[Unofficial Translation]

November 13, 2026

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Group Chief Executive Officer
Daiichi Life Group, Inc.
Code: 8750 (TSE Prime section)

Daiichi Life Group, Inc.
Outline Materials for the Three Months Ended September 30, 2026

Financial Results FY2026 Q2

November 13, 2026

Daiichi Life Group, Inc.



Agenda / Exchange Rates

- **Today's Highlights** 3

※ Data for each group company will be posted on our website.
https://www.daiichilife-group.com/en/investor/library/download/

Currency Exchange Rates (TTM)

As of end	¥/US$	¥/Euro	¥/AU$
Sep. 2026	¥157.35	¥178.34	¥109.96
Jun. 2026	¥162.39	¥185.35	¥111.56
Mar. 2026	¥159.88	¥183.41	¥109.68
Dec. 2025	¥156.56	¥184.33	¥104.82
Sep. 2025	¥148.88	¥174.47	¥97.89
Jun. 2025	¥144.81	¥169.66	¥94.50
Mar. 2025	¥149.52	¥162.08	¥93.97
Dec. 2024	¥158.18	¥164.92	¥98.50
Sep. 2024	¥142.73	¥159.43	¥98.73
Jun. 2024	¥161.07	¥172.33	¥107.00

(1) In this document, the ESR calculated using an internal model is referred to as "ESR."
(2) ESR is the ratio of eligible capital to required capital on an economic value basis. ESR is calculated for the management decision-making purposes, with reference to new economic value-based solvency frameworks (such as J-ICS). Certain simplified methodologies are applied in the calculation, and neither the methodology nor the results have been validated or reviewed by any third-party organization.

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Key Highlights for FY2026 Q2 Result

Daiichi Life Group

DL drove significant YoY growth in Group adjusted profit, with progress reaching 55%

Group Adjusted Profit
FY2026 Q2(YTD)

¥307.7bn

Up 33% YoY
DL drove the Group's performance, reflecting higher positive spread and gains on the sale of securities exceeding expectations.
Ca. 55% progress toward the full-year target of ¥560 billion.

Topic: M&G became an equity-method affiliate on September 3, 2026

Adjusted ROE
FY2026 Q2(YTD)
(Annualized)

ca.12.9%

Consistently above 12%, supported by steady profit accumulation and progress in equity sales.

New Business Results
FY2026 Q2(YTD)

New business ANP
¥288.8bn

+8% YoY (+4% excluding FX impacts). Solid progress in overseas businesses, outperforming the prior-year period, while domestic business remained flat.

VNB (estimated)
ca.¥90.0bn

Progress rate: ca. 48% (Domestic: 42%; Overseas: 55%)
Despite below-plan progress at the three domestic companies, strong performance at PLC helped keep overall Group progress broadly in line with budget.

Group ESR
As of Sep 2026
(estimated)

ca.211%

Down ca. 9%pt from March 2026
Eligible capital increased due to higher domestic equity valuations. However, ESR decreased, mainly reflecting higher mass lapse risk associated with rising domestic interest rates and an increase in goodwill arising from M&A transaction.

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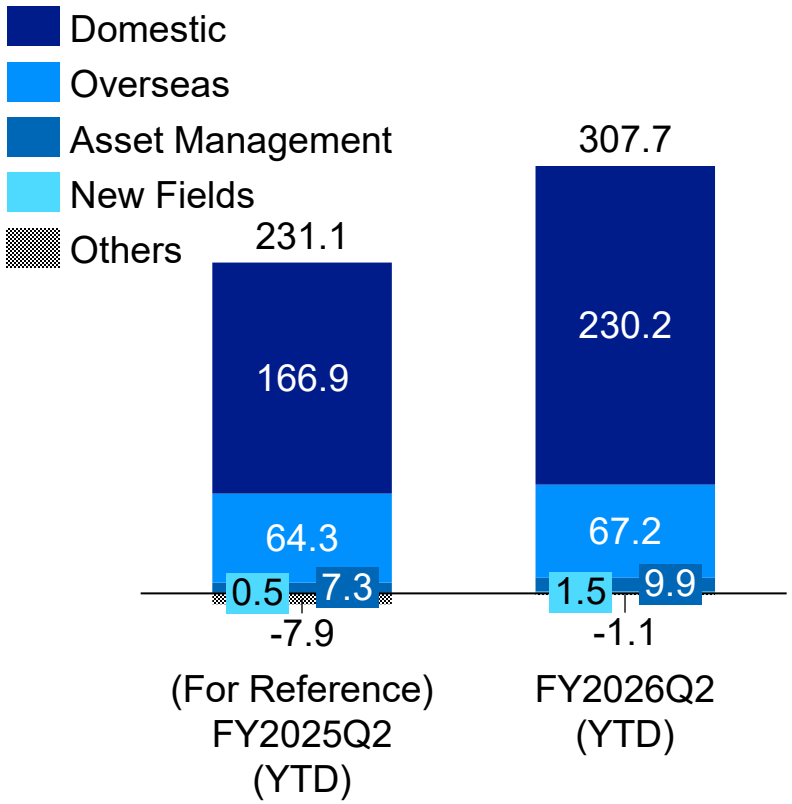
Progress toward the full-year forecast

Strong performance in domestic business continued, driving steady progress toward the full-year forecast

Daiichi Life Group

Group Adjusted Profit

(¥ in billions)



Progress Rate (vs. Full-Year Forecast)

Domestic Business(1)

57%

- (DL) Exceeded the budget, driven by higher interest and dividend income, which resulted in a higher-than-expected positive spread, as well as higher-than-expected gains on securities sales.
- (DFL) Below the budget, as higher interest rates increased contingency reserve provisions for yen-denominated insurance, despite steady growth in AUM.

