

February 26, 2013
Haruaki Deguchi, President/Founder
LIFENET INSURANCE COMPANY
(Securities Code: 7157, TSE Mothers)

The number of policy holders has exceeded 100,000 individuals

Highly acceptance by the child-raising generations mainly 20s and 30s

TOKYO, February 26, 2013 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that the number of policy holders has exceeded 100,000 individuals on February 13, 2013.

Lifenet commenced our life interent business of using the internet as the main sales channel in May 2008, and since then have steadily increased our customer base, exceeding 100,000 policy holders in four years and nine months. Our number of policies-in-force has exceeded 160,000 on January 30, 2013.

■ The face of our 100,000 policy holders

- **Age range**

75% of customers in their 20s and 30s. Highly acceptance by the child-raising generations. (Chart 1)

- **Area of Residence**

59% of customers lived in the greater Tokyo area in 2008; now 42% (2012). Initially attracted customers from urban areas; gradually expanding nationally. (Chart 2)

- **Time of Application**

Most popular time to apply for a life insurance policy is around 10 pm with the majority applying at night or early morning. Service meeting the lifestyle of the younger generations. (Chart 3)

- **Lower Insurance Premiums**

Customers who have changed to a Lifenet policy from other companies' life insurance policies have decreased their monthly insurance premiums by 7,002 yen on average, and 84,024 yen annually on average. This is an overall 47% decrease on average compared to their previous policies.

Note: 52% answered they have lessened their insurance coverage, 24% added coverage, and 24% did not change the content of coverage when switching insurance companies.

See following pages for details.

We at Lifenet will continue to meet the needs and expectations of our customers, adhering to our Manifesto of offering simple, convenient and competitively priced products and services based on the highest levels of business integrity, and our aspiration to contribute to the making of a society where young parents do not need to worry financially about having children by halving insurance premiums.

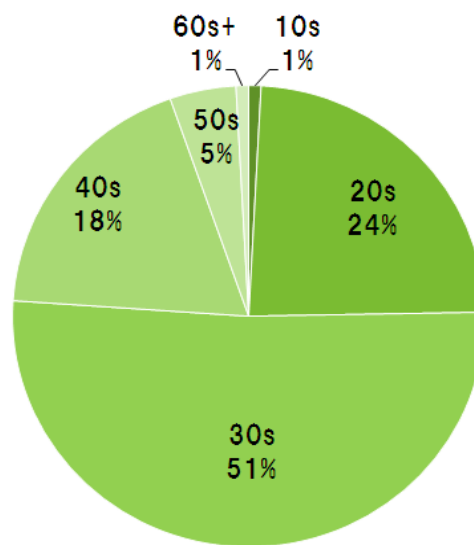
【Customer Profile: An inside look】

【Age range】

75% of customers in their 20s and 30s. Highly acceptance by the child-raising generations.

Customers in their 20s and 30s make up 75% of our entire customer pool. Our aspiration for setting up the company is to halve life insurance premiums and help create a society where it is easier for people to raise families, and we feel that our customer base is in accordance with our mission.

Chart 1. Age Ranges¹ of Customers



Source: Policy-In-Force Data (as of February 13, 2013. N=100,077)

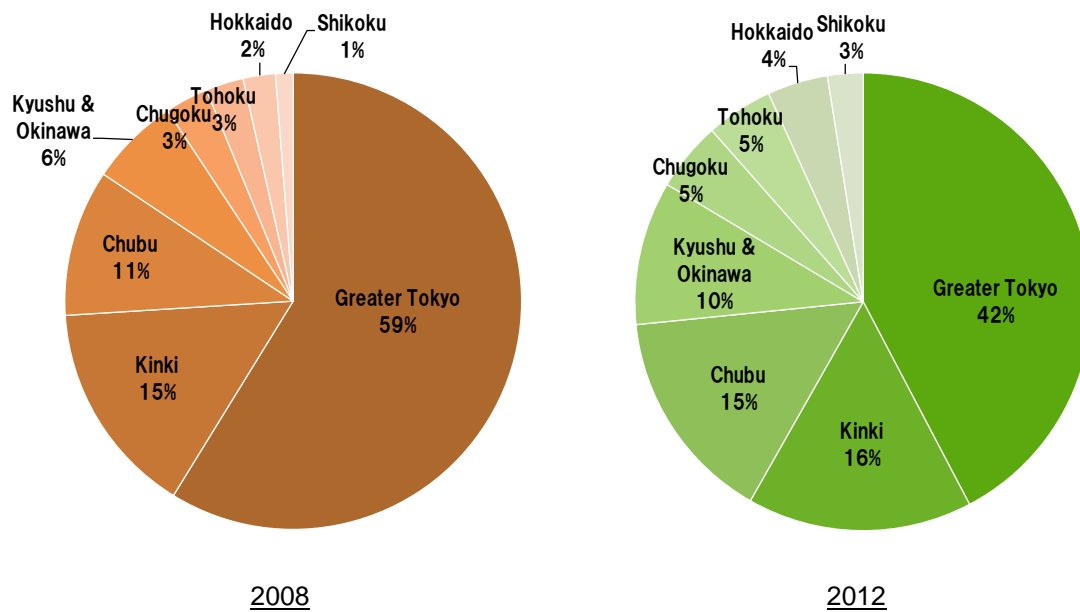
1. Age at time of policy issuance

【Area of Residence】

59% of customers lived in the greater Tokyo area in 2008; now 42% (2012). Initially attracted customers from urban areas; gradually expanding nationally.

