Sustainability Report refers to Genworth, inclusive of the Genworth Insurance (Closed Block) and the CareScout businesses, and excludes data and information about Enact, unless specifically noted otherwise.

Genworth 

CareScout®

Our Beginnings

We trace our roots back to 1871, when the first life insurance policy was written by Life of Virginia, one of the many insurance companies that would eventually be acquired by GE Capital, which would then have an initial public offering (IPO) as Genworth in 2004. Our Genworth Insurance (Closed Block) businesses currently serve approximately 2.2 million life insurance, annuity, and long-term care insurance customers. Genworth's long-term care insurance book is the largest in the country, with more than a million policyholders.

Our experience paying nearly \$35 billion across approximately 409,000 long-term care claims has afforded Genworth the opportunity to learn about the wide-ranging challenges that our customers and their loved ones encounter when trying to navigate the long-term care system.

Our Future

Our vision for Genworth's next chapter is the creation of an integrated ecosystem of care and funding solutions through CareScout that makes aging more dignified, connected, and fulfilling. In 2025, that ecosystem included three primary products: CareScout Quality Network, Care Assurance, and Care Plans.

- The CareScout Quality Network, a national network of long-term care providers who meet rigorous quality standards, continued to grow throughout 2025 and includes home care providers across all 50 states and Washington DC. In October 2025, CareScout acquired Seniorly, an online service that connects families with senior living communities, which brings senior living into CareScout's ecosystem of care solutions.
- In 2025, CareScout Insurance launched its first long-term care insurance product, Care Assurance, designed as a simple, personalized funding solution providing choice, comfort, and care.
- 2025 also marked the launch of Care Plans, which offers family caregivers personalized plans created by licensed nurses to guide them on caregiving options, resources, and more.



Genworth at a Glance

As of December 31, 2025



Founded
1871

Richmond, Virginia

IPO Year
2004



U.S.-Based Policies
~2.2M



Gross Written Premium
~\$3,460M



Associates

~3,100

Total Associates Worldwide
(including Enact)

~2,570

Total Genworth
U.S.-Based Associates

~2,680

Total Genworth
Associates

~110

Total Genworth
International Associates



Primary Locations

Headquarters:
Richmond, Virginia

Investments:
Stamford, Connecticut

Operations:
Lynchburg, Virginia

CareScout Services:
New York City, New York

CareScout Insurance:
Richmond, Virginia

Genworth Mexico:
Mexico City, Mexico

Enact:
Raleigh, North Carolina

Genworth's Purpose, Vision, and Values guide how we show up for our people, 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.

We care about the people that make up our customers, colleagues, and communities.

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 about others

We lead with what's best for our customers.

We collaborate as one team to drive our shared progress.

Make it better

We learn from the world and each other.

We look for and build better ways.



Our Sustainability Strategy

We strive to create a sustainable future built on compassion and care. Informed by a materiality assessment to understand the issues most important to our businesses and key stakeholders, we have adopted a sustainability strategy oriented around fostering sound corporate governance; caring for our people, customers and communities; and building the foundation for a better future.

Strategy Informed by Materiality Assessment

Our Objective

In 2024, Genworth partnered with a third-party advisory firm to conduct our inaugural materiality assessment to help determine the sustainability issues most financially important to our business and to our key stakeholders.¹

Our Process

We engaged with our key stakeholders, including our Board, Executive Council, associates, management, investors, regulators, policyholders, peers, suppliers, and media.

Our engagement mechanisms included individual interviews and surveys, as well as an analysis of relevant stakeholder policies, documents, and reports.

Our Results

Our management team and Board reviewed the materiality assessment to identify our key sustainability priorities, which are reflected in our Sustainability Pillars. We will periodically review these priorities to address the most relevant issues for our business and stakeholders.

¹Our approach to the disclosures included in our 2025 Sustainability Report differs from our approach to the disclosures we include in other reports, including our filings with the U.S. Securities and Exchange Commission (SEC). While certain matters discussed in our 2025 Sustainability Report may be significant, neither any significance attributed to them nor their inclusion in our 2025 Sustainability Report should be read to mean that they necessarily rise to the level of materiality used for the purposes of complying with applicable securities laws and regulations, even if we use the word “material” or “materiality” in our 2025 Sustainability Report. For discussion of information that is material to Genworth, please see the documents Genworth has filed with the SEC, including its Annual Report on Form 10-K filed on February 27, 2026.



Key Stakeholders

Board, Executive
Council &
Management

Suppliers,
Media & Peers

Investors

Associates

Policyholders

Regulators

Sustainability Management Committee

We believe that our sustainability efforts contribute meaningfully to our success as a company. We have a Sustainability Management Committee that oversees Genworth’s ongoing work focused on sustainability matters.

This cross-functional management committee, led by our Chief Sustainability Officer, is comprised of designated members of Genworth’s Executive Council, including our Chief Financial Officer, Chief Human Resources Officer, Chief Investment Officer, Chief Marketing Officer and Chief Risk Officer, along with representatives from community relations, compliance, controllership, facilities, investor relations, legal, and the businesses, among others. This management committee meets at least quarterly, with greater frequency as it deems necessary or appropriate to carry out its duties and responsibilities.



Our Sustainability Pillars

Our commitment to sustainability is one way that we **make it human**. We understand the interconnectedness of our people, customers, and communities, along with our obligation to contribute positively to that ecosystem, so it exists for years to come. These sustainability pillars were created based on the results of our 2024 Materiality Assessment.



Fostering Sound Corporate Governance

We **make it happen** by doing the right things in the right ways.

We do this through our focus on:

- Strong Corporate Governance
- Ethical Business Activities
- Sustainability Oversight
- Business Continuity

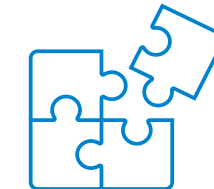


Caring for Our People, Customers, and Communities

We **make it about others** because our people, customers, and communities and their passions are the foundation of our ability to make a positive impact on the world around us.

We do this through our focus on:

- Corporate Philanthropy
- Talent Development and Benefits
- Human Rights and Compassion
- Solutions to Help Navigate the Aging Journey with Confidence



Building the Foundation for a Better Future

We **make it better** by understanding that the decisions we make now shape the future, and we are committed to leaving things better than we found them.

We do this through our focus on:

- Customer-Centric Culture
- Data Privacy and Security
- Investing Responsibly
- Managing Our Climate Impact



Executive Summary



Caring for Our People

- We proudly received Top Workplace recognitions in Richmond and Stamford, along with several National Top Workplace designations. Additionally, our Chief Human Resources Officer was honored as the HR Leader of the Year at the TLC Lions Human Awards Americas 2025.
- The year 2025 marked the return of on-site internships for the first time since 2019, during which we strengthened our relationships with colleges and universities. These efforts earned us the title of Top Virginia Employer for Interns.
- Associate engagement remains high, with our team actively participating in continuous feedback loops and other programs aimed at enhancing our workplace culture, as well as seeking out voluntary development training.



Caring for Our Customers

- CareScout acquired Seniorly and will leverage its relationships with senior living communities to add assisted living communities to the CareScout Quality Network.
- We launched CareScout Care Assurance, our inaugural long-term care insurance solution, marking a significant milestone in CareScout's journey to simplify and dignify the aging journey.
- We piloted a new claims management model for our Genworth long-term care insurance policyholders that provides a dedicated claims manager during the initial eligibility period and benefit payment process.



Caring for Our Communities

- Approximately 45% of our associates volunteered in 2025 for a total of 9,650+ hours in support of 790+ total nonprofits and we collectively contributed more than \$7.3 million in funding from our Foundation, company sponsorships, and associate donations to enrich our communities.
- We established new community partnerships at both the local level—with Virginia Commonwealth University and the Richmond Flying Squirrels, to name a couple—and on a national scale with the American Heart Association, the National Senior Games, and Care Out Loud.
- Genworth and CareScout strengthened a joint commitment to the Alzheimer's Association through expanded sponsorship and fundraising efforts as well as involvement from company leadership.



Fostering Sound Corporate Governance

- We redesigned our Code of Ethics, Integrity First, to enhance clarity and engagement and incorporated updated guidance on the compliant use of artificial intelligence tools.
- Our Board continued its commitment to education and engagement through structured onboarding, ongoing learning on relevant topics, active engagement with senior management, and site visits, among other things.
- We strengthened our technology governance and oversight, hiring a Chief Information Officer and appointing a new Board member with technology, AI, data, and cybersecurity experience.



Building the Foundation for a Better Future

- We better informed and educated associates on recycling and waste management practices with a new "Know Before You Throw" recycling campaign.
- Genworth's 2025 Scope 1 and Scope 2 (location-based) emissions were primarily driven by purchased electricity, with Scope 2 accounting for most emissions and Scope 1 reflecting a combination of combustion, mobile, and refrigerant sources.
- In addition to our hallmark Cost of Care study and hosting our annual Long-Term Care Symposium in Washington D.C., we expanded our thought leadership efforts with a new bi-weekly podcast by CareScout and placed several opinion pieces authored by our leaders in major publications.

Caring for Our People

We believe an exceptional associate experience—one rooted in a strong culture of belonging—requires investment in benefits programs, a focus on learning and development, and workplace policies like our Statement on Human Rights Policy.

When associates feel heard, valued, and supported, they bring our company values to life in every interaction with customers, stakeholders, and one another.





Fostering a Culture of Belonging

A culture of belonging means that all our associates feel supported to come to work as their authentic selves. We believe that our differences make us stronger as they drive us to seek diverse perspectives and explore new ideas. We create opportunities for our associates to connect and learn from one another to enrich our working relationships and, ultimately, the important work we're doing to empower families to navigate the aging journey with confidence.



Our mission is to create a culture and environment where every associate and stakeholder can benefit from our fair and inclusive practices. At Genworth, we believe that diversity of all kinds—viewpoints, perspectives, backgrounds, and ideas—makes us stronger as a company. We base our decisions on qualifications and merit and do not tolerate discrimination.

Statement on Human Rights Policy

As outlined in our [Statement on Human Rights Policy](#), respect for basic human rights is embedded in our values and in our mission of helping families navigate the aging journey with confidence, and we have an unwavering commitment to the well-being of every human being. This policy supports the guiding principles established in our Code of Ethics, published in a document called “Integrity First,” which sets forth our commitment to the highest ethical standards and fair dealings in our business operations. Our Human Rights Policy applies to those who work for us—all Genworth associates and contractors, regardless of geographical location; those who work with us—Genworth’s subsidiaries and controlled affiliates; and those who work on our behalf—third parties representing Genworth and our suppliers.

Fair Pay

We are committed to fair and equitable pay practices. By structuring our compensation package to consider the knowledge, skills, and abilities of our associates, 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 associate compensation
- Review our compensation structures and policies to ensure fairness and competitiveness in today’s demanding marketplace
- Assess pay increases to ensure consistency among comparable peers



Employee Resource Groups

Genworth is proud to support 13 Employee Resource Groups (ERGs), which are voluntary, associate-led groups that are open to all associates regardless of background or identity. The ERGs connect associates and host events and learning opportunities. Each ERG is paired with an Executive Sponsor who offers mentorship, supports the ERG leaders with event planning and execution, and promotes the ERG across our businesses. While ERGs provide valuable perspectives and foster community, they do not participate in or influence hiring, promotion, or other employment decisions. Approximately 43% of our associates participate as members of at least one ERG.

Our Genworth ERGs Include:

ASCEND

The Asian American and Pacific Islanders Employee Resource Group

CARES

Caregiver | Aging | Resources
Endurance | Soundboard

CREW

Connecting, Respecting, and
Empowering Women or Whomever

EPIC

Employee Participation Inclusion Council

GAIN

Genworth Ability Inclusion Network
The (Dis)Ability Employee Resource Group

GROW

The Career Development Employee Resource Group

HONOR

The Military Employee Resource Group

JUNTOS

The Hispanic/Latinx Employee Resource Group

NATIVE

The Native American Employee Resource Group

PRIDE

Our LGBTQ+ Employee Resource Group

SPEAK

Suicide Prevention Education Advocacy & Kindness—The Suicide Prevention & Mental Health Awareness ERG

UNITY

An African American Heritage Employee Resource Group

WIT

The Women in Technology Employee Resource Group





Associate Engagement & Feedback



Fostering Connection Through Communication

Our ability to act as one unified company and to move together toward our shared purpose relies on every associate understanding and feeling connected to our core values and strategic vision. To support this, we prioritize clear and transparent communication through a variety of channels. Some of our routine communication methods include GenCentral, our intranet site, and a variety of monthly newsletters from our Total Rewards, Community Relations, Diversity & Inclusion, and Talent Development teams.

Engagement Through Events and Forums

Throughout the year, we host a range of events designed to foster open dialogue and strengthen our collaborative culture. These include quarterly town hall meetings, companywide discussions with leadership team members, panel discussions, and other forums. These events provide valuable

opportunities for associates to interact directly with leadership, offer feedback, and gain deeper insights into company initiatives and strategic priorities. Such engagement further enhances our commitment to transparency and continuous improvement.

Expanding Feedback Loops for Continuous Improvement

As part of our commitment to continuous work-life improvement, we continued to broaden our associate feedback mechanisms in 2025 to better understand what we're doing well and where we have opportunities to improve. Our feedback channels include engagement pulse checks which ask a variety of cultural and associate experience questions three times a year, along with a series of executive listening tours and focus groups to gather additional perspectives. In December 2024, we also conducted a one-time Total Rewards survey to gain insight into our associates'

Associate participation in feedback loops continues to exceed industry averages.

satisfaction with their benefits package. You can read more about this survey in the [Spotlight](#) at the end of this chapter.

Consistent with previous years, associate participation in our feedback loops remained strong throughout 2025, with results continuing to exceed the industry averages used in Energage benchmarking. Our Pathfinders program, now in its third full year, brought together nominated associates from across the company to help strengthen belonging, transparency, and recognition.

Their efforts included hosting a Human Resources forum to share updates and address associate questions. We are leveraging the collective

insights from Energage, engagement pulse checks, listening tours, focus groups, and the Total Rewards Survey to make feedback-based decisions and evolve our programs in partnership with the Pathfinders cohort and business leaders.



Awards and Recognition

Genworth and CareScout were proud to earn several awards in 2025 that recognize us as a top employer across multiple categories and locations.

To help benchmark Genworth and CareScout against our peers, for the third year in a row, associates completed the Energage engagement survey, and their responses earned us national recognition in *USA Today* as a Top Workplace.

