## Our Thoughts at the Start of "MY Mutual Way Phase II" (FY2024 – FY2026)

## Meiji Yasuda brand statement

## **Wellness for People, Vitality for Communities**

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

Meiji Yasuda's precursors include Japan's oldest life insurance company, which, for around 150 years, has 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 confronting by pulling together with J.League, the JLPGA, and other like-minded partners so that we complement one another with them 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.









## Our Vision toward 2030 and the Positioning of FY2024 to FY2026 Management Plan

To realize our vision toward 2030, "The most accessible, industry-leading life insurer capable of 'Wellness for People, Vitality for Communities," we have identified "Expanding our roles as a life insurer" as our goal for "MY Mutual Way Phase II."



April 2020 to March 2030

Our vision toward 2030

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

## Improvement in social value The best life insurer of

choice from customers in local communities

Improvement in economic value

The industry's leading company

Contributing to the creation of a sustainable society

**Special** After-Sales Service **Program** "Always by Your Side!"

**MY Mutual Way** Phase I

Realized phase change

Realized a phase change toward 2030 by integrating the DX strategy with the execution of Four **Major Reforms and Two Major Projects** 

Phase change

rajectory of our growth so far 2024 MY Mutual Way Phase II

**Expand our** market share



Generate diverse value through co-creation

Expanding our roles as a life insurer

Deliver diverse value via engagement in co-creation involving like-minded businesses and organizations that empathize with the Meiji Yasuda Philosophy

Contribute to the resolution of social issues through business activities

70% toward the goal

2027

2030

2020

2021

## Our Vision under "MY Mutual Way Phase II"

Under "MY Mutual Way Phase II," we will contribute to the resolution of social issues through our business activities while striving 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.

## The most accessible, industry-leading life insurer capable of "Wellness for People, Vitality for Communities"

Improvement in social value



Improvement in economic value

#### Contribute to the resolution of social issues

Strive to create social value to resolve priority issues

Priority issues (materiality) for Meiji Yasuda



#### Secure sustainable growth for the entire Group

We will maintain the No. 1 position in terms of financial soundness while striving to achieve sustainable growth for the entire Group in a way that balances this soundness with securing profitability and growth potential.

Bring greater benefits

Expand
Group surplus

Maintain the No. 1 position in terms of financial soundness while focusing on balancing

terms of financial soundness while focusing on balancing this soundness with securing profitability and growth potential

Expand upfront investment

to customers and

society as a whole

MY Mutual Way Phase II

## Contribute to the Resolution of Social Issues (1)

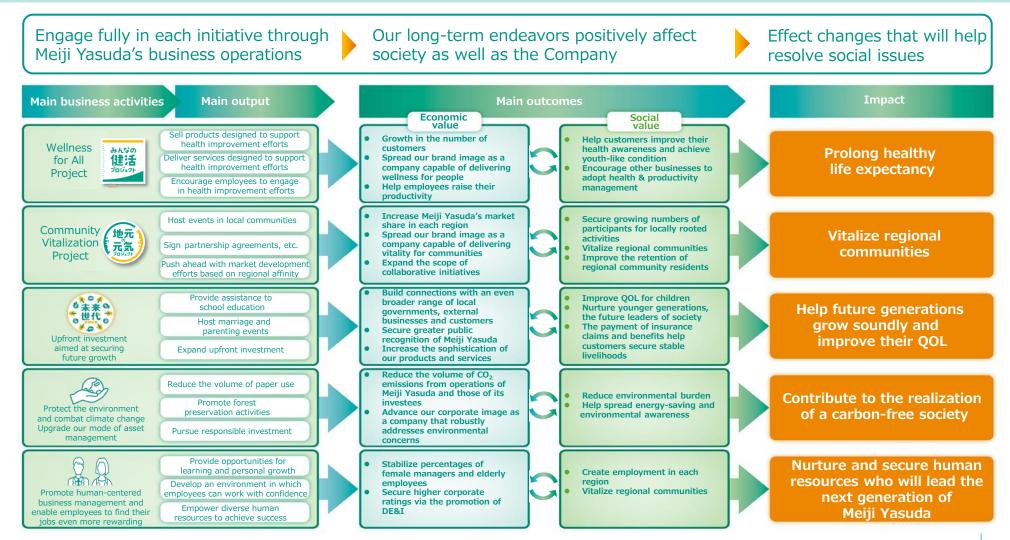
Contribute to the resolution of social issues, to this end creating positive social impacts, such as the prolongation of healthy life expectancy and the vitalization of regional communities, via the realization of a virtuous cycle of improving both our economic and social value through business activities

