

Supply Chain

Definition of Supply Chain

2-6

T&D Holdings defines its supply chain as shown in the table below, and strives to spread sustainability and CSR throughout that supply chain.

Activities		Supply chain
Sales of products and services	Media	Manufacturing of media to be used in the sales of products and services
	Sales agents	Sales agents
Contracting work		ICT systems, consulting, auditing
Office buildings	Buildings	Construction, maintenance and management of office buildings
	Energy consumed	Petroleum refining and distribution, electric power providers
	Waste	Waste disposal companies
Delivery		Delivery companies
Movement of employees	Business trips	Airplane, rail, bus, taxi, accommodation
	Commuting	Rail, bus
Investment		Investees

Cooperation with Suppliers

414-1

●Management of outsourcing of business operations

The T&D Insurance Group outsources some business operations to third parties. In order to maintain our management soundness and strengthen our management control capability, we have prepared the adequate management system for outsourcing, specifically by formulating the methodology to select outsourcing partners and supervise them. T&D Holdings has formulated an Outsourcing Checklist as a part of the Guidelines for Outsourcing and Detailed Rules on Risk Evaluation for Outsourcing, based on the Procedural Guidelines for Implementation and Management of Outsourcing. The Group examines the risk-related issues, and assesses the suitability of each outsourcing partner with covered in the note respect to the issues including social aspects* such as human rights, labor conditions, and environmental initiatives.

* Social aspects refer to the occurrence of human rights violation, labor problems such as forced labor, excessive work hours, and health and safety, as well as measures to prevent and mitigate environmental pollution and climate change.

After the commencement of outsourcing, the Group checks the outsourcing partner more than once a year, monitors the performance of the outsourced operations, and, if necessary, asks for improvements.

●Initiatives for green purchasing and procurement

The T&D Insurance Group takes various initiatives to protect the global environment, based on the “T&D Insurance Group Sustainability Charter” and the “T&D Insurance Group Environmental Policy.” As one facet of these efforts, the Group has formulated its Groupwide Green Purchasing Standards to be applied when the Group procures or purchases the goods or services needed for its business operations. The Group promotes green purchasing and green procurement, giving priority to the purchase of goods or services that help reduce its environmental impact. Green purchasing mainly targets office furniture, equipment and consumable supplies, while green procurement targets printing of product brochures and policy documents and procurement of real estate facilities and system equipment. Results of these activities are reported to the Group Sustainability Promotion Committee and the Board of Directors, every six months.

●Declaration of Partnership Building

T&D Holdings, Taiyo Life, Daido Life, and T&D Financial Life have endorsed the purpose of the Declaration of Partnership Building established by the Council for the Promotion of Partnership Building for the Future, whose members include the Chairman of Keidanren (Japan Business Federation), the Chairman of the Japan Chamber of Commerce and Industry, the President of the Japanese Trade Union Confederation, and relevant ministers (Cabinet Office, Ministry of Economy, Trade and Industry, Ministry of Health, Labour and Welfare, Ministry of Agriculture, Forestry and Fisheries, and Ministry of Land, Infrastructure, Transport and Tourism).

Principles That the T&D Insurance Group Endorses and Supports

The UN Global Compact

The T&D Insurance Group has become a participant of the United Nations (UN) Global Compact (UNGC), a cooperative framework between the UN and corporations to realize sustainable growth advocated by the UN. The UNGC proposes ten principles applying to the four areas of the protection of human rights, the elimination of unfair labor practices, the protection of the environment and the prevention of corruption, and encourages companies to act in a responsible manner. The T&D Insurance Group endorses the UNGC's philosophy, and T&D Holdings, representing the Group, has signed a memorandum declaring its support for the ten principles.



UNGC's ten principles

Human rights	Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.
	Principle 2	Businesses should make sure that they are not complicit in human rights abuses.
Labour	Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
	Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labour.
	Principle 5	Businesses should uphold the effective abolition of child labour.
	Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.
Environment	Principle 7	Businesses should support a precautionary approach to environmental challenges.
	Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.
	Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.
Anti-Corruption	Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.

Principles for Responsible Investment (PRI)

In the T&D Insurance Group, Taiyo Life, Daido Life and T&D Asset Management have endorsed and signed the Principles for Responsible Investment (PRI).^{*} PRI are guidelines that encourage global financial institutions and institutional investors to promote investment activities in consideration of Environmental, Social and Governance (ESG) issues.