We were also recognized as a Top Workplace for Compensation & Benefits, Innovation, Work-Life Flexibility, Leadership, and Purpose & Values.



Additionally, our Richmond, Virginia, and Stamford, Connecticut, offices were recognized as regional Top Workplaces.



We were also recognized as a Top Virginia Employer for Interns, one of the Best Places to Work for Working Daughters, and a rvatech Digital Transformation of the Year finalist.



For her dedication to creating a culture of belonging, Melissa Hagerman, Genworth's Chief Human Resources Officer, was recognized as the HR Leader of the Year at the TLC Lions Human Awards Americas 2025.

Associate Reward and Recognition Programs

At Genworth, we foster a culture where associates feel inspired to bring our company values to life. Our reward and recognition programs support this culture by celebrating the contributions of associates who exemplify these values: Make it human. Make it about others. Make it happen. Make it better.

Reward Programs

On Point: Our peer recognition platform allows associates to acknowledge colleagues who demonstrate our values in action. Associates can share social recognition messages and allocate from a monthly bank of points to peers, which can be redeemed for rewards or donated to charitable organizations.

Compass Award: Our keystone annual peer-nominated program honors the top performers who go above and beyond and display all four of our values at an exceptional level. Recipients receive a four-part prize reflecting each value.

Management Awards: All associates are eligible for monetary awards that recognize exceptional efforts extending beyond regular job responsibilities.

Recognition Moments

Service Anniversary Program: Associates celebrating incremental five-year service milestones receive digital cards and On Point platform points to acknowledge their tenure and contributions to our company.

Promotion Recognition Moments: When associates grow into new roles, leaders publicly acknowledge their achievements and career progression.

Celebrating Internal Mobility: Our "On the Move" GenCentral series showcases the journeys of associates who are growing in their careers.

Customer Service Hero: Each month, three associates are recognized for providing exceptional service to our customers.



Our Workforce

Strategic Talent Acquisition

In 2025, we focused on strengthening our associate base with strategic recruiting efforts across the organization, including our customer-facing teams, our expanding CareScout businesses, and critical hiring to advance the company's Information Technology (IT) modernization and digital transformation. Our commitment to attracting and supporting U.S. military veterans, U.S. Army Reserve and National Guard members, and military spouses and domestic partners also remained in focus.

Expanding Partnerships and Talent Pipelines

We continued to expand our presence and partnerships with colleges and universities, professional organizations, and student-centered networks to enable better connections to top-tier talent and reinforce our company's reputation as an employer of choice. Our internship program continued to play a key role in developing a pipeline of

highly skilled, early-career professionals from a wide range of backgrounds, experiences, and academic disciplines. Notably, 2025 marked the return of on-site internships for the first time since 2019, offering interns an enhanced learning experience, deeper immersion in our company culture, and more opportunities for hands-on engagement. Our partnerships with select universities were further deepened through expanded career development programming, increased faculty engagement, and targeted student outreach initiatives.

Retention, Advancement, and Internal Mobility

Equally important as attracting new talent is retaining and advancing existing talent. In 2025, Genworth strengthened its focus on internal mobility by creating meaningful pathways for associates to grow their careers within the organization. A key milestone was formalizing a leadership commitment to promoting career growth and strengthening associate engagement and visibility across the enterprise. These efforts were complemented by our new "On the Move" features on

GenCentral, celebrating associates' career transitions and reinforcing a culture of growth and inclusion. Recent improvements to application procedures have enhanced transparency and fairness in career progression opportunities. Together, these actions reflect Genworth's dedication to fostering a future-ready workforce and supporting associates in building fulfilling careers. In addition to the new hires added across the organization, 400+ Genworth associates experienced career mobility and found their next roles within the company.



“

“Fostering a supportive and authentic culture must include helping associates understand how they can grow their careers and extend where they can make impacts across the organization. When we can capitalize on that visibility through combining career coaching, upskilling, and internal mobility, it can energize and inspire our talented associates to invest in their career paths and build skills that will help keep Genworth and CareScout future-ready.”

Chad Caples

Sr. Director, Talent Acquisition, Internal Mobility and Workplace Experience



Investing in Our Associates

We believe that our people are our greatest asset. We invest in our associates with learning and development opportunities, a comprehensive benefits package, and modern and flexible workplaces to ensure they have the resources they need to care for their own families and to serve our customers.

Our Offices

Our offices are intentionally designed to support associate health, wellness, and collaboration, offering a range of modern workplace features and resources. Associates benefit from ergonomic furniture, flexible and collaborative workspaces, onsite fitness centers, health clinics, and cafeterias with healthy meal options. Additional enhancements such as upgraded meeting room technology, grab-and-go markets, and dedicated lounge spaces further promote well-being and team interaction, ensuring that associates have the amenities and environment they need to thrive at work.

We support our associates and their families at every stage of life.

Benefits Overview

Genworth supports associates and their families at every stage of life with a comprehensive benefits package that promotes physical, mental, and financial well-being. Our programs include competitive medical, dental, and vision coverage, flexible spending accounts for health and dependent care, and work-life and mental health resources through our Employee Assistance Program (EAP). Associates also have access to onsite wellness services at some locations, gym membership reimbursement, preventive health programs, and digital coaching and consulting tools.



“

“In 2025, I needed to have surgery on my hand which I found daunting. Genworth’s benefits team was there every step of the way, helping me seamlessly transition to short-term disability and then back to work when I was ready. I am grateful to have such a great support system at work.”

Donna Hostetler
Business Systems Analyst

We offer financial benefits that include a 401(k) savings plan with company match and additional employer contributions, financial planning, tuition reimbursement, student loan repayment, childcare subsidies, adoption assistance, life and disability insurance options, and identity theft protection. These benefits are designed to promote long-term financial security and to support associates as they grow their careers. Associates who use public transportation can also participate in a Commuter Flexible Spending program, which allows them to set aside pre-tax dollars to pay for qualified commuting expenses.

We promote work-life balance with a generous choice time off policy, 12 paid holidays, 40 hours for volunteering, and 20 hours for ERG activities each year.

Genworth also provides up to 25 weeks of short-term disability leave, plus up to 12 weeks paid family leave annually, which includes parental leave (maternity, paternity, adoption, and foster care) and eldercare or caregiver leave.

Given our business focus and company mission, we also are particularly focused on helping our associates and their loved ones navigate the aging journey with confidence. From the first day of employment, our associates are automatically enrolled in our employer-paid group long-term care insurance program. Associates are also eligible for CareScout Caregiver Support Services, which connects them with a Care Advocate who provides personalized resources and guidance for their caregiving needs.



Comprehensive Well-Being Resources

Genworth offers a wide range of wellness resources and initiatives to promote holistic well-being for all associates:

- Wellness-focused sessions on topics including CPR training, chronic and acute medical conditions, diet/nutrition, and stress management.
- Mental health awareness efforts throughout the year, including educational sessions and events during national mental health observance month to ensure associates and their families have the support they need and to reduce the stigma regarding mental health in the workplace.
- An onsite Mental Health Counselor who supports work groups following traumatic events and leads wellness sessions centered on mental well-being.
- RethinkCare benefit, providing on-demand clinical consulting, digital training, and videos to support associates in their parenting, personal, and professional development.

Associate Training Requirements

Genworth associates complete required training on topics related to compliance, risk, the Health Insurance Portability and Accountability Act (HIPAA), and cybersecurity, as well as annual acknowledgments of important corporate policies. Of note, all associates complete an annual acknowledgment of our Human Rights Policy and our Code of Ethics, which is known as “Integrity First”. You can find additional details about our compliance and cybersecurity training in subsequent chapters of this report.

Continuous Learning and Development

Genworth’s Talent Development team cultivates engaging, innovative, and practical development solutions that empower our associates to learn, grow, and succeed. In addition to required training programs, we also offer a variety of development opportunities for associates and leaders at all levels. This includes open-enrollment instructor-led sessions, specialized development programs, team-based development, individual development, and custom learning solutions. We also offer asynchronous opportunities such as e-learning courses, and self-paced



learning guides and materials that are available through our Workday Learning and LinkedIn Learning platforms.

Our programs are comprehensive and include both professional and leadership development opportunities to support our associates at every stage of their careers:

KickStart: Eases the transition into the workplace, helps build a network, and develops critical professional skills

Trusted Advisor Program: Enhances the communication and influencing skills of the technical professional

Preparing for Leadership: Designed to support the development of emerging people leaders

Building Leadership Essentials: Develops foundational leadership capabilities for new leaders

Adaptable Leader Program: Enhances leadership capabilities with a focus on adaptability for mid-level leaders

University of North Carolina (UNC) Executive Development Program: Broadens business perspectives, develops an innovative mindset, and enhances executive presence



In 2025, our associates participated in over 10,000 hours of training and other professional development activities, averaging approximately 4 hours per associate. These hours came from a wide variety of opportunities, including live and asynchronous courses, formal programs, team sessions, and individual development.

Custom Learning Solutions

We expanded our custom learning solutions in 2025 to meet our evolving business demands, delivering several intact team sessions that utilized reputable tools such as Hogan Assessments and Gallup's CliftonStrengths®.

Supporting Career Growth and Measuring Program Effectiveness

Through both our Talent and Performance Management processes, managers discuss career goals with associates and encourage them to pursue development opportunities

that best suit their needs. Managers are key partners in helping associates build development plans to help them accomplish their specific goals and find ways to reinforce the learnings back on the job.

We believe that it is critical that our development offerings are effective.

To measure effectiveness, we utilize various

On average, associates spent approximately 4 hours each participating in voluntary training and development activities.

evaluation processes to ensure that our associates are getting the development they need to be successful. For our stand-alone course offerings, we survey associates immediately following the final

session of the course for feedback on the instructor, content, and learning methodologies. For our development programs, we take a longer-term approach, collecting data at the start of the program and comparing it to post-program data. For many of our programs, managers also provide their pre- and post-program insights to provide their perspectives on how the participants have grown during the program.



SPOTLIGHT:

Insights Into Total Rewards & Well-Being

In December 2024, we conducted a one-time Total Rewards Survey to gain deeper insight into how associates perceive our pay, benefits, retirement and savings plans, and well-being resources. The survey invited associates to evaluate current offerings, provide input on potential future programs, and assessed their understanding of our current Total Rewards program. The response rate was significantly above industry benchmarks, providing assurance that the results accurately reflect the perspectives of our associate population.

The results provided a clearer understanding of the rewards and benefits most valued by associates and identified opportunities to enhance support for their financial, physical, and emotional well-being. These insights directly informed our 2025 Total Rewards planning, including the return of a Service Anniversary Program and increasing both the value and scope of our wellness subsidy.

We continue to use this feedback to guide ongoing benefits communications and to inform new initiatives planned for 2026 and beyond, ensuring our Total Rewards strategy evolves with the needs of our associates.



Caring for Our Customers

Every day, our associates support the well-being of our customers and their caregivers by creating solutions that help them navigate the aging journey with confidence.

We recognize that every interaction is an opportunity to make a meaningful, positive impact.





Our Enterprise Strategy

Our Genworth Insurance (Closed Block) and CareScout businesses each play a critical and complementary role in Genworth's long-term success and in our overall enterprise strategy. Leveraging Genworth's deep historical data and industry experience, we are building an integrated ecosystem of care and funding solutions through CareScout that makes aging more dignified, connected, and fulfilling. Our strategy is anchored in five key pillars:

- 1.** A diverse product portfolio that expands care services and funding options, strengthens our platforms, and optimizes our networks.
- 2.** A profitable and sustainable business model that balances customer centricity with strong risk resilience.
- 3.** A customer-centric culture supported by scalable programs that support both customers and associates.
- 4.** A future-proof technology foundation built for long-term sustainability, enabling us to adapt and scale as business needs evolve.
- 5.** A leading brand that champions agency in aging, grounded in a strong operational foundation and strategic platform expansion.





Our Businesses

Genworth Insurance (Closed Block)

With decades of experience and millions of policyholders and customers served, Genworth Insurance (Closed Block) brings deep expertise to the long-term care insurance, life insurance, and annuity spaces.

To continue helping customers navigate the aging journey with confidence while also strengthening Genworth's long-term sustainability, Genworth Insurance (Closed Block) focused on two key priorities in 2025.

First, we advanced a more integrated and human-centered customer experience, grounded in empathy, active listening, and clear education on benefits and services. Whether guiding a family member through an initial claim or helping a long-time policyholder understand their options, our associates continued to deliver service that meets customers where they are, while simplifying and scaling the claims process to ensure consistency, clarity, and compassion at every interaction.

Second, we remain committed to the promises made to our policyholders, some of whom have entrusted us with their coverage for decades. Effectively managing the closed block of business is essential to sustaining that commitment. In 2025, the long-term care insurance reduction benefit options and premium increases continued to play a central role in this effort, providing policyholders with options to help them maintain meaningful coverage.





CareScout

CareScout Services provides innovative solutions to help older adults and their families find quality providers and navigate their care options, all in one easy-to-access space. In 2025, CareScout Insurance launched CareScout Care Assurance, its inaugural long-term care insurance solution, marking a significant milestone in CareScout's mission to simplify and dignify the aging journey.

CareScout Quality Network

Launched in 2023, the CareScout Quality Network is a first-of-its-kind nationwide network of vetted long-term care providers that meet rigorous quality standards and offer preferred pricing. In addition to expanding the Network to approximately 790 active home care providers in 2025, CareScout expanded access to support more families. CareScout is now available to consumers nationwide and has partnerships with three of the top long-term care insurance carriers, including Genworth, and three affinity brands to help more families find quality aging care.

In 2025, CareScout acquired Seniorly, and will leverage its relationships with a large network of senior living communities to add assisted living communities to the CareScout Quality Network. By offering both home care and senior living, CareScout makes it easier to explore a wider range of long-term care options.

Care Plans

For more than 20 years, CareScout has conducted over one million clinical care evaluations to determine eligibility for insurance benefits and helped families navigate care options with personalized plans of care.

Building on this foundation, CareScout launched Care Plans in 2025, giving families nationwide access to personalized plans created by licensed nurses. Each Care Plan includes an unbiased assessment of physical and cognitive abilities and takes the guesswork out of what type of aging care, equipment, and support can help an aging loved one. The launch of Care Plans represents another meaningful step in CareScout's evolution into a one-stop platform for aging and long-term care.

CareScout Care Assurance

Designed for individuals ages 40 to 65, Care Assurance provides a simple, flexible funding solution that helps families plan for future care needs with greater confidence.

