Nippon Life Announces the Establishment of Nippon Life's Vision for Achieving the SDGs

Tokyo, March 20, 2019 – Nippon Life Insurance Company (President: Hiroshi Shimizu, hereinafter "Nippon Life") today announced that it has established Nippon Life's Vision for Achieving the Sustainable Development Goals (SDGs). This vision will guide Nippon Life's efforts to achieve the SDGs through all of its business activities and to spur the creation of new value unique to Nippon Life. The SDGs were adopted by the United Nations General Assembly in September 2015.

Since its founding, Nippon Life has fulfilled the role of providing a social safety net to prevent people from falling into poverty by encouraging the widespread adoption of life insurance, which is based on a system of mutual aid. In the process, Nippon Life has constantly endeavored to contribute to the welfare of the public and the development of society as a whole.

Meanwhile, today's society has seen the emergence of a wide range of serious social issues. Aiming to solve these issues on a global scale, the SDGs were adopted by the United Nations General Assembly in 2015. The principles championed by the SDGs are identical to Nippon Life's founding philosophy. Accordingly, Nippon Life will contribute to the achievement of the SDGs through all of its business activities.

In the course of undertaking initiatives, Nippon Life will put strong emphasis on the three themes of (1) Realize a society that does not create poverty and inequality, (2) Build a society that can boast to the world of good health and long life, and (3) Achieve a sustainable global environment. Nippon Life will also embrace ESG investment and finance as a key priority. With this in mind, Nippon Life will seek to realize a safe, secure and sustainable society.

<Nippon Life's vision for Achieving the SDGs>

Realize a society that does not create poverty and inequality

– Develop a framework for society to nurture the next generation

Build a society that can boast to the world of good health and long life

 Initiatives that contribute to the lengthening of people's healthy lifespans

Realize a sustainable global environment

Initiatives to combat climate change

ESG investment and finance to support the achievement of the SDGs

 Encourage positive action by society and companies through the supply of funds and stewardship activitie

Realize a safe, secure and sustainable society

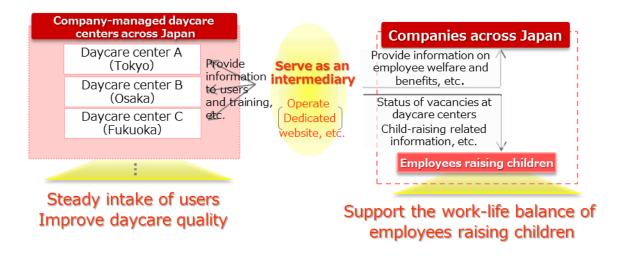


Specific Initiatives to Achieve the SDGs

Nippon Life will announce specific initiatives to achieve the SDGs as they are determined. The following are the key initiatives that have been determined at this time.

- (1) Realize a society that does not create poverty and inequality
 - -Develop a framework for society to nurture the next generation
- ■Initiatives to realize a society where people can balance both child raising and work

Through a business alliance with Global Kids Co., Ltd., a daycare service provider, Nippon Life will build infrastructure to connect company-managed daycare centers across Japan with companies and employees, with the aim of realizing a society where people can balance both child raising and work with peace of mind. Moreover, Nippon Life will advance initiatives that help to improve the quality of daycare services through joint research with the University of Tokyo. Nippon Life will also consider initiatives to support current child-raising generations. One such initiative is to supply child raising-related information to employees in cooperation with Benesse Corporation.



- (2) Build a society that can boast to the world of good health and long life
 - -Initiatives that contribute to the lengthening of people's healthy lifespans
- Enhance services that support disease prevention and early detection
- ①Start providing simplified cancer screening tests free of charge (services to begin in April 2019)

In April 2019, Nippon Life will begin providing simplified cancer screening tests to customers who meet certain prescribed conditions. Specifically, if customers walk 8,000

steps or more a day using the free 「Aruku & (Arukuto)」 walking app, Nippon Life will provide a service that enters those customers into a lottery to win prizes such as <u>Ouchide Doc</u>, a mail-based screening kit that uses blood samples taken from users' fingertips, and <u>Saliva Checker</u>, a simplified saliva-based screening tool supplied by SalivaTech Co., Ltd.

New

The following two types of simplified cancer screening tests are scheduled to be provided:





[Ouchide Doc® mail-based screening test]

Screening tests for cancer and other diseases can be performed by taking trace blood samples and returning the samples by mail.

SalivaTech

The risk of cancer can be assessed by measuring the concentrations of several components of saliva.

