

## “POINTS”

### ■ *Kazoku Nenkin Course*

(Survivor's Annuity Insurance)

The pension or lump sum benefit is payable in case of death or total permanent disability (TPD).

### ■ *Iryouhi Shien Course*

(Medical Expense Insurance)

Benefit is payable in case of short-term hospitalizations or surgical operations due to sickness or injuries. In addition, as for the benefit for diseases peculiar to women, this insurance provides coverage for diseases peculiar to women and cover out-of-pocket expenses.

### ■ *Iryou Hoshou Course*

(Medical Coverage Insurance)

The benefit is payable in case of hospitalizations of five consecutive days or longer due to sickness or injuries.

### ■ *3-dai Sippei Hoshou Course*

(Three Major Diseases Coverage Insurance)

① The lump sum benefit of JPY 3 million is payable in case of being provided a definitive diagnosis with cancer, being attacked acute myocardial infarction or cerebral stroke and becoming a predefined condition or undergoing predefined surgeries.

② The lump sum benefit of JPY 3 million is payable in case of death or TPD.

\* The benefit ① and the benefit ② shall not be payable in duplicate.

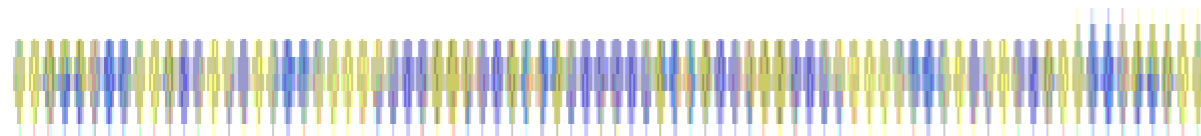
### ■ *Chouki Kyugyou Hoshou Course*

(Long-term Sick/Injury Leave Compensation Insurance)

The monthly benefit of up to JPY 100,000 is payable in case of leave of absence for more than 60 days due to sickness or injuries.

Please have a read through the booklet for more detailed information such as outlines of coverage, etc..

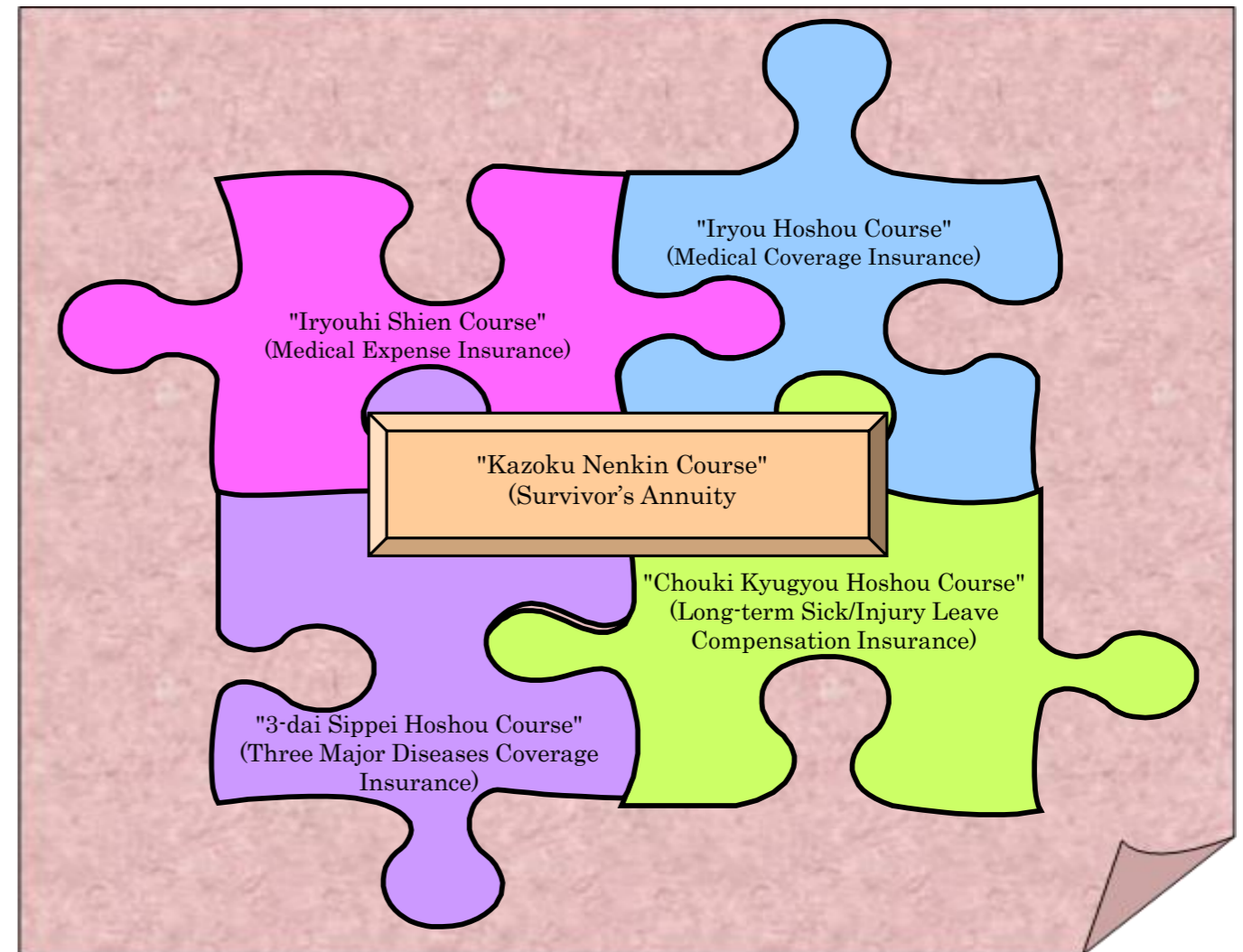
Please submit an application form to the person in charge of mutual aid services in your school.



