

# IV Priority Theme 2 Provide workplace environments that enable all people to participate actively



## 1. Basic Concept

### 1-1 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. In the T&D Insurance Group's CSR Charter and Human Rights Policy, we clearly state our respect for the human rights of all people and the individuality and diversity of all employees, as well as our commitment to nurturing human resources and creating a workplace environment that guarantees health and safety for all.

Inadequate actions regarding respect for human rights in relation to business may result in the risk of losing the trust of society. We believe 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 where employees are able to respond to the needs of society. We also believe that such measures will serve as opportunities to further vitalize the Company, and are promoting various initiatives accordingly.

## 2. Utilization and Development of Human Resources

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### 2-1 Human Resources Development Policy

Since its foundation, the T&D Insurance Group has been promoting the nurturing of a corporate culture where diverse human resources can feel job satisfaction and reach their potential. Under our Group policy, in which each affiliate aims to improve its corporate value by leveraging the uniqueness and specialization of its respective business strategy, each of the Group's affiliates formulates its own education and training plan and strives to develop and enhance the skills of its employees.

### 2-2 Initiatives to Provide Opportunities for Growth

The three life insurance companies conduct education and training, primarily through OJT (on-the-job training), group training, and support for personal development. These companies encourage autonomous career development by each employee, by actively helping them to acquire qualifications and offering a diverse curriculum, including correspondence education and e-learning.

In addition, systematic rotation is implemented to provide employees with a variety of business experience, allowing them to be more capable of carrying out work from a broad, company-wide perspective. Young employees are assigned to different parts of the organization and different job areas for a certain period after joining the company. By moving between the head office and branches, as well as sales and administration, these employees work to acquire basic knowledge and hone their skills. Similarly, with regard to management staff, employees who have experience as head office division managers are put in to positions such as branch general managers, while branch managerial staff are assigned to the head office, with the aim of improving their managerial capabilities.

#### Taiyo Life, Daido Life, T&D Financial Life

The three life insurance companies support employee career formation, by providing opportunities to actively pursue skill development.

#### ● Received the Excellence Award at the 2nd "Platinum Career Award"

In recognition of the initiatives undertaken by the Group's three life insurance companies, T&D Holdings—as the holding company of the three life insurance companies—took home the Excellence Award for the second year running in the 2nd Platinum Career Award hosted in June 2020 by Toyo Keizai Inc. and supported by the Ministry of Health, Labour and Welfare (MHLW) and the Tokyo Stock Exchange.



#### ● In-house Recruiting

Under this system, employees can take up various challenges, such as application for dispatch to companies outside of the Group, positions of their choice and MBA programs.

#### ● Personnel Exchange within the Group

Personnel exchange is promoted among Group companies for facilitating the sharing of the well-developed skills and useful know-how possessed by each Group company.

Phase I (2008–2012): Temporary transfer or transfer to other Group company for 1 to 2 years

Phase II (2013–): Short-term training program for a maximum period of 1 month was introduced

- Number of participants in fiscal 2017 (including long-term) 42 employees (15 men, 27 women)
- Number of participants in fiscal 2018 (including long-term) 37 employees (13 men, 24 women)
- Number of participants in fiscal 2019 (including long-term) 42 employees (15 men, 27 women)

### ● Overseas Job Assignments and Overseas MBA

#### Taiyo Life

Taiyo Life looking ahead to future overseas business strategies, we are dispatching young employees to a number of companies for approximately three months in order to develop personnel capable of successfully working on a global level. In addition, it dispatches a number of employees to the asset management companies overseas to acquire high-level asset management knowledge.

#### 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.

#### Daido Life

### ● Challenge Navi

Challenge Navi is Daido Life's intranet portal for all things related to human resources development. The site has a company-wide feature, My Profile function, where any employee can publish their personal profile so other employees can read about their past experiences, strengths, and professional skills. In doing so, the careers of individual employees can be visualized. The portal site also provides a system (known as D-Career) that lets employees seek career advice from staff in other divisions.

Daido Life's initiatives on supporting employees' self-terminated career formation were recognized in the 2017 Good Career Company Awards as the winner of the Grand Prize (MHLW Minister's Award). This owed mainly to the visualization of individual careers using Challenge Navi, the aforementioned D-Career scheme, and the meticulous collection of broad-ranging career information via one-on-one meetings and its use in HR placement and development.



