

Defined Contribution (DC) Pension Seminar

Beginner Course

May 2024



Sompo Japan DC Securities Inc.

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Ice Breaker: Most Popular Products at Adobe

Q: By number of users, which of the following products is the most popular in the Adobe lineup?

1. Nikko DC Index Balance (Equity 60)

2. Fidelity Japan Growth Fund

3. Nikko Index Fund International Equity Unhedged (DC)

Adobe Product Lineup: Number of Users

	Asset Type	Investment Method	Product Name	Number of Users
1	Balanced	Passive	Nikko DC Index Balance (Equity 60)	337
2	Foreign Equities	Passive	Nikko Index Fund International Equity Unhedged (DC)	250
3	Balanced	Passive	Nikko DC Index Balance (Equity 80)	99
4	Foreign Bonds	Passive	Nikko Index Fund International Fixed Income Unhedged (DC)	81
5	Japanese Equities	Active	Fidelity Japan Growth Fund	73

Source: Sompo Japan DC Securities “DC Pension Plan Investment Report” as of Mar.29,2024

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Designated Investment Product

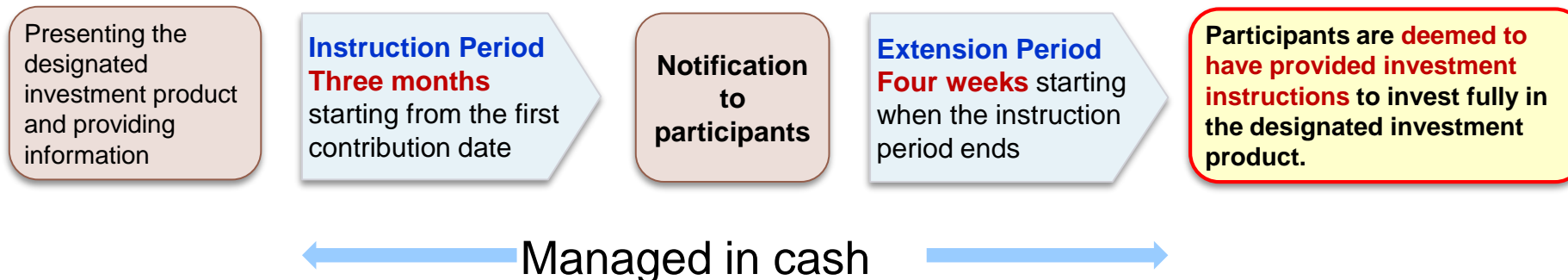
Under the rule for a designated investment product, if participants fail to provide investment instructions, their contributions will be managed in cash, and then the designated investment product will be purchased when a certain period of time elapses. In such cases, participants are deemed to have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

(This rule applies to participants who joined the DC plan in and after May 2018)

The rule applies to **participants who fail to provide investment instructions for a certain period of time.**

Designated investment product : **Nikko DC Index Balance Equity 60**

- Process until the designated investment product is purchased



*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. Investment instruction for uninstructed individual asset amounts are made by switching.

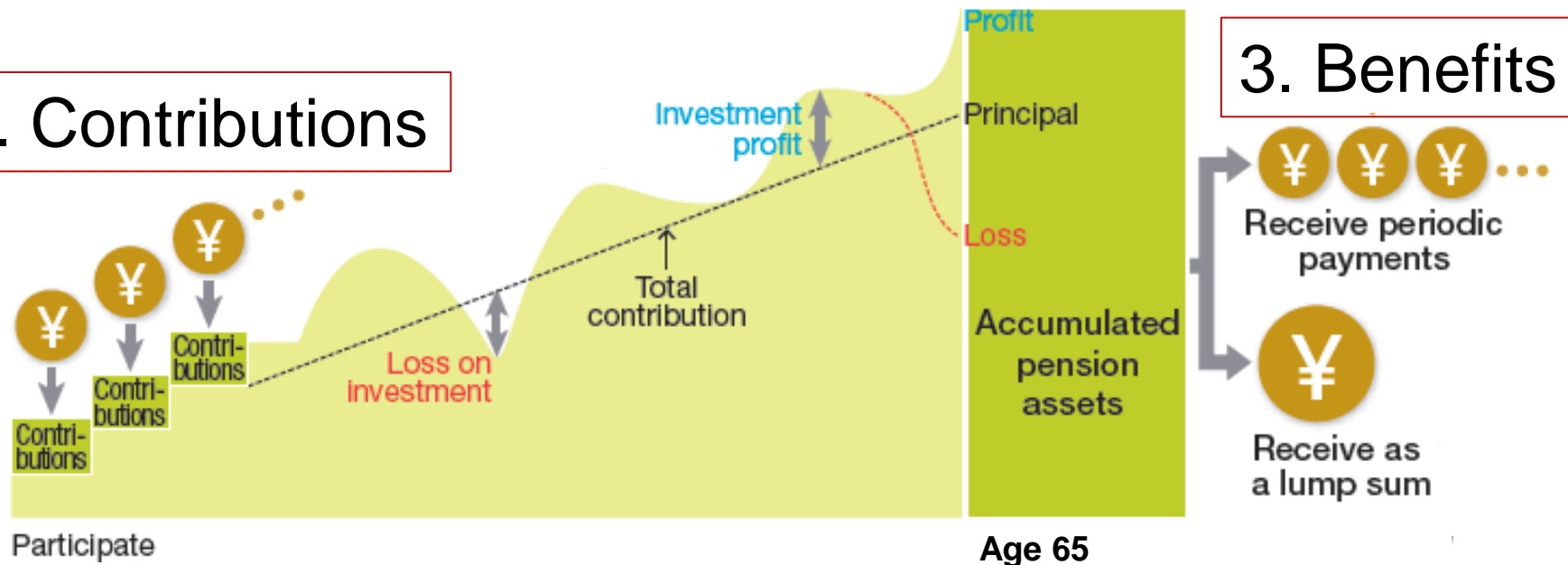
The rule will not apply to participants enrolled before May 2018.

1. DC Plan and Basics of Investment
2. How to Select Investment Products
3. Procedure (New contents of AnswerNet)
4. Q&A

1. DC Plan and Basics of Investment

Defined Contribution Pension Plan

1. Contributions



2. Investing: Select from 15 products

Investment period (with tax benefits)

- Benefit amount depends on investment results.
- Investment continues until the benefit receipt is completed.
- In principle, early withdrawal from the DC plan and early withdrawal of your assets are not allowed.

1. Contributions

Voluntary

	Company Contributions	Participant Contributions (Voluntary Employee Contributions)
	Separate from Salary	Deducted from Salary
Monthly amount	Base Salary × 2%	Minimum amount: ¥1,000
Cap	¥55,000	Equivalent to company contribution amount or less; and the cap of the total amount should be ¥55,000.
Contribution Date	Every 25 th If the date of contribution falls on a bank holiday, the preceding business day will apply.	

*Investments will be made with the combined amount of company contributions and participant contributions.

Merits of Voluntary Employee Contributions

The full amount of participant contributions is subject to income deduction, so tax burden is reduced.

【Taxation merit related to taxable income and participant contributions】

Reduced tax amount = (Total tax rate of income tax and residential tax) x (annual amount of participant contributions)

Taxable income (annual)	Total tax rate of income tax and residential tax	Reduced tax amount (annual)
		Participant Contribution Amount (in case of 10k yen/month)
1950k yen or less	15%	18k yen
More than 1950k yen – 3300k yen or less	20%	24k yen
More than 3300k yen – 6950k yen or less	30%	36k yen
More than 6950k yen – 9000k yen or less	33%	39k yen
More than 9000k yen – 18000k yen or less	43%	51k yen
More than 18000k yen – 40000k yen or less	50%	60k yen
More than 40000k yen	55%	66k yen

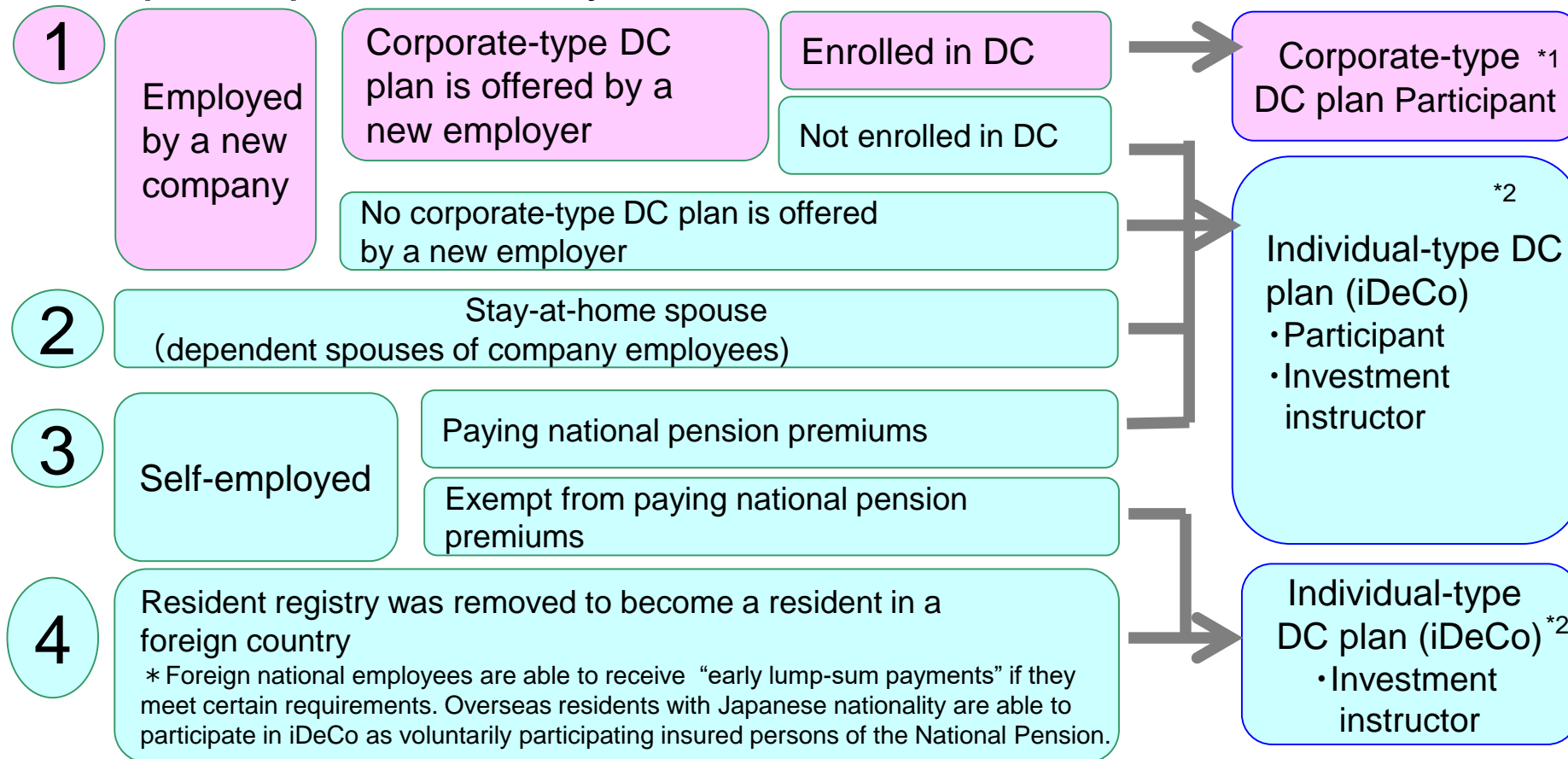
※The total rate of income tax and residential tax as of Apr 2024. The special income tax for reconstruction is not considered.

