

Defined Contribution (DC) Pension Seminar

Intermediate Course

May 2023

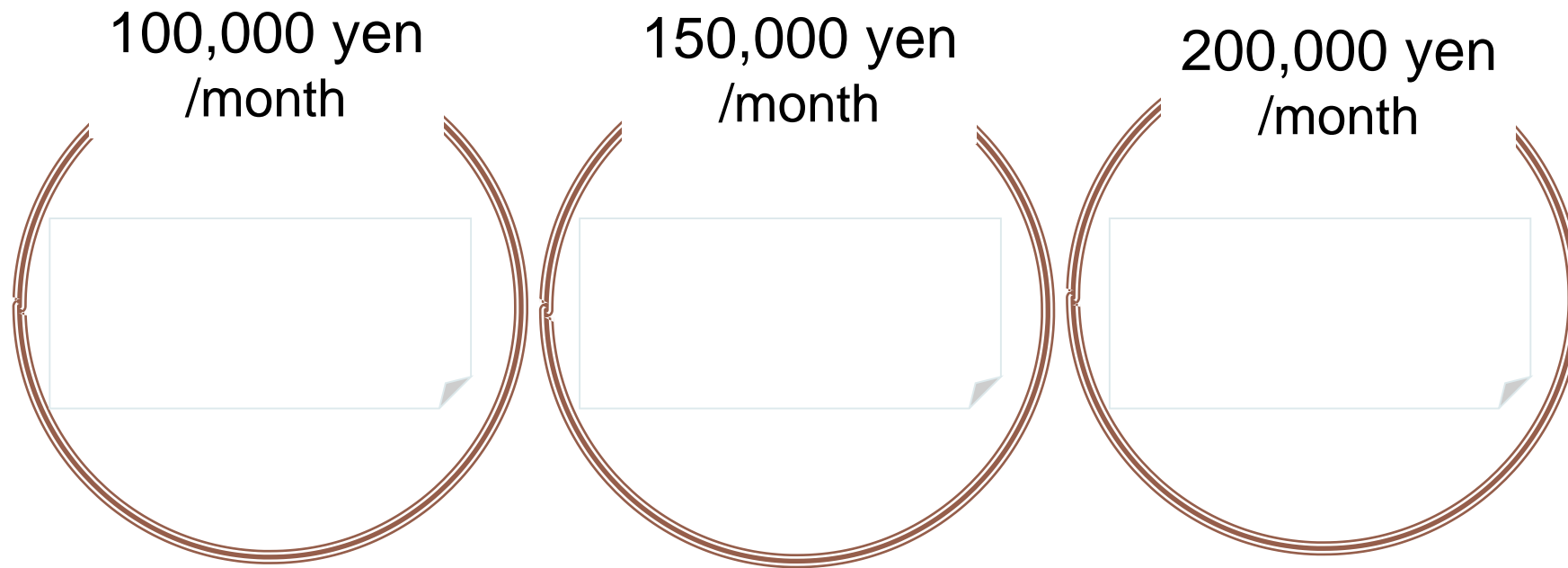


Sompo Japan DC Securities Inc.

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How Long Will Money Last?

Q : How long will 10 mil. yen in a term deposit (interest rate at 0.002%) last while drawing down a certain amount of money every month?