MY-A-11-LF-001189  
MYG-A-10-LF-816

## Kyousai Teiki Hoken (Mutual Aid Term Insurance)

Ensure coverage for reasonable premiums!



The Promotion and Mutual Aid Corporation for Private School of Japan

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## OUTLINE OF MUTUAL AID TERM INSURANCE

	"Kazoku Nenkin Course" (Survivor's Annuity Insurance)	"Iryouhi Shien Course" (Medical Expense Insurance)	"Iryou Hoshou Course" (Medical Coverage Insurance)	"3-dai Shippei Hoshou Course" (Three Major Diseases Coverage Insurance)	"Chouki Kyugyou Hoshou Course" (Long-term Sick/Injury Leave Compensation Insurance)
Objective	This is to supplement the social insurance system such as survivor's pension and meet the diversified needs of the insureds. For example, in case of an insured's death or total permanent disability (TPD) during his/her carrier, pension or lump sum benefit is payable to the bereaved family in order to secure a stable life.				
Application period	Twice a year 1.* Jun. 1 - Jun. 30 (enrollment date is Oct. 1)  2. Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year) *new enrollment only	Once a year Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year)	Twice a year 1.* Jun. 1 - Jun. 30 (enrollment date is Oct. 1)  2. Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year) *new enrollment only	Once a year Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year)	Once a year Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year)
Intended Enrollees	A member who satisfies eligibility requirements and his/her family (spouse in the same family register as the member and children in the same family register and supported by the member)  Member and Spouse - aged over 15 years and 6 months old to 70 years and 6 months old as of April 1st.  Member's children - aged over 2 years and 6 months old to 22 years and 6 months old as of April 1st.  (Voluntarily extended members can not apply for new enrollment.)	A member and his/her family who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Medical Expense Insurance  Member and Spouse - aged over 15 years and 6 months old to 70 years and 6 months old as of enrollment date.  Member's children - aged nought to 22 years and 6 months old as of enrollment date.  (Voluntarily extended members can not apply for new enrollment.)	A member and his/her family who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Medical Coverage Insurance  Member and Spouse - aged over 15 years and 6 months old to 69 years and 6 months old as of April 1st.  Member's children - aged nought to 22 years and 6 months old as of April 1st.  (Voluntarily extended members can not apply for new enrollment.)	A member and his/her spouse who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Three Major Diseases Coverage Insurance  Member and Spouse - aged over 17 years and 6 months old to 65 years and 6 months old as of April 1st.  (Existing insureds: can continue to be enrolled up to 70 years and 6 months old as of the enrollment date)  (Voluntarily extended members can not apply for new enrollment.)	A member who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Long-term Sick/Injury Leave Compensation Insurance  Member: aged over 18 years old to 59 years old as of April 1st.  (Voluntarily extended members can not apply for enrollment.)
Premium Collection	Premium will be automatically deducted from an insured's bank account. Payments shall be made twice a year (Mar. 22 and Sep. 22). Premium amount may vary depending on his/her gender and insurance age as of Apr. 1. NKS (Nippon Kyodo System), the third party administrator, undertakes an account transfer payment for each insured.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Premium will be automatically deducted from an insured's bank account. Payments shall be made twice a year (Mar. 22 and Sep. 22). Premium amount may vary depending on his/her gender and attained age as of Apr. 1. NKS (Nippon Kyodo System), the third party administrator, undertakes an account transfer payment for each insured.