CareScout Care Assurance combines financial protection for long-term care expenses with a holistic ecosystem of services across the CareScout platform. Policyholders benefit from access to the CareScout Quality Network, wellness programs, caregiver support resources, planning tools, and experienced customer care, creating a more comprehensive approach to long-term care.

The product was built to be fully digital from application through policy delivery, streamlining the experience for both customers and financial professionals. By the end of 2025, CareScout Care Assurance was live in 39 states, with further expansion planned for 2026.

This launch lays the foundation for a broader portfolio of funding solutions, including future offerings through worksite and association group offerings. As CareScout continues to grow its integrated ecosystem, it aims to help more families plan, find, and fund quality care with increased transparency, flexibility, and support.



“

“This launch has been years in the making, and it truly reflects the dedication of so many teams showing up and giving their best every day. I’m incredibly proud of how we came together and grateful to be part of such an important milestone for CareScout.”

Niha Patel

Project Manager Director, CareScout Insurance



Customer-Centric Strategy

Our Approach

In 2025, we introduced our Customer Experience Intent Statement, affirming our commitment to making both our Genworth Insurance (Closed Block) and CareScout customers feel cared for, understood, and empowered at every stage of their aging journey by delivering timely, compassionate, and personalized experiences. This focus on customer-centricity reflects who we are and what we're known for: anticipating needs, responding quickly and compassionately, making complex processes feel simple and human, and building trust through every action and decision.

Understanding Our Customers

When it comes to our interactions with customers, we are incredibly focused on collecting and tracking both quantitative and qualitative data, so that we can better understand what we're doing well and what can be improved. Metrics are reported to leadership and shared with many segments of the organization to provide transparency into how we're tracking against our goals.

To evaluate both the Genworth and CareScout customer experience, we monitor quantitative indicators, including the speed to answer of inbound customer calls, the turnaround time of the claims payment cycle, and company satisfaction metrics. We also use qualitative measures, such as tracking customer complaints and gathering post-call survey feedback.

We launched our Voice of the Customer program to deepen our understanding of Genworth and CareScout customer needs and expectations. We utilize a variety of methods to gather input from customers, including web-based interceptor surveys, call listening, and journey mapping. Our findings enable us to identify patterns in customer behavior and preferences, ultimately enabling us to improve the customer experience. Here are some examples of 2025 improvements driven by customer feedback:

- A strong preference for a single point of contact guided the launch of our Personalized Claims Manager Pilot Program, featured in the [Spotlight](#) at the end of this chapter.

- Customer insights from across the business prompted updates to our Genworth and CareScout consumer web portals and producer platforms to make them more action-oriented and user-friendly, reducing friction and increasing clarity.
- Identification of key Genworth customer pain points inspired new educational content and infographics that simplify complex policy and claims information, providing clear, consistent guidance, aligned with contact center scripts.
- Design insights informed tools for the CareScout Care Assurance rollout, including a streamlined MyCareScout self-service experience and producer portals and e-applications designed to improve quoting speed, reduce workflow fragmentation, and ensure complete applications.
- Journey mapping helped inform improvements to the online and phone processes through which care seekers search, find, and request care from CareScout Quality Network providers.

Customer Engagement Through Our Policyholder Wellness Program

Genworth's Live Well | Age Well program is a voluntary and complimentary wellness program designed to help policyholders and members of their care groups navigate the aging journey by providing practical guidance and empathetic support to foster independence and safety at home. In 2025, Genworth broadened eligibility to many Genworth Insurance (Closed Block) policyholders age 76+, with proactive introductions to over 300,000 individuals, expanded staff, and added services targeting cognitive needs, home modifications, and social isolation. Connections to CareScout and impact measurement were also enhanced.

The program now offers expanded access to online classes that promote social engagement and healthy aging. New offerings include expert-led health, financial, and caregiving classes, dementia-focused support that provides targeted cognitive care resources, and home-safety modification services. Policyholders are connected to CareScout's Quality Network through targeted communications and provider listings, broadening access to dependable care resources. By helping policyholders age safely and confidently at home, the program aims to improve quality of life and strengthen trust and engagement with Genworth.



Our Supporting Infrastructure: Operations & Technology

Our Technology Strategy

We view technology as a critical enabler to our business and customer strategy, both for Genworth Insurance (Closed Block) and for CareScout. In 2025, we advanced a technology foundation that is sustainable for the long term and will be able to flex as necessary as our business strategy evolves. Our technology strategy is focused on three pillars:

- 1. Resiliency:** Ensure consistent performance through a reliable technology foundation that integrates a secure infrastructure and advanced capabilities.
- 2. Speed:** Increase speed to value by decreasing the time required to deliver new features and by enabling quicker access to data-driven insights to support outcomes.
- 3. Scalability:** Enable business efficiencies through streamlining processes, automating workloads, and right-sizing our technology ecosystem.

A few examples of the progress we've made modernizing our technology platforms and systems include:

Infrastructure Modernization

We currently rely on a variety of infrastructure solutions and partners to support our Genworth and CareScout business operations. We've begun to implement our multi-year technology strategy, which includes modernizing our infrastructure by moving dedicated hardware to multiple shared infrastructure providers, including multiple cloud and software as a service (SaaS) providers. This strategy will improve our scalability, resiliency, and position us to benefit from sustainability investments of major providers.

Contact Center Modernization

In 2024, we launched a new, cloud-based contact center platform designed to modernize our customer engagement model and improve both customer experience and operational efficiency.

The platform introduced a more conversational and personalized interactive voice response (IVR) system, supported by skills-based and intelligent routing, expanded authentication processes, modernized call recognition, and enhanced self-service capabilities. These capabilities established a flexible foundation for leveraging data, analytics, and technology to better connect customers with the support they need.

Building on this foundation, we continued to enhance the platform in 2025. We introduced native AI capabilities, including automated call summaries and theme detection, to improve service efficiency and enable faster identification of emerging customer needs. We also launched a repeat call feature that routes callers back to the same associate when possible, strengthening continuity of care. In addition, we migrated CareScout Insurance and CareScout Services onto the platform, creating a more seamless and consistent contact center experience across brands.





MyGenworth

Our secure website, MyGenworth, allows customers to access their policy and contract information, and to submit changes online at any time. In 2025, approximately 36,000 new users registered on MyGenworth, bringing our total unique users on MyGenworth to nearly 780,000. We've made meaningful enhancements to MyGenworth over the last year that aimed to improve the user experience, including:

- Development of a Claims Journey Infographic that outlines the step-by-step journey of a claim from initiation through closure. This visual guide was designed to simplify what can be a complex process and is available to view and download in several places within MyGenworth.
- Redesign of the MyGenworth wellness and caregiving section, including the addition of 70+ new articles, filters, improved searchability, and a new Live Well | Age Well promotional page highlighting the enhanced program offerings available through GetSetUp—to provide richer, more navigable content.

Artificial Intelligence (AI) Strategy

To ensure thoughtful and effective management of AI initiatives across the organization, we implemented a cross-functional AI Task Force to manage AI proof of concept idea generation and screening, policy adherence, and best practice sharing in a controlled and thoughtful way.

Genworth utilizes and continues to explore commercially available AI solutions and publicly available Large Language Models (LLMs) promoting responsible use of AI with the benefits of improving associate productivity and operational efficiency. For details on our approach to managing AI risk, please refer to the Risk Management section of this report.



**SPOTLIGHT:**

Personalized Claims Management Model Pilot

In 2025, we piloted a new claims management model for our Genworth long-term care insurance policyholders that provides a dedicated claims manager during the initial eligibility period and benefit payment process for a long-term care claim. Direct access to a consistent, single point of contact during an often confusing and emotional time has proven to be a source of relief for our customers. Associates also report an enhanced sense of ownership in their work as they build relationships with their customers while facilitating the initial eligibility process end-to-end.

Following the successful pilot, which supported nearly 2,000 claims, we plan to implement the new model across all initial eligibility claims and then explore the best approach to our ongoing eligibility claims management process.



“

“As a Team Leader on the Claim Management Team, it’s rewarding to see associates building relationships with our customers along their aging journey. The empathy and mutuality I encourage my team to deliver and get to witness firsthand makes me hopeful for my own aging journey and that of my friends and family.”

Shontae Dudley
Manager, LTC Claims



Caring for Our Communities

We recognize the deep interconnectedness of our people, our customers, and our communities.

By partnering with mission-aligned organizations—from local nonprofits to national groups—we help create a world where healthy aging is celebrated and caregivers are supported and empowered.





Associate Volunteerism

We are proud to have a committed group of associates who are actively engaged in supporting their communities. Our associates invest their time, talent, and monetary contributions to support nonprofit organizations via volunteerism and other enrichment activities.

At all levels of the organization, Genworth associates—including senior leadership—participate in volunteer efforts. Volunteer councils in each of our locations play a role in identifying, organizing, and promoting volunteer opportunities in their respective areas. We offer associates 40 hours of volunteer time off and a range of volunteer options to our associates so they can choose to participate in opportunities that meet their interests and skillsets.

Volunteerism by the Numbers*



9,650+

Total hours volunteered
by associates

~45%

Associate participation
in volunteerism

790+

Nonprofits served
globally

*Metrics exclude volunteerism for Genworth Mexico





Volunteerism Highlights

Richmond

In 2025, associates supported the Richmond community through local partnerships and volunteerism, including a longstanding relationship with the Peter Paul Development Center that helped earn Genworth its 2025 Community Partner Award. In addition, Genworth and CareScout expanded outreach to older adults in Richmond by sponsoring an event for the St. Francis Manchester Benefits Center as well as volunteering with Circle Center Adult Day Services and the Morningside West End senior living community. Other highlights from 2025 included our Executive Council connecting with local youth by volunteering with the FRIENDS Association for children, hosting a blood drive with the American Red Cross of Central Virginia, supporting food distribution at the Chesterfield Food Bank Outreach Center, building outdoor school furniture at the Richmond Tool Bank, and collaborating with United Way partners to assemble hygiene kits and beautify community gardens.

Lynchburg

Lynchburg associates lent their support globally and locally through hands-on service in 2025. In May, associates participated in the 32nd Annual United Way Day of Caring by supporting two organizations: World Help, a humanitarian organization dedicated to assisting impoverished communities around the world, and the local YWCA. For World Help, associates had the opportunity to pack shoes and clothes to be sent to partners in Peru, Burundi, and Zambia. Other associates cleaned and painted at the YWCA. Beyond Day of Caring, associates continued their partnership with World Help through quarterly volunteer days and team-based service events at the organization's Forest, Virginia warehouse. Associates also supported older adults through the Lynchburg Card Making Toolbox, an inclusive volunteer initiative that enables in-office and remote participants to create uplifting cards for residents of assisted living communities. Lynchburg associates also supported a variety of efforts related to combatting food insecurity, including sorting and packaging food at the Blue Ridge Area Food Bank and preparing meals at Lynchburg Daily Bread.



Stamford

Stamford associates strengthened their community connections in 2025 through a wide range of volunteer activities. In partnership with Silver Source, associates assisted residents of a local assisted living community with a Storytelling with Seniors project, using creative writing and drawing to help them share life experiences. During United Way's Day of Action, associates volunteered at Fairgate Farm, an organic pay-what-you-can community garden, by

weeding, planting, mulching, and preparing the space for a community event. Stamford associates also raised funds for the United Way, sponsored a cookout for the Boys & Girls Club, packed food boxes with Connecticut Foodshare, contributed to Habitat for Humanity of Coastal Fairfield County, and continued a 20+ year partnership with the Cardinal Shehan Center by assisting with facility projects that strengthen its youth programs.



New York

In 2025, Genworth and CareScout led community initiatives focused on social impact, economic opportunity, and food security. With Genworth Foundation support, we enhanced our partnership with the MEND Hunger Relief Network for meal distribution and nutrition programs. We co-sponsored MEND's Green Bean Gala for a second year and supported Girls Inc. of New York City's Lifting Girls Up Gala and College Shower. Genworth and CareScout also sponsored the Committee for Economic Development's Distinguished Leadership Awards, honoring leaders in corporate citizenship and equal opportunity.

Mexico

In 2025, Genworth's Mexico team strengthened its commitment to community well-being through a series of high-impact volunteer initiatives and donation campaigns to support non-profit partners focused on health, community development, and food security. During their annual volunteer day, 50 associates contributed 250 hours to enhance the Association for People with Cerebral Palsy (APAC) facility. With a donation of more than \$14,000 USD and hands-on support,

volunteers created a more comfortable and functional outdoor space, for patients and their families to enjoy. Other highlights included providing over \$12,500 USD to Casa de la Amistad to fully fund treatment and holistic care for a child with cancer from a low-income family and leading the December Feeding Hope campaign to collect food donations to sustain the organization's daily operations.

Volunteerism for the Environment

In 2025, Genworth and CareScout partnered with The Estates at West End, an assisted living community in Richmond, to collect and repurpose plastic grocery bags into "plarn" (plastic yarn) used to craft durable blankets and mats for individuals experiencing homelessness. This program not only diverts plastic waste from landfills, reducing environmental harm and promoting recycling, but also engages older adults in meaningful activities that foster social connection and community involvement. The resulting products provide warmth and comfort to those in need, demonstrating the initiative's positive environmental and social impact by supporting both sustainability and vulnerable populations.

Genworth associates joined the Green Team in Richmond and Lynchburg to prepare campus gardens and plant produce for donation to local food banks. Additional environmental volunteer efforts included a variety of community-focused beautification and maintenance projects all aimed at

enhancing community spaces and promoting sustainability. These activities involved cleaning up local trails, grounds work at historic sites and parks, and landscaping work at local community centers and youth facilities.





Corporate Philanthropy & Giving

We use our outreach platforms, including the Genworth Foundation, to extend our very purposeful impact in our communities through grants, program sponsorships, paid volunteer time for our associates, and associate-directed charitable giving. We align philanthropic efforts with our primary business focus areas, our commitment to sustainability, and other programs that are important to our associates.



Giving at a Glance



~\$7.3 million

In 2025, we contributed ~\$7.3 million to enrich our communities through grants and other funding from our Foundation, sponsorships, and associate donations.

~\$2.7 million

Foundation grants and other funding to 132 nonprofits

~\$2 million

Sponsorships to organizations aligned with our philanthropic focus areas

~\$2.2 million

Associate donations to nonprofits

~\$405,000

Matching gifts, including associate volunteer rewards and other service-related donations

Foundation Giving by Focus Area

~\$1.2 million

Healthy aging and caregiving

~\$413,000

Senior affordable housing and homelessness

~\$836,000

Sustainability

~\$257,000

Other areas, including disaster relief



Community Partnerships

Genworth and CareScout build partnerships that support communities both locally and nationally. Through local partnerships, we strengthen the communities where we operate. Nationally, we partner with organizations whose missions align with ours to help foster a sense of community among the populations that our organizations serve. Some partnerships include both Genworth and CareScout, and others feature just one or the other.

