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Haruaki Deguchi, President/Founder

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Mothers)

Lifenet announces the accumulated number of new business of long-term disability insurance “Hataraku-Hito” exceeded 20,000

Policyholders increased steadily for 2.5 years after the launch

TOKYO, October 5, 2012 - LIFENET INSURANCE COMPANY (“Lifenet”; TSE Mothers 7157, President/Founder: Haruaki Deguchi, URL: <http://ir.lifenet-seimei.co.jp/en/>) announces that the accumulated number of new business of “Hataraku-Hito,” which was launched on February 26, 2010 as the first full-scale personal long-term disability insurance product for individuals in Japanese life insurance industry, exceeded 20,000 on September 26, 2012.



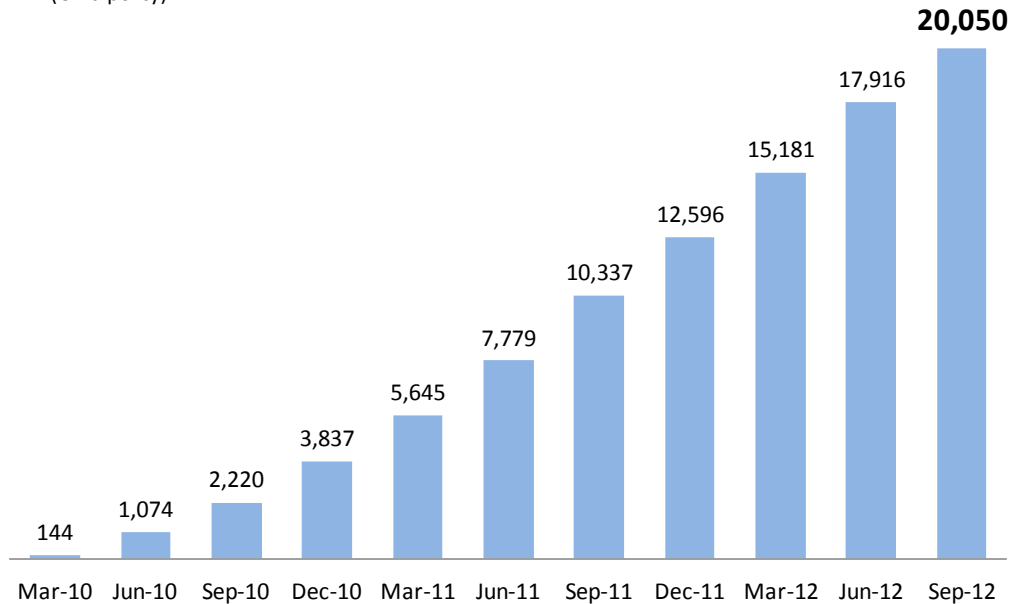
就業不能保険
「働く人への保険」

Personal long-term disability insurance “Hataraku-Hito” provides coverage in cases where a policyholder becomes unable to work because of long-term hospitalization and/or home medical care for a disease or injury. The policyholder is paid a predetermined amount of benefit every month, allowing the individual to receive the benefits in a fashion similar to a monthly salary. With the progress of medical techniques and changes in social structure, such as the increase of single-person households, there is an increasing risk for individuals to be unable to work and thus be devoid of income. Since the launch of this first full-scale personal long-term disability insurance for individuals in Japan in February 2010, Lifenet has steadily increased sales of the product and has provided customers with a financial safety net.

The accumulated number of new business continued to increase at an even pace after the launch, exceeding 10,000 in September 2011. Our listing on the Tokyo Stock Exchange’s Mothers Section in March 2012 increase awareness of Lifenet, contributing to the acceleration of new business and exceeding 20,000. As of September 30, 2012, the number of accumulated new business is 20,050 for “Hataraku-Hito”.

■ Accumulated number of new business of personal long-term disability insurance “Hataraku-Hito” (February 26, 2010 to September 30, 2012)

(Unit: policy)



■ Features of long-term disability insurance “Hataraku-Hito”

- ✓ Payment of predetermined amount of benefit every month in a similar fashion to a monthly salary in cases where a policyholder becomes unable to work because of long-term hospitalization or home medical care for a disease or injury
- ✓ Range of income cover JPY 100,000 to JPY 500,000 per month, according to the conditions set up at time of application
- ✓ Coverage continues until the policyholder begins to receive public pension at 65 years old, at the same premium rate throughout the duration of the policy

■ Individuals in the medical services business the leading sector of “Hataraku-Hito” policyholders

Since the launch of the product, “Hataraku-Hito” has consistently attracted customers in the medical services business, those who understand the risk of long-term incapacity to work. Additionally, there are many policyholders who are engaged in professional work, such as the information services business (software, IT, etc.) and the professional services business (law, accounting, patent, design, photography, etc.). Lifenet will continue with activities to promote further awareness and understanding of this long-term disability insurance.

【Overview of policyholders of “Hataraku-Hito” (as of September 30, 2012)】

- The accumulated number of new business as of September 30, 2012 is 20,050
- 21% of policyholders are in their 20s, 53% are in their 30s, 22% are in their 40s, and 5% are in their 50s
- 82% of policyholders are male, and 18% are female

- Males in their 30s and 40s, who are in the prime of their working life, account for 61% of the policyholder pool
- Monthly benefit set up at time of application is JPY 155,005 on average
- 74% of policyholders set up the monthly benefit at JPY 100,000 to JPY 199,999, and 22% of policyholders at JPY200,000 to JPY299,999, totaling 96.5%
- Of all policyholders of “Hataraku-Hito”, there are the most individuals in the medical services business. Many are engaged in professional work, such as the information services business (software, IT, etc.), and the professional services business (law, accounting, patent, design, photography, etc.) (see table below for full ranking).

Table: Distribution of business sectors to which policyholders of long-term disability insurance “Hataraku-Hito” belong (as of September 30, 2012) * Top 10

	Business sector to which policyholders belong	Composition
1	Medical services business	8.6%
2	Information services business (software, IT, etc.)	7.2%
3	Others	6.6%
4	General construction work business (civil engineering, building, paving, remodeling, etc.)	4.4%
5	Professional services business (law, accounting, patent, design, photography, etc.)	4.3%
6	Wholesale business	3.6%
7	Other manufacturing business	3.1%
8	Business related to social insurance, social welfare and nursing care	3.0%
9	Services business in other businesses (security, worker dispatching, employment placement, etc.)	2.7%
10	Local government services	2.1%

Source: Lifenet data of new business (February 26, 2010 to September 30, 2012)

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.

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