

Personnel Skill Cultivation

Total Life Plan Designer Cultivation Policy

We believe that sales representatives who can sell life insurance in accordance with our “New Total Life Plan” approach are the foundations on which

customer trust is built, increasing our competitiveness and productivity. We are dedicated to cultivating the skills and knowledge of Total Life Plan Designers

in order to serve our customers. To achieve this, we are striving to create richer training plans, organizational systems, and instructional staff.

Total Life Plan Designer Skill Cultivation Program

2 Year Skill Cultivation Program

The two years following hiring are positioned as a training period, during which new hires are educated in accordance with the “2 Year Skill Cultivation Program.”

Their education is guided by an educational curriculum covering the knowledge and skills necessary for life insurance agent registration. They also learn the importance of life insurance and the roles of a life insurance agent. After registering as agents, they then undergo further education during their “Concentrated Initial Training Period,” including study in the “Practical Training Office” (a dedicated training organization), learning what they need to engage in insurance sales befitting the trust customers invest in them. The curriculum effectively combines group training and support education, such as e-learning, and is based around two pillars: “Basic Sales Education,” which focuses on customer (user) protection,

and “Practical Sales Education,” which focuses on services and consulting activities. The educational curriculum uses review and reinforcement—including comprehension checking—providing students with opportunities not only to acquire knowledge, but also to reflect on their own skill levels to thoroughly entrench what they have learned. The highly positive evaluations given to our sales representatives’ activities during the Nationwide Customer Survey are a testament to the effectiveness of our educational efforts.

After completing the Practical Training Office education, the head office, branches, and unit offices jointly provide continuing education, further raising the knowledge and skill levels of sales representatives. In particular, in unit offices, in addition to on-the-job training and daily direction given by sales office leaders, our unique team-based bottom-up initiatives for “growing together through cooperation” further improve the effectiveness of our educational

activities. From the third year on, more specialized and finely-tuned training themes and student selection are used, resulting in a system in which sales representatives gain a thorough mastery of the knowledge and skills they need.

General Sales Capability Development

Our “General Sales” system was established to cultivate consulting sales specialists and raise the quality of “New Total Life Plans.” It offers products and services optimized on an individual basis primarily to those employed by companies or governmental organizations.

We strive to gradually improve the capabilities of our sales representatives in order to provide them with extensive knowledge and skills, as we work to cultivate consulting sales specialists and leaders. We are constantly engaged in educational and support activities that help each employee achieve their career vision.

VOICES

Using My Experience with Raising Children While Working in Human Resource Skill Cultivation

Three years ago, I became an office trainer, and I am now involved in the hiring and training of new employees. Turning each and every new employee into a full-fledged Total Life Plan Designer, well-versed in the manners and knowledge necessary for their work, is both challenging and satisfying.

I also need to have a deep understanding of social changes and financial conditions, so I always remain attentive, gathering new information. I hope to continue cultivating highly capable employees who are capable of explaining complex life insurance

systems and offering proposals requiring advanced knowledge.

I felt a little unsure of myself when I began as a trainer, balancing work with child-raising, but Dai-ichi Life has a thorough commitment to work-life balance, so I have been able to dedicate myself to my work without worry. I hope to use my experience in the future, growing and developing so that I can work in office management, operating a model office in which females can work with peace of mind.

Masae Tomita
Toyama Branch Motomachi Unit Office



Leader Capability Development

Office Trainer Development

We offer regular opportunities for skill improvement and benchmarking, such as Skill Improvement Training Sessions, to improve the capabilities of our leaders (office chiefs and office trainers), who are directly responsible for cultivating the skills of Total Life Plan Designer personnel. In particular, in FY2011, we will hold group training in our head office for all office trainers,

who are directly responsible for new hire training. We are also continually engaged in the training of the new leaders that will provide guidance for the next generation.

Unit Office Managerial Candidate Development

In FY2007, we started our “Unit Office Managerial Candidate” system. Unit Office Managerial Candidates primarily receive management capability

and interpersonal skill improvement training, and after their training periods are responsible for the management of individual sales sites as office chiefs.

