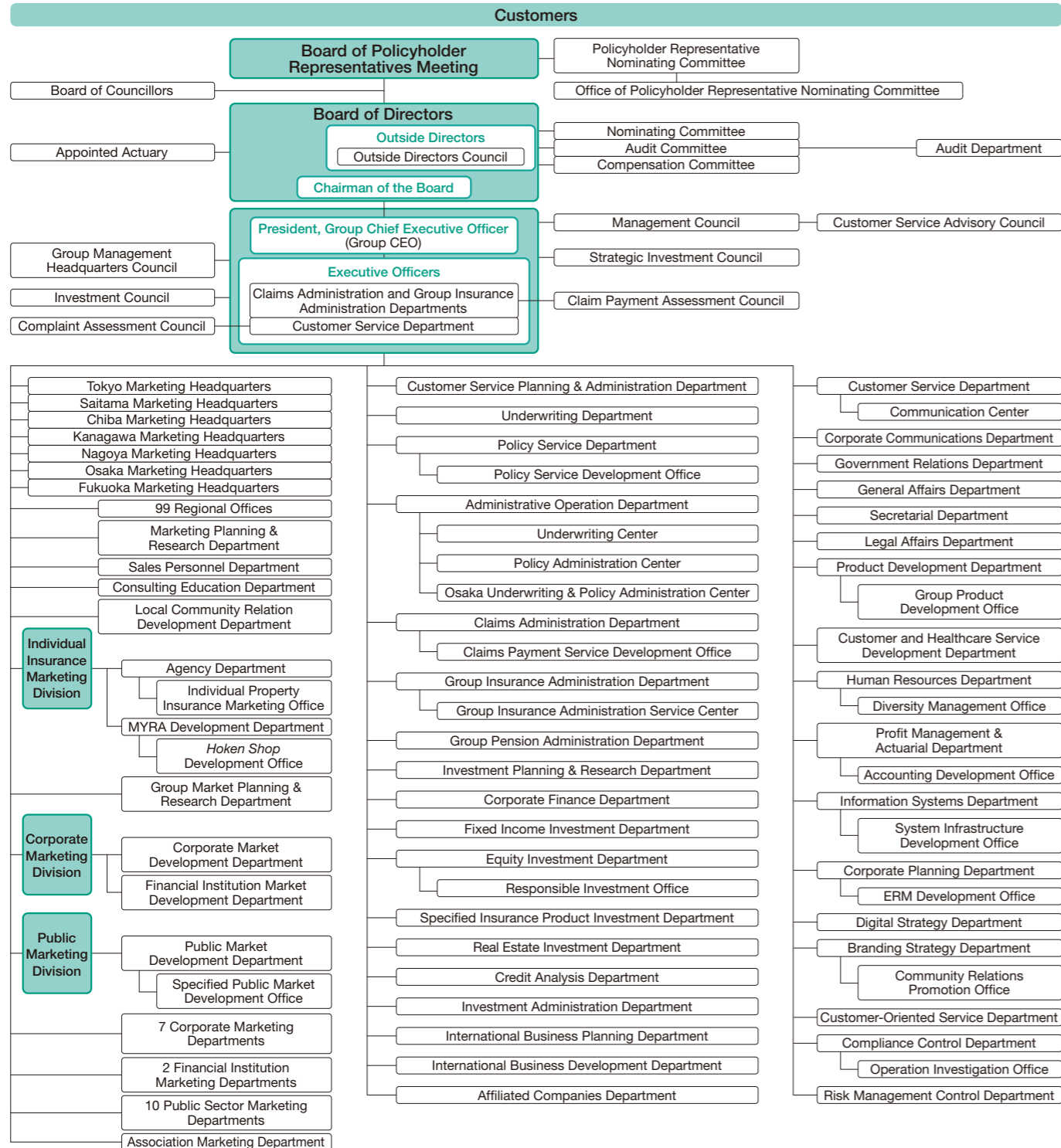


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# Company Organization

(As of April 1, 2021)



### Number of Regional Offices and Agency Offices

As of April 1,	2020	2021
Regional offices	99	99
Agency offices*1	957	965

\*1 Including 15 market development departments operating within regional offices

### Number of Business Bases\*2

	As of April 1, 2021	As of April 1, 2021
Regional offices	99	
Agency offices	950	
Market development departments	6	
Market control offices	6	
Market development offices	63	
Training centers	6	
Hoken Shops		28
General agent channel development agency offices		2
General agent channel development offices		8
Corporate marketing offices		8

\*2 Including the number of business bases in which regional office business units operate

# Sources of Foundation Funds

(As of March 31, 2021)

## Sources of Foundation Funds

Contributors	Size of Contribution	
	Amounts Contributed (millions of yen)	Proportion (%)
Meiji Yasuda Life 2016 Fund Special Purpose Company, Ltd.	100,000	40.00
Meiji Yasuda Life 2017 Fund Special Purpose Company, Ltd.	50,000	20.00
Meiji Yasuda Life 2018 Fund Special Purpose Company, Ltd.	50,000	20.00
Meiji Yasuda Life 2019 Fund Special Purpose Company, Ltd.	50,000	20.00

Note: All four of the above listed funds have issued special corporate bonds, backed by claims on the funds. Proceeds from bond issuance are used to purchase claims on the funds. The Company has not made investments in any of these special purpose companies.

# Status of Employees

As of and years ended March 31,	Total Employees		New Recruits		2021	
	2020	2021	2020	2021	Average age	Average length of service
<b>Permanent staff</b>	10,676	10,933	327	312	44 years, 10 months	16 years, 7 months
<b>Male</b>	4,473	4,571	174	153	45 years, 0 months	21 years, 5 months
<b>Female</b>	6,203	6,362	153	159	44 years, 9 months	13 years, 1 month
<b>Sales personnel</b>	33,000	35,995	5,860	7,038	46 years, 5 months	9 years, 9 months
<b>Male</b>	6	5	0	0	75 years, 1 month	47 years, 2 months
<b>Female</b>	32,994	35,990	5,860	7,038	46 years, 5 months	9 years, 9 months

Notes: 1. The scope of the total employees (permanent staff) excludes those seconded to external companies, those taking long-term leave and those dedicated to service for labor unions.

