

Investing In Your Retirement

July. 2024

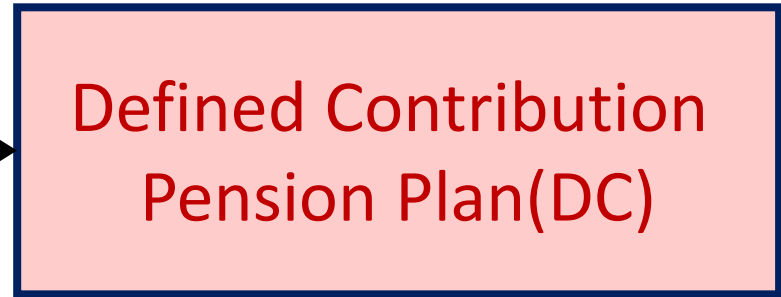
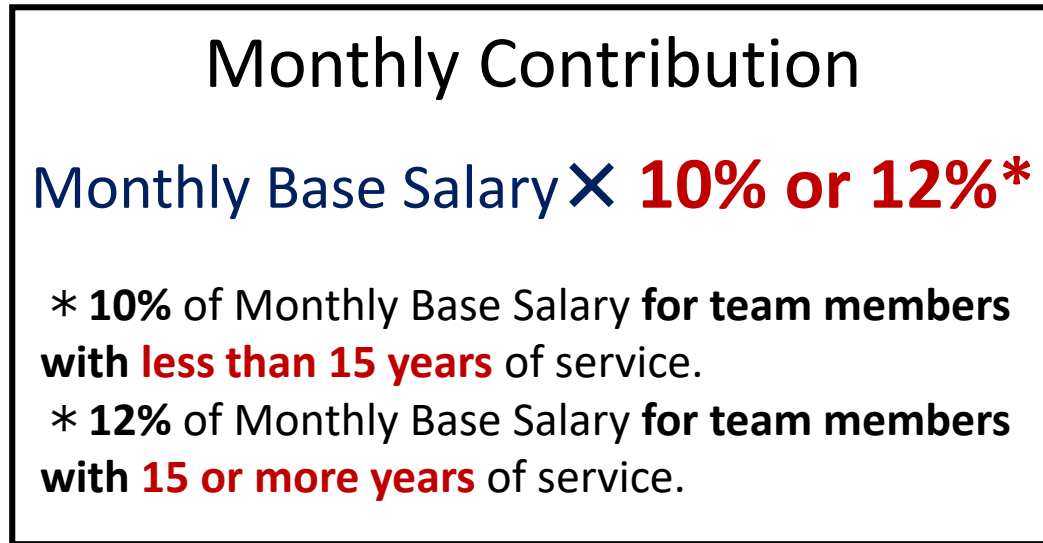


SOMPO JAPAN DC SECURITIES

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Structure of New Retirement Benefit from July 2024

Up to 55,000yen



Excess amount

Transfer Procedures for Changes in Retirement Benefit Plans

From July 2024

Previous Retirement Plan

Previous Retirement Allowance Plan(RAP)

Defined Benefit Pension(DB)
(S&P Global withdrew from the DB Plan on 1 November 2023)

Transfer of company benefits to DC over 4 years

S&P Group
Corporate-Type DC

①*

②

③

④

RAP (Cashout)

Receive Pension after age 60
(If more than 15 of service)

Pension Fund Association

Transfer Procedures for Changes in Previous RAP

		Requests to Applicable People	Deadline, Period
Previous RAP	Before Transfer	Nothing (Company will handle as a batch transfer)	—
	At time of transfer to Corporate-Type DC	Selection procedures for investment products Select through “ Rollover/Asset Conversion Instruction ” ※In case where no selections are made, the same products will be selected as the contributions	Period: 4 Years (2024~'27) December every year before the contribution date*

*As a rule, on the 25th. In case where it falls on a non-banking day, the previous business day

Selection of DB Benefit Transfer Destination and Receipt Method

	Receiving Method by Transfer Destination	Requests to Applicable People	Deadline, Period
Previous DB	Corporate-Type DC	Fill out “Request to Rollover Assets from Employees’ Pension Fund or Defined Benefit Pension Plan” and submit to HR	Deadline: Jul 31st, 2024
	RAP (Cashout)	Prepare the documents sent by the Publishers’ Pension Fund last year and mail in to the PPF individually.	Deadline: October 31st, 2024
	Receive Pension after age 60 (If more than 15 of service)	After reaching age 60 , prepare the documents sent by the Publishers’ Pension Fund last year and mail in to the PPF individually.	—
	Pension Fund Association	Prepare the documents sent by the Publishers’ Pension Fund last year and mail in to the PPF individually.	Transfer Deadline October 31st, 2024

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 June.-end, 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
0021
Robert Sompo 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。ご勤務先で実施されている企業型確定拠出年金制度につきまして、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。相違等が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 Sompo
住所	〒110-0001 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
確定拠出年金制度や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
16000101 0123456021
ログイン
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

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

Point
Convenient way to access the AnswerNet

1. Assessment
2. Recommendation
3. Execution

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

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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

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)



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

Updated in May, 2024

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

Updated in May, 2024

Welcome to the World of Investing!

Defined Contribution Pension Plans

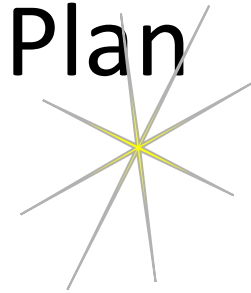
The original is written in Japanese. The translation is for reference purposes only.

