

Sample Insurance Premiums for Principal Types of Insurance

Attachment

(1) Term Life Insurance (Primary-Sector Products)

○ Level term life insurance, death amount of 20 million yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing at age 70	11,320	10,160	90%	7,120	6,300	88%
40	Maturing at age 70	14,980	13,260	89%	8,840	7,680	87%
50	Maturing at age 70	20,900	18,220	87%	11,380	9,700	85%

○ Level term life insurance (smoker risk-segmented), death amount of 20 million yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing at age 70	9,040	8,700	96%	6,380	5,900	92%
40	Maturing at age 70	11,780	11,280	96%	7,960	7,200	90%
50	Maturing at age 70	16,420	15,480	94%	10,280	9,060	88%

○ Decreasing term life insurance, death amount of 20 million yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing in 25 years	3,080	2,860	93%	2,460	2,260	92%
40	Maturing in 25 years	5,540	4,920	89%	3,700	3,280	89%
50	Maturing in 25 years	11,180	9,680	87%	6,220	5,260	85%

○ Decreasing term life insurance, (smoker risk-segmented), death amount of 20 million yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing in 25 years	2,520	2,460	98%	2,200	2,140	97%
40	Maturing in 25 years	4,260	4,060	95%	3,320	3,040	92%
50	Maturing in 25 years	8,820	8,200	93%	5,660	4,880	86%

○ Family income insurance, monthly annuity of 200,000 yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing at age 65	9,740	8,660	89%	6,280	5,560	89%
40	Maturing at age 65	11,680	10,180	87%	7,240	6,260	86%

○ Family income insurance (smoker risk-segmented), monthly annuity of 200,000 yen: monthly premium payments by bank transfer

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing at age 65	7,340	6,880	94%	5,500	5,060	92%
40	Maturing at age 65	8,620	8,080	94%	6,400	5,700	89%

(2) Comprehensive Medical Insurance (Tertiary-Sector Products)

○ Comprehensive medical insurance (120-day type), daily hospitalization benefit of 10,000 yen: monthly premium payments by bank transfer

Added rider to cover initial period of hospitalization (daily hospitalization benefit of 10,000 yen)

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing in 10 years	3,370	3,160	94%	3,330	3,630	109%
40	Maturing in 10 years	4,180	3,910	94%	4,080	3,660	90%
50	Maturing in 10 years	6,150	5,690	93%	5,780	4,770	83%

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Whole life, fully paid up at age 60	9,980	10,330	104%	9,740	10,440	107%
40	Whole life, fully paid up at age 60	15,190	15,500	102%	14,770	15,280	103%
50	Whole life, fully paid up at age 60	30,530	30,880	101%	29,620	30,500	103%

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Whole life, permanent	7,480	7,620	102%	6,940	7,290	105%
40	Whole life, permanent	9,640	9,560	99%	8,730	8,740	100%
50	Whole life, permanent	13,080	12,650	97%	11,430	11,200	98%

○ Long-term comprehensive medical insurance, daily hospitalization benefit of 10,000 yen: monthly premium payments by bank transfer

Death benefit multiplier of 100 times

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Whole life, fully paid up at age 60	11,760	10,380	88%	13,680	11,340	83%
40	Whole life, fully paid up at age 60	19,040	16,380	86%	22,720	17,660	78%
50	Whole life, fully paid up at age 60	41,080	34,500	84%	50,350	38,070	76%

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Whole life, permanent	8,830	7,700	87%	9,660	7,850	81%
40	Whole life, permanent	12,060	10,170	84%	13,250	9,940	75%
50	Whole life, permanent	17,500	14,190	81%	19,100	13,680	72%

(3) Individual Annuities

○ Individual annuity with differential interest dividends every five years, annuity benefit of 200,000, monthly premium payments by bank transfer

Annuity commencing at age 65

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	10-year fixed annuity	3,892	3,894	100.1%	3,906	3,908	100.1%
40	10-year fixed annuity	5,784	5,782	100.0%	5,788	5,788	100.0%
50	10-year fixed annuity	10,158	10,156	100.0%	10,152	10,150	100.0%

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Whole life annuity with 10-year	6,844	8,136	119%	7,946	9,964	125%
40	Whole life annuity with 10-year	10,164	12,078	119%	11,774	14,758	125%
50	Whole life annuity with 10-year	17,856	21,216	119%	20,656	25,884	125%

(4) Single-premium endowment insurance, educational insurance and individual pensions

○ Single-premium endowment insurance with differential interest dividends every five years, benefit payment at maturity of 1,000,000 yen

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
40	Maturing in 10 years	958,482	914,994	95%	958,174	914,526	95%
50	Maturing in 10 years	959,749	916,919	96%	958,788	915,461	95%
60	Maturing in 10 years	962,863	921,656	96%	960,058	917,390	96%

○ Single-premium educational insurance with differential interest dividends every five years, benefit payment at maturity of 1,000,000 yen,

child aged less than one

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
30	Maturing at age 18, Type I	1,398,210	1,291,570	92%	1,398,210	1,291,570	92%
30	Maturing at age 18, Type II	862,450	790,180	92%	862,450	790,180	92%

○ Single-premium individual pension with differential interest dividends every five years, pension benefit of 200,000 yen

Annuity commencing at age 65

Policy Age	Type	Men			Women		
		Current	After Revision	% of Current	Current	After Revision	% of Current
60	10-year fixed annuity	1,897,960	1,811,760	95%	1,897,880	1,812,280	95%
60	Whole life annuity with 10-year	3,422,900	3,784,680	111%	3,991,020	4,620,620	116%