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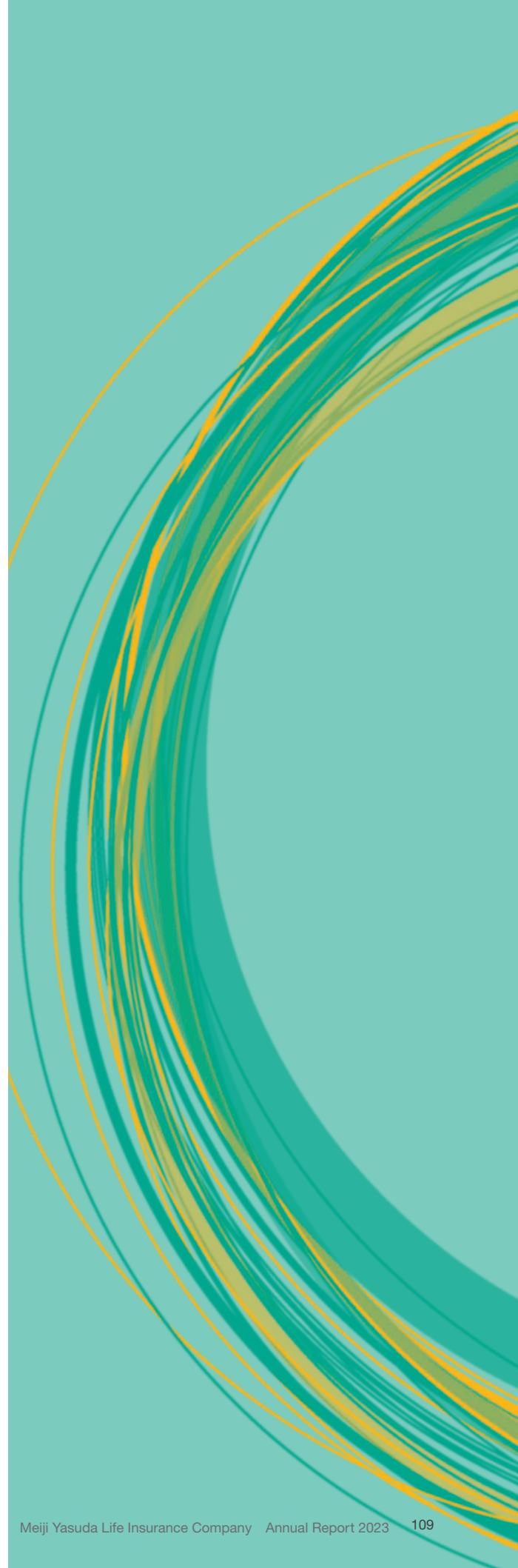
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Initiatives to Promote Customer-Oriented Business Operations

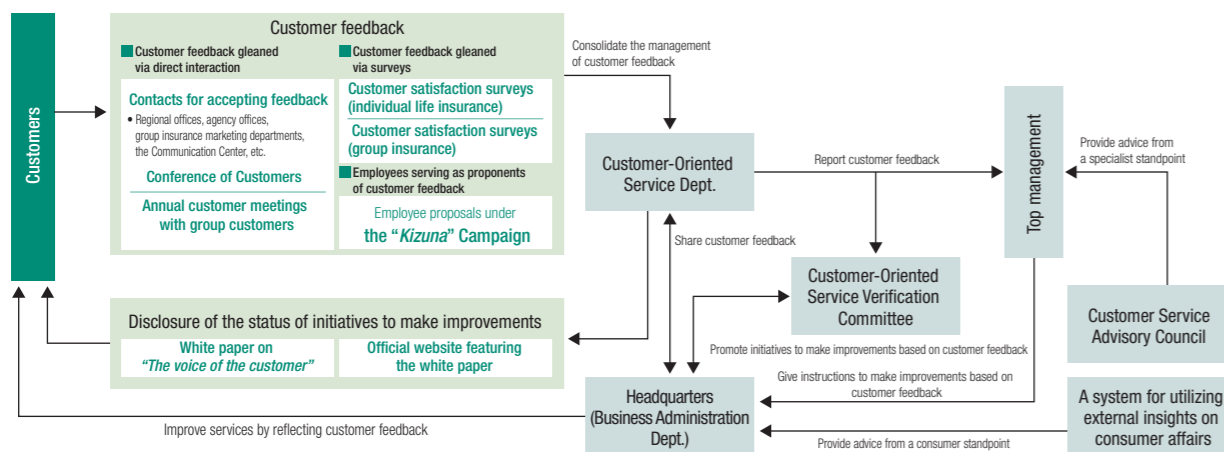
In line with the “Meiji Yasuda Philosophy,” we have announced the “Customer-Oriented Business Operations Policy—Our Declaration of Proactively Pursuing a Customer-Oriented Business.” We are thus pursuing customer-oriented business operations to act in the best interest of our customers.

For example, we develop high-quality products and services that accurately meet customer needs. We also provide after-sales services finely tuned to address customer concerns. Furthermore, we strive to ensure the smooth and timely payment of all eligible insurance claims and benefits to customers. In these ways, our customer-oriented business is thoroughly practiced in every aspect of our business operations.

In recognition of our customer-oriented efforts under the aforementioned policy, in FY2022 we were chosen to receive an Award from the Consumer Affairs Agency Commissioner under an award program sponsored by the agency to commend excellent practices in consumer-oriented management. We received this award for the second time since FY2018.



Our systematic initiatives to reflect customer feedback in management



Utilizing direct feedback—voices from customers

To reflect customer feedback in business management, any customer opinions and requests accepted via the Company’s contacts, including regional offices, agency offices, group insurance marketing departments and the Communication Center, are collectively managed by the Customer-Oriented Service Department by using such tools as a customer feedback management system that is connected throughout the entire Meiji Yasuda business network in Japan. In particular, any feedback indicating customer dissatisfaction is recognized as a complaint, which will, in turn, be swiftly addressed in an effort to resolve the cause of dissatisfaction.

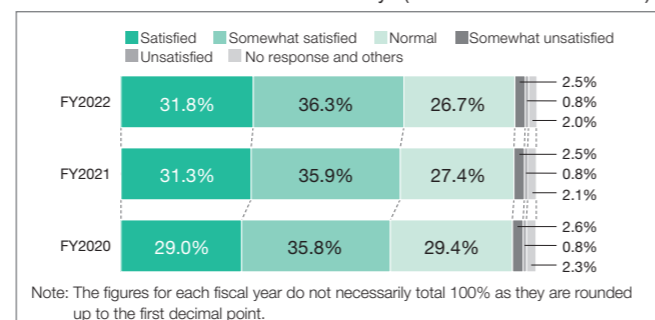
Speaking up on behalf of customers—“Kizuna” proposals

Employees who regularly keep in touch with customers use the insights they acquire in the course of day-to-day operations to create proposals to improve services from a customer perspective.

Addressing latent customer needs—customer satisfaction surveys

In addition to directly accepting customer feedback, we have undertaken annual customer satisfaction surveys since FY2006. Targeting customers of our individual life insurance, we are continuously assessing and monitoring the extent to which our customers are satisfied with our products and services.