Please click here to login to AnswerNet

Participants of
Defined
Contribution
Plans

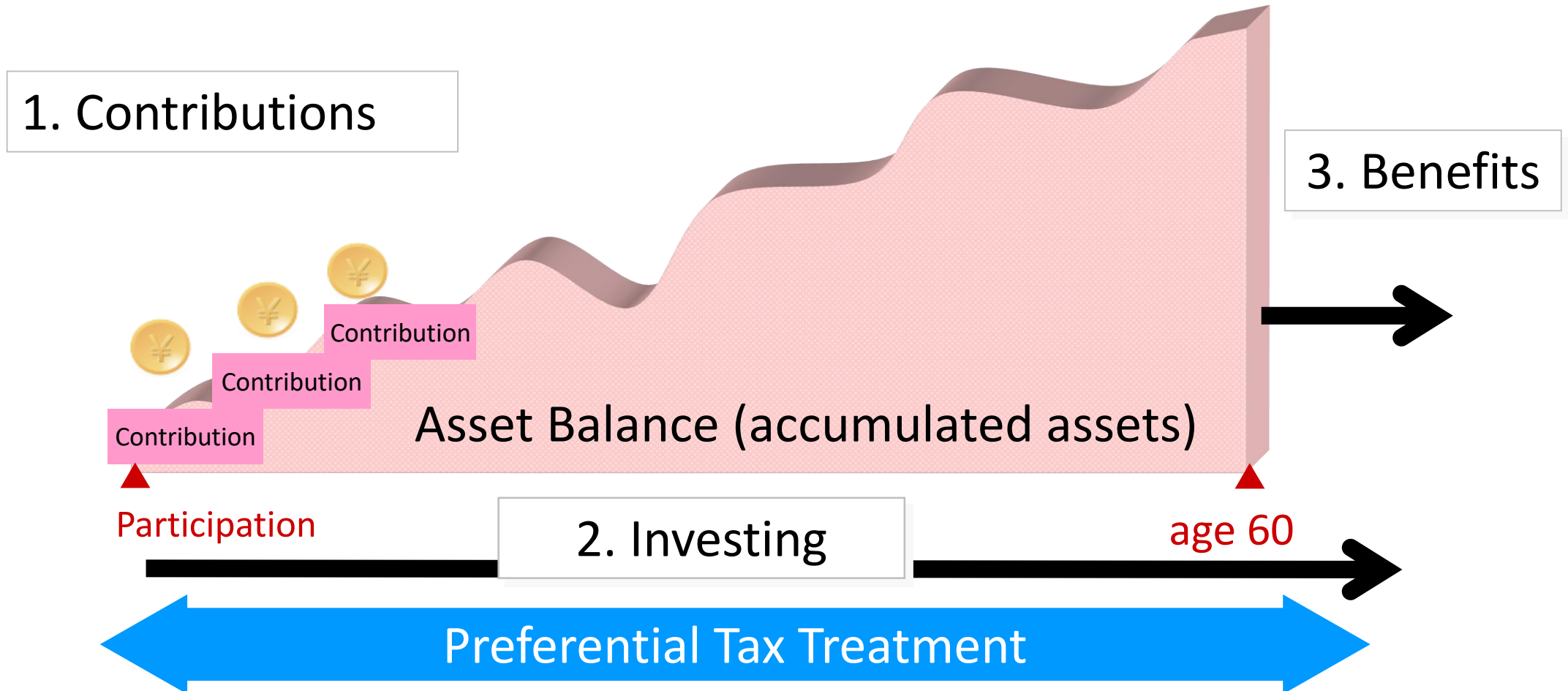
Login

1. Overview of Your Company's DC Plan



Defined Contribution Pension Plan

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

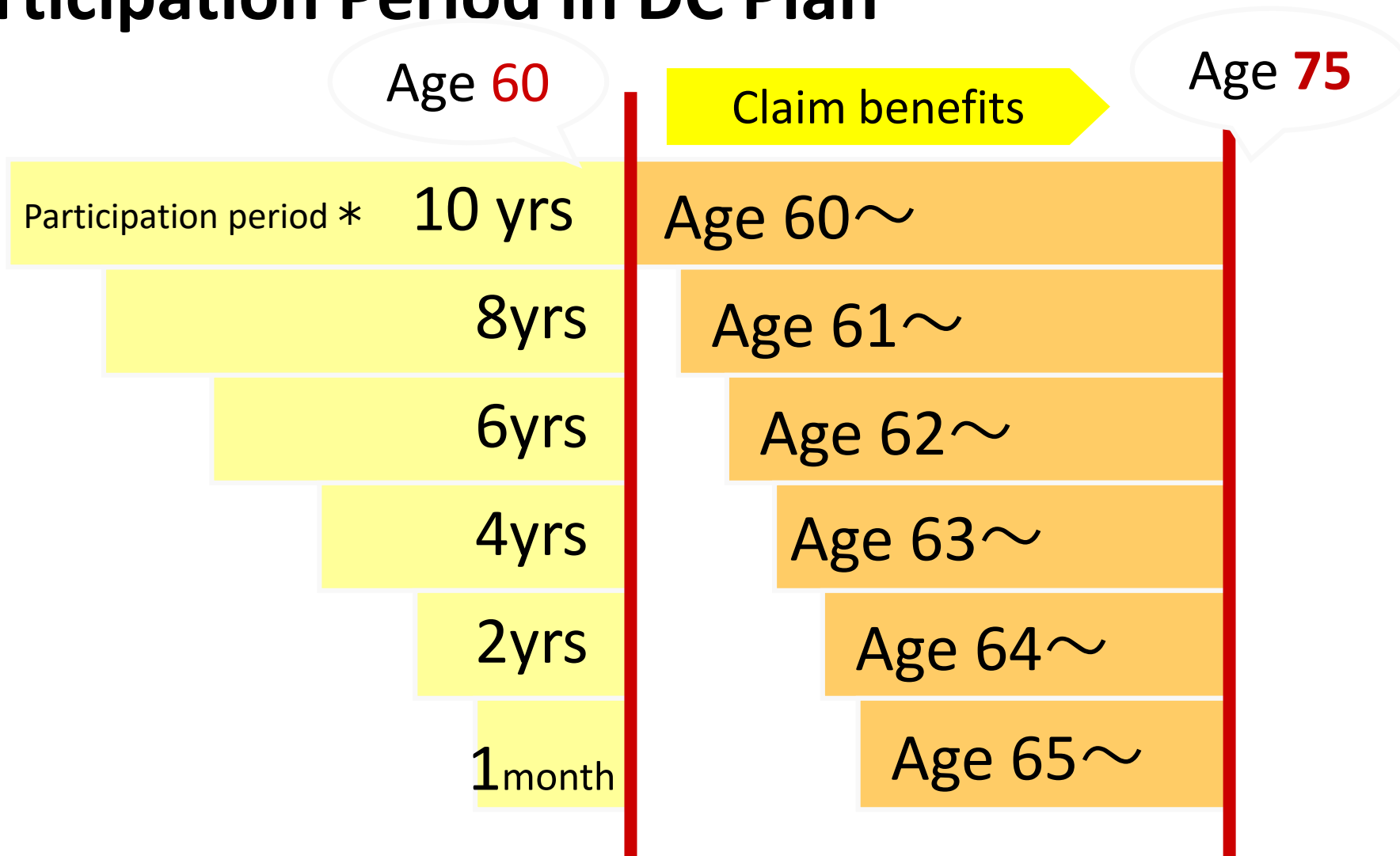


1. Contributions

Voluntary

	Company Contributions	Participant Contributions
	Separate from Salary	Deducted from Salary
Monthly amount	Monthly Base Salary × 10% or 12%	Equivalent to company contribution amount or less; and the cap of the total amount should be ¥55,000. (Minimum amount: ¥1,000)
Cap	¥ 55,000	
Contribution date	Every 25 th (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 60	

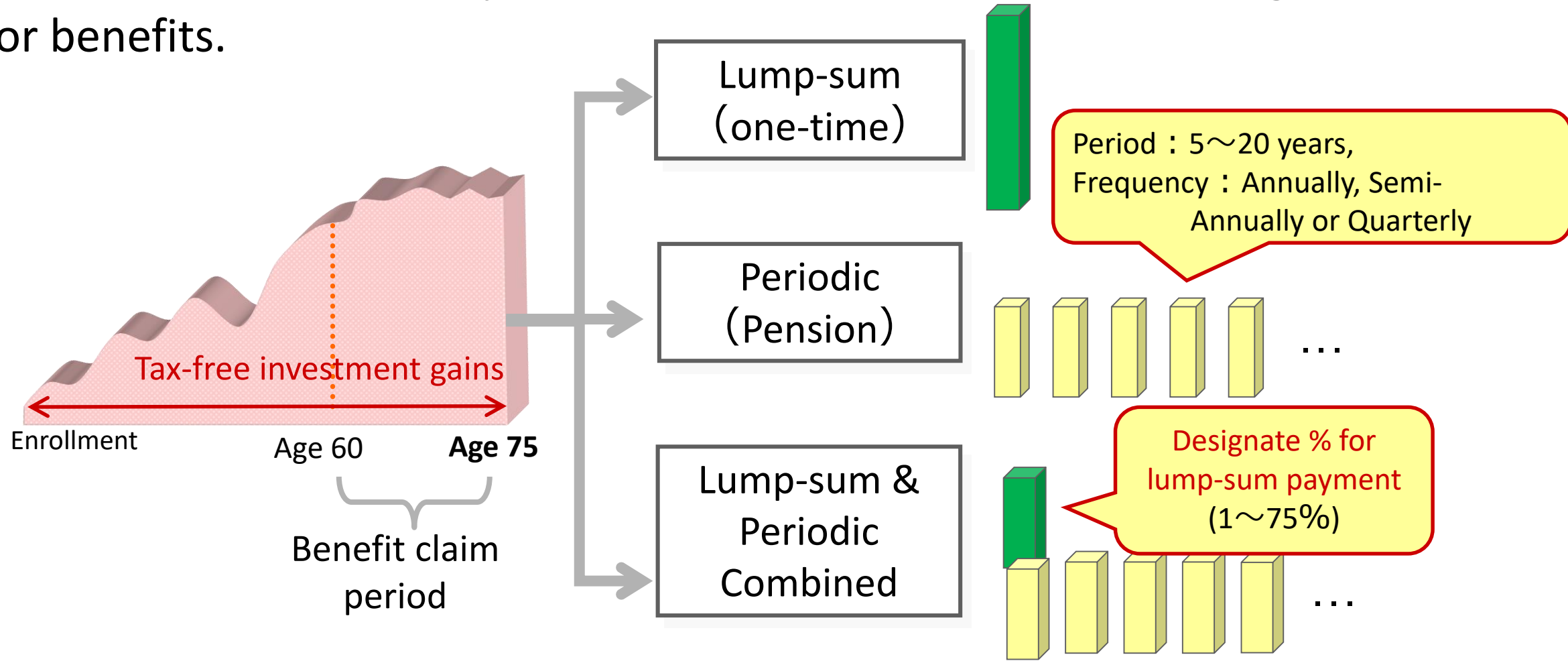
Ref. Participation Period in DC Plan



*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.



Leaving Company Before Age 60

- **No** early withdrawals (including participant contributions)
- Move to cash and roll over assets to another DC plan

YOS: **3 years** or more

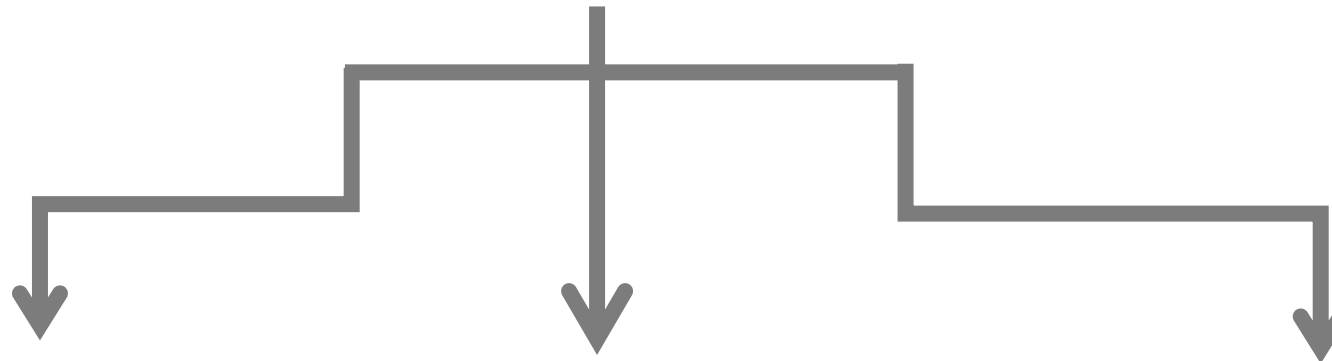
Transfer full amount

YOS: less than **3 years**

Non-vesting
-return plan sponsor contributions-

Transfer Destination (Expansion of Portability)

Change of job under age 60



※ For EPI insured persons, participant eligibility age is under age 70. But, it differs depending on the plan.

Corporate-type

※ For EPI insured persons, participant eligibility age is under age 65.

Individual-type
iDeCo

※ Transfer holding assets without making contributions

Pension Fund
Association

https://www.pfa.or.jp/tsusan/dc_ikan/index.html

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
not allowed	Your plan sponsor contribution exceeds 50,000 yen
	Choose to use “Employee matching contribution” (participant contributions)
acceptable	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

海外居住者情報

ご記入の際は、必ず「記入要領」をご参照ください。

必要が添付資料は裏面にご覧ください

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
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資格喪失理由

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

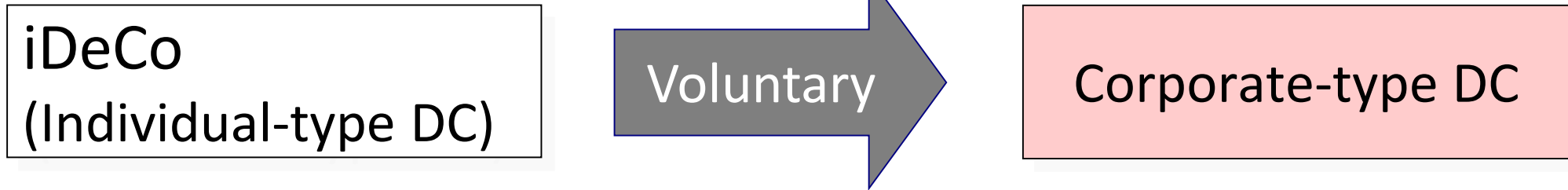
※喪失理由02, 06, 07, 08, 09, 10, 11は、理由が起きた年月日が平成28年12月31日以前である場合に限り、喪失理由13は、理由が起きた年月日が令和4年9月30日以前である場合に限り、

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

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

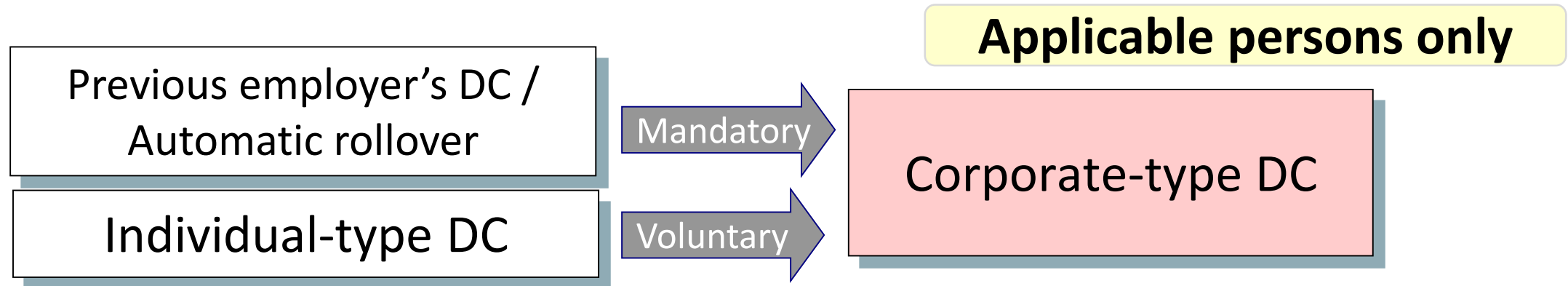
- ✓ Deciding whether or not to transfer assets held in iDeCo

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

Approx. 2 to 3 months processing time

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 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

Add. label: 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	年 月 日	sex	<input type="checkbox"/> M <input type="checkbox"/> 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	年 月 日	※Leave it blank if unknown.
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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.

