



June 21, 2018

T&D Holdings, Inc.
Hirohisa Uehara, President
(Security Code: 8795)

T&D Holdings, Inc. Signs a MOU to Collaborate with Swiss Digital Health Company dacadoo AG

T&D Holdings, Inc. (President: Hirohisa Uehara, “T&D”) hereby announces that it has entered a Memorandum of Understanding (MOU) for a collaboration with Zurich-based digital health company dacadoo AG (President and CEO: Peter Ohnemus, “dacadoo”), known for its patented ‘dacadoo Health Score Platform’ and the ‘dacadoo Risk Engine’.

dacadoo offers not only a digital health and lifestyle engagement platform with mobile apps, including a scientifically-based, real-time “Health Score” to make health individually measurable and which is based on the analysis of an enormous amount of clinical data, but also offers insurers an advanced risk engine for Accelerated and Dynamic Underwriting to facilitate the development and marketing of digital insurance products.

While dacadoo and T&D group life insurers are going to discuss and study future collaborations, firstly Daido Life Insurance Company will start discussions with dacadoo for specific collaboration items. The T&D Life Group will, by leveraging the digital health technology and infrastructure of dacadoo, aim to deliver advanced digital life insurance products which support customer’s wellbeing, and also, pursue a range of innovations potentials in areas such as customer relationships, marketing and underwriting.

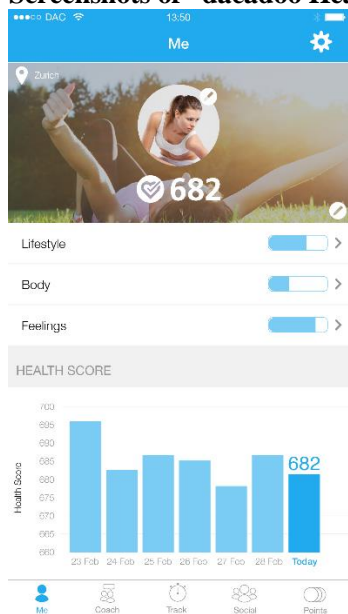
<p>[Contact Information] T&D Holdings, Inc., Group Planning Department, Investor Relations Division Tel: +81-3-3272-6103</p>
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About dacadoo

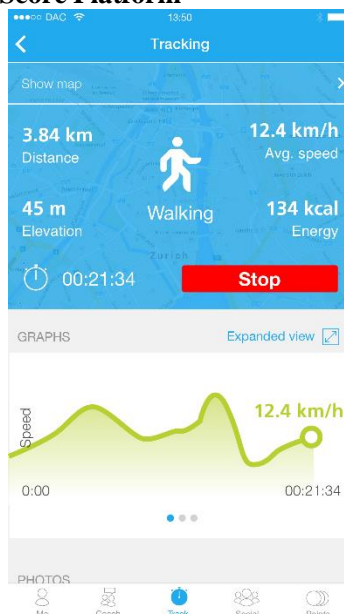
dacadoo is a global technology company and innovative business partner that is driving the digital transformation in healthcare. Based in Zurich, Switzerland, dacadoo develops and operates a mobile-first digital health engagement platform that helps people live healthier, more active lives through a combination of motivational techniques from behavioral science, online gaming and social networks, as well as artificial intelligence and automated coaching. Based on the analysis of an enormous amount of clinical data, its patented, real-time Health Score makes health individually measurable, which provides users with a unique engagement experience, while also offering dacadoo’s enterprise customers an effective way to measure the true health impact of wellness programs.

Name	dacadoo AG 
Founded year	2010
Headquarters	Zurich Switzerland
CEO	Peter Ohnemus
Official website	www.dacadoo.com

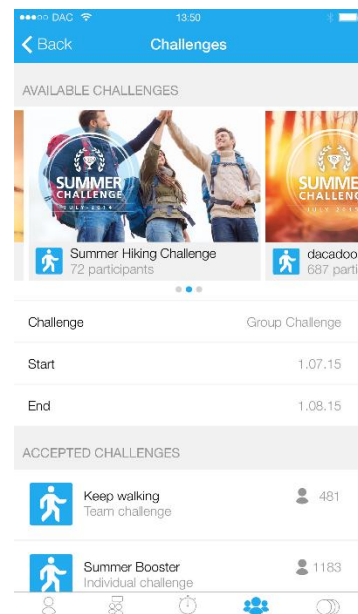
Screenshots of “dacadoo Health Score Platform”



Health Score increases / decreases in accordance with a user’s daily lifestyle, physical condition, etc.



Mobile Sensors and the integrated tracker can record users activity automatically.



Gamification enables users to compete against each other and improves user engagement.