Results of customer satisfaction surveys (total customer satisfaction)*



* We engage separately in Group Insurance Satisfaction Surveys targeting corporate and group customers.

Initiatives to improve operations based on customer feedback

At Meiji Yasuda, customer feedback is collectively managed and periodically reported to top management. We analyze the content of such feedback to improve our business operations.

More specifically, the Management Council, along with the Customer-Oriented Service Verification Committee that

comprehensively spearheads responses to customer feedback, discusses steps to be taken to make improvements. In this way, we are striving to enhance the quality of our services.

Customer complaints by type of issue (FY2022)

Type of operations subject to complaints	FY2022 (% of total complaints)	Reference: FY2021 (% of total complaints)
New policies	4,718 (11.7%)	4,736 (12.0%)
Premium collection	1,958 (4.8%)	2,320 (5.9%)
Policy maintenance	13,959 (34.5%)	14,731 (37.2%)
Insurance claims and benefits	8,581 (21.2%)	6,570 (16.6%)
Other	11,220 (27.7%)	11,262 (28.4%)
Total	40,436 (100.0%)	39,619 (100.0%)
Total including non-complaint feedback		431,340

Initiatives to improve our operations employing the customer perspective

Customer Service Advisory Council

The Customer Service Advisory Council is tasked with deliberating and verifying our initiatives to promote customer-oriented business operations and the development status of our structure for ensuring compliance, which provides a basis for these operations, via the use of third-party perspectives.

Consisting of external specialists, the council is working to reflect their insights in the Company’s business management to improve its operations and enhance customer satisfaction.

The outline of matters discussed at each council meeting is publicized via the Company’s corporate website.

System for utilizing external insights on consumer affairs

We have in place the Consumer Affairs Specialist Committee, an advisory body to management that contributes external

opinions and advice to improve the Company’s operations based on a consumer standpoint. Committee members are selected from individuals who are qualified to engage in consumer consultation at government-run consumer affairs centers, those who serve as customer relations specialists at external corporations and those who take key positions in consumer affairs-related organizations.

Helping employees gain certification as consumer affairs advisors

As we consider it important to nurture human resources equipped with customer-oriented value systems, we strive to help employees become certified as Consumer Affairs Advisors under a government-accredited program.

As of April 1, 2023, the number of employees who acquired this certification stood at 552.

Publishing white paper on “The voice of the customer”

This white paper examines what customers say about Meiji Yasuda and includes a broad range of customer complaints, opinions and requests. It also summarizes the status of the Company’s initiatives to improve operations by utilizing such customer feedback. This publication has been issued annually since FY2006.

Moreover, since the edition issued in FY2018, the white paper has featured a section dedicated to the status of our efforts to realize customer-oriented business operations. This section was added to the publication in conjunction with revisions to the “Customer-Oriented Business Operations Policy,” which aims to include our declaration of proactively pursuing a customer-oriented business.

The white paper is publicly disclosed via our corporate website. In addition, as part of initiatives to curb CO₂ emissions

and otherwise reduce environmental burden, the Company abolished the printed brochure version of this publication in FY2022. Therefore, the white paper is now exclusively available in digital form as a PDF.



White paper on “The voice of the customer”

Initiatives to Ensure “Easy Access to Insurance for Everyone” (financial inclusion)

As diversity in society increases, we have implemented endeavors to increase customer convenience such as procedures optimized for our customer’s personal traits (including the elderly, people with disabilities, LGBTQ, and foreign nationals), in order to achieve our corporate vision as “A long-respected life insurance company that cares about people first.”

In FY2022, we added financial inclusion* (ensuring financial access, etc.) to our priority issues to promote sustainability management. In addition, we have positioned financial inclusion as an “endeavor to solve the procedural inconveniences of our customers and to enable them to acquire contracts and carry out maintenance management with peace of mind, leaving no one behind.” We will thus continue to promote “Easy Access to Insurance for Everyone.”

Looking ahead, we will strive to further upgrade various initiatives to ensure “Easy Access to Insurance for Everyone” even as we contribute to the realization of a sustainable and hopeful society by creating shared value in tandem with customers.

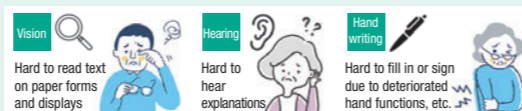
* In accordance with the World Bank’s definition, financial inclusion means that all individuals have access to useful and affordable financial services that meet their needs in order to seize opportunities for economic activities or mitigate economic instability.

Initiatives to ensure “Easy Access to Insurance for Everyone” (as of June 2023)

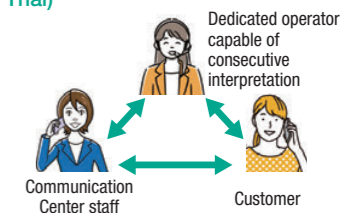
▶ To see the details of Meiji Yasuda’s initiatives to ensure “Easy Access to Insurance for Everyone,” please scan the QR code (Japanese only). <https://www.meijiyasuda.co.jp/profile/financial-inclusion/>



Initiatives for elderly customers	<ul style="list-style-type: none"> ○ A dedicated contact for the reception of inquiries from elderly customers We have set a toll-free phone number that enables inquirers to immediately contact dedicated staff, bypassing automated menus/instructions and eliminating the need to press additional buttons.
	<p>January 2023</p> <ul style="list-style-type: none"> ○ Installation of telephone hearing aid device “Sound Arch” We have installed “Sound Arch,” a device created based on Meiji Yasuda’s ideas, at our Communication Center, which operates dedicated contacts for the reception of inquiries from elderly customers. These devices are utilized in phone-based communications with customers with hearing difficulties so that they can hear the voice of Meiji Yasuda staff more clearly. (See the next page for details.) ○ MY Longevity Policy Checking Scheme This policy checking scheme is supported by MY Link Coordinators (sales personnel) tasked with undertaking periodic visits to customers and helping them confirm the content of policies. Specifically, these individuals proactively reach out to policyholders reaching longevity celebration years to determine whether they have eligible claims that they would like to apply for and to reconfirm their latest contact, with the aim of extending robust support to customer procedures that may occur as a result of confirmation. ○ MY Anshin Family Registration Scheme This scheme aims to list secondary contacts of policyholders so that their latest whereabouts can be confirmed via these secondary contacts in the event that it becomes difficult for us to directly establish contact due to, for example, the non-delivery of various procedural notifications sent by Meiji Yasuda or the emergence of a major disaster, with the aim of ensuring smooth procedures. ○ MY Assist* (MY assist plus) System This system is intended to support and enhance convenience for customers who have physical difficulties in filling out paper documents or making data entries on screen due to such factors as age-related vision deterioration, hearing impairment, or the lasting damage of disease. Under this system, Meiji Yasuda employees fill in application documents on behalf of the customer. We have also established the “Assist Desk,” through which dedicated staff extend assistance.
Initiatives for people with disabilities	<p>June 2023</p> <ul style="list-style-type: none"> ○ Policyholder procedure support system (policyholder proxy rider) This rider enables policyholders to designate their proxy who will undertake procedures on their behalf when they develop dementia or other conditions making it difficult to express their intentions.
	<ul style="list-style-type: none"> ○ A dedicated contact for customers with disabilities in hearing or verbal communication Dedicated staff directly respond to various inquiries via phone or e-mail. ○ Sign language relaying service Customers with hearing impairment can communicate with the operator using sign language or texting communication. ○ Chat bot service An AI chat bot offers automated responses when a customer types a question regarding such subjects as procedures.