Changes in output that will affect Products and services, etc., to be Ultimate social effect we aim to achieve the general public and capital of created through our business activities through the realization of outcomes the Company Addressing priority Short-term outcome Medium- to long-term Output **Impact** issues (3 years of the MTBP\*) outcome (toward 2030) **Upgrade our role** Economic value Prolong healthy life expectancy as a life insurer Changes affecting capital of the Company Wellness Community Number of Growth in the number of persons insured, etc. for All Vitalization products sold, Improvement in public recognition and brand Project Project image number of **Vitalize regional communities** Reduction in the volume of CO2 emissions services from Meiji Yasuda's operations delivered Number of event participants Help future generations grow Reductions in soundly and improve their the volume of quality of life (QOL) energy, paper and other Promote resources responsible Contribute to the realization Social value consumed, etc. investment of a carbon-free society Endeavor to Changes affecting the general public reduce Greater health awareness **Nurture and secure human** environmental Vitalization of regional communities resources who will lead the burden, etc. Reduction in environmental burden, etc. next generation of Meiji Yasuda

How we help resolve social issues through business activities

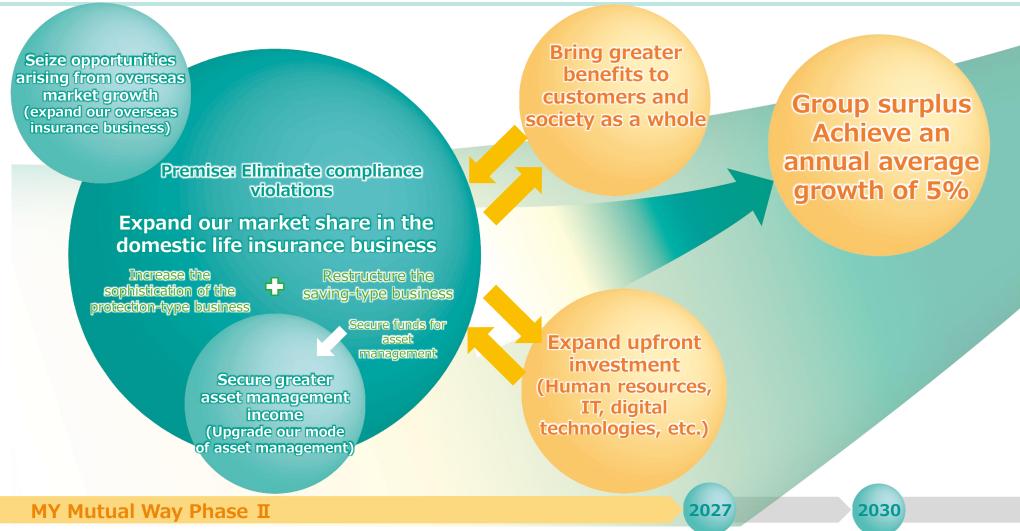
## **Contribute to the Resolution of Social Issues (2)**

- We have identified pathways that start with creating output through our business activities in order to realize outcomes that effect change on society and the Company while achieving the ultimate social benefit: positive impact.
- We will strive for the resolution of social issues, with all employees uniting as one team.



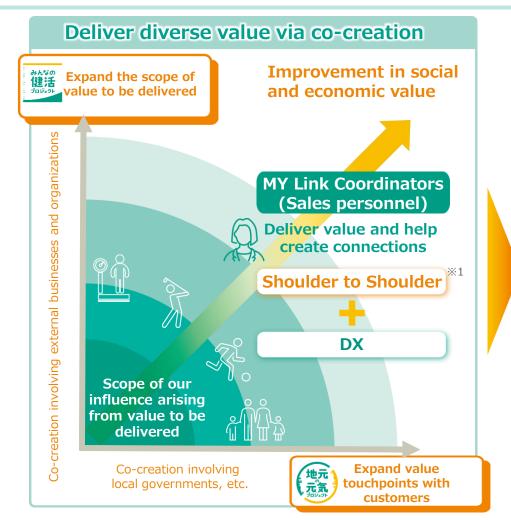
## Strategic Framework of "MY Mutual Way Phase II"

