FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OIVID APPR | OVAL |
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| OMB Number: | 3235-0287 |
| Estimated average bu | ırden |
| hours per response: | 0.5 |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| 1(c). S | ee Instruction 1 | U. | | | | | | | | | | | | | | | | | | | | |
|---|---|---------|---|---|--|---|-----------------------------------|------------------|-------|----------------------------------|---------|----------------------------|---|---|----------------------|--|-------------------|--|-------------------------|--|--|--|
| 1. Name and Address of Reporting Person* Genworth Holdings, Inc. | | | | 2. Issuer Name and Ticker or Trading Symbol Enact Holdings, Inc. [ACT] | | | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) | | | | | | | | |
| | | | | | | | | | | | | | | | | Direc | | V | | | | |
| (Last) (First) (Middle) 11011 WEST BROAD STREET | | | 3. Date of Earliest Transaction (Month/Day/Year) 12/30/2024 | | | | | | | | | | | Office belov | er (give title v) | | Other (below) | specify | | | | |
| 11011 WEST BROAD STREET | | | | | | If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable | | | | | | |
| | | | | | 4. 11 | Amend | ment, I | Date | of Or | iginal F | -iled (| (Month/Da | ay/Yea | | i. Indi\ .ine) | /idual oi | r Joint/Group | p Filin | ng (Check A | Applicable | | |
| (Street) | LLEN VA | 2 | 306 | 0 | | | | | | | | | | | 1 | Form | filed by One | e Rep | orting Pers | son | | |
| GLEN A | LLEN VA | . 2 | 300 | U | | | | | | | | | | | | | filed by Moi | re tha | n One Rep | orting | | |
| , au , | | | | | | | | | | | | | | | | Perso | on | | | | | |
| (City) | (St | ate) (2 | Zip) | | | | | | | | | | | | | | | | | | | |
| | | Table | 1-1 | Non-Deriva | tive | Secui | rities | Acc | quir | ed, D | isp | osed of | f, or l | Benefic | ially | Own | ed | | | | | |
| Date | | | 2. Transaction Date (Month/Day/Ye | | | Ti C | 3. Transaction Code (Instr. | | | | | d (A) or r. 3, 4 and | Benefic | | ties cially | Forr (D) | | 7. Nature of Indirect Beneficial | | | | |
| | | | | | (Month/Day/Year) | | r) 8) | 8) | | | | | | Owned Repor | | d Following ted | | Indirect (I) (Instr. 4) | Ownership (Instr. 4) | | | |
| | | | | | | | | С | ode | v . | Amount | | (A) or (D) | Price | | Transaction(s) (Instr. 3 and 4) | | | | (| | |
| Common Stock 12/30/2 | | | 12/30/2024 | 24 | | S | | S ⁽¹⁾ | | 367 | 7,955 | D \$33.9516 ⁽²⁾ | | 16(2) | 2) 123,761,372 | | | D ⁽³⁾ | | | | |
| | | Tal | ble | II - Derivati | | | | | | | | | | | | Owne | d | | | | | |
| | | | | (e.g., pu | its, c | calls, v | varra | ints. | , op | tions | , co | onvertib | le se | curities | s) | | | | | | | |
| 1. Title of Derivative Security (Instr. 3) | rivative Conversion Date Execution Date, Tracurity or Exercise (Month/Day/Year) if any Co | | | | Trans Code | saction e (Instr. | | | | Expiration Date (Month/Day/Year) | | | 7. Title and Amount of Securities Underlying Derivative Security (Inst 3 and 4) | | Der Sec (Ins | rice of ivative derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4) | | Ownersh Form: y Direct (D) or Indirect (I) (Instr. | | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| | | | | | Code | , v | (A) | (D) | Dat | te ercisabl | | Expiration Date | Title | Amount or Number of Shares | | | | | | | | |

Explanation of Responses:

- 1. The sale reported in this Form 4 was effected pursuant to a Share Repurchase Agreement between Enact Holdings, Inc. (the "Issuer") and Genworth Holdings, Inc. dated as of May 1, 2024 (the "Agreement"). A copy of the Agreement can be found as exhibit 10.3 to the Issuer's Form 10-Q for the quarterly period ended March 31, 2024, on the SEC's website at: https://www.sec.gov/Archives/edgar/data/1823529/000182352924000105/enact-genworthrepurchaseag.htm.
- 2. Represents a price per share determined pursuant to the terms of the Agreement, based on a weighted average price paid by the Issuer for purchases from third-parties.
- 3. Genworth Holdings, Inc. owns approximately 81% of the outstanding shares of common stock of the Issuer.

/s/ Lisa J. Baldyga, Vice President and Treasurer on behalf of Genworth Holdings,

12/31/2024

Inc.

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.