



**Release of Three New Simplified Issue Insurance Products:  
Term Insurance “FINE Support Plus”, Whole Life Insurance “RISE Support Plus”, and Medical  
Insurance “CURE Support Plus”**



TOKYO, Japan - August 16, 2019 - ORIX Life Insurance Corporation (“ORIX Life”) announced that it will release three simplified issue insurance products on October 2, 2019: term insurance “FINE Support Plus”, whole life insurance “RISE Support Plus”, and medical insurance “CURE Support Plus”.<sup>(\*)1</sup>

ORIX has developed the term insurance “FINE Support Plus” designed for persons in the prime of life who have chronic diseases to ensure security in a rational manner in case of an emergency. There are cases where those who have chronic diseases must pay higher insurance premiums when making an application or may not enter into a contract for insurance. ORIX Life has made the product easier for customers to purchase by keeping premiums relatively low as a term insurance without cash surrender value and simplifying acceptance standards by limiting the number of items to be disclosed.

The whole life insurance “RISE Support Plus” and the medical insurance “CURE Support Plus” are products developed by updating “New RISE Support” and “New CURE Support”,<sup>(\*)2</sup> which had become popular. The previous products paid half of the insurance amount within one year from the date of contract. For the newly released products, there is no period during which the insurance amount is reduced by half.<sup>(\*)3</sup> In addition, ORIX has developed the medical insurance “CURE Support Plus” to respond flexibly to the needs of customers by enabling riders<sup>(\*)4</sup> to be added which reduce customers’ burden of various expenses when they are hospitalized and travel costs of attending hospital after they are discharged.

ORIX Life will provide people from those in the prime of life to the elderly with insurance in accordance with their lifestyles, and support them so that they can live actively in the “100-year life” period. Going forward, ORIX Life will work on product development based on the concepts of “Products that are simple and easy to understand” and “Providing rational insurance at a reasonable price” and will strive to be an insurance company chosen by many customers.

(\*1) Official name of each product

- Non-dividend simplified issue term insurance (non-refundable premium type)
- Non-dividend simplified issue whole life insurance (low cash surrender value type) (2019)
- Non-dividend simplified issue medical insurance (2019)

(\*2) From October 1, 2019, the sale of non-dividend simplified issue whole life insurance (low cash surrender value type) (2015) “New RISE Support” and non-dividend simplified issue medical insurance (2015) “New CURE Support” will be discontinued.

(\*3) The insurance benefit of “simplified issue advanced medical treatment lump sum rider (2019)” is reduced to 50% of the full insurance amount if any ground for payment is applied within one year from the date of the contract, including that date.

(\*4) Related riders

- Simplified issue lump-sum hospitalization rider

This rider pays a lump-sum benefit when a person is hospitalized in circumstances where a hospitalization benefit under the main contract will be paid due to disease or injury. The benefit can be used for expenses in addition to treatment costs, such as various expenses for hospitalization and transportation.

- Simplified issue outpatient treatment support rider (after-discharge lump-sum benefit type)  
This rider pays a lump-sum benefit when a person survives and leaves the hospital after being hospitalized in circumstances where a hospitalization benefit under the main contract will be paid due to disease or injury. It is designed to pay a lump-sum benefit to provide an environment that makes it easy for customers get continuing outpatient treatment after being discharged.

## 1. Main points of each product

### Term insurance “FINE Support Plus”

- Death insurance designed for people who have chronic diseases and have been hospitalized or operated on that ensures security for a certain period
- Term insurance without cash surrender value for reasonably priced insurance premiums compared with simplified issue whole life insurance products
- Insurance amount and term of insurance can be chosen according to needs
- Benefits are fully paid after the contract is entered into because there is no qualifying period for insurance benefits

### Whole life insurance “RISE Support Plus”

- Whole life death insurance designed for people who have chronic diseases and have been hospitalized or operated on that ensures the security for their lifetime
- Reasonably priced insurance premiums by keeping cash surrender value relatively low during the premium payment period (during the low cash surrender value period)
- Benefits are fully paid after entering into a contract because there is no qualifying period for insurance benefits

### Medical insurance “CURE Support Plus”

- Whole life medical insurance designed for people who have chronic diseases and have been hospitalized or operated on that ensures security for their lifetime
- The number of payment days for hospitalization due to seven lifestyle-related diseases has been increased  
\*If hospitalization benefit provision for seven lifestyle-related diseases is applied
- A variety of riders are available for advanced medical care, hospitalization, outpatient treatment, three major diseases, cancers, etc.
- Benefits are fully paid after entering into a contract because there is no qualifying period for insurance benefits<sup>(\*)</sup>

(\*) The insurance benefit of “Simplified issue advanced medical care insurance rider (2019)” is reduced to 50% of the full insurance amount if any ground for payment is applied within one year from the date of the contract, including that date.

\* You will pay extra premiums because this product has simplified acceptance standards. You may be able to enter into a contract for other insurance products offered by ORIX Life, depending on your health conditions.

## 2. Key treatment

### Term Insurance FINE Support Plus

Insurance age	20 years old–80 years old
Term of insurance/ Premium payment period	Expiration of term: 10 years, 15 years, 20 years, 25 years, 30 years, 35 years Age at maturity: 60 years old, 65 years old, 70 years old, 75 years old, 80 years old, 85 years old, 90 years old
Insurance premiums payment options	Monthly payment, half-yearly payment, yearly payment
Basic insurance amount	JPY 2,000,000–15,000,000 *The amount differs depending on insurance age.