Initiatives for sexual minorities (members of the LGBTQ community)	<ul style="list-style-type: none"> ○ Allowing same-sex partner to be designated as beneficiary of death benefit, etc. When certain requirements are met, the same-sex partner of the policyholder can be designated death benefit beneficiary or the secondary contact under MY Anshin Family Registration Scheme. ○ Allowing same-sex partner to apply for the payment of insurance claim on behalf of the person insured In some cases, the same-sex partner of the person insured is allowed to apply for the payment of insurance claims under special circumstances when they cannot file an application by themselves.
Initiatives for foreign nationals	<ul style="list-style-type: none"> ○ Multi-lingual contact for inquiries (English, Chinese, Korean, Vietnamese and Thai) We have established a dedicated toll-free phone number to accommodate customer inquiries in five languages. ○ Interpreter service (English, Chinese, Korean, Vietnamese and Thai) When the customer desires, we support communication between a Meiji Yasuda employee and the customer by assigning an operator capable of consecutive interpretation. ○ Providing English and Chinese versions of explanatory materials We provide foreign national customers with explanatory materials written in easy Japanese*1 as well as those written in English and Chinese. These materials include a leaflet describing matters to be noted by such customers regarding riders whose coverage is not applicable when they are outside Japan, and a guidebook for those intending to fly to countries abroad.



▶ For more on “Sound Arch,” a device created based on Meiji Yasuda’s ideas, please visit our corporate website (Japanese only). <https://www.meijiyasuda.co.jp/profile/sound-arch/>



“Sound Arch,” a telephone hearing aid device created based on Meiji Yasuda’s ideas

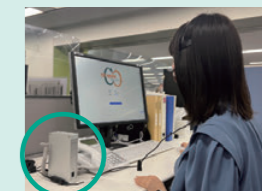
Helping people with hearing difficulties enjoy more abundant lives by offering a “voice bridge”

- Meiji Yasuda’s commitment to placing the utmost value on customers has successfully been passed down to the present generation. Guided by this commitment, we provide a variety of services, such as “MY Longevity Policy Checking Scheme,” to continuously deliver peace of mind to elderly customers.
- “Sound Arch” is a telephone hearing aid device created based on ideas contributed by Meiji Yasuda’s senior employees in charge of operating these services. The insights they gained in the course of pursuing after-sales services, finely tuned to meet needs of elderly customers, have resulted in the development of this device.
- In January 2023, we installed approximately 100 “Sound Arch” units at the Communication Center as part of initiatives to ensure “Easy Access to Insurance for Everyone.” These devices are mainly used by staff tasked with operating dedicated contacts for the reception of inquiries from elderly customers to better accommodate needs of those with hearing difficulties.

Furthermore, in April 2023 we began donating “Sound Arch” to a range of local governments nationwide that have signed partnership agreements with Meiji Yasuda, with the aim of contributing to the resolution of social issues arising from the isolation of people with hearing difficulties.



“Sound Arch” created based on Meiji Yasuda’s ideas



“Sound Arch” installed at the Communication Center

Initiatives to realize a barrier-free society for people who have dementia

Nurturing support for dementia

Having announced its support of the “Dementia Barrier-Free Declaration,”**2 Meiji Yasuda is acting as a member of the “Caravan of Support for Dementia” while striving to nurture “dementia supporters”**3 based on a training program promoted by the Ministry of Health, Labour and Welfare. (End of FY 2022, **approximately 40,000 employees** completed dementia support training, while **295 employees** act as Caravan Mates.)



*1 Japanese expressions selected with due consideration to the needs of non-Japanese readers by, for example, paraphrasing difficult words to plain words
 **2 A declaration advocated by the Japan Government-Private Council on Dementia to realize a system under which citizens work in collaboration with businesses and other organizations to ensure mutual support across society and thereby remove barriers for people who develop dementia in every facet of their lives so that they can continue to live normally in their familiar communities as long as possible
 **3 Human resources capable of accommodating the needs of people who have dementia

Our Community and Social Contribution Activities

As part of the “Community Vitalization Project,” we are active in regions around the nation, engaging in social contribution activities aimed at better accommodating the needs of local communities and activities that will lead to future regional revitalization.

Our partnership with J.League

In 2014, Meiji Yasuda became a top partner for J1 and J2 leagues as well as a title partner for J3 league and, since 2015, has been acting as a title partner for all J1, J2 and J3 league categories to support J.League. Moreover, regional offices and other bases nationwide signed sponsorship deals with all J clubs in local communities. Under the slogan “supporters across-the-board,” Meiji Yasuda employees join customers and residents of local communities in watching J.League games, while the Company hosts such events as soccer clinics for elementary school students and J.League Walking Campaign—in which participants walk together with J.League players—at locations around Japan. Moreover, we act in close collaboration

with J.League to help it promote social contribution activities known as “SHAREN!,” which help resolve issues specific to each region.



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Our partnership with the Japan Ladies Professional Golfers' Association (JLPGA)

Since 2021, Meiji Yasuda has been an official partner of the JLPGA. Based on this partnership, we implement a variety of initiatives aimed at assisting customers and other members of communities in their efforts to improve health and vitalize local communities. These initiatives include hosting golf events in locations nationwide and inviting JLPGA professionals to serve as lecturers, developing lesson programs for elementary school students, releasing video-based lessons performed by teaching professionals and otherwise supporting the popularization of golf.

Through these and other initiatives, we also strive to raise the ratio of women who regularly undergo health checkups.



©JLPGA

Community contribution

“Employee Giving Campaign to Support MY Local Community”
Every year since 2020, we have conducted the “Employee Giving Campaign to Support MY Local Community” through which employees voluntarily make donations to organizations rooted in communities where they have grown up or otherwise share a common bond. In line with a matching gift scheme, these donations have been combined with funds from Meiji Yasuda and delivered to a nationwide range of municipalities in which the Company maintains business bases. In this way, we will support the resolution of region-specific issues on an ongoing basis.



Hosting health promotion events at “roadside stations”

In tandem with the All Nippon Michi-no-Eki Network, we promote a variety of collaborative initiatives, including hosting health promotion events, for both roadside station staff and residents of neighboring communities.



Collaboration with the Japanese Red Cross Society

Having signed a comprehensive partnership agreement with the Japanese Red Cross Society in April 2022, we are engaged to collaborate on healthcare, welfare and other



fields. Specifically, we have donated a total of approximately 15 million yen to support medical practitioners while promoting activities to raise public awareness of blood donations.