Local partnerships

12 On Your Side

In 2025, Genworth and CareScout joined a multifaceted collaboration with 12 On Your Side. The partnership featured the CareScout Care Cam, a rooftop camera at Genworth's Richmond headquarters broadcasting live views during local newscasts, as well as commercials and digital campaigns that spotlighted Genworth and CareScout's commitment to care and community. Genworth and CareScout associates also supported their volunteer initiatives. During Feed More's Supermarket Sweep, teams raised thousands of dollars in donations to combat food insecurity, while the Salvation Army Silver Bells Program saw associates adopt over 50 Silver Bells, fulfilling personalized holiday wish lists for older adults in need.

Virginia Commonwealth University (VCU)

In 2025, Genworth strengthened its partnership with Virginia Commonwealth University (VCU) through two initiatives. First, Genworth and CareScout sponsored VCU's ELEV8 Program, which elevates women's athletics by increasing fan engagement, enhancing community impact, and amplifying the achievements of VCU's eight women's athletic programs. We supported Senior Night events for women's teams and outreach activities that brought student-athletes into senior living communities. Second, Genworth announced a \$100,000 gift to support two VCU programs: the Mobile Health and Wellness Program in the School of Nursing and the Department of Gerontology's Administrator-in-Training (AIT) Mentored Internship program in the College of Health Professions.

This funding expands mobile health services for underserved communities and helps gerontology students gain real-world experience to pursue leadership roles in senior living administration. These initiatives reflect our commitment to advancing access to care for older adults and strengthening the senior care workforce in the Richmond region.

Richmond Flying Squirrels–CareScout Power Tower at CarMax Park

In 2025, Genworth and CareScout became a Founding Partner of the Richmond Flying Squirrels at the new CarMax Park. As part of this partnership, CareScout secured exclusive naming rights for the CareScout Power Tower, a signature feature of the ballpark and a primary component of the venue's accessible design and fan experience. The Power Tower will include an elevator providing access to hospitality areas and will showcase CareScout branding on three of its four sides. Its field-facing side will feature a 34-foot-tall vertical LED display, making CarMax Park the only minor league stadium with such a modern element. This collaboration not only elevates the game-day experience but also creates an inclusive environment for people of all ages and abilities.





National partnerships

American Heart Association

Genworth deepened its partnership with the American Heart Association in 2025 through initiatives that advanced heart health awareness and life-saving skills. We sponsored Virginia's first Hands-Only CPR Training Kiosk, designed to travel across high-need areas and equip thousands with quick, effective CPR techniques. We also hosted an internal "Hands-Only" CPR training session to add our associates to the Nation of Lifesavers. Meanwhile, Genworth leaders promoted the Go Red for Women campaign, and the Genworth Foundation offered a 100% match on donations during Heart Health Month. Through these collective actions, Genworth earned the American Heart Association's Eastern States Region 2025 Corporate Leadership Award, recognizing our dedication to improving heart health and saving lives.

National Senior Games

In 2025, CareScout sponsored the 2025 National Senior Games, an Olympic-style multi-sport event for older adults. Held every two years, this world-class competition provides a venue for people ages 50-100+ to pursue athletic goals and build community with other older adult athletes. Through this partnership, we supported the 12,500 athletes who competed at the 2025 Games, including providing rally towels, swim caps, and t-shirts that encouraged athletes to "Own your aging journey with confidence," and CareScout sponsored signage and PSAs that announced "Everyone should get to stay in the game."

Care Out Loud

In 2025, CareScout also entered a partnership with Care Out Loud, a national initiative working to make caregiving easier to navigate, less isolating, and impossible to ignore. It's powered by One Family Foundation, a nonprofit founded by actor, director, producer, and writer Bradley Cooper, and its mission deeply aligns with the work CareScout is doing to empower family caregivers. Through the partnership, we have co-authored press releases and caregiver web content, and we've collaborated on social media posts with influencers that start conversations around aging care. The partnership will continue in 2026.



“

CareScout has made big leaps this year as far as getting our name and our brand out there. It's exciting and rewarding to know I played a part in creating some of that new content.”

Ashley Yalaju,
Creative Specialist





SPOTLIGHT:

Alzheimer's
Association
Partnership

In 2025, Genworth and CareScout strengthened a joint commitment to the Alzheimer's Association through expanded sponsorship and fundraising efforts. Supporting the Alzheimer's Association Walk to End Alzheimer's has become an annual tradition at Genworth, and in 2025 Genworth and CareScout sponsored walks in more cities than ever before. We were the presenting sponsor for both the Richmond and Lynchburg Walk to End Alzheimer's events, and also sponsored Walks in East Meadow, New York, Fairfield, Connecticut, Philadelphia, Pennsylvania, and Manhattan, New York. By expanding our participation to include more cities, we created meaningful opportunities for remote associates—those based outside Genworth's main office locations—to connect with and support their local communities, deepening our collective impact across the country. In support of these walks, Genworth and CareScout associates raised nearly \$329,000 in combined associate donations and foundation contributions.

Genworth and CareScout leaders played a visible role serving as Executive Leadership Chairs for the Richmond Walk, inspiring teams and amplifying awareness. Alongside participating in the Walks, associates engaged in fundraising events and raffles, volunteer thank-you events, and team-building initiatives. Genworth also provided a 100% match on donations to eligible Alzheimer's organizations in November.

These combined efforts showcase our dedication to advancing Alzheimer's care and research while fostering a culture of purpose and impact in our communities.



“

“Representing CareScout remotely was a point of pride both personally and professionally. I believe being a sponsor strengthened our presence and visibility in Philadelphia. We affirmed our commitment to those facing Alzheimer's, their families, and their dedicated care teams, reinforcing our role as a valued community partner.”

Nicole Walsh

Market Director, CareScout Sales

Fostering Sound Corporate Governance

How we do our work is just as important as the work itself.

Through strong corporate governance—supported by robust compliance, risk management, data protection, and cybersecurity programs—we help ensure we act with integrity and accountability.





Strong Corporate Governance

We believe that effective corporate governance helps promote the long-term interests of our stockholders and strengthens Board and management oversight and accountability. We've created a governance framework that helps ensure that we have a culture of management accountability, which allows us to uphold Genworth's commitment to corporate responsibility and protect the interests of our stakeholders.



Our Board is comprised of ten individuals, elected annually by our stockholders. Our directors bring a wide range of qualities, tenure, experience, skills, expertise, and perspectives to our company. We believe that these qualities, combined with their varied lived experiences, enable the Board to collectively provide the best leadership and sound judgement, and always with integrity.

The Board and each of its standing committees completes an annual self-evaluation, overseen by the Nominating and Corporate Governance Committee, to determine its effectiveness and opportunities for improvement. During this evaluation, directors can provide anonymous and confidential feedback on topics including the composition and structure, meetings and materials, effectiveness and responsibilities, and education opportunities for the Board and its standing committees, as well as individual director performance.

Genworth Board Standing Committees

Our Board currently includes five standing committees that share responsibility for management oversight to ensure that the long-term interests of our stockholders and other stakeholders are being served. The Board created a special Technology Committee in May 2025 and in February 2026 the Technology Committee became a standing committee of the Board.

The standing committees of the Genworth Board, along with the primary responsibilities for each, are:

Audit

Assists the Board in its oversight of the integrity of the company's financial statements, the company's compliance with legal and regulatory requirements, the independent auditor's qualifications and independence, and the performance of the company's internal audit function and independent auditor.

Management Development and Compensation

Carries out the Board's overall responsibility relating to executive compensation and succession planning, and oversees specific and significant matters pertaining to our human capital management efforts, which may include talent initiatives, retention and engagement of associates.

Nominating and Corporate Governance

Assists the Board in identifying qualified individuals to become Board members, recommends candidates for election to the Board, recommends the leadership of the Board and composition of committees of the Board, oversees the evaluation of Board effectiveness, and develops and implements the company's corporate governance guidelines.

Risk

Assists the Board in its oversight of Genworth's enterprise risk management policy and related risk profile, as well as the company's compliance program and investment portfolio and strategy.

Technology

Assists the Board in its oversight responsibilities relating to Genworth's technology initiatives, strategy, investments and innovation, and Data Security and Cybersecurity Program.



Board Oversight of Sustainability

Some of these standing committees also have oversight responsibilities for sustainability-related matters.

The Nominating and Corporate Governance Committee has general oversight of our sustainability platform, including reviewing, on a periodic basis, activities related to sustainability matters of significance to the company and its stakeholders. In addition, this committee has specific oversight responsibilities over our:

- Political contributions and expenditures, including periodically reviewing the nature and amount of the company's political contributions and expenditures, the operations of the company's Political Action Committee, and the company's public disclosure regarding such activities;
- Philanthropic programs and financial and other support of charitable, educational, and cultural organizations as well as the company's community volunteer activities; and
- Environmental policy and practices.

This committee receives regular updates on the company's sustainability strategy and initiatives.

The Management Development and Compensation Committee has oversight responsibility relating to executive compensation and succession planning. In addition, this committee oversees matters related to Genworth's human capital management and oversees our Human Rights Policy, among other things. This committee also receives regular updates on talent initiatives, retention, and engagement of our associates.

The Risk Committee is responsible for assisting the Board in its oversight of the company's enterprise risk management policy and the related risk profile, 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, data, and cybersecurity, and Genworth's reputation. This committee also discusses emerging risks, including artificial intelligence and the potential impact of climate risk.

The Technology Committee is responsible for assisting the Board in its oversight responsibilities relating to the company's technology initiatives, strategy, investments and innovation, and Data Security and Cybersecurity Program. This committee

receives reports on key technology and artificial intelligence programs, reviews new and emerging technologies, and also receives regular updates related to data security and cybersecurity matters, among other things.





Board Education and Engagement

Director education begins with initial orientation sessions. Then, on an ongoing basis, management provides internal education sessions for the directors on subjects that assist them in discharging their duties. Often, these are customized to meet a particular director's needs. These presentations may be provided during Board meetings, standing committee meetings, or information sessions. In addition, "deep dives" on certain areas of interest, especially those of particular importance to the company and its businesses, are provided to the Board, our standing committees, or an individual director, from time to time. Directors are also encouraged to participate in external educational courses and seminars to help them stay abreast of key topics and evolving responsibilities relevant to the company and its businesses.

In 2025, management-led Board education sessions covered topics including brand strategy, Enact business diversification initiatives, the assumption review process, Medicare and Medicaid, and cybersecurity and the Board's role, among other topics.

Board members also participated in third-party-led online training sessions and in-person national conferences.

In 2025, the Board engaged in small group CareScout Services education sessions that included discussions covering products, network optimization, customers, and enablers. Directors also participated in small group Investment education sessions on the use of technology. The Board visited our Investment team offices in Stamford, Connecticut to meet with leaders and colleagues, and in addition, all or some directors: (i) listened to the teams' daily standing meeting discussing U.S. and international economic and market information that could impact our investment portfolio; and (ii) participated in a Fireside Chat moderated by our Chief Investment Officer with the Investments team. Several directors also engaged in discussions with members of the Genworth Medical Advisory Board, a group providing independent, expert insight into the company's leadership on medical, scientific, and therapeutic developments that influence key drivers of long-term care insurance performance.

Onboarding & Orientation

Leadership briefings for new directors on Genworth's strategy, financials, and key policies and practices, as well as potential site visits to provide a fundamental foundation and to support rapid new director integration and engagement.



Meeting Attendance & Engagement with Senior Management

Engagement through attendance at the annual meeting of stockholders, Board meetings, and meetings of committees on which a Director serves, advance review of meeting materials, and periodic one-on-one or small group sessions with senior management to discuss matters of interest.



Continuing Education Programs & Internal Education Sessions

Encouraged participation in external education courses and seminars in addition to internal education sessions, including periodic deep dives on areas of interest or of particular importance to the company.



Stakeholder Engagement & Site Visits

Periodic engagement with stockholders, regulators, associates, and industry stakeholders to better understand Genworth's business and culture.



“

“Through ongoing Board education and engagement opportunities with management, including our visit with the Investments team in Stamford, directors stay connected to the businesses and are well positioned to provide strong, informed governance.”