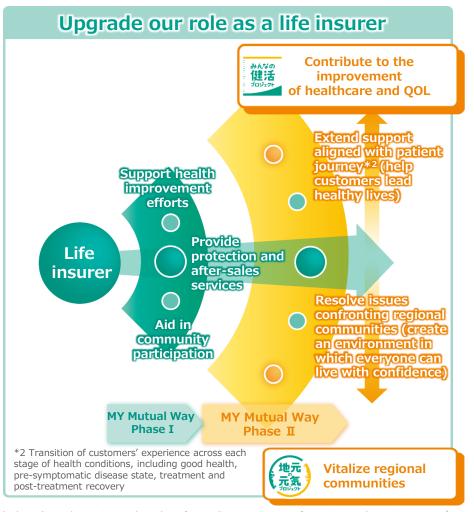
- In the domestic life insurance business, we will strive to expand our market share by increasing the sophistication of the protectiontype business and restructuring the saving-type business.
- Moreover, we will realize sustainable growth for the entire Group by securing greater asset management income and seizing
  opportunities arising from overseas market growth.



## **Upgrade Our Roles as a Life Insurer**

- Generate new, diverse value by promoting co-creation involving local governments, external businesses and organizations
- Upgrade our role as a life insurer and, to this end, contribute to "the improvement of healthcare and QOL" as well as "the vitalization of regional communities" even as we cherish our traditional functions of providing "protection and after-sales services"





## Overview "MY Mutual Way Phase II"

We aim to "expand our roles as a life insurer" even as we cherish our conventional functions, which provide protection and after-sales services. To this end, we will strengthen the Two Major Projects by promoting our "growth drivers" (growth strategies) as well as our "operating base reinforcement strategy" supporting these drivers.

Contribute to the resolution of social issues



Secure sustainable growth for the entire Group

Promote three strategies in growth fields of the domestic life insurance business,

asset management and the overseas insurance business

Contribute to the improvement of healthcare and QOL

MY Mutual Way Phase II—Expand our roles as a life insurer (Upgrade our role as a life insurer)

Vitalize regional communities



Expand the scope of value to be delivered

Strengthen the Two Major Projects

Expand synergies between both projects by supporting sports activities and events and acting in partnership with local governments, etc.



Expand value touchpoints with customers



Further strengthen sales, service and other front-line functions (assign more sophisticated functions to employees)

Expand functions afforded via life insurance

Upgrade our mode of asset management while expanding the overseas insurance business

#### Operating base reinforcement strategy

Promote three strategies to support growth drivers

Promote human resource-centered business management and enable employees to find their jobs even more rewarding

Push ahead further with IT- and digital-related investment (DX strategy 2.0)

Upgrade our mode of corporate governance while promoting sustainability management

**Brand strategy** Strengthen corporate brand creation activities



Create connections with diverse stakeholders by engaging via a bottom-up approach in our initiatives aimed at spreading the Meiji Yasuda Philosophy



# Further Strengthen Sales, Service and Other Front-Line Functions (Assign More Sophisticated Functions to Employees) (1)

- Strive to achieve drastic improvement in the quality and productivity of the MY Link Coordinator (sales personnel) channel based on a premise that we eradicate compliance violations
- Maintain our position as a leading company in the group life insurance field

# Ensure that our "social contribution-oriented sales model" takes root

 Expand and strengthen initiatives aimed at helping customers resolve issues they are confronting and assisting them in their health improvement efforts

## Provide information regarding public services

(Deliver information regarding cancer checkups and child rearing assistance programs sponsored by local governments)



#### Wellness Support Activity

(Encourage citizens to undergo health and cancer checkups, deliver helpful information in terms of disease prevention, etc.)



# Improve the productivity of the MY Link Coordinator (sales personnel) channel

Expand the proportion of "advanced" sales personnel equipped with qualities such as superior productivity

Number of

MY Link Coordinators

Approx. 36,469

Advanced

End of FY2023

End of FY2026

End of FY2026

End of FY2026

# Maintain the No. 1 position in terms of domestic share in the group life insurance field

• Push ahead further with differentiating ourselves from competitors in the group life insurance field

Expand contact points with customers

Leverage digital technologies to expand contact points with customers

(Improve UX and UI of websites dedicated to customer services)



Strengthen our sales structure for communityfocused market development efforts



Products p

Enhance the lineup of medical care-related products aligned with customer needs and develop similar services



### Improve our competitiveness in the Bancassuarance channel

- Strengthen our compliance and customer service structures
- Upgrade our product lineup in line with changes in the market environment

# Further Strengthen Sales, Service and Other Front-Line Functions (Assign More Sophisticated Functions to Employees) (2)

- Strive to enhance contact points with local businesses, etc., and expand transactions with them through the strengthening of our structure for community-focused market development, with the aim of securing greater presence in each region
- Drastically improve customer convenience by assigning more sophisticated functions to back office employees and utilizing innovative technologies

# Strengthen our structure for community-focused market development

 Establish new organizations to expand contact points with local businesses, local governments and regional financial institutions, etc.