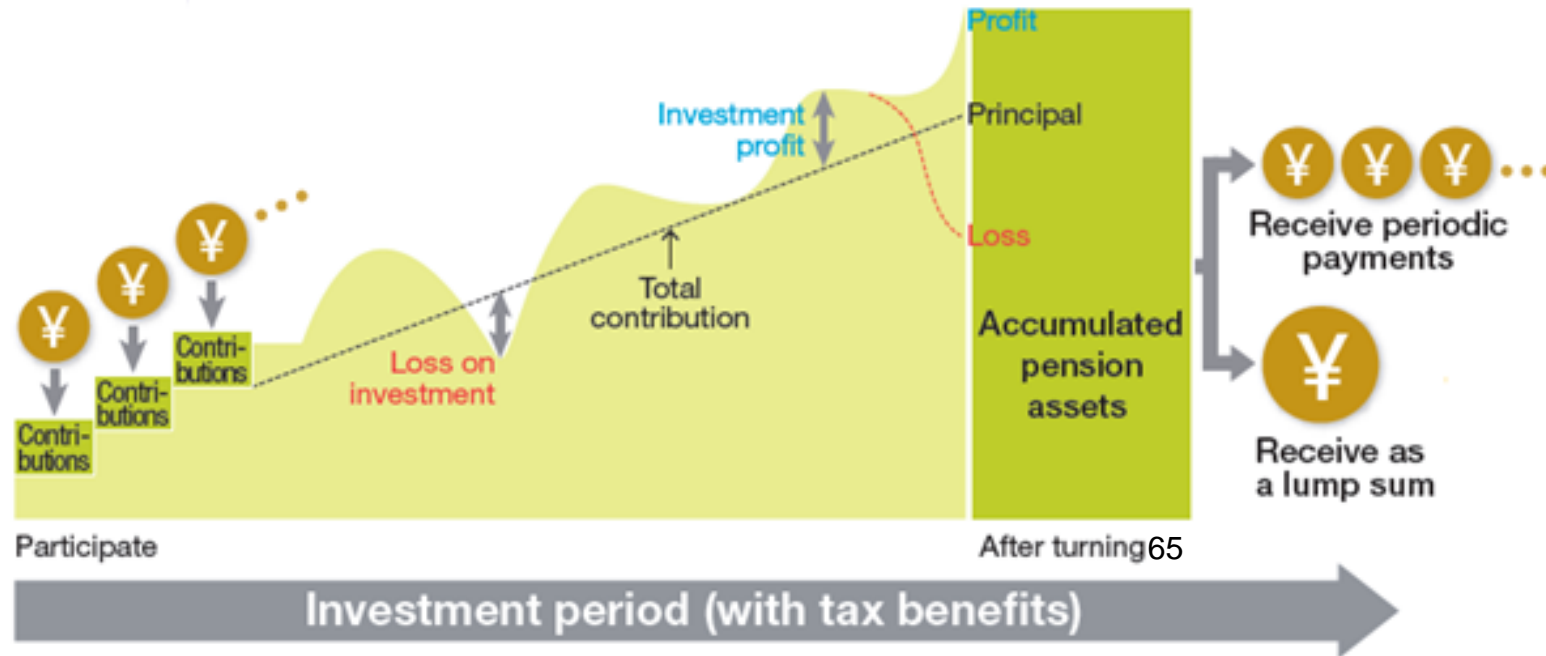


Money won't last long once you start drawing down.

⇒ **Finding the “right place to keep your money”**

DC Plan

The purpose of a DC plan is to “prepare money for post-work life”.



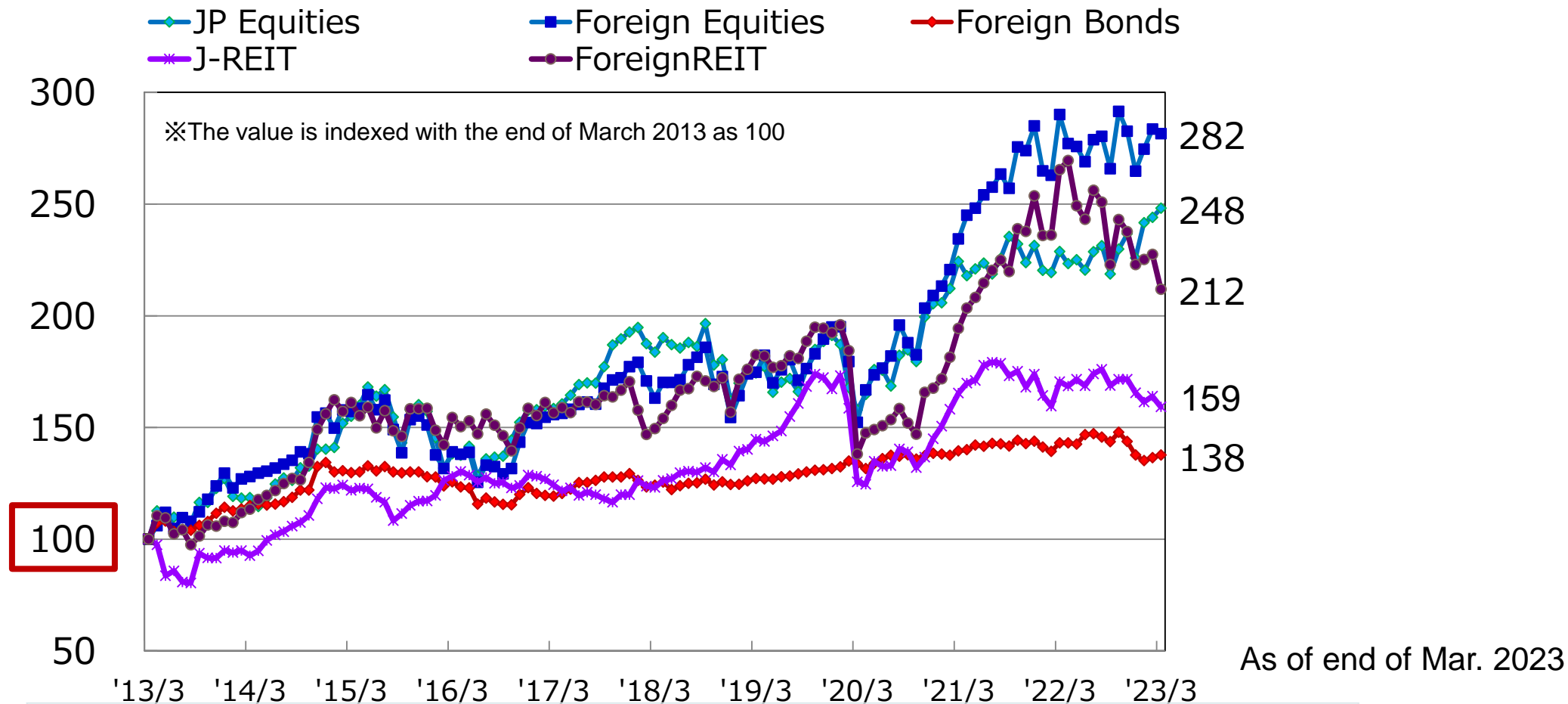
- Benefit amount depends on investment results.
- The amount will be kept invested until benefit payments are completed.
- In principle, early withdrawal from the DC plan and early withdrawal of your assets are not allowed.

