



Asset Allocation Worksheet

This sheet will help you decide how to allocate your assets (asset allocation).

You can find out your investment strategy (investor type).

•Please see Chapter 4 and 5 in the *Welcome to the World of Investment!* text for more information.

Type of Asset Allocation

Which type of asset allocation is most suitable for you?

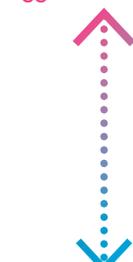
Please answer question 1 through 5 by selecting one answer for each question. Add your points together to get your total points.

<p>Q1</p> <p>Investment Period</p>	<p>What is your age?</p> <p>■ Under 30's40</p> <p>■ In 30's30</p> <p>■ In 40's20</p> <p>■ 50 or over10</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q2</p> <p>Income and Expenditure Forecast</p>	<p>What do you plan to use your DC assets for?</p> <p>■ Leisure activities (hobbies, travel, etc.)20</p> <p>■ Have not decided yet15</p> <p>■ Living expenses after retirement10</p> <p>■ Repayment of loans, e.g. home mortgage5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q3</p> <p>Assets Other Than Pension</p>	<p>Have you started preparing for your retirement outside of the DC plan?</p> <p>■ I have already prepared for it.15</p> <p>■ I have already started preparing for it.10</p> <p>■ Not started yet.5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q4</p> <p>Investment Experience</p>	<p>Do you have experience of investing in equities and investment trusts, etc.?</p> <p>■ I have investment experience.15</p> <p>■ I have no investment experience, but I have an interest in investment.10</p> <p>■ I have no investment experience.5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q5</p> <p>How You View Risks</p>	<p>Which of these statements best describes your investment objective?</p> <p>■ Grow the principal aggressively despite high risk.20</p> <p>■ Expect moderate returns while taking on moderate risk.15</p> <p>■ Expect small returns without taking on high risk.10</p> <p>■ Secure the principal rather than increasing it.5</p>	<p>Points</p> <p>○</p> <p>Points</p>

Let's find the type of asset allocation suitable for you from your total points.



Aggressive Growth



Stable Growth

Type A	95~110 Points
Type B	80~90 Points
Type C	65~75 Points
Type D	50~60 Points
Type E	35~45 Points
Type F	30 Points

Total points



Sompo Japan DC Securities Inc.

See backside for model portfolios of asset allocation

Model Portfolios of Asset Allocation

This page shows model portfolios by the type of asset allocation. The expected return and risk differ depending on the type of asset allocation.

Aggressive Growth 90% Equities

Japanese Equities	50%
Foreign Equities	40%
Japanese Bonds	5%
Foreign Bonds	5%
Principal Guaranteed	0%

Expected Return5.0%
Risk15.2%

This portfolio aggressively pursues high investment rate of return by allocating a large portion of the assets to high-risk equities. The principal can be reduced dramatically in the short term. This is suitable for those who want to take risks with the goal of high returns and can make long-term investments.

Growth 70% Equities

Japanese Equities	40%
Foreign Equities	30%
Japanese Bonds	10%
Foreign Bonds	10%
Principal Guaranteed	10%

Expected Return3.9%
Risk12.1%

This portfolio pursues high investment rate of return in the long term by allocating a relatively large portion of the assets to high-risk equities. The principal can be reduced significantly in the short term. This is suitable for those who are not adverse to risk and can make long-term investments.

Stable Growth 50% Equities

Japanese Equities	30%
Foreign Equities	20%
Japanese Bonds	10%
Foreign Bonds	10%
Principal Guaranteed	30%

Expected Return2.8%
Risk8.8%

This portfolio pursues relatively high investment rate of return in the long term by allocating half of the overall assets to high-risk equities. Large price fluctuations can also be expected in the short term. This is suitable for those who are not adverse to risk and have a relatively long time horizon.

Stability 30% Equities

Japanese Equities	20%
Foreign Equities	10%
Japanese Bonds	15%
Foreign Bonds	15%
Principal Guaranteed	40%

Expected Return1.8%
Risk5.8%

This portfolio is suitable for those who would like to both allocate a small portion of their assets to high-risk equities to realize consistent investment rate of return in the medium and long term and avoid large price fluctuations in overall assets.

High Stability 10% Equities

Japanese Equities	5%
Foreign Equities	5%
Japanese Bonds	30%
Foreign Bonds	10%
Principal Guaranteed	50%

Expected Return0.6%
Risk2.5%

This portfolio focuses on stability rather than the pursuit of investment rate of return by allocating most of the assets to assets with relatively minimal risk. This is suitable for those who would like to allocate their assets to risk assets but also want to avoid large price fluctuations in overall assets.

