

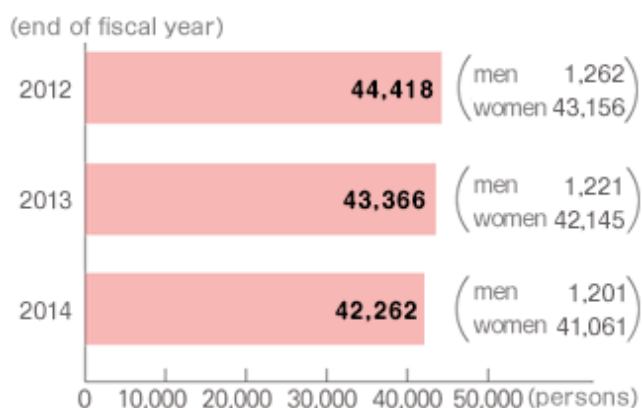
Employees Status

Basic Policy

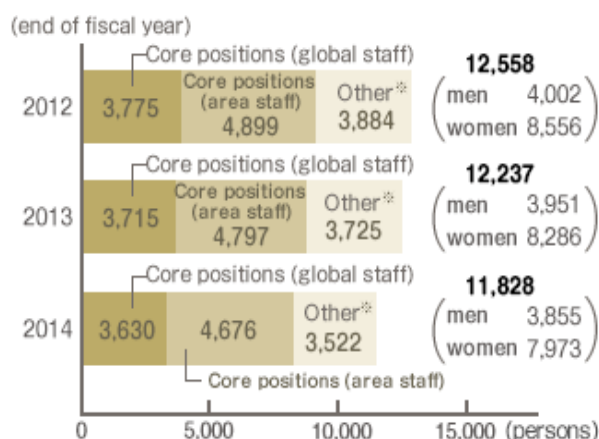
All activities of the Dai-ichi Life Group are supported by our human resources, whom we consider our most important management resource. Dai-ichi Life implements various human resource development programs and promotes diversity and inclusion in order to create an exciting and rewarding workplace where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

Employees Status

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 2014)	
			Fiscal 2012	Fiscal 2013	Fiscal 2014	Avg. age	Avg. years of service
Total Life Plan Designers			9,561	8,666	8,465	47 years and 5 month old	10 years and 11 months of service
	Sex	Men	65	55	53	43 years and 3 months old	18 years and 7 months of service
		Women	9,496	8,611	8,412	47 years and 6 months old	10 years and 8 months of service
In-house employees			763	719	703	44 years and 2 months old	14 years and 5 months of service
	Sex	Men	177	129	150	45 years and 10 months old	19 years and 5 month of service
		Women	586	590	553	43 years and 4 months old	12 years and 1 months of service
	By Duty	Core positions (global employees)	154	111	114	43 years and 8 months old	20 years and 1 months of service
		Core positions (area employees)	78	104	145	41 years and 5 month old	16 years and 3 months of service
		Other	531	504	444	48 years and 3 months old	6 years and 3 months of service

Average Salary (Monthly)

(Unit: thousand yen)

Category	Fiscal 2012	Fiscal 2013	Fiscal 2014
Total Life Plan Designers	257	255	252
Office workers	292	297	301

Notes:

1. Total Life Plan Designers include heads of offices.
2. 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 1,181 as of the end of fiscal 2012, 1,301 for fiscal 2013, and 1,412 for fiscal 2014. Those with assistant duties were 639 at the end of fiscal 2012, 603 for fiscal 2013 and 567 for fiscal 2014.
3. Office workers include Branch Office General Managers, Regional Managers, and Special Staff Managers.
4. 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.
5. Fulltime temporary workers and contract employees are also included.
6. Average salary (monthly) is regular salary before taxes, and does not include bonuses or overtime pay.

Human Resource Development

Total Life Plan
Designers

Life
Professionals

Office Manager
Trainees

Instructors

In-house
Employees

Total Life Plan Designers

Development Policy

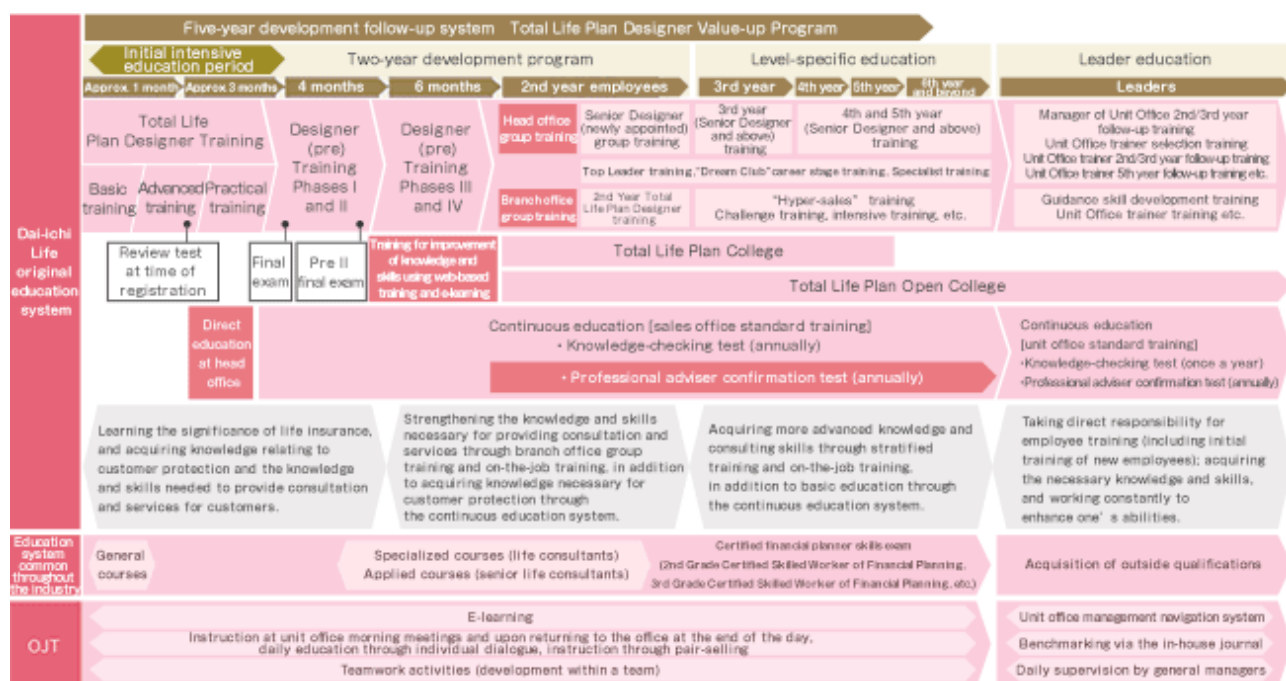
In line with management philosophy of “Customer First - By Your Side, For Life,” we strive to develop Total Life Plan Designers whose broad-based knowledge enables them to provide effective advisory services, and who are able to provide ongoing support for our customers in line with customer needs as 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.

