

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

No Revisions to Insurance Premiums in April 2013

TOKYO, February 26, 2013 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that we will not be making any revisions to life insurance premiums in April 2013 for all four of our products.

The statutory interest rates¹ for policy reserves will be lowered from the current 1.5% to 1.0% for policies issued after April 2013. At Lifenet, due to all four of our life insurance products not being products with cash surrender value, we have deemed that this decrease in standard interest rates will have little impact on our business and thus will not be making any revisions to our life insurance premiums for all four products in April, 2013.

■ Revisions in response to the lowering of statutory interest rates:

Product Name	Revisions in April 2013
Term Life Insurance "Kazoku"	No revisions to insurance premiums
Whole-Life Medical Insurance "Jibun"	
Term Medical Care Insurance "Jibun Plus"	
Long-Term Disability Insurance "Hataraku-Hito"	

1 What is Statutory Interest Rate?

Statutory interest rate is the rate used by insurance companies to calculate policy reserves for insurance payments in the future, and is determined based on the average return rates from the past on newly issued ten-year government bonds and other factors. If the difference between the current rate and the calculated rate is over 0.5%, the statutory interest rate is to be revised, and when this rate is lowered, it is necessary for insurance companies to increase their policy reserves. This revision in statutory interest rate is the first in twelve years, the last revision being in 2001.

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.

Contact:
 Corporate Development Department, Investor Relations
 Tel: +81-3-5216-7900
 e-mail: ir@lifenet-seimei.co.jp

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