### ● D-Career Project

In fiscal 2020, Daido Life launched the D-Career Project, an initiative through which employees visualize what they want to become based on their own experiences and values 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.

## 2-3 Promoting the Active Participation of the Elderly

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The Group's three life insurance companies have introduced a reemployment system for employees who are reaching the mandatory retirement age. Also, in order to promote work style reform, we are working to give older people the opportunity to actively participate, and each Group company has introduced various systems according to its particular situation.

Also, Taiyo Life and Daido Life hold life planning seminars for employees before they reach the mandatory retirement age, to give them an opportunity to think about the way they want to work and live in the future.

#### Taiyo Life

In responding to changing lifestyles and other factors, on April 1, 2017, Taiyo Life introduced a mandatory retirement age of 65 for administrative personnel, as well as a continuing employment system that extends employment up to the age of 70. At the same time, it abolished the mandatory retirement age of 57 for managerial personnel and rolled out a scheme under which company-approved employees can be appointed to the position of manager until the age of 65.

In April 2020, Taiyo Life overhauled its performance evaluation standards so that it could better manage the mandatory retirement plan (65 years of age), let employees of all ages, including senior employees, demonstrate their capabilities more than ever before, and establish an environment in which employees can thrive in managerial positions. It also introduced a performance-based personnel system with the aim of developing an environment in which employees can work with a competitive spirit and be highly motivated regardless of age. The company also provides educational opportunities by inviting external lecturers so senior employees might become more motivated at work.

#### Daido Life

Effective April 1, 2017, the system was revised to employ all applicants up to a maximum age 65.

To put in place a work environment in which employees can more easily achieve their life plans, Daido Life has introduced a Home Base system for personnel employed on a nationwide basis who are 55 or older that encourages assignment to positions at offices in the same location as their homes.

### 3. Diversity Promotion Initiatives

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#### 3-1 Employment of Persons with Disabilities

As of the end of March 2020, a total of 366 employees with disabilities, including 28 new recruits for fiscal 2019, worked at the three life insurance companies, which account for 2.52% of the total number of employees.

We have put in place several measures designed to create a comfortable workplace for employees with disabilities. As a pre-hire initiative, we encourage the attendance of a placement support worker at job interviews, so that job candidates can go through the screening process without worry. We also hold workplace tours for candidates to prevent assignment mismatches. After hiring, we strive to provide company-wide support, through measures such as preparing a comfortable working environment by introducing specialized computers and other equipment, and taking commuting routes into consideration. In addition, job coaches who specialize in support for employees with disabilities are dispatched to the company, and a placement support worker holds interviews together with the employee and his or her supervisor, and offers advice.

We will continue working to create a workplace environment that encourages and supports persons with disabilities in working comfortably, and to expand employment opportunities for persons with various disabilities.

##### ● Employment of People with Disabilities at the Three Life Insurance Companies

	FY2017	FY2018	FY2019
Employment rate of people with disabilities (%)	2.42	2.56	2.52

##### Daido Life

With the aim of creating workplaces in which a highly diverse workforce can thrive, Daido Life continues to establish safe and comfortable working environments for people with disabilities. As part of this initiative, in February 2018 the Company set up ACT\* at its head office. This administrative services team of employees with disabilities currently has 13 members (as of March 2020).

\* ACT is both an acronym for Advance Challenged Team, and a reference to persons with disabilities acting, or taking part, in society.

The company has distributed communication boards and tablets installed with "UDTalk," an app that converts voice to text in real time, to the head office and branches where employees with hearing disabilities work.

#### 3-2 Human Rights Education

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The T&D Insurance Group holds human rights education sessions for all employees more than twice a year on various issues, such as discrimination due to social class or disability, harassment and LGBT orientation, to deepen employees' understanding of the importance of respecting human rights.

##### Taiyo Life

With the aim of deepening an understanding of human rights issues and cultivating a spirit of respect for human rights, the company has created a Human Rights Education Program, which holds courses for all employees on the topic of human rights.

In fiscal 2019, the company held four in-house study sessions for administrative personnel on various human rights issues, such as international human rights standards and harassment. Worksite study sessions for branch employees were conducted by outside instructors.

Training was also held for persons in management positions on the themes such as cultivation of a harassment-free workplace.

