

December 6, 2013
 Daisuke Iwase, President & COO
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Mothers)

November 2013: MONTHLY DISCLOSURE
Contact Center and Website Awarded Three Stars
in the 2013 HDI Contact Center Rankings for 2nd consecutive year

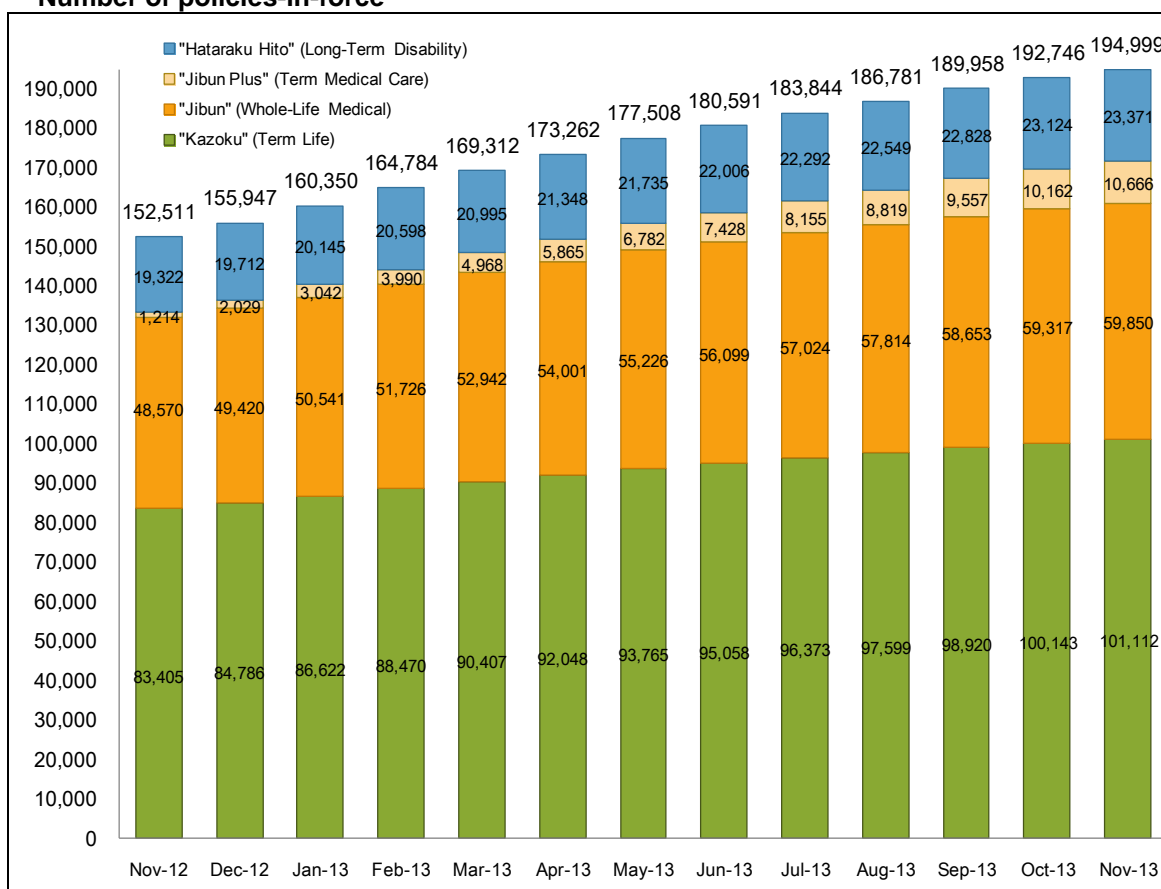
TOKYO, December 6, 2013 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for November 2013.

The number of applications in the month of November was 4,859 (77% of November 2012), with the number of new business at 3,217 (73% of November 2012). Accordingly, the number of policies-in-force as of the end of November 2013 resulted in a total of 194,999 and annualized premium*1 of policies-in-force was 7,777 million yen and sum insured of policies-in-force stands at 1,646,932 million yen.

