

Employees Status

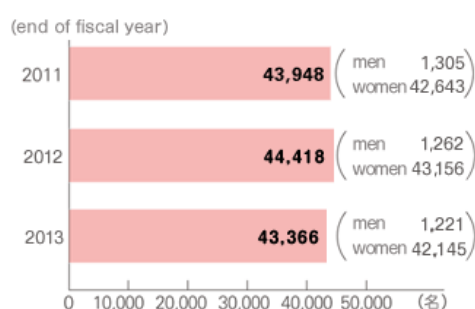
Basic Policy

All activities of the Dai-ichi Life Group are supported by our human resources, whom we consider our most important management resource. Dai-ichi Life implements various human resource development programs and promotes diversity and inclusion in order to create an exciting and rewarding workplace where each employee can fully exercise his or her abilities.

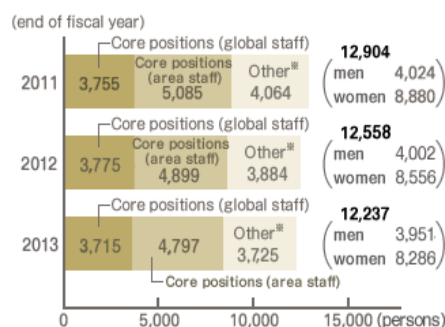
Employees Status

Employment Status

Total Life Plan Designers



Employment of in-house employees



Number of recruits, average age, and average years of service

Category			Number of recruits			(End of Fiscal 2013)	
			Fiscal 2011	Fiscal 2012	Fiscal 2013	Avg. age	Avg. years of service
Total Life Plan Designers			9,777	9,561	8,666	47 years and 1 month old	10 years and 6 months of service
	Sex	Men	51	65	55	43 years and 3 months old	18 years and 8 months of service
		Women	9,726	9,496	8,611	47 years and 2 months old	10 years and 3 months of service
In-house employees			857	763	719	43 years and 9 months old	13 years and 11 months of service
	Sex	Men	144	177	129	45 years and 8 months old	19 years and 1 month of service
		Women	713	586	590	42 years and 11 months old	11 years and 6 months of service
	By Duty	Core positions (global employees)	114	154	111	43 years and 7 months old	19 years and 11 months of service
		Core positions (area employees)	91	78	104	41 years and 1 month old	16 years and 2 months of service
		Other	652	531	504	47 years and 7 months old	5 years and 2 months of service

Average Salary (Monthly)

(Unit: thousand yen)

Category	Fiscal 2011	Fiscal 2012	Fiscal 2013
Total Life Plan Designers	259	257	255
Office workers	288	292	297

Notes:

- Total Life Plan Designers include heads of offices.
- The number of Total Life Plan Designers employed includes those who have signed a delegation contract with the Company and also are registered as life insurance agents, totaling 1,091 as of the end of fiscal 2011, 1,181 for fiscal 2012, and 1,301 for fiscal 2013. Those with assistant duties were 678 at the end of fiscal 2011, 639 for fiscal 2012 and 603 for fiscal 2013.
- Office workers include Branch Office General Managers, Regional Managers, and Special Staff Managers.
- Revision of the personnel system effective July 1, 2009 merged the conventional managerial and general positions into core positions. These core positions are divided into global and area staff, depending on whether the employee can be transferred.
- Fulltime temporary workers and contract employees are also included.
- Average salary (monthly) is regular salary before taxes, and does not include bonuses or overtime pay.

Human Resource Development

Total Life Plan Designers

General Sales Personnel

Office Manager Trainees

Instructors

In-house Employees

Total Life Plan Designers

Development Policy

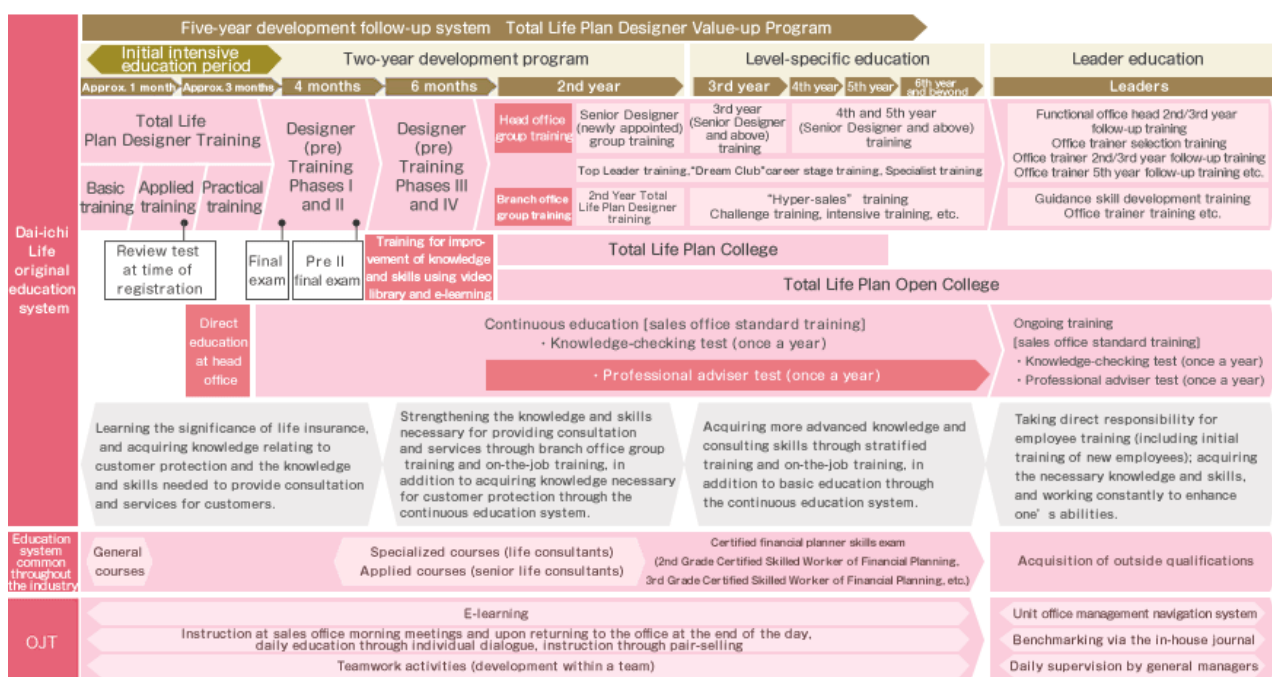
In line with our customer-centric corporate philosophy of "By your side, for life," we strive to develop Total Life Plan Designers whose broad-based knowledge enables them to provide effective advisory services, and who are able to provide ongoing support for our customers in line with customer needs as perceived by the customers themselves.

The cultivation of knowledgeable, highly-skilled personnel is a key source of competitiveness and productivity enhancement for our company. To facilitate the implementation of cultivation and training that is aimed at inculcating a high level of specialist expertise and ancillary know-how, as well as the enhancement of inter-personal skills, we are committed to strengthening our development planning, organizational framework, and instructors.

Our Five-year Development Program

In order to be able to provide advisory services that meet our customers' needs, we are committed to strengthening our human resources development program, our organizational structure, and our instructors' capabilities. While working to strengthen the integration of human resources development and market trends by developing cultivation activities and guidance suited to the special characteristics of the market, we are also working constantly to enhance the level of assistance and support that our personnel provide by basing personnel evaluation not only on sales performance, but also on the quality of service provision after a policy has been taken out, obtaining of external qualifications, etc. The first two years after joining the company is positioned as the development period. When an individual first joins the company, initially the emphasis is on group training by specialist development units, etc.; subsequently, there is a shift over to a combination of classroom training, continuing education, on-the-job training, e-learning etc. This two-year development program constitutes the basic framework for employee cultivation.

