

CREATE VALUE FOR PEOPLE AND SOCIETIES.



Sustainability Report 2019

Digest Edition

Aiming to be a corporate group that grows along with society, through the creation of shared value

Hirohisa Uehara

Representative Director and President,
T&D Holdings, Inc.



The T&D Insurance Group (the Group) is a corporate group mainly composed of three life insurance companies: Taiyo Life Insurance Company (Taiyo Life), Daido Life Insurance Company (Daido Life), and T&D Financial Life Insurance Company (T&D Financial Life). We are reconsidering the relationship between corporate business activities and society, and through this report, we are communicating our commitment on our corporate philosophy of “contributing to people and societies through creating value” once again.

T&D Insurance Group’s CSR goes to a new stage

In 2011, the Group has established the Group CSR Committee, which is a cross-functional organization across all Group companies. The Group CSR Committee advanced initiatives to materialize the Group’s commitment to CSR. I believe that the understanding of CSR has evolved from activities carried out by a company to contribute to society, to the creation of value aimed at society, along with a commitment to corporate growth through this creation of value. The Group’s CSR has also evolved steadily. Now that our commitment is aligned with the expectations of people worldwide toward corporations. The Group’s CSR is entering a new stage: “creating shared value management.”

The T&D Insurance Group Future Vision

The Group has established a new medium-term management plan, “Try & Discover 2021 - Creation of Shared Value -,” which began in FY2019.

Before establishing the medium-term management plan, the Group CSR Committee*, which I chair, examined the 17 goals and 169 targets of the SDGs, and identified social issues that we could help solve by leveraging the strengths of the Group. Based on those social issues, we selected four CSR priority themes for the Group. These themes will be achieved via the “creation of shared value,” through the businesses listed in the medium-term management plan. Achieving a sustainable society by solving social issues and growing continually as a corporate

group through the creation of value for society are policies that run throughout our management planning, and we work on them in our day-to-day business.

Contributing to SDGs through creation of value

Since our management plan aims to create shared value, the results of the Group’s actions must be tied to contributions to the SDGs, which target the creation of a better world. The ever-changing issues faced by people and society represent a business opportunity that the Group must challenge. We will leverage our unique characteristics and strengths as an insurance group to tackle the issues of people and society head-on in our business activities, in order to create value for society by contributing to the resolution of these issues, while simultaneously improving our corporate value.

Management policies and sustainability of the T&D Insurance Group

One of the distinguishing features of our Group, where the life insurance business plays a central role, is the long-term nature of our business. When considering the Group’s management plan, we reassessed what it means to be a company that grows stably and continuously over a long period. During this process, it became apparent to us that this means to be a company that is truly needed by individual and corporate customers. We understand this as a company that has earned the trust and recognition of a wide sector of society through the years. What we need is to confront constantly changing social issues and continue to provide the value that society requires.

We at the T&D Insurance Group will continue our step-by-step journey to continuously share values with society, with the aim of being an insurance group that grows sustainably in partnership with society.

