

Environmental, Social & Governance (ESG) Highlights – 2020 Update

April 9, 2021

Our Approach to ESG



OneMain is committed to providing responsible lending solutions to help our customers meet their financial needs and improve their financial well-being.



Our approach to ESG is a natural extension of our mission as a responsible lender with a track record of serving underserved communities and doing what's right.



Whether we're supporting team members, building healthy communities, limiting our environmental impact or maintaining sound governance practices, we are unwavering in our customer-focused mission.

2020 Highlights



Continued to invest in **offering transparent, responsible products** to customers so they can make well-informed decisions.



Transitioned from six percent remote closings pre-pandemic to almost half of our customers closing their loans digitally in the fourth quarter of 2020.



Continued to enroll customers in paperless billing, now up to more than 1.2 million customers, which equates to 53 percent of our portfolio.



Donated more than **\$1 million** to nonprofit organizations in support of COVID-19 relief efforts.



Focused on prioritizing the **safety of our team members** while maintaining our ability to serve customers during the pandemic.



Provided payment relief to approximately **300,000 customers** affected by the economic impacts of the COVID-19 pandemic.

Our ESG Priorities

We accomplish our mission to improve the financial well-being of hardworking Americans by focusing on our three key pillars of Customers, Community and Company.

Our Customers

- Providing responsible lending and insurance products with affordable rates and ability-to-pay underwriting.
- Offering financial education opportunities.
- Strengthening existing and implementing new accountable business practices.

Our Communities

- Contributing to our communities financially through philanthropic grants.
- Building community partnerships with local, state and national organizations.
- Facilitating employee volunteer opportunities.
- Building strong relationships with key stakeholders.

Our Company

- Building a great place to work and advancing diversity and inclusion.
- Maintaining a strong governance framework and a sound financial foundation for the business.
- Adhering to recognized standards in ethics and governance.
- Reducing our environmental footprint through responsible building, resource and transportation solutions.

Responding to COVID-19

At the onset of the COVID-19 pandemic, OneMain took steps to minimize the impact on our customers, protect team members and mitigate risks of operational disruption or financial loss.

Serving Customers

- Helped approximately 300,000 affected customers with modified loan payments due to economic hardship from COVID-19.
- In March and April, waived late fees for payments and suspended negative (or delinquent) credit bureau reporting, as needed.
- Had conversations with 1.6 million of our 2.3 million customers during Q2 to understand their individual financial situations and extend our support where needed.

Supporting Communities

- Donated more than \$1 million to nonprofit organizations in support of pandemic relief efforts, including to the CDC Foundation Emergency Response Fund, Feeding America COVID-19 Response Fund and Direct Relief, a humanitarian aid organization.

Protecting Team Members

- Adhered to CDC guidelines and best practices, including providing personal protective equipment and requiring social distancing.
- Implemented enhanced cleaning of all OneMain branches and offices and enhanced air filtration/purification systems where possible in corporate and central sites.
- Transformed our existing HR resource center to track and monitor health risks.
- Created resources and remote learnings to help employees adjust to working from home and managing remote teams.

Social Responsibility

Our Customers

Respect, Dignity and Decency

- We believe that anyone who applies for a loan should be treated with respect, dignity and decency.

Committed to Responsible Business Practices

- Individualized approach to the needs of hardworking Americans.
- Personal interactions with helpful loan specialists.
- Clear terms stated in plain language.
- Transparent information about all products.
- Deep expertise from 100 years of experience working with customers in similar situations.

Lending to Hardworking Americans

- Many of our customers have had some financial difficulty in their past or are facing an event that could impact their financial situation.
- Almost 25 percent of our customers live in “credit insecure” or “credit at risk” counties.*

Ensure Customer Satisfaction

- Our Office of Customer Care includes approximately 80 team members who provide personal attention to every customer complaint, resolve issues and ensure customer satisfaction.

87%

of OneMain customers say they are likely to do business with OneMain again, according to customer satisfaction surveys.

A+

OneMain has been accredited by the Better Business Bureau (BBB) since 1985 and has an A+ rating — its highest designation. An A+ rating represents confidence that OneMain is competent, trustworthy, ethical and has a sincere interest in providing excellent customer service.

OneMain's Mission & Customer Bill of Rights

Working to improve the financial well-being of hardworking Americans by offering responsible, transparent financial products.



Our Team

Mandatory annual training on our Code of Business Conduct and Ethics promotes respectful treatment by all, and our commitment to engagement results in an outstanding team.

Competitive pay and benefits to meet team member needs

- **Benefits** like medical, dental, vision and prescription coverage for team members and their families.
- **HAS/FSA** health savings and flexible savings accounts.
- **Life and AD&D insurance.**
- **Short- and long-term** disability coverage.
- **Paid time off**, including holidays, vacation and sick days.
- **Six weeks** of parental leave paid at 100%.
- **RALLY** – the OneMain wellness incentive and health support system to **support our team members' wellness goals.**
- Full-time employees are eligible for up to a **\$5,200 Tuition Reimbursement** benefit each year.
- Support for **Continuing Education CPEs** via online training.
- Option for enrollment in 401(k) **on day one**, with **dollar-for-dollar** match up to four percent.
- **Recognitions and rewards** for milestones and anniversaries.
- Ongoing performance reviews with **extensive career development and training resources.**

Our Team

**Our commitment to engagement is grounded
in a great history to lead to a brighter future**



Team Member Engagement

Companywide engagement surveys have been conducted annually for seven of the last eight years. Our response rate has been 70 percent or more every year.



