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## **ESG Investment and Financing Policy**

### **1. Objectives**

From the perspective of fulfilling our social responsibility and public mission as a life insurance company, this policy aims to clarify our policies for resolving social issues such as the environment, society and governance, and contributing to the realization of a sustainable society through asset management operations.

### **2. Fundamental Concepts**

Guided by our management philosophy “peace of mind, forever,” we aim to maximize the return of profit to our policyholders by securing robust asset management profitability while giving due consideration to the perspective of contributing to the realization of the SDGs. At the same time, we intend to vitalize regional economies and otherwise help create flourishing communities via ESG investment and financing. With this in mind, we will continuously engage in asset management aimed at contributing to the realization of a sustainable society to fulfill our social responsibilities and public mission as a life insurer.

### **3. Examples of Our Initiatives**

#### **(1) Incorporating ESG perspectives into the investment and financing process**

In the course of investment and financing, we invest in projects that are expected to help resolve ESG issues. We incorporate ESG perspectives into our decision making by, for example, adopting evaluation criteria that employ the status of investees’ ESG initiatives and other non-financial information, in light of asset characteristics.

#### **(2) Investee dialogue on ESG issues and the promotion of information disclosure**

We engage in dialogue with investees to realize a common understanding of social issues including ESG issues and, as necessary, we encourage them to take steps to address such issues. Through engagement in constructive dialogue, we aim to help investees improve their corporate value while requesting the appropriate disclosure of information on ESG issues.

#### **(3) Collaboration and enhancement of ESG investment and financing**

We strive to upgrade our asset management methodologies by promoting collaboration between Group companies in ESG investment and financing, and by exchanging opinions with industry associations and otherwise staying current with external best practices for ESG investment and financing.

#### (4) Enhancement of ESG activity reporting

Enhancing the content of our information disclosure, we proactively publicize the status and progress of initiatives associated with ESG investment and financing.