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December 23, 2025

For immediate release

Company Name: DEAR LIFE CO., LTD.
Representative: Yukihiro Abe,
Representative Director
and President
(Securities Code: 3245,
Prime Market)
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Notice Regarding Issuance of Bank-guaranteed Private Placement Bond

DEAR LIFE CO., LTD. (hereafter, the “Company”) announces that its Board of Directors decided in a meeting held today to issue a bank-guaranteed private placement bond, as outlined below.

Issuer:	Dear Life Co., Ltd.
Name of Bond:	The Dear Life Co., Ltd. 10th Unsecured Bond
Total Issue Amount:	JPY 500 million
Bond Term:	Five (5) years
Issue Date:	December 26, 2025
Maturity Date:	December 26, 2030
Method of Redemption:	Lump-sum redemption at maturity
Security:	Unsecured
Guarantor:	The Fukushima Bank, Ltd.
Fiscal Agent:	The Fukushima Bank, Ltd.
Agent for Performance of Guarantee Obligations:	The Fukushima Bank, Ltd.
Sole Underwriter:	The Fukushima Bank, Ltd.
Book-Entry Transfer Institution:	Japan Securities Depository Center, Inc.
Use of Proceeds:	Working capital