

# Value Creation Story

---

Brand Statement	22
“MY Mutual Way 2030” 10-Year Plan and “MY Mutual Way Phase II” (FY2024 – FY2026)	24
Contribute to the Resolution of Social Issues	26
<b>MY Mutual Way Phase II</b>	
Expand Our Roles as a Life Insurer	28
Two Major Projects	
“Community Vitalization Project” and “Wellness for All Project”	30
<b>Relationships We Aim to Weave</b>	
Initiatives to Promote Customer-Oriented Business Operations	32
Co-Creation with Local Governments, Business Corporations and Other Organizations	34
“Activities to Support Future Generations”	36
Promoting Sustainability Management	38

# GO BEYOND.

We aspire to help each customer enjoy a life of long-lasting happiness and share such happiness with their loved ones.

Meiji Yasuda's origins include Japan's first life insurance company. For nearly 150 years, we have supported people's well-being and helped them lead fruitful lives.

"Peace of mind, forever."

Amidst the rapid changes of the times, we have remained focused on serving our customers' best interest as we pursue our unique mission as a mutual company.

Consequently, we are more convinced than ever of the following.

For us to help customers enjoy better health, we should not only extend support to them when they suffer from a disease or injury, but also provide them with long-lasting assistance following any incident.

In fact, even when there isn't a specific incident, we should help them improve their health.

At the same time, we are called upon to play an even greater role in developing communities in which everyone can live with confidence and, to this end, help nurture ties among individuals and connect people with community.

Moreover, we can do better at resolving unique issues local communities are now confront by pulling together with J.League, the JLPGA, and other like-minded partners so that we complement one another and rally greater power.



We believe that we can accomplish more.

We aspire to help create a world in which people enjoy fulfilling lives with peace of mind. We seek to pass down a society filled with hope to the children of future generations.

As we have the longest track record in Japan in nurturing ties supported by mutual aid, we believe that Meiji Yasuda can work with you to create a better future like the one described above.

**This is why Meiji Yasuda is**  
**determined to expand**  
**our roles as a life insurer.**

Wellness for People, Vitality for Communities

明治安田生命から、**明治安田**へ。

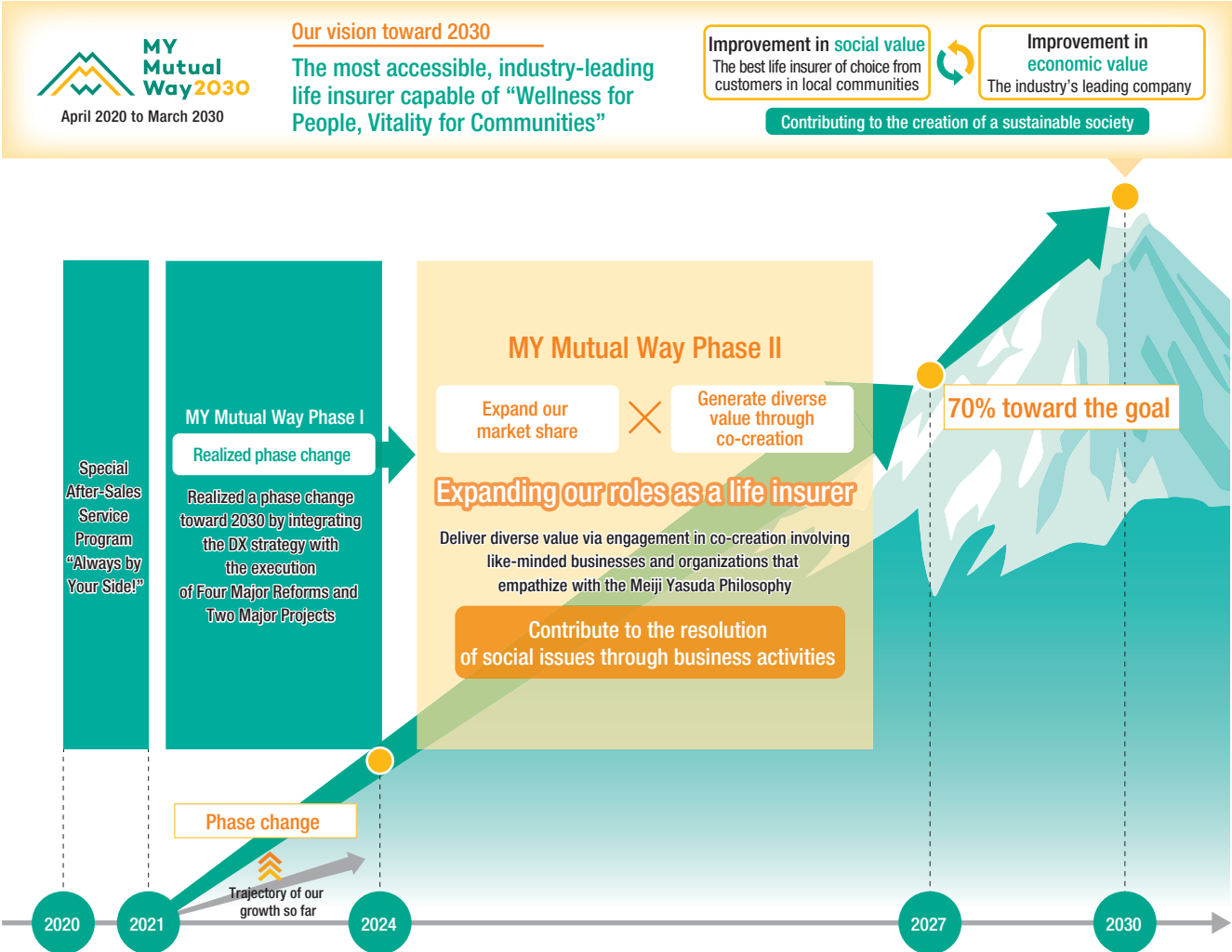
From Meiji Yasuda Life Insurance Company to Meiji Yasuda

Our vision toward 2030 and the positioning of the FY2024 – FY2026 period

As we aim to achieve our vision toward 2030, “the most accessible, industry-leading life insurer capable of ‘Wellness for People, Vitality for Communities,’” we engage in co-creation involving like-minded business corporations and organizations that resonate with the Meiji Yasuda Philosophy, which serves as our compass, with the aim of creating and delivering diverse

value\* as defined under “MY Mutual Way Phase II.” In this way, we strive to expand our roles as a life insurer even as we cherish our traditional functions of providing protection and after-sales services.

\* The diverse value discussed above is not limited to economic value but includes social value focused on facilitating health improvement and community vitalization.



Our Vision under “MY Mutual Way Phase II”

Under “MY Mutual Way Phase II,” we will push ahead further with contributing to the resolution of social issues to achieve sustainable growth for the entire Group. At the same time, we will endeavor to bring benefits to customers and society as a whole to a greater degree.

As a mutual company, Meiji Yasuda will continue embodying the spirit of mutual aid through its mainstay life insurance business while approaching various social issues head-on by leveraging a long-term perspective.