Ahead of revisions to Japan's anti-harassment laws, which took effect on June 1, 2020, Taiyo Life amended its policy on dealing with power harassment and regulations concerning employee awareness and training about this subject matter. It also implemented an e-learning training on harassment to be completed by all administrative personnel.



##### Daido Life

With the aim of raising awareness about human rights issues, Daido Life has all employees attend workplace training on human rights. In fiscal 2019, training sessions were held ahead of revisions to Japan's anti-harassment laws. The sessions focused on two key topics: (1) preventing harassment, and (2) workstyle reforms and creating workplace environments in which a diverse workforce can thrive.

As a harassment countermeasure, Daido Life organizes e-learning, teleconference-based group training, and DVD viewings for all managers, branch sales managers, and newly appointed managers to make sure that if one of their subordinates reports an incident of harassment, they seriously listen to what happened and report the matter without fail to the Human Resources & General Affairs Department.

**T&D Financial Life**

The company holds human rights training to allow all employees to deepen their knowledge and understanding of human rights, and to proactively confront human rights issues. This training also seeks to assist each and every employee in maintaining mental health, and to cultivate a healthy, harassment-free workplace environment by providing employees with a better understanding of mental health and harassment (sexual harassment and power harassment).

In fiscal 2019, the company held human rights training for all employees on topics such as responding to LGBT issues in the workplace and harassment. Training on cultivating a harassment-free workplace environment was also conducted for all personnel promoted to management positions, as part of the training for newly appointed managers.

**3-3 Initiatives to Support Active Participation of Women**

The T&D Insurance Group has promoted efforts to create a corporate culture that diverse human resources will find engaging to work in and that enables them to reach their full potential. Particularly 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. With this in mind, the Group's three life insurance companies are working to revise their respective personnel and compensation systems, as well as introducing various support systems to enhance the work-life balance.

By fostering Group-wide collaboration to reduce total working hours and encourage male employees to take childcare leave, we are promoting the creation of workplace environments where everybody is motivated to play an active role.

To steadily advance these measures to promote the active participation of female employees, the Group's three life insurance companies formulated their action plans based on their respective business models.

**● Action Plan: Promote Active Roles for Women at the Three Life Insurance Companies**

T&D Insurance Group has disclosed action plans for promoting the active participation of women and targets for promoting female employees to management positions. The ratio of female managers has been steadily increasing.

**Action Plan****[Initiatives]**

- ➔ Implement systematic cultivation and promotion of female employees to management positions
- ➔ Enhance career development and work-life balance support measures
- ➔ Transform the mindset of managers

Targets set for promoting female employees to management positions  
(Achievement deadline)

Ratio of female managers →

**TAIYO-LIFE**

Systematically cultivate and promote motivated and talented female employees

More than  
**20%**  
(target achieved)

**DAIDO DAIDO LIFE**

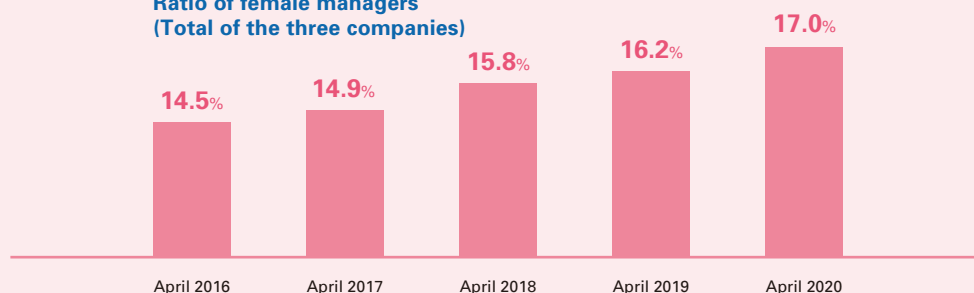
Promote diverse work styles and support new challenges

Maintained  
above **15%**  
(March 2022)

**T&D FINANCIAL LIFE**

Become a company where female workers can work free from anxiety and reach their full potential

More than  
**15%**  
(April 2022)

**Ratio of female managers  
(Total of the three companies)**

**Taiyo Life****• Appointment of A Female Director**

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

**• Education for Managers**

Management training is conducted when employees are promoted to management positions, as well as regularly thereafter, so that managers will be able to smoothly carry out their duties.

