



Books Close/Open Notice

March 7, 2024

Company Name: MS & AD Insurance Group Holdings, Inc.

 Ticker Symbol:
 MSADY

 CUSIP Number:
 553491101

 US ISIN:
 US5534911012

Country: Japan Listing Exchange: OTC

Sponsorship Level: Unsponsored ADR Program

Ratio (ORD:DR): 1:1

Books Closed Date: Close of business March 28, 2024
Books Open Date: Close of business April 5, 2024
For: Issuance and Cancellation
Reason: CORPORATE ACTION

Depositary Receipt Services
Contact Capital Markets Solutions

citiadr@citi.com

Bloomberg:

ADRC <GO>

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