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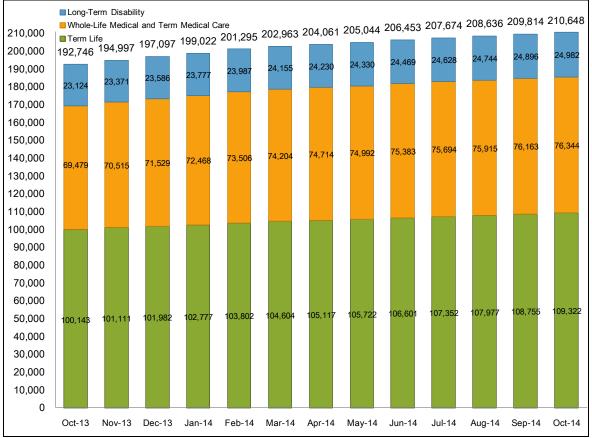
November 10, 2014 Daisuke Iwase, President & COO LIFENET INSURANCE COMPANY (Securities Code: 7157, TSE Mothers)

### October 2014: MONTHLY DISCLOSURE Monthly insurance premiums exceeded 700 million yen

TOKYO, November 10, 2014 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <u>http://ir.lifenet-seimei.co.jp/en/</u>) announces the monthly business performance for October 2014.

The number of applications in the month of October 2014 was 2,817 (58% of October 2013), with the number of new business at 2,117 (54% of October 2013). Annualized premium<sup>\*1</sup> of new business was 103 million yen (73% of October 2013). Accordingly, the number of policies-in-force as of the end of October 2014 resulted in a total of 210,648, exceeding 210,000 policies-in-force, and annualized premium<sup>\*1</sup> of policies-in-force was 8,502 million yen and sum insured of policies-in-force stands at 1,780,272 million yen.

In October 2014, insurance premiums and claims and benefits recorded 701 million yen (110% of October 2013) yen and 101 million yen (108% of October 2013), respectively.



### 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 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

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services twenty four hours a day, seven days a week through the convenience of our website. (Manifesto of Lifenet <u>http://ir.lifenet-seimei.co.jp/en/company/manifesto.html</u>)

Number of new business, polices-in-force and premiums and claims (preliminary report) <sup>*2</sup>		
Number of new business (month)	Oct. 2014	Oct. 2013
Number of applications	2,817	4,836
Number of new business	2,117	3,896
Sum insured of new business <sup>*3</sup> (million yen)	17,897	27,127
Annualized premium <sup>*1</sup> (million yen)	103	141
- excl. death coverage (million yen)	53	72
Number of new business (accumulated total)	Apr. 2014 – Oct. 2014	Apr. 2013 – Oct. 2013
Number of applications	23,091	41,717
Number of new business	17,170	30,673
Sum insured of new business <sup>*3</sup> (million yen)	138,144	203,480
Annualized premium <sup>*1</sup> (million yen)	798	1,116
- excl. death coverage (million yen)	416	588
Number of policies-in-force	End of Oct. 2014	End of Oct. 2013
Number of policies-in-force	210,648	192,746
- "Kazoku": Term Life	109,322	100,143
- "Jibun", New "Jibun" and New "Jibun" for Women: Whole-Life Medical <sup>*4</sup>	64,111	59,317
- "Jibun Plus": Term Medical Care	12,233	10,162
- "Hataraku Hito": Long-Term Disability	24,982	23,124
Sum insured of policies-in-force <sup>*3</sup> (million yen)	1,780,272	1,631,935
Annualized premium <sup>*1</sup> (million yen)	8,502	7,695
- excl. death coverage (million yen)	3,816	3,423

Insurance premiums and claims (million yen)	Oct. 2014	Oct. 2013
Insurance premiums	701	635
Insurance claims and benefits	101	94

\*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 polices-in-force are the sum of death coverage, and do not include medical and survival coverage.

\*4: As of the end of October 2014, the number of policies-in-force of Whole-life Medical "Jibun" is 59,032, New "Jibun" is 3,091, and New "Jibun" for Women is 1,988. The number of policies-in-force as of the end of October 2013 was that of "Jibun" only

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### Topics

Oct. 7	Contact Center and Website Awarded Three Stars in the 2014 HDI Contact Center Rankings for 3rd Consecutive Year <u>http://pdf.irpocket.com/C7157/XN1V/QINo/Ndu8.pdf</u>
Oct. 9	Awarded the UCDA Awards 2014 "Another Voice " Award for Payment Procedure and Documents <u>http://pdf.irpocket.com/C7157/XN1V/I2dZ/gitv.pdf</u>
Oct. 17	Started Sales of Insurance Through Suruga Bank's D-Bank Branch http://pdf.irpocket.com/C7157/XN1V/F9Sd/Ytt4.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: Investor Relations, Corporate Development Department Tel: +81-3-5216-7900 e-mail: <u>ir@lifenet-seimei.co.jp</u>

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