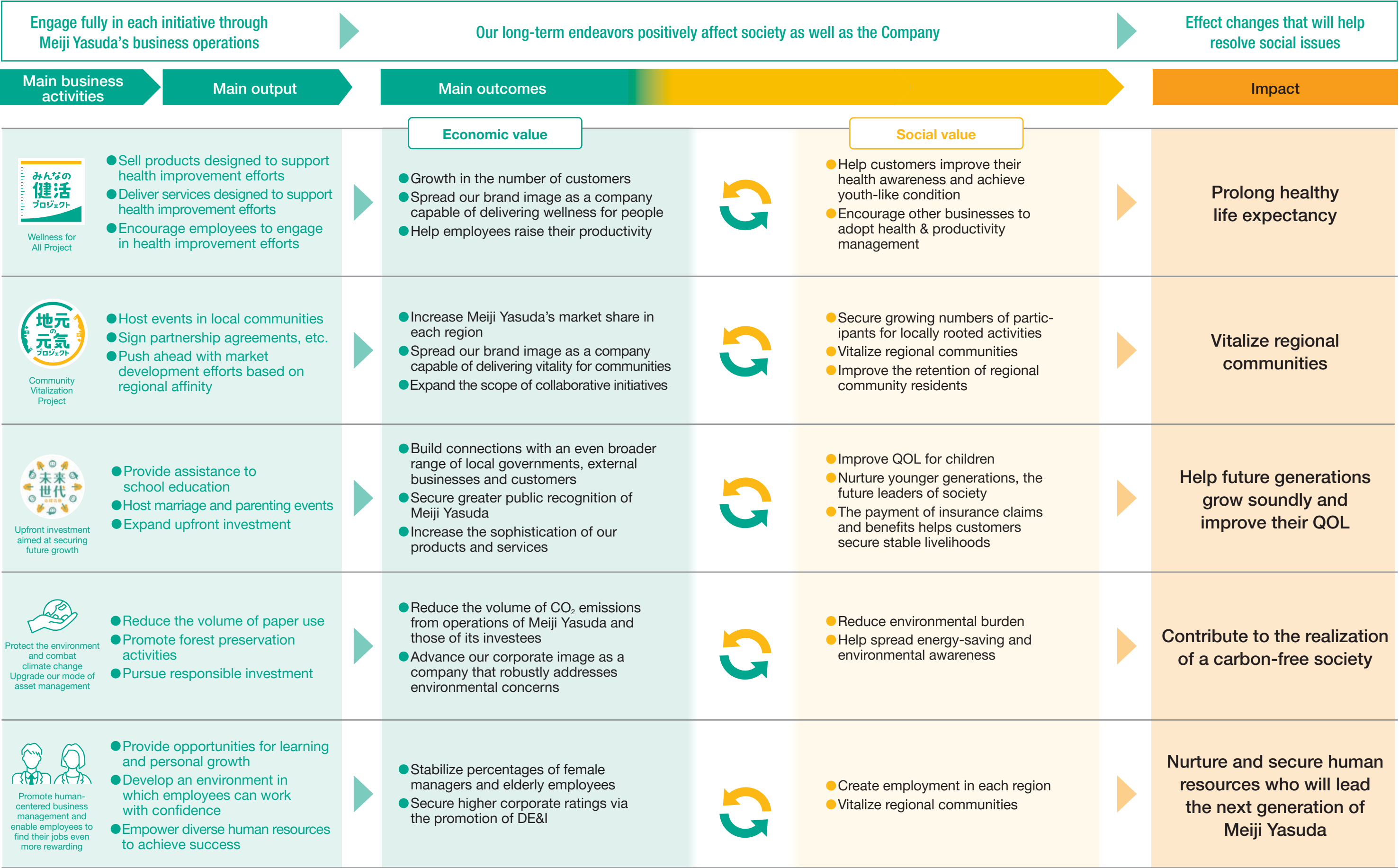
As part of these efforts, we will endeavor to “Prolong healthy life expectancy” and “Vitalize regional communities,” as these two issues are particularly relevant to our business operations. Furthermore, we will strive to protect the environment while supporting the sound development of children and promoting financial inclusion as well as diversity, equity and inclusion (DE&I). Having defined these as our priority issues, we will put even greater efforts into addressing them.

—The most accessible, industry-leading life insurer capable of “Wellness for People, Vitality for Communities”—



\* DE&I refers to enabling diverse employees to achieve success by providing each with equal opportunities aligned with their individual circumstances instead of taking a one-size-fits-all approach.

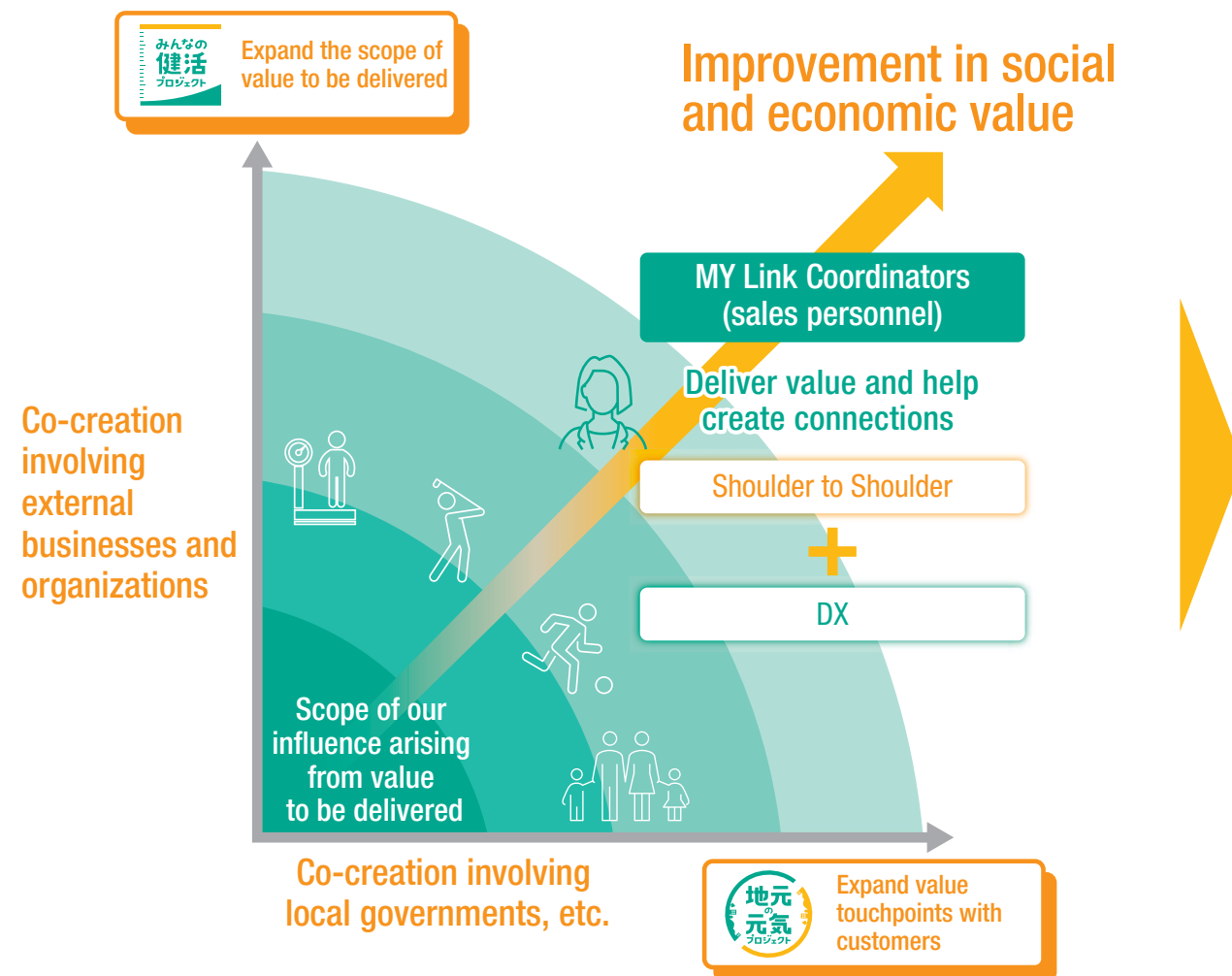
Flow of effecting changes to help resolve social issues through Meiji Yasuda’s business activities





## Expand Our Roles as a Life Insurer

## Deliver diverse value via co-creation



To date, Meiji Yasuda has developed robust relationships with diverse partners, including more than 980 local governments nationwide, J.League (Divisions 1, 2 and 3), the Japan Ladies Professional Golfers' Association (JLPGA), roadside stations and community centers, by acting in collaboration with them through the implementation of Two Major Projects (the "Wellness for All Project" and the "Community Vitalization Project") and other endeavors.

Building on the relationships described above, we will create and deliver new value (diverse value\*) under "MY Mutual Way Phase II," to this end promoting co-creation involving like-minded local governments, business corporations and other organizations that resonate with the "Meiji Yasuda Philosophy," a compass for Meiji Yasuda.

Specifically, we will implement the "Wellness for All Project" to push ahead with co-creation in tandem with external business

corporations and organizations in order to create attractive products and services that will, in turn, enable us to expand the scope of value to be delivered.

At the same time, we will engage in co-creation involving local governments and other partners through the "Community Vitalization Project" to increase contact points with customers and local communities. This will enable us to expand value touchpoints with customers.

The diverse value discussed above will be delivered by MY Link Coordinators (sales personnel) with the help of digital technologies while employing the customer-centric "Shoulder to Shoulder" approach to accommodate customers' desires. In these ways, we will strive to improve social and economic value.

\*1 The diverse value discussed above is not limited to economic value but includes social value focused on facilitating health improvement and community vitalization.