※ Taxable income = Salary income – Amount of employment income exemption – Other income exemptions

※ Fractions less than 1,000 yen are rounded down.

Leaving Company before Age 60

In principle, assets cannot be withdrawn, but accumulated assets and participation history can be rolled over.



*1: You can transfer your assets to an individual-type DC plan instead of a corporate-type DC plan and become an investment instructor of an individual-type DC plan. You may become a participant of an individual-type DC plan (make contributions).

*2: If you enroll in an individual-type DC plan, admin. fees will be borne by yourself.

*You are able to transfer your assets to the "Pension Fund Association" and receive benefits from age 65, in principle. (No contributions allowed.)

Stable Investment is Key

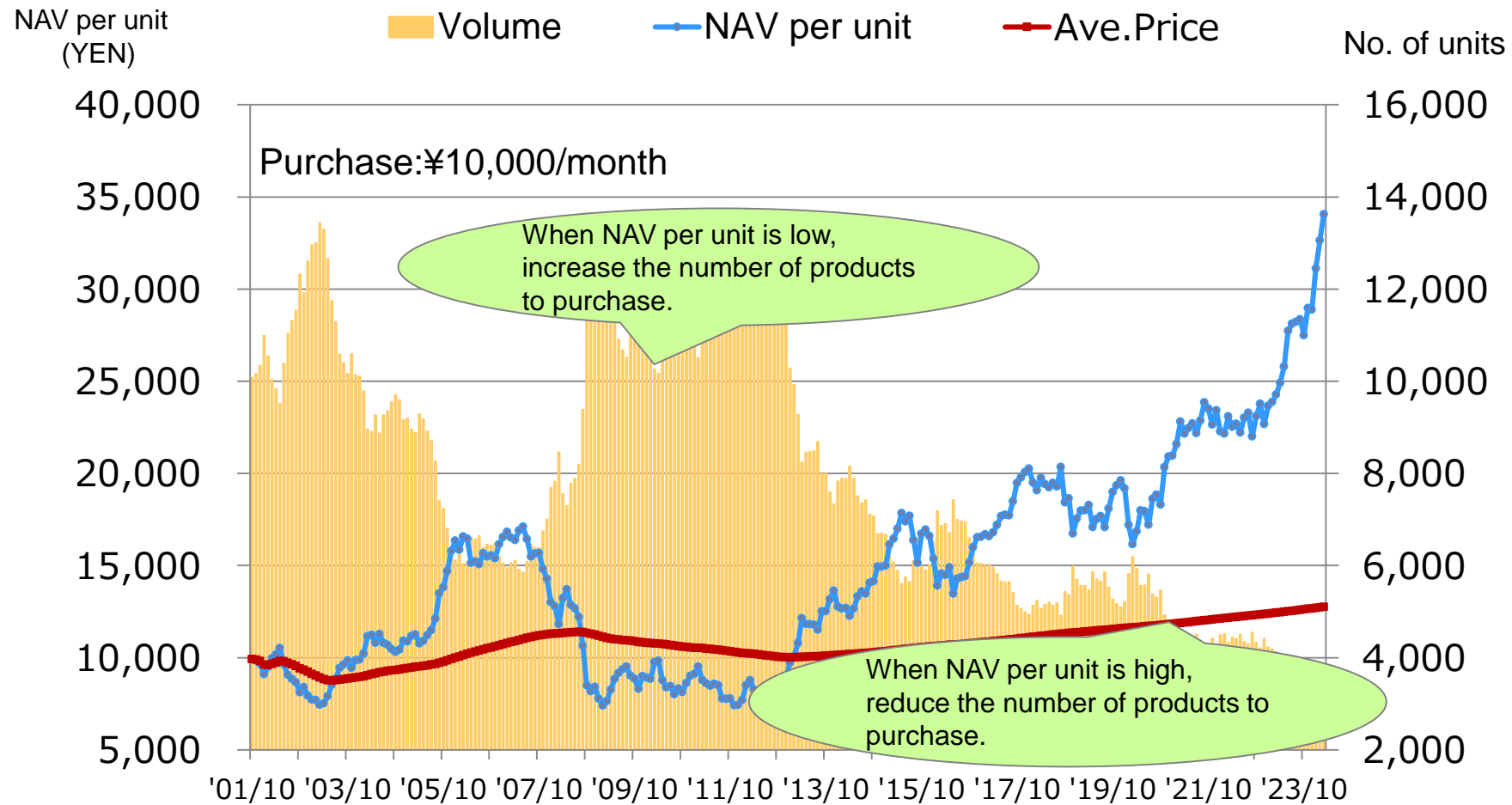
1. Long-term Investment

2. Diversified Investment

(1) Time diversification

(2) Asset class diversification

Point 2-(1) Time Diversification



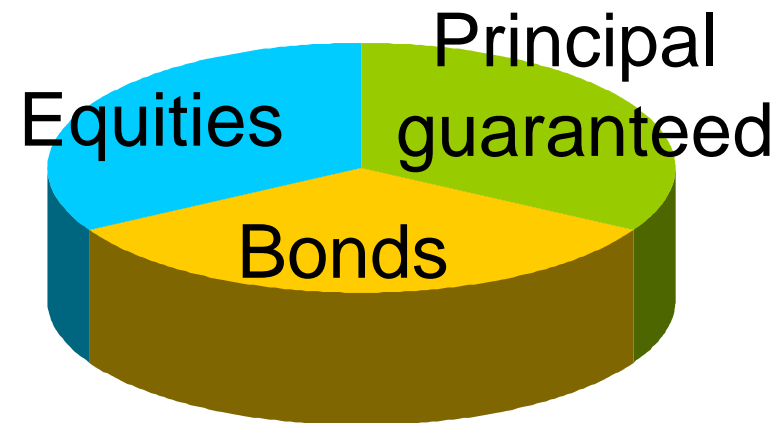
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As of Mar. 29, 2024

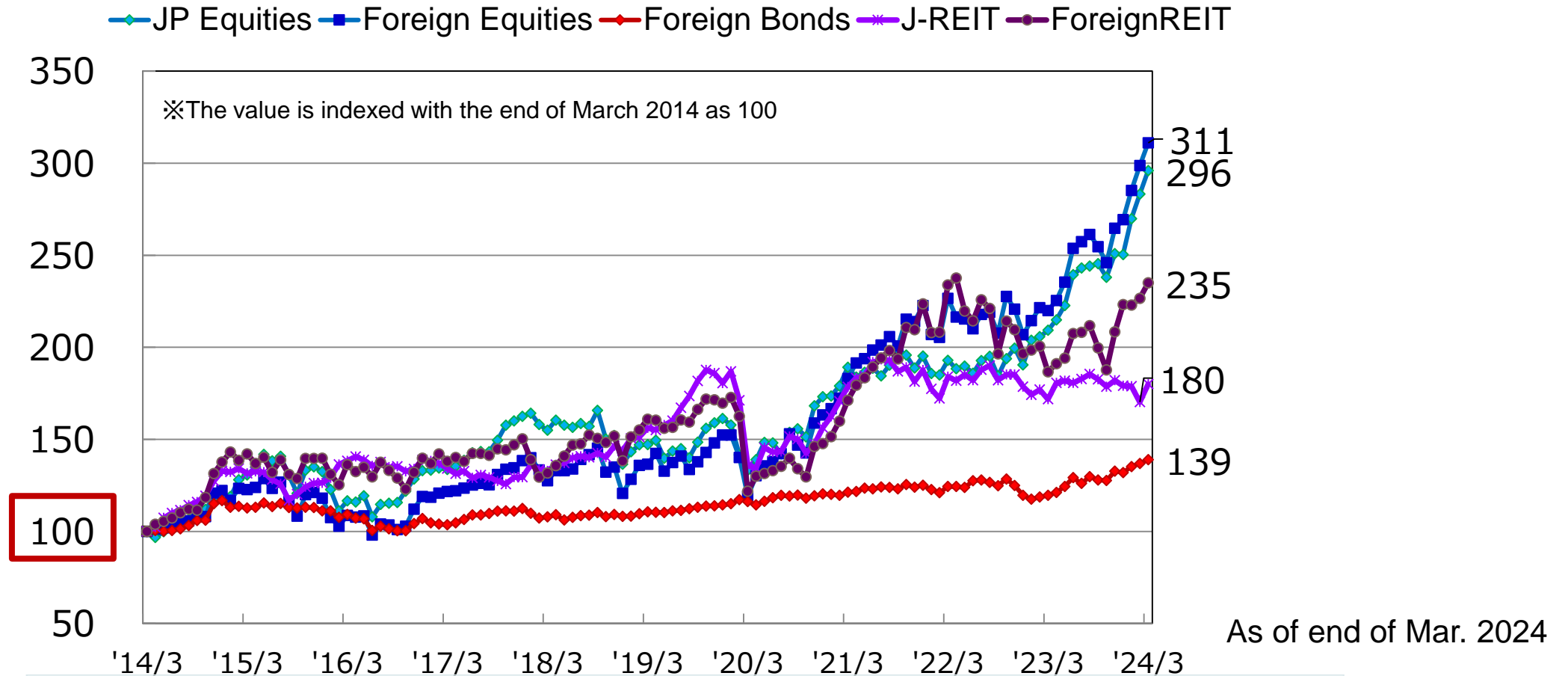
Point 2-(2) Asset Class Diversification

- Decide how you allocate your assets in guaranteed products, bonds and equities
- Risk level differs depending on asset allocation

Necessary to choose an asset allocation based on your investment strategy



Past Performance by Asset Class (Past 10 Years)

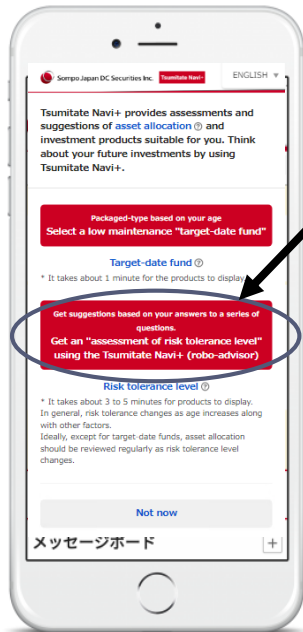


Japanese equities: TOPIX (dividends included), Foreign equities: MSCI Kokusai (in JPY), Foreign bonds: FTSE World Government Bond Index (excluding Japan, in Yen), J-REIT: Tokyo Stock Exchange REIT index (dividends included), ForeignREIT: S&P Developed REIT Index (excluding Japan, unhedged, in JPY, dividends included)

- ◆ This chart is created for informational purpose only by S O M P O Asset Management Co., Ltd. and is not intended as a solicitation of investment.
- ◆ This chart is created based upon information that S O M P O 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.

Deciding Asset Allocation

Tool 1: Robo-Advisor (Assessment Tool)



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

"Get an "Assessment of risk tolerance level " by robo-advisor."

Assessment Results

Assessment of Risk Tolerance Level: Growth

Suggested Investment Type: Growth

Expected return	Risk
4.3 %	10.0 %

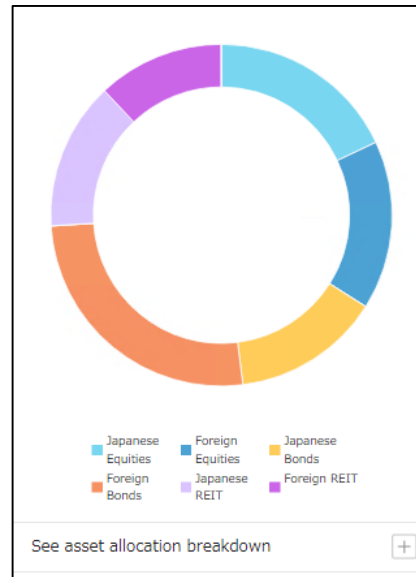
Risk tolerance level: Low to High

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

Assessment Results

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

Asset Allocation



Tool 2: Asset Allocation Worksheet

Available on AnwerNet

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).

