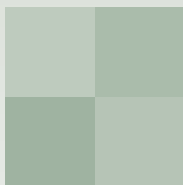


Japan Institute of Life Insurance

Summary of Activities for FY2025



 Japan Institute of Life Insurance

<July2026>

Table of Contents

Message	2
Overview of Our Activities	3
FY2025 Topics	4~5
Consumer Awareness Program	6~14
Academic Promotion Program	15~18
Research Program	19~20
Officers, Organization and Brief History	21
Financial Statements	22
Member Companies	Back Cover

Period Covered by the Report

Fiscal Year 2025 (April 1st, 2025, to March 31st, 2026)

*The report also covers some of the activities conducted in FY2024 and FY2026.

Website

Please visit our website for more detailed information on life planning and the functions of life insurance:

<https://www.jili.or.jp/>

Japan Institute of Life Insurance

Search



The Sustainable Development Goals (SDGs), adopted by the United Nations in 2015, aim to create a society where “no one is left behind”. The Japan Institute of Life Insurance provides information from a fair and neutral standpoint, enabling all individuals to understand the role of the social security system and life insurance, and to plan for potential future risks through life planning and self-preparation.

Message



Nobuyoshi YAMORI
Chairperson



Hiroyuki OBARA
President

Since its establishment in 1976, the Japan Institute of Life Insurance (JILI) has been dedicated to the sound development of the life insurance system through its Consumer Awareness Program, Academic Promotion Program, and Research Program. This booklet introduces the various activities undertaken by JILI during FY2025.

Under the Consumer Awareness Program, we have continued to focus on enhancing education related to life planning and life security for junior high school, high school, and university students in response to the relevant curriculum guidelines. We received almost 30,000 entries to our annual "Essay Contest for Junior High School Students", from among which the best essays have been given an award. It is particularly noteworthy in this context that "Sonasona", a new card game-style teaching aid that we had developed as a supplementary material for school education, won the Commissioner of the Consumer Affairs Agency Award at the Excellent Practice Awards concerning Consumer Education for Schools 2026, organized by the National Institute on Consumer Education. We remain committed to providing educational and awareness programs that cater to all generations, from students to senior citizens. Furthermore, we have made efforts to offer the latest information through various channels, including our website, booklets, and social media platforms.

Under the Academic Promotion Program, we have focused on invigorating research related to life insurance by supporting researchers through activities such as managing research groups and providing research grants. In addition to the permanent research groups, we launched a special research group called the "Study Group on Protection Gaps in Life Security and the Life Insurance Business" in 2025 for a term of two years to broadly examine the gaps relative to the necessary protection levels and measures to minimize them. We have also been seeking to enhance the opportunities for the publication of research findings and discussion by researchers at universities in an effort to promote academic exchanges.

Under the Research Program, we conducted the 17th "Survey on Life Security" and published our findings and analysis. Additionally, we developed and planned the content and questionnaires for the third "Survey on Life Management by the Senior Population", which will be conducted in FY2026.

People's lifestyles and values are diversifying due to the globalizing society and economy, the penetration of AI and other emerging technologies into workplaces and households, and the transformation of the working environment on the back of DE&I initiatives by businesses and the government, among others. Under these circumstances, each of us is increasingly required to address our own life security needs.

In response to such societal demand, JILI remains committed to contributing to the stability and improvement of the lives of the public and the advancement of their interests by promoting the three programs.

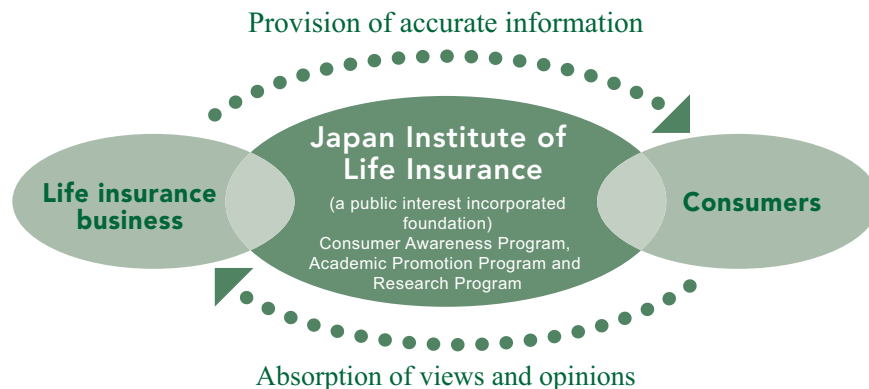
We hope that this booklet will serve as a valuable resource for deepening your understanding of our activities.

Overview of Our Activities

Purpose of Activities

Through various initiatives aimed at promoting the sound development of the life insurance system, we contribute to the stability and improvement of citizens' quality of life and the enhancement of public welfare.

“Promotion of mutual understanding between consumers and the life insurance industry”



The Japan Institute of Life Insurance (JILI) conducts public-interest activities through three main programs: Consumer Awareness Program, Academic Promotion Program, and Research Program.

1. Consumer Awareness Program

P6~14

To ensure that consumers can appropriately utilize life insurance as part of their individual life planning, JILI conducts various educational and informational activities on life insurance through diverse methods, such as life insurance study sessions, booklets, and its website. The activities include:

- ☐ Essay Contest for Junior High School Students
- ☐ Activities for teachers
- ☐ Practical life insurance lectures for students
- ☐ Life insurance study sessions for adults
- ☐ Provision of supplementary educational materials for school use
- ☐ Information provision to consumer life advisors (including study sessions)
- ☐ Collaboration and interaction with consumer organizations
- ☐ Publishing activities (information dissemination through booklets)
- ☐ Information dissemination via website
- ☐ Information dissemination through videos and X
- ☐ Consultation services

2. Academic Promotion Program

P15~18

To promote academic research related to life insurance, JILI manages various research groups and provides research grants. These activities include:

- ☐ Management of research groups on life insurance, consisting of academics, experts, and professionals
- ☐ Research grants to support the development of young researchers
- ☐ Publication of academic books for scholars, researchers, and experts, as well as their posting on the website

3. Research Program

P19~20

JILI also conducts surveys every three years on public awareness of life security and life insurance participation, providing valuable information through these activities:

- ☐ Survey on Life Security
- ☐ National Field Survey on Life Insurance
- ☐ Survey on Life Management by the Senior Population (to be conducted in FY2026)

FY2025 Topics

■ 4th Questionnaire Survey on High School Students' Consumption and Life Planning

We jointly conducted the 4th Questionnaire Survey on High School Students' Consumption and Life Planning with the National Institute on Consumer Education (1st, 2nd and 3rd surveys conducted in 2012, 2016 and FY2021, respectively). This survey is intended to clarify the situation of consumption and life planning by high school students nationwide and help provide educational guidance and develop teaching aids in line with the official curriculum guidelines.

Survey overview:

- | | |
|---------------------------|---|
| (1) Geographical coverage | Nationwide |
| (2) Target | 1st and 2nd graders at high school |
| (3) Samples collected | 3,034 from 74 high schools |
| (4) Survey period | July 1st, 2025, to September 30th, 2025 |

Demographics of collected samples:

Grade	1st	2nd
(%)	42.4	57.6

Gender	Male	Female	No answer
(%)	45.4	54.3	0.4



Key findings

— Over 90% think money is important in everything they do, implying that economic insecurity affects prospects for employment, as well as for marriage and parenting —

1. Questions on consumption

- Asked about coming of age at 18, some 40% of both boys and girls (the largest percentage) responded that they feel “pressure,” an increase of over 15 points from the previous survey. The answer “somewhat bothersome” also reached the mid-30% range, indicating that they do not welcome the fact of being treated as adults at 18. That said, the answer “glad that I have come of age” also reached the mid-20% range, showing an increase of over 10 points from the previous survey. The result appears to reflect the ambivalence among high school students about this subject.

