

December 7, 2012
 Haruaki Deguchi, President/Founder
 LIFENET INSURANCE COMPANY
 (Securities Code: 7157, TSE Mothers)

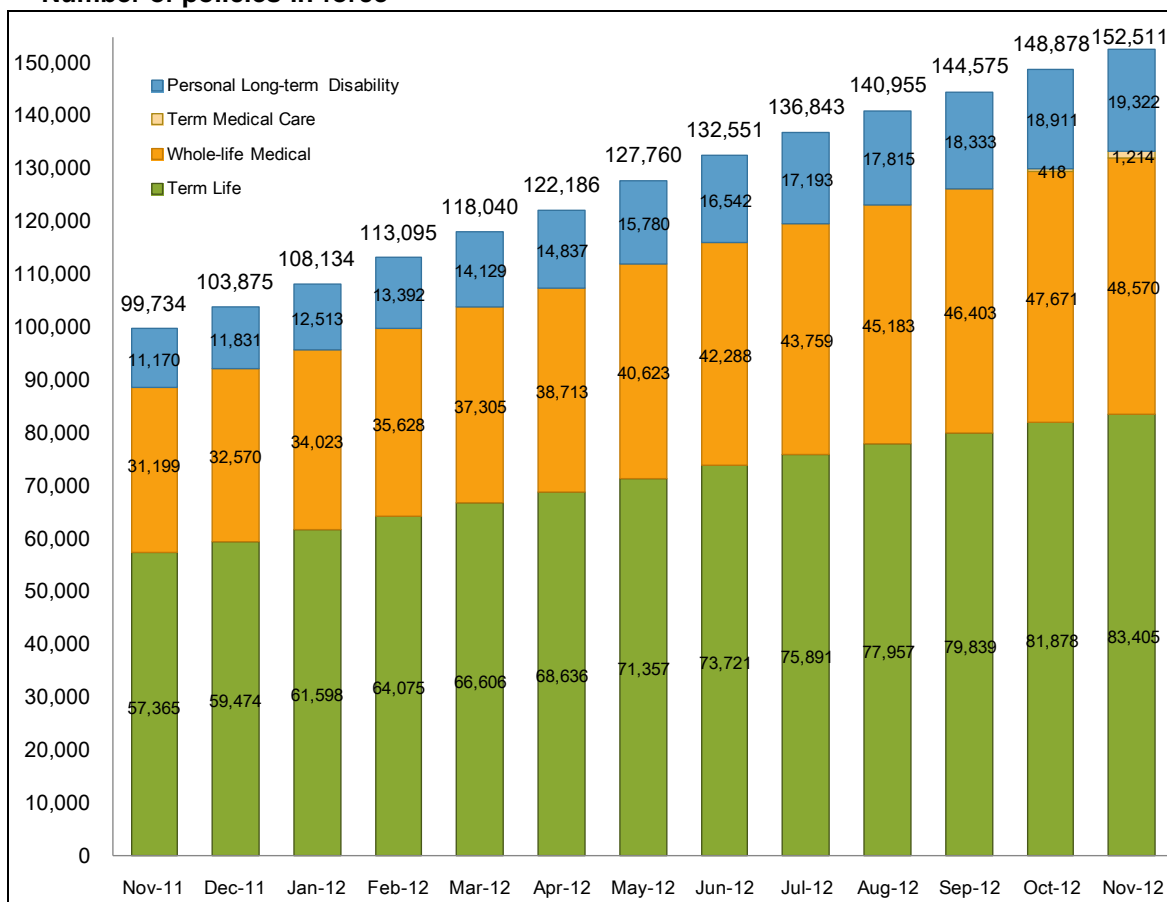
November 2012: MONTHLY DISCLOSURE
- Policies-In-Force Exceeded 150,000 on November 12, 2012-

TOKYO, December 7, 2012 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi) announces November 2012 monthly business performance.

The number of applications in the month of November was 6,283 (89% of November 2011), with the number of new business at 4,394 (97% of November 2011). Of these, the number of applications and new business of our new copayment-linked medical insurance “Jibun Plus” (with cancer and advanced medical care coverage) in the month of November was 1,220 and 798, respectively. Accordingly, the number of policies-in-force as of the end of November 2012 resulted in a total of 152,511, achieving the management target to reach 150,000 policies-in-force within 5 years of commencing business operations on November 12, 2012. Annualized premium*¹ was 6,259 million yen, and sum insured of policies-in-force stands at 1,368,835 million yen.

In November, 2012, insurance premiums and claims and benefits recorded 511 million yen (153% of November 2011) and 23 million yen (52% of November 2011), respectively.

Number of policies-in-force



Lifenet’s steady growth of policies-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

LIFENET INSURANCE COMPANY

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. 2012	Nov. 2011
Number of applications	6,283	7,042
Number of new business	4,394	4,542
Sum insured of new business ³ (JPY million)	30,492	36,138
Annualized premium ¹ (JPY million)	165	182
- excl. death coverage (JPY million)	84	86

Number of new business (accumulated total)	Apr. 2012 - Nov. 2012	May 2008 - Nov. 2012 ⁴
Number of applications	58,394	249,601
Number of new business	40,178	167,652
Sum insured of new business ³ (JPY million)	309,038	1,501,862
Annualized premium ¹ (JPY million)	1,638	6,942
- excl. death coverage (JPY million)	811	2,991

Number of policies-in-force	End of Nov. 2012	End of Nov. 2011
Number of policies-in-force	152,511	99,734
- "Kazoku": Term Life	83,405	57,365
- "Jibun": Whole-life Medical	48,570	31,199
- "Jibun Plus": Term Medical Care	1,214	-
- "Hataraku Hito": Personal Long-term Disability	19,322	11,710
Sum insured of policies-in-force ³ (JPY million)	1,368,835	959,566
Annualized premium ¹ (JPY million)	6,259	4,129
- excl. death coverage (JPY million)	2,680	1,635

Insurance premiums and claims (JPY million)	Nov. 2012	Nov. 2011
Insurance premiums	511	335
Insurance claims and benefits	23	45

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

Topics

- November 12 Policies-in-force exceeded 150,000
- November 14 Contact center and website awarded three stars in the The 2012 HDI Contact Center Rankings
- November 14 Disclosed financial results for 2Q of fiscal 2012, ending March 31, 2013
- November 15 Disclosed European Embedded Value for the first-half year ended September 30, 2012
- November 28 Long-term disability product ranked #1
Weekly Economist's "Product Ranking by Influential Financial Planners" in the long-term disability and income protection insurance category

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

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.