

Environmental Policy, 6211

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1.0 POLICY OVERVIEW, PURPOSE AND SCOPE

OneMain (the "Company") is committed to sustainability and compliance for all business operations. Sustainability is a part of the Company's daily business operations.

The Company:

- Works with team members, customers and the communities we serve to build a more sustainable future.
- Actively pursues opportunities to improve stewardship of our resources and contribute to a more sustainable future.
- Believes adoption of these measures contribute to sustainable long-term value creation for all stakeholders.

This policy defines the principles and guidelines that govern the commitment to sustainability and compliance. This policy applies to all business operations and locations in the United States, including the Company's branch, central and corporate locations.

2.0 RELATED POLICIES, PROCEDURES, STANDARDS AND FORMS

This policy assumes a familiarity with the following:

POLICY/PROCEDURE/STANDARD/FORM	Reference	POLICY/PROCEDURE/STANDARD/FORM	Reference
Environmental Issues	6204		

3.0 POLICY REQUIREMENTS

INDEX OF TOPICS

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3.1 SUSTAINABILITY PRINCIPLES

- A. Understanding the risks of climate change and addressing its impact are important to ensuring that the Company support a healthier environment for customers, communities and world.
- B. The Company commits to:
 1. Regularly assess environmental regulations, risks and opportunities associated with the Company's business.
 2. Prioritize hybrid vehicles as applicable for team members participating in the Vehicle Management Program and replace program vehicles with more fuel-efficient models.
 3. Inform customers that they may option to close loans remotely.
 4. Invite customers to enroll in paperless billing.

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5. Encourage customers to use electronic payments.
6. Manage the consumption of energy, water and waste used in daily operations.
7. Keep team members informed of the Company's environmental policies and practices.
8. Encourage a culture of sustainability, supporting environmentally responsible practices company-wide.
9. Actively seek stockholder feedback on environmental initiatives and prioritizes through active stockholder engagement.
10. Donate surplus technology devices to local schools, charities and other nonprofit organizations.

3.2 ACCOUNTABILITY AND REPORTING

- A. As the Company seeks to continuously improve reporting, feedback is welcomed from stakeholders.
- B. On an annual basis, the Company reports on practices and progress in the annual Impact Report.

3.3 DEVELOPMENT AND REVIEW

- A. The development of the Company's environmental principles and priorities is directly informed by the Impact focused stakeholder engagement program and ongoing conversations with stakeholders, including the team, customer and communities. During these conversations, the Company solicits feedback on the environmental initiatives and priorities in addition to the environmental disclosure.
- B. This policy is reviewed by the Impact Executive Council annually.
 1. The purpose of the Impact Executive Council is to help drive the mission as a company committed to creating a more sustainable future for all our stakeholders by coordinating internal resources and leading workstreams for Impact initiatives and strategies.
 2. The Impact Executive Council directly reports to the Nominating and Corporate Governance Committee of the Board of Directors.
 3. Review of this policy includes modifications and opportunities to improve the policy.