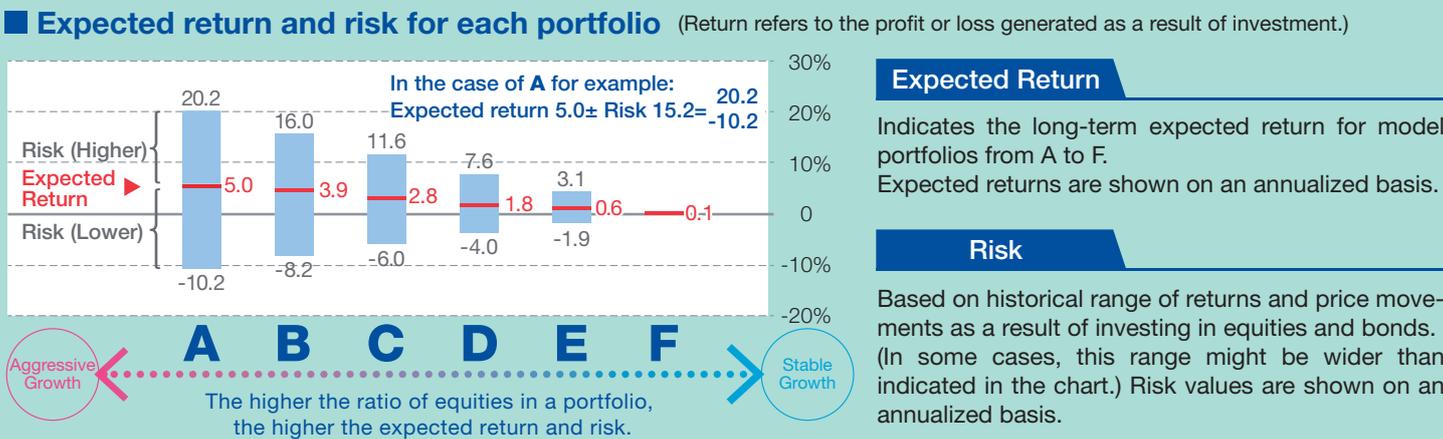
Principal Guaranteed 100% Principal Guaranteed

Japanese Equities	0%
Foreign Equities	0%
Japanese Bonds	0%
Foreign Bonds	0%
Principal Guaranteed	100%

Expected Return0.1%
Risk0.0%

All of the assets are allocated to principal-guaranteed products. High investment rate of return can not be expected, but this portfolio is suitable for those who do not want to take investment risk and for those who would like to maintain their asset balance due to their short time horizon.

* This worksheet is not intended to be the only criteria for determining your asset allocation. Participants are responsible for making their own asset allocation decisions.
* Expected returns and risks presented above were created by Sompo Japan DC Securities Inc. by referring to the data provided by Asset Management One Co., Ltd. (as of December 2019) and are not indicative or a guarantee of future performance.



Select your investment products from the Investment Product Lineup by reference to the model portfolios of asset allocation.

•Please see Chapter 4 and 5 in the *Welcome to the World of Investment!* text for more information.

Investment Product Lineup

Date : April 17, 2020

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

Plan Document Name	Adobe Systems Co., Ltd. Corporate Type Pension Plan Document
Plan Administrator	Sompo Japan DC Securities Inc.

<Selection of Product Lineup>

Reason for Selection	We have selected Balanced Investment Trusts which invest in diversified asset classes as well as Single-asset Class Funds which invest in one of the asset classes including not only the 4 basic asset classes (Japanese and foreign equities/bonds) but emerging equities/bonds and REITs. These products will cater to various needs of participants, from beginners to experienced. In addition, Principal Guaranteed products have also been selected for participants seeking to avoid loss of principal.
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<Designated Investment Product>

Product Name <small>*Product with © mark next to the name of the investment product</small>	Nikko DC Index Balance (Equity 60)
Effective Date	June 1, 2018
Reason for Selection	Periodic rebalancing will be performed to maintain the predetermined asset allocation. This is middle risk/middle return (Stable Growth) product with approximately 50% weighting in equities. The product has been selected as a designated investment product with the aim of helping participants build up their assets over the long term while taking moderate risk.
Potential Gains and Possibility of Loss	Investment trusts invest in equities, bonds and other vehicles with price fluctuation. Therefore, potential profit can not be presented. The profit or loss occurs due to the price fluctuation of underlying investment trusts and changes in financial situations of the issuers as well as the fluctuation of foreign exchange rates. The principal is not guaranteed. Participants are responsible for their own investment performance results.