Once the two-year development program has been completed, employees continue to undergo follow-up development through the company's five-year development follow-up system, which provides long-term employee development.


[Enlarged view](#)

Ongoing Education and Training Following the Initial Intensive Training Period

Once personnel have completed their initial intensive training period at the training center, they continue to receive ongoing education and training that is coordinated between the head office, branch offices and individual sales offices, with the aim of further enhancing their knowledge and skills.

Besides knowledge and skills training, the intensive training provided at the branch office level also includes the sharing of sales-related ideas (from a customer-centric perspective), thereby helping to enhance the overall level of sales activities.

At the sales office level, besides the provision of day-to-day guidance and on-the-job training by sales office instructors, a bottom-up process of “growing together through collaboration” based on our company’s unique team system helps to reinforce the results of training.

From the third year onwards, there is an enhanced level of segmentation and specialization in the training topics and training subjects, with education and training centered on stratified training implemented on the basis of the Total Life Plan Designer’s level and activities, etc.

In addition, in fiscal 2014 the company launched the Total Life Plan College, which is being used to enhance 2nd and 3rd year Total Life Plan Designers’ consulting skills and communication skills by making effective use of video library and e-learning resources, and the Total Life Plan Open College, which helps all instructors and Total Life Plan Designers to develop and strengthen a wide range of skills and know-how.

	When a policy is taken out	During the duration of the policy	At the time of a payout
Our company's unique curriculum	Product education focused on customers' needs	Education in providing customers with information	Education regarding appropriate payment of insurance benefits, etc.
	<ul style="list-style-type: none">● Key products● Healthcare-related riders● Individual annuities, etc.	<ul style="list-style-type: none">● Implementation of periodic health examinations● Provision of information in regard to activities for which all policy-holders are being contacted● Handling policyholders who are coming up for renewal● Provision of information when customers have completed the procedures required for taking out a policy, etc.	<ul style="list-style-type: none">● Basic approach for handling claims● Points to note when handling complaints● Basic grounds for payout, etc.
	Business etiquette and consulting basics		
	<ul style="list-style-type: none">● Business etiquette● Hospitality● Consulting relating to the social security system, etc.		
Life Insurance Association of Japan standard curriculum	Appropriate insurance solicitation	Insurance benefits payout and other forms of after-sales service	
	<ul style="list-style-type: none">● Explanation of important points● Verifying the customer's wishes● Points to note regarding procedures for the taking out of new policies● Prohibited behavior in relation to insurance solicitation● Handling of data relating to insurance solicitation, etc.	<ul style="list-style-type: none">● The importance of after-sales service● Key points to note regarding security procedures● Appropriate payment of insurance benefits● Handling customer complaints, etc.	
	Safeguarding of intellectual property		
	<ul style="list-style-type: none">● Handling of personal information, etc.		
	Compliance		
	<ul style="list-style-type: none">● The importance of compliance● Overview of the legal responsibilities of life insurance sales agents● Behavior that is prohibited by law, etc.		

Human Resource Development

Total Life Plan
DesignersGeneral Sales
PersonnelOffice Manager
Trainees

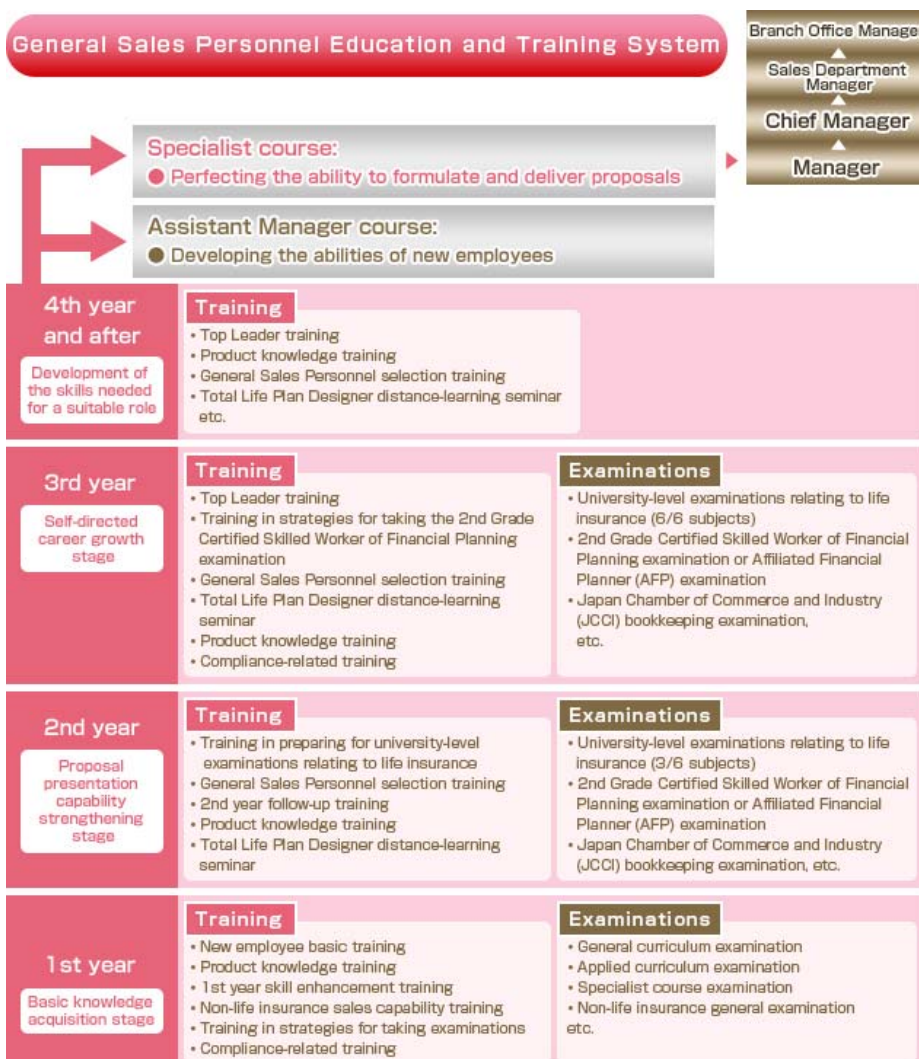
Instructors

In-house
Employees

General Sales Personnel

The General Sales Personnel system has been established to cultivate consulting business specialists, with the aim of enhancing the quality of Total Life Planning in line with our corporate philosophy of "By your side, for life." Mainly targeting those who work at business enterprises and public sector organizations, and consulting through face-to-face communication with them, the General Sales Personnel provide each individual customer with the products and services most suited to their specific needs.

Our company has put in place an education and training system that enables General Sales Personnel to acquire broad-based knowledge and skills. The first year after joining the company is positioned as the basic knowledge acquisition period, while in the second year, personnel work on strengthening their ability to present effective proposals to customers; the third year is positioned as the year in which personnel clarify their own individual career path, and from the fourth year onwards personnel focus on developing as a consulting business specialist or instructor, working to build up their capabilities step by step. In addition to providing education and support aimed at helping individuals to realize their career vision through group training and on-the-job training, personnel are also encouraged to upgrade their capabilities by obtaining life insurance related qualifications, etc.



Human Resource Development

[Total Life Plan
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Office Manager Trainees

Office Manager Trainees undergo a five-year training program designed to help them acquire the wide-ranging knowledge and experience required by office managers, including both managerial skills and interpersonal relationship skills, etc. On completing the training program, trainees are assigned to managerial positions at the company's sales offices, serving as expert professional office chiefs with responsibility for the cultivation of the company's Total Life Plan Designers; once they have accumulated the necessary experience, they have the opportunity for career progression to the roles of sales department head or branch office manager, which represent a significant step up in terms of the scale of responsibility and the level of difficulty.