**• Nurturing Candidates for Management Positions**

The company systematically nurtures potential management personnel by providing group training in management skills for outstanding mid-career employees across the country, regardless of job category or gender. Employees can also acquire a variety of work experience, through opportunities such as exchanges between Group companies.

**• Preparing an Environment to Enable Flexible Work Styles**

In June 2017, the company expanded its flextime system to include employees on short working hours. It is working to create an environment where employees whose time is limited by childcare or nursing care can choose more flexible work styles and develop their careers. Accordingly, in April 2018, the company extended the eligible scope of the system for short working hours from "until the April immediately after a child enters elementary school" to "until the child graduates from elementary school." In addition, the company has formulated a support program for employees who resume work after childcare leave, and is developing a framework that enables a smooth return from childcare leave.

**Daido Life****• Greater Opportunities**

Daido Life is working to support the career formation of female employees and raise awareness among management staff. For example, it has put in place a comfortable workplace environment by implementing numerous support measures that aim to boost career mindsets and expand horizons. Also, in April 2018 Daido Life appointed its first female executive officer.

**• Career Challenge System**

The company provides opportunities for growth by enabling employees to gain a wide range of business experience, beyond the work they have previously engaged. These include in-house internships that allow locally based employees who have few transfer opportunities to leave their workplace for short periods to try a different job, free-agent style applications for in-house jobs, and work assignments at outside companies in Japan.

**• Development of Female Managers**

For the purpose of nurturing female managers and enhancing awareness about furthering their careers, Daido Life is endeavoring to improve the managerial capabilities of female managers with the use of a mentor system whereby officers or general managers offer their support to newly appointed female managers, in addition to dispatching female managers to universities and other institutions.

And in an effort to expand opportunities for female employees to take on new responsibilities and bigger roles, the company has an all-star program that runs over a number of years, which aims to systematically nurture candidates for general/branch manager positions.

**T&D Financial Life****• Training to Support Women's Active Participation**

Group training is held regularly on topics such as Communicating with the People around You, Demonstrating Leadership, and Guiding and Nurturing Subordinates and Juniors, with the aim of allowing female employees to envision the type of leader they should become, and to acquire the skills necessary to do so.

**[Ranked 8th in the Nikkei DUAL Survey of Companies that Facilitate Childcare by Working Couples in 2017]**

Daido Life was ranked 8th out of 7,800 companies in the Survey of Companies that Facilitate Childcare by Working Couples in 2017 conducted by the Nikkei DUAL website, which provides useful information for working mothers and fathers. This high ranking recognizes the company's efforts to promote work-life balance, including various support systems such as a childcare leave system that exceeds legal requirements, introduction of a home-based work system, and encouragement to use paid leave.

## 3-4 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, the Group held seminars regarding LGBT issues for executives, department general managers, and managerial staff. Approximately 1,700 people attended a lecture on the topic of LGBT compliance in companies by an outside lecturer, and attendees became more aware of the importance of engaging in LGBT initiatives as a company. In addition, working-level training sessions primarily targeting Group company human resources division managers and other human resources staff were held.

#### Daido Life

In April 2018, Daido Life began treating same-sex partners as spouses under the company's leave and benefit program.

#### <Major Applicable Systems>

- Leave, short working hours
- Recreation facilities
- Family transfer system
- Company housing/transfer allowance
- Daido Life Mutual Aid Fund (congratulations and condolence allowance system)

### [Customer-oriented]

The T&D Insurance Group's three life insurance companies have also started to allow policyholders to designate same-sex partners as beneficiaries of insurance benefits, just like for a spouse, by submitting documents showing that the two people are in a partnership, such as a partnership certificate issued by a local government.

#### Example of 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

## 4. Worker-friendly Work Environment

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### 4-1 Work-Life Balance Initiatives

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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. Accordingly, employees can make full use of their skills and increase their performance at work, while fulfilling their responsibilities at home, such as housework, childcare, and nursing care. Furthermore, we believe that in order to promote the active participation of women, it is essential to create a workplace where women can continue working long term, while experiencing life events such as marriage and childbirth. As part of these efforts, 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 three life insurance companies.