Providing “MY Periodic Lectures” at community centers
Meiji Yasuda periodically provides free-of-charge lectures at community centers to help vitalize local communities in a way that takes advantage of their settings deeply rooted in communities. These events are based on collaboration between Meiji Yasuda and the National Kominkan Association, with the aim of combining the Company’s nationwide network, know-how and other assets with functions offered by community centers in terms of promoting the sustainable development of regional communities.



Signing partnership agreements with branches of the Japan Health Insurance Association

We assist small- and middle-sized corporations in their pursuit of health & productivity management. Specifically, we support regional businesses seeking to practice health & productivity management, thereby contributing to the creation of a workplace that allows employees to work enthusiastically even as they stay emotionally and physically healthy over the long term.



Our Initiatives to Address Environmental Concerns and Protect Biodiversity

Meiji Yasuda believes that addressing environmental issues, especially global warming, is essential to fulfilling its social responsibilities as a corporate citizen. Accordingly, we are striving to minimize the environmental footprint attributable to our operations while helping employees raise their environmental awareness. In these ways, we are proactively contributing to environmental protection, aiming to foster and preserve an affluent society as well as a rich environment so that people, including our customers, can live with confidence.

Promoting energy-saving measures across the board

We formulated in-house operational standards for air conditioning systems, including those associated with temperature settings and operational hours. To reduce the use of energy-consuming equipment, we identified basic practices to be observed by employees. Examples include using stairways where possible instead of elevators and turning room lighting off, partially or

entirely, during lunch breaks or when the office is empty. We also implement various measures to promote these practices, for example, raising employees’ energy-saving awareness via in-house communications, such as newsletters and the intranet, and holding “Cool Biz” campaigns that relax dress codes and allow employees to wear cooler clothing.

Total energy consumption of all buildings (calculated based on methods stipulated by Japan’s Act on Rationalizing Energy Use)*1

FY	2015	2016	2017	2018	2019	2020	2021
Energy consumption volume (crude oil equivalent: kl)	57,504	57,979	59,017	58,108	56,690	54,249	53,868
Electricity consumption volume (1,000Wh)	204,670	204,940	207,450	203,180	198,090	190,900	191,340
CO ₂ emission volume (t-CO ₂)*2	119,569	117,194	116,225	110,416	102,454	94,286	93,110
Target: Mandatory target as a business operator	Reduce energy consumption intensity by at least 1.0% (annual average over the course of five years), etc.						
Result: Annual average reduction in energy consumption intensity*3	2.2%						
Evaluation: Classification as a business operator under the public evaluation program*4	S class (highest)						

*1 Figures are based on results for the fiscal years leading up to FY2021, which are finalized as of July 1, 2023.
*2 Calculated using emission coefficients specified by Japan’s Act on Promotion of Global Warming Countermeasures under calculation, reporting and disclosure systems enforced by said act (CO₂ emission volume attributable to electricity consumption is calculated using emission coefficients announced by power companies).
*3 Based on the fourth root of a figure acquired by multiplying each figure for year-on-year change recorded in FY2018, 2019, 2020 and 2021.
*4 An evaluation program operated by Agency for Natural Resources and Energy that classifies business operators into the “S” (excellent), “A” (normal), “B” (stagnant) or “C” (caution required) class based on the content of their periodic reports and other information. The names of “S”-class corporations receive publicity via the agency’s website.

External recognition

Maintaining a “top-level facility” certification for Marunouchi MY PLAZA

Marunouchi MY PLAZA (Meiji Yasuda Life Building and Meiji Seimei Kan) received certification under a program aimed at recognizing facilities boasting outstanding global warming countermeasure based on the Tokyo Metropolitan Environmental Security Ordinance as a “top-level facility” for the third compliance period specified by said ordinance.* This followed previous certification in the second compliance periods. A building complex consisting of office and commercial facilities, MY PLAZA welcomes a vast number of visitors. In addition to installing building equipment with superior energy efficiency, this facility was commended for its collaborative initiatives with tenants to systematically reduce CO₂ emissions.



* The Tokyo Metropolitan Government certifies large-scale business facilities based in Tokyo via the assessment of a total of 210 items, ranging from the status of organizational structure for reducing CO₂ emissions to the installation of energy-saving equipment. Under this assessment scheme, “top-level facilities” are selected among facilities deemed excellent in terms of specific global warming countermeasures and represent outstanding performance in the promotion of such countermeasures.

Acquiring environmental certification

Meiji Yasuda has acquired CASBEE* Real Estate Certification for several of its own buildings, with each being chosen to bear the “S rank,” which indicates outstanding evaluations.



* Comprehensive Assessment System for Built Environment Efficiency: The CASBEE system employs comprehensive methods focused on rating the environmental performance of buildings and ranking them accordingly. In the course of rating, CASBEE takes into account measures in place at buildings for environmental consideration, such as energy-saving measures, as well as environmentally friendly materials and equipment, along with the comfort of the indoor spaces and the building’s impact on surrounding landscapes. CASBEE Real Estate Certification was launched in 2013 under the auspices of the Ministry of Land, Infrastructure, Transport and Tourism. As one of the CASBEE assessment systems, it is designed specifically to provide assessments for buildings at least one year post-completion (office buildings, etc.), in line with a four-grade ranking system encompassing “S,” “A,” “B+” and “B.”

The Toda Dormitory, owned by Meiji Yasuda, was granted a “ZEB Ready” rating under the Building-Housing Energy-efficiency Labeling System. (BELS).*

* Based on assessment standards established by the Ministry of Land, Infrastructure, Transport and Tourism, BELS provides third-party assessment of a building's energy-saving performance.

ZEB (Net Zero Energy Building) is a type of building designed to offset its primary energy consumption with energy created by solar power generation and other means. ZEB is also aimed at maintaining a comfortable indoor environment while enhancing energy-saving performance through the use of materials with robust heat insulation and highly efficient facilities. Through these and other measures, ZEB reduces annual primary energy consumption to net zero. Ratings granted under BELS are based on a four-grade rating system encompassing “ZEB (highest rating),” “Nearly ZEB,” “ZEB Ready” and “ZEB Oriented.”



Making our office buildings environmentally friendly

Meiji Yasuda strives to curb the emission of fluorocarbons, which lead to depletion of the ozone layer, into the atmosphere. To this end, we implement such countermeasures as periodically inspecting our own facilities, such as industrial-use air conditioners and turbo-type freezers, and undertaking facility repair and renewal.

Moreover, we are steadily promoting a switchover to more eco-friendly refrigerants in our effort to reduce greenhouse effects and curb the ozone depletion attributable to our operations.

Total volume of fluorocarbon leakage from all buildings

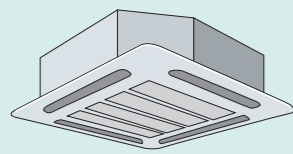
(calculated based on the Act on Rational Use and Appropriate Management of Fluorocarbons)*1

FY	2016	2017	2018	2019	2020	2021
Volume of leakage (t-CO ₂)*2	1,021	1,052	1,031	1,450	1,897	893

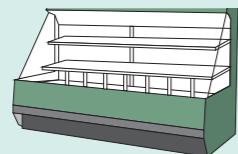
*1 Figures are based on results for the fiscal years leading up to FY2021, which are finalized as of July 1, 2023.