Outline

1. Market Environment and Investment Results
2. Reviewing Investments
3. Procedures & Deadlines

1. Market Environment and Investment Results

Past Performance by Asset Class (Past 10 Years)

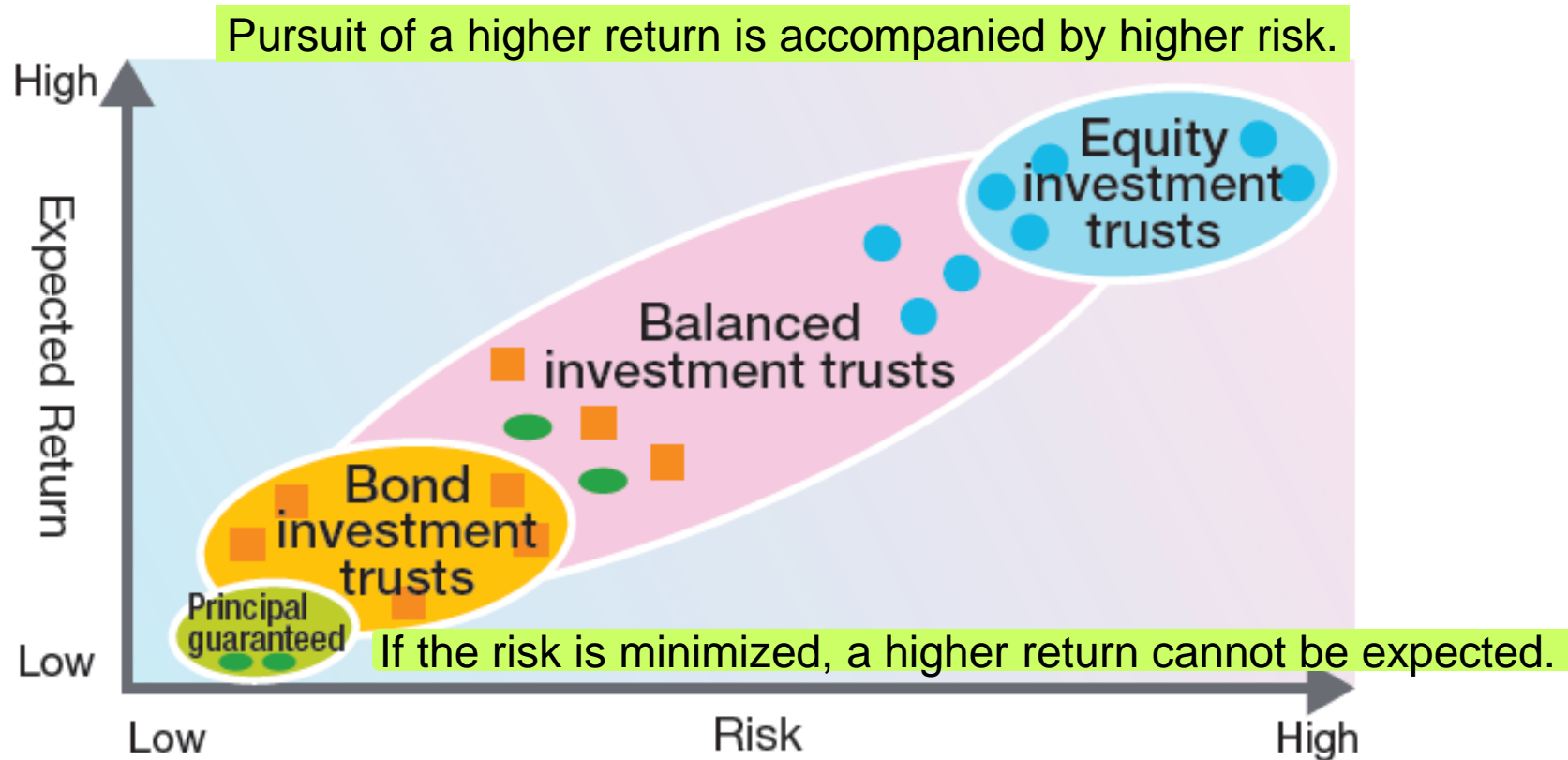


Japanese equities: TOPIX (dividends included), Foreign equities: MSCI Kokusai (in JPY), Foreign bonds: FTSE World Government Bond Index (excluding Japan, in Yen), J-REIT: Tokyo Stock Exchange REIT index (dividends included), ForeignREIT: S&P Developed REIT Index (excluding Japan, unhedged, in JPY, dividends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