2. New recruits (permanent staff) indicates the number of new employees who joined the Company immediately after graduation (sum of "nationwide career track employees" and "region-specific career track employees").

## Reference: Status of Employees (Consolidated Basis)

As of March 31,	Total Employees	
	2020	2021
<b>Permanent staff</b>	15,385	15,840
<b>Sales personnel</b>	33,000	35,995

# Status of the Accounting Auditor

Name of the Accounting Auditor
KPMG AZSA LLC
Takuji Kanai, Designated Limited Liability Partner
Yukio Kumaki, Designated Limited Liability Partner
Hiroki Kobayashi, Designated Limited Liability Partner

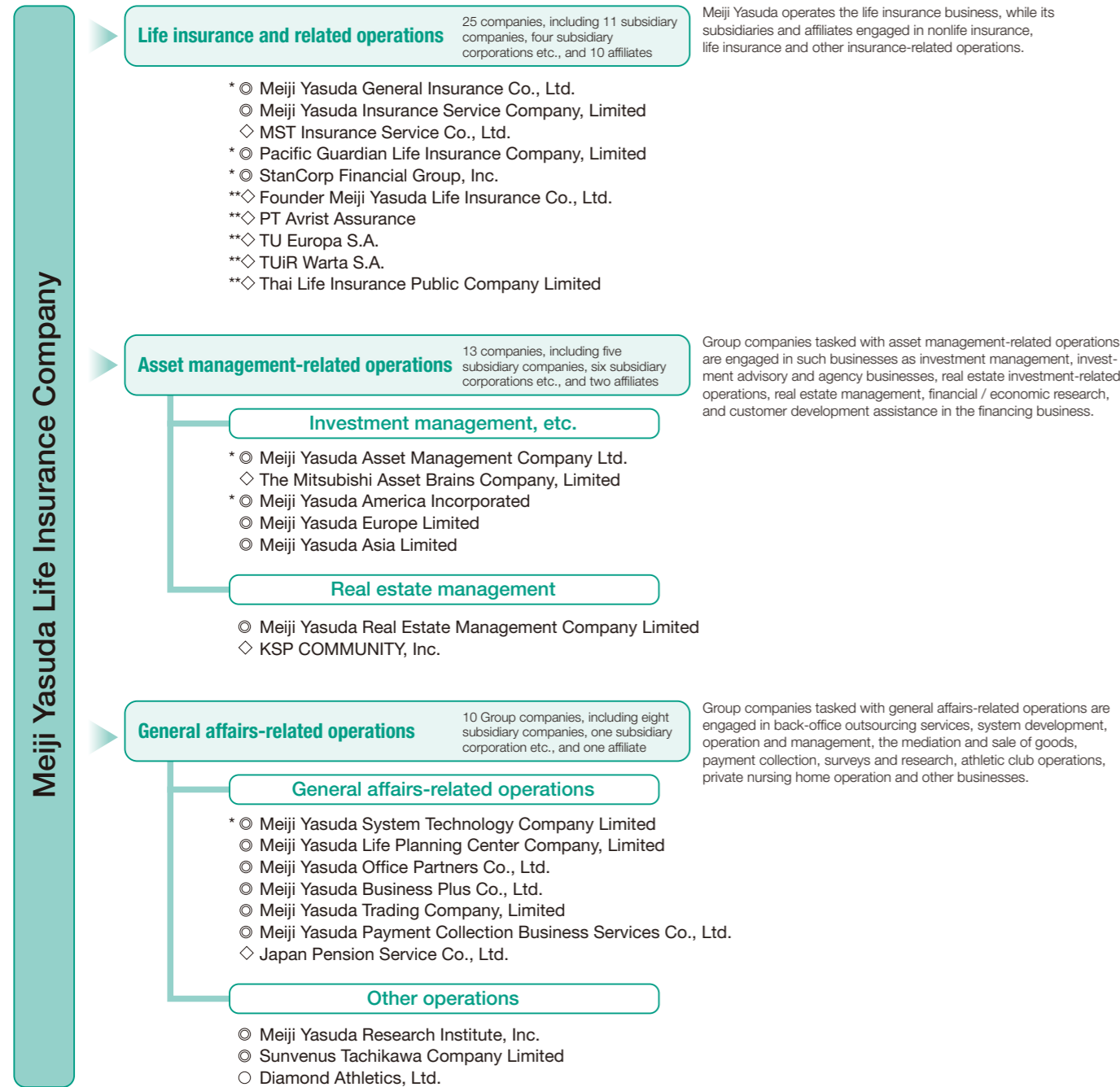
Composition of Support Staff Involved in Accounting Audits
13 certified public accountants (CPAs), five individuals who passed the CPA examination and 18 other individuals

Duration of the Period in Which the Above Accounting Auditor Served for the Company
Ongoing since 1984

# Overview of the Insurance Company, Its Subsidiaries and Affiliates

(As of March 31, 2021)

## Structure of the Meiji Yasuda Life Group



Notes:

- Companies marked by " \* \* " are Meiji Yasuda's consolidated subsidiaries as of the fiscal year ended March 31, 2021, and those marked by " \* " are equity-method affiliates as of said fiscal year.
- A "subsidiary company" refers to a "subsidiary company" defined by Article 2, Paragraph 12 of Japan's Insurance Business Act. A "subsidiary corporation etc." refers to a "subsidiary, etc." defined by Article 13-5-2, Paragraph 3 of the Order for Enforcement of the Insurance Business Act (excluding those falling into the definition of "subsidiary company"). An "affiliate" refers to an "affiliated juridical person, etc." defined by Article 13-5-2, Paragraph 4 of said order.
- Companies marked by "◎" are subsidiary companies, companies marked by "○" are subsidiary corporations etc., and companies marked by "◇" are affiliates.
- The above list of company names only includes main Group companies.
- The status of the subsidiaries of Meiji Yasuda's overseas subsidiaries and affiliates follows:  
 StanCorp Financial Group, Inc.: 10 subsidiaries (Meiji Yasuda's subsidiaries or subsidiary corporations etc. including those engaged in investment management)  
 Pacific Guardian Life Insurance Company, Limited: One subsidiary (Meiji Yasuda's subsidiary corporation etc.)  
 Meiji Yasuda America Incorporated: Two subsidiaries (Meiji Yasuda's subsidiary corporations etc.)  
 PT Avrist Assurance: Two subsidiaries (Meiji Yasuda's affiliates, including those engaged in investment management)  
 TU Europa S.A.: One subsidiary (Meiji Yasuda's affiliate)  
 TUIR Warta S.A.: One subsidiary (Meiji Yasuda's affiliate)

