

Corporate Data

Company Information (Main business / Our history) 131

Company Organization 132

Sources of Foundation Funds / Status of Employees / Status of the Accounting Auditor 133

Overview of the Insurance Company, Its Subsidiaries and Affiliates 135

Product List 138

MSCI 141

Company Information

Main business

Purpose of the Company

- Meiji Yasuda’s purpose is to conduct the operations listed below.
- (1) Life insurance business
 - (2) (i) Agency conducting businesses and administrative operations on behalf of other insurers, including those based in countries overseas or engaged in other financial businesses; (ii) the guarantee of liabilities held by the above entities; and (iii) other businesses associated with (i) and (ii) above
 - (3) (i) Sale and purchase of Japanese government bonds, local government bonds and government-guaranteed bonds; (ii) the solicitation and commissioned administration of local government bonds, corporate bonds and other bonds; and (iii) other businesses that can be conducted by life insurers in accordance with laws, including Japan’s Insurance Business Act
 - (4) Other peripheral businesses associated with the operations listed above

Details of main business

Life insurance business

Meiji Yasuda underwrites life insurance while engaging in the management of funds received as premiums and other assets.

Operations accompanying the life insurance business and other operations stipulated in the laws

- (1) Meiji Yasuda acts as an agency that conducts nonlife insurance-related businesses and administrative operations on behalf of Meiji Yasuda General Insurance Co., Ltd., Tokio Marine & Nichido Fire Insurance Co., Ltd., E.design Insurance Co., Ltd., Sompo Japan Insurance Inc. and Anicom Insurance, Inc.
- (2) Meiji Yasuda brokers the signing of contracts associated with trust-related operations (complementary services) conducted by Resona Bank, Limited.
- (3) Meiji Yasuda provides guarantees of liabilities.
- (4) Meiji Yasuda sells investment trust beneficiary rights.
- (5) Meiji Yasuda operates and manages defined contribution pension plans.

Our history

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 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 “ <i>Ashita no Mikata</i> ” hospitalization insurance
	June	• Launched “ <i>Iryohi</i> 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)
2012	March	• Acquired the majority of shares in private nursing home operator Sunvenus Tachikawa Company Limited, thereby initiating the operation of nursing care facilities
	June	• Acquired 27% of shares in TU Europa S.A. (Poland)
	July	• Acquired 30% of shares in TUIR Warta S.A. (Poland)
2013	July	• Formed a strategic partnership with Thai Life Insurance Public Company Limited (Thailand)
	September	• Introduced “Meister Mobile” tablet terminals
2014	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	• Launched “MY Assist+ System”
2019	April	• Launched the “Wellness for All Project”
		• Released “Best Style with Health Cash Back”
2020	April	• Launched the “Community Vitalization Project”
2021	February	• Signed an official partner contract with the Japan Ladies Professional Golfers’ Association (JLPGA)
	April	• Appointed “administrative service concierges” in regions nationwide and launched “new face-to-face service activities”
	June	• Inaugurated Meiji Yasuda Asia Pacific Pte. Ltd. (Singapore)
2022	April	• Added “relationship with future generations” in the key stakeholder groups defined under the Corporate Vision of the “Meiji Yasuda Philosophy”
	December	• StanCorp Financial Group, Inc. acquired the retirement plan recordkeeping business of Securian Financial Group, Inc.
2023	June	• Opened “Meiji Yasuda Village” to energize residents of local communities
2024	January	• Changed the brand name from Meiji Yasuda Life Insurance Company to Meiji Yasuda

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.