## "Shoulder to Shoulder"—Meiji Yasuda's customer-centric business approach

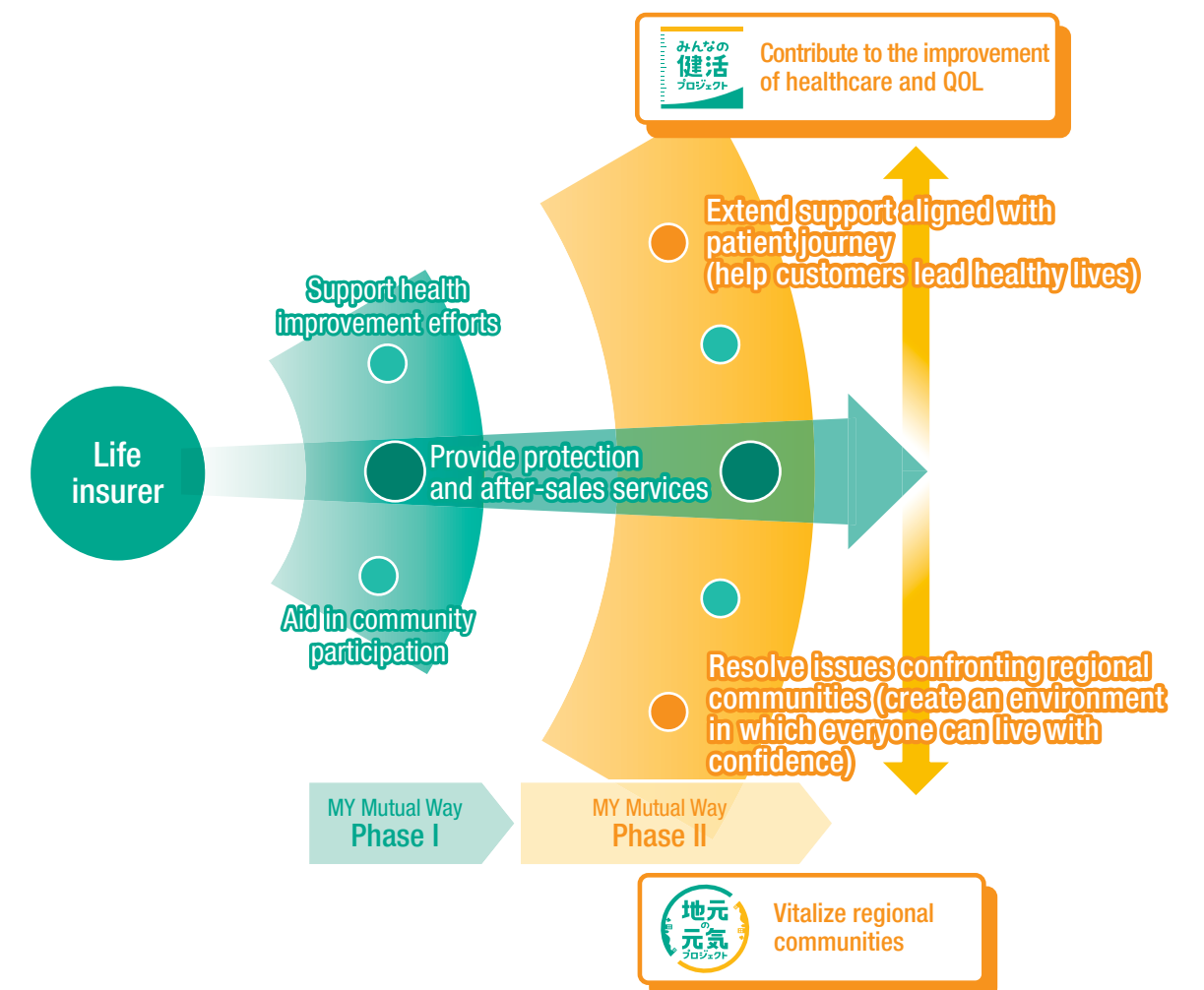
Meiji Yasuda is committed to cultivating relationships with customers and helping them enjoy abundant lives and higher living standards. To this end, we will always be mindful of serving the best interest of our customers and will consistently take a customer-centric business approach by aligning the timing and mode of service with their desires. We call this stance "Shoulder to Shoulder," and will strive to embody it through our business activities.



## Specific value to be delivered

- We will accommodate needs and issues customers are now confronting and deliver appropriate and timely information.
- We will not only meet customers' needs when an incident occurs but also accommodate their intentions at any time, to this end delivering proposals and extending procedure-related assistance to them at the optimal timing they desire.
- We will strive to satisfy customer requests regarding our mode of delivering services by, for example, utilizing digital technologies as well as conducting face-to-face services.

## Upgrade our role as a life insurer



Through "MY Mutual Way Phase I," we have striven to deliver new value centered on supporting health improvement and community participation through Two Major Projects. These projects are the "Wellness for All Project" and the "Community Vitalization Project" aimed at assisting customers in their health improvement efforts and helping create flourishing regional communities, respectively.

Our goal under "MY Mutual Way Phase II," a new three-year program launched in FY2024, is to "expand our roles as a life insurer." Even as we cherish our traditional roles of providing protection and after-sales services, we will upgrade our role as a life insurer and, to this end, step up initiatives under Two Major Projects to contribute to "the improvement of healthcare and quality of life (QOL)" as well as "the vitalization of regional communities."

With regard to "the improvement of healthcare and QOL," we will deliver a diverse range of healthcare services aligned with the patient journeys\*2 of our customers via co-creation involving external business corporations and organizations. Simultaneously, we will extend comprehensive support to customers and help raise their QOL by encouraging them to improve their health via MY Link Coordinators (sales personnel) and digital tools.

As for "the vitalization of regional communities," we will advocate for nurturing social ties and, to this end, strive to serve as a bridge that connects residents with local resources and communities. In this way, we will play a greater part in the communities where we operate and help them flourish.

\*2 Transition of a customer's experience across each stage of a health condition, including good health, pre-symptomatic disease, treatment, and recovery

## Two Major Projects: “Community Vitalization Project” and “Wellness for All Project”

### Expand value touchpoints with customers

We champion connections, interaction and mutual aid in regional communities.



We will contribute to the vitalization of regional communities by advocating for the provision of social connections, helping to nurture social ties as a bridge among community residents, and connecting them with local resources and communities.

We aim to help create flourishing regional communities through the three initiatives described below.

Enable people of regional communities to maintain and improve their emotional and physical health

Support future generations to help realize a sustainable society

Empower local businesses and organizations, a source of regional vitality, to achieve sustainable growth

### Concept

- The goal of these initiatives is to contribute to the vitalization of regional communities by connecting residents with local resources and communities through collaboration with local governments, businesses and other organizations.
- We will fully take advantage of Meiji Yasuda's network encompassing 47 prefectures across Japan to “Enable people of regional communities to maintain and improve their emotional and physical health,” “Support future generations to help realize a sustainable society” and “Empower local businesses and organizations, a source of regional vitality, to achieve sustainable growth.”

### Details of initiatives

To enable people of regional communities to maintain and improve their emotional and physical health, we strive to assess issues they are confronting in the four areas, namely, “health improvement,” “child rearing,” “nursing care & dementia” and “disaster & crime prevention.” We provide them with helpful information regarding relevant public services.

We also host health checkup events for visitors and staff of roadside stations while providing “MY Periodic Lectures” focused on healthcare and nursing care topics at community centers, lifelong learning centers and other local public facilities.

To support future generations to help realize a sustainable society, we co-sponsor or participate in traditional festivals that

have been cherished in local communities in addition to providing on-demand classes for elementary, junior high and high school students to instill insurance and financial literacy.

Local businesses and organizations are a source of regional vitality. To empower them to achieve sustainable growth, we collaborate with branches of the Japan Health Insurance Association and assist local businesses in practicing health & productivity management. This helps to create a workplace where employees can work over the long term while staying healthy, both emotionally and physically, and highly spirited.

### Achievements under the Community Vitalization Projects\*<sup>1</sup>

The amount of donations under the “Employee Giving Campaign to Support MY Local Community”:

**770** million yen

The number of collaborative initiatives with local governments:

**3,546** occasions

The number of individuals who participated in the Community Vitalization Project\*<sup>2</sup>:

**4.7** million



Soccer clinic for elementary school students

\*<sup>1</sup> Achievements during the period from April 2023 to March 2024

\*<sup>2</sup> The number of participants in health promotion events held at community centers and roadside stations as well as those who watched soccer games at stadiums or joined golf-related and other sports events as part of the project

### Expand the scope of value to be delivered

Achieve better health together



We will assist customers and residents of regional communities in their proactive health improvement efforts (“Wellness Activity”) by meticulously accommodating their differing needs and encouraging them to join us in health promotion campaigns and events.

We aim to help improve people's QOL and prolong healthy life expectancy by encouraging them to undergo **health checkups and cancer checkups**, as well as to strive to **prevent diseases**, through the provision of products, services and campaigns & events.

- A cycle of health improvement through “Kenshin” health and cancer checkups as well as illness prevention measures

### Learn about disease risks



### Attain good health

### Concept

- We will strive to raise the ratio of people who undergo “Kenshin” health checkups and cancer checkups to periodically confirm their health status and detect diseases, and we will assist them in their illness prevention efforts through products, services and campaigns & events.
- | Products           | We provide insurance products designed to assist policyholders in their health improvement efforts and, to this end, encourage them to undergo periodic “Kenshin” health and cancer checkups.  |
|--------------------|--|
| Services           | We offer information and services that include the prediction of future disease risks and otherwise contribute to illness prevention and health improvement.   |
| Campaigns & events | We strive to provide people with insights regarding illness prevention and health improvement, and encourage them to change their behavior by, for example, holding events nationwide while disseminating information regarding such events. |
- We will help customers improve their QOL and prolong their healthy life expectancy through a cycle of health improvement via health and cancer checkups as well as illness prevention measures.

