

# delivering exceptional value to ***our communities***

Our vision is to make the dream of homeownership a reality for Canadians. We act on it diligently by channeling our resources towards homes for those in need, and investing in financial literacy education that empowers today's youth to become tomorrow's success stories.

## Supporting affordable homeownership

Genworth Canada works closely with numerous governments, agencies, builders and community groups in support of affordable homeownership initiatives across the country.

We are a proud member of the Canadian Housing and Renewal Association, an organization that provides a national voice on housing issues.

In 2013, Genworth Canada approved 260 applications for mortgage insurance under its affordable homeownership program. These programs include initiatives led by the Societe d'habitation et développement de Montréal in the

province of Quebec, the Attainable Housing Corporation in Calgary, Alberta, and programs benefiting the First Nations, Inuit and Metis communities across Canada. We do this by working closely with governments, local housing associations, builders and other program sponsors across the country to adapt our underwriting criteria to help enhance access to homeownership.

## Promoting financial literacy

In addition to supporting causes that enable affordable homeownership, Genworth Canada is also committed to promoting financial literacy education. We are involved with Enactus Canada – a community of student, academic and business leaders enabling progress

through entrepreneurial action. Enactus helps young Canadians become self-reliant community builders in their own right.

As the project partner for the Financial Literacy Fund of Enactus Canada, we enable students to create and deliver financial education projects in their communities. In 2013, 85 students helped execute six Genworth Canada-funded projects, contributing 1891 volunteer hours that positively impacted 1078 community members.

Photo: Genworth Financial Literacy Project Fund 'Best Project' Award Recipient





## National meaning of home contest

# \$735,000

In addition to numerous in-kind donations and countless volunteer hours, Genworth Canada's cash-based contributions to community causes in 2013 totalled \$ 735,000.

Since 2007, Genworth Canada has contributed \$675,000 through our annual Meaning of Home contest to help Habitat for Humanity affiliates build homes for deserving families. Every year, students nationwide submit essays for a chance to direct a \$60,000 Genworth Canada grant to a Habitat build of their choice, plus one of five runner-up grants of \$5,000 to a Habitat affiliate. Genworth Canada also donates \$5 per entry so that every participant makes a difference. There were a record 7000+ entrants in 2013, up 40% from the prior year, with the grand prize going to 11-year old Arvin Bal of Oakville, Ontario.

***"Some people have nowhere to keep them warm  
In the middle of a dangerous winter storm  
Everyone should be an equal  
The start of every life deserves a sequel***

***Each individual should have a cozy place to spend the night  
Where they can be sure everything will be alright  
When somebody feels like all hope is lost  
They should have a retreat to keep them from the frost"***

