

# Investing In Your Retirement

July. 2024

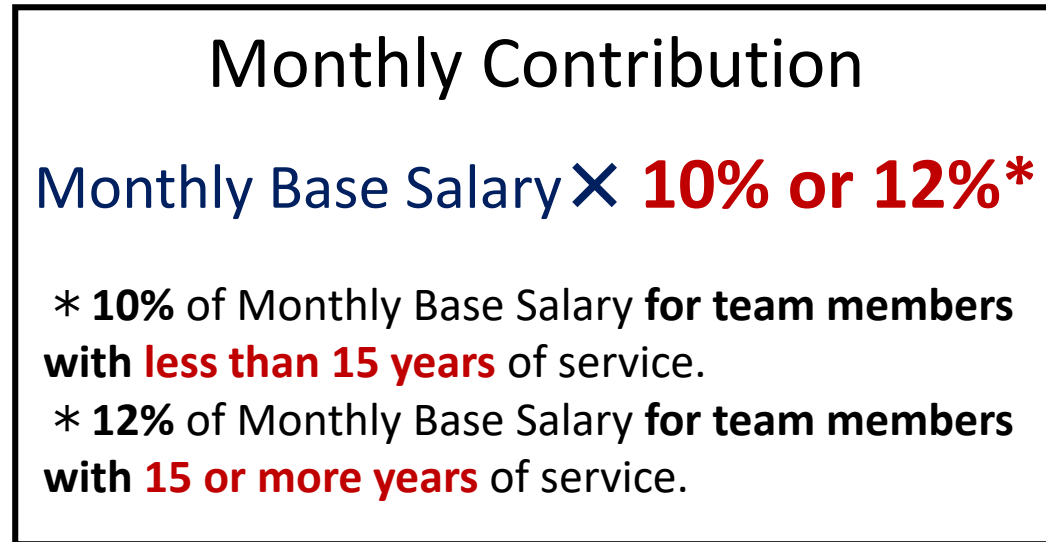


**SOMPO JAPAN DC SECURITIES**

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# Structure of New Retirement Benefit from July 2024

Up to 55,000yen

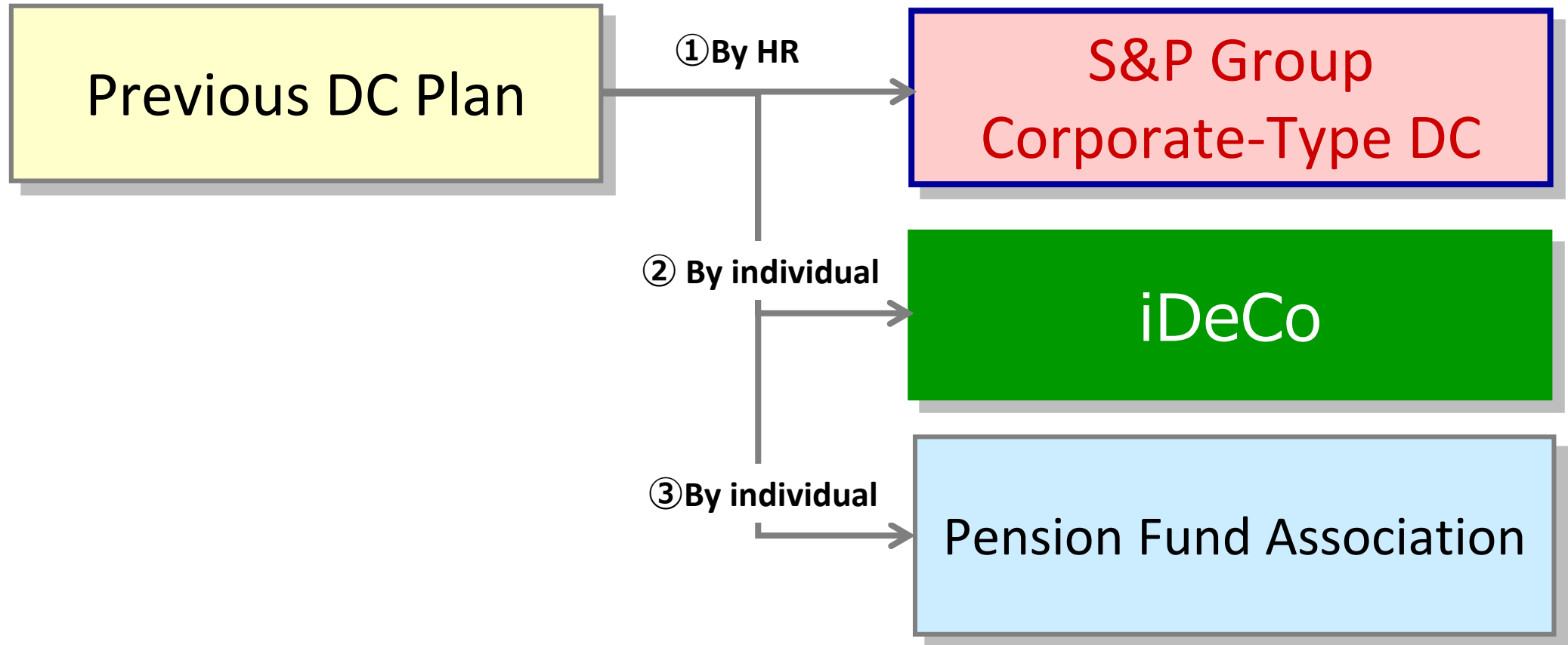


Excess amount

# Transfer Procedures for Changes in Previous DC Plan

Previous Retirement Plan

From July 2024

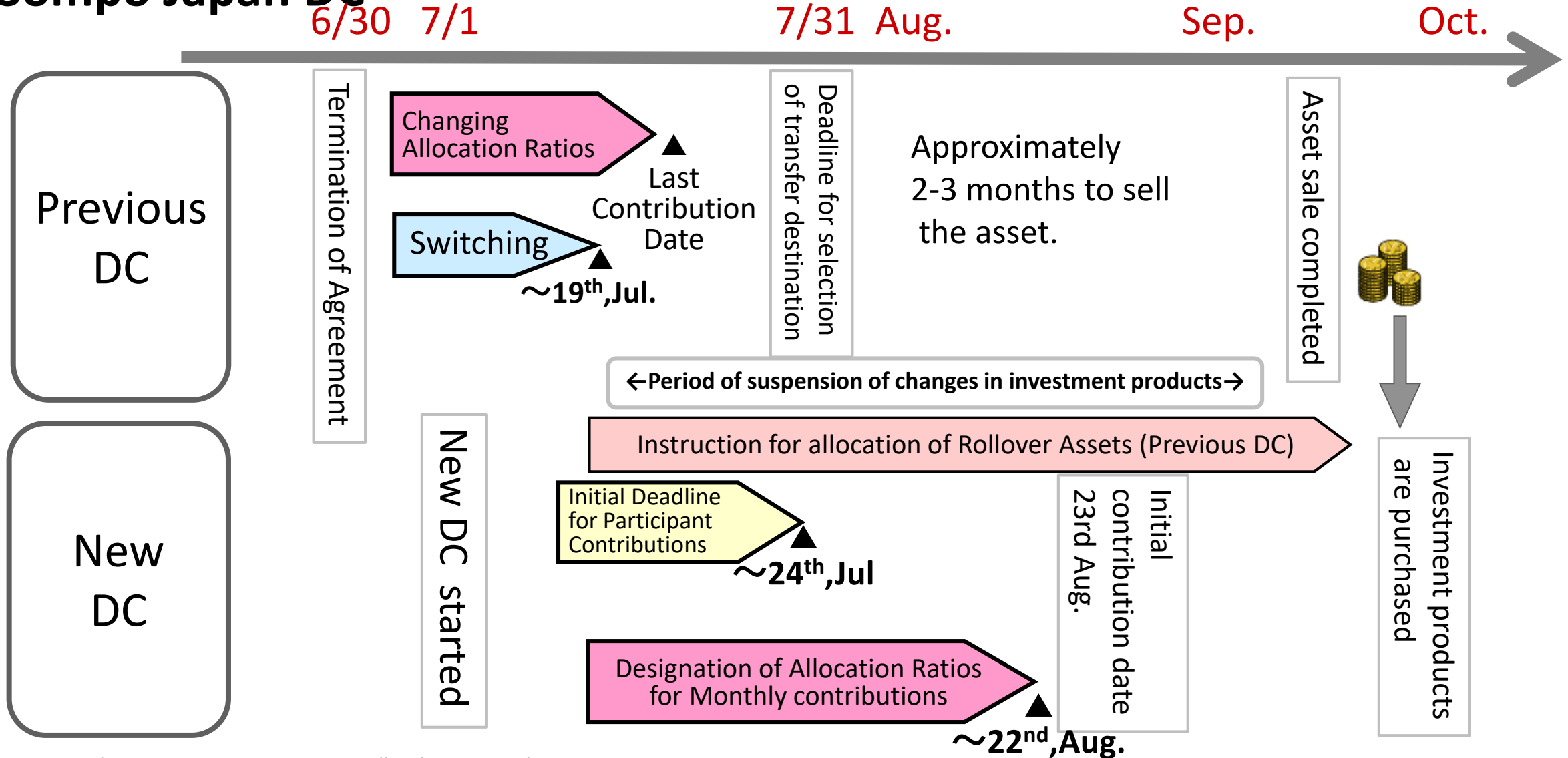


# Selection of Previous DC Transfer Destination and Receipt Method

If you **do not wish to be transferred to the new DC**, you **must vote by 7/31** on the email (with voting system) distributed by the HR.

	Receiving Method by Transfer Destination	Requests to Applicable People		Deadline, Period
Previous DC	New DC	Before Transfer	Nothing (Company will handle as a batch transfer)	–
		At time of transfer to Corporate-Type DC	Section of Investment Product Select through “ <b>Rollover/Asset Conversion Instruction</b> ” ※In case where no selections are made, the same products will be selected as the contributions	Deadline: <b>Up to the day before the New DC transfer date</b>
	iDeCo		After voting, each participant must complete the transfer procedure by the deadline.	Transfer Deadline <b>January-end., 2025</b>
	Pension Fund Association		After voting, each participant must complete the transfer procedure by the deadline. <a href="https://www.pfa.or.jp/tsusan/dc_ikan/index.html#h302">https://www.pfa.or.jp/tsusan/dc_ikan/index.html#h302</a> (in Japanese)	*Enrolled until the end of June 2024

# Approximate schedule of the transition from Mitsui Sumitomo to Sampo Japan DC

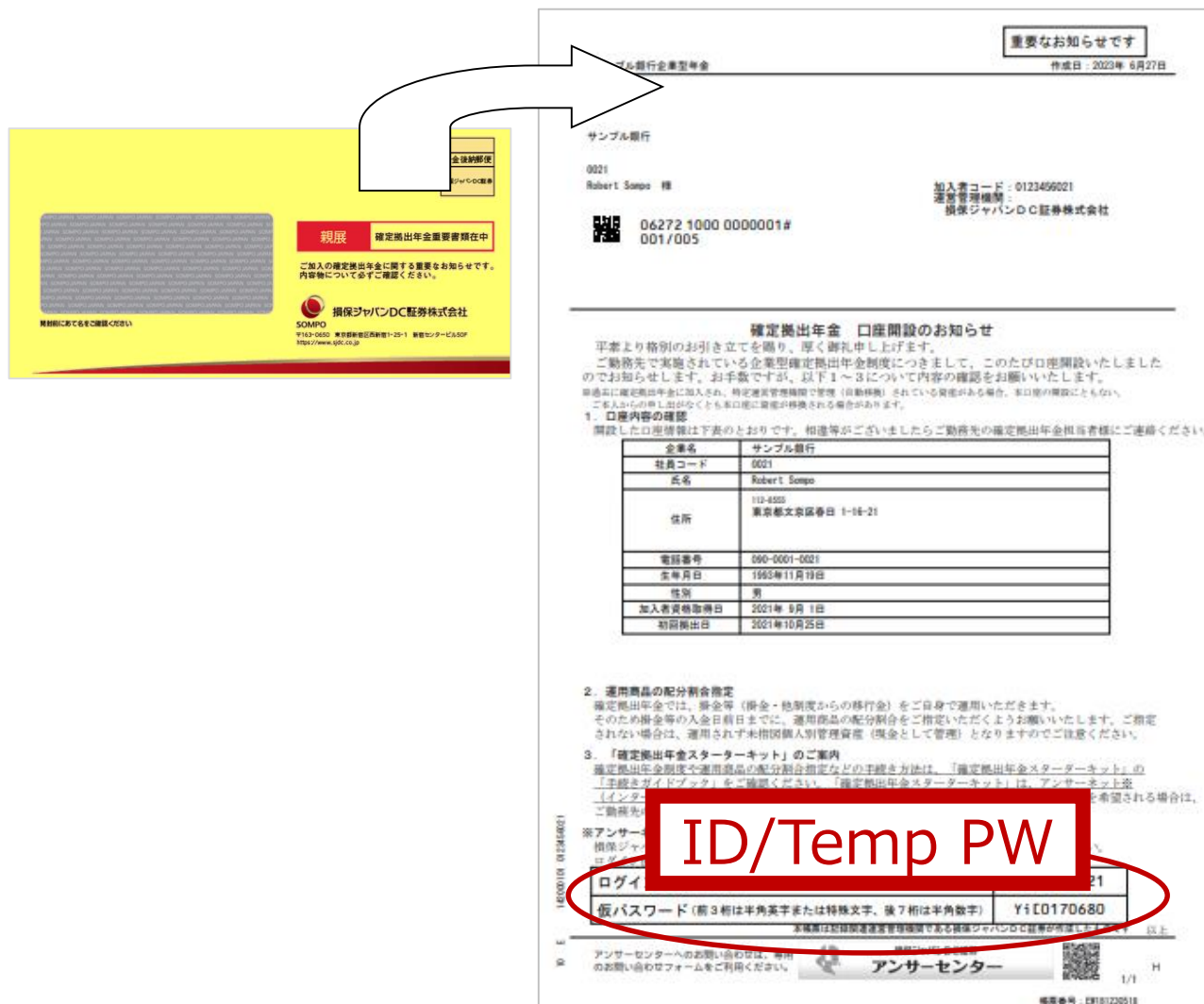


# Today's Topics

1. Overview of Your Company's DC Plan
2. Procedures for Using DC Plan
3. Tips for Investing and Points for Choosing Investment Products

\* This material is created based on information as of end of June, 2024.