### Details of initiatives

With regard to “Best Style with Health Cash Back,” an insurance product designed to refund a portion of premiums based on annual health checkup results, we upgraded the classification of health checkup results from three categories to five categories to enable policyholders to feel more tangible benefits of their health improvement efforts. This will enable eligible policyholders to receive refunds equivalent to up to 110% of their monthly premiums. In these and other ways, we strive to develop and deliver insurance products aimed at assisting policyholders to undergo “Kenshin” health and cancer checkups.

As for services, we deliver the “MY Wellness Activity Report” service, which includes providing customers with a comparable reference point indicating their comprehensive health status and illness risk prediction based on checkup results they have submitted. By doing so, we help each customer visualize illness

risks. We will continue to provide customers with helpful services and information to assist them in their illness prevention and health improvement efforts.

In terms of campaigns & events, we host “J.League Walking Campaign” in which customers can have fun walking with soccer players from local J clubs, as well as “Meiji Yasuda's Health Checkups,” which allow participants to casually assess their health status via the use of cutting-edge measurement equipment. In addition to hosting these and other events across the country, we promote the “QOL Health Checkups Meiji Yasuda × Hirosaki University,” through which participants can quickly undergo examinations of their overall health status and receive results immediately. We are thus striving to enhance the content of campaigns & events aimed at encouraging customers to change their behavior.

### Achievements under the Wellness for All Project

Products designed to support customer's “Wellness Activity”\*<sup>3</sup>  
The cumulative number of policies sold

**1.47** million\*<sup>4</sup>

The cumulative amount of premiums refunded under Health Support Cash Back

**18.9** billion yen\*<sup>4</sup>

The ratio of individuals whose health awareness has grown stronger over the past year\*<sup>5</sup>

**72.2**%

The number of individuals who participated in health promotion events

**1.89** million\*<sup>6</sup>



A health promotion event held at a roadside station

Policyholders of “Best Style with Health Cash Back”  
(Based on a FY2023 survey on policyholder health awareness)

\*<sup>3</sup> Scope: “Best Style with Health Cash Back,” “Dementia Insurance for Your Future,” “Dementia Insurance for Your Future: MCI Plus,” “Dementia Care” and “Dementia Care MCI Plus”

\*<sup>4</sup> Cumulative total as of March 31, 2024

\*<sup>5</sup> Includes individuals whose health awareness has always been high

\*<sup>6</sup> The figure pertains to results for the period from April 2023 to March 2024.

## 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.

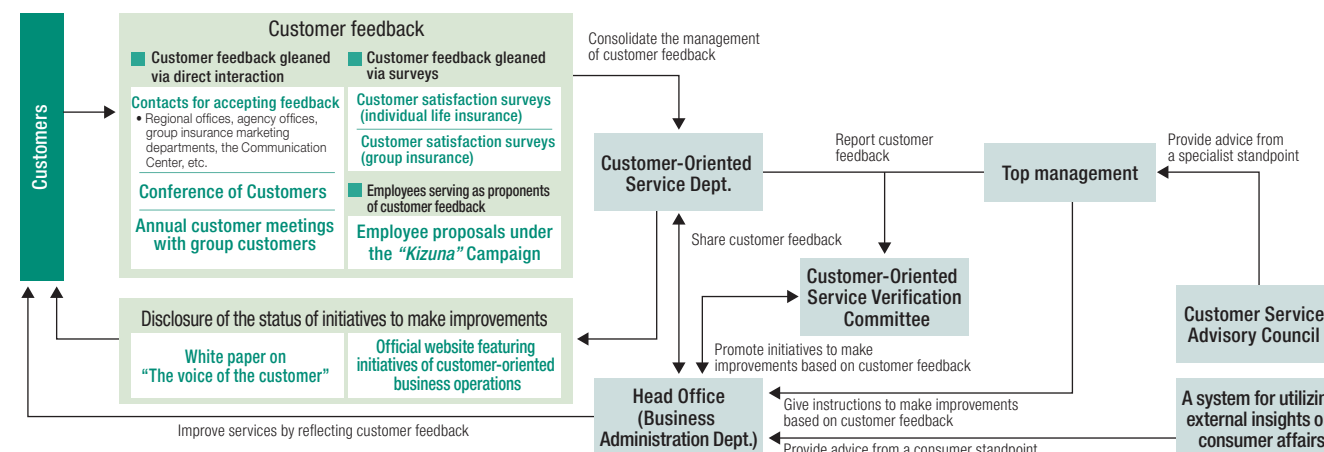
For example, we develop high-quality products and services that accurately meet customer needs. We also provide after-sales services finely tuned to address customer concerns. Furthermore, we strive to ensure the smooth and timely payment of all eligible insurance claims and benefits to customers. In 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 both FY2018 and FY2022 we were chosen to receive an Award from the Consumer Affairs Agency Commissioner under an award program created by the agency to commend excellent practices in consumer-oriented management.



## Our systematic initiatives to reflect customer feedback in management

### ● 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.

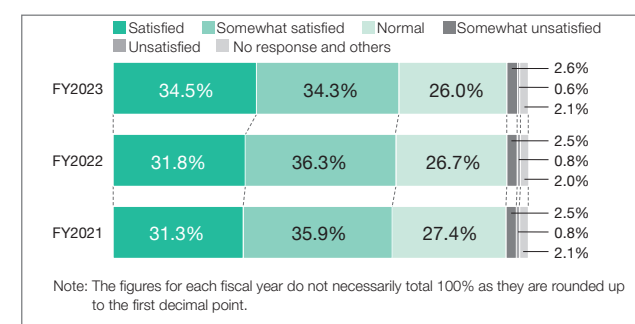
### Speaking up on behalf of customers —“Kizuna” proposals

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 (FY2023)

Type of operations subject to complaints	FY2023 (% of total complaints)	Reference: FY2022 (% of total complaints)
New policies	4,305 (12.7%)	4,718 (11.7%)
Premium collection	1,547 (4.6%)	1,958 (4.8%)
Policy maintenance	11,611 (34.4%)	13,959 (34.5%)
Insurance claims and benefits	5,418 (16.0%)	8,581 (21.2%)
Other	10,895 (32.3%)	11,220 (27.7%)
Total	33,776 (100.0%)	40,436 (100.0%)
Total including non-complaint feedback	478,069	536,160

## 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, 2024, the number of employees who acquired this certification stood at 595.

## 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 CO<sub>2</sub> 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”



# Co-Creation with Local Governments, Business Corporations and Other Organizations

## Sports organizations

### ● J.League

In 2024, our partnership with J.League marked the 10th anniversary. This relationship began in 2014 when we became a title partner for J3 League and was expanded in 2015 to allow us to work with J clubs in all categories. Based on this partnership, we organize stadium tours in which Meiji Yasuda employees and customers together watch games live while hosting soccer clinics for elementary school students and walking events. With the support of the Japanese Red Cross Society, we also act in tandem with each J club to raise public awareness of blood donations. In these ways, we engage in collaborative social contribution activities aimed at addressing issues specific to each region.



### ● Japan Ladies Professional Golfers' Association (JLPGA)

As an official partner of the JLPGA, from the 2024 season, we have changed the name of the prize money ranking of the JLPGA Step Up Tour to "Meiji Yasuda Step Ranking." Additionally, we have served as a special co-sponsor of "Meiji Yasuda Ladies Golf Tournament" and "Meiji Yasuda Ladies Golf Open." This partnership also involves dispatching professional golfers affiliated with the JLPGA to golf events in each region while enabling us to operate health checkup booths at nationwide tour venues. We also support "Hello, Golf!," an introductory event in which children are invited to watch tournament tours. Through these and other initiatives, we strive to deliver health and vitality to communities.



## Local governments and other organizations

### ● Local governments

We maintain partnership agreements with local governments and other organizations with the primary objective of facilitating health promotion projects and supporting the vitalization of regional economies. Based on these agreements, we provide these partners with insights and know-how cultivated by Meiji Yasuda in the course of the insurance business and social contribution activities. By doing so, we strive to help create flourishing regional communities.

In October 2022, MY Link Coordinators and other sales personnel began acting in collaboration with local governments to confirm the issues citizens are confronting, such as those related to healthcare, nursing care and child rearing, while also delivering information on public services that could help resolve such issues.

### Delivering information regarding public services

For citizens of municipalities that signed partnership agreements with Meiji Yasuda, we deliver information regarding public services that could help resolve issues in the four areas, namely, "healthcare," "nursing care," "child rearing" and "disaster & crime prevention."

