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Management Philosophy

As a pioneer in the life insurance industry, we commit ourselves to being a company that works to the spirit of mutual aid and endeavor to become “a company placing utmost value on our customers”; provides them with high-quality, comprehensive insurance services, in which life insurance plays a core role; and delivers assured ease of mind and wealth.

Corporate Vision

1. A company that provides each customer with unwavering peace of mind
2. A company that values each customer's feedback and reflects it in future operations
3. A company that is always open to its customers and society



Code of Conduct

1. Sincerity, proper bearing and a strong moral compass
2. Grateful and responsible to our customers
3. Passion and sense of mission to prove worthy of our customers' trust
4. Contribution to local society and consideration for the environment



Akio Negishi
President

Nobuya Suzuki
Chairman of the Board

Company Name:

Meiji Yasuda Life Insurance Company

Established:

July 9, 1881

Location of Headquarters:

1-1, Marunouchi 2-chome, Chiyoda-ku,
Tokyo 100-0005, Japan

Domestic Network:

73 Regional Offices, 938 Agency Offices, and
19 Group Marketing Departments (As of April 1, 2015)

Total Assets:

¥36,469.0 billion

Foundation Funds:

¥730.0 billion
(Including reserve for redemption of foundation funds)

Number of Employees:

40,793
Sales personnel: 30,101

(As of March 31, 2015)

Building Brand Recognition Based on Excellence in After-Sales Service



First of all, I would like to extend my sincere gratitude for your continued support.

In April 2014, we launched the three-year plan “Meiji Yasuda NEXT Challenge Program.” Under this program, we have been implementing a variety of initiatives aimed at securing a more solid financial base and continuously enhancing profitability over the next 10 years.

Moreover, in June 2014, we released “Best Style,” a new product capable of providing comprehensive protection. Garnering high reputation from our policyholders, this product has recorded a strong performance, with more than 500,000 policies sold during eleven months since release to April 2015.

As a result, in the fiscal year ended March 31, 2015, insurance premiums totaled ¥3,408.4 billion, meeting our target. Base profit grew for the fifth consecutive year, hitting a record-high ¥506.3 billion since the inauguration of Meiji Yasuda Life. Furthermore, our solvency margin ratio, one of several regulatory indicators displaying the soundness of life insurers, stood at 1,041.0%, maintaining the industry’s leading level of financial soundness. All of these achievements are, we believe, only possible due to your steadfast support and encouragement.

Embarking on the fiscal year ending March 31, 2016, we are striving to become a life insurer capable of providing each customer with inspiring experience that makes an impression while ensuring thorough compliance, with all officers and employees rallying their full strength. By doing so, we will build upon the first year success of the Meiji Yasuda NEXT Challenge Program, and further step up our efforts to promote the following brand and growth strategies and to reinforce our operating base to enable these strategies.

Brand Strategy

In general, life insurance policies have long durations that extend for 30 to 40 years after enrollment, making it important to provide longstanding after-sales service. We believe that, due to Japan's graying society, providing such after-sales service will become an even more crucial mission for insurers. In line with this belief, we will continuously strive to enhance cus-

tomers' understanding of the value of ongoing service, following enrollment, through face-to-face consultations with sales personnel. Also, we will decisively advance other initiatives aimed at enhancing our after-sales services by, for example, adopting a more sophisticated service structure finely tuned to the needs of the elderly.

Growth Strategy

In the domestic life insurance business, we will pursue product and sales strategies optimized to the ultra-low interest rate environment. At the same time, we will focus on promoting third-sector insurance products in such fields as medical and nursing care insurance. Our recent initiatives in this insurance category included the release of "Medical Style F" in June 2015. This new medical insurance product is capable of revising coverage content with greater flexibility in line with chang-

es in the social environment and each policyholder's stage of life. In these ways, we aim to further expand our customer base.

In the overseas insurance business, we will strive to secure greater profits from our existing investees while developing new markets in both newly emerging and developed countries.

Operating Base Reinforcement

We will ceaselessly strengthen our capital and financial base, maintaining our ability to ensure the payment of insurance claims and benefits over the long term. Simultaneously, we will strive to optimize the allocation of assets in line with changes in the financial environment, step up investments in growth fields, and introduce more precise and sophisticated risk management methods capable of accommodating changes in the economic environment.

Meiji Yasuda Life endeavors to reflect policyholders' opinions to management, since we operate as a mutual insurance company. We also strive to secure more solid corporate governance and management transparency in line with our vision of becoming a company that is always open to its customers and society. Therefore, we will proactively disclose corporate information and engage in dialogue with policyholders to realize more effective corporate governance, giving due consideration to the spirit of Japan's Corporate Governance Code that took effect in June 2015 for all domestically listed companies.

In line with its CSR Management Declaration, Meiji Yasuda Life has pursued social contribution and environmental protection initiatives in a proactive manner. One such initiative began in January 2015 with the signing of a title partner contract with

J. League. Next, by April 2015, we successfully entered into sponsorship contracts with each football club operating under J. League Divisions 1, 2 and 3. The Meiji Yasuda Life J. League 2015 season has thus begun, with all these clubs competing against one another to win championships. Going forward, we will further strive to contribute to local society as we steward the development of Japan's sporting culture under the slogan "supporters across-the-board."

In addition, we will help advance a social environment that fosters the sound upbringing of children while implementing initiatives to create a community where all residents can enjoy safer and more abundant lives.

We sincerely ask for your continued support and encouragement.

July 2015



Akio Negishi
President

A Message from the President

Status of the Meiji Yasuda NEXT Challenge Program

(April 2014 - March 2017)



1. Overview of the Meiji Yasuda NEXT Challenge Program

From April 2014 onward, we are implementing the Meiji Yasuda NEXT Challenge Program, a three-year plan that entails the implementation of a Medium-Term Business Plan and the “Kando” Realization Project.* Under this program, we will strive to become a life insurer capable of providing each customer with inspiring experience that makes an impression while ensuring strict compliance. To that end, we will promote our brand and growth strategies, along with the reinforcement of our oper-

ating base that enables these strategies. In these ways, we will continuously and steadily enhance our corporate value.