Signatory of:



^{*} The UN Principles for Responsible Investment (PRI) were formulated by the UNEP Finance Initiative and the UN Global Compact as a set of principles that would facilitate the reflection of the ESG viewpoint in the decision-making processes of financial investors.

The six principles of the PRI

- Principle 1: We will incorporate ESG issues into investment analysis and decision-making processes.
- Principle 2: We will be active owners and incorporate ESG issues into our ownership policies and practices.
- Principle 3: We will seek appropriate disclosure on ESG issues by the entities in which we invest.
- Principle 4: We will promote acceptance and implementation of the Principles within the investment industry.
- Principle 5: We will work together to enhance our effectiveness in implementing the Principles.
- Principle 6: We will each report on our activities and progress towards implementing the Principles.

Spring^{*}

In the T&D Insurance Group, Taiyo Life, Daido Life and T&D Asset Management take part in "Spring," a collaborative engagement initiative focused on biodiversity issues.



^{*} Spring: Established by Principles for Responsible Investment (PRI) with the aim of contributing to the global target of halting and reversing biodiversity loss by 2030 through support for collaborative engagement by investors.

Advance^{*}

In the T&D Insurance Group, Taiyo Life, Daido Life and T&D Asset Management take part in "Advance," an international initiative to practice collaborative engagement regarding social issues and human rights.



^{*} Advance: Established by Principles for Responsible Investment (PRI) with the aim of encouraging human rights and positive outcomes, by functioning as a platform covering a wide range of social issues and facilitating the stewardship activities of investors.

Japan Impact-driven Financing Initiative

In the T&D Insurance Group, Taiyo Life and Daido Life have signed the Japan Impact-driven Financing Initiative,^{*} a collaborative initiative involving Japanese financial institutions that share an impact-oriented approach.



^{*} Japan Impact-driven Financing Initiative: Initiative to transform the flow of investment and financing funds to an impact-oriented approach in order to create a sustainable funding cycle that autonomously addresses environmental and social issues. Japanese financial institutions are working together to promote impact measurement and management.

Principles That the T&D Insurance Group Endorses and Supports

Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century)

T&D Holdings, Taiyo Life, Daido Life, T&D Financial Life, T&D Asset Management, and Pet & Family Insurance endorse the Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century),* and have become signatories to this voluntary initiative organized by Japanese financial institutions.



* Principles for Financial Action for the 21st Century were formulated as guidelines for financial institutions that wish to fulfill their social responsibilities and play a role in the formation of a sustainable society. The principles were formulated by the Ministry of the Environment's Drafting Committee for Environmental Finance Principles, in which financial institutions from wide-ranging areas within the sector voluntarily participated.

● Principles for Financial Action for the 21st Century

Principle 1 Basic stance

Recognizing the responsibilities and roles that financial institutions themselves play in creating a sustainable society, we will take the initiative in implementing the best possible activities through our respective businesses, with the aim of creating positive environmental, social, and economic impact and mitigating negative impact.

Principle 2 Contribute to a sustainable global society

We will lead the formation of a sustainable global society by developing and providing financial products and services that contribute to the creation and development of industries and businesses through innovation for the steady and just transition of society.

Principle 3 Contribute to the formation of sustainable local communities

We will lead the formation of sustainable local communities by supporting solutions to environmental, social, and economic challenges based on local characteristics and by improving local inclusiveness and resilience.

Principle 4 Human capital development

Recognizing the importance of human capital in financial institutions, we will develop human resources capable of thinking and acting independently on environmental and social issues.

Principle 5 Collaboration with diverse stakeholders

Recognizing the importance of collaboration among financial institutions and other diverse stakeholders in creating a sustainable society, we will not only participate in such efforts, but will also play a proactive role.

Principle 6 Build sustainable supply chains

We will proactively address environmental issues such as climate change and biodiversity, as well as human rights and other social issues, and build sustainable supply chains through constructive engagement with our business partners and other stakeholders, including those to whom we make investments and loans.

Principle 7 Information disclosure

Recognizing that activities to enhance social sustainability are a managerial challenge, we will disclose information on our initiatives to a wide range of stakeholders and make constant improvements, based on domestic and international trends and disclosure frameworks.

Task Force on Climate-related Financial Disclosures (TCFD)

The T&D Insurance Group has stated its endorsement of the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD),* and we are keen to take action on disclosure of clear climate-related financial information.