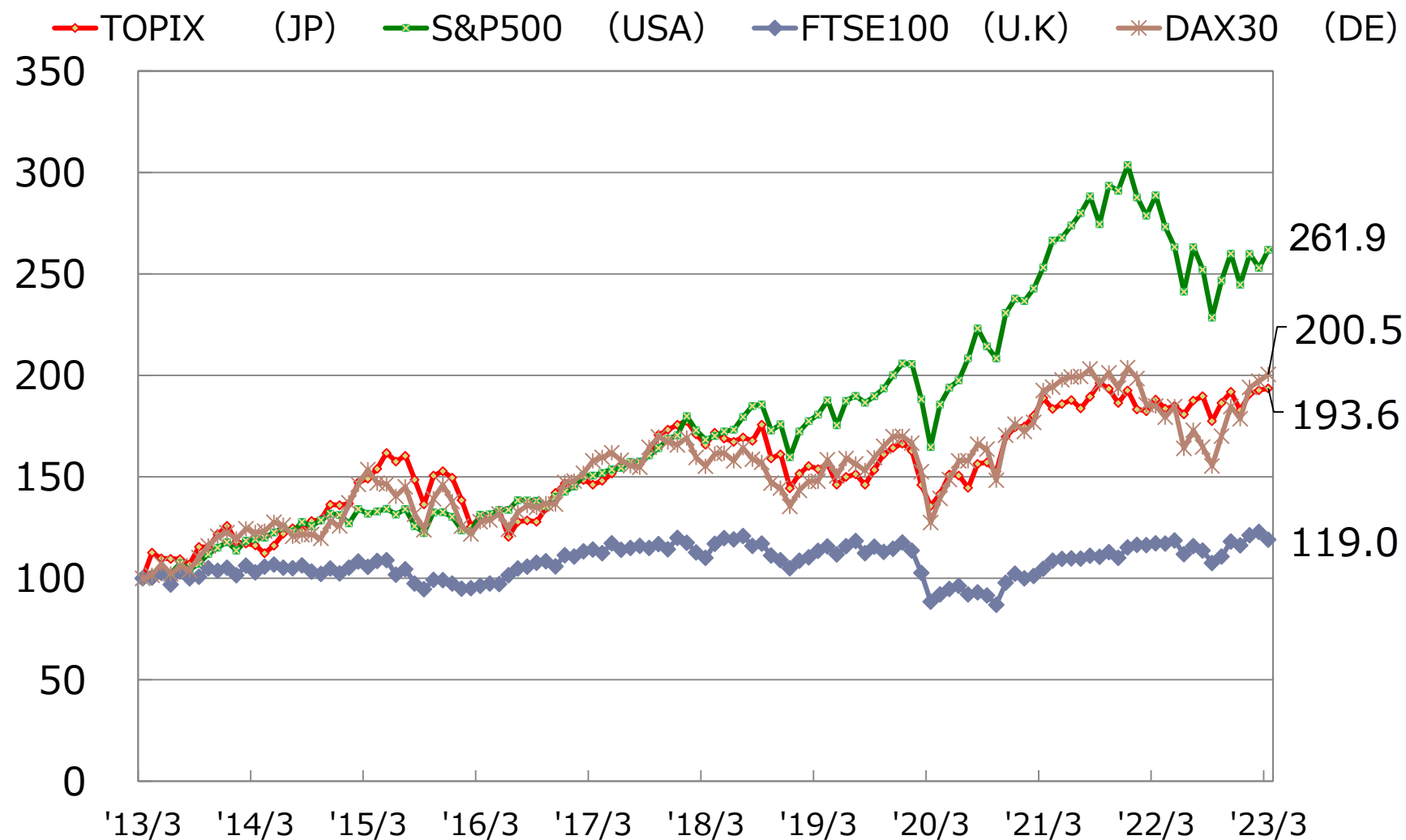
Risk/Return of Investment Trusts

<Risk/Return by asset class>



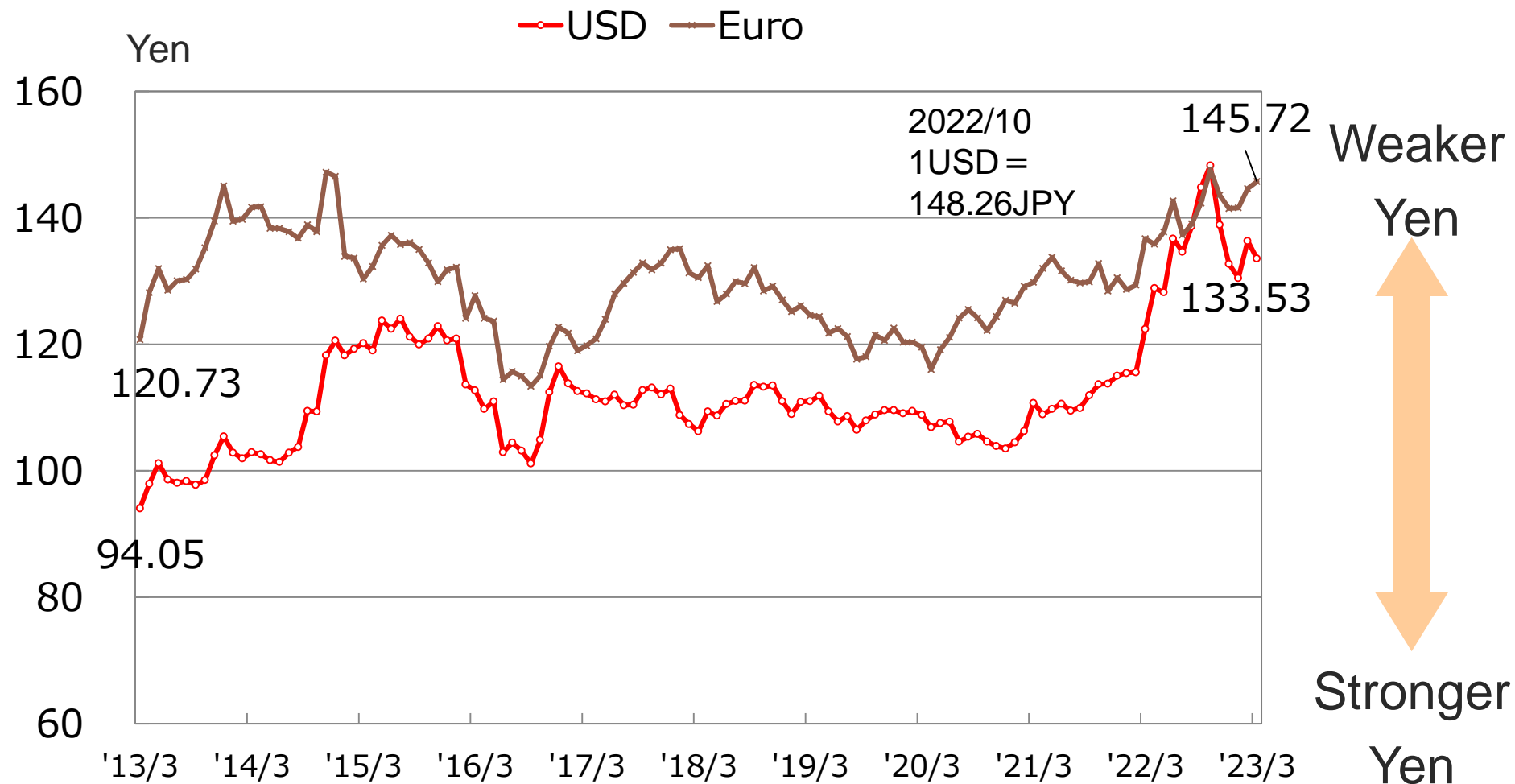
*In addition to the above, there are investment trusts which invest in asset classes other than equities and bonds (real estate investment trusts (REIT), etc.).

