4 Sustainability

Sustainability

Basic Concept

We have supported our customers in times of need and protected their lives by providing insurance services through our nationwide network of post offices, etc. Recognizing that our business activity itself is an effort to realize sustainability, we have set a "Sustainability Policy" as follows.

Sustainability Policy

Japan Post Insurance will aim to realize sustainable growth and SDGs by contributing to resolving social issues related to sustainability through the embodiment of our management philosophy and fulfillment of our social mission to protect customers' lives with the power of insurance.

Sustainability Promotion System

Japan Post Insurance established the Sustainability Promotion Office in the Public Relations Department in April 2021, and the Sustainability Promotion Department in April 2024 to strengthen the promotion framework.

The Sustainability Committee, chaired by the Executive Officer in charge of the Sustainability Promotion Department, discusses sustainability strategies, formulates and reports on the progress of sustainability implementation plans, and reports the status of deliberations and discussions at the Sustainability Committee to the Executive Committee in a timely manner, with important matters being discussed and decided upon at the Executive Committee before being reported to the Board of Directors.



Sustainability Committee

The President, CEO, Representative Executive Officer also participates in the Sustainability Committee along with the Executive Officers in charge of related departments. A total of seven meetings were held in the fiscal year ended March 31, 2024.

Membership composition

Chairperson: Executive Officer in charge of the Sustainability Promotion Department

Members: Executive Officers in charge of related departments (Note)

Note: Corporate Planning Department, Human Resources Strategy Department, General Affairs Department, Business Process Services Department, Retail Sales Headquarters, Whole Sales Promotion Department, Investment Planning Department, Risk Management Department, Compliance Control Department

Meetings held in FY2024/3

Main agenda items

- Review of materiality
- Formulation and quarterly evaluation of sustainability implementation plans
- Initiatives related to TCFD and TNFD
- Human rights due diligence initiatives
- Disclosure of sustainability-related information
- Results of ESG ratings by ESG rating organizations and the status of response, etc.

Held seven times in total

Sustainability Promotion System

Sustainability Implementation Plan

To fulfill our social mission and address sustainability-related issues, Japan Post Insurance identified five materiality items (important issues), which were reviewed in March 2024 in light of changes in the external environment. In order to promote initiatives in line with materiality, we have formulated a Sustainability Implementation Plan related to each materiality, and we confirm and evaluate the status of implementation. The progress is reported as appropriate to the Sustainability Committee, Executive Committee, and Board of Directors.



Internal Penetration Measures

We set sustainability-related themes and hold small meetings at each base to exchange opinions among small groups, thereby promoting employee understanding and autonomous behavior change. In the fiscal year ended March 31, 2024, themes included human rights and a base that embodies our management philosophy.

We also regularly hold sustainability training for executives with external lecturers, and in the fiscal year ended March 31, 2024, we held two sessions on the latest trends in sustainability and purpose-driven leadership.



External Evaluation

We have received the following recognition by advancing sustainability efforts and information disclosure. Please visit our website for information on other external evaluations we have received and initiatives we endorse.

External Evaluation and Support for Initiatives

https://www.jp-life.japanpost.jp/english/aboutus/sustainability/initiative/index.html



FTSE4Good Index Series (2022–)

One of the leading ESG indexes, and approximately 260 Japanese companies are selected as its constituents.



FTSE Blossom Japan Index (2022–)

ESG index adopted by GPIF (Japanese Government Pension Investment Fund)



ISS ESG^(Note) Prime Status (first time selected)

Recognized with the Prime Status designation by ISS ESG in its ESG Corporate Rating and achieved evaluations placing it in the top 10% globally in the insurance industry (as of June 2024)



S&P Global Sustainability Yearbook Member (first time selected)

Recognized in the top 15% of the global insurance industry and selected as a Sustainability Yearbook Member

Note: ISS ESG is the responsible investment division of Institutional Shareholder Services (ISS), a voting advisory firm that provides sustainability rating assessments. (https://www.issgovernance.com/esg/ratings/)

Climate Change Initiatives (Initiatives for the TCFD Recommendations)

In April 2019, we announced our support for the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), and have followed up with ongoing initiatives based on the appreciation of our response to climate change as a management critical issue.