# Mailing upon participation: Notice of Opening an Account



**重要なお知らせです**  
作成日：2023年 6月27日

サンプル銀行 企業型年金  
0021  
Robert Somo 様  
加入者コード：0123456021  
運営管理機関：損保ジャパンDC証券株式会社

06272 1000 0000001#  
001/005

**確定拠出年金 口座開設のお知らせ**

平素より格別のお引き立てを賜り、厚く御礼申し上げます。このたび口座開設いたしましたのでお知らせします。お手数ですが、以下1〜3について内容の確認をお願いいたします。

1. 口座内容の確認  
開設した口座情報は下表のとおりです。相違等ございましたらご勤務先の確定拠出年金担当者にご連絡ください。

企業名	サンプル銀行
社員コード	0021
氏名	Robert Somo
住所	〒110-4555 東京都文京区春日 1-16-21
電話番号	060-0001-0021
生年月日	1985年11月19日
性別	男
加入者資格取得日	2021年 9月 1日
初回拠出日	2021年10月25日

2. 運用商品の配分割合確定  
確定拠出年金では、掛金等（掛金・給付金からの移行金）をご自身で運用いただきます。そのため掛金等の入金日前までに、運用商品の配分割合をご指定いただくようお願いいたします。ご指定されない場合は、運用されず未指定個人別管理資産（現金として管理）となりますのでご注意ください。

3. 「確定拠出年金スターターキット」のご案内  
確定拠出年金制度と運用商品の配分割合指定などの手順は、「確定拠出年金スターターキット」の「手順ガイドブック」をご確認ください。「確定拠出年金スターターキット」は、アンサーネット（インターネット）でご覧いただけます。ご希望される場合は、

※アンサーセンター  
損保ジャパンDC証券株式会社  
ログイン ID: 0123456021  
仮パスワード（前3桁は半角英字または特殊文字、後7桁は半角数字）: YfL0170680

アンサーセンターへのお問い合わせは、専用のお問い合わせフォームをご利用ください。



**SOMPO JAPAN DC SECURITIES**  
A Theme Park for Security, Health & Wellbeing

**Request for Providing Investment Instructions (Designating allocation ratios for investment products)**

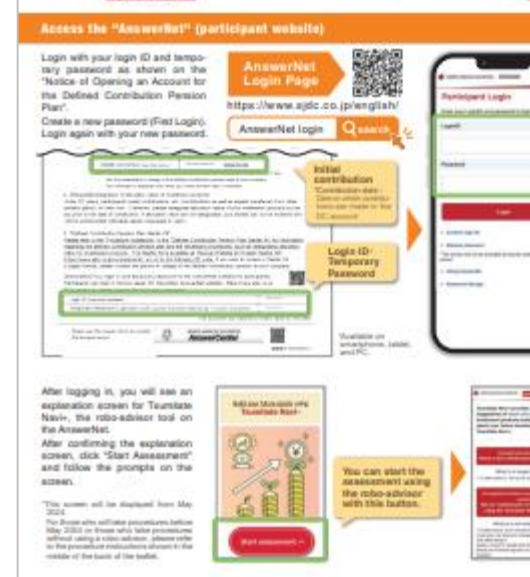
A defined contribution pension plan is a pension scheme in which you invest contributions in investment products of your choice. Future benefits can vary greatly depending on investment performance. It is important to choose your investment products soon after joining the plan. Make sure to complete the following procedures by the **day before the initial contribution date**.

Simple Setup! Approx. 3 minutes

**AnswerNet Login Page**

<https://www.sjdc.co.jp/english/>

AnswerNet login search

**Access the "AnswerNet" (participant website)**

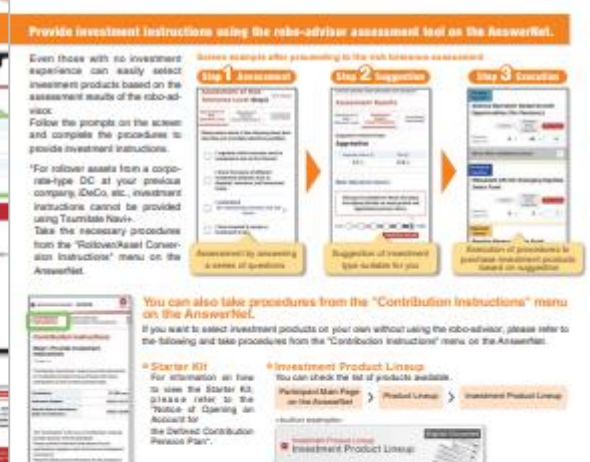
Login with your login ID and temporary password as shown on the "Notice of Opening an Account for the Defined Contribution Pension Plan". Create a new password (First Login). Login again with your new password.

Initial Contribution  
Initial Contribution date  
Initial contribution amount  
Initial contribution date  
Initial contribution amount

Login ID / Temporary Password

After logging in, you will see an explanation screen for Taumata Navi, the robo-advisor tool on the AnswerNet. After confirming the explanation screen, click "Start Assessment" and follow the prompts on the screen.

You can start the assessment using the robo-advisor with this button.



**Provide investment instructions using the robo-advisor assessment tool on the AnswerNet.**

Even those with no investment experience can easily select investment products based on the assessment results of the robo-advisor. Follow the prompts on the screen and complete the procedures to provide investment instructions.

For robo-advised assets from a corporate-type DC at your previous company (DCs, etc.), investment instructions cannot be provided using Taumata Navi. Take the necessary procedures from the "Robo-Advisor Conversion Instructions" menu on the AnswerNet.

You can also take procedures from the "Contribution Instructions" menu on the AnswerNet. If you want to select investment products of your own without using the robo-advisor, please refer to the following and take procedures from the "Contribution Instructions" menu on the AnswerNet.

Starter Kit  
For information on how to use the Starter Kit, please refer to the "Notice of Opening an Account for the Defined Contribution Pension Plan".

Investment Product Linkup  
You can check the list of products available on the AnswerNet. Product Linkup > Investment Product Linkup

**Point**

Convenient way to access the AnswerNet




**Point**

Convenient way to access the AnswerNet

If you add a shortcut icon to your smartphone home screen, you will be able to access the AnswerNet directly from the icon.

Use it in combination with the browser's password storage and/or biometric authentication functions.

# Special Site for DC Participants

[https://www.sjdc.co.jp/corp/starterkit\\_en](https://www.sjdc.co.jp/corp/starterkit_en)

SOMPO JAPAN DC SECURITIES

SOMPO HOLDINGS  
A Theme Park for Security, Health & Wellbeing

## Site for Defined Contribution Pension Plan Starter Kit

This site is designed to electronically distribute a digital version of all documents related to the opening of a new Defined Contribution (DC) Pension Plan account. Please use the following links to learn more about your DC Plan.

- ▼ Starter Kit
- ▼ Transferring assets from a previous pension plan (i.e. DC pension plan at previous employer, iDeCo, etc.)

▶ [FAQ](#)



SOMPO JAPAN DC SECURITIES  
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Defined Contribution Pension Plan (Corporate Type)  
**Procedure Guidebook**  
— Explanation of plan contents and procedures —

This translation of the original Japanese document is provided for reference purposes only.

SOMPO JAPAN DC SECURITIES  
A Theme Park for Security, Health & Wellbeing

**Welcome to the World of Investing!**  
Defined Contribution Pension Plans

The original is written in Japanese. This translation is for reference purposes only.

## Starter Kit

After enrolling in a DC Plan, you can download and review materials such as the Starter Kit and other guidebooks. Information related to the products provided in your plan are available through AnswerNet. Please see below.

Starter Kit Contents	Starting a Defined Contribution Pension Plan( PDF)
Defined Contribution Pension Plan and Procedures	Defined Contribution Pension Plan(Corporate Type)Procedures Guidebook - Explanation of plan contents and procedures-( PDF)
Basics of Asset Management	Welcom to the World of Investing!( PDF)
How to Decide Asset Allocation	Asset Allocation Worksheet( PDF)
Information About Investment Products	How to access available information on the AnswerNet( PDF)
▶ Explanatory Materials for DC Plans Using Employee Matching Contribution	
Application Through Your Company	Employee Matching Contribution Guidebook( PDF)
Application on the AnswerNet, etc.	Employee Matching Contribution Guidebook ( A Guide to Wide Support )( PDF)

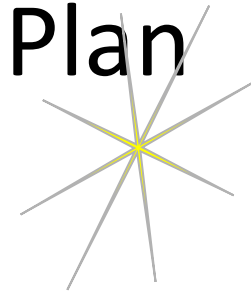
Please click here to login to AnswerNet

Participants of  
Defined  
Contribution  
Plans

**Login**

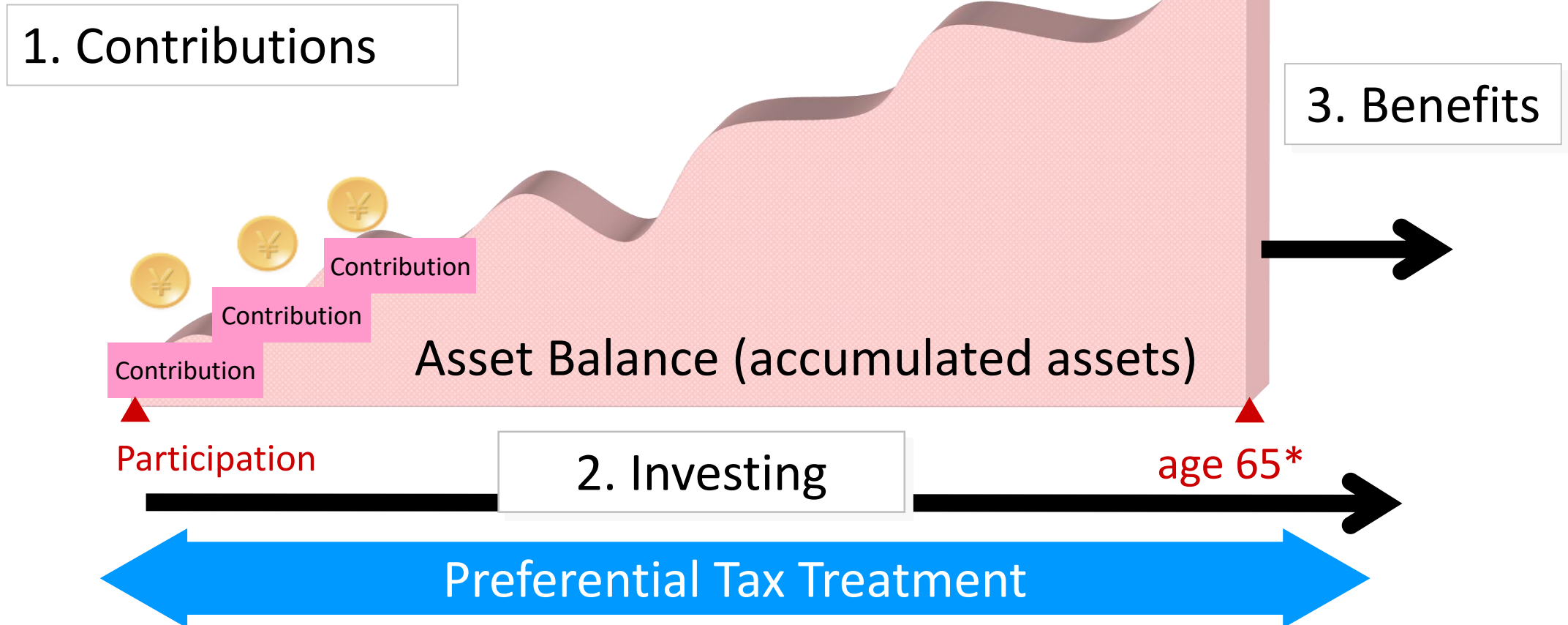


# 1. Overview of Your Company's DC Plan



# Defined Contribution Pension Plan

Employees are responsible for investing. Benefit amount depends on investment results.



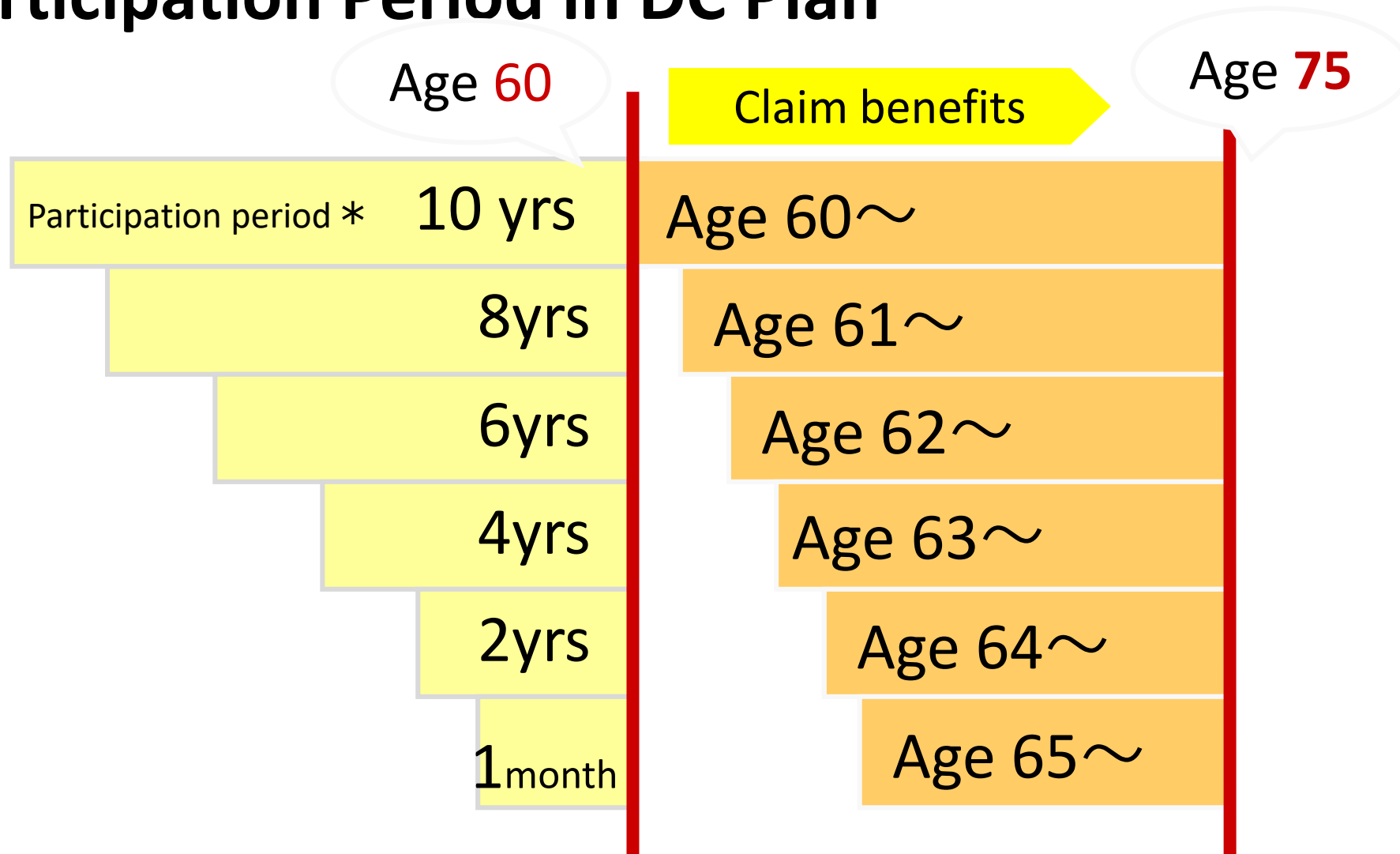
# 1. Contributions

Voluntary

	Company Contributions	Participant Contributions
	Separate from Salary	Deducted from Salary
Monthly amount	Monthly Base Salary <b>× 10% or 12%</b>	Equivalent to <b>company contribution amount or less; and the cap of the total amount should be ¥55,000.</b> (Minimum amount: ¥1,000 )
Cap	¥ 55,000	
Contribution date	Every 25 <sup>th</sup> (If it falls on a bank holiday, it will be the preceding business day.) First contribution is next month of the participation.	
Contribution period	Up to age 65*	