(受取人) 日本郵便株式会社 八王子南局 私書箱5号 北ビジネスファーム株式会社 損保ジャパンDC証券株式会社 行 006116231100	6800 1920390
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Notes on Address Label.

- Print on A4 size paper (white) with black ink.
- Do not resize [labelink.com/en](#) when printing.
- Use a standard sized envelope.

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

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

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 Previous DC Plan

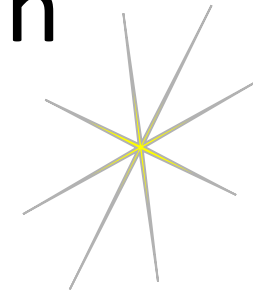
The screenshot shows the 'Participant Services' section with a red circle around the 'Rollover/Asset Conversion Instructions' link. Below this, the 'Rollover/Asset Conversion Instructions' page is displayed, featuring a progress bar with three steps: 'Step1: Provide investment instructions', 'Step2: 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

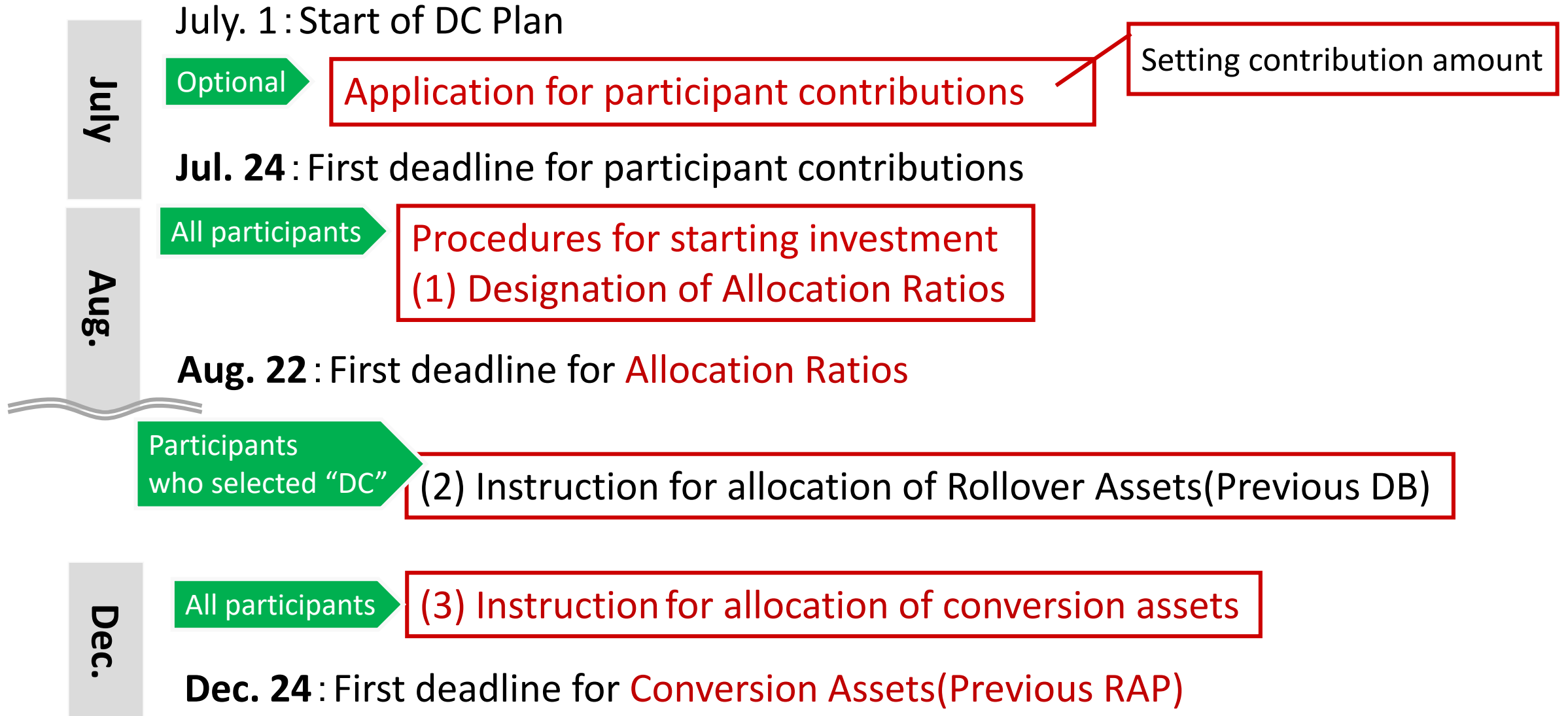
Product Name	Current Allocation			New Allocation		
	Share (%)	Amount (Yen)	Fraction	Share (%)	Amount (Yen)	Fraction
Guaranteed Principal plus Accident Insurance	100	0	*	<input type="text" value="0"/>		<input checked="" type="radio"/>
Happy Aging 20	0	0		<input type="text" value="0"/>		<input type="radio"/>
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



Procedures for DC Investment



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 DB)

- (3) Instruction for allocation of conversion assets(Previous RAP)

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)

24th 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.

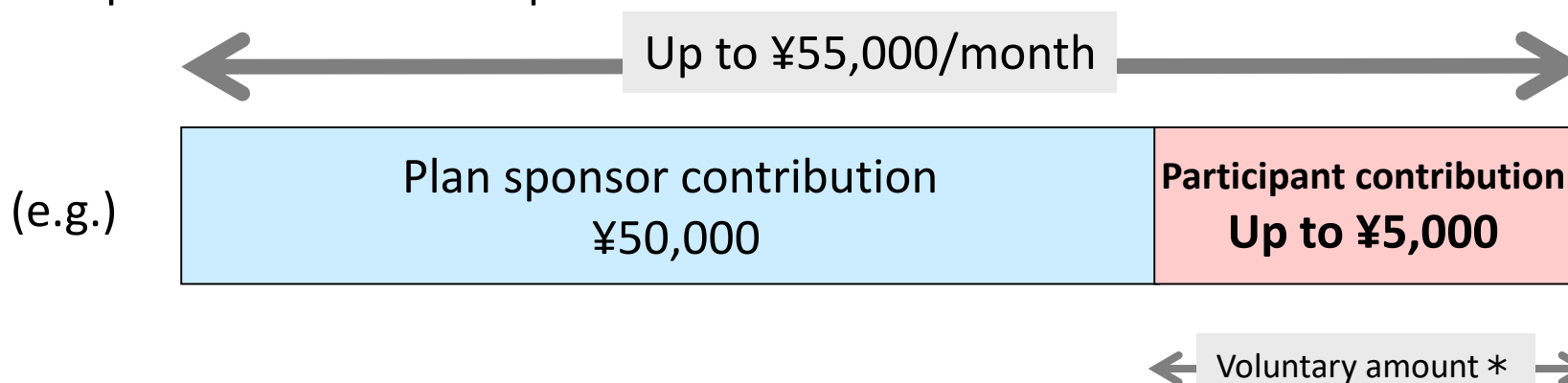
1. Increase monthly participant amount (Change Request for Participant Contribution Amount)

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】



* ¥1,000 or more

※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

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

Application details	Initial application / Resumption or Changes	<input checked="" type="radio"/> I wish to make / resume or change participant contributions. 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

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

Application details	Initial application / Resumption or Changes	<input checked="" type="radio"/> I wish to make / resume or change participant contributions. 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: Effective date of Voluntary suspension:

How to Increase Future Benefits

Participants can take the following two measures:

1. Increase monthly participant amount
→ participant contributions

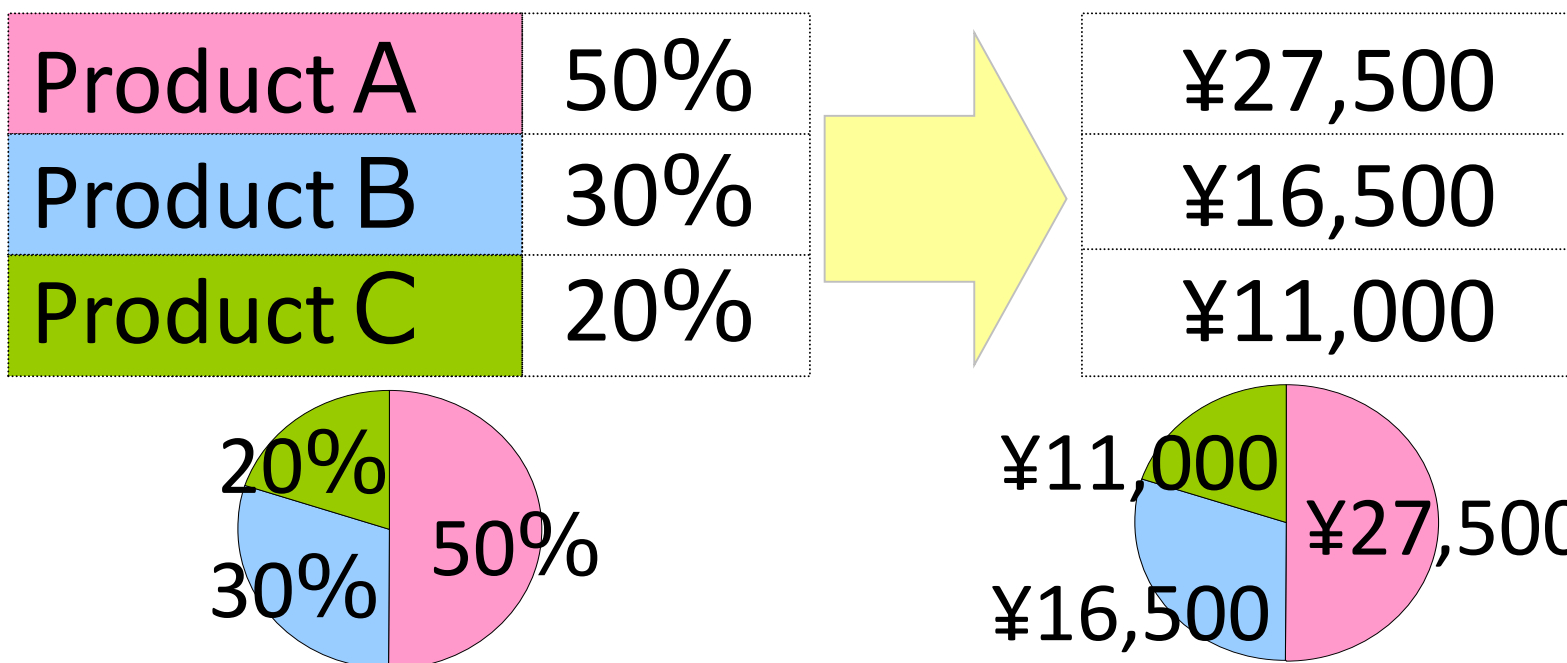
2. Procedures for starting investment

- (1) Designation of Allocation Ratios
- (2) Instruction for allocation of Rollover Assets (Previous DB)
- (3) Instruction for allocation of conversion assets(Previous RAP)