Stock Price Index (Past 10 years from March-end 2013 to March-end 2023)



The above chart shows movements of stock price indices until the end of March, 2023, using the price at the end of March 2013 as 100
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Foreign Exchange(Past 10 years from March-end 2013 to March-end 2023)

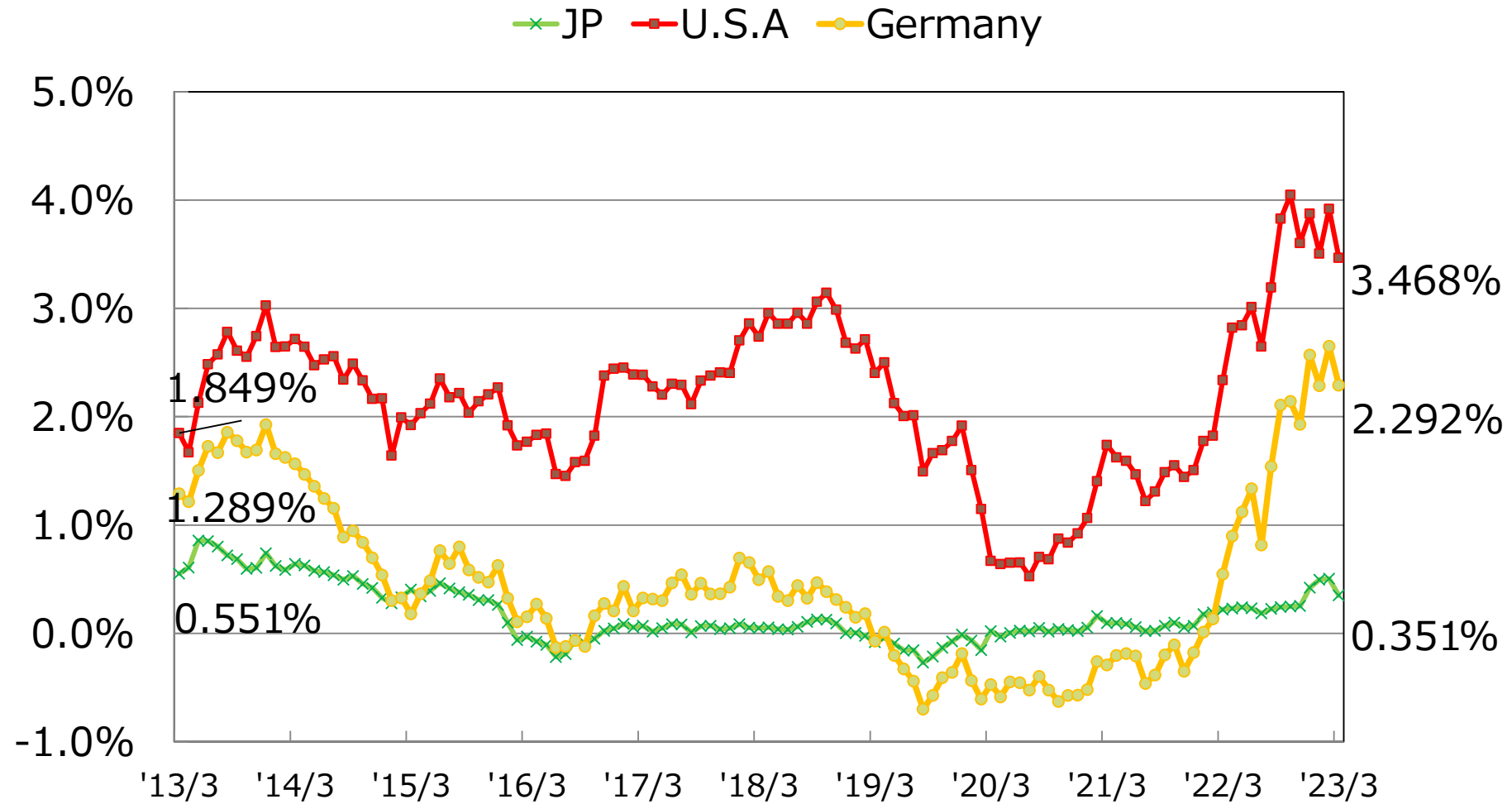


The above chart shows movements of foreign exchange rates from the end of March 2013 to the end of March 2023.

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Long-term Interest Rate

(Past 10 years from March-end 2013 to March-end 2023)



The above chart shows movements of long-term interest rates from the end of March 2013 to the end of March 2023.

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Ref. Investment Performance by Product

(2) Investment Performance by Products

Period ending March, 2023

Product Type		Product Name	Actual Interest Rate (end of each month)				
			2023/3	2022/3	2021/3	2020/3	2019/3
Principal Guaranteed	Non-Life Insurance	DC Guaranteed Principal plus Accident Insurance	0.201%	0.011%	0.001%	0.001%	0.001%
Principal Guaranteed	Fixed Deposit	Seven Bank DC Deposit 3 year fixed	0.010%	0.010%	0.010%	0.020%	0.020%