**Taiyo Life**

Taiyo Life is taking steps to reduce overall working hours and encourage its employees to take paid leave. A number of flexible working options are on offer; for example, the company rolled out a system that allows workers to take half a day off to look after their child if they have fallen ill or for nursing care, while the scope of Taiyo Life's shorter working hours system was expanded to include employees with children up until the end of elementary school. Also, Taiyo Life's flextime system can now be utilized by employees working shorter hours. The company also has other systems in place that go above and beyond what is required by law. For instance, a nursing care leave system that can be utilized for up to three years, a childcare leave system available to employees with children no older than three years, and paternity leave for male employees of one month or more.

Also, in April 2020 Taiyo Life introduced a new system that lets employees work only three or four days a week if they need to take time off to provide nursing care or undergo cancer treatment. Support for employees balancing work with nursing care or medical treatment is also being expanded with cancer treatment being added to the scope of hospital leave, which was previously limited to pregnant employees, employees that had recently given birth, or employees undergoing infertility treatment.

**Daido Life**

Efforts are being made that are aimed at reducing working hours, such as the implementation of automatic computer shut down. In addition, the company is promoting work styles that allow employees to balance their job and life at home, such as promoting the use of paid leave and home-based work system. In 2017, the company received the Minister for Internal Affairs and Communications Award as one of the Top 100 Telework Pioneers for initiatives such as its home-based work system. In addition, in February 2019, the company was awarded the Excellence Award at the Telework Promotion Awards held by the Japan Telework Association. In November 2019, Daido Life also collected the Excellence Award in the Shiny Telework Prize implemented and selected by the Ministry of Health, Labour and Welfare.

**T&D Financial Life**

The company continues to implement measures to reduce overtime work hours, such as introducing a short working hour system, encouraging use of the flextime system, establishing a "No Overtime Day" and a "Go Home Early Day," and automatically shutting down computers used for work. Through these efforts, the company seeks to create a workplace where employees can achieve work-life balance, with the aim of fostering a corporate culture where employees feel job satisfaction.

**● Acquisition of Maternity and Childcare Leave**

	FY2016	FY2017	FY2018	FY2019
No. of employees taking maternity leave	328	333	383	386
Number of employees eligible to take childcare leave	462	455	483	499
Men	134	122	100	113
Women	328	333	383	386
No. of employees taking childcare leave	450	444	465	484
Men	133	121	100	113
Women	317	323	365	371

\* The acquisition of maternity and childcare leave at the three life insurance companies.

\* The number of administrative personnel at the three life insurance companies who have returned to work after taking childcare leave is as follows.

Fiscal 2016 221 (98.7%) (Men 129 (100%), Women 92 (96.8%))

Fiscal 2017 196 (98.0%) (Men 126 (100%), Women 70 (94.6%))

Fiscal 2018 202 (95.3%) (Men 118 (100%), Women 84 (89.4%))

Fiscal 2019 196 (96.1%) (Men 108 (100%), Women 88 (91.7%))

**● Acquisition of Nursing-Care Leave**

	FY2016	FY2017	FY2018	FY2019
No. of employees taking nursing care leave	12	20	6	1
Men	0	1	0	0
Women	12	19	6	1

## ● Number of Administrative Personnel Taking Paid Leave

	FY2016	FY2017	FY2018	FY2019
Average number of paid leave days taken	12.4	13.2	14.0	15.4

\* Number of administrative personnel of the three life insurance companies taking paid leave

## ● Number of Employees Hired/Number of Employee Turnover

Number of administrative personnel hired /turnover		Number hired						Number Turnover					
		FY2017		FY2018		FY2019*		FY2017		FY2018		FY2019*	
		Number of persons	Percentage compared to number of employees at fiscal year end	Number of persons	Percentage compared to number of employees at fiscal year end	Number of persons	Percentage compared to number of employees at fiscal year end	Number of persons	Turnover rate	Number of persons	Turnover rate	Number of persons	Turnover rate
Total (men and women)	Total	242	4.22%	305	5.30%	277	4.85%	271	4.72%	295	5.13%	315	5.52%
	Under 30	186	3.24%	271	4.71%	247	4.33%	67	9.82%	62	7.90%	97	11.29%
	30-50	36	0.63%	30	0.52%	23	0.40%	72	2.01%	101	2.98%	100	3.16%
	Over 50	20	0.35%	4	0.07%	7	0.12%	132	8.97%	132	8.37%	118	7.00%
Men	Total	116	2.02%	110	1.91%	103	1.81%	125	3.88%	160	5.04%	144	4.60%
	Under 30	84	1.46%	92	1.60%	86	1.51%	20	6.08%	26	7.65%	35	9.49%
	30-50	17	0.30%	15	0.26%	11	0.19%	32	1.56%	53	2.76%	46	2.58%
	Over 50	15	0.26%	3	0.05%	6	0.11%	73	8.65%	81	8.87%	63	6.43%
Women	Total	126	2.20%	195	3.39%	174	3.05%	146	5.80%	135	5.23%	171	6.64%
	Under 30	102	1.78%	179	3.11%	161	2.82%	47	13.31%	36	8.09%	62	12.65%
	30-50	19	0.33%	15	0.26%	12	0.21%	40	2.60%	48	3.27%	54	3.92%
	Over 50	5	0.09%	1	0.02%	1	0.02%	59	9.41%	51	7.67%	55	7.79%