Overseas Business

41%

- (PLC) Below the budget due to losses on interest rate derivatives used to hedge against declining interest rates amid rising interest rates.
- (TAL) Claims trends showed signs of improvement from Q1 but remained below budget.
- (DLVN) Below the budget due to the impact of an impairment of upfront fees in the bancassurance channel.

Asset Management Business

44%

- Capula's performance recovered from a slow start in Q1, while AMO and CP continued to deliver solid performance, resulting in performance above the budget.

New Fields of Business

49%

- (BO) In line with the budget, supported by continued strong performance in the employee benefits and healthcare businesses, as well as disciplined expense management.

(1) For the comparison by business segment and against the full-year forecast, figures are adjusted to exclude the impact of intra-group reinsurance at DFL and DNL.

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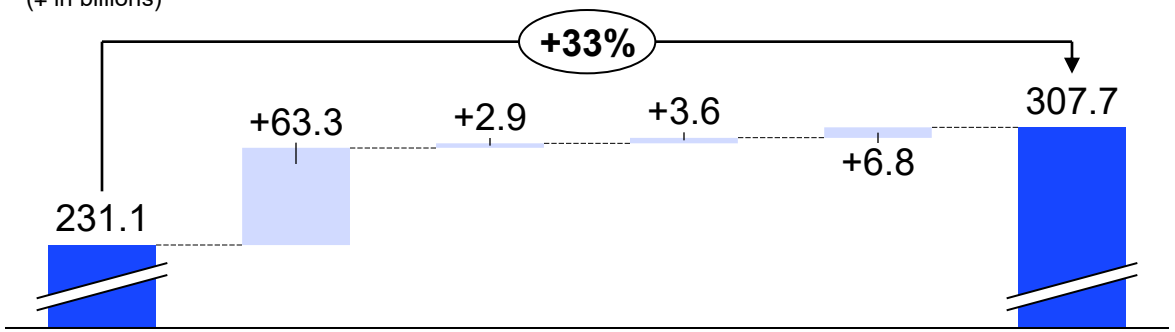
YoY Comparison

Group adjusted profit rose 33% YoY, driven by the domestic business

Group Adjusted Profit: YoY Change

(¥ in billions)



	FY2025 Q2(YTD)	Domestic	Overseas	Non-Insurance	HD, Others	FY2026 Q2(YTD)
		DL +57.7 DFL +5.7	PLC -0.8 TAL +6.0 DLVN -1.4	AMOne +0.6 CP +1.3 Capula +1.3 DMRE -0.7 BO +1.0	DLRB +10.8 HD etc. -3.9	
FY2026 Q2(YTD)		**230.2**	**67.2**	**11.4**	**-1.1**	**307.7**
FY2025 Q2(YTD)		166.9	64.3	7.8	-7.9	231.1

Domestic Business

- (DL) Profit increased significantly, driven by an increase in capital gains/losses due to progress in domestic equity sales, as well as an increase in positive spread from yen bond replacements.
- (DFL) Profit increased, mainly due to higher insurance-related profit associated with AUM growth.

Oversea Business

- (PLC) Profit decreased due to the absence of the prior-year one-off gain from the sale of an agency subsidiary.
- (TAL) Profit increased due to improved underlying profit, including the profit contribution from Challenger.
- (DLVN) Profit fell below budget due to the impairment of upfront fees in the bancassurance channel.

Asset Management / New Fields

- (Asset Management) Profit increased due to higher profits at CP, Capula and AMO.
- (BO) Profit increased, driven by revenue growth from an expanding customer base, primarily in the employee benefits business.

HD/Others

- (DLRB) Profit increased, driven by the recovery of asset valuations as corporate bond spreads tightened.
- (HD, Others) Profit decreased due to higher operating expenses and interest payments.

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Impacts of Rising Domestic Interest Rates

- Continued improvement in yields on the yen-denominated bond portfolio through the rebalancing of policy-reserve-matching bonds, taking advantage of the higher domestic interest rate environment. The positive spread improved by ca. ¥25bn in Q2(YTD).
- While lapse rates for DL's single-premium savings-type products continued to rise, the earnings impact remained limited, with the matching ratio conservatively controlled at 87% in preparation for interest rate fluctuations.
- Group ESR declined by 9%pt from the end of FY2025, mainly due to higher mass lapse risk associated with rising interest rates, but remained at a sufficient level of ca. 211%.

Interest Rate Environment(1)

	10Y	30Y
Mar. 2025	ca. 1.5%	ca. 2.5%
	(+20bps) <	(+60bps)
Sep. 2025	ca. 1.7%	ca. 3.1%
	(+70bps) >	(+60bps)
Mar. 2026	ca. 2.4%	ca. 3.6%
	(+70bps) >	(+50bps)
Sep.2026	ca. 3.1%	ca. 4.1%

Impact of Rising Interest Rates

			Impact of FY2026Q2(YTD) Operations
Investment (DL)	**Positive Spread** See p8 for details	• Continued improvement in yields on the yen-denominated fixed-income portfolio through bond rebalancing, taking advantage of the higher interest rate environment.	ca. + ¥25.0bn
Risk Monitoring	**Matching Ratio**	• The matching ratio continued to be managed stably below 100% through the rebalancing of policy-reserve-matching bonds, taking into account potential interest rate fluctuations.	As of end-Sep.2026 87% (Broadly unchanged vs. Mar. 2026)
	Lapse Rate (DL/DFL) p9	• While DL's lapse rate has been rising, particularly for single-premium savings-type products, the earnings impact remained limited. • DFL's lapse rate remained low and stable.	(DL) Rising for certain products (DFL) Remaining low and stable
Economic Value	**EV(2)**	• Despite negative factors, including an increase in goodwill arising from M&A transactions, the positive impact of higher domestic equity prices more than offset these factors, resulting in an increase of ca. ¥0.5tn in Group EV from the end of FY2025.	As of end-Sep.2026 ca.¥10.1tn (+5% vs. Mar. 2026)
	ESR(2) p12	• Despite an increase in eligible capital due to higher equity prices, ESR declined from the end of FY2025, mainly reflecting an increase in mass lapse risk associated with rising interest rates.	As of end-Sep.2026 ca.211% (Down 9%pt from Mar. 2026)

