

December 5, 2014
 Daisuke Iwase, President & COO
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Mothers)

November 2014: MONTHLY DISCLOSURE

Started Airing New TV Commercial Series

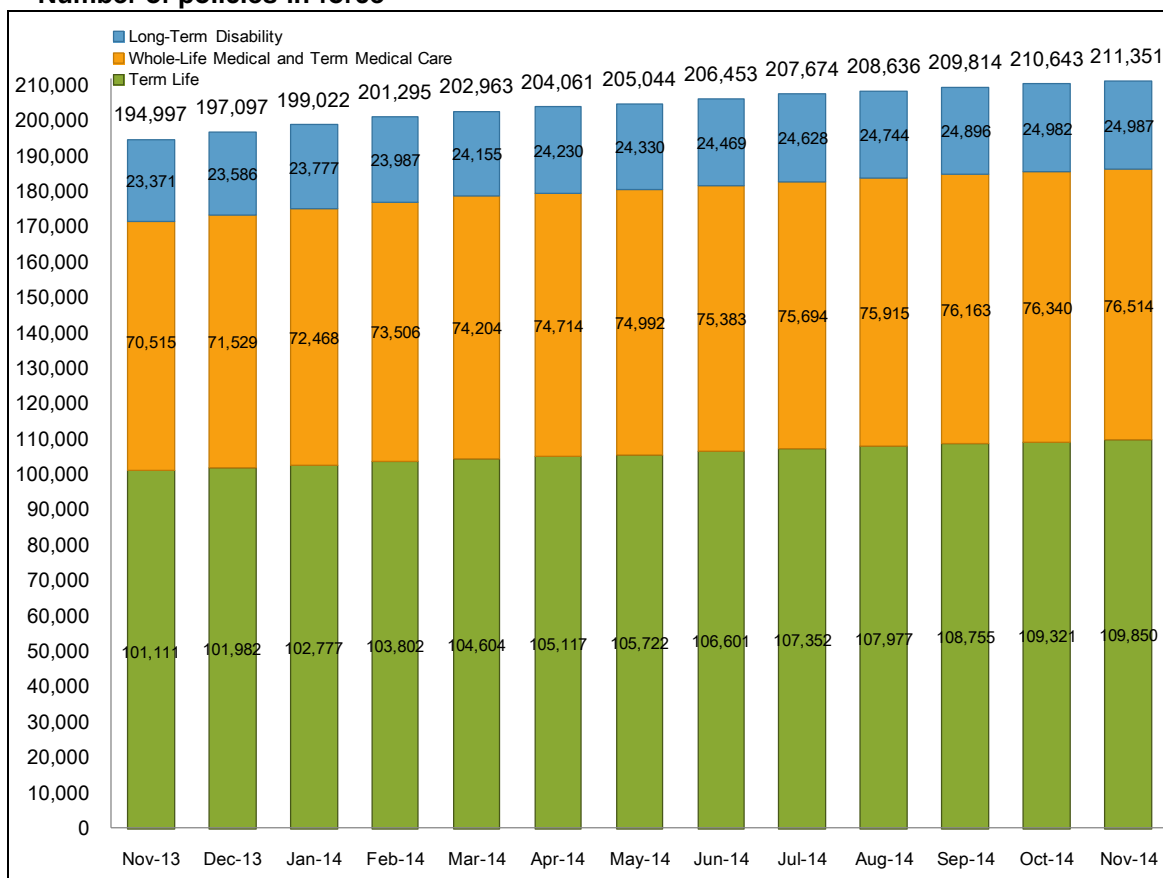
TOKYO, December 5, 2014 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for November 2014.

The number of applications in the month of November 2014 was 2,863 (59% of November 2013), with the number of new business at 1,841 (57% of November 2013). Annualized premium^{*1} of new business was 90 million yen (75% of November 2013). Accordingly, the number of policies-in-force as of the end of November 2014 resulted in a total of 211,351, and annualized premium^{*1} of policies-in-force was 8,548 million yen and sum insured of policies-in-force stands at 1,788,209 million yen.

In November 2014, insurance premiums and claims and benefits recorded 705 million yen (110% of November 2013) yen and 87 million yen (116% of November 2013), respectively.

Lifenet started airing a new TV commercial series from November 27, 2014 with a focus on cost-performance as we believe this is an important factor for customers to consider when selecting insurance products.

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, policies-in-force and premiums and claims (preliminary report)^{*2}

Number of new business (month)	Nov. 2014	Nov. 2013
Number of applications	2,863	4,859
Number of new business	1,841	3,217
Sum insured of new business ^{*3} (million yen)	15,582	21,504
Annualized premium ^{*1} (million yen)	90	120
- excl. death coverage (million yen)	46	63

Number of new business (accumulated total)	Apr. 2014 – Nov. 2014	Apr. 2013 – Nov. 2013
Number of applications	25,954	46,576
Number of new business	19,011	33,890
Sum insured of new business ^{*3} (million yen)	153,726	224,984
Annualized premium ^{*1} (million yen)	889	1,237
- excl. death coverage (million yen)	463	652

Number of policies-in-force	End of Nov. 2014	End of Nov. 2013
Number of policies-in-force	211,351	194,997
- “Kazoku”: Term Life	109,850	101,111
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical ^{*4}	64,378	59,849
- “Jibun Plus”: Term Medical Care	12,136	10,666
- “Hataraku Hito”: Long-Term Disability	24,987	23,371
Sum insured of policies-in-force ^{*3} (million yen)	1,788,209	1,646,922
Annualized premium ^{*1} (million yen)	8,548	7,777
- excl. death coverage (million yen)	3,837	3,464

Insurance premiums and claims (million yen)	Nov. 2014	Nov. 2013
Insurance premiums	705	639
Insurance claims and benefits	87	75

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

*4: As of the end of November 2014, the number of policies-in-force of Whole-life Medical “Jibun” is 58,658, New “Jibun” is 3,476, and New “Jibun” for Women is 2,244. The number of policies-in-force as of the end of November 2013 was that of “Jibun” only.

Topics

- Nov. 5 Started to Provide CrowdWorks Members (freelancers) with Opportunities to Apply for Insurance with Toyota Tsusho Insurance Partners
<http://pdf.irpocket.com/C7157/XN1V/xSg0/pwg7.pdf>
- Nov. 13 Financial Results for 2Q of Fiscal 2014 Ending March 31, 2015
<http://pdf.irpocket.com/C7157/XN1V/eS2N/bFsd.pdf>
- Nov. 27 Started Airing New TV Commercial Series
Announced the Starting of Over-the-Counter Sales of Insurance at “Hoken No Madoguchi” Shops
<http://pdf.irpocket.com/C7157/XN1V/Ow9U/W2mK.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: ir@lifenet-seimei.co.jp

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.