Healthcare	Periodic health checkups, medical checkups, cancer checkups, etc.	Child rearing	Child rearing support information, etc.
Nursing care	Nursing care facilities, services, etc.	Disaster & crime prevention	Disaster and crime countermeasure information, etc.

Note: We are not engaged in delivering information regarding public services in some regions.

### ● Japan Health Insurance Association

We signed a partnership agreement with the Japan Health Insurance Association to mutually cooperate and collaborate with each other to promote health improvement efforts and prolong healthy life expectancy. This agreement aims to encourage business operators enrolled in the association to publicly announce support for health management and to assist such business operators in their efforts to live up to their pledges

\*1 A certification program sponsored by Nippon Kenko Kaigi (Japan Health Council) to develop an environment in which business corporations and other organizations with outstanding track records in health & productivity management can attract public attention and earn reputation in society.

\*2 A registered trademark of Nonprofit Organization KenkoKeiei.

### ● Japanese Red Cross Society

In April 2022, we signed a comprehensive partnership agreement with this organization regarding the joint promotion of the "Community Building and Future Generation Support Project," thereby launching an activity aimed at improving people's health and well-being and creating a sustainable and hopeful society. To address the declining number of younger blood donors, we are promoting blood donation activities. In FY2023, we initiated "SHAREN!" with the Japanese Red Cross Society and J.League. This collaborative social contribution activity is designed to raise public awareness and popularize blood donations. Currently, we are holding blood donation events at soccer stadiums where games of J clubs or other teams affiliated with the Japan Football League (JFL) take place.

### ● Japan Kenko-Mahjong Association

In March 2024, we signed a comprehensive partnership agreement with this general incorporated association to popularize

through the practice of health management. Specifically, we provide support to help them gain certification under the Health & Productivity Management Outstanding Organization Certification program\*1 and enable them to introduce health & productivity management.\*2 This is a part of our efforts to help residents of local communities improve their health.

"Kenko-Mahjong."\* Kenko-Mahjong is currently attracting public attention in terms of contributing to the well-being of elderly people and the prevention of symptoms requiring nursing care, as its players are found to gain stronger cognitive function and become more active in social participation. Accordingly, it has been officially adopted by the "National Health and Welfare Festival for the Elderly (Nenrin-pic)" sponsored by the Ministry of Health, Labour and Welfare, as well as the "National Cultural Festival" sponsored by the Agency for Cultural Affairs. Based on this agreement, in April 2024 we began hosting Kenko-Mahjong tournaments and classes in regions nationwide in collaboration with local governments that signed partnership agreements with Meiji Yasuda.

\* With the slogan of "no betting, no drinking or no smoking," the Kenko-Mahjong is a mind sport played by those wishing to improve health, make friends and discover a sense of fulfillment through sound competition.



Signing ceremony for the comprehensive partnership agreement with the Japan Kenko-Mahjong Association

## Business corporations

### ● Nissin Food Products Co., Ltd.

The partnership with this company is aimed at helping many people improve their health and quality of life (QOL) through enriched dietary lives. Specifically, we introduced "KANZEN MEAL" (meals that pursue a perfect balance of flavor and nutrition) at cafeterias of Meiji Yasuda's business bases to facilitate the betterment of employees' dietary lives. We also host health-related events to popularize "KANZEN MEAL." Other collaborative activities include the development of new services capable of contributing to improvement in customers' QOL.



Mr. Noritaka Ando, President & Representative Director, Nissin Food Products Co., Ltd. (right), with Meiji Yasuda President Nagashima

### ● Cancerscan Inc.

Cancerscan Inc. has been commissioned by more than 800 local governments to conduct such operations as encouraging citizens to undergo medical checkups specifically aimed at detecting lifestyle diseases. Our partnership with this company is intended to improve the ratio of municipal residents who choose to undergo cancer checkups. To this end, we will establish a model that brings together this partner's know-how in encouraging citizens to undergo health checkups based on insights in behavioral economics, an area of its strength, with the capabilities of Meiji Yasuda's MY Link Coordinators who will encourage residents to get checkups.



### ● Investment in startups

#### About Future Co-Creation Investment

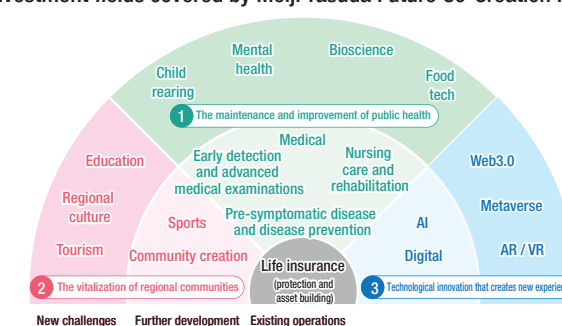
In September 2022, we established Future Co-Creation Investment equipped with an investment scheme worth 10 billion yen, with an eye to launching collaboration with cutting-edge

startups and other investees to deliver diverse value to customers. This partnership is intended to help us remain up-to-date with the rapid advancement of digital and healthcare technologies as well as the ongoing diversification and individualization of customer value systems.

### Establishing a new CVC fund: The Meiji Yasuda Future Co-Creation Fund

As part of the initiatives centered on Future Co-Creation Investment, in February 2023, we established the Meiji Yasuda Future Co-Creation Fund, a corporate venture capital (CVC) fund.\* This fund is engaged in investment-based collaboration with blue-chip startups operating in areas of (1) the maintenance and improvement of public health, (2) the vitalization of regional communities and (3) technological innovation that creates new experience. In this way, the Meiji Yasuda Future Co-Creation Fund assists startups in their pursuit of growth while helping Meiji Yasuda increase the appeal of its products and services in addition to expanding contact points with new customers.

### Investment fields covered by Meiji Yasuda Future Co-Creation Fund



\* A fund primarily aimed at investing in startups engaged in operations related to the main business of the parent company in order to yield synergetic effects with such business

## Universities, medical institutions, etc.

### ● National Cerebral and Cardiovascular Center (NCVC)

Based on a comprehensive partnership agreement signed with the NCVC in 2021, Meiji Yasuda and Group company Meiji Yasuda Research Institute, Inc. are engaged in the collaborative development of tools designed to raise public awareness of cardiovascular disease. In addition, this partnership resulted in the establishment of the Cardiovascular Disease Prevention and QOL Promotion Research Department in 2023. Building on current research insights, we will accelerate research informed by specific characteristics of cardiovascular disease to create new value. We aim to introduce content that will better equip the general public for prevention or detection, and improve their QOL should they develop cardiovascular disease.



### ● Japan Cancer Society

Based on a comprehensive partnership agreement signed in 2024, Meiji Yasuda and Group company Meiji Yasuda Research Institute, Inc. work in collaboration with this public interest incorporated foundation to promote public awareness of cancer prevention measures and conduct related surveys.



### ● University of Tsukuba

We developed "Casual Brain Check," an app for assessing users' cognitive functions through joint research with this university. This app is now made available to policyholders enrolled in "Dementia Care" and "Dementia Insurance for Your Future," both of which are insurance products offered by Meiji Yasuda. On October 13, 2023, we obtained a patent for the app-based cognitive function assessment service.



### ● Hirosaki University

In 2018, we launched joint research classes focused on scientific studies of pre-symptomatic disease with this university, which has subsequently promoted research of the "pre-symptomatic prediction model" it separately co-developed through collaborative research involving Kyoto University as well as Meiji Yasuda.

Drawing on findings from this joint research, in April 2024, we began holding health awareness promotion events titled "QOL Health Checkups Meiji Yasuda x Hirosaki University" in locations nationwide as part of "Meiji Yasuda Health Checkup" offered under the "Wellness for All Project."



The "QOL Health Checkups Meiji Yasuda x Hirosaki University" are health awareness promotion events that draw on the university's track record spanning roughly two decades in health promotion projects for local community residents as well as "QOL health checkups" developed via its unique research.

These events are organized in accordance with Meiji Yasuda's unique style while leveraging findings from joint research undertaken by the Company and the university.

What makes these health checkups distinct is that participants are allowed to quickly undergo examinations of their overall health status in a fun way and receive results immediately.

### ● Waseda University

Based on a comprehensive partnership agreement signed with this university in 2019, we engage in joint research focused on how to improve people's health and provide connections among customers and between people and communities.

In January 2024, this partnership resulted in the launch of fresh joint research projects aimed at addressing two subjects: "Optimal approach to health promotion based on personality characteristics" and "Creation of knowledge based on the analysis of customer communication data."



# “Activities to Support Future Generations”



We have identified “Support sound development of children” and “Protect the environment and combat climate change” as priority issues connected to social issues specified by the United Nations Sustainable Development Goals (SDGs).

We will support children who will create a future world and, therefore, protect the environment in which they grow.

We will strive to enhance value to be passed down to future generations, with the aim of creating a sustainable and hopeful society.