(1) Source: Ministry of Finance Japan (2) Approximate value

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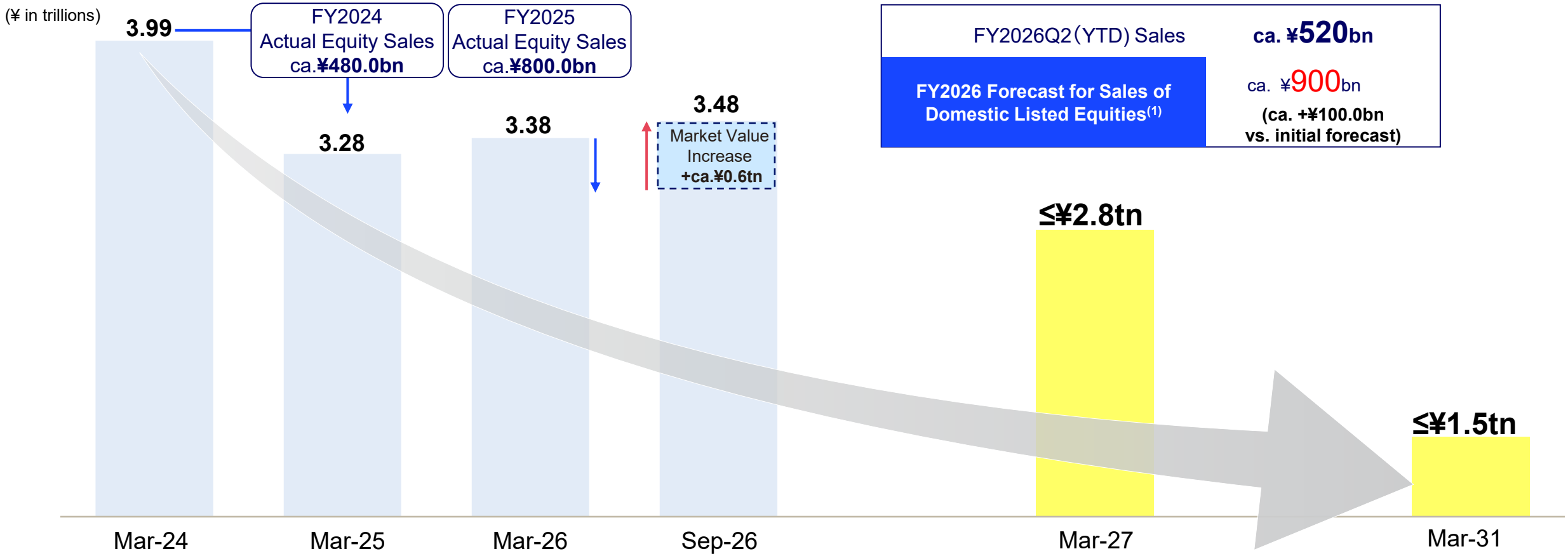
Sales of domestic equities progressed as planned, while the balance increased due to higher equity prices

- Taking advantage of favorable market conditions amid rising equity prices, DL sold ca. ¥520bn of domestic equities through Q2. Based on market conditions as of the end of September 2026, sales are expected to reach ca. ¥900bn in FY2026, ca. ¥100bn above the initial forecast.
- Meanwhile, the increase in market value from higher equity prices continued to exceed the amount of equities sold, leaving the balance of domestic equities at ca. ¥3.5tn as of the end of September 2026. Planned sales will continue from Q3 onward.

History and Outlook for DL's Domestic Equity Holdings



FY2026Q2(YTD) Sales	**ca. ¥520bn**
FY2026 Forecast for Sales of Domestic Listed Equities(1)	ca. ¥900bn **(ca. +¥100.0bn vs. initial forecast)**

(1) Estimated based on market conditions as of end-Sep.2026

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Rebalancing of the domestic bond portfolio progressed ahead of plan, accelerating improvement in the positive spread

Daiichi Life Group

- Rebalancing of yen-denominated fixed-income assets continued to progress steadily through Q2, supported by higher-than-expected gains on equity sales amid rising equity prices and higher domestic interest rates. Ca. ¥800bn of assets were rebalanced through Q2, contributing to a steady expansion of the positive spread.
- Despite the decline in equity prices since the end of September, given the higher-than-expected gains on equity sales in H1, yen-denominated fixed-income asset rebalancing in FY2026 is still expected to exceed the initial forecast.