Governance

At the Company, the Sustainability Committee, chaired by the Executive Officer in charge of the Sustainability Promotion Department, and the Risk Management Committee, chaired by the Chief Risk Officer (CRO), review and discuss various issues related to climate change.

The status of examinations and discussions is reported to the Executive Committee, and particularly important issues are discussed at the Executive Committee and decided by the President, CEO, Representative Executive Officer. In addition, reports are made to the Board of Directors on a quarterly basis, and a framework has been established in which the Board of Directors appropriately monitors the status of climate change response and, as necessary, supervises related policies, targets, strategies, and plans.

Notably, for performance-linked stock compensation for executives, we have set promotion of ESG management as a metric since the fiscal year ended March 31, 2024 and will give consideration to progress with achieving targets, including contributions to environmental conservation.



- <Main roles of specialized committees in addressing climate change>
- Formulate medium- to long-term response policies, grasp and analyze the status of progress in initiatives
- Strengthen the analysis and management of systems of climate-related risks

Risk Management

The Company has established a system to identify and assess climate change risks on a company-wide basis, with the Sustainability Promotion Department in charge of risk assessment and the Risk Management Department in charge of overall risk management, and reports the results to the Risk Management Committee. The Company will continue to identify and assess climate change risks at least once a year, and further establish a climate change risk management system. The results are also reported to the Sustainability Committee as part of our initiatives in response to climate change.

Strategy

Risks and Opportunities that Climate Change Poses to Our Business

We recognize the impact (risks and opportunities) of climate change on the Company both as a life insurance company and an asset owner, as follows.

Life Insurance Company

Туре	Content	Timeline of impact
Physical Risks	Rise in insurance claim payment due to increased damage from natural disasters, etc.	Short to long term
	Rise in insurance claim payment due to changes in mortality and morbidity rates over the medium to long term due to the impact of rising average temperature and abnormal weather	Long term
Opportunities	Changes in consumers' insurance needs such as rising demand for products and services related to maintaining health, etc.	Medium to long term

Asset Owner

Туре	Content	Timeline of impact
Physical Risks	Impaired value of portfolio assets due to expanding loss incurred by investees upon increased damage from natural disasters, etc.	Short to long term
Transition Risks	Impaired value of portfolio companies due to the impact of changes in regulations in line with the shift to a low-carbon society, stricter regulations and changes in consumer preference.	Short to long term
Opportunities	Expanding the green finance market and increasing investment opportunities including investments in renewable energy business (infrastructure)	Short to medium term

Notes:

^{1.} In identifying the risks and opportunities mentioned above, we disclose risks and opportunities with a high degree of impact based on their importance to the Company's business after identifying large and small potential risks.

^{2.} We assume that the timeline of impact will be as follows: short term: 5 years, medium term: 15 years, long term: 30 years.

Analysis of the Impact of Climate Change on Our Business

We conduct scenario analysis to gain an understanding of the impact of climate change on our business. The major scenario analysis performed is as follows. Please refer to our website for details.

☐ Initiatives for Climate Change (Analysis of the impact of climate change on our business) https://www.jp-life.japanpost.jp/english/aboutus/sustainability/environment/tcfd.html

Major scenario analysis performed¹

Item	Analysis	Results of analysis
Analysis of the impact of climate change on the Company's Life Insurance Business	Quantitatively analyzed the increase in the amount of claim payment attributable to an increase in the number of heat-stroke deaths and to the expanding damage of tropical infectious diseases.	Confirmed that an increase in claim payment is likely on both, but that will have a limited impact on our financial soundness.
Analysis of the impact of climate change on the Company as an asset owner (1)	Analyzed the impact of changes in the economic environment associated with the transition to a decarbonized society on our interest gains and assets owned by the Company, under the scenario published by NGFS² (the scenario in which long-term interest rates increase moderately in Japan and abroad).	Expect an increase in interest gains from our holdings of yen-denominated interest bearing assets such as Japanese government bonds. Expected a certain decline in value in assets owned by the Company, especially for bonds with a maturity of over 10 years. In practice, however, we concluded that the impact on our financial soundness should be limited, given the fact that the deterioration in the earnings of investee companies and the decline in their market value will surface gradually and that the assets we own can be sold during the course of our investment.
Analysis of the impact of climate change on the Company as an asset owner (2)	Quantitatively analyzed the impact of the increased carbon costs including the introduction of carbon taxes by national governments on our investee companies' finance (covering our domestic and foreign equity and corporate bond portfolios).	Confirmed that there is a major impact of carbon costs on corporate finance in three sectors of energy, materials, and utilities. <our countermeasure=""> Mitigate climate change risks in our portfolio by implementing stewardship activities and promoting investments that contribute to the decarbonization of society, as outlined in the following "Decarbonization Initiatives."</our>