Dai-ichi Life is constantly working to help its personnel develop the skills needed for the cultivation of effective office managers who, in their role as market development experts, are able to formulate sales strategies and provide comprehensive sales-related guidance to our Total Life Plan Designers.



Office Manager Trainees undergoing training

I Human Resource Development

[Total Life Plan
Designers](#)[General Sales
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Employees](#)

○ Instructors

The task of developing the capabilities of our instructors (including both Unit Office Managers and Unit Office Trainers), who are directly responsible for cultivating our Total Life Plan Designers, is undertaken through close coordination between head office and the individual branch offices.

As part of our company's efforts to enhance the personnel cultivation abilities of our Instructors, periodic skill enhancement benchmarking activities (including the Instructor Skill Enhancement Seminars and Unit Office Trainer Training Sessions, etc.) are held to help instructors acquire the wide-ranging life insurance related knowledge needed to assist our customers, and to help them strengthen their interpersonal relationship skills and management skills.

Furthermore, when undertaking Instructor cultivation, our company strives to integrate training led by branch office managers with our head office support program, thereby creating a sound framework for the cultivation of the next generation of instructors.

Human Resource Development

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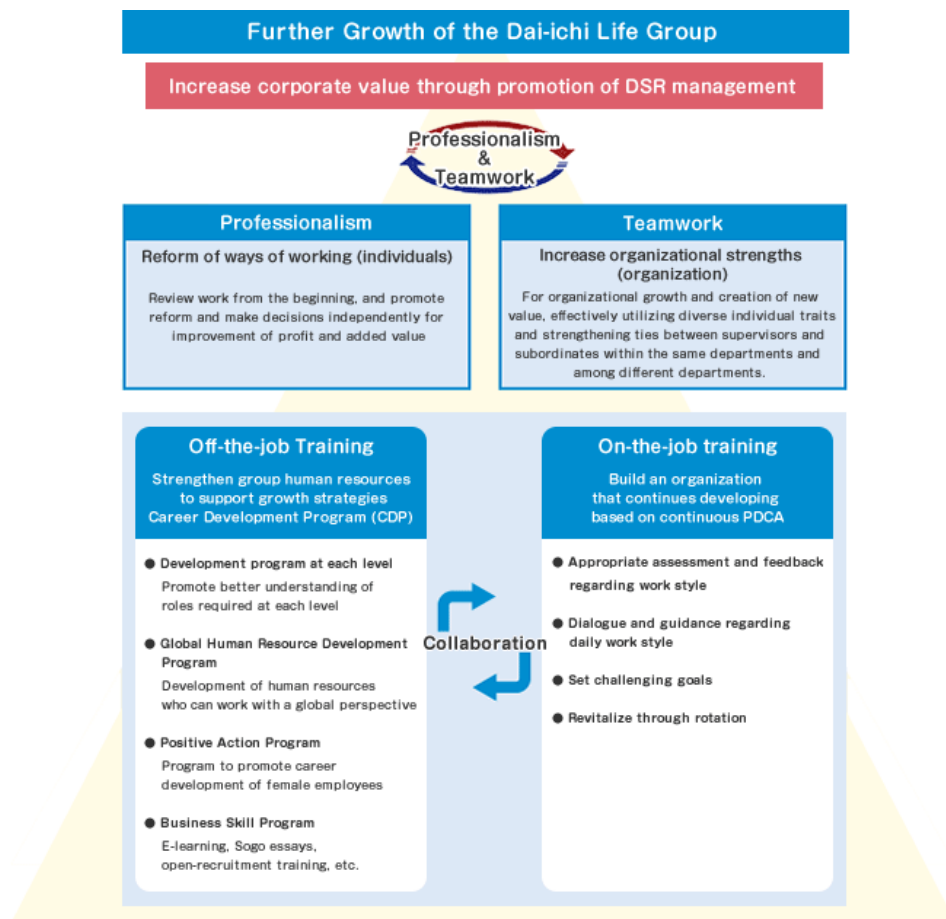
In-house Employees

Policy on Human Resource Development

The most important management resources for the Dai-ichi Life Group are people and the ability to secure good human resources in all sectors must be improved to achieve further growth for the Group.

The Company places the concepts of professionalism and teamwork at the highest level of our HR development policy and aims for the notion of: "professional = reforming the ways individuals work" and "teamwork = increasing organizational strength."

For professionalism, each employee aims to become a human resource capable of reviewing his/her own way of working, promoting work reform to increase profit and added value, and making decisions. For teamwork, the Company will strengthen ties between supervisors and subordinates within the same departments and among different departments to create new value that considers organizational growth and total optimization.



Efforts for Building Professionalism

Reform of ways of working

Each employee sets challenging targets for higher positions, continuously operates the PDCA cycle, and raises individual action levels through interim and year-end interviews for work review, and daily dialogue and guidance.

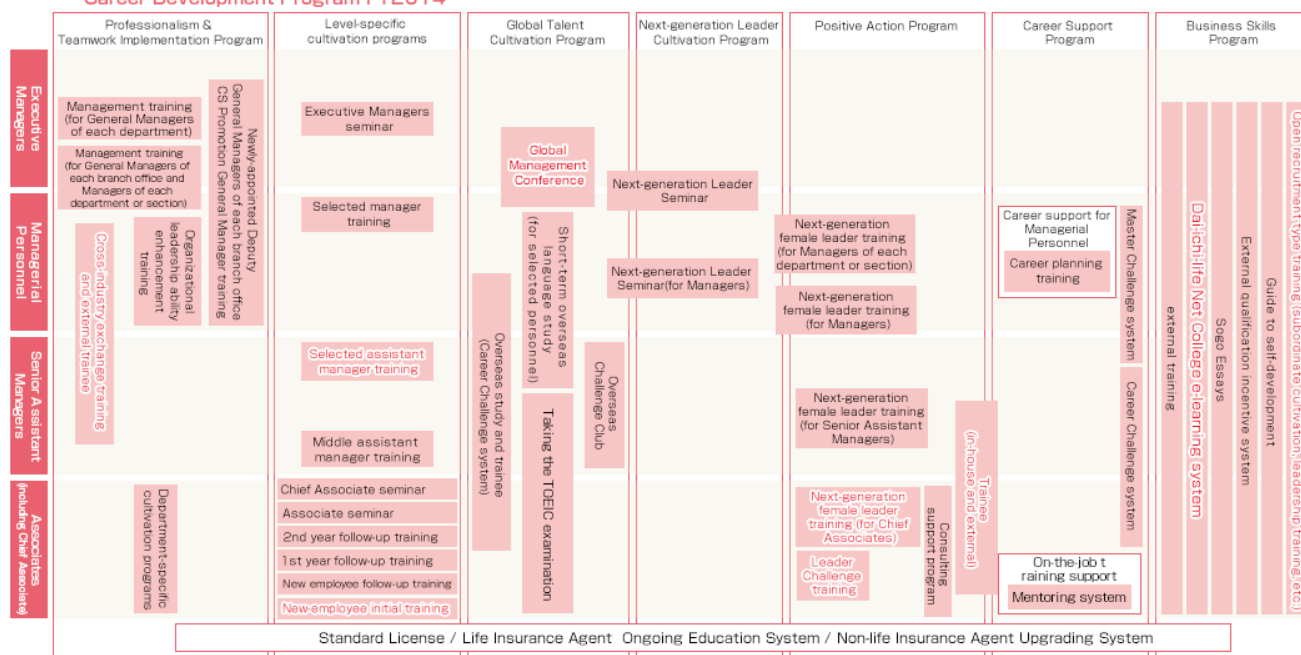
Development of next-generation leaders


Candidates for next-generation leaders are shared within the same departments and among the entire company and developed through strategic rotation and combination of off-the-job and on-the-job training.