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.

Q1 What is your age?

- Under 30's: 40
- In 30's: 30
- In 40's: 20
- 50 or over: 10

Q2 What do you plan to use your DC assets for?

- Leisure activities (hobbies, travel, etc.): 20
- Have not decided yet: 15
- Living expenses after retirement: 10
- Repayment of loans, e.g. home mortgage: 5

Q3 Have you started preparing for your retirement outside of the DC plan?

- Have already started preparing for it: 15
- Have not started yet: 5

Q4 Do you have experience of investing in equities and investment trusts, etc.?

- Have investment experience: 15
- Have no investment experience, but I have an interest in investment: 10
- I have no investment experience: 5

Q5 Which of these statements best describes your investment objective?

- Grow the principal aggressively despite high risk: 20
- Expect moderate returns while taking on moderate risk: 15
- Expect small returns without taking on high risk: 10
- Secure the principal rather than increasing it: 5

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

Aggressive 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

Model Portfolios of Asset Allocation

Aggressive Growth 90% Equities (Type A)

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

Expected Return: 5.0%
Risk: 15.2%

Stable Growth 50% Equities (Type C)

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

Expected Return: 2.8%
Risk: 8.8%

High Stability 10% Equities (Type E)

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

Expected Return: 0.8%
Risk: 2.5%

Principal Guaranteed 100% Principal Guaranteed (Type F)

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

Expected Return: 0.0%
Risk: 0.0%

Expected return and risk for each portfolio

In the case of A for example:

Portfolio	Expected return (L/R)	Risk (L/R)
A	5.0% / 15.2%	15.2% / 12.1%
B	4.0% / 10.0%	10.0% / 7.0%
C	2.8% / 8.8%	8.8% / 5.8%
D	1.5% / 5.8%	5.8% / 3.8%
E	0.8% / 2.5%	2.5% / 1.5%
F	0.0% / 0.0%	0.0% / 0.0%

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

2. How to Select Investment Products

Product Types and Protections

Type	Qty.	Protected
Insurance (Principal Guaranteed)	1	90%
Time Deposit (Principal Guaranteed)	1	10 million yen in principal + interest
Investment Trusts	13	100% protected (at market value)



Investment Product Lineup

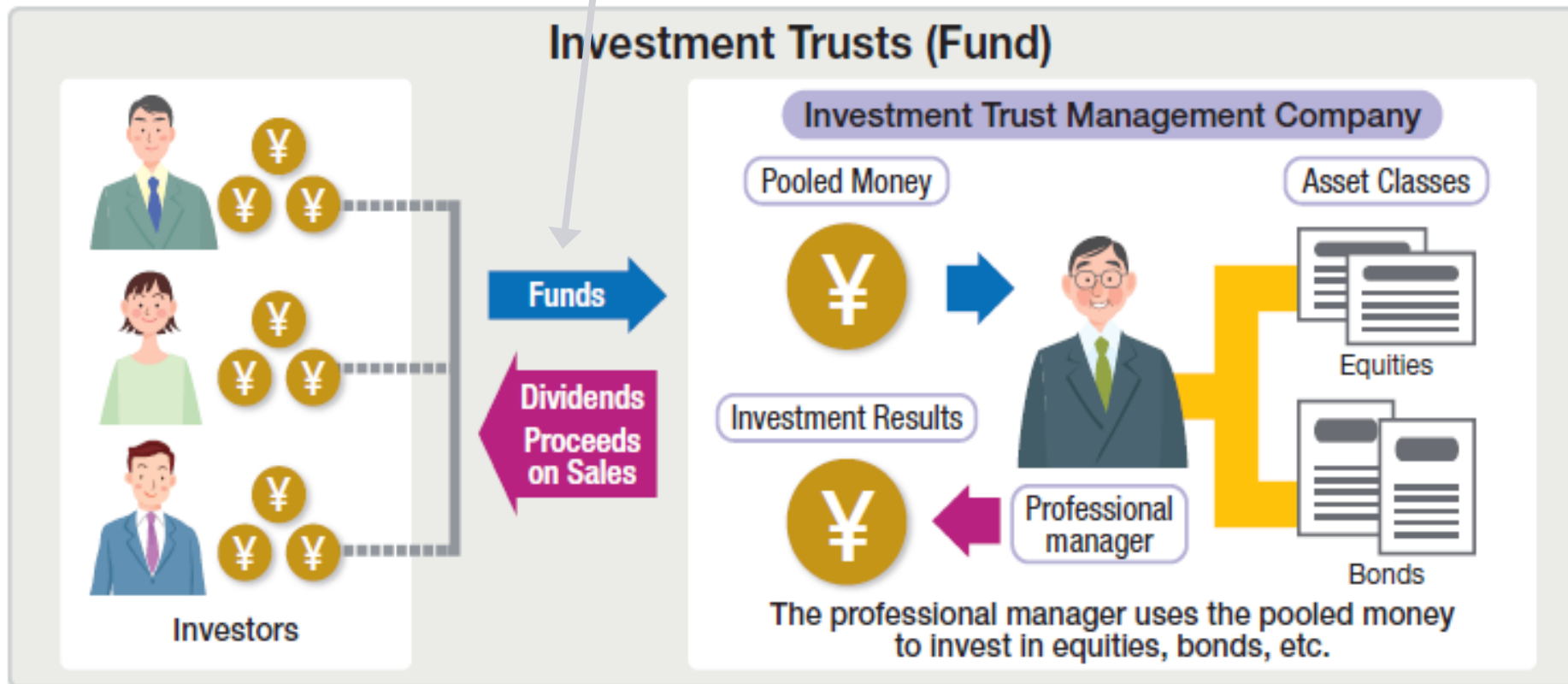
Guaranteed Products

	Characteristics	Rate for Fixed Period	Switching	
			Interest rates	Fees
DC Guaranteed Principal plus Accident Insurance	Additional 10% of contract payout in event of death by accident	0.201% (As of May 2024) 5 years	In the case of early termination: Reduced	N/A
Seven Bank DC Deposit 3 Year Fixed	-	0.01% (As of May 7 2024) 3 years		

Investment Trusts - Structure

Original principal and dividends are not guaranteed

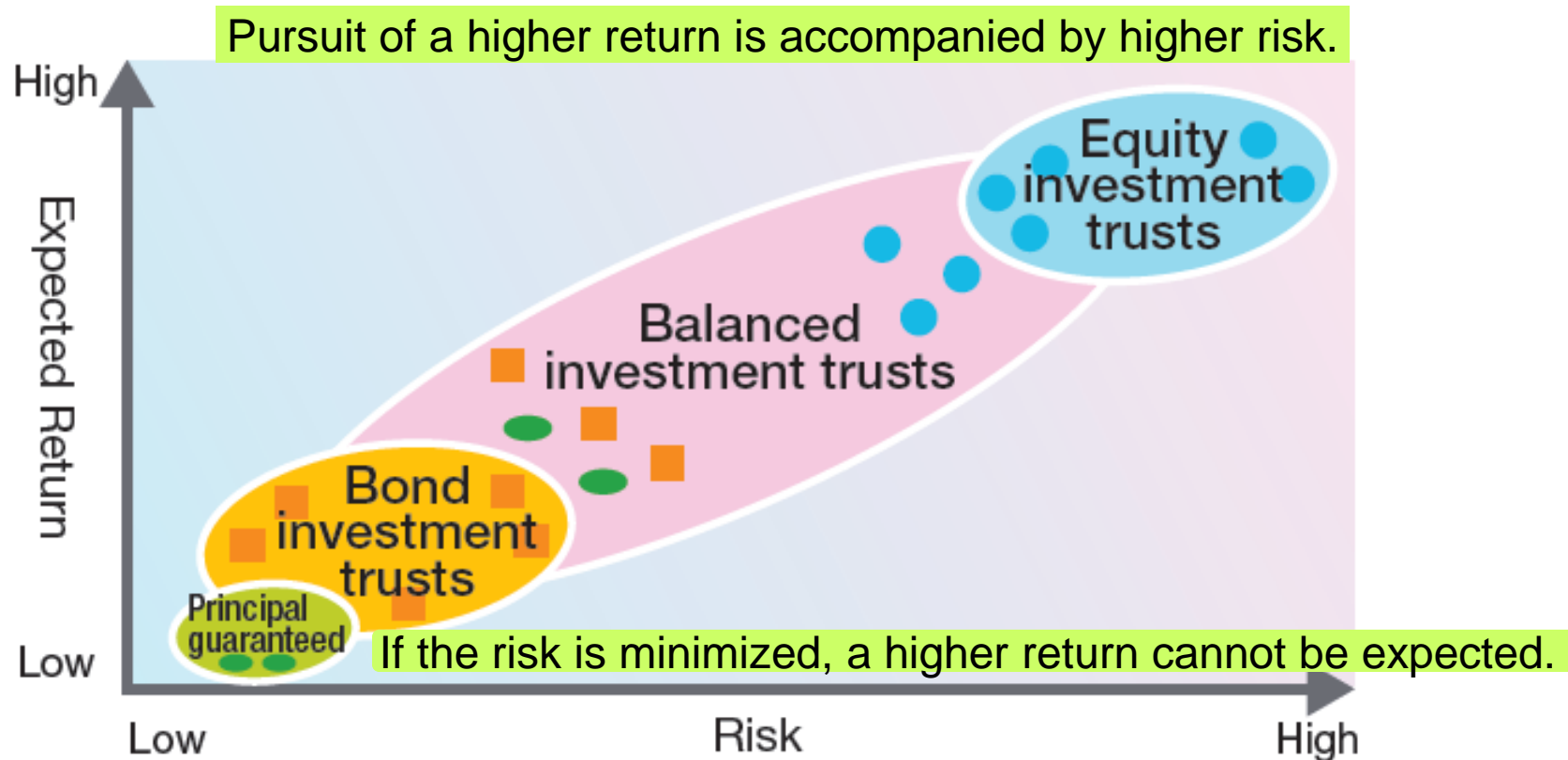
Image



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.

