

December 24, 2025

Name of Listed Company: MS&AD Insurance Group Holdings, Inc.
Name of Representative: Shinichiro Funabiki, President & CEO
(Securities Code: 8725, Tokyo Stock Exchange and Nagoya Stock Exchange)
Contact: Corporate Communications Dept.
<https://www.ms-ad-hd.com/en/ir/contact.html>

**Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds by
Mitsui Sumitomo Insurance Company, Limited**

MS&AD Insurance Group Holdings, Inc. announces that Mitsui Sumitomo Insurance Company, Limited (President; Shinichiro Funabiki), our consolidated subsidiary, has resolved to redeem its domestic subordinated unsecured bonds issued on February 10, 2016 prior to the maturity date at its board of directors meeting held on December 24, 2025 as below.

(1) Bonds to be redeemed prior to the maturity date	Mitsui Sumitomo Insurance Company, Limited. second series of domestic subordinated unsecured bond with interest deferrable option and early redeemable option
(2) Early redemption date	February 10, 2026
(3) Total amount of early redemption	JPY 50 billion
(4) Early redemption price	JPY 100 per amount of JPY100 of each bond Payments shall be made on the early redemption date in accordance with the Act on Book-Entry Transfer of Company Bonds and Shares, the regulations and the rules of Japan Securities Depository Center, Inc., .

This timely disclosure entitled “Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds by Mitsui Sumitomo Insurance Company, Limited” has been prepared for the sole purpose of publicly announcing the information of domestic subordinated unsecured bonds, and not for the purpose of soliciting investment or engaging in any similar activities within or outside Japan.

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