Efforts for Development of Global Human Resources

CDP(Career Development Program)

Career Development Program FY2014



 Click to see expanded view

Program	Program content	Main initiative content
Professionalism and Teamwork Implementation Program	This constitutes the framework for promoting understanding and adoption of DSR management, reform of working practices, strengthening management of subordinates, etc.	<ul style="list-style-type: none"> • Management training • Training relating to the strengthening of organizational reform
Level-specific cultivation program	This provides the framework for enhancing the value of human capital by deepening understanding of the roles required at each level, and helping personnel to identify their own strengths and weaknesses.	<ul style="list-style-type: none"> • Level-specific training
Global Human Resource Development Program	This framework promotes global human resource development aimed at promoting the active development of overseas business that forms an important part of the company's growth strategy, and at positioning the company as a truly global enterprise.	<ul style="list-style-type: none"> • Global Management Conference • Overseas Challenge Club • Taking the TOEIC examination • Overseas study and trainee (Career Challenge system)
Next-generation Leader Cultivation Program	This provides the framework for the cultivation of the human talent that will serve as the next generation of operational leaders.	<ul style="list-style-type: none"> • Next-generation Leader Seminar • Next-generation Female Leader training
Positive Action Program	This framework provides support for career development of female employees, aimed at promoting the effective utilization of female talent.	<ul style="list-style-type: none"> • Next-generation female leader training • Leadership training • Consulting support program
Career Support Program	This framework provides support for personnel to develop a self-directed career vision, encouraging them to take up the challenge of seeking new positions in which they can provide a higher level of value added.	<ul style="list-style-type: none"> • Internal and external trainee system • Career Challenge system • Mentoring system
Business Skills Program	This framework supports self-directed study through an open recruitment model aimed at helping employees to strengthen the basic skills needed by a financially literate businessperson.	<ul style="list-style-type: none"> • E-learning system • Sogo Essay • Open recruitment type training

Human Rights Awareness

Human Rights Initiatives

Basic Policy

The Company works to develop employees who have an appropriate understanding and awareness of human rights and who are capable of always giving consideration to other people in any situation in their actions.

The Dai-ichi Life Human Rights Declaration (Three Pillars of the Human Rights Declaration) was established in 1986. In addition, matters concerning human rights are stipulated in the Code of Conduct for executives and employees with the aim of improving the awareness of employees towards human rights.

Three Pillars of the Human Rights Declaration

- 1 Dai-ichi Life respects basic human rights and makes efforts to foster freedom under the rule of law, equality, and a spirit of mutual aid.
- 2 Dai-ichi Life works to create employees that are not only corporate citizens, but first and foremost outstanding members of society.
- 3 Dai-ichi Life works to educate human resources so that they can correctly understand the Company's corporate social responsibility and act accordingly.

Code of Conduct

- Employees shall make efforts to have a correct and deep understanding of human rights in general and to respect basic human rights as they fulfill their day-to-day duties.
- Employees shall not discriminate against others based on gender, age, nationality, ethnicity, religion, social status, or disabilities.
- Employees shall not conduct sexual harassment or power harassment. In addition, employees shall not allow others to conduct these types of acts.

Promotion System

A Human Rights Awareness Promotion Office composed of Executives, General Managers, and Managers has been established at the head office and Human Rights Awareness Committee has been established at all departments and branches in order to promote awareness of human rights throughout the Company.

Human Rights Awareness Promotion System as of April 2014

- Head of Human Rights Awareness Promotion Division (executive in charge of personnel)
- Directors (26 persons including relevant general managers from the head office)
- Secretariat (21 persons including relevant managers from the head office)

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 fiscal 2013, we held training programs that covered the themes of anti-discrimination, understanding of disabilities, and harassment prevention, which included training by affiliation targeting all employees as well as training for Human Rights Awareness Committee members, and training for newly hired employees. Our human rights' training for managers was led by Kinki University Professor Suehiro Kitaguchi, who lectured on the topic of corporate management and human rights in consideration of the current state of society.



Human Rights Awareness Training for
Managers (Hibiya head office)
Suehiro Kitaguchi, Kinki University Professor

■ Human Rights Awareness Training

Held In	Training Program	Participants
April 2013	Training for Newly Hired Core Positions	149
April 2013	Training for Newly Hired Candidates for Executive Positions	45
May, June 2013	Training for Human Rights Awareness Committee Members	278
May 2013	Training for New General Managers	58
May 2013	Training for New Managers	150
May 2013	Training for New Assistant Managers	157
June 2013	Training for Dedicated Human Rights Staff at Subsidiaries	33
January 2014	Human Rights Training for Managers	1,258 (252 secondees)
March 2014	Training for New Deputy General Managers and CS Promotion General Managers	36
March 2014	Training for New Sales Office Managers	95
3 times per annum	Human Rights Training by Affiliation	All employees

■ External activities

The Company is a member of the Tokyo Industrial Federation for Human Rights, and also actively participates in workshops held by government agencies and organizations in an effort to contribute to human rights awareness.

■ Initiatives to prevent sexual harassment and power harassment

Training to prevent sexual harassment and power harassment is conducted in the various training programs including training by affiliation as we strive to prevent these forms of harassment.

In addition, the booklet "Vision and Rules" carried by all executives and employees and various manuals state the policies and initiatives related to sexual harassment and power harassment, as well as a contact point for related inquiries as part of our efforts to make employees aware of these issues.

Special efforts have been made to establish a system that allows people to feel reassured in consulting about these issues by assigning three women employees to the sexual harassment contact point so that quick and appropriate action can be taken.

In addition, steps have been taken to ensure the protection of the privacy of people who make consultations and training and education is being conducted so that consultation and cooperation concerning such matters does not result in prejudicial treatment.

Our Stance on Diversity and Inclusion

Basic Policy

Promoting the
Active
Participation of
Female
EmployeesAchievements of
Employees with
Disabilities

Global Diversity

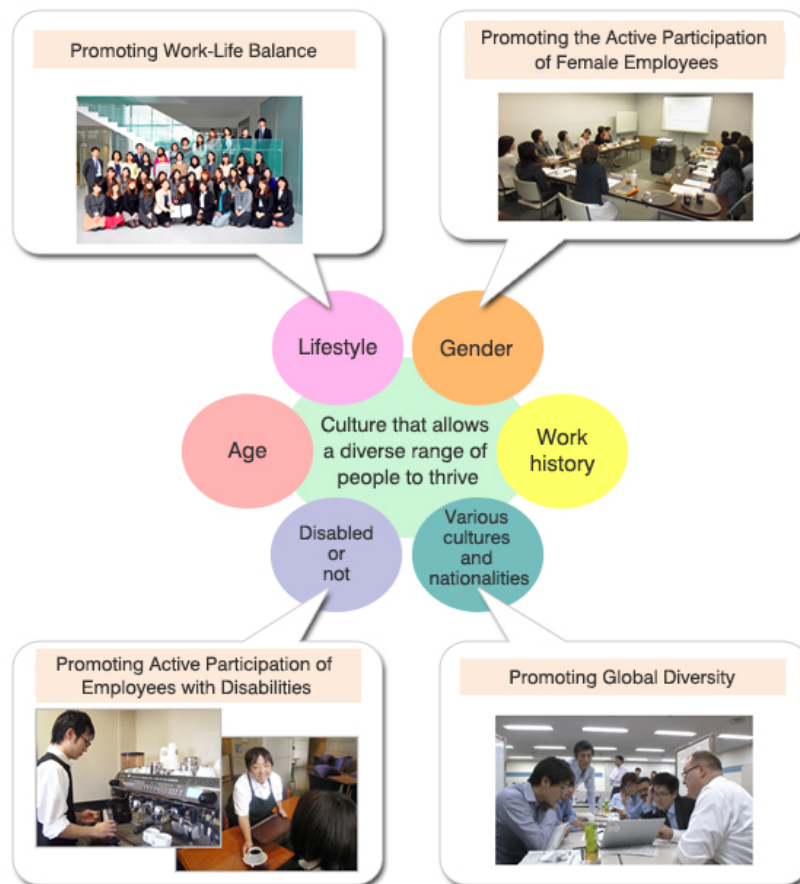
Work-Life
Balance

Basic Policy

Our Stance on Diversity and Inclusion

We aim to realize our group vision of Thinking People First by practicing DSR Management, while sharing the Dai-ichi Life Group's Corporate Action Principles (DSR Charter) among all the employees of the Dai-ichi Life Group, to practice our mission of "By your side, for life." We also believe that it is important to create new values as an organization on the whole by mutually accepting diversity (inclusion) and active roles played by various individuals will become the basis for creating these new values..