In order to cultivate highly capable office chiefs, able to provide wide-ranging sales direction to Total Life Plan Designers, we have established a 5 year long curriculum, and promote continual capability development as part of site management professional education.

Administrative Personnel Capability Development

Personnel Skill Cultivation through a Fusion of On and Off-the-Job Training

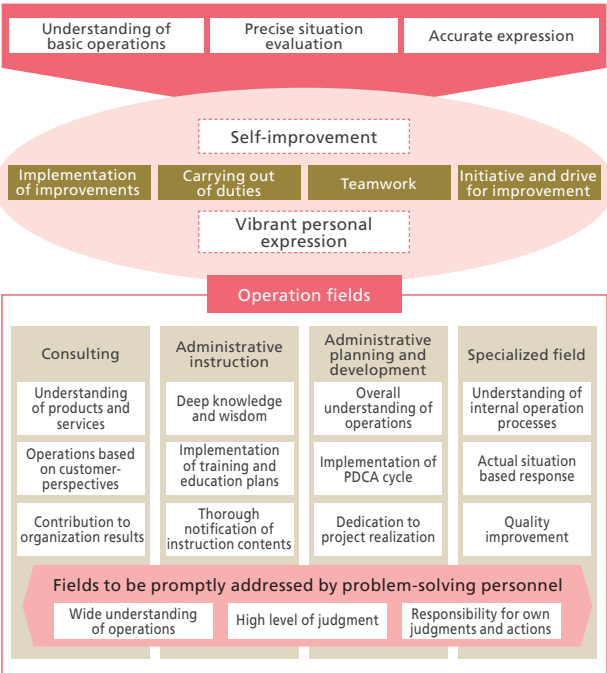
Our most valuable management resources are our personnel; they are the unrivaled wellspring of our

competitiveness. Led by this belief, we have defined our personnel ideal as “problem-solving personnel,” and work to cultivate each employee, enhancing our “human strength.”

With this as our objective, we have entitled our FY2011 personnel

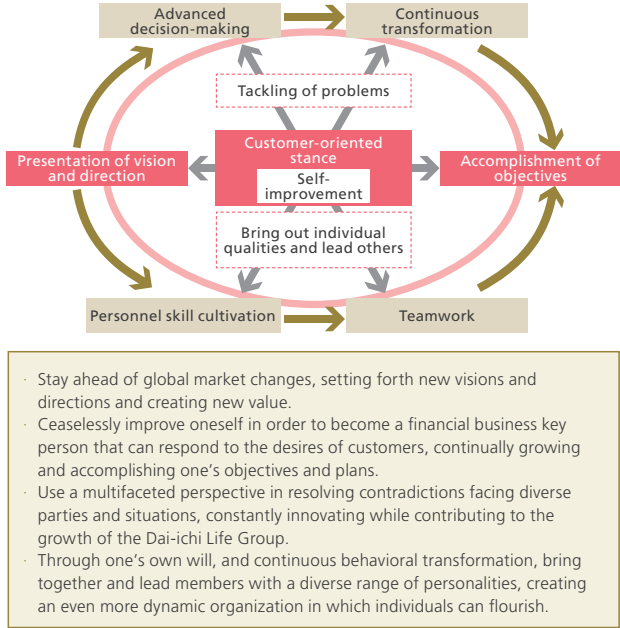
skill cultivation policy “Personnel Skill Cultivation 110!!,” organically linking both on and off-the-job training measures to improve the human asset value of each employee (1 2 3).

1 Ideal Human Resources—Associates



- Make repeated improvements to posts, leading to improved operation productivity and adding value.
- Take responsibility for engaging in initiatives to resolve difficult problems and lead those around you.
- Create own career vision, autonomously build up skills, and proactively take on the challenges of new operation fields.
- Recognize each other's identities, help each other through the course of carrying out duties, build relationships of trust, and create an atmosphere of mutual growth.

