

CREATE VALUE FOR PEOPLE AND SOCIETIES.



Sustainability Report 2020

Digest Edition

Aiming to be a corporate group that grows and develops with society, driven by the creation of shared value

Hirohisa Uehara

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



Global issues exposed by COVID-19

The global spread of the COVID-19 pandemic in 2020 has thus far had an enormous impact on human society at large and there is currently still no end in sight. I think many people have now realized that in order for humankind to overcome such major crises and continue to evolve, it is vital that the whole world cooperates on solving social issues and builds more resilient and sustainable societies.

To make this happen, we must contribute to achieving the SDGs through our respective business activities by offering highly evolved products and services that meet the needs of society.

Creating shared value and contributing to the SDGs

In fiscal 2019 we kicked off our medium-term management plan, “Try & Discover 2021–Creation of Shared Value–.” By strengthening core businesses and diversifying our business portfolio, the overall policy of the plan will be to contribute to solving the ever-changing issues faced by people and society, thus aiming to be an insurance group that grows in lockstep with society.

When formulating our medium-term management plan, the Group SDGs Committee, on which I myself serve as chairman, selected four priority sustainability themes for the Group to address.

Our Group’s policy will be to achieve sustained growth whilst going about our day-to-day business by helping to solve social issues, laying the groundwork for a sustainable society, and creating value for society.

Sharing our expectations with the world

Aside from the COVID-19 pandemic, there are numerous other social challenges recognized the world over, such as the frequent occurrence of natural disasters stemming from climate change, like powerful typhoons and torrential rain, for example.

The Group is working towards contributing to the realization of a sustainable world and fully supports the UN Global Compact, the Principles for Responsible Investment, and the Task Force on Climate-related Financial Disclosures.

On the topic of human rights, through our Group CSR Charter we aim to respect the individuality and diversity of employees and strive to create a workplace environment that guarantees health and safety for all. And in July 2020, we established the T&D Insurance Group Human Rights Policy to express our views on respecting human rights.

Expected responsibilities and sustainability of the T&D Insurance Group

Life insurance is the Group’s core business. We have a responsibility to contribute to society through our business activities and we are cognizant of the fact that we must enhance the Group’s own sustainability and continue to achieve stable growth. Instead of returning to how things were before the onset of the COVID-19 pandemic, if we take the initiative now to realize a world in which the SDGs have been achieved, a whole host of new business opportunities will likely emerge. The T&D Insurance Group will constantly share value with society, aim to be an insurance group that grows in a sustainable manner together with society, and continue on this course into the future one step at a time.



T&D Insurance Group Vision

T&D Insurance Group's Corporate Philosophy

With our "Try & Discover" motto for creating value, we aim to be a group that contributes to all people and societies.

Ensuring the Group's sustained growth by practicing our corporate philosophy

Creation of shared value

- The Group must confront continually changing issues of people and society (social issues) as business opportunities.
- Through its businesses, the Group creates value for society and value for the enterprise from the perspective of resolving social issues.

Enterprise that can grow over the medium to long term

- Contribute to the development of society through our business, and through this business make a fair profit.
- ➔ Enterprise that creates social and economic value

Goal of the T&D Insurance Group

- Be an insurance group that shares value with society and grows sustainably.

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 healthy and abundant lives for all people is our most basic responsibility to society. The provision of products and services that contribute to solving the risks faced by our customers due to societal changes is both the Group's mission and an opportunity for growth.

Initiatives by Taiyo Life

Product Development which Preempts the Changes of the Times

Taiyo Life is striving to provide high-quality products and services that provide greater peace of mind to customers in the senior market. Its *Himawari Dementia Prevention Insurance* has been well-received mainly by senior customers since its launch. In addition to providing security in the event of dementia, it offers support against dementia starting from the prevention stage.



Establishment of New Sales Channel [Launch of Sma-Hoken]

In October 2019, Taiyo Life launched "Sma-Hoken," which enables customers to apply for insurance over the Internet. "Sma-Hoken," its completely new Internet-based insurance system with extensive after-sales follow-up, combines a convenient online insurance quoting and application process with attentive service from its highly trained personnel.



Initiatives by Daido Life

Launch of HALFIT service

Daido Life aims to contribute to creating a society where SMEs and their employees can play an active role and to solving issues faced by Japan's rapidly aging society.

