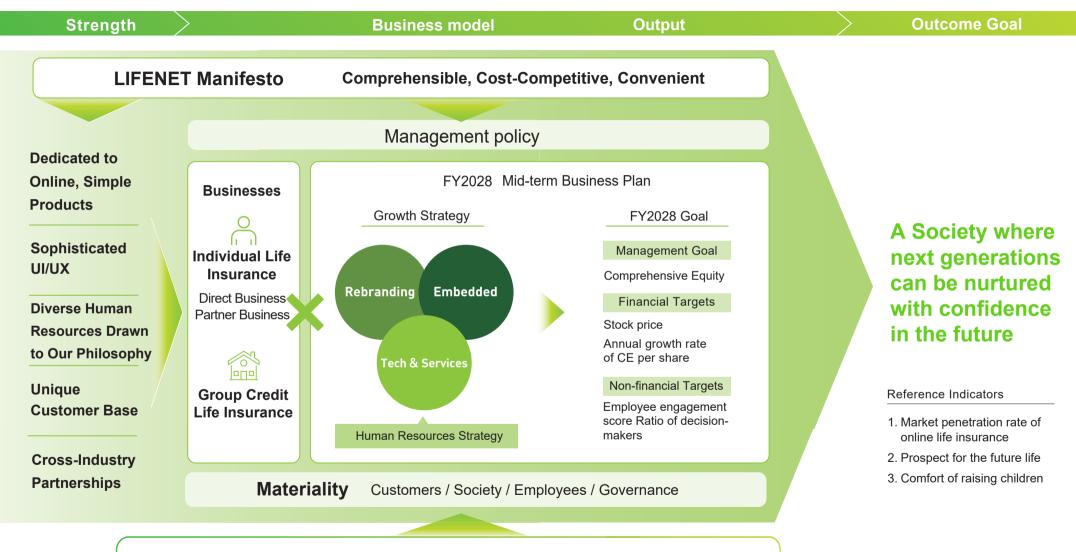
LIFENET Value Creation Process



External environment

Digitalization in financial services , Decrease in the workforce , Increase in economic burden on consumers