Melina E. Higgins

Non-Executive Chair of the Board

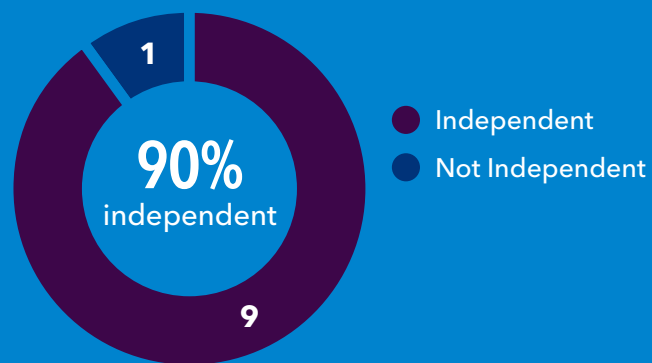


Genworth Board of Directors

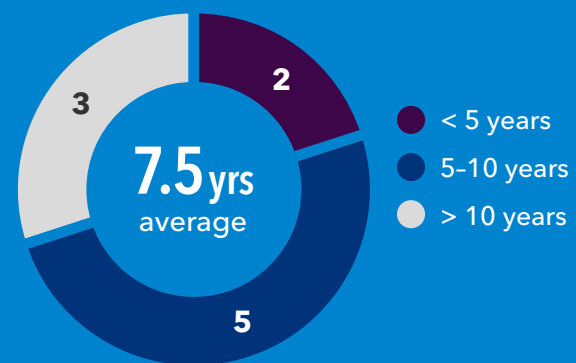
 Melina E. Higgins Non-Executive Chair of the Board & Former Partner at The Goldman Sachs Group, Inc.	 G. Kent Conrad Former U.S. Senator representing the State of North Dakota	 Karen E. Dyson Lieutenant General, U.S. Army, Retired	 Jill R. Goodman Managing Director, Foros Advisors, LLC	 Thomas J. McInerney President and Chief Executive Officer of Genworth Financial, Inc.
 Howard D. Mills, III Former Superintendent of the New York State Insurance Department	 Robert P. Restrepo Jr. Former Chairman, President and Chief Executive Officer of State Auto Financial Corporation	 Elaine A. Sarsynski Former Chairwoman, Chief Executive Officer and President of MassMutual International	 Ramsey D. Smith Founder and Chief Executive Officer, ALEX.fyi	 Steven Van Wyk Former Group Chief Information Officer, HSBC Bank

Board Demographics

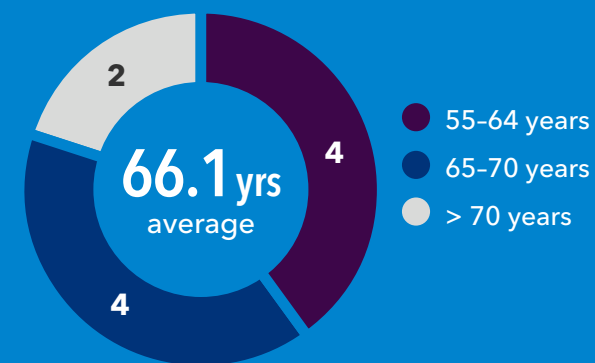
Independence



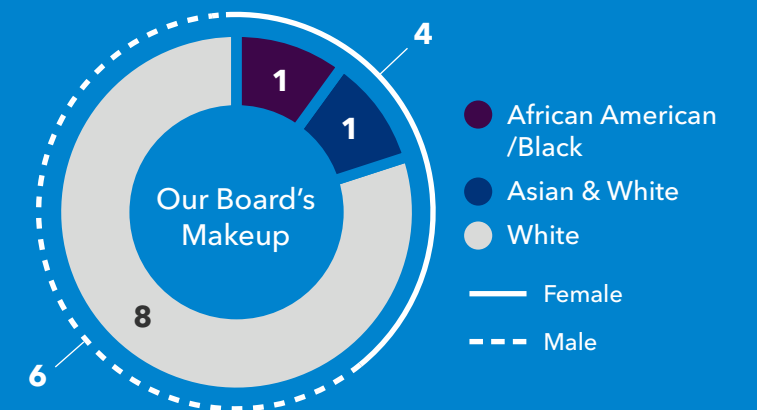
Tenure



Age



Our Directors





Our Board of Directors' Experience Matrix

The skills matrix below is intended as a high-level summary and not an exhaustive list of each director's skills or contributions to the Board. Also summarized below is what these key qualities, experience, and skills mean to us and why they are important to the Board and Genworth's business.

		Sen. Conrad	Lt. Gen. Dyson	Ms. Goodman	Ms. Higgins	Mr. McInerney	Mr. Mills	Mr. Restrepo	Ms. Sarsynski	Mr. Smith	Mr. Van Wyk
CORE COMPETENCIES	CEO/Business Head			■	■	■		■	■	■	■
	Financial/Investment		■	■	■	■	■	■	■	■	■
	Risk Management	■	■	■	■	■	■	■	■	■	■
	Corporate Governance/ Public Company Board	■	■	■	■	■	■	■	■	■	■
STRATEGIC SKILLS	Industry					■	■	■	■	■	■
	Healthcare/Medical	■		■	■	■	■				
	Marketing					■	■	■	■	■	
	Public Policy/Regulatory	■	■			■	■	■	■		■
	Technology/Information & Cybersecurity	■	■			■	■	■	■	■	■
	Mergers and Acquisitions/ Restructuring			■	■	■		■	■	■	■
	International Business Experience	■	■		■	■	■		■	■	■



Ethical Business Activities

At Genworth, we are dedicated to conducting our business with the highest standards of integrity and ethical behavior. Our commitment to ethical conduct is integral to our sustainability strategy, and it underpins our relationships with customers, associates, stockholders, and the communities we serve. We believe that ethical practices foster trust and long-term success, contributing to a sustainable future for all. The primary mission of Genworth's Compliance department is to foster a strong compliance culture and mindset by embedding necessary processes to ensure regulatory adherence and risk mitigation.

Governance and Accountability

We have established a robust governance framework that seeks to ensure accountability and transparency in our operations. The Risk Committee of our Board of Directors oversees Genworth's compliance program with respect to applicable legal and regulatory requirements and consumer matters, including Genworth's Code of Ethics and its policies and procedures to facilitate compliance. At least quarterly, the Risk Committee receives a report from the company's Chief Compliance Officer on compliance risks and regulatory matters affecting the company.

Creating a Transparent, Accountable, and Responsible Corporate Culture

Fostering an open, safe environment for the individuals that choose to work for us, where each person can contribute fully and feel 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, along with multiple other channels, through which associates can share concerns or report potential violations.



“

“A well-communicated Code of Ethics is essential in guiding the daily decisions made by our associates. Refreshing the document to make it more accessible and useful for our associates was a tremendous effort for all those involved, but one that will have a meaningful impact on the continued success of our company.”

Teresa Waggoner
Senior Compliance Manager

- Respecting privacy, handling concerns with discretion, and adhering to a strict non-retaliation policy as part of our complaint-handling process.

Our Code of Ethics

We have implemented a [Code of Ethics](#) (“Integrity First”) that establishes clear expectations for ethical conduct and decision making at all organizational levels. The Code, and its implementing procedures, apply not only to our Genworth, CareScout, and Enact

associates, but also to members of our Board, our suppliers, and other third parties who work on our behalf. In 2025, we redesigned the Code of Ethics with a modern layout to enhance clarity and engagement, and incorporated updated guidance on the compliant use of Artificial Intelligence (AI) tools.

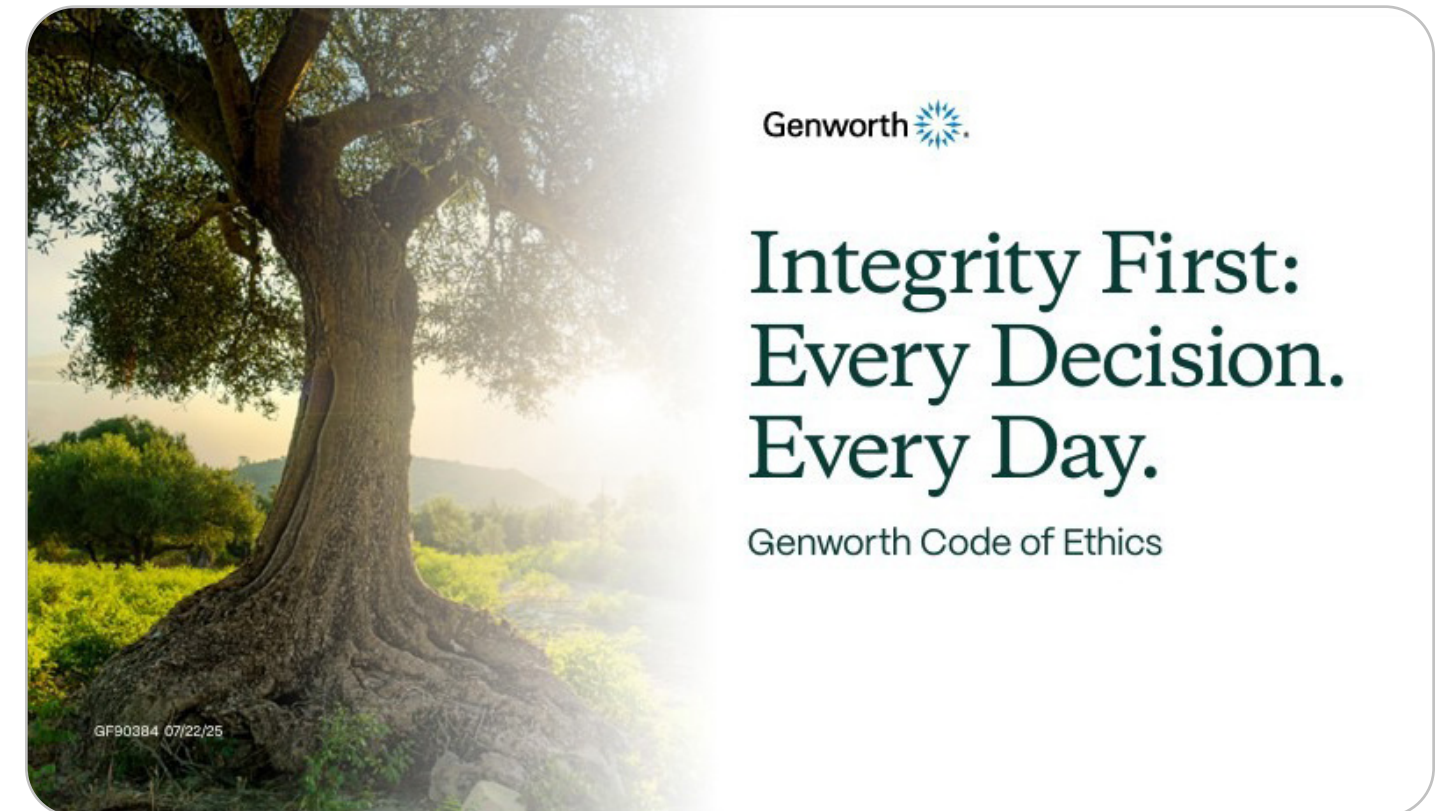


Integrity First

The Guiding Principles in “Integrity First”, our [Code of Ethics](#), inform each decision we make and every interaction we have. The Code requires, among other things, 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 associates.
3. Be honest, fair, and trustworthy in all Company activities and relationships.
4. Foster an atmosphere in which fair employment practices extend to every member of our diverse Company community.
5. Avoid all conflicts of interest between work and personal affairs.
6. Strive to create a safe workplace, 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.

Each year, Genworth associates are required to reaffirm their understanding of, and compliance with, the responsibilities and policies outlined in “Integrity First,” including their obligation to report possible violations of law or Genworth policy through one of the available Genworth channels, such as our confidential Ombuds network. This annual reaffirmation is completed through an online process and is paired with comprehensive, mandatory training provided every other year. In 2025, all active associates completed both the training and reaffirmation requirements.





Compliance Program Areas

To uphold our ethical commitments, we have developed comprehensive compliance programs that include:

Ombuds Program

Genworth's ombuds program permits individuals to report concerns or raise questions in a confidential, retaliation-free environment. The ombudsperson documents certain matters, facilitates investigations, and resolves issues. They have access to senior leadership and expert resources for thorough vetting and addressing. Associates are regularly reminded of their obligation to report integrity concerns and the company's prohibition on retaliation. On a quarterly basis, Genworth's Chief Compliance Officer reports ombuds findings to the Audit Committee of Genworth's Board of Directors. Certain matters are immediately brought to the Audit Committee's attention and the company's independent auditors.

Conflict of Interest Review

All officers and directors of Genworth and its subsidiaries are required to complete an annual Conflicts of Interest questionnaire each January for the prior year. The company's Chief Compliance Officer reviews all identified potential conflicts to ensure appropriate assessment and resolution.

Training and Communications

In addition to our Code of Ethics and conflicts of interest training, associates (full-time and part-time) are required to complete training on other ethical business topics such as anti-harassment, data privacy and information security, anti-bribery and anti-corruption, anti-money laundering, and fraud awareness. In 2025, the company distributed multiple bulletins to all associates, providing updates on over 24 compliance policies and procedures.

We also host an annual Compliance Awareness Week to highlight select aspects of our Code of Ethics and other parts of our compliance program. During the 2025 Compliance Awareness Week, we engaged associates in a variety of ways, including video messages from our business and

compliance senior leadership reinforcing the importance of maintaining a strong compliance culture, along with multiple email bulletins on various compliance topics and resources available to all associates. The week was also highlighted by an education session, led by our Chief Marketing Officer, on the compliant and responsible use of social media, which was open to all associates via in-person and virtual formats.

Anti-Bribery and Anti-Corruption

At Genworth, we play fairly, follow the rules, and achieve our business results through ingenuity, innovation, hard work, and integrity. Bribery and corruption have no place in our business dealings, with government officials, or in the private sector. We strive to avoid any appearance of impropriety. All associates, including third-party representatives, must comply with applicable anti-corruption laws, the company's anti-bribery/anti-corruption policy, and procedures. The company's anti-bribery/anti-corruption program is periodically audited by its internal auditor.

Responsible Marketing and Sales

Genworth ensures compliance with regulatory and internal requirements through a rigorous review process for policy forms, advertising, and marketing materials. We also file insurance marketing materials with the Interstate Insurance Product Regulation Commission or seek direct state approval as required. For individual long-term care insurance sales, agents request suitability information from customers, including a completed National Association of Insurance Commissioners (NAIC) Personal Worksheet. We also provide the Worksheet to consumers applying for coverage through employer group plans. All applicants receive the NAIC Shopper's Guide to Long-Term Care Insurance (or required state-specific equivalent) and an Outline of Coverage to ensure consumer understanding. Our market conduct policies and procedures are reviewed at least annually and are subject to internal controls to monitor compliance.



Monitoring and Metrics

At Genworth, we constantly face an evolving regulatory and business environment. Therefore, our monitoring programs help detect, prevent, and mitigate compliance risks. The Compliance team monitors critical processes in key business functions (e.g., customer service, claims, underwriting, sales) to ensure compliance with regulatory requirements. At the business functional level, the Compliance teams have developed appropriate criteria to monitor function-specific compliance and ethics policies, procedures, and practices across their



organization. Control metrics are reported quarterly to the Chief Compliance Officer, and corrective actions are shared with business leaders regularly.

Ongoing Reevaluation and Assessments

To assess, detect, mitigate, and prevent compliance risks, Genworth annually reevaluates its compliance programs, reporting results and any applicable risk mitigation plan to senior leadership and Genworth's Board of Directors. It should also be noted that the company's compliance program is continually assessed against the current Compliance Program Guidelines issued by the U.S. Department of Justice.

Managing Necessary Premium Rate Actions

Our long-term care insurance policies often cover periods of more than 30 years. Assumptions about the number and cost of claims, which 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 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, thus strengthening Genworth's ability to meet our obligations to policyholders. We are mindful of the difficulties that 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.

Insider Trading Policy

We have an Insider Trading Policy that applies to all Genworth associates, officers and our Board of Directors, which prohibits buying and selling Genworth stock while in the possession of insider information, including material non-public information. Our Code of Ethics sets forth the foundation for this policy

to comply with securities laws and includes guidelines to avoid even the appearance of insider trading, insider dealing or tipping.

Political Contributions

Genworth recognizes the importance of meaningful corporate governance practices as they relate 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 that they promote bipartisan and consensus-driven policy.

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

Renewable Energy Tax Credits

We opportunistically participate in renewable energy tax credit transactions to take advantage of the availability of tax credits generated by the construction of renewable energy production equipment and facilities and for the production of renewable energy.