\*For those joining after April 1<sup>st</sup>, 2023, age 60

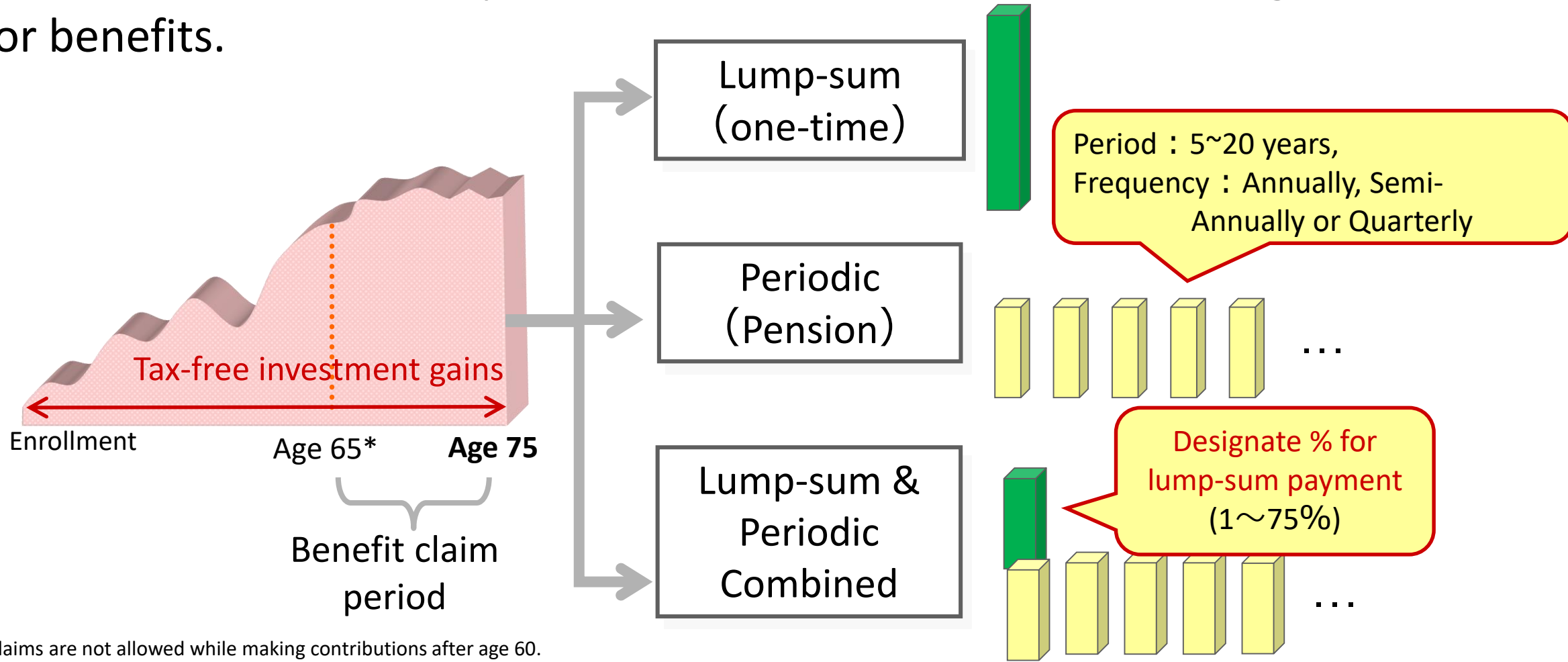
# Ref. Participation Period in DC Plan



\*This period is the total of the period of membership in Corporate-type DC and iDeCo until the age of 60 and the period of being an investment advisor. (If assets are transferred from a corporate pension plan, the period used as the basis for calculation is also included.)

# 3. Methods for Receiving Retirement Benefits

You need to decide how you want to receive benefits when filing a claim for benefits.



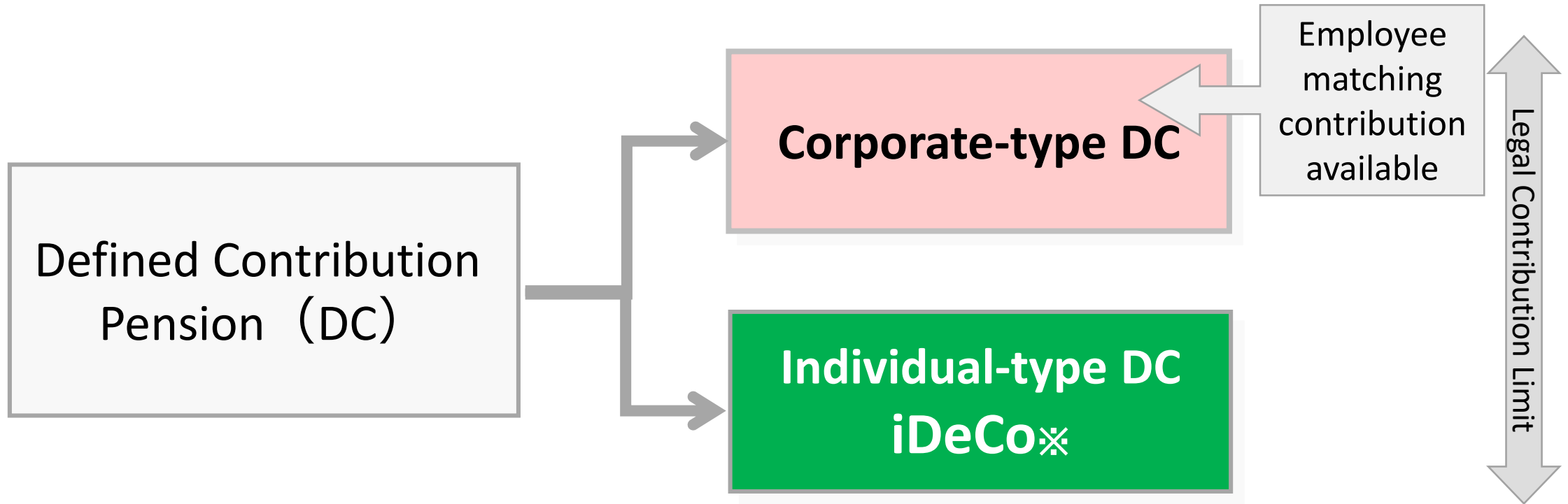
\* Claims are not allowed while making contributions after age 60.

\* If your total participation period in DC plan is 10 years or more as of the age 60, you may file a claim from the age 60.

# In Principle, iDeCo Participation Is Available to Corporate-type DC Participants

**Simultaneous participation will be allowed from Oct. 2022**

Only one of "Participant Contribution" or "iDeCo



# If you have been using “iDeCo” before participating the Corporate-type DC

- ✓ Availability of iDeCo combined enrollment
- ✓ Confirmation of the amount available for iDeCo

iDeCo available/month: ¥55,000 minus “plan sponsor contribution”  $\geq$  ¥5,000

However, up to 20,000 yen (¥5,000 or more in increments of ¥1,000)



iDeCo Combined Use Permitted or Not	Your Corporate-type DC
<b>Not Permitted</b>	<b>Your plan sponsor contribution exceeds 50,000 yen</b>
	Choose to use “Employee matching contribution” (participant contributions)
<b>Permitted</b>	No election to use “Employee matching contribution”, and the maximum amount of ¥55,000 minus the plan sponsor's contribution is ¥5,000 or more.

# Ref : Notification of Loss of Participant Eligibility

❑ Stop making iDeCo contributions or Suspend your iDeCo contributions

Notice of losing participant eligibility



加入者資格喪失届

国民年金基金連合会

届書コード 05021

身元確認書類（運転免許証、パスポート、マイナンバーカード等）のご提示をお願いします。届出者自ら署名する場合は、身元確認書類の提示は不要です。

基礎年金番号	氏名	生年月日	性別
	フリガナ	年 月 日	1:男 2:女

フリガナ

〒 連絡先電話番号 ( -- -- )

〒 市 区 町 丁目

資格喪失理由

01: 日本国内に住所を有しなくなったため  
02: 第3号被保険者となったため  
03: 01以外の理由により国民年金の被保険者でなくなったため  
04: 運用指図者となるため  
05: 国民年金の保険料の納付を免除されることとなったため  
06: 国家公務員共済組合の長期組合員となったため  
07: 地方公務員等共済組合の長期組合員となったため  
08: 私立学校教職員共済制度の長期加入者となったため  
09: 確定給付企業年金制度の加入者となったため  
10: 厚生年金基金の加入者となったため  
11: 石炭鉱業年金基金に係る坑内員等となったため  
12: 企業型確定拠出年金の加入者となったため  
13: 企業型確定拠出年金の加入者となったため

04: 運用指図者となるため

資格喪失理由

番号	理由が起きた年月日
04	年 月 日

届出の届は、必ず「届出票」をご準備ください。

必要書類は裏面をご覧ください

裏面に続く

喪失理由	
01: 日本国内に住所を有しなくなったため	02: 第3号被保険者となったため
03: 01以外の理由により国民年金の被保険者でなくなったため	06: 国家公務員共済組合の長期組合員となったため
04: 運用指図者となるため	07: 地方公務員等共済組合の長期組合員となったため
05: 国民年金の保険料の納付を免除されることとなったため	08: 私立学校教職員共済制度の長期加入者となったため
15: 農業者年金の被保険者となったため	09: 確定給付企業年金制度の加入者となったため
16: 任意加入被保険者ではなくなったため	10: 厚生年金基金の加入者となったため
17: マッチング拠出を選択したため	11: 石炭鉱業年金基金に係る坑内員等となったため
18: 企業型確定拠出年金の事業主掛金が年単位拠出になったため	13: 企業型確定拠出年金の加入者となったため
21: iDeCoの老齢給付金受給権者となるため (iDeCoの老齢給付金を請求するため)	
22: 公的老齢年金の受給権者となったため (公的老齢年金を繰り上げ請求した場合を含む)	

※喪失理由02, 06, 07, 08, 09, 10, 11は、理由が起きた年月日が平成28年12月31日以前である場合に限り、喪失理由13は、理由が起きた年月日が令和4年9月30日以前である場合に限り、

番号	理由が起きた年月日
04	年 月 日

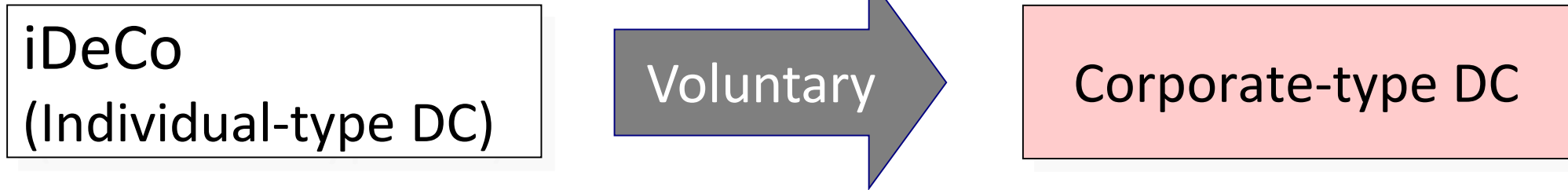
Submit to: The plan administrator of your individual-type DC plan



# If you have been using “iDeCo” before participating the Corporate-type DC

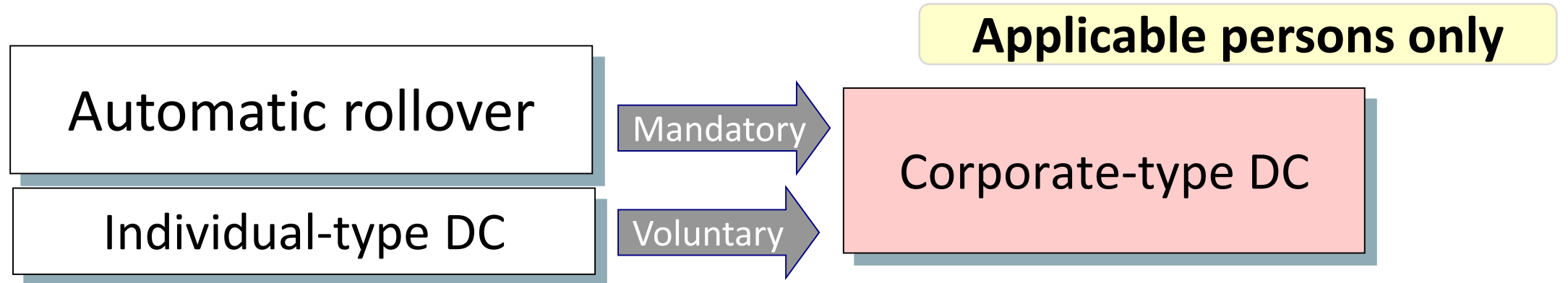
- ✓ Deciding whether or not to transfer assets held in iDeCo

Voluntary : Roll over assets to corporate-type DC



⌘ The rollover fee may incur depending on individual-type DC plan administrator.

# Rollover Procedure From Other DC Plans



Document to submit: **Form “Request to Rollover DC Asset Balance to New Corporate-type DC Plan”**

Submit to: **Sompo Japan DC Securities**

Mailing documents

Completion of transfer



Rollover Completion Notice will be sent to a registered address.

**\*You can select investment products to purchase before rollover assets are transferred.**

# Ref: Request to Rollover “Other DC” Asset Balance to “New Corporate-type DC” Plan

Applicable persons only



Blank sheet: [https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/jyukan\\_E.pdf](https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/jyukan_E.pdf)

Add. label: [https://www.sjdc.co.jp//media/sjnkdc/files/corp/en/atena\\_E.pdf](https://www.sjdc.co.jp//media/sjnkdc/files/corp/en/atena_E.pdf)

**Request to Rollover DC Asset Balance to New Corporate-type DC Plan**

To: Sampo Japan DC Securities Inc.  
I have confirmed "Notes on submitting a rollover request" below and request you to transfer my assets and participation history from other DC pension plan(s) to the DC pension plan sponsored by my new employer. I hereby agree with your privacy policy, confirming "Policy for handling personal information" on the reverse side.

**1. Applicant** ▼ Please provide applicant information. A seal is not required when an applicant writes his or her signature.

Participant Name: \_\_\_\_\_ (Seal) Basic Pension Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ (Year) (Month) (Day) sex:  M  F

Home Address: \_\_\_\_\_ (Postal code) \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ ※Please provide a phone number you

**2. New Employer Information** ▼ Please fill in the name of the company that you are currently working for.

Company Name: \_\_\_\_\_

**3. Former Pension Plan Information** ▼ Please select the defined contribution pension plan from which you are transferring (the pension assets you have accumulated so far).

**Record Keeper (please check on your "Notice of Loss of Participant Eligibility for Corporate-Type DC Pension Plan and Necessary Procedures", "Account Statement for Defined Contribution Pension Plan", etc.)**

Types of Pension Plan			
<input type="checkbox"/> 1. Corporate-type DC	<input type="checkbox"/>	Sampo Japan DC Securities Inc.	0 0 0 0 0 1 5
	<input type="checkbox"/>	Japan Investor Solutions and Technologies Co., Ltd. (JIS&T)	0 0 0 0 0 1 1
<input type="checkbox"/> 2. Individual-type DC (iDeCo)	<input type="checkbox"/>	Nippon Record Keeping Network Co., Ltd. (NRK)	0 0 0 0 0 7 4
	<input type="checkbox"/>	SBI Benefit Systems Co., Ltd.	0 0 0 0 1 1 5

If you select Corporate-type DC, please fill in the right column as well.

Company Name: \_\_\_\_\_ Date of losing participant: \_\_\_\_\_ (Year) (Month) (Day) ※Leave it blank if unknown.