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: **23rd August, 2024**

Deadline : **The day before the monthly contribution date
(25th in principle*) → 22nd 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: 30,760 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 of product based on monthly contributions

Examine participant contributions

【Smartphone】

SOMPO JAPAN DC SECURITIES

Contribution Instructions Rollover/Asset Conversion Instructions Switching Instructions

Contribution Instructions

Step 1: 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”

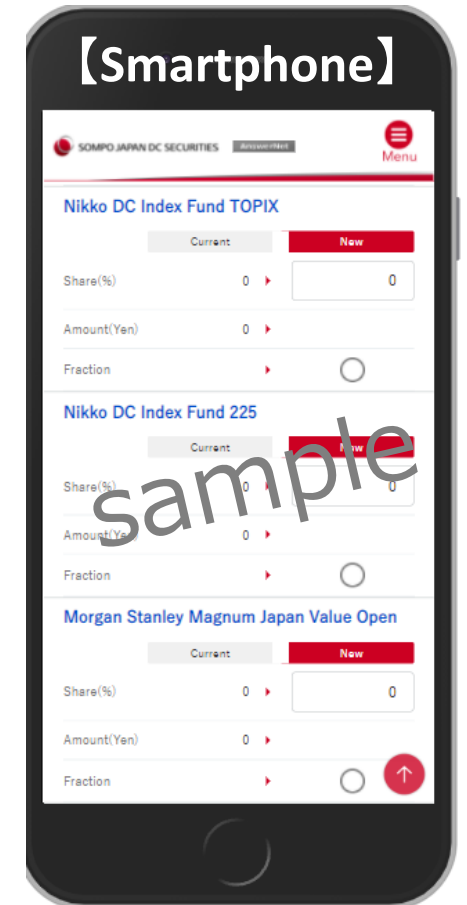
1. Confirm the name of the product to be selected ↓

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"/>	

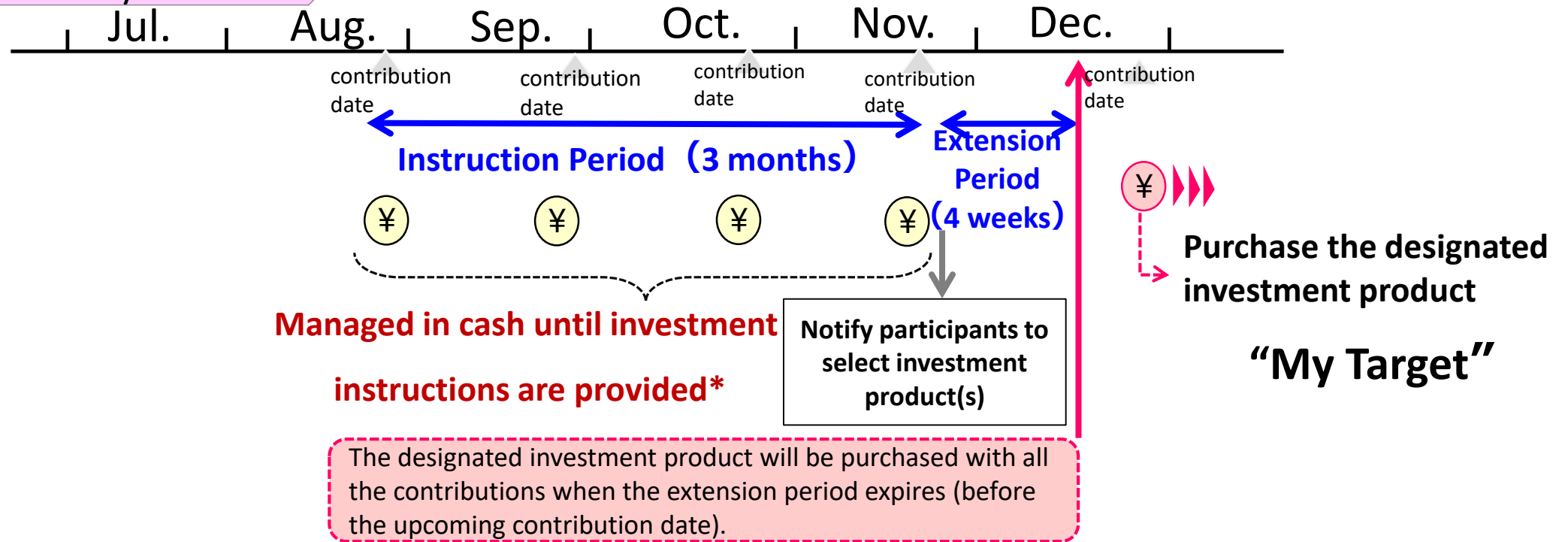
3. Click [Confirm] button below when finished entering. ↓



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 DB)

Method : AnswerNet (website)/Call Center

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

- The assets from previous DB 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 'Participant Services' section with a red circle around the 'Rollover/Asset Conversion Instructions' link. Below this, the 'Rollover/Asset Conversion Instructions' page is visible, featuring a progress bar with three steps: 'Step1: Provide investment instructions', 'Step2: Confirm instructions', and 'Step3: Process complete'. A red box highlights a table titled 'Detailed information on the Rollover Assets' with the following structure:

Rollover Assets
Amount of Rollover Assets
Instruction Deadline
Scheduled Rollover Date

Below the table, there are several explanatory notes starting with asterisks, such as: '*When the scheduled rollover date and the amount of rollover assets are confirmed, each item will be displayed.' and '*You are able to provide investment instructions even before the scheduled rollover date is confirmed.'

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. In case you fail to designate allocation ratios of rollover assets by the deadline, investment products are purchased using the latest contribution allocation ratios.

2. Procedures (3) Instruction for allocation of Conversion Assets (Previous RAP)



Date of asset remittance	Dec.25* of every year from 2024 to 2027 (in 4 equal installments)
Deadline	By the day before the date of receiving “Conversion Assets” (Previous RAP).

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

Designation of Allocation Ratios for Conversion Assets from “Previous RAP” Plan

Rollover/Asset Conversion Instructions

Step1: Provide investment instructions

“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.

- * Rollover assets: Assets transferred from another DC plan, etc.
- * Conversion assets: Assets transferred from a corporate pension plan (Employees' Pension Funds or defined benefit pension plan, etc.) or a retirement allowance plan implemented by your employer to a DC plan

Rollover Assets

Amount of Rollover Assets	
Instruction Deadline	
Scheduled Rollover Date (Effective Date of Instructions)	

Conversion Assets

Amount of Conversion Assets	
Instruction Deadline	
Scheduled Conversion Date (Effective Date of Instructions)	

Rollover/Asset Conversion Instructions

Product Name	Current Allocation			New Allocation		
	Share (%)	Amount (Yen)	Fraction	Share (%)	Amount (Yen)	Fraction
DC Guarantee 1 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"/>
SOMPO Target Year Fund 2055	0	0		<input type="text" value="0"/>		<input type="radio"/>

In case previously designated allocation ratios of rollover assets and conversion assets are available, those ratios are used for purchasing investment products unless new allocation ratios are designated.

Two Ways to Change Products

	(1) Changing Allocation Ratios	(2) Switching
Target	Future contributions	Currently held products
Fee	N/A	Partial redemption charge (not applicable for investment trusts in your plan)
Deadline	Day preceding the monthly contribution date* (*25th in principle)	Every business day

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

Switching

Switching

Switching Instructions

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

Switching Instructions

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

The screenshot shows the Sampo Taro's page with the following details:

- Participant Services:** Main Page, 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:** 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.
- Product Selected for Sale:** No. 003, Product Name Happy Aging 25, Transaction Amount 97,330 units, Date Price Determined 2017/05/11.
- Product Selected for Purchase:** Product Name DC, Share (Transaction Amount), Fraction, Date Price Determined 2017/05/19.
- Buttons:** Return to previous screen, Submit.

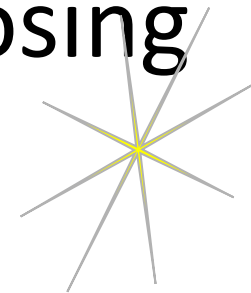
View History: Confirm transaction details

Date when the sale price is set.

Date when the purchase price is set.

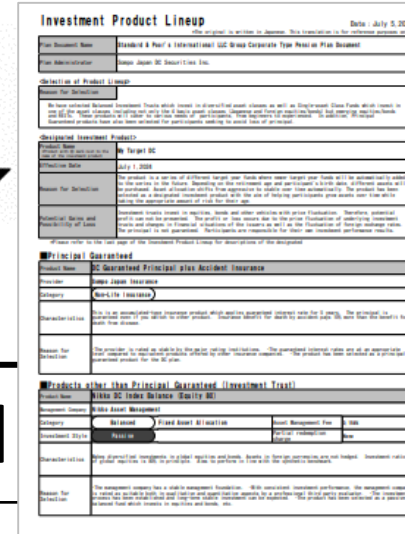
Verify the details you have specified, then click the "Submit" button.

