

October 1, 2025
Sompo Holdings, Inc.

Establishment of Sompo Wellbeing Inc.
– Toward realization of a society where people think positively about aging –

Sompo Holdings, Inc. (Group CEO, Director, President and Representative Executive Officer: Mikio Okumura) today announced the establishment of Sompo Wellbeing Inc., a new company that will alleviate the three concerns¹ of health, nursing care, and retirement finances, which arise from the declining birthrate and aging population, and will provide services that support balancing work with nursing care. By working to alleviate these social challenges with a sense of speed and with fresh ideas that go beyond existing frameworks, Sompo Wellbeing aims to realize a society where people think positively about aging.

1. The challenges arising from health concern (the gap between life expectancy and healthy life expectancy), nursing care concern (the declining number of family caregivers), and retirement finance concern (the low ratio of self-funded retirees).

1. Background and Purpose

As Japan's declining birthrate and aging population accelerates, many people are facing various anxieties around health, nursing care, and retirement finances as they age. Companies are also struggling with increasingly severe labor shortages. The number of employees who assume the responsibility of providing nursing care to family members—so-called “working carers”—is increasing, and many of them find it difficult to balance work and nursing care. As a result, more people are leaving their jobs to provide nursing care, and labor productivity is declining.

With a goal of alleviating the three concerns of health, nursing care, and retirement finances, the Sompo Group launched Wellbio² in 2024 as a pilot project—an advice and support service for nursing care, now operating in three centers across Tokyo. In July 2025, drawing on the expertise cultivated in nursing care and support for KENKO Investment for Health, Wellbio Biz³ was also launched—a service for companies that supports employees balance nursing care and work.

The ultimate goal of the new company is to realize a society where people can age authentically and positively, by alleviating the three concerns of health, nursing care, and retirement finances, which are faced by people living in this era of 100-year life expectancy, and transforming their anxiety into hope.

2. “Wellbio” is a registered trademark of Sompo Holdings.

3. [“Wellbio Biz”, service that supports balancing work with nursing care](#)

2. Overview of the New Company

Company name	Sompo Wellbeing Inc.
Address	7-3, Kasumigaseki 3-chome, Chiyoda-ku, Tokyo
President & Chief Executive Officer	Yasuhiro Oba
Main business activities	- Providing consultation and services to help alleviate the three concerns of health, nursing care, and retirement finances - Providing services that support balancing work with nursing care
Capital	450 million yen
Date of establishment	October 1, 2025
Shareholder	Sompo Holdings, Inc.: 100 %

3. Services Provided by the New Company

Services will primarily be provided to people in their 40s to 60s who find themselves providing nursing care to their parents and who are experiencing difficulties in managing that nursing care.⁴

4. Wellbio and Wellbio Biz, currently provided by Sompo Health Support (President and CEO: Masaaki Kano), are scheduled to be transferred to a new company by the end of fiscal year 2025.

(1) Wellbio service

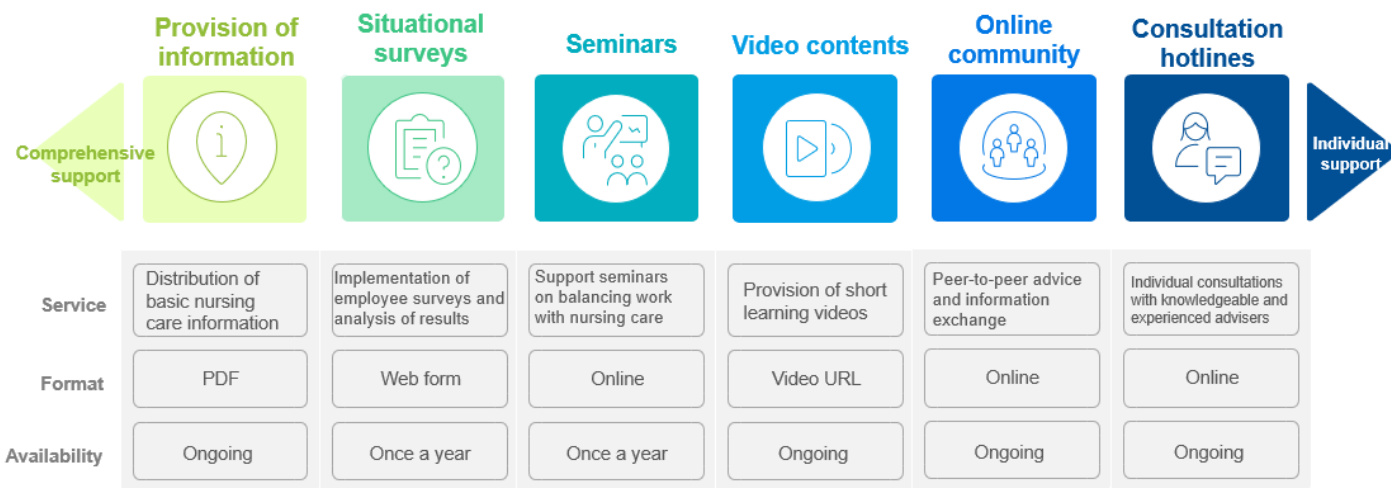
Centered on consultations regarding the public long-term care insurance system, as well as facility-based and in-home nursing care, Sompo Wellbeing provides optimal services tailored to each individual's health, family, and economic circumstances.

- Financial services to help prepare funds for admission into care facilities
- Family trust services to prevent the future freezing of assets
- Daily living support services
- Care facility referral services
- Services to assist with asset building for retirement

(2) Wellbio Biz (services that support balancing work with nursing care)

For corporate clients, Sompo Wellbeing provides services designed to help employees balance their work and nursing care responsibilities.

- Consultation on nursing care, referral to care facilities, and referral/provision of services supporting in-home nursing care
- Referral to providers for services related to family trusts, financial planning, end-of-life planning, and daily living support
- Provision of consultation and services related to individual wealth building
- Provision of services for management and human resources departments to support employees in balancing work and nursing care responsibilities



4. Future Initiatives

The realization of a society where everyone can age securely, authentically, and positively in this era of 100-year life expectancy directly aligns with Sompo Group’s purpose: realization of a future of health, wellbeing and financial protection. Sompo Wellbeing will leverage the expertise cultivated by the Sompo Group over many years in the insurance and nursing care businesses, while combining fresh ideas with AI and the latest technologies. Through this, it will respond agilely to diverse customer needs and contribute to enhancing wellbeing across society as a whole.

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