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August 7, 2015 Daisuke Iwase, President & COO LIFENET INSURANCE COMPANY (Securities Code: 7157, TSE Mothers)

July 2015: MONTHLY DISCLOSURE Published annual disclosure material

TOKYO, August 7, 2015 – 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 July 2015.

Annualized premium^{*1} of new business in the month of July 2015 was 90 million yen (72% of July 2014). The number of applications was 2,429 (74% of July 2014), with the number of new business at 1,878 (75% of July 2014). Accordingly, annualized premium^{*1} of policies-in-force as of the end of July 2015 was 8,957 million yen, the number of policies-in-force resulted in a total of 217,986, and sum insured of policies-in-force stands at 1,857,465 million yen.

In July 2015, insurance premiums and claims and benefits recorded 739 million yen (108% of July 2014) and 102 million yen (96% of July 2014), respectively.

On July 27, 2015, Lifenet published its annual disclosure material, which is an explanatory document regarding its operations and current financial condition pursuant to the Insurance Business Act. In addition to items stipulated in laws and regulations, Lifenet's disclosure material contains company information explained by its employees in line with Lifenet's efforts in making information disclosure easier to understand as a company committed to transparency.

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 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>)

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Number of new business, polices-in-force a	nd premiums and claims	(preliminary report) ^{*2}
Number of new business (month)	Jul. 2015	Jul. 2014
Number of applications	2,429	3,275
Number of new business	1,878	2,493
Sum insured of new business ^{*3} (million yen)	14,976	21,123
Annualized premium ^{*1} (million yen)	90	126
- excl. death coverage (million yen)	46	65
Number of new business (accumulated total)	Apr. 2015 – Jul. 2015	Apr. 2014 – Jul. 2014
Number of applications	10,260	14,076
Number of new business	7,634	10,460
Sum insured of new business ^{*3} (million yen)	60,547	81,948
Annualized premium ^{*1} (million yen)	370	474
- excl. death coverage (million yen)	193	249
Number of policies-in-force	End of Jul. 2015	End of Jul. 2014
Number of policies-in-force	217,986	207,674
- "Kazoku": Term Life	114,109	107,352
- "Jibun", New "Jibun" and New "Jibun" for Women: Whole-Life Medical ^{*4}	66,331	63,181
- "Jibun Plus": Term Medical Care	11,602	12,513
- "Hataraku Hito": Long-Term Disability	25,944	24,628
Sum insured of policies-in-force ^{*3} (million yen)	1,857,465	1,747,888
Annualized premium ^{*1} (million yen)	8,957	8,326
- excl. death coverage (million yen)	4,030	3,734
Insurance premiums and claims (million yen)	Jul. 2015	Jul. 2014
Insurance premiums	739	685
Insurance claims and benefits	102	106

*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 July 2015, the number of policies-in-force of Whole-life Medical "Jibun" is 55,409, New "Jibun" is 6,756, and New "Jibun" for Women is 4,166. As of the end of July 2014, that of Whole-life Medical "Jibun" is 60,406, New "Jibun" is 1,685, and New "Jibun" for Women is 1,090.

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Disclaimer: This is a summarized translation of the original Japanese document, prepared and provided solely for readers' convenience. In case of any discrepancy or dispute, the Japanese document prevails.