Since April 2020, Daido Life has been offering access to CYBERDYNE's Neuro HALFIT exercise program, which promotes the functional improvement of the nervous and muscular system using the wearable Hybrid Assistive Limb (HAL)®.



Courtesy of CYBERDYNE, Inc. All rights reserved.

Expansion of Services for Foreign Employees

Insurance needs are expected to increase due to further increases in the number of foreign workers. Accordingly, starting in June 2019, Daido Life began offering services for foreign employees (insured members) who have difficulty understanding Japanese. By developing frameworks such as the preparation of explanatory materials in foreign languages and establishing multilingual contact points with interpreters, Daido Life has enabled applications from foreign employees for life insurance as welfare benefits.

Expanding our handling of foreign employee policies

Thoughts from a sales representative

I often see foreign employees working at the companies I visit, and I always felt bad that they couldn't purchase insurance policies because they didn't understand Japanese.

When I told the president of one company that we're expanding insurance for foreign employees, he said "I want you to enroll these excellent workers immediately!"

It was a pleasure to be able to meet the needs of customers, and I have been even more enthusiastic about providing peace of mind to more customers, regardless of nationality.

Osaka Kita Branch Office Umeda No. 2 Sales Office

Tomohiro Minami





Initiatives by T&D Financial Life

Products Responding to the Diversifying Needs of Customers

To respond to diversifying customer needs, T&D Financial Life enriches its product lineup and provides products in a timely manner through banks and other financial institutions as well as insurance shops.

In July 2019, it launched *Shogai Premium World 5* single-premium whole life insurance. This product is the latest renewal of its *Shogai Premium World* series, which let you leave money for your family members while receiving money to use for yourself. While inheriting the features of previous products in the series, which allowed customers to enroll without having to pay foreign exchange fees, the product has also been updated to meet the needs of a wider range of customers. For example, the product no longer requires an initial fee, and a feature has been added that guarantees a minimum death benefit equivalent to the single premium in yen for a certain period of time.

T&D Financial Life also launched two single-premium individual annuities: *Fivetenworld 2* in October 2019 and *Choju Premium 2* in February 2020.



Initiatives for Improving Customer Service Quality

T&D Financial Life is pushing ahead with various efforts to further improve customer satisfaction. In July 2019, it started offering the M3 Patient Support Program, a medical support service provided by M3, Inc. The program is a comprehensive suite of four medical support services, including Ask Doctors, which enables customers to consult a doctor from their smartphone or PC 24 hours a day, 365 days a year.

Initiatives by T&D Asset Management

Contributing to the Promotion of a Healthy Society through Investment

The active management of Japanese equities by T&D Asset Management emphasizes the analysis of not just financial information but also non-financial information to ensure the long-term growth of the assets entrusted to the company by its customers. T&D Asset Management contributes to solving social issues, such as maintaining health and supporting the elderly, by actively investing in companies that contribute to improving people's health through its "Japanese Equity ESG Research Fund" and "Health-related Social Contribution Fund."



Initiatives with Pet & Family Insurance

Insurance Protection for Precious Family Members

Amidst growing interest in pet healthcare and its associated costs, Pet & Family Insurance provides *Genki Number One* and *Genki Number One Slim*, products that compensate for a portion of the costs of treatments for pets so that pet owners can obtain veterinary treatment for their pets with peace of mind.

In addition, the Pet & Family Insurance website features special contents titled "Pet News Storage" that regularly conveys information to enrich your pet's life.



Provide workplace environments that enable all people to participate actively

Basic Concept

The T&D Insurance Group believes that in order to realize a sustainable society, we must respect the protection of human rights and 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, which is why we continue to implement various initiatives in this regard.

Initiatives on Human Resources Development

Education and training at the Group's three life insurance companies revolve around on-the-job training (OJT), group training, and support for personal development. We support the autonomous efforts of every employee to further their respective careers by actively helping them acquire certifications and offering a diverse curriculum that includes correspondence education and e-learning.

We also utilize systematic rotations so that employees can accumulate various work experience to become more capable of carrying out work from a broad and company-wide perspective.