## Domestic Subsidiaries, Affiliates and Others

### Consolidated Subsidiaries

(As of March 31, 2021)

Company name	Main business site	Capital (millions of yen)	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda Life (%)	Proportion of voting rights held by Meiji Yasuda Life's subsidiaries (%)	Relationships with Meiji Yasuda Life
Meiji Yasuda General Insurance Co., Ltd.	Chiyoda-ku, Tokyo	10,000	August 8, 1996	Nonlife insurance (property and casualty)	100.0	0.0	<ul style="list-style-type: none"> <li>One of whose directors/officers concurrently serves as the Company's officer</li> <li>The Company serves as a nonlife insurance agency for this subsidiary</li> <li>A tenant of a building owned by the Company</li> </ul>
Meiji Yasuda Asset Management Company Ltd.	Chiyoda-ku, Tokyo	1,000	November 15, 1986	Investment advisory and agency business, investment management business and "Type II Financial Instruments Business"	92.9	0.0	<ul style="list-style-type: none"> <li>Commissioned by the Company to provide investment advisory services</li> </ul>
Meiji Yasuda System Technology Company Limited	Koto-ku, Tokyo	100	April 1, 1982	Development, operation and management of systems; consulting service; services related to nursing care	100.0	0.0	<ul style="list-style-type: none"> <li>One of whose directors/officers concurrently serves as the Company's officer</li> <li>Commissioned by the Company to provide such services as system development</li> </ul>

### Others

Company name	Main business site	Capital or Investment (millions of yen)	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda Life (%)	Proportion of voting rights held by Meiji Yasuda Life's subsidiaries (%)
Meiji Yasuda Insurance Service Company, Limited	Shinjuku-ku, Tokyo	30	April 5, 1984	Insurance agency	100.0	0.0
Meiji Yasuda Real Estate Management Company Limited	Shinagawa-ku, Tokyo	10	May 1, 1963	Building management	100.0	0.0
Meiji Yasuda Life Planning Center Company, Limited	Toshima-ku, Tokyo	10	November 10, 1978	Insurance-related clerical work; insurance agency; survey and research regarding life planning; consulting service	100.0	0.0
Meiji Yasuda Office Partners Co., Ltd.	Koto-ku, Tokyo	100	April 1, 1987	Accounting and record keeping related to policyholder services, life insurance contract confirmation services, packaging and distribution, insurance agency, and administrative operations associated with employee benefit programs	100.0	0.0
Meijiyasuda Business Plus Co., Ltd.	Koto-ku, Tokyo	80	June 1, 2017	Preparation, printing, binding and distribution of documents, business forms and other printed materials as well as administrative operations associated with employee benefit programs	100.0	0.0
Meiji Yasuda Trading Company, Limited	Koto-ku, Tokyo	10	April 1, 1975	Brokerage of goods, sale of goods, administrative operations associated with employee benefit programs, printing and book binding, and event assistance services	100.0	0.0
Meiji Yasuda Payment Collection Business Services Co., Ltd.	Koto-ku, Tokyo	10	April 1, 2019	Payment collection	100.0	0.0
Meiji Yasuda Research Institute, Inc.	Chiyoda-ku, Tokyo	85	July 1, 1991	Survey, research and consulting regarding healthcare, cutting-edge technologies, life planning, social security systems, economic affairs and other subjects	100.0	0.0
Sunvenus Tachikawa Company Limited	Tachikawa City, Tokyo	10	December 1, 1987	Operation of private nursing home	100.0	0.0
Diamond Athletics, Ltd.	Minato-ku, Tokyo	50	July 1, 1983	Operation of athletic clubs	35.0	0.0
MST Insurance Service Co., Ltd.	Shinjuku-ku, Tokyo	1,010	October 1, 2003	Insurance agency	16.1	0.0
The Mitsubishi Asset Brains Company, Limited	Minato-ku, Tokyo	480	December 25, 1998	Research and evaluation of investment trusts; investment advisory and agency business; investment management business	25.0	0.0
KSP COMMUNITY, Inc.	Kawasaki City, Kanagawa	20	October 25, 1988	Management of Kanagawa Science Park Building	10.0	8.5
Japan Pension Service Co., Ltd.	Osaka City, Osaka	2,000	April 1, 1988	Clerical work and system development related to corporate pensions	39.7	0.0

Note: On April 1, 2021, Meiji Yasuda Office Partners Co., Ltd. transferred its insurance agency-related operations to Meiji Yasuda Insurance Service Company, Limited.



## Overseas Subsidiaries, Affiliates and Others

### Consolidated Subsidiaries

(As of March 31, 2021)

Company name	Main business site	Capital	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda Life (%)	Proportion of voting rights held by Meiji Yasuda Life's subsidiaries (%)	Relationships with Meiji Yasuda Life
Pacific Guardian Life Insurance Company, Limited	Honolulu, Hawaii, U.S.A.	USD 6.35 million	August 3, 1961	Life and health insurance	100.0	0.0	One of whose directors/officers concurrently serves as the Company's officer
StanCorp Financial Group, Inc.	Portland, Oregon, U.S.A.	USD 4,950 million	September 23, 1998	Life insurance and insurance related-businesses	100.0	0.0	Two of whose directors/officers concurrently serve as the Company's officers
Meiji Yasuda America Incorporated	New York, New York, U.S.A.	USD 42.66 million	August 3, 1998	Real estate investment in the United States and financial and economic research	100.0	0.0	—