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 capital development program, our organizational structure, and our instructors' capabilities. While working to strengthen the integration of human capital 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, and other factors.

After first being hired, new employees undergo concentrated development by learning basic sales activities, product knowledge, proposal skills and knowledge about safeguards through placement in a specialized organization. Even after beginning their sales work, employees receive an orientation led by specialized in-house staff, undergo daily training through OJT led by sales instructors, and curriculum that is combined with e-learning. Later, progress of each individual's professional development is confirmed and a five-year development program follow-up structure is in place that involves stratified training for even greater growth. All told, Dai-ichi Life's approach to human capital development is carried out over the long term.



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 unit offices, with the aim of furthering 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 unit office level, besides the provision of day-to-day guidance and on-the-job training by unit 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, Dai-ichi Life uses web-based training and e-learning, and operates 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.

	At the time of contract	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.
	● Key products ● Healthcare-related riders ● Individual annuities, etc.	● Implementation of Periodical Insurance Information Checks ● Handling policyholders who are coming up for renewal ● Provision of information when customers have completed the procedures required for taking out a policy, etc.	● Basic approach for handling claims ● Points to note when handling complaints ● Basic grounds for payout, etc.
	Business etiquette and consulting basics		
	● Business etiquette ● Hospitality ● Consulting relating to the social security system, etc.		

	At the time of contract	During the duration of the policy	At the time of a payout
Institute of Life Insurance standard curriculum	Appropriate insurance solicitation	Insurance benefits payout and other forms of after-sales service	
	● 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.	● 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 Information property protection		
	● Handling of personal information, etc.		
	Compliance		
	● The importance of compliance ● Overview of the legal responsibilities of life insurance sales agents ● Behavior that is prohibited by law, etc.		

Head Office group training

Head Office group training programs were developed for Total Life Plan Designers selected from Dai-ichi Life's nationwide network in order to provide advanced training on customer needs and customer services.

Participants in Head Office group training

(venue: Higashi-Totsuka Training Center)

	Fiscal2012	Fiscal2013	Fiscal2014
Number of participants in Head Office training	974	992	1,335
Total hours	110,000 hours	130,000 hours	170,000 hours
Number of hours per participant	14 hours 39 minutes	14 hours 43 minutes	13 hours 56 minutes



Class underway as part of the Head Office group training program

Training facilities and training staff

In addition to Higashi-Totsuka Training Center (Kanagawa Prefecture), where the Head Office group training program is held, practical training centers responsible for orientation have been set up at approximately 180 locations at branch offices and sales departments and here training staff work to develop Total Life Plan Designers.

In addition, training staff are provided with regular access to Head Office group training and web-based training programs. Furthermore, best practices are also shared among staff to establish a high quality training system.

Dai-ichi Life has also introduced a web-based training in an effort to expand audiovisual learning opportunities.

Common industry training tests and external accreditation exams

Dai-ichi Life actively encourages employees to take The Life Insurance Association of Japan recommended tests and external accreditation exams in an effort to enhance their ability to propose insurance solutions to customers by acquiring a broad range of advanced and specialized knowledge about the industry.

In particular, we encourage employees to take and obtain accreditation through the specialized and applied course tests established by The Life Insurance Association of Japan and the nationally administered certified financial planner skills exam. A support system is in place to help employees obtain such accreditation, which includes group training led by specialized staff and the provision of various learning materials.

E-learning system

The DL Pad, a tablet computer for sales and business use, contains an e-learning system.

This system provides explanation guidance for customers and an on-camera role playing feature where employee can record and check their own explanation. A test feature is also provided to check learning progress. This system is used for various training and professional development.



Training using the explanation guidance feature



Training using the on-camera role playing feature

I Human Resource Development

Total Life Plan
Designers

Life
Professionals

Office Manager
Trainees

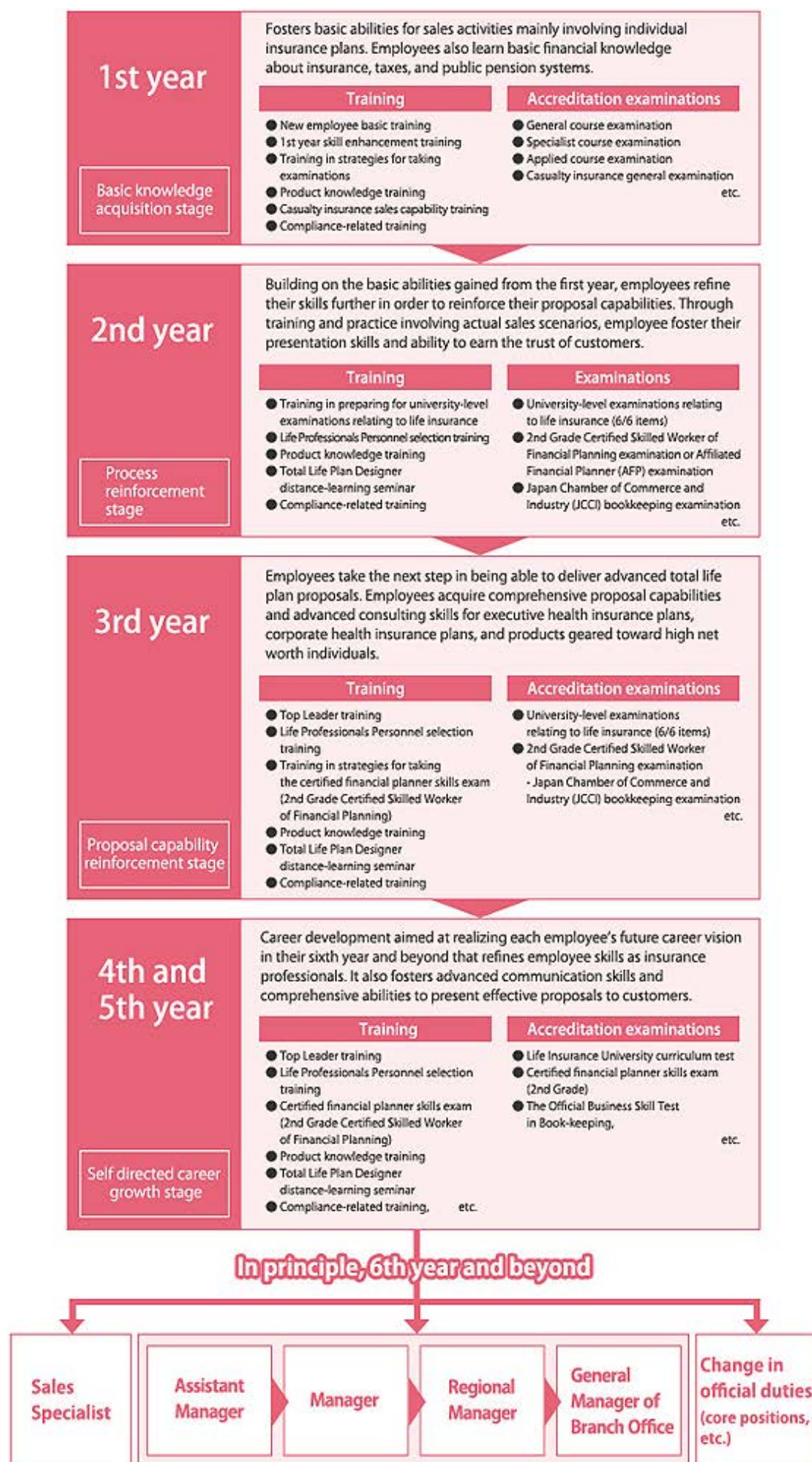
Instructors

In-house
Employees

○ Life Professionals

The Life Professionals 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 Life Professionals 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 Life Professionals 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
Designers