2 Ideal Human Resources—Management (Senior Assistant Management and Above)



3 Personnel Skill Cultivation 110!! —Professional & Teamwork Strengthening



4 Company Internal and External Trainees

	FY2009	FY2010
Number of internal trainee applicants	819	1,448
Number of external trainees	—	67

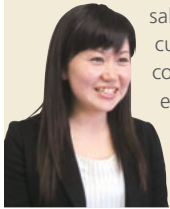
VOICES

Linking External Trainee Experience to Growth

I applied for this training because I wanted to broaden my perspectives on work and grow as a person through experiences that I wouldn't be able to obtain through my regular business duties.

At my training site, I accompanied sales visits to corporate customers, and conducted cold canvassing. Through these experiences, I learned that objectives aren't something

that should be set for me, but something to set on my own, using the PDCA cycle to achieve them. I also learned the importance of creating problem resolution hypotheses myself, taking the initiative in discovering solutions. In the future I want to engage in business activities that create even more added value, always taking a positive approach and challenging myself to do better today than I did yesterday, and better tomorrow than today.



Mariko Misawa
Tokorozawa Branch Office (External Training Site: Toppan Forms, Co., Ltd.)

OJT Measures (Work Style Transformation Program)

From FY2010, in order to produce a higher level of employee operation, we initiated the “Work Style Transformation Program” as an initiative for greatly enhancing our OJT system.

The Work Style Transformation Program gathers together the work styles (behaviors) of high performers, both inside and outside the company, in behavioral case studies. Individual employees use these for reference in establishing their own “activity objectives” at the start of the term, and then reflect on their performance mid-term and at the end of the term. The program also utilizes “Work Style Check Sheets,” for confirming work styles from a third party perspective, and “Human Resource Meetings” within divisions to consider personnel skill cultivation measures for individual employees, thus applying the PDCA cycle to personnel skill cultivation.

With this system, we have made it possible not only for individual employees to become aware of improvements in their own work styles through the course of their day-to-day duties, but we have also increased managers' awareness regarding the training of junior staff, thereby improving the activity level of individual employees.

Off-JT Measures (Career Development Program)

The Career Development Program

(CDP), established as an Off-JT measure, consists of a variety of systems which provide support for autonomous capability development by employees.

Individual employees utilize the CDP, challenging themselves and proactively improving their own human resource values, further supporting the growth of the Dai-ichi Life Group.

Global Personnel Skill Cultivation

Looking towards business development in the overseas market, a growth field, we have mandated annual TOEIC testing, and recommend e-learning based language courses in order to strengthen language skills, especially among younger employees. We also dispatch personnel to various programs on an ongoing basis, such as our overseas study and overseas trainee program (with open recruitment), short-term overseas language study program (by designated appointment), and overseas management training, creating many opportunities for growth overseas and cultivating personnel capable of operating on the global market.

Company Internal and External Trainee System

We have established an internal operation trainee system which makes it possible for employees to experience the operations of other departments and positions within the company in a short amount of time without having to transfer their position. This system makes it possible for employees to expand their operational knowledge

and perspectives, and to design their own careers.

In FY2011, we enriched the contents of trainee systems for operations involving direct contact with customers, such as financial planning operations and call center operations, improving understanding of the customer's perspective. In addition, our trainee system extends outside the company as well, cultivating multifaceted perspectives and business sensibilities (4).

e-Learning System

In order to support the self-learning of business skills by employees, we have implemented an e-learning system in which employees can study at home. In FY2010, 2,647 core function employees (approximately 25%) utilized the e-learning system.

In FY2011, we are continuing to offer courses for strengthening skills in a wide variety of fields, such as business skill basics, management ability, problem resolution ability, sales ability, marketing knowledge, and language skills. We are also offering courses which support the acquisition of various certifications, such as 3rd-grade Bookkeeping and 2nd grade Certified Skilled Worker of Financial Planning certifications, bolstering our employees' skills and knowledge as financial organization personnel.