### Equity-Method Affiliates

Company name	Main business site	Capital	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda Life (%)	Proportion of voting rights held by Meiji Yasuda Life's subsidiaries (%)	Relationships with Meiji Yasuda Life
Founder Meiji Yasuda Life Insurance Co., Ltd.	Shanghai, China	CNY 2,880 million	November 28, 2002	Life insurance	29.2	0.0	One of whose directors/officers concurrently serves as the Company's officer
PT AVRIST Assurance	Jakarta, Indonesia	IDR 4.5 billion	May 19, 1975	Life insurance	29.9	0.0	—
Towarzystwo Ubezpieczeń EUROPA Spółka Akcyjna (TU Europa S.A.)	Wroclaw, Poland	PLN 37.8 million	November 28, 1994	Nonlife insurance	33.5	0.0	—
Towarzystwo Ubezpieczeń i Reasekuracji WARTA Spółka Akcyjna (TUIR Warta S.A.)	Warsaw, Poland	PLN 187.938 million	September 3, 1920	Nonlife insurance	24.3	0.0	—
Thai Life Insurance Public Company Limited	Bangkok, Thailand	THB 10.6 billion	January 22, 1942	Life insurance	15.0	0.0	One of whose directors/officers concurrently serves as the Company's officer

### Others

Company name	Main business site	Capital	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda Life (%)	Proportion of voting rights held by Meiji Yasuda Life's subsidiaries (%)
Meiji Yasuda Europe Limited	London, UK	GBP 4 million	August 10, 1987	Financial and economic research, and customer development assistance in financing business	100.0	0.0
Meiji Yasuda Asia Limited	Hong Kong, China	USD 3 million	December 17, 2001	Brokerage of insurance products, financial and economic research	100.0	0.0

#### Notes:

- Equity stakes were acquired in Pacific Guardian Life Insurance Company, Limited (March 1976), StanCorp Financial Group, Inc. (March 2016), Founder Meiji Yasuda Life Insurance Co., Ltd. (December 2010), PT AVRIST Assurance (November 2010), Towarzystwo Ubezpieczeń EUROPA Spółka Akcyjna (June 2012), Towarzystwo Ubezpieczeń i Reasekuracji WARTA Spółka Akcyjna (July 2012) and Thai Life Insurance Public Company Limited (November 2013).
- The status of the subsidiaries of Meiji Yasuda Life's overseas subsidiaries and affiliates follows:
  - StanCorp Financial Group, Inc.: 10 subsidiaries (Meiji Yasuda Life's subsidiaries or subsidiary corporations etc.)
  - Pacific Guardian Life Insurance Company, Limited: One subsidiary (Meiji Yasuda Life's subsidiary corporation etc.)
  - Meiji Yasuda America Incorporated: Two subsidiaries (Meiji Yasuda Life's subsidiary corporations etc.)
  - PT AVRIST Assurance: Two subsidiaries (Meiji Yasuda Life's affiliates)
  - Towarzystwo Ubezpieczeń EUROPA Spółka Akcyjna: One subsidiary (Meiji Yasuda Life's affiliate)
  - Towarzystwo Ubezpieczeń i Reasekuracji WARTA Spółka Akcyjna: One subsidiary (Meiji Yasuda Life's affiliate)

### Overseas Office

Company name	Location	TEL	FAX
Beijing representative office (China)	Meiji Yasuda Life Insurance Company, Beijing Office Room 6003, 6th Floor, Changfugong Office Building, 26 Jianguomen Wai Avenue, Chaoyang District, Beijing 100022, China	[86] (10) 6513-9815	[86] (10) 6513-9818

Note: Please note that phone conversations with operators at Meiji Yasuda's headquarters, regional offices and other business units may be recorded for the purpose of managing the Company's business operations and enhancing its services. Also, please note that customer reception undertaken at Meiji Yasuda's headquarters, regional offices and other business units may be videotaped for the purpose of preventing crimes and other incidents. Please also see page 98 for Meiji Yasuda's policy on the handling of customer information.

## Product List

### Products for Individual Customers

#### Main Products and Eligible Age Range at Issuance

(As of July 1, 2021)

Purposes of Enrollment	Insurance Type	Age at Issuance*1									
		0-	10-	20-	30-	40-	50-	60-	70-	80-	90-
Comprehensive protection in line with individual needs	Comprehensive protection insurance with combined policies	Best Style with Health Cash Back*2 80									
		Best Style (Jr.)*3 85									
Medical coverage	Medical insurance	Medical Style F 80									
		Medical Style F (Jr.)*3 85									
Lifelong coverage for dementia	Dementia insurance	Dementia Insurance for Your Future: MCI Plus*3, 5 85									
Lifelong coverage for nursing care	Nursing care insurance	Kaigo no Sasae*3, 6 80									
Lifelong coverage for nursing care with death coverage		Pioneer Care Plus*3, 6 80									
Lifelong eligibility for death coverage	Whole life insurance	Whole Life Insurance Pioneer E 80									
Lifelong eligibility for death coverage along with living benefits		Everybody 10 80									
Coverage for disability (suffered within a set period of time) or malignant neoplasm, along with death coverage	Term life insurance	Term life insurance with coverage options*7 70									
Death coverage for a set period of time		Revised increasing term life insurance*7 70									
Insurance coverage coupled with maturity benefits	Endowment life insurance	Revised endowment life insurance E*7 75									
		Endowment life insurance 75									
Vehicle to secure future funds for living	Individual annuities	Nenkin Kakehashi 55									
		Nenkin Hitosuji 60									
Asset formation employing foreign currencies	Foreign currency-denominated whole life insurance	Whole life wealth accumulation insurance denominated in U.S. dollars*3, 9 85									
		Foreign currency-denominated, single premium whole life insurance with insurance period options*3, 9 90									
Simple Insurance Series Light! By Meiji Yasuda Life: Readily available products with small-amount coverage	Comprehensive protection insurance with combined policies	Foreign currency-denominated, single premium whole life insurance with easy endowment*3, 9 90									
		A single lump-sum premium endowment insurance with periodic (every five years) dividends denominated in U.S. dollars*3, 9 85									
Wealth accumulation insurance	Juvenile insurance	Meiji Yasuda Life Injury Insurance*3 80									
		Meiji Yasuda Life Wealth Accumulation Insurance for Yourself*3, 9 65									
		Meiji Yasuda Life Wealth Accumulation Educational Endowment*3 (Age of persons insured) 45 (Age of policyholders)									