* An initiative aimed at creating a new corporate culture that supports our transformation into a life insurer capable of providing each customer with inspiring experience that makes an impression

1. Each employee proactively works to place value on customers
2. Coworkers support one another in taking on challenges
3. Employees are connected by deep bonds of trust and understanding, creating team strength

2. Status of the Medium-Term Business Plan

(1) Brand Strategy

To establish an unrivaled brand image based on excellence in after-sales service, we implemented various initiatives aimed at gaining policyholders’ understanding about the value of our after-sales services centered on the provision of face-to-face consultations through our sales personnel.

More specifically, in concert with the release of “Best Style,” a new product capable of providing comprehensive protection, we began distributing the “*Anshin Roadmap*” booklet in June 2014 to provide details about our long-term after-sales services after enrollment.

Given the rapid graying of Japan’s population, we forecast that providing after-sales services will be even more important for insurers. With this in mind, we also strove to adopt a more sophisticated service structure finely tuned to the needs of the elderly. For example, in April 2015 we established the “MY Longevity Policy Checking Scheme” for all policyholders who reach prescribed ages, periodically reconfirming their latest contact information and checking whether they have policies eligible for claims that they need to apply for.

(2) Growth Strategy

Domestic Life Insurance Business

In our distribution channel of agency, we released a new product capable of providing comprehensive protection under the name “Best Style” in June 2014, with the aim of offering optimal coverage at the time of enrollment and subsequent flexibility in revising coverage as well as easy-to-understand insurance claim application procedures. We also released such new products as “*Nenkin Kakehashi*” in December 2014, an individual annuity capable of securing annuity rates that are more attractive to policyholders by flexibly setting the waiting period between completion of premium payments and annuity payouts; an increasing term life insurance with three-year disaster coverage in March 2015, which was specially designed to provide business owners with a considerable coverage value offering more economical premiums than conventional products; and “Medical Style F” in June 2015, a new medical insurance capable of revising coverage content with greater flexibility in line with changes in the social environment and the customer’s life stage.

In addition, we strove to enhance our sales services by reviewing and enhancing all systems relevant to evaluation, education and training of sales personnel while creating new channels to better serve customers in urban areas.

In the Bancassurance channel, we expanded the lineup of level premium products to boost sales from this product category while securing a certain level of insurance premiums from single premium products. At the same time, we stepped up sales support to obtain stable sales at each financial institution.

In the group insurance marketing channel, we promoted disability riders, which can be attached to group life insurance policies (held mainly by such customers as government and public offices), to provide interlocking coverage with the public social security system. Simultaneously, we strove to enhance after-sales services for group and corporate policyholders, thereby increasing the number of insured persons. We also strove to boost sales by expanding outlets through financial institutions for

A Message from the President

group credit life insurance with living benefits that was newly released in October 2014.

As for group pensions, we pursued the stable management of general account assets while reinforcing the marketing of investment products with performance-based dividends mainly through product brokerage services undertaken by our investment advisory subsidiary.

With the aim of promoting Administrative Service Reforms, we endeavored to streamline in-house rules for handling administrative services and to enhance the readability of policyholder notifications and business forms. Moreover, we have implemented Underwriting Service Reforms, namely, initiatives aimed at enhancing the quality of our insurance underwriting services by, for example, revising underwriting standards.

■ Release of “Best Style,” a Product Capable of Providing Comprehensive Protection in June 2014



Overseas Insurance, Asset Management and Other Businesses

In the overseas insurance business, we worked to boost future profitability. More specifically, we strove to yield greater profit from our existing affiliates and subsidiary over the medium to long term. We stepped up discussions and surveys to develop new markets while expanding the content of human resource development programs aimed at systematically securing and nurturing globally capable employees.

In the asset management business, Meiji Yasuda Asset Management Company Ltd., a subsidiary engaged in the

management of group pension assets and investment trusts, strove to increase the value of such assets, with the aim of contributing to the profitability of our group operations.

In the nursing care service business, we provided multifaceted services, including an information service through “MY Kaigo-no-Hiroba,” a general nursing care information website and the operation of private nursing home Sunvenus Tachikawa Company Limited.

(3) Operating Base Reinforcement

In asset management, we strove to secure our ability to better adapt to the ultra-low interest rate environment while optimizing asset allocation to maintain and enhance profitability. We also promoted investments in growth fields.

In risk management, we performed periodic verification aimed at maintaining an adequate level of equity and strengthened our enterprise risk management structure.

In human resource management, we executed policies of securing and nurturing ambitious and vigorous employees capable of bolstering our growth strategy. In particular, we implemented initiatives to maximize every employee's potential, improve their value as human resources and to advance diversity.

3. Status of Initiatives under the “Kando” Realization Project

We have redefined our basic policies on ideal corporate culture and project approach. Striving to enhance the understanding of these policies throughout our organization, the president took the lead in implementing this project, with every officer and employee participating.

Specifically, we held “Workplace MoT* Meetings” and assembled a “MoT Promotion Council” to share best practices by utilizing “Heartfelt Customer Response Cards” and other means to communicate customer feedback, especially about

services that pleased our customers and provided them with inspiring experience. These meetings also entailed lively discussions about possible measures that can be taken to enhance customer satisfaction even more. These initiatives will help us transform our corporate culture and achieve our aim of providing each customer with inspiring experience that makes an impression.