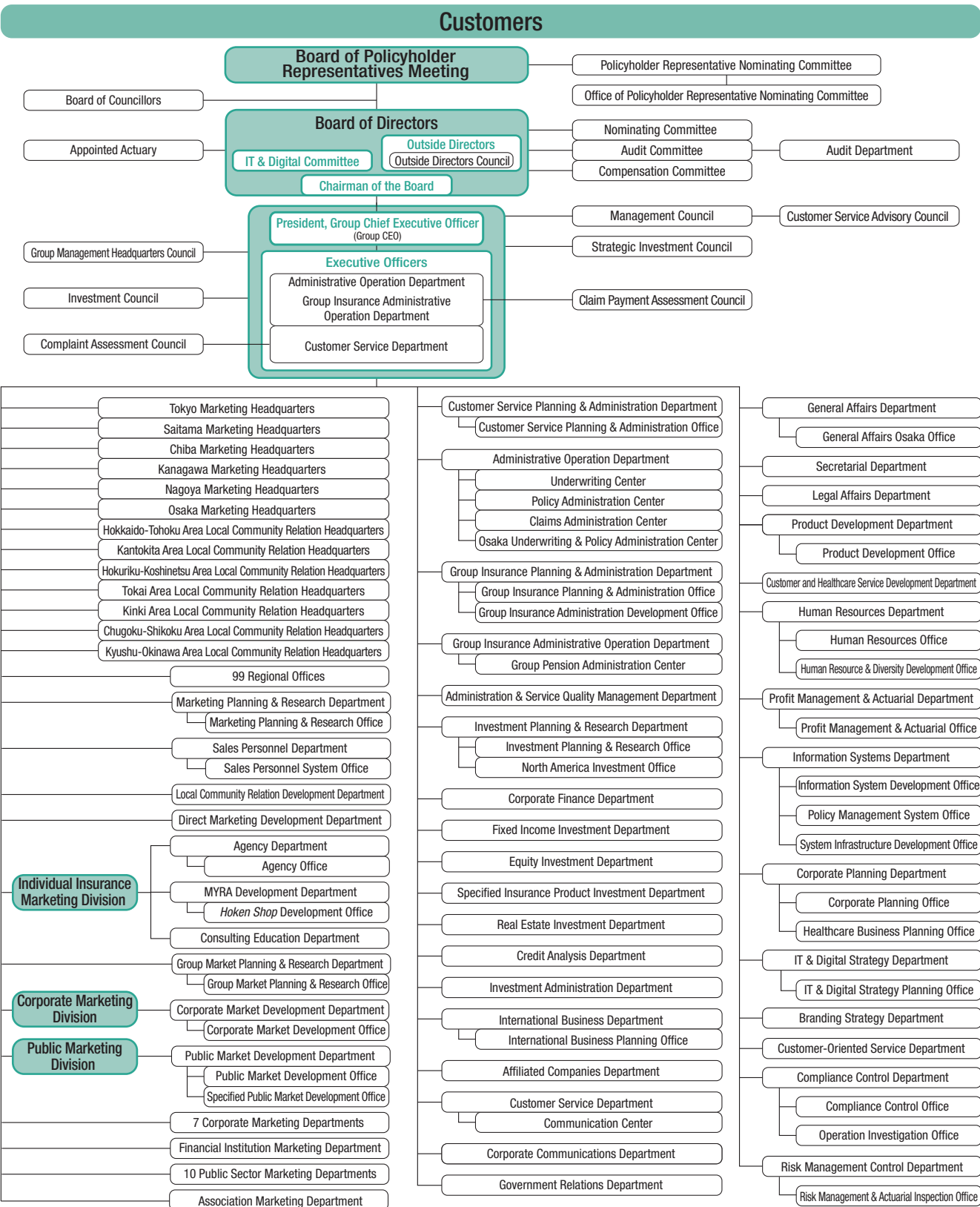
History of The Yasuda Mutual Life Insurance Company

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.

Company Organization

(As of April 1, 2024)



Number of regional offices and agency offices		
As of April 1,	2023	2024
Regional offices	99	99
Agency offices*1	972	967
Group insurance marketing departments	20	19
Corporate marketing offices*2	65	61
General agent channel development offices	8	7

*1 Including 18 market development departments operating within regional offices
*2 The number of organizational units as of April 1, 2023 includes the Group Marketing Development Department, which was abolished on March 31, 2024.

Number of business bases*3		
Individual insurance marketing		
Organization	As of April 1, 2024	
Regional offices	99	
Agency offices	949	
Market development departments	6	
Market development offices	62	
Hoken Shops	22	
General agent channel development agency office	1	

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

Group insurance marketing		
Organization	As of April 1, 2024	
Group insurance marketing departments	19	
Corporate marketing offices	61	
General agent channel development offices	7	

Sources of Foundation Funds

Sources of foundation funds

(As of March 31, 2024)

Contributors	Size of Contribution		Meiji Yasuda's Equity in Contributors	
	Amounts Contributed (millions of yen)	Proportion (%)	Number of shares held (thousands of shares)	Shareholding ratio (%)
Meiji Yasuda Life 2019 Fund Special Purpose Company, Ltd.	50,000	100.00	—	—

Note: The above listed fund has 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 this special purpose company.