*2 The Act requires mandatory reporting to the minister supervising the relevant business if the annual volume of leakage from a single business operator reaches or exceeds 1,000 t-CO₂, regardless of the number of regulated equipment units containing fluorocarbons a business possesses.

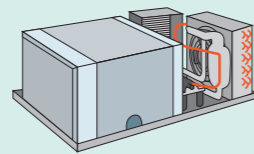
Regulated equipment used by Meiji Yasuda



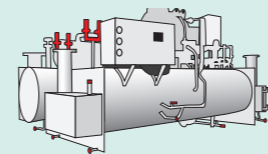
Industrial-use air conditioners



Freezer and refrigerator showcases



Fixed freezer and refrigerator units



Turbo-type freezers, etc.

Introducing eco-friendly vehicles via leasing

In response to a global trend toward reduction in greenhouse gas emissions, since April 2021, we have been promoting a phased switchover of vehicles currently used by our sales business units nationwide to hybrid vehicles.

In addition, upon maturity of the lease period for hybrid vehicles currently in use, we plan to switch to vehicle types offering even higher environmental performance. We have already introduced two hydrogen fuel cell vehicles.

Purchasing environmentally friendly products

As for office equipment used by headquarters, regional offices and agency offices, we have introduced a system for ensuring the preferential purchase of products certified under environmentally friendly product certification systems, including the Eco Mark program and the Green Purchasing Network program, or those compliant with Japan's Green Purchasing Act or certified by the Forest Stewardship Council. The proportion of environmentally friendly products purchased from these sources in overall value of office equipment purchased in FY2022, stood at 73.6%. Going forward, we will promote the procurement of environmentally friendly products via the use of said system.

Separation and recycling of waste

We are proactively engaged in the collection, separation and recycling of waste by, for example, installing recycling boxes at each floor of the Meiji Yasuda Life Building that houses our headquarters. As a result, the recycling ratio stood at 82.9% in FY2022.



A recycling box

Initiatives to preserve biodiversity.

In the course of undertaking its business activities, Meiji Yasuda benefits from the functions performed by ecosystems. These ecosystems are supported by natural capital, including forest and water resources, with biodiversity constituting a foundational component of natural capital. Therefore, we are acutely aware of biodiversity's importance. We have positioned preserving biodiversity and promoting its sustainable use as an integral part of business operations. Thus, while implementing a variety of activities to protect biodiversity, we are focused on going paperless in the Company's operations, which consume a large volume of paper, as well as other printed materials.

Reducing the volume of printed materials and other paper used at offices

In addition to the proactive utilization of the “e-filing” electronic document management system aimed at facilitating document and information sharing that transcends organizational boundaries, we are striving to go paperless in meetings and business negotiations. To this end, we are employing additional web-based functions of online meeting systems via the use of monitors and projectors. Furthermore, accomplishments on the reduction in

paper use by each business unit of the headquarters organization are periodically shared in-house, while costs for printed materials and other printing expenses incurred by each department are monitored to promote the systematic reduction of paper use. In these ways, we are raising environmental awareness among employees and encouraging spontaneous initiatives.

Employing environmentally friendly printing methods

Meiji Yasuda is also reducing the volume of paper used in various explanation materials for customers while promoting the use of plant-based biodegradable ink, as part of efforts to address environmental concerns.

Our initiatives aimed at going paperless include the switchover of formal “Notification from Meiji Yasuda Life,” from enveloped letters to folded mailers, in order to reduce the volume of paper use. Specifically, in May 2023 we began using the folded mailer format to furnish this annual notification to policyholders who signed up for “MY Hoken Page,” a dedicated website for customers, with the detail of their enrolled policies being made available via this website.



“Notification from Meiji Yasuda Life” in folded mailer format

Meiji Yasuda Forest to Weave the Future

We are engaged in forest preservation activities to ensure that children—who will create a future world—can inherit these rich blessings of nature and continue to live with confidence. We refer to the areas undergoing our preservation activities as a “Meiji Yasuda Forest to Weave the Future.”

Specifically, our initiatives are under way in Yamanashi and Kanagawa prefectures based on partnerships with local governments and such specialist organizations as NPOs. Acting in collaboration with diverse stakeholders, mainly those from local communities, we are thus striving to preserve biodiversity.

Planting greenery on rooftops of office buildings

We have planted greenery on the rooftops of a total of 12 company-owned buildings located in regions nationwide. In total, such greenery now covers 5,910 m². We expect that the green rooftops will help alleviate the “urban heat island effect”

while providing buildings with additional heat insulation that, in turn, helps reduce energy use by air conditioning systems. Moreover, the creation of greenery, which will provide a habitat for various creatures, is beneficial to the preservation of biodiversity.



Meiji Yasuda Life Building and Meiji Seimei Kan



Meiji Yasuda Life Osaka Midosuji Building



Meiji Yasuda Life Kobe Building



Meiji Yasuda Life Shin Toyochō Building



Greenery on the rooftop of Meiji Seimei Kan

Initiatives to reduce emissions of and promote the recycling of plastics

Plastics are widely used in various areas of daily lives as they are lightweight, easy to process and hygienic. On the other hand, the release of plastics into the natural world results in the pollution of the maritime environment and other impacts on ecosystems as plastics do not readily decompose. Accordingly, the problem of waste plastics has become a subject of global concern in recent years. Against this backdrop, Meiji Yasuda is engaged in initiatives to reduce the emission of and promote the recycling of plastics.

● Initiatives to break away from the use of plastics

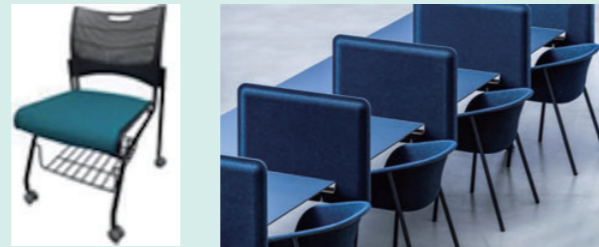
We are taking a Companywide approach to breaking away from the use of plastics from the perspective of protecting biodiversity. For example, we are promoting a switchover from plastic-based file folders, which had been used to bundle proposal documents and other materials provided to customers, to recyclable paper folders. Also, we are replacing plastic binders provided to customers at the time of policy enrollment with those made of LIMEX, an environmentally friendly material.



● Introduction of environmentally friendly office equipment

As part of initiatives to promote the recycling of plastics and foster employee awareness of environmental protection, we are striving to introduce environmentally friendly office equipment, including office chairs made with recycled resin from used PET bottles as well as waste plastics recovered from the ocean.

In FY2022, four of our agency offices introduced office chairs made using recycled resin from waste plastics recovered from the ocean. This, in turn, contributed to the recovery and recycling of waste plastics totaling approximately 88 kilograms.



