

An insurance method was revised on 2010/04/01. Please refer to the summary of important information as follows.

VIII. Cash Value

【Revision】

- (1) Policyholder has the right to cancel any forthcoming insurance policy.
- (2) If policyholder wishes to cancel an insurance policy, policyholder should submit the cancellation documentation designated by VIVA VIDA Medical Life Co., Ltd. In such case, the cancellation date shall be the date when VIVA VIDA Medical Life Co., Ltd. receives the cancellation documentation and will refund the premiums based on Appendix 7. However, the premiums paid within the month of such cancellation will not be refunded.

【Addition】

Appendix 7 · Pre-term Cancellation

Cancellation return (rounding off the sum following JPY decimal point) shall be determined by multiplying the one-time premium payment by the following percentage depending on the policy term and the lapsed months (less than one month shall be round up to one month) from the inception date and the cancellation date of the policy.

(1) One-year policy

Lapsed month	1	2	3	4	5	6
Percentage	66%	60%	54%	48%	42%	36%
Lapsed month	7	8	9	10	11	12
Percentage	30%	24%	18%	12%	6%	0%

Additionally, if the premium is payable in installments, the one-time premium payment shall be multiplied by the above percentage and then the due premium (one-time premium payment × remaining installments ÷ installment count) will be deducted from the cancellation return total before reimbursement (0 (zero) if the sum is minus).

(2) One-month policy

0 (zero) cancellation return.

(3) Two-month policy

Lapsed month	1	2
Percentage	36%	0%

(4) Three-month policy

Lapsed month	1	2	3
Percentage	48%	24%	0%

(5) Six-month policy

Lapsed month	1	2	3	4	5	6
Percentage	60%	48%	36%	24%	12%	0%

Additionally, if the premium is payable in installments, the one-time premium payment shall be multiplied by the above percentage and then the due premium (one-time premium payment × 1/2) will be deducted from the cancellation return total before reimbursement (0 (zero) if the sum is minus).

STIPULATION –Summary of Contract– LIFE

VIVA VIDA MEDICAL LIFE CO., LTD.

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VI. Condition Undertaking (Insurance Coverage • Premium)

【Addition】 Life security + Specified disability benefit insurance products were added.

- VIVALIFE-D ・ VIVALIFE-E (Life Insurance + Specified disability)

		VIVALIFE-D	VIVALIFE-E
		18-55 years old	56-60 years old
COVERAGE	INJURY DEATH	¥2,000,000	¥2,000,000
	COMMON DEATH	¥1,000,000	¥500,000
	SPECIFIED DISABILITY	¥2,000,000	¥2,000,000
PREMIUM (1 YR-PLAN)	NEW MEMBER	¥9,300	¥17,000

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Appendix 7 ・ Pre-term Cancellation

Cancellation return (rounding off the sum following JPY decimal point) shall be determined by multiplying the one-time premium payment by the following percentage depending on the policy term and the lapsed months (less than one month shall be round up to one month) from the inception date and the cancellation date of the policy.

- (6) One-year policy

Lapsed month	1	2	3	4	5	6
Percentage	66%	60%	54%	48%	42%	36%
Lapsed month	7	8	9	10	11	12
Percentage	30%	24%	18%	12%	6%	0%

Additionally, if the premium is payable in installments, the one-time premium payment shall be multiplied by the above percentage and then the due premium (one-time premium payment × remaining installments ÷ installment count) will be deducted from the cancellation return total before reimbursement (0 (zero) if the sum is minus).