* In April 2019, Group CSR Committee reorganized to the Group SDGs Committee

Organizational Profile

Outline of the T&D Insurance Group's Business

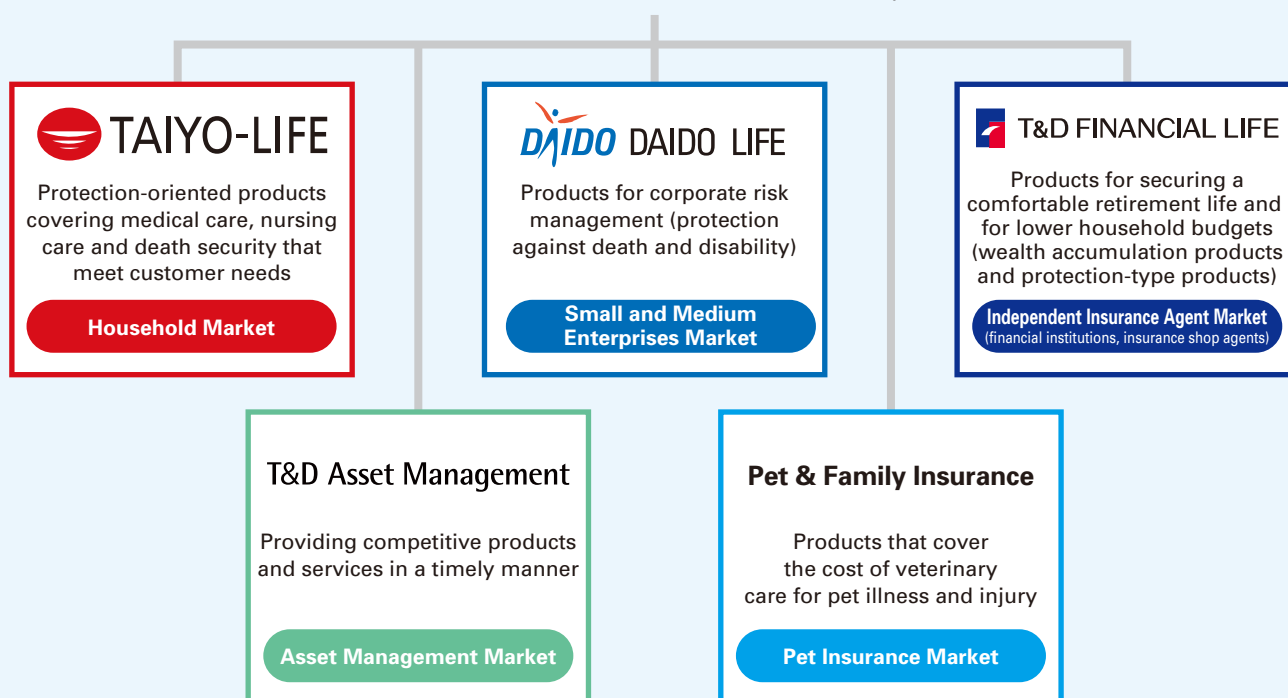
The T&D Insurance Group is a corporate group mainly comprising three life insurance companies (Taiyo Life, Daido Life, and T&D Financial Life) under a group holding company, T&D Holdings. The three companies of Taiyo Life, with its strength in the household market; Daido Life, with its strength in the small and medium enterprise (SME) market; and T&D Financial Life, with its strength in the independent insurance agent market (financial institutions and insurance shops) work to fully exploit the strengths and uniqueness of their respective business models, in support of their customers' lives and businesses.

• Group Structure

as of April 1, 2019

T&D Holdings, Inc.

T&D Holdings is a holding company and the cornerstone of the T&D Insurance Group, which consists of 19 subsidiaries and affiliated companies.



Main Group Companies Other Than Above

Insurance-related Businesses

- T&D Confirm Ltd.
- Toyo Insurance Agency Co., Ltd.
- Daido Management Service Co., Ltd.

Investment-related Businesses

- T&D Lease Co., Ltd.
- Taiyo Credit Guarantee Co., Ltd.
- Alternative Investment Capital, Ltd.

Administration-related Businesses

- T&D Customer Services Co., Ltd.
- T&D Information System Ltd.
- Nihon System Shuno, Inc.
- Zenkoku Business Center Co., Ltd.
- Thuriya Ace Technology Company Limited

Ordinary revenues
¥2,140.1
billion

Ordinary profit
¥146.9
billion

Profit*
¥72.8
billion

No. of employees
19,489

* Profit attributable to owners of parent

Figures for revenues and profits are from fiscal 2018 and the number of employees is as of March 31, 2019

We will contribute to people and societies by creating value through our activities to address social issues.

The T&D Insurance Group has identified four CSR priority themes that are of great importance for the society. These themes are selected from among various fields of CSR activity related to the Group's business activities, with priority given to social issues that are closely related to these activities.

Contribution to SDGs

The SDGs (Sustainable Development Goals) are 17 goals that countries around the globe have agreed to work on in order to realize a sustainable world.



Priority Themes 1

Promote healthy and abundant lives for all people

► P4



Priority Themes 2

Provide workplace environments that enable all people to participate actively

► P6



Priority Themes 3

Help mitigate and adapt to climate change

► P7



Priority Themes 4

Invest to help build a sustainable society

► P8



Creation of Shared

T&D Insurance Group's Corporate Philosophy

Group CSR Charter

The T&D Insurance Group and Its Stakeholders

The Group's commitment to holding proactive dialogue with stakeholders is clearly set out in the T&D Insurance Group CSR Charter.

T&D Holdings and the Group companies reflect the opinions of policyholders, sales agents and other stakeholders collected through various interaction opportunities in their management.