Risk Management

As a financial services company, the very nature of our business involves the underwriting, management, and assumption of risks on behalf of our customers. While risk management is a shared responsibility across Genworth, oversight responsibility is allocated among the Board, its committees, and management.



The role of the Enterprise Risk Management (ERM) function is to ensure that the risks of the enterprise are appropriately identified, assessed, managed, monitored, and reported in order to enhance the value proposition of our firm overall. There is a strong tone at the top regarding the importance of the Risk function by the Board of Directors and Genworth's Chief Executive Officer (CEO). The ERM function is headed by the Genworth Chief Risk Officer (CRO), who reports directly to the Genworth CEO and has a reporting relationship to the Risk Committee of the Board. The Risk leadership team also partners with other functions, such as Internal Audit and Compliance, to ensure appropriate risk coverage.

Enterprise Risk Management Framework

Genworth's ERM framework is designed to enhance enterprise-wide risk management capabilities and ensure risk independence, while maintaining close working relationships with our operating segments. The ERM framework aligns Genworth's Risk organization around a matrix structure of seven risk areas that we have identified as most significant for

our business platforms (i.e., Genworth Insurance (Closed Block), Enact, CareScout and Investments). Definitions and reporting examples for the risk areas are provided later in this section.

Aspects of our ERM framework include the following:

- Risk policies
- Risk tolerances
- Business strategy and planning
- Governance
- Stress testing

Integral to the ERM Framework is Genworth's Risk Management organization, headed by the Genworth CRO. As an executive officer and a member of Genworth's Executive Council, the Genworth CRO is engaged in strategic planning, new product development and introduction, and emerging risks, and is a part of the decision-making process across Genworth. The Genworth CRO is responsible for the oversight of material risks associated with Genworth's segments' strategies and ensuring that business is conducted within the Genworth Risk Appetite.



Genworth has a risk leader for each risk area noted below.

In addition, we have risk leaders aligned with each of our businesses. The Risk Management team provides regular updates on key risk topics to Genworth’s Board Risk Committee. This includes updates from the key activities noted below.

RISK AREA	WHAT IT MEANS FOR GENWORTH	HOW WE MANAGE IT / KEY ACTIVITIES
 Credit Risk	Risk of a loss caused by a counterparty’s failure to repay its debt or to honor its contractual obligations.	Credit Risk team monitors limits, performs portfolio stress testing, and conducts risk analytics for strategic asset allocation.
 Market Risk	Risk of loss due to fluctuations in the values of assets, liabilities, and future earning streams and cash flows resulting from changes in market factors and the resulting changes in asset and liability behavior.	Monitor and conduct sensitivity analysis around interest rates and alternative investments performance, along with ongoing duration analysis.
 Insurance Risk	Risk of loss caused by obligations to pay out insurance benefits and expense over-runs due to changes in volume and/or business mix.	Apply a risk-based approach to new product pricing analysis in support of our growth business. Monitor performance of the inforce block by evaluating key risks and assumptions and perform comprehensive risk assessments for key strategic initiatives.
 Housing Risk	Risk of loss resulting from changes in claim frequency, claim severity, policyholder or borrower behavior, underwriting outcomes, pricing adequacy, and portfolio mix across insurance products.	Dedicated teams actively monitor risks associated with housing, such as macroeconomic conditions impacting the mortgage industry.
 Operational Risk	Risk of loss or other adverse consequences on business outcomes resulting from inadequate or failed internal processes, people, and systems, or from external events including climate change.	Operational Risk team maintains crisis management and business resiliency programs. You can read more about these programs in the “Business Resiliency” section of this chapter.
 Model Risk	Risk of loss from the weakness in models used to generate financial measures, make decisions, quantify financial exposures, and quantify risk (initially or ongoing).	Model Risk team maintains model inventory and performs model validations across the business.
 Technology, Data and Cybersecurity, and AI Risk	Risk of loss or other adverse consequences on business outcomes resulting from inadequate, non-comprehensive, and/or failed technology processes and systems, and/or reputational impact associated with the confidentiality, integrity, availability, and resiliency of systems, as well as strategies associated with potentially disruptive technologies, such as AI.	Data Security and Cybersecurity Program (DSCP) is in place to effectively monitor and establish clear governance for technology, data and cybersecurity, and AI risks. The DSCP also establishes third-party risk management principles that are applicable throughout the supplier life cycle and managed within risk in close partnership with the Sourcing team.



“

“As a risk leader at Genworth, my role in AI governance is to enable innovation in a safe and responsible manner, supported by clear standards, accountability, and oversight. We apply governance that is proportional to risk, allowing appropriate flexibility while ensuring higher risk uses receive enhanced review and control. This approach enables our associates and the business to responsibly use AI in support of Genworth’s commitments to policyholders and shareholders.”

Jeff Feliciano

Senior Director, Model and AI Risk Management

Business Resiliency

Genworth builds resilience through its Crisis Management Program. Our IT Security, Risk, Compliance, Legal, Human Resources, and Internal Audit teams all play key roles in the prevention and detection of potential threats. They also ensure that appropriate plans and processes are in place to respond and mitigate the impact of incidents, should they occur. Tabletop and scenario exercises are regularly conducted to test procedures and further strengthen preparedness. In the past year we have taken steps to improve our associates’ safety, including implementing required training across the company to ensure preparedness.

The Operational and Technology Risk teams partner with the IT function to evaluate risks and mitigation plans related to our data center

strategy, disaster recovery and technology resiliency. Governance structures have been added to focus on the technology strategy execution as well as cybersecurity and other technology risks and controls in place to support operational resiliency.

Emerging Risk

For risks that are previously unknown, or for known risks that are rapidly evolving or manifesting in new ways, Genworth has developed an emerging risk trends process. Emerging trends are identified by considering business and market conditions and are informed by various external reports. We regularly assess external research on emerging risks to gain industry perspectives on these risks. Our approach to emerging risks is to periodically review and perform

in-depth analysis on specific emerging risks. The specific analysis completed in any given year might differ and has included trends such as climate change, healthcare advancements, and artificial intelligence. Emerging trends monitoring provides insights into potential risks and opportunities, helps inform strategic planning decisions, and builds resilience.

Climate Risk

We utilized our ERM framework to assess climate risks through a multi-phase climate risk management process that included a series of risk assessments and scenario analyses. A detailed discussion of this work is included in the “Building the Foundation for a Better Future” chapter of this report. We also invite you to review our [TCFD Report](#) for more information. We continue to test and build for operational resiliency against the potential for weather-related events that may impact our operations. In addition to hybrid work arrangements, we have a geographically diverse workforce to help withstand localized outages.

Throughout the year, the Operational Risk Team has put in place proactive notifications to ensure associates are notified in the event there are adverse weather conditions in their specific geographies. We monitor external climate scenario updates and conduct an annual review of our climate scenario assumptions to

attest to the sufficiency of the prior analysis against our current in-force portfolios.

Artificial Intelligence (AI)

Genworth maintains enterprise-wide policies and procedures to manage technology-related risks applicable across all platforms, including those associated with AI. In addition, Genworth has established guiding principles specific to AI, including generative AI, and evaluates the use of AI on a case by case basis through an established AI governance process. We also monitor evolving legislation, regulatory developments, and industry practices related to AI.

Over the past year, Genworth has further strengthened its approach to AI risk management through the implementation of an AI risk management framework and enhancing the acceptable use policy to include AI. These measures complement our existing enterprise risk management practices and provide targeted guidance for AI specific risks as adoption evolves. We are leveraging and plan to continue exploring additional capabilities for AI-enabled tools and automation to improve human-centered customer service at scale, in order to strengthen underwriting risk management and enable more efficient capital deployment in product development and marketing.



Data Protection & Cybersecurity

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 cyber incidents, and the importance of having a strong cybersecurity program for effective risk management.

Our IT Security program employs various controls and policies based on the National Institute for Standards and Technology's Cybersecurity Framework to secure our operations and information, including monitoring, reporting, managing, and remediating cybersecurity threats. Key features of the program include access controls, security training, system security testing, dedicated security personnel, event monitoring, and regular consultations with third-party data security experts.

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

- Written IT security policies and standards designed to guard the integrity of our institutional, commercial, and private customers' personal information, which are reviewed annually.

- Regular external and internal reviews of our data protection practices.
- A robust suite of IT security products that enable us to manage cybersecurity risks within the organization and at alternate sites where business is conducted.
- A series of ongoing trainings, including regular phishing simulation exercises, which help to ensure that all associates have the knowledge and skills required to recognize and mitigate potential security risks and to protect our data and internal systems.

Additionally, we have procedures in place for reporting and responding to potential security incidents, and also for determining applicable disclosure requirements. In the event of an incident, associates work together across functional groups to take the necessary steps to reach resolution quickly and effectively, always with a customer-first mindset.

Evolving Cybersecurity Landscape

Genworth recognizes that cybersecurity is a critical component of responsible governance and operational resilience. We maintain a proactive approach to managing evolving cybersecurity threats across our operations. We continually assess and adapt our controls to address rapidly evolving threat actors and emerging trends, including AI-enabled threats and quantum computing readiness.

We seek to leverage AI in the cybersecurity program to enhance the ability to protect sensitive information, detect emerging threats, and identify trends and patterns to augment traditional detection methods.

Our cybersecurity roadmap includes evaluating the adoption of post-quantum cryptographic standards and planning the transition to new standards as technologies mature. We recognize the importance of preparedness for post-quantum cryptography in protecting sensitive information entrusted to us.

We are committed to protecting the personal information that is entrusted to us.

We participate in industry partnerships and real-time data sharing to support our threat intelligence capabilities and are investing in maturing our internal threat intelligence program to better understand the external threat environment.

Safeguarding Sensitive Information

In our increasingly information-based society, individual consumers' medical, financial, and other sensitive personal information must be adequately protected. Genworth is committed to protecting the personal information that is entrusted to us. Each associate is obligated to protect individually identifiable personal information and other sensitive personal information from inappropriate or unauthorized use or disclosure, and each Genworth business must implement fair and responsible privacy and information protection procedures and take reasonable steps to ensure compliance with such procedures. The company's cross-functional Enterprise Data Privacy and Security Committee oversees these efforts.



Working with Suppliers

Genworth's success as an organization is supported by a robust network of suppliers. Given the integral role these suppliers play throughout our operations, we require that all organizations adhere to our [Code of Ethics for Suppliers](#), which states that human rights and environmental sustainability concerns are key considerations when it comes to evaluating supplier proposals.

Our supplier selection process incorporates sustainability considerations by including targeted questions on sustainability initiatives in our standard request for proposal templates. We also consider a supplier's environmental practices and disaster recovery capabilities as part of our review process during supplier selection.

While third-party suppliers must affirm compliance with all applicable laws and regulations at the time of contracting, we conduct periodic reviews to assess the continued feasibility of outsourcing arrangements, considering a full spectrum of risks, in order to make informed choices that align with Genworth's strategic direction.



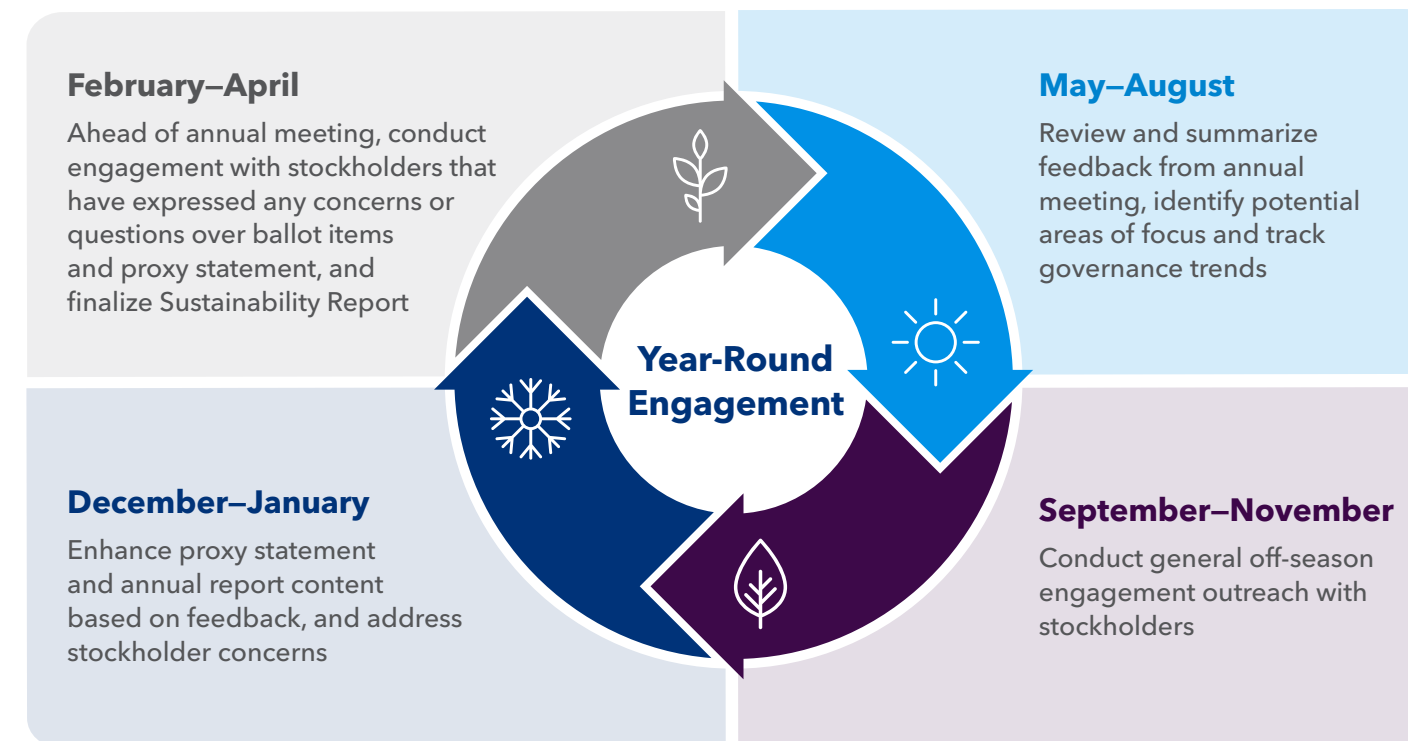


Engagement with Stockholders

Our Board and management value the insights and feedback from our stockholders. We regularly communicate with our stockholders through a variety of channels, including quarterly earnings calls and investor meetings and conferences. We also actively engage in direct dialogue with interested stockholders throughout the year to discuss matters significant to our business. We seek our stockholders' input on a variety of matters, including corporate governance, executive compensation and sustainability, among other matters. Over the last year, based on feedback we received from stockholders, we have enhanced our supplemental discretionary clawback policy to incorporate time-based equity compensation.