The Company seeks to create a work environment
in which diversified human resources can play an active role,
with the aim of realizing Diversity & Inclusion.



Promotion of Core Diversity and Inclusion Initiatives

By incorporating diversity and inclusion initiatives as part of management efforts, we facilitate changes in awareness among executives and employees and changes to the corporate culture.



■ The Special Committees for ES and Diversity & Inclusion Promotion

The executive officer responsible for Human Resources serves as the chairman of the Special Committees for ES and Diversity & Inclusion Promotion, which verifies the indicators used to determine progress in diversity and inclusion using a Plan-Do-Check-Action (PDCA) cycle. The work of the committee is reported to and shared among all employees through the Committee for Dai-ichi's Social Responsibility Promotion led by the president and the Company intranet.

■ Messages from the President

The president sends out regular messages to employees on diversity and inclusion through the company intranet,.

Our Stance on Diversity and Inclusion

Basic Policy

Promoting the Active Participation of Female Employees

Achievements of Employees with Disabilities

Global Diversity

Work-Life Balance

Promoting the Active Participation of Female Employees

Status of promotion

As one of the initiatives for Diversity and Inclusion, Dai-ichi Life is working to reform employee awareness and improve the HR development system to provide more opportunities for female employees, who comprise a large part of the Company, to make achievements. The Medium-term Management Plan (fiscal 2013–fiscal 2015) aims to increase the percentage of female on managerial level to 20% by 2016, and various efforts have been made for both Total Life Plan Designers and office workers. As a result, the first female Special General Manager of the Company was appointed on April 1, 2014, and 30% of those newly appointed to management positions were women. Female leaders are also working at more than 40% of the Company's unit offices in more than 1,200 locations across Japan.

Female Managers (as of April 1, 2014)

Position	April 2013		April 2014	
	No. of females	Percentage of females	No. of females	Percentage of females
Managers (equivalent to Managers*) or higher	632	16.8	667	18.4

* Senior General Managers, Special General Managers, Genreal Managers of Department or Branch Office, Managers of Department or Section, Regional Managers of Branch Office or District Office, Unit Office Managers etc.

Total Life Plan Designers

Two career paths (Professional Course and Management Course) are available to Total Life Plan Designers, tailored to their career plans and suitability, expanding the fields in which female employees can actively participate.

Professional course (consulting business professionals)

Employees are trained in presenting consulting proposals to customers at an advanced level and following up with high-quality aftercare.

Management course (leadership and management duties)

Female employees who wish to take on managerial duties are groomed for such positions, such as initial training as Total Life Plan Designers and in sales office as well as branch office management.

As part of the career development process, leaders who are future candidates for management positions undertake group training at headquarters according to their level for the acquisition of knowledge and skills as well as to foster awareness about upper management and the acquisition of certifications.

► For details on human resources training programs

Initiative for In-house Employees



As the majority of our female employees are area employees (especially area-limited employees who have traditionally served as administrative and support staff), we have been working on an ongoing basis to promote the full participation of female employees to achieve certain results by taking on challenges that directly tie into our growth strategies (diversification of duties) and enhance the functionality of their efforts (work style reforms). In addition to these efforts, in fiscal year 2014, individual female employees in each area in Japan began setting high, value-added goals (the same as global employees) that directly tie into growth strategies. We are also strengthening our efforts to promote the next generation of female leaders as follows.

Strengthening of on-the-job training in each department

Each department creates its own staff development plan, clarifies the requirements for promotion and, through appropriate work assignments and work experience, encourages the broadening of the responsible work duties. Cross-department study sessions and the like are also held.

Strengthening the Development of Potential Ability

As a positive action program, we have in place a stratified training program for female employees seeking career enhancement. This program provides role models and, for each management level, provides the necessary skills and knowledge and build awareness and motivation. We also offer both internal and external training as a career support program. External training includes not only financial industry training but other programs to expand horizons that will lead to changes in awareness and increased motivation.

About the Positive Action Program

Next-Generation Female Leader Training (for Managers of Department or Section)

In addition to participating in high-quality MBA courses for skills development, line section managers are mentored by executive managers and get the opportunity to learn directly from top management, which gives them the perspective of upper management and engenders further management awareness.

Next-Generation Female Leader Training (for Managers)

Through a total of five group training sessions, section manager review fundamental management principles and enhance the perspective and communication skills required for middle management, as well as learn the basics of marketing and develop their sense of business from a managerial perspective.

As a final project, participants give a presentation regarding their awareness towards business problems from a management perspective that showcases what they have learned during their training.

Next-Generation Female Leader Training (for Senior Assistant Managers)

Three group training sessions (including assessment training) develop awareness needed for career planning and higher positions, and foster understanding of management that places importance on people for achieving results. Participants develop an action plan, reviewing with superiors to take actions from a management perspective, and develop both organizational management and human resource skills to build a basic managerial foundation.

Next-Generation Female Leader Training (for Chief Associates)

This training fosters awareness needed for higher-level positions and develops the organizational awareness not by position but rather from an overarching company perspective to strengthen abilities to identify and solve issues.

Participants learn communication techniques for bringing in others to achieve results and enhance their awareness and motivation.

Leader Challenge Training

This program provides the understanding needed for the roles required of Chief Associates, capturing a wide business perspective.

Using a logical thinking framework, participants are able to organize their own thinking, clarifying their rationale and reasoning to develop the skills necessary to properly explain themselves.

Building and Strengthening Internal and External Networks

Dai-ichi Women's Executive Leaders (D-WEL) was developed for building an internal network for exchange and sharing information based on experience to encourage the personal growth of female executives. An important role of members is to serve as role models and support the development of the next generation of female leaders within the Company, partly through serving as instructors for the management training at different levels.

With a view to building an external network, we actively participate in external training programs for female leaders and cross-industry exchange events.



Dai-ichi Women's Executive Leaders
(D-WEL)

Our Stance on Diversity and Inclusion

Basic Policy

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Achievements of Employees with Disabilities

Not only do we proactively employ persons with disabilities, but we are also engaged in several activities geared toward "normalizing" the employment of persons with disabilities. We strive to create a comfortable working environment for persons with disabilities by conducting follow-up meetings with employees after they join the company and holding training courses on human rights awareness in order to deepen all employees' understanding of people with disabilities. As of June 1, 2014, we employ 909 people with disabilities nationwide, or about 2.16% of our entire workforce.

* Normalization: The concept that it is normal for a society to fully include both people with disabilities and those without, respecting and supporting each other, and living together in harmony with each other and with the community.

Initiatives of Dai-ichi Life Challenged Co., Ltd.