Dialogues with Main Stakeholders	Shareholders and investors	Shareholders' meetings, financial results briefings, individual meetings for institutional investors, and publication of shareholder newsletters
	Customers	Customer feedback, customer surveys, customer meetings, business reporting meetings, Service Quality Improvement Committee, Service Supervision Committee, etc.
	Employees	Education and training, human rights training, employee awareness surveys, dialogues and consultations with labor unions, an internal reporting system, etc.
	Protecting the environment and contributing to local communities	Participation in the UN Global Compact, Principles for Financial Action for the 21st Century, and the Japan Association for the United Nations Environment Programme (UNEP), support for the Japan Down Syndrome Society, working with the Japan Philanthropic Association, implementing Forests of Taiyo Life activities, supporting activities by the Satoyama Hozen Saisei Network





Promote healthy and abundant lives for all people

Basic Concept

With the main business of the T&D Insurance Group being the life insurance business, contributing to promote healthy and abundant lives for all people is one of our most basic responsibility to society. The provision of products and services that contribute to solving various risks faced by our customers, which occur due to societal changes such as the acceleration of Japan's declining birthrate and aging population, is both the Group's mission and an opportunity for growth.

Initiatives by Taiyo Life

New Product which Preempts the Changes of the Times

Japan's rapidly aging society, the so-called "era of the 100-year life" is about to get fully underway. Taiyo Life is striving to provide high-quality products and services so that customers in the senior market can enjoy greater peace of mind. In October 2018, Taiyo Life launched *Himawari Dementia Prevention Insurance*, which provides coverage in case of dementia and supports our customers from the stage of dementia prevention.



Taiyo's GENKI Project

Taiyo Life has engaged in Taiyo's GENKI Project to address the social issue of longer healthy life spans, that is, living a long healthy life. The company was highly evaluated by an external organization for its efforts to make employees, customers, and society healthy, and was recognized as a member of the Certified Health and Productivity Management Organization White 500. The company's efforts include introduction of an employment system in which employees can work until 70 years of age, provision of dementia prevention services, and sponsoring dementia seminars throughout Japan.



Initiatives by Daido Life

Promotion of Health-oriented Management* and Management Support Services

Daido Life assists the implementation of health-oriented management. The aims are to create a society where SMEs and their employees can actively perform and to solving issues faced by rapidly aging society. In April 2019, Daido Life launched *Kaigo Relief α*, to satisfy needs for nursing-care benefits of SME owners and individual business owners. By offering this product integrally with the ancillary *Kaigo Concierge* service, the company is providing comprehensive support to relieve the financial burdens, as well as physical and psychological burdens related to nursing care.

* Health-oriented management means that companies consider health management of employees from a business-management perspective and strategically practice management and the establishment of employees' health. Health-oriented management is a registered trademark of the Workshop for the Management of Health on Company and Employee, a specified non-profit organization.



Launch of Safety Confirmation System

In order to respond to the wishes of SME owners to confirm the safety status of employees accurately and promptly in the event of large-scale disasters, in April 2019, Daido Life introduced a free safety confirmation system to policyholders who meet the requirements, becoming the first provider of such services in the life insurance industry.

Expansion of Services for Foreign Employees

In order to respond to the wishes of SME owners to care for all employees regardless of nationality, from June 2019, Daido Life has implemented services for foreign employees that enables them to apply for life insurance in foreign languages.



Initiatives by T&D Financial Life

Products that Meet Diverse Needs

T&D Financial Life offers insurance products through banks and other financial institutions as well as insurance shops.

In October 2018, T&D Financial Life revised the single-premium whole life insurance, *Minna Ni Yasashii Shushin Hoken*, by adding a currency diversification course available to customers up to a maximum age of 95, and which only requires a vocational notice. Additionally, in January 2019, T&D Financial Life revised its level-premium whole life medical insurance, *Kakei Ni Yasashii Shushin Iryo*. With this revision, the company aims to set inexpensive insurance premiums for health conscious customers, and enhance its coverage in areas where customer needs are strong through the establishment of new special provisions and clauses, in addition to enhancing security for the three major diseases.

The company is enhancing its product lineup to meet increasingly diverse customer needs.