2. Questions on life planning

- The answer “I want to get married” reached the mid-60% range, while less than 10% answered “I do not want to get married,” showing no significant change from the previous survey. Looking at the reasons why they do not want to get married by gender, the answer “because I cannot afford it” rose 14 points among boys, and 20 points among girls as compared with the previous survey.
- Although the answer “I want to be a parent” reached the mid-50% range, it shows a 7-point decline from the previous survey. In contrast, although the answer “I do not want to be a parent” only reached the mid-10% range, it shows an increase of 5 points from the previous survey. Looking at the reasons by gender, boys are more likely to answer, “because I cannot afford it,” while girls are more inclined to answer, “because I do not like children.”

Other research results can be viewed on our website.



■ Updating of “Guidelines for Life Insurance Contracts” and “Guidelines for Claiming and Receiving Insurance Benefits”

We updated our guidelines designed to provide basic information for those who are thinking about taking out life insurance and those who are already policyholders. You can consult the guidelines on our website. (PDF files can be printed and saved.)

Guidelines results can be viewed on our website.



Guidelines for Life Insurance Contracts



Guidelines for Claiming and Receiving Insurance Benefits



<Revised in March 2026>

FY2025 Topics

■ Report on the 17th Survey on Life Security

This triennial survey has been conducted since 1987 to track historical trends in people's perception of life security, as well as the situation and attitude regarding self-help efforts, among others (as noted on P19).

The questionnaire survey was conducted during April through June 2025, with the publication of a bulletin report in October, and the final report in January 2026.

■ Research Grant Scheme: Award Ceremony and Briefing Session for the Award of Excellence Winners

As part of our support for young researchers in life insurance and related disciplines, we organized an award ceremony/briefing session to honor the winners and facilitate academic exchange and information sharing (as noted on P16).



■ 50th anniversary of the Japan Institute of Life Insurance

We conducted the following activities to mark the 50th anniversary of JILI, which fell on January 5th, 2026.

Special issues of JILI Journal in celebration of the 50th anniversary

In December 2025 and March 2026, we published special issues of JILI Journal to mark our 50th anniversary as supplementary volumes (as noted on P18).

Our Steps over These 10 Years – A Brief History of our Activities

In February 2026, we published “Our Steps over These 10 Years – A Brief History of our Activities” to highlight our activities from FY2015 (40th anniversary) to FY2025 (50th anniversary).

Public lecture

On January 26th, 2026, Ms. Chiho Oyabu, Vice President and Professor, Faculty of Education at Gifu University, and Mr. Nobuyoshi Yamori, Professor, Research Institute for Economics and Business Administration at Kobe University, delivered a public lecture, followed by a reception organized as an opportunity for exchange between industry and academia (as noted on P17).



Consumer Awareness Program

Educational Activities on Life Planning and Life Security

● Essay Contest for Junior High School Students “Life Insurance and Our Life”

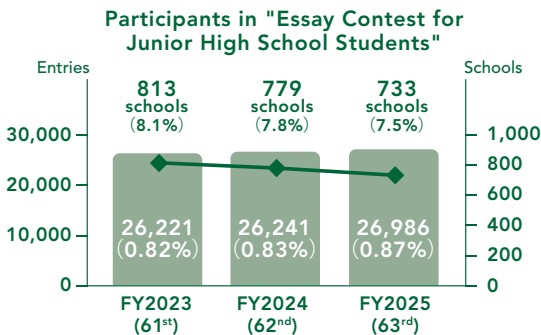
To foster the ability of junior high school students to express in writing their thoughts and observations on the relationship between life insurance and daily life, or the family dynamics experienced through life insurance, we organize an essay contest under the theme "Our Lives and Life Insurance". This contest, supported by the Ministry of Education, Culture, Sports, Science and Technology (MEXT), the Financial Services Agency (FSA), the All Japan Junior High School Principals' Association, and sponsored by the Life Insurance Association of Japan (LIAJ), was first held in 1963 and marked its 63rd anniversary in FY2025. In 2025, there were 26,986 entries from 733 schools, out of approximately 10,000 junior high schools nationwide.

FY2025 (63 rd Contest) National Award Winners	
◆ The MEXT Minister Award	Ms. Yuho Adachi 3rd Grade, Hokuto Junior High School, Sapporo City, Hokkaido Prefecture
◆ The All Japan Junior High School Principals' Association Award	Mr. Yusei Harada 3rd Grade, Hakuryo Junior High School, Hyogo Prefecture
◆ The JILI Award	Ms. Yurina Aoyagi 3rd Grade, Dazaifu Junior High School, Dazaifu City, Fukuoka Prefecture
◆ Excellence Awards	Ms. Mion Maeda 3rd Grade, Fuji Girls' Junior High School, Hokkaido Prefecture
	Ms. Kokona Katsu 3rd Grade, Ueda Higashi Junior High School, Iwaki City, Fukushima Prefecture
	Mr. Shunsuke Okumura 1st Grade, Kusatsu Junior High School, Kusatsu City, Shiga Prefecture
	Ms. Kokoro Yamagishi 3rd Grade, Sakuyakonohana Junior High School, Osaka Prefecture
	Ms. Karin Utsunomiya 3rd Grade, Hakuryo Junior High School, Hyogo Prefecture

The winning entries can be viewed on our website.



Winner of the MEXT Minister Award in the 63rd Essay Contest
Ms. Yuho Adachi, Hokuto Junior High School, Sapporo City, Hokkaido Prefecture
“The ‘Light of Hope’ to Guide Us through the Darkest Night – Delivering Gratitude to Our Loved Ones”



* Figures in white indicate the number of entries.

* Figures in parentheses under the number of participating schools indicate the ratio of participating schools to the total number of junior high schools nationwide. Figures in parentheses under the number of entries indicate the ratio of participants to the total number of junior high school students nationwide.

◆ No. of participating schools
■ No. of entries

Supporting Videos for "Essay Contest for Junior High School Students"

We have uploaded 6 videos to support students in their essay writing.



"Is Life Insurance Close to Us?"

Supporting videos can be viewed on our website.



● Activities for Teachers

• Organization of Seminars for Teachers

To deepen the understanding of the role of insurance in life planning and to assist in-class instruction, we hold seminars for teachers in charge of home economics, social studies, and civics at junior high and high schools nationwide. These seminars are offered both in-person and online.

☆ FY2025 : Held twice in Tokyo and once in Osaka in summer, and once in Tokyo in winter, with a total of 130 participants.

* Co-hosted with the General Insurance Association of Japan (GIAJ).

• Dispatch of Lecturers for Teachers' Study Groups

In response to requests from study groups of teachers, we dispatch our staff as lecturers, free of charge, to conduct study sessions on how to use supplementary teaching materials and on topics related to social insurance and life insurance.

☆ FY2025: three sessions held with 74 participants.

* Two of the sessions were co-hosted with The General Insurance Association of Japan (GIAJ).

Consumer Awareness Program

● Practical Life Insurance Lectures for Students

We provide opportunities for students at junior high schools, high schools, universities, junior colleges, and vocational schools to learn the basic knowledge of life planning and life security. With the cooperation of teachers, our staff conducts these lectures, free of charge, during the class hours.