*– Excerpt for Arvin Bal's winning entry in the 2013 Meaning of Home Contest*

## Supporting national and international communities to transform lives

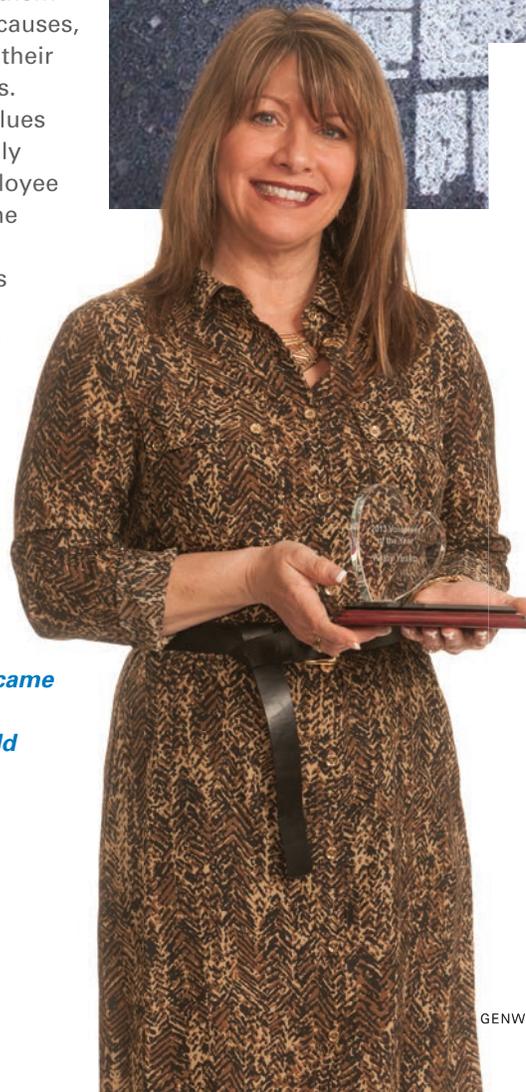
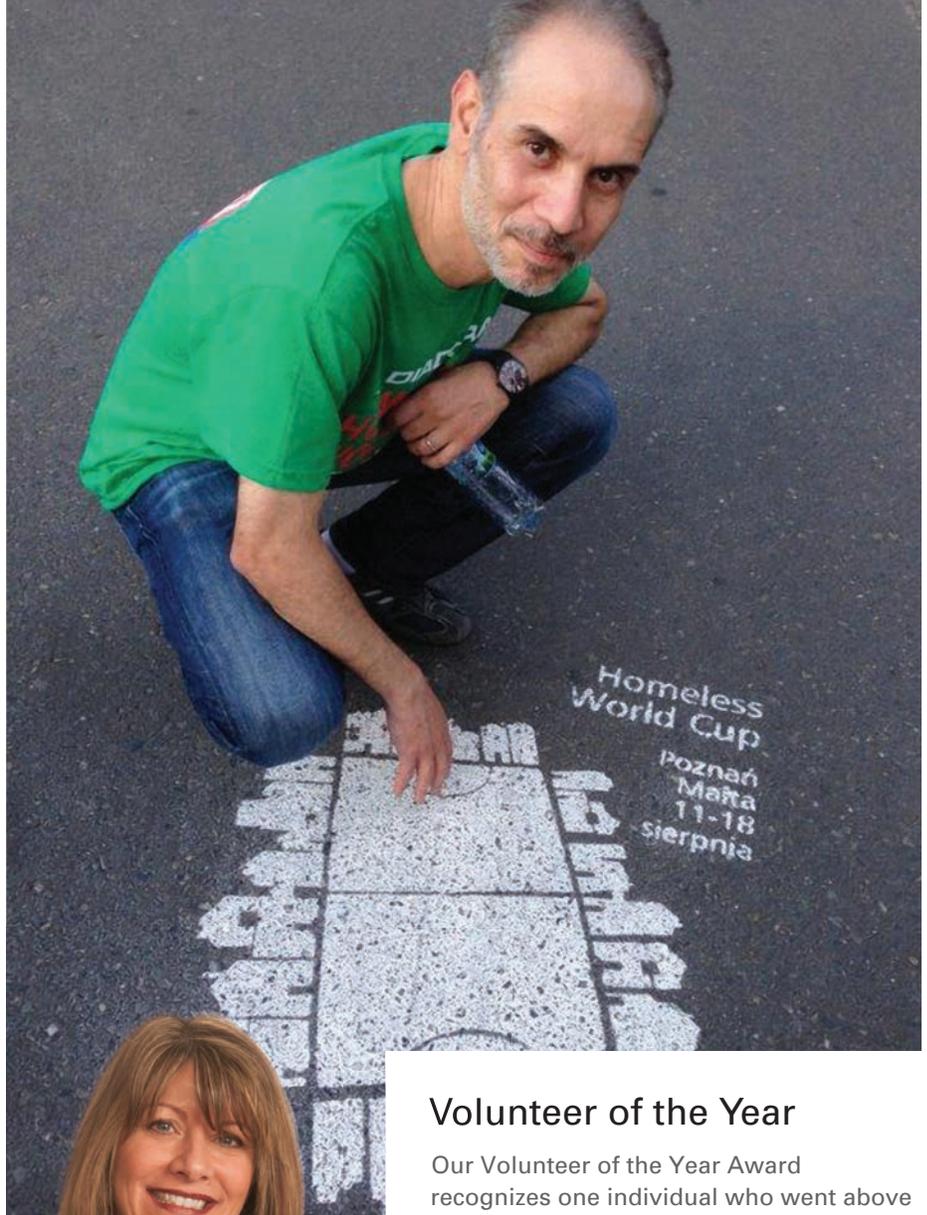
Genworth Canada's passion is to make a lasting difference. Exceptional employees bring it to life.

Genworth Canada has a strong culture of active volunteerism. Our employees have – both within and outside the work environment – helped build stronger communities locally and globally.

Our 2013 United Way Campaign raised nearly \$100,000 for United Way programs across Canada. To further support causes our employees believe in, the Company launched a "Your Choice" program in 2013, offering a match on employee donations, of up to \$500 per year, to eligible Canadian registered charities.

Our employees run, bike, swim, cook, build, package, sky dive and even lean from the top of the CN Tower to help worthy causes. While Genworth Canada supports its employees by allowing them to take time from work to devote to causes, many of our employees also give of their own time on weekends and evenings. This is where Genworth Canada's values of Heart, Integrity and Excellence truly shine. A perfect example is our employee Hossam Khedr who, in addition to the many Genworth Canada community initiatives he participates in, used his personal holidays in the summer of 2013 to volunteer at the 11th Annual Homeless World Cup in Poland and raised funds in support of the Canadian team.

***"The experience was remarkable, learning about the lives of amazing people from countries around the world. Some of these players faced very difficult problems, like alcoholism, drug addiction and mental health issues, and each overcame these challenges before winning the chance to play at the Homeless World Cup."*** – Hossam Khedr, Director, IT Development and Support



## Volunteer of the Year

Our Volunteer of the Year Award recognizes one individual who went above and beyond the call of duty to dedicate time and energy to help charitable causes we support. This year's Volunteer of the Year, Kathy Yusko, is a key contributor to Habitat for Humanity: a member of the Sudbury Board since 2010 and Chair of their Family Selection/Family Partnering Committee, Kathy helps inform and identify eligible families. Kathy also actively supports other notable causes including Helping Hands Food Bank, Espanola – a charity devoted to combating poverty in the region.

***"My mother once told me that at the heart of every thriving community there is a group of people that bind together to lend a hand and help others; these she called volunteers. Thank you Genworth for giving me the time, resources and support I need to help the local charities that are dear to my heart."*** – Kathy Yusko, Account Manager, Greater Sudbury Area, Volunteer of the Year