• Overseas Job Assignments and Overseas MBA

Taiyo Life

In anticipation of a future overseas business strategy, Taiyo Life periodically sends young employees to multiple overseas companies for a period of roughly three months. It also dispatches a number of employees to overseas asset management companies so they can acquire high-level asset management know-how.

Daido Life

In order to nurture global talent through diverse experiences, Daido Life offers all employees the opportunity to build their careers as the Career Challenge System through internships at overseas companies and MBA studies overseas.

• Challenge Navi

Daido Life

Challenge Navi is Daido Life's intranet portal for all things related to human resources development. The portal site has a feature where employees can publish their personal profile. In doing so, the careers of individual employees can be visualized and the portal site also provides a system that enables employees to seek career advice from senior staff in other divisions. This initiative was recognized in the 2017 Good Career Company Awards as the winner of the Grand Prize (MHLW Minister's Award).

In fiscal 2020, Daido Life launched the D-Career Project, an initiative through which employees visualize what they want to become and accordingly develop a career plan. Each employee can then engage in personal development and work towards achieving their goal. The company and its managers offer assistance to employees taking up the challenge of realizing their vision.

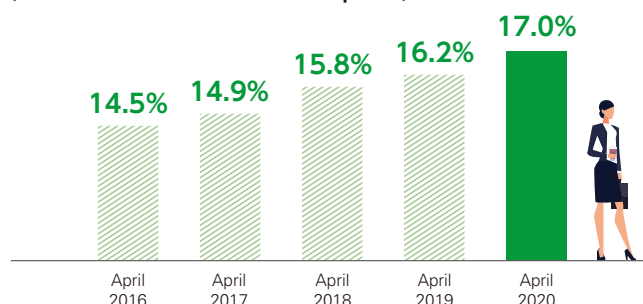
Initiatives to Support Active Participation of Women

Given that female employees form a majority in the T&D Insurance Group, giving further scope to the capabilities of women in the organization is one way to sustainably enhance corporate value. As such, the active participation of women is a key management issue for the Group. Based on this recognition, the personnel and compensation systems at the Group's three life insurance companies are being revised and various systems to support the work-life balance of female employees are being rolled out.

Furthermore, through Group collaboration we are making every effort to reduce total working hours and encouraging male employees to take more childcare leave in an effort to create a rewarding workplace environment for everyone.

Ratio of female managers

(Total of the three life insurance companies)



Taiyo Life

The company's first female executive officer appointed in April 2017 has been appointed as a director in June 2018.

Taiyo Life is also systematically nurturing candidates for managerial positions mainly by providing mid-career employees throughout Japan the chance to acquire management skills through group training and the like, irrespective of job type or gender.

Daido Life

Daido Life assists the career formation of employees mainly by enhancing career mindsets and establishing a comfortable workplace environment thanks to numerous support measures. The company also implements a selective training program that runs over a number of years, which aims to nurture candidates for general/branch manager positions. In April 2018 Daido Life appointed its first female executive officer.

T&D Financial Life

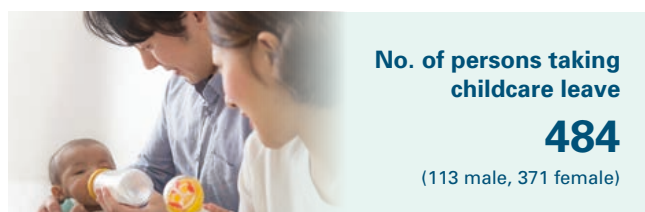
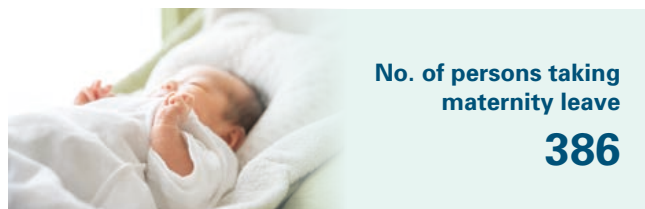
In order for female employees to visualize what kind of leader they should aspire to become and so they can acquire the necessary skills to realize that vision, T&D Financial Life periodically runs group training sessions on such topics as "communicating with people around you," "demonstrating leadership," and "guiding and nurturing subordinates and juniors."