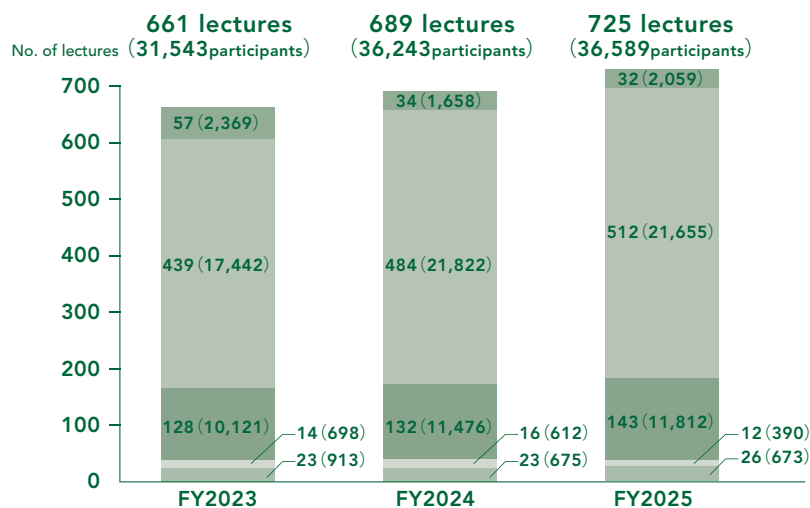
☆ FY2025: 725 lectures held at 260 schools, including 17 junior high schools, 122 high schools, 90 universities, 11 junior colleges and 20 vocational schools, with a total of 36,589 participants.

* Among the 725 lectures held at 260 schools, 26 were conducted online and 49 were on-demand.

* The list of schools (for the last five years) can be viewed on our website.



Number of Life Insurance Practical Lectures and Participants



	No. of lectures
Junior high school	
High school	
University	
Junior College	
Vocational school	

* Figures in parentheses indicate the number of participants.

Sample Topics: "Life Planning and Risk Management", "Preparing for a 100-Year Life", "What it Means to Become an 'Adult'", "Risk Management through Case Studies", "Let's Think about Self-Help, Mutual Help and Public Help", etc.

Feedback from Participants: *Excerpts

- "Learning about life planning and risk management provided a great opportunity to reconsider my future."
- "I realized the importance of life planning, as the necessary coverage varies from person to person."

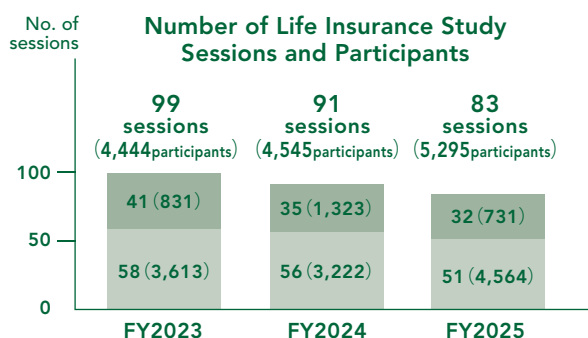
● Life Insurance Study Sessions for Consumers

In response to requests from consumer protection agencies, companies, government offices, and other organizations across the nation, we dispatch our staff as lecturers, free of charge, to conduct study sessions and workshops for adults on topics such as the appropriate use of life insurance, life planning, pensions, and healthcare.

☆ FY2025: 83 sessions held with 5,295 participants.

* Among the 83 sessions held, 14 were conducted online and 11 were on-demand.

* The list of organizations (for the last five years) can be viewed on our website.



Target	No. of sessions
For consumers	
For employees & staff	

* Figures in parentheses indicate the number of participants.

During the Life Insurance Study Sessions, we explain the "Guidelines for Life Insurance Contracts" and "Guidelines for Claiming and Receiving Insurance Benefits" to promote understanding of life insurance.

* These booklets are also available on our website.

Details of the guidelines can be viewed on our website.



Guidelines for Life Insurance Contracts



Guidelines for Claiming and Receiving Insurance Benefits



To request the dispatch of lecturers (including online and on-demand sessions):

Applications for the dispatch of lecturers (including online and on-demand sessions) can be made through the "Lecturer Dispatch Information" section on our website, either via "Web" or by using the "Lecturer Dispatch Application Form". In addition to dispatching lecturers to venues, we also offer interactive online lectures using Zoom and on-demand lectures through recorded videos.

For inquiries: Please call +81-3-5220-8517.

(9:00 -17:00 except on Saturdays, Sundays, public holidays and year-end and New Year holidays)

Provision of Supplementary Teaching Materials for School Use

We produce and provide supplementary teaching materials for junior high schools, high schools, and universities, for distribution to schools and teachers, free of charge, at request.

Details of supplementary teaching materials can be viewed on our website.



<For junior high school>

Booklet

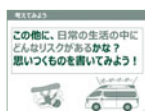


"What is Life Insurance?"
(B5 size, 30 pages)

☆ FY2025

48,457 copies distributed

Home economics



★ "Preparing for Risks"

Social studies



★ "Preparing for a 100-Year Life"

<For high school>

Booklet



"Your Future and Life Planning"
Student's workbook (B5 size, 26 pages)
Teacher's guidebook (A4 size, 32 pages)

☆ FY2025

115,643 (student's workbook) and 1,744
(teacher's guidebook) copies distributed

Home economics



★ "Life Planning and Risk Management"



★ "Risk Management through Case Studies"

Civics



★ "Let's Think about Self-Help, Mutual Help and Public Help"

Card game



★ "Sonasona - Blessed Are Those Who Prepare For Themselves"

☆ FY2025

3,591 sets distributed

<For university>

Booklet



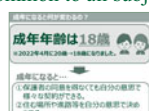
"Life Planning and Risk Management"
(A4 size, 24 pages)

☆ FY2025

10,344 copies distributed

<For junior high and high school>

Common to all subjects



★ "What It Means to Become an 'Adult'"



★ Reference slide collections

[Co-developed with GIAJ]

Won the Commissioner of the Consumer Affairs Agency Award at the Excellent Practice Awards concerning Consumer Education for Schools 2026, organized by the National Institute on Consumer Education (NICE).

Consumer Awareness Program

● Education of Young Adults through “The Basics of Insurance for Beginners”

As part of our educational efforts focused on life planning and life protection for young adults, we organized explanatory sessions using “The Basics of Insurance for Beginners”, a two-volume e-booklet designed for high school students and the childrearing generation, primarily targeting students nearing graduation from institutions such as vocational schools (agricultural, industrial and commercial high schools, among others) as well as young parents reached through health centers.

☆ FY2025 explanatory sessions: Held at 21 schools with 41 sessions for students nearing graduation from institutions such as vocational schools, as well as two sessions for young parents.

* Note: The sessions for graduating students mentioned above are included in the Practical Life Insurance Lectures statistics on P7, and the sessions for young parents are included in the Life Insurance Learning Sessions statistics on P7.

● E-booklet “The Basics of Insurance for Beginners” (12 pages)



For high school students and new graduates



For the child-rearing generation



The e-booklet version of “The Basics of Insurance for Beginners” is available for download on our website.



For high school students and new graduates



For the child-rearing generation

Collaboration and Exchange Activities with Consumer Organizations

● Information Provision to Consumer Life Advisors, etc. (Including Study Sessions)

・Study Sessions for Advisors, etc.

1) Study Sessions for Advisors

We dispatch our staff as lecturers, free of charge, to life insurance study sessions and similar events held by consumer advisors who work in the consultation offices of consumer administrative agencies across the nation.

☆ FY2025: nine sessions, 569 participants

2) Regional Workshops for Advisors, etc.

In collaboration with Japan Association of Consumer Affairs Specialists (JACAS) and Nippon Association of Consumer Specialists (NACS), we organize regional workshops to expand regular information provision opportunities for advisors.