#### Products Sold via the Bancassurance Channels and Eligible Age Range at Issuance

(As of July 1, 2021)

Insurance Type	Age at Issuance*1									
	0-	10-	20-	30-	40-	50-	60-	70-	80-	90-
Foreign currency-denominated insurance	Everybody Plus (denominated in foreign currencies)*3 85									
	Foreign currency-denominated, single premium whole life insurance with three options*3, 9 90									
Whole life insurance	Everybody*3 80									
	Zou-Hou-Shi III / Kantan Sustainable Growth Plus III*3 85									
Nursing care whole life insurance	Stairway of Happiness / Step-by-Step Sustainable Growth & Jump / Stairway of Dreams*3, 10 70									
	Kizuna Support*3, 6 60									
Individual annuities	Yasashisa Duet / Whole Life Care Plus*3, 6 80									
	Rainbow Ticket / Individual annuity with interest dividends payable every 5 years*3 60									

#### Notes:

- Insured's age. For "Meiji Yasuda Life Wealth Accumulation Educational Endowment," however, the above table presents the range of eligible age at issuance regarding both the policyholder and the insured. Meiji Yasuda adopts two ways for age counting, namely, actual age or age on the nearest birthday, depending on the product.
- "Best Style with Health Cash Back" is a product name for "Best Style" attached with "Health Support Cash Back Rider (2021)."
- This product is not available to corporate or group policyholders.
- "Dementia Care MCI Plus" refers to "Dementia Care" with a whole life coverage rider for mild cognitive impairment.
- "Dementia Insurance for Your Future: MCI Plus" refers to "Dementia Insurance for Your Future" with a whole life coverage rider for mild cognitive impairment.
- Individuals eligible to enroll in this product are those age 40 (actual age) or older.
- This product is available only to corporate or group policyholders or business owners.
- Persons insured by group term life insurance must be age 16 to 65. When the policyholder of individual term life insurance is a corporate or group policyholder, the person insured must be age 80 or younger.

Notes:

- There are certain conditions with regard to the age of individuals eligible for enrollment. "Whole life wealth accumulation insurance denominated in U.S. dollars," "Endowment life insurance denominated in U.S. dollars with a single premium" and "Foreign currency-denominated endowment insurance with a single premium." Age 20 to 85 (actual age); Meiji Yasuda Life Wealth Accumulation Insurance for Yourself: Age 18 or older (actual age); "Foreign currency-denominated, single premium whole life insurance with insurance period options," "Foreign currency-denominated, single premium whole life insurance with easy endowment" and "Foreign currency-denominated, single premium whole life insurance with three options." Age 20 to 90 (actual age) (actual eligible age range for enrollment may differ from the above diagram by type of policy and the length of the first insurance period.)
- Actual eligible age range for enrollment in "Stairway of Happiness / Step-by-Step Sustainable Growth & Jump / Stairway of Dreams" may differ from the above diagram by type of policy and the length of premium payment period.

Note: The lineup of products listed above may change due to such factors as trends in market interest rates.

Main Riders

(As of July 1, 2021)