3. Automatic Rollover (NPPA) If you do not complete the necessary procedures within 6 months of losing your participant eligibility in the corporate-type DC, your assets may be transferred to the National Pension Fund Association (NPPA). If your assets have been automatically transferred, please select "3. Automatic Rollover".  
Record keeper: Designated plan administrator (managed by JIS&T) 8 8 0 0 0 0 0

**Notes on submitting a rollover request**

- The rollover procedures will start on or after the date of acquiring participant eligibility for the corporate-type DC offered by the new employer. It takes about 2 to 3 months to complete rollover procedures. However, if there are procedures that have not been completed in the former pension plan, it may take more time. After receiving rollover assets, we will send a "Rollover Completion Notice for Defined Contribution Pension Plan" to your registered address.
- Please designate allocation ratios for rollover assets on the AnswerNet, etc. by the day before the date of receiving such assets. For information on how to designate allocation ratios for rollover assets and the handling in case that allocation ratios are not designated, please refer to the "Procedure Guidebook" contained in the Defined Contribution Pension Plan Starter Kit.

(Be sure to check the reverse side as well.)

**Address Label**

※ Please cut along the dotted line.

Notes on Address Label.

- Print on A4 size paper (white) with black ink.
- Do not resize labels online when printing.
- Use a standard sized envelope.

(Length) 14 to 23.5 cm (Width) 9 to 12 cm

Standard envelope

4. Apply glue liberally to prevent the label from coming off.  
5. Please use it only for submitting procedure documents.

• We entrust our customers to print envelopes.  
• Transfer to a third party is strictly prohibited.

Submit to : Sampo Japan DC securities

Reference : To Former Participants of Other Pension Plans(PDF)

[https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/ikansetsumei\\_E.pdf](https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/ikansetsumei_E.pdf)

# Designation of Allocation Ratios for Rollover Assets

- ✓ Decide products to purchase with rollover assets from previous DC plan

Method : AnswerNet (website)/Call Center

Deadline : **After submitting a request,  
take procedures by the day before the  
date of receiving rollover assets.**

- If no allocation ratios are designated, assets will be invested in the same product(s) with the same allocation ratio for monthly contributions.
- The assets from previous DC plan will be rolled over within 2-3 months after submitting form of “Request to Rollover DC Asset Balance to New Corporate-type DC Plan”.

# Designation of Allocation Ratios for Rollover Assets from other DC Plan

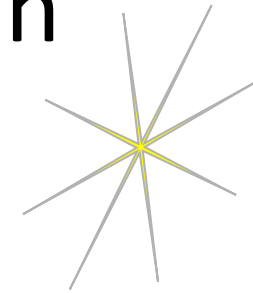
The screenshot shows the 'Participant Services' section with a red circle around the 'Rollover/Asset Conversion Instructions' link. Below this, the 'Rollover/Asset Conversion Instructions' page is displayed, featuring a progress bar with three steps: 'Step1: Provide investment instructions', 'Step2: Confirm instructions', and 'Step3: Process complete'. A red box highlights the 'Detailed information on the Rollover Assets' section, which includes fields for 'Amount of Rollover Assets', 'Instruction Deadline', and 'Scheduled Rollover Date'. Below this, the 'Conversion Assets' section is visible with similar fields.

Rollover/Asset Conversion Instructions

Product Name	Current Allocation			New Allocation		
	Share (%)	Amount (Yen)	Fraction	Share (%)	Amount (Yen)	Fraction
Guaranteed Principal plus Accident Insurance	100	0	*	<input type="text" value="0"/>		<input checked="" type="radio"/>
Happy Aging 20	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 30	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 40	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 50	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 60	0	0		<input type="text" value="0"/>		<input type="radio"/>
SOMPO Target Year Fund 2035	0	0		<input type="text" value="0"/>		<input type="radio"/>
SOMPO Target Year Fund 2045	0	0		<input type="text" value="0"/>		<input type="radio"/>

**You can select different products from those to be purchased with monthly contributions. Please take necessary procedures before rollover assets are transferred.**

## 2. Procedures for Using DC Plan



# How to Increase Future Benefits

Participants can take the following two measures:

1. Increase monthly participant amount

→ **Participant contributions**

2. Procedures for starting investment

- (1) Designation of Allocation Ratios

- (2) Instruction for allocation of Rollover Assets (Previous DC)

# Advantages of Employee Matching Contribution

~Reductions of Income Tax and Residential Tax~

The **full amount** of your contributions is subject to **income deduction**.

[ex] **Annual income of 10 million yen (total tax rate of income tax and residential tax at 30%)**  
**Participant contribution amount of ¥10,000/month (JPY 120,000/year)**



**Annual reduction**  
**¥36,000**

**Reduction for 5 years**  
**Approx. ¥180,000**



The total tax rate of income tax and residential tax is as of June. 2024, and special income tax for reconstruction is not considered.



# 1. Increase monthly participant amount (Participant Contributions: New/Suspend/Restart )

The application is available through AnswerNet (Web), AnswerCenter

Initial Deadline (deducted from salary for August)

**24<sup>th</sup> July, 2024**

As needed

Deadline

**The day before the monthly contribution date**  
**(reflected from the payroll of the next month)**

\*Contribution Date: 25th of every month

\*If the date of contribution falls on a bank holiday, the preceding business day will apply.

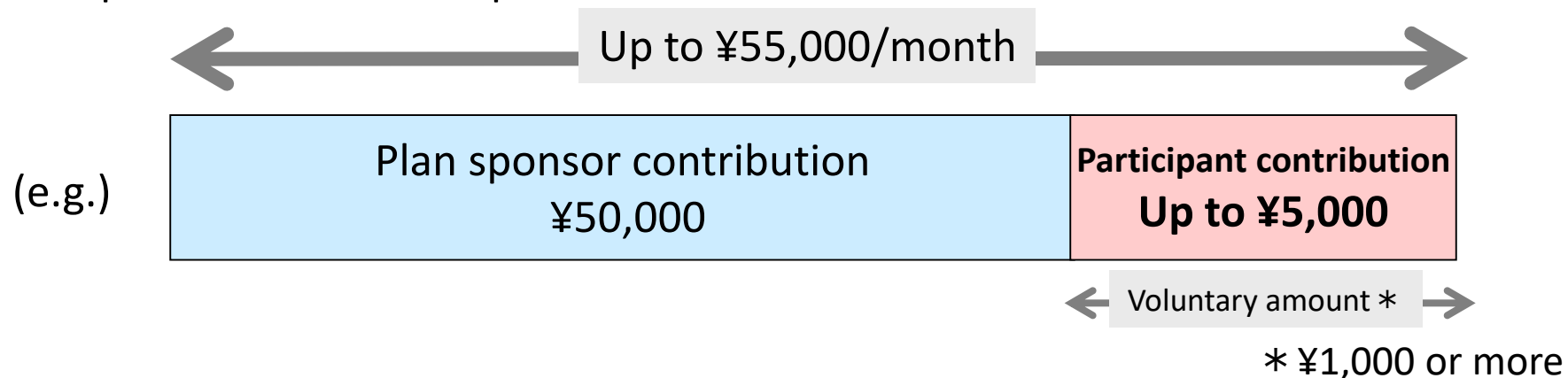
# 1. Increase monthly participant amount (Change Request for Participant Contribution Amount)

Once per year : **Every July** (deducted from salary for August)

Application period  
for change of contribution amount

From the contribution date **every June**  
(25th in principle) to the preceding day of  
the contribution date **every July**

【Participant contribution cap】



※The participant contribution amount will be automatically adjusted if it exceeds the plan sponsor contribution due to any change to the contribution amount.

# Application for Participant Contributions

**Application for Participant Contributions**  
(Initial Application/Resumption, Change or Voluntary Suspension)

**Step 1: Apply for participant contributions** | Step 2: Confirm details | Step 3: Process complete

Participant contributions refer to contributions made voluntarily by the employee in addition to the employer (plan sponsor) contribution. Participant contributions can be made with 1,000 yen as the minimum and the plan sponsor contribution amount as the maximum. In addition, the sum of plan sponsor and participant monthly contributions may not exceed the legal limit (55,000 yen).

< Application details >

You can apply for participant contribution within the designated acceptance period and it will be reflected on the effective date of contribution / voluntary suspension.

You can change the amount of participant contribution once a year within the designated acceptance period.

If you applied for voluntary suspension of participant contribution after applying to change the amount of participant contribution, the application for voluntary suspension takes priority and the application for change will be cancelled.

Application details	Initial application / Resumption or Changes	<input checked="" type="radio"/> I wish to make / resume or change participant contributions. <input type="text"/> yen	Contribution limit: 25,000yen (minimum 1,000yen) Designated Acceptance Period: 2020/08/25 - 2020/09/24 Effective date of contribution: 2020/10/25
	Voluntary Suspension	<input type="radio"/> I wish to voluntarily suspend participant contributions. Designated Acceptance Period: 2020/08/24 - 2020/09/24 Effective date of Voluntary suspension: 2020/10/25	

**Application for Participant Contributions**  
(Initial Application/Resumption, Change or Voluntary Suspension)

**Step 1: Apply for participant contributions** | Step 2: Confirm details | Step 3: Process complete

Participant contributions refer to contributions made voluntarily by the employee in addition to the employer (plan sponsor) contribution. Participant contributions can be made with 1,000 yen as the minimum and the plan sponsor contribution amount as the maximum. In addition, the sum of plan sponsor and participant monthly contributions may not exceed the legal limit (55,000 yen).

< Application details >

You can apply for participant contribution within the designated acceptance period and it will be reflected on the effective date of contribution / voluntary suspension.

You can change the amount of participant contribution once a year within the designated acceptance period.

If you applied for voluntary suspension of participant contribution after applying to change the amount of participant contribution, the application for voluntary suspension takes priority and the application for change will be cancelled.

Application details	Initial application / Resumption or Changes	<input checked="" type="radio"/> I wish to make / resume or change participant contributions. <input type="text"/> yen	Contribution limit: 12,350 yen (minimum 1,000 yen) Designated Acceptance Period: 2017/11/30 - 2017/12/28 Effective date of contribution: 2018/01/31
	Voluntary Suspension	<input type="radio"/> I wish to voluntarily suspend participant contributions. Designated Acceptance Period: 2017/11/30 - 2017/12/28 Effective date of Voluntary suspension: 2018/01/31	

Application for Participant Contributions

- New application
- Amount change

• Suspension of Contributions

# How to Increase Future Benefits

Participants can take the following two measures:

1. Increase monthly participant amount  
→ participant contributions

2. Procedures for starting investment

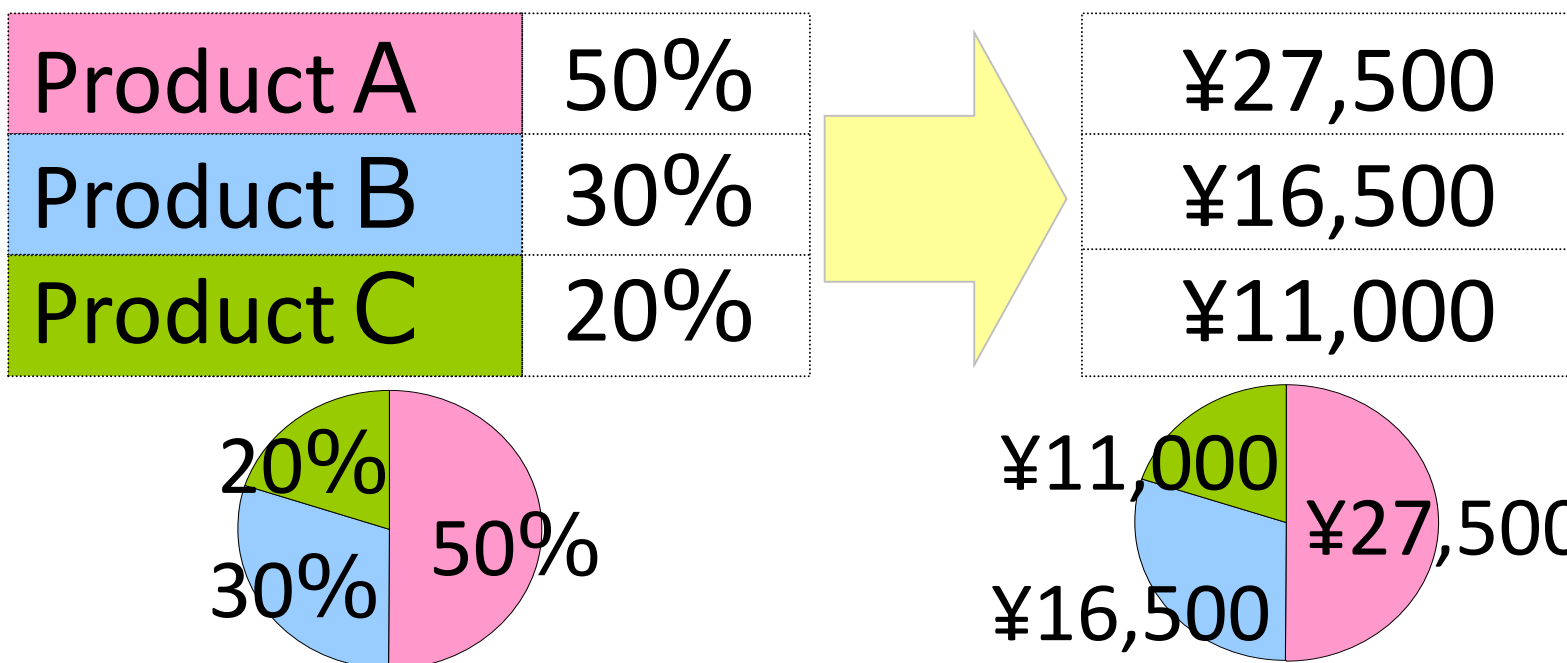
(1) Designation of Allocation Ratios

(2) Instruction for allocation of Rollover Assets (Previous DC)

## 2. Procedures to Start Investing <Designation of Allocation Ratios>

Designate **investment products** to be purchased with contribution and **allocation ratios** for each product.

(e.g.) Contribution amount: ¥55,000



Allocation ratios can be changed at any time.

## 2. Procedures (1) Designation of Allocation Ratios

<Decide products to purchase with contributions>

Method : **AnswerNet (website)/Call Center**

Initial contribution date: **23<sup>rd</sup> August, 2024**

Deadline : **The day before the monthly contribution date  
(25<sup>th</sup> in principle\*) → 22<sup>nd</sup> August, 2024**

\*If the date of contribution falls on a bank holiday, the preceding business day will apply.

# Designation of Allocation Ratios for Contributions

【PC】

Participant Services About Defined Contribution About Investing Changing Jobs & Retirement

Participant Main Page Account Information Product Lineup **Contribution Instructions** Rollover/Asset Conversion Instructions Switching Instructions Application for Participant Contributions Benefit Information How to Use this Site

### Sompo TARO's page

Current account balance: 1,493,920 yen

Current contribution: 55,000 yen

Plan sponsor contribution: 38,750 yen

Participant contribution: 24,240 yen

LOGOUT

Change Password, etc. Contact Us

Change investment products to be purchased with future contributions and their allocations.

Deadline falls on the day before the next contribution date.

Announcements

- 2017/05/09 NEW: 通知テスト 詳細前
- 2017/05/09 NEW: 通知テスト インスト
- 2017/05/09 NEW: お知らせテスト

Discover suitable investment products

Simulate investment performance

Examine participant contributions

【Smartphone】

SOMPO JAPAN DC SECURITIES

Contribution Instructions Rollover/Asset Conversion Instructions Switching Instructions

## Contribution Instructions

### Step1: Provide investment instructions

1/3

"Contribution instructions" means to provide instructions on investment products to be purchased with future contributions as well as their purchase ratios.