Notes:

- 1. We believe that there are many challenges regarding the accuracy and reliability of our analysis of the impact of climate change on the Company's life insurance business and asset management, as there are no generally established measurement models and climate change itself has a high degree of uncertainty, such as its occurrence over a long period of time. We will continue our efforts to understand its impact through research and analysis, etc.
- 2. Network for Greening the Financial System, or NGFS, is an international network of central banks and financial supervisors to examine financial supervisory responses to climate change risks.

Decarbonization Initiatives

We will implement initiatives related to the transition to a low-carbon society to achieve carbon neutrality and enhance the resilience of our business.

Initiatives as an operating company

- Efforts to reduce energy usage through improvements in the operation of lighting and air conditioning equipment, and the installation of energy-saving equipment
- Use of electricity generated from renewable energy sources in multiple offices occupied by the Company
- · Switching company vehicles to hybrid vehicles, etc.

Initiatives as an institutional investor

- · Incorporation of climate change factors into investment decisions
- · Implementation of stewardship activities that focus on climate change measures
- Measurement and management of GHG emissions from the investment portfolio
- · Promoting investments conducive to the decarbonization of society

In addition, we support forestation activities and other environmental conservation efforts through donations to environmental conservation organizations and conduct environmental conservation volunteer activities by employees in an effort to realize a sustainable global environment.





4 Sustainability

Metrics and Targets

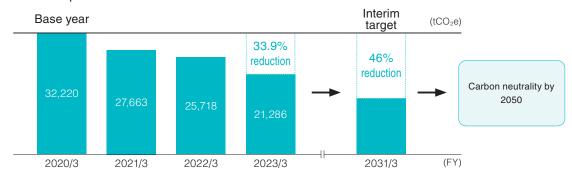
The Company aims to achieve carbon neutrality by 2050 and has set the following greenhouse gas (GHG) emission reduction targets as both an operating company and an institutional investor:

Metrics and Targets as an Operating Company

We have set an interim target to reduce Scope 1 (direct emissions from the company) and Scope 2 (emissions from the use of electricity, etc. supplied by other companies) emissions by 46% by the fiscal year ending March 31, 2031 compared to the level in the fiscal year ended March 31, 2020, excluding increases due to new businesses.

As of the fiscal year ended March 31, 2023, we have achieved a 33.9% reduction through efforts such as transitioning the electricity used in large facilities occupied by the Company to renewable energy. In addition to our existing initiatives, we aim to achieve our targets by working with other Group companies to transition the electricity used in post offices occupied by the Company to renewable energy.

Scope 1 and Scope 2 emissions



Notes: 1. With the transition to the new Japan Post Insurance sales system from April 2022, we have retrospectively reviewed and updated the measurement scope for emissions before FY2022/3. Recause the results for FY2024/3 are still being compiled the results for FY2023/3 are shown

- before FY2022/3. Because the results for FY2024/3 are still being compiled, the results for FY2023/3 are shown 2. The results for FY2023/3 are shown in the table as the results for FY2024/3 are still being compiled.
- 3. The above targets are based on the current future outlook and may be revised along with changes in social trends and technological innovations.
- 4. Reduction rates and actual emissions may change due to changes in the Company's organizational structure and other factors

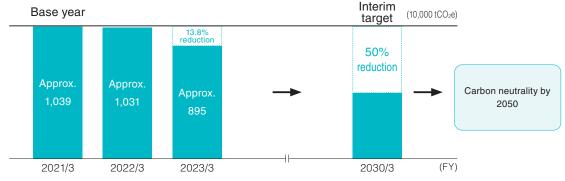
Metrics and Targets as an Institutional Investor

We have set an interim target to reduce GHG emissions under Category 15 (GHG emissions from the investment portfolio) in Scope 3¹ by 50% by March 31, 2030 compared to the level as of March 31, 2021. We will continue to incorporate various climate change factors in our investment strategy to achieve the target, and aim to realize a carbonneutral society and improve medium- to long-term investment performance.