Stockholder engagement usually involves a cross-functional team, representing investor relations, sustainability, corporate governance and compensation and benefits experts, to ensure key topics are addressed. Management provides regular updates to the Board throughout the year on stockholder engagement, including insights and feedback received from our stockholders.

The following sets forth a general summary of our year-round stockholder engagement:



During 2025, we engaged in a stockholder outreach campaign to understand our key investors' views on our strategy, performance, governance practices, Board composition and oversight, compensation programs,

sustainability initiatives, executive succession planning, engagement preferences, and technology, among other topics. Our outreach campaign focused on our largest stockholders representing approximately 60% of the shares outstanding.

Through our stockholder engagement, we strive to be responsive to our stockholders and use the input received to help inform our strategies and priorities.

Outreach to Our Stockholders Representing Approximately 60% of Shares Outstanding

Discussed the following key topics:

- Company Strategy and Performance
- Compensation Programs and Performance Measures
- Corporate Governance and Sustainability
- Approach to Technology
- Board of Directors Qualifications and Skills
- Executive Succession Planning
- Stockholder Engagement Preferences



SPOTLIGHT:

Technology Leadership & Governance

Our future-proof technology foundation is an integral piece of our commitment to helping more families navigate the aging journey with confidence. We view technology as a critical enabler to our business and customer strategy, both for Genworth Insurance (Closed Block) and CareScout.

In April 2025, Morris Taylor joined Genworth as our Chief Information Officer (CIO), bringing with him a passion for driving transformational change and delivering a human-centered, digitally enabled experience for the Genworth Insurance (Closed Block) and CareScout businesses. As CIO, Morris leads our newly centralized technology organization that serves as a shared service for the enterprise to enable strategic priorities and investments, cross-business customer outcomes, and foster an innovative and human centered technology workforce. Morris has served in technology leadership roles for over 30 years, including oversight of technology strategy, business development, modernization and cybersecurity matters.

In addition, with the company's focus on technology transformation, the Nominating and Corporate Governance Committee recommended and the Board approved increasing the size of the Board to add a Director with technology, AI, data, and cybersecurity experience. Following the Board's evaluation of his qualifications in light of its technology oversight objectives, Steven Van Wyk was appointed by the Board to serve as an independent director in March 2025 and was subsequently elected by the company's stockholders at the 2025 Annual Meeting. Capitalizing on Mr. Van Wyk's extensive technology background, the Board created a special Technology Committee in May 2025 and elected Mr. Van Wyk as chair of this newly formed committee. In February 2026, the Technology Committee became a standing committee of the Board to assist in oversight responsibilities relating to Genworth's technology initiatives, strategy, investments and innovation, and the Data Security and Cybersecurity Program.

Technology Oversight Highlights

March 2025

New Director with technology, AI, data, and cybersecurity experience

April 2025

New Chief Information Officer

May 2025

New Board Technology special committee created

February 2026

Technology Committee becomes a Board standing committee



“

“Future proofing our technology foundation is not only about modernization, but about the agility to respond to the unpredictable but certain changes in technology like AI, positioning us to deliver long term sustainable value to our customers. The Board's oversight, through the Technology Committee, reinforces disciplined governance to ensure technology is built to support Genworth's businesses well into the future.”

Steven Van Wyk

Chair of the Technology Committee

Building the Foundation for a Better Future

Today's decisions shape tomorrow's outcomes, and we are committed to building a better future.

Through responsible environmental stewardship, thoughtful investment, and leadership on long-term care challenges, we are working to drive lasting impact.





Our Commitment to the Environment



Environmental Policy

Our [Environmental Policy](#) outlines our commitments to assessing the impacts on the environment associated with our business and to consider implementing best practices to support environmental sustainability. The policy covers the procedures that we have implemented in various areas of our business, including investments, business operations, risk, associate and customer awareness and engagement, supplier engagement, disclosures, and governance and oversight.

As a company that helps customers plan for and navigate the aging journey, we make promises to customers that often span decades. Sustainability of lifestyle, through financial security provided by Genworth's products and services, requires a sustainable environment conducive to living in a healthy, safe manner. As we look to build the foundation for a sustainable tomorrow, we believe that a responsible approach to helping preserve the environment is critical to building trust and creating long-term value for all our stakeholders (including consumers, distribution partners, associates, investors) and for society at large.

Environmental Stewardship in Business Operations

We consider environmental factors in conducting our business operations by assessing our impact on the environment through water, energy, and other resource conservation; practicing the avoidance, reduction, and recycling of materials, and utilizing programs designed to assist associates, business partners, and other stakeholders in mitigating environmental impacts. This approach is reflected in how we design, operate, and evaluate our physical footprint across office and technology environments.

As Genworth continues to modernize its technology infrastructure to support long-term growth, customer service excellence, and operational resilience, we remain focused on considering how our physical footprint aligns with our environmental commitments.

In addition, Genworth continues to evaluate our leased office locations as part of ongoing efforts to align occupied space with business requirements.

Ending operations at underutilized sites reduces ongoing resource use associated with building operations, including energy consumption and waste generation. For Genworth, consideration of environmental impacts in our infrastructure decisions helps us drive towards sustainable business operations.





Recycling and Waste Management

Genworth's recycling and waste management efforts focus on the responsible handling of materials generated through office operations, including furnishings, electronic devices, and consumables. These practices are intended to support reuse where practicable and reduce waste associated with facilities operations and office transitions.

In 2025, as part of the exit from leased office space in New York, Genworth donated select furniture and equipment, supporting reuse and reducing waste that would otherwise be associated with full asset removal. In addition, Genworth's Bevi water dispensers, installed across multiple office locations, continue to help reduce reliance on single-use plastic bottles and cans. In 2025 alone, these dispensers are estimated to have eliminated over 150,000 bottles and cans, contributing to a total reduction of more than 260,000 bottles and cans since installation began in 2023.

E-Recycling

In addition to materials reuse and waste reduction efforts, Genworth's e-recycling activities are designed to support material recovery and reduce environmental impacts associated with electronic equipment disposal. In 2025, Genworth recycled electronic equipment through a certified technology recycling provider that applies a cradle-to-grave lifecycle assessment methodology. This approach evaluates greenhouse gas emissions related to reuse and recycling activities, as well as emissions avoided through material recovery and extended asset life.

Investing in Workplace Recycling Awareness

In 2025, Genworth's Sustainability team carried out a set of activities designed to strengthen associate awareness and consistency around appropriate workplace recycling practices. These activities included updated recycling station signage across U.S. and International Genworth and CareScout office locations, targeted communications, digital signage, and a voluntary recycling education module completed by more than 600 associates, reinforcing the role of associate education in supporting effective recycling practices.



“

“Genworth’s sustainability reporting reflects our commitment to progress, accountability, and long-term value creation grounded in compassion and care. I was proud to lead our new “Know Before You Throw” recycling campaign that demonstrated this commitment by helping associates make small but meaningful changes in the way they recycle at the office.”

Tracy Mason
Sustainability Data and Reporting Manager



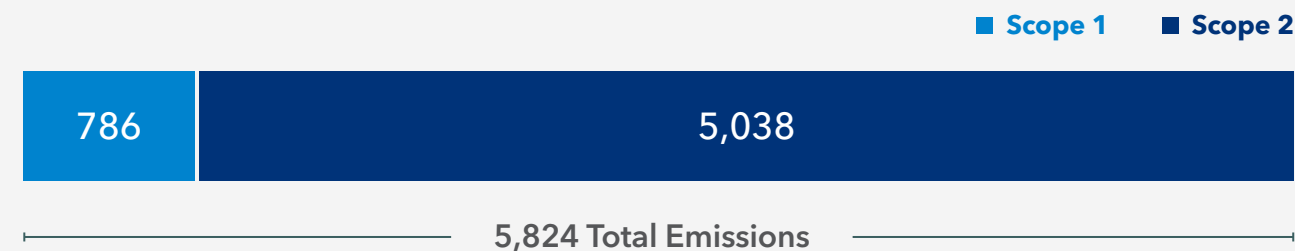
Enhanced Climate Disclosures

In 2025, we continued enhancing our climate disclosures and reporting. We published our [TCFD Report](#) and completed our 2025 CDP submission (FY2024), which achieved an “Awareness” level score. These reports included environmental disclosures and information about our governance structures, strategy, risk management processes, and metrics. Genworth’s management-level Sustainability Committee supports Genworth’s ongoing commitment to sustainability matters and is responsible for implementing our [Environmental Policy](#), with oversight from the Board’s Nominating and Corporate Governance Committee.

Climate-related risks are integrated into Genworth’s multidisciplinary, 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. These assessments evaluate our direct operations, along with inputs and impacts up and down stream. The Board’s Risk Committee also reviews potential impacts of climate risks.

Total Scope 1 & 2 Emissions for 2025*

In metric tons CO₂e



In 2025, Genworth’s Scope 1 and Scope 2 (location-based) emissions were primarily driven by purchased electricity, with Scope 2 emissions representing the majority of Genworth’s reported greenhouse gas (GHG) footprint for the year. Scope 1 emissions represented the remaining portion and were attributable to a combination of stationary combustion, mobile sources, and refrigerant emissions. Our emissions profile is consistent with Genworth’s operational structure and was calculated using activity data, estimation methods, and emission factors aligned with the GHG Protocol and supporting guidance.

Our emission calculations are verified by a third-party reviewer who provided limited assurance that they conform to the GHG Protocol Corporate Accounting and Reporting Standard (revised edition).

Currently, we are in the process of calculating our 2025 Scope 3 emissions, which are comprised of indirect emissions associated across our value chain. We plan to include Scope 3 data as appropriate in our TCFD report, which will be published on Genworth’s website later this year.

* Includes Scope 1 & 2 emissions for Enact



Climate Scenario Analyses

In 2023, we completed work that began in 2022 on three hypothetical scenario analyses with the assistance of independent consultants. We first assessed Genworth's physical operations under two climate scenarios. We then conducted quantitative analyses of our traditional life and long-term care insurance in-force liability portfolios, along with our traditional life and long-term care investments portfolios, to test their resilience to the potential impact of climate change.

The analyses were all based on two Intergovernmental Panel on Climate Change (IPCC) Shared Socioeconomic Pathways (SSPs) climate scenarios. The SSP1-2.6 "Sustainability—Taking the Green Road" and the SSP5-8.5 "Fossil-fueled Development—Taking the Highway" scenarios were selected to provide a wide range of outcomes.

The assessment of our physical operations evaluated five perils, including both acute risks (floods, tropical cyclones, and wildfires) and chronic risks (drought and heat stress) over multiple time horizons through the year 2050 to provide insights on the present and future risk areas. This analysis included an evaluation of office and key supplier locations, in addition to other location-specific considerations.

The results of the analysis were shared with our Human Resources, Operations, Sourcing, and Facilities teams. As weather and climate patterns continue to evolve, these teams are monitoring actual perils as they occur, along with publicized forecasts, as part of our business continuity program.

To conduct the quantitative scenario analysis of the traditional life and long-term care insurance in-force liability portfolios, an independent consultant provided mortality and morbidity incidence assumptions that were stressed for heat and worsening air quality through 2081. The modeled results of these assumptions showed an insignificant impact, as the benefit of stressed long-term care mortality offset the pressure from the stressed long-term care morbidity incidence and traditional life mortality.

To evaluate the impact of climate risk on our investment portfolio, a different independent consultant provided assumptions on defaults, equity, interest rates, and credit spreads. The investment analysis resulted in a slight negative impact versus the base case portfolio assumptions, as a negative impact on our equity portfolio was largely, but not fully, offset by positive impacts within our fixed-income portfolio. When combined with the liability results, the investment portfolio results did not significantly deteriorate the neutral to positive outcome of the liability analysis.

In 2025, the team reviewed the consultants' assumptions that were used in the 2023 analyses, along with currently available climate scenarios from the IPCC. Given the low likelihood of meaningful assumption changes within a year, and the absence of regulatory changes or new climate scenarios since the initial analyses, the team decided not to conduct any further analysis at this time.

We will continue to reassess the availability of new climate scenarios, as well as current portfolio composition, at least annually, to determine the necessity and feasibility of conducting any additional climate-related scenario analyses.





Integrating Responsible Investment

We understand that sustainability begins with our responsibility to honor our promises to our policyholders. Accordingly, we pursue investment opportunities utilizing an integrated responsible investment approach that aligns with our core investment parameters and provides sustainable investment returns.



Our Investments team has adopted a Responsible Investing Policy Statement that guides how we incorporate responsible investment within our holistic underwriting framework. We have also established a management-level Investments Responsible Investment Committee, which includes, among others, the Chief Investment Officer and the heads of our Investment Risk, Credit, and Portfolio Management areas.

Our integrated investment approach incorporates factors, including the consideration of sustainability-related items, that help strengthen the overall risk/reward analysis of returns that we conduct in our investment decision-making. We believe integrating the assessment of these factors can help reduce investment risk and enhance long-term returns. Our strategy is not exclusionary, as we believe an integrated approach enables us to best serve the needs of our policyholders and stakeholders. Once a security is in the portfolio, our Investments team regularly assesses the risks and opportunities of these factors on our underlying securities.

Exposure to credit sectors that have heightened factor risk are periodically reviewed by the Investments Responsible Investment Committee. To ensure our external managers align with our integrated non-exclusionary approach we regularly review the policies of our external managers and independent advisors working in emerging markets, alternative assets, and middle market loans. All of our external fixed income asset managers and alternative asset fund advisors are signatories of the United Nations-supported Principles for Responsible Investment (PRI).

The Investments team has implemented a framework to assess exposure to environmental, social, and governance factors within our portfolio. A discrete scoring of these factors is calculated for all our corporate and municipal bond holdings. As of 4Q 2025, nearly 80% of our total fixed income portfolio is scored. The score for companies in high transition risk sectors is based on information such as emissions, energy usage, emission reduction targets, climate transition plans, and TCFD disclosures.

**\$865M+ in sustainable
investments and
investment commitments
in 2025**

In 2023, we committed to an Energy Transition Fund that will acquire high-quality assets and businesses seeking to accelerate the transition to a net-zero global economy. The fund will partner with top sponsors who have the scale to invest capital to promote clean energy infrastructure strategies. This investment is expected to produce returns that align with our return-focused objectives while also catalyzing energy transition and clean energy infrastructure.