Contribution	55,000 yen
Instruction Deadline	2017/05/25
Effective Date of Instructions (Date of Contribution)	2017/05/26

Discover investment products suitable for you.

Check your investment performance results.

The "Contribution" is the sum of contributions made by the plan sponsor and the participant. Please provide investment instructions for your contributions (applies to both first time and subsequent instructions). Read the latest product information for the products in which you would like to invest.

In the 'Share' column, enter the percentage in whole numbers so that the total adds to 100%. Specify one product, by clicking on the radio button in the "Fraction" column, to which any fractional amounts that

AnswerNet Login



# Designation of Allocation Ratios for Contributions

**Contribution Instructions [PC]**

Step1: Provide investment instructions | Step2: Confirm instructions | Step3: Process complete

“Contribution instructions” means to provide instructions on investment products to be purchased with future contributions as well as ratios.

Contribution	55,000 yen
Instruction Deadline	2017/05/25
Effective Date of Instructions (Date of Contribution)	2017/05/26

Discover investment products suitable for you.

Check your investment performance results.

Go to “diagnostic tool”

Go to “Investment performance”

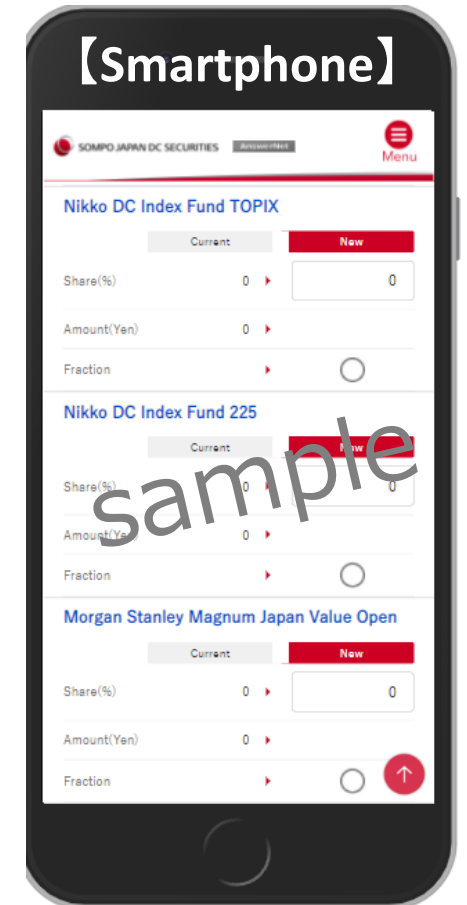
1. Confirm the name of the product to be selected ↓

2. Set asset allocations for investment products you desire to purchase by 1%. They need to be totaled to 100% at all times.

To provide different instructions for rollover assets or conversion asset

Product Name	Current Allocation			Share (%)	New Allocation	
	Share (%)	Amount (Yen)	Fraction		Amount (Yen)	Fraction
DC Guaranteed Principal plus Accident Insurance	0	0		<input type="text" value="0"/>	<input checked="" type="radio"/>	
Dai-ichi's Accumulated Annuity(5 years)	0	0		<input type="text" value="0"/>	<input type="radio"/>	
Hiroshima DC Bank Deposit(3 year fixed)	0	0		<input type="text" value="0"/>	<input type="radio"/>	
Happy Aging Fund [Happy Aging 30]	12	6,600		<input type="text" value="0"/>	<input type="radio"/>	
Happy Aging Fund [Happy Aging 40]	0	0		<input type="text" value="0"/>	<input type="radio"/>	
Happy Aging Fund [Happy Aging 50]	0	0		<input type="text" value="0"/>	<input type="radio"/>	

3. Click [Confirm] button below when finished entering. ↓

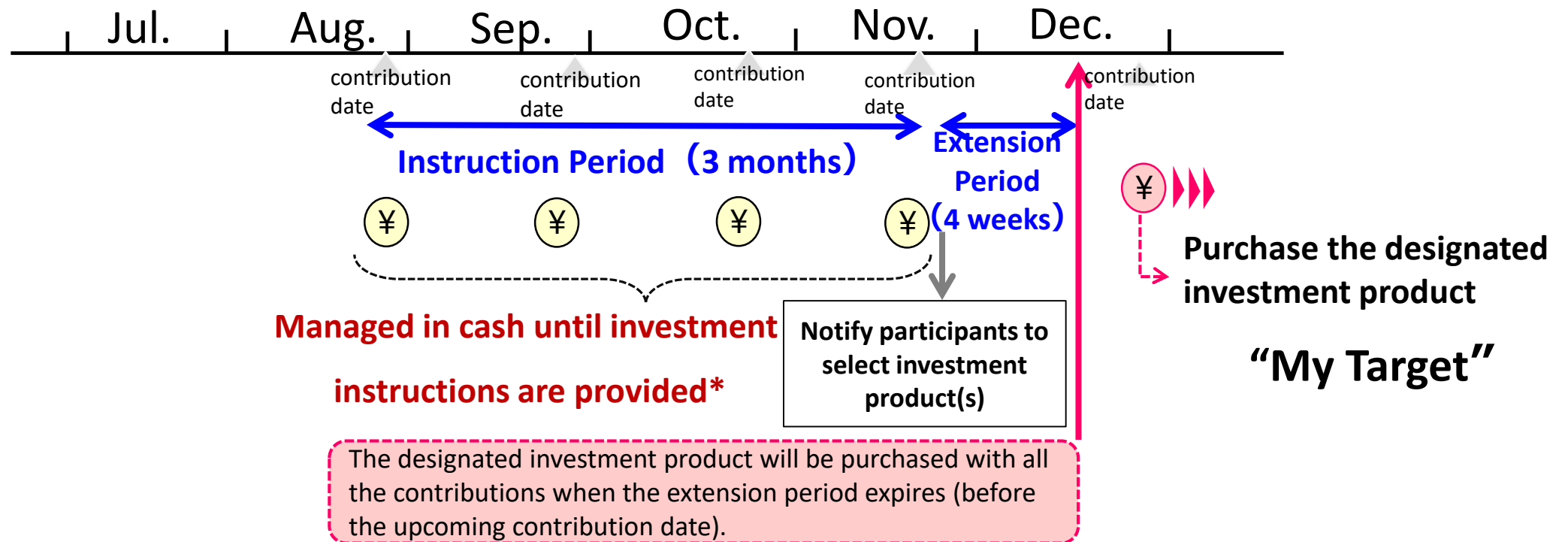




# If You Fail to Provide Investment Instructions

If participants fail to provide investment instructions, their contributions will be managed in cash. Then, the designated investment product will be purchased when a certain period of time elapses. In such cases, participants are deemed to have provided investment instructions to purchase the designated investment product.

DC starts in July. 2024



\*Participants can provide investment instructions and change investment products (designation of allocation ratios/switching) at any time during instruction period, extension period and after their contributions are invested in the designated investment product.

## 2. Procedures (2) Instruction for allocation of Rollover Assets (Previous DC)

Method : AnswerNet (website)/Call Center

Deadline: **By the day before the date of receiving rollover assets (Previous DC).**

- The assets from “previous DC” will be rolled over within 2-3 months.
- The scheduled rollover date and the amount of rollover assets will be confirmed just before the rollover date (normally, 4 business days before the rollover date).
- If no allocation ratios are designated, assets will be invested in the same product(s) with the same allocation ratio for monthly contributions.

# Designation of Allocation Ratios for Rollover Assets from “Previous DB” Plan

The screenshot shows the user interface for 'Sampo taro's page'. At the top, there are navigation tabs: 'Main Page', 'Participant Services', 'About Defined Contribution', 'About Investing', and 'Changing Jobs & Retirement'. Under 'Participant Services', the 'Rollover/Asset Conversion Instructions' tab is highlighted with a red circle and a red arrow pointing to a red-bordered box containing the text 'Rollover/Asset Conversion Instructions'. Below the navigation, the user's name 'Sampo taro's page' and last login time '2024/07/13 13:49:26' are shown. Account details include 'Current account balance: 1,493,920 yen', 'Current contribution: 35,000 yen', 'Plan sponsor contribution: 30,760 yen', and 'Participant contribution: 24,240 yen'. There are buttons for 'Confirm/Change Participant Information', 'Estimated contribution limit in iDeCo', 'Change Password, etc.', and 'View History'. A 'Logout' button and a 'Contact Us' button are also visible.

Rollover/Asset Conversion Instructions

## Rollover/Asset Conversion Instructions

The screenshot shows the 'Rollover/Asset Conversion Instructions' page. It has a progress bar with three steps: 'Step1: Provide investment instructions', 'Step2: Confirm instructions', and 'Step3: Process complete'. Below the progress bar, there is explanatory text: '“Rollover/Asset Conversion Instructions” means to provide instructions on investment products to be purchased with rollover assets or conversion assets as well as their purchase ratios.' It also includes definitions for 'Rollover assets' and 'Conversion assets'. A red-bordered box highlights a section titled 'Detailed information on the Rollover Assets' which contains a table with the following columns: 'Amount of Rollover Assets', 'Instruction Deadline', and 'Scheduled Rollover Date'. Below this table, there are several asterisked notes providing further details about the rollover process and deadlines.

Product Name	Current Allocation			New Allocation		
	Share (%)	Amount (Yen)	Fraction	Share (%)	Amount (Yen)	Fraction
Guaranteed Principal plus Accident Insurance	100	0	*	<input type="text" value="0"/>		<input checked="" type="radio"/>
Happy Aging 20	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 30	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 40	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 50	0	0		<input type="text" value="0"/>		<input type="radio"/>
Happy Aging 60	0	0		<input type="text" value="0"/>		<input type="radio"/>
SOMPO Target Year Fund 2035	0	0		<input type="text" value="0"/>		<input type="radio"/>
SOMPO Target Year Fund 2045	0	0		<input type="text" value="0"/>		<input type="radio"/>

**You can select different products from those to be purchased with monthly contributions. In case you fail to designate allocation ratios of rollover assets by the deadline, investment products are purchased using the latest contribution allocation ratios.**

# Switching

Switching

**Accepted on every business day**

Step1. Selecting a product to sell

Step2. Determining the number of units to sell or the amount in yen✖

✖Type of Sale differs depending on products.

Step3. Selecting a product to buy

Switching Orders Received

Step1. Selecting a product to sell

Step2. Determining the number of units to sell or the amount in yen✖

Step3. Selecting a product to buy

# Switching

Participant Services

Participant Main Page | Account Information | Product Lineup | Contribution Instructions | Rollover/Asset Conversion Instructions | **Switching Instructions** | Application for Participant Contributions | Benefit Information | How to Use this Site

**Sompo Taro's page** | Last Login: 2024/07/15 11:33:27

Current account balance: 1,493,920 yen

Current contribution: 55,000 yen

Plan sponsor contribution: 30,750 yen

Participant contribution: 24,240 yen

Next contribution: 2017/05/25

Buttons: Confirm/Change Participant Information, Estimated contribution limit in iDeCo, Change Password, etc., View History, LOGOUT, Contact Us

**Switching Instructions**

Step1: Select product to sell | Step2: Specify amount to sell | Step3: Select product to purchase | Step4: Confirm transaction details

Verify the order details below, then click the "Submit" button provided with the transaction.

**Product Selected for Sale**

No.	Product Name	Transaction Amount	Date Price Determined
003	Happy Aging 25	97,330 units	2017/05/11

**Product Selected for Purchase**

Product Name	Share (Transaction Amount)	Fraction	Date Price Determined
DCI			2017/05/19

Verify the details you have specified, then click the "Submit" button.

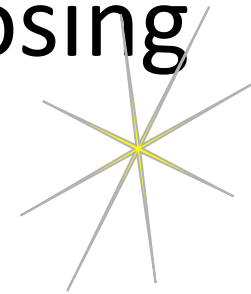
Buttons: Return to previous screen, Submit

View History: Confirm transaction details

Date when the sale price is set.

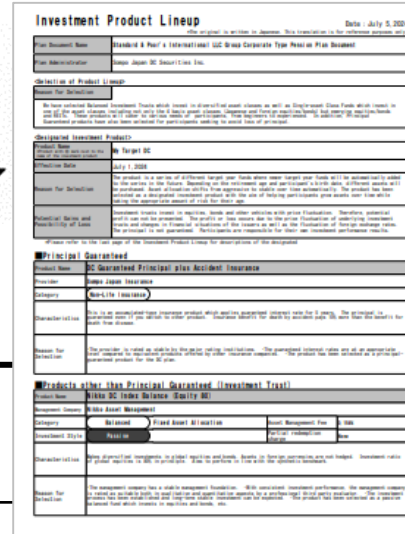
Date when the purchase price is set.