Scope 3 (Category 15) emissions (please refer to our website for details)

Initiatives for Climate Change (Metrics as an Institutional Investor)

https://www.jp-life.japanpost.jp/english/aboutus/sustainability/environment/tcfd.html



Notes: 1. Scope 3 refers to indirect emissions other than Scope 1 and Scope 2 in the supply chain. It is classified into 15 categories, and emissions from the investment portfolio fall under Category 15.

- 2. The target for Category 15 of Scope 3 is the total of the Scope 1 and Scope 2 emissions of the portfolio company multiplied by our shareholding ratio. Target assets include domestic and foreign listed equities and domestic and foreign credits (including corporate loans).
- 3. The above targets are based on the current future outlook and may be revised along with changes in social trends and technological innovations.
- 4. As it is difficult to directly measure GHG emissions from the investment portfolio, we calculate emissions based on certain assumptions and premises referring to various available external data. Figures such as reduction rates and actual emissions are subject to retrospective restatements upon changes in target assets and revisions to the measurement methods.

Biodiversity Initiatives (Initiatives for the TNFD Recommendations)

Together with climate change, the protection of the natural environment and the ecosystems that support it is a critical issue of global importance. We are implementing various initiatives related to biodiversity and natural capital in support of the philosophy of the Taskforce on Nature-related Financial Disclosures (TNFD).

Support for the Initiatives

The Company joined the TNFD Forum, which supports TNFD activities, in June 2023. In 2024, we signed the initiative Spring as an endorser, aimed at generating a positive impact on nature through stewardship activities by investors.



Establishment of Risk Management Systems

The Company has established a system to identify and assess risks of the negative impacts of biodiversity, natural capital, and the Company on each other on a company-wide basis, with the Sustainability Promotion Department in charge of risk assessment and the Risk Management Department in charge of overall risk management, and reports the results to the Risk Management Committee. The Company will continue to identify and assess risks related to biodiversity and natural capital at least once a year, and further establish our risk management system. The results are also reported to the Sustainability Committee as part of our initiatives for the TNFD recommendations.

Initiatives as an Operating Company

In order to protect biodiversity and conserve the global environment, we are making efforts such as reducing the amount of plastic and paper we use and carrying out cleanup activities at the local communities at each of our bases. In addition, we support afforestation and other activities through our donations to environmental conservation organizations.

Based on the results of the above risk assessment, we recognize that the nature-related risks in our insurance business are currently limited. However, we will continue to collect information to identify nature-related risks, and continue to perform corporate activities with consideration for environmental impact as we aim to achieve a sustainable society and the sustained growth of the Company.

Initiatives as an Institutional Investor

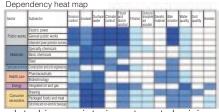
Nature-related risks and opportunities in investment activities

The Company makes investments and loans to various companies as an institutional investor. For this reason, we believe that our investment and loan portfolio indirectly have the following nature-related risks and opportunities.

Туре	Our Recognition	
Physical Risks	Impaired value of invested assets due to increased costs for portfolio companies resulting from the decline, deterioration, and depletion of natural assets and ecosystem services on which portfolio companies depend, such as water resources, and production disruptions	
Transition Risks	Impaired value of invested assets due to increased costs for portfolio companies resulting from stricter environmental protection laws and social demands, litigation risk, and increased reputational risk	
Opportunities	Increased value of portfolio companies and expansion of investment and financing opportunities due to the need for environmental protection technologies and alternative products and services with a smaller environmental impact	

Analysis of major nature-related dependencies and impacts of the investment and loan portfolio

We have created a heat map by industry to identify the nature-related dependencies and impacts to be focused on in our investment and loan portfolio, and we have attempted to visualize the nature-related risks to be focused on. (Please refer to our website for details on the content of the analysis.)