Work-Life Balance Initiatives

The T&D Insurance Group companies are working to strengthen various initiatives to ensure a work-life balance for their employees. For example, each company is further improving its childcare leave system and is committed to reducing total working hours. These measures let employees fully demonstrate their capabilities in the workplace whilst still fulfilling their responsibilities at home, such as housework, child-rearing, and nursing care. The Group also believes that in promoting the active participation of women, it is essential to create a workplace in which women can continue to work for as long as they wish, but still have the opportunity to take time off to experience key life events. As part of this approach, the percentage of male employees taking childcare leave has reached 100% at the three life insurance companies by encouraging male employees to take time off to help raise their children. The Group as a whole is working to achieve an optimal work-life balance in a unified manner.

Acquisition status of maternity, childcare, and nursing care leave at the three life insurance companies (FY2019)



*Paid leave taken by administrative personnel at the three life insurance companies.

LGBT-friendly

[Welcomed by the Group]

Underpinned by its basic approach to respecting human rights expressed in the T&D Insurance Group's Human Rights Policy, the Group strives to develop a workplace environment in which each and every employee can fully realize their own potential. From the viewpoint of diversity, each Group company is addressing LGBT (sexual minorities) issues by running training sessions and setting up consultation desks.

In addition, from December 2016 to January 2017, joint Group seminars concerning LGBT topics were held for roughly 1,700 executives, general managers, and managerial staff, which served to deepen the organization's understanding of how important it is to address LGBT issues in the workplace.

[Customer-oriented]

The three life insurance companies of the Group have started accepting requests from policyholders to appoint a same-sex partner as the beneficiary of an insurance claim in the same way a spouse can be appointed if they submit a partnership certificate issued by their local government.

Daido Life

Daido Life is expanding the areas in which same-sex partners living together are accorded the same treatment as spouses, including procedures for new policies, payments, and policy changes.

Response	Date
Possible to designate as beneficiary for death benefits	November 2015
Possible to designate as registered family in the Family Registration Program	
Possible to sign on behalf of a partner for procedures such as new policies, payments when the partner is unable to do so for him/herself	December 2016
Possible to designate as a preregistered proxy	April 2018



Help mitigate and adapt to climate change

Basic Concept

The T&D Insurance Group has formulated the “T&D Insurance Group Environmental Policy*” to ensure that executives and employees understand that they must carry out business activities in a way that gives sufficient consideration to global environmental protection. While climate change on a global scale is a risk for the continuity of the Group’s business activities, the Group considers it an opportunity to undertake new activities.

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

Environmental Initiatives

• Reduction of CO₂ Emissions

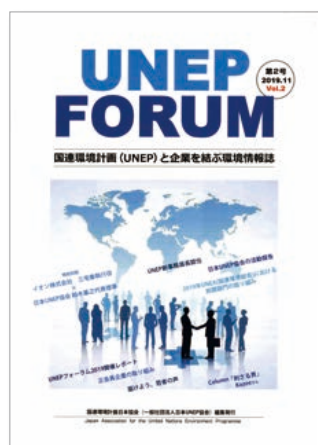
As more than 90% of the CO₂ emissions derive from electricity use at the T&D Insurance Group, we have set targets for electricity use and CO₂ emissions, and are taking actions to cut our energy consumption.

• Promotion of Paperless Operations

At our head office in Nihonbashi, Tokyo, we have established an efficient and effective office environment by distributing mobile computers, installing wireless LANs, and providing displays on meeting room tables. In principle, meetings are now paperless, including the meetings of the Board of Directors and the Executive Management Board.

Environmental Communications and Educational Activities

T&D Holdings endorses the activities of the Japan UNEP (United Nations Environment Programme) Association which produces the Japanese edition of the UNEP magazine. This publication is distributed to all companies in the T&D Insurance Group as well as to local elementary and junior and senior high schools, public libraries, and other parties to raise awareness of environmental issues.



Forest Conservation Activities

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 Life conducts afforestation projects. It has established “*Taiyo Seimei no Mori*” (the Forests of Taiyo Life) in Tochigi and Shiga prefectures.

“*Taiyo Seimei no Mori*” (the Forests of Taiyo Life)

In May 2019, we invited members of the Japan Down Syndrome Society and their families to take part in a forest studies class experience, and in November we conducted forest maintenance activities such as thinning and maintenance of walking trails (total number of participants for the year: 142).