Life
Professionals

Office Manager
Trainees

Instructors

In-house
Employees

Office Manager Trainees

After their training is completed, Office Manager Trainees will become an office manager charged with leading and developing Total Life Plan Designers, with the ultimate goal of becoming unit office management professionals. Office Manager Trainees, who can become office managers as quickly as their sixth year with the company, undergo a special 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. On completing the training program, trainees are assigned to managerial positions at the company's unit 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 regional manager of district office or general manager of branch office, which represent a significant step up in terms of the scale of responsibility and the level of difficulty.

Five-year Development Program

Trainees undergo a five-year training program in order to acquire a broad range of knowledge and skills. During the first year, Office Manager Trainees learn about insurance and finance as well as interpersonal negotiating skills through insurance sales activities in the retail segment.

In the second year, Office Manager Trainees acquire tax and financial knowledge as well as negotiating skills with corporations, through insurance sales activities in the wholesale segment.

During the third year, Office Manager Trainees undergo practical training and work at branch offices to obtain sales strategy proposal skills and market analysis abilities.

In the fourth and fifth years, Office Manager Trainees seek to enhance their management skills and market development and analysis skills through their involvement in unit office development work as well as the instruction and development of their junior staff. Fifth year curriculum involves daily capacity building so that Office Manager Trainees can become dynamic office managers that can instruct Total Life Plan Designers in various aspects of their work as well as plan sales strategy as an expert in market development.



Five-year Development Program

I Human Resource Development

Total Life Plan
Designers

Life
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Office Manager
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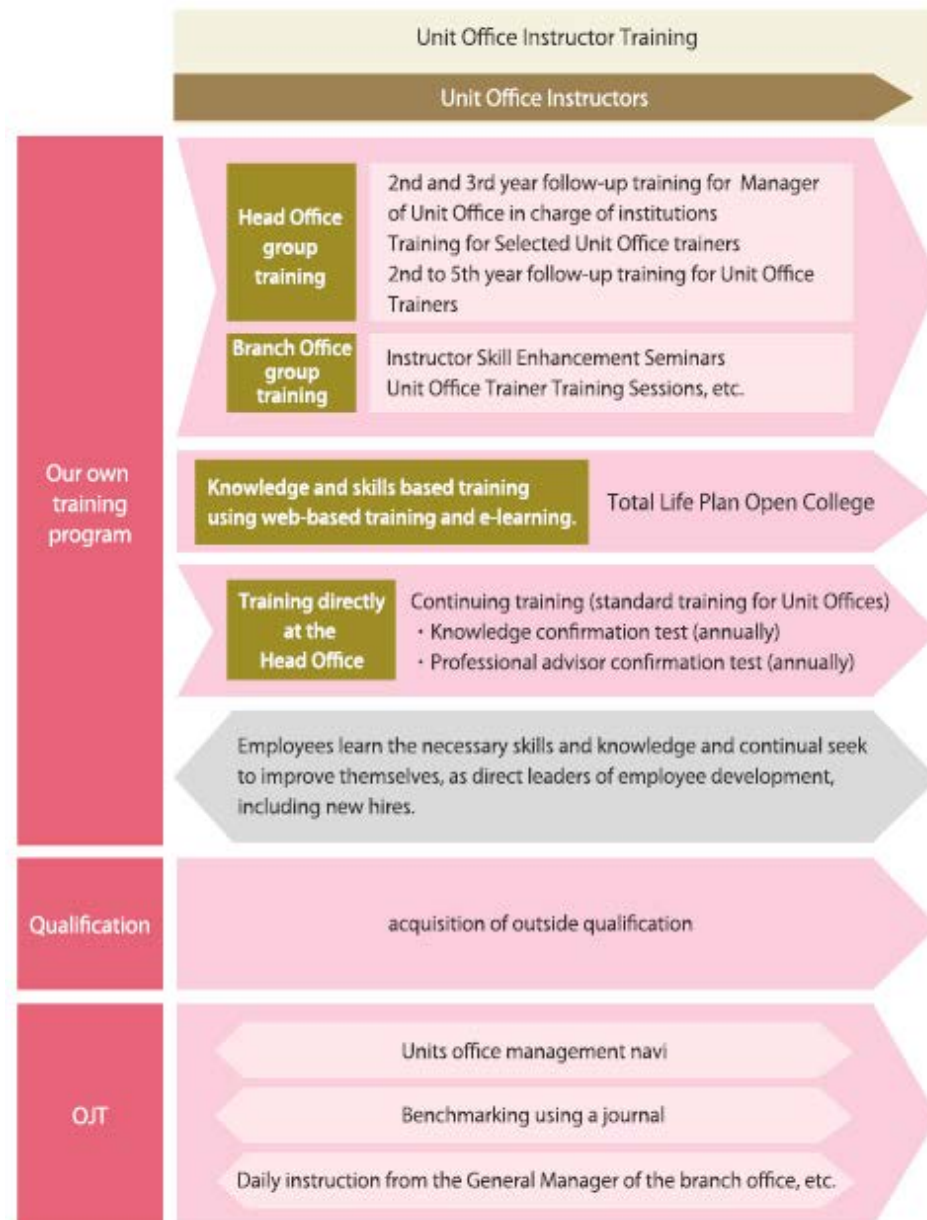
In-house
Employees

○ 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.