	Name of Rider	Purposes of Enrollment*1
Coverage for diseases or injuries	Revised hospitalization rider	This rider provides coverage for a broad range of hospitalization cases from a one-day hospitalization to long-term hospitalization as a result of developing a malignant neoplasm (cancer) or carcinoma in situ. It grants eligibility to receive hospitalization benefits determined in line with the length of hospitalization without limitations on dates. (Malignant neoplasm (cancer) and carcinoma in situ include a noninvasive malignant neoplasm and skin cancer.)
	Whole life hospitalization rider	This rider provides lifelong coverage for a broad range of hospitalization cases from a one-day hospitalization to long-term hospitalization as a result of developing a malignant neoplasm (cancer) or carcinoma in situ. It grants eligibility to receive hospitalization benefits determined in line with the length of hospitalization without limitations on dates. (Malignant neoplasm (cancer) and carcinoma in situ include noninvasive malignant neoplasm and skin cancer.)
	Hospitalization rider for injuries	This rider provides coverage for hospitalization due to injuries attributable to an accident.
	Hospitalization (Injury) indemnity rider*2	This rider provides coverage for hospitalization cases subject to the payment of benefits from public medical insurance systems.*3
	Surgery with hospitalization (injury) rider	This rider provides coverage for surgery and/or radiation therapy, which involves hospitalization and is subject to the payment of benefits from public medical insurance systems.
	Surgery w/o hospitalization (injury) rider*2	This rider provides coverage for surgery and/or radiation therapy, which involves no hospitalization and is subject to the payment of benefits from public medical insurance systems.*3
	Outpatient after discharge (injury) indemnity rider*2	This rider provides coverage for hospital visit(s), which take place after discharge from hospitalization and is subject to the payment of benefits from public medical insurance systems.*3
	Hospitalization rider payable at discharge	This rider provides coverage for such medical expenses as those associated with discharge from hospitalization and subsequent hospital visits.
	Advanced medical treatment rider	This rider provides coverage for advanced medical treatment.
	Specified injury rider	This rider provides coverage for specific injuries attributable to an accident.
Coverage for serious diseases	Injury rider*2	This rider provides coverage for death or specific disabilities attributable to an accident.
	Early detection and treatment support rider	This rider provides eligibility to receive benefits for hospital visit(s) or hospitalization due to the need to undergo re-examination because of health checkup results classified as "caution required" in light of prescribed criteria.
	Supporting the prevention of serious symptoms rider	This rider provides coverage for prescribed conditions that involve any of seven specified lifestyle-related diseases (heart disease, cerebrovascular disease, diabetes, hypertensive disease, renal disease, liver disease, pancreatic disease) that have yet to entail serious symptoms. It grants eligibility to receive insurance claims once per disease. The rider will remain effective until insurance claims for two different diseases are paid.
	Serious disease rider with continual coverage	This rider provides coverage for prescribed conditions that involve any of seven specific serious diseases (acute myocardial infarction, strokes, severe diabetes, severe hypertensive disease (hypertensive retinopathy), chronic kidney disease, liver cirrhosis, severe chronic pancreatitis). It grants eligibility to receive insurance claims once per disease. The rider will not expire until one claim payment each has been made for all seven types of specified serious diseases.
Coverage for disability and nursing care	Cancer rider	This rider provides coverage for the treatment of prescribed types of a malignant neoplasm (cancer), with no limitations placed on the number of eligible cases.
	Cancer and intraepithelial neoplasm rider	This rider provides coverage for the treatment of a malignant neoplasm (cancer) or carcinoma in situ, including noninvasive malignant neoplasm and skin cancer.
Coverage for death insurance claims / income support for disabilities	Wage and Household Budget Supporting Rider	This rider provides coverage for prescribed conditions that make it difficult to work.
	Term income security rider for disability and nursing care	This rider provides coverage for prescribed conditions that make it difficult to lead a daily life without support. The rider also offers coverage for death.
	Life time income security rider for disability and nursing care	This rider provides coverage for prescribed conditions that make it difficult to lead a daily life without support. The rider also offers coverage for death. (In the former case, the rider grants eligibility to receive lifelong income support annuities.)
	Revised nursing care rider	This rider provides coverage for prescribed conditions requiring long-term nursing care. Under this rider, insurance claims are granted to those who fall into a "Class 2" or more severe status requiring long-term nursing care as set forth in Japan's long-term care insurance system or come to require a similar degree of nursing care due to walking disabilities or dementia.
	Whole life annuity rider for nursing care	This rider provides coverage for prescribed conditions requiring long-term nursing care in the form of lifelong nursing care annuities. Under this rider, these annuities are granted to those who fall into a "Class 3" or more severe status requiring long-term nursing care as set forth in Japan's long-term care insurance system or come to require a similar degree of nursing care as a result of becoming bedridden or developing dementia.
	Nursing care benefit rider	This rider provides coverage for prescribed conditions requiring long-term nursing care. Under this rider, insurance claims are granted to those who fall into a "Class 3" or more severe status requiring long-term nursing care as set forth in Japan's long-term care insurance system or come to require a similar degree of nursing care as a result of becoming bedridden or developing dementia. This rider also offers coverage for death.
	Light-degree nursing care benefit rider	This rider provides coverage for prescribed conditions requiring a light degree of nursing care. Under this rider, insurance claims are granted to those who fall into a "Class 1" or more severe status requiring long-term nursing care as set forth in Japan's long-term care insurance system or come to require a similar degree of nursing care as a result of becoming bedridden or developing dementia. This rider also offers coverage for death.
	Premium payment exemption rider for a light degree of nursing care	This rider exempts payment of insurance premiums upon the confirmation of a status requiring a light degree of nursing care ("Class 1" or "Class 2" status requiring long-term nursing care as set forth in Japan's long-term care insurance system) and other prescribed conditions.
Health improvement	Whole life coverage rider for dementia	This rider provides coverage for prescribed conditions involving the development of organic dementia. (These conditions must include a definitive diagnosis from a specialist physician with regard to the development of organic dementia and be deemed a "Class 1" or more severe status requiring long-term nursing care as set forth in Japan's long-term care insurance system.)
	Whole life coverage rider for mild cognitive impairment	This rider provides coverage for mild cognitive impairment and other prescribed conditions involving the development of dementia (e.g. organic dementia and alcohol-related dementia).
	Term rider	This rider provides coverage for cases resulting in death or severe disability ("Grade 1" status as set forth in the "physical disability classification table" compiled by the government).
	Whole life insurance rider	This rider provides lifelong coverage for cases resulting in death or severe disability ("Grade 1" status as set forth in the "physical disability classification table" compiled by the government).
Other coverage	Household income security rider	This rider provides coverage for cases resulting in death or severe disability ("Grade 1" status as set forth in the "physical disability classification table" compiled by the government), granting annuities for a set period.
	Accidental death rider	This rider provides coverage for cases resulting in death or severe disability ("Grade 1" status as set forth in the "physical disability classification table" compiled by the government) due to an accident.
	Health Support Cash Back Rider*2	This rider refunds a portion of insurance premiums to support health improvement efforts. The amount of refund is determined in line with the results of annual health checkups.
	Accumulating reserve rider for future premium payments	This rider helps prepare for a future increase in insurance premiums upon policy renewal.
	Waiver of premium rider for cancer	This rider exempts payment of insurance premiums upon receiving a definitive diagnosis from a specialist physician with regard to the development of prescribed types of malignant neoplasm (cancer).
Other coverage	Living Benefits Rider	Under this rider, those diagnosed with life expectancy of six months or less, are granted eligibility to receive a portion or all of the death insurance and other claims, which would otherwise be paid only upon death, as special insurance claims.
	Accelerated benefit rider for severe cancer	Under this rider, those who develop prescribed types of malignant neoplasm (cancer) are granted eligibility to receive a portion or all of the death insurance and other claims, which would otherwise be paid only upon death, as special insurance claims. (Those applying for special insurance claims must obtain a definitive diagnosis from a specialist physician and be deemed unable to be cured even after undergoing all the currently available treatment procedures in accordance with standard treatment policies.)
	Sub-Claimant Rider	Under this rider, application for insurance claims can be carried out by a designated agent who acts on behalf of the original claimant under special circumstances when he/she cannot file an application by himself/herself.

\*1 The concise descriptions of coverage offered by each rider listed under "Purposes of Enrollment" do not include all terms and conditions. Moreover, each rider is designed to be attached to specific products. For more details, please also refer to the "Comprehensive Pamphlet for Riders" (Japanese only).