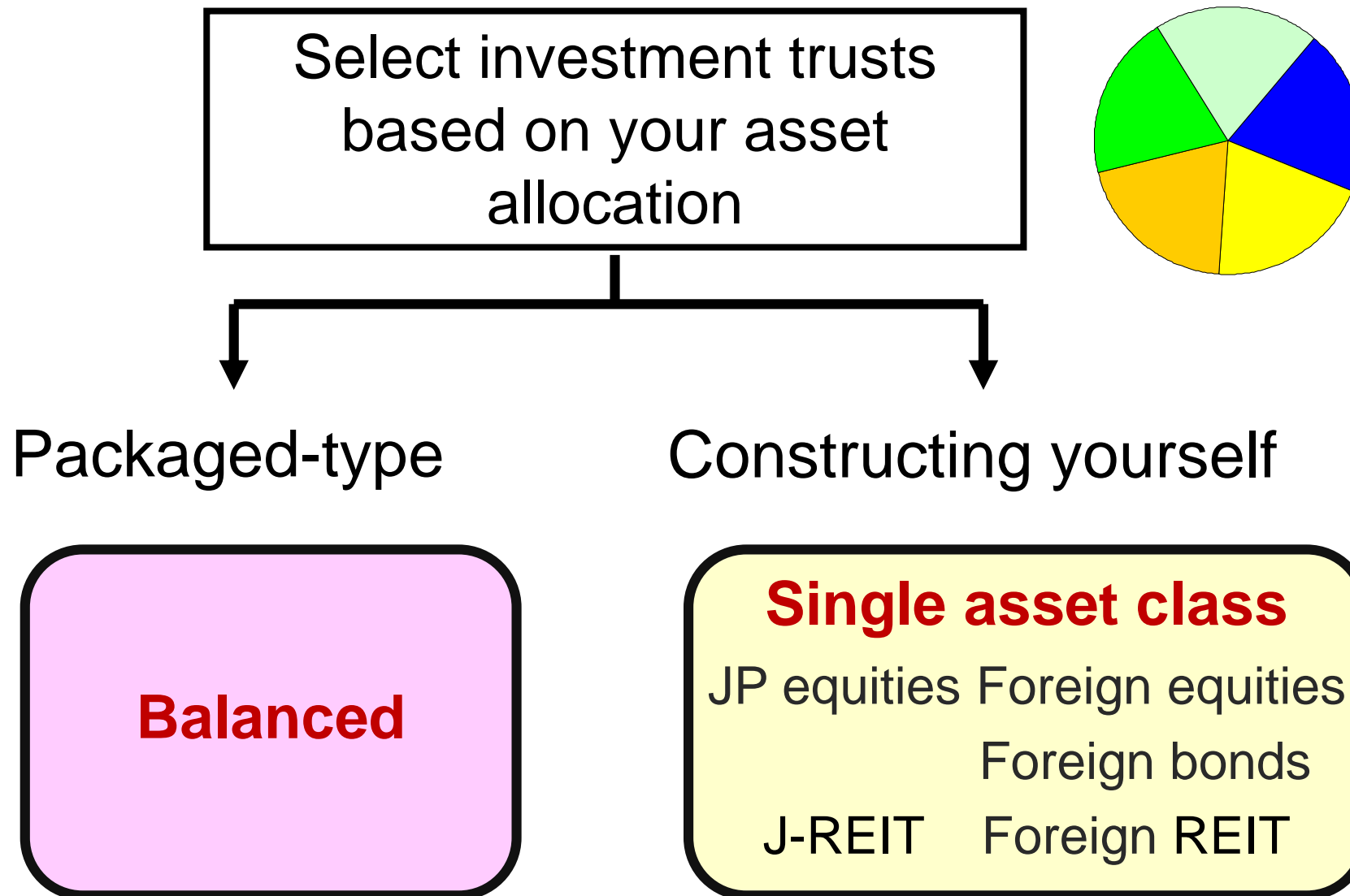
Risk/Return of Investment Trusts

<Risk/Return by asset class>



*In addition to the above, there are investment trusts which invest in asset classes other than equities and bonds (real estate investment trusts (REIT), etc.).

How to Choose Investment Trusts



Points for Choosing Investment Trusts

(1) Target asset classes (region, asset type, etc.)

Impact of Fluctuations in FX Rate (foreign assets)

(2) Investment Style (Passive or Active)

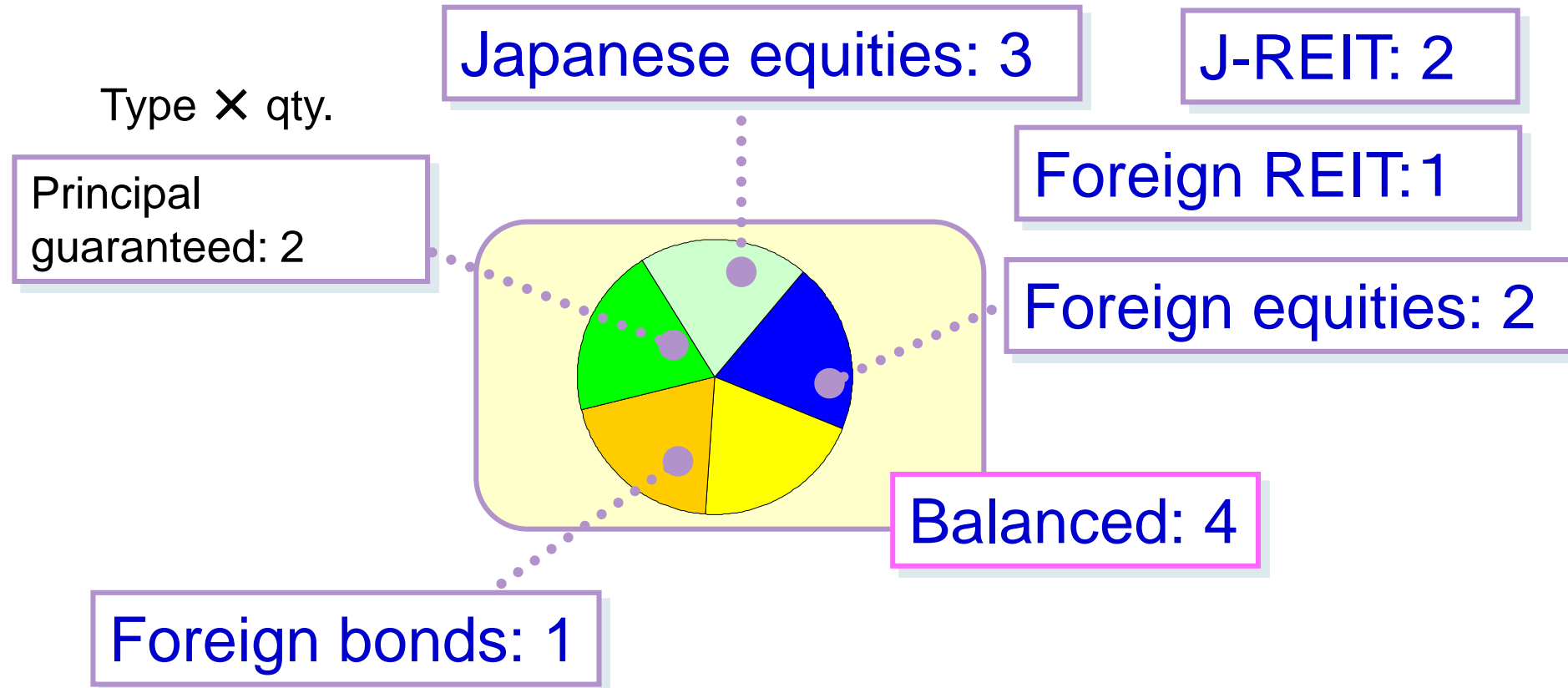
(3) Fees

Product Name	◎ Nikko DC Index Balance (Equity 60)		
Management Company	Nikko Asset Management		
Category	Balanced	Fixed Asset Allocation	Asset Management Fee 0.154%
Investment Style	Passive		Partial redemption charge 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	<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 balanced fund which invests in equities and bonds, etc. 		



Investment Product Lineup

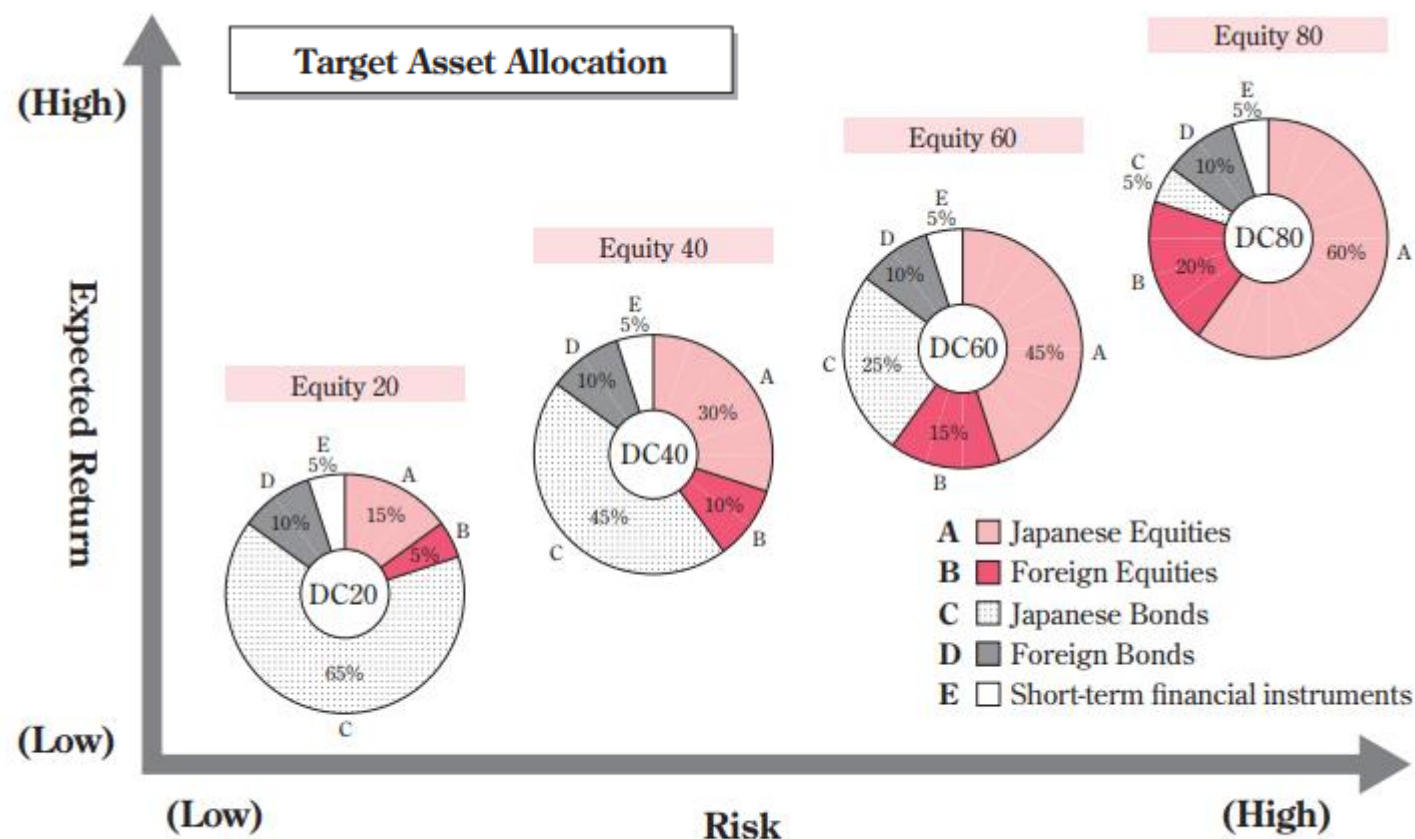
(1) Target asset classes



Balanced (Fixed Asset Allocation)

■ Nikko DC Index Balance

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



* The above is an illustrative image based on the fund's target asset allocation and does not guarantee future results.