[DL] Domestic Bond Portfolio Rebalancing

Q2 FY2026 Results (YTD)

Rebalancing Amount and P/L Impact

Yen-denominated fixed-income asset rebalancing
ca. ¥800bn

Losses on sales associated with rebalancing
ca. ¥330bn

Positive Spread Improvement
ca. ¥25bn per year (1)
(Improvement in Yield(5): +14bps)

FY2026 Full-Year Forecast(3)

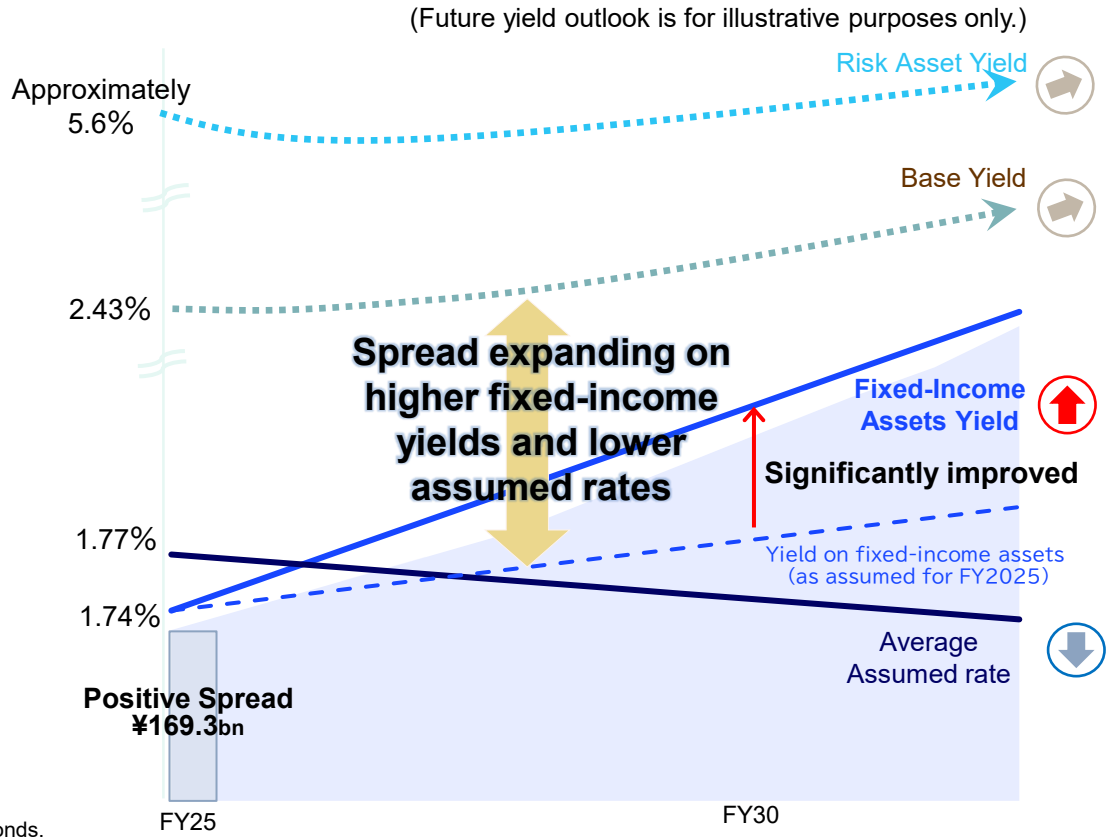
Estimated amount of domestic bond rebalancing (4)

Expected to exceed the initial plan

Positive Spread Improvement
ca.¥34.0bn(1) per year
(¥26.0bn to be realized in FY2026)

Estimated sale losses
ca.¥540.0bn

[DL]Positive Spread and Yield Trends and Outlook(2)



(1) On an annualized basis (2) Estimated based on the economic environment at end-March 2026
(3) Estimated based on the economic environment as of the end of Sep. 2026.(4) Planned rebalancing amount for policy reserve-matching bonds.
(5) Based on the book-value yield to maturity of yen-denominated bonds.

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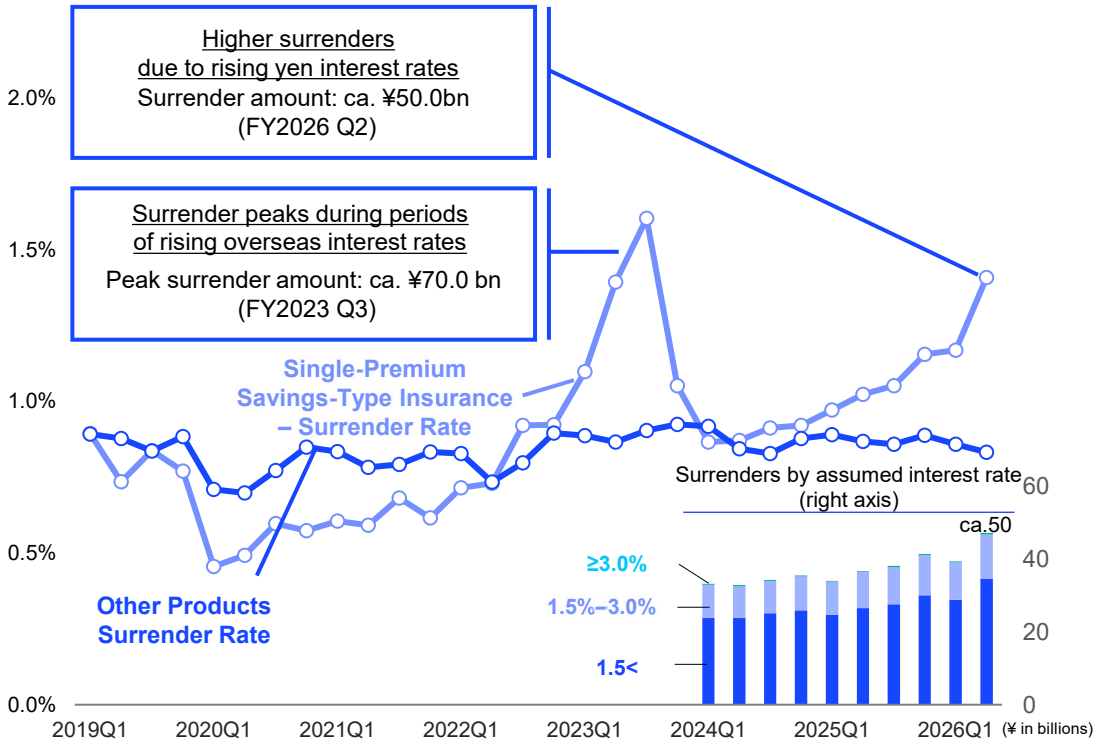
Daiichi Life – Surrender risk of savings-type insurance products

- DL's policy reserves for single-premium savings-type insurance amount to ¥2.9tn, representing a limited portion of the total policy reserves for individual insurance and annuities (¥21.1tn)
- Although surrender rates for single-premium savings-type policies with low assumed interest rates have increased amid rising interest rates, the amount of surrenders in FY2026 Q2 is limited to ¥50bn. DL has already established hedging positions using derivatives to protect against interest rate increases, and the impact on profit is limited.

