

September 29, 2026

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>

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Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds

MS&AD Insurance Group Holdings, Inc.(the “Company”) hereby announces that, at the meeting of the Board of Directors held today, the Company has resolved to redeem in full, prior to the maturity date, its second series of domestic subordinated unsecured bonds with interest deferral option and early redemption option, issued on December 26, 2016, and its third series of domestic subordinated unsecured bonds with interest deferral option and early redemption option, issued on January 31, 2017, as outlined below.

(1) Bonds to be redeemed prior to the maturity date	MS&AD Insurance Group Holdings, Inc. second series of domestic subordinated unsecured bonds with interest deferral option and early redemption option	MS&AD Insurance Group Holdings, Inc. third series of domestic subordinated unsecured bonds with interest deferral option and early redemption option
(2) Total amount of early redemption	JPY 30 billion	JPY 50 billion
(3) Early redemption date	December 26, 2026	January 31, 2027
(4) Early redemption price	JPY 100 per JPY 100 principal amount of each bond	

This timely disclosure entitled “Notice Regarding Early Redemption of Domestic Subordinated Unsecured Bonds” has been prepared for the sole purpose of publicly announcing certain information regarding Domestic Subordinated Unsecured Bonds issued by MS&AD Insurance Group Holdings, Inc., and not for the purpose of soliciting investments or engaging in any other similar activities within or outside Japan.

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