Single Asset

- DIAM Japanese Equity **Index** Fund
- Sumitomo Mitsui Value Equity Pension Fund
- Fidelity Japan Growth Fund

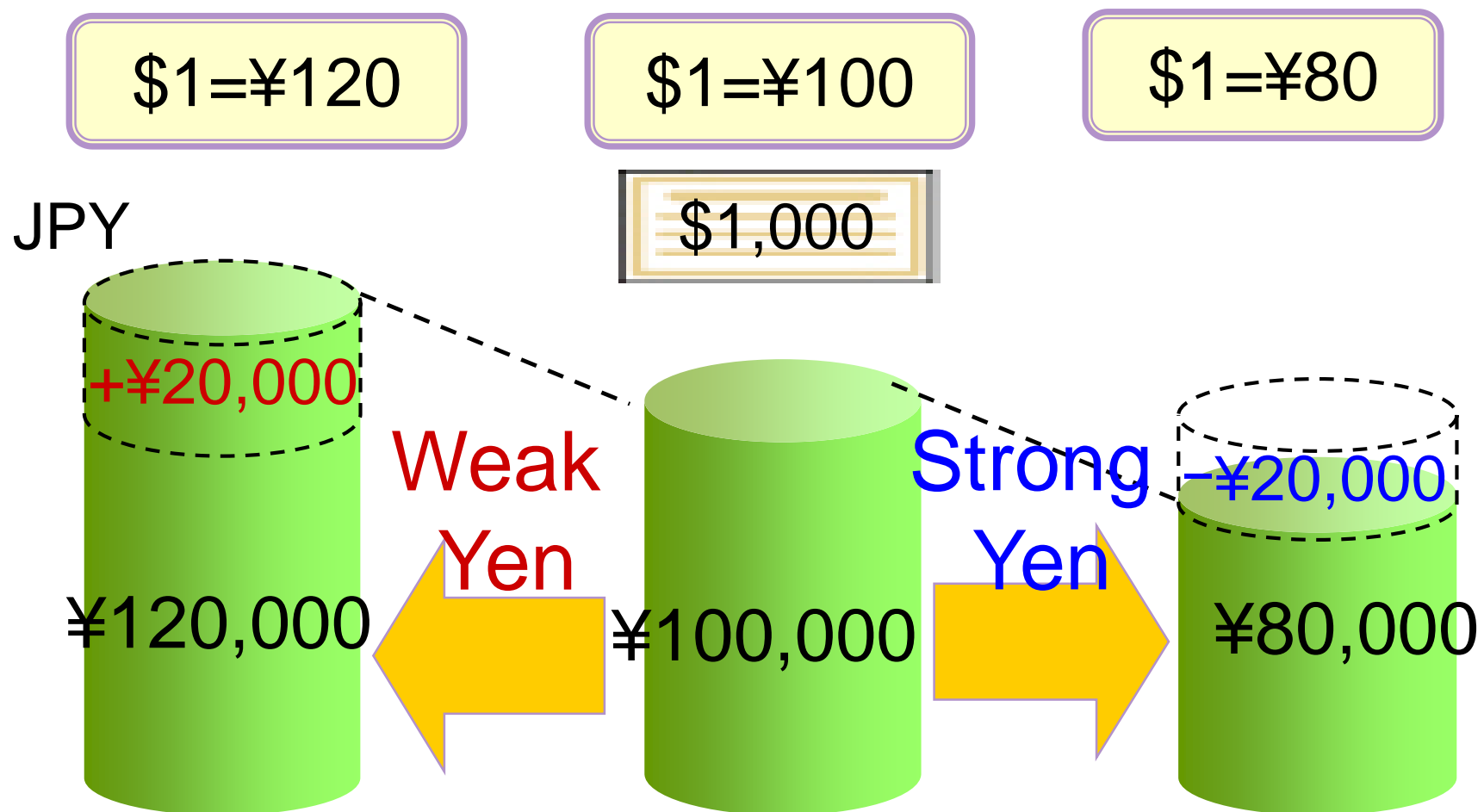
- Nikko **Index** Fund International Equity Unhedged
- Asahi Nvest Global Value Equity Open

- Nikko **Index** Fund International Fixed Income Unhedged

- MHAM J-REIT **Index** Fund
- Nomura J-REIT Fund DC

- Nomura World REIT Index Fund DC

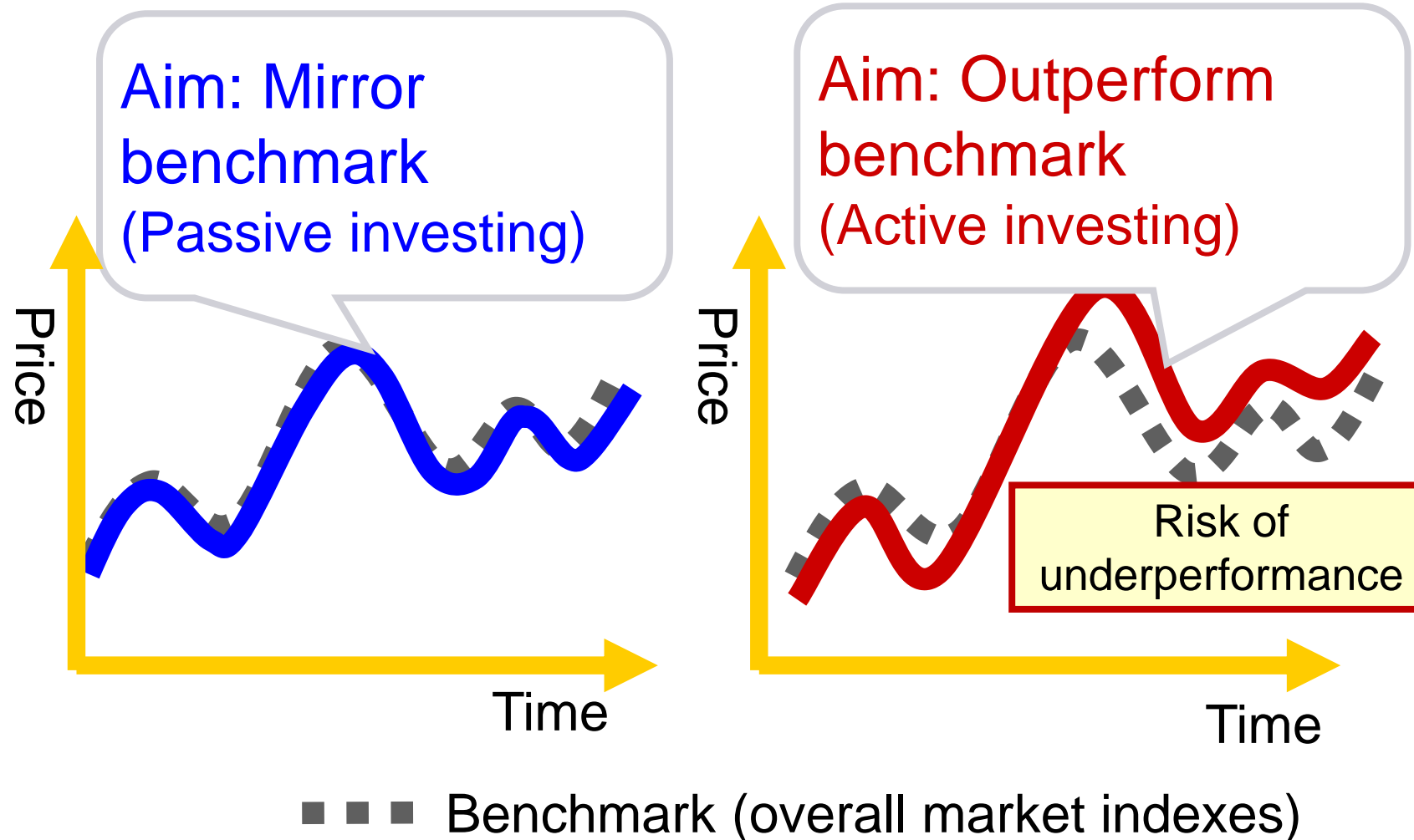
Impact of Fluctuations in FX Rate



FX unhedged = Affected by FX

(2) Investment Style

The risk-return relationship varies by investment style.



(3) Fees

Asset Management Fee **While invested**

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.		

Partial Redemption Charge **Upon selling** Only one product

With price at ¥10,000,
¥30 will be charged on ¥10,000

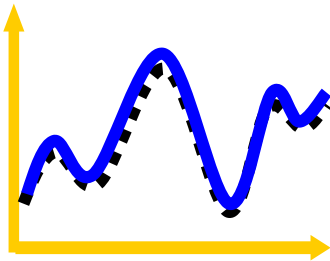


Investment Product Lineup

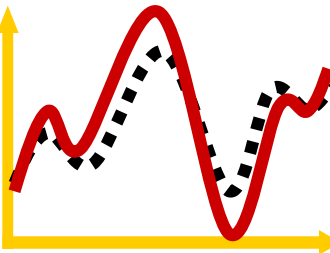
(3) Fees While Holding

e.g.

Passive



Active



DIAM Japanese Equity Index Fund

- **Asset management fee** : 0.242%
(annual rate)
- **Annually** : ¥242 / ¥100,000

Fidelity Japan Growth Fund

- **Asset management fee** : 1.683%
(annual rate)
- **Annually** : ¥1,683 / ¥100,000

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

Performance Sheet

<Excerpts>

Please check the latest results on AnswerNet

■ Products other than Principal Guaranteed (Investment Trust)

As of the end of March, 2024

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)	34.11%	13.67%	13.12%	9.95%	10.02%	11.63%	12.04%	1.36	1.12	0.82
Balanced Passive	Nikko DC Index Balance (Equity 60)	24.63%	9.97%	9.67%	7.69%	7.90%	8.88%	9.08%	1.25	1.08	0.84
Balanced Passive	Nikko DC Index Balance (Equity 40)	15.68%	6.28%	6.27%	5.42%	5.82%	6.20%	6.15%	1.07	1.00	0.87
Balanced Passive	Nikko DC Index Balance (Equity 20)	7.24%	2.58%	2.81%	3.00%	3.89%	3.73%	3.43%	0.65	0.73	0.85

•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.>

3. Procedure (New contents on AnswerNet)

Application for Participant Contributions

Procedure Method AnswerNet/AnswerCenter

**Deadline: New/
Suspend/Restart** Day preceding the monthly
contribution date (reflected in the following month)

**Application Period:
Change of
Contribution Amount** From the contribution date every April to the day
before the contribution date in May
(reflected from the contribution in June)

- **Contribution Date: 25th**

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

Please refer to “Employee Matching Contribution Guidebook” for more information.