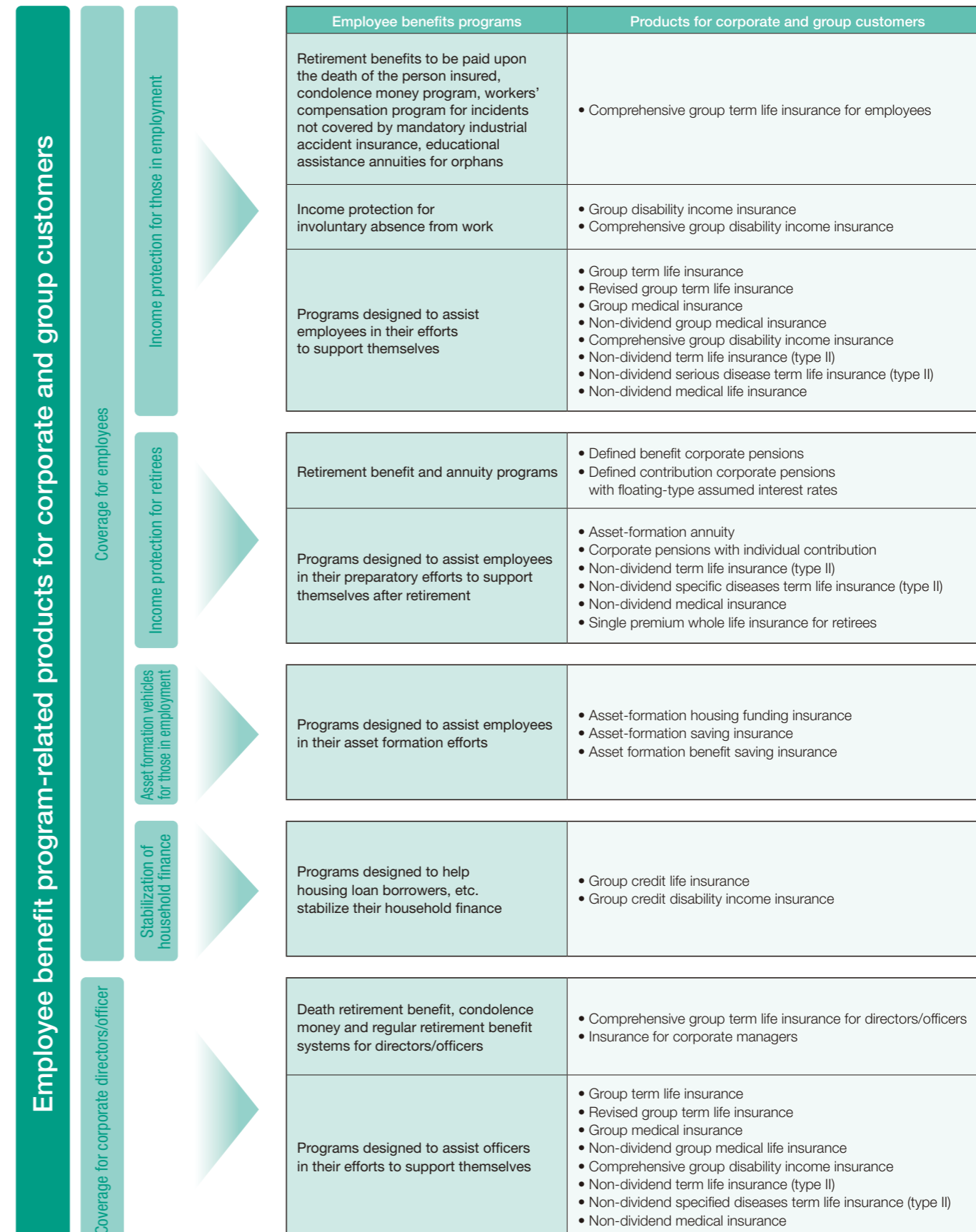
\*2 Names of some riders include "(2021)," which is omitted in the above list.

\*3 Hospitalization care expense rider for injuries, outpatient surgery rider for injuries and outpatient expense rider for injury treatment after discharge, do not provide coverage for hospitalization, surgeries and hospital visits attributable to diseases.

Products for Corporate and Group Policyholders

Main Products and Programs for Corporate and Group Policyholders

(As of July 1, 2021)



## Our History

Meiji Yasuda Life Insurance Company was inaugurated through the merger of the two oldest life insurers in Japan, namely, Meiji Life Insurance Company and The Yasuda Mutual Life Insurance Company.

### History of Meiji Life Insurance Company

In 1881, Taizo Abe, a former student of Yukichi Fukuzawa, established Meiji Life Insurance Limited Company in tandem with Heigoro Shoda and other early pioneers of the Mitsubishi conglomerate. Meiji Life was the first company in Japan to provide a modern-day life insurance service, in which premiums were determined based on expected mortality rates and other actuarial factors.

### History of The Yasuda Mutual Life Insurance Company

In 1880, Zenjiro Yasuda founded “Kyosai Gohyakumei-Sha,” a mutual aid company supported by 500 contributors. In the beginning, this organization adopted “assessment insurance,” a system that obliges a limited number of contributors to equally bear the cost of insurance claims paid, with the aim of providing an easy-to-understand insurance system.