* Task Force on Climate-related Financial Disclosures (TCFD): a task force established in December 2015 by the Financial Stability Board (FSB). It formulated its recommendations for clarified, comparable, and consistent information disclosure regarding the risks and opportunities posed by climate change. These recommendations were announced in June 2017.

RE100

The T&D Insurance Group has joined RE100,* an international initiative that aims to procure 100% of the electricity used in business activities from renewable energy sources. To realize a decarbonized society, the Group has set a goal of achieving net-zero CO₂ emissions by fiscal 2040. To achieve this goal, the Group has set a new interim target of “60% of electricity consumption to be derived from renewable energy sources by fiscal 2030,” and it will actively promote the transition to renewable sources for the electricity it uses.



* RE100 (Renewable Energy 100%): Initiative bringing together companies aiming to procure 100% of the electricity used in business from renewable energy. This initiative is led by international non-profit the Climate Group in partnership with CDP.

Climate Action 100+

Taiyo Life, Daido Life, and T&D Asset Management are participating in Climate Action 100+, a global investor-led initiative calling for companies with high greenhouse gas emissions to respond to climate change through cooperative engagement.



Taskforce on Nature-related Financial Disclosures (TNFD)

The T&D Insurance Group registered as a TNFD Adopter in September 2024 and is continuing to take action in compliance with the TNFD* Framework.



* The Taskforce on Nature-related Financial Disclosures (TNFD): International initiative established in June 2021 to develop a framework that enables companies and financial institutions to assess and disclose risks and opportunities related to natural capital and biodiversity. The TNFD released its final recommendations in September 2023.

External Evaluation

Inclusion in ESG Indexes

● Evaluation by ESG assessment organizations

The Group makes efforts to disclose understandable and transparent information on its initiatives for addressing sustainability 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.

International Indexes



The FTSE4Good Index Series is an internationally trusted major ESG investment index launched in 2001 by FTSE International, a wholly owned subsidiary of the London Stock Exchange Group. Our Group was added to the index in 2009.



MSCI Selection Indexes are international stock indexes built and calculated by a financial services company headquartered in New York, and constituted by companies with excellent ESG performance. Our Group was added to the indexes in 2023.

* In February 2025, the MSCI ESG Leaders Indexes were renamed the MSCI Selection Indexes.

MSCI Selection Indexes 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

Japan Indexes



It is an index newly developed by FTSE in 2017 that consists of selected Japanese companies with excellent environmental, social, and governance (ESG) performance. Our Group has been included in the index since it was first developed.



It is an index newly developed by FTSE in 2022 that consists of selected Japanese companies with relatively excellent environmental, social, and governance (ESG) performance in each sector. Our Group has been included in the index since it was first developed.

2025 CONSTITUENT MSCI JAPAN ESG SELECT LEADERS INDEX

It is an index newly developed by MSCI in 2017 that consists of selected stocks with relatively high environmental, social, and governance (ESG) ratings. Our Group has been included in the index since it was first developed.

2025 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)

It is an index newly developed by MSCI in 2017 that consists of selected stocks with excellent gender diversity in their industries. Our Group has been included in the index since it was first developed.

As of July 1, 2025

Major Awards and Commendations

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

Fiscal 2024

- Ministry of Economy, Trade and Industry / Listed as a "White 500" Outstanding Organization under the KENKO Investment for Health program.
- work with Pride / Received a Gold rating in PRIDE Index 2024.
- Ministry of Internal Affairs and Communications / Received the Telework Top Runner 2024 award
- HDI-Japan / HDI Five-Star Certification Program; the call center achieved a Five-Star certification.
- HDI-Japan / HDI Three Stars Benchmark -QUALITY- For Centers; the telephone support desk (for customers and sales agents) received a three-star rating (the highest rating).
- Universal Communication Design Association / Honored to receive the UCDA Award 2024 and the Overall Award (Silver).

Daido Life

Daido Life was honored with the Special Award at the FY2024 Osaka Climate Change Action Awards presented by the Osaka Prefectural Government to businesses that have made exemplary efforts to mitigate climate change. The award acknowledged Daido Life's achievements in reducing the greenhouse gas emissions from its properties in Osaka Prefecture.

Social Activities

413-1

Basic Concept

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. In addition, the Group supports the volunteer activities of its employees and gets involved in social programs by partnering with the foundations. 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 and welfare,” “developing a sound society,” and “promoting employee participation in social contribution activities.”