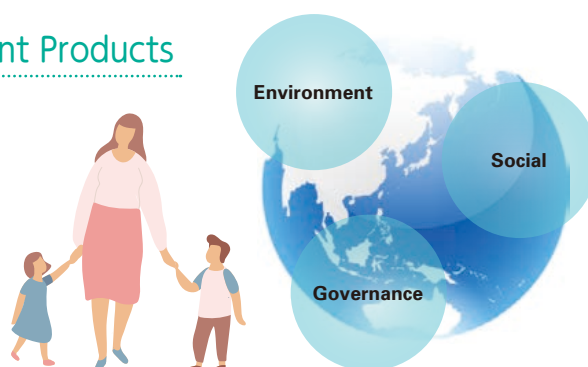
Initiatives for Improving Customer Service Quality

T&D Financial Life Insurance is committed to improving services for senior customers and customers with disabilities. All corporate officers and employees of the customer-facing Customer Service Division undertook the “Universal Manners Test,” organized by the Japan Universal Manners Association, and acquired level 3 qualifications. In addition, the company continues to implement the policy inspection system for customers who have reached a certain age, in order to identify unnoticed cases of eligibility for benefit claims, among others.

Initiatives by T&D Asset Management

Consideration of ESG Factors in Active Management Products

From 2015, T&D Asset Management has managed a T&D Japanese Equity ESG Research Fund that makes selective investments in companies with an outstanding ESG (Environmental, Social and Governance) performance. Based on this management experience and know-how, the company is gradually making progress toward the integration of ESG factor management processes into other active management products.



Initiatives with Pet & Family Insurance



For the Precious Family Members Living Together

There is rising interest in health care for pets, and the accompanying costs. Pet & Family Insurance offers products that cover a fixed percentage of pet health-care related costs, so that owners can give their pets health care with peace of mind: *Genki Number One* and *Genki Number One Slim*. The Company also regularly publishes a newsletter, *Pet News Storage*, on its website, with information for enriching pets' lives.



Provide workplace environments that enable all people to participate actively

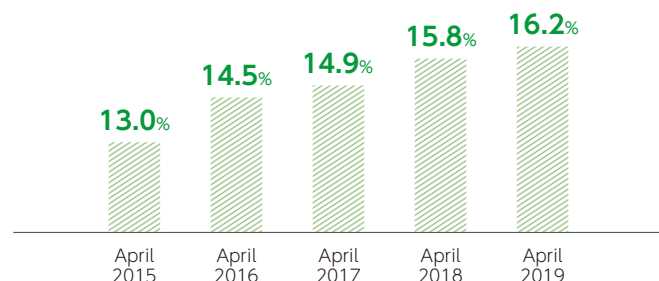
Basic Concept

We believe that in order to provide workplace environments that enable all people to participate actively, it is necessary to respect the individuality and diversity of all people, while realizing a healthy and safe work environment. The Group believes that in order to realize a sustainable society, it is necessary to support and show respect for the protection of human rights, and to promote the creation of a healthy and safe working environment. We also believe that such measures will serve as opportunities to further vitalize the Company, and are promoting various initiatives accordingly.

Promotion of Active Participation of Women

Given that women represent the majority of the Group's employees, enabling them to further reach their potential is an important driver of sustainable growth in corporate value, and the T&D Insurance Group recognizes that their active participation is a crucial management priority that it tackles on a continuous basis. To steadily advance these measures to promote the active participation of female employees, the Group's three life insurance companies have formulated their action plans based on their respective business models through revision of their respective personnel and compensation systems, as well as introduction of various support systems.

Ratio of female managers (Total of the three companies)



Work-Life Balance Initiatives

The T&D Insurance Group companies are strengthening various initiatives, including enhancement of childcare leave and other systems, as well as reduction of total working hours. Furthermore, the Group as a whole is striving to realize work-life balance by encouraging men to participate in childrearing, and the percentage of male employees taking childcare leave has reached 100% at the Group's three life insurance companies.

T&D Insurance Group companies have been certified as being companies that support the raising of children



Creating a Comfortable Workplace for Diverse Employees

● Employment of Persons with Disabilities

As of the end of March 2019, a total of 381 employees with disabilities, including 40 new recruits for fiscal 2018, worked at the three life insurance companies, which account for 2.56% of the total number of employees. We strive to provide company-wide support for employment including initiatives to make job candidates go through the screening process without worry and preparing a comfortable working environment after hiring, in order to create a comfortable workplace environment for employees with disabilities. We will continue working to create a workplace environment that encourages and supports persons with disabilities in working comfortably, and to expand employment opportunities.