Status of Employees

Status of employees and new recruits

Category	Employees		New Recruits		2024	
	Mar. 2023	Mar. 2024	Apr. 2023	Apr. 2024	Average age	Average length of service
Permanent staff	10,839	10,882	300	334	46 years, 4 months	18 years, 2 months
Male	4,570	4,585	163	223	46 years, 4 months	22 years, 9 months
Female	6,269	6,297	137	111	46 years, 3 months	14 years, 11 months
Career track employees	10,541	10,741	300	334	46 years, 3 months	18 years, 3 months
Sales personnel	36,546	36,258	5,755	5,869	47 years, 1 month	10 years, 2 months
Male	3	3	0	0	81 years, 1 month	51 years, 1 month
Female	36,543	36,255	5,755	5,869	47 years, 1 month	10 years, 2 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").

Average monthly salaries for employees

(Unit: Thousands of yen)

Category	Mar. 2023	Mar. 2024
Permanent staff	381	380
Sales personnel	237	238

Notes: 1. The scope of permanent staff excludes those seconded to external companies, those taking long-term leave and those dedicated to service for labor unions.
2. The above figures represent average monthly amounts paid based on salary standards as of March 2024 and include taxes but exclude overtime allowance, etc.

Reference: status of employees (consolidated basis)

As of March 31,	Employees	
	2023	2024
Permanent staff	16,333	16,590
Sales personnel	36,546	36,258

Wage gaps between males and females

Category	Wage gaps
Total employees	43.3%
Full-time (permanent staff, MY Link Coordinators, etc.)	42.3%
Part-time (commissioned workers or employees on term contracts)	80.3%

Notes: 1. Scope of period: From April 1, 2023 to March 31, 2024
2. Wages: Include salaries, overtime allowances, bonuses, etc.
3. Total employees, including permanent staff, sales personnel and employees on contracts, are categorized into "full-time" or "part-time" based on whether there are term limits in their employment conditions.
4. The above figures factor in wages paid to individuals working shorter hours by using an employee's daily working hours to adjust the total number of employees. For example, an individual who works six hours per day is deemed 6/7 for the head count used in this calculation as seven working hours per day are mandatory for a full-time Meiji Yasuda employee.

Factors behind wage gaps

- Meiji Yasuda adopted a wage system designed to ensure the same wage for the same work irrespective of the recipient's gender. Accordingly, there is no gender gap arising from the wage system.
- To date, the Company has striven to promote female employees to higher positions and raise their wages by, for example, abolishing the category of office assistants and converting employees on term contracts into permanent staff. However, wage gaps between genders are still present due to uneven gender distribution in each job category.
- Moreover, as Meiji Yasuda maintains business bases across Japan, the Company provides nationwide career track employees, who can be transferred to various locations in the country, with allowance to compensate for the impact of such transfer on their life plans. The above wage gaps are due in part to a higher representation of male employees in this job category.

Initiatives to empower women

- As for female permanent staff, we strive to constantly and systematically develop female managerial candidates by, for example, upgrading our “L-NEXT” program under which female employees put forward by the heads of each business unit are selected by the Human Resources Department and registered as candidates for managers.
- As for MY Link Coordinators, we redesigned their monthly wages from floating salaries that reflected their individual achievements to fixed salaries that remain unchanged throughout the year, thereby offering an environment in which they can work with confidence. We also began certifying Advanced MY Link Coordinators from among human resources who can serve as models for their peers, with certified individuals granted higher wages.
- In addition, we have redefined sales unit managers, who supervise sale personnel, as managerial positions and assigned additional responsibilities commensurate with the post while upwardly revising their wages. This move resulted in enhancing the attractiveness of sales unit manager positions while promoting the empowerment of women.
- As a result of these initiatives, the ratio of women in departmental manager positions amounts to 35.4% as of April 1, 2024. Moreover, the ratio of women in all supervisory positions, including sales unit managers who oversee MY Link Coordinators and their activities rooted in local communities, amounts to 77.3%.