DATA

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)

In April and December 2019, we conducted forest improvement activities, including the improvement of forest roads and the clearing out of fallen leaves in red pine forests. We also hosted the “*Dongri Project*” (Acorn Project) in October and December 2019, wherein local elementary students grew broad-leaf seedlings from acorns and then planted them in the forest at the time of graduation (total number of participants for the year: 242).



DATA

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



Disclosure of Climate-related Financial Information Based on the TCFD Recommendations

In 2017, the Task Force on Climate-related Financial Disclosure (TCFD), established by the Financial Stability Board (FSB) to help stabilize the global financial system, published recommendations to disclose in plain language the risks and opportunities that climate change poses for businesses. Climate change is a global challenge that will have a major impact on our lives. The T&D Insurance Group agrees with TCFD's recommendations and will actively work to disclose the impact of climate change on its business.

Governance

[Oversight by the Board of Directors]

- The Board of Directors has established the Group SDGs Committee as a subordinate body.
- The Group SDGs Committee is chaired by the Representative Director and President, who concurrently serves as chairperson of the Board of Directors, and consists of the directors and general managers in charge of Sustainability/CSR and investment management departments at Group companies.
- The Board of Directors established the Climate Change Risk Subcommittee as a subordinate body of the Group SDGs Committee. The Subcommittee supports the SDGs Committee in formulating policies and considering actions related to climate change by investigating and reviewing the status of climate change risks and the necessary responses.

[Role of management]

- The Executive Management Board receives detailed reports on all policies and measures regarding the global environment and social issues that are deliberated at the Group SDGs Committee, and the deliberation results are reported to the Board of Directors.

Strategies

- We analyzed the impact of climate change on the Group's business under the "2°C scenario" and the "4°C scenario."

Physical risks	<ul style="list-style-type: none"> • Higher average temperatures lead to increases in the number of heat stress deaths and heat stroke patients (greater increases under the 4°C scenario). Addressed through an appropriate review of premium rates. • An intensification of natural disasters can be expected (especially under the 4°C scenario). Addressed through an appropriate review of the Business Continuity Plan (BCP).
Transition risks	<ul style="list-style-type: none"> • There will be significant (both positive and negative) impacts on the business of many companies (especially under the 2°C scenario) due to tighter regulation and transition to new technologies. To avoid damage to asset management income from the impact on the investees and borrowers of the Group, we will work as appropriate through the promotion of adequate investment and financing activities and through dialogue with existing investees.

(Notes) • 2°C scenario: Strict measures are taken against global warming. The rise in average temperature is kept below 2°C compared to pre-industrial levels.
 • 4°C scenario: No measures are taken against global warming beyond the current status quo. The average temperature rise reaches around 4°C.
 • Physical risks: Business risks associated with natural disasters caused by extreme weather such as typhoons and floods, and those associated with phenomena such as an increase in the average temperature and a rise in the sea level.
 • Transition risks: Business risks arising from the behavior of governments, corporations, and consumers in the process of carrying out the transition to a low/net-zero carbon society.

Risk management

[Risk identification and assessment process]

- The Group registers climate change-related risks on the risk profile as critical risks to be managed, and scrutinizes, identifies, and assesses these risks.

[Risk management process]

- In order to identify and grasp newly emerging risks, as well as changes in risks that have already been identified, a review of the risk profile is carried out twice per year, and reported to the Group Risk Management Committee and the Board of Directors.
- For the purpose of overall risk management activities, the Group integrally manages its capital, profit, and risk by using ERM (Enterprise Risk Management).

Metrics and targets

- The Group's three targets are "to reduce electricity consumption," "to reduce office paper consumption," and "to improve the green purchasing ratio." Progress toward the achievement of these targets is measured semi-annually, and disclosed in various reports and websites.
- As for the target to reduce electricity consumption, targets for the five-year periods from FY2008 and FY2013 were both achieved. Efforts are underway to achieve the target for the next ten-year period from FY2018.
- As for the target to reduce office paper consumption, the target for the five-year period from FY2014 was achieved. Efforts are underway to achieve the target for the next five-year period from FY2019.
- As for CO₂ emissions, Scope 1 (direct emissions from the Company), Scope 2 (indirect emissions via the purchase of energy including electric power), and Scope 3 (indirect emissions via other corporate activities including procurement of materials, transport, and disposal) are measured and disclosed on a continuous basis.