☆ FY2025: eight sessions, 128 participants

3) Life Planning Workshops, etc.

In partnership with the Japan Consumers' Association (JCA), we have been holding Life Planning Workshops annually since 1983 to provide information on life insurance and impart useful knowledge for consultation work to consumer consultants. We also dispatch lecturers to the “Consumer Consultant Training Course”.

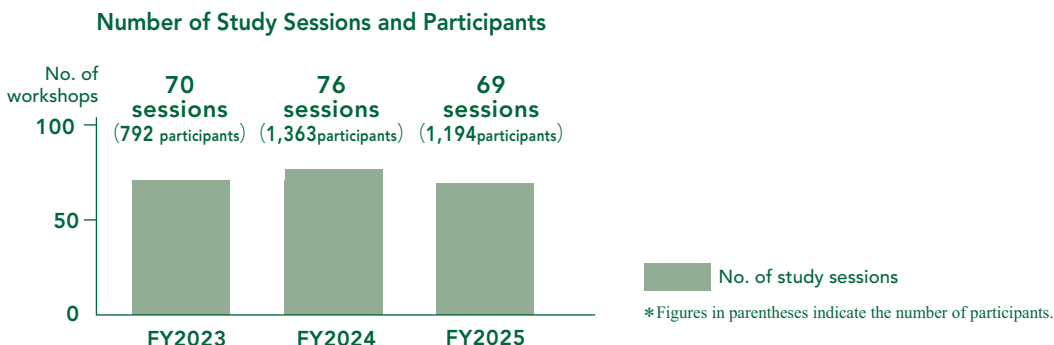
☆ FY2025: two sessions, 58 participants

* Consumer Life Consultant is a graduate of the Consumer Life Consultant Training Course organized by JCA

4) Study Sessions Utilizing Opinion Exchange Meetings with Consumer Administrative Agencies, etc.

We hold study sessions for administrative officers and consumer advisors during opinion exchange meetings with consumer administrative agencies conducted in 54 regions nationwide.

☆ FY2025: 50 sessions, 439 participants



* This includes the total number of sessions and participants mentioned in items 1) through 4) above, as listed on P9 and P10 under "Study Sessions for Advisors, etc"

• Provision of the "Life Insurance Consultation Manual"

To assist consumer advisors who handle consultation work with consumers, we have been regularly revising this manual since its first edition in 1985. We also actively use this manual in study sessions for advisors to promote its effective utilization.

- "Life Insurance Consultation Manual"
(A4 size, 212 pages)

* As revised in September 2021.



The whole text of the manual is also available on the "Content for Consumer Consultant" page of our website.

Content for consumer advisors can be viewed on our website.



● Interaction and Collaboration with Consumer Organizations

• Interaction with consumer organizations

We participate in opinion exchange meetings with consumer organizations such as National Consumer Affairs Center of Japan (NCAC), JACAS, and NACS, to strengthen collaboration.

• Collaboration with Japan Academy of Consumer Education (JACE)

To promote the development of consumer education, we present the "JILI Award" as a supplementary prize for outstanding research in consumer education recommended by JACE.

FY2025 Awardee: Ms. Machiko Yokoyama, Mie University

Consumer Awareness Program

Publishing Activities (Information Dissemination Through Booklets)

We provide up-to-date and useful information on life planning, life insurance, medical and long-term care, pensions, etc., through various booklets. In FY2025, we distributed approximately 100,000 booklets (including e-booklets) of these publications, which have been widely used. You can find the table of contents and key features of each booklet on the "Introduction to Publications (Booklets) for Consumers" page on our website.

Overview of Booklets



The Basics of Insurance: Life Insurance Illustrated

«Revised June 2022»

This basic guide offers an easy-to-understand explanation of the structure and usage of life insurance.

☆ FY2025 Distribution: 9,912 booklets

(B5 size, 64 pages, Price: 200 yen, tax included; the same applies hereinafter)



Survivor Protection Guidebook: Life Insurance “Just in Case”

«Revised November 2023» *To be revised around October 2026

This guide explains how to prepare for unexpected death through public benefits such as survivor pensions, corporate benefits, and individual life insurance, as well as topics such as inheritance, wills, and gifts.

☆ FY2025 Distribution: 2,085 booklets (B5 size, 56 pages, Price: 200 yen)



Pension Guidebook: Planning for Post-Retirement Coverage

«Revised June 2026»

This guide explains the basics of the public pension system and the structure of individual pension insurance using case studies and charts.

☆ FY2025 Distribution: 25,816 booklets (B5 size, 68 pages, Price: 200 yen)



Health Protection Guidebook: How to Utilize Life Insurance to Protect against Illnesses and Injuries

«Revised April 2025»

This guide explains the basics of the public health insurance system, as well as how to use life insurance to cover medical expenses through 6 case studies.

☆ FY2025 Distribution: 12,626 booklets (B5 size, 56 pages, Price: 200 yen)



Long-Term Care Protection Guidebook: Preparing for Future Long-Term Care Risks

«Revised October 2024»

This guide explains the basics of the public long-term care insurance system, costs when using care services, and the structure of long-term care insurance offered by life insurance companies, through case studies and charts.

☆ FY2025 Distribution: 7,064 booklets (B5 size, 52 pages, Price: 200 yen)



Everything You Should Know about Life Insurance and Taxes

«Revised October 2025»

This guide provides a clear explanation of taxes related to life insurance, including types and calculation methods, based on case studies.

☆ FY2025 Distribution: 22,059 booklets (B5 size, 60 pages, Price: 200 yen)



Life Plan Information Book: For Data-Based Life Planning

«Revised February 2026» *To be revised around February 2027

This data book offers information helpful for preparing for life events (marriage, childbirth, education, and housing purchase) and unexpected situations (death, illness, injury, retirement, and long-term care).

☆ FY2025 Distribution: 15,516 booklets (B5 size, 60 pages, Price: 200 yen)



Retirement Go!: Life Planning for the 40s and 50s

«Revised April 2023»

Targeted at company employees and public servants in their 40s and 50s, this guide provides a clear explanation of life planning and life insurance usage, with a focus on post-retirement life.

☆ FY2025 Distribution: 4,436 booklets (B5 size, 60 pages, Price: 200 yen)

**"Retirement Go!" will evolve into a new tool in support of post-retirement life planning around the summer of 2026.

Ordering Booklets

Booklets can be ordered through the "Introduction to Publications (Booklets) for Consumers" page on our website. Orders can also be placed via fax or mail (order forms are available on the website). (Shipping costs to be borne separately)

For inquiries: Please call **+81-48-423-5227**

(9:00-17:00 except on Saturdays, Sundays, public holidays and year-end and New Year holidays)

The following bookstores (limited branches) also handle our booklets:

Amazon, Kinokuniya, Junkudo, Maruzen, and Yurindo

E-booklets are available on Amazon Kindle store.

Consumer Awareness Program

Information Dissemination via Website

● Enhancement of Online Information

FY2023	Publication of a new content: “Types of Life Insurance (Main Contract, Rider, Others),” providing detailed explanations on 17 types of main contract, 23 types of rider and 6 types of other life insurance products.
FY2024	Partial updating of the content for “Easy-to-Understand Life Planning Information” to improve viewability “Easy-to-Understand Life Planning Information” can be viewed on our website 
FY2025	- Updating of Guidelines for Life Insurance Contracts and Guidelines for Claiming and Receiving Insurance Benefits - Upgrading of web accessibility to improve visibility

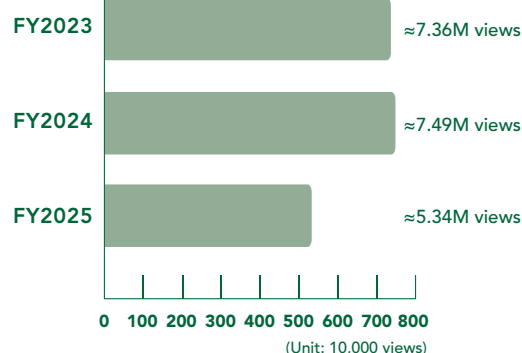


Website (<https://www.jili.or.jp/>)

Information can be viewed on our website



Website Access Count



* Note: Access statistics are measured using Google Analytics.