* Moment of Truth Campaign: An initiative utilizing small groups to create more “moments of truth,” in which our services provide customers with an inspiring experience that absolutely confirms that Meiji Yasuda Life is the best choice for them

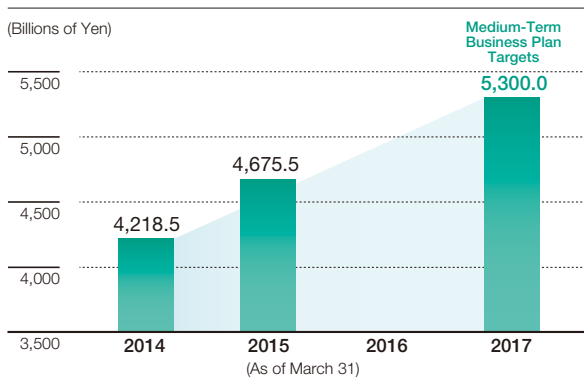
4. Progress in the Meiji Yasuda NEXT Challenge Program

(1) Growth in Operating Results

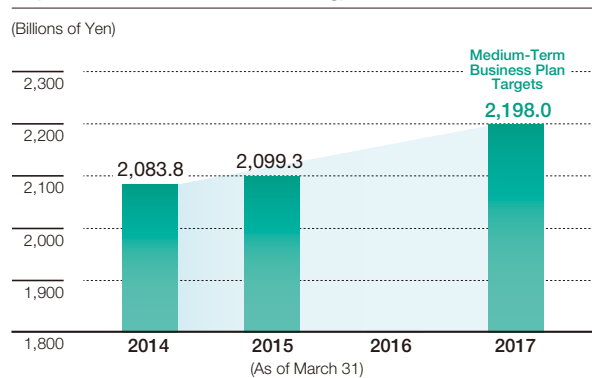
Thanks to the success of the aforementioned initiatives, operating results for the fiscal year ended March 31, 2015 were favorable, making steady progress toward our Medium-Term

Business Plan management performance targets for corporate value in terms of European Embedded Value (EEV) and annualized premiums from business in force.

■ Corporate Value (EEV)

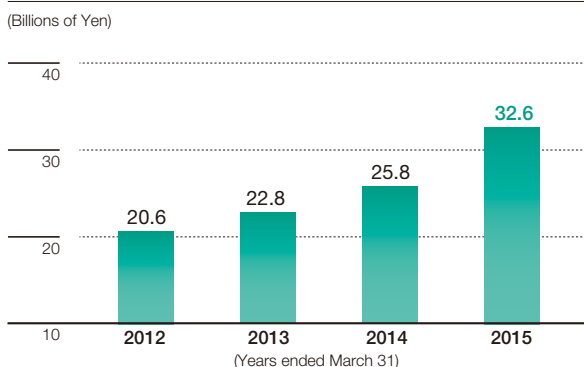


■ Annualized Premiums from Business in Force (individual insurance marketing)



In medical insurance and other third-sector insurance, one of the promising fields set forth in our growth strategy, operating results were firm due in part to strong sales of “Best Style.”

■ Annualized New Premiums from Third-Sector Insurance



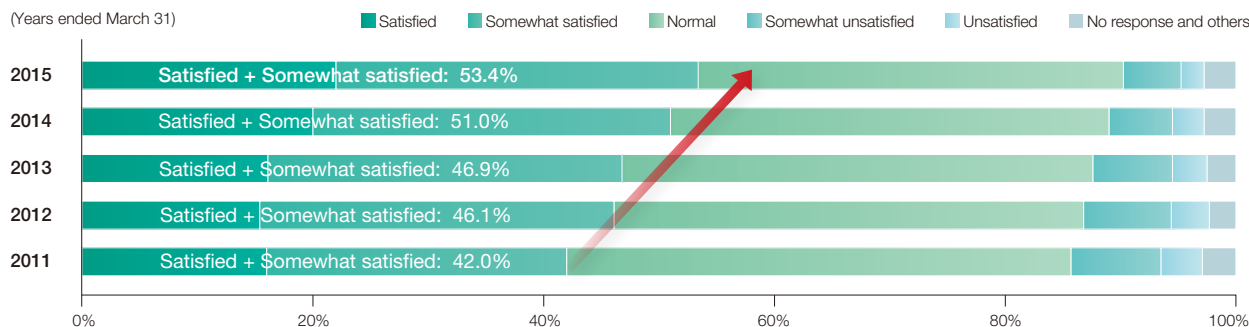
A Message from the President

(2) Management Quality

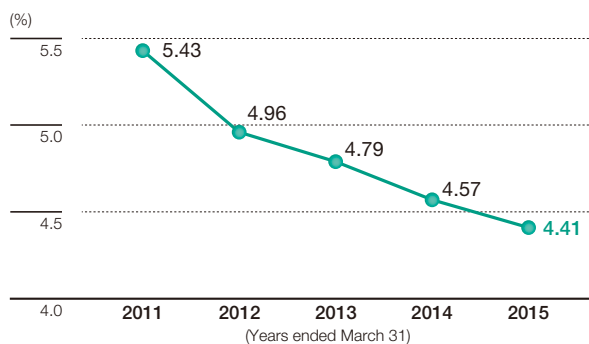
Total customer satisfaction (the proportion of “Satisfied” and “Somewhat satisfied”) stood at a record-high 53.4% since we began customer satisfaction surveys in fiscal 2005. This was attributable to the success of our initiatives aimed at enhanc-

ing face-to-face after-sales service. Looking at the quality indicators of our policies, we were able to improve surrender and lapse rates.