\* The number of administrative personnel hired and leaving employment at the three life insurance companies. All percentages are based on the number of employees at the end of fiscal 2019.

\* The number of persons leaving employment includes those who have reached mandatory retirement age, those who have left to assume posts as officers, and those who have died.

\* Over 50 includes Fixed-term contract (shokutaku) employees.

## ● Measures to Support Raising the Next Generation

Since the enforcement of the Act on Advancement of Measures to Support Raising Next-Generation Children in April 2005, the Group has formulated a unified action plan every two years to enhance the childcare support system and promote work-life balance. Regarding support for the development of young people, the Group's three life insurance companies received certification as meeting the criteria of the Act on Advancement of Measures to Support Raising Next-Generation Children (Kurumin certification) for five consecutive biennial periods starting from the first period from April 1, 2005 to March 31, 2007. T&D Asset Management has obtained the Kurumin certification for four consecutive biennial periods starting from the fourth period from April 1, 2011 to March 31, 2013. Additionally, in April 2008, T&D Information System became the first company with 300 or fewer employees in the information services sector in Saitama Prefecture to acquire the same certification. The company received certification under the same initiative for four consecutive periods. Moreover, the Platinum Kurumin System was initiated on April 1, 2015. This certification is awarded only to Kurumin-certified companies that have satisfied certain requirements by undertaking even more advanced activities. All three of the Group's life insurance companies obtained the "Platinum Kurumin" mark in recognition of their proactive initiatives as enterprises that support child raising activities. T&D Information System and T&D Asset Management also obtained the "Platinum Kurumin" in August 2018 and June 2019, respectively.

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



TAIYO-LIFE



DAIDO LIFE



T&D FINANCIAL LIFE



T&D Asset Management



## ● Workforce Composition

### [Information Regarding Employees and Other Workers]

Category		Social insurance	Welfare system	Paid leave	Salary
Employment type/ contract					
Full-time, indefinite-term	Administrative personnel	○	○	○	Fixed
	In-house sales representatives	○	△	○	Fixed + proportionate
	Contract employees	○	△	○	Fixed
Full-time, fixed-term	Fixed-term contract	○	△	○	Fixed
Part-time, fixed-term	Part-time	○	△	○	Fixed

\* Exceptions are marked with a △.

### [Employee Composition by Age Group]

Number of employees		Number of employees		
		March 31, 2018	March 31, 2019	March 31, 2020
Total (men and women)	Total	18,394	17,979	17,457
	Under 30	2,442	2,473	2,420
	30-50	8,871	8,455	7,900
	Over 50	7,081	7,051	7,137
Men	Total	3,539	3,514	3,380
	Under 30	347	371	397
	30-50	2,146	2,026	1,784
	Over 50	1,046	1,117	1,199
Women	Total	14,855	14,465	14,077
	Under 30	2,095	2,102	2,023
	30-50	6,725	6,429	6,116
	Over 50	6,035	5,934	5,938

\* Number of employees at the three life insurance companies (including in-house sales representatives)

### [Officer Composition by Age Group] (as of July , 2020)

		Under 30	30-50	Over 50	Total
Men		0	4	65	69
	Outside officers	0	3	11	14
Women		0	0	4	4
	Outside officers	0	0	2	2

\* Outside officers refers to outside Audit & Supervisory Board members and outside directors

\* Number of officers including executive officers at T&D Holdings and the three life insurance companies

## 4-2 Initiatives Reflecting Employee Feedback

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The Group's three life insurance companies conduct employee awareness surveys addressing issues like job satisfaction, working conditions and the personnel evaluation system, and have implemented various measures based on the survey results. We obtain views from employees as reference information for management, which include opinions about the current personnel system and its operation, as well as employee satisfaction, a critical element leading to greater customer satisfaction.