No. of Users

58

42

Product Type		Product Name	Return (earning ratio)				Risk		
			1 year	3 years	5 years	10 years	3 years	5 years	10 years
Balanced	Passive	Nikko DC Index Balance (Equity 80)	3.1%	14.1%	6.5%	8.6%	10.8%	12.3%	12.3%
Balanced	Passive	©Nikko DC Index Balance (Equity 60)	2.0%	10.3%	4.9%	6.8%	8.3%	9.3%	9.2%
Balanced	Passive	Nikko DC Index Balance (Equity 40)	0.8%	6.5%	3.4%	4.9%	5.9%	6.3%	6.2%
Balanced	Passive	Nikko DC Index Balance (Equity 20)	-0.3%	2.8%	1.6%	2.9%	3.5%	3.5%	3.3%
Japanese Equities	Passive	DIAM Japanese Equity Index Fund (DC)	5.6%	15.0%	5.4%	9.0%	13.4%	15.1%	15.2%
Japanese Equities	Active	Sumitomo Mitsui Value Equity Pension Fund	11.4%	19.7%	4.1%	8.6%	13.0%	16.3%	16.2%
Japanese Equities	Active	Fidelity Japan Growth Fund	2.3%	15.1%	4.7%	9.3%	15.8%	17.6%	16.6%
Foreign Equities	Passive	Nikko Index Fund International Equity Unhedged (DC)	-1.1%	24.9%	13.6%	13.1%	16.3%	18.0%	16.7%
Foreign Equities	Active	Asahi Nvest Global Value Equity Open	1.9%	28.4%	8.6%	10.0%	21.1%	24.5%	21.7%
Foreign Bonds	Passive	Nikko Index Fund International Fixed Income Unhedged (DC)	-1.1%	1.7%	2.6%	3.4%	5.8%	5.1%	6.8%
Others	Passive	MHAM J-REIT Index Fund(DC Pension)	-7.8%	7.3%	4.5%	4.1%	12.3%	14.9%	14.0%

No. of Users

79

366

27

20

58

31

74

237

54

81

19

- ©: The product will be purchased based on the deemed investment instructions when participants do not provide investment instructions before the Extension Period expires.
- Actual Interest Rate for the principal guaranteed products: For insurance products, a guaranteed rate as of the end of each month is stated, and for deposit products, a rate applicable as of the end of each month is stated.
- Return (earning ratio): In general, it is calculated by dividing investment profits (or loss) by investment amount. In this chart above, returns were calculated by comparing NAV of Investment Trust on a starting date of the computation with NAV on a base date on the assumption that dividends were re-invested. If the investment period is more than 1 year, annualized rates are stated.
- Risk (standard deviation): Level of volatility. Lower value indicates that the dispersion of actual returns was lower.

■ This is not disclosure document based on the Financial Instruments and Exchange Act.
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 ■ The investment returns and risks in this material were calculated by SJDC, and figures for some products may differ from the “data sheet” (created by the asset management company) depending on calculation methods.

Ref. Investment Performance by Product

(2) Investment Performance by Products

Period ending March, 2023

Product Type		Product Name	Return (earning ratio)				Risk		
			1 year	3 years	5 years	10 years	3 years	5 years	10 years
Others	Active	Nomura J-REIT Fund DC	-5.7%	8.9%	5.9%	6.1%	12.6%	15.2%	14.4%
Others	Passive	Nomura World REIT Index Fund DC	-15.6%	15.8%	7.2%	7.1%	18.2%	19.8%	17.2%

No. of Users

43

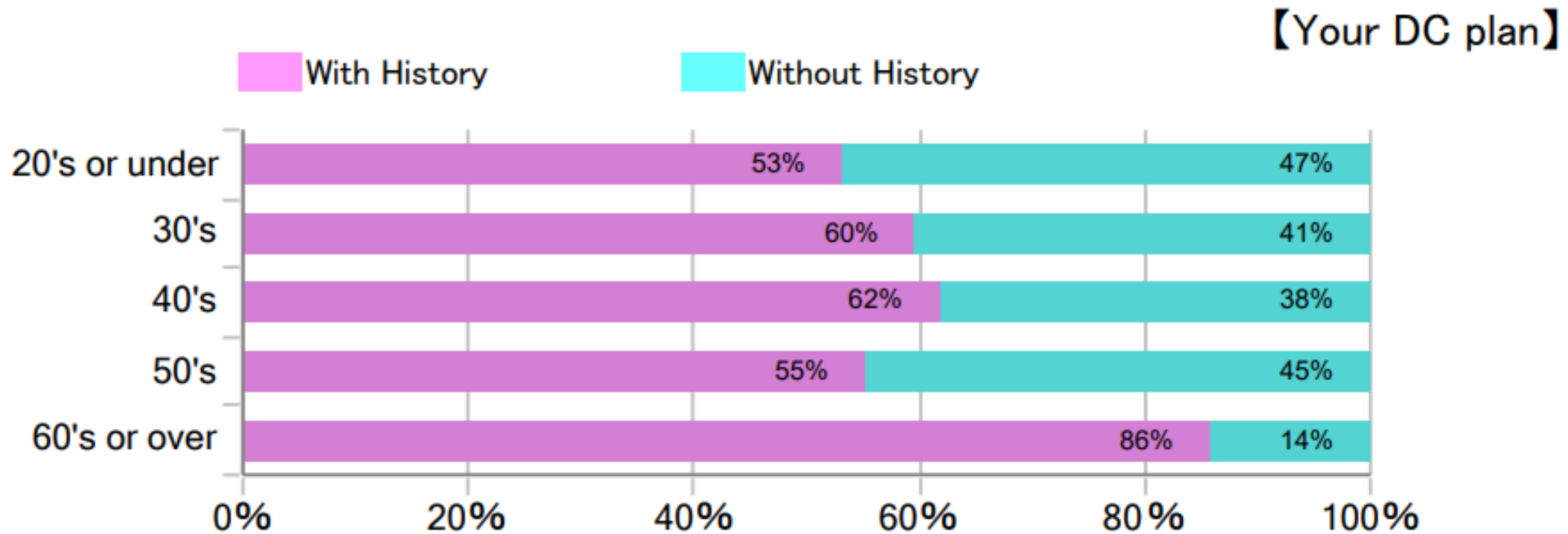
72

- ©: The product will be purchased based on the deemed investment instructions when participants do not provide investment instructions before the Extension Period expires.
- Actual Interest Rate for the principal guaranteed products: For insurance products, a guaranteed rate as of the end of each month is stated, and for deposit products, a rate applicable as of the end of each month is stated.
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Investment Instruction History (Regular Contributions) by Age Group