Total Customer Satisfaction Ratings from Customer Satisfaction Surveys

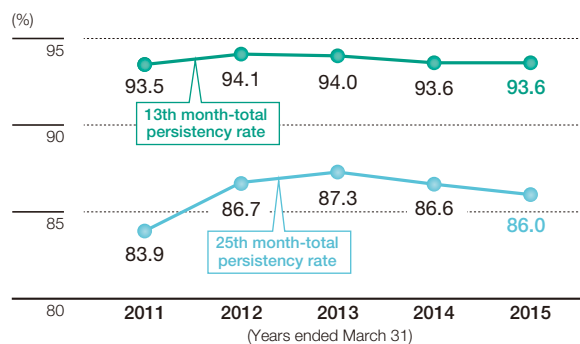


Surrender and Lapse Rates



Note: Surrender and lapse rates represent the proportion of surrendered or lapsed policies to policies in force at the beginning of the fiscal year. The rates are calculated based on the insurance amount of surrendered and lapsed policies.

Total Persistency Rate



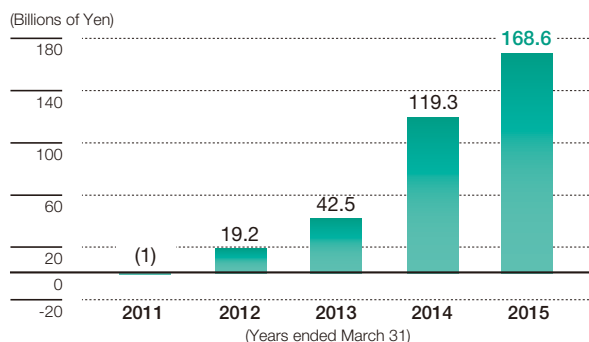
Note: Total persistency rate is based on the insurance amount of policies in force.

(3) Profitability

We accomplished our longstanding target of making a turn-around from negative spread, for the first time in 20 years, during the year ended March 31, 2012. This year, we marked our

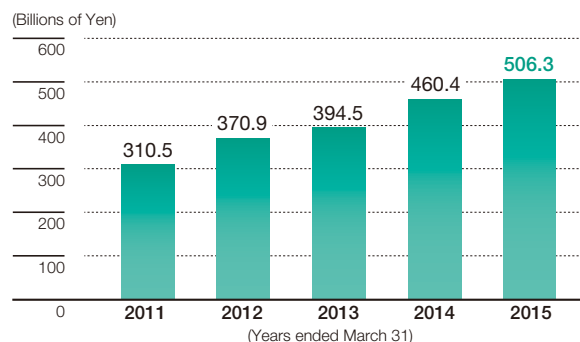
fifth consecutive annual increase of base profit reflecting such factors as a significant improvement in interest surplus backed by the depreciation of the yen and higher stock prices.

Interest Surplus (positive/negative spread)



Note: Figures in parentheses represent negative spread.

Base Profit



(4) Financial Soundness

Our solvency margin ratio (one of several regulatory indicators displaying the soundness of life insurers) stood at 1,041.0%,

maintaining the industry's leading level. In terms of other financial soundness indicators, we are also securing high levels.

| As of March 31, | 2014 | 2015 |
|---|------------------|------------------|
| Solvency margin ratio | 945.5% | 1,041.0% |
| Real net assets | ¥6,438.0 billion | ¥8,899.3 billion |
| Proportion in general account assets | 19.2% | 25.0% |
| Unrealized gains/losses on general account assets | ¥3,454.5 billion | ¥5,618.2 billion |
| Unrealized gains/losses on securities with market prices* | ¥3,170.4 billion | ¥5,276.7 billion |

* Including monetary claims bought.

**Pursuing unrivalled after-sales service,
Meiji Yasuda Life aims to redefine
the true value of insurance.**



Profitability

Fifth Consecutive Year of Earnings Growth and Fourth Consecutive Year of Positive Interest Surplus Attest to High Profitability

Base Profit

¥506.3 billion

Achieving a fifth consecutive annual increase of base profit and thereby hitting record-high profitability since the inauguration of Meiji Yasuda Life

Base profit is an indicator of annualized earnings from mainstay insurance operations. Base profit consists of gains and losses from life insurance business, such as insurance premiums, insurance claims and business expenses, as well as gains and losses attributable to asset management activities, including interest and dividend income. In the fiscal year ended March 31, 2015, the Company's base profit totaled ¥506.3 billion, up ¥45.9 billion year on year.

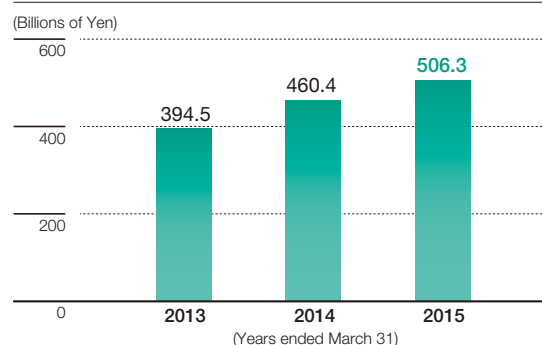
Components of Base Profit

| Years ended March 31, | 2013 | 2014 | 2015 |
|---|-------|-------|-------|
| Base profit | 394.5 | 460.4 | 506.3 |
| Expense profit | 53.5 | 53.5 | 44.8 |
| Excluding the effect of price fluctuations in pension assets* | 51.2 | 60.7 | 49.7 |
| Mortality profit | 298.3 | 287.5 | 292.8 |
| Interest surplus | 42.5 | 119.3 | 168.6 |

* Figures represent expense profit after deducting the actuarial differences in pension assets that were posted in the course of calculating cost of retirement benefits.

Note: From April 1, 2013 onward, the Company revised its methods for calculating components of base profit.

