

ESG Policy Statement

At Finance of America Companies Inc. (“FOAC” or the “Company”), fulfilling the dream of sustainable homeownership is at the heart of what we do. We strive to operate as a socially responsible company, by *doing good* for our customers, our employees, our communities, and our environment in order to *do well* for our shareholders.

This ESG Policy Statement (the “Policy Statement”) outlines our Company’s commitment to the integration of environmental, social and governance (“ESG”) principles into our company strategy, while offering sustainable borrowing solutions to our customers. This statement is intended to apply broadly to our Company’s long-term growth plans, ensuring we adopt and implement socially responsible practices along the way.

This Policy Statement sets forth FOAC’s objectives for an ESG program covering five key areas.

Environmental Stewardship

- Seek to better understand and mitigate climate-change related risks in the industries in which we operate
- Look for opportunities to improve environmental sustainability and climate resilience across the housing industry
- Establish processes that have a favorable ecological impact

Social Capital

- Strive to develop inclusive borrowing practices which foster stronger community relations, and comply with all applicable laws and regulations
- Treat our customers with the utmost respect, considering the privacy and security of their information, accessibility and affordability of lending solutions, and overall customer welfare
- Help our customers, their families, and our communities recover from natural disasters

Human Capital

- Create an enriching, inclusive, and diverse workplace environment
- Ensure labor practices are fair and in accordance with local laws, health and safety standards

Business Model & Innovation

- Develop sustainable products which better serve our customers, the environment and our communities
- Foster collaboration among our business units, information technology and other shared services teams to create a healthy work environment and through their combined efforts, seek to achieve goals of innovation and efficiency in our business

Governance

- Act with the highest standard of integrity and consistent with FOAC's Code of Business Conduct & Ethics
- Measure, track, and analyze our environmental and social impact across our portfolio and effectively communicate our progress towards our goals through annual ESG disclosures
- ESG Committee to meet periodically in order to discuss and further the Company's ESG mission; the ESG Committee will report progress to FOAC Executive management and ultimately the Company's Board of Directors

This Policy Statement will be reviewed at least annually by the ESG Committee.