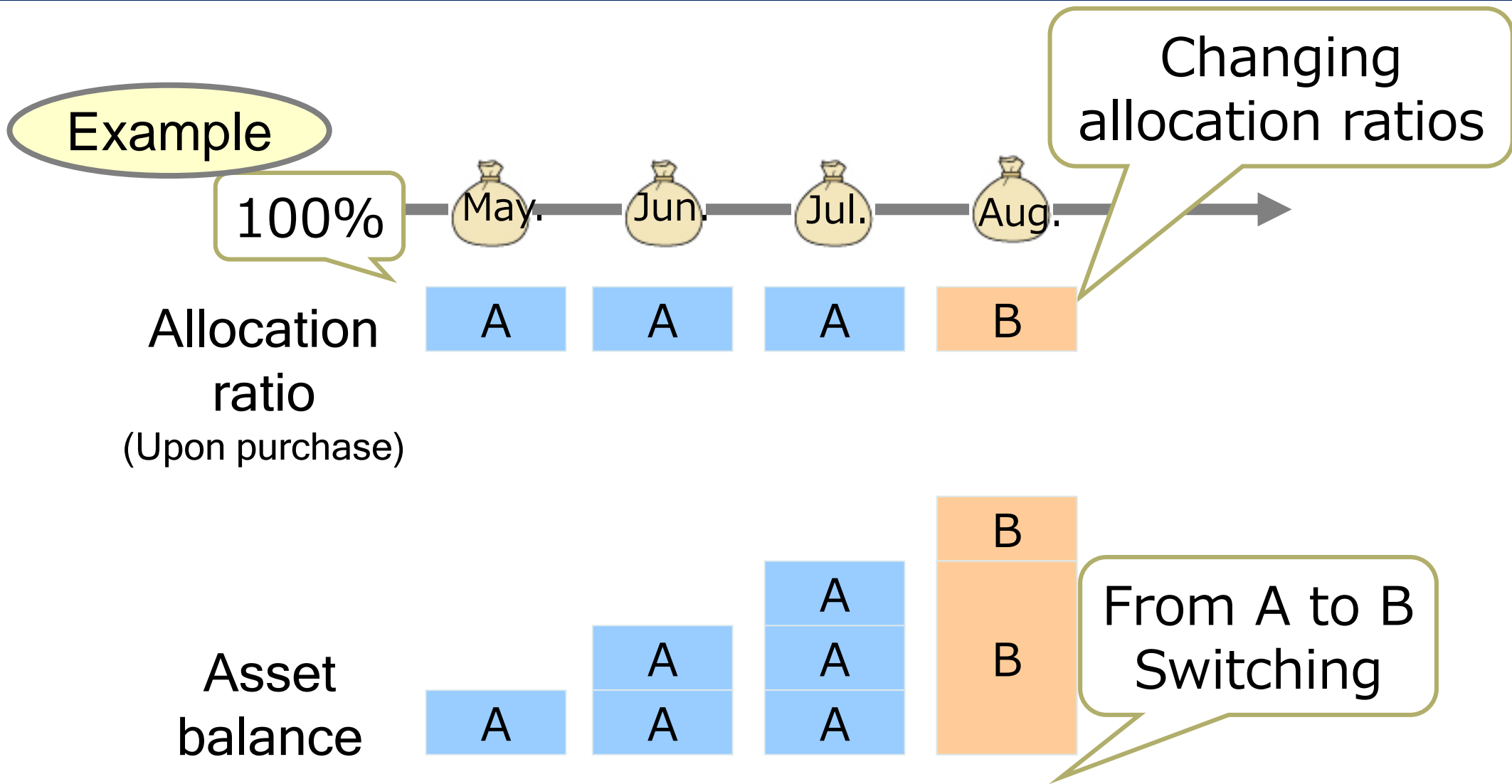
Two Ways to Change Product

	1. Changing allocation ratios	2. Switching
Target	Future contributions	Existing holdings
Fee	N/A	Partial redemption charge (Only one product)
Deadline	Day before the monthly contribution date (every month)	Each business day

- **Contribution Date: 25th**

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

Case Study: Which is applicable to Asset Amount, A or B?



※ Investment return and fees are not included in illustration.

Contact Information

1. AnswerNet (Website for participants)



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

2. AnswerCenter (Call center for participants)



- Mon-Fri: 2:00pm – 6:00pm
(excluding bank holidays and New Year period break)
- From abroad, call (+81) 3-5325-6308 (non toll free)

AnswerNet Login Step

DC Securities Go

よくあるご質問 (FAQ)

FAQサイトはこちら

企業型DC・個人型DCのご利用者向けFAQ

Click to log in

Participant Login

Enter your LoginID and password to login.

Please enter your "Login ID" and "password" for the AnswerNet Pension Plan* using half-width (one-byte) characters.

If you have already changed your password, enter that instead.

◆If you have forgotten your login ID,
If you have a registered email address, please click "Confirm login ID" to confirm your identity. If you do not have a registered email address, please contact the AnswerCenter above.

◆If you have forgotten your password or if your account has been locked,
Please click "Reissue password" to complete the procedure.

Enter

ID・Password

Confirm login ID *1 / Reissue password *2

QR Code

Smartphone displaying AnswerNet mobile app

*1 In order to confirm your login ID (email notification), you need to register your email address in advance by pressing "Confirm/Change Participant Information" button on AnswerNet.

*2 For password reissuance, after verifying your identity, a temporary password will be sent to the email address you specified on the screen.

"Tsumitate Navi + (Plus)" function added

Tsumitate Navi+ Main Menu

Discover investment products suitable for you.

Get suggestions on investment products using a robo-advisor.

Examine participant contributions (employee matching contribution).

You can estimate the tax benefits of employee matching contributions before proceeding.

Check your predicted DC benefit amount.

Simulate your future asset value.

Check your investment performance results.

Check investment performance results of your monthly contributions for each product.

Location of the 4 menus for "TsumitateNavi+".

Mr. 損保 太郎's Page
Last Login: 2024/01/24 10:52:49

Current account balance: 2,225,103 yen	Current contribution: 55,000 yen	Confirm/Change Participant Information
	Plan sponsor contribution: 31,317 yen	Estimated contribution limit in iDeCo
	Participant contribution: 23,683 yen	Change Password, etc.
	Next contribution: 2017/05/26	View History

Target DC benefit amount (at age 65) — yen [Change](#)

Simulate future asset value
▶ **Check predicted DC benefit amount**

Discover suitable investment products
Start assessment now! >>>

Simulate investment performance
Simulate investment performance of product based on monthly contributions

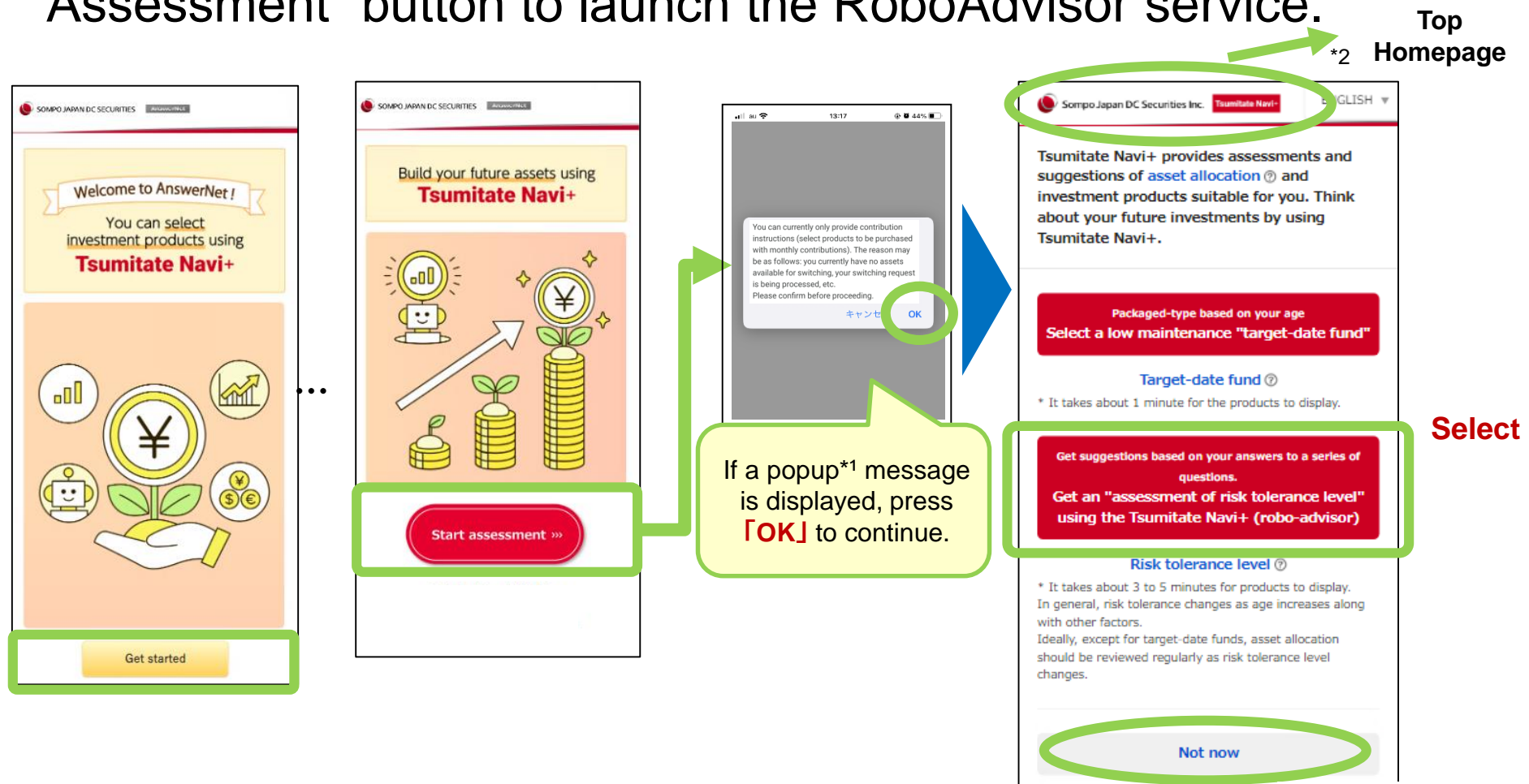
Examine participant contributions (employee matching contribution)
Receive preferential tax treatment by making contributions on top of plan sponsor contributions

Account Overview (as of 2017/05/08)

The result of each transaction will be reflected to the asset balance on the following date of the settlement date.

AnswerNet - TsumitateNavi+ (Plus) -

After checking the “TsumitateNavi+” tutorial, press the “Start Assessment” button to launch the RoboAdvisor service.



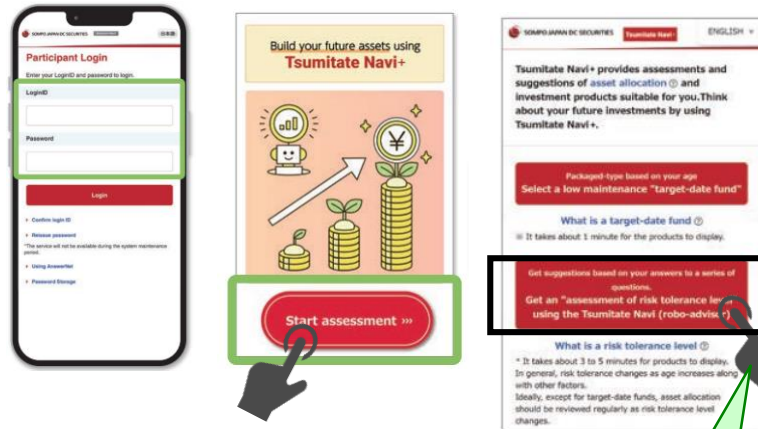
*1 This pop-up message is displayed when there is no asset balance yet, etc. Click "OK" to proceed.

*2 If you do not want to use the robo-advisor immediately, please tap the logo at the top or "Not now".