● LGBT-friendly

From the perspective of diversity, the T&D Insurance Group strives to create an LGBT (sexual minority) -friendly workplace environment. We provide training to promote understanding of LGBT issues, and have established consultation desks. We are also advancing initiatives to treat same-sex partners as spouses under the company's leave and benefit program.



Health and Productivity Management Initiatives

The Group's three life insurance companies were among the "White 500" organizations recognized under the Ministry of Economy, Trade and Industry's Certified Health and Productivity Management Organization Recognition Program. This is established by the Ministry with the aim of disseminating Health and Productivity Management that encourages organizations to engage in initiatives to promote the health of their employees (Taiyo Life Insurance and Daido Life Insurance have held this certification for three consecutive years).



Help mitigate and adapt to climate change

Basic Concept

The T&D Insurance Group formulated the T&D Insurance Group Environmental Policy* to clarify the Group's policy to carry out business activities while giving sufficient consideration to global environmental protection. Based on the above environmental policy, the Group has set out its Green Purchasing Standards and Detailed Rules and gives priority to the purchase of products and services that help reduce its environmental impact. While climate change on a global scale is a risk for the continuity of the Group's business activities, at the same time, the Group considers it to represent an opportunity to undertake new activities.

* The T&D Life Group Environmental Policy is available at <https://www.td-holdings.co.jp/en/csr/csr-policy/environment.html>

The T&D Insurance Group has set Group-wide targets related to environmental protection, and is working to achieve these targets. The Group's three targets are to reduce electricity consumption, reduce office paper consumption and improve the green purchasing ratio.

● Electricity Consumption

As more than 90% of the CO₂ emissions* derive from electricity use at the T&D Insurance Group, we have set targets for electricity use and are taking actions to cut our energy consumption and CO₂ emissions. We are striving to reduce electricity consumption such as by introducing a power demand monitoring system for controlling peaktime power use in each building, setting a no over-time day, encouraging employees to put their computers into standby mode when they are away from their desk and turn off printers and multifunction machines when leaving offices.

* Scope 1 (direct emissions) + Scope 2 (indirect emissions from purchased electricity)

● Office Paper Consumption

We are installing large-screen displays and tablet devices in conference rooms, and have promoted paperless

meetings, including such important meetings as meetings of the Board of Directors and Executive Committee. We are also working to improve administrative efficiency and to promote a shift to a paperless format, such as by distributing mobile computers, installing wireless LANs, and providing displays on meeting room tables.

● Green Purchasing

When procuring office supplies and stationery, we promote green purchasing by giving priority to products that are compliant with the Act on Promoting Green Purchasing and to Eco Mark products. In addition to calculating environmentally conscious purchasing numerically, we also share information on our initiatives and measures with our Group companies to assist in efforts to protect the environment.

Disclosing Financial Information Related to Climate Change

Climate change is a global issue and the effects of climate change will greatly impact people's lives through changes in global economic activity and society. The T&D Insurance Group has endorsed the suggestions for information disclosure by the Task Force on Climate-related Financial Disclosures (TCFD), an organization created by the Financial Stability Board (FSB), which is responsible for global financial stability. The Group is actively committed to disclosing information on the risks and opportunities climate change poses for our businesses in an easy-to-understand way.



Forest Conservation Activities Taiyo Life

Life insurance companies use vast amounts of paper including office paper, life insurance pamphlets, policy provisions and others in the course of its business operations. To restore forest resources and preserve greenery.

Taiyo Seimei no Mori (the Forests of Taiyo Life)

We conducted forest improvement activities including forest thinning and the maintenance of walking trails in 2018. In addition, we invited members of the Japan Down Syndrome Society and their families to take part in a forest studies class experience (total number of participants for the year: approx. 110).



Nasushiobara
(Tochigi Prefecture)
Date of Establishment:
March 2006
Area: Approx. 4.8 ha
CO₂ Absorption: 19 t
(Estimate by the
Forestry Agency)

Taiyo Seimei Kutsuki no Mori (Kutsuki Forest of Taiyo Life)

We conducted forest improvement activities, including the improvement of forest roads and the clearing out of fallen leaves in red pine forests, in 2018. We also hosted the "Dongri Project" (Acorn Project), whereby local elementary students grew seedlings from acorns and then planted them in the forest at the time of graduation (total number of participants for the year: approx. 276).