Dai-ichi Life Challenged was established in August 2006, and employs mainly people with intellectual and/or mental disabilities. Dai-ichi Life Challenged's scope of operations includes document printing and dispatching, cleaning, laundry, and cafeteria operations. With more than 150 employees, including more than 100 with disabilities, Dai-ichi Life Challenged fosters the professionalism of each employee through initiatives to encourage independence, face challenges, and capitalize on individual strengths.



In the document dispatching group at the Tabata Division, employees of Dai-ichi Life Challenged and the Call Center Management Department of Dai-ichi Life work together on the same floors. The "DL Café," operated by Cafeteria Division, opened on the first floor of our Hibiya Headquarters in November 2012. People from outside the company as well as our group employees enjoy the DL Café.

We don't limit the scope of employees' work according to their disabilities, but rather encourage all employees to try various duties including cash register operation, visiting suppliers, and telephone communication with customers. This approach increases employees' motivation toward work, which leads to their own development.

On March 15 and 21, 2014 at the Abilympics* for Tokyo, a Dai-ichi Life Challenged employee took first place in the tea service skills competition, while another employee placed third in the building cleaning competition. It was the second consecutive year that one of our employees won the tea service competition.



* Abilympics: Competitions for people with disabilities, who compete using skills learned through their daily jobs. It aims to improve the vocational skills of persons with disabilities as well as to promote the employment of persons with disabilities by creating greater awareness and understanding among businesses and society in general.

These initiatives have been recognized by society, and on October 1, 2009, Dai-ichi Life Challenged became the first company in the life insurance industry (including subsidiaries) to be recognized as an Outstanding Employer for Disabled Persons* by the Ministry of Health, Labour and Welfare.

* Heartful Ribbon Mark Concept



The tying together of three ribbons that represent persons with disabilities, companies, and society symbolizes the strong bonds that have led to the achievement of normalization.

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Global Management Conference

The Dai-ichi Life Group held the Global Management Conference as an opportunity for exchange and development of executives inside and outside Japan to increase the entire Group's international competitiveness. The conference was attended by members of overseas Group companies and hosted presentations and discussions of various companies on their activities on commonly shared themes such as ERM. Through such efforts, the Group works to create synergy and develop human resources who will contribute to the Group's management.



Global Management Conference

Hiring of International Students

We hire newly graduated international students from Japanese educational institutions as part of our proactive efforts to develop global human resources. These employees bring diverse cultural backgrounds and values that enrich the workplace and help us to improve our organization and the Group's international competitiveness.

Other Initiatives

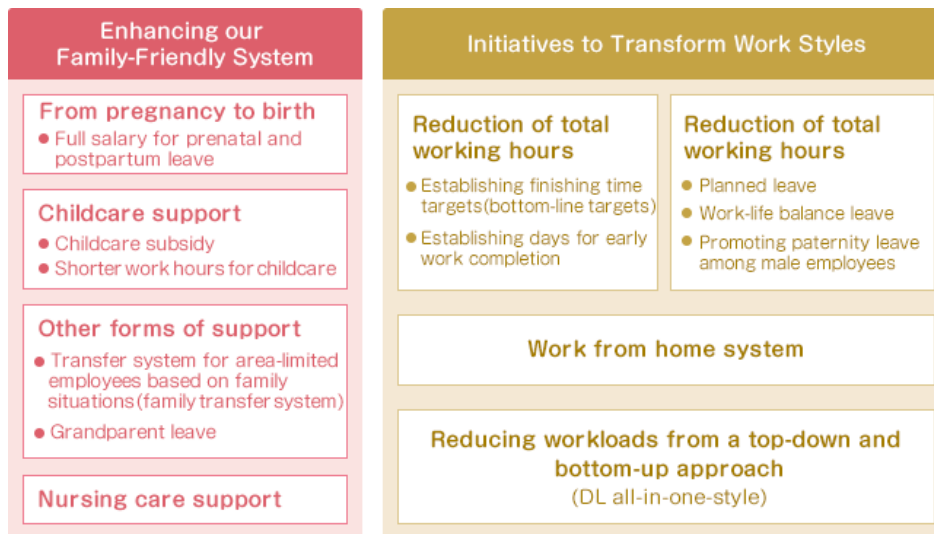
- Overseas Challenge Club (developing language skills and improving intercultural understanding)
- Dispatch of employees overseas for study or training

Our Stance on Diversity and Inclusion

Basic Policy	Promoting the Active Participation of Female Employees	Achievements of Employees with Disabilities	Global Diversity	Work-Life Balance
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Promoting Work-Life Balance

To create an environment that encourages the realization of diversity and inclusion, we are committed to promoting work-life balance in two core ways: enriching our Family-Friendly System and working to transform work styles.



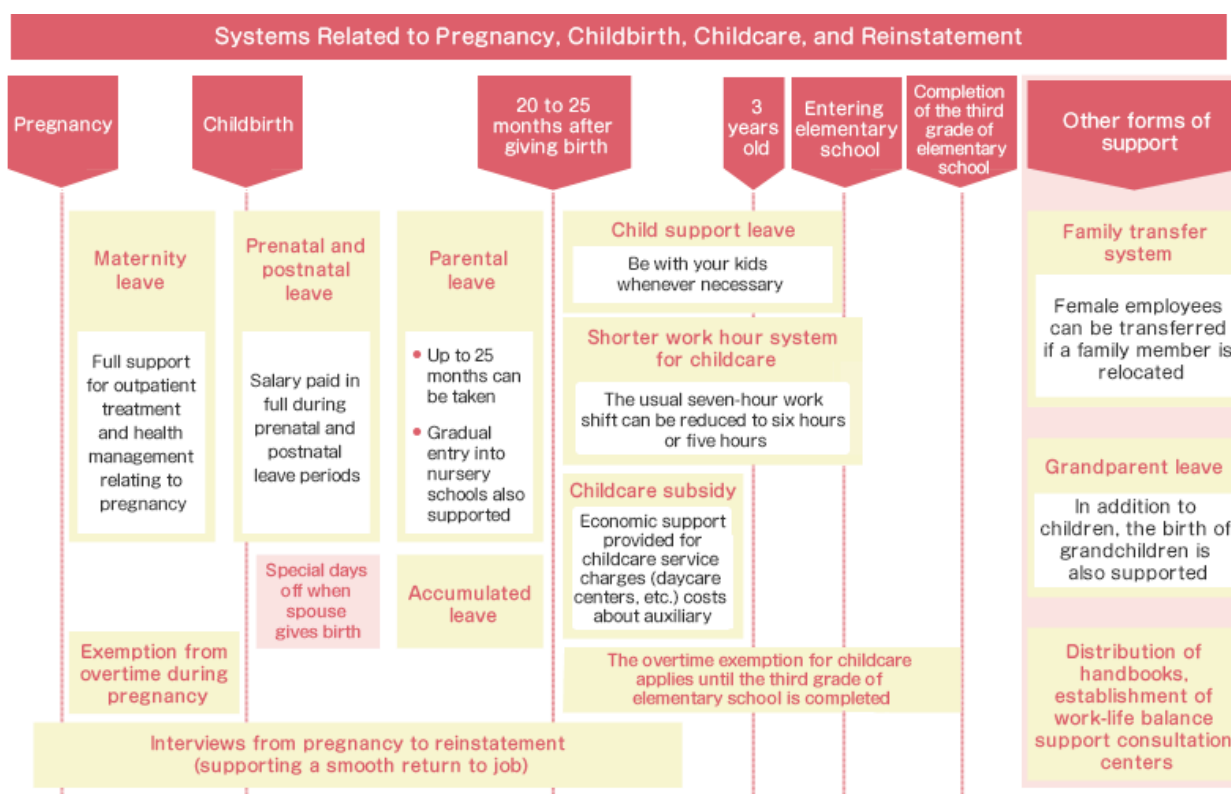
Instituting and Promoting the Use of the Work-Life Balance Support (Family-Friendly System)

We are enhancing work-life balance support so that female workers feel secure continuing to work as they experience various life events (such as pregnancy, childbirth, and childcare) and provide care to others. In addition, we have acquired the Kurumin Mark (certification that recognizes the support we provide to our employees for childrearing) four times (2007, 2009, 2011, and 2013) as our measures have been recognized as action plan initiatives in accordance with the Act on Advancement of Measures to Support Raising Next-Generation Children.