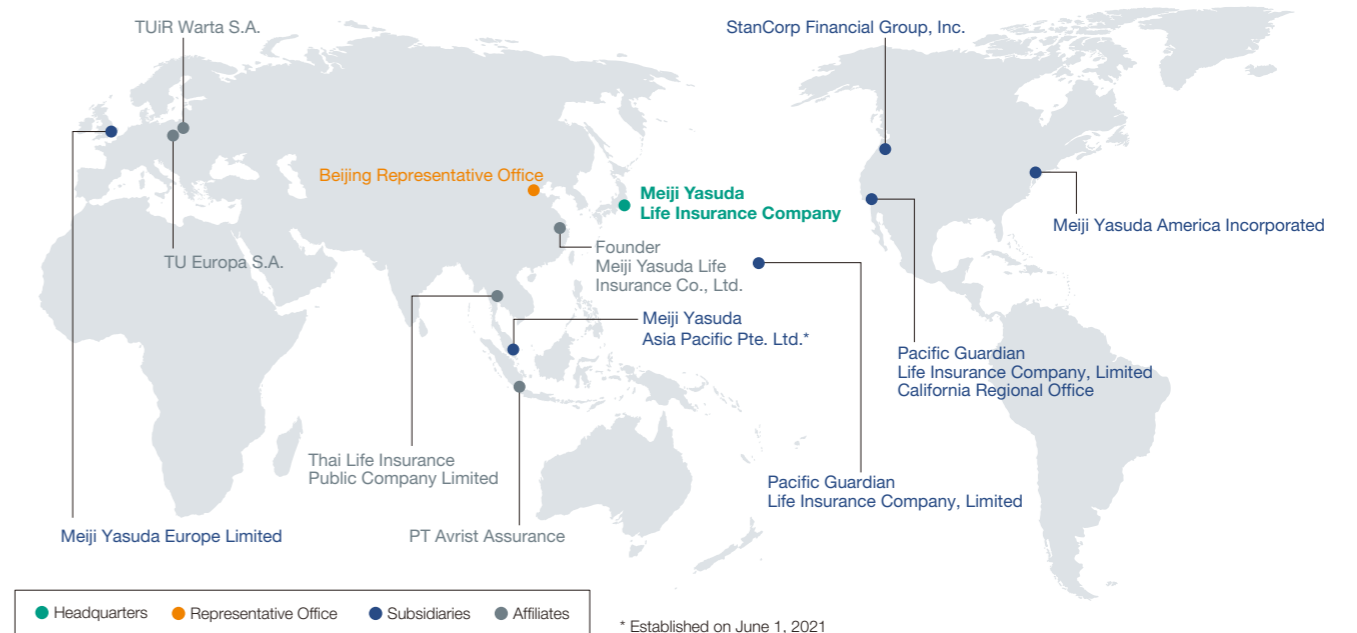
To improve its service, in 1894 Kyosai Gohyakumei-Sha reorganized into “Kyosai Seimei Hoken Goshi Gaisya,” a modern-day life insurance mutual aid company, thus laying the foundation for the development of The Yasuda Mutual Life Insurance Company.

### History of Meiji Yasuda Life Insurance Company

2004	January 1	Meiji Yasuda Life Insurance Company was inaugurated through the merger of Meiji Life Insurance Company and The Yasuda Mutual Life Insurance Company
2006	July	Meiji Yasuda Life began utilizing self-nominees, who voluntarily apply, in the selection of its policyholder representatives while adopting the “Company-with-Committees” system
	September	Launched “Everybody,” a single premium special whole life insurance
2009	June	Launched “Ashita no Mikata” hospitalization insurance
	June	Launched “Iryohi Link Series,” a lineup of riders providing coverage for medical expenses
2010	November	Formed a business alliance with Talanx AG (Germany) Formed a business alliance with PT Avrist Assurance (Indonesia)
	December	Formed a business alliance with Haier Group (China)
	March	Acquired the majority of shares in private nursing home operator Sunvenus Tachikawa Company Limited, thereby initiating the operation of nursing care facilities
2012	June	Acquired 27% of shares in TU Europa S.A. (Poland)
	July	Acquired 30% of shares in TUiR Warta S.A. (Poland)
	July	Formed a strategic partnership with Thai Life Insurance Public Company Limited (Thailand)
2013	September	Introduced “Meister Mobile” tablet terminals
	June	Launched “Best Style”
2015	January	Signed a title partner contract with the J.League
2016	March	Acquired StanCorp Financial Group, Inc. (the United States) and made it a wholly-owned subsidiary
2017	April	Established a new corporate philosophy, the “Meiji Yasuda Philosophy”
2018	April	“MY Assist+ System,” launched
2019	April	The “Wellness for All Project,” launched “Best Style Health Cash Back,” released
	April	The “Community Vitalization Project,” launched

## International Directory

(As of October 1, 2021)



#### Headquarters

- **Meiji Yasuda Life Insurance Company**  
1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-0005, Japan  
Phone:+81-3-3283-8293 Fax:+81-3-3215-8123

#### Representative Office

- **Meiji Yasuda Life Insurance Company Beijing Representative Office**  
Room 6003, 6th Floor, Changfugong Office Building, 26 Jianguomen Wai Avenue, Chaoyang District, Beijing 100022, China  
Phone:+86-10-6513-9815 Fax:+86-10-6513-9818

#### Subsidiaries

- **Pacific Guardian Life Insurance Company, Limited**  
1440 Kapiolani Boulevard, Suite 1700, Honolulu, Hawaii 96814, U.S.A.  
Phone:+1-808-955-2236 Fax:+1-808-942-1290
- **StanCorp Financial Group, Inc.**  
1100 SW Sixth Avenue, Portland, Oregon 97204, U.S.A.  
Phone:+1-971-321-7000 Fax:+1-971-321-7540
- **Meiji Yasuda America Incorporated**  
780 Third Avenue, 42nd Floor, New York, New York 10017, U.S.A.  
Phone:+1-212-332-4900 Fax:+1-212-332-4960
- **Meiji Yasuda Europe Limited**  
125 Finsbury Pavement, London EC2A 1NQ, U.K.  
Phone:+44-20-7448-8800 Fax:+44-20-7448-8819
- **Pacific Guardian Life Insurance Company, Limited California Regional Office**  
879 West 190th Street, Suite 1020, Gardena, California 90248, U.S.A.  
Phone:+1-714-784-7301 Fax:+1-310-538-8327
- **Meiji Yasuda Asia Pacific Pte. Ltd.**  
9 Raffles Place, #18-04 Republic Plaza, Singapore 048619  
Phone:+65-6813-9796

#### Affiliates

- **Founder Meiji Yasuda Life Insurance Co., Ltd.**  
21F, Building A, Oriental Financial Plaza 1168 Century Avenue, Pudong New District, Shanghai 200122, China
- **PT Avrist Assurance**  
Gedung Bank Panin Senayan Lt. 3, 7, 8 Jl. Jenderal Sudirman, Jakarta 10270, Indonesia
- **TU Europa S.A.**  
62 Gwiaździsta Street, 53-413 Wrocław, Poland
- **TUiR Warta S.A.**  
85/87 Chmielna Street, 00-805 Warsaw, Poland
- **Thai Life Insurance Public Company Limited**  
123 Ratchadapisek Road, Din Daeng, Bangkok, 10400, Thailand