*2 Go through the confirmation screen for participant contribution application on the homepage

TsumitateNavi+: RoboAdvisor (Assessment Tool)

From the Login Page

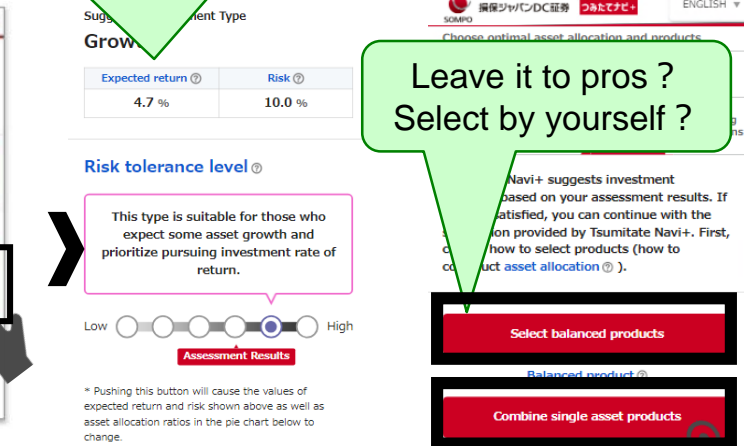


From the AnswerNet Homepage

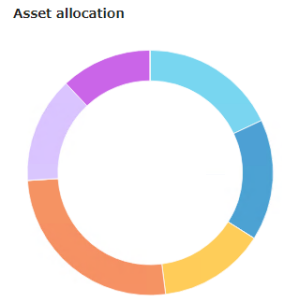
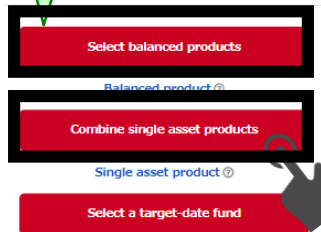


Complete "Risk Assessment"

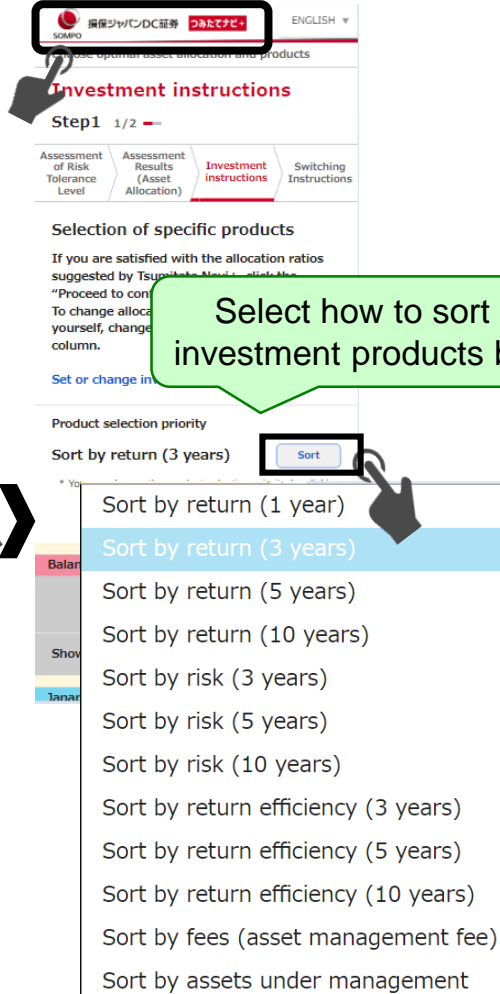
Determine asset allocation based on "Assessment results"



Leave it to pros? Select by yourself?



Confirm asset allocation and proceed to product selection



Select how to sort investment products by

TsumitateNavi+: Confirmation of Benefits - Tax Benefit Calculation

The Participant Contribution review menu allows you to check the effect of tax reductions due to participant contributions.

1. Input Annual Income

From the AnswerNet Homepage

Receive preferential tax treatment by making contributions on top of plan sponsor contributions
 Examine participant contribution (employee matching contribution) Tsumitate Navi+

2. Change of Contribution (Current tax benefit & tax benefit after change)

Estimated tax benefits based on current contribution amount. No tax reduction effect if no contribution

Automatic display of the tax reduction amount at the maximum contribution amount. Can also check the tax reduction effect by changing the contribution amount at will

Attention!


After the start of matching contributions, this menu is only available during the month of change (May) each year. Tax benefits can be checked at any time with a separate simulation function

※The figures above are for illustration purposes only. Not to be taken as a the actual tax benefit depending on your legal and actual tax situation.


TsumitateNavi+ : Simulation Function, etc.

From AnswerNet homepage

Simulate future asset value
 ▶ Check predicted DC benefit amount



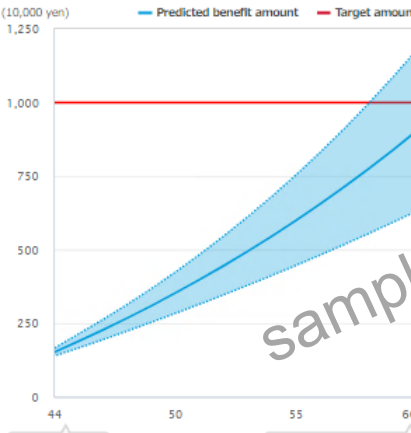
Simulate investment performance of product based on monthly contributions
 ▶ Simulate investment performance



Tsumitate Simulation

Tsumitate Simulation

You can simulate the **predicted benefit amount** when reviewing contribution amount and/or asset allocation. When you press the "Start simulation" button, tax benefits and the predicted benefit amount will change.



	Annual	16 Annual total
Tax benefits	29,628 yen	469,110 yen

Your annual income: (units of 10,000 Yen)

Current asset balance (* Amounts for which switching is in process): 1,229,984 yen

	Current	After review
Monthly contribution	12,345 yen	24,690 yen
Plan sponsor contribution	12,345 yen	<input type="button" value="Enter estimated contribution"/>
Participant contribution	0 yen	<input type="text" value="12,345"/> yen
* The maximum contribution amount is 12,345 yen		
Asset allocation	<input type="text" value="Growth"/>	
Expected return	0.0 %	4.3 %
Risk	0.0 %	10.0 %

* Current contributions and asset balance are based on the data available on AnswerNet.
 * The "target amount (red line)" in the graph can be displayed by setting it up on the Participant Main Page.
 * The tax benefit amount is an estimate.

Investment performance by product

Investment performance by product

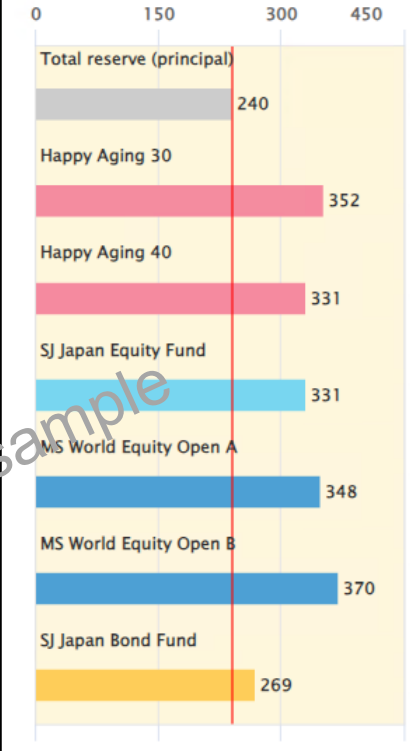
You can check the accumulated amount if you had continued purchasing products with a fixed amount every month.

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

Monthly contribution amount: yen

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

2020/7/31 Current



Product	Accumulated Amount (10,000 yen)
Total reserve (principal)	240
Happy Aging 30	352
Happy Aging 40	331
SJ Japan Equity Fund	331
MS World Equity Open A	348
MS World Equity Open B	370
SJ Japan Bond Fund	269

Participant Main Page

Contribution Instruction

Slide Menu

Menu

The screenshot shows the top of the Participant Main Page. A green box highlights the 'Menu' button in the top right corner and the 'Participant Main Page' link in the navigation bar. Below the navigation bar, the current account balance is displayed as 4,813,359 yen. A table shows contribution details: Current contribution (42,127 yen), Plan sponsor contribution (41,122 yen), and Participant contribution (1,005 yen). The next contribution date is 2017/05/31. Below this, there are several 'Tsumitate Navi+' cards for discovering investment products, simulating performance, and examining contributions.

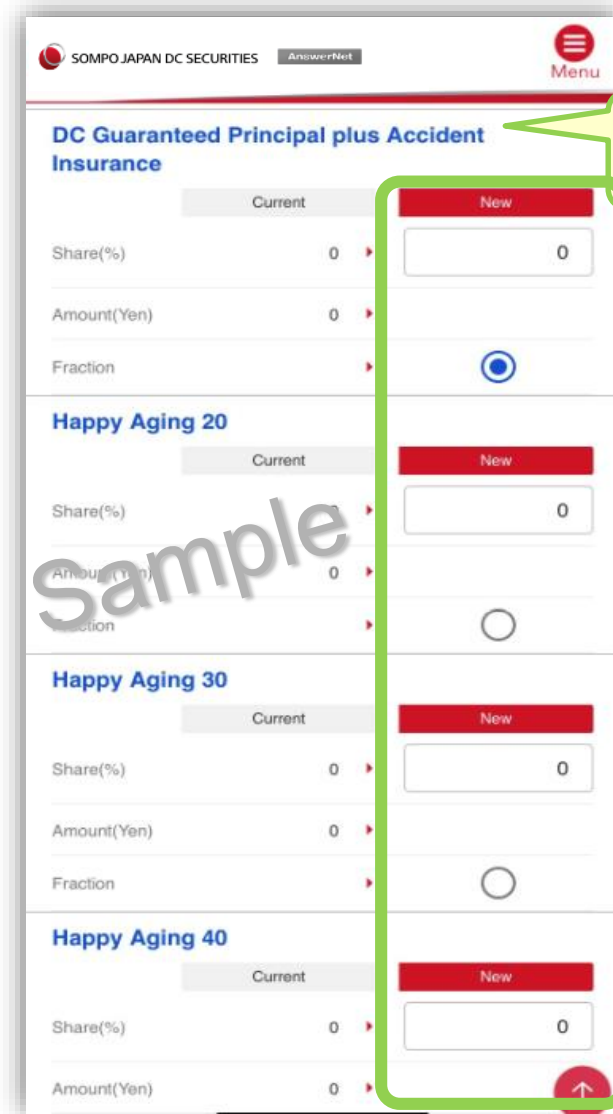
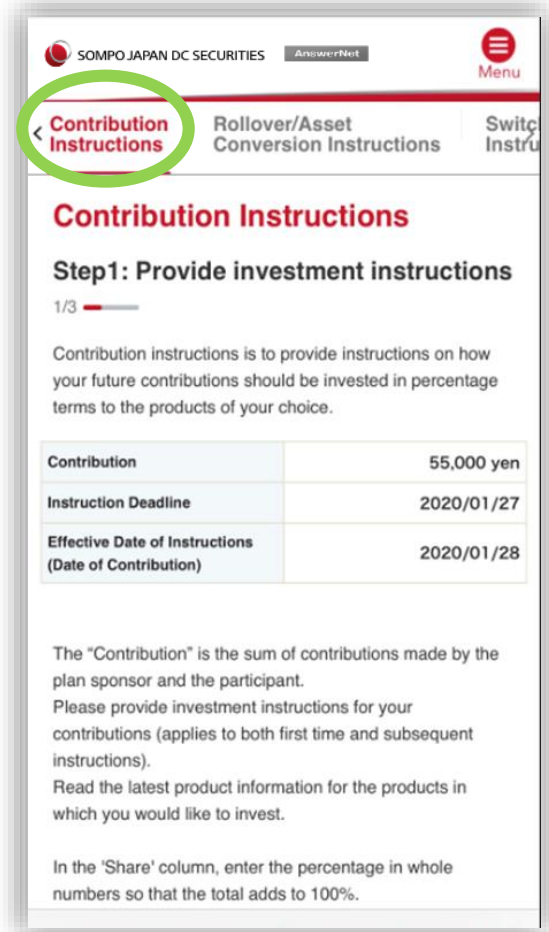
This section contains an 'Announcements' box with a plus sign, a 'Message Board' section with a link to check results of the "Tsumitate Navi+" procedure, and a 'Current allocation' section. Below these are four informational cards: 'Learning about DC Pension', 'Try Simulation', 'About Your Plan', and 'Learning by Animation'.

Click here to check the results of the "Tsumitate Navi+" procedure and other notices.