Base Profit



- Expense profit:** Difference between the actual amount of business expenses and the expected business expenses calculated using the business expense rates estimated at the time the premium was fixed
- Mortality profit:** Difference between the actual amount of insurance claims and benefit payments, and the expected amount of insurance claims and benefit payments calculated using the occurrence rates of insurance events estimated at the time the premium was fixed
- Interest surplus:** The spread between investment returns and yields guaranteed to policyholders at the time the premium was fixed

| Years ended March 31, | 2013 | 2014 | 2015 |
|---|---------|---------|---------|
| Base profit (A: 1 - 2) | 394.5 | 460.4 | 506.3 |
| Base income (1) | 4,539.2 | 4,520.6 | 4,372.3 |
| Insurance premiums and other | 3,659.3 | 3,616.2 | 3,408.4 |
| Investment income | 707.8 | 758.2 | 842.8 |
| Base expenses (2) | 4,144.7 | 4,060.2 | 3,866.0 |
| Benefits and other payments | 2,288.8 | 2,276.1 | 2,596.3 |
| Provision for policy reserves and other reserves ¹ | 1,273.4 | 1,230.0 | 717.4 |
| Investment expenses | 28.0 | 22.7 | 23.9 |
| Operating expenses | 353.0 | 352.0 | 348.4 |
| Capital gains/losses (B) ² | 72.8 | 133.4 | 114.3 |
| Temporary gains/losses (C) ³ | (70.4) | (172.1) | (236.7) |
| Ordinary profit (A + B + C) | 396.9 | 421.6 | 383.8 |

¹ Excluding those presented on the statements of income as provision for policy reserves and other reserves deemed to be temporary gains/losses.

² Including gains/losses on sales of securities, which are posted as components of investment income or investment expenses as part of total ordinary income or expenses.

³ Including provision for or reversal of specific allowance for possible loan losses, provision for or reversal of contingency reserves and provision for additional policy reserves which are posted as components of total ordinary income or expenses. These gains/losses exclude base profit and capital gains/losses.

Policyholder Dividends

Raising dividend rates for individual life insurance and annuities for the second consecutive year

In the fiscal year ended March 31, 2015, Meiji Yasuda Life achieved annual growth in earnings for the fifth consecutive year, posting a record-high profit since the inauguration of the Company. In light of these results, we decided to increase dividend rates during the fiscal year ending March 31, 2016 mainly for policies with long-term persistency.

Note: Dividend rates for group pensions will also be raised.

Insurance Premiums

¥3,408.4 billion

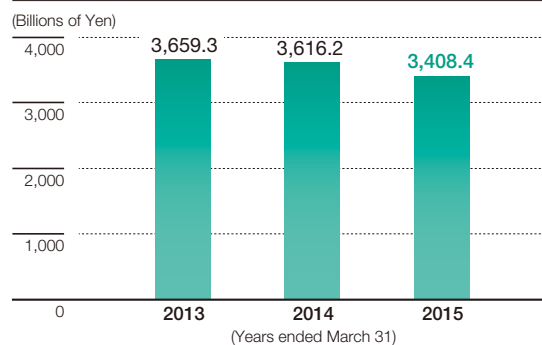
Carefully securing insurance premiums paid by our policyholders

Insurance premiums represent gains from insurance premiums paid by policyholders and proceeds from reinsurance refunds (collectively presented on the statements of income as “insurance premiums and other”). In the fiscal year ended March 31, 2015, the Company’s insurance premiums stood at ¥3,408.4 billion, down 5.7% year on year, reflecting the limitation of the sales volume centered on the Bancassurance channel for the purpose of interest rate risk control.

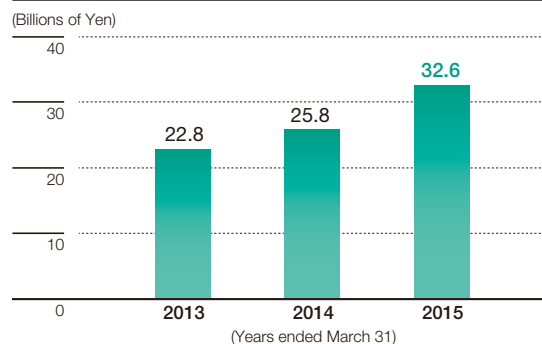
In addition, third-sector insurance is one of the strategic fields that Meiji Yasuda Life is focusing on. Annualized new premiums* of third-sector insurance totaled ¥32.6 billion, up 26.4% year on year thanks mainly to the strong sales of new product “Best Style.”

* A performance indicator that represents the annualized total of insurance premiums paid for new policies.

Insurance Premiums



Annualized New Premiums (third-sector insurance)



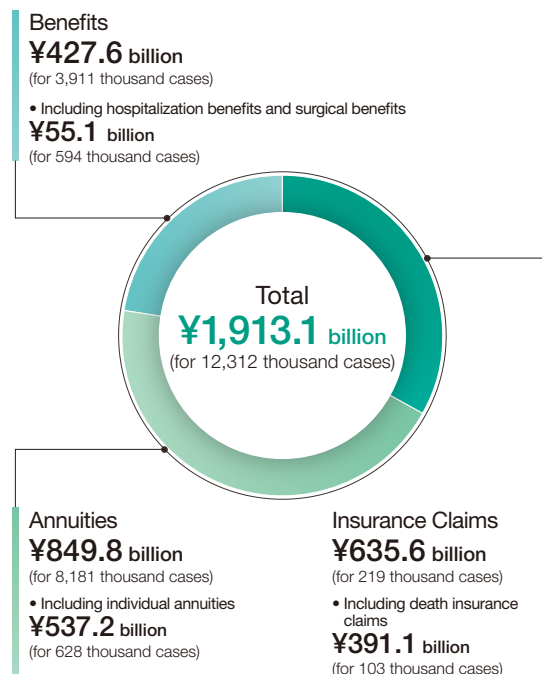
Insurance Claims, Annuities and Benefits on Policies Paid

¥1,913.1 billion

During the fiscal year ended March 31, 2015, the total of insurance claims, annuities and benefits on policies paid stood at ¥1,913.1 billion, approximately ¥5.2 billion per day. Going forward, Meiji Yasuda Life will continue to make sure that these payments are promptly and accurately carried out. By doing this, we will continue to provide reliable insurance service that brings our customers peace of mind.