Employee volunteers aimed at nature conservation and environmental protection

The “Kizuna” Campaign activities currently undertaken by each business unit via the use of employee creativity and a bottom-up approach, include volunteer activities aimed at contributing to regional communities. Specifically, many employees at business units nationwide spontaneously come forward to engage in local community cleanup activities covering seashores and other areas, participate in forest conservation activities, and otherwise play their part in ongoing, locally rooted efforts into nature conservation and environmental protection on diverse fronts.



Social Contribution Activities Undertaken by Our Foundations

Meiji Yasuda supports a variety of social contribution activities through donations to foundations. These foundations provide counseling services associated with mental health, subsidize music and traditional arts, and engage in surveys, research and seminars aimed at contributing to health improvement. In these ways, they are helping children grow soundly, passing down artistic, cultural and technological heritage to future generations and assisting people in their health improvement efforts.

Helping children grow soundly

Meiji Yasuda Mental Health Foundation

Established in March 1965 and certified as a public interest incorporated foundation in 2012, this foundation’s calling remains centered on helping children grow soundly. The foundation employs licensed psychologists to provide expert counseling and other services to assist parents raising children with developmental disorders and the children themselves.



Counseling room for the sound development of children



Communication assistance board



A seminar for local government officials

Moreover, the foundation sponsors training programs to nurture specialists in mental healthcare and child psychology while also providing researchers in this field with R&D subsidies. In addition, the foundation strives to raise public awareness of developmental disorders through publishing and other undertakings. For example, it holds YouTube-based seminars for local government officials to help them address issues associated with developmental disorders. Furthermore, the foundation has been promoting the use of communication assistance boards—a popular support tool for those with disabilities as well as foreigners.

The Meiji Yasuda Cultural Foundation

Established in June 1991 and certified as a public interest incorporated foundation in 2012, this foundation runs a subsidy system aimed at supporting young classical musicians with ambitions to study abroad to become world-renowned performers. In these ways, the foundation contributes to the betterment of people’s quality of life and Japan’s cultural development from the aspect of classical music.



Young musicians who attended a presentation ceremony

Passing down artistic, cultural and technical heritage to future generations

The Meiji Yasuda Cultural Foundation

The foundation also aims to preserve regional cultural heritage, especially performing arts conveying folklore and handcrafting techniques, to this end focusing on providing subsidy systems to foster young artisan apprentices who will take over and preserve this rich heritage.



Mutsumi Kagura festive dancing (Yamaguchi Prefecture)



Iwanazawa Dai Dai Kagura festive dancing (Yamagata Prefecture)

Contributing to health improvement

Meiji Yasuda Life Foundation of Health and Welfare

Established in June 1962, this foundation engages in a range of surveys and research on health improvement while working to disseminate its know-how on raising the general public’s health awareness. Moreover, the foundation provides subsidies to young researchers, with the aim of contributing to society as a whole.

In another effort to benefit society as a whole, the foundation is raising public health awareness by, for example, providing its health-related insights, backed by scientific evidence, to local governments, business corporations, community organizations and other entities. The foundation also presents health-themed lectures while hosting health checkup events. In recent years, the foundation has focused on assisting businesses in their efforts to promote employee health management aimed at countering the harmful effects of sitting at a desk for long periods of time in addition to developing health improvement methods.

Meiji Yasuda Health Development Foundation

This foundation consists of the Shinjuku Health Checkup Center and the Health Improvement Assistance Center. The former boasts a track record of providing over 650,000 health checkups (cumulative total) since its establishment and aims at serving as a reliable “go-to” checkup facility for those who seek to undergo comprehensive health checkups. The latter hosts health seminars involving lectures offered by certified health and exercise trainers, registered dietitians and other specialists, with the aim of helping participants nurture science-based health literacy and raising their health awareness. In addition, the center also provides information and on-site assistance to support municipalities and other organizations seeking to promote health-oriented corporate management.

Respecting Human Rights

We strive to create a sound workplace in which all employees can work energetically with confidence while respecting the human rights of their fellow workers.

Fundamental concepts

In line with our corporate vision of becoming a life insurance company that cares about people first, we established our Human Rights Policy in April 2021. (This policy, following Management Council deliberation and determination, was reported to the Board of Directors.)

The policy is applicable to all officers and employees at Meiji Yasuda. Moreover, we require our Group companies and other relevant entities to implement initiatives in line with this policy

while encouraging investees and business partners to respect human rights. In these and other ways, we have clarified our stance on human rights due diligence.

Meiji Yasuda has participated in the United Nations Global Compact since April 2017. This international framework is aimed at realizing sustainable social development through the actions each participant takes as a good corporate citizen.

Human Rights Policy



Our Human Rights Policy is disclosed via Meiji Yasuda's corporate website.
https://www.meijiyasuda.co.jp/english/sustainability/corporate-citizen/human_rights_policy.pdf

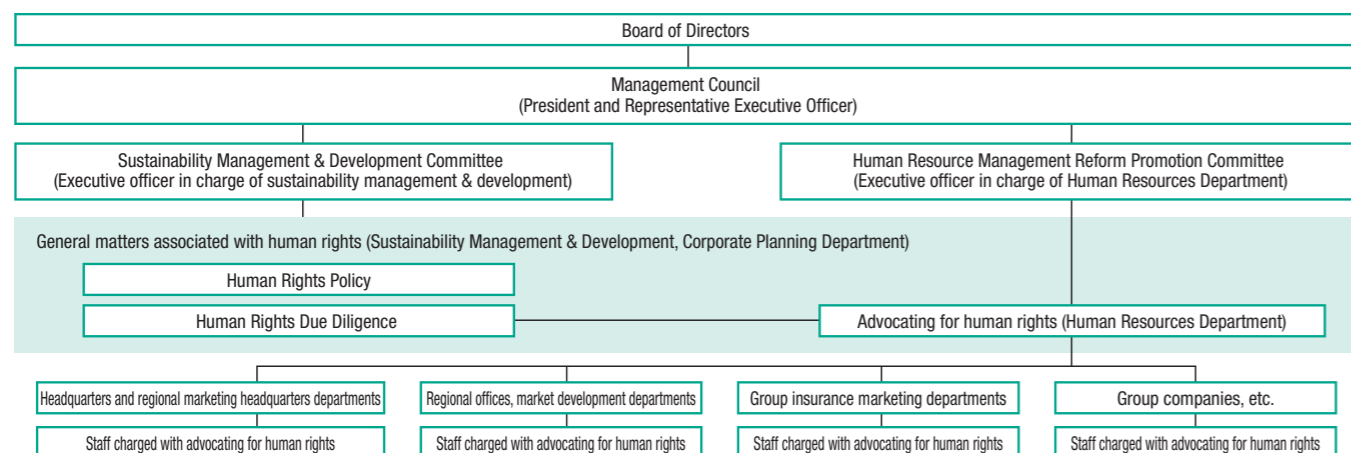


Promotion structure

The Sustainability Management & Development Committee, an advisory body to the Management Council, is tasked with deliberating and coordinating general matters associated with human rights.