### 3. Tips for Investing and Points for Choosing Investment Products

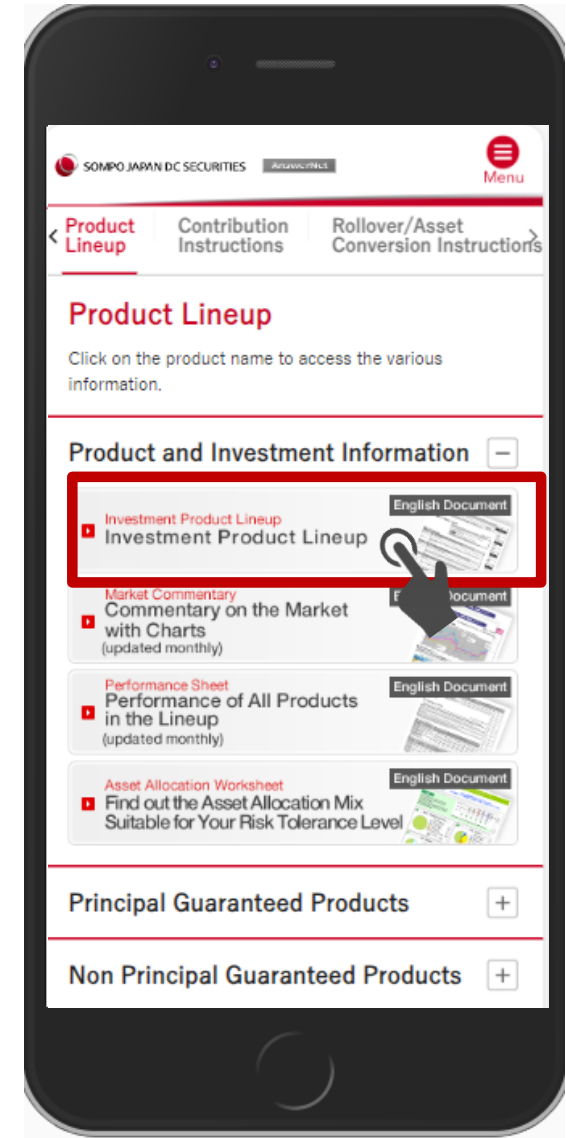


# Type of investment products in your DC plan

## Investment Product Lineup



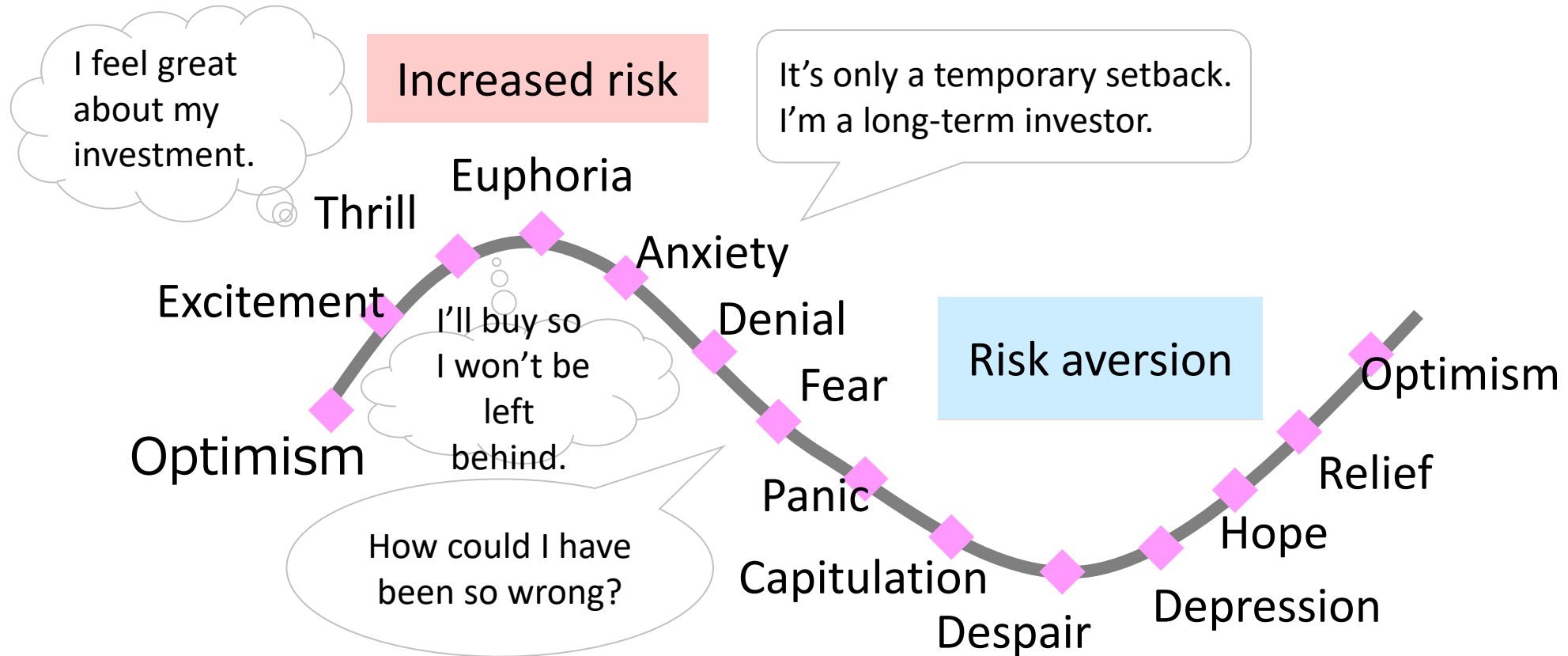
Type	Qty.	Protected
Non-life Insurance (Principal guaranteed)	1	10 million yen in principal + interest
Investment Trusts	30	100% protected (at market value)



\* Total number of legal requirements is 24 ("My Target" in a series is considered one)

# Understanding “Investor Psychology”

Generally, the “**pain of loss**” is greater than the “**joy of gain**”.



This information is provided as informational and referential purposes only and is not intended as a solicitation for investment.



# Tips for Investing

- ☑ “Over time” Long-term Investment
- ☑ “Steady” Monthly Contributions

**Scheme which enables anyone to invest automatically**



- ☑ “Balanced Approach”  
Diversified Investment

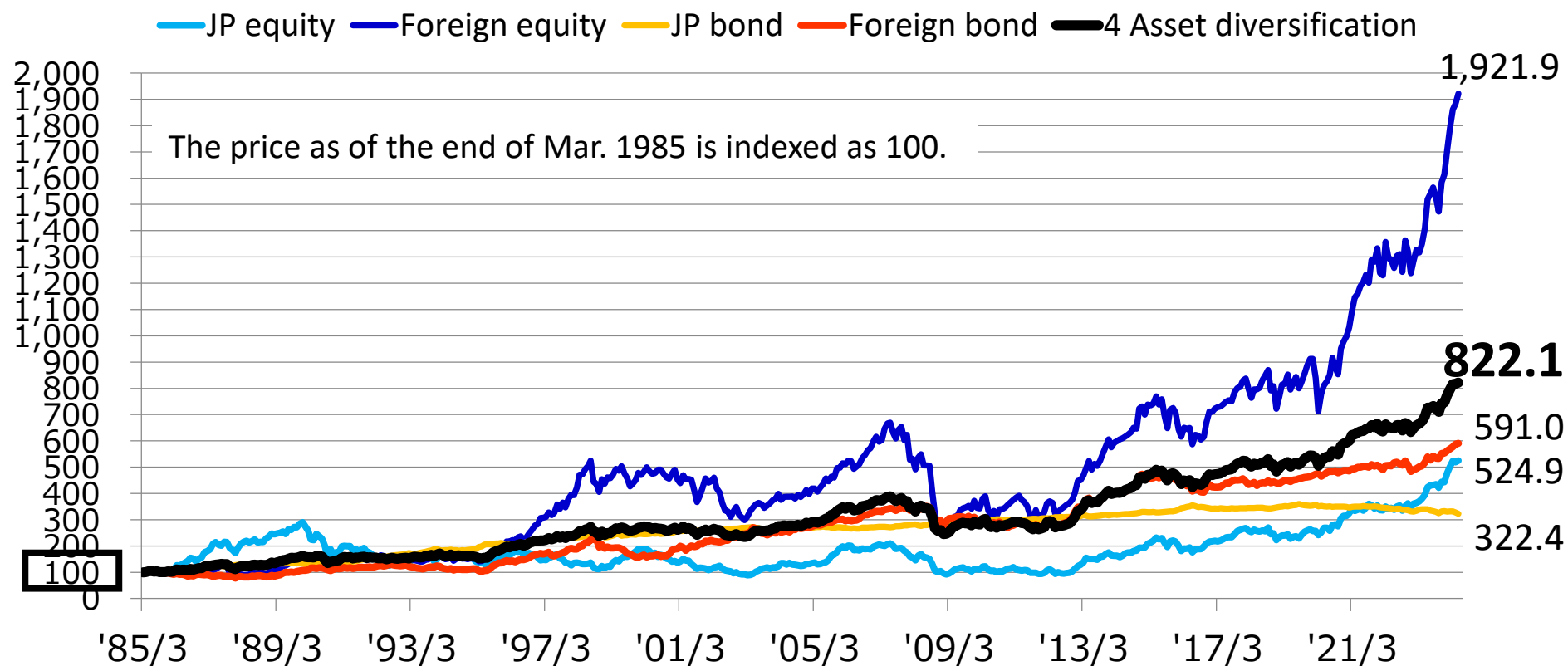
If you put all your eggs in one basket, you may break all your eggs.



You can be prepared for a worst-case scenario by putting the eggs in different baskets.



# Effects of Long-Term Diversified Investment



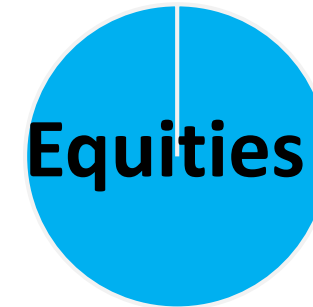
JP equity: TOPIX (dividends included), Foreign equity: MSCI Kokusai (JPY), JP bond: Nomura BPI, Foreign bond: FTSE World Government Bond Index (ex Japan, JPY),

- ◆ This chart is created for informational purpose only by Sompo Japan Asset Management Co., Ltd. and is not intended as a solicitation of investment.
- ◆ This chart is created based upon information that Sompo Japan Asset Management Co., Ltd. considers to be reliable, but does not guarantee its accuracy or thoroughness. This information is prepared only to provide information for making investment decisions and is not intended as a recommendation of a specific investment style or product, nor as a solicitation of investment. Information contained here is valid at the time of creation and may change without prior notice. Furthermore, the information does not guarantee changes in future market conditions.

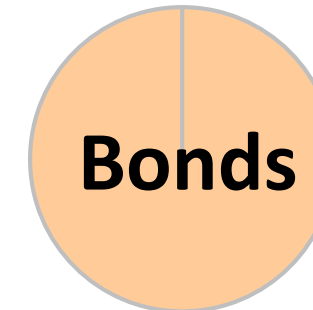
As of May. -end, 2024

# Characteristics of Each Asset Class

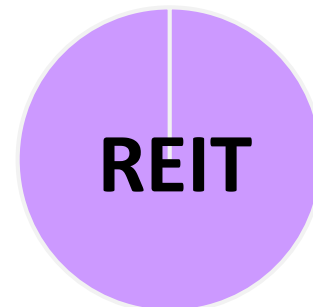
Engine that starts investment



Cushion to prepare for unstable times



Option to broaden diversification

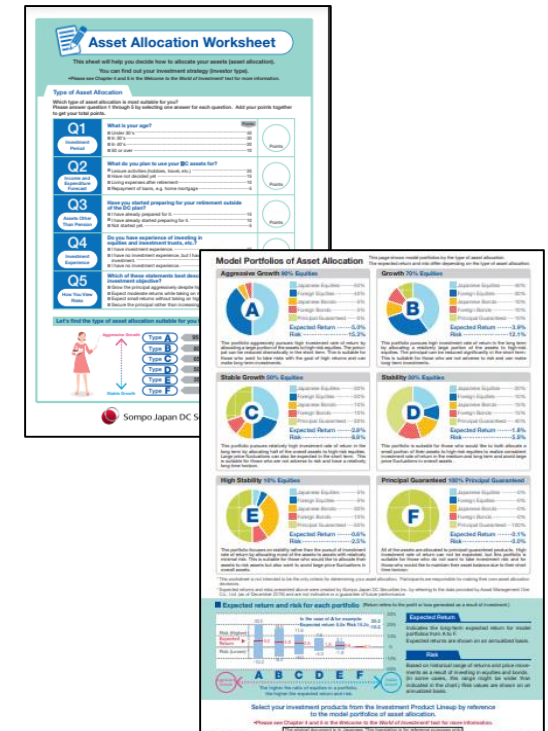
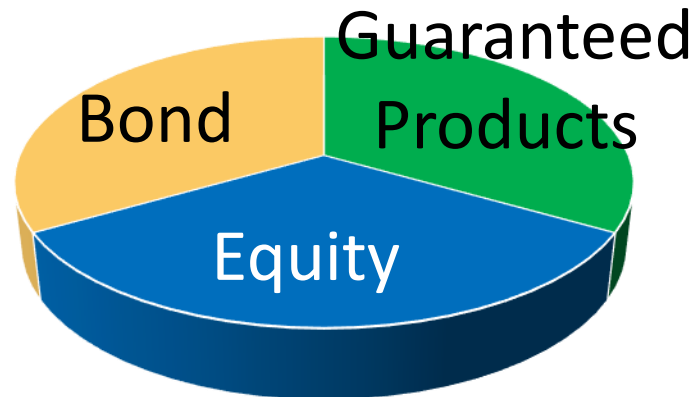


# Key to Investment-Asset Allocation

- Decide allocations among principal guaranteed products, bonds and equities.
- Risk level differs depending on asset allocation.



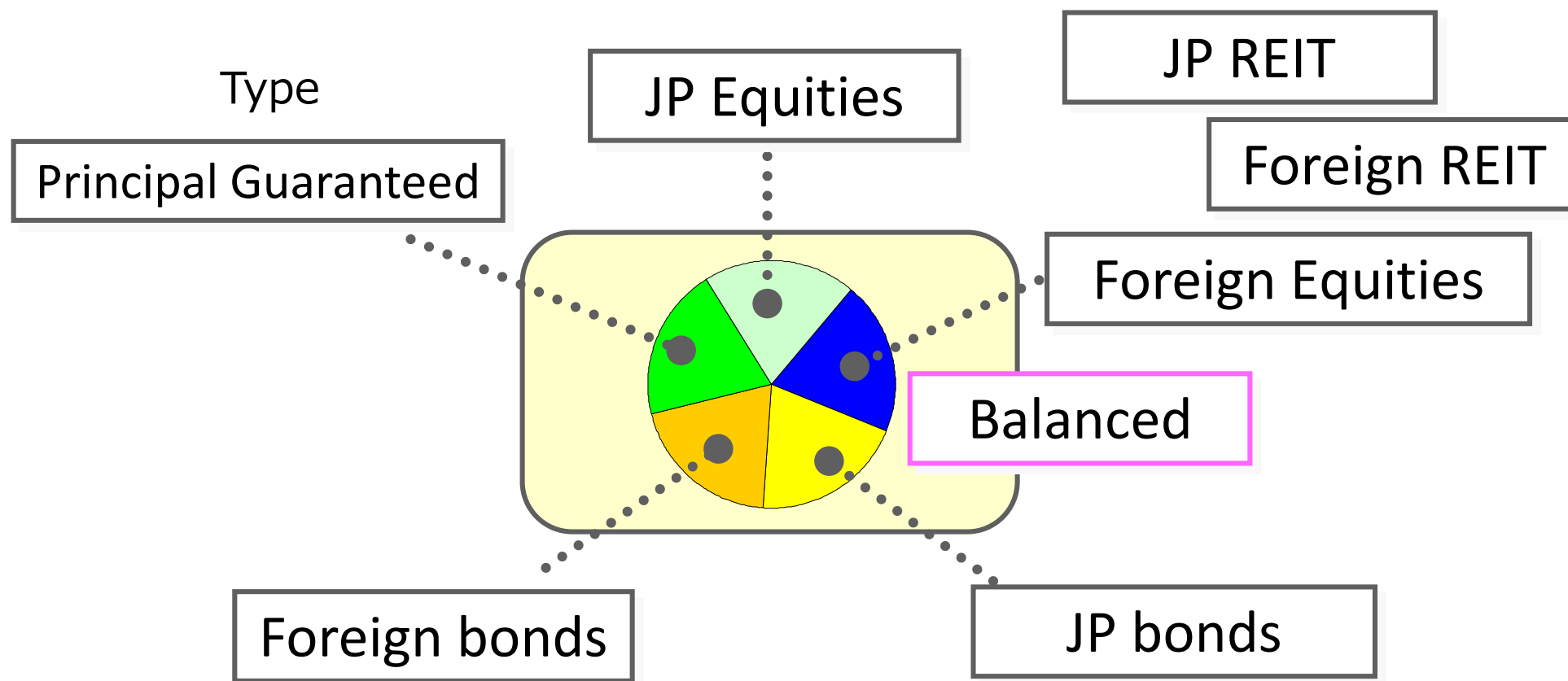
Decide your asset allocation based on your investment strategy.



Ref. Asset Allocation Worksheet: [https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/check\\_E.pdf?la=ja-JP](https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/check_E.pdf?la=ja-JP)

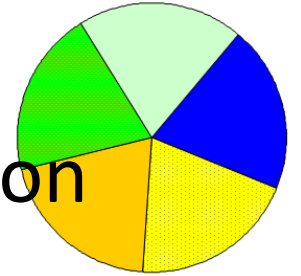
# Points for Choosing Investment Trusts

Combine investment products on your own to build a portfolio that aligns with your asset allocation models.