In November 2013, insurance premiums and claims and benefits recorded 639 million yen (125% of November 2012) and 75 million yen (318% of November 2012), respectively.

Lifenet has been awarded three stars in the 2013 HDI Contact Center Rankings (Life Insurance Industry) in two categories, “Contact Center” and “Support Portal (Website)” for the second consecutive year.

Number of policies-in-force



Lifenet’s steady growth of polices-in-force has been driven by the public’s increasing support and interest in its Manifesto; to offer simple, convenient and competitively priced products and services based on the highest levels of business integrity. Lifenet will continue to build its customers’ trust

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and satisfaction by improving our website and contact center, by ensuring thorough and transparent disclosure of information, and by adhering to our Manifesto, offering our products and services twenty four hours a day, seven days a week through the convenience of our website. (Manifesto of Lifenet <http://ir.lifenet-seimei.co.jp/en/company/manifesto.html>)

Number of new business, policies-in-force and premiums and claims (preliminary report)^{*2}

Number of new business (month)	Nov. 2013	Nov. 2012
Number of applications	4,859	6,283
Number of new business	3,217	4,394
Sum insured of new business ^{*3} (million yen)	21,504	30,492
Annualized premium ^{*1} (million yen)	120	165
- excl. death coverage (million yen)	63	84

Number of new business (accumulated total)	Apr. 2013 - Nov. 2013	May 2008 - Nov. 2013 ^{*4}
Number of applications	46,576	326,033
Number of new business	33,890	222,049
Sum insured of new business ^{*3} (million yen)	224,984	1,866,536
Annualized premium ^{*1} (million yen)	1,237	8,950
- excl. death coverage (million yen)	652	4,036

Number of policies-in-force	End of Nov. 2013	End of Nov. 2012
Number of policies-in-force	194,999	152,511
- "Kazoku": Term Life	101,112	83,405
- "Jibun": Whole-Life Medical	59,850	48,570
- "Jibun Plus": Term Medical Care	10,666	1,214
- "Hataraku Hito": Long-Term Disability	23,371	19,322
Sum insured of policies-in-force ^{*3} (million yen)	1,646,932	1,368,835
Annualized premium ^{*1} (million yen)	7,777	6,259
- excl. death coverage (million yen)	3,464	2,680

Insurance premiums and claims (million yen)	Nov. 2013	Nov. 2012
Insurance premiums	639	511
Insurance claims and benefits	75	23

*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, thus the annualized premium is calculated as multiplying the monthly premium by 12 months.

*2: This report is preliminary and may be different from the final settlement report.

*3: Sum insured of new business and sum insured of policies-in-force are the sum of death coverage, and do not include medical and survival coverage.

*4: Accumulated since the commencement of business operations on May 18, 2008

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Topics

- Nov. 13 Contact Center awarded “2013 CRM Best Practice Award” and “Fuji Sankei Business i Award”
<http://pdf.irpocket.com/C7157/GpH7/hLpK/ixYJ.pdf>
- Nov. 14 Disclosed financial results for 2Q of fiscal 2013
<http://pdf.irpocket.com/C7157/GpH7/BHSd/eyao.pdf>
- Nov. 14 Disclosed European Embedded Value for the first-half year
<http://pdf.irpocket.com/C7157/GpH7/BHSd/C4Zn.pdf>
- Nov. 14 Contact Center and Website awarded three stars in the 2013 HDI Contact Center Rankings for 2nd consecutive year
<http://pdf.irpocket.com/C7157/GpH7/BHSd/MkIN.pdf>

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

Returning to the original purpose of life insurance - mutual support - LIFENET INSURANCE COMPANY 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.

Contact:

Corporate Development Department, Investor Relations

Tel: +81-3-5216-7900

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

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