Ongoing Satisfaction

We gather feedback through Pulse surveys that monitor satisfaction and employee sentiment on a variety of topics and areas of interest.

Pulse surveys were critical during the COVID-19 pandemic to gauge feedback from our team members.

Our Diversity Strategy

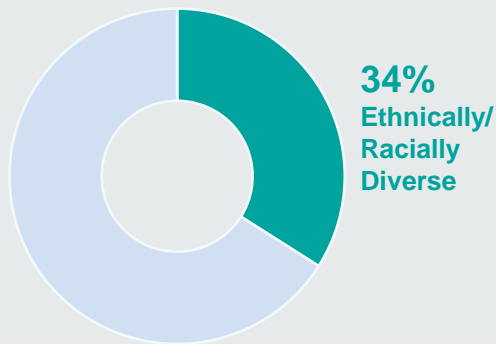
Ensuring OneMain is a great place to work for all employees, and that everyone is treated with dignity and respect.

Management

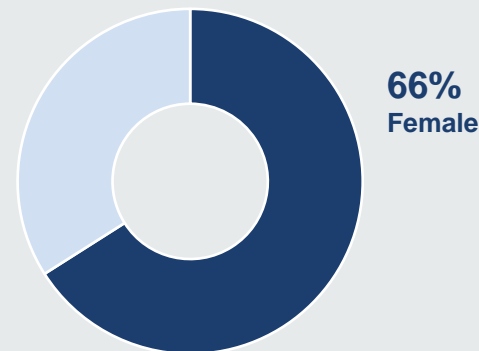
- Our Board is diverse in gender and ethnicity, and 25 percent of our current Board is female.*
- 23 percent of our Executive Team and 30 percent of the extended Leadership Team (top 75) is female.
- We have a Diversity Council to advance internal and external goals and provide thought leadership and influence on diversity.

Team Members by Numbers

Ethnicity Breakdown



Gender Breakdown



Our Diversity Strategy

Code of Business Conduct and Ethics

We do not tolerate discrimination against any person on the basis of race, religion, color, gender, gender identity or expression, age, marital status, pregnancy, national origin, sexual orientation, citizenship, military status (inclusive of veteran, Vietnam-era veteran or disabled veteran status), disability (where the applicant or team member is qualified to perform the essential functions of the job with or without reasonable accommodation), genetic information or any other basis prohibited by law in recruiting, hiring, placement, promotion or any other condition of employment.

Actions

- Our talent review process identifies high potential diverse talent within the organization and encourages robust development planning with the purpose of engagement, growth and progression within the company.
- Leaders receive behavioral interview training, which helps to mitigate bias and ensure a quality hiring decision.
- All team members are required to participate in unconscious bias training.
- We partner with affinity organizations, including Veteran Jobs Mission and DirectEmployers Association, to help recruit a diverse workforce.

Our Communities

OneMain is committed to the communities where our customers and team members live and work. Our community-building initiatives support our vision for a diverse, inclusive company and society.

OneMain matches individual philanthropic contributions made by employees — dollar-for-dollar, up to \$1,500 in a calendar year — to eligible 501(c)(3) organizations.

In 2020, OneMain focused our philanthropic support on financial literacy, community and economic development, pandemic relief and racial and social justice initiatives. Highlights include:

League of United Latin American Citizens (LULAC)

\$100,000 commitment

- First Hispanic civil rights organization in the United States.
- Advances the economic condition, educational attainment, political influence, housing and health of the Hispanic population.

Local Initiatives Support Corporation (LISC)

\$750,000 to support financial opportunity centers

- Career and financial coaching services centers for responsible budgeting, credit/asset building, job retention, etc.
- Access to low-cost financial products to help clients move toward financial stability.

Racial & Social Justice

\$200,000 and climbing

- **Center for Policing Equity:** driving evidence-based efforts against social and racial justice inequities.
- **National Urban League:** creating social and economic opportunities for underrepresented communities across the country.
- **Trevor Project:** support for LGBTQ initiatives.

Corporate Governance

Strong Compliance Culture

Seasoned regulatory and compliance teams and strong culture consistent with legacy bank ownership.

~5,000 branch team members responsible for day-to-day risk mitigation through:

- Identification of operational risk.
- Establishing compliance culture.