Enhance school education

Help children grow soundly via sports and cultural activities, as well as community interaction

Support spouse finding, child rearing and raising children with special needs

Locally rooted initiatives to protect the environment

## Financial and insurance education

In 2020, we began providing on-demand lectures focused on financial and insurance education in locations nationwide to help children gain robust financial literacy and learn about the preparatory steps (e.g., securing insurance policies and savings) that they might need to take to support themselves in the future so that they can enjoy abundant lives in the coming era of centenarians.

Number of schools at which on-demand lectures were provided in FY2023:

**1,341**



## Meiji Yasuda's Future Generation Support Program

We implement four initiatives aimed at supporting future generations through sports.

### ● With Kazu\*



Donated a total of 11,000 soccer balls to children across Japan

\* Kazuyoshi Miura, known lovingly as “Kazu” in Japan and “King Kazu” overseas, this pioneer in Japan’s soccer industry is the oldest active player to score in a professional match.

### ● With J.League



Inviting elementary school students to join “J.League × Shinji Ono Smile Football Tour for a Sustainable Future supported by Meiji Yasuda”

### ● With J.LPGA



Supporting “Hello, Golf!” to invite children to watch tournament tours

### ● With Nippon Badminton Association



Co-sponsoring junior high school tournaments and holding badminton clinics (photo provided by public interest incorporated foundation Nippon Badminton Association)

## Supporting young musicians

### ● The Meiji Yasuda Cultural Foundation (public interest incorporated foundation)

This foundation operates a subsidy system aimed at supporting young classical musicians with ambitions to study abroad to become world-renowned performers and thereby contributes to Japan’s cultural development from the aspect of classical music.



## Nurturing successors of cultural heritage

### ● 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.



## Community Safety Initiative

MY Link Coordinators check on children and elderly people and whenever they recognize something unusual, they report it to police stations or local government offices, thereby preventing unexpected incidents from occurring.



## Love & Peace Charity Concert and Classes in Playing Music of the “Future”

We have been sponsoring concerts performed and music classes lectured by the famous composer Shigeaki Saegusa to provide children across Japan with opportunities to become more familiar with music and help them nurture their aesthetic sense.



## Ashinaga Charity & Philanthropy Walk and Donations to Ashinaga Scholarship Society

In Japanese, *Ashinaga* means “Daddy-Long-Legs,” a fitting name for this activity in which Meiji Yasuda employees take part in walking events and the related charitable fund campaigns to raise money to support orphans with their schooling and mental healthcare.



## Fureai Concerts

We have been sponsoring the *Fureai* Concerts featuring Shigeki Torizuka of the famous pop group “The Wild Ones,” to give children with disabilities a chance to interact with live music.



## Presenting Yellow Patches

As part of traffic safety campaigns, we present Yellow Patches to new elementary school children. Each Yellow Patch confers insurance protection against traffic-related injuries while helping drivers better spot the children.

Note: This activity is conducted in tandem with Mizuho Financial Group, Inc., Sampo Japan Insurance Inc. and The Dai-ichi Life Insurance Company, Limited.



## Meiji Yasuda × J.League “Forest to Weave the Future”

As we aim to pass down Japan’s forest—a source of nature’s rich blessings supporting people’s lives—to future generations, we launched forest restoration and maintenance activities titled “Meiji Yasuda × J.League ‘Forest to Weave the Future’” in FY2023. Acting in partnership with J.League, we started by working on forests in two locations (Kanagawa and Yamanashi prefectures), while our plans call for expanding the geographical scope of activities going forward.



## Supporting the growth of children with developmental disorders

### ● Meiji Yasuda Mental Health Foundation

This public interest incorporated foundation provides counseling on developmental and psychological issues and other services to help children with developmental disorders grow soundly while holding YouTube-based seminars for local government officials.



## Environmental education

We deem it important to protect the abundant blessing of the natural environment and pass it to the next generation even as we nurture people who will put themselves forward to create a sustainable society. Accordingly, we provide environmental education for children.



“Marunouchi Coral Reef Labo: Let’s Talk with Experts!,” an on-demand environmental education event (coordinated by Innoqua, Inc.)

“Let’s Think about Connections between Chocolate and SDGs,” an online special class (in cooperation with National Museum of Nature and Science, Tokyo)



Other examples of our “Activities to Support Future Generations” are posted on Meiji Yasuda’s corporate website.

<https://www.meijiyasuda.co.jp/profile/society/> (Japanese only)





Contributing to the SDGs through business activities

The Sustainable Development Goals (SDGs), adopted at the September 2015 United Nations summit, are designed to provide targets for international sustainability initiatives over the course of the period leading up to 2030. The SDGs consist of 17 goals and 169 targets aimed at realizing a sustainable society in regions across the world under the credo of “leaving no-one behind.” Accordingly, national governments, business corporations and civic communities around the globe are called upon to engage in voluntary initiatives to contribute to the SDGs.

Group Sustainability Policy

Meiji Yasuda Life Insurance Company (the “Company”) sets the Group Sustainability Policy that, along with shared values, guides the Meiji Yasuda Group (the “Group”).

Based on this policy, the Company is promoting concerted efforts rallying the strength of the entire Group, fulfilling the

responsibilities of good corporate citizens by contributing to the realization of a sustainable and hopeful society. To this end, together with stakeholders—including customers, local communities and fellow workers—the Group will create shared value and extend it to future generations.



To see the full text of the Group Sustainability Policy, please visit our corporate website.  
<https://www.meijiyasuda.co.jp/english/sustainability/commitment/>



Identification of priority issues (materiality)


In FY2024, we reviewed priority issues (materiality) that have been selected from among social issues addressed by the 17 goals and 169 targets of the SDGs taking into account their impact on stakeholders and their relevance to our business activities. As a result, we reorganized these priority issues into eight items and confirmed their appropriateness through the in-house exchange of opinions as well as dialogue with external experts.

We have also redefined five items of “Prolong healthy life expectancy,” “Vitalize regional communities,” “Protect the environment and combat climate change” “Promote diversity, equity & inclusion (DE&I)” and “Respect human rights” as priority issues requiring initiatives across the Group, with the aim of further promoting integrated Groupwide sustainability management in accordance with the Group Sustainability Policy.


Priority issues (materiality)

Addressed through Two Major Projects, etc.

Prolong healthy life expectancy ★



Vitalize regional communities ★



Create social value from standpoints as a business operator and an institutional investor

Protect the environment and combat climate change ★



Support sound development of children



Ensure equal access to financial services



Help create a sustainable society through responsible investment as an institutional investor



Promote DE&I ★



Respect human rights ★



★: Priority issues requiring initiatives across the Group

Identification process

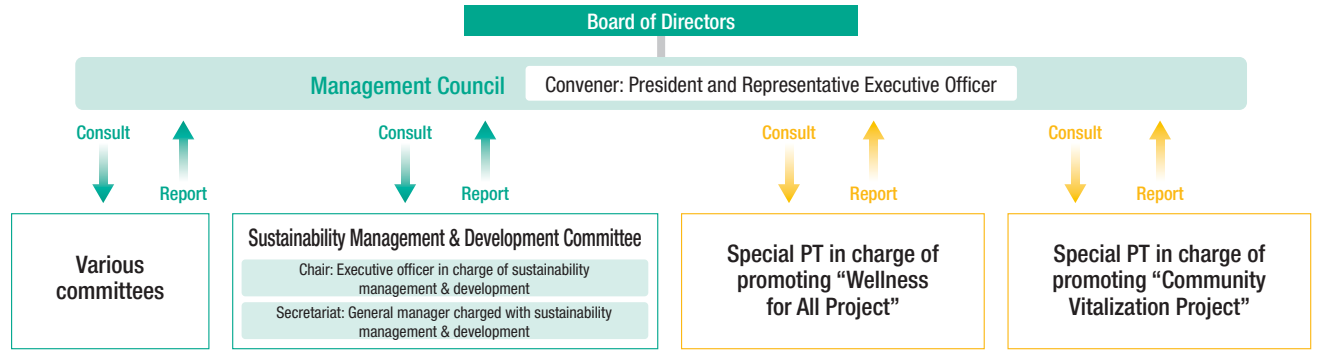
STEP 1.	Identify social issues relevant to Meiji Yasuda	Identify relevant social issues from among the social issues addressed by the 17 goals and 169 targets of the SDGs based on our perspective as a life insurer with roots in Japan.
STEP 2.	Consider the impact of the issues on stakeholders and their relevance to our business activities	Screen the items identified via Step 1 to select eight priority issues that have relatively high impact on stakeholders (customers, local communities, future generations, and fellow workers) while also being highly relevant to our business activities.
STEP 3.	Exchange opinions among employees	Conduct the in-house exchange of opinions regarding selected priority issues among employees in a manner that transcends divisional boundaries and job categories.
STEP 4.	Conduct dialogue with external experts	Confirm the appropriateness of priority issues based on insight offered by SDG Impact Japan, an alliance partner that aids Meiji Yasuda in offering advisory services in the sustainability field.
STEP 5.	Make a management decision	The Board of Directors receives reports on the priority issues identified via the steps described above and finalizes them.