Surrender Rate Trends for Savings-Type Products(1) and Surrender Amounts by Assumed Interest Rate(5)



Status of Policy Reserves by Type of Savings-Type Products in the Low Assumed Interest Rate Block (2)(5)

(¥ in trillions)	Policy Reserve Balance	
Single-Premium Savings-Type Insurance **of which: Assumed Interest Rate less than 1.5%**	**2.9** **1.8**	Applicable products include single-premium whole life insurance. Relatively more prone to surrenders as interest rates rise compared with other product types. Sales discontinued in 2016.
Level-Premium Savings-Type Insurance	1.3	Applicable products include endowment and whole life insurance. These products have a protection component, and surrenders tend to occur less frequently in response to rising interest rates.
Level-Premium Individual Annuities	3.2	Does not include protection features; a new surrender charge period will apply upon re-entry. A protection review (3) may occur.
Individual Insurance & Annuity Total(4)	**21.1**	

(1) Based on ANP. Quarterly results plotted at the midpoint of each quarter.(2) Policies issued following the major reduction of the assumed interest rate in the 2000s (assumed rate below 2.75%, excluding separate account).
(3) Transfer of policy reserves to a new contract (conversion), etc. (4) Including blocks other than the low interest rate block (5) As of the end of Sep. 2026.

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Adjusted Profit Progress by Major Subsidiary | FY2026 Q2

(¥ in billions)	FY2026 Q2(YTD)	FY2025 Q2(YTD)	YoY Change	Key Factors of Variance	FY2026 Forecast	Progress Rate
DL	**216.2**	158.6	+ 57.7	[+] Positive spread improvement: yen-denominated bonds, alternative asset dividends, lower assumed interest payments / Improved gains/losses on securities sales	**371.0**	58%
DFL	**15.9**	10.3	+ 5.7	[+] Higher insurance-related profit driven by AUM growth [−] Increase in contingency reserve provisions due to rising yen interest rates	**38.5**	41%
DNL・DIPT	**(1.9)**	(1.9)	(0.0)	-	**(4.5)**	-
PLC	**36.1**	36.9	(0.8)	[−] Absence of prior-period one-off gain: sale of agency subsidiary	**84.5**	43%
Oceania	**27.8**	22.0	+ 5.8	[+] TAL: Improvement in underlying earnings, including profit contribution from Challenger	**64.0**	43%
Asia / Other overseas	**3.3**	5.4	(2.0)	[−] DLVN: Impairment of upfront fees related to the bancassurance channel	**15.5**	22%
Asset Management	**9.9**	7.3	+ 2.6	[+] Capula / AMO: Growth in net inflows; CP: Higher performance fees	**22.5**	44%
BO	**1.5**	0.5	+ 1.0	[+] Employee benefits business: higher membership fee income and expense control	**3.0**	49%
DLRB	**14.3**	3.5	+ 10.8	[+] Reversal of valuation losses due to narrowing asset spreads	**16.5**	86%
HD/Others	**(15.3)**	(11.4)	(3.9)	[−] Higher operating expenses and interest expenses	**(45.0)**	-
Total	**307.7**	231.1	+ 76.7		**ca. 560.0**	**55%**

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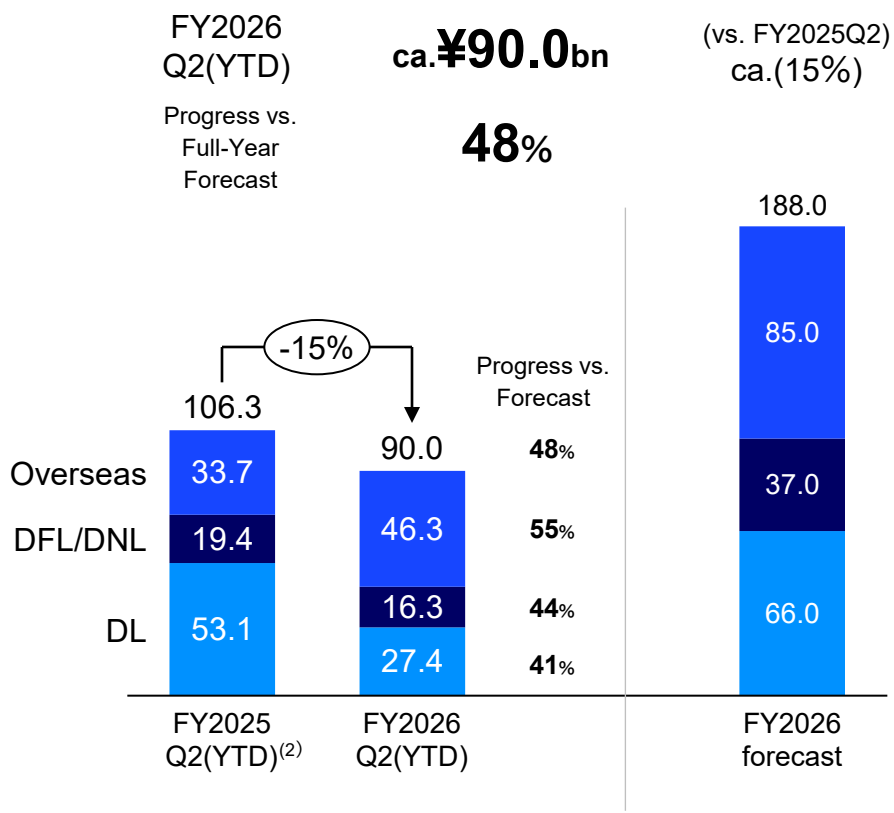
VNB / New Business and In-force Business ANP