General Business Owner Action Plan (2013-2014)

- We aim to improve acquisition rate of childcare leave by male employees and create a work environment that makes it easy for both men and women to raise children.
- We aim to achieve a work-life balance through focused work by promoting the acquisition of annual paid leave and flexible ways of working.



Some of the systems are introduced

Providing Paid Prenatal and Postpartum Leave

We provide the full normal salary during prenatal and postpartum leave.

Parental leave

This system allows employees to take a maximum of 25 months of leave, to the end of the first April or first October, whichever is earlier, from the month following the day the child reaches an age of one year and six months. Gradual entry into nursery school is also supported by allowing leave until the end of April or the end of October.

Number of employees utilizing parental leave system

Fiscal 2011	Fiscal 2012	Fiscal 2013
889	1,019	1,056

Shorter Work Hour System for Childcare

The usual seven-hour work shift can be reduced to six hours or five hours until the end of the first April following elementary school entry.

Number of Employees Utilizing Shorter Work Hour System for Childcare

Fiscal 2011	Fiscal 2012	Fiscal 2013
229	256	303

Childcare Subsidy

This is a system in which a portion of costs are covered if childcare services such as daycare centers are used.

Number of employees receiving childcare subsidy

Fiscal 2011	Fiscal 2012	Fiscal 2013
3,784	3,582	3,912

Grandparent Leave

A special leave of three days is granted in addition to standard paid leave for the birth of an employee's grandchild. A maximum of 9 consecutive days of leave can be taken if taken together with paid leave or weekends.

Family Transfer

This system normally allows for the transfer of stationary area employees (employees limited to specific regions) to a department in commuting distance if a request is made due to reasons such as the relocation of a spouse and recognized by the company.

Number of employees utilizing family transfer system

Fiscal 2011	Fiscal 2012	Fiscal 2013
42	38	35

Nursing Care Leave

A total of 365 days of nursing care leave can be taken so that a balance can be achieved between providing nursing care to family members and work.

Number of employees using nursing care leave

Fiscal 2011	Fiscal 2012	Fiscal 2013
235	250	250

Shorter Work Hours for Nursing Care

The usual seven-hour work shift can be reduced to six hours or five hours for up to 365 days for providing nursing care to family members.

■ Work Style Reform

We conduct initiatives such as promoting the reduction of total working hours and acquisition of leave because we believe that reforms aimed at achieving a working style with a balance between work and life for all employees, both male and female, are important in order to become an organization that allows for the lively participation of a diverse set of employees.

Reduction of Total Working Hours

We work to reduce total working hours through measures such as establishing finishing time targets and establishing days for early work completion.

Encouraging the Use of Paid Leave

We have taken measures that make it easier to acquire annual paid leave such as the planned leave system with rules that stipulate the systematic acquisition of six days of annual paid leave per year, as well as the adoption of work-life balance leave for childcare, school events, and providing nursing care to family members and health improvement leave.

Paid Leave Utilization Ratio

Fiscal 2011	Fiscal 2012	Fiscal 2013
67.7%	64.3%	65.9%

Promotion of Male Employees Taking Childcare Leave

We actively promote the acquisition of childcare leave by male employees, which we refer to as Papa Training Childcare Leave.

We have held family work visit days since Fiscal 2008 to improve awareness towards the participation of male employees in childcare and to deepen the understanding of the children and family of employees towards the company and the work that we do. In 2014, more than 200 children and family of employees at Hibiya head office and Toyosu head office participated in the family work visit days.



Hibiya Head Office



Toyosu Head Office

Work from home system

We have adopted a work from home system as part of our efforts to provide a flexible working environment.

Developing an Accommodating Work Environment

Determining Employee Satisfaction

The company has conducted an employee satisfaction (ES) survey since fiscal 2003. This survey is used both to gauge current ES and to consider any measures to be undertaken in response to challenges. An accommodating work environment is being developed by the identification of challenges and by the implementation of responses to them.

Career Support Desk

The company supports employee career development by having specialist career advisors who can offer suitable advice to employees. Such advice promotes the self-resolution of issues by employees themselves. These activities are undertaken to both improve human capital of every employee, and also to respond to the wide range of consultations requested by employees regarding career-structuring issues.

Internal Communications

President's office network

Utilizing the company's intranet, the "president's office network" has been established as an initiative that connects directly the president and employees. The network is operated so that the management vision can be shared throughout the entire company. It can also pass along messages and official speeches made by the president on special occasions such as on anniversaries of the company's founding, etc. This initiative provides interactive communication in that employees are also able to convey to the president their questions and concerns regarding day-to-day operations. The feedback that the president's responses generate can also be shared with the entire company, etc.

Converse with Executives

"Converse with Executives" gives top management a genuine opportunity to listen to employee views.

Within this framework, executives visit both head office departments and branch offices nationwide. In addition to the executives being able to share with employees the background and views associated with various business challenges, the framework also allows management to directly field employee questions and opinions. Internal communications are invigorated through such direct discussions, and this framework also works to create an organization brimming with a sense of unity.



Knowledge Sharing

Teamwork activities

The Total Life Plan Designers employed nationwide are assigned to teams, with each team working independent of one another in sharing sales know-how among themselves and cultivating new employees. To further energize the small group activities of each of these teams, "teamwork activities" have been undertaken since 1993. These activities are based upon the two concepts of "all team members participating and independently thinking outside the box" and "cooperating together, encouraging one another, and developing while learning together."

My Total Life Plan

The "My Total Life Plan" framework aims to improve activity and proposal skills by sharing throughout the entire company both favorable examples of consulting undertaken by Total Life Plan Designers and favorable examples of other service activities. By sharing throughout the entire company positive sales examples that feature consulting in accordance with the Total Life Plans of individual customers, we are working to cultivate many Total Life Plan Designers who can both view consulting proposals from a customer's perspective and win over their trust.

■ Research Committee on Positive Recruitment, Training and Consulting Measures

The first two years of education after an employee has joined the company are particularly important in terms of developing the human capital of Total Life Plan Designers. To improve the effectiveness of this education, in addition to ensuring that the practical training centers, sales offices and branches responsible for training carry out their duties in a manner that is standardized throughout the entire company, while engaging in mutual cooperation, it is also important to add independent thinking to the training mix.

The Research Committee on Positive Recruitment, Training and Consulting Measures meets annually as a forum that benchmarks examples of independent thinking. In addition to sharing the content of numerous measures up until now on a nationwide basis, there have also been examples of such measures being standardized and incorporated into the operations of the entire company.

■ Value Creation (VC) Activities

By streamlining operations and strengthening measures designed to reduce the absolute quantity of existing operations, Value Creation (VC) activities were commenced from fiscal 2014 for the purpose of building a system that allows for operations with higher levels of added-value. All departments and employees are working together, under the belief that the plan-do-check-action (PDCA) cycle conducted by each individual employee will lead to satisfaction and feelings of personal growth by each employee and will contribute to the growth of the group and the realization of DSR Management.

I Relations with Labor Unions

The Dai-ichi Life Labor Union employs a union shop system whereby both back-office staff and sales employees are union members. There are some 50,700 people (as of April 1, 2014) to whom the conditions of union membership apply.