Key domains for activities

- Improving health and welfare: We support organizations and events that focus on the welfare of people with disabilities. We have established a foundation to support projects and research related to the welfare of people with disabilities and the elderly.
- Developing a sound society: We support organizations and events that promote social business entrepreneurship, cultivate culture, sports, science, and the arts, and increase financial literacy. We have established a foundation to promote international mutual understanding through cultural exchange events with other countries and the provision of grants to these organizations.
- Promoting employee participation in social contribution activities: We have established employee circles and friend groups to promote their participation in social contribution activities in the fields of medical care, education, environmental conservation, and welfare for people with disabilities. We strive to enhance local healthcare and environmental health and support disaster-affected areas through employee participation in events, donations, and other activities.

Improving Health and Welfare (Welfare for People with Disabilities and the Elderly)

3-3

●Support for external organizations

Supporting the Japan Down Syndrome Society (Taiyo Life)

Since 2006, Taiyo Life has supported the activities of the Japan Down Syndrome Society as a supporting member. The company donates to events such as the Japan Down Syndrome Conference and the World Down Syndrome Day Kickoff Event, and it provides conference rooms for seminars that support people with Down syndrome. In addition, Taiyo Life invites members of the Tochigi Branch of the association and their families to take part in forest studies classes held in *Taiyo Seimei no Mori* (the Forests of Taiyo Life) in Nasushiobara City, Tochigi Prefecture. During these events, employees organize activities such as outdoor tea ceremonies and yoga exercises, supporting the association’s activities through interactive experiences.



* In November 2024, the forest studies classes received a commendation from the Minister of Education, Culture, Sports, Science and Technology for their contributions to supporting lifelong learning for people with disabilities.

Supporting sports for people with disabilities (Daido Life)

The inaugural National Sports Games for People with Intellectual Disabilities* was held in 1992, when Daido Life celebrated its 90th anniversary, and the company has been a special sponsor of the National Sports Festival for People with Disabilities every year since.



* In 2001, the National Sports Games for People with Intellectual Disabilities was integrated with the National Sports Games for People with Physical Disabilities to become the National Sports Festival for People with Disabilities.

Through the inspiring performances of athletes with disabilities that enjoy sports, the company promotes a greater understanding of disabilities and supports social inclusion. Every year, Daido Life sets up a company booth in the *Omotenashi Hiroba* (Hospitality Plaza), a venue for interacting with participating athletes, where people with disabilities can enjoy sports experiences and free games; executives and employees from Daido Life, Taiyo Life, and other affiliated organizations work as volunteers to support this event. In 2024, the 23rd National Sports Festival for People with Disabilities, SAGA 2024 was held in Saga Prefecture. We have also been an official partner of the Japanese Para Sports Association since January 2015. In our capacity as a partner, we work to further popularize and develop sports for people with disabilities.

Official Partner Agreement concluded with Japan Deaf Football Association (JDFA) (T&D Financial Life)

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 contributes to the development and spread of deaf soccer and futsal, by supporting the activities of deaf soccer and futsal teams and promoting sports for people with disabilities.



●Activities by foundations

The Taiyo Life Welfare Foundation

Purpose of establishment

The Taiyo Life Himawari Foundation was established in 1984 to commemorate the 90th anniversary of Taiyo Life’s founding. In December 2009, the foundation was renamed to the Taiyo Life Welfare Foundation. This foundation works to improve social welfare in Japan by sponsoring the projects to enhance welfare and cultural activities of the elderly and the disabled and providing grants for surveys and research on welfare for the elderly.

Main activities

Grants for social welfare activities

- Project grants: Support for projects that improve the welfare and cultural activities of the elderly and people with disabilities living at home, as well as grants for activities that are often overlooked by public services and fall between administrative and medical support despite the need for assistance

Social Activities

- Research grants: Grants for surveys and research on healthcare and medical care for the elderly, lifestyle-related diseases, and welfare for the elderly

[Cumulative grants from establishment in FY1984 to FY2024] 2,565 grants; ¥1,395.76 million

Main activities in fiscal 2024

In order to fulfill its mission of improving social welfare, in fiscal 2024, the foundation continued providing grants to projects undertaken by NPOs working resolutely to enhance the welfare of local communities; it also subsidized the projects for welfare of the elderly and people with disabilities at home, and study and research programs related to the welfare of the elderly. In fiscal 2024, the foundation offered grants worth ¥19.25 million to 66 volunteer/NPO projects, and grants worth ¥2.89 million to 6 research projects; in total, the foundation provided 72 grants worth a combined ¥22.14 million. The foundation features the activities of grant recipient organizations on its website in the *ZAIDAN* Report.