3. Tips for Investing and Points for Choosing Investment Products

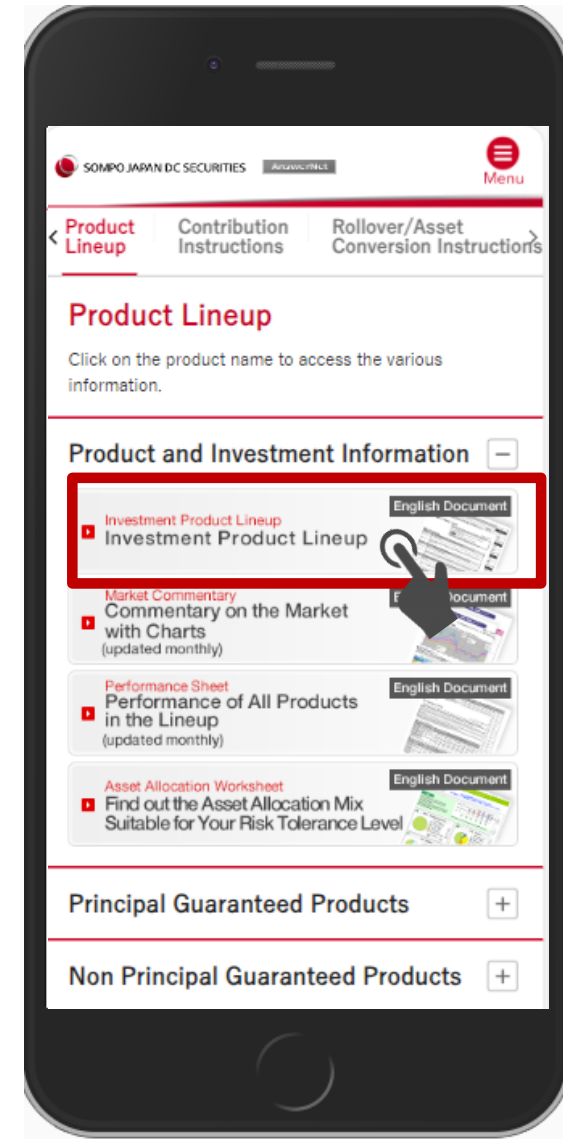


Type of investment products in your DC plan

Investment Product Lineup



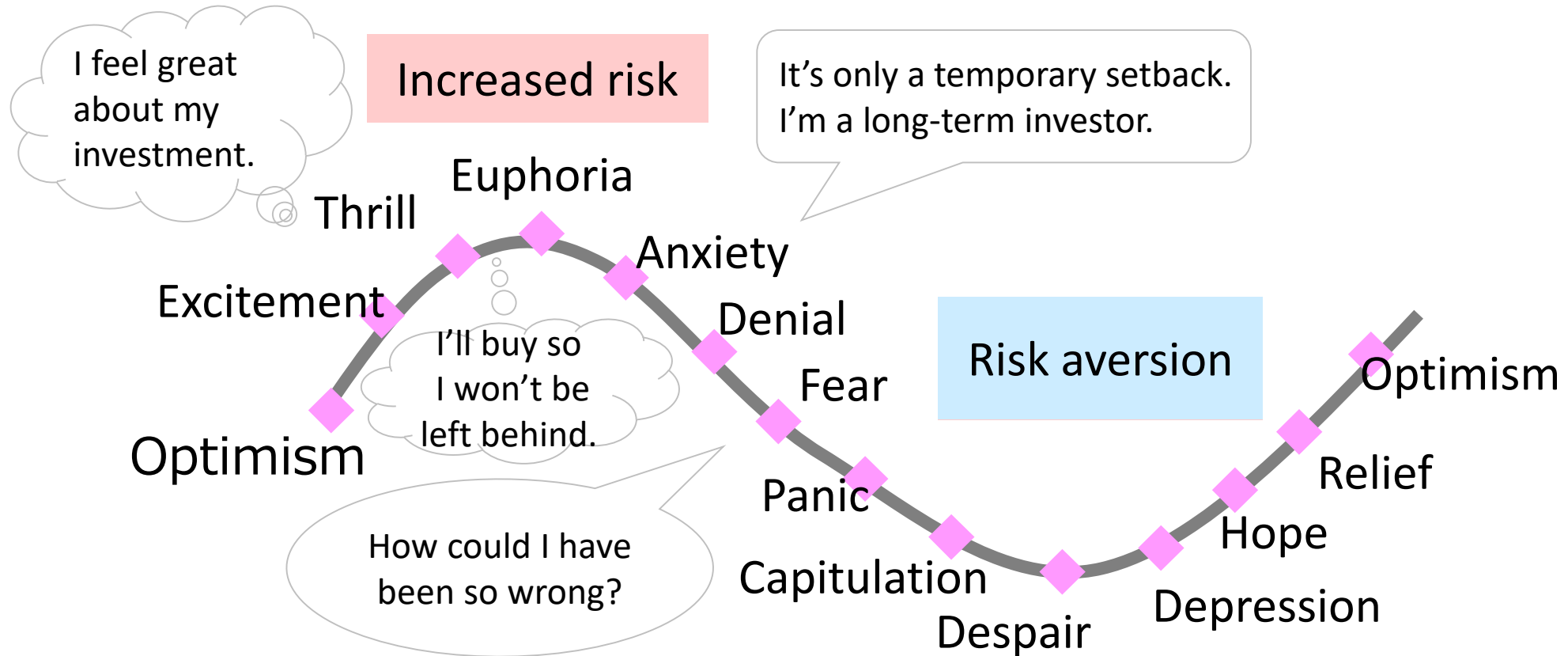
Type	Qty.	Protected
Non-life Insurance (Principal guaranteed)	1	10 million yen in principal + interest
Investment Trusts	30	100% protected (at market value)



* 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**”.



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Tips for Investing

☑ “Over time”

Long-term Investment

☑ “Steady”

Monthly Contributions

Scheme which enables anyone to invest automatically



☑ “Balanced Approach”

Diversified Investment

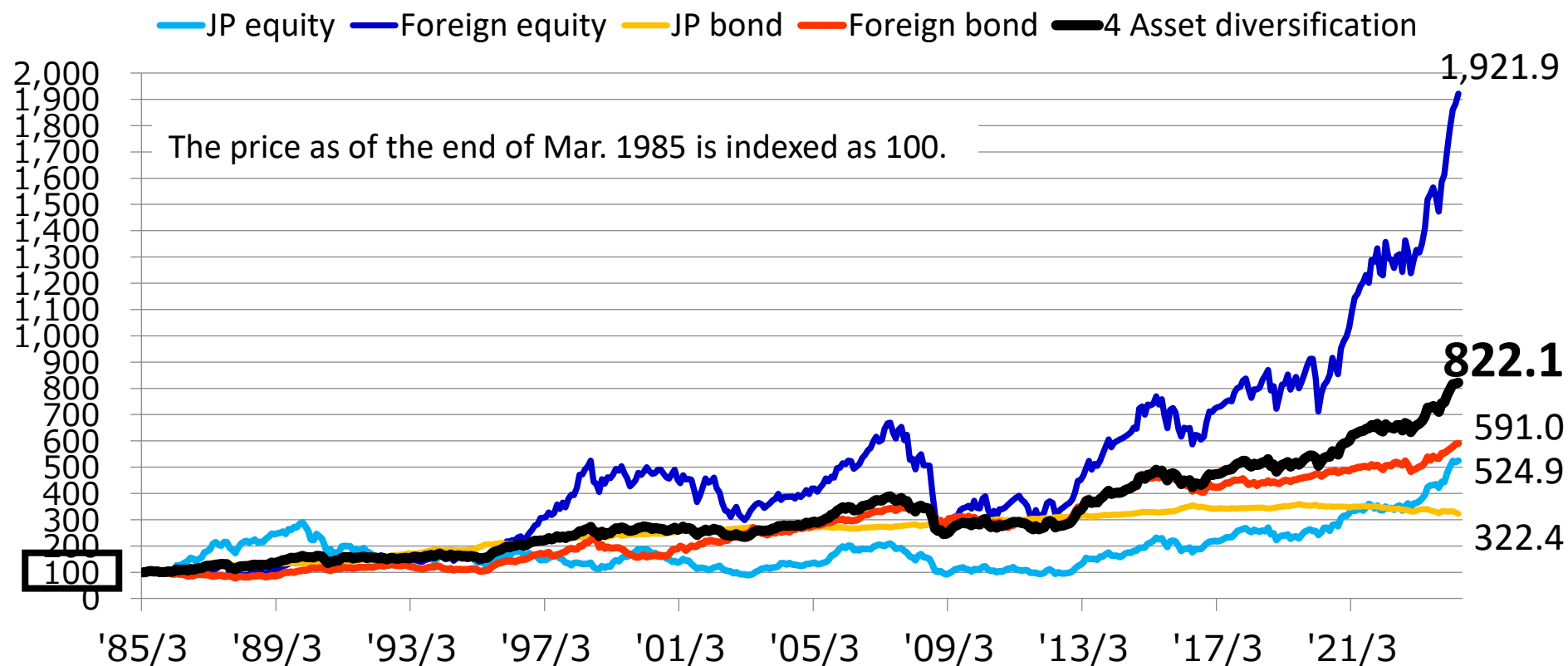
If you put all your eggs in one basket, you may break all your eggs.



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



Effects of Long-Term Diversified Investment



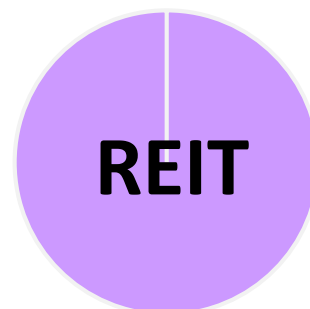
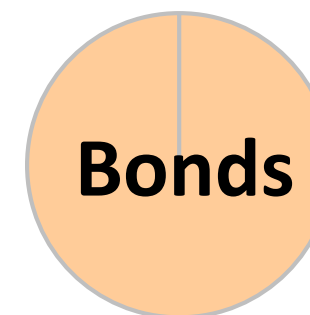
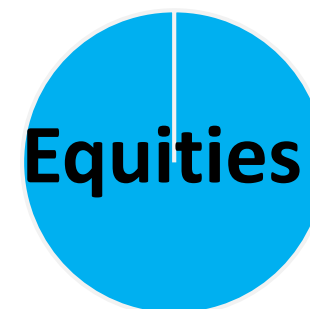
JP equity: TOPIX (dividends included), Foreign equity: MSCI Kokusai (JPY), JP bond: Nomura BPI, Foreign bond: FTSE World Government Bond Index (ex Japan, JPY),

- ◆ 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

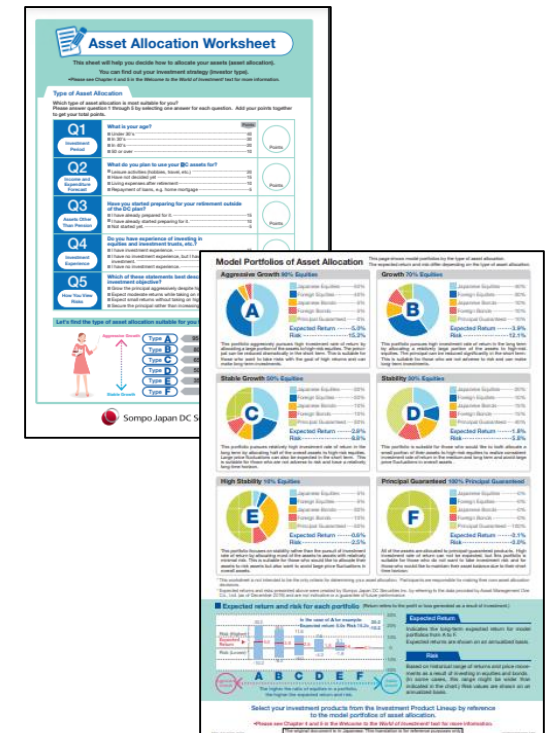
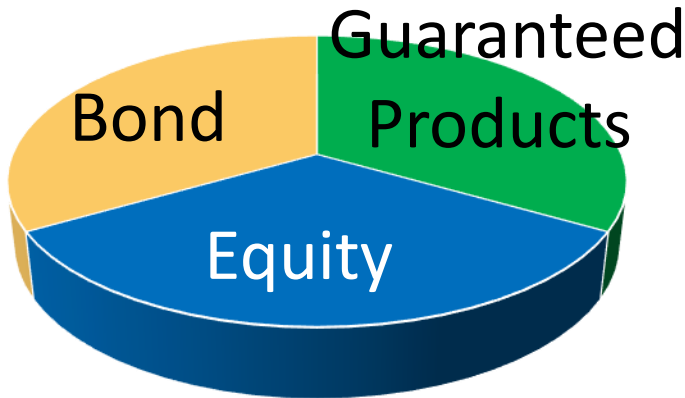


