NEWS RELEASE



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

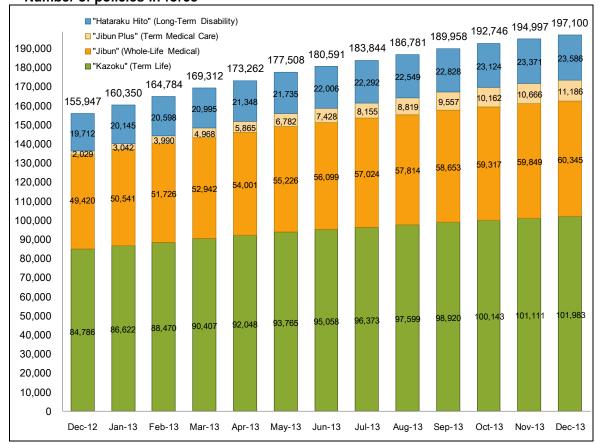
December 2013: MONTHLY DISCLOSURE New TV commercial to promote reassessment of insurance policies from January 2014

TOKYO, January 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 December 2013.

The number of applications in the month of December was 3,690 (61% of December 2012), with the number of new business at 3,091 (72% of December 2012). Accordingly, the number of policies-in-force as of the end of December 2013 resulted in a total of 197,100 and annualized premium^{*1} of policies-in-force was 7,854 million yen and sum insured of policies-in-force stands at 1,660,707 million yen.

In December 2013, insurance premiums and claims and benefits recorded 651 million yen (124% of December 2012) and 96 million yen (512% of December 2012), respectively.

Lifenet started airing new TV commercials promoting the reassessment of current insurance policies from January 2014.



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 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, polices-in-force and premiums and claims (preliminary report)*2

Number of new business (month)	Dec. 2013	Dec. 2012
Number of applications	3,690	6,025
Number of new business	3,091	4,307
Sum insured of new business ^{*3} (million yen)	20,588	29,325
Annualized premium ^{*1} (million yen)	115	165
- excl. death coverage (million yen)	60	84

Number of new business (accumulated total)	Apr. 2013 - Dec. 2013	May 2008 - Dec. 2013 ^{*4}
Number of applications	50,266	329,723
Number of new business	36,981	225,140
Sum insured of new business ^{*3} (million yen)	245,572	1,887,124
Annualized premium ^{*1} (million yen)	1,352	9,065
- excl. death coverage (million yen)	712	4,097

Number of policies-in-force		End of Dec. 2013	End of Dec. 2012
N	umber of policies-in-force	197,100	155,947
	- "Kazoku": Term Life	101,983	84,786
	- "Jibun": Whole-Life Medical	60,345	49,420
	- "Jibun Plus": Term Medical Care	11,186	2,029
	- "Hataraku Hito": Long-Term Disability	23,586	19,712
Sı	um insured of policies-in-force ^{*3} (million yen)	1,660,707	1,391,249
Ar	nnualized premium ^{*1} (million yen)	7,854	6,389
	- excl. death coverage (million yen)	3,504	2,746

Insurance premiums and claims (million yen)	Dec. 2013	Dec. 2012
Insurance premiums	651	525
Insurance claims and benefits	96	18

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



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

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: <u>ir@lifenet-seimei.co.jp</u>

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