Takashima
(Shiga Prefecture)
Date of Establishment:
November 2007
Area: Approx. 12.7 ha
CO₂ Absorption: 81 t
(Estimate by
Takashima City)



Invest to help build a sustainable society

Basic Concept

With the main business of the Group being life insurance business, contributing to realizing a sustainable society through investment is one of the most fundamental roles of the Group. The Group focuses on the impact that the investment activities of the institutional investors who manage long-term funds have on efforts to realize a sustainable world. The Group will contribute to the realization of a sustainable society through investment activities undertaken in consideration of the environment, society and corporate governance.

Signing of the Principles for Responsible Investment (PRI)

Daido Life, Taiyo Life, and T&D Asset Management have signed the Principles for Responsible Investment (PRI)*, which is supported by the United Nations, and are contributing to the formation of a sustainable society through investment that takes into account environmental, social and governance (ESG) issues.

* The Principles for Responsible Investment (PRI) are a code of conduct for the global financial industry that was proclaimed by Kofi Annan, the secretary-general of the United Nations in 2006. A commitment to these principles has been signed by over 2,200 financial institutions worldwide, and by 75 in Japan (as of August 2019).

Signatory of:



The Principles for Responsible Institutional Investors

Taiyo Life, Daido Life, and T&D Asset Management endorsed and expressed their commitment to the Principles for Responsible Institutional Investors (Japan's Stewardship Code), including promoting sustainable corporate growth.

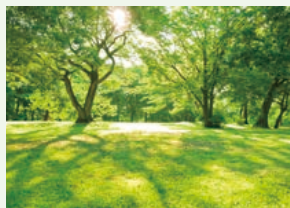


Examples of ESG Investment

Taiyo Life, Daido Life, and T&D Asset Management practice the following types of ESG investment.

Investments in Environmental Problem Solving Green Bonds

We invest in Green Bonds, which financially support various projects by local governments and incorporated administrative agencies. These projects include working on "Creating Smart Energy Cities" and "Adapting to the Effects of Climate Change," and promoting the convenience of urban rail, which is expected to be effective in improving the environment, including reducing CO₂ emissions.



Investment in and finance of renewable energy projects and energy efficiency projects

We have invested in funds for projects that are working to create domestic solar power generation to provide clean energy, and have financed energy efficiency businesses. Through these efforts, we are contributing to the promotion of global warming countermeasures and the enhancement of energy self-sufficiency ratios.



Finance of the "Seawater Desalinization Project," which can contribute to the resolution of water shortages in Australia

We financed a seawater desalinization project aimed at supplying drinking water in a public-private initiative by a state government in Australia. This financing is an initiative to contribute to the creation of social infrastructure in a region suffering from water shortages.



Investment in "EYE Bonds," which contribute to education, youth support, and employment support in Latin American and Caribbean countries

"EYE (Education, Youth, and Employment) Bonds" are issued with the objective of raising capital to supplement projects by the Inter-American Development Bank's EYE Bond program. Through investment in EYE Bonds, we are helping to realize a sustainable society through support for education, youth protection, and employment in the region.



Social Activities

As a Group engaged in the life insurance business with its highly public and social nature, the T&D Insurance Group implements a variety of initiatives for social activities and conserving the environment. As a life insurance group, our ultimate aim is to achieve sustained growth in step with society in view of our commitment to fulfilling our public mission and meeting our social responsibilities. To that end, our efforts focus primarily on “improving health, medical care and welfare,” “developing a sound society.”

Taiyo Life

Nationwide Clean Campaign

Taiyo Life is active in cleanup efforts nationwide, an activity that contributes to the local community. In fiscal 2018, a total of 5,749 people (including employees' family members) participated nationwide. Employees are united in their commitment to contribute to society, conducting the cleanups as a way to thank our local communities for their long-standing support.

Support for the Japan Down Syndrome Society

Taiyo Life and members of Taiyo Life Goodwill Circles (“Friends”)* support the Japan Down Syndrome Society. Their major activities include supporting the activities of the Friends as supporting members, and participation in Friends activities as volunteers by employees.

* Consists of corporate officers and employees of Taiyo Life and its affiliates, the Friends have 8,200 members as of March 31, 2019.