● E-newsletters

In order to provide timely and relevant information to consumers, consumer affairs officials, educators, and publication subscribers, we send e-newsletters covering topics such as life insurance, life planning, the social security system and tax reform, 2-3 times per month (37 issues annually).

To subscribe, please visit the "E-newsletter" section on our website.

☆ Number of Subscribers as of FY2025 Year-End: 29,383

Sign up for our e-newsletters here



● Webzines

We post webzines on our website – “Essay”, a series of articles contributed primarily by consumer-related organization staff, university professors, and tax advisors mainly on life insurance, life planning, and social security system; “From the Field of Education”, a collection of practical lectures on life planning and financial education at junior high and high schools (12 “Essay” and 4 “From the Field of Education” were published this year).

● Web simulation tool, “e-Life Planning”

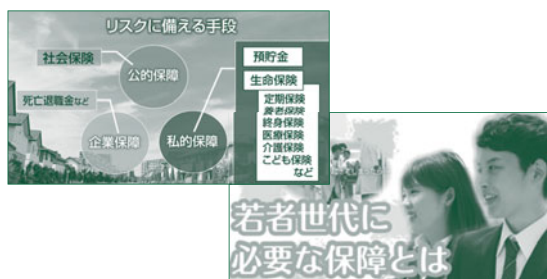
To enhance consumers’ awareness of life planning and support life planning tailored to their life stages, we have made deployed “e-Life Planning” tool, which allows users to easily create a life plan. We are planning to launch a successor tool named “4-Step Simulation: Life Plan Checker” in FY2026.

You can access the web simulation tool here.



Information Dissemination via Video and X

Based on the information provided in our publications and website, videos covering topics such as life insurance contracts, taxes, and protection plans for younger and parenting generations are available on our official YouTube channel. Additionally, we disseminate information via posts on X, mainly focusing on press releases.



Official YouTube



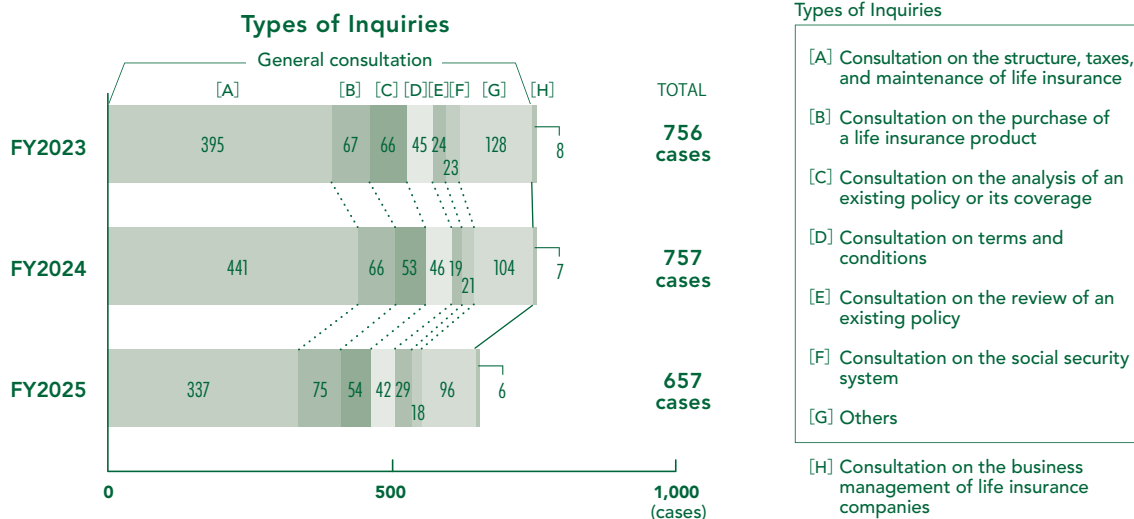
Official X



Consultation Services

We provide information and advice on life insurance-related inquiries from consumers from a fair and neutral standpoint. More than half of the inquiries relate to "Structure, Taxes, and Maintenance of Life Insurance". These inquiries are compiled and analyzed, with the findings published in the mid-year and annual editions of the "Life Insurance Consultation Report," available on our website.

* Note: The "Life Insurance Consultation Report" can be viewed on our website.



For general consultation on life insurance:

Please contact by phone or in-person.

Telephone consultation: +81-3-5220-8520

9:30-16:00 (except on Saturdays, Sundays, public holidays and New Year holidays)

In-person consultation for visitors: by appointment only

(Please contact the above consultation hotline for an appointment.)

10:00-16:00 (except on Saturdays, Sundays, public holidays and New Year holidays)

A wide range of materials are available for viewing, including product brochures of life insurance companies and policy booklets (articles and clauses).

Academic Promotion Program

Initiatives to Promote Insurance Research

● Study Groups

We organize study groups with members including academics, lawyers and life insurance business practitioners. The study group meetings are now being held both in-person and online.

Insurance Case Study Group <Tokyo, Osaka>

Conducts research on the latest cases involving insurance in general, and life insurance in particular.

Chair:

Tokyo: Mr. Aken Ban (Professor, Faculty of Law, Hosei University)

Osaka: Mr. Osamu Takehama (Specially-Appointed Professor, College of Law, Ritsumeikan University)

☆ Nine meetings were held in FY2025 in both Tokyo and Osaka.

Examples of research themes:

“Lapse of insurance policy after health deterioration and nondisclosure in the case of reinstatement directly afterwards”

“Effectiveness of change in the insurance beneficiary and the presence/absence of agreement on premium refunding”

Life Insurance and Financial Law Study Group <Osaka>

Conducts research on life insurance and financial laws in general.

Chair: Mr. Hiroshi Suzuki (Professor, Law School, Doshisha University)

☆ Five meetings were held in FY2025.

Example of research themes:

“Reform of the Insurance Business Act, etc. with regard to insurance solicitation”

Life Insurance Accounting Study Group

Conducts research on accounting in general, and life insurance accounting in particular, including in light of deliberations at the International Accounting Standards Board (IASB).

Chair: Mr. Masao Yanaga (Professor, Professional Graduate School of Professional Accountancy, Meiji University)

☆ Five meetings were held in FY2025.

Example of research themes:

“Economic value-based solvency regulation in Japan and ICS”

Life Insurance-Related Law Study Group <Tokyo>

Conducts research on laws related to finance, and life insurance in particular.

Chair: Mr. Shuya Nomura (Professor, Chuo Law School)

☆ Six meetings were held in FY2025.

Example of research themes:

“Enhancement of the duty of specified large-scale independent insurance agents to reinforce their structures and remaining issues”

Study Group on Fundamental Life Insurance Case

Conducts research on fundamental insurance case law to improve understanding thereof and the basic ability to interpret life insurance policy terms among the mid-level staff of life insurance companies, thereby contributing to the development of future senior management.

Mentors:

Mr. Aken Ban (Professor, Faculty of Law, Hosei University)

Mr. Noritaka Yamashita (Professor, Faculty of Law, Aoyama Gakuin University)

Mr. Satoshi Toyama (Professor, School of Law, Senshu University)

Mr. Yasuhiro Amano (Attorney at Law, Kashiwagi & Amano Law Office)

☆ Eight meetings were held in FY2025 (a series of 16 meetings over two years).