Invest to help build a sustainable society

Basic Concept

As an institutional investor, we believe that contributing to realizing a sustainable society through investment is one of the most fundamental roles of the Group. The Group attaches great importance to the impact that the investment activities of institutional investors have on efforts to realize a sustainable world, and 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)

The three companies: Taiyo Life, Daido Life, and T&D Asset Management are signatories of the Principles for Responsible Investment (PRI)*, which are supported by the United Nations, and are committed to investment and financing that take into account environmental, social, and corporate governance issues.

Signatory of:



*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 3,200 financial institutions worldwide, and by 83 in Japan (as of July 2020).

The T&D Insurance Group's stance on Investment and Financing for Coal-fired Power Generation Projects

We recognize that coal-fired power generation and other fossil fuel-related businesses are one of the factors driving environmental problems such as climate change and air pollution, and that the attitude of institutional investors in this sector is more important than ever before.

It is the Group's policy not to make any new investments or loans to coal-fired power generation projects. However, we may consider investments and loans in projects that involve the development and application of new technologies that will reduce the environmental impact.



Examples of ESG Investment and Financing

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

Participation in project financing of "Qualified Project, etc., for Airport Operation of the Seven Airports in Hokkaido"

We participated in the joint financing of a project to integrate the operations of the seven airports in Hokkaido, which were previously operated by separate entities. This financing is an effort to maximize the role of the airports as a key transportation hub and contribute to Hokkaido's further development and growth.



Investment in companies that contribute to the creation of a sustainable society

Taiyo Life and Daido Life invest in the "T&D Japan Equities ESG Research Fund." The fund selectively invests in companies with an outstanding ESG performance, through stock selection based on ESG research. T&D Asset Management established and manages the fund (management began in July 2015).



Social Activities

Taiyo Life

Nationwide Clean Campaign

As part of its contribution to local communities, Taiyo Life carries out cleanup activities in the areas around its headquarters and its branches across Japan. In fiscal 2019, a total of 6,779 people (including employees' family members) participated nationwide.



Daido Life

Daido Life Survey

Since October 2015, Daido Life has been conducting the Daido Life Survey, a monthly survey that collects the opinions of the managers of SMEs on such matters as business confidence and management issues. Daido Life sales representatives have visited about 10,000 SMEs across the country to hear the unfiltered opinions of their business owners. The results of the survey are compiled into a report that is sent to customers across Japan to help them resolve management challenges and is also made available to the general public.

Daido Life website
[Daido Life Survey]



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. We continue to contribute to the development and spread of deaf soccer and futsal by supporting the activities of the Japan national deaf soccer and futsal teams and by promoting sports for persons with disabilities.



Response to COVID-19

The Group is engaged in a variety of initiatives in response to COVID-19. The Group will work as one with the hope the situation is resolved as soon as possible.



Customers

- Extension of the grace period for payment of premiums and the period for policy renewal procedures
- Simple and rapid payment of claims, benefits and policy loans
- Payment of hospitalization benefits based on certain conditions even in cases where treatment was received at home or in other facilities due to circumstances of medical institutions
- Payment of accidental death benefits in the event of death due to COVID-19
- Exemption from interest on policy loans (initial loans)

Employees

- Measures to prevent infection of employees
 - Promotion of work from home (teleworking, etc.)
 - Promotion of staggered working hours
 - Utilization of teleconferencing and videoconferencing, etc.
- Maintaining employment and providing compensation for earnings of in-house sales representatives