Training programs for Unit Office instructors

I Human Resource Development

Total Life Plan
Designers

Life
Professionals

Office Manager
Trainees

Instructors

In-house
Employees

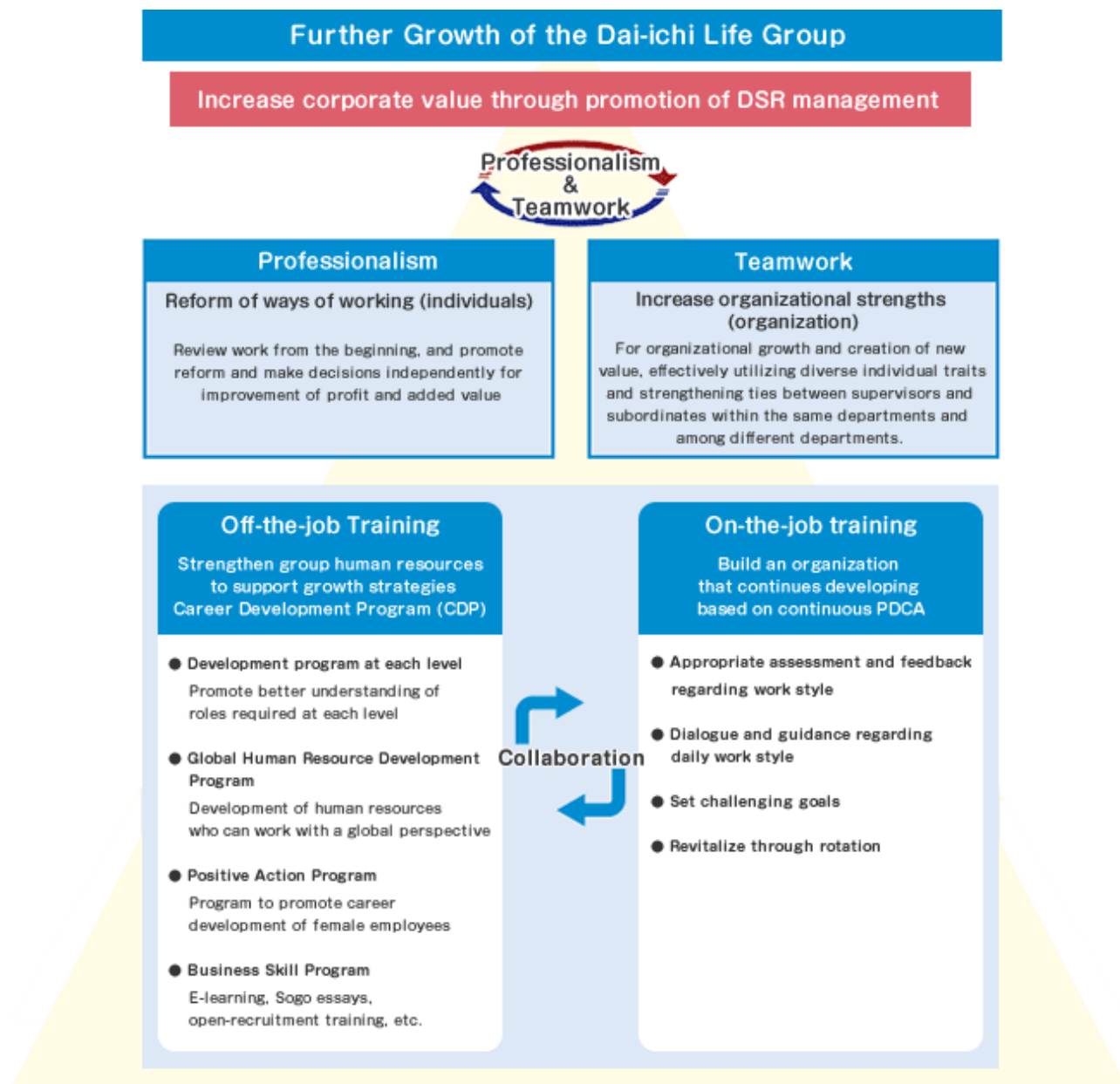
○ In-house Employees

I 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 Building Teamwork

The entire organization of Dai-ichi Life is working hard to develop human resources as the Company's management resources. One specific initiative is to place clear focus on the development of subordinates as an important managerial duty, and a new supervisor system to provide opportunities and responsibility for development has been established. Expertise of HR development was collected and standardized in a communication handbook, which is used among different departments to strengthen the company-wide HR development system.

Efforts for Development of Global Human Resources

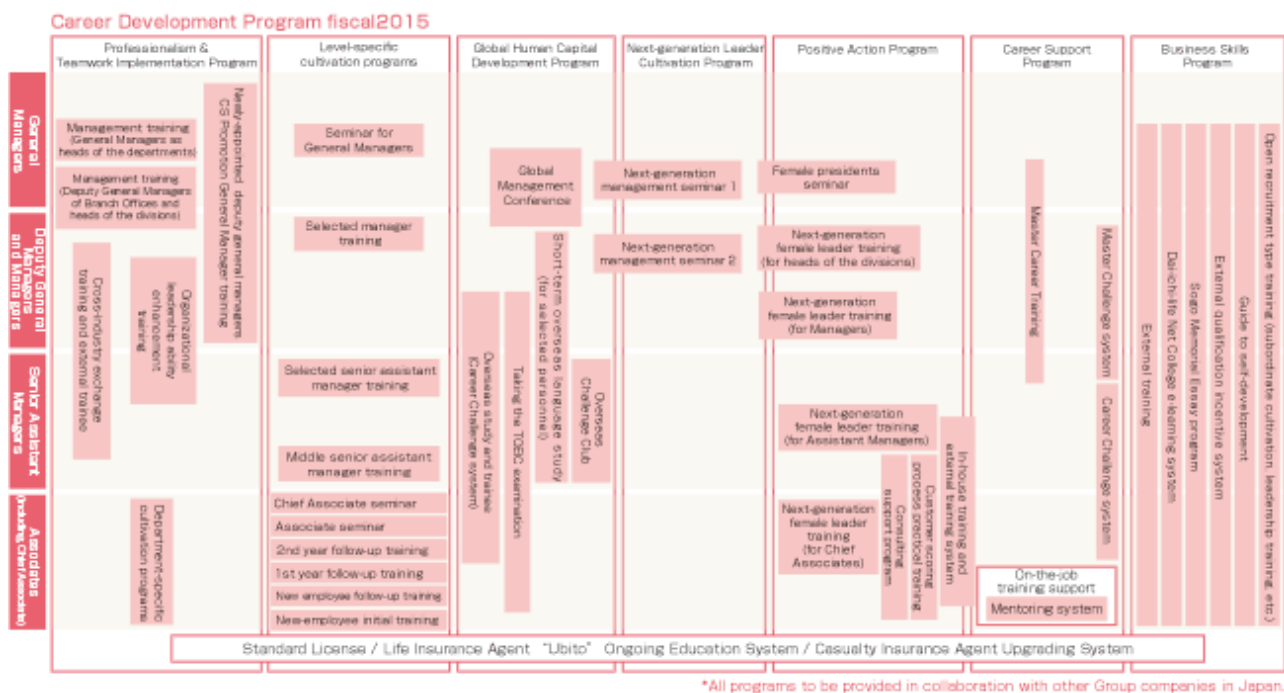
Dai-ichi Life focuses on the development of global human resources to increase the value of its overseas business, a growth area, and to establish a solid position as a global company. In addition to overseas training and overseas study, a specific initiative is the Overseas Challenge Club, in which we invite native speakers of foreign languages and provide younger employees with programs to help improve language skills and cultural understanding. The e-learning programs aim to help improve language skills and cultural understanding by improving language programs using methods such as online English conversation.



Overseas Challenge Club

Career Development Program (CDP)

Dai-ichi Life systemizes off-the-job training through its Career Development Program (CDP), under which it offers programs for all employees to promote the transformation of work styles and personal growth. In addition to providing group training for those eligible, we also offer open-recruitment training in accordance with individual needs and skills as well as an e-learning system that can be used at home.