Example of research themes:

“Change in the insurance beneficiary (disciplinary rules before and after the promulgation of the Insurance Act, testamentary change)”

Study Group on Family and Insurance in the Era of 100-Year Life

〈April 2023–March 2025〉

The Study Group conducted research on necessary insurance coverage and support, also focusing on those who are not represented in the standard model (including those who remain single throughout their life, and those divorced or widowed) to identify the role of life insurance, as well as changes in the market, products and distribution channels, on the assumption of diversified life courses. The findings were reported in September 2025 in JILI Journal No.232 (special issue) as “Research Paper of the Study Group on Family and Insurance in the Era of 100-Year Life”.

(A5 size, 145 pages, Price: 1,500 yen, tax included)

Chair: Mr. Masahiro Yamada (Professor, Faculty of Letters, Chuo University)

Study Group on Protection Gaps in Life Security and the Life Insurance Business

〈April 2025 – March 2027〉

The Study Group is designed to provide analyses and proposals on the vision of society to which the insurance industry should be committed for “minimizing the protection gaps” in the life security of consumers, thereby presenting brand-new values for Japanese society going forward.

Chair: Mr. Takashi Tanaka (Professor, School of Economics and Management, University of Hyogo)

☆ Six sessions were held in FY2025.

Example of research themes:

“Insurance literacy and protection gaps: Challenges for insurance education”

● Research Grants

We provide grants for young researchers and general researchers (professors, etc.) in support of research on life insurance and related fields.

	FY2023	FY2024	FY2025
Young researchers	8 grants	7 grants	8 grants
General researchers	5 grants	6 grants	5 grants

We reviewed the outcome papers published in FY2024 by the researchers who had received research grants in FY2023, and conferred the Award for Excellence and the Research Incentive Award on the following grant beneficiaries. We organized a briefing session and award ceremony to honor the winners.

《Award for Excellence》

Ms. Noriko Inakura (Associate Professor, Faculty of Management and Information Science, Shikoku University)

Mr. Yoichiro Fujii (Professor, School of Commerce, Meiji University)

Research theme: A Study of the Impact of the Covid-19 Pandemic on the Life Insurance Market

《Research Incentive Award》

Mr. Naoki Nishida (Researcher (JSPS Research Fellow),

Organization for the Strategic Coordination of Research and Intellectual Properties, Meiji University)

Research theme: The Social Insurance System for French Migrants in the Saar Basin during the Interwar Period:

Focusing on the Role of Life Insurance Companies



Academic Promotion Program

Initiatives for Promotion of Academic Exchanges

● Insurance Science Seminars and Round-Table Conference on Insurance Science Seminars <Tokyo, Osaka>

The Insurance Science Seminars provide a forum for university researchers to announce and discuss their findings, whereas the Round-Table Conference on Insurance Science Seminars serves as a platform to provide university researchers with information on the insurance industry. The Seminars are now being held both in-person and online.

Principals:

Tokyo: Mr. Akira Tokutsu (Professor, Graduate School of Law, Hitotsubashi University)

Mr. Noriyoshi Yanase (Professor, Faculty of Business and Commerce, Keio University)

Osaka: Mr. Hiroaki Hara (Professor, Faculty of Law, Kansai University)

Mr. Shigenori Ishida (Professor, Faculty of Business Administration, Tokyo Keizai University*)

Mr. Toshiaki Yasui (Professor, Faculty of Economics, Kagawa University*)

*Mr. Ishida was a Principal until July 2025, and Mr. Yasui has been a Principal since September 2025.

☆ In FY2025, the Seminar and Round-Table Conference were held six times each in Tokyo and in Osaka.

Examples of research themes:

(Insurance Science Seminars)

“The real identity of insurance claims as ‘inherent power’”

“About dormant insurance policies”

(Round-Table Conference on Insurance Science Seminars)

“Regulatory review and practical response to ensure appropriate comparisons, recommendations and sales at independent agencies”

“The latest trend of information disclosure in securities reports”

● Open Lecture

In January 2026, we organized a lecture in a hybrid format (in-person and online) for consumers and stakeholders in the life insurance industry to share information on recent developments in the life insurance and related industries, and as part of our activities in FY2025 to commemorate the 50th anniversary of JILI.

[Part 1]

- Theme: Financial Education at Elementary, Junior high and High schools
- Speaker: Ms. Chiho Oyabu, Vice President and Professor, Faculty of Education, Gifu University

[Part 2]

- Theme: Finance and Insurance Literacy an Aging Society
- Speaker: Mr. Nobuyoshi Yamori, Professor, Research Institute for Economics and Business Administration, Kobe University



Information Program

● JILI JOURNAL

We publish a collection of papers on insurance in general, and particularly life insurance, with the aim of contributing to the development of insurance science. In December 2025 and in March 2026, four insurance scholars served as initiators to publish the Special Volumes (I) and (II) in Celebration of the 50th Anniversary of JILI.

☆ Four regular volumes were issued during FY2025, in June, September, December and March (6,000 yen for annual subscription, incl. tax and postage). Special volumes were issued twice, December and March.



● Digest of Life Insurance Case Law

We publish a collection of judicial precedents on life insurance to help promote research on insurance law, and the business practices and compliance of insurance companies.

☆ "Digest of Life Insurance Case Law Vol. 29" was published in March 2026(containing 37 judicial precedents in 2021; CD-ROM, 359 pages, 7,000 yen, incl. tax, excl. postage).



● Report of Insurance Case Study Group

We publish a report of the findings of the Insurance Case Study Group in the form of a report.

☆ Nine reports were published in FY2025 (6,000 yen for annual subscription, incl. tax and postage).



You can order publications listed on this page on our website, by fax or mail, as indicated on P12.

● Online Dictionary of Life Insurance Terms – English / Japanese, Japanese / English

We updated the English/Japanese, Japanese/English Online Dictionary of Life Insurance Terms, posted on our website, by adding or modifying three items.

Research Program

■ 17th Survey on Life Security

This triennial survey has been conducted since 1987 to grasp historical trends in people's perception of life security, as well as practice and awareness of the need for preparation through self-help efforts.

Here are our findings from the survey conducted in FY2025 (bulletin report published in October, and final report in January). (Only the web version has been published since FY2025.)

[Outline of survey design]

(1) Geographical coverage	Nationwide (400 sites)
(2) Targets	Male/female individuals aged 18–79
(3) No. of respondents	4,837
(4) Sampling method	Stratified 2-stage random
(5) Survey method	Interview (partially placement)
(6) Survey period	April 5th, 2025, to June 11th, 2025

《Newspaper articles, etc.》

Jiji Press (October 24th, 2025)

Kahoku Shimpō (January 4th, 2026)

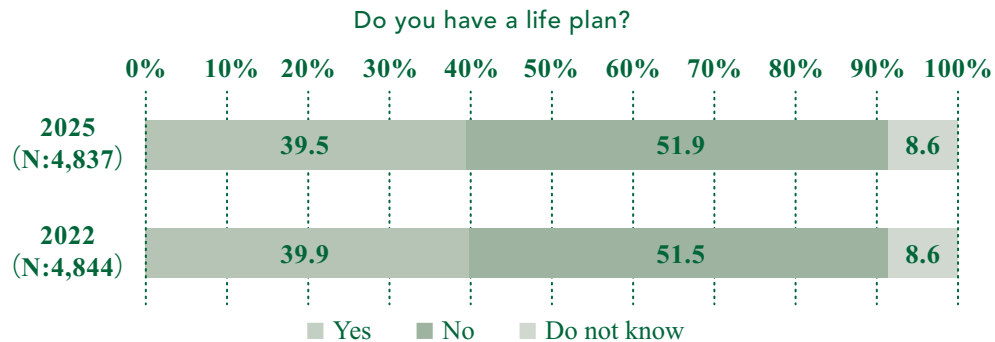
Chunichi Shimbun (January 27th, 2026), etc.