### [Employee Awareness Surveys]

#### Daido Life

The company regularly conducts an employee awareness surveys to clarify conditions and problems regarding jobs, workplaces, supervisors, the company, and other matters, with the aim of utilizing the results in future human resources strategies for creating a positive cycle of improving employee satisfaction and enhancing corporate competitiveness.

This survey, which originally included only administrative personnel, was expanded in fiscal 2017 to include contract employees and re-employed personnel, with a view toward becoming a company where diverse human resources can play even more active roles.

## 4-3 Employee Questionnaire on Sustainability and CSR

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T&D Holdings stresses the importance of communication within the Group and hopes to be able to grow with every employee—the key stakeholders of the Group—to fulfil the Group’s public mission and social responsibilities. The T&D Insurance Group Sustainability Report helps raise awareness about sustainability and CSR throughout the Group as a mirror for self-reflection. Also, with the objective of enhancing the Group’s initiatives on sustainability and CSR, the Group’s corporate officers and employees were requested to answer a questionnaire after they had finished reading the report.

### 【Questionnaire Respondents】

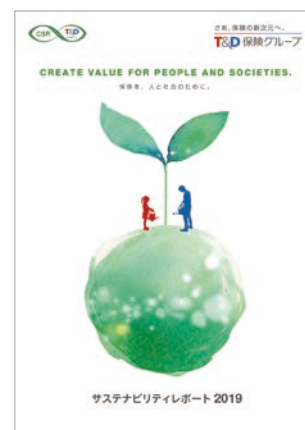
#### T&D Insurance Group corporate officers and employees

\* Questionnaires are completed anonymously.

#### ● About the Entire Report

##### 《Commendable Sections》

(1) Promote healthy and abundant lives for all people .....	22.7%
(2) How We Define CSR .....	13.7%
(3) Provide workplace environments that enable all people to participate actively .....	13.5%
(4) Message from the President .....	11.3%
(5) Social Activities .....	9.1%
(6) Help mitigate and adapt to climate change .....	8.2%
(7) Organizational Profile .....	5.9%
(8) Invest to help build a sustainable society .....	4.0%



##### 《Opinions and Requests Received》

Questionnaire respondents rated the report’s comprehensibility, amount of information, and understanding of the Group’s sustainability and CSR initiatives to be roughly the same as the previous year. They would like to see the following topics further enhanced going forward: initiatives toward employees (those aimed at improving HR systems and workplace environments, etc.); overall Group management (business overview and future vision for each Group company, etc.); and the soundness of Group management (compliance and risk management, etc.). In response to the comments and requests, the Group will make an effort to enhance the content of those topics going forward.

##### 《Reflecting Opinions and Requests》

To further raise the awareness of corporate officers and employees regarding sustainability and CSR issues, we made an effort to clearly demonstrate the Group’s approach and policies on implementing initiatives and edited the report to make it easier to read so that readers could become more familiar with sustainability and CSR.

## 5. Health Promotion for Employees

103-2

103-3

### 5-1 Health and Productivity Management Initiatives (1)

T&D Insurance Group companies aim to realize workplaces where all employees can work enthusiastically with a sound mind and body under the principles of health and productivity management.

#### Taiyo Life

The company promotes Taiyo’s GENKI Project\*, an initiative aimed at energizing and promoting the health of employees, customers and society. This project provides various forms of support to encourage employees to be healthy, with the aim of preventing lifestyle diseases. In addition to conducting in-house anti-smoking campaigns, the company also cooperates with Kaminoyama City in Yamagata Prefecture to offer Kurort Health Walking and Smart Life Stay, accommodation packages that incorporate the government’s specified health guidance, through the Kaminoyama Onsen Kurort (health resorts) Program. The company’s health and productivity management initiatives have also included an increase in the subsidy for cancer screening since 2017, and MCI screening is performed along with regular health checkups to diagnose the risk of future dementia.