Note: Benefits include hospitalization benefits, surgical benefits and benefits paid under the Happy L.A. bonus program as well as living benefits.

(Year ended March 31, 2015)



Financial Soundness

Maintaining Superior Financial Soundness to Provide Our Customers with Peace of Mind

Solvency Margin Ratio

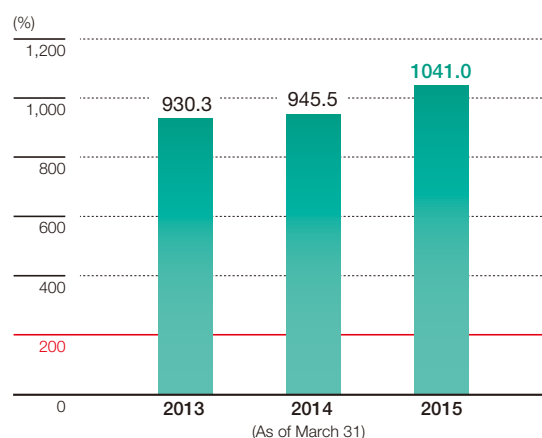
1,041.0 %

Maintaining sufficient claims-paying ability that allows us to withstand an unprecedented risk

The solvency margin ratio is one of several regulatory indicators displaying the soundness of insurers. The solvency margin ratio is presented to determine whether or not the insurer has sufficient claims-paying ability capable of withstanding the occurrence of such events as a collapse of stock prices that goes beyond usually predictable risk. When an insurer fails to maintain its solvency margin ratio at 200% or greater, such insurer is subject to a business improvement order and other administrative orders issued by a supervisory authority.

As of March 31, 2015, the Company's solvency margin ratio stood at 1,041.0%, up 95.5 percentage points from the end of the previous fiscal year.

Solvency Margin Ratio



Strengthening Our Equity Position

Securing a robust financial base capable of withstanding various risks

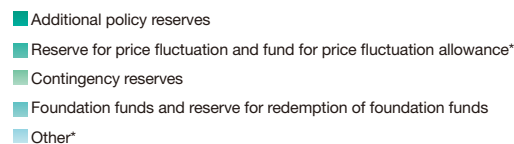
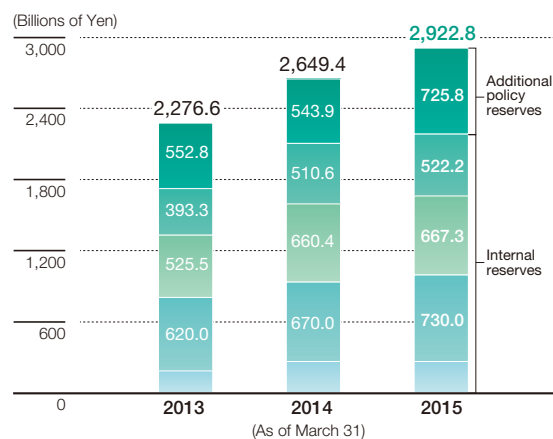
Internal Reserves/ Additional Policy Reserves

To enhance the soundness of our financial base, we are strengthening our equity by securing greater internal reserves,¹ including contingency reserves, reserve for price fluctuation and reserve for business infrastructure.² By doing so, we are maintaining our preparedness for various risks, such as drastic changes in the investment environment and the occurrence of major earthquakes, pandemics and other disasters.

As of March 31, 2015, Meiji Yasuda Life's internal reserves stood at ¥2,197.0 billion, up ¥91.5 billion from the end of the previous fiscal year. This reflects the Company's efforts to enhance its resilience to diverse risks through such means as the procurement of foundation funds through additional offerings.

Moreover, from April 2007 onward, we have been deliberately building additional policy reserves³ for some individual annuities while also accumulating ¥192.3 billion for variable life insurance and other products. As a result, the total of internal reserves and additional policy reserves stood at ¥2,922.8 billion as of March 31, 2015. Going forward, we will strive to secure an even stronger financial base.

Internal Reserves/ Additional Policy Reserves



* Figures reflect the appropriation of surplus.

¹ Internal reserves are maintained to secure the insurer's preparedness to withstand diverse types of risk that exceed the scope of usual predictions. Meiji Yasuda Life's internal reserves include foundation funds, reserve for redemption of foundation funds, reserve for price fluctuation, contingency reserves and reserve for business infrastructure.

² Although a reserve for business infrastructure is not mandatory for insurers, the Company has secured such a reserve from April 1, 2009 onward in preparation for the underwriting of new types of risks and to counter the materialization of a major risk.

³ Prior to the introduction of international accounting standards governing the fair value accounting of insurance liabilities, Meiji Yasuda Life successfully increased policy reserves throughout the three year period beginning in April 1, 2007; thereby minimizing the possibility of negative spread, which could hinder the Company's ability to maintain the stable payment of dividends. In addition, the Company worked to increase policy reserves for policies that commenced annuity payments from April 1, 2010 onward.

