Asset Allocation Worksheet

Which type of asset allocation is most suitable for you?
Answer questions 1 through 5 by selecting one answer for each question. Each answer has a numerical score. Total your scores in the box at the bottom of this section.

**Q1** What is your age? Points
- Under 40 ................................................................. 30
- In 40's ................................................................. 20
- 50 or over ............................................................... 10

**Q2** Have you started preparing for your retirement outside of the DC plan?
- Not started yet. ............................................................ 5
- I have already started preparing for it. ........................................ 10
- It is already well taken care of. ................................................. 15

**Q3** What do you plan to use your DC assets for?
- Repayment of loans, e.g. home mortgage ........................................ 5
- Living expenses after retirement .................................................. 10
- Have not decided yet ............................................................ 15
- Leisure activities ................................................................. 20

**Q4** Which of these statements best describes your investment objective?
- Preserve capital even if the return is lower than the rate of inflation. ............... 5
- Preserve capital and earn a moderate return. ........................................ 10
- Grow the principal, while taking on moderate risk. .................................. 15
- Grow the principal aggressively, despite the higher risk. ............................. 20

**Q5** If the stock market took a substantial plunge (of 20% or more) in one year and the value of your assets declined significantly, you would:
- Sell all equity investment trusts and invest in safer investment products. ........... 5
- Probably do nothing because I am in it for the long term. ............................ 10
- Purchase more units because the price of the mutual funds is a bargain due to the market drop. ................................................................. 15

Now, match your total score below to the range at the bottom of the page to learn what type of investor you are

Total

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30  35  50  65  80  95
30  ~45  ~60  ~75  ~90  ~100
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(Aggressive growth)  (Emphasis on preserving capital)

A   B   C   D   E   F

Sompo Japan Nipponkoa DC Securities
Asset Allocation Model Portfolios

**Expected Return**
Indicates the long-term expected return for model portfolios from A to F. Expected returns are shown on an annualized basis.

**Risk**
Based on historical range of returns and price movements as a result of investing in bonds and equities. (In some cases, this range might be wider than indicated in the chart.) Risk values are shown on an annualized basis.

- **A** 100% Principal Guaranteed
  - Asset Allocation
  - Expected Return 0.3%
  - Risk 0.0%

- **B** 10% Equities
  - Asset Allocation
  - Expected Return 1.1%
  - Risk 2.5%

- **C** 30% Equities
  - Asset Allocation
  - Expected Return 2.1%
  - Risk 5.8%

- **D** 50% Equities
  - Asset Allocation
  - Expected Return 3.0%
  - Risk 8.8%

- **E** 70% Equities
  - Asset Allocation
  - Expected Return 4.1%
  - Risk 12.1%

- **F** 90% Equities
  - Asset Allocation
  - Expected Return 5.0%
  - Risk 15.2%

* The higher the ratio of equities in a portfolio, the higher the expected return and risk.

* This worksheet is not intended to be the only criteria for determining your asset allocation. The charts above give you different ways to think about how to make decisions regarding asset allocation. Participants are responsible for making their own asset allocation decisions.

* Expected returns and risks presented above were created by Sampo Japan Nipponkoa DC Securities Inc. based on the data provided by DIAM Co., Ltd. (as of June 2014) and are not indicative or a guarantee of future performance.

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