Results as of Apr.	2022	2023	2024	FY2027 target
Ratio of female managers	34.1%	34.9%	35.4%	Maintain 35% or more

- In FY2024, we also abolished seniority-based factors that had previously been used in the in-house qualification system to promote employee ranks. We will thus push ahead further with promoting employees to higher positions solely based on their drive and the degree of their accomplishments relative to assigned responsibilities, irrespective of their years of service and gender.
- To empower women to earn greater success, we will continuously nurture human resources in a way that encourages them to take on challenges in positions entailing greater responsibilities while creating a workplace environment supportive of women who strive to strike a balance between work and child rearing or other family duties. In these ways, we will reduce wage gaps between males and females.

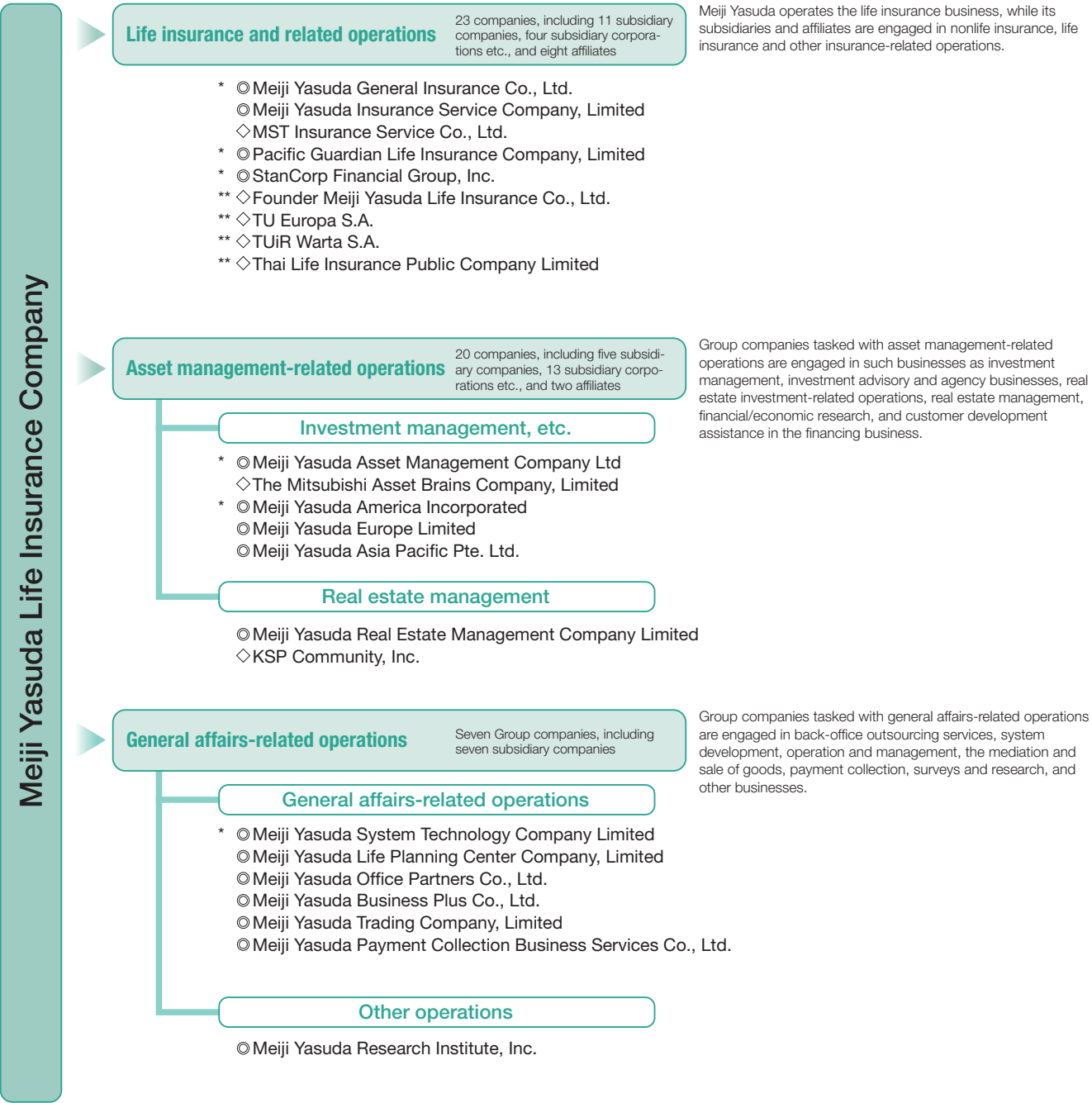
Status of the Accounting Auditor

Name of the accounting auditor	Composition of support staff involved in accounting audits
KPMG AZSA LLC Takuiji Kanai, Designated Limited Liability Partner Yukio Kumaki, Designated Limited Liability Partner Hiroki Kobayashi, Designated Limited Liability Partner	11 certified public accountants (CPAs), seven 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

Structure of the Meiji Yasuda Group

(As of March 31, 2024)



Notes: 1. Companies marked by “*” are Meiji Yasuda’s consolidated subsidiaries as of the fiscal year ended March 31, 2024, and those marked by “**” are equity-method affiliates as of said fiscal year.
2. 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.
3. Companies marked by “◎” are subsidiary companies, companies marked by “○” are subsidiary corporations etc., and companies marked by “◇” are affiliates.
4. The above list of company names only includes main Group companies.
5. KSP Community, Inc. was excluded from the scope of consolidation as an affiliate on May 31, 2024.
6. 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.)
TU Europa S.A.: Two subsidiaries (Meiji Yasuda’s affiliates)
TUIR Warta S.A.: One subsidiary (Meiji Yasuda’s affiliate)

Domestic Subsidiaries, Affiliates and Others

Consolidated subsidiaries (As of March 31, 2024)

Company name	Main business site	Capital (Millions of yen)	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda	Proportion of voting rights held by Meiji Yasuda's subsidiaries	Relationships with Meiji Yasuda
Meiji Yasuda General Insurance Co., Ltd.	Chiyoda-ku, Tokyo	10,000	August 8, 1996	Nonlife insurance (property and casualty)	100.0%	0.0%	• One of whose directors/officers concurrently serves as the Company's officer • The Company serves as a nonlife insurance agency for this subsidiary • A tenant of a building owned by the Company