Main riders/special provisions	Riders on living needs, riders on claims by assignees, specified disease insurance premium payment exemption special provision (only for contracts with a short-term payment period).
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#### Whole Life Insurance RISE Support Plus

Insurance age	20 years old–85 years old
Term of insurance	Whole life
Premium payment period	Up to 50 years old, 55 years old, 60 years old, 65 years old, 70 years old 10 years, whole life
Insurance premiums payment options	Monthly payment, half-yearly payment, yearly payment
Basic insurance amount	JPY 1,000,000–15,000,000 *The amount differs depending on insurance age.
Main riders/special provisions	Riders on living needs, riders on claims by assignees, specified disease insurance premium payment exemption special provision

#### Medical Insurance CURE Support Plus

Insurance age	20 years old–85 years old
Term of insurance	Whole life
Premium payment period	Up to 55 years old, 60 years old, 65 years old, 70 years old 10 years, whole life
Insurance premiums payment options	Monthly payment, half-yearly payment, yearly payment
Hospitalization benefit	(Daily) JPY 3,000–10,000 *The amount differs depending on insurance age.
Operation benefit	(During hospitalization) 10 times the daily hospitalization benefit of the main contract (Outpatient) 5 times the daily hospitalization benefit of the main contract
Main riders/special provisions	Simplified issue advanced medical care insurance rider (2019), simplified issue lump-sum hospitalization rider, simplified issue outpatient treatment support rider (after-discharge lump-sum benefit type), simplified issue lump-sum three major diseases rider (2019), simplified issue lump-sum cancer rider (2019), simplified issue whole life insurance rider (low cash surrender value type) (2019), riders on living needs (* limited to contracts to which simplified issue whole life insurance rider (low cash surrender value type) (2019) has been added), riders on claims by assignees, hospitalization benefit provision for seven lifestyle-related diseases (three major diseases unlimited type), specified disease insurance premium payment exemption special provision

### 3. Examples of insurance premiums [monthly payment (account transfer)]

#### Term Insurance FINE Support Plus

Basic insurance amount: JPY 5,000,000, no specified disease insurance premium payment exemption special provision, term of insurance & premium payment period: 10 years

Sex	Age	Insurance premiums
Male	40 years old	JPY 3,755
	50 years old	JPY 7,985
	60 years old	JPY 13,730
	70 years old	JPY 27,260

Sex	Age	Insurance premiums
Female	40 years old	JPY 2,950
	50 years old	JPY 5,190
	60 years old	JPY 7,060
	70 years old	JPY 13,165

Basic insurance amount: JPY 5,000,000, no specified disease insurance premium payment exemption special provision, term of insurance & premium payment period: 60 years old

Sex	Age	Insurance premiums
Male	40 years old	JPY 4,760
	50 years old	JPY 7,985

Sex	Age	Insurance premiums
Female	40 years old	JPY 3,410
	50 years old	JPY 5,190

#### Whole Life Insurance RISE Support Plus

Basic insurance amount: JPY 2,000,000, no specified disease insurance premium payment exemption special provision, term of insurance: whole life, premium payment period: whole life

Sex	Age	Insurance premiums
Male	40 years old	JPY 5,934
	50 years old	JPY 7,452
	60 years old	JPY 10,148
	70 years old	JPY 16,496

Sex	Age	Insurance premiums
Female	40 years old	JPY 4,910
	50 years old	JPY 5,860
	60 years old	JPY 7,524
	70 years old	JPY 11,534

#### Medical Insurance CURE Support Plus

Daily hospitalization benefit: JPY 5,000, 60-day-type, simplified issue advanced medical care insurance rider (2019) has been added, no hospitalization benefit provision for seven lifestyle-related diseases, no specified disease insurance premium payment exemption special provision, term of insurance: whole life, premium payment period: whole life

Sex	Age	Insurance premiums
Male	40 years old	JPY 3,466

Sex	Age	Insurance premiums
Female	40 years old	JPY 2,966

	50 years old	JPY 4,318
	60 years old	JPY 5,553
	70 years old	JPY 7,005

	50 years old	JPY 3,562
	60 years old	JPY 4,448
	70 years old	JPY 5,781

\* These materials describe the outline of the products. When reviewing life insurance contracts, please be sure to check the product booklet, overview of the contract, warning information, policy leaflet, policy provisions, and so on.

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**About ORIX:**

ORIX Corporation (TSE: 8591; NYSE: IX) is a financial services group which provides innovative products and services to its customers by constantly pursuing new businesses.

Established in 1964, from its start in the leasing business, ORIX has advanced into neighboring fields and at present has expanded into lending, investment, life insurance, banking, asset management, automobile related, real estate and environment and energy related businesses. Since entering Hong Kong in 1971, ORIX has spread its businesses globally by establishing locations in 37 countries and regions across the world.

Going forward, ORIX intends to utilize its strengths and expertise, which generate new value, to establish an independent ORIX business model that continues to evolve perpetually. In this way, ORIX will engage in business activities that instill vitality in its companies and workforce, and thereby contribute to society. For more details, please visit our website: <https://www.orix.co.jp/grp/en/>

(As of March 31, 2019)

**Caution Concerning Forward Looking Statements:**

These documents May contain forward-looking statements about expected future events and financial results that involve risks and uncertainties. Such statements are based on our current expectations and are subject to uncertainties and risks that could cause actual results that differ materially from those described in the forward-looking statements. Factors that could cause such a difference include, but are not limited to, those described under “Risk Factors” in the Company’s annual report on Form 20-F filed with the United States Securities and Exchange Commission and under “(4) Risk Factors” of the “1. Summary of Consolidated Financial Results” of the “Consolidated Financial Results April 1, 2018 – March 31, 2019.”