European Embedded Value (EEV)

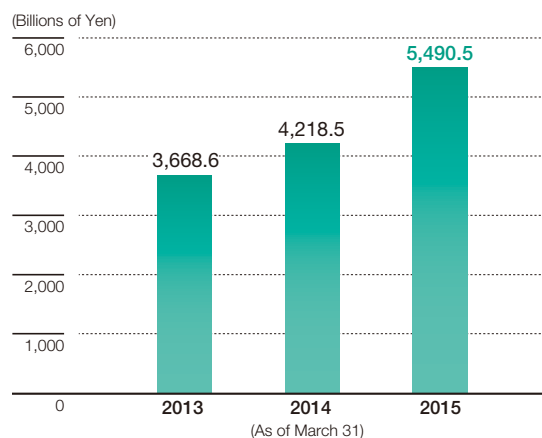
¥5,490.5 billion

Achieving even greater corporate value by increasing EEV ¥1,271.9 billion year on year

EEV is an indicator that shows the corporate value of insurance companies. After disclosing EEV for the fiscal year ended March 31, 2011, we have been disclosing EEV for each fiscal year with an eye to current trends in the international regulatory framework and accounting standards. As of March 31, 2015, our EEV stood at ¥5,490.5 billion, an increase of ¥1,271.9 billion from a year prior. This was mainly thanks to the strong sales of new product “Best Style” and a considerable increase in unrealized gains on available-for-sale securities backed by higher stock prices and a rise in bond prices in step with a decline in interest rates.

Note: From March 31, 2014 onward, the Company calculates EEV by using yield on Japanese government bonds as the discount rate. Until March 31, 2013, interest rate swaps had been used for this purpose.

European Embedded Value



European Embedded Value (EEV)

EEV comprises the total value of in-force business (the expected future profit from life insurance in force) and adjusted net worth (total net assets adjusted for unrealized gains (losses) as well as reserves in liability such as contingency reserves and reserve for price fluctuation).

Ratings

Receiving consistent recognition from rating agencies for our financial soundness and profitability

Ratings represent a ranking of businesses or other entities on the basis of such factors as their profitability and financial standing. After making comprehensive assessment of these factors from various perspectives, rating agencies provide ratings, using easily understandable letter-code designations. (As of July 2, 2015)

Rating and Investment Information (R&I)

Insurance claims-paying ability

AA-

Japan Credit Rating Agency (JCR)

Insurance claims-paying ability rating

A+

Standard & Poor's (S&P)

Insurer financial strength rating

A

Notes:

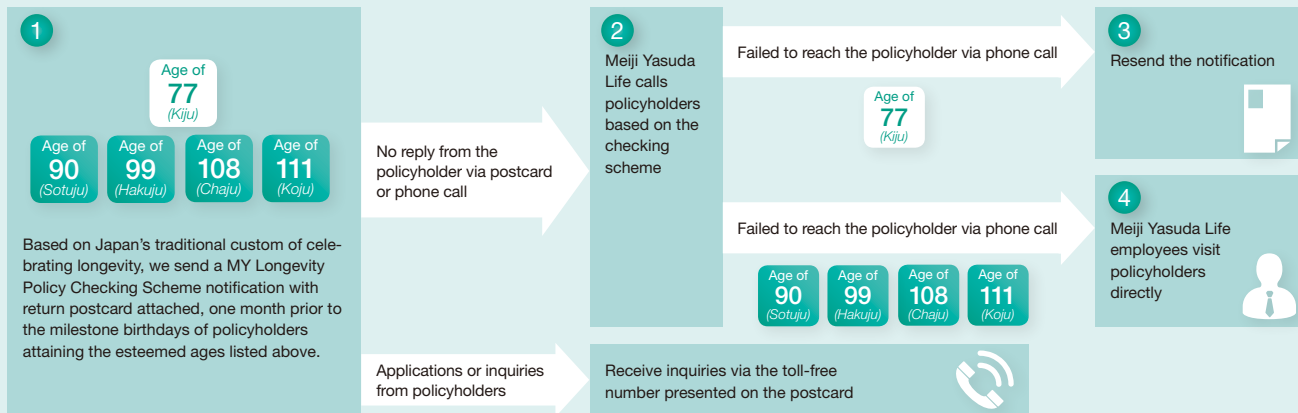
1. Insurance claims-paying ability represents an agency's evaluation of the likelihood that a particular insurer will be able to fulfill its outstanding insurance obligations based on existing policies. An insurer financial strength rating represents an agency's evaluation of a particular insurer's financial position, which secures its ability to pay claims and benefits in accordance with conditions set forth in policies.
2. The ratings presented above were provided upon the request of Meiji Yasuda Life.
3. The abovementioned agencies are registered as credit rating agencies certified by Japan's Financial Services Agency.
4. The above ratings are presented with no intention of encouraging the enrollment, surrender or extension of individual insurance policies.
5. These ratings simply represent the agencies' evaluation as of the date stated above. Therefore, they could be changed, suspended or withdrawn in the future.

After-Sales Service Tailored for the Elderly

We are striving to provide our customers with heartwarming experiences through our after-sales services.

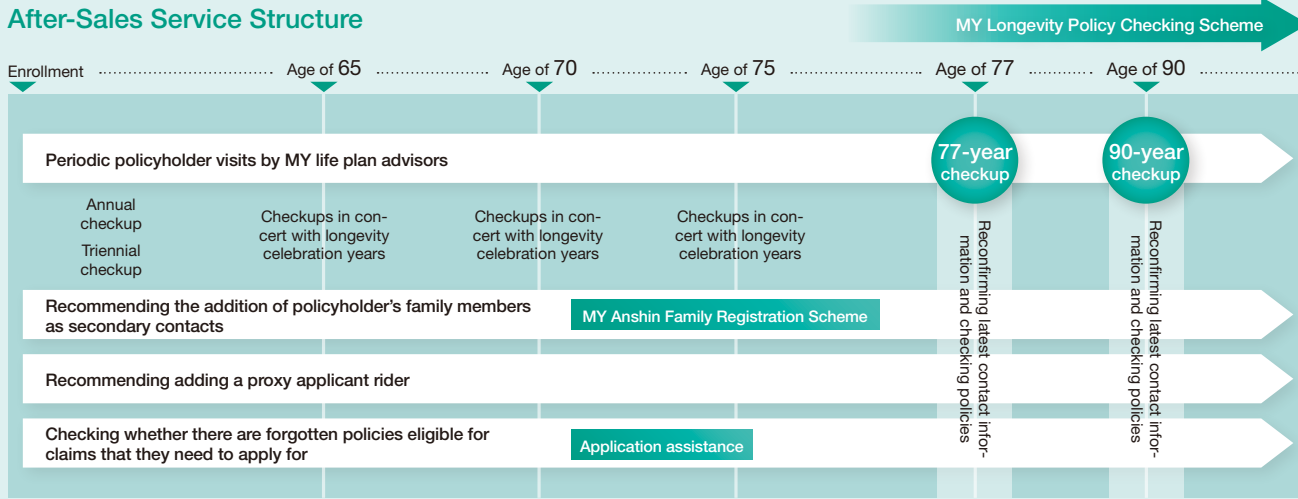
To Offer a Solid and Lifelong Protection “MY Longevity Policy Checking Scheme” Launched