[Saliva Checker]

* Initiatives involving services provided to general customers(As of March 2019)

About 「Aruku & (Arukuto)」

「Aruku & (Arukuto)」 is a free walking app operated by Mapion Co., Ltd. By walking with their smartphones, customers can earn Thank You Miles for the *Zutto Motto Service*, a service provided only to Nippon Life's existing policyholders. They can also apply to participate in a lottery to win various prizes.



②Start demonstration trials to achieve the prevention and early detection of dementia (to start in April 2019)

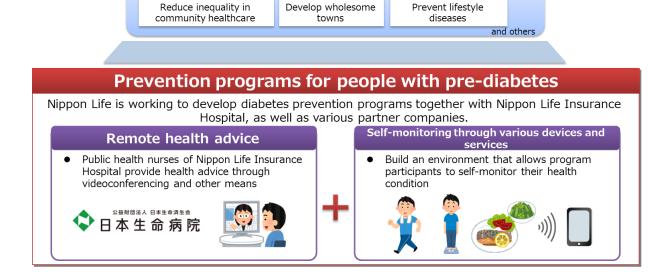
In March 2018, Nippon Life developed "Nissay Brain Training," the first initiative in Japan's life insurance industry to involve the use of Amazon Alexa. Through this initiative, Nippon Life has supplied content such as mental exercises to stimulate the mind and useful advice on improving lifestyles, which are generally believed to be effective ways of preventing dementia.

Nippon Life plans to start new demonstration trials with a view to creating services that will contribute to the early detection of dementia by integrating cutting-edge IT into the "Nissay Brain Training" initiative.

3 Develop a prevention program for people with pre-diabetes

Nippon Life has started to develop a prevention program for people with pre-diabetes together with Nippon Life Insurance Hospital, as well as various partner companies. In this program, participants are encouraged to self-monitor their health condition using various ICT devices. Public health nurses at Nippon Life Insurance Hospital use the

data obtained from these devices to provide remote advice to participants on improving their lifestyles. In order to build an effective program, Nippon Life is conducting a trial covering the staff members of several municipal governments as well as Nippon Life employees. Nippon Life seeks to build a program that is closely tied to local communities and addresses local characteristics, community priorities and other such factors, with the aim of contributing to the lengthening of residents' healthy lifespans and wholesome town development.



Priorities of local municipal governments

- (3) Realize a sustainable global environment
- -Initiatives to combat climate change
- ■Initiatives to conserve energy at sales offices

In July 2018, the newly built Yuki Sales Office of the Nippon Life Oyama Branch became the first Nippon Life sales office to obtain the ZEB Ready*2 certification, the highest BELS*1 ranking. Nippon Life owns approximately 1,500



Exterior view of the Yuki Sales Office of the Oyama Branch

sales offices throughout Japan. When constructing new sales offices due to the aging of buildings and other factors, Nippon Life plans to construct all new sales offices to ZEB Ready standards, in principle. Going forward, Nippon Life will conduct surveys and research on improving the energy efficiency of sales offices, with the aim of continuing to reduce its environmental impact further.

*1 About BELS

BELS stands for Building-Housing Energy-efficiency Labelling System.

Based on the <u>guidelines on energy-efficiency performance labelling for buildings</u> stipulated by the Ministry of Land, Infrastructure, Transport and Tourism (MLIT), third-party institutions objectively evaluate the energy-efficiency performance of buildings according to a labelling scheme based on five levels.

*2 About ZEB Ready

ZEB stands for net-Zero Energy Building. ZEB Ready refers to one of the grades that can be assigned during BELS evaluations. The ZEB Ready grade is assigned to buildings deemed to have an energy-efficiency performance at least 50% higher than ordinary buildings, mainly due to high thermal insulation, solar shading, and high-efficiency equipment, in tandem with maintaining a comfortable indoor environment.

(4) ESG investment and finance to support the achievement of the SDGs

 Encourage positive action by society and companies through the supply of funds and stewardship activities

■Initiatives to promote ESG investment and finance

Nippon Life has previously conducted asset management activities with an emphasis on serving the public interest. Nippon Life has further strengthened its initiatives. For example, Nippon Life has set a quantitative target of \$\pm\$700 billion for investment and finance in ESG bonds, etc. and defined loans for SDGs in its medium-term management plan. Moreover, it signed the United Nations Principles for Responsible Investment (PRI) in the fiscal year ended March 31, 2017. Nippon Life will continue working on the asset management front to achieve the SDGs by strengthening various investment and finance approaches, including promoting greater integration of ESG factors into investment and finance decisions and conducting dialogue with investee companies.