# Selecting Investment Trusts

Select investment trusts based on your asset allocation



(1) Packaged-type

**Balanced**

Fixed Asset Allocation

Target Date

(2) Constructing yourself

**Single asset class**

JP equities

Foreign equities

JP bonds

Foreign bonds

J-REIT

Foreign REIT

# Points for Choosing Investment Trusts

- (1) Investment Target(asset type, region or country)
- (2) Investment Style
- (3) Fees

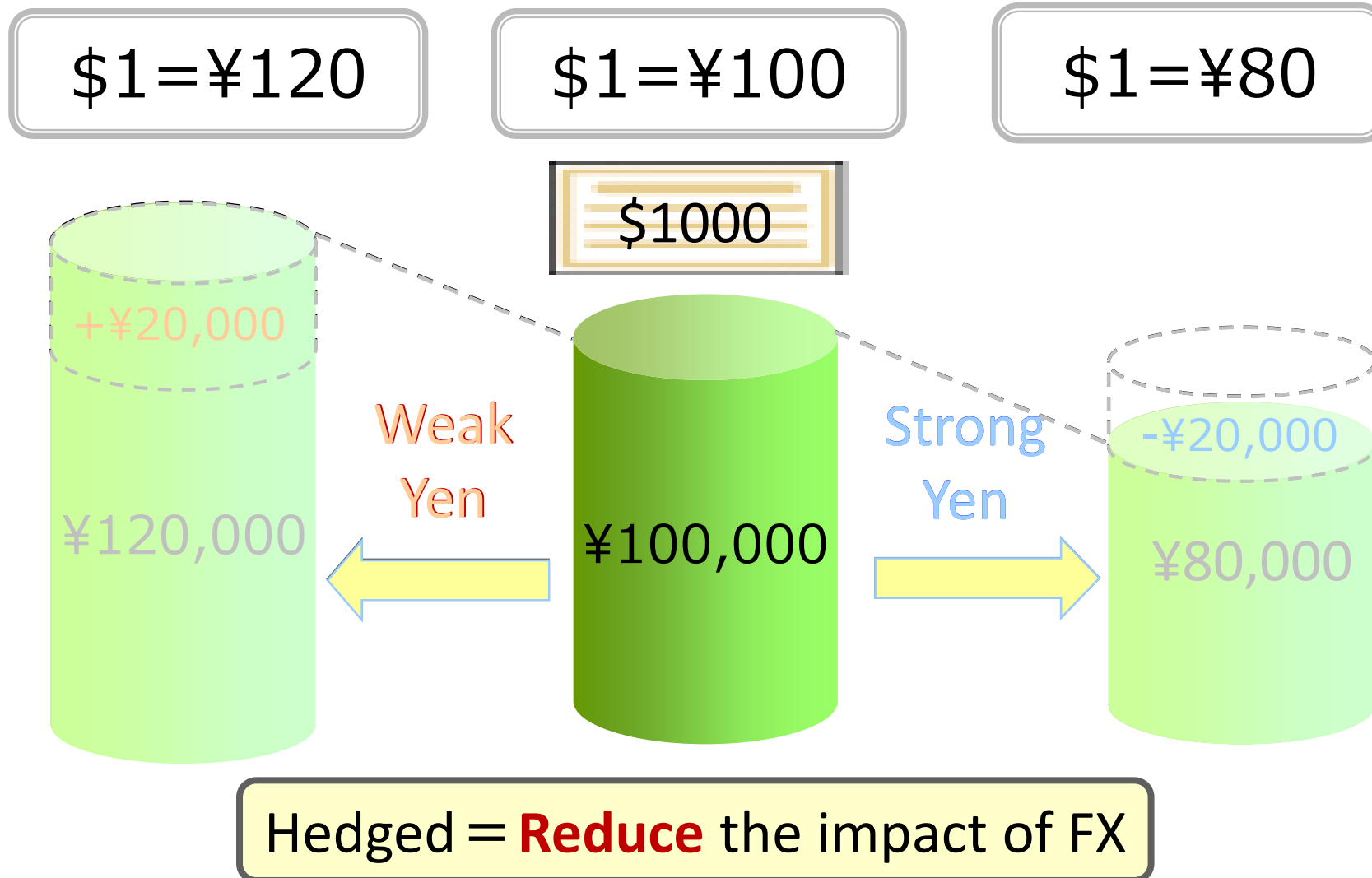
Investment Product Lineup ↓



Products other than Principal Guaranteed (Investment Trust)			
Product Name	TAWARA No-load Developed Country Equity	Asset Management Fee	0.09889%
Management Company	Asset Management One	Partial redemption charge	None
Category	Foreign Equities	Index (Developed countries)	
Investment Style	Passive		
Characteristics	Invests in international equities of major developed countries excluding Japan and aims to perform in line with the benchmark (MSCI-KOKUSAI Index, in JPY, unhedged, dividends included). Assets in foreign currencies are not hedged.		
Reason for Selection	<ul style="list-style-type: none"> <li>• The management company has a stable management foundation.</li> <li>• With consistent investment performance, the management company is rated as suitable both in qualitative and quantitative aspects by a professional third party evaluator.</li> <li>• The investment process has been established and long-term stable investment can be expected.</li> <li>• The product has been selected as a passive fund which invests in foreign equities.</li> </ul>		

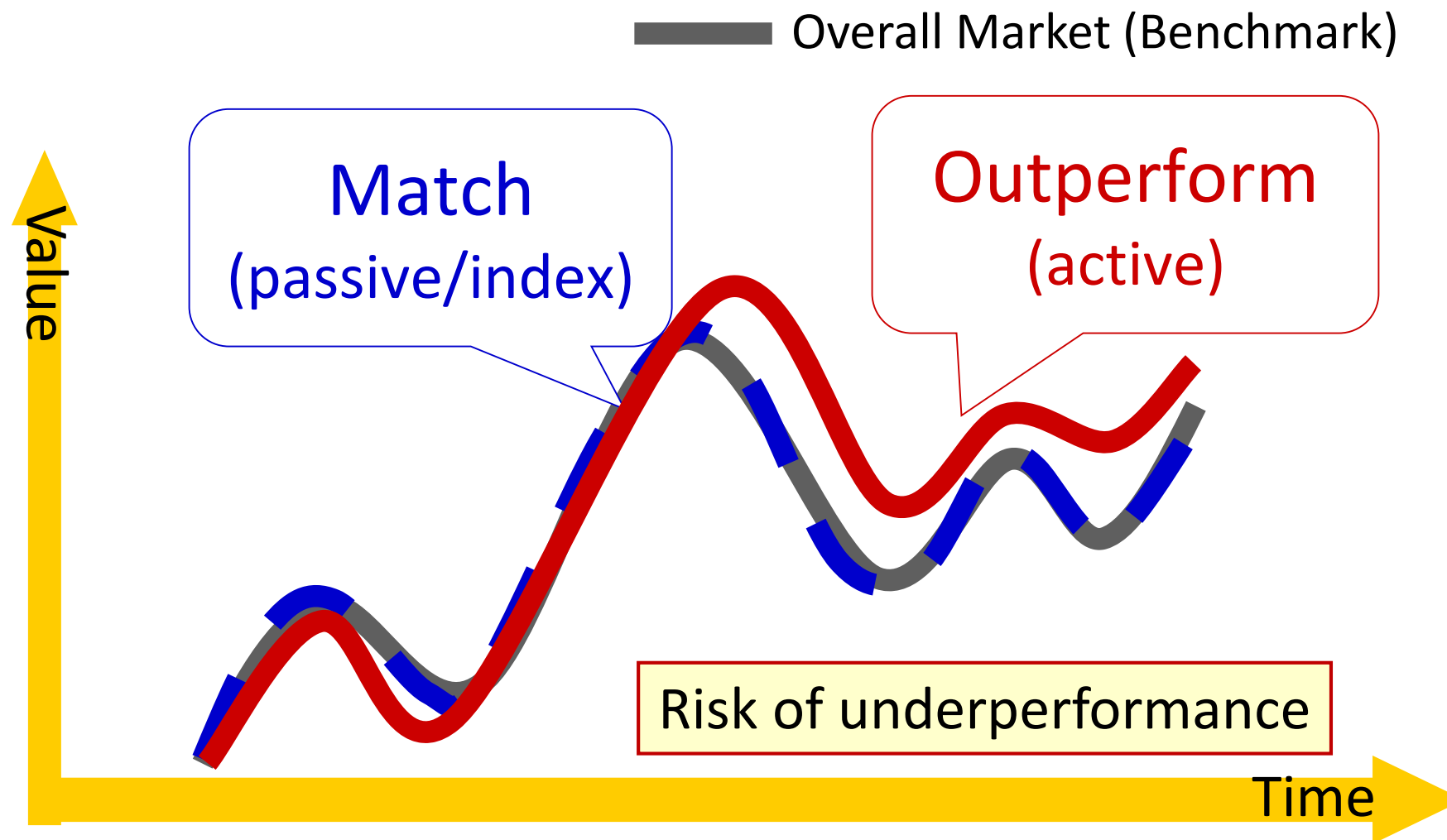
Product Name	TAWARA No-load Developed Country Equity		
Management Company	Asset Management One		
Category (1)	Foreign Equities	Index (Developed countries)	Asset Management Fee 0.09889%
Investment Style (2)	Passive		Partial redemption charge (3) None
Characteristics	Invests in international equities of major developed countries excluding Japan and aims to perform in line with the benchmark (MSCI-KOKUSAI Index, in JPY, unhedged, dividends included). Assets in foreign currencies are not hedged.		
Reason for Selection	<ul style="list-style-type: none"> <li>• The management company has a stable management foundation.</li> <li>• With consistent investment performance, the management company is rated as suitable both in qualitative and quantitative aspects by a professional third party evaluator.</li> <li>• The investment process has been established and long-term stable investment can be expected.</li> <li>• The product has been selected as a passive fund which invests in foreign equities.</li> </ul>		

# Ref.: Impact of Fluctuations in FX Rate (Unhedged/Hedged)





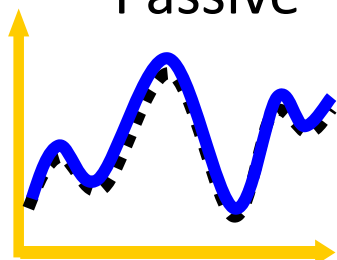
## (2) Investment Style



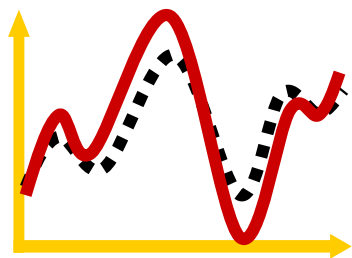
### (3) Fees Asset Management Fee (While Holding)

e.g.

Passive



Active



#### TAWARA No-load Developed Country Equity

- Asset management fee: 0.09889%  
(annual rate)
- Annually: Approx. ¥989 / ¥1,000,000

#### Global Value Open DC

- Asset management fee: 1.507%  
(annual rate)
- Annually: ¥15,070 / ¥1,000,000

Asset management fees are reflected in the daily price and performance of investment trusts.

# Investment trust (Japanese Equities)

	Product Type		Product Name	Asset Management Fee tax included	Partial redemption charge	Investment Trust : Performance (As of the end of May, 2024)								
	Investment Style	Currency Hedging				Return				Risk		Sharpe Ratio		
						1year	3years	5years	10years	3years	5years	3years	5years	
Japanese Equities	Index(TOPIX)	Passive	—	<b>TOPIX Index Open DC</b>	0.154%	None	32.91%	15.41%	15.14%	10.62%	11.80%	13.82%	1.30	1.09
	Index(Nikkei225)		—	<b>TAWARA No-Load Nikkei225</b>	0.143%	None	26.70%	12.06%	15.31%	--	15.79%	16.72%	0.76	0.91
	Value	Active	—	<b>Daiwa Sumigin DC Japan Stock Fund</b>	1.045%	None	44.38%	22.07%	20.43%	13.05%	12.53%	14.01%	1.75	1.45
	Growth		—	<b>Fidelity Japan Growth Fund</b>	1.683%	None	20.22%	8.55%	13.43%	10.17%	13.84%	15.25%	0.61	0.88
	Small/Medium Cap Equities		—	<b>DC DaiwaMid-Small Cap Equity Fund</b>	1.672%	None	33.86%	16.07%	21.73%	16.45%	17.91%	19.96%	0.89	1.09
	ESG		—	<b>Making The World Better Companies Fund</b>	0.836%	None	24.29%	8.34%	--	--	15.93%	--	0.52	--

- Return: In general, return is calculated by dividing profit/loss obtained during the specified period by the amount invested.
- Return figures in the table below are calculated by comparing the NAV value as of the date when the calculation started to the NAV value base date (with dividends reinvested; annualized figures are used when the period is over one year).
- Risk (Standard Deviation): Standard deviation measures return variability (range of return). The lower a fund's standard deviation, the less variation in returns historically.
- Sharpe Ratio: The Sharpe Ratio (Risk-Adjusted Return) measures the efficiency of investment. The greater a portfolio's Sharpe ratio, the better its risk-adjusted realized performance. However, in the event of negative performance, a higher Sharpe ratio indicates higher risk. Sharpe Ratio = (Return - Risk free rate)/Risk <Uncollateralized overnight call rate is used for the risk free rate.>
- Information provided here is for informational purposes only and does not intend to solicit investment."
- The information in this document is current as of the date of preparation and is subject to change.

# Investment trust (Foreign Equities)

	Product Type		Product Name	Asset Management Fee tax included	Partial redemption charge	Investment Trust : Performance (As of the end of May, 2024)								
	Investment Style	Currency Hedging				Return				Risk		Sharpe Ratio		
						1year	3years	5years	10years	3years	5years	3years	5years	
Foreign Equities	Index(Developed countries)	Passive	None	<b>TAWARA No-Load Developed Country Equity</b>	0.09889 %	None	38.48%	20.27%	21.30%	--	14.90%	16.77%	1.36	1.27
	Index(Developed countries)		None	<b>One DC S&amp;P 500 Index Fund</b>	0.1078%	None	41.28%	--	--	--	--	--	--	--
	Index(Developed countries)		None	<b>Rakuten US All Equity Index Fund</b>	Approx. 0.162%	None	40.64%	20.52%	22.50%	--	16.04%	17.33%	1.27	1.29
	Index(Emerging countries)		None	<b>Nikko Index Fund Emerging Equity</b>	0.3740%	None	24.85%	5.70%	10.85%	6.41%	12.78%	17.11%	0.44	0.63
	Value	Active	timely hedged	<b>Global Value Open DC</b>	1.507%	None	25.75%	16.44%	18.64%	13.29%	12.12%	14.46%	1.35	1.28
	Growth		None	<b>AllianceBernstein Global Growth Opportunities(for DC &amp; VA)</b>	1.595%	None	28.95%	11.83%	18.84%	13.00%	17.65%	17.46%	0.67	1.07
	ESG		None	<b>BlackRock ESG World Equity Fund (Unhedged)</b>	0.7608%	None	38.81%	19.71%	20.92%	--	14.96%	17.34%	1.31	1.20

- Return: In general, return is calculated by dividing profit/loss obtained during the specified period by the amount invested.
- Return figures in the table below are calculated by comparing the NAV value as of the date when the calculation started to the NAV value base date (with dividends reinvested; annualized figures are used when the period is over one year).
- Risk (Standard Deviation): Standard deviation measures return variability (range of return). The lower a fund's standard deviation, the less variation in returns historically.
- Sharpe Ratio: The Sharpe Ratio (Risk-Adjusted Return) measures the efficiency of investment. The greater a portfolio's Sharpe ratio, the better its risk-adjusted realized performance. However, in the event of negative performance, a higher Sharpe ratio indicates higher risk. Sharpe Ratio = (Return - Risk free rate)/Risk <Uncollateralized overnight call rate is used for the risk free rate.>
- Information provided here is for informational purposes only and does not intend to solicit investment."
- The information in this document is current as of the date of preparation and is subject to change.

