

My DC PLAN

Basic information of your DC Plan

For further understanding of your corporate-type DC Plan, please read the following basic information carefully.

Plan overview

Plan document name	Adobe Systems Co.,Ltd. Corporate Type Pension Plan Document
Plan sponsor name	Adobe Systems Co.,Ltd.
Commencement date of plan	July 1,2017
Age of losing participation eligibility	65 years old
Plan administrator	Sompo Japan Nipponkoa DC Securities Inc., Sompo Japan Nipponkoa Insurance Inc.
Asset administrator	Mizuho Trust & Banking Co., Ltd., Trust & Custody Services Bank, Ltd.

Contributions

Plan sponsor contribution

Contribution amount	Base salary designated by the plan document × 2% *Within the legal contribution limit, a monthly contribution with the amount calculated according to the plan document. Rules, etc. for base salary are set out as follows: Monthly base salary prescribed in Article 17 in the pay regulations
Suspension of contribution	During the period of unpaid absence designated by the plan document, contributions are suspended.
Contributor	Plan sponsor

Participant contribution (Matching contribution)

Implementation date	July,2017
Contribution amount	Participants can start at 1,000 yen provided that the contribution does not exceed plan sponsor amounts, and the sum of participant and plan sponsor contributions may not exceed the legal contribution limit. Participant contribution is deducted from monthly salary.
Application method	Application can be made through AnswerNet (Internet) and AnswerCenter (Call center).
Month applicable to changing contribution amount	May/once a year (starting from June salary deduction)
Suspension of contribution	As needed
Resuming contribution	As needed
Contributor	Participant

Payment

Payment date	25th of every month (if falling on Saturday/Sunday/holiday, preceding business day of financial institutions)
Contribution payment	Plan sponsor pays the total sum of sponsor/participant contributions to the asset administrator.

Investing

Investor	Participant (yourself)
Investing method	Participants select investment products provided by the plan administrator to decide his/hers asset allocation and give investment instructions to the plan administrator. Participants can make changes to investments including asset allocation and switching of investment products anytime after initial instructions. If a participant places no investment instruction or transfers individual assets and the amount equivalent to an early lump-sum payment, Nikko DC Index Balance (Equity 60) will be purchased automatically.
Investment products	Please refer to "Investment Product Lineup" to confirm investment products.
Reviewing investment status	"Account Statement for Defined Contribution Pension Plan" is sent every July. The latest investment status and details of investment products can be checked through AnswerNet.

Benefits

Types of benefits (can receive the following benefits)

Retirement benefits	<p>The benefits can be received when a participant reaches the age of losing participation eligibility, or leaves the company after the age of 60 without waiting for the age of losing the eligibility, provided that he/she fulfils the following length of enrollment.</p> <p>The age at which you become eligible to receive benefits is based on your length of participation before reaching the age of 60.</p> <p>*Total participation period before reaching the age of 60 is the sum of the period of participation in both corporate and individual DC plans and the period of investment instruction. In cases of rolling over assets from retirement lump-sum benefits or other corporate pension plans, etc., the participation period prior to such a transfer must be included as DC participation time.</p> <p>Method of receiving benefits is selectable among the following options:</p> <p>(1) Periodic payment (pension) Payment period: no less than 5 years - no more than 20 years (unit/year) Payment frequency options: Annually/Bi-annually/Quarterly *You will make a choice on payment period/frequency at time of benefit claim. Any change is not acceptable after filing your application. *After 5 years of taking benefits, you can receive the balance in a lump-sum.</p> <p>(2) Lump-sum payment (lump-sum benefit)</p> <p>(3) Combination of lump-sum and periodic payment (designated percentage of lump-sum benefit + pension)</p>
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Disability benefits	<p>Benefits are receivable when a participant becomes seriously disabled. *State of being “seriously disabled” is defined as “level 1 or level 2 disability, stipulated in Article 30, Paragraph 2 of the National Pension Law.</p> <p>Method of receiving benefits is the same as the options set for retirement benefits. *However, in case of lump-sum payment option, it is possible to make a change to the payment period and frequency every half-decade.</p>
Lump-sum death benefit	<p>The benefit is the amount payable to an eligible family member in the event of the death of a participant. Benefits can only be received in lump-sum.</p>
Early Lump-sum Payment	<p>In the case of separation or job change, you can receive an early lump-sum payment and withdraw from this plan upon the occurrence of any of the following events:</p> <p>(1) The amount of individual assets is 15,000 yen or less: Under certain conditions, a participant is eligible to receive an early lump-sum payment from a corporate-type DC plan without transferring assets to an individual-type DC plan.</p> <p>(2) The amount of individual assets exceeds 15,000 yen: Under certain conditions, a participant is eligible to receive an early lump-sum payment from an individual-type DC plan after transferring assets from a corporate-type DC plan, for instance, the total contribution period is 3 years or less, or the participant has individual assets of 250,000 yen or less and is exempt from the national pension premium.</p>
Claim of benefits	<p>Application shall be made by yourself to the plan administrator (Sampo Japan Nipponkoa DC Securities Inc.) for benefit payments under a corporate-type DC plan.</p> <p>After your application, the plan administrator will make a determination regarding a participant's eligibility to receive benefits. When you are eligible, the benefit payments will be made by the asset administrator (Mizuho Trust & Banking Co., Ltd.).</p> <p>Application for the benefits should be made before reaching the age of 70. If no application is made by age 70, the benefit will be paid in a lump sum as deemed to have had been applied for.</p>