# Strengthen collaboration between staff engaged in individual insurance marketing and group insurance marketing

 Step up coordination between sales activities undertaken through both channels to secure greater synergies

Individual insurance marketing

 Expand the scope of group life insurance products to be sold by MY Link Coordinators (sales personnel)

## Step-up collaboration

Group insurance marketing

- Secure a growing number of corporate and group customers that have introduced systems allowing persons insured to transition to individual life insurance policies upon their retirement
- Expand contact points with customers by strengthening relationships with external corporations

# Further Strengthen Sales, Service and Other Front-Line Functions (Assign More Sophisticated Functions to Employees) (2)-2

## Assign more sophisticated functions to back office employees

 Empower back office employees to play key roles in an even broader range of fields

Established administrative service concierge and group insurance administrative service concierge positions

FY2021~

Conduct "new face-to-face service activities"

**Expand roles** and duties

# Administrative services in individual insurance marketing

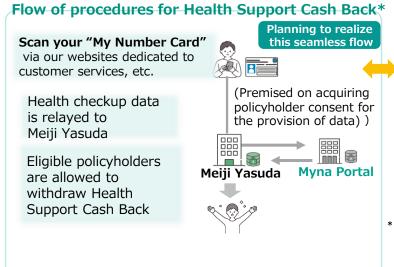
- Serve as liaison staff in charge of local government relations
- Provide follow-up services as part of the Wellness Support Activity
- Offer support to sales base management, especially internal control (new duty)

**Expand** roles

# Administrative services in group insurance marketing

·Handle an even broader range of customer servicerelated operations by, for example, paying direct visits to personnel in charge of group life insurance policies

## Deliver improved convenience by utilizing Japan's "My Number" system



Comparison with conventional procedures

Applicants are asked to photograph each page of their health checkup results

\* A system through which a portion of premiums are refunded based on health checkup results

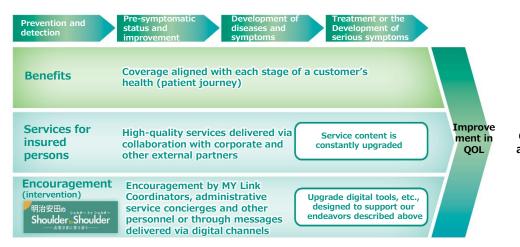
## **Expand Functions Afforded via Life Insurance**

- Develop and deliver a "QOL support program," which comprehensively provides "insurance premiums, healthcare services and encouragement (intervention)" to help policyholders improve their health
- Assist customers in their asset management efforts and, to this end, enhance the lineup of attractive saving-type products equipped with higher maturity yields by leveraging our unique strength as a mutual company

## Integrated provision of protection and services Develop and deliver a "QOL support program" designed to offer an expanded range of functions afforded via life insurance



## **OOL** support program



## Enhance the lineup of saving-type products

 Enhance the lineup of attractive saving-type products equipped with higher maturity yields by leveraging our unique strength as a mutual company

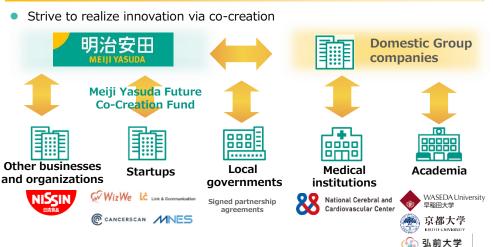


FY2024~

Enhance the lineup of products equipped with attractive maturity yields

Promote co-creation involving local governments, other businesses and organizations, as well as domestic Group companies

disaster coverage



Further expand the scope of partnerships and alliances

# **Upgrade Our Asset Management Methodologies While Expanding the Overseas Insurance Business (1)**

 Upgrade our asset management methodologies by further strengthening our capabilities to secure total return while stepping up our involvement in responsible investment

#### Strengthen our capabilities to secure total return

Develop more robust asset allocation functions



Increase the precision of scenarios used in analysis of financial environment

Execute asset allocation and hedging strategies in a way that flexibly aligns with market changes

 Expand overseas investment and financing while increasing the sophistication of our asset management methodologies



Increase investment in overseas private assets

Expand management of overseas assets via local investment vehicles

Diversify and enhance our asset management methodologies, e.g., utilize Emerging Managers Programs (EMPs)

#### Step up our involvement in responsible investment

- Expand funds allocated to impact financing\* while enhancing engagement
- Endeavor to secure higher ratings from external rating agencies, etc.