The company and union engage in an active exchange of opinions via discussions held in various committees to realize a wealthier and more cheerful lifestyle for union members, and to create a satisfying and positive workplace for them.

Employee Mental and Physical Health

Employee mental and physical health

Basic Policy

Health advancement has been positioned as an important management issue for Dai-ichi Life so that the company can fulfill its social responsibilities when responding to customers who are hoping to improve their health. This is based upon the awareness that Group officers and employees need to possess a high level of personal interest in health and medical matters. A broad range of measures are being implemented for the purpose of improving employee consciousness regarding the improvement of their own health and the prevention of lifestyle diseases. The specific measures being implemented include the following: 1. The Group Health Declaration, 2. The construction of an internal plan-do-check-action (PDCA) cycle system, 3. Lifestyle improvement measures, 4. Health promotion campaigns, 5. Anti-smoking measures.

The above-mentioned measures have been highly regarded at the 2nd Smart Life Awards sponsored by the Ministry of Health, Labour and Welfare (MHLW) which were held in July 2013, and Dai-ichi Life was awarded the Health Services Bureau Director-General's top prize.* The Smart Life Awards is an award system that recognizes distinguished contributions and measures taken with respect to health advancement and the prevention of lifestyle diseases, which centers upon three key themes (suitable exercise, suitable diet and no smoking). These three themes have been established by the Smart Life Project. * This project involves the participation of businesses, organizations and community associations, etc.

■ "Smart Life Project Website" (Japanese)



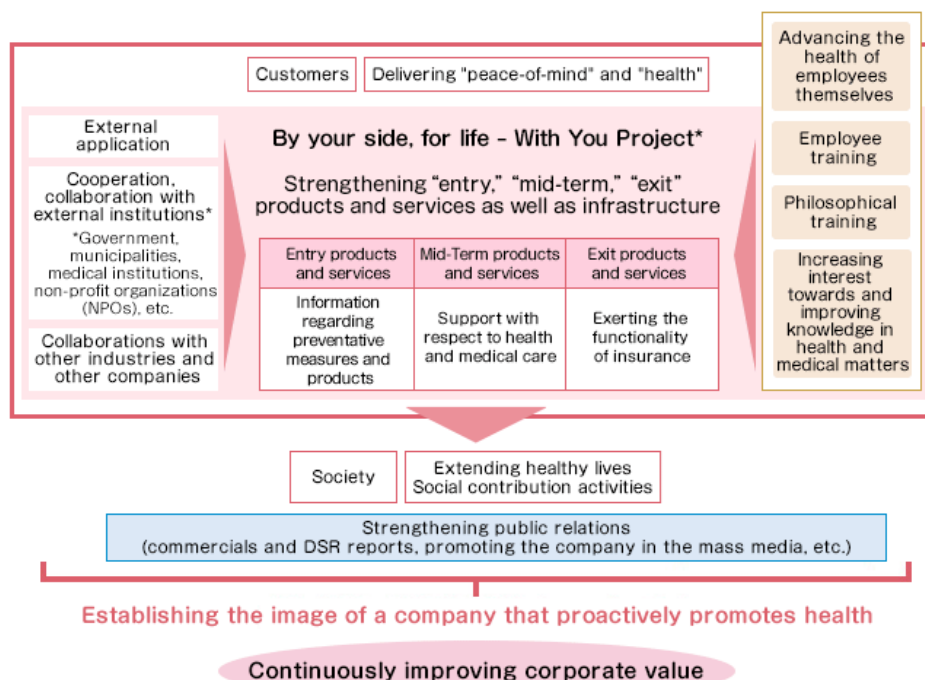
The 2nd Smart Life Awards Ceremony. Pictured at the center of the photo is Ms. Ayaka Hirahara, who serves as an Active Health Goodwill Ambassador.

The Group Health Declaration and Construction of an Internal PDCA Cycle System

Dai-ichi Life announced the Dai-ichi Life Group Health Declaration entitled "Iki Iki Dai-ichi 110" in July 2011. In April 2013, in addition to the "Health Promotion" principle being added to the Dai-ichi Life Group's Corporate Action Principles (DSR Charter), the Basic Policy on Health Promotion was newly established. Furthermore, the Health Promotion Specialist Subcommittee was established under the Committee for DSR* Promotion, which in turn is under the direct control of the president. The Plan-Do-Check-Action (PDCA) cycle is also being used to strongly promote the principles of health management.

*DSR: Dai-ichi's Social Responsibility (the social responsibility of the Dai-ichi Life Group)

Overall image of Dai-ichi Life's promotion of health management



*By your side, for life – With You Project: This is a customer-oriented domestic growth strategy.

Lifestyle-improvement Measures (thorough medical checkups, etc.)

By thoroughly recommending the undertaking of further medical examinations (hereinafter "secondary examinations") after regular medical checkups, and by also acting as a company that fully supports special checkups and special health guidance sessions conducted by the health insurance association in response to metabolic syndrome, Dai-ichi Life has worked to lower the prevalence of abnormal findings* discovered during the regular medical checkups of its employees. These actions have resulted in the prevalence of abnormal findings discovered during regular medical checkups declining for three years in succession among both male and female employees. Thus, the health of the company's employees is improving steadily.

Dai-ichi Life is also placing emphasis on encouraging its employees to undergo screening for various forms of cancer. In particular, as a result of mobile screening centers for breast cancer called, "MammoBus," that have operated in approximately 320 locations nationwide, the employee screening rate is approximately 40%, twice of the national average. Through the screening conducted by Dai-ichi Life, each year approximately 30 employees have benefited through the early detection of breast cancer.

*prevalence of abnormal findings: The numbers of people identified as "requiring consultations," "requiring retesting" "requiring detailed testing" or "undergoing treatment," divided by the total number of people undergoing medical checkups.

Prevalence of Abnormal Findings by Gender (Statutory Items Only)

	Fiscal 2011	Fiscal 2012	Fiscal 2013
Males	63.5%	62.8%	60.7%
Females	59.1%	57.3%	56.1%



A "MammoBus" mobile screening center that operates nationwide.

Health Promotion Campaigns

The "Health Promotion Campaign" is conducted in autumn of each year as an opportunity for employees to improve their lifestyles. It is carried out jointly by Dai-ichi Life, the health insurance association and the labor union. The event has grown from approximately 4,000 people participating in Fiscal 2010, the campaign grew to approximately 6,000 participants in Fiscal 2013. Additionally, the company also proactively promotes the improvement of health through employee-targeted seminars. These include the "parent, child exercise and food seminar" which is held on children's visiting the workplace day, and the "beautiful posture and walking seminar," etc.



The "parent, child exercise and food seminar"



The "beautiful posture and walking seminar"

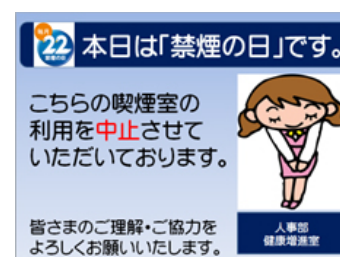
Anti-smoking Measures

The 22nd day of each month has been established as a "smoking-free day" and activities that raise anti-smoking awareness are conducted. Such activities include closing of some of the smoking rooms within the corporate headquarters and other offices. Posters that highlight the importance of quitting smoking are also displayed. Additionally, in January of each year a quit smoking campaign is conducted, with measures being taken to reduce the percentage of employees who smoke. Due to such measures approximately 190 employees successfully quit smoking each year.

Furthermore, progress has been made in helping employees quit smoking, such as the increase of maximum subsidies paid to offset out-of-pocket expenses when seeking outpatient treatment to quit smoking to 20,000 yen.



A "smoking-free day" poster displayed throughout the company



A smoking room closure notice