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"	100.0%	0.0%	• Commissioned by the Company to provide investment advisory services
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%	• Two of whose directors/officers concurrently serve as the Company's officers • Commissioned by the Company to provide such services as system development • A tenant of a building owned by the Company

Others

Company name	Main business site	Capital or investment (Millions of yen)	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda	Proportion of voting rights held by Meiji Yasuda'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	Comprehensive office building operation and management services	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, and administrative operations associated with employee benefit programs	100.0%	0.0%
Meiji Yasuda 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%
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	18.5%	0.0%

Notes: 1. The above table includes important Group companies only.
2. KSP Community, Inc. was excluded from the scope of consolidation as an affiliate on May 31, 2024.

Overseas Subsidiaries, Affiliates and Others (As of March 31, 2024)

Company name	Main business site	Capital	Establishment	Principal business	Proportion of voting rights held by Meiji Yasuda	Proportion of voting rights held by Meiji Yasuda's subsidiaries	Relationships with Meiji Yasuda
Consolidated subsidiaries							
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 6,135 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	Financial and economic research; real estate investment in the United States; investment agency; investment advisory; operations related to discretionary investment contracts	100.0%	0.0%	—
Equity-method affiliates							
Founder Meiji Yasuda Life Insurance Co., Ltd.	Shanghai, China	CNY4,580 million	November 28, 2002	Life insurance	29.2%	0.0%	—
Towarzystwo Ubezpieczeń EUROPA Spółka Akcyjna (TU Europa S.A.)	Wroclaw, Poland	PLN 37.8 million	November 28, 1994	Nonlife insurance	49.9%	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 11.45 billion	January 22, 1942	Life insurance	17.0%	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	Proportion of voting rights held by Meiji Yasuda'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 PACIFIC PTE. LTD.	Singapore	SGD 1.25 million	June 1, 2021	Financial and economic research	100.0%	0.0%

Notes: 1. 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), 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).
2. 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.)
• 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.)
• Towarzystwo Ubezpieczeń EUROPA Spółka Akcyjna: Two subsidiaries (Meiji Yasuda's affiliates)
• Towarzystwo Ubezpieczeń i Reasekuracji WARTA Spółka Akcyjna: One subsidiary (Meiji Yasuda's affiliate)
3. The above table includes important Group companies only.