- Value of new business decreased 15% YoY to ca. ¥90.0bn on a Group-wide basis, mainly due to model revisions and changes in actuarial assumptions at DL at the end of the previous fiscal year. Against the full-year forecast, the three domestic companies performed below expectations due to factors including higher inflation assumptions, while overseas business exceeded expectations, supported by strong sales at PLC. Overall Group progress remained broadly in line with budget.
- New business ANP increased 7.6% YoY to ¥288.8bn on a Group-wide basis, or increased 3.8% excluding the impact of foreign exchange movements, driven by strong fixed annuity sales in PLC's retirement business and group insurance contract renewals at TAL, while domestic sales remained broadly flat.

Value of New Business (1)
(Approximate Figures of Domestic Business)



(¥ in billions)	New Business ANP FY2025 Q2(YTD)	New Business ANP FY2026 Q2(YTD)	New Business ANP Change YoY	In-force Business ANP As of Mar-25	In-force Business ANP As of Sep-26	In-force Business ANP Change
Domestic	**193.0**	**192.2**	**(0.4%)**	**3,557.8**	**3,611.7**	**+1.5%** **+1.8%**
DL	53.0	52.7	(0.6%)	1,962.0	1,965.4	+0.2%
DFL	129.1	128.9	(0.2%)	1,446.3	1,492.7	+3.2% +4.0%
DNL	7.2	7.2	(1.0%)	104.9	106.7	+1.7%
DIPT	3.7	3.5	(5.8%)	44.5	46.8	+5.1%
Overseas	**75.4**	**96.6**	**+28.1%** **+14.5%**	**1,875.8**	**1,973.0**	**+5.2%** **+2.9%**
PLC	54.3	70.9	+30.7% +16.5%	998.5	1,054.7	+5.6% +1.8%
TAL	9.4	14.6	+55.1% +38.1%	686.5	722.6	+5.2% +5.0%
PNZ	2.6	2.6	(2.7%) (5.7%)	64.2	64.9	+1.1% +4.3%
DLVN	8.1	6.2	(23.0%) (30.7%)	120.0	122.4	+2.0% (1.7%)
DLKH/DLMM	1.0	2.3	+129.2% +104.7%	6.6	8.5	+27.7% +23.1%
Daiichi Life Group	**268.4**	**288.8**	**+7.6%** **+3.8%**	**5,433.6**	**5,584.6**	**+2.8%** **+2.2%**

(1) The final figures are scheduled to be announced on November 27. (2) FY2025 figures are based on the measurement model before the change.

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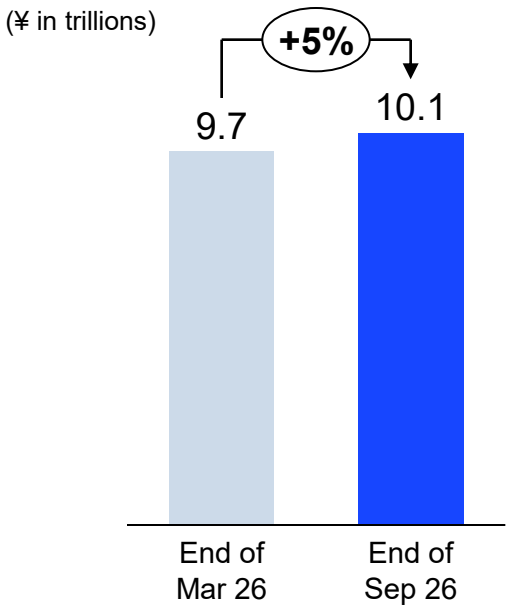
Economic Value Indicators (Group EV and Group ESR, Approximate Figures)

- Group EV increased by 5% from the end of FY2025 to ca. ¥10.1tn, as the positive impact of higher domestic equity valuations at DL more than offset negative factors, including an increase in goodwill arising from M&A transaction and changes in non-economic assumptions.
- The Group ESR decreased by ca. 9%pt from the end of FY2025 to ca. 211%. Eligible capital increased for same reasons as Group EV, while required capital also increased, reflecting factors including higher mass lapse risk associated with rising domestic interest rates.

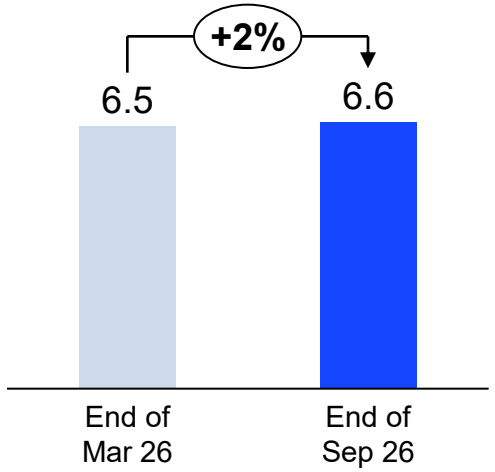
Group EV (approximate)

