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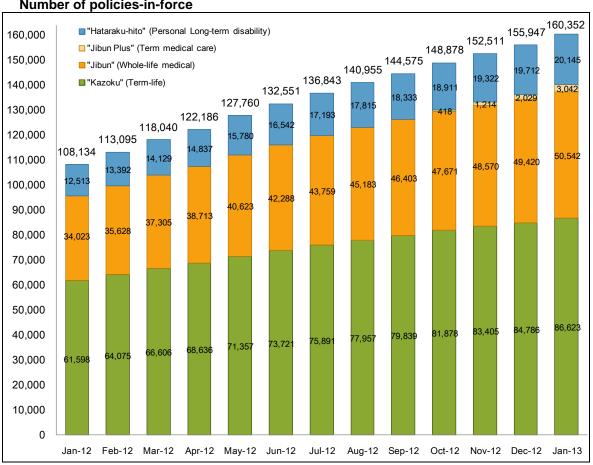
February 7, 2013 Haruaki Deguchi, President/Founder LIFENET INSURANCE COMPANY (Securities Code: 7157, TSE Mothers)

January 2013: MONTHLY DISCLOSURE Policies-in-force exceeded 160,000

TOKYO, February 7, 2013 - LIFENET INSURANCE COMPANY (TSE Mothers 7157, President/Founder: Haruaki Deguchi URL: http://ir.lifenet-seimei.co.jp/en/) announces January 2013 monthly business performance.

The number of applications in the month of January was 8,259 (94% of January 2012), with the number of new business at 5,314 (109% of January 2012). Accordingly, the number of policies-in-force as of the end of January 2013 resulted in a total of 160,352, exceeding 160,000; annualized premium¹ was 6,550 million yen; and sum insured of policies-in-force stands at 1,420,899 million yen.

In January 2013, insurance premiums and claims and benefits recorded 534 million yen (148% of January 2012) and 57 million yen (236% of January 2012), respectively.



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)

LIFENET INSURANCE COMPANY



Number of new business (month)	Jan. 2013	Jan. 2012
Number of applications	8,259	8,797
Number of new business	5,314	4,854
Sum insured of new business ³ (million yen)	36,492	38,683
Annualized premium ¹ (million yen)	200	197
- excl. death coverage (million yen)	100	96
Number of new business (accumulated total)	Apr. 2012 - Jan. 2013	May 2008 - Jan. 2013 ⁴
Number of applications	72,678	263,885
Number of new business	49,799	177,273
Sum insured of new business ³ (million yen)	374,855	1,567,679
Annualized premium ¹ (million yen)	2,005	7,308
- excl. death coverage (million yen)	996	3,176
Number of policies-in-force	End of Jan. 2013	End of Jan. 2012
Number of policies-in-force	160,352	108,134
- "Kazoku": Term Life	86,623	61,598
- "Jibun": Whole-life Medical	50,542	34,023
- "Jibun Plus": Term Medical Care	3,042	_
- "Hataraku Hito": Personal Long-term Disability	20,145	12,513
Sum insured of policies-in-force ³ (million yen)	1,420,899	1,026,569
Annualized premium ¹ (million yen)	6,550	4,468
- excl. death coverage (million yen)	2,827	1,797

Insurance premiums and claims (million yen)	Jan. 2013	Jan. 2012
Insurance premiums	534	362
Insurance claims and benefits	57	24

Notes 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 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.

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Topics

Jan. 10	Announced Lifenet ranked number two in Industry for "Uniqueness" and "Innovativeness/Progressiveness" in the "9th Image Survey on Life Insurance Companies" conducted by MyVoice Communications <u>http://pdf.irpocket.com/C7157/JA1b/gPLL/PrzG.pdf</u>
Jan. 30	Policies-in-force exceeded 160,000 http://pdf.irpocket.com/C7157/qzIz/wqEv/IJGd.pdf
Jan. 30	Disclosed financial results for 3Q of fiscal 2012, ending March 31, 2013 http://pdf.irpocket.com/C7157/qzlz/QAEg/QSpc.pdf
Jan. 30	Announced Lifenet's contact center and website ranked first in the Industry by HDI-Japan http://pdf.irpocket.com/C7157/gzIz/QAEg/uxEk.pdf

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

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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