In the first year of business 59% of our clients lived in the greater Tokyo area. This number has since decreased to 42%, and we have seen an increase in the number of customers from suburban and rural areas other than the greater Tokyo area and the Kinki area, and other. It can be said that our customer base is expanding nationally as our recognition rate increases.

Chart 2. Area of Residence² of Customers (Comparing 2008 and 2012)



Source: Policy-In-Force Data (as of February 13, 2013. N=100,077)

2. Areas are defined as follows:

Greater Tokyo Area: Tokyo, Kanagawa, Saitama, Chiba, Ibaraki, Gunma, Tochigi prefectures

Chubu Area: Aichi, Shizuoka, Niigata, Nagano, Gifu, Mie, Ishikawa, Toyama, Fukui, Yamanashi prefectures

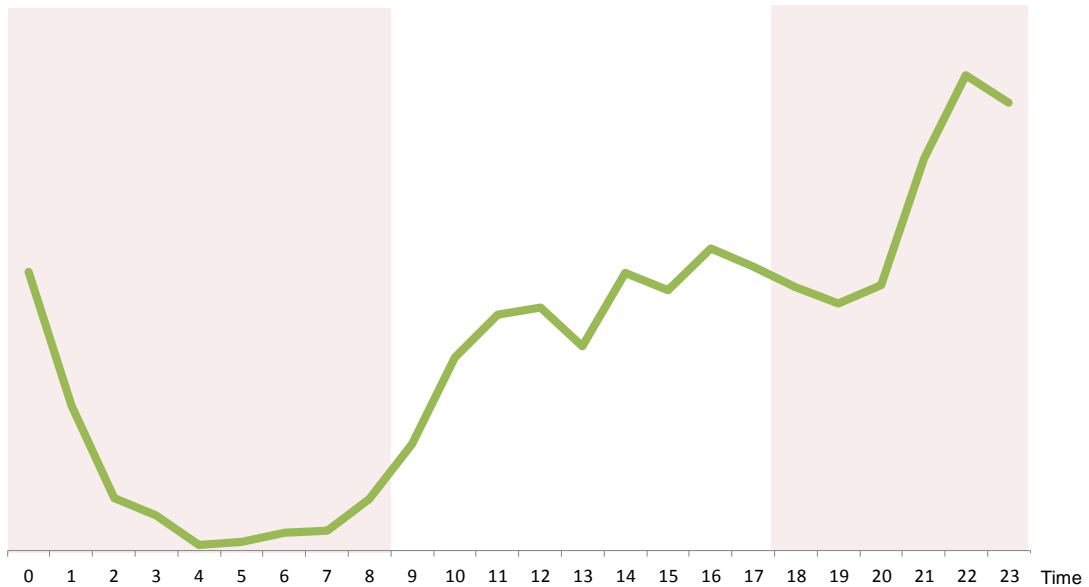
Kinki Area: Osaka, Hyogo, Kyoto, Shiga, Nara, Wakayama prefectures

【Time of Application】

Most popular time to apply for a life insurance policy is around 10 pm with the majority applying at night or early morning. Service meeting the lifestyle of the younger generations.

A significant number of applications for Lifenet's insurance products are made between 9 o'clock pm and midnight, hours during which traditional sales staff and other sales channels are not operating, with the 10 o'clock pm hour being the most popular. Of all applications, 56% are made in the evening to morning (6 pm to 9 am). It can be concluded that our services are meeting the lifestyle of the younger generations.

Chart 3. Time of Application (January 2013)



Source: Lifenet Hourly Application Data (January 2013)

【Lower Insurance Premiums】

Customers who have changed to a Lifenet policy from other companies' life insurance policies have decreased their monthly insurance premiums by 7,002 yen on average, and 84,024 yen annually on average. This is an overall 47% decrease on average compared to their previous policies.

The 1,070 customers who have switched to a Lifenet policy from another company's have experienced a 7,002 yen decrease on average in their monthly insurance premium as a result of switching. This is a 47% decrease in insurance premiums for these customers. This amounts to an annual decrease of 84,024 yen in insurance premiums.

Chart 4. Average monthly premiums of previous policy and current Lifenet policy

	Previous insurance policy	Lifenet policy	Amount decreased	Rate decreased
Average monthly insurance premium	14,941 yen	7,938 yen	7,002 yen	47%

Source: Lifenet Customer Survey (January 2013)

■Duration: January 25 ~ 31, 2013 ■Sample size: 3,055 responses of which 1,070 switched to a Lifenet policy from another company's, 52% answered they have lessened their insurance coverage, 24% added coverage, and 24% did not change the content of coverage when switching insurance companies

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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