Promotion structure (governance)

With the aim of strengthening initiatives to contribute to the creation of a sustainable society, we appointed an executive officer in charge of sustainability management & development. At the same time, a general manager position was created and charged with sustainability management & development. Also, the Sustainability Management & Development Committee was formulated as an advisory body to the Management Council. This committee is tasked with formulating overall strategies regarding Meiji Yasuda’s sustainability

management, deliberating its policies for initiatives to address priority issues (materiality) and monitoring the status of their progress. Under this committee, Special Project Teams (PTs) are in place to address specific themes deemed to bear particular importance in terms of how we help “Prolong healthy life expectancy” and “Vitalize regional communities.” These PTs thus deliberate and consolidate measures to address these issues and deliver periodic reporting on their conclusions to the Management Council and the Board of Directors, respectively.



Role of meeting bodies

Sustainability Management & Development Committee	Chaired by the executive officer in charge of sustainability management & development, this committee consists of general managers and others overseeing business units related to priority issues (materiality). The committee formulates overall strategies for Meiji Yasuda’s sustainability management, deliberates policies for initiatives to address priority issues (e.g., environmental protection, climate change response and respect for human rights), monitors the status of progress under these initiatives, and reports its conclusions to the Management Council and the Board of Directors.
Special PT in charge of promoting “Wellness for All Project”	Tasked with developing and reviewing various products and services, including those utilizing health information, as well as confirming and sharing the status of discussions regarding the promotion of health & productivity management and exchanging opinions among PT members. The PT thus formulates measures related to “Prolong healthy life expectancy” and reports its conclusions to the Management Council and the Board of Directors.
Special PT in charge of promoting “Community Vitalization Project”	Tasked with confirming and sharing the status of discussions regarding collaboration with local governments, community centers, roadside stations and other partners as well as initiatives to contribute to regional communities, thereby exchanging opinions among PT members. The PT thus formulates measures related to “Vitalize regional communities” and reports its conclusions to the Management Council and the Board of Directors.
Various committees	Committees are in place to discuss individual initiatives to address each priority issue by taking a cross-sectional approach.









Risk Management

The department in charge of overall risk management (Risk Management Control Department) develops and promotes the overall risk management system, integrating our risk management structure. It monitors and supervises the overall status of risk management while also providing expert advice to departments in charge of category-specific risk control and departments in charge of risk management, both of which are established to handle category-specific risk. Moreover, the Risk Management

Verification Committee is in place to serve as an advisory body to the Management Council in order to ensure that risk monitoring is regularly implemented, thereby securing the appropriate control of all manner of risks.










In addition, as part of the enterprise risk management framework, we have identified “climate change risks” and “the growing public call for sustainability management” as key risks and enhanced our structure for monitoring these risks.

Initiatives to address priority issues (materiality) (Strategy and metrics & targets)

Priority issues	Risks and opportunities		Main initiatives	Metrics & targets	Relevant SDGs																				
Prolong healthy life expectancy	Risks	<ul style="list-style-type: none"><li>• Increase in the volume of benefits paid in connection with hospitalization, surgeries, status requiring nursing care and other incidents when gaps grow between average longevity and healthy life expectancy</li></ul>	<div></div> <div>“Wellness for All Project”</div> <ul style="list-style-type: none"><li>• Provide products designed to assist customers in their health improvement efforts and, to this end, encourage policyholders to undergo periodic health and cancer checkups</li><li>• Provide information and services that include the prediction of future disease risks and otherwise contribute to illness prevention and health improvement</li><li>• Provide people with insights regarding illness prevention and health improvement and encourage them to change their behavior by, for example, holding events nationwide</li></ul>	<p>Contribute to the improvement of QOL and the prolongation of healthy life expectancy</p> <p><b>Metrics</b></p> <ul style="list-style-type: none"><li>• The number of individuals who enrolled in products designed to support “Wellness Activity”: 1.47 million (as of March 31, 2024)</li><li>• The status of improvement in difference between the actual employee age of policyholders enrolled in products designed to support “Wellness Activity” and typical reference point as determined by the comprehensive health analysis<sup>*1</sup>: -1.3 years on average (based on a FY2023 survey)</li><li>• The ratio of individuals whose health awareness has grown stronger over the past year<sup>*2</sup>: 75.3% (based on a FY2024 survey on policyholder health awareness)</li><li>• The number of individuals who participated in health promotion events: 1.89 million (FY2023 results)</li></ul>	<div></div>																				
	Opportunities	<ul style="list-style-type: none"><li>• Increase of new products and services and the resulting expansion of markets on the back of ever-higher health awareness among the general public and the growing importance of health &amp; productivity management for corporations</li></ul>																							
Vitalize regional communities	Risks	<ul style="list-style-type: none"><li>• The shrinkage of the market size due to the depopulation of rural regions and their weakening economies which will, in turn, deprive regional communities of their vitality</li><li>• The ongoing weakening of social connections among individuals and a resulting decrease in contact points with customers</li></ul>	<div></div> <div>“Community Vitalization Project”</div> <ul style="list-style-type: none"><li>• Hold events and seminars in collaboration with, for example, local governments and community centers while providing information regarding public services that could be helpful to resolving issues citizens are confronting</li><li>• Host health promotion events, help raise public awareness of blood donations and push ahead with other activities utilizing roadside stations while acting in collaboration with J.League, the Japan Ladies Professional Golfers' Association (JLPGA), and other organizations to hold sports events</li><li>• Assist local businesses in their efforts to practice health &amp; productivity management by acting in collaboration with branches of the Japan Health Insurance Association</li></ul>	<p>Advocate for the provision of social connections and act as a bridge among community residents</p> <p><b>Metrics</b></p> <ul style="list-style-type: none"><li>• The number of partnership agreements signed with local governments: 988 (As of March 31, 2024)</li><li>• The number of collaborative initiatives undertaken with local governments: 10,271 (Cumulative total for the FY2021–FY2023 period)</li><li>• The number of individuals who participated in the “Community Vitalization Project”: 11.3 million (Cumulative total for the FY2021–FY2023 period)</li></ul>	<div></div>																				
	Opportunities	<ul style="list-style-type: none"><li>• Deliver new value as an insurer by contributing to the vitalization of regional economies via collaboration with local governments and helping local residents resolve issues they are confronting in connection with their own health, nursing care, child rearing and other matters</li><li>• Expand contact points with local customers, businesses and organizations by acting in collaboration with community centers, roadside stations and other public sector facilities</li></ul>																							
Protect the environment and combat climate change	Risks	<ul style="list-style-type: none"><li>• An increase in the payment of insurance claims and benefits due to the growing magnitude of damage from extreme winds and flooding as well as increasing cases of heat stroke</li><li>• An impairment of the value of our investees due to deterioration in the business performance of investees engaged in CO<sub>2</sub> emission-intensive operations</li></ul>	<p>Strengthen initiatives to achieve net-zero CO<sub>2</sub> emissions status by the end of FY2050 from the standpoint of both a business operator and an institutional investor</p> <ul style="list-style-type: none"><li>• Further reduce energy consumption while promoting the phased introduction of renewable energy, with the aim of reducing CO<sub>2</sub> emissions from our own operations</li><li>• Proactively execute ESG investment and financing while stepping up engagement with investees to encourage them to reduce the volume of CO<sub>2</sub> emissions from their operations</li></ul>	<p><b>Metrics &amp; targets</b></p> <ul style="list-style-type: none"><li>• The volume of CO<sub>2</sub> emissions (comparison with FY2013 actuals)</li></ul> <p><b>Emissions as a business operator</b> (Scope 1 &amp; 2: emissions from the Meiji Yasuda Group; Scope 3: non-consolidated emissions from the Company)</p> <table><tr><th></th><th>Results for FY2023</th><th>Targets for FY2030</th><th>Targets for FY2050</th></tr><tr><td>Scope 1 &amp; 2</td><td>-52%</td><td>-67%</td><td>-100% Net zero emissions</td></tr><tr><td>Scope 3</td><td>-27%</td><td>-40%</td><td></td></tr></table> <p><b>Emissions from portfolio as an institutional investor</b> (Meiji Yasuda; non-consolidated)</p> <table><tr><th></th><th>Results for FY2022</th><th>Targets for FY2030</th><th>Targets for FY2050</th></tr><tr><td>Emissions from Investees (Scope 1 &amp; 2)</td><td>-46%</td><td>-50%</td><td>-100% Net zero emissions</td></tr></table> <ul style="list-style-type: none"><li>• The ratio of renewable energy used: 100% by the end of FY2040 (FY2023 results: 28%)</li></ul>		Results for FY2023	Targets for FY2030	Targets for FY2050	Scope 1 & 2	-52%	-67%	-100% Net zero emissions	Scope 3	-27%	-40%			Results for FY2022	Targets for FY2030	Targets for FY2050	Emissions from Investees (Scope 1 & 2)	-46%	-50%	-100% Net zero emissions	<div></div> <div></div> <div></div> <div></div>
	Results for FY2023	Targets for FY2030	Targets for FY2050																						
Scope 1 & 2	-52%	-67%	-100% Net zero emissions																						
Scope 3	-27%	-40%																							
	Results for FY2022	Targets for FY2030	Targets for FY2050																						
Emissions from Investees (Scope 1 & 2)	-46%	-50%	-100% Net zero emissions																						
	Opportunities	<ul style="list-style-type: none"><li>• Growing needs for new insurance products and services designed to address risks arising from winds and flooding damage, heat stroke and infectious diseases</li><li>• Growing opportunities for investment in and financing for businesses and projects associated with research, development and capital expenditure aimed at minimizing carbon emissions</li></ul>																							