End of Sep 2026	ca. ¥10.1tn	(vs. FY2025 year-end) +5%

Group

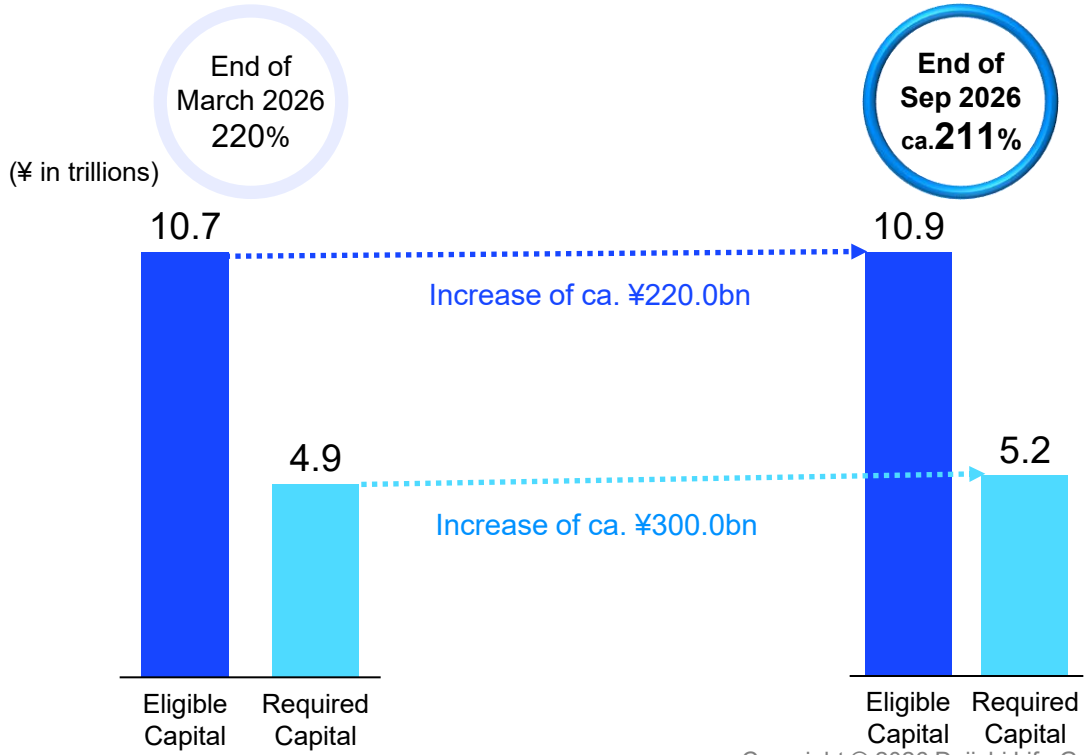


DL



Group ESR (Economic Solvency Ratio) (approximate)

End of Sep 2026	ca. 211%	(vs. FY2025 year-end) ca. (9%)pt



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FY2026 Group Earnings Forecast

(￥ in billions unless otherwise noted)	FY2025 Q2(YTD)	FY2026 Q2(YTD)	YoY	Change (%)	Actual vs. Forecast	FY2025 Actual	FY2026 Forecast	YoY	Change (%)
Ordinary revenues	**5,114.1**	**5,804.4**	**+ 690.3**	**+ 13%**	**54%**	**11,308.3**	**10,666.0**	**(642.3)**	**(6%)**
Daiichi Life	2,067.6	2,676.8	+ 609.3	+ 29%	57%	4,699.2	4,670.0	(29.2)	(1%)
Daiichi Frontier Life	1,564.6	1,593.3	+ 28.7	+ 2%	45%	3,773.5	3,504.0	(269.5)	(7%)
Protective (US$ in millions)[1][3]	6,535	7,624	+ 1,090	+ 17%	77%	13,479	9,900	(3,579)	(27%)
TAL (AU$ in millions)[1]	4,402	4,523	+ 121	+ 3%	59%	8,540	7,620	(920)	(11%)
Ordinary profit	**335.2**	**458.8**	**+ 123.6**	**+ 37%**	**53%**	**753.7**	**869.0**	**+ 115.3**	**+ 15%**
Daiichi Life	274.0	363.7	+ 89.6	+ 33%	55%	652.8	662.0	+ 9.2	+ 1%
Daiichi Frontier Life	18.8	10.5	(8.3)	(44%)	18%	29.2	59.0	+ 29.8	+ 102%
Protective (US$ in millions)[1][3]	160	345	+ 185	+ 116%	54%	149	640	+ 491	+ 330%
TAL (AU$ in millions)[1]	355	354	(1)	(0%)	49%	501	720	+ 219	+ 44%
Net income[2]	**203.1**	**283.8**	**+ 80.7**	**+ 40%**	**55%**	**436.6**	**513.0**	**+ 76.4**	**+ 17%**
Daiichi Life	158.6	216.2	+ 57.7	+ 36%	58%	377.9	371.0	(6.9)	(2%)
Daiichi Frontier Life	11.2	5.4	(5.8)	(52%)	14%	18.7	39.0	+ 20.3	+ 109%
Protective (US$ in millions)[1][3]	136	281	+ 145	+ 107%	55%	127	510	+ 383	+ 301%
TAL (AU$ in millions)[1]	251	262	+ 11	+ 4%	48%	363	540	+ 177	+ 49%
Group Adjusted Profit	**231.1**	**307.7**	**+ 76.7**	**+ 33%**	**55%**	**551.5**	**ca.560.0**	**+ 8.5**	**+ 2%**
Group VNB	**106.3**	**90.0**	**(16.3)**	**(15%)**	**48%**	**173.8**	**ca.188.0**	**+ 14.2**	**+ 8%**
				Dividends per share (JPY)		**54.5**	**72**	**+ 17.5**	**+ 32%**
(Reference) Fundamental Profit	269.0	376.9	+ 107.9	+ 40%	58%	629.5	ca.650.0	+ 20.5	+ 3%
Daiichi Life	156.6	209.9	+ 53.3	+ 34%	58%	372.7	ca.360.0	(12.7)	(3%)

(1) Figures for Protective and TAL are disclosed after re-classifying items from Protective and TAL's financial statements under US and Australian accounting standards, respectively to conform to Daiichi Life Group' disclosure standards.
(2) "Net Income" represent "Net income attributable to shareholders of parent company."
(3) Upon LDTI （Long-Duration Targeted Improvements） adoption, FY2025 figures are also restated on LDTI basis.