Flow of the MY Longevity Policy Checking Scheme



We are proactively engaged in after-sales service through such initiatives as periodic policyholder visits by MY life plan advisors.

After-Sales Service Structure



- What is “checking policies” all about?**

Even before receiving applications for insurance claims or benefits from our customers, we are proactively checking whether they have policies eligible for claims that they will want to apply for.
- What is “application assistance” all about?**

Whenever we receive applications for insurance claims or benefits, we proactively check whether there might be other forgotten policies that are eligible for claims. We then assist them with completing applications for such claims.
- What is the MY Anshin Family Registration Scheme?**

By listing a policyholder's family members as secondary contacts, this scheme aims to reestablish communication with the primary policyholders and confirm their whereabouts in the event contact becomes difficult for us to establish. We especially recommend that family members of elderly policyholders utilize this registration scheme.

“Best Style” Provides Comprehensive Protection

Today, lifestyles have diversified with the delay of marriage and the declining birth rate, while the current public social security system has been confronted by the urgent need to restructure in the face of the rapid graying of Japan’s population. We therefore forecast that the environment surrounding our customers will change drastically in the future.

Given the outlook, we released “Best Style” in June 2014. This new product is capable of providing comprehensive pro-

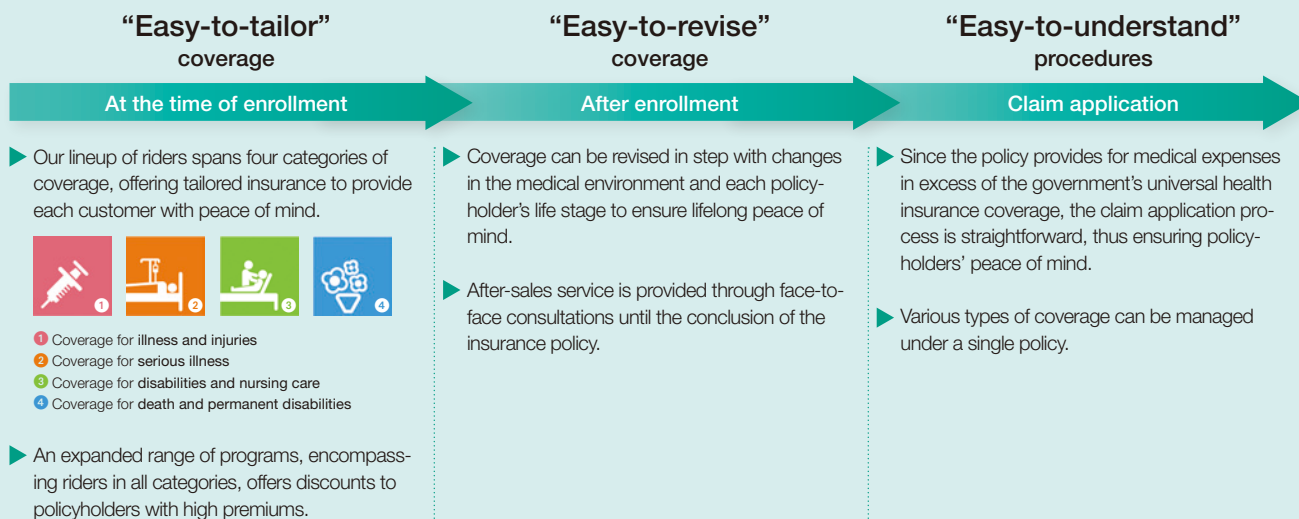
tection in line with our intention to accommodate the need for insurance products with greater flexibility in coverage revision following enrollment.

Since its launch, “Best Style” has garnered praise from numerous customers, with more than 500,000 policies sold through April 30, 2015.



Main Features of “Best Style”

Providing for customer needs with optimal coverage throughout an enrollment period that may extend for 30 to 40 years, thereby ensuring peace of mind.



Distribution of the “Anshin Roadmap” Booklet

The “Anshin Roadmap” booklet is distributed to “Best Style” policyholders through MY life plan advisors appointed to each policyholder. In this way, we aim to ensure each policyholder’s peace of mind throughout longstanding enrollment period.

Key services for policyholders who received the “Anshin Roadmap”

Basic service

Periodic consultations to review coverage and assistance with claim and other applications

Options

Services aimed at meeting individual customer requests



Introduction of Quick Coverage Diagnosis



Adjusting our proposals giving due consideration to both the customer’s request and the recommended amount of minimum coverage, thereby ensuring that our customers are fully convinced in their choice of policies.

Receiving the Naming Grand Prize

“Best Style” was selected to receive the Grand Prize in the 25th Readers’ Selection of Best Naming program sponsored by industrial newspaper Nikkan Kogyo Shimbun Ltd.



Note: In no way does this description constitute an offer to sell insurance or a solicitation of an offer to enroll in any insurance policy. For details on the Company’s insurance products, please refer to the corresponding product pamphlets.