Change of enrolled coverage	A request for change of enrolled coverage can be accepted only during the application period between Nov. 1 - Nov. 30.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.
Termination	A termination request can be accepted during the application period between Nov. 1 - Nov. 30. Voluntary termination in the middle of the plan year cannot be accepted in principle. (Except for the case of retirement)	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.
Benefits payment	In case of an insured's death or TPD, pension or lump sum benefit is payable to the beneficiary.	In case of hospitalization due to sickness or injuries, JPY 20,000 (*1) of the monthly out-of-pocket maximum is payable. (After that, the benefit is payable every month (*2). Up to 13 months) In addition, a lump sum benefit of JPY 30,000 per hospitalization is payable as an immediate expense. And, in case of M1 type, hospitalization and surgical operations due to diseases peculiar to women are also covered. (*1) This benefit is not linked to the legal benefit and the additional benefit. (*2) Hospitalization period is calculated as one month with each 30 days of hospitalization. A fraction less than 30 days is rounded up and regarded as one month.	In case of hospitalization for 5 days or more due to sickness or injuries, the hospitalization benefit is payable. The benefit amount shall be payable in accordance with the number of hospitalization days from 5th day. (The first 4 days of hospitalization is not covered.) * The 120 day shall be the maximum days of benefit payable for one hospitalization due to sickness or injuries. * The 700 day shall be the aggregate maximum days of benefit payable.	① In case of being provided a definitive diagnosis with cancer, being attacked acute myocardial infarction or cerebral stroke and becoming a predefined condition or undergoing predefined surgeries, the lump sum benefit of JPY 3 million is payable. ② In case of death or TPD, the lump sum benefit of JPY 3 million is payable to the beneficiary. * The benefit ① and the benefit ② shall not be payable in duplicate.	In case of leave of absence for more than 60 days due to sickness or injuries, the monthly benefit up to the maximum of JPY 100,000 is payable to the insured up to the age of 60 years. (For insured aged 55 to 59 years old, up to 3 years. In case of predefined mental disorder, up to 24 months)
Dividends	If there is a surplus after settlement of the balance each year, a dividend is payable to insured as of Oct. 1.	No dividend is payable.	If there is a surplus after settlement of the balance each year, a dividend is payable to insured as of Oct. 1.	No dividend is payable.	Same as stated in the left column.
Tax	Premium is applicable to life insurance tax deduction. Income tax and residence tax may be reduced. (Article 76 of the Income Tax Law, Article 34 and Article 314-2 of the Local Tax Law. The above information is based on the tax law as of Jan. 1st, 2011 and the tax treatment may be altered in the future.)	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.

\*Voluntarily extended member : a member who have maintained his/her membership for one year and one day or more consecutively is entitled to apply for short-term benefits and welfare services (except for loans and savings) for up to 2 years after retirement.