



September 24, 2020

To Whom It May Concern:

As a global organization, Genworth is responsible for creating and maintaining business continuity plans for all of its businesses. In the event of a significant business disruption, our planning allows us to continue operations of critical functions, such as entering of client orders, completing transactions, paying claims, and providing clients access to their accounts, policy values and investments. We accomplish this in part by:

- Relocating impacted businesses to designated recovery locations as appropriate
- Employing remote work capabilities
- Using redundant processing capacity at disparate locations
- Designing our business and technology systems to support the recovery processes for critical business functions
- Adopting a communication plan to ensure that Genworth employees receive emergency notifications and instructions via a variety of sources, including our mass notification technology, internal announcements, telephone contact, toll-free phone numbers and websites
- Rehearsing our recovery procedures and testing supporting technology on a regular basis
- Refreshing the business impact analysis and business risk assessment according to industry standards
- Having a strong internal employee safety program with complimentary policies and procedures

As a routine part of our planning, Genworth identifies the applications critical to each of our business divisions and ensures that they are implemented in separate production and recovery data centers using industry-standard practices to copy data from the production site to the recovery site. Rigid recovery time objectives (RTO) are set according to business priorities and are tested regularly to ensure they are achievable.

Genworth manages all of our operational Business Continuity Plans on a common third party platform. This tool has helped us to better analyze our plans in an effort to drive consistency and efficiency.

Our business continuity plans also consider workforce continuity in the event of a pandemic and other causes for widespread absence, or business offices being inaccessible. Our response to this type of a situation may include:

- Preventative use of hand sanitizers and other measures to ensure proper hygiene
- Social distancing of associates if necessary
- Utilization of our extensive remote-worker capabilities
- Compliance with directives from state, federal and international agencies

As a premier financial service firm, we take our commitment to our clients very seriously and participate globally in various industry discussions regarding business continuity planning. Participation in these types of forums increases our ability to proactively recognize and manage business disruption risks and coordinate recovery efforts across the financial service industry.

Although we have taken significant steps to develop and implement sound business recovery plans, we cannot guarantee that systems will always be available or recoverable after a disaster or significant business disruption. However, we believe that our planning for such events is robust and consistent with many of the best practices established within our industry.