

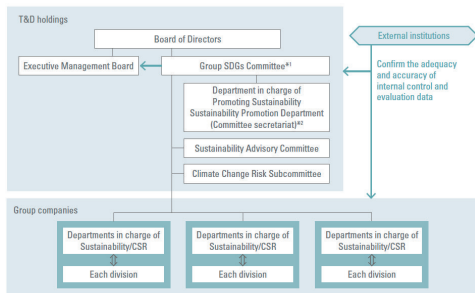


Policy for the future:

The T&D Insurance Group formulated the T&D Insurance Group Environmental Policy to clarify the Group's stance on the environment. The Policy is to carry out business activities with full awareness of the importance of environmental concerns, and to ensure that executives and employees understand that they must act in consideration of the protection of the global environment. The Group will achieve sustainable growth along with society while fulfilling the public mission of life insurance and other businesses, and undertaking its corporate social responsibilities. The Group has designated "Help Mitigate and Adapt to Climate Change" and "Invest to Help Build a Sustainable Society" as the Sustainability Priority Themes, and is promoting Group-wide efforts in these areas.

Governance

The Board of Directors has established the Group SDGs Committee, chaired by the Representative Director and President, as a subsidiary body of the Board of Directors, with the mission of deliberating and reviewing basic policies and measures concerning the global environment and social issues, including the SDGs. In addition, the Sustainability Advisory Committee, which includes outside experts, incorporates the perspectives of outside experts and the latest trends to improve the Group's sustainability initiatives.



Environmental Impact-reduction Initiatives

The T&D Insurance Group has set Group-wide targets related to environmental protection, and is working to achieve these targets in the course of its daily business activities.

The Group's four targets are to "reduce CO₂ emissions", "reduce electricity consumption", "reduce office paper consumption", and "improve the green purchasing ratio".

Initiatives through investment and financing

When making investment and financing decisions for managed assets, in addition to financial information of the investee companies, we incorporate analysis and evaluation of non-financial information such as ESG including biodiversity, and strive to fulfill our mission towards realizing a sustainable society. Moreover, we are also investing in green bond and others that are used for conservation of biological resources, such as creation of park greenery.

Forest Conservation Activities

Taiyo Life, a member of the T&D Insurance Group, has established "Taiyo Seimei no Mori (the Forests of Taiyo Life)" in two locations in Japan to promote forest conservation activities. In 2007, the "Taiyo Seimei Kutsuki no Mori (Kutsuki Forest of Taiyo Life)" was established in Takashima, Shiga. This forest field, which used to be satoyama, has been the site of effective activities from the perspective of biodiversity conservation, such as conservation activities for Akamatsu and Konara by employees and maintenance of biotopes. In 2023, it was certified as a 30 by 30 "nature coexistence site".