*Please refer to the last page of the Investment Product Lineup for descriptions of the designated

■ Principal Guaranteed

Product Name	DC Guaranteed Principal plus Accident Insurance
Provider	Sompo Japan Insurance
Category	Non-Life Insurance
Characteristics	This is an accumulated-type insurance product which applies guaranteed interest rate for 5 years. The principal is guaranteed even if you switch to other product. Insurance benefit for death by accident pays 10% more than the benefit for death from disease.
Reason for Selection	·The provider is rated as stable by the major rating institutions. ·The guaranteed interest rates are at an appropriate level compared to equivalent products offered by other insurance companies. ·The product has been selected as a principal-guaranteed product for the DC plan.
Product Name	Seven Bank DC Deposit 3 year fixed
Provider	Seven Bank
Category	Fixed Deposit
Characteristics	This is a 3-year maturity fixed rate reinvestment deposit product. The principal is guaranteed even if you switch to other product. Early redemption rate may be applied depending on the term of deposit.
Reason for Selection	·The provider is rated as stable by the major rating institutions. ·The applied interest rates are at an appropriate level compared to equivalent products offered by other banks. ·The product has been selected as a principal-guaranteed product for the DC plan.

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■ Products other than Principal Guaranteed (Investment Trust)

Product Name	Nikko DC Index Balance (Equity 80)		
Management Company	Nikko Asset Management		
Category	<input checked="" type="radio"/> Balanced	<input type="radio"/> Fixed Asset Allocation	Asset Management Fee 0.154%
Investment Style	<input checked="" type="radio"/> Passive	<input type="radio"/> Partial redemption charge	<input type="radio"/> None
Characteristics	Makes diversified investments in global equities and bonds. Assets in foreign currencies are not hedged. Investment ratio of global equities is 80% in principle. Aims to perform in line with the synthetic benchmark.		
Reason for Selection	·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 balanced fund which invests in equities and bonds, etc.		
Product Name	◎ Nikko DC Index Balance (Equity 60)		
Management Company	Nikko Asset Management		
Category	<input checked="" type="radio"/> Balanced	<input type="radio"/> Fixed Asset Allocation	Asset Management Fee 0.154%
Investment Style	<input checked="" type="radio"/> Passive	<input type="radio"/> Partial redemption charge	<input type="radio"/> None
Characteristics	Makes diversified investments in global equities and bonds. Assets in foreign currencies are not hedged. Investment ratio of global equities is 60% in principle. Aims to perform in line with the synthetic benchmark.		
Reason for Selection	·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 balanced fund which invests in equities and bonds, etc.		
Product Name	Nikko DC Index Balance (Equity 40)		
Management Company	Nikko Asset Management		
Category	<input checked="" type="radio"/> Balanced	<input type="radio"/> Fixed Asset Allocation	Asset Management Fee 0.154%
Investment Style	<input checked="" type="radio"/> Passive	<input type="radio"/> Partial redemption charge	<input type="radio"/> None
Characteristics	Makes diversified investments in global equities and bonds. Assets in foreign currencies are not hedged. Investment ratio of global equities is 40% in principle. Aims to perform in line with the synthetic benchmark.		
Reason for Selection	·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 balanced fund which invests in equities and bonds, etc.		
Product Name	Nikko DC Index Balance (Equity 20)		
Management Company	Nikko Asset Management		
Category	<input checked="" type="radio"/> Balanced	<input type="radio"/> Fixed Asset Allocation	Asset Management Fee 0.154%
Investment Style	<input checked="" type="radio"/> Passive	<input type="radio"/> Partial redemption charge	<input type="radio"/> None
Characteristics	Makes diversified investments in global equities and bonds. Assets in foreign currencies are not hedged. Investment ratio of global equities is 20% in principle. Aims to perform in line with the synthetic benchmark.		
Reason for Selection	·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 balanced fund which invests in equities and bonds, etc.		

