OneMain Financial

Putting People First

Environmental, Social and Governance (ESG) Highlights

9/30/2020

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.

2019/2020 Highlights



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

$1.3M

OneMain and its employees donated more than **$1.3 million** to support financial literacy, community and economic development, and health and wellness initiatives.

3,000

More than 43% of customers enrolled in paperless billing between 2016 and 2019, representing **3,000** trees saved in 2019 alone.

$1M

Donated **$1 million** to Feeding America COVID-19 Response Fund and the CDC Foundation's Emergency Response Fund.

250,000

Provided payment relief to more than **250,000** customers impacted by natural disasters and everyday financial challenges in 2019.

300,000

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

Our Key Priorities

- Providing responsible lending and insurance products with affordable rates and ability-to-pay underwriting.
- Building strong relationships with our stakeholders.
- Contributing to our communities financially and with volunteerism and financial literacy education.
- Maintaining a strong governance framework and a sound financial foundation for the business.
- Reducing our environmental footprint through responsible building, resource and transportation solutions.
- Building and maintaining a diverse, creative, inclusive work environment in which team members grow and thrive.
- Adhering to recognized standards in ethics and governance.
- Supporting and forming partnerships and relationships with minority-owned businesses.

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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 Sales Practices

- ✓ Individualized approach to needs of hard-working 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 Hard-working Americans that Face Inequality

- ✓ 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[1]

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

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.

86%

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

1) *Federal Reserve Bank of New York, “Unequal Access to Credit: The Hidden Impact of Credit Constraints”, published 24 September 2019 https://www.newyorkfed.org/outreach-and-education/community-development/unequal-access-to-credit-hidden-impact-credit-constraints*

OneMain's Mission & Customer Bill of Rights

Improve the financial well-being of hardworking Americans by offering responsible, transparent financial products.



Our Team

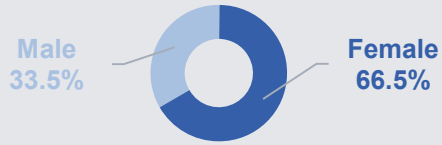
We recruit and retain an outstanding and diverse team that believes in our mission and values of going the extra mile for our customers.

We value and strive for diversity of gender, race, ethnicity, expertise and thinking. We believe a diverse talent pool makes us stronger, helps us fulfill our company's mission, meaningfully connects us with customers and drives success.

OneMain's inclusive culture allows team members at all levels of our organization to further their careers and achieve their goals.

Team Members by Numbers

Gender Breakdown



Ethnicity Breakdown



- ✓ *Recruiting a diverse workforce*
- ✓ *Competitive compensation and benefits*
- ✓ *Extensive career development and training coupled with ongoing performance reviews*
- ✓ *Recognition for team members who embody our values and contribute to our success*
- ✓ *Annual comprehensive survey to identify areas of improvement*

Our Communities

OneMain is committed to the communities where our customers and team members live and work.

We provide local volunteerism opportunities for our team members. In 2019, team members volunteered in 1,300 local events and contributed over $175,000 to non-profit organizations.

We believe strongly in breaking down barriers to economic mobility, and partner with organizations that share these beliefs to provide grants and interact with leaders in our communities, including:

Girls Who Code

Awarded a $35,000 grant

- ✓ Mission to close the gender gap in technology
- ✓ Offers learning opportunities that create clear pathways into tech jobs
- ✓ Allows students and alumni to deepen their technology skills
- ✓ Has reached over 185,000 girls

LISC

Awarded a $500,000 grant

- ✓ Financial coaching to reduce expenses and build credit and assets
- ✓ Career coaching to improve job retention and income
- ✓ Access to low-cost financial products to provide a bridge as clients move toward financial stability

Give Hope. Run

St. Jude Children's Hospital

- ✓ Helped organize the first 5K in 2010
- ✓ Continue to sponsor the event
- ✓ Over $1 million in total funds raised by event since 2010

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Corporate Governance

Strong Compliance & Controls

The responsible management of our business allows us to better serve all our stakeholders while helping to foster a robust, firm-wide culture of compliance



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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

LEAF

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



Gold and Silver level LEED–certified corporate campuses.



More than 43% of customers were enrolled in paperless billing as of 2019, a 500% increase since 2016.



We recycle plastic, paper, cardboard, glass, aluminum, electronics and organic materials.



We reduce energy consumption by retrofitting buildings with LED lighting.



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

Thank you for your interest in OneMain's approach to ESG. For more information, please see our 2019 ESG Report.

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