

helping build stronger communities across Canada

Genworth Canada is committed to helping build stronger communities across Canada. We do this by enabling responsible homeownership, promoting financial literacy and supporting local and national causes that our people believe in. Our values – heart, integrity and excellence – guide our people, in everything they do, at work and in their communities.

In November 2012, nearly 500 volunteers from around the world embarked on a journey of goodwill and hope to Léogâne, Haiti. Among them were Linda Belanger, Hossam Khedr and Jamie Woods of Genworth Canada. Linda, Hossam and Jamie took part in the Jimmy and Rosalynn Carter Work Project, led by Habitat for Humanity International, and helped build 100 homes in one week for families still suffering from the devastating earthquake of January 2010.

[link to video](#)





Enabling responsible homeownership

In 2012, Genworth Canada helped more than 60,000 Canadian families become homeowners. We work together with lenders, acting as a second set of eyes, to make sure that lending decisions are sound and to protect and preserve the stability of our housing market.

We are also committed to educating prospective homeowners. Through our online consumer properties, including homeownership.ca, the GenworthHomeownershipBlog and GenworthSmartShopper on Facebook, we engage with first-time homebuyers and help them make responsible homeownership decisions. Our annual national Homeownership Education Week is another exclusive Genworth Canada initiative that further supports our educational mandate.

Promoting financial literacy

We continue to be committed to enhancing financial literacy among Canadians. In 2012, we hosted a seminar for mortgage industry professionals to share the results of our annual financial fitness survey. Conducted in partnership with the Canadian Association of Credit Counselling Services (CACCS), this survey, now in its fourth year, provides insight into Canadians' financial stability, consumer confidence and views on homeownership.

Recognizing the need for greater financial education among youth, we also signed a sponsorship agreement with EnRICHed Academy. This innovative program teaches teenagers and young adults how to earn, save and invest their money. As sponsors, we contribute content to help teach youth what they need to do in order to save for a downpayment and become responsible homeowners early in adult life.

Helping homeowners in need

A sudden job loss, illness, injury, marital breakdown or other life altering situation, can have a devastating impact on a homeowner's financial well-being and threaten their ability to meet their mortgage payments. Genworth Canada's Homeowner Assistance Program was designed to help families stay in their homes while they struggle to manage through temporary financial difficulties. By avoiding foreclosure, we not only help prevent a family from losing their home, but we also avoid a claim and help preserve the stability of our housing market. While a solution is not available in every case, we take great pride in helping those we can, mainly through increasing amortization periods, partial or shared payment plans, or deferred payments. In 2012, we helped more than 5,000 families stay in their homes through our Homeowner Assistance Program.

Supporting affordable homeownership initiatives



Genworth Canada works closely with various agencies to support affordable housing initiatives across the country. We are proud sponsors of The Canadian Housing & Renewal Association, the national voice for the full range of affordable housing and homelessness issues and solutions. In addition, we provided support for programs such

as the First Nations, Inuit and Métis Urban and Rural (FIMUR) Homeownership Program in Ontario, several projects of the Attainable Housing Corporation in Calgary (AB), the Accés Condos program in Montréal (QC), the Affordable Home Ownership Assistance program in Grande Prairie (AB) and the Equity Loan program for the City of Saskatoon (SK), among others. We do this by working closely with municipalities and local housing associations to adapt our underwriting criteria to help enhance access to homeownership.

Total 2012 cash contributions

\$730,794

In addition to numerous in-kind donations and countless volunteer hours, Genworth Canada's total cash-based contributions to community causes in 2012 were \$730,794.



Ontario Aboriginal Housing Services

In 2012, the Ontario Aboriginal Housing Services announced the FIMUR 2012/15 Housing Program as part of the Investment in Affordable Housing for Ontario program. Genworth Canada is proud to help facilitate homeownership through FIMUR's Assisted Homeownership Program.



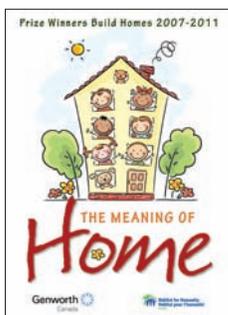
Changing my life

"I share a room with my brother
but I should have my own
He always makes a mess
But I changed my mind when I
knew...

you slept on the road side benches
shivering in the cold
sometimes wet in the rain.

I'm grateful for what I have
I never grumble
I eat what my mother made with love
I wear what I have
Thank you for changing my life
Maybe I will try to change yours."

**Excerpt from 2012 Meaning of Home
Contest Winning Entry, by Chaamindri
Fernando of Winnipeg, Manitoba (Grade 6)**



Habitat for Humanity Canada

Genworth Canada is a longstanding supporter of Habitat for Humanity Canada (Habitat). Over the past decade we have donated more than \$2 million to Habitat affiliates, and our employees have contributed countless hours of labour on build sites across the country.