Funds extended in ESG investment and financing during the FY2024 – FY2026 period

800 billion yen

Of this, funds extended in impact financing

120 billion ven

\* Financing for projects aimed at resolving environmental, social or economic issues

#### **Upgrade our asset management platforms**

 Enhance our capabilities to secure total return while developing and upgrading a support structure enabling us to step up responsible investment



Nurture specialist human resources tasked with asset management and enhance the pooling of such human resources

Strengthen functions of asset management bases in the United States



Apply cutting-edge technologies (AI, etc.) to asset management



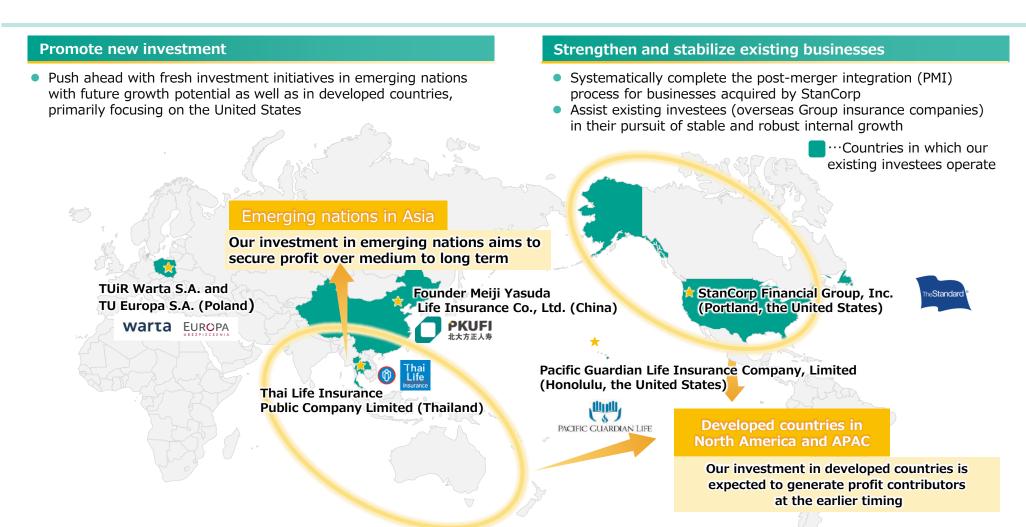
Enhance our risk management structure



Strengthen our structure for asset management-related administrative operations

# **Upgrade Our Asset Management Methodologies While Expanding the Overseas Insurance Business (2)**

Seize opportunities arising from overseas market growth via the strengthening of fresh investment as well as existing operations, with the aim of securing greater profit on a Groupwide basis



# Promote Human Resource-Centered Business Management and Enable Employees to Find Their Jobs Even More Rewarding

• Enhance our competitiveness by empowering each employee to stay even more spirited and realize their full potential via the promotion of human resource-centered business management

#### **Review wage systems**

Increase employee motivation with even better wages

## Revise wages upward

# MY Link Coordinators (Sales personnel)

FY2022 and FY2023

FY2024~

Approx. 7% raise



Approx. 4% raise

 Improve attractiveness of sales personnel positions at Meiji Yasuda by raising and stabilizing wages

# Career-track employees

FY2024

Approx. 7% raise

- Establish special allowance for value creation
- Ensure that wages more greatly reflect assigned roles and actual performance

#### Enhance human resource pools for each rank

 Step up initiatives to expand human resource pools for each employee rank in anticipation of a medium- to long-term decrease in candidates

Hiring

- Strengthen the hiring of new graduates
- Recruit a growing number of mid-career hires

Hiring via scouting

Hiring via reemployment

Human resource utilization

- Consider setting retirement age at 70
- Promote the utilization of human resources across the Group

# Promote Human Resource-Centered Business Management and Enable Employees to Find Their Jobs Even More Rewarding-2

#### **Empower our human resources to achieve success**

 Develop systems and environments that help employees find their job rewarding to ensure that anyone with motivation can achieve success

Abolish the use of seniority-based factors in the job promotion process

Launch the full-scale implementation of an in-house multiple-job system

Promote flexible workstyles while enhancing employee benefit programs

Provide even more robust assistance to employees transferred to distant locations

