

November 28, 2012  
 Haruaki Deguchi, President/Founder  
 LIFENET INSURANCE COMPANY  
 (Securities Code: 7157, TSE Mothers)

**Lifenet’s Long-term Disability Product Ranked #1  
 Weekly Economist’s “Product Ranking by Influential Financial  
 Planners” Long-Term Disability and Income Protection  
 Insurance Category**

**Hataraku-Hito, a new type of insurance for the risk of decreased income  
 due to the inability to work**

**Professionals evaluated Hataraku-Hito as a product that offers “long-term protection  
 not covered by life or health insurance” with “reasonable premiums”**

TOKYO, November 28, 2012 - LIFENET INSURANCE COMPANY (“Lifenet”; TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/> ) announces that Lifenet’s long-term disability product “Hataraku-Hito” has been ranked number one by the Weekly Economist, published by The Mainichi Newspapers. In the November 27 edition of the Weekly Economist, Hataraku-Hito was first place in the product rankings evaluated by top financial planners in the Long-Term Disability and Income Protection Insurance category.

■ Long-Term Disability and Income Protection Insurance Rankings

	Product	Company
1st	Hataraku-Hito	Lifenet Insurance
2nd	Living Yell	Hitachi Capital Insurance
3rd	Income Protection	Sompo Japan Insurance Inc.



■ Comments from Evaluators

“Offers long-term protection not covered by life or health insurance, and with reasonable premiums”

“Highly evaluate coverage being available for a low premium until public pension starts at 65, though the criteria for ‘disability’ seem a bit strict.”

Twenty-one evaluators, including financial planners, tax attorneys, and family finance specialists, were surveyed to produce these rankings. Each evaluator was asked to list their top three, with the top product receiving 3 points, the second 2, and the third 1 point. The overall rankings were a total sum of all the points by the evaluators.

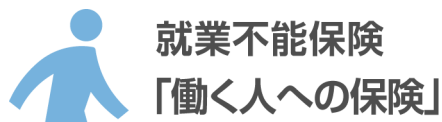
This long-term disability product “Hataraku-Hito” was also ranked sixth in the medical insurance category on June 26, 2012 in a similar ranking conducted by the same magazine. The number of policies-in-force has exceeded 20,000 in the two and a half years since its release in February of 2010, and we feel that the need and importance of similar products has slowly started to be acknowledged.

Lifenet will continue its activities to further promote the recognition and understanding of long-term disability insurance.

## <Appendix>

### ■ About “Hataraku-Hito”

Personal long-term disability insurance “Hataraku-Hito” provides coverage in cases where a policyholder becomes unable to work because of long-term hospitalization and/or home medical care for a disease or injury. The policyholder is paid a predetermined amount of benefit every month, allowing the individual to receive the benefits in a fashion similar to a monthly salary.



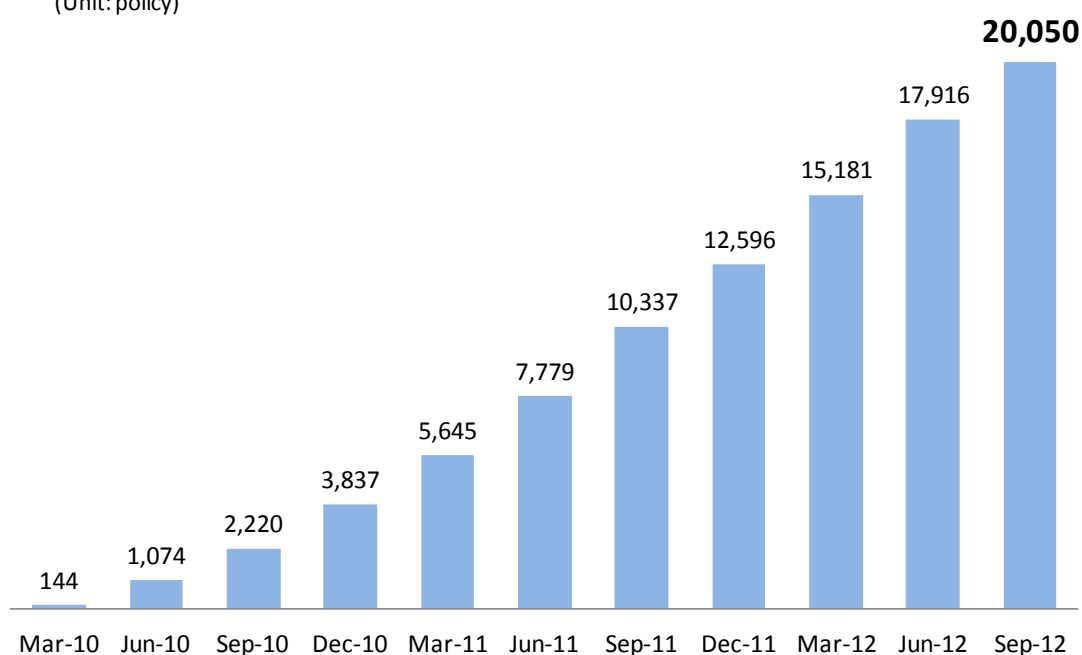
Payment of predetermined amount of benefit every month in a similar fashion to a monthly salary in cases where a policyholder becomes unable to work because of long-term hospitalization or home medical care for a disease or injury.

- ・ Range of income cover JPY 100,000 to JPY 500,000 per month, according to the conditions set up at time of application
- ・ Coverage continues until the policyholder begins to receive public pension at 65 years old, at the same premium rate throughout the duration of the policy

### ■ Accumulated number of new business of long-term disability insurance “Hataraku-Hito” exceeded 20,000 (From sales release to end of September 2012)

The accumulated number of new business continued to increase at an even pace after the launch, exceeding 10,000 in September 2011. Our listing on the Tokyo Stock Exchange’s Mothers Section in March 2012 increase awareness of Lifenet, contributing to the acceleration of new business and exceeding 20,000. As of September 30, 2012, the number of accumulated new business is 20,050 for “Hataraku-Hito”.

(Unit: policy)



■ **Individuals in the medical services business the leading sector of “Hataraku-Hito” policyholders**

Since the launch of the product, “Hataraku-Hito” has consistently attracted customers in the medical services business, those who understand the risk of long-term incapacity to work. Additionally, there are many policyholders who are engaged in professional work, such as the information services business (software, IT, etc.) and the professional services business (law, accounting, patent, design, photography, etc.).

**Table: Distribution of business sectors to which policyholders of long-term disability insurance “Hataraku-Hito” belong (as of September 30, 2012) \* Top 10**

	Business sector to which policyholders belong	Composition
1	Medical services business	8.6%
2	Information services business (software, IT, etc.)	7.2%
3	Others	6.6%
4	General construction work business (civil engineering, building, paving, remodeling, etc.)	4.4%
5	Professional services business (law, accounting, patent, design, photography, etc.)	4.3%
6	Wholesale business	3.6%
7	Other manufacturing business	3.1%
8	Business related to social insurance, social welfare and nursing care	3.0%
9	Services business in other businesses (security, worker dispatching, employment placement, etc.)	2.7%
10	Local government services	2.1%

Source: Lifenet data of new business (February 26, 2010 to September 30, 2012)

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

Returning to the original purpose of life insurance - mutual support - LIFENET INSURANCE was founded with the goal of offering simple, convenient and competitively priced products and services based on the highest levels of business integrity. We sell these products and services directly to customers over the Internet. By using the Internet, we are able to offer highly cost-competitive products and accept applications from customers at any given time.

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