From the *ZAIDAN* Report — Salon activities with student volunteers and local senior citizens in Rikuzentakata City, Iwate Prefecture

The Daido Life Welfare Foundation

Purpose of establishment

Established by Daido Life in 1974, the foundation aims to contribute to the promotion of public health and welfare. It provides grants to research on health problems arising from worsening living conditions and various issues associated with the sharp increase in the elderly population.

Main activities

Subsidies for regional health and welfare research and volunteering

- Subsidies for regional health and welfare research: The foundation subsidizes research related to community health, medical care, and welfare, which is carried out by public health and welfare professionals who have close ties to local communities.
- Subsidies for volunteer activities by seniors: The foundation subsidizes volunteer exchange activities that promote the development of healthy minds in children and the welfare of the elderly and people with disabilities, which are conducted by groups of people aged 60 and older.
- Subsidies for volunteer activities by business people: The foundation subsidizes volunteer exchange activities that promote the development of healthy minds in children and the welfare of the elderly and people with disabilities, which are conducted by groups of people working at a company or other organization on their days off.



[Cumulative grants from establishment in FY1974 to FY2024] 4,828 grants; ¥1,767.57 million

Publication of the “Environment and Health” series brochures

The foundation publishes the “Environment and Health” series of compact brochures, which contain articles written by experts on the environmental, health, and welfare issues of high public interest; a total of 77 brochures have been published thus far. To ensure that these brochures are accessible to as many people as possible, recent editions have been digitized and made publicly available on the foundation’s website free of charge.

Home care/nursing consultation and workshop

The foundation has made DVDs depicting scenes from practical workshops available for rent free of charge.

Developing a Sound Society

3-3

● Cultivating culture (sports), science, and arts

Support for students facing financial hardship (establishment of a scholarship fund*)

T&D Holdings established the “T&D Insurance Group Student Support Fund -A Life with Try & Discover-” in December 2024. This fund provides annual scholarships throughout students’ enrollment period (up to four years) to support students who have lost a parent due to illness or accident, enabling them to focus on their university studies with peace of mind. By easing their financial burdens, the fund will support their Try & Discover spirit as they pursue their dreams.



* This fund is set up and operated by the Japan Philanthropic Foundation.

Sponsorship of the Japan Junior High School Rugby Football Tournament (Taiyo Life)

Since fiscal 2011, Taiyo Life has been a special sponsor of the Japan Junior High School Rugby Football Tournament (Taiyo Life Cup) hosted by the Japan Rugby Football Union (JRFU).

Taiyo Life chose this sponsorship in sympathy with the basic spirit of rugby, “one for all, all for one” which is common to the basic principle of life insurance. At the same time, Taiyo Life agrees with the objective of the tournament, “helping to increase number of teams and players, to improve the competitive ability of them, and to promote junior high school students to develop the quality and skills necessary for shaping a sound society.” Accordingly, we are extending our support for the promotion of junior high school rugby in Japan and for the sound development of young people, in cooperation with the JRFU.



Social Activities

Supporting Japan's top volleyball league (Daido Life)

Since 2024, Daido Life has been the title partner of Japan's top volleyball league, the Daido Life SV.LEAGUE. Sharing the league's values of community symbiosis and social collaboration, well-being, and community building, Daido Life is working to revitalize local communities through the power of sports to energize people with volleyball as the starting point.

In addition to supporting the further popularization of volleyball, the company engages in a wide range of initiatives, including social contribution activities in collaboration with branch offices and local clubs to promote regional development, as well as walking campaigns that encourage health and productivity management.



SVSP-2024-266

Extracurricular activities (Pet & Family Insurance)

The goal of Pet & Family Insurance is to help people and their pets lead fulfilling and peaceful lives. In Tokyo's Taito Ward, we are involved in the Learning Campus Planning project run by the ward's Board of Education and provide extracurricular classes at elementary and junior high schools, kindergartens and preschools to assist children in leading fulfilling and peaceful lives with their pets. Our classes are centered around the idea of the harmonious coexistence of pets and people. We offer classes tailored to the age of the children, such as "happy life for pets and people," "understanding the emotions of dogs and cats," and "learning about the physiology of dogs and cats, diseases, and medical care."



