

February 6, 2015  
 Daisuke Iwase, President & COO  
 LIFENET INSURANCE COMPANY  
 (Securities Code: 7157, TSE Mothers)

**January 2015: MONTHLY DISCLOSURE**  
**Expand business hours of the free life insurance consultation service via phone**

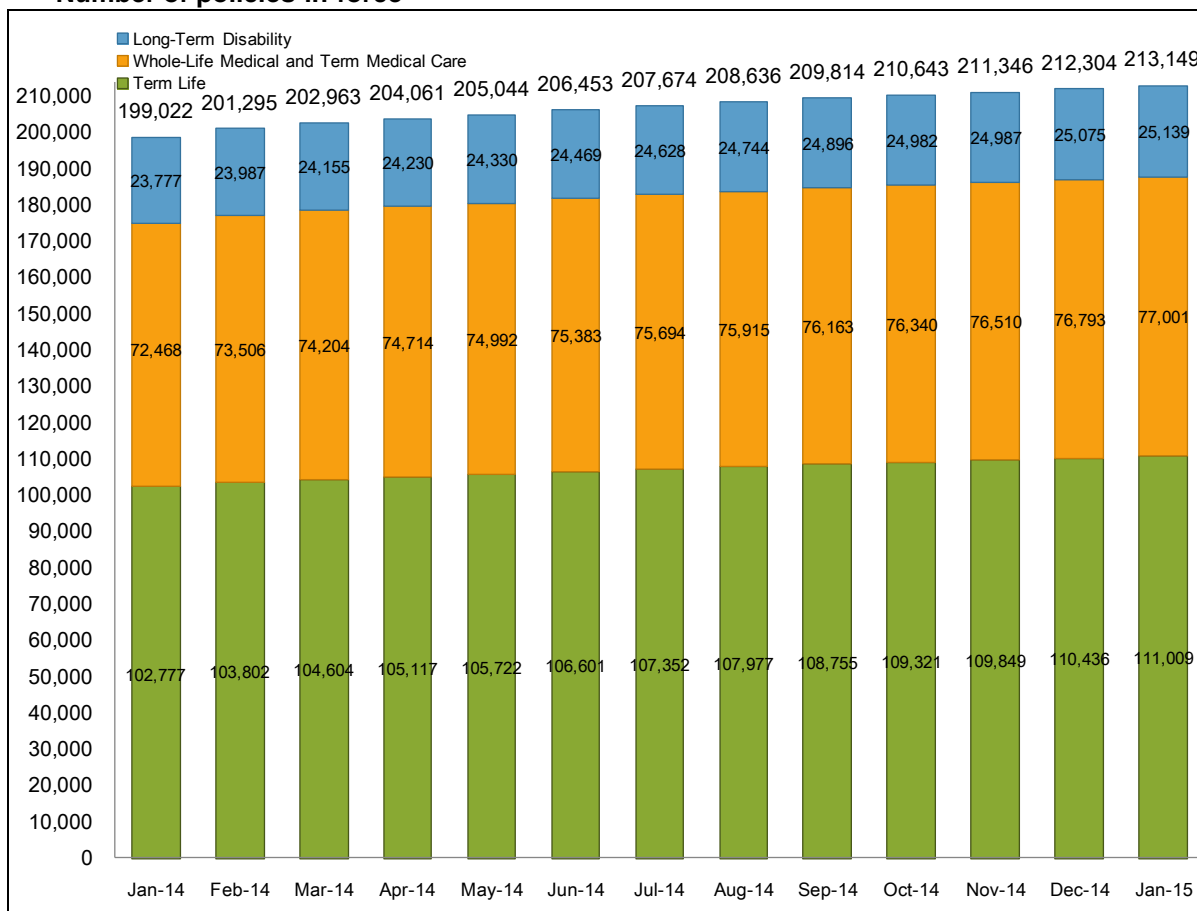
TOKYO, February 6, 2015 – LIFENET INSURANCE COMPANY (TSE Mothers 7157, President & COO Daisuke Iwase, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for January 2015.

The number of applications in the month of January 2015 was 3,050 (62% of January 2014), with the number of new business at 2,133 (71% of January 2014). Annualized premium<sup>\*1</sup> of new business was 105 million yen (91% of January 2014). Accordingly, the number of policies-in-force as of the end of January 2015 resulted in a total of 213,149, and annualized premium<sup>\*1</sup> of policies-in-force was 8,666 million yen and sum insured of policies-in-force stands at 1,808,050 million yen.

In January 2015, insurance premiums and claims and benefits recorded 712 million yen (109% of January 2014) and 85 million yen (87% of January 2014), respectively.

On January 6, 2015, Lifenet expanded the business hours of the free life insurance consultation service via phone in response to customers' request.

**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 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)<sup>\*2</sup>

Number of new business (month)	Jan. 2015	Jan. 2014
Number of applications	3,050	4,892
Number of new business	2,133	3,010
Sum insured of new business <sup>*3</sup> (million yen)	18,475	20,980
Annualized premium <sup>*1</sup> (million yen)	105	115
- excl. death coverage (million yen)	53	60

Number of new business (accumulated total)	Apr. 2014 – Jan. 2015	Apr. 2013 – Jan. 2014
Number of applications	31,616	55,158
Number of new business	23,228	39,991
Sum insured of new business <sup>*3</sup> (million yen)	189,965	266,552
Annualized premium <sup>*1</sup> (million yen)	1,101	1,467
- excl. death coverage (million yen)	570	773

Number of policies-in-force	End of Jan. 2015	End of Jan. 2014
Number of policies-in-force	213,149	199,022
- “Kazoku”: Term Life	111,009	102,777
- “Jibun”, New “Jibun” and New “Jibun” for Women: Whole-Life Medical <sup>*4</sup>	64,997	60,793
- “Jibun Plus”: Term Medical Care	12,004	11,675
- “Hataraku Hito”: Long-Term Disability	25,139	23,777
Sum insured of policies-in-force <sup>*3</sup> (million yen)	1,808,050	1,674,041
Annualized premium <sup>*1</sup> (million yen)	8,666	7,927
- excl. death coverage (million yen)	3,892	3,541

Insurance premiums and claims (million yen)	Jan. 2015	Jan. 2014
Insurance premiums	712	652
Insurance claims and benefits	85	97

\*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 January 2015, the number of policies-in-force of Whole-life Medical “Jibun” is 57,858, New “Jibun” is 4,383, and New “Jibun” for Women is 2,756. The number of policies-in-force as of the end of January 2014 was that of “Jibun” only.

## Topics

Jan. 6                   Expand the business hours of the free life insurance consultation service  
(Japanese Only)  
<http://www.lifenet-seimei.co.jp/newsrelease/2015/5728.html>

**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.

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