This screenshot shows a dropdown menu for 'Contribution Instructions'. The menu items include: Contribution Instructions (highlighted with a green box), Rollover/Asset Conversion Instructions, Switching Instructions, Application for Participant Contributions, Benefit Information, How to Use this Site, and LOGOUT. The background shows the 'Participant Main Page' with a 'Current contribution' section.

Contribution Instruction

Contribution Instructions



Tap the product name for details

Enter an integer (%) in the "Share" column for the product you want to purchase with future contributions.

Application of Participant Contribution

損保 太郎's Page
Last Login: 2024/04/23 15:26:55

- 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
- LOGOUT

SOMPO JAPAN DC SECURITIES

Application for Participant Contributions Benefit Information How to Use this Site

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

Step1: Apply for participant contributions
1/3

Participant contributions refer to contributions made voluntarily by the employee in addition to the employer (plan sponsor) contribution. Participant contributions can be made with 1,000 yen as the minimum and the plan sponsor contribution amount as the maximum. In addition, the sum of plan sponsor and participant monthly contributions may not exceed the legal limit (0 yen).

< Application details >
You can apply for participant contribution within the designated acceptance period and it will be reflected on the effective date of contribution / voluntary suspension. You can change the amount of participant contribution once a year within the designated acceptance period. If you applied for voluntary suspension of participant contribution after applying to change the amount of participant contribution, the application for voluntary suspension takes priority and the application for change will be cancelled.

Application details

I wish to make / resume or change participant contributions.

• Initial application Change

I wish to make / resume or change participant contributions.

yen

Contribution limit:
0 yen

Designated Acceptance Period:
2017/04/28 - 2017/05/26

Effective date of contribution:
2017/06/28

I wish to voluntarily suspend participant contributions.

Designated Acceptance Period:
Effective date of Voluntary suspension:

加入者掛金に関する事

Please press "Confirm" if you agree to the terms outlined in the above "Articles Pertaining to the Handling of Personal Information Related to Participant Contributions."

Confirm

• Suspension of participant contribution

Participant Main Page Information

Menu

Slide Menu

Basic Information

Roboadviser evaluation etc. Tsumitate Navi+ Menu

https://www.sjdc.co.jp/corp/starterkit_en



FAQ (Frequently Asked Questions)

(Important) How to Register an Email Address

You can register your email address using the “Confirm/Change Participant Information” button. Doing this will allow you to confirm your ID and receive your Personal Financial Statement notification by email.

The image shows a sequence of steps to register an email address on the Sompo Japan DC Securities website. It starts with a screenshot of the main dashboard where the 'Confirm/Change Participant Information' button is highlighted with a green box. A blue arrow points upwards from this button with the text 'Scroll to the top of the page'. A green arrow points from the button to the right, leading to a screenshot of the 'Setting up email destination' page. This page contains instructions and a form for entering an email address. A yellow callout box points to the button with the text 'Confirm/Change Participant Information'. Another yellow callout box points to a plus sign icon on the dashboard with the text 'Your "Participant Code" is your "ID"'. A small inset screenshot shows an 'Account Statement for Defined Contribution Pension Plan' with a red box around the 'Participant Code' field. Below this inset, it says 'Issued every July'.

Confirm/Change Participant Information

Your "Participant Code" is your "ID"

Issued every July

Setting up email destination

- Please register your email destination to receive notifications from our company.
- Not all email addresses can be deleted. At least one email address must remain.
- We will inform you by email when "Account Statement for Defined Contribution Pension Plan" is updated or when a change in the receiving method is accepted. So, please make sure to register your email address.
- To register your email address, please enter your e-mail address, designate it as e-mail destination, and click the "Confirm" button.
- Multiple email destinations can be set up and deleted.
- To change your email address, please enter a new email address and click the "Confirm" button.

✖ Email destination

✖ Email address(Work)

(half-width character)

Registrant Not registered

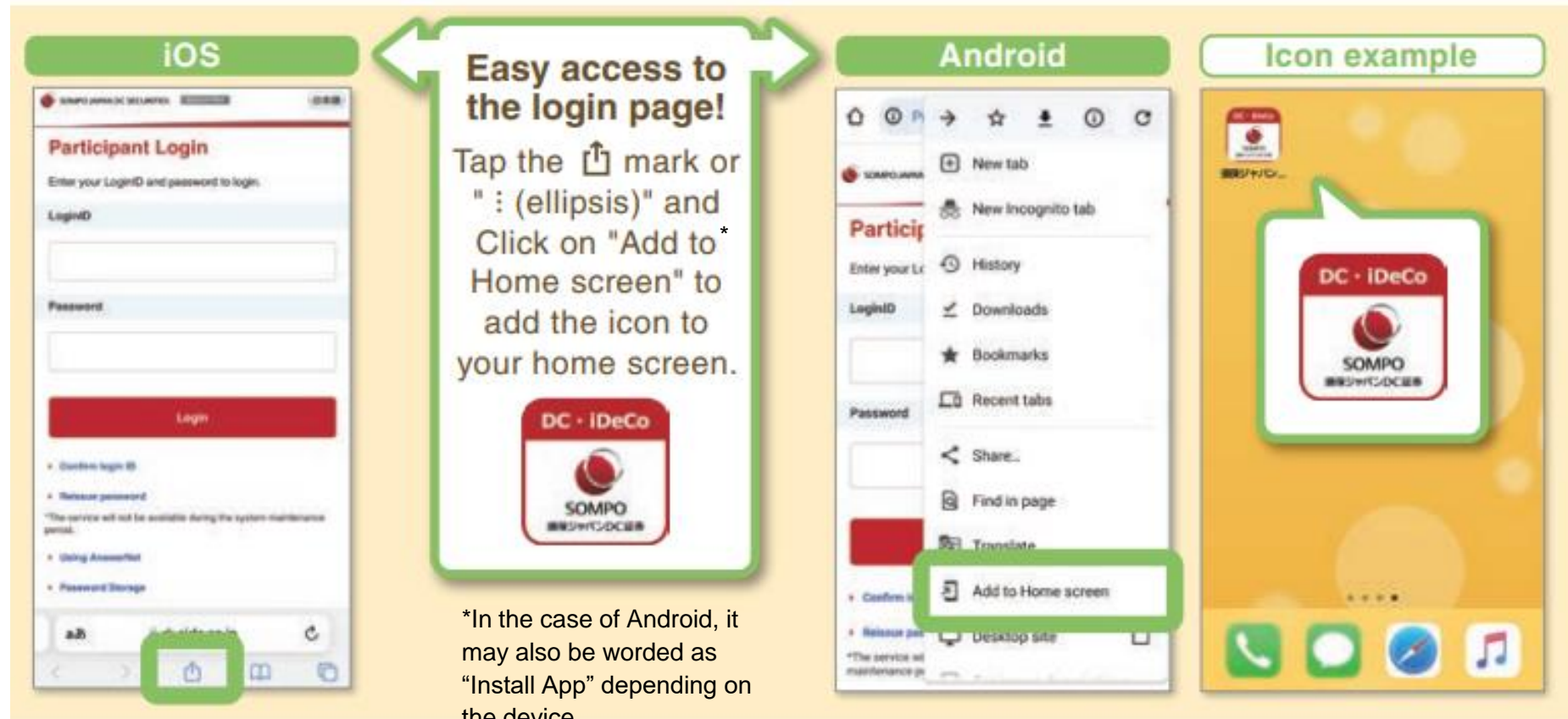
Registration date Not registered

Email destination

Delete

(Reference) Convenient Access from Smartphone

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



The images above are examples only and subject to change in the future.
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Performance of Proposed Funds

December 2023 (Source: Sompo Japan)

Product Type		Investment Style	Product Name	Provider/Management Company	Asset Management Fee tax included	Characteristics	Return				Risk		Sharpe Ratio		Total Assets (million yen) 11/2023	Inception date	Overall Evaluation 03/2023
							1year	3years	5years	10years	3years	5years	3years	5years			
Balanced	Target Date	Passive	My Target 2030 DC	Nomura Asset Management	0.242%- 0.198%	Makes diversified investments in Japanese and foreign equities, bonds, and so on. Assets in foreign currencies are not hedged. This is a target-date fund structured to address some date in the future and automatically shifts the asset mix for active investment to stable-oriented investment by July in the year five years prior to the target year. Please refer to the Product Guide for more details.	8.10%	5.42%	4.83%	--	5.81%	6.89%	0.94	0.71	22,341	6/22/2015	Aaa
			My Target 2035 DC				10.46%	7.33%	6.27%	--	6.86%	8.33%	1.07	0.75	10,196	3/9/2018	Aaa
			My Target 2040 DC				12.13%	8.37%	6.98%	--	7.48%	9.04%	1.12	0.77	13,522	6/22/2015	Aaa
			My Target 2045 DC				13.20%	9.12%	7.53%	--	7.91%	9.66%	1.16	0.78	6,237	3/9/2018	Aaa
			My Target 2050 DC				14.28%	9.88%	8.07%	--	8.33%	10.28%	1.19	0.79	13,570	2/27/2015	Aaa
			My Target 2055 DC				15.36%	10.64%	8.63%	--	8.76%	10.82%	1.22	0.80	3,998	3/9/2018	Aaa
			My Target 2060 DC				15.87%	10.86%	8.76%	--	8.89%	10.89%	1.22	0.81	5,241	3/9/2018	Aaa
			My Target 2065 DC				15.87%	--	--	--	--	--	--	--	2,005	3/5/2021	Aaa

Performance of Proposed Funds

December 2023 (Source: Sompo Japan)

Product Type	Investment Style	Product Name	Provider/Management Company	Asset Management Fee tax included	Characteristics	Return				Risk		Sharpe Ratio		Total Assets (million yen) 11/2023	Inception date	Overall Evaluation 03/2023	
						1year	3years	5years	10years	3years	5years	3years	5years				
Foreign Equities	Growth	Active	Alliance Bernstein Global Growth Opportunities(for DC & VA)	Alliance Bernstein	1.595%	Invests in equities of major global (including Japan) markets including emerging markets with the focus on the potential for earnings growth. Aims to outperform the benchmark (MSCI World Index, in JPY, unhedged, without dividends) in the middle to long term. Assets in foreign currencies are not hedged.	14.69%	12.34%	15.82%	11.63%	17.68%	18.50%	0.70	0.86	8,607	11/26/2001	Aaa
Foreign Bonds	High-rated Resource-rich Countries	Active	DIAM High Grade Bond Income Open (DC)	Asset Management One	1.100%	Mainly invests in government and corporate bonds of highly-rated, resource rich countries (Canada, Australia, etc.), which are rated AA or above. The benchmark is not specified.	3.97%	3.36%	2.94%	1.63%	8.74%	8.49%	0.39	0.35	2,671	11/11/2005	Aa
Foreign Equities	Index(Emerging countries)	Passive	Nikko Index Fund Emerging Equity	Nikko Asset Management	0.3740%	Invests in emerging markets equities and aims to perform in line with the benchmark (MSCI Emerging Markets Index, in JPY, unhedged, dividends included). Assets in foreign currencies are not hedged.	11.51%	6.25%	6.89%	5.12%	12.96%	18.10%	0.48	0.38	47,805	4/1/2008	Aaa
Foreign Bonds	Index(Emerging countries)	Passive	Nikko Index Fund Emerging Bond	Nikko Asset Management	0.3740%	Invests in emerging markets bonds and aims to perform in line with the benchmark (JP Morgan Government Bond Index-Emerging Markets Global Diversified, in JPY, unhedged). Assets in foreign currencies are not hedged.	19.54%	8.66%	5.47%	2.42%	7.22%	10.29%	1.20	0.53	12,169	4/1/2008	Aaa

4. Q&A

Thank you !

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.
- 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.