



Corporate Citizenship Program - 2023

Internal Policies and Procedures

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Corporate Citizenship

Philosophy

Radian's financial strength and growth depend on the well-being of the communities in which we operate. Therefore, the company strives to enhance the health, welfare, financial strength, and quality of life of our employees and all who live in those communities, through thoughtful social investments. Radian is proud to invest in the communities where its employees live and work.

In general, Radian seeks to support a diverse group of non-profit organizations that benefit a broad spectrum of people in the communities where we have a significant presence, both financially and through employee volunteerism.

Program Description

Radian's Corporate Citizenship Program was developed to encourage and support the generosity and community involvement of its employees. Since its inception, the program – through both company and employee contributions – has provided significant financial support to charities across the country.

The program consists of the following:

Corporate contributions – charitable contributions made by Radian to non-profit organizations which include direct corporate contributions and sponsorship of charitable events.

Matching gifts – a charitable contribution made by Radian to a non-profit organization that mirrors a donation made by an employee to the same organization.

Community connection – Radian's community-based program, Radian Connected, along with our Employee Resource Groups (ERGs) offers employees an opportunity to serve the community through volunteerism in their respective areas.

Scope

The policies outlined apply to Radian Group and all its subsidiaries for the programs listed above.

Dues and financial commitments related to individual non-profit and for-profit board of director memberships are out of scope for the Corporate Citizenship Program and budget. These expenses may be budgeted as a business expense if the board seat is deemed important to Radian's local/national/industry presence. Any



such expense must be approved by executive management during the annual budget process and included in the employee's individual business budget

Changes in Policy

These policies are subject to change from time to time. In addition, economic conditions in our businesses and markets may make it necessary or desirable to eliminate or reduce the support we provide for specific programs

Contact

Questions about Radian's Corporate Citizenship Program should be directed to Rashi Iyer, SVP, Corporate Communications at rashi.iyer@radian.com or (215) 231- 1167.

Corporate Contributions

Organizations eligible for support by Radian are non-profits certified as tax-exempt by the Internal Revenue Service (IRS) under Section 501(c)(3). All organizations must be recognized by the IRS as tax-exempt under Section 501(c)(3) of the IRS tax code.

To help ensure a responsive and effective program, Radian will maintain an annual budget of \$500,000. Working with an internal group known as Radian's Corporate Contributions Team (CCT), the focus will be on those causes aligned to our strategic priorities and/or causes deemed most relevant to support our communities across the country.

Review and Selection Process

The Corporate Contributions Team will develop recommendations for corporate support in advance of the calendar year for consideration as well as during the year to make sure we are addressing the critical needs of our communities. These recommendations will be reviewed by the CCT. If approved, the executive management team will carefully review every request for final approval. Our goal is to support those organizations that best meet the goals of our Corporate Citizenship Program.

In most cases, organizations eligible for corporate contributions must be approved in advance as part of the annual budget process. From time to time, a corporate contribution may be approved after the budget process is complete provided the executive management team has approved a contingency fund for contributions that develop during the year and that were not approved as part of the budget process. Any approved contribution from the contingency fund must meet the criteria established above.

If you would like Radian to consider an organization for corporate contributions, please send your request to Rashi Iyer at rashi.iyer@radian.com.



Radian reserves the right to not contribute to any organization or not to match any employee gift for an organization that either opposes the company's position on issues or otherwise engages in activities or advocates positions that the company deems inappropriate.

Eligible Requests

Any support for non-profit organizations is at the discretion of the CCT and executive team.

Ineligible Requests

Radian does not consider corporate contributions for:

- Advocacy and lobbying efforts to influence legislation
- Athletic groups, teams or activities
- Conferences, seminars, workshops or symposiums
- Contributions to political, religious, labor, social, veterans and fraternal organizations
- Courtesy advertising or sponsorship in publications
- Emergency operating support
- Endowments or memorials
- Film/video productions
- Funding a program or project beyond three years
- Hospitals
- Individual schools or school activities such as sporting events, bands, etc.
- Individuals or sponsorships of individuals in fundraising projects
- Membership dues
- Multi-year unconditional pledges
- Organizations that discriminate based on age, race, religion, color, gender identity, disability, national origin, ancestry, marital status, sexual orientation or veteran status
- Projects in areas where the company has minimal or no operations
- Scholarship funds
- Support that are sensitive, controversial, or harmful or that pose a potential conflict of interest to the company
- Travel expenses
- University capital campaigns

Evaluation Criteria

In evaluating requests, Radian considers the following: an organization's mission and history, its relationship to the community and the population to be served, and its direct relationship to Radian's business. We give preference to:

- Organizations and programs that align with our area of focus or strategic priorities
- Organizations and programs that are located in or benefit areas where Radian has significant business interests
- Organizations in which Radian employees participate as volunteers
- Organizations with low administrative and/or fundraising expense ratios



- Programs that focus on long-term solutions rather than short-term fixes
- Programs that encourage the self-sufficiency of participants
- Programs that serve a large number of constituents in communities

Contribution Benefits

All benefits relating to a charitable contribution, including but not limited to event tickets, other gifts and plaques, belong to Radian and must be directed to the Human Resources department.

