

July 20, 2020

Sompo Holdings, Inc.

The National Center for Geriatrics and Gerontology

FINGERS Brain Health Institute

**The development of “*SOMPO Smile Program for Brain & Physical Health*”
- The first officially approved implementation of a
FINGER Study-based Dementia prevention program
for reducing the risk of cognitive impairment -**

Sompo Holdings Co., Ltd. (hereinafter “SOMPO”), in cooperation with The National Center for Geriatrics and Gerontology (hereinafter “NCGG”) and FINGERS Brain Health Institute (hereinafter “FBHI”), hereby announces that it has developed a Dementia prevention program named "SOMPO Smile Program for Brain & Physical Health" (hereinafter "the Program"), which can reduce the risk of cognitive impairment and dementia by improving the lifestyle of older people.

1. Background

The number of older people with dementia over the age of 65 has been increasing year by year along with the progression of aging in Japan. By 2018, the number of people with dementia is expected to exceed 5 million, and it is stated that about one in five older persons will have dementia by 2025. Now dementia is a common disease that anyone may suffer from, and developing dementia prevention services which are effective in "delaying the conversion to dementia" and "slowing progression of dementia even after being diagnosed with dementia" are required.

After SOMPO entered into the nursing care business in 2015, we saw dementia as one of the important social issues that the entire SOMPO Group should address, which made us to conclude a comprehensive alliance agreement with NCGG in September 2017. Since then, SOMPO has been implementing various initiatives with the aim of “building a society that strives to prevent dementia and enables people, even if diagnosed with dementia, to continue living with dignity as individuals”.

In May 2019, SOMPO concluded the Advisory Services Agreement with Professor Miia Kivipelto of Karolinska Institutet*1, a leading authority in the research field to prevent cognitive decline using multi-domain lifestyle interventions for older people.

*1 Karolinska Institutet: One of the largest, most prestigious medical universities in the world. It has the Nobel Assembly which awards the Nobel Prize in Physiology or Medicine.

2. Objective

The objective of the Program is to reduce the risk of dementia in Japan by deploying the Program, developed by the evidence-based approach, throughout Japan. It was organized based on the "FINGER study" (the Finnish Geriatric Intervention Study to Prevent Cognitive Impairment and Disability) *2, which was led by Professor Kivipelto and was the first to demonstrate that it is possible to prevent cognitive decline using a multi-domain lifestyle intervention among older at-risk individuals. The Program is the world's first nationwide social implementation program as a "FINGER Study-based Dementia prevention program" officially approved by Professor Kivipelto and FBHI.

Under the supervision of NCGG, the Program was tailored to the characteristics of Japanese people by utilizing the knowledge and experience cultivated in the nursing care business and lifestyle-related disease prevention business within the SOMPO Group.

*2 FINGER Study: An intervention trial on the prevention of cognitive impairment among the elderly, initiated in Finland from 2009 to 2011. The study was the first in the world to indicate that multi-domain intervention with exercise, diet, cognitive training and management of vascular/metabolic risk factors was effective in reducing the risk of cognitive impairment. It was conducted on 1,260 at risk people from the general population.

From 2019, in Japan, NCGG has conducted an intervention trial named "J-MINT" (Japan-multimodal intervention Trial for prevention of dementia) in which SOMPO has also participated as a co-research institute, with the aim of validating the effectiveness of dementia prevention program for reducing the risk of cognitive impairment.

3. Overview of the Program

(1) The content

- The program is composed of 4 parts; Physical exercise, Nutritional advice, Cognitive training, and Social participation. This program is based on the guidelines supervised by NCGG and FBHI, and provided as one total package program for dementia prevention.
- By continuously implementing the Program, which takes six months per course, participants can be expected to improve their lifestyle habits, change their behaviors, and reduce their risk of cognitive impairment.
- Each part is provided by the group companies and service partner companies of SOMPO by utilizing their expertise;
 - a. Physical exercise:
Provided by employees with specialized qualifications such as care preventive exercise instructors and sports care trainers of SOMPO Care.
 - b. Nutritional advice:
Provided by national registered nutritionists of SOMPO Care Foods and SOMPO Health

Support which has the biggest network of professionals of public health nurses, nurses, and national registered dietitians in the field of lifestyle disease prevention business.

c. Cognitive training:

Conducted by using “CogEvo”, a training tool for cognitive functions provided by SOMPO’s partner company, Total Brain Care Co., Ltd.