Offer an option of taking three days off every week

Allow for multi-stage long-term leave

#### **Promote DE&I**

 Offer equal opportunities through the provision of career options and information aligned with individual circumstances, instead of furnishing assistance based on a "one-size-fits-all" approach

Empower women to play key roles

Help elderly employees remain active workforce members

- Provide women with opportunities to gain new business experience
- Offer a diverse range of promotion routes
- Promote reskilling
- Assist in efforts to stay in good health or strike a balance between work and disease treatment





## Promote health & productivity management

• Enable employees to stay emotionally and physically healthy

Counter lifestyle-related diseases

Combat mental health-related issues

Prevent women-specific health issues (e.g., cancer checkups, HPV vaccination)

Conduct anti-aging measures (improve oral health, prevent locomotive syndrome and frailty)

## Push Ahead Further with IT- and Digital-Related Investment (DX Strategy 2.0)

Assign more sophisticated functions to employees and drastically improve their productivity by pushing ahead further with IT- and digital-related investment and utilizing cutting-edge technologies

#### Further increase the efficiency and sophistication of our operations

 Promote the use of AI and data so that employees can focus on fulfilling even more sophisticated functions

## Use of AI

- Promote the use of generative AI
- Develop digital platforms to support the use of AI



## **Data utilization** Develop a data analysis

- model -Upgrade our mode of market
- -Enhance the efficiency of our core functions, etc.

Enable employees to secure spare capacity and take on more sophisticated functions

#### Promote the development of sales tablet terminals, etc.

analysis

 Update screen layouts and introduce new devices to increase user friendliness

**Enhance the convenience of tablet terminals** and smartphones furnished to sales personnel and PCs used by headquarters employees, etc.

Develop systems aimed at helping make sales and other employee activities more productive and efficient

#### Planning to update devices in FY2025



## **(Examples of initiatives )**

## Introduce "Digital Secretary MY Palette"

(to be introduced in phases from October 2024 onward)

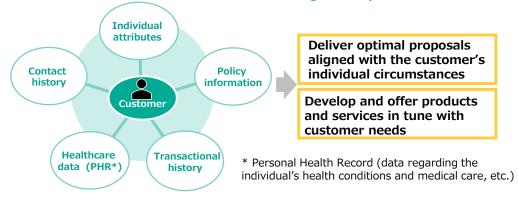
- Install an app designed to enable the hassle-free and timely entry and confirmation of customer needs and data
- From FY2025 onward, AI-based data analysis will support MY Link Coordinators in sales and proposal activities



## Consolidate, analyze and utilize customer data

 Revamap our mode of information management to consolidate, accumulate and organize every piece of data on a customer-by-customer basis

#### [Structure of our new customer management platform]



## **Revamap system architecture**

Establish a sustainable system development structure that is highly adaptable to changes in the environment

management

(SoR)

**Develop infrastructure** in line with characteristics of our operations in each field

Formulate and promote a basic plan for downsizing host systems, etc.

management **User contact** points (SoE) Customer

Promote system development on the next-generation front-line platform, etc.

Data management Develop a data integration and analysis platform, etc.

Copyright @Meiji Yasuda Life Insurance Company ALL Rights Reserved.

## **Upgrade Our Mode of Corporate Governance While Promoting Sustainability Management (1)**

 Utilize the policyholder perspective to increase the sophistication of mutual company management while further strengthening the Group's business management structure

# Increase the sophistication of mutual company management

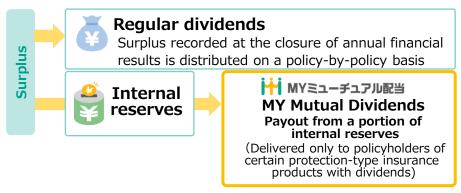
# Promote public understanding of the mutual company system and improve its attractiveness

- Enhance dialogue with policyholders
- Strengthen content delivery to help the general public realize the attractiveness of a mutual company

# Upgrade our methods for delivering return to customers while bringing benefits to communities

• Strive to upgrade the MY Mutual Dividend system, etc.

#### [MY Mutual Dividend system]



Enhance initiatives and contributions aimed at vitalizing regional communities

Sports promotion (partnerships with J.League, the JLPGA, etc.)

Subsidies to local festivals

The "Employee Giving Campaign to Support MY Local Community," etc.

