

# In Proposing Insurance Products

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## Our Insurance Solicitation Policy

We at Benefit Strategies handle variety of products of multiple life and non-life insurance companies in order to meet our customers' needs. Also, in order to ensure customer satisfactions after an inception of the insurance policies and continued ease of mind, we have established and follow the below policies for solicitation of insurance programs.

### 1. Our recommendations for specific insurers and insurance products as well as the insurers and products we handle:

- (1) We select insurance companies and insurance products based on their long-standing business history which provide satisfactory customer services including various administrations of the products.
- (2) We are an insurance agency with agency contracts with four life insurance companies and 3 non-life insurance companies listed in the list of insurers on the right-hand side. We are able to offer the products by these insurers. Please refer to each insurer's website for their products offering.

### 2. Our proposal for insurance products:

- (1) We will propose an insurance product most suitable to the customer's needs among the products offered by the insurance companies we represent as their agent. We can brief you about the products of the insurers listed in the "list of the insurance companies we represent". Please contact us for details.
- (2) Insurance consultations are completely free of charge. You may just check to see if your current insurance policy is right for you.
- (3) If you agree to apply for an insurance policy, we will check with you your initial intention as well as your intention at the time of application as a reconfirmation.
- (4) The life insurance products that we offer are commissioned by the insurance companies based on the arrangement that we act as an intermediary in the conclusion of life insurance contracts between customers and the underwriting insurance companies. We do not have the right to receive your declarations or to conclude life insurance contracts on behalf of the insurers. For the non-life insurance products, we hold the rights to act as an intermediary in the conclusion of insurance contracts or authority of representation on behalf of the non-life insurers. There are some products among the non-life insurance companies by which we are given the rights to receive declaration on behalf of the insurers.

### 3. Post-sales follow through

- (1) We will provide appropriate post sales follow including the following:
  - ① responding to the inquiries on the details of the insurance contracts;
  - ② providing information on various procedures including insurance claims;
  - ③ handling of complaints and consultations from customers regarding the insurance policies.
- (2) We will handle the complaints and inquiries on the insurance policies we arranged for you. Depending on the contents, we will work with the insurers to provide appropriate follow-up for your inquiries and complaints.
- (3) We will maintain your records on your intentions at purchase until the expiry or cancellation of your insurance policies.

## Our recommended insurers per product and the list of insurers we represent:

### ■ Recommended insurers per insurance products

	保険会社名
Group Life Insurance	Metlife Insurance K.K. Asahi Mutual Life Insurance Company Mitsui Sumitomo Aioi Life Insurance Co., Ltd.
Group Medical Insurance (by life insurers)	Metlife Insurance K.K. Asahi Mutual Life Insurance Company
Individual Term Life	NN Life Insurance Company, Ltd. Mitsui Sumitomo Aioi Life Insurance Co., Ltd.
Individual Medical Insurance	FWD Life Insurance Company, Ltd. Mitsui Sumitomo Aioi Life Insurance Co., Ltd. Metlife Insurance K.K.
Group Accident Insurance	Chubb Insurance Japan Mitsui Sumitomo Insurance Company, Ltd.
Group Long Term Disability Insurance	Capital Insurance Corporation Mitsui Sumitomo Insurance Company, Ltd. Chubb Insurance Japan

※Insurance products contain the following costs and risks depending on a product. The costs to be charged to customer, rates and risks vary from a product to another. Please refer to the brochures, "important matters (summary of products and cautionary reminders)", and "terms & conditions (*yakkan*)" for details. Some products may charge ① insurance-related fees (e.g. costs incurred for the conclusion and maintenance of the policies, necessary costs for provision of death coverage), ② investment-related costs (e.g. trust fees and trust administration fees for the mutual funds, incurred for the investment of special accounts), ③ cancellation charges (e.g. fees to be deducted from the value in accordance with the length of tenure of the policies at the time of cancellation or reduction of the sum insured). When the insurance premium or benefit is in foreign currency, a transaction fee (lifting charge) may be charged depending on the financial institutions. In such a case, the customers need to bear the premium plus such transaction fees in full. Some products are subject to price fluctuation risks. Such products as variable life insurance, which invest in domestic or foreign equities and/or bonds, contain risks that a balance or future annuity, cancellation refund may fall below the total premiums paid, and result in a loss. Some products may also be subject to currency risk. For products denominated in foreign currencies, fluctuations in exchange rates may cause the yen equivalent amount of insurance benefits at the time of receipt to be less than the yen equivalent amount of insurance benefits at the time of contract or the yen equivalent amount of premiums already paid, which may result in a loss. Some products are subject to interest rate fluctuation risk, and because they are designed to reflect the value of assets under management (bonds, etc.) in accordance with market interest rates in the surrender value, fluctuations in market interest rates at the time of cancellation may result in a decrease in the surrender value, which may be less than the premiums already paid, and a loss may be incurred.

### ■ List of Insurance Companies we represent as an insurance agency:

Metlife Insurance K.K.	<a href="http://www.metlife.co.jp">http://www.metlife.co.jp</a>
Asahi Mutual Life Insurance Company	<a href="http://www.asahi-life.co.jp">http://www.asahi-life.co.jp</a>
FWD Life Insurance Company, Ltd.	<a href="http://www.fwdlife.co.jp">http://www.fwdlife.co.jp</a>
NN Life Insurance Company, Ltd.社	<a href="http://www.nnlife.co.jp">http://www.nnlife.co.jp</a>
Mitsui Sumitomo Aioi Life Insurance Co., Ltd.	<a href="https://www.msa-life.co.jp/">https://www.msa-life.co.jp/</a>
Chubb Insurance Japan	<a href="http://www.chubb.com/jp-jp/">http://www.chubb.com/jp-jp/</a>
Mitsui Sumitomo Insurance Company, Ltd.	<a href="http://www.ms-ins.com">http://www.ms-ins.com</a>
Capital Insurance Corporation	<a href="http://www.capital-sonpo.co.jp">http://www.capital-sonpo.co.jp</a>