

Thinking People First

Secure Social Trust

In order to accomplish the objectives set out in our FY2011 and FY2012 Environmental Medium-Term Initiative Plan, established in FY2010, we are implementing company-wide environmental initiatives such as energy and resource conservation, while enhancing our environmental management promotion system.

We are proactively engaging in social contribution activities as a good corporate citizen, contributing through our sound business activities to societal and economic growth in harmony with the environment.



This year marks the 10th anniversary of the establishment of the Dai-ichi Seimei Hall and the NPO Triton Arts Network (TAN), one of the groups we support. Photo: Counterclockwise from top left: Dai-ichi Seimei Hall, Dai-ichi Seimei Hall "Open House" (© Michiharu Okubo); former Dai-ichi Life Building, home to former Dai-ichi Seimei Hall; Awarding of 2009 "Mécénat Grand Prize" for TAN support; exterior view of Dai-ichi Seimei Hall; a string quartet at Dai-ichi Seimei Hall

Corporate Citizenship

Corporate Citizenship Basic Policy

We have established a "Corporate Citizenship Basic Policy," and we take a proactive stance towards

engaging as a member of society in corporate citizenship activities in six areas: "Health and Welfare," "The

Living Environment," "Education and Research," "Local Community Support," "Fine Art and Culture," and "Sports."

Health and Welfare

Public Health Award

This award was founded in 1950 to honor and express gratitude to those involved in improving the health and hygiene of Japan. It is our longest-standing corporate citizenship activity, carried out with the support of organizations and groups such as the Ministry of Health, Labour and Welfare. In 2011, the 63rd Public Health Award will be presented. Each fall, an awards ceremony is held ❶, and

award winners receive an audience with the Emperor and Empress of Japan. The award is now bestowed to those engaged in initiatives to tackle the increasingly diverse issues of our modern age, such as overseas medical activities and measures for the prevention of lifestyle-related diseases.

The Cardiovascular Institute

The Cardiovascular Institute carries out medical research into cardiovascular diseases, and publicizes its research

results with the aim of contributing to prevention, diagnosis, improved treatment, as well as offering advanced, leading edge specialized treatment in its adjoining hospital. In February 2011, the Institute and the hospital were moved to a newly constructed facility, with the latest medical equipment for improved treatment quality and service. It will continue to actively contribute to the development of clinical medicine for cardiovascular diseases.

The Living Environment

Green Environmental Design Award

This award was established in 1990 to grant funding for urban green design to winning plan submissions from citizens' groups and public organizations across Japan. From

FY2009, the creation of green spaces necessary for preserving the urban environment was added to the award's evaluation standards, and we have been proactively supporting plans for urban greening, effective in mitigating the heat island phenomenon and promoting the conservation of biodiversity ❷.

Education and Research

Financial Education Support via the "Lifecycle Game"

The "Lifecycle Game," winner of the National Institute on Consumer Education's "4th Consumer Education Material Award—Experiment and Practice Category," is being used in conjunction with groups such as the Japan Academy of Consumer Education in financial education. This game has been roundly praised as an educational material that effectively teaches users about contracts and financial products such as life insurance ❸.

Educator/High School Student Internships

We participate in the "Experiential Study Programs for Teachers" sponsored by the Keizai Koho Center, as well as accept high school interns in order to help develop their career and work perspectives at an early age. Through initiatives such as these, we provide support for the nurturing and educating of the children who will lead the Japan of tomorrow.

❶ 62nd Public Health Award Ceremony



❷ Komaoka Elementary School (Sapporo City), winner of the Minister of Land, Infrastructure, Transport and Tourism Award



❸ Student seminar by the Japan Academy of Consumer Education



Local Community Support

Voluntary Activities by Employees Nationwide

As members of their communities, employees around the nation form groups to engage in cleaning activities, charity bazaars, donation collections, and other voluntary community contribution activities (1). In order to support and promote these activities, in addition to our "Matching Gift System,"* we launched the "Action Gift System," in FY2010, which supports environmental conservation groups by

donating fixed amounts based on the number of participants. To date, 4,840 employees have participated in this system.

Our employees have also been active participants in the volunteer efforts to support the disaster areas of the Great East Japan Earthquake (2).

Promotion of Bone Marrow Donor Registration

As a life insurance company, led by the "all for one, one for all" spirit of mutual assistance, since FY2010 we

have promoted bone marrow donor registration, to increase in any way we can opportunities for prospective bone marrow recipients. In the first fiscal year of this initiative, over 200 employees registered as donors. We also established a "Donor Leave System" which enables employees to take special paid leave for the time it requires to donate bone marrow or organs, further reinforcing our donation initiatives.