Sharing of financial knowledge

Sponsorship of financial education events (Taiyo Life)

To help young people achieve economic independence, Taiyo Life sponsors *Mirai no Money Fes*, a financial education event organized by The Yomiuri Shimbun, with the goal of promoting financial knowledge. Through this event, the company provides opportunities to learn about money management and economic systems, working to enhance financial literacy.



Sponsorship of the FDSF Impact Conference 2025

The Group endorses the activities of Future Design Initiative by Science and Finance (the FDSF) and is a sponsor of FDSF Impact Conference 2025, which is organized by the FDSF. The goal of the conference is to create a place where people meet and deepen mutual understanding of each other for the purpose of working to create economic and social value seamlessly through sustainable finance and contributing to the improvement of society.



Hosting internship program (Daido Life)

Daido Life provides college students with internship opportunities so that they can deepen their understanding of the life insurance business as well as the risk measures necessary for SMEs. In fiscal 2024, the program was held both in person and remotely. It attracted many participants from across Japan. In addition to enabling participants to experience a wide range of work, from sales activities to head office operations, we created even more opportunities to communicate with many Daido Life employees. By introducing the characteristics of life insurance companies and Daido Life, the program gives students the chance to visualize themselves at work, to consider their own aptitude and future career paths.



Social Activities

●Activities by foundations

■ The Daido Life Foundation

Purpose of establishment

Established by Daido Life in 1985, the foundation seeks to promote international mutual understanding through cultural exchanges with or grants to other countries and thus contribute to the internationalization of Japan.

Main activities

Presentation of Daido Life Foundation Awards for Area Studies

The foundation seeks to encourage academic research related to various regions around the world; to this end, it presents Daido Life Foundation Awards for Area Studies and Daido Life Foundation Encouragement Awards for Area Studies to researchers who have achieved superior results in area studies. Daido Life Foundation Area Studies Special Awards are presented to individuals who have made distinguished contributions to deepening international mutual understanding.

Translation and publication activities

In order to help Japanese people deepen their understanding of the history, culture, and customs of other Asian countries, the foundation undertakes translations of modern literature published in the region; thus far, a total of 82 works from 14 countries have been translated into Japanese for publication and donated to universities and public libraries across Japan. Since fiscal 2012, the foundation has digitized these publications and made them available on their website free of charge, with a view to increasing readership of these works. The foundation also translates Japanese literature into various other Asian languages, in a bid to help people in the region to develop a better understanding of Japan. A total of 51 Japanese works have been translated for publication in 9 countries and donated to local universities and libraries.

Educational support activities

The foundation provides support for improving educational awareness in Southeast Asian countries; it has sponsored 20 school construction projects in 5 countries and donated books and school supplies as part of its efforts to establish learning environments. In recognition of its contributions to education over many years, the foundation was awarded the Third Order of Labor Merit by the government of Laos in 2013.



Promoting Employee Participation in Social Contribution Activities

●Activities of employee circles and friend groups

■ The Friends of Taiyo Life Goodwill Circles

The Friends of Taiyo Life Goodwill Circles (hereafter "Friends"), which was established in December 2005 and is composed of executives and employees from Taiyo Life and its affiliates, has 8,704 members as of March 31, 2025. In order to support social contribution activities on a monthly basis, the members contribute any fractions less than one hundred yen or a voluntary amount of 100 yen per unit (from 1 unit to 10 units) from their take-home salary. At present, the Friends mainly provide support for local community-based social contribution activities driven by branches nationwide and head office departments, environmental conservation activities in cooperation with NPOs and the like, and educational support. Details of the activities are posted in Taiyo Life's in-house journal, through which the company is calling for broader participation by executives and employees in the activities.

Major activities in fiscal 2024

- Environmental conservation activities in *Taiyo Seimei no Mori* (the Forests of Taiyo Life) as well as the collection and donation of CDs/DVDs, used books, school backpacks (*randoseru*), shoes, etc.