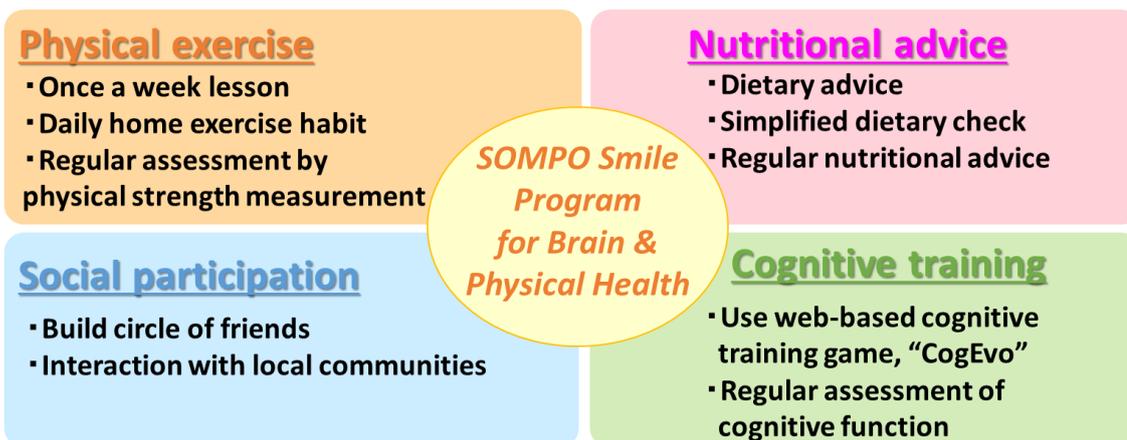
d. Social participation:

Building a system for interaction among participants throughout the program.

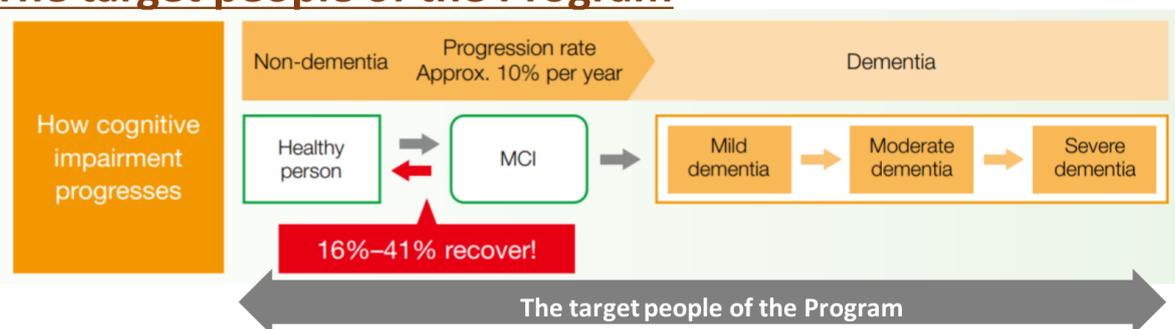
(2) The target

The program is targeting all groups from healthy people, people with MCI (mild cognitive impairment) to people with dementia. Through the Program, we will deliver the customer value of "delaying the conversion to dementia" and "slowing progression of dementia even after being diagnosed with dementia”.

The structure of the Program



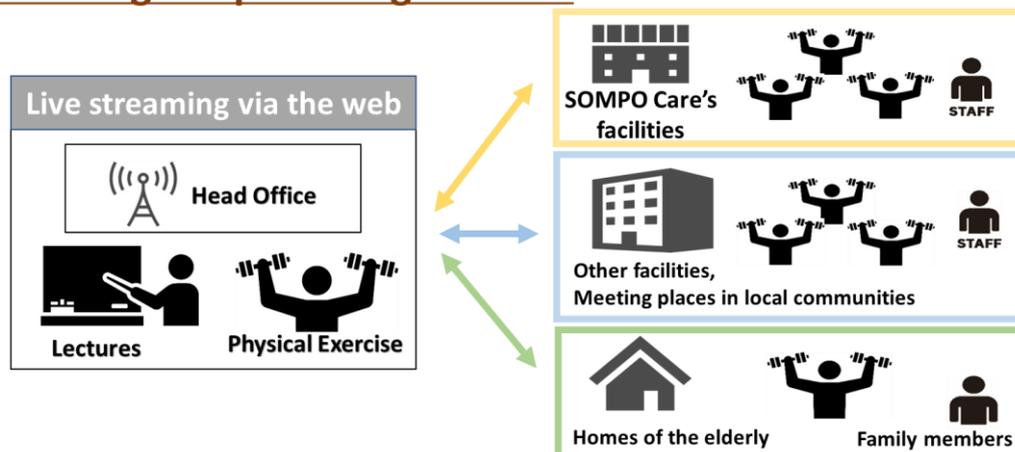
The target people of the Program



(3) How services are provided

Older people can enjoy the Program where they live or at the meeting places within their communities. The Program is provided at SOMPO Care’s facilities for the customers of SOMPO Care and local residents. Additionally, it is also available on the web for those who continue to stay at home due to reasons such as the spread of COVID-19.