Program	Description	Main initiatives
Professionalism & Teamwork Implementation Program	This program constitutes a framework for promoting understanding and adoption of DSR management, reform of work practices, strengthening management of subordinates, etc.	• Management training • Training related to the strengthening of organizational reform
Level-specific cultivation programs	These programs provide 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.	• Level-specific training
Global Human Capital Development Program	This program provides a framework that promotes global human capital development aimed at 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.	• Global Management Conference • Overseas Challenge Club • Taking the TOEIC examination • Overseas study and trainee (Career Challenge system)

Program	Description	Main initiatives
Next-generation Leader Cultivation Program	This program provides a framework for the cultivation of human capital that will serve as the next generation of management leaders.	•Next-generation management seminar •Next-generation female leader training
Positive Action Program	This program provides a framework to support the career development of female employees, aimed at promoting the effective utilization of female talent.	•Next-generation female leader training •Customer scoring process practical training
Career Support Program	This program provides a framework of 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 added value.	•In-house training and external training system •Career Challenge System •Mentoring system
Business Skills Program	This program provides a framework that supports self-directed study through an open recruitment model aimed at helping employees to strengthen the basic skills needed as a financially literate businessperson.	•e-learning system •Sogo Essay program •Open recruitment type training

Human Rights Awareness

Human Rights Initiatives

Basic Policy

The Dai-ichi Life Human Rights Declaration (Three Pillars of the Human Rights Declaration) was established in 1986. Matters concerning human rights can also be found in the Code of Conduct for executives and employees in order to improve the awareness of employees towards human rights.

With this background, in May 2014 Dai-ichi Life announced its participation in the United Nations Global Compact (UNGC), a UN framework for the UN and corporations to achieve sustainable together. We will continually endeavor to develop employees that always think of others and take action in any situation based on a correct understanding and awareness of 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 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 2015

- Head of Human Rights Awareness Promotion Division (executive in charge of personnel)
- Directors (23 persons including relevant general managers from the head office)
- Secretariat (17 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 2014, 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.

Human Rights Awareness Training

Held In	Training Program	Participants
April 2014	Training for Newly Hired Core Positions	169
April 2014	Training for Newly Hired Office Manager Trainees	45
May and June 2014	Training for Human Rights Awareness Committee Members	305
May 2014	Management Training	259
June 2014	Human Rights Training for Head Office Document Preparers	85
July 2014	Training for Human Rights Staff at Subsidiaries	30
July, August, and September 2014	Selected Unit Office Manager Training	257

Held In	Training Program	Participants
September 2014	Human Rights Training for Managers	1,279 (272 secondees)
January 2015	Human Rights Training for Managers	1,277 (264 secondees)
January 2015	Customer Consultant Orientation	35
February 2015	Expatriate Employee Training	27
March 2015	Training for New Unit Office Managers	160
March 2015	Training for New Deputy General Managers of Branch Office and CS Promotion General Managers	33
3 times per annum	Departmental Human Rights Training	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.

Diversity and Inclusion

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

Diversity and Inclusion

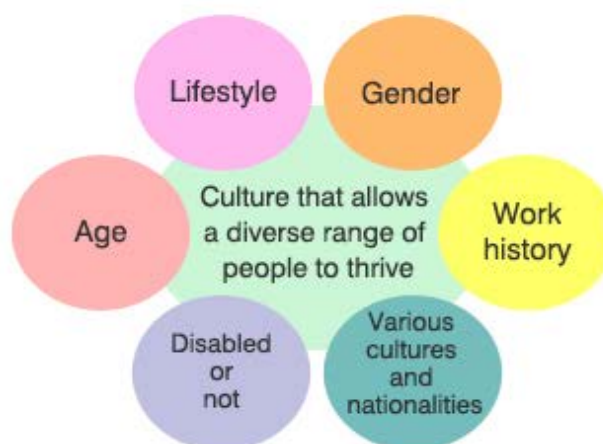
We aim to realize our group vision of Thinking People First by practicing DSR Management, while sharing the Dai-ichi Life Group's Corporate Action Principles (DSR Charter) among all the employees of the Dai-ichi Life Group, to practice our mission of "By your side, for life." We also believe that it 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.

Promoting Work-Life Balance



Promoting the Active Participation of Female Employees



Promoting Active Participation of Employees with Disabilities



Promoting Global Diversity



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,.

Diversity and Inclusion

Basic Policy

Promoting the
Achievements of
Female
EmployeesActive
Participation of
Employees with
Disabilities

Global Diversity

Work-Life
Balance

Promoting the Achievements 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 human capital development system to provide more opportunities for female employees, comprising a large part of the Company, to make achievements. As a result, the first female Executive Officer of the Company was appointed on April 1, 2015, and the number of female General Managers (including Senior General Managers and Special General Managers) increased 1.4 times compared to the previous year, as nearly half of all managerial appointments were women. As of the same date, there were 808 female managers or higher at the company's life insurance group in Japan, which accounts for 22.5% of the total. Female leaders are also working at more than 40% of the Company's unit offices in more than 1,300 locations across Japan. Following the start of the revised Medium-term Management Plan (fiscal 2015-fiscal 2017), we have established a target to increase the percentage of female managerial employees to more than 25% of all managerial staff by April 2018. Under this goal, we will continue to carry out various initiatives for Total Life Plan Designers and office in-house employees.

Percentage of Female Managers at the Domestic Life Insurance Group*¹ (as of April 1, 2015)

			Managerial Employees* ²		Appointed and non-managerial level employees
			General Managers and equivalent employees	Managers and equivalent employees	
Total Life Plan Designers		623	7	616	1,990
In-house Employees		185	19	166	1,572
Total	Employees	808	26	782	3,562
	Percentage	22.5%	5.2%	25.3%	73.2%

*1 Total for the Domestic Life Insurance Group (Dai-ichi Life, Dai-ichi Frontier Life, and Neo First Life)

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

Total Life Plan Designers

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

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.

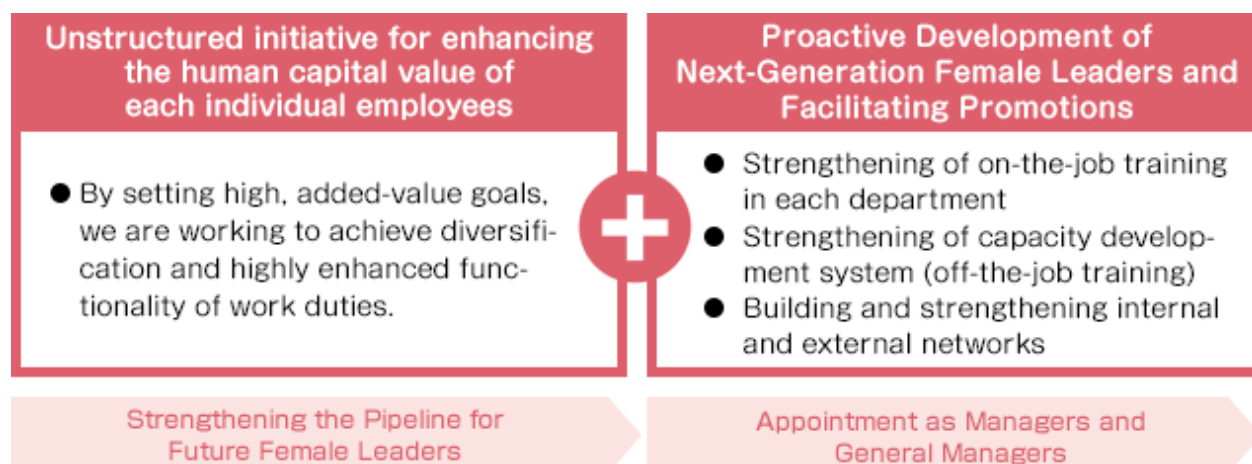
Management course (leadership and management duties)