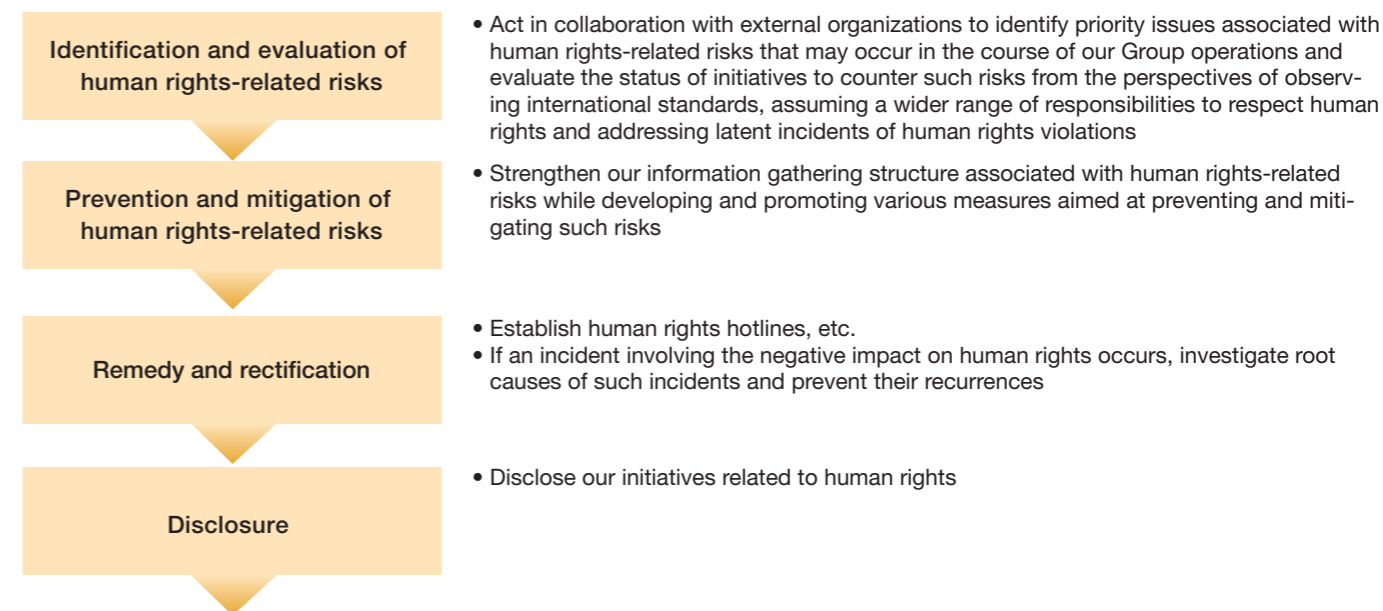
To ensure that in-house initiatives aimed at advocating for human rights are promoted by business units across the board,

staff charged with advocating for human rights are appointed at the headquarters and regional marketing headquarters departments as well as at other bases nationwide, including regional offices, market development departments, group insurance marketing departments and Group companies.



Human rights due diligence

We are conducting human rights due diligence in accordance with the United Nations "Guiding Principles on Business and Human Rights" and the Japanese government's "National Action Plan on Business and Human Rights (2020-2025)."



Examples of initiatives to address priority issues in terms of human rights-related risks

- Determined themes to be addressed in employee training based on internationally recognized human rights issues
- Updated our "Business Outsourcing Management Guidelines" by incorporating clauses mandating that our business partners, commissioned to conduct building maintenance and construction management, comply with labor laws in the course of the employment of foreign technical intern trainees
- Incorporated an explicit statement regarding the prevention of human rights violation into our "Management Guidelines for Innovation Survey and Research Utilizing Cutting-Edge Technologies, etc."
- Assessed the status of human rights-related issues confronting investees and encouraged them to make improvements (made it a rule to confirm the status of their human rights-related initiatives as part of dialogue with investees)

Establishing the human rights hotline

- We have established the Human Rights Hotline administered by dedicated staff. This hotline provides a secure contact for consultation and whistleblowing related to the violation of human rights, including workplace power harassment and sexual harassment. In addition, we maintain similar hotlines for people with disabilities and members of the LGBTQ community, to swiftly and accurately respond to a variety of consultation needs.
- Moreover, we have also established a separate hotline for accommodating reports from external stakeholders about human rights violations and other misconduct by Meiji Yasuda officers and employees or MY Link Coordinators, etc. (sales personnel).

Promotion of activities to advocate for human rights

Staff in charge of advocating for human rights play central roles in such initiatives as holding human rights training sessions at each business unit and soliciting human rights awareness slogans.

Human rights training sessions are focused on addressing such themes as the history of ostracized communities known as the "Dowa Problem" and issues associated with workplace harassment while discussing Meiji Yasuda's Human Rights Policy, with the aim of helping employees gain in-depth understanding of human rights-related issues and the Company's stance to such issues. In addition, programs designed to help employees raise their human rights awareness have been incorporated into job category- and rank-based joint training sessions.

At Meiji Yasuda, all employees and their families are eligible to contribute human rights awareness slogans. The prize-winning submissions are announced during the publicly designated "Human Rights Week." In conjunction with this announcement, we create posters featuring three outstanding slogans and display them on the walls at each business base.

Furthermore, we proactively participate in training sessions and other events hosted by administrative agencies and human rights groups to update our initiatives to advocate for human rights.

Promoting Diversity & Inclusion

In line with our policy of promoting diversity & inclusion, we are striving to empower diverse human resources to fully realize their individual potential by upgrading our working environment and personnel systems. At the same time, we foster a corporate culture that embraces diversity and encourages employees to respect one another's personalities.

Developing the working environment and personnel systems that empower employees to fully realize their individual potential

Promoting women's empowerment

Taking a constant and systematic approach to nurturing women in managerial positions, we have developed a human resource development program "L-NEXT." In FY2022, approximately 1,000 female employees with a drive to pursue higher careers were selected as nominations, put forward by the heads of each business unit, to register as "L-NEXT." Under this program, we offer a diverse range of skill development opportunities for employees in each job rank. These include training sessions provided by external lecturers and mentoring by officers, etc., in addition to discussion meetings attended by female general managers.

As a result of these initiatives, the ratio of women to the overall number of managerial positions stood at 34.9% as of April 2023, surpassing our target of 30% for the fourth consecutive year.

Furthermore, in FY2022 we launched a new initiative to help female employees develop their drive to pursue career advancement. Specifically, we held "Diversity Meetings" in eight locations nationwide, inviting approximately 1,500 female employees who transitioned from term-employment contracts to permanent employment. These individuals interacted with female employees who have taken managerial positions or succeeded in striking a balance between work and child rearing or nursing care.

Other career development assistance measures include a system in which employees are allowed to experience types of operations they wish to take on and, to this end, be temporarily assigned to relevant departments. In FY2022, a total of 301 individuals participated in this system. Moreover, we maintain a "Career Challenge System" designed to allow employees to apply for voluntary transfer to desired departments or assignments. As of April 2023, a total of 122 individuals are taking on the challenge of assuming fresh tasks to realize their career visions.