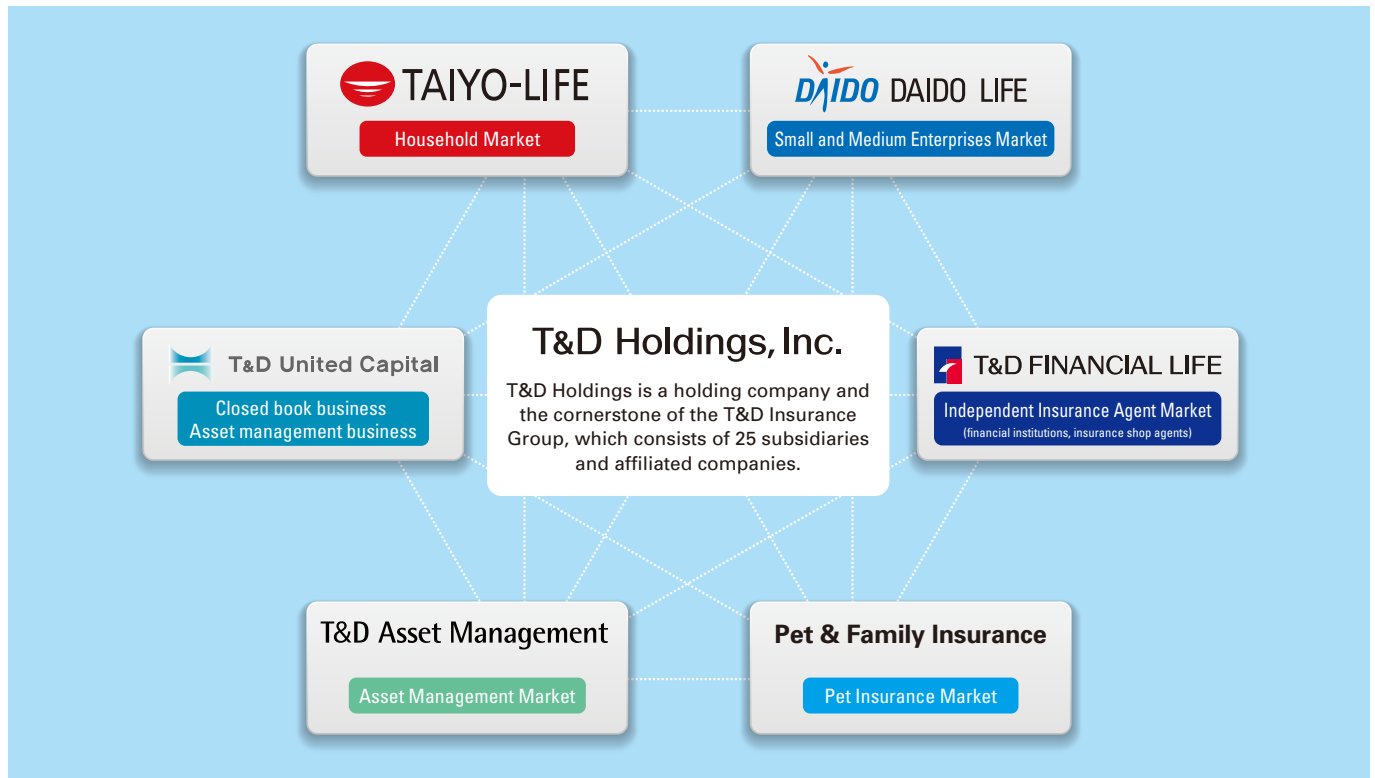
Society

- Continuation of operations essential for society (insurance claim payment operations, call center operations, etc.)
- Implementation of telephone consultation and labor and social attorney referral services to apply for employment adjustment subsidies aimed at supporting stable employment in SMEs (Daido Life)
- Donations to medical organizations that are fighting infectious diseases

(as of July 1, 2020)

Organizational Profile

The T&D Insurance Group is a unique grouping consisting of a core domestic life insurance business along with other businesses including a closed book business, an asset management business, and a pet insurance business, all under T&D Holdings, a holding company. This organization allows Group companies to work to fully exploit the strengths and uniqueness of their respective business models, in support of their customers' lives and businesses.



as of July 1, 2020

External evaluation

Evaluation by ESG assessment organizations

International



FTSE4Good

2020 MSCI ESG Leaders
Indexes Constituent

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Japan



FTSE Blossom
Japan

2020 CONSTITUENT MSCI JAPAN
ESG SELECT LEADERS INDEX

2020 CONSTITUENT MSCI JAPAN
EMPOWERING WOMEN INDEX (WIN)

Major awards

For the fourth year in a row, Taiyo Life and Daido Life have been recognized as members of the Certified Health and Productivity Management Organization White 500.



All three of the Group's life insurance companies have obtained the "Platinum Kurumin" mark, as have T&D Asset Management and T&D Information System.



For the second year in a row, T&D Holdings received the Platinum Career Award.



T&D Holdings, Inc.

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UD FONT

Easy to read universal design
fonts are used.