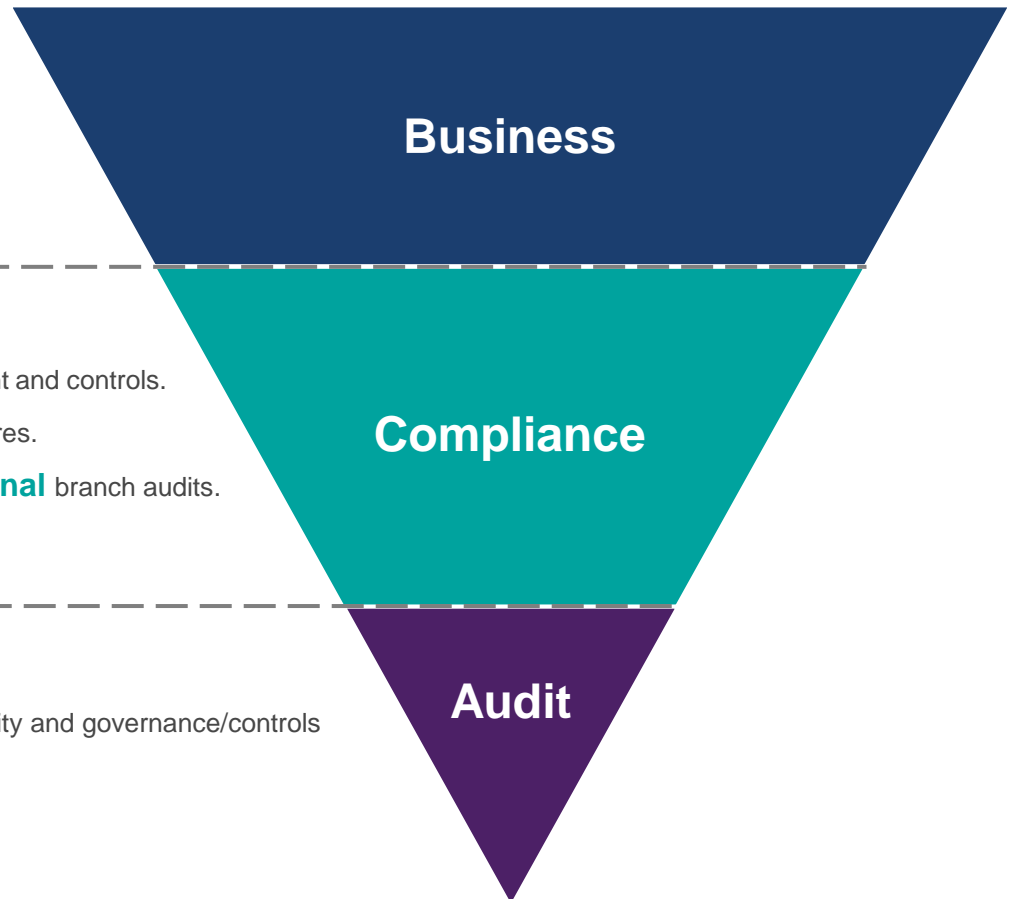
Legal, Risk, HR, Finance and Compliance

- Establish standards and provide guidance for risk management and controls.
- Ensure clear, accurate documentation of policies and procedures.
- Oversees **600+ external** state regulatory audits and **internal** branch audits.
- Alerts Senior Management and Board to emerging risks.

Internal Audit

- Using Board-approved plan, conducts audits to confirm reliability and governance/controls framework is effective.
- Reports directly to Audit Committee.

3 Lines of Defense



Cybersecurity

We are focused on building a cyber-vigilant culture through education and training.

- Senior Leadership regularly discusses potential cybersecurity threats to OneMain.
- Senior Leadership briefs the Board at least annually on cybersecurity matters.
- To fulfill its responsibility of overseeing cybersecurity risk management, the Risk Committee of the Board receives information from Senior Leadership on a variety of cybersecurity risk issues, including:
 - How business initiatives and risk drivers shape our cyber risk strategy.
 - Our efforts to decrease our risk profile while undertaking digital transformation.
 - Our response to the changing cyber threat landscape.
- All team members are required to undergo cybersecurity training on how to properly secure sensitive company and customer data, how to protect email security and identify phishing attempts, how to report cybersecurity incidents and other cybersecurity measures.
- OneMain has insurance for cybersecurity risks.
- We engage external parties to conduct annual audits utilizing globally recognized standards.



Protecting the privacy, integrity and security of our customers' data and enterprise network is a top priority for OneMain.

Protecting the Environment

Environmental Sustainability

Our primary opportunities for environmental sustainability include limiting paper usage for customer communications and focusing on recycling and reducing energy consumption in our corporate offices and branches.



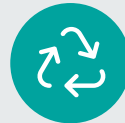
Founding investor in BlackRock's environmentally responsible Liquid Environmentally Aware Fund (LEAF), which considers select environmental criteria for investment.



Upholding Gold and Silver level LEED–certification for two of our corporate campuses.



Encouraging use of green cleaning supplies and practices with vendors.



Recycling plastic, paper, cardboard, glass, aluminum, electronics and organic materials.



Reducing energy consumption by retrofitting buildings with LED lighting.



Complying with all environmental laws and regulations, participating in ongoing environmental reporting and procedures for the responsible disclosure and management of environmentally hazardous materials.