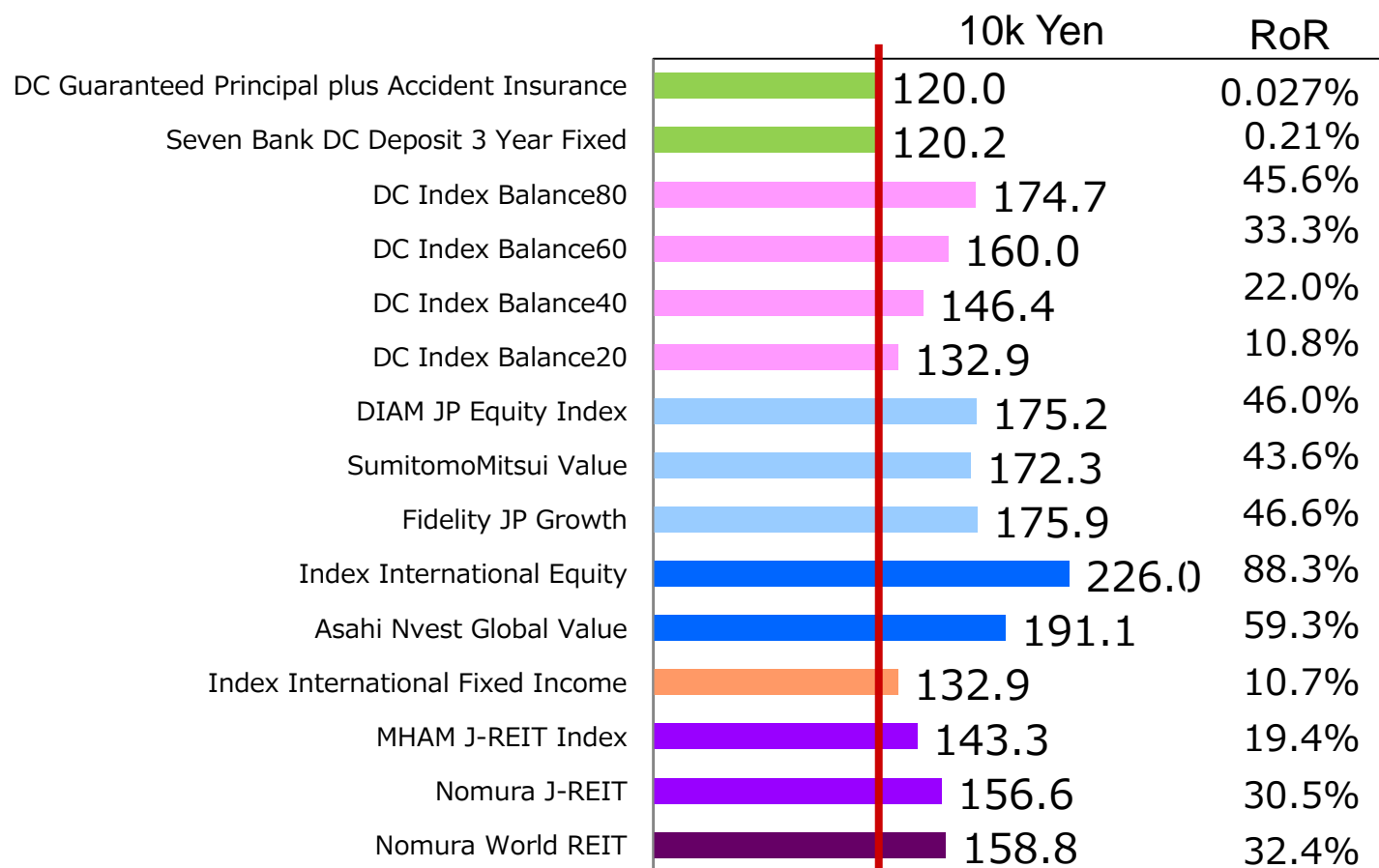
This chart shows the proportion of participants with and without a history of investment instruction by age group.



