

February 12, 2026

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

Lifenet Starts Reinsurance Business

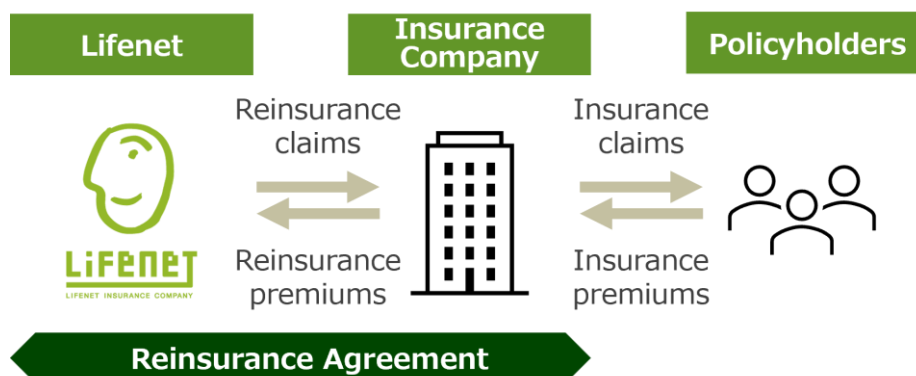
The first project realized from internal business competition

TOKYO, February 12, 2026 - LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces that it has obtained the approval from relevant authorities regarding its reinsurance business and commenced underwriting in January 2026.

Lifenet operates its life insurance business consisting of individual life insurance and group credit life insurance based on the [LIFENET Manifesto](#): “Sincere, Easy-to-understand, Affordable and Convenient”. By leveraging the expertise cultivated through our life insurance business, we have newly launched a reinsurance business for insurance companies, with the aim of expanding our business domains and diversifying our revenue base.

Reinsurance is a structure under which an insurance company—whether a life or non-life insurer (the ceding company)—transfers all or part of the liabilities associated with the insurance policies it has underwritten to another insurer (the reinsurer)*1. Through the launch of this business, ceding company will be able to stabilize operations by diversifying risk, while Lifenet, as the reinsurer, will obtain new revenue opportunities by receiving a portion of premiums as reinsurance premiums.

How reinsurance works



This project is the first project to be launched through an internal business competition, originating from employee's proposal that received the highest evaluation.

As part of our sustainability materialities, we have identified “Create opportunities for growth,” and have been holding internal business competitions since fiscal 2023. We will continue to strive for sustainable growth by turning the flexible ideas of our employees into new business opportunities.

The impact of this business on our financial results for the fiscal year ending March 2026 and thereafter is expected to be immaterial. If any matters requiring disclosure arise in the future, we will promptly disclose them.

*1 Under Article 3, Paragraph 4, Item 3 of the Insurance Business Act, a life insurance company is permitted to accept reinsurance for all types of life insurance.

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.”

Contact:

Investor Relations, Corporate Planning Department

Tel: +81-3-5216-7900

e-mail: ir@lifenet-seimei.co.jp

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