Environmental Policy
Genworth Financial, Inc.

What We Believe: Treating Our Environment With Care

Genworth Financial, Inc. ("Genworth") is committed to reducing impacts on the environment associated with its business activities and to implementing sound environmental management practices to support environmental sustainability.

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 requires a sustainable environment in which to live.* As we work towards reducing our operational environmental footprint, we believe that a responsible approach to helping to 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.

What We Are Doing: Implementing Procedures

Genworth recognizes that climate change poses significant potential risks to the environment, human health and well-being, and the global economy.

In furtherance of our policy objectives, we have identified several key areas of focus:

Investments

Genworth's primary investment objective is to achieve high and stable investment returns over the long term in support of our policyholders. Our Investments team has implemented an internal framework to assess exposure to environmental, social, and governance factors within our portfolio. Our Investments team considers a range of environmental, regulatory, and governance-related factors as part of its overall investment due diligence, enabling us to assess climate-related risks, determine potential impacts, and consider mitigation strategies where appropriate.

Business Operations

We will consider environmental factors in conducting our business operations by assessing our impact on the environment through: (1) water, energy, and other resource conservation; (2) practicing the avoidance, reduction, and recycling of materials; and (3) utilizing programs designed to assist associates, business partners, and other stakeholders in mitigating environmental impacts. We will strive to quantify and mitigate environmental impacts associated with our business operations.

- We will continue to conduct our business operations in a manner that complies with all applicable environmental laws and regulations.
- We will consider environmental impacts when maintaining, selecting and designing Genworth premises and will seek to occupy LEED-certified locations or equivalently rated locations whenever practicable, taking into account business requirements. Our Facilities Management team also will consider other initiatives where appropriate, including improvements to lighting, alternative energy sources, water usage, and optimizing our recycling program and waste management processes.
- We will annually measure Genworth's greenhouse gas emissions as required by law, and will engage external experts to provide assurance as appropriate.

Effective: October 1, 2026

Risk Identification and Assessment

We have incorporated climate-related risk management into our Enterprise Risk Management framework. We periodically conduct qualitative and quantitative assessments, where appropriate, including scenario analyses to evaluate potential climate impacts on our business.

Associate and Customer Awareness and Engagement

We will periodically include content and programs in our regular communications with associates to raise awareness about the importance of reducing environmental impacts, both in the workplace and in their respective communities.

- We will include environmentally-focused programming among our volunteer and philanthropic initiatives.
- We will empower associates to make environmentally-friendly travel decisions where feasible.
- We will ensure that associates understand and comply with our expectation that they act in accordance with this Policy in their business-related activities.

Genworth also is committed to advancing initiatives that help customers reduce environmental impacts. Where feasible, we will encourage customers to reduce paper usage (decreasing the carbon emissions associated with the use and distribution of paper), while also furthering customer familiarity with and acceptance of a paperless environment.

Supplier Engagement

Suppliers are expected to comply with applicable environmental laws and regulations, and we encourage them to consider environmental sustainability practices in their business operations. We continue to incorporate procedures into our supplier selection, contracting and management processes to understand and assess the measures our partners are taking to reduce their environmental impacts.

Disclosures

We will regularly report on specific activities and ongoing progress related to our environmental initiatives, including in accordance with the Task Force on Climate-Related Financial Disclosures as required by insurance regulators. We will also periodically post updates on our corporate website.

Governance and Oversight

Board of Directors:

This Policy and its implementing procedures will be overseen by the Nominating and Corporate Governance Committee of Genworth Financial, Inc. Board of Directors ("Board"), which will periodically review and evaluate progress toward objectives to reduce Genworth's environmental impacts. The Board's Risk Committee is charged with oversight of climate-related risks along with Genworth's investment portfolio and strategy, and will receive regular updates in this regard, at least annually.

Management:

Genworth's Sustainability Management Committee will be responsible for implementation of this Policy, with oversight from the Company's Executive Council.

The Risk Committees of the respective Genworth businesses (i.e., Genworth Insurance (Closed Block), CareScout, and Enact) will focus specifically on the identification, assessment and mitigation of climate-related risks, with support from appropriate business working groups.

The Investments Responsible Investment Committee will, among other things, assist in reviewing sustainability-related investment strategies, risks, and opportunities to make recommendations to the Chief Investment Officer and the Investment Committee for decisioning.

This Policy will be updated periodically as required to reflect relevant activities.