Nippon Life is dedicated to giving employees the skills needed to help create a future free of worries for our customers. We have a job rotation program that covers our entire organization to give people experience in various work fields. In addition, our human resources development activities include measures to maintain an open corporate culture that encourages female employees and younger employees to take on new jobs and other challenges.

### Nurturing Sales Representatives

#### Job Rotations by the Employee Development Promotion Department Allows Sharing Skills and Know-how

The Employee Development Promotion Department was formed to cultivate the next generation of core personnel at Nippon Life by collecting information and conducting job rotations across the entire organization.

The Hatsuratsu Training Promotion Office functions as the secretariat for the Employee Development Promotion Department. This office has prepared a textbook for training corporate and worksite financial coordinators, Life Plaza service coordinators, and other specialists in the skills and know-how they require.

CS Managerial track personnel are assigned to the Hatsuratsu Training Promotion Office. These people create a more effective human resources development framework by providing group training based on their own sales experience or accompanied visit training for sales representatives who have been at Nippon Life for up to five years.

#### Training with Upgraded Hands-on Education for New Employees

In the fiscal year ended March 31, 2013, Nippon Life’s Employee Development Promotion Department strengthened hands-on education starting with training programs for new employees. The objective is to focus even more on education for developing the next generation of executives and other key personnel.

One example is a system of role playing education for the training of sales personnel hired within the past two years. This training creates various situations that can occur as part of sales activities. The goal of our training is to help improve employees’ ability to serve customers, including knowledge of compliance and proper manners.

From fiscal 2014, we will incorporate the skills and expertise of corporate and worksite financial coordinators, Life Plaza service coordinators, and other specialists into the initial education program for sales representatives. In this way we aim to improve their customer service capabilities even further by sharing skills across different channels.

### Cultivating Non-sales Personnel

#### Developing Business Professionals

To upgrade training for the next generation of employees to “create the future,” Nippon Life aims to cultivate non-sales personnel as business professionals. The basis for these activities are Nippon Life’s three precepts of “conviction,” “sincerity” and “endeavor.” We want non-sales personnel to have a wide range of knowledge and perspectives, as well as specialized skills, along with the initiative needed to apply these capabilities to produce results. Furthermore, on-the-job training is the core of human resources development at each workplace.

#### Projects Performed by Women and Young Employees Help Create an Open Corporate Culture

Nippon Life is dedicated to fostering an open corporate culture in which everyone can submit solutions and other ideas concerning a variety of management themes.

One example is the promotional strategy for the Future Creation Project. To create this strategy, we formed a project team overseen directly by the Company president. The team consists of men and women up to the age of about 35, but mainly in their 20s, from many sections of the Company who applied to join the team.

In fiscal 2012, Nippon Life began implementing these initiatives Company wide as part of the “Future Creation Project.” In fiscal 2013, approximately 700 people participated in 58 project teams.

The project teams produced many innovative ideas that were not limited to the jobs of team members. Some of these ideas were subsequently incorporated in the operations of Nippon Life.

The Childraising Advice Hotline, which started in March 2013, and the Wellness-dial /service inaugurated in March 2014, are examples of ideas that originated from female project teams and have been actually reflected in management.

#### Developing Our Global Human Resources

Nippon Life has various ways to equip employees to act from a global perspective. We send employees to overseas financial institutions that are alliance partners, enroll employees in overseas graduate schools and other schools, and offer other learning opportunities. In addition, we have also started to recruit foreigners, and host employees of overseas alliance partners here in Japan.

We remain firmly committed to giving our employees highly advanced skills and the ability to refine their specialized knowledge. These activities will continue to include extensive internal personnel exchanges for staff members of international operations as well as all other sections of Nippon Life.