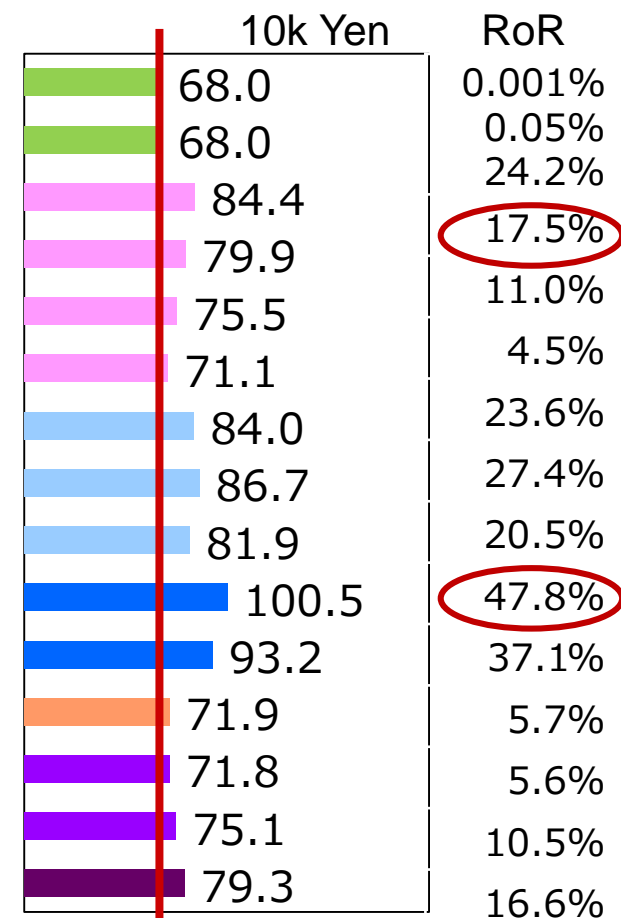
Investing ¥10,000/month

Assumption: Invest ¥10,000 every month in each product at month-end price

■ Last 10 years
(cumulative contributions: ¥1,200,000)
Period: Apr. 2013 – Mar. 2023



■ Since plan implementation
(cumulative contributions : ¥680,000)
Period: Aug. 2017 – Mar. 2023



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AnswerNet Product Lineup

Sompo Japan DC Securities Inc. AnswerNet

Font Size A A

FAQ Glossary Request Forms

Main Page Participant Services About Defined Contribution About Investing Changing Jobs & Retirement

Participant Main Page Account Information **Product Lineup** Contribution Information

Mr. Taro Sonpo's Page

Current account balance: 1,054,088 yen

Current monthly contribution: 10,000 yen

Plan sponsor contribution: 6,000 yen

Participant contribution: 4,000 yen

Next contribution: 2012/07/25

Confirm/Change Participant Information

Estimated contribution limit in iDeCo

Change Password, etc.

View History

Contact Us

Guide to Using this Page Click

Product Lineup

- Investment Product Lineup
- Performance Sheet
- Market Commentary

Product Lineup

Product and Investment Information

Investment Product Lineup English Document

Market Commentary Commentary on the Market with Charts (updated monthly)

Performance Sheet Performance of All Products in the Lineup (updated monthly) English Document

Asset Allocation Worksheet Find out the Asset Allocation Mix Suitable for Your Risk Tolerance Level English Document

Principal Guaranteed Products

Non Life Insurance

Product Name	Product Provider	Guaranteed Interest Rate (%)	Effective Date
DC Guaranteed Principal plus Accident Insurance	SOMPO JAPAN NIPPONKOA INS.	0.383	2012/07/02

Click on the product name to access the detailed information

AnswerNet Investment trusts

Investment Trusts

Product Name	Management Company
Happy Aging 20	Sompo Japan Nipponkoa Asset Management

Investment product
■ **Summary and Important Items of the Fund**
English Document

Investment Trust Guide
■ **Structure of Investment Trusts and Relevant Risks**
English Document

Data Sheet
■ **Up-to-date Fund Information**
(updated monthly)

Monthly Returns
■ **Historical Performance of the Fund**
(updated monthly)

Prospectus
■ **Summary and Investing Strategy of the Fund**
(prepared by the management company)

Annual Report (fiscal year basis)
■ **Report on Fund Data and Performance**
(prepared by the management company)

Dr. Fund's Investment Products Made Easy*
■ **Risks Relevant to the Product**
* provided as supplemental information for specific products
English Document

Change in Net Asset Value (per 10,000 Units) (current as of 2012/07/02)

Net Asset Value (Yen)	Change from Prior Day (Yen)	Prior Day's Net Asset Value (Yen)
21,453	-169	21,622

- Investment Product Guide
- Data Sheet
- Monthly Returns
- Prospectus
- Fund reports, etc.

AnswerNet Investment trusts

【Data Sheet】 (Only in Japanese)

確定拠出年金向け説明資料

基準日 2021年2月26日
日興アセットマネジメント株式会社

インデックスファンド海外株式ヘッジなし (DC専用)

◆ファンドの特色

・主な投資対象 …… 海外の株式

・ベンチマーク …… MSCI-KOKUSAIインデックス

・目標とする運用成果 …… ベンチマークに連動する

◆基準価額と純資産総額

基準価額 42.352円

純資産総額 716.95億円

◆資産構成

株式 98.40%

株式先物 1.55%

株式売買 99.95%

現金その他 1.60%

※当ファンドの資産の組入比率です。

◆為替ヘッジ

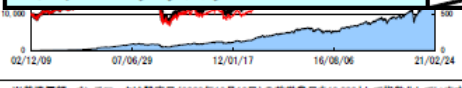
為替ヘッジ比率 0.78%

※内訳は円換算金に対する買ヘッジです。

◆ファンド (分配金再投資) とベンチマークの収益率とリスク (標準偏差)

	3ヵ月間	6ヵ月間	1年間	3年間	5年間	10年間	設定来
ファンド収益率 (分配金再投資)	8.59%	13.10%	24.88%	10.92%	13.00%	12.99%	8.70%
ベンチマーク収益率	8.49%	12.64%	22.97%	8.92%	10.89%	10.65%	6.66%
差 異	0.11%	0.46%	1.91%	2.00%	2.11%	2.34%	2.04%
ファンドリスク (分配金再投資)			24.28%	19.48%	17.09%	17.92%	18.88%
ベンチマークリスク			24.22%	19.51%	17.10%	17.91%	18.86%

※基準価額、ベンチマークは設定日 (2002年12月10日) の前営業日を10,000として指数化しています。



◆ファンド (分配金再投資) とベンチマークの収益率とリスク (標準偏差)

	3ヵ月間	6ヵ月