Based on the analysis results and social demands, we will incorporate nature-related issues into investment decisions and conduct appropriate nature-related engagements with investee companies, and make investments that contribute to the maintenance and improvement of the natural environment.

Initiatives for Biodiversity Conservation

https://www.jp-life.japanpost.jp/english/aboutus/sustainability/environment/biodiversity.html

Respect for Human Rights

Basic Concept

The Company aims to achieve our management philosophy of "Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being," recognizing that respecting human rights is an important social responsibility. In order to fulfill our responsibilities required as a company, we have formulated the Japan Post Insurance Human Rights Policy (formulated in 2019 and revised in August 2023), which also takes into consideration the United Nations Global Compact and the United Nations Guiding Principles on Business and Human Rights.

The Company respects the human rights of all individuals and, through its business and social activities within the Japan Post Group, promotes efforts to respect human rights, thereby contributing to the realization of a safe, secure, and abundant society.

Japan Post Insurance Human Rights Policy

https://www.jp-life.japanpost.jp/english/aboutus/sustainability/social/human_rights.html

System for Promoting Respect for Human Rights

We have set up the "Work Style Reform Committee," chaired by the Executive Officer responsible for the Human Resources Strategy Department, for ways to promote human rights awareness in the Company, etc. as one of its major roles. Moreover, each organization has a "person responsible for management of human rights awareness" and a "person in charge of human rights awareness," who promote human rights awareness measures and respond to various human rights issues.

In addition, human rights due diligence efforts are reported to the Sustainability Committee, chaired by the Executive Officer in charge of the Sustainability Promotion Department, and important matters are also reported to the Executive Committee and the Board of Directors. Opinions of external experts are also considered in implementing these efforts.

Human Rights Due Diligence

Human rights due diligence efforts are conducted based on the framework of the United Nations Guiding Principles on Business and Human Rights, as well as various Japanese and international guidelines.

This is an ongoing process to prevent and mitigate negative impacts on human rights in our corporate activities. We will strive to achieve respect for human rights and sustainable business by implementing this process on a regular basis, taking into account the opinions of outside experts.

STEP1 Identifying and assessing negative impacts on human rights

STEP2 Stopping, preventing, and mitigating negative impacts

Assessing the effectiveness of the response

STEP4 Appropriate information disclosure

Identifying and Assessing Negative Impacts on Human Rights

We are working to identify and assess issues regarding potential negative human rights impacts on our employees, as well as on our customers, suppliers, and investees. As part of our efforts in the fiscal year ended March 31, 2024, we have narrowed down the "human rights risks to be considered" for each stakeholder based on various international norms, guidelines, and the status of issues in the insurance industry. We are continuing to assess each of these risks, with the intention to carry on with these initiatives consistently in the future.

Employees

A company-wide survey was conducted using an assessment sheet created with reference to external evaluation standards and verified externally. Based on a dual-axis evaluation of impact severity and likelihood, harassment and occupational health and safety were identified as key human rights risks.

Customers

Using keywords related to "human rights risks to be considered," related information was extracted from customer feedback over the past three years and evaluated.
Although there were no cases of immediate and serious human rights violations, risks in areas such as information management were recognized.

We conducted a survey on the status of human rights initiatives among selected suppliers based on transaction amounts and transaction details.
Although no direct issues were identified based on the aggregated survey results, the need to further strengthen measures regarding child labor and supplier management was recognized.

With reference to various guidelines, we confirmed the status of human rights issues to be considered in our investment and labor and the status of human rights into the status of human rights issues to be considered in our investment and labor and the status of human rights into the status of human rights issues to be considered in our investment and

loan portfolio, focusing on industries deemed to have high potential human rights risks.

Stopping, Preventing, and Mitigating Negative Impacts

Examples of major initiatives to mitigate negative human rights impacts include the following. We will continue to review and revise these initiatives as needed, based on an evaluation of their effectiveness.