## Upgrade Our Mode of Corporate Governance While Promoting Sustainability Management (1)-2

#### **Enhance the effectiveness of ERM**

- Develop a measurement and verification structure in preparation for the introduction of economic value-based capital regulations in Japan
- Upgrade our mode of ERM-based business management and increase its effectiveness

# Strengthen the Group's business management structure

- Strive to ensure that our Group identity is fully shared throughout the workforce
- Upgrade our Group company monitoring structure, etc.

## Reinforce and upgrade three lines of defense

 Establish more robust functions to detect and analyze potential improprieties and other incidents while stepping up delivering proposals to top management as well as to front-line organizations

## Compliance

- Establish a corporate culture that tolerates no misconduct
- Strengthen our structure for handling compliance-related issues and ensure that this structure remains effective

#### Risk management

- Upgrade risk management methodologies and develop a risk management structure
- Enhance our structure for responding to such issues as cybersecurity-related issues

# Customer-oriented business approach

- Strive further to help employees become "customer-oriented"
- Collect and analyze an even more diverse range of customer feedback
- Strengthen quality management for administrative and other services

# Reinforce our audit structure and upgrade management supervisory functions

- Strengthen the Audit Committee structure
- Launch the full-scale operation of the IT and Digital Committee (Non-statutory committee established within the Board of Directors)

## **Upgrade Our Mode of Corporate Governance While Promoting Sustainability Management (2)**

Contribute to the realization of a sustainable society by proactively striving to create positive impacts based on our unique strength, in addition to deterring negative impacts

# Increase the sophistication of our initiatives to protect the environment and combat climate change

 Reduce the volume of CO<sub>2</sub> emissions based on the renewed reduction targets

Targets for the reduction of CO<sub>2</sub> emissions volumes (comparison with the FY2013 level)



Revised Scope 1 & 2 reduction targets as a business operator into Groupwide targets, resetting the interim target set for FY2030 from -50% to -67%

	As a business operator		As an institutional investor
	Scope 1 & 2	Scope 3	Scope 1 & 2
FY2030	-67%	-40%	-50%
FY2050	-100%		-100%

Introduce renewable energy

Raise the ratio of renewable energy to energy used via our operations to 100% by the end of FY2040

• Promote forest preservation and environmental education





Meiji Yasuda × J.League "Forest to Weave the Future"

An environmental class for children

• Increase the sophistication of information disclosure

Enhance the content of natural capital-related information disclosed in accordance with the TNFD framework



Taskforce on Nature-related Financial Disclosures

## **Promote "Activities to Support Future Generations"**

Play our part in nurturing future generations by supporting school education and sports activities, etc.



Provide financial and insurance education and otherwise support school education

Help children grow soundly by enabling them to enjoy sports and cultural activities and interact with other community members Extend support to people searching for potential spouses, taking on child rearing or raising children with special needs

Locally rooted initiatives to protect the environment





A class aimed at instilling robust financial and insurance literacy

## Step up initiatives related to "Easy Access to Insurance for Everyone"

 Strengthen financial inclusion initiatives to help customers sign, maintain and manage their policies with ease of mind, with no-one left behind





Foreign nationals

Easy Access to Insurance for Everyone



Members of the

## **Brand Strategy Initiatives**

 Implement promotional activities focused on delivering a brand experience informed by Meiji Yasuda's worldview based on our ideal brand image, "Wellness for People, Vitality for Communities"

#### Create a story that attracts empathy

 Renew our common brand name, officially changing the Company's name to "Meiji Yasuda"

明治安田生命から、明治安田 へ。 ※From Meiji Yasuda Life Insurance Company to Meiji Yasuda

The new name represents our determination to expand our roles as a life insurer and take on fresh roles to "Prolong healthy life expectancy" and "Vitalize regional communities"

## Meiji Yasuda brand statement

 Newly establish a brand story (statement) that is relatable and based on our utmost priority on people, as defined in the corporate vision, as well as "Wellness for People, Vitality for Communities," which summarizes our brand message



## New corporate ambassador and character

Use new corporate ambassador and character in a unified manner



Soccer player Kazuyoshi Miura



MEIYASU Pentan

Communicate visible and consistent messages to help convince viewers that Meiji Yasuda can serve as their "new partner"

### **Deepen brand communications**

- Provide a space in which people can connect with counterparts in each region, with Meiji Yasuda Village\* serving as a key base
- Implement promotional activities via various media as well as through MY Link Coordinators, etc., taking a multi-layered approach



\* A collective name of brand communication facilities that utilize Meiji Yasuda's own real estate properties to energize residents of local communities

#### **Update brand-related content**

- Further strengthen our corporate image as a company capable of contributing to the well-being of people and communities
- Step up our support of sports activities via co-creation involving J.League and the JLPGA



- Continue participating in blood donation campaigns as part of "SHAREN!" collaborative social contribution activity while considering and launching new initiatives under this activity
- Full-scale tie-up with the J.League player OB association
- Furnish additional assistance to J3, JFL and regional leagues



- Host introductory golf classes for children
- Increase our presence as the JLPGA's official partner
- Expand our exposure in Meiji Yasuda-sponsored and other tournaments
- Newly establish "Meiji Yasuda Step Ranking," etc.