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 unit 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 capital training programs](#)

Initiative for In-house Employees



As the majority of our female employees are area staffs (especially area-limited employees), 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), with strong results achieved

to date in the advancement of female employees. We will continue to promote work duty diversity and the advancement of functionality of efforts, while enabling each individual the opportunity to tackle challenges directly related to our growth strategy.

We are also strengthening our efforts to promote the next generation of female leaders through the Positive Action Program as follows.

■ Positive Action Program

■ On-the-job training

Separate development plans are prepared for executive management and managerial candidates, under which the required business and operational experience for promotion are made clear, and through appropriate assignment of responsibilities and occupational experiences, these candidates are developed into the next generation leaders of the company.

President's seminar

Female executive managers are given access to advice and mentoring from the president of the company to develop the future leaders of the company.

Mentoring by executives

Managers as heads of the divisions that are future candidates for general manager positions receive mentoring and advice on their professional development from the executive officers of unrelated divisions. These opportunities to learn directly from Executive Officers foster a greater sense of mission and responsibility among these individuals as future management and also encourages them to carry out their work duties with a higher perspective.

Sponsorship by executive officers/department heads

Managers who are candidates to become future heads of the divisions are assigned sponsors who are executive officers or department heads to provide advice and support their advancement in order to develop the future female Managers of the company. Sponsorship spans more than just career advice, as it is based on the premise that the individual being sponsored will be promoted.

Career assistance by area

Assistant managers who are candidates to become future Managers are provided career assistance measures based on their area throughout the year as part of the support extended to the early appointment of managerial staff in fiscal 2015. Ambassadors are appointed who promote administration of each area and they also hold roundtable sessions with executive officers and carry out activities that will link with their future career as a Manager. Candidates use what they have learned and observed in their daily work.

■ Off-the-job training

Off-the-job training programs are available based on rank in order to support female employees who are looking to advance their career. Candidates are presented with role models and seek to enhance the knowledge and skills needed for each rank, while also working to improve motivation and awareness.

Next-Generation Female Leader Training (for Managers as heads of divisions)

In addition to participating in high-quality MBA courses for skills development, line section managers are mentored by Executive Officers 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 group training sessions, managers 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)

Group training sessions (including assessment training) throughout the year help participants develop the 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 capital 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.

Practical Training for Customer Service Work

Through training at customer service units, participants work to foster customer-centric approaches and enhance their communication skills.

■ Building and Strengthening Internal and External Networks

Dai-ichi Women's Executive Leaders (D-WEL), established in fiscal 2014, was developed for building an internal network for exchange and sharing information to further professional growth. 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)

■ **Internal and external trainee system**

Internal and external trainee locations include not only the finance industry, but other industries as well, so that participants are able to expand their horizons, change the way they think, and increase their motivation.

I Diversity and Inclusion

Basic Policy

Promoting the
Achievements of
Female
EmployeesActive
Participation of
Employees with
Disabilities

Global Diversity

Work-Life
Balance

○ Active Participation 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, 2015, we employ 933 people with disabilities nationwide, or about 2.25% 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

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. The company's scope of operations includes document printing and dispatching, cleaning, laundry, and cafeteria operations.

With more than 200 employees, including more than 140 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.

External Commendations

Recipient of the fiscal2014 top honor (the Health, Labour and Welfare Minister's Award) for Best Practices in Improving the Employment Environment for People with Disabilities

Best Practices in Improving the Employment Environment for People with Disabilities aims to foster understanding in the hiring of persons with disabilities and to promote greater roles and employment opportunities at companies for people with disabilities, by widely recognizing innovations and improvements in the employment and workplace environment of persons with disabilities that can serve as best practices for other companies.

The theme for fiscal 2014 was “workplace improvements for persons with a mental disability through the use of an employment assistance institution or company employees trained to support persons with a mental disability at work. Dai-ichi Life Challenged was



The award ceremony for the Minister of Health, Labour and Welfare's Award

presented with this award because of its: (1) organized support system; (2) foundation building for fostering a sense of peace of mind among employees, and (3) opportunities presented to persons with disabilities to acquire confidence in new jobs developed for them, which can serve as best practices for other companies.

Gold Medal at the Abilympics

A Dai-ichi Life Challenged employee earned a gold medal in the Building Cleaning Category of the 13th Tokyo Abilympics. This marks the second gold medal won by a Dai-ichi Life Challenged employee, with the first being two years ago in 2013.

* 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.

Accredited as an Outstanding Offices for Employment of Persons with Disabilities.

On October 1, 2009, Dai-ichi Life Challenged became the first company in the life insurance industry (including subsidiaries) to be accredited as an Outstanding Offices for Employment of Persons with Disabilities * from 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.

Diversity and Inclusion

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Work-Life
Balance

Global Diversity

Global Management Conference

The Dai-ichi Life Group holds the Global Management Conferences as opportunities for exchange and development of top management at the divisional level inside and outside Japan to increase the entire Group's international competitiveness. The conference is attended by members of overseas Group companies and hosts presentations and discussions of various companies on their activities on commonly shared themes such as ERM, sales and personnel. Through this, the Group works to create synergies and develop human capital 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

Diversity and Inclusion

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Balance

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.