Radian reserves the right to not contribute to any organization or not to match any employee gift for an organization that either opposes the company's position on issues or otherwise engages in activities or advocates positions that the company deems inappropriate.

Matching Gifts

Radian's Matching Gifts Program aids employees in maximizing their personal financial commitments to community revitalization, education, health and welfare, housing development, cultural enrichment, civic and environmental improvement and economic development.

Guidelines

- After completing 90 days of continuous service, all regular full-time and part-time employees are eligible to participate in the Corporate Citizenship Program including matching gifts.
- All employees:
 - Each employee may have Radian match a total of up to \$2,500 in gifts each calendar year. Gifts must be in increments of \$25 or more.
- Radian executives:
 - CEO may have Radian match a total of up to \$25,000 per year
 - Senior EVPs may have Radian match a total of up to \$10,000 per year



- EVPs and SVPs may have Radian match a total of up to \$5,000 per year
- More than one gift may be made to an eligible organization during the calendar year.
- The employee's contribution must be paid in full, not merely pledged, to be matched.
- Employees must donate using the [Fidelity Workplace Giving](#) Platform.
- Gifts may be made in cash or by check or credit card.
- While employee gifts may be targeted for a specific purpose, Radian contributions are donated as unrestricted gifts for use by the recipient organization.
- Employee must be currently employed with Radian at the time that the matching gift is processed by Radian.
- Employee gifts made during the calendar year will count toward the individual employee's matching gifts cap during that year.
- All contributions and accompanying documentation for the calendar year must be submitted in full on the Fidelity Workplace Giving Platform by December 31st. Any documentation received after December 31st will count towards the employee's matching gift cap for the following year.
- Gifts made "offline" (by check, cash or donating through an external website) should be documented on the Fidelity Workplace Giving Platform to receive a match. Refer to the policies outlined below.

Guidelines for Employee Resource Groups (ERGs) and Radian Connected

Radian Connected, Employee Resource Groups (ERGs) and other employee-led groups with an allocated budget are not eligible to participate in the matching gifts program. If employee-led groups wish to raise awareness for a cause, they may encourage employees to donate to an eligible organization following the guidelines outlined in the matching gifts policy. Employees will then proceed with having their gifts matched individually.

ERGs and Radian Connected may not:

- Use their budget to have charitable contributions matched
- Request crowdfunded donations to be matched
- Submit matching gifts request on behalf of ERG/Radian Connected members or any other employee

Eligible Organizations

Appropriate organizations are non-profits certified as tax-exempt by the Internal Revenue Service (IRS) under Section 501(c)(3). All organizations must be recognized by the IRS as tax-exempt under Section 501(c)(3) of the IRS tax code.

Procedures



After reviewing the program guidelines, eligible employees should do the following:

- Log onto the Fidelity Workplace Giving Platform by going to www.NetBenefits.com or <https://www.401k.com>
- Click on the “Workplace Giving” tile
- Find an organization to donate to by using the search box on the right
- Enter the amount you would like to donate and proceed with filling out the requested information
- The employee will receive a notification once the matching gift request has been approved; this notification will serve as confirmation that the gift has been processed in its entirety.

Procedures for Offline Contributions

An offline contribution is defined as any charitable donation that is not made using the Fidelity Workplace Giving Platform. This option may be used if employees are not able to locate their charity in the Fidelity Workplace Giving Platform. After reviewing the program guidelines, eligible employees should do the following

- Go to the Fidelity Workplace Giving Platform
- On the left-hand tab, navigate to “My Giving”
- Go to “Donations and Giving Pledges”
- Scroll down to “Request a match for an outside contribution”
- Upload the appropriate documentation, including a receipt, to be considered for a matching gift



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Community Connection

Radian encourages employees to participate in their communities through volunteering, as employee volunteer programs provide a valuable resource to the community and to the company. Opportunities are available in Radian offices and at offsite locations through the company’s *Radian Connected* program.

Dollars for Doers

Dollars for Doers is a Radian-sponsored incentive program that recognizes the time employees spend giving back to causes that are important to them. Employees who volunteer at any point in the calendar year are eligible to receive a charitable gift that will go directly to the employee’s preferred 501(c)3 organization.

Guidelines:

- Employees are eligible to receive a onetime charitable donation in the amount of \$400 to the non-profit organization of their choice after completing 40 hours of volunteerism
 - Service hours do not have to be completed at one non-profit organization to be considered for eligibility
- Service hours must be completed within a calendar year
- Employees are eligible to receive one charitable donation each calendar year
- Employees must obtain a letter or email from the non-profit organization verifying proof of service, which should be uploaded to the Fidelity Workplace Giving Platform.
 - Dates of service and hours volunteered must be outlined in the letter
- All requests and supporting documentation for Dollars for Doers grants must be received by December 31st to be considered for eligibility.

Revision History

Version	Date	Description	Author
1.0	6/1/2015	Created	E. Riley
2.0	6/15/2018	Revision	A. Scott
3.0	4/24/2020	Revision	R. Iyer
4.0	5/8/2020	Revision	M. Watkins
5.0	1/22/2021	Revision	M. Watkins
6.0	1/17/2023	Revision	R. Iyer
7.0	7/03/2023	Revision	R. Iyer

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