Product List

Products for individual customers

Main products and eligible age range at issuance

(As of July 1, 2024)

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			16	Best Style with Health Cash Back*2							80		
			6		15	Best Style (Jr)*3								
Medical coverage	Medical insurance			16	Medical Style F							80		
			0		15	Medical Style F (Jr)*3								
							50	Meiji Yasuda's Whole Life Medical Insurance Zutto Yorissou*4					90	
						50	Whole life medical insurance with simplified declaration of health conditions*5					90		
				20	Medical insurance with simplified declaration of health conditions*3							75		
Coverage for serious diseases	Cancer insurance						50	Meiji Yasuda's Whole Life Insurance with cancer coverage Shikari Sonaruri*6					90	
Lifelong coverage for dementia	Dementia insurance					40	Dementia Insurance for Your Future: MCI Plus*3, 4					85		
Lifelong coverage for nursing care	Nursing care insurance					40	Kaigo no Sasae*3, 5					80		
Lifelong coverage for nursing care with death coverage						40	Pioneer Care Plus*3, 5					80		
Lifelong eligibility for death coverage	Whole life insurance						50	Whole Life Insurance Pioneer E				80		
Lifelong eligibility for death coverage along with living benefits					18	Yen currency-denominated Whole Life Insurance Everybody						85		
							50	Senior Plan with Living Benefits				70		
Coverage for disability (suffered within a set period of time) or malignant neoplasm, along with death coverage	Term life insurance				18	Term life insurance with coverage options*6					70			
Death coverage for a set period of time					18	Revised increasing term life insurance*6					70			
				16	Revised term life insurance E*6						90			
				16	Individual term life insurance / group term life insurance*7					70				
Insurance coverage coupled with maturity benefits	Endowment life insurance		6	Endowment life insurance							75			
				16	Revised endowment life insurance E*8						75			
Vehicle to secure future funds for living	Individual annuities			20	Nenkin Kakehashi				55					
				18	Nenkin Hitosuji				60					
Asset formation employing foreign currencies	Foreign currency-denominated whole life insurance		0	Whole life wealth accumulation insurance denominated in U.S. dollars*3								85		
			0	Foreign currency-denominated, single premium whole life insurance with insurance period options*3								90		
			0	Foreign currency-denominated, single premium whole life insurance with easy endowment*3								90		
				40	Foreign currency-denominated Whole Life Long Term Care Insurance Sonaele Fuyasu					85				
	Foreign currency-denominated endowment life insurance		0	A single lump-sum premium endowment insurance with periodic (every five years) dividends denominated in U.S. dollars*3								85		
Simple Insurance Series Light! By Meiji Yasuda Life: Readily available products with small-amount coverage	Comprehensive protection insurance with combined policies			16	Meiji Yasuda Life Injury Insurance*3							80		
	Wealth accumulation insurance		6	Meiji Yasuda Life Wealth Accumulation Insurance for Yourself*3						65				
	Juvenile life insurance		0	6	18	Meiji Yasuda Life Wealth Accumulation Educational Endowment*3, 8								

Products sold via the Bancassurance channels and eligible age range at issuance

(As of July 1, 2024)

Insurance Type		Age at Issuance**1										
		0-	10-	20-	30-	40-	50-	60-	70-	80-	90-	
Foreign currency-denominated insurance	Whole life insurance			18	Foreign Currency-Denominated Everybody Plus (balance-focused type)*3						85	
				18	Foreign Currency-Denominated Everybody Plus (investment-focused type)*3						85	
		0	Foreign currency-denominated, single premium whole life insurance with three options**3, 9									90
Whole life insurance								60	Everybody II*3		90	
						46	3 Zou-Hou-Shi III/Kantan Sustainable Growth Plus III*4				85	
				16	Stairway of Happiness/Step-by-Step Sustainable Growth & Jump/Stairway of Dreams**4, 10					70		
Nursing care whole life insurance						40	Kizuna Support**4, 5		60			
						40	Yasashisa Duet/Whole Life Care Plus**4, 5			80		
Individual annuities		0	Rainbow Ticket/Individual annuity with interest dividends payable every 5 years**9							60		

*1. 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. There are certain conditions with regard to the age of individuals eligible for enrollment. For more details, please also refer to the "Types of Insurance Offered by Meiji Yasuda" (Japanese only).
*2 "Best Style with Health Cash Back" is a product name for "Best Style" attached with "Health Support Cash Back Rider (2024)."
*3 This product is not available to corporate or group policyholders.