Enhancing our Family-Friendly System

From pregnancy to birth

- Full salary for prenatal and postpartum leave

Childcare support

- Childcare subsidy
- Shorter work hours for childcare

Other forms of support

- Transfer system for area-limited employees based on family situations (family transfer system)
- Grandparent leave

Nursing care support

- Nursing care leave
- Nursing care support leave
- Shorter work hours for nursing care

Initiatives to Transform Work Styles

Reduction of total working hours

- Establishing finishing time targets (bottom-line targets)
- Establishing days for early work completion called Work Smart Days

Reduction of total working hours

- Encourage employees to take at least 14 days of paid leave annually
- Planned leave
- Work-life balance leave
- Promoting paternity leave among male employees
- Setting of work-life balance indicators

Telework system

Reducing workloads from a top-down and bottom-up approach (DL all-in-one-style)

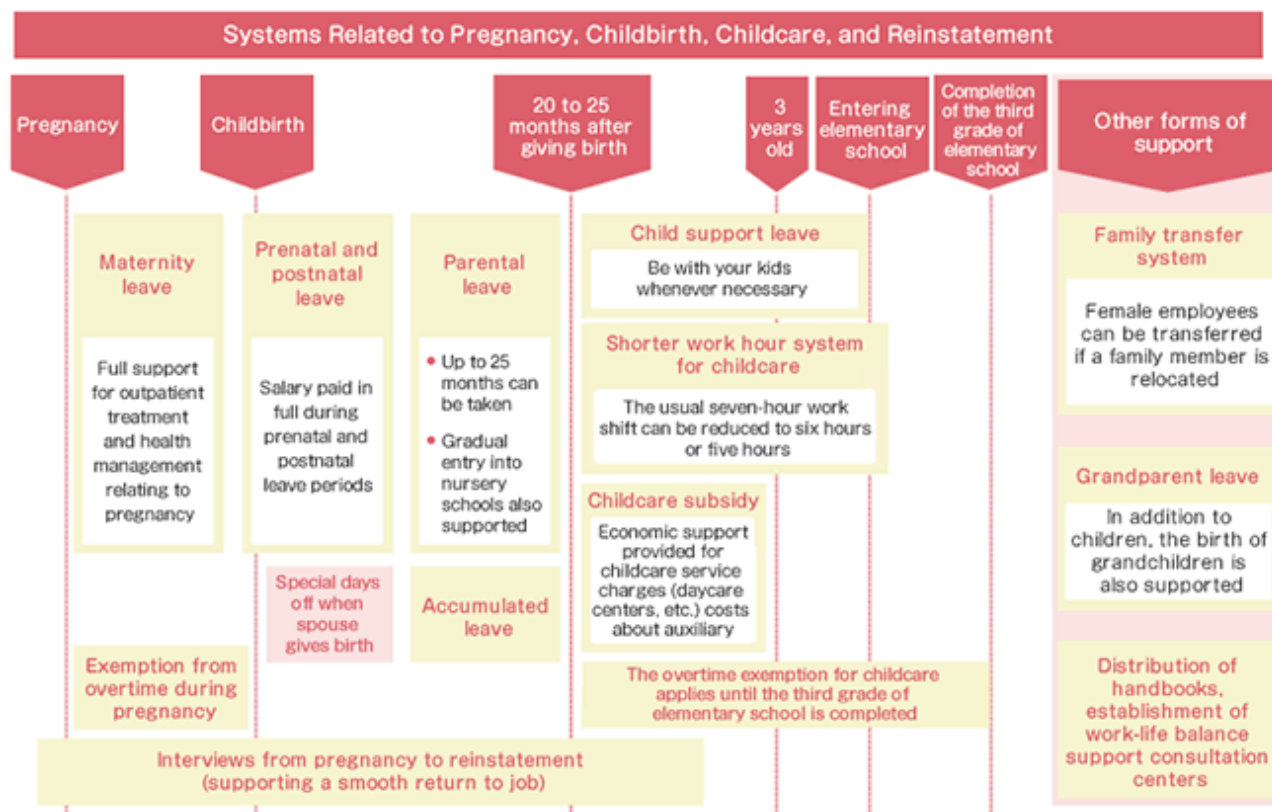
■ Instituting and Promoting the Use of the Work-Life Balance Support (Family-Friendly System)

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 (Fiscal Year 2015-2016)

- 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 2012	Fiscal 2013	Fiscal 2014
1,019	1,056	1,077

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 2012	Fiscal 2013	Fiscal 2014
256	303	379

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 2012	Fiscal 2013	Fiscal 2014
3,582	3,912	3,713

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 2012	Fiscal 2013	Fiscal 2014
38	35	46

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 2012	Fiscal 2013	Fiscal 2014
250	250	274

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.

Flexible Work Time System

We have flexible work time system for in-house employees in head offices and branch offices to promote more flexible and efficient ways of working.

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. In fiscal 2014, we commenced VC (Value Creation) Activities that strengthen the efforts to streamline operations.

Average monthly overtime hours (in-house employees)

Fiscal 2012	Fiscal 2013	Fiscal 2014
6.7	6.9	7.6

【reference】Average monthly overtime hours in financial service and insurance industry: 18.2 hours*

*Ministry of Health, Labour and Welfare : Monthly Labour Survey, more than 1,000 employees

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.

Average acquisition number of days annual paid leave (Ratio)

Fiscal 2012	Fiscal 2013	Fiscal 2014
11.7(64.3%)	12.3(65.9%)	12.3(66.0%)

■ 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. As a result, utilization ratio in fiscal 2014 was 56.0% in total in-house employees and sales office employees.

Fiscal 2012	Fiscal 2013	Fiscal 2014
50.4%	43.8%	56.0%

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.

I Developing an Accommodating Work Environment

I 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.

I 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.

I 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. So as 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 five 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 heighten the effectiveness of this education, in addition to ensuring that the practical training centers, unit 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 that independent thinking that is "outside the box" be added to the training mix.

The Research Committee on Positive Recruitment, Training and Consulting Measures meets annually as a forum that benchmarks such "outside the box" examples. In addition to sharing nationwide the content of numerous measures up until now, 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, achieved through changes in the work styles of individual employees, Value Creation (VC) activities intend to build a system that allows for operations with higher levels of added value.

All employees work together throughout the year under action plans created at the department level using a top-down and bottom-up approach. There is also a commendation program in place to award and share best practices in value creation across the entire company. In this manner the entire company is working to advance DSR management while implementing the plan-do-check-action (PDCA) cycle.

■ Relationship with Labour Unions

The Dai-ichi Life Labour Union employs a union shop system whereby both in-house staff and sales representatives are union members. There are some 50,600 people (as of April 1, 2015) 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 both realize a wealthier and more cheerful lifestyle for union members, and so as to create a satisfying and positive workplace for them.

I Promoting Health for employee

○ Promoting Health for employee

I Basic Policy

Promoting health 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. Promoting health is carried out consistently in a top-down manner, from management to each workplace, using a organized structure for health productivity management promoting health management and clarifying the company's management philosophy toward health. 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. Full participation in health examinations, 4. Lifestyle improvement measures, and 5. Anti-smoking measures.

The above-mentioned measures were recognized at the 2nd Smart Life Project Award (Let's extend healthy life expectancy!) by the Ministry of Health, Labour and Welfare which were held in November 2013, and Dai-ichi Life was awarded for excellence by the Director of Health Service Bureau, Ministry of Health, Labour and Welfare. In March 2015, Dai-ichi Life was selected by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange among the Brand of Companies Enhancing Corporate Value through Health and Productivity Management."

- 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 four key themes (suitable exercise, suitable diet, no smoking, and health examinations). These four themes have been established by the Smart Life Project*. This project involves the participation of businesses, organizations and community associations.
- The Brand of Companies Enhancing Corporate Value through Health and Productivity Management was established jointly by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange to select companies strategically implementing employee health management from the perspective of the company's management. Health management revitalizes organizations through improved productivity and employee motivation, which as a result can boost performance and the company's stock price.