The year 2012 marked the third year of our \$1 million three-year commitment to Habitat. We recently renewed this \$1 million commitment over three years to further support their mission of making homeownership affordable for more Canadian families.

Another meaningful program we run with Habitat is our Meaning of Home Contest. The Genworth Canada Meaning of Home Contest invites students in grades 4, 5 and 6 across Canada to submit a written essay about what home means to them, for a chance to direct \$60,000 to a Habitat build of their choice in Canada. Since inception in 2007, the contest has resulted in approximately \$570,000 in total grants from Genworth Canada being directed to more than 30 Habitat affiliates. With Genworth Canada donating an additional \$5 per entry, every participating student helps make a difference.

"Since 2000, Genworth Canada has helped us impact the lives of more than 1,700 Canadian families. In addition to building homes and supporting Habitat affiliates across Canada, the cornerstone of our partnership is the "Meaning of Home" contest, which has been inspiring Canadian youth for the past six years. We look forward to many more years of mutually beneficial partnership."

Kevin Marshman

President and CEO of Habitat for Humanity Canada

Community initiatives

Genworth Canada supports many local, national and international causes. Among these is a robust annual campaign for United Way, which in 2012 raised more than \$100,000 in support of United Way programs across Canada. Throughout the year, our employees led special fundraising events across the country, including a silent auction to which employees and the Company donated nearly 100 prizes, and the first ever Genworth Canada office Olympics.

Other national causes we actively support across the country include the Juvenile Diabetes Research Foundation (JDRF), Habitat for Humanity Canada, AboutFace, Big Brothers Big Sisters and Enactus.

Below are some examples of regional employee volunteer initiatives.

Make-A-Wish Foundation, British Columbia

The Genworth Canada Pacific Team, like all our other regional teams, is actively involved in various charitable organizations, including local Habitat for Humanity affiliates and food banks. But one event that stood out this year and touched the heart of many was the Genworth Canada Golf Tournament in support of the B.C. & Yukon Chapter of Make-A-Wish®. As a result of the team's fundraising efforts, this event helped make one child's dream to visit Walt Disney World with her family come true.

Oakville Hospital Foundation and Wellspring Cancer Support Centre, Ontario

Genworth Canada was awarded the Oakville Community Builder of the Year Award by the Oakville Chamber of Commerce and Rotary Club at the 2012 Awards for Business Excellence gala. This award recognized our many contributions to the Oakville community, including a \$250,000 commitment over five years to help build a fracture clinic at the Oakville Hospital, and a \$150,000 commitment to the Wellspring Cancer Support Centre to help fund the expansion of their Oakville facility and creation of a Genworth Canada Money Matters Resource Centre.

Juvenile Diabetes Research Foundation, Québec

The Genworth Canada Québec Team is actively involved with the Juvenile Diabetes Research Foundation (JDRF) as sponsors, volunteers and riders at Ride for Life fundraiser events. It all started with our Account Manager and 2012 Volunteer of the Year, Nathalie Cousineau, whose daughter was diagnosed with juvenile diabetes at the age of eight. Through active participation in JDRF rides across the province, our Québec team has raised \$80,000 for the cause since 2008.



Hope Cottage, Nova Scotia

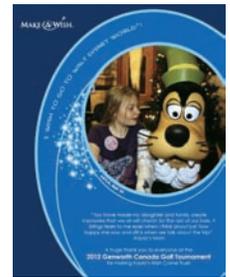
The Genworth Canada East Coast Team is actively involved in supporting a number of local causes, including Hope Cottage Soup Kitchen in Halifax, Nova Scotia. Featured in the photo below is one of our Account Managers, Michelle Murphy, who since 2011 has served thousands of meals to those less fortunate in the region. Michelle first experienced Hope Cottage during a Genworth Canada Month of Service initiative. Every month of June, employees across the country are encouraged to give even more of their time to help support local charitable organizations. As a result, many, like Michelle, discover new programs and remain active throughout the year.



United Way of Oakville 2012 Campaign Committee

Making wishes come true

"Kayla recently returned from her trip to Walt Disney World. She had a really spectacular time! The family is incredibly grateful, as are we by all your hard work. Thank you for making Kayla's wish a reality."



Simon Uden

Wish Granting Coordinator,
Make-A-Wish®, BC & Yukon

Volunteer of the year

"My warmest thanks to everyone at Genworth Canada for making a difference in the life of my daughter and of more than 300,000 children across Canada living with juvenile diabetes."

Nathalie Cousineau

Account Manager and 2012 Volunteer of the Year,
Genworth Canada