As of April 1,	2021	2022	2023
Number of women in managerial positions	407	418	425
Ratio of women in manager or higher positions	33.3%	34.1%	34.9%



(Left) Included in "FY2014 Diversity Management Selection 100" published by the Ministry of Economy, Trade and Industry (FY2014)
 (Middle) Received an "Award from the Minister of State for Gender Equality" under a program titled "Leading Companies where Women Shine" sponsored by the Gender Equality Bureau of the Cabinet Office (FY2016)
 (Right) Received the "Grand Award" under the Tokyo Metropolitan Government Women's Participation Promotion Awards program (FY2020)

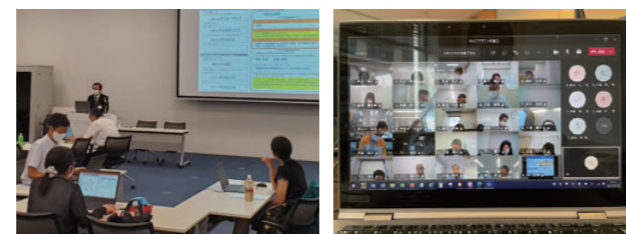
Promoting elderly employees to assume key positions

In FY2019, we lengthened the retirement age to 65 as part of our initiatives aimed at encouraging elderly employees to remain in the active workforce and, to this end, helping them take full advantage of their longstanding business experience and accumulated insights. Moreover, in FY2021 we raised the upper age limit for contract employees rehired after retirement to 70. In addition, age limits for managerial candidates have already been abolished. Reflecting these moves, a number of employees aged 60 or older are currently fulfilling important roles, taking managerial positions or otherwise taking on tasks requiring highly specialized expertise.

To help elderly employees develop fulfilling careers and motivate them to do so, we established a career counseling desk while providing career seminars lectured by external specialists. We also provide training opportunities to help them raise their IT literacy and acquire robust IT skills in light of the advancing digital shift in society. In FY2022, a cumulative total of approximately 1,500 employees underwent these seminars and training sessions.

In FY2022, we also introduced a "nationwide relocation course" for career-track employees aged 60 or older, enabling them to relocate and be transferred to regions across Japan. As of April 2023, a total of 98 employees belong to this course.

In FY2023, we began rehiring individuals who had previously retired, with seven such employees rejoining the workforce in April 2023. We expect them to play key roles in Meiji Yasuda's regional contribution activities even as they discover a sense of fulfillment and happiness through interactions with fellow workers and residents of regional communities.



Training session for elderly employees

Empowering people with disabilities to play key roles

With regard to the employment of people with disabilities, we are proactively offering a growing range of career opportunities at such workplaces as Meijiyasuda Business Plus Co., Ltd., a special-purpose subsidiary. As of April 2023, the number of employees with disabilities within our workforce totaled 1,213, and the ratio of employees with disabilities to the overall employee headcount was 2.41%. (The number is calculated based on working hours and the severity of disabilities in accordance with the Act to Facilitate the Employment of Persons with Disabilities.)

In FY2022, we launched "Challenged Forum" for employees with disabilities and their supervisors to brief them on various personnel systems, including those associated with performance evaluation, in addition to introducing role models who serve as active workforce members, and otherwise providing information aimed at helping people with disabilities develop their motivations to work. We also began offering individuals in term-employment contracts a route for promotion to permanent

employee. In April 2023, two individuals were promoted to permanent employees.

In recognition of these initiatives, we were chosen to receive the "President's Award for Effort" from the Japan Organization for Employment of the Elderly, Persons with Disabilities and Job Seekers as an excellent business in the provision of employment for people with disabilities under a FY2022 program sponsored by said organization.

Fostering a corporate culture in which employees embrace diversity and respect one another's personalities

Promoting work-life management

We promote "work-life management" initiatives that aim to empower each employee to pursue fulfillment in both careers and private lives, focusing on facilitating a virtuous cycle of improvement in two aspects of their lives to achieve higher productivity. To this end, we have specified four categories of "child rearing," "nursing care," "disease treatment" and "women's health issues" to focus our efforts to develop a working environment and enhance various support measures.

To help employees develop their literacy, we also provide periodic online seminars titled "Work-Life Management Seminars" to both employees and their supervisors. In FY2022, a cumulative total of more than 1,000 individuals took part in these seminars.

Topics discussed at Work-Life Management Seminars

Category	Topics (examples)
Child rearing	<ul style="list-style-type: none"> Typical obstacles confronting children upon entering elementary schools How to support your staff who strive to strike a balance between work and child rearing
Nursing care	<ul style="list-style-type: none"> Preparatory steps that should be taken earlier to strike a balance between work and nursing care How to support your staff who strive to strike a balance between work and nursing care
Women's health issues	<ul style="list-style-type: none"> Health improvement tips for working women Understanding female-specific health issues (for supervisors)

In addition, we are encouraging eligible male employees to take childcare leave. To that end, in October 2022 we newly established a system designed to allow employees to take childcare leave on multiple separate occasions during a set period of time after childbirth. At the same time, we recommend that eligible individual employees utilize childcare leave while reflecting the status of utilization in the evaluation of senior manager performance. As a result, the ratio of eligible male employees who took childcare leave in FY2022 amounted to 100% for the third consecutive year. Striving to promote the use of a systematic approach to taking childcare leave, in FY2023, we established a system in which applicants provide advance notice of the estimated date of their spouses' childbirth and prepare a "childcare leave utilization plan document" so that they can consult with their supervisors regarding childcare leave. In this way, we will continue to foster a workplace culture supportive of those taking childcare leave.

In addition, in FY2022 we established "Peer Support Bond," an in-house network consisting of employees who experienced the treatment of serious diseases, as part of efforts to expand

assistance available to employees striving to strike a balance between work and such treatment. This network currently endeavors to help members with issues they are confronting and to mitigate their anxieties by holding online interaction meetings.

Diversity Forum

To ensure that the understanding of diversity & inclusion is widespread among our workforce, we have been holding the annual Diversity Forum since FY2014. This event convenes individuals responsible for spearheading the promotion of diversity from business units across Japan. In FY2022, approximately 500 employees participated in this forum. The President delivered a message to the event participants who discussed measures to address relevant issues at each business unit.



Diversity Forum

Supporting members of the LGBTQ community

At Meiji Yasuda, employees who have same sex partners are deemed legally married and eligible for rights for special paid leave granted at the occurrence of life events. Also, those with same sex partners are now eligible to apply for employee benefit programs designed for married couples, including eligibility for use of the employee housing subsidy system. Moreover, we have set up a dedicated in-house counseling desk while encouraging employees to become allies to such people and express support for them. In addition, each business unit is participating in LGBTQ-related events and implementing training sessions.

Also, three of Meiji Yasuda's headquarters buildings (Marunouchi, Toyochō and Takadanobaba) are equipped with gender-neutral restrooms.



Obtained a "Gold" rating under the PRIDE Index rating program aimed at commending business corporations striving to create an inclusive workplace environment for members of the LGBTQ community, for the sixth consecutive year