· Initiatives to eliminate harassment

In addition to the "prohibition of harassment" stipulated in the rules of employment, we conduct awareness raising and training to prevent harassment, including various level-specific training programs for officers, executives, managers, and new employees, as well as video training for all employees, e-learning training, study sessions at workplaces, and training for harassment counselors to improve their consultation response skills. We have also established a consultation desk to enable victims to consult us with a sense of security in the event of harassment. If acts in violation of laws, regulations, or internal rules are discovered, violators will be strictly dealt with based on disciplinary rules, etc., including punitive dismissal or other disciplinary actions, while efforts will be made to prevent recurrence.

Employees

Occupational health and safety initiatives

Under the Japan Post Group Health and Safety Policies, we strive to ensure the safety of employees and to maintain and improve their health. At offices with 50 or more employees, the Company holds a monthly Health and Safety Committee meeting to discuss themes including the prevention of occupational accidents, the status of overtime work, and various health issues. In addition, we conduct training on health and safety and have established internal and external health consultation desks to maintain and promote employee health. In the event of an occupational accident, in addition to submitting a report in a prescribed format, we analyze the causes and consider and disseminate improvement measures to prevent recurrence. With regard to efforts to reduce working hours, we appropriately manage working hours at each office and implement measures to reduce overtime work through operational efficiency improvements and work style reforms.

· Initiatives to promote diversity (See P58~60 for details)

Privacy protection (information management)

We have established a fundamental policy for protecting personal information (Japan Post Insurance Privacy Policy), and are committed to the appropriate protection and handling of personal information.

Customers

· Handling of policy procedures, etc.

To ensure that people with disabilities and others can complete procedures with ease, we provide braille, substitute reading, and written communication services

Conducting human rights checks

When creating external documents, advertisements, internal employee documents, etc., the checklist includes checking for problems in terms of respect for human rights. In addition, when necessary, our department specializing in human rights verifies to ensure that no expressions are included that may be perceived as discriminatory or offensive.

Suppliers

Supply chain management

We have formulated the "Japan Post Group CSR Procurement Guidelines," which include contents such as respect for human rights and occupational health and safety, and have informed our suppliers of the specific initiatives we require of them. We are also working to strengthen our supply chain management by including sustainability clauses on human rights, labor conditions, environmental protection, etc. in our contracts with suppliers.

Questionnaire for suppliers

We have conducted a questionnaire survey of our suppliers, etc. asking them to answer questions about the status of their efforts to respect human rights and encouraging them to promote various initiatives. We hold a briefing to explain the evaluation results, where we also provide feedback and communicate our human rights policies and efforts. For some suppliers, we conduct individual dialogues based on their responses.

Investees

· Investments and loans with respect for human rights

As a responsible institutional investor, we take human rights into consideration when making investment decisions and confirm human rights issues in dialogue with portfolio companies. We also endorse Advance, a collaborative stewardship initiative for institutional investors to act on human rights and social issues.



Consultation Desk

We have established a consultation desk on harassment and other human rights issues in the workplace, and in addition to a consultation desk at each workplace, we have also established a consultation desk staffed by external specialists. Consultation desks for other matters are also available, including whistleblowing contact points and other consultation services. The whistleblowing contact points also accept reports from our business partners (suppliers).

Special Feature

Popularization and Promotion of "Radio-Taiso"

Japan Post Insurance and "Radio-Taiso"

The well-known "Radio-Taiso" was established in 1928 by Japan Post Insurance predecessor, Postal Life Insurance Bureau of the Ministry of Communications.

Inheriting the wish of "making people healthier, extending their life expectancy, and enabling them to lead happy lives through Radio-Taiso," which was stated at the time of the establishment of the program, we are making various efforts to promote the spread of "Radio-Taiso."





Positioning of "Radio-Taiso" in the Company

We have set "deploy solutions to improve well-being that protect smiles and health" as a materiality (important issue) and promote "Radio-Taiso" as a key initiative to this end. In addition, our Medium-term Management Plan (FY2021-FY2025) aims for a "Radio-Taiso" performance rate^(Note) of 25% (FY2024/3 result: 24%), and we intend to contribute to health promotion and community revitalization through "Radio-Taiso."