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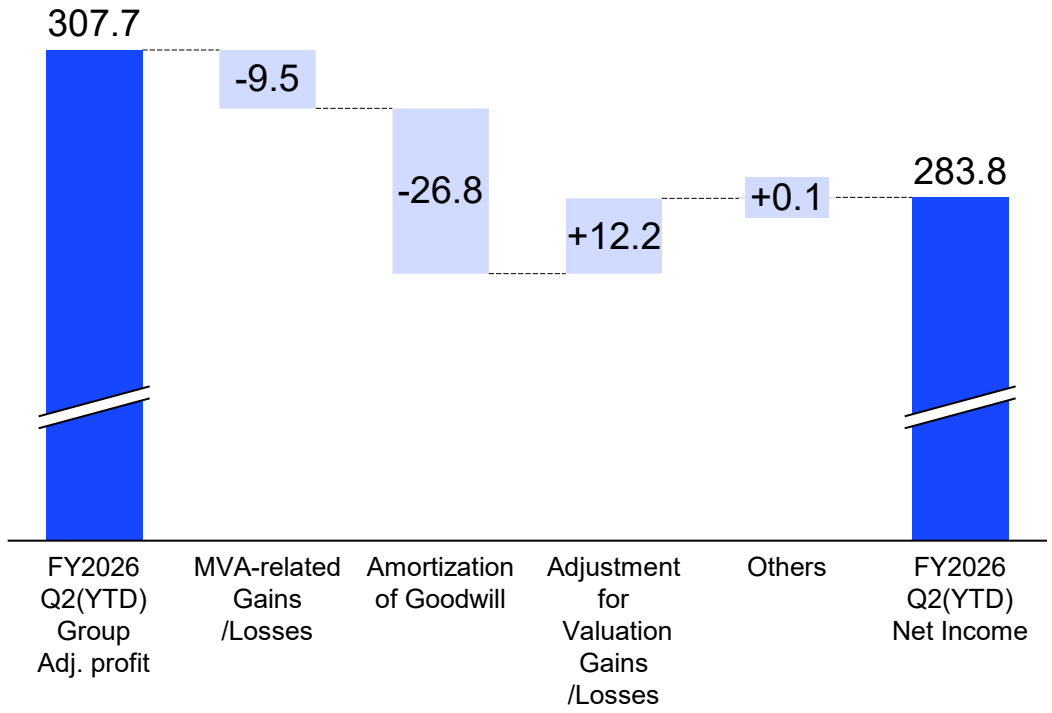
Adjusted Profit to Net Income

[Reference] The gap between adjusted profit and net income was limited

- The difference between adjusted profit and net income is mainly attributable to goodwill amortization associated with M&A, as well as MVA-related gains/losses and valuation adjustments arising from market fluctuations.
- The negative contribution from MVA-related gains/losses was offset by the positive contribution from valuation adjustments, resulting in a limited difference between adjusted profit and net income.

Key Factors behind Differences between Adjusted Profit and Net Income

(¥ in billions)



	FY2026 Q2(YTD)	Key Factors
MVA-related Gains/Losses	-9.5	[−] Lower MVA-related gains due to Australian interest rate movements
Amortization of Goodwill	-26.8	[−] Amortization by executing M&A transactions
Adjustment for Valuation Gains/Losses	+12.2	
Others	+0.1	-

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List of Group Companies, Ownership Ratios, and Fiscal Year-Ends

Domestic Insurance Business		Equity Share	Fiscal Year
DL	Daiichi Life	100%	Apr –Mar
DFL	Daiichi Frontier Life	100%	
DNL	Daiichi Neo Life	100%	
DIPT	ipet Insurance	100%	
Overseas Insurance Business			
PLC	[USA] Protective Life Corporation	100%	Jan – Dec
TAL	[Australia] TAL Daiichi Life Australia	100%	Apr -Mar
PNZ	[New Zealand] Partners Group Holdings	100%	
DLVN	[Vietnam] Daiichi Life Insurance Company of Vietnam	100%	Jan – Dec
DLKH	[Cambodia] Daiichi Life Insurance (Cambodia)	100%	
DLMM	[Myanmar] Daiichi Life Insurance Myanmar	100%	
SUD	[India] Star Union Dai-ichi Life Insurance Company	47.4%	Apr -Mar
PDL	[Indonesia] PT Panin Dai-ichi Life	40%	Jan – Dec

Non-Insurance Business (Asset Management Business, New Fields of Business)			
AMO	Asset Management One	49%(Voting rights) 30%(Economic interest)	Apr -Mar
AMO（US）	[USA] Asset Management One USA	49%(Voting rights) 30%(Economic interest)	Jan – Dec
VTX	Vertex Investment Solutions	100%	Apr -Mar
CP	[USA] CP New Co （“Canyon Partners”）	19.9%	Jan – Dec
BO	Benefit One	100%	Apr –Mar
	[UK] Capula Investment Management	15%	Jan – Dec
	&Do Holdings	15.7%	Jul – Jun
DMRE	Daiichi Life Marubeni Real Estate	50%	Apr -Mar
Others			
DLRB	[Bermuda] Daiichi Life Reinsurance Bermuda	100%	Jan – Dec

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