📌 * [Smart Life Project website \(japanese\)](#)



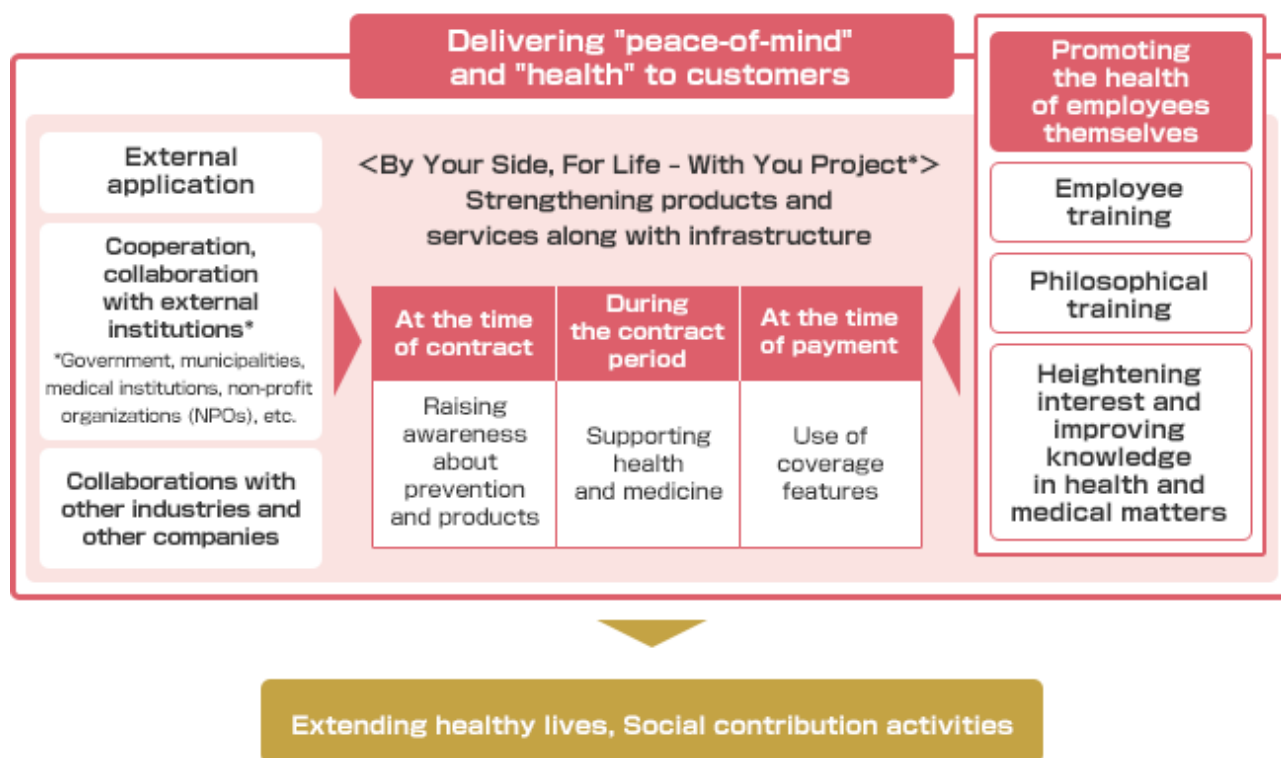
March 2015: The Brand of Companies Enhancing Corporate Value through Health and Productivity Management announcement

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's Social Responsibility Charter (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. As well as the internal PDCA cycle, Dai-ichi Life joined the KENKO Enterprise Group actively working to promote employee's health and we are going to improve the activities.

* KENKO Enterprise Group: A consortium of companies actively working to promote employee's health advancement through the leadership of their executive management established in June 2015. The primary goal of this consortium is to address common health advancement themes and increase the level of efforts through mutual benchmarking.

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



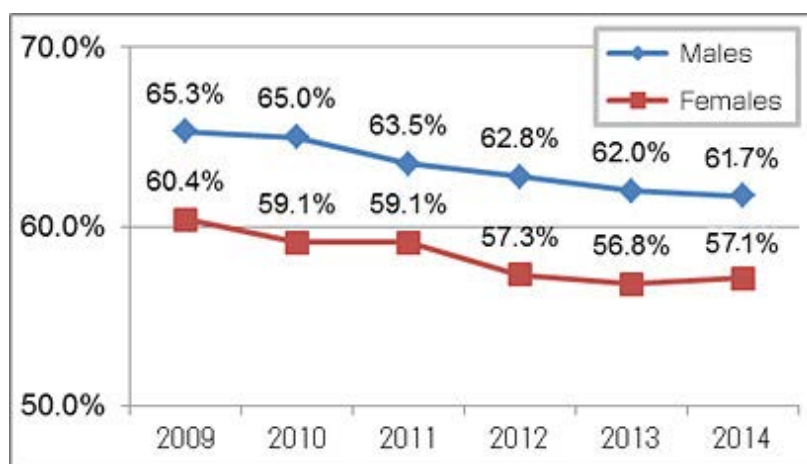
* By Your Side, For Life - With You Project: This is a customer-oriented domestic growth strategy.

Full participation in health examinations

By thoroughly recommending the undertaking of further medical examinations ("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. Thus, the health of the company's employees is improving steadily, while the prevalence of abnormal findings has fallen.

*Prevalence of abnormal findings: The number of people identified as "requiring consultation," "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)



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 50%, 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



A "MammoBus" mobile screening center that operates nationwide.

■ Lifestyle improvement measures

The "Health Promotion Campaign" has been conducted every autumn since fiscal 2010 as an opportunity for employees to improve their lifestyles. It is carried out jointly by Dai-ichi Life, the health insurance association and the labour union. The event continues to see more and more participants with each passing year. Since fiscal 2014, we have promoted a company-wide approach to health advancement that includes making September, which is designated by Japan as health advancement promotion month, Dai-ichi Life health advancement month, during which time employee-targeted health seminars and health indicator measurement gatherings are held.



Promoting health month at Dai-ichi Life

■ Anti-smoking Measures

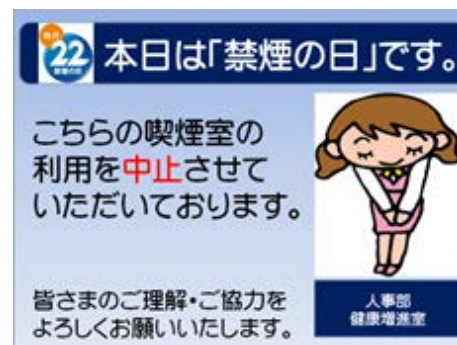
We have expanded “smoking-free day,” which falls on the 22nd of every month as promoted by the Tobacco Control Medical-Dental Research Network to include all days of the month with a two (2nd, 12th, 22nd). Activities include closing of some of the smoking rooms within the corporate headquarters and other 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 200 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.

■ [Tobacco Control Medical-Dental research Network website \(Japanese\)](#)



A “smoking-free day” poster displayed throughout the company



A smoking room closure notice