Note: "Radio-Taiso" performance rate refers to the percentage of respondents saying "I practice "Radio-Taiso" once or more in a year." of all the respondents saying "I know what "Radio-Taiso" is." in the periodical online survey (on 2,400 men and women aged between 20 and 69) conducted by the Company.

Major Initiatives

Festival of 10 Million People's "Radio-Taiso" and "Minna no Taiso," one of the biggest events in the field of "Radio-Taiso" in Japan

We have held this event once a year since 1962 with the aim of encouraging as many as 10 million people to participate in "Radio-Taiso" and "Minna no Taiso" at the same time through the radio and TV. In the fiscal year ended March 31, 2024, it was held in Yokohama City, Kanagawa Prefecture, and broadcast live on NHK General TV and Radio 1.





■ "Radio-Taiso" one-point lessons for companies

In response to the growing interest in health management, the "Radio-Taiso" one-point lessons, which explain the correct movements of "Radio-Taiso," is offered throughout Japan to companies that are actively promoting the health of their employees.

Collaborative research of "Radio-Taiso"

We have been conducting collaborative research with the Tokyo Metropolitan Geriatric Hospital and Institute of Gerontology, Tokyo Medical University, and the NPO Japan Radio-Taiso Federation since October 2021 to verify the health benefits of "Radio-Taiso."



History of "Radio-Taiso" Attendance Cards

Since 1952, we have created and distributed "Radio-Taiso" Attendance Cards nationwide to encourage children to wake up early and maintain a structured lifestyle.





1962



TOPICS: All-Japan Elementary School "Radio-Taiso" Competition

With the aim of supporting children's physical fitness, we have held the All-Japan Elementary School "Radio-Taiso" Competition since the fiscal year ended March 31, 2015. The competition welcomes video submissions of schoolchildren performing "Radio-Taiso" energetically and correctly, and in the fiscal year ended March 31, 2024, which marks the 10th anniversary of the competition, we saw about 400 entries from elementary schools nationwide.



MASUDA Smile ☆ Breath team

Masuda Elementary School in Nakatane Town, Kagoshima Prefecture



"Radio-Taiso" Support Pokémon "Lucario" /

We have appointed Lucario as the "Radio-Taiso" support Pokémon with the hopes that people will

perform "Radio-Taiso" every day without fail with the "Steadfast" and "Inner Focus" of Lucario. Lucario supports everyone's health by participating in the award ceremony of the "Radio-Taiso" Competition.



©2024 Pokémon.©1995-2024 Nintendo/Creatures Inc./GAME FREAK inc.

√oice



"Radio-Taiso" helps children grow and look better for both their minds and bodies.

By participating in the "Radio-Taiso" Competition, we were able to see the children grow not only in terms of their skills but also emotionally. In the beginning, the atmosphere in the team was sometimes awkward due to differing opinions, but gradually a sense of trust and unity developed, and when they found out they won gold, they all burst into tears of joy.

SHIRAMIZU Rie, Assistant Principal (as of March 2024), Masuda Elementary School in Nakatane Town, Kagoshima Prefecture

I want to contribute to the growth of children through the "Radio-Taiso" Competition

I could see the earnest efforts of children in doing "Radio-Taiso" daily as I watched the videos sent from elementary schools throughout Japan. Through this competition, we aim to not only promote the health of children, but also foster their independence, enhance communication at school and home, and strengthen interactions with the local community.



TANISUGI Sayo, in charge of "Radio-Taiso," Sustainability Promotion Department



Please visit the "Radio-Taiso" portal site and the official "Radio-Taiso" X and Instagram accounts for more information about "Radio-Taiso."