[Key findings]

* Visit our website for details: <https://www.jili.or.jp/>

● About 40% of the respondents practice life planning for themselves and their family.

Asked about if they have a specific life plan regarding their own and their family's future and financial preparation to that end, 39.5% of the respondents said they had a life plan while 51.9% said they did not.



● Life security concerns are focused on health, long-term care and post-retirement insurance coverage.

● Regarding financial preparation through self-help efforts, about 70% are “prepared” in terms of post-retirement coverage, and almost 60% in terms of long-term care coverage, both showing an increase from the previous survey.

● 71.4% cite “deposit and saving” as a means of making ends meet after retirement.

● Regarding a point of contact for taking out insurance (both in-person and online), as many as 60.6% prefer “meeting with the agent at home, at the workplace or over the counter”.

■ 21st National Field Survey on Life Insurance

This triennial survey has been conducted since 1965 to grasp historical trends in the perception of life insurance and life security, as reflected in the situation of life insurance contracts in force. Starting in FY2024, the survey covers single-member households, in addition to the traditional coverage of multiple-member households.

The following are some of the findings of the survey conducted in FY2024 (bulletin report published in November, and final report in January). (Starting from the FY2024 edition, we only publish the Web version of the report.)

[Outline of survey design]		
	Multiple-member households	Single-member households
(1) Geographical coverage	Nationwide (400 sites)	Nationwide
(2) Targets	General households with two or more members	Single-member households of male or female individuals aged 20 – 79
(3) No. of respondents	4,000	2,200
(4) Sampling method	Stratified two-stage random sampling	Monitors of a research company (adjusted for geographical area, sex and age)
(5) Survey method	Leaving method (leaving and collecting the survey door-to-door)	Online survey
(6) Survey period	April 5th through May 26th, 2024	April 5th through 19th, 2024

《Newspaper articles, etc.》

Jiji Press (November 27th, 2024), Asahi Shimbun (March 1st, 2025), Shimotsuke Shimbun (March 2nd, 2025), Chugoku Shimbun (March 16th, 2025), etc.

[Key findings]

* Visit our website for details: <https://www.jili.or.jp/>

- **89.2% of the multiple-member households are life policyholders (including individual annuity insurance), almost unchanged from the previous survey. This ratio stands at 45.6% for the single-member households.**

The ratio of life policyholder households (including individual annuity insurance) stands at 89.2% overall (89.8% in the previous survey) and 79.9% for private insurance (80.3% in the previous survey) among the multiple-member households. As regards the single-member households, the ratio of life policyholders (including individual annuity insurance) stands at 45.6% overall and 37.3% for private insurance.

Ratio of households with life insurance policy (including individual annuity insurance) (%)

		Total	Private	Japan Post	JA	Prefectural mutual aid, coop, etc.
Multiple-member households	2024	89.2	79.9	4.7	7.1	30.0
	2021	89.8	80.3	7.4	9.5	31.6
Single-member households	2024	45.6	37.3	3.4	3.1	10.6

- **95.1% of the multiple-member households covered by private insurance are policyholders of health insurance, up 1.5 points from the previous survey.**
- **Annual life insurance (including individual annuity insurance) premium payment among the multiple-member households amounts to 353,000 yen on average, almost unchanged from the previous survey.**
- **The most popular insurance contracting channel of late is “salespeople of life insurance companies” for both multiple- and single-member households.**

■ Promoting Scientific Use of Individual Data

We solicited prize essays from undergraduate and graduate (master’s program) students using individual data. The following winner was selected for the Award of Excellence by members of the Academic Promotion Committee (with an award ceremony held in May 2026).

《Award of Excellence》

Mr. Igen Kuronuma (Junior, School of Commerce, Meiji University)

Mr. Yuma Nakajima (same affiliation as above)

Mr. Kento Ito (same affiliation as above)

Research theme: What Prevents Young People from Purchasing Life Insurance:
Psychological or Economic Barriers?



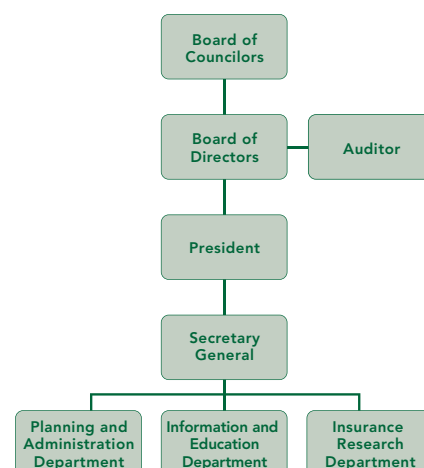
Officers, Organization and Brief History

as of July 2, 2026

Councilors

Chair	Nobuyoshi Yamori	Professor, Research Institute for Economics and Business Administration, Kobe University
Councilor	Mitsuko Kagami	Attorney-at-Law, Kagami Law Office
Councilor	Kohei Komamura	Professor, Keio University
Councilor	Osamu Takehama	Specially-Appointed Professor, College of Law, Ritsumeikan University
Councilor	Mariko Nakabayashi	Professor, School of Commerce, Meiji University
Councilor	Takao Nishimura	Professor Emeritus, Yokohama National University
Councilor	Kazuyoshi Hotta	Professor Emeritus, Keio University
Councilor	Etsuko Masuda	Adviser, Japan Association of Consumer Affairs Specialists
Councilor	Koji Yoshikuni	Director & President, The Graduate School of Social Design
Councilor	Satoshi Asahi	President, Nippon Life Insurance Company
Councilor	Toshiaki Sumino	President and Representative Director, The Dai-ichi Life Insurance Company, Limited
Councilor	Yukinori Takada	President & Chief Executive Officer, Sumitomo Life Insurance Company
Councilor	Hideki Nagashima	Director, President, Representative Executive Officer, Meiji Yasuda Life Insurance Company

Organizational Chart



Directors

President	Hiroyuki Obara	(Full-time)	
Director	Tamami Azuma	(Part-time)	Professor, School of Modern Management, Sugiyama Jogakuen University
Director	Haruko Amano	(Part-time)	Dean & Professor, Faculty of Human Sciences and Design, Japan Women's University
Director	Shigenori Ishida	(Part-time)	Professor Emeritus, Faculty of Policy Studies, Kansai University and Professor, Faculty of Business Administration, Tokyo Keizai University
Director	Shigemi Kakino	(Part-time)	Specially-Appointed Professor, Graduate School of Welfare Society and Management, Showa Women's University
Director	Miki Suzuki	(Part-time)	Senior Partner & Attorney-at-Law, Kohwa Sohgo Law Offices
Director	Akira Tokutsu	(Part-time)	Professor, Graduate School of Law, Hitotsubashi University
Director	Noriyoshi Yanase	(Part-time)	Professor, Faculty of Business and Commerce, Keio University
Director	Tetsuya Yamashita	(Part-time)	Professor, Graduate School of Law, Kyoto University
Director	Nakahiro Yoshida	(Part-time)	Specially-Appointed Professor, Graduate School of Mathematical Sciences, The University of Tokyo
Director	Naoki Akahori	(Part-time)	Representative Director and Executive Vice President, Nippon Life Insurance Company
Director	Junichi Ishida	(Part-Time)	Managing Operating Officer & Executive Assistant to the President, Meiji Yasuda Life Insurance Company
Director	Nobutaka Ebina	(Part-time)	Executive Officer, MetLife Insurance K.K.
Director	Nobuji Takao	(Part-time)	Director, Senior Managing Executive Officer, Representative Executive Officer & Group Sustainability Officer, Sumitomo Life Insurance Company
Director	Shoji Takeuchi	(Part-time)	Director, Managing Executive Officer, The Dai-ichi Life Insurance Company, Limited
Director	Nahoko Yamashita	(Part-time)	Director & Managing Executive Officer, Sony Life Insurance Co., Ltd.
Director	Takeshi Yamamoto	(Part-time)	Executive Officer, The Gibraltar Life Insurance Co., Ltd.
Director	Eiji Nomura	(Full-time)	Director, Secretary General, Japan Institute of Life Insurance
Auditor	Kazuya Sato	(Part-time)	Certified Public Accountant, Nishimura Accounting Office
Auditor	Takahiro Ono	(Part-time)	Director and Managing Executive Officer, Asahi Mutual Life Insurance Company
Auditor	Nobuyuki Taninaka	(Part-time)	Representative Director, Executive Vice President, Daido Life Insurance Company

