



HomeOpeners[®]

A suite of innovative products that makes home ownership more accessible than ever before

ENERGY-EFFICIENT HOUSING PROGRAM

Overview

At Genworth Financial Canada, we want to help protect the environment and support consumers as they make environmentally friendly choices. Through our Energy-Efficient Housing Program, Canadians who purchase energy-efficient homes or renovate their existing home to energy-efficient standards will be eligible for significant premium savings.

Flexible

Innovative

Accessible

Affordable

Consumer Benefits

- A 10% refund of the Genworth mortgage insurance premium
- Refund of any extended amortization premium surcharge (Loans with amortizations >25-years)
- Access to Genworth's Homebuyer Privileges™, an exclusive on-line discount program for commonly purchased household items
- Enhanced qualifying: Debt Servicing Ratios can be calculated using the estimated reduced heating costs as per the energy efficiency evaluation report
- Available on all Genworth mortgage insurance products

Premium Savings

Example: \$300,000 mortgage @ 95% LTV with 30-year amortization

	Premium Payable*	Energy-Efficient Rebates
Standard Premium	\$8,250	\$825 (10% rebate)
Extended Amortization Surcharge	\$600	\$600 (surcharge refunded)
Total:	\$8,850	\$1,425

* Premium does not include any applicable provincial sales tax.