Portal site of "Radio-Taiso" (in Japanese)

Official X (in Japanese)

Official Instagram (in Japanese)

1996



2006



2019



2024

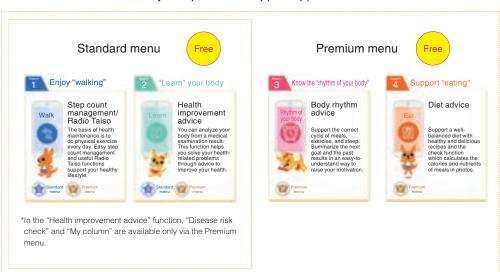


Health Promotion and Development of Local Communities and Society

Providing Services through a Health Support App

With the advent of the super-aging society, the role expected of life insurance is no longer limited to conventional services. For example, we make insurance payments in cases such as hospitalization due to illness or injury, but includes providing services for preventing illness and injury, and for promoting and maintaining health. To fulfill such a role, we are vigorously supporting healthy and affluent lifestyles, and as a measure of this support, we have launched the Sukoyakanpo health support app which helps people pursue health with ease. The app is available for free, and features both the Standard menu for everyone, and the Premium menu with more enhanced content for policyholders and insured people, as well as policyholders' families.

Main functions of the Sukoyakanpo health support app



For more detailed information on Sukoyakanpo app functions, please visit our website.





Social Contribution Activities at Each Base

Toward the realization of a sustainable society, we conduct community-based social contribution activities at our head office, branches, regional headquarters, and service centers throughout Japan.

Specifically, we sponsor local events, participate in cleanup activities, donate to food drives, engage in greening activities such as tree planting, collect used stamps, volunteer for book donation campaigns, and distribute flyers to prevent special fraud.



Kanazawa Branch: Sponsorship of the Kanazawa



Hokuriku Regional Headquarters: Beach cleanup at Matto Seaside Park, Ishikawa Prefecture



Kashiwa Branch: Donations to food drive organizations



Aomori Branch: Volunteer activities for planting flowerbeds to promote greening

Support for Wheelchair Tennis and Boccia

Based on our management philosophy of "Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being," the Company supports parasports such as wheelchair tennis and boccia with an aim to create a society where all people can play an active part in their own ways.

Wheelchair Tennis Support Activities

As a top partner of the Japan Wheelchair Tennis Association (JWTA) since the fiscal year ended March 31, 2019, we support the employment of players, the promotion of the sport, and the development of the next generation.

Hiring of the athlete employee, OHTANI Momoko

We welcomed OHTANI Momoko, who is a wheelchair tennis player active on the global stage, as our employee and provide support for her activities. OHTANI competed in the Tokyo 2020 Paralympic Games, winning a bronze medal in the women's doubles competition, and in the fiscal year ended March 31, 2024, she competed in four major tournaments, demonstrating her high level of performance. (women's wheelchair tennis global ranking: 5th, as of June 3, 2024)



OHTANI Momoko

■ Supporting the spread of the sport—Sponsorship of wheelchair tennis trial sessions

We support wheelchair tennis competitions and trial sessions held nationwide. These sessions are open to both regular wheelchair users and able-bodied participants, and offer everyone a chance to experience wheelchair tennis. Our employees also participate to deepen their understanding of the sport.



JWTA wheelchair tennis trial session supported by Japan Post Insurance

Next Generation Special Reinforcement Support Project for bringing junior athletes to the world stage

While the Company has supported junior players through support for competitions in Japan up until now, it was very challenging for junior players to participate in international competitions on their own despite the fact that many players aim to compete globally. To provide an opportunity for these junior players to take their first step onto the world stage, we launched the Next Generation Special Reinforcement Support Project with the JWTA in the fiscal year ended March 31, 2024. In addition to establishing a new competition for juniors, we selected two players based on the result of the competition and sent them to a competition held overseas. Going forward, we will continue to support the sustainable development of wheelchair tennis through the training and support of next-generation players.



Players dispatched under the Next Generation Special Reinforcement Support Project

Boccia Support Activities

Since the fiscal year ended March 31, 2023, we have been a gold top partner of the Japan Boccia Association, and provided support for competitions and other activities. We are promoting the widespread practice of "Radio-Taiso" as an exercise that is easily accessible "anytime, anywhere, for anyone," and also support boccia as a sport that can be enjoyed together by all people, regardless of age, gender, and disabilities. Boccia is also used as a means of revitalizing internal communication.





Boccia Tokyo Cup 2024 supported by Japan Post Insurance



In-house boccia tournament