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■ Products other than Principal Guaranteed (Investment Trust)

Product Name	DIAM Japanese Equity Index Fund (DC)		
Management Company	Asset Management One		
Category	Japanese Equities	Index (TOPIX)	Asset Management Fee 0.242%
Investment Style	Passive		Partial redemption charge None
Characteristics	Invests in Japanese equities and aims to perform in line with the benchmark (TOPIX, dividends included).		
Reason for Selection	<p>·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 Japanese equities.</p>		
Product Name	Sumitomo Mitsui Value Equity Pension Fund		
Management Company	Sumitomo Mitsui DS Asset Management		
Category	Japanese Equities	Value	Asset Management Fee 1.430%
Investment Style	Active		Partial redemption charge None
Characteristics	Invests in value priced Japanese equities and aims to outperform the benchmark (TOPIX dividends included) in the middle to long term.		
Reason for Selection	<p>·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 an active fund which invests in Japanese equities.</p>		
Product Name	Fidelity Japan Growth Fund		
Management Company	Fidelity Investments		
Category	Japanese Equities	Growth	Asset Management Fee 1.683%
Investment Style	Active		Partial redemption charge None
Characteristics	Invests in Japanese equities with growth potential and aims to outperform the benchmark (TOPIX, dividends included) in the middle to long term.		
Reason for Selection	<p>·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 an active fund which invests in Japanese equities.</p>		
Product Name	Nikko Index Fund International Equity Unhedged (DC)		
Management Company	Nikko Asset Management		
Category	Foreign Equities	Index (Developed countries)	Asset Management Fee 0.154%
Investment Style	Passive		Partial redemption charge 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, without dividends). Assets in foreign currencies are not hedged.		
Reason for Selection	<p>·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.</p>		

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■ Products other than Principal Guaranteed (Investment Trust)

Product Name	Asahi Nvest Global Value Equity Open		
Management Company	Asahi Life Asset Management		
Category	Foreign Equities Value	Asset Management Fee	1.980%
Investment Style	Active	Partial redemption charge	When Selling 0.3%
Characteristics	Invests in international equities including emerging market equities but excluding Japanese equities and aims for a long-term growth of the trust assets using a consistent value philosophy. Assets in foreign currencies are not hedged. The benchmark is not specified.		
Reason for Selection	·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 an active fund which invests in foreign equities.		
Product Name	Nikko Index Fund International Fixed Income Unhedged (DC)		
Management Company	Nikko Asset Management		
Category	Foreign Bonds Index (Developed countries)	Asset Management Fee	0.154%
Investment Style	Passive	Partial redemption charge	None
Characteristics	Invests in international bonds excluding Japan and aims to perform in line with the benchmark (FTSE World Government Bond Index, ex-Japan, in JPY, unhedged). Assets in foreign currencies are not hedged.		
Reason for Selection	·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 bonds.		
Product Name	MHAM J-REIT Index Fund (DC Pension)		
Management Company	Asset Management One		
Category	Others Japanese REIT	Asset Management Fee	0.550%
Investment Style	Passive	Partial redemption charge	None
Characteristics	Invests in Japanese Real Estate Investment Trust certificates. Invests in Tokyo Stock Exchange-listed REITs and aims at performance in line with the benchmark (The Tokyo Stock Exchange REIT Index, dividends included).		
Reason for Selection	·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 Japanese REITs.		
Product Name	Nomura J-REIT Fund DC		
Management Company	Nomura Asset Management		
Category	Others Japanese REIT	Asset Management Fee	1.045%
Investment Style	Active	Partial redemption charge	None
Characteristics	Invests in Japanese Real Estate Investment Trust certificates. Invests in Tokyo Stock Exchange-listed REITs with a focus on liquidity and growth potential to achieve middle to long-term investment returns. Benchmark is not specified.		
Reason for Selection	·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 an active fund which invests in Japanese REITs.		

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■ Products other than Principal Guaranteed (Investment Trust)

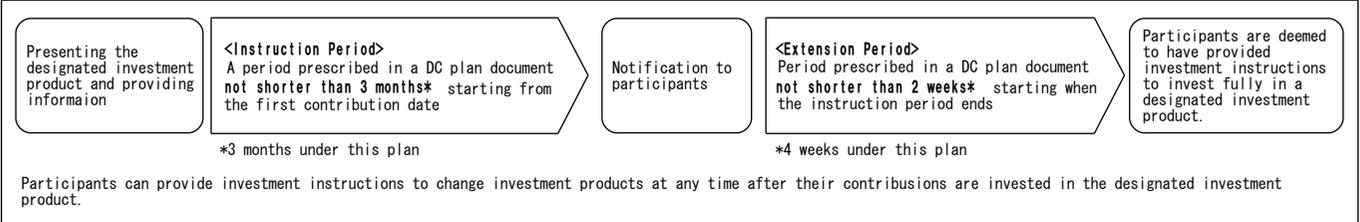
Product Name	Nomura World REIT Index Fund DC		
Management Company	Nomura Asset Management		
Category	Others	Foreign REIT	Asset Management Fee 0.363%
Investment Style	Passive	Partial redemption charge	None
Characteristics	Aims to perform in line with the benchmark (S&P Developed REIT Index, in JPY, unhedged, dividends included) by investing in REIT securities of major developed countries including Japan. Assets in foreign currencies are not hedged.		
Reason for Selection	・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 REITs.		