The image of providing services



(4) Schedule

From July 2020, SOMPO will provide a trial service at SOMPO Care's facilities for 6 months. After that, we will provide services by gradually expanding target customers who are not only SOMPO Group's customers, but also older people in local communities throughout Japan.

4. Outlook

In the future, SOMPO will expand the Program widely through further collaboration with external companies and organizations among SOMPO's partner companies.

SOMPO will continuously develop and provide solutions to address dementia by actively utilizing world leading knowledge and expertise and leveraging its unique comprehensive strengths that result from operating one of the largest insurance companies in Japan, as well as one of the country's largest nursing care businesses. By employing the Program, SOMPO is committed to realizing "the society that strives to prevent dementia and enables people, even if diagnosed with dementia, to continue living with dignity as individuals."

【References】

■ Overview of "The National Center for Geriatrics and Gerontology"

NCGG was established in 2004 as a national center for advanced and specialized medicine in Japan for protecting the health of the public in unity with national health policy. It serves as an institute for research and treatment of dementia and other gerontology-related matters in Japan.

The center has played a leading role in dementia research, including the establishment of the Orange Registry system for recording dementia information and the development of "cognicise" for preventing dementia.

*website: <https://www.ncgg.go.jp/english/index.html>

■ Overview of “Fingers Brain Health Institute”

FBHI is a non-profit organization founded by Professor Miia Kivipelto and Professor Maris Hartmanis in Stockholm, Sweden, in early 2019, with the objective to promote healthy brain aging and prevent cognitive impairment and dementia through innovative multimodal clinical research and to enable a more rapid translation of results into personalized interventions and clinical practice.

*website: www.fbhi.se

■ Overview of “SOMPO Holdings”

SOMPO is expanding its business activities into the nursing care and other domains, from its core insurance businesses operated by Sompo Japan Insurance Inc., founded in 1888, and Sompo Himawari Life Insurance, Inc., established in 1981. In order to build a “theme park for the security, health, and wellbeing of customers” that will help customers lead happy and fulfilling lives, and contribute to solving social issues surrounding dementia, SOMPO concluded the Comprehensive Alliance Agreement with NCGG in September, 2017. By utilizing the advices from NCGG, SOMPO launched “SOMPO Dementia Support Program” in October, 2018, by aiming to build a society that strives to prevent dementia and enables people to continue living with dignity as individuals, even after being diagnosed with dementia.

*website: <https://www.sompo-hd.com/en/>

■ Overview of SOMPO Care

SOMPO Care, a nursing care company of SOMPO Group, has more than 400 nursing homes and residences with nursing services for the elderly in addition to more than 550 homecare services offices offering variety of nursing care services throughout Japan.

As a “Comprehensive nursing care brand”, the entire SOMPO Care is pursuing nursing care that respects the dignity of our customers and contributes to helping our customers become independent, by developing personnel trained at in-house university, “SOMPO Care University”, implementing the joint research and joint projects in collaboration with universities and specialized educational institutions, and planning and development of food products with respect to diet and nutrition at SOMPO Care Food Lab. .

*website: <https://www.sompocare.com/>

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■ Overview of SOMPO Health Support

SOMPO Health Support supports customers' "security, health and wellbeing” through health care services for both mental and physical health, such as lifestyle improvement support, health information services, and mental health programs. SOMPO Health Support is the leading company in the Specific Health Guidance business by having a nationwide network of more than 1,400 professionals for preventing lifestyle-related diseases and provides services to 180,000 people of 600 groups every year such as Health Insurance Associations.

It is known that the risk of dementia increases with lifestyle-related diseases, and SOMPO Health Support has been promoting initiatives for lifestyle improvement support business for the prevention of dementia based on the human resources and know-how which it has cultivated.

■ Overview of Total Brain Care

Total Brain Care supports healthy human lives maintaining a good QOL through visualization of human cognitive functions and also creates a next-generation healthcare business solutions in welfare and sport sectors based on the developed experiences and data obtained in collaborative study with academia.