Key to Investment-Asset Allocation

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



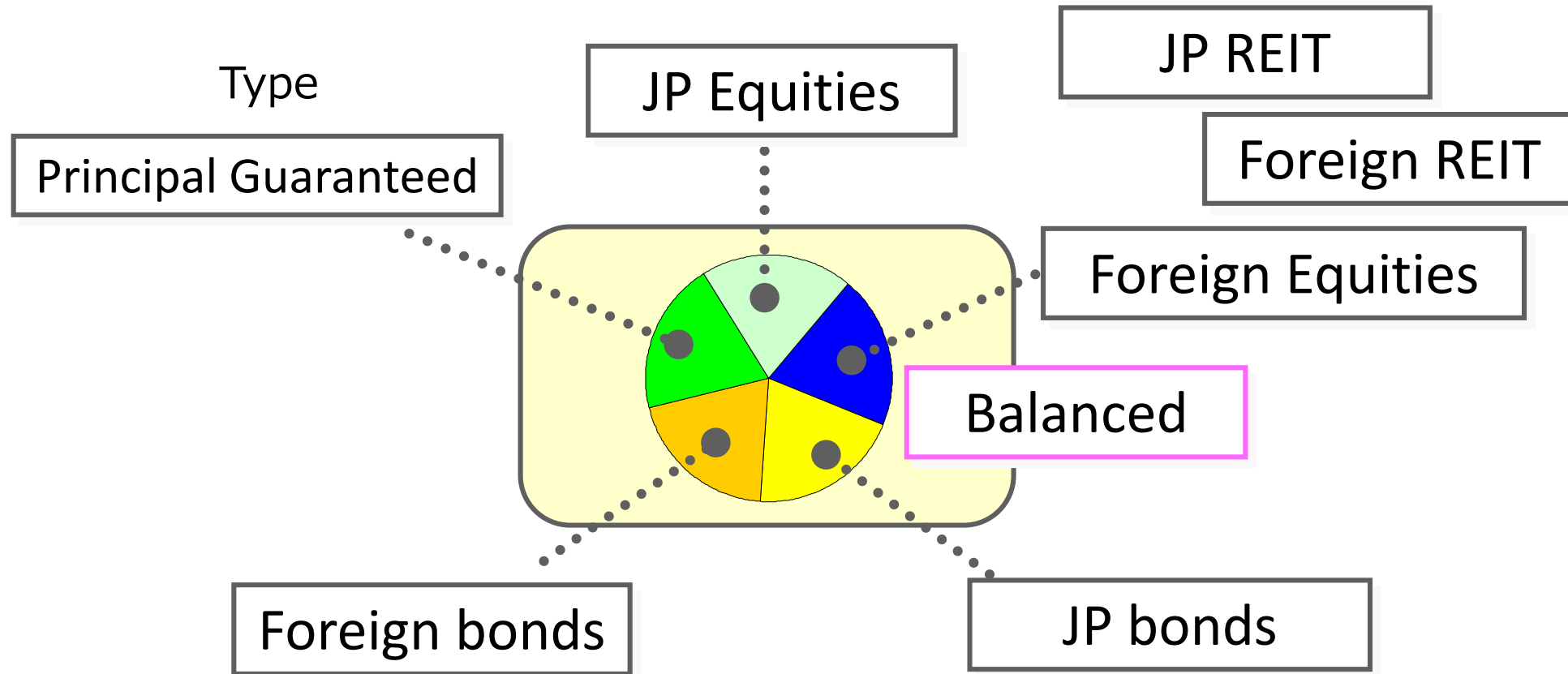
Decide your asset allocation based on your investment strategy.



Ref. Asset Allocation Worksheet: https://www.sjdc.co.jp/-/media/sjnkdc/files/corp/en/check_E.pdf?la=ja-JP

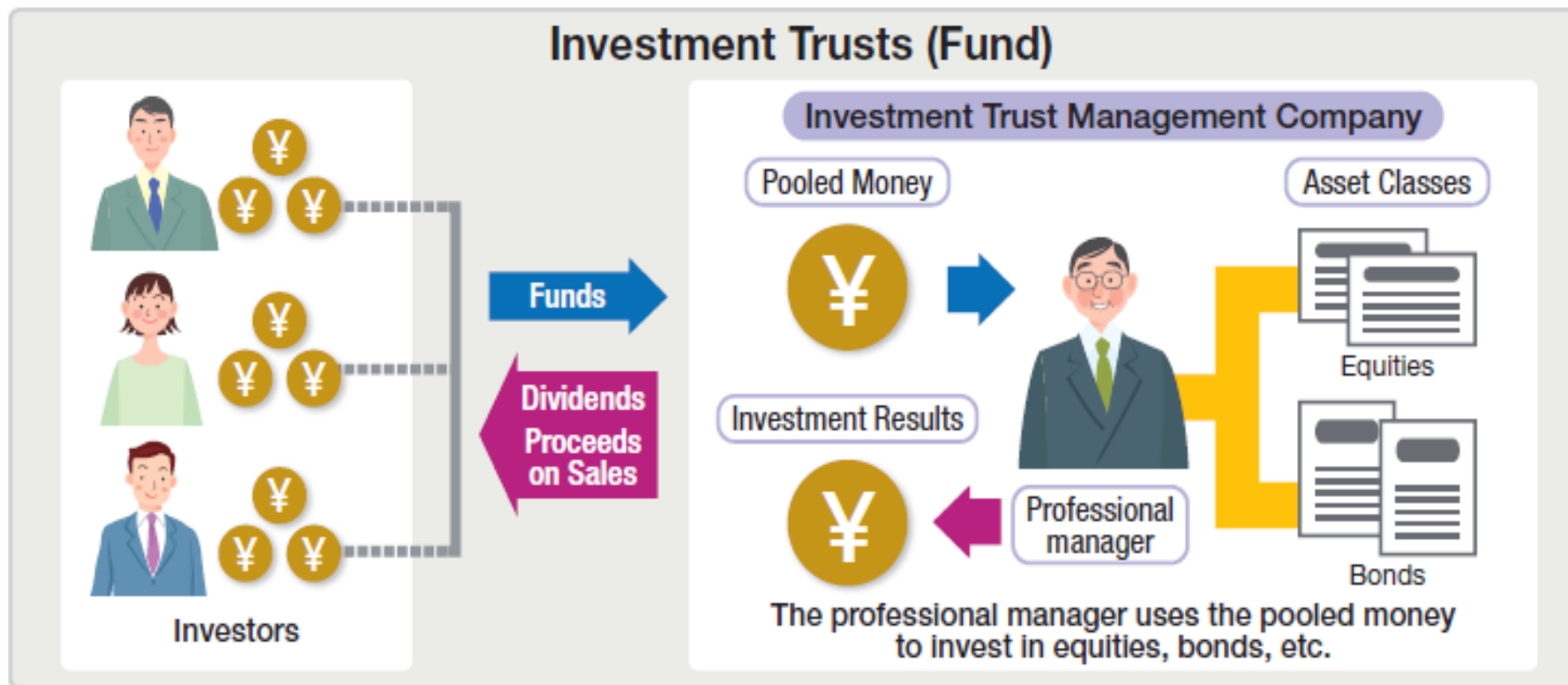
Points for Choosing Investment Trusts

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



Structure of Investment Trusts

Image

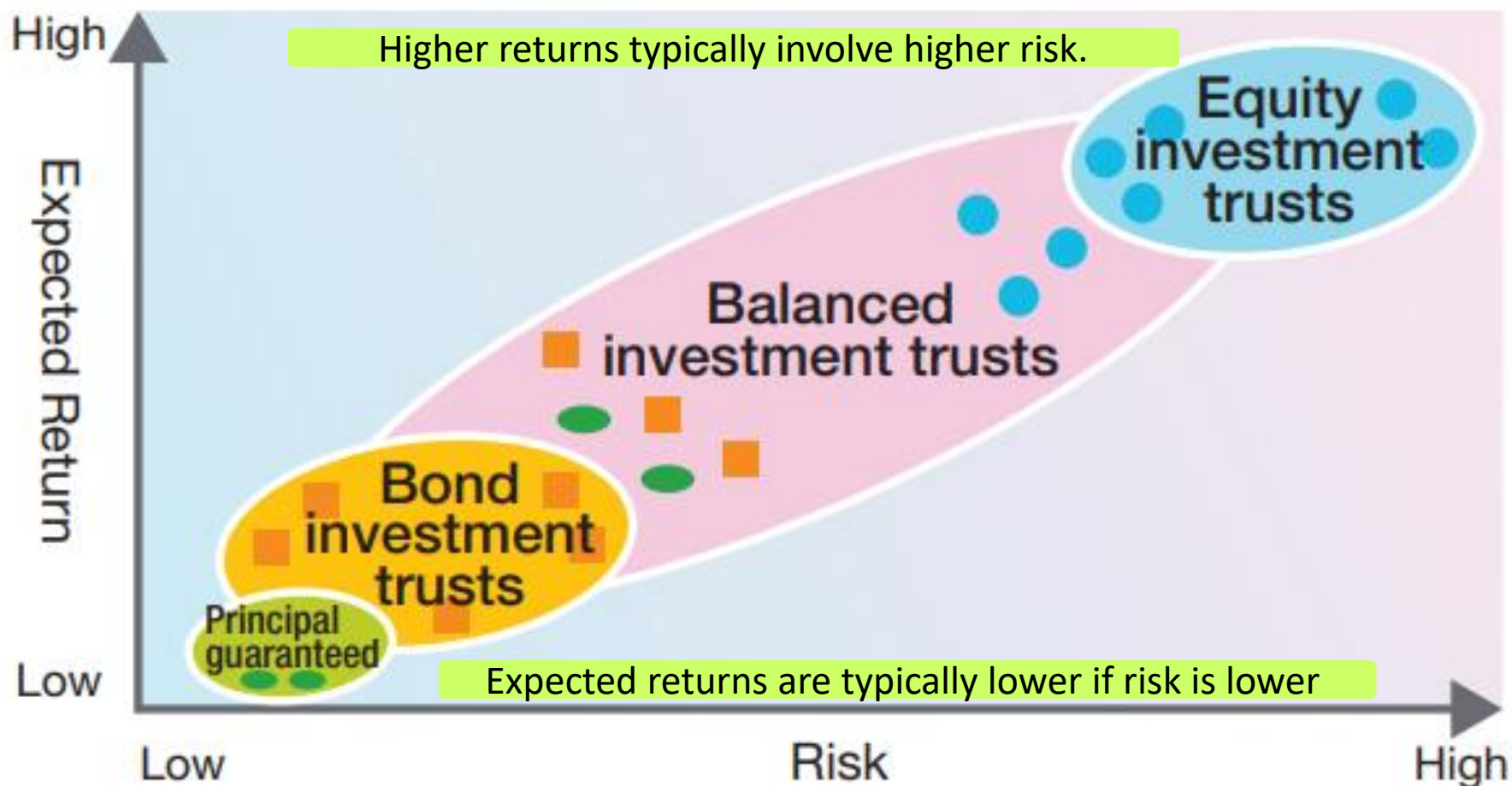


Original principal and dividends are not guaranteed

Note: A dividend is a distribution of some profits gained by investment to investors. In DC plans, such distributions will be automatically re-invested into the same investment products.

