

December 9, 2025

Junpei Yokozawa, President

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Prime)

November 2025: MONTHLY DISCLOSURE

Annualized premium of policies-in-force was 36,176 million yen, 109% of November 2024

TOKYO, December 9, 2025 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for November 2025.

Annualized premium*¹ of policies-in-force was 36,176 million yen as of the end of November 2025 (109% of November 2024).

Annualized premium of policies-in-force as of the end of November 2025 for individual insurance and group credit life insurance were 28,006 million yen (106% of November 2024) and 8,170 million yen (121% of November 2024), respectively.

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

	End of Nov. 2025	End of Nov. 2024
Annualized premium of policies-in-force (million yen)	36,176	33,090
-Individual insurance	28,006	26,346
-Group credit life insurance	8,170	6,744

Performance of Individual insurance (preliminary report)

	Nov. 2025	Nov. 2024
Number of policies-in-force	666,632	624,045
Annualized premium of new business (million yen)	245	221
Number of new business	6,354	5,530
Insurance claims and benefits (million yen)	597	369
Surrender and lapse ratio* ³	5.0%	5.0%

*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.

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