

January 14, 2026

Junpei Yokozawa, President

LIFENET INSURANCE COMPANY

(Securities Code: 7157, TSE Prime)

December 2025: MONTHLY DISCLOSURE

Annualized premium of policies-in-force was 36,387 million yen, 109% of December 2024

TOKYO, January 14, 2026 – LIFENET INSURANCE COMPANY (TSE Prime 7157, President Junpei Yokozawa, URL: <https://ir.lifenet-seimei.co.jp/en/>) announces the monthly business performance for December 2025.

Annualized premium^{*1} of policies-in-force was 36,387 million yen as of the end of December 2025 (109% of December 2024).

Annualized premium of policies-in-force as of the end of December 2025 for individual insurance and group credit life insurance were 28,154 million yen (107% of December 2024) and 8,232 million yen (119% of December 2024), respectively.

Performance of annualized premium of policies-in-force (preliminary report)^{*2}

	End of Dec. 2025	End of Dec. 2024
Annualized premium of policies-in-force (million yen)	36,387	33,348
-Individual insurance	28,154	26,434
-Group credit life insurance	8,232	6,914

Performance of Individual insurance (preliminary report)

	Dec. 2025	Dec. 2024
Number of policies-in-force	670,600	626,146
Annualized premium of new business (million yen)	287	209
Number of new business	7,374	5,197
Insurance claims and benefits (million yen)	655	503
Surrender and lapse ratio ^{*3}	5.7%	5.6%

*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, we calculate annualized premium as multiplying the monthly premium (for GCL, expected premium income for the next month based on the in-force business) by 12 months.

*2: This report is preliminary and may be different from the final settlement report.

*3: The surrender and lapse ratio is the annual equivalent of the monthly number of policies surrendered and/or lapsed divided by the monthly average number of policies-in-force.

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