Risk and Expected Return

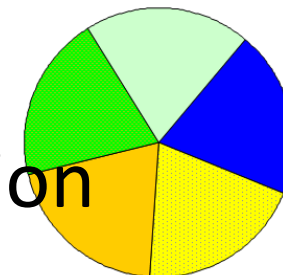
<Image of risk and expected return by target asset class>



This information is provided as an informational and referential purposes only and is not intended as a solicitation for investment. Past performance is no guarantee of future results.

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

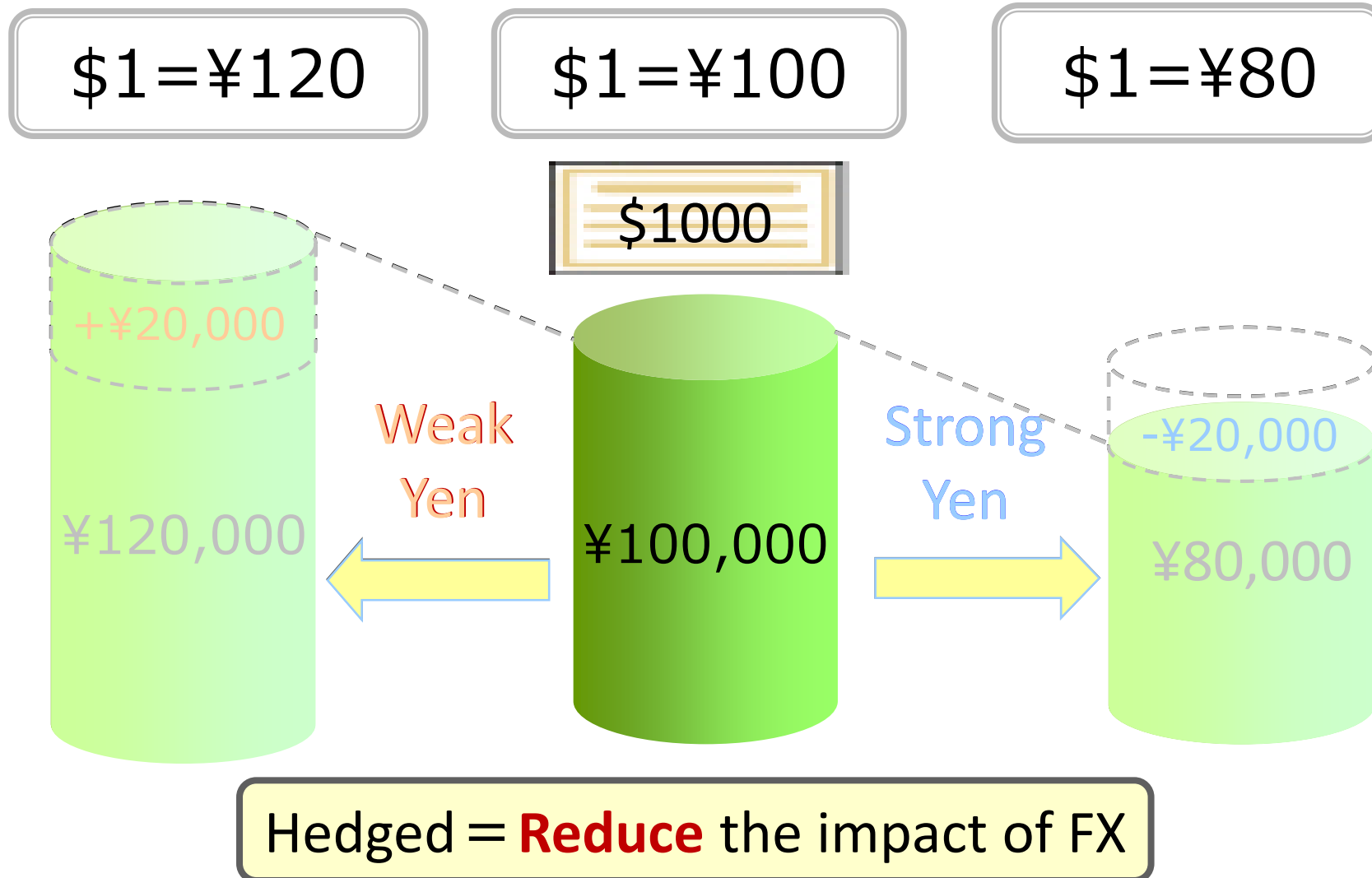
Investment Product Lineup ↓



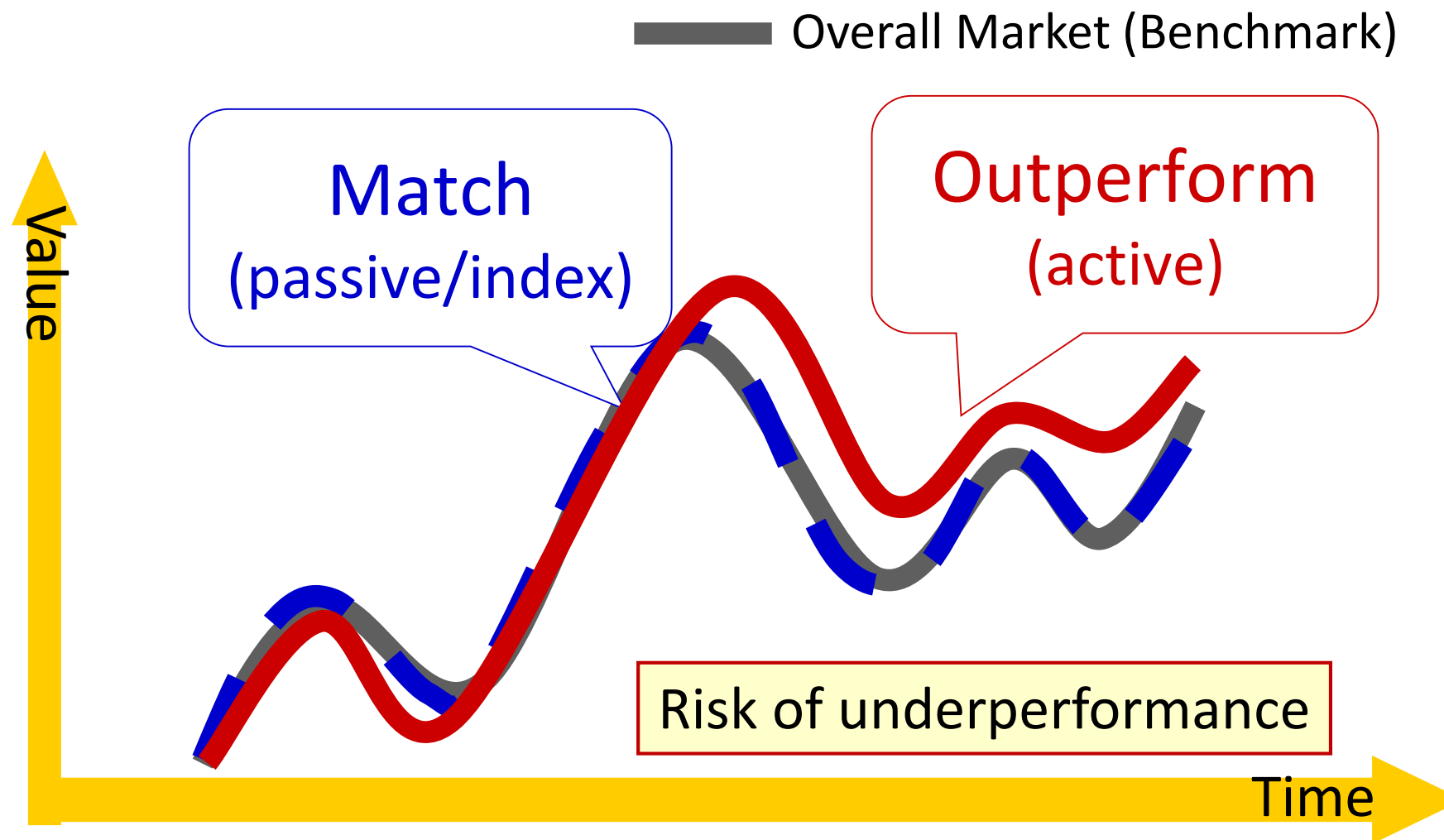
Products other than Principal Guaranteed (Investment Trust)			
Product Name	TAWARA No-load Developed Country Equity	Asset Management Fee	0.09889%
Management Company	Asset Management One	Partial redemption charge	None
Category	Foreign Equities	Index (Developed countries)	
Investment Style	Passive		

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"> • The management company has a stable management foundation. • With consistent investment performance, the management company is rated as suitable both in qualitative and quantitative aspects by a professional third party evaluator. • The investment process has been established and long-term stable investment can be expected. • The product has been selected as a passive fund which invests in foreign equities. 		