■ The Daido Life Employees' Community Contribution Club

Established in 1992 to commemorate the Daido Life's 90th year in business, the Daido Life Employees' Community Contribution Club is a voluntary activity organization composed of Daido Life's executives and employees; it works to promote and support fund-raising activities and volunteer activities by members. The club has also held a One-day Outing Volunteer Activity for the Physically Disabled since 1994, which is run by executives and employees. The club provides participants with opportunities to deepen their understanding of disabilities by directly interacting with disabled people, including assisting wheelchair users or providing walking assistance.

Major activities in fiscal 2024

- Fundraising and donations: Donations from executives and employees as well as revenues from charity calendar exhibitions were used to make contributions to facilities for the disabled as well as disability advocacy groups.
- Other activities: Used postage stamps and other items collected from branches nationwide were donated to organizations that support social contribution activities, for the benefit of international medical cooperation.



Social Activities

Employee participation in events, donations, and other activities

Nationwide Clean Campaign (Taiyo Life)

Taiyo Life is active in cleanup efforts nationwide, an activity that contributes to the local community. This initiative started in 1982 with the “Small Kindness Movement.” Since 2004, we have conducted cleanups around our branches nationwide as part of the “Nationwide Clean Campaign,” from as far north as Hokkaido to as far south as Okinawa. Our employees are united in their commitment to contributing to society and conduct the cleanups as a way to thank local communities for their long-standing support.



The Sustainability Together Movement (Daido Life)

Starting in fiscal 2017, Daido Life has implemented the Sustainability Together Movement as part of its company-wide regional and social contribution activities. In fiscal 2024, under the theme, “Contribution to local communities,” we worked on various activities such as promoting recycling and organizing cleanup campaigns, with the cooperation of SV.LEAGUE athletes. (Photo: Daido Life employees with players from PFU BlueCats ISHIKAWA KAHOKU who participated in the cleanup activity)



SVSP-2024-266

Social contribution activities through walking campaigns (Daido Life)

Daido Life donates money based on the number of steps taken by walking campaign participants as part of the KENCO SUPPORT PROGRAM, a tool to support the health and productivity management practices of small and medium-sized enterprises. In fiscal 2024, Daido Life donated to Certified Nonprofit Corporation Nationwide Children's Cafeteria Support Center, Musubie. (Photo courtesy of the Certified Nonprofit Corporation Nationwide Children's Cafeteria Support Center, Musubie)



Litter cleanup activities using Pirika, the anti-litter social media app

The T&D Insurance Group promotes cleaning activities as part of its initiatives aimed at resolving social issues.

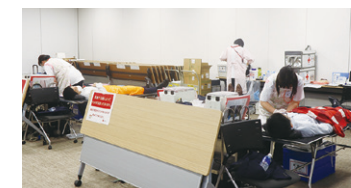
T&D Insurance Group



In July 2023 we started using Pirika, developed by Pirika Inc., the anti-litter social media app, to revitalize and quantify our litter cleanup activities. In fiscal 2024, as a part of the 20th anniversary initiatives of T&D Holdings, the Group held the T&D Clean Project, a cleanup event along the Arakawa River.

Blood donation drives

The T&D Insurance Group cooperates with the Japanese Red Cross Tokyo Metropolitan Blood Center to sponsor blood donation drives. We hold biannual blood donation drives in the summer and the winter at Tokyo Nihonbashi Tower, and executives and employees in the Group are encouraged to donate blood. In fiscal 2024, a total of 269 people in the Group donated blood during the drive.



Support for areas affected by disasters

When a major disaster occurs, the T&D Insurance Group and its Group companies provide support that includes making contributions to disaster relief funds and cooperating with recovery work.

Shortly after the Great East Japan Earthquake, the Group promptly dispatched its executives and employees to the affected areas to remove debris, deliver relief supplies, and provide support for restoration work at private homes and temples. Subsequently, the Group continued to provide extensive support, including the donation of relief funds to areas affected by the 2024 Noto Peninsula Earthquake.

Disaster-affected area support market (local product fair)

Since the Great East Japan Earthquake, Taiyo Life has continued to support recovery efforts in Ishinomaki City, Miyagi Prefecture, and Fukushima Prefecture through local product fairs and other initiatives. In fiscal 2024, the company expanded its efforts to include the Noto region, which was affected by the Noto Peninsula Earthquake, by hosting a disaster-affected area support market (local product fair).

Executives and employees from T&D Insurance Group companies also attended the fair, demonstrating the Group's united commitment, which reinforces its integrated management approach.

