

November 13, 2025

Junpei Yokozawa, President

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Prime)

Lifenet Announces Business Alliance Agreement in the Group Credit Life Insurance with THE KYOTO SHINKIN BANK

TOKYO, November 13, 2025 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the decision to conclude a business alliance agreement in the group credit life insurance (hereafter, "GCL") with THE KYOTO SHINKIN BANK (Chairman: Takayuki Sakakida; URL: <https://www.kyoto-shinkin.co.jp/>, hereafter, "Kyoto Shinkin Bank").



Lifenet offers customer-oriented life insurance products and services over the Internet based on the LIFENET Manifesto: "Sincere, Easy-to-understand, Affordable and Convenient". Our mid-term business plan sets a target of reaching JPY200-240 billion in Comprehensive Equity in fiscal year 2028, aiming to achieve business growth driven by both individual life insurance and GCL businesses.

GCL is an insurance policy in which the creditor of the mortgage loan including bank, etc., is the policyholder and insurance beneficiary, and user receiving the mortgage loan from the bank, etc., is the insured. Under this business alliance, Lifenet will become the underwriting insurer for GCL attached to housing loans provided by Kyoto Shinkin Bank. Based on this alliance, Lifenet and Kyoto Shinkin Bank plan to start offering GCL in July 2026. This represents the second GCL alliance for Lifenet and, notably, our first alliance with an institution outside of our existing alliance groups. This marks a significant step demonstrating that our GCL business model can be widely expanded through alliances with financial institutions.

Going forward, both companies will continue discussions to provide attractive GCL offerings, thereby supporting Kyoto Shinkin Bank in strengthening the competitiveness of its housing loan business. Concurrently, we will actively promote the expansion of new alliance partners, aiming for non-linear growth in the scale of our GCL business.

About LIFENET URL: <https://ir.lifenet-seimei.co.jp/en/>

LIFENET INSURANCE COMPANY has developed the LIFENET Manifesto that embodies our mission of "Help our customers embrace life more fully through management with integrity, and offering easy-to-understand, affordable, convenient products and services." We have consistently delivered customer-oriented products and services since our business commencement. As the leading online life insurer, we aim to realize "a society where next generation can be nurtured with confidence in the future."

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