



Flexible.
Innovative.
Accessible.
Affordable.

Energy-Efficient Housing Program

At Genworth Canada, we want to help protect the environment and support consumers as they make environmentally friendly choices. Through our Energy-Efficient Housing Program, home buyers purchasing an energy-efficient home or making energy saving renovations are now eligible for significant premium savings when Genworth Canada insurance is obtained.

Note:

To ensure eligibility for this program, please refer to the corresponding lender updates below addressing recent changes to the mortgage insurance guidelines:

- Loans > 80% LTV - [Subject: High-Ratio Mortgage Insurance Changes](#)
- Loans ≤ 80% LTV - [Subject: Low-Ratio Mortgage Insurance Changes](#)

Loan Characteristic	Program Guidelines
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Consumer Benefits:

- A partial refund of up to 25 per cent of the Genworth Canada insurance premium based on the date of application for mortgage insurance
- Available on all Genworth Canada mortgage insurance products

A consumer-friendly product designed to enhance affordability & access to homeownership.

\$300,000 mortgage @ 95% LTV	Premium Payable*
Standard Premium (95% LTV = 4.00%)	\$12,000
Energy-Efficient Premium Refund (15%)	(\$1,800)
Total Premium	\$10,200

* Mortgage Insurance Premium does not include any applicable provincial sales tax

Loan Purpose	
	<ul style="list-style-type: none"> • Purchase (New Construction or/ Existing Home) • Purchase Plus Improvements Program (Where the improvements are being made to make the home more energy-efficient and are funded through a Genworth Canada insured mortgage)

A consumer-friendly product designed to enhance affordability & access to homeownership.

Loan Characteristic	Program Guidelines
<p>Eligible Properties</p>	<ul style="list-style-type: none"> • Homes must be built through one of Genworth Canada’s qualifying energy efficient building programs or meet the prescribed minimum Natural Resources Canada EnerGuide requirements based on the 0-100 scale or the gigajoule scale • The date of the premium refund application cannot be greater than 24 months from the closing date of the mortgage • All supporting energy efficient documentation cannot be greater than 5 years old • Genworth Canada must receive all mortgage insurance premiums and fees prior to issuing the partial premium refund <p>For full details on the minimum Energy Efficient refund application eligibility requirements for Mortgage Insurance applications received prior to June 22nd, 2016 click here.</p> <p>For full details on the minimum Energy Efficient refund application eligibility requirements for Mortgage Insurance applications received on or after June 22nd, 2016 click here.</p>

* For specific underwriting guidelines related to the above eligible products, please refer to the applicable product overview at www.genworth.ca

Genworth Canada HomeOpeners are a summary prepared for convenience purposes only. For full details of your policy as it relates to the products contained in this document, please refer to the product overviews at <http://genworth.ca/en/products/productoverview.aspx> and/or any lender-specific product documentation, where applicable. In the case of any inconsistencies, the terms of the full product documentation shall prevail.