Portability

Rollover from other pension plans in case of enrollment (at joining the Company)	<p>If you were a participant in another DC plan, your individual assets will be rolled over into this DC plan. Please contact your previous plan administrator for details on whether or not you have individual assets to be rolled over.</p> <p>Also, the amount equivalent to an early lump-sum payment from the following pension plans can be rolled over to this DC plan, provided that certain conditions are met as follows:</p> <p>*To roll over your assets into this DC plan, you are required to take necessary procedures by yourself.</p> <p>(1) Employees' Pension Fund and Defined Benefit Corporate Pension: Within one year from the date of losing eligibility in the Employees' Pension Fund or Defined Benefit Corporate Pension (due to separation from company, etc.)</p> <p>(2) Pension Fund Association: Within three months from the date of receiving DC participant eligibility</p>
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<p>In case of ineligibility (at separation of the Company)</p>	<p>You can transfer your individual assets to another DC scheme. Individual assets shall be rolled over after being monetized. *To roll over your assets, you are required to take necessary procedures by yourself. If you do not complete the roll-over procedures within the deadline (by the end of the 6th month from the month following the month of your loss of eligibility), your assets will be automatically rolled over to National Pension Fund. *Some products require a trust preservation fee. The fee shall be borne by participant and investment instructor. *The plan document of the new company shall govern the amount of fees and who shall bear them after the rollover.</p>
<p>Withdrawal from the plan</p>	<p>In principle, withdrawal from the plan is not allowed. *For exceptional cases, please see "Early lump-sum payment" on the section above "Benefits".</p>

I Tax

<p>Taxation</p>	<p>The following are tax advantages under defined contribution pension plans.</p> <p>(1) Contributions: Contributions are not regarded as employment income. (Therefore, tax is not imposed)</p> <p>(2) Investing: Income tax and residence tax are not imposed on investment gains.</p> <p>(3) Benefits:</p> <p>(a) Retirement benefits: Periodic payment portion is classed as "other income" and eligible for public pension deduction. Lump-sum portion is regarded as "retirement income" and eligible for retirement income deduction.</p> <p>(b) Disability benefits: Nontaxable</p> <p>(c) Lump-sum death benefits: Regarded as inheritance property and inheritance taxation shall be applied.</p> <p>(d) Early lump-sum payment: Regarded as "temporary income"</p>
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I Fees

Administration fee/Tax	<p>The Company or Participants (or Investment Instructors) shall pay the following fees under the plan document.</p> <p>*Participant refers to both the participant and the investment instructor. An investment instructor refers to the following: 1) individuals who have reached the age of losing participation eligibility 2) individuals who have left the company after the age of 60 but before reaching the age of losing eligibility, are current pension recipients, or who are managing their assets without taking benefits at this time.</p> <p>(1) Plan administration</p> <table border="1" style="width: 100%;"> <tr> <td>Plan administration fee (including consolidated account maintenance fee)</td> <td>Plan sponsor</td> </tr> <tr> <td>Asset administration fee</td> <td>Plan sponsor</td> </tr> <tr> <td>Information providing fee</td> <td>Plan sponsor</td> </tr> <tr> <td>Benefit remittance fee</td> <td>Beneficiary</td> </tr> </table> <p>(2) Investing</p> <table border="1" style="width: 100%;"> <tr> <td>Product transaction fee</td> <td>None</td> </tr> <tr> <td>Fees related to purchasing/selling investment trusts (partial redemption charge, etc.)</td> <td>Participant and Investment Instructor</td> </tr> <tr> <td>Trust fee</td> <td>Participant and Investment Instructor</td> </tr> </table> <p>(3) Taxes</p> <table border="1" style="width: 100%;"> <tr> <td>On contribution, on investing</td> <td>None</td> </tr> <tr> <td>On benefit payment</td> <td>Beneficiary</td> </tr> <tr> <td>Special corporate tax, corporate residence tax (frozen)</td> <td>Participant and Investment Instructor</td> </tr> </table>	Plan administration fee (including consolidated account maintenance fee)	Plan sponsor	Asset administration fee	Plan sponsor	Information providing fee	Plan sponsor	Benefit remittance fee	Beneficiary	Product transaction fee	None	Fees related to purchasing/selling investment trusts (partial redemption charge, etc.)	Participant and Investment Instructor	Trust fee	Participant and Investment Instructor	On contribution, on investing	None	On benefit payment	Beneficiary	Special corporate tax, corporate residence tax (frozen)	Participant and Investment Instructor
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I Transfer of your assets to DC plan

Transferring your assets from other pension/retirement plans	<p>The DC pension plan allows a transfer of assets from other pensions/retirement plans. In case of transferring the assets from the other plans, the relevant participation period is added to the sum of the total participation period of the DC plan.</p> <p>Transfer from Employees Pension Funds</p> <table border="1" style="width: 100%;"> <tr> <td>Date of commencement of the plan implementation</td> <td>July 1,2017</td> </tr> <tr> <td>Date of assets transfer</td> <td>A day when the settlement is completed</td> </tr> </table>	Date of commencement of the plan implementation	July 1,2017	Date of assets transfer	A day when the settlement is completed
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This material is prepared based on the information as of May 25,2017.
 For more details about the plan and procedures, please refer to your plan document or "Defined Contribution Pension Plan (Corporate Type) Procedure Guidebook".

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