

February 12, 2026

Junpei Yokozawa, President

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Prime)

Revision of Consolidated Business Forecasts for Fiscal 2025 Ending March 31, 2026

Upward revision of insurance service results and net income on favorable claims

TOKYO, February 12, 2026 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces a revision of its consolidated business forecasts for fiscal 2025 ending March 31, 2026, which was announced on May 14, 2025.

1. Consolidated Business Forecasts for fiscal 2025

(In millions of yen)

	Annualized premium of policies-in-force ^{*1}	Insurance revenue	Insurance service results	Net income (loss) attributable to owners of the Company
Previous forecasts (A)	37,500	33,000	9,800	6,900
Revised forecasts (B)	37,100	33,000	11,200	7,800
Difference (B)-(A)	(400)	0	1,400	900
Change (%)	(1.1%)	0.0%	14.3%	13.0%
(Reference) Business results for fiscal 2024	34,518	30,081	9,576	5,993

(Reference) Breakdown of business forecasts for annualized premium of policies-in-force

(In millions of yen)

	Individual life insurance	Group credit life insurance	Total
Previous forecasts (May 14, 2025)	28,500	9,000	37,500
Revised forecasts (February 12, 2026)	28,700	8,400	37,100
(Reference) Business results for fiscal 2024	26,877	7,640	34,518

2. Reasons for the Revision

For the first nine months ended December 31, 2025, while individual life insurance achieved strong growth exceeding initial expectations by promoting priority areas of the mid-term business plan, group credit life insurance has not progressed as expected due to the impact of the external environment. Consequently, the annualized premium of policies-in-force is expected to fall below the previous forecast, and we have revised the forecast accordingly. We have also revised the breakdown of this forecast, which is disclosed for reference.

In addition, based on the actual payments for the first nine months, insurance claims and benefit payments for fiscal 2025 are projected to be lower than expected. As a result, insurance service results and net income attributable to owners of the Company are expected to exceed the previous forecasts, and we have upwardly revised these forecasts accordingly. The forecast for insurance revenue remains unchanged from the previous announcement.

Note: The consolidated business forecasts for fiscal 2025 mentioned above are based on the information available as of the date of this release and certain assumptions deemed rational. The actual results to be disclosed in the future may differ from the forecasted figures due to various factors.

*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 by 12 months.

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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