■ What is a Designated Investment Product?

Under a DC Plan, participants invest contributions on their own and receive benefits based on investment performance results. The designated investment product has been established to help participants invest their contributions. In cases participants fail to provide investment instructions during a certain period of time and the legal process has been followed, their contributions will be invested in the designated investment product. In such cases, participants will be deemed to have provided investment instructions to purchase the designated investment product.

- *The above rule for a designated investment product will be applied to those who join a DC plan on and after its effective date.
- *Participants can change investment products at any time after their contributions are invested in the designated investment product.

■ Process for Designated Investment Product Application



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Performance Sheet

As of the end of March, 2020

This material is a list of investment products with performance results and is provided for reference purposes only. Please see the explanatory material for DC pension plans (data sheet) for details of each investment trust, including fund NAV and returns against the benchmark.

<Note>
 •Principal guaranteed products: Interest rates on insurance and deposit products represent guaranteed rates and are applied end of month.
 •"Category" represents classification of product. For investment trusts, upper row represents target asset class while lower row represents investment style.
 •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.>

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

■Principal Guaranteed

Category	Product Name	Interest Rate (as of the month end)									
		03/2020	03/2019	03/2018	03/2017	03/2016	03/2015	03/2014	03/2013	03/2012	03/2011
Non-Life Insurance	DC Guaranteed Principal plus Accident Insurance	0.001%	0.001%	0.001%	0.001%	0.001%	0.001%	0.011%	0.001%	0.091%	0.141%
Fixed Deposit	Seven Bank DC Deposit 3 year fixed	0.020%	0.020%	0.020%	0.040%	0.040%	0.140%	0.140%	0.140%	0.170%	0.250%

■Products other than Principal Guaranteed (Investment Trust)

Category	Product Name	Return				Risk			Sharpe Ratio		
		1y	3y	5y	10y	3y	5y	10y	3y	5y	10y
Balanced Passive	Nikko DC Index Balance (Equity 80)	-7.12%	0.74%	0.77%	6.01%	12.07%	13.21%	13.64%	0.07	0.06	0.45
Balanced Passive	Nikko DC Index Balance (Equity 60)	-5.14%	0.97%	1.05%	5.16%	9.02%	9.82%	10.23%	0.12	0.11	0.51
Balanced Passive	Nikko DC Index Balance (Equity 40)	-3.15%	1.15%	1.26%	4.23%	5.94%	6.43%	6.85%	0.21	0.21	0.63
Balanced Passive	Nikko DC Index Balance (Equity 20)	-1.30%	1.15%	1.22%	3.10%	3.04%	3.21%	3.61%	0.40	0.40	0.88
Japanese Equities Passive	DIAM Japanese Equity Index Fund (DC)	-9.70%	-0.37%	0.13%	5.70%	14.83%	16.20%	16.85%	-0.02	0.01	0.34
Japanese Equities Active	Sumitomo Mitsui Value Equity Pension Fund	-19.38%	-6.46%	-3.30%	3.72%	17.12%	17.88%	18.41%	-0.37	-0.18	0.21
Japanese Equities Active	Fidelity Japan Growth Fund	-6.44%	0.75%	1.21%	5.66%	17.33%	17.39%	17.60%	0.05	0.07	0.33
Foreign Equities Passive	Nikko Index Fund International Equity Unhedged (DC)	-11.15%	1.23%	1.38%	8.76%	16.96%	17.59%	18.27%	0.08	0.08	0.48
Foreign Equities Active	Asahi Nvest Global Value Equity Open	-25.96%	-8.35%	-5.50%	4.75%	23.83%	23.50%	22.61%	-0.35	-0.23	0.21
Foreign Bonds Passive	Nikko Index Fund International Fixed Income Unhedged (DC)	5.20%	3.71%	0.45%	4.25%	4.11%	6.00%	8.18%	0.92	0.09	0.53
Others Passive	MHAM J-REIT Index Fund (DC Pension)	-13.37%	-0.13%	0.09%	9.04%	15.54%	13.26%	17.14%	0.00	0.01	0.53
Others Active	Nomura J-REIT Fund DC	-12.82%	1.23%	1.62%	11.26%	15.91%	13.66%	17.45%	0.08	0.12	0.65
Others Passive	Nomura World REIT Index Fund DC	-24.09%	-4.65%	-3.75%	7.04%	18.79%	17.47%	17.41%	-0.24	-0.21	0.41

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