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



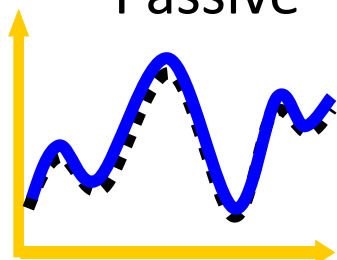
(2) Investment Style



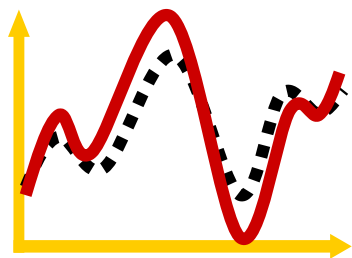
(3) Fees Asset Management Fee (While Holding)

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	—	TOPIX Index Open DC	0.154%	None	32.91%	15.41%	15.14%	10.62%	11.80%	13.82%	1.30	1.09
	Index(Nikkei225)		—	TAWARA No-Load Nikkei225	0.143%	None	26.70%	12.06%	15.31%	--	15.79%	16.72%	0.76	0.91
	Value	Active	—	Daiwa Sumigin DC Japan Stock Fund	1.045%	None	44.38%	22.07%	20.43%	13.05%	12.53%	14.01%	1.75	1.45
	Growth		—	Fidelity Japan Growth Fund	1.683%	None	20.22%	8.55%	13.43%	10.17%	13.84%	15.25%	0.61	0.88
	Small/Medium Cap Equities		—	DC DaiwaMid-Small Cap Equity Fund	1.672%	None	33.86%	16.07%	21.73%	16.45%	17.91%	19.96%	0.89	1.09
	ESG		—	Making The World Better Companies Fund	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	TAWARA No-Load Developed Country Equity	0.09889 %	None	38.48%	20.27%	21.30%	--	14.90%	16.77%	1.36	1.27
	Index(Developed countries)		None	One DC S&P 500 Index Fund	0.1078%	None	41.28%	--	--	--	--	--	--	--
	Index(Developed countries)		None	Rakuten US All Equity Index Fund	Approx. 0.162%	None	40.64%	20.52%	22.50%	--	16.04%	17.33%	1.27	1.29
	Index(Emerging countries)		None	Nikko Index Fund Emerging Equity	0.3740%	None	24.85%	5.70%	10.85%	6.41%	12.78%	17.11%	0.44	0.63
	Value	Active	timely hedged	Global Value Open DC	1.507%	None	25.75%	16.44%	18.64%	13.29%	12.12%	14.46%	1.35	1.28
	Growth		None	AllianceBernstein Global Growth Opportunities(for DC & VA)	1.595%	None	28.95%	11.83%	18.84%	13.00%	17.65%	17.46%	0.67	1.07
	ESG		None	BlackRock ESG World Equity Fund (Unhedged)	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.

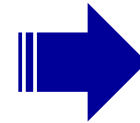
Investment trust (Japanese/Foreign Bonds, REIT)

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.>
- 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.

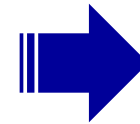
Balance Which Fits Your Strategy Best?

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

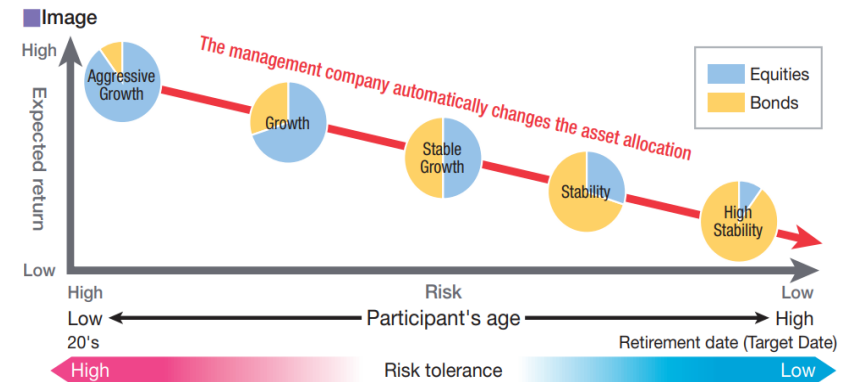


Fixed Asset Allocation

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

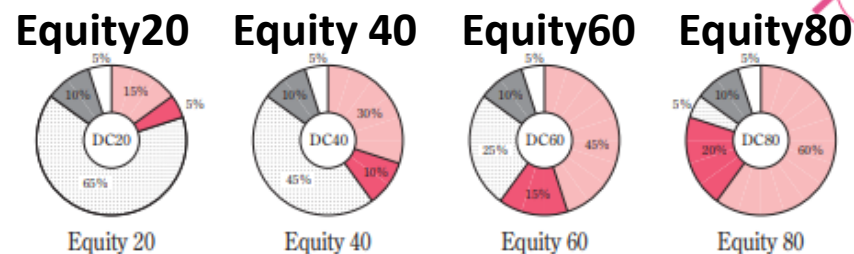
Nikko DC Index Balance



- 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.

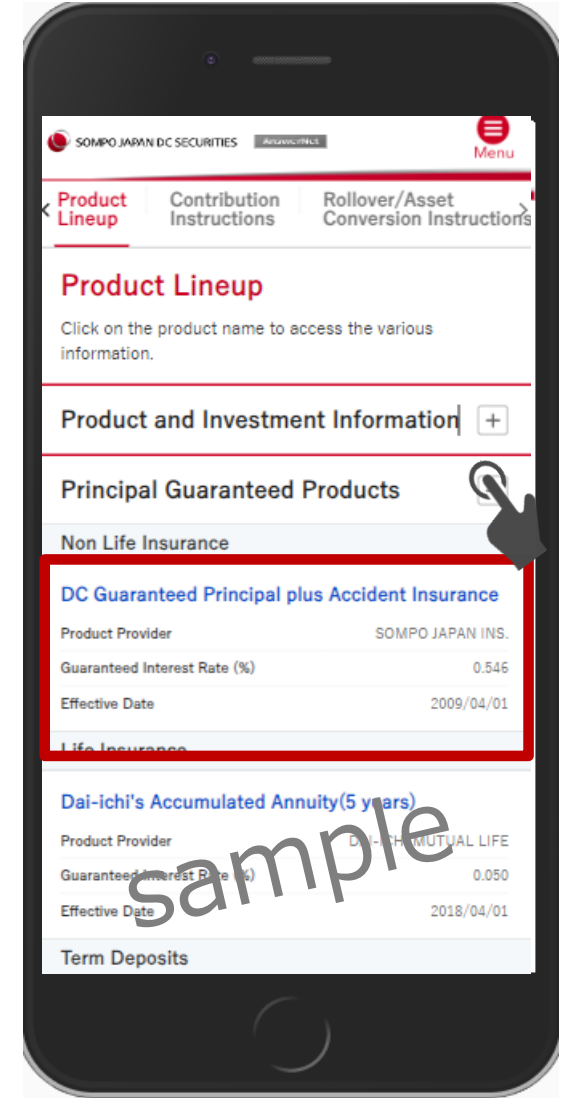
Loss of Participant Eligibility Age	Date of birth	Target Fund									Age when the target year is reached		
		2030	2035	2040	2045	2050	2055	2060	2065	2070			
60 years old	- 1975/06/28	○										55 years old	-
	1975/06/29 - 1980/06/28		○									55 years old	- 60 years old
	1980/06/29 - 1985/06/28			○								55 years old	- 60 years old
	1985/06/29 - 1990/06/28				○							55 years old	- 60 years old
	1990/06/29 - 1995/06/28					○						55 years old	- 60 years old
	1995/06/29 - 2000/06/28						○					55 years old	- 60 years old
	2000/06/29 - 2005/06/28							○				55 years old	- 60 years old
	2005/06/29 - 2010/06/28								○			55 years old	- 60 years old
2010/06/29 -									○			- 60 years old	

*"2070" to be added on Sep.4th,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

Sompo 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

Simulate investment performance

SOMPO 損保ジャパンDC証券 つみたてナビ+

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.

Monthly contribution amount: 5,000 yen

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)”

Screenshot of the Tsumitate Navi+ main page. It displays the current account balance as 2,765,474 yen. Below this, it shows contribution details: Current contribution (43,070 yen), Plan sponsor contribution (42,020 yen), and Participant contribution (1,050 yen). The next contribution is scheduled for 2017/05/31. There are three main action buttons: 'Discover suitable investment products', 'Simulate investment performance', and 'Examine participant contributions (employee matching contribution)'. A 'Menu' icon is visible in the top right corner.

Screenshot of the Tsumitate Navi+ assessment flow. It starts with a red banner: 'Packaged-type based on your age. Select a low maintenance "target-date fund"'. Below this is a 'Target-date fund' section. A red box highlights the step: 'Get suggestions based on your answers to a series of questions. Get an "assessment of risk tolerance level" using the Tsumitate Navi+ (robo-advisor)'. This leads to a 'Risk tolerance level' section with a progress indicator and a 'Start assessment now' button. A callout box points to this step with the text: 'Perform a risk tolerance assessment'.

Asset allocation is determined based on the “diagnostic results”.

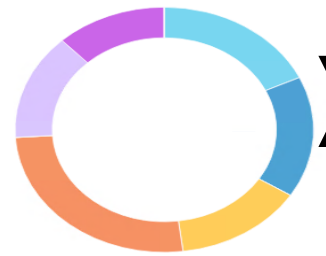
Return	Risk
7.7 %	10.0 %

Risk tolerance level

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



Asset allocation



See asset allocation breakdown

Confirm asset allocation and proceed to product selection

Back

Leave it to the professionals? Choose by yourself?

Screenshot of the 'Investment instructions' screen. It shows a progress bar with four steps: 'Assessment of Risk Tolerance Level', 'Assessment Results (Asset Allocation)', 'Investment instructions', and 'Switching Instructions'. The 'Investment instructions' step is currently active. Below the progress bar, there is a section for '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 an asset allocation)'. There are three main options: 'Select balanced products', 'Combine single asset products', and 'Select a target-date fund'. A red box highlights the 'Select balanced products' option.

- 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.

Screenshot of the 'Investment instructions' screen showing product selection options. It includes a 'Sort by' dropdown menu with the following options: '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)', and 'Sort by assets under management'. A red box highlights the 'Sort by return (3 years)' option. A callout box points to this section with the text: 'Priorities when choosing products'.

Top Homepage

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



■ 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

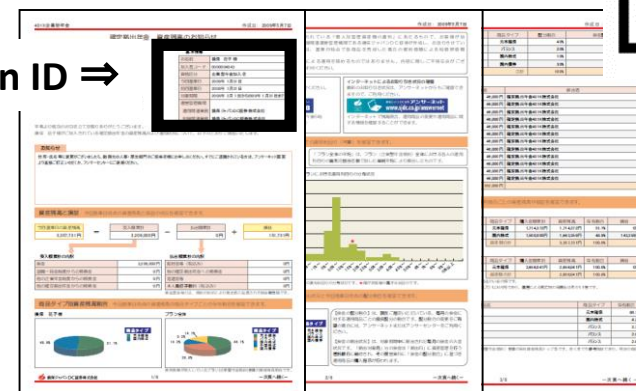
Mon-Fri: 2:00pm - 6:00pm
(excluding bank holidays and New Year period break)
From abroad, call (+81) 3-5325-6303 (non toll free)

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.