Daido Life

Supporting Sports for People with Disabilities

Daido Life has been a special sponsor of the National Sports Festival for People with Disabilities every year. We have been official partners of the Japanese Para-Sports Association since January 2015 and of the Japan Para Archery Federation since January 2018. As a partner, we have worked to develop sports for persons with disabilities and to spread awareness.

The GDH Together Movement

Starting in fiscal 2017, Daido Life has implemented the GDH Together Movement on a company-wide basis as part of its regional and social contribution activities. For this movement, each division at the head office and branches throughout Japan expresses its creativity through various activities, such as community-based cleaning activities, support for persons with disabilities, and donations to developing countries.

* GDH (Gross Daido Happiness) indicates the satisfaction levels of all stakeholders related to Daido Life.



T&D Financial Life Insurance

Official Partner Agreement Concluded with Japan Deaf Football Association (JDFA)

T&D Financial Life Insurance signed an official partner agreement with the Japan Deaf Football Association in June 2018. As an official partner, T&D Financial Life will contribute to and support the development and spread of deaf soccer and futsal through supporting the activities of JDFA and promoting sports for persons with disabilities.



As a Group

Blood Donation Drives

The T&D Insurance Group cooperates with blood donation drives hosted by the Japanese Red Cross Tokyo Metropolitan Blood Center. The head office divisions (Tokyo) of each company held biannual blood donation drives in the summer and the winter, and executives and employees are encouraged to donate blood. In fiscal 2018, a total of 359 people in the Group donated blood during the drive.

External evaluation

Evaluation by ESG assessment organizations

The Group makes efforts to disclose understandable and transparent information on its initiatives for addressing CSR and ESG issues. The Group is included in major ESG indexes after being highly evaluated by ESG assessment organizations and index builders in and outside Japan.

* ESG (environment, social, and governance) investment is an approach to select targets not only on the basis of financial data, but also on initiatives for environmental and social issues, governance, and other considerations.

International	Japan
 FTSE4Good  2019 Constituent MSCI ESG Leaders Indexes	 FTSE Blossom Japan  MSCI Japan ESG Select Leaders Index  MSCI Japan Empowering Women Index (WIN)

MSCI ESG Research logo disclaimer: THE INCLUSION OF T&D Holdings, IN ANY MSCI INDEX, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT OR PROMOTION OF T&D Holdings, Inc. BY MSCI OR ANY OF ITS AFFILIATES. THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI OR ITS AFFILIATES.

Major awards, commendations

The Group's efforts for addressing CSR and ESG issues have been highly evaluated by society, and the Group has received various awards and commendations.

FY2017

Ministry of Health, Labour and Welfare
Good Career Company Awards 2017:
Grand Prix

Ministry of Internal Affairs and Communications
Telework Pioneer 100:
Minister for Internal Affairs and
Communications Award

Ministry of Health, Labour and Welfare
**Smart Life Project Awards (Let's extend
healthy life expectancy!):** Director-General of
Health Service Bureau Excellence Award

Ministry of Education, Culture, Sports, Science and Technology
**Commendation for Lifelong Learning Support Activities
for the Disabled by the Minister of Education,
Culture, Sports, Science and Technology**

Ministry of Economy, Trade and Industry
**Certified Health and Productivity
Management Organization White 500**

Ministry of Health, Labour and Welfare
**Commendation for Enterprises and Workplaces
with Pleasant Working Environments and
High Productivity: Award for Splendid Efforts**

FY2018

Ministry of Economy, Trade and Industry
**Certified Health and Productivity Management
Organization White 500**

Tokyo
Certified FY2018 Tokyo Sports Promotion Company

The Association of Consumer Affairs Professionals
**3rd ACAP Commendation for
Consumer-Oriented Activities**

Japan Marketing Association
**Encouragement Award
in the Japan Marketing Awards**

Japan Institute of Information Technology
**Excellence Award at the 2018
Best Customer Support of The Year**

Association for Resilience Japan
**Obtained Certification of Organizations Contributing to
National Resilience (Resilience Certification)**

T&D Holdings, Inc.

7-1, Nihonbashi 2-chome, Chuo-ku, Tokyo 103-6031, Japan Tel: +81-3-3272-6110
<https://www.td-holdings.co.jp/en/> mail: csr@td-holdings.co.jp

UD FONT

Easy to read universal design
fonts are used.