* System in which we add a fixed amount to employee donations when collected donations, bazaar sales amounts, or the like are donated to various organizations.

Fine Art and Culture

VOCA Exhibition/Dai-ichi Life Gallery

We have been supporters of the "Vision of Contemporary Art" (VOCA) exhibition since it was first held in 1994 in order to nurture and support young painters (3). In recent years, it has been praised as a stepping-stone for young artists. In addition to offering support, we also house a collection of superior works, regularly exhibiting them in our Hibiya head office lobby and our Dai-ichi Life Gallery. We also hold solo shows of award recipient

artists in this gallery, offering a place for them to show the fruits of their creative activities after receiving awards, thereby offering them continued support.

These activities have been well received, culminating in our receiving of the "Mécénat Grand Prize"* in 2000.

Triton Arts Network (TAN)

The Dai-ichi Seimei Hall, which had been in active use for 37 years, was closed in 1989, as part of the process of preservation and renovation of the Dai-ichi Life Building. In 2001, the Dai-ichi Seimei Hall was opened

again, in Harumi, Tokyo, and is being used for performances organized independently by TAN. In addition to hall performances, TAN holds outreach activities, bringing high quality music to schools and welfare institutions, whose members cannot normally come to the hall. By supporting TAN, we hope to produce artistic activity tied to the local community.

These activities have been widely praised, and in 2009, we were awarded our second "Mécénat Grand Prize."*

* Award presented in recognition of mécénat activities making significant contributions to the promotion of arts and culture as part of the Mécénat Awards, given out by the Association for Corporate Support of the Arts, Japan.

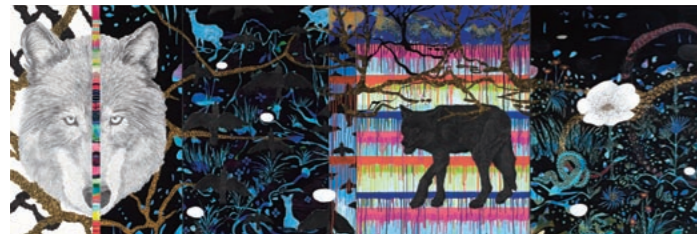
1 Tree planting activities (Chukyo Sogo Branch Office)



2 Earthquake disaster area support volunteers (Iwate Prefecture)



3 VOCA Exhibition 2011 VOCA Prize-winner, "A Certain Planet" (Reika Nakayama)



Office Worker Senryu Contest

Since 1987, Dai-ichi Life has been holding "Salasen," an annual *senryu* (Japanese poems) contest on the theme, "the Japanese office worker." Applicants submit *senryu* poems in 5-7-5 syllabic form, expressing the joy, anger, sorrow and pleasure in the daily life of office workers, both at work and at home. We select the top 100 works from around the nation and our customers then vote to decide the best 10 poems.

Each year, these selected works are reported on in the media, holding a humorous mirror to the world we live in, and becoming a topic of conversation.



Sports

Women's Track and Field Division

Since the establishment of the Women's Track and Field Division in 1990, we have focused our efforts on the cultivation of athletes. The division has had excellent showings in athletic events, with Yoshimi Ozaki taking the silver medal in the 2009 World Championships in Athletics — Women's Marathon, and winning the 2010 East Japan Industrial Track and Field Women's Ekiden.

The division is at the forefront of Japanese track and field middle and long distance racing, with Yoshimi Ozaki and Azusa Nojiri being selected as representatives at the World Championships in Athletics — Women's Marathon held in August 2011 (4).

Marathon, and winning the 2010 East Japan Industrial Track and Field Women's Ekiden.

4 Left: Yoshimi Ozaki Right: Azusa Nojiri



International Corporate Citizenship Activities

Foundation for the Advancement of Life Insurance Around the World (FALIA)

To contribute to the development of the life insurance business, people involved in the insurance industry in

Japan and abroad are invited to hold training sessions. As of the end of March 2011, a total of 3,260 people have participated in training sessions in Japan and 152 seminars have been held overseas, attended by over 5,000 people. In November 2010, we were

selected as recipients of the Golden Umbrella Award for our contributions to the healthy development of the insurance market of the Republic of Uzbekistan.

