

November 12, 2025
 Junpei Yokozawa, President
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Prime)

October 2025: MONTHLY DISCLOSURE

Annualized premium of policies-in-force was 35,993 million yen, 110% of October 2024

TOKYO, November 12, 2025 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for October 2025.

Annualized premium^{*1} of policies-in-force was 35,993 million yen as of the end of October 2025 (110% of October 2024).

Annualized premium of policies-in-force as of the end of October 2025 for individual insurance and group credit life insurance were 27,880 million yen (106% of October 2024) and 8,113 million yen (123% of October 2024), respectively.

Performance of annualized premium of policies-in-force (preliminary report)^{*2}

	End of Oct. 2025	End of Oct. 2024
Annualized premium of policies-in-force (million yen)	35,993	32,829
-Individual insurance	27,880	26,239
-Group credit life insurance	8,113	6,590

Performance of Individual insurance (preliminary report)

	Oct. 2025	Oct. 2024
Number of policies-in-force	663,221	621,245
Annualized premium of new business (million yen)	287	251
Number of new business	7,296	6,227
Insurance claims and benefits (million yen)	592	657
Surrender and lapse ratio ^{*3}	5.4%	5.6%

*1: Annualized premium is the amount of money equivalent to what is to be paid to have the insurance coverage for one year. All payments for Lifenet products are in monthly installments, we calculate annualized premium as multiplying the monthly premium (for GCL, expected premium income for the next month based on the in-force business) by 12 months.

*2: This report is preliminary and may be different from the final settlement report.

*3: The surrender and lapse ratio is the annual equivalent of the monthly number of policies surrendered and/or lapsed divided by the monthly average number of policies-in-force.

Contact:
 Investor Relations, Corporate Planning Department
 Tel: +81-3-5216-7900
 e-mail: ir@lifenet-seimei.co.jp

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