## **Initiatives under the Two Major Projects**

Guided by our aspiration to help customers enjoy better health and create a community in which everyone can live with confidence, we will expand our roles as a life insurer by stepping up initiatives under the Two Major Projects.



## Help create a regional community in which people connect, interact and support one another



## Achieve better health together

## **Expand value touch points with customers**

Promote the signing of partnership agreements with local governments and other entities



Roll out the provision of information regarding public services to regions nationwide



collaboration aimed at resolving region-specific

Take part in industry-

government-academia



An event aimed at supporting people who look for spouse candidates

#### Raise the ratio of people who undergo "Kenshin"\*

Accept checkup results via the LINE account and the Myna Portal

Provide information regarding "Kenshin" sponsored by local governments

> Host health checkup events that utilize cutting-edge measurement equipment

\* We collectively refer to health checkups and cancer checkups as "Kenshin"

#### Deliver value aimed at helping prevent diseases

Upgrade "MY Wellness Activity Report"

Feature the reference point indicating the degree of the recipient's healthiness in the form of age\*

Reports furnished in paper and via LINE

Enhance the content of events aimed at supporting health improvement efforts



Increase the sophistication of "Wellness Activity Analysis Report" for corporate and group customers



Learn risks

チェック

**Expand the scope of value to be delivered** 

Expand synergies arising from the Two Major Projects through, for example, the support of sports activities and events as well as collaboration with local governments









## Corporate Culture and Brand Creation Activities: Phase II

Create connections with diverse stakeholders by ceaselessly striving to spread and embody the Meiji Yasuda Philosophy via the implementation of bottom-up activities

## [ Customers and local community residents]

Our ideal for brand image

ひとに健康を、まちに元気を。 Wellness for People, Vitality for Communities

Contact points with customers

**Wellness for All Project** 



= Create Meiji Yasuda's corporate culture and brand based on a bottom-up approach





**Community Vitalization Project** 

Our Conduct Principles

行動原則

Our initiatives

## **Customer-oriented**

"Corporate Culture and Brand Creation Activities"

Do your actions care about people first?

#### Moral value

Do you consistently uphold the spirit of fair play?

#### **Ambition and creation**

Are you taking on challenges to achieve your dreams?

#### **Teamwork and growth**

Do you cherish being on the Meiji Yasuda team?



#### **Our vision**

The "Kizuna" campaign aims to create connections with diverse stakeholders by ceaselessly striving to spread and embody the Meiji Yasuda Philosophy



## Management Targets (FY2024 - FY2026)

Maintain the No. 1 position in terms of financial soundness while securing sustainable growth for the entire Group in a
way that balances this soundness with securing profitability and growth potential

# Improve corporate value (Group surplus) toward 2030 Realize annual average growth of 5%\*1

\*1 Compared with the beginning of the FY2020, when the 10-year plan was launched

### **Financial soundness**

Group ESR
Stably achieving
165% or more
(provisionally aim
for 220%)

On-balance sheet capital End of FY2026 4.5 trillion yen

or more

## **Profitability**

Base profitof the GroupStably securingapprox.500 billion yen

## **Growth potential**

# Insurance premiums of the Group

End of FY2026

4.0 trillion yen or more

# Annualized premiums in force

[protection-type products]\*2

End of FY2026 615 billion yen

Number of MY Link Coordinators, etc. (sales personnel)

End of FY2026

37,000

#### **Number of customers**

End of FY2026 12,400,000

Group life insurance in force
No. 1 domestic share

Of these, "advanced"
sales personnel
Increase the number in the
course of the MY Mutual
Way Phase II period

\*2 The product lineup was partially revised in FY2024. However, the target value is virtually unchanged from the previous value disclosed at the beginning of said fiscal year if the impact of this revision in excluded.

Note: All the figures presented above are provisional. The finalized targets will be disclosed after the closure of FY2023 financial results.