*4 "Dementia Insurance for Your Future: MCI Plus" refers to "Dementia Insurance for Your Future" with a whole life coverage rider for mild cognitive impairment.
*5 Individuals eligible to enroll in this product are those from age 40 to age 80 years and six months (actual age). (Kizuna Support: age 40 to age 60 years and six months (actual age))
*6 This product is available only to corporate or group policyholders or business owners.
*7 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.
*8 Upper limits for age range at issuance may be revised due to market interest rate conditions or other factors.
*9 There are certain conditions with regard to the age of individuals eligible for enrollment. "Foreign currency-denominated, single premium whole life insurance with three options": Age 18 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.)
*10 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 may change due to such factors as trends in market interest rates.

Main riders

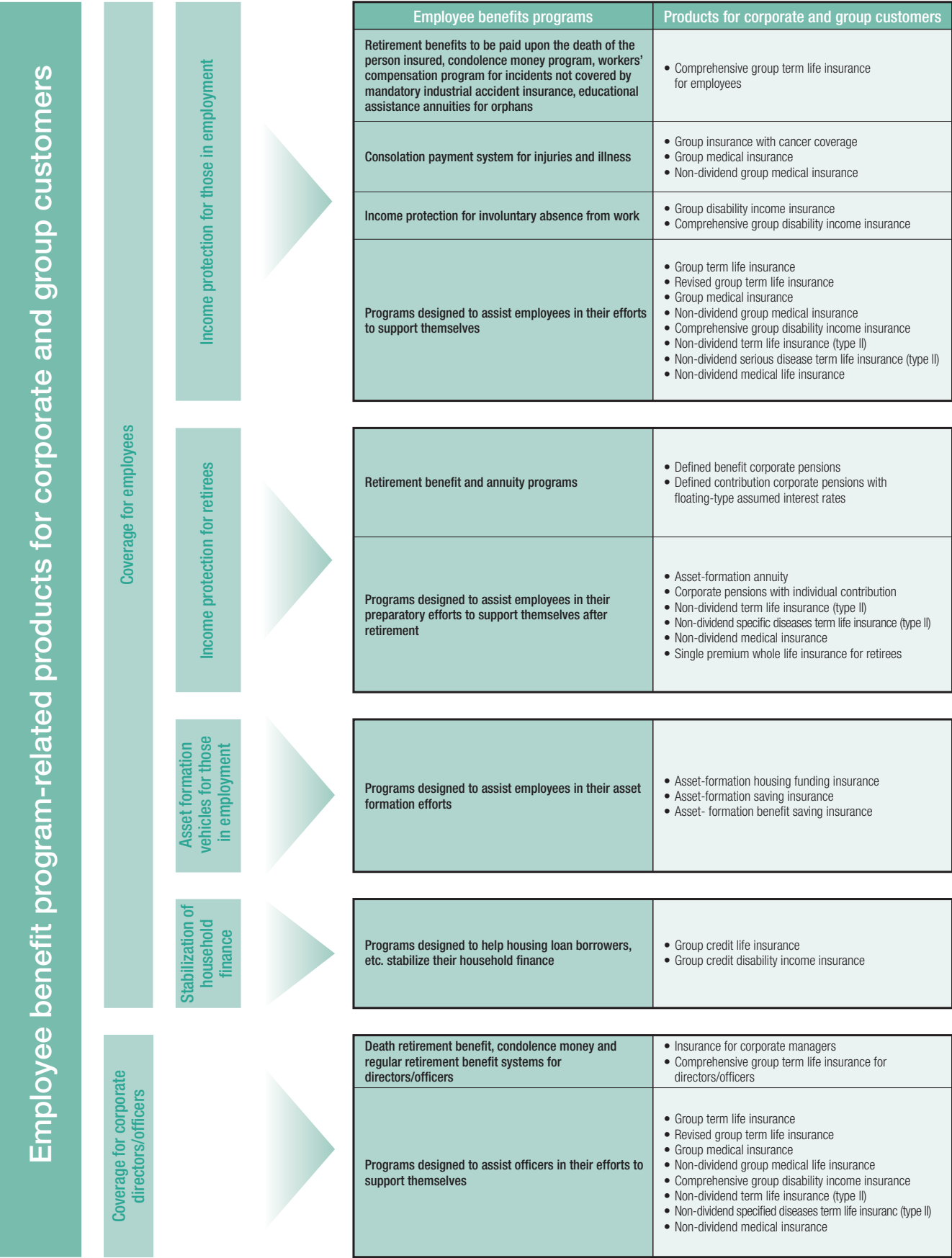
(As of July 1, 2024)

