

T&D Insurance Group Sustainability Statement

We have established and published the T&D Insurance Group Sustainability Statement, which expresses our stance on sustainability issues.



1 Basic Concepts

With life insurance as its core business, T&D Insurance Group puts sustainability at the heart of its business, providing products and services that deliver safety and security to customers. In addition, as an institutional investor, the Group is engaged in asset management, which is highly public in nature and closely linked to economic development and sustainable society building. The Group believes that it has a responsibility to contribute to society through these businesses.

In May 2021, T&D Insurance Group developed a Group Long-Term Vision towards fiscal 2025 under the Management Vision: "Sow happiness, make change with boldness." The Group Long-Term Vision identifies SDGs management and creation of value as one of the challenges to the Group's Growth Strategy and priority themes and sets new non-financial KPIs to quantitatively measure the created social value. The Group believes that its efforts to promote SDGs management and solve social issues will lead the Group to achieve its goals of creation of shared value and sowing happiness in the world.

We, T&D Insurance Group, will take steady steps to become a sustainable insurance group that grows along with society.

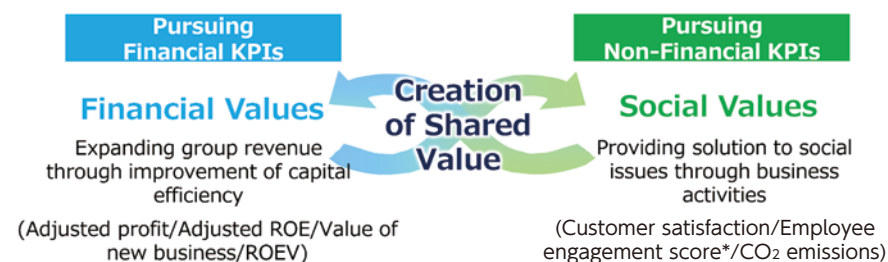
Group's Management Vision/Group Long-Term Vision

Group's Management Vision

保険を通じて、“ひとり”から、世の中のしあわせをつくる。
ていねいに向き合い、大胆に変えるグループへ。

Sow happiness, make change with boldness

Group Long-Term Vision "Try & Discover 2025"



5 primary themes of Group growth strategy

- (1) Strengthening of core business
- (2) Diversification and optimization of business portfolio
- (3) Further advancement of ERM
- (4) Promoting integrated Group management
- (5) SDGs management and creation of value

* The name was changed from "Employee satisfaction" to "Employee engagement score" in the fiscal year ending March 31, 2024.



2 Sustainability Priority Themes

T&D Insurance Group has highlighted challenges in the area of sustainability related to its businesses as issues of importance to society and of relevance to its businesses, selected from the 17 goals and 169 targets of the SDGs, and framed these social issues under the four sustainability priority themes as follows. The Group Long-Term Vision “Try & Discover 2025” also articulates how to tackle these themes in business activities.

Priority Theme 1 Promote Healthy and Abundant Lives for All People

We will contribute to the sustainable growth of society and to the solution of social issues through the insurance business by offering high-quality, optimal products and services that meet customer needs.

► Our Target

- Increase customer satisfaction year-on-year* until fiscal 2025

For details, please see ► P.32



Priority Theme 2 Provide Workplace Environments that Enable All People to Participate Actively

To respect the human rights of all people, respect the personality and diversity of our employees, we ensure a healthy and safe working environment, and develop our human resources.

► Our Target

- Increase employee engagement score year-on-year* until fiscal 2025

For details, please see ► P.54



Priority Theme 3 Help Mitigate and Adapt to Climate Change

We will contribute to climate change mitigation and adaptation and work to create a net zero society and conserve biodiversity through our own business activities as a provider of insurance products and services to customers.

► Our Target

- Reduce our CO₂ emissions by 40% by fiscal 2025
- Reduce our CO₂ emissions to net zero by fiscal 2050

For details, please see ► P.68



Priority Theme 4 Invest to Help Build a Sustainable Society

As a responsible institutional investor, we will secure stable long-term investment income and contribute to the realization of a sustainable society through investment activities undertaken in consideration of the environment, society, and corporate governance, with the aim of growing sustainably in partnership with society.

► Our Target

- Reduce the CO₂ emissions of investees and borrowers by 40% by fiscal 2030
- Reduce the CO₂ emissions of investees and borrowers to net zero by fiscal 2050

For details, please see ► P.79



* Irrespective of the targets described here, we will aim to achieve each theme in a comprehensive sense.