As of December 31, 2025, Genworth held more than \$865 million in sustainable investments and investment commitments. These investments include over \$655 million of green, social, sustainability, and sustainability-linked bonds; over \$185 million in hydro, wind, solar, and energy-efficiency projects; and a \$25 million commitment to an energy transition private equity fund.



Working with Regulators, Government Agencies & Policymakers

As an industry leader in long-term care insurance, Genworth is committed to being actively involved in elevating the conversation around the myriad of aging and caregiving issues facing our country, including public policy issues that may impact our business or our stakeholders.

We recognize the importance of collaborating with regulators, government agencies, and policymakers to provide older adults and their caregivers with the support they need to navigate the aging journey. We leverage our expertise to advocate for policies at both the state and federal levels that we believe will empower families and strengthen our communities. Additionally, because we believe in the importance of civic engagement, we encourage our associates to participate in the political process.

LTSS Financing Reform

In 2025, Genworth continued its involvement with various initiatives related to long-term services and support (LTSS) financing reform, at both the state and federal levels. Our goal is to help shape the future of long-term care financing, such that future frameworks and systems encourage public/private partnerships to increase access to long-term care insurance coverage, especially for middle-class individuals, while also protecting programs like Medicaid for those who cannot afford to finance potential long-term care needs on their own.

Notably, we doubled down on our support of the Well-Being Insurance for Seniors to be at Home (WISH) Act by partnering with Rep. Tom Suozzi on his 2025 WISH Conference he held in April in Washington, D.C. The event brought together thought leaders and stakeholders to discuss the LTC crisis and how the proposed WISH Act will address it.





Participation in Policy-Focused Events

As leaders in the long-term care and broader caregiving industry, it is important to have representation at national conferences and other external events. Our senior leaders and our government relations team regularly attend and participate in such events. A few event highlights from 2025 include:

Harkin Institute Retirement Security Symposium

October 2025, Washington, D.C.

Developed and moderated a panel on gaps and opportunities in federal long-term care policies; also participated on a panel titled “Navigating the LTC Landscape: Building a Network Supporting Caregiving Decisions.”

Grantmakers in Aging

October 2025, Long Beach, CA

Accepted an invitation from the National Council on Aging to serve as a panelist for the session titled “The Infrastructure of Long-Term Care—How Do We Get Prepared?”

Future of Aging Forum

October 2025, Boston, MA

Participated on a panel discussion titled “Financial Sustainability of Healthcare, LTSS, and Age-Friendly Systems.”

American Savings Education Council Policy Summit

November 2025, Washington, D.C.

Participated on a panel discussion addressing long-term care in the retirement landscape.

Caregiver Nation Summit

November 2025, Washington, D.C.

Participated in a fireside chat on support for working family caregivers.

Associate Civic Engagement

In connection with elections at the local, state, and federal level, including the 2025 election cycle, we provide resources for associates on our GenCentral intranet site and encourage them to vote by promoting our Paid Time Off to Vote policy.



Thought Leadership

2025 Long-Term Care Symposium

In May, Genworth and CareScout hosted our Long-Term Care Symposium in Washington, D.C. We convened nearly 200 leaders, advocates, policymakers, and other public and private sector stakeholders to discuss how we can meaningfully progress toward solving our country's long-term care challenges. Congressman Tom Suozzi provided a keynote address, and Genworth and CareScout leaders led panel discussions around the event theme, "Sustainable Solutions: The Future of Long-Term Care Financing." Participants included Genworth and CareScout senior leaders, Genworth Board members, CareScout Quality Network providers, congressional staffers, and other long-term care stakeholders. We also livestreamed the full event for associates and other interested parties to view.

Trade Association Engagement

Genworth and CareScout leaders participate in industry and trade organizations that bring together insurers, providers, and other stakeholders in the long-term care and aging space. In 2025, those organizations included

the American Council of Life Insurers, the Life Insurance Council of New York, and the Association of California Life and Health Insurance Companies, where Genworth and CareScout associates serve in a number of leadership roles. Genworth and CareScout also joined LeadingAge, a national trade organization representing the interests of nonprofit, mission-driven long-term care providers.

Cost of Care Survey

For more than two decades, Genworth has regularly conducted the Cost of Care Survey, providing families with trusted, localized data to help them plan for long-term care. The survey compiles rates from providers across all 50 states and the District of Columbia and publishes them through an interactive, easy-to-use tool.

Today, the Cost of Care Survey is one of the most comprehensive studies of its kind. In 2025, we contacted more than 210,000 long-term care providers to collect current pricing data across home care, assisted living, nursing homes, and private duty nursing. The result is a robust, localized snapshot of care costs nationwide.

CareScout *There For Care* Podcast

Launched in June 2025, the *There for Care* podcast, a bi-weekly podcast by CareScout designed to help caregivers navigate the complexities of aging, long-term care, and emotional and financial well-being. It features expert advice, real stories, and practical tools to support, inform, and empower caregivers. Recorded in a new podcast room at our Richmond headquarters, our podcast guests in 2025 were primarily experts from within Genworth and CareScout, plus a few outside guests, sharing expertise on topics ranging from dementia care to cost of care to cultural differences in care. In 2026, CareScout will start to feature more outside guests to help broaden our reach and breadth of expertise.



“

"The caregiving journey can be overwhelming and lonely. I have experienced the intricacies and emotional depth of caregiving firsthand. It is important for me to share as a personal way to connect with others, remind them that they are not alone, and create a supportive community."

Jennifer Johnson

Director of Clinical Field Operations, CareScout

*Jennifer was featured in our *There for Care* podcast episode "Caring for Aging Parents: Family Dynamics & Having Difficult Conversations," published on July 1, 2025.



SPOTLIGHT: Thought Leadership in Action



As a leader in the long-term care space, we are committed to elevating the national conversation around aging, affordability, quality, and sustainability of care. In 2025, our executives were featured in several high-profile national publications, bringing data, lived experience, and actionable solutions to the forefront of the long-term care conversation.

“Demand is rising at the same point that supply is decreasing, and both are happening at a very rapid pace.”

CareScout President and CEO Samir Shah was featured prominently in a New York Times story examining the growing gap between long-term care supply and demand. His insights reinforced key data trends, including rising costs, workforce shortages, and widespread misconceptions about how care is financed.

In Fortune, **Genworth President and CEO Tom McInerney's** commentary underscored the structural realities driving the LTC crisis. He outlined four priorities: improving planning tools for families, raising quality standards across care settings, addressing affordability gaps, and strengthening the care workforce.

“What we need now is courage. Courage to act, to innovate, and to demand more from the system. Because the longer we wait, the more people fall through the cracks.”

“We don't have time to wait for perfect answers. This is not a distant concern. It's here now, knocking on the doors of families across the country—often quietly, but usually without relent.”

Michael Shepherd, SVP of Government Relations, penned an op-ed entitled, “Solving America's Long-Term Care Crisis” that appeared in The Hill. He positioned long-term care not as a distant policy issue, but as an urgent economic and societal challenge requiring coordinated action.

Conclusion

2025 marked a year of growth, made possible by a strong foundation. Our core business remained robust and focused on delivering an excellent customer experience, while our CareScout business began building its broader ecosystem of care solutions to serve future generations.

We're proud of the values we uphold—make it human, make it about others, make it happen, make it better—and our dedication to acting with compassion and care. We will continue to commit to sustainability through fostering sound corporate governance; caring for our people, customers and communities; and building the foundation for a better future. It is within that framework that we move into our next chapter. We will continue to grow our care solutions, to help more families understand their options, find the right care for their needs, and plan ahead for their own aging journey.

We're excited for the opportunities that lie ahead in 2026 to help more families navigate the aging journey with confidence.



Disclosure Data





How Genworth Acts on Key United Nations Sustainable Development Goals (U.N. SDGs)

Consistent with Genworth’s mission, we have applied the lens of compassion and care to all our efforts to advance these United Nations goals.

We have prioritized eight U.N. SDGs that are most relevant to our business and where we believe we have the greatest opportunity to make an impact.

SDG		Our Impact	Learn More
	No Poverty	We are committed to supporting and empowering the most vulnerable in our communities through financial contributions and partnerships with organizations that help provide access to affordable and safe housing, workforce development programs, and other essential services. Our efforts are centered on uplifting people by providing greater choices of where to live, coupled with support services that help individuals thrive and contribute to their community in meaningful ways.	Caring for Our Communities
	Zero Hunger	We partner with local and national nonprofits and community programs to provide food security solutions to those in our communities who are most in need.	Caring for Our Communities
	Good Health and Well-Being	We invest in programs that promote social engagement, cognitive stimulation, a sense of purpose, and physical activity, which are essential to successful aging. We support the health and well-being of our associates through a comprehensive total rewards program that includes access to benefits and resources designed to promote the physical, mental, and financial health of our associates and their loved ones.	Caring for Our People Caring for Our Communities
	Quality Education	We offer a multitude of professional development and career enrichment opportunities for our associates, including building leadership skills, providing professional skills training, and offering information on industry-specific matters, as well as education reimbursement benefits and student loan repayments to aid career progression. We also extend our dedication to continuous education in our communities through our philanthropic commitments.	Caring for Our People Caring for Our Communities
	Gender Equality	We are committed to providing equal pay for equal work. We abide by all applicable employment laws as the starting point to ensure fair wage practices. We have an internally published, comprehensive compensation and job framework that sets clear wage guidelines for employees, and we routinely evaluate internal compensation for equity purposes.	Caring for Our People Fostering Sound Corporate Governance
	Decent Work and Economic Growth	We provide access to employment, promote financial inclusivity, and invest in local organizations that work to ensure the economic well-being and quality of life for all communities.	Caring for Our People Caring for Our Communities
	Reduced Inequalities	We are committed to fostering an inclusive work environment that encourages employees to be their authentic selves. We empower our associates to embrace their differences and find comradery in their commonalities. We offer all colleagues the opportunity to develop, network, learn, and celebrate each other’s backgrounds and interests by joining any of our 13 different Employee Resource Groups (ERGs) and Toastmasters. We have also developed relationships and initiatives with various organizations that support our desire to uplift and provide equal opportunities to customers, community members, and prospective associates.	Caring for Our People
	Sustainable Cities and Communities	We partner with community organizations focused on improving the safety, accessibility, and energy efficiency of existing housing. We provide financial and volunteer resources to organizations working to build decent and affordable homes in stable and welcoming neighborhoods.	Caring for Our Communities



Sustainability Accounting Standards Board (SASB) Index

This report remains aligned with the standards established by the Sustainability Accounting Standards Board (SASB). The International Sustainability Standards Board (ISSB) of the IFRS Foundation now oversees the ongoing management and development of the SASB standards, which Genworth continues to apply in its sustainability disclosures.

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 2025 Form 10-K , Part II - Item 8 - Financial Statements and Supplementary Data - Note 22 - 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 justified complaints in the U.S. market by the Company's share of premiums in the U.S. market. For 2025, the indices were 1.38, 1.91, and 0.94 respectively for our GLIC ¹ , GLAIC ² and GLICNY ³ 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 ratios for our Enact 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 retention rates, the overall lapse rates in 2025 for our life and individual long-term care insurance products were 7.4% and 0.46%, respectively. "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 Caring for Our Customers on pages 19-26 and Ethical Business Activities on pages 41-44.

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	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	See Integrating Responsible Investment on page 57.
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 or product features that incentivize health, safety, or environmentally responsible actions or behaviors	FN-IN-410b.2	See Caring for Our Customers on pages 19-26.
Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-IN-410c.1	Currently, Genworth is in the process of calculating our company's 2025 Scope 3 emissions. We plan to include this data in our TCFD report , which will be published on Genworth's website later this year.
	Gross exposure for each industry by asset class	FN-IN-410c.2	Currently, Genworth is in the process of calculating our company's 2025 Scope 3 emissions. We plan to include this data in our TCFD report , which will be published on Genworth's website later this year.
	Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	Currently, Genworth is in the process of calculating our company's 2025 Scope 3 emissions. We plan to include this data in our TCFD report , which will be published on Genworth's website later this year.
	Description of the methodology used to calculate financed emissions	FN-IN-410c.4	Currently, Genworth is in the process of calculating our company's 2025 Scope 3 emissions. We plan to include this data in our TCFD report , which will be published on Genworth's website later this year.
Physical 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 47. For more information on climate risk management, please see our TCFD report .
	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 Climate Risk on page 47. For more information on climate risk management, please see our TCFD report .
	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 47 and Integrating Responsible Investment on page 57. For more information on climate risk management, please see our TCFD report .

Topic	Accounting metric	Code	Disclosure
Systemic Risk Management	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared	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 two: (1) noncentrally cleared derivatives in the amount of \$234,940,214 and (3) centrally cleared derivatives in the amount of \$40,975,781.
	Total fair value of securities lending collateral assets	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 2025 Form 10-K : • Part I - Item 1 - Business - Risk Management • Part I - Item1A - Risk Factors • Part II - Item 7 - Management's Discussion and Analysis of Financial Condition and Results of Operations - Liquidity and Capital Resources

Activity 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 4-5. Genworth discloses policies in-force and value of in-force data in our quarterly reports. Please refer to our Form 10-Q .

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,” “may” “project,” “goal”, “target”, “strategy”, or words of similar meaning. This may include, but is not limited to, statements regarding the outlook for future business and financial performance of Genworth Financial, Inc. (Genworth) and its consolidated subsidiaries, as well as statements with respect to current and future potential implication of ESG and sustainability topics. 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 a variety of factors, including global political, economic, climate-related, inflation, business, competitive, market, regulatory, technological and other factors and risks, including those discussed 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 27, 2026. Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise except as may be required under applicable law.

Any statistics and metrics provided herein relating to environmental, social and governance matters are estimates and/or may be based on estimates or assumptions, which may be inaccurate, or evolving standards and methodologies. The accuracy of such statistics and metrics is therefore subject to variance. Certain information contained in this report has been obtained from third parties, and in certain cases has not been updated through the date hereof. While these third-party sources are believed to be reliable, Genworth makes no representation or warranty, express or implied, with respect to the accuracy, fairness, reasonableness or completeness of any of the information contained herein and expressly disclaims any responsibility or liability therefor.



Thank you for reviewing Genworth's
FY2025 Sustainability Report.
We welcome your comments,
which can be emailed to us at
GNWSustainability@genworth.com.

We look forward to sharing future
updates with you, and we invite you
to join us in creating a sustainable
future built on compassion and care.