	Name of Rider	Purposes of Enrollment
Coverage for serious 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 wide-ranging coverage for hospitalization for injuries attributable to an accident, ranging from those requiring one-day hospitalization to those resulting in long-term hospitalization.
	Hospitalization (injury) indemnity rider*1	This rider provides coverage for hospitalization cases subject to the payment of benefits from public medical insurance systems.*2
	Rider for a lump-sum benefit for initial hospitalization expenses	This rider provides coverage for hospital visits prior to hospitalization and miscellaneous initial expenses due to hospitalization.
	Surgery with hospitalization (injury) rider*1	This rider provides coverage for surgery and/or radiation therapy, which take place during hospitalization and is subject to the payment of benefits from public medical insurance systems.
	Surgery w/o hospitalization (injury) rider*1	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.*2
	Outpatient after discharge (injury) indemnity rider*1	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.*2
	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.
Coverage for serious diseases	Specified injury rider	This rider provides coverage for specific injuries attributable to an accident.
	Injury rider*1	This rider provides coverage for death or specific disabilities attributable to an accident.
	Early detection and treatment support rider	This rider provides coverage for deteriorated health status revealed via health checkups. Specifically, policyholders are granted eligibility to receive benefits for hospital visit(s) or hospitalization due to the need to undergo disease treatment based on 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, chronic kidney disease, liver disease, chronic pancreatitis) that have yet to entail serious symptoms.
	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).
	Cancer rider*1	This rider provides coverage for the treatment of prescribed types of a malignant neoplasm (cancer), including its recurrence, 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.
	Rider for specific cancer drug treatment not covered by public health insurance	This rider provides coverage for medical practices that involve specific types of drug treatment targeting a malignant neoplasm (cancer) or carcinoma in situ that are not covered by public health insurance.
	Women's Cancer Coverage Rider with Cancer Screening Benefit*1	This rider provides coverage for cancer checkups for ensuring the early detection of female-specific malignant neoplasm (cancer) or carcinoma in situ, pre-hospitalization (surgery) treatment of such diseases and subsequent treatment aimed at preventing recurrence over the long term.
	Whole Life cancer treatment enhancement rider	This rider provides coverage for hospitalization, surgery and/or radiation therapy due to a malignant neoplasm (cancer) or carcinoma in situ.
Coverage for disability and nursing care	Rider for advanced cancer treatment	This rider provides coverage for advanced medical treatment targeting a malignant neoplasm (cancer) or carcinoma in situ.
	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.
	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).
Death insurance claims/income support for disabilities	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).
	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.
Health improvement	Health Support Cash Back Rider*1	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.
Other coverage	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).
	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.)
	Policyholder proxy rider	This rider enables policyholders to designate a proxy who will undertake procedures on their behalf when they became unable to express their intentions related to their insurance 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.

Note: 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 "Types of Insurance Offered by Meiji Yasuda" (Japanese only).
*1. Names of some riders include "(2021)", "(2023)" or "(2024)," which is omitted in the above list.
*2. 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, 2024)



MSCI

Although Meiji Yasuda Life Insurance Company's information providers, including without limitation, MSCI ESG Research LLC and its affiliates (the "ESG Parties"), obtain information from the sources they consider reliable, none of the ESG Parties warrants or guarantees the originality, accuracy and/or completeness, of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. None of the information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such, nor should it be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data or information herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.