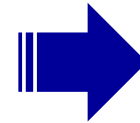
# Investment trust (Japanese/Foreign Bonds・REIT)

Product Type		Investment Style	Currency Hedging	Product Name	Asset Management Fee tax included	Partial redemption charge	Investment Trust : Performance (As of the end of May, 2024)							
							Return				Risk		Sharpe Ratio	
							1year	3years	5years	10years	3years	5years	3years	5years
Japanese Bonds	Index (NOMURA-BPI overall)	Passive	—	DC Japan Bond Index Open S	0.132%	None	-5.14%	-2.83%	-1.97%	-0.12%	2.77%	2.55%	-1.05	-0.80
Foreign Bonds	Index(Developed countries)	Passive	None	Nikko Index Fund International Fixed Income Unhedged (DC)	0.154%	None	13.91%	5.56%	5.65%	3.61%	6.72%	5.57%	0.82	1.00
	Index(Emerging countries)		None	Nikko Index Fund Emerging Bond	0.3740%	None	17.94%	8.74%	7.01%	2.70%	7.16%	10.11%	1.21	0.69
Japanese REIT	—	Active	—	Nomura J-REIT Fund DC	1.045%	None	-3.37%	-0.92%	2.78%	6.12%	10.52%	15.52%	-0.10	0.17
Foreign REIT	—	Active	None	DC Daiwa Global REIT Active Fund	1.045%	None	23.10%	11.29%	11.41%	--	18.65%	19.31%	0.60	0.59

- Return: In general, return is calculated by dividing profit/loss obtained during the specified period by the amount invested.
- Return figures in the table below are calculated by comparing the NAV value as of the date when the calculation started to the NAV value base date (with dividends reinvested; annualized figures are used when the period is over one year).
- Risk (Standard Deviation): Standard deviation measures return variability (range of return). The lower a fund's standard deviation, the less variation in returns historically.
- Sharpe Ratio: The Sharpe Ratio (Risk-Adjusted Return) measures the efficiency of investment. The greater a portfolio's Sharpe ratio, the better its risk-adjusted realized performance. However, in the event of negative performance, a higher Sharpe ratio indicates higher risk. Sharpe Ratio = (Return - Risk free rate)/Risk <Uncollateralized overnight call rate is used for the risk free rate.>
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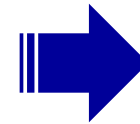
# Balance Which Fits Your Strategy Best?

1. Want to select based on current age and risk tolerance.

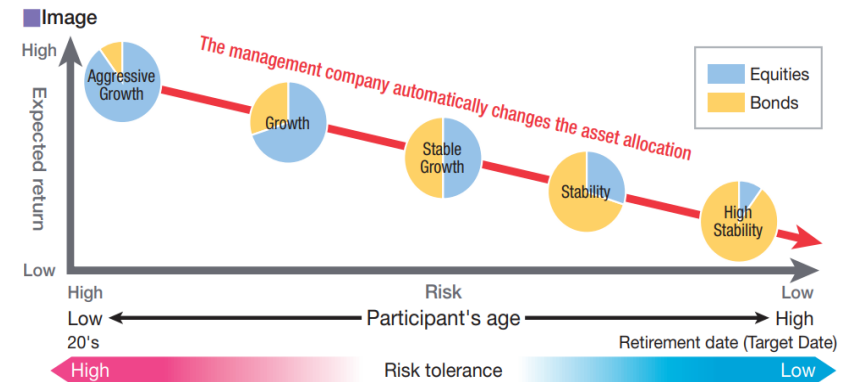


**Fixed Asset Allocation**

2. Want to let experts adjust asset allocation with the lapse of time



**Target Date**



# How to Choose Balanced Products

【Fixed Asset Allocation】 Model Portfolios

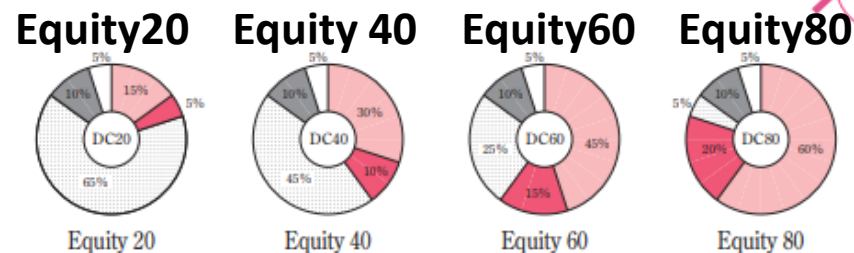


Nikko DC Index Balance

- Select a product close to your asset allocation based on your risk tolerance

Stable Growth

Aggressive Growth



【Target Date】

\*This figure is a conceptual illustration only. Future investment performance is not guaranteed.

My Target 2030/2035/2040/2045/2050/2055/2060/2065/2070\*

- In general, the product assumes the year in which a participant reaches the retirement age (the loss of participant eligibility age) as target year and a participant selects a fund according to his or her own needs.

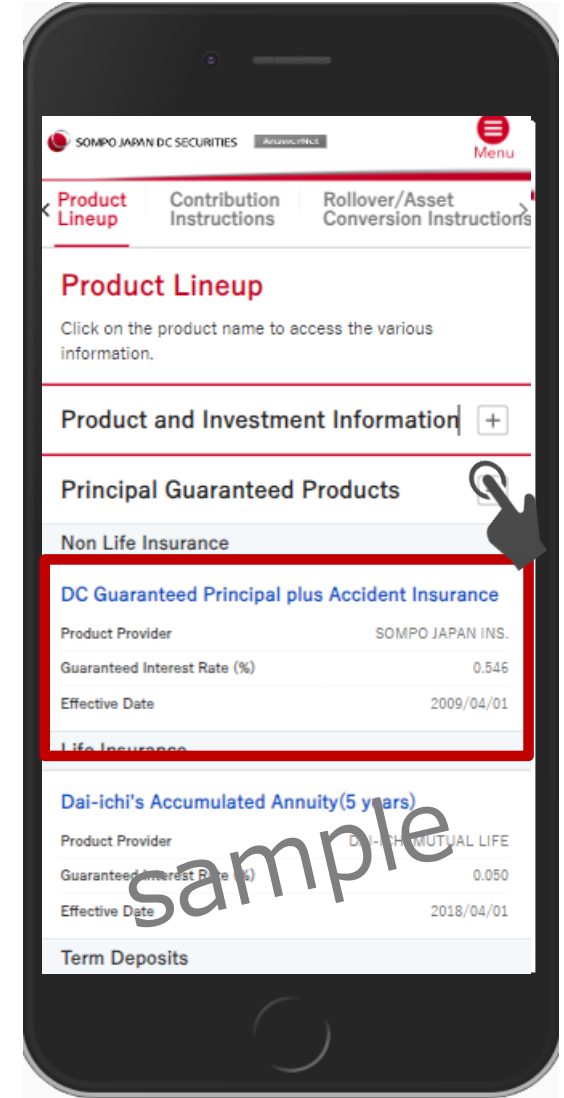
Loss of Participant Eligibility Age	Date of birth	Target Fund									Age when the target year is reached
		2030	2035	2040	2045	2050	2055	2060	2065	2070	
65 years old	~ 1970/06/28	○									60 years old ~
	1970/06/29 ~ 1975/06/28		○								60 years old ~ 65 years old
	1975/06/29 ~ 1980/06/28			○							60 years old ~ 65 years old
	1980/06/29 ~ 1985/06/28				○						60 years old ~ 65 years old
	1985/06/29 ~ 1990/06/28					○					60 years old ~ 65 years old
	1990/06/29 ~ 1995/06/28						○				60 years old ~ 65 years old
	1995/06/29 ~ 2000/06/28							○			60 years old ~ 65 years old
	2000/06/29 ~ 2005/06/28								○		60 years old ~ 65 years old
2005/06/29 ~									○		~ 65 years old

\*"2070" to be added on Sep.4<sup>th</sup>,2024

# Principal Guaranteed

※For the latest interest rates, please check the AnswerNet menu "Investment Products".

	Feature	Latest Interest Rate ※ (Interest term)	Switching Early Termination	
			Interest	Fee
Non-Life Insurance (Accident Insurance)	Additional 10% of contract payout in event of death by accident	0.272% As of Aug.,2024 (5years)	Reset lower	-





# Ref.: Investment Performance by product

【PC】

【Smart Phone】

Participant Main Page | Account Information | Product Lineup | Contribution Instructions | Rollover/Asset Conversion Instructions | Switching Instructions | Application for Participant Contributions | Benefit Information | How to Use This Site

**Sampo TARO's page** Last Login: 2024/07/02 16:10:32

Current account balance: 1,493,920 yen

Current contribution: 55,000 yen

Plan sponsor contribution: 30,760 yen

Participant contribution: 24,240 yen

Next contribution: 2017/05/26

Target DC benefit amount (at age 65): 20,000,000 yen

Check predicted DC benefit amount

Simulate investment performance

SOMPO JAPAN DC SECURITIES

Participant Main Page | Account Information | Product Lineup | Contribution Instructions

Current account balance: 1,493,920 yen

Current contribution: 55,000 yen

Plan sponsor contribution: 30,760 yen

Participant contribution: 24,240 yen

Next contribution: 2017/05/26

Target DC benefit amount (at age 65): ----yen

Discover suitable investment products

Simulate investment performance

Examine participant contributions (employee matching contribution)

SOMPO 損保ジャパンDC証券 つみたてナビ+

ENGLISH

### Investment performance by product

You can check the accumulated amount if you had continued purchasing products with a fixed amount every month.

Please enter the monthly contribution amount and the number of years.

Please enter the monthly contribution amount and the number of years.

Number of year(s) (accumulation period): 1 Year(s)

Check investment performance



# Tsumitate Navi+ “Robo-Advisor (diagnostic tool)”

SOMPO JAPAN DC SECURITIES

Participant Main Page | Account Information | Product Lineup | Contrib Instruct

Current account balance: **2,765,474 yen**

Current contribution: 43,070 yen  
Plan sponsor contribution: 42,020 yen  
Participant contribution: 1,050 yen  
Next contribution: 2017/05/31

Change | Target DC benefit amount (at age 61) | Check predicted DC benefit amount

Discover suitable investment products | Simulate investment performance | Examine participant contributions (employee matching contribution)

Tsumitate Navi+ | Click here to set up push notifications.

Tsumitate Navi+ provides assessments and suggestions of asset allocation and investment products suitable for you. Think about your future investments by using Tsumitate Navi+.

Packaged-type based on your age  
Select a low maintenance "target-date fund"

Target-date fund

Get suggestions based on your answers to a series of questions.  
Get an "assessment of risk tolerance level" using the Tsumitate Navi+ (robo-advisor)

Risk tolerance level

Perform a risk tolerance assessment

Asset allocation is determined based on the "diagnostic results".

Return	Risk
7.7 %	10.0 %

Leave it to the professionals?  
Choose by yourself?

Risk tolerance level

This type is suitable for those who expect some asset growth and prioritize pursuing investment rate of return.

Low ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ High

Assessment Results

\* Pushing this button will cause the values of expected return and risk shown above as well as asset allocation ratios in the pie chart below to change.

Asset allocation

Japanese Equities | Foreign Equities | Japanese Bonds | Foreign Bonds | Japanese REIT | Foreign REIT

See asset allocation breakdown

Confirm asset allocation and proceed to product selection

Back

Investment instructions

Tsumitate Navi+ suggests investment products based on your assessment results. If you are satisfied, you can continue with the suggestion provided by Tsumitate Navi+. First, choose how to select products (how to construct asset allocation).

Select balanced products

Balanced product

Combine single asset products

Single asset product

Select a target-date fund

Target-date fund

Regardless of the assessment results, if you want to select a packaged product suitable for your age, click here.

Top Homepage

Choose optimal asset allocation and products

Investment instructions

Step1 1/2

Assessment of Risk Tolerance Level | Assessment Results (Asset Allocation) | Investment instructions | Switching Instructions

Selection of specific products

Priorities when choosing products

Sort by return (3 years)

Sort by return (1 year)

Sort by return (3 years)

Sort by return (5 years)

Sort by return (10 years)

Sort by risk (3 years)

Sort by risk (5 years)

Sort by risk (10 years)

Sort by return efficiency (3 years)

Sort by return efficiency (5 years)

Sort by return efficiency (10 years)

Sort by fees (asset management fee)

Sort by assets under management

# Procedures/Inquiries

AnswerNet of Sampo Japan  
DC Securities ↓↓

To make contribution instructions

## 1. AnswerNet (Website for participants)



SOMPO JAPAN DC SECURITIES *AnswerNet*  
[www.sjdc.co.jp/answernet](http://www.sjdc.co.jp/answernet)



■ Available 24 hours a day throughout the year  
(some of the service may not be available during the specified periods of time)

## 2. Answer Center (Call center for participants)



SOMPO JAPAN DC SECURITIES *AnswerCenter*  
**0120-401-593**

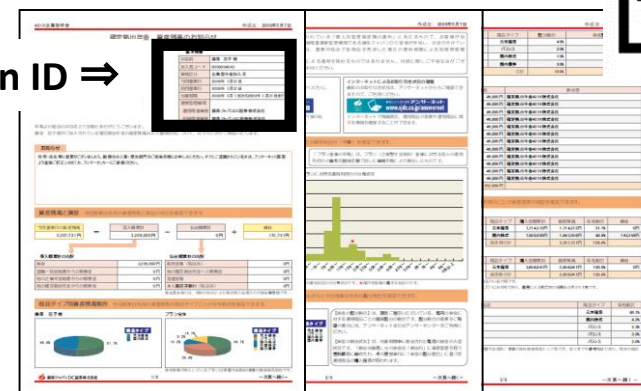
Mon-Fri: 2:00pm – 6:00pm  
(excluding bank holidays and New Year period break)  
From abroad, call (+81) 3-5325-6303 (non toll free)

## 3. "Account Statement" for Defined Contribution Pension Plan

**Yearly in July**

Participant Code= AnswerNet login ID ⇒

In principle, it is provided "electronically" for viewing and downloading on the AnswerNet.



# Getting the most from your DC plan

- ☑ Just using it is not enough! Use the plan effectively.
- ☑ Make the most of the plan that benefits you!

Thank you for your participation.

# Disclaimer

- The simulations and other information in this document are prepared for the purpose of providing reference data, and are not intended to guarantee future investment results.
- While every effort has been made to ensure the accuracy of the contents of this document, the contents are not guaranteed. The data is based on past performance and is not a guarantee of future results.
- The information in this document is based on sources we believe to be reliable, but we do not guarantee that it is accurate or complete.
- The simulation of accumulation performance is calculated based on the assumption that the specified amount was purchased at the NAV on the last business day of the previous month.
- For funds that have been in existence for less than 13 months, the results of the accumulation performance simulation are not displayed.
- Mutual funds are not deposits or insurance policies and are not covered by Deposit Insurance or the Insurance Policyholders Protection Corporation.
- Unlike savings accounts at financial institutions, mutual funds do not guarantee principal or interest.
- Investment trusts invest in securities that fluctuate in value, such as domestic and foreign stocks and public and corporate bonds, and the principal amount invested is not guaranteed. Therefore, the value per unit of investment may be less than the amount invested by the customer. In addition, each investment trust has different investment assets, investment restrictions, markets, and countries in which it invests, and the nature and content of the risks differ.