<sup>\*1</sup> Indicates the status of health improvement among policyholders enrolled in “Best Style with Health Cash Back” based on differences between the actual age of policyholders and the typical reference point as determined by comprehensive health analysis. Moreover, average difference based on period of enrollment was collectively analyzed for policyholders at fourth year of enrollment, and then its degree of improvement from average difference among policyholder at one year of enrollment was assessed (excluding those who have not submitted health checkup results on an annual basis).

<sup>\*2</sup> Ratio among policyholders enrolled in “Best Style with Health Cash Back” includes individuals whose health awareness has always been high.

Priority issues	Risks and opportunities	Main initiatives	Metrics & targets	Relevant SDGs
Help create a sustainable society through responsible investment as an institutional investor	<div>Risks</div> <ul style="list-style-type: none"><li>• Insufficient response to investor requests regarding the provision of means to facilitate the resolution of social issues</li></ul>	<ul style="list-style-type: none"><li>• Promote ESG investment and financing to pursue priority themes, namely, “Realize a carbon-free society,” “Protect biodiversity” and “Address other social issues (human rights, etc.)” as well as to “Prolong healthy life expectancy” and “Vitalize regional communities” while expanding the volume of funds allocated to impact financing</li><li>• Upgrade our mode of engagement (dialogue) with investees</li></ul>	<p><b>Metrics &amp; targets</b></p> <ul style="list-style-type: none"><li>• The volume of funds extended in ESG investment and financing: 800 billion yen over three years from FY2024 (Of this, impact financing: 120 billion yen)</li><li>• The quantitative and qualitative enhancement of engagement The number of dialogue events: Approx. 100 annually (at the end of FY2026) Content of dialogue: Delivering proposals aimed at encouraging the creation of positive social impact</li></ul>	    etc.
	<div>Opportunities</div> <ul style="list-style-type: none"><li>• Contribution to the resolution of environmental and social issues around the globe as well as the vitalization of Japan's regional economies through ESG investment and financing, which is also expected to result in the enhancement of our investees' corporate value</li></ul>			
Support sound development of children	<div>Risks</div> <ul style="list-style-type: none"><li>• Stagnant future expansion in our customer base due to the lack of robust support extended by Meiji Yasuda to children who will constitute future generations, such as programs aimed at helping them stay emotionally and physically healthy while receiving quality education to acquire asset-building literacy and navigate the coming era of centenarians</li></ul>	<ul style="list-style-type: none"><li>• Provide financial and insurance education as well as environmental education aimed at helping children learn about how important the natural environment is and why protecting it is so significant</li><li>• Hold sports clinics for children while helping them grow soundly via cultural interactions and exchanges with fellow community members</li><li>• Act in collaboration with local governments to support citizens during parenthood, in addition to supporting the upbringing of children with developmental disorders through initiatives undertaken by foundations</li></ul>	<p><b>Metrics</b></p> <ul style="list-style-type: none"><li>• The number of schools at which financial and insurance education was provided: 1,341 (cumulative total as of FY2023)</li><li>• The degree of public acceptance of our ideal corporate image as a contributor to future generations</li></ul>	   
	<div>Opportunities</div> <ul style="list-style-type: none"><li>• Future expansion in our customer base due to the provision of financial and insurance education, etc., and the resulting enhancement of children's financial literacy</li><li>• Improvement in Meiji Yasuda's public recognition and the widespread acceptance of its brand image through the success of our efforts to support future generations</li></ul>			
Ensure equal access to financial services	<div>Risks</div> <ul style="list-style-type: none"><li>• In the face of the increasing diversity of people living in society, the Company may suffer a loss of transactional opportunities or face a decline in customer satisfaction if insufficient consideration is given to convenience delivered via procedures and other services</li></ul>	<ul style="list-style-type: none"><li>• Promote initiatives under the banner of “Easy Access to Insurance for Everyone” to improve the convenience of procedures and other services to accommodate needs of customers with diverse characteristics, including elderly people, people with disabilities, members of the LGBTQ community and foreign nationals</li></ul>	<p><b>Metrics</b></p> <ul style="list-style-type: none"><li>• The status of customer complaints related to financial inclusion</li><li>• Customers' ratings of our procedures in terms of financial inclusion</li></ul>	 
	<div>Opportunities</div> <ul style="list-style-type: none"><li>• Expand the foundations supporting Meiji Yasuda's growth and improve customer satisfaction by securing in-depth understanding of the diverse characteristics of customers and by resolving inconveniences they perceive with our procedures in a way that aligns with their individual circumstances</li></ul>			
Promote DE&I	<div>Risks</div> <ul style="list-style-type: none"><li>• Deterioration in Meiji Yasuda's competitiveness due to the lack of human resources in terms of both quantity and quality reflecting such factors as delays in human resource recruitment and development</li><li>• Deterioration in Meiji Yasuda's ability to adapt to radical changes in the environment due to the excessive homogeneity of human resources</li></ul>	<ul style="list-style-type: none"><li>• Enable elderly employees to continue career building, remain highly motivated to work and otherwise serve as active workforce components while developing a workplace environment that is friendly to employees with disabilities</li><li>• Promote skill and career development programs offered under “MY University,” an in-house university</li><li>• Set targets for the promotion of women to managerial positions and develop a training structure for female managerial candidates while creating a workplace environment supportive of employees who are members of the LGBTQ community and facilitating employee understanding of sexual minorities</li></ul>	<p><b>Metrics &amp; targets</b> (results for FY2023)</p> <ul style="list-style-type: none"><li>• Total corporate attractiveness ratings<sup>*3</sup>: 68.9% (FY2024 target: improvement from the FY2023 level)</li><li>• Ratio of female managers: 35.4% (FY2024 target: 35.0% or more)</li><li>• Ratio of eligible male employees who took childcare leave: 100% (FY2024 target: 100%)</li><li>• The number of specialist human resources: 471 (FY2024 target: 500)</li></ul>	 
	<div>Opportunities</div> <ul style="list-style-type: none"><li>• Enhance corporate competitiveness by enabling diverse human resources to inspire one another and realize their full potential; realize a virtuous cycle of improving corporate value, attracting excellent human resources and improving employee engagement</li></ul>			
Respect human rights	<div>Risks</div> <ul style="list-style-type: none"><li>• Deterioration in stakeholders' trust in Meiji Yasuda due to the lack of consideration given to human rights and a decline in its corporate value due to its involvement in human rights violations</li></ul>	<ul style="list-style-type: none"><li>• Implement human rights due diligence based on the Human Rights Policy while providing employees with training focused on human rights-related topics to help them raise their human rights awareness and enable them to promote efforts to ensure respect for customers' human rights</li><li>• Encourage investees to promote initiatives to ensure respect for human rights in the course of dialogue focused on sustainability-related topics</li><li>• Confirm the status of particular outsourcees to determine whether they have structures for promoting sustainability in place and undertake initiatives to ensure respect for human rights</li></ul>	<p><b>Metrics</b></p> <ul style="list-style-type: none"><li>• The implementation status of human rights-related training (All officers and employees underwent training in FY2023)</li><li>• The number of reports received by our whistleblowing channel</li><li>• The status of our initiatives in the area of human rights in terms of whether they fulfill the 10 Principles of the UN Global Compact</li></ul>	 
	<div>Opportunities</div> <ul style="list-style-type: none"><li>• Improve Meiji Yasuda's corporate trustworthiness by helping employees raise their human rights awareness in addition to encouraging customers, investees and business partners to ensure respect for human rights</li></ul>			

<sup>\*3</sup> This rating is based on the ratio of employees who submitted positive answers indicating that, from a comprehensive perspective, Meiji Yasuda is an attractive company.