Brief History of Activities

FY		Major activities
2023	November	Conclusion of the Comprehensive Collaborative Agreement on Insurance Education
	December	Publication of the report on the Second Survey on Life Management by the Senior Population
	February	Publication of Digest of Life Insurance Case Law Vol. 27 (CD-ROM)
	March	Completion of reference slide collections
2024	November	Publication of the bulletin report on the 21st National Field Survey on Life Insurance (final report published in January)
	March	Completion of the card game-style teaching aid: "Sonasona – Blessed Are Those Who Prepare Themselves"
	March	Publication of Digest of Life Insurance Case Law Vol. 28 (CD-ROM)
2025	October	Publication of the bulletin report on the 17th Survey on Life Security (final report published in January)
	January	50th anniversary of the Japan Institute of Life Insurance
	March	Publication of Digest of Life Insurance Case Law Vol. 29 (CD-ROM)
	March	Publication of the report on the 4th Questionnaire Survey on High School Students' Consumption and Life Planning
	March	Updating of "Guidelines for Life Insurance Contracts" and "Guidelines for Claiming and Receiving Insurance Benefits"

Financial Statements

Balance Sheet As of March 31, 2026

(Unit: yen)

Item	Current fiscal year	Previous fiscal year	Change
I. Assets			
1. Current asset	102,061,164	103,049,204	△ 988,040
2. Fixed assets			
1) Fundamental property	516,361,410	516,361,410	0
2) Specified assets	250,467,370	259,388,930	△ 8,921,560
3) Other fixed assets	20,590,997	27,361,565	△ 6,770,568
Total fixed assets	787,419,777	803,111,905	△ 15,692,128
Total assets	889,480,941	906,161,109	△ 16,680,168
II. Liabilities			
1. Current liabilities	18,625,809	17,644,905	980,904
2. Fixed liabilities	275,660,250	305,349,139	△ 29,688,889
Total liabilities	294,286,059	322,994,044	△ 28,707,985
III. Net assets			
1. Designated net assets	516,361,410	516,361,410	0
2. General net assets	78,833,472	66,805,655	12,027,817
Total net assets	595,194,882	583,167,065	12,027,817
Liabilities and total net assets	889,480,941	906,161,109	△ 16,680,168

Statement of Changes in Net Assets April 1, 2025 – March 31, 2026

(Unit: yen)

Item	Current fiscal year	Previous fiscal year	Change
I. Changes in general net assets			
1. Changes in ordinary income			
(1) Ordinary income			
① Basic asset investment income	3,354,962	3,354,962	0
② Designated asset investment income	1,468,000	1,468,000	0
③ Membership fees received	533,260,000	512,512,000	20,748,000
④ Operating income	21,201,362	21,613,772	△412,410
⑤ Subsidy, etc. received	17,600,000	10,400,000	7,200,000
⑥ Miscellaneous income	367,631	66,000	301,631
Total ordinary income	577,251,955	549,414,734	27,837,221
(2) Ordinary expenses			
① Operating expenses	492,299,676	491,230,458	1,069,218
② Management expenses	76,670,722	71,861,122	4,809,600
Total ordinary expenses	568,970,398	563,091,580	5,878,818
Changes in ordinary income for current year	8,281,557	△13,676,846	21,958,403
2. Changes in extraordinary income			
(1) Extraordinary income	3,746,260	0	3,746,260
(2) Extraordinary expenses	0	255,345	△255,345
Changes in extraordinary income for current year	3,746,260	△255,345	4,001,605
Changes in general net assets for current year	12,027,817	△13,932,191	25,960,008
Initial balance of general net assets	66,805,655	80,737,846	△13,932,191
Term-end balance of general net assets	78,833,472	66,805,655	12,027,817
II. Changes in designated net assets			
Changes in specific net assets for current year	0	0	0
Initial balance of designated net assets	516,361,410	516,361,410	0
Term-end balance of specific net assets	516,361,410	516,361,410	0
III. Term-end balance of net assets	595,194,882	583,167,065	12,027,817

Member Companies

As of June 30, 2026
(in alphabetical order)

Aflac Life Insurance Japan Ltd.
Asahi Mutual Life Insurance Company
AXA Life Insurance Co., Ltd.
CARDIF Assurance Vie Japan
Crédit Agricole Life Insurance Company Japan Ltd.
DAIDO LIFE INSURANCE COMPANY
Daiichi Frontier Life Insurance Co., Ltd.
Daiichi Life Insurance Co., Ltd.
Daiichi Neo Life Insurance Co., Ltd.
Fukoku Mutual Life Insurance Company
Fukokushinrai Life Insurance Company, Limited
FWD Life Insurance Company, Limited
HANASAKU LIFE INSURANCE Co., Ltd.
JAPAN POST INSURANCE Co., Ltd.
LIFENET INSURANCE COMPANY
Manulife Life Insurance Company
Medicare Life Insurance Co., Ltd.
Meiji Yasuda Life Insurance Company
Meiji Yasuda Trust Life Insurance Co., Ltd.
MetLife Insurance K.K.
Midori Life Insurance Co., Ltd.
Mitsui Sumitomo Aioi Life Insurance Company, Limited
Mitsui Sumitomo Primary Life Insurance Company, Limited
Nanairo Life Insurance Co., Ltd.
NIPPON LIFE INSURANCE COMPANY
Nippon Wealth Life Insurance Company Limited
NN Life Insurance Company, Ltd.
ORIX Life Insurance Corporation
Rakuten Life Insurance Co., Ltd.
SBI Life Insurance Co., Ltd.
Sompo Himawari Life Insurance, Inc.
Sony Life Insurance Co., Ltd.
SUMITOMO LIFE INSURANCE COMPANY
The Gibraltar Life Insurance Co., Ltd.
The Prudential Life Insurance Co., Ltd.
The Prudential Gibraltar Financial Life Insurance Co., Ltd.
TAIJU LIFE INSURANCE COMPANY LIMITED
Taiyo Life Insurance Company
Tokio Marine & Nichido Life Insurance Co., Ltd.
T&D FINANCIAL LIFE INSURANCE COMPANY
Zurich Life Insurance Japan Company Ltd.

Japan Institute of Life Insurance

3F, Shin-Kokusai Build., 4-1 Marunouchi 3-chome, Chiyoda-ku, Tokyo 100-0005
Tel.: +81-3-5220-8510 (Reception) Fax.: +81-3-5220-9090
<https://www.jili.or.jp/>