In February 2020, Taiyo Life signed a cooperative agreement on health promotion with Gifu City (the capital of Gifu Prefecture). It will aim to generate well-being in regional communities by utilizing Kurort Health Walking, buoyed by the active participation of Taiyo Life employees.

\* Taiyo’s GENKI Project is being promoted with the President as its leader and all executive officers as members.

**Daido Life**

The company introduced the KENCO SUPPORT PROGRAM for executives and employees in an effort to promote employee health and improve health literacy. The program provides wearable devices that measure personal status during everyday activities, such as heart rate and number of steps taken, and organizes talks on the company-wide non-smoking policy and other health topics. The company is strengthening its existing efforts to reduce working hours, prevent disease, and promote mental health. In addition, by expanding these initiatives on a company-wide basis, under the title, "DAIDO KOKO-KARA," the company fosters a corporate culture as a company that practices health and productivity management.

**T&D Financial Life**

T&D Financial Life has implemented initiatives to promote employee health, with a management initiative of creating a workplace where employees can feel job satisfaction. These include initiatives to reduce working hours, such as establishing a "No Overtime Day" and a "Go Home Early Day," as well as automatically shutting down computers used for work, fully implementing regular health checkups, conducting stress checks aimed at preventing mental health problems, abolishing in-house smoking areas and prohibiting smoking during working hours, and subsidizing the costs of engaging in sports through in-house club and other activities. In addition, the company is also engaged in specified medical check-ups and provision of health guidance based on Data Health Plans, in collaboration with the Health Insurance Association.

For four years straight, Taiyo Life and Daido Life have been listed in the White 500 as organizations having outstanding health and productivity management, based on the Certified Health and Productivity Management Organization Recognition Program set up by Ministry of Economy, Trade and Industry for the purpose of increasing the uptake of health and productivity management and encouraging health promotion among employees.

**[Certified Health and Productivity Management Organization – White 500]**

Both Taiyo Life and Daido Life were recognized, for a fourth consecutive year, as Certified Health and Productivity Management Organizations "White 500" in the large enterprise category under the Ministry of Economy, Trade and Industry's (METI) Certified Health and Productivity Management Organization Recognition Program, which METI established with the aim of honoring organizations that engage in initiatives to improve the health of their employees.

The two initiatives of "Taiyo's GENKI Project" at Taiyo Life and "DAIDO KOKO-KARA" at Daido Life are being carried out to improve the health of employees, and both aim to realize workplaces where all employees can be both physically and mentally healthy and work in a spirited manner.

**5-2 Health and Productivity Management Initiatives (2)****● Initiatives by the Human Resources Department**

The T&D Insurance Group has a clinic at its head office, and promotes the health of its employees through periodic health committee meetings at each branch office in collaboration with industry physicians and the labor union. The Group companies also take care of the mental health of their employees and, by contracting external physicians, provide a system for consultation and medical service that employees can utilize free from anxiety.

**● Stress Check Program**

All employees at T&D Insurance Group companies were invited to undergo a stress check as part of the program's goal of preventing mental health disorders. The Group encourages self-care among its employees, and has also put in place a system for employees under particularly high stress to receive in-person advice from a physician, and when necessary, to introduce such employees to specialists the Group has contracted with on a part-time basis. Each company also conducts group analysis, which is beneficial in improving the workplace environment.

**● In-House Non-Smoking Initiatives**

In the interests of strengthening measures to prevent second-hand smoke and promoting mental and physical health, in July 2018, the T&D Insurance Group implemented an in-house non-smoking policy (eliminating smoking areas on company premises and prohibiting smoking during work hours) at all Group companies.

**● Health Insurance Association**

The three life insurance companies have their own independent health insurance association, which work to prevent lifestyle diseases and otherwise promote the health of association members. In addition to covering medical costs, such as due to illness or injury in members and their dependents, the societies conduct campaigns to raise awareness regarding the use of health insurance, subsidize the cost of health check-ups including annual physical examinations, and promote cancer screening. Since fiscal 2008, the societies have also carried out specified medical check-ups and healthcare guidance aimed at preventing lifestyle diseases. In fiscal 2015, the health insurance societies began activities such as providing health guidance to insured members as part of their Data Health Plans. A Data Health Plan is an efficient and effective approach to health maintenance based on the PDCA cycle and analysis of data such as medical information (receipts for health insurance claims) and information about health examination results.