Respect for Human Rights

Raising Human Rights Awareness

We are dedicated to cultivating employees with a proper understanding and awareness of human rights issues, and whose activities are always underscored by their concern for others.

In 1986, the "Dai-ichi Life Human Rights Declaration" was formulated based on 3 pillars. Our Code of Conduct for officers and employees also contains human rights related items, and we strive to cultivate greater awareness of human rights among our employees.

Human Rights Awareness Promotion System

We have established a Human Rights Awareness Promotion Headquarters, composed of officers, department chiefs, and managers, in our head office, as well as human rights awareness committees in all departments and branches, promoting awareness of human rights.

Human Rights Awareness Training

We recognize the importance of

persistent and repeated training in deepening proper understanding and awareness of human rights issues and tying these into daily activities.

In FY2010, we held training, focused on antidiscrimination, understanding of disabilities, and harassment prevention through a number of methods, such as our training sessions for individual departments (given to all employees). As part of our human rights awareness training for managers, Ryusen Kiyohara, deputy chief priest of the Saikoji Temple, gave a lecture on the theme, "Antidiscrimination—Shining a Light on Human Society" (5).

External Activities

We are a member of the Industrial Federation for Human Rights, Tokyo, and actively participate in training sessions held by governmental bodies and other organizations, using them to assist with our internal human rights awareness promotion initiatives.

Prevention of Sexual Harassment and Abuse of Authority

We hold sexual harassment and abuse of authority prevention training in the form of human rights training sessions for individual departments, given to all employees, and other human rights training sessions. Prevention initiatives and consultation contacts are listed in the "Vision & Rules" files carried by all officers and employees, as well as various manuals, and we work to ensure thorough awareness.

5 Human Rights Awareness Training for Managers Ryusen Kiyohara, Deputy Chief Priest of Saikoji Temple



Environmental Conservation Activities

Promotion of Environmental Management

Establishment of "FY2011 and FY2012 Environmental Medium-Term Initiative Plan"

In order to achieve our goal of being a global insurance group that contributes to medium and long-term sustainable society creation, we have established the FY2011 and FY2012

Environmental Medium-Term Initiative Plan.

This plan sets out specific numerical targets for future initiatives related to "1. global warming mitigation response" and "2. recycling-based society creation," as well as qualitative goals for "3. environmental conservation oriented corporate

initiatives" and "4. environmental management promotion system establishment." (1)

Currently, we are advancing the Eco Diet Campaign in order to achieve the objectives set forth in this plan, with all members of the company engaged in initiatives to tackle environmental problems. (2)

1 Environmental Medium-Term Initiative Plan FY2012 Objectives

1. Global Warming Mitigation Response (Energy Saving)		3. Environmental Conservation Oriented Corporate Initiatives	
Office energy usage reductions	· 10% reduction in CO ₂ emissions (t-CO ₂) vs. FY2007	Environmentally conscious activities in our business field	· Promotion of environmentally conscious activities through asset management
Distribution energy usage reductions	· 10% reduction in distribution energy (t-km) vs. FY2009	Biodiversity preservation	· Funding and support for environmental conservation activities
2. Recycling-based Society Creation (Resource Saving)		4. Environmental Management Promotion System Establishment	
Paper usage reduction	· 20% reduction in total paper usage (t) vs. FY2009 · 15% reduction in office equipment paper usage (t) vs. FY2009 · 20% reduction in types of paper forms vs. FY2009	Environmental management promotion system establishment	· Entrenchment of environmental initiative PDCA cycle · Improved awareness of environmental initiatives by officers and employees · Promotion of environmentally related information disclosure
Paper recycling and recycled paper usage promotion	· Maintain 100% recycling rate for paper resources · Maintain 100% recycling rate for general waste produced by primary business sites		
Green procurement promotion	· 80% green procurement ratio		

2 Environmental Performance Data

		FY2009	FY2010	Increase/Reduction	Reason for Increase/Reduction
Energy saving	CO ₂ emissions ¹ (t-CO ₂)	179,000	168,000	-6.1%	Our energy saving initiatives, in the form of company-wide facility updating, operation improvements, and other company-wide energy conservation activities, showed some effectiveness in terms of CO ₂ emissions and power consumption reductions, but due to the extreme heat of July, August, and September, air conditioning usage increased, for an annual power consumption level that slightly exceeded that of the previous year.
	Power usage ¹ (1,000 kWh)	328,900	329,314	0.1%	
Resource saving	Total paper usage (t)	12,775	9,954	-22.1%	The use of CD-ROMs for policy conditions, reductions in computer lists, and office equipment paper utilization reductions as a result of company-wide activities produced a decrease in total paper usage.
	Total paper recycling volume ² (t)	4,420	3,446	-22.0%	

1. Calculated based on the Act on the Rational Use of Energy Article 7 Item 3. Numbers indicate total energy consumption by properties in which we have invested, properties which we operate, and public welfare properties.
2. Recycling volume also includes discarded documents collected before the current fiscal year.

Promotion of Employee Awareness Raising Activities

Ecocap Recovery Campaign*

In order to contribute to the shift from a mass consumption and mass disposal society to a sustainable recycling-based society, we started "Ecocap Recovery Campaign" initiatives in individual business sites, including

the Hibiya Head Office, Oi Office, and several branches, from FY2005.

In FY2010, we expanded this to encompass all business sites nationwide, working to gain the cooperation not only of our employees, but of members of the greater community with an understanding of the movement's objectives.

As of the end of March 2011, we had collected a total of 20.6 million bottle caps nationwide, donating vaccines for approximately 26,000 people through the Ecocap Movement.

* The Ecocap Recovery Campaign recycles plastic bottle caps in order to contribute to a reduction in global warming, while using the revenue generated to provide vaccines to children in developing countries.

Environmental Initiatives Based on Asset Management

Environmentally Conscious Real Estate Investment

Dai-ichi Life proactively engages in environmentally conscious building construction through the use of energy saving design and roof and wall greening. We are also advancing energy savings initiatives in existing buildings, through operational improvements to air conditioning equipment, and facility upgrading, especially in large buildings. We also engage in renovation work for reusing underutilized property.

Environmentally Conscious New Building Construction

We use energy-efficient air conditioners and lighting to improve the environmental performance of new buildings, while at the same time

planting vegetation on and around buildings. When constructing major new buildings, we strive to achieve CASBEE* Rank A (indicating a superior evaluation) or Rank S (the highest possible evaluation).

Completion of Toyosu Cubic Garden

Toyosu Cubic Garden (4), completed in January 2011, employs a number of environmental measures and features (4). It has achieved a reduction in energy consumption of approximately 35% versus standard model office buildings as defined by the city of Tokyo, and a reduction in CO₂ emissions of 30%. The building has been certified as CASBEE Rank S, the highest CASBEE rank (5).

SRI Fund Initiatives by Group Companies

DIAM Co., Ltd., one of our group companies, has established, and operates, SRI funds targeted at solving environmental and other issues confronting society (6).

* CASBEE: Comprehensive Assessment System for Built Environment Efficiency. Method for assessing and ranking the environmental performance of buildings; developed in 2001 by a committee established within the Institute for Building Environment and Energy Conservation, under the guidance of the Japanese Ministry of Land, Infrastructure, Transport and Tourism. This system performs comprehensive assessment of building environmental performance, including not only environmental impact reduction aspects such as energy and resource conservation and recycling performance, but also environmental quality and performance improvements, such as room comfort and consideration of building effects on the surrounding scenery.

3 Toyosu Cubic Garden



4 Examples of Toyosu Cubic Garden Environmental Measures

- Solar power generation equipment is installed on the roof to generate power used within the building.
- Thermal impact is reduced through rooftop greening, the use of double-paned glass on external windows, and electrically operated blinds which are controlled automatically based on sunlight conditions, decreasing the amount of energy used for air conditioning.
- Office lighting and air conditioning are controlled automatically using equipment that detects when people are present in the room.

5 CASBEE Certification Status

Building Name	Location	Notes
Toyosu Cubic Garden	Koto-ku, Tokyo	S Rank certified
New Oi Office	Ashigara-kami District, Kanagawa Prefecture	Currently working towards S Rank certification

6 SRI Funds Created and Operated by DIAM Co., Ltd.* (As of end of March 2011)

Fund Name	Established
DIAM High Grade Income Open SRI	2005
Environmental Conservation Fund	2006
DIAM Global Environment Business Fund	2007
DIAM Japan Green Fund	2009

* There are some items of note regarding these funds, such as the risk of loss of principal and various fees involved. Please see the DIAM Co. Ltd. website for overviews of each fund, their risks, fee schedules, and other information. The information above has been presented as examples of our group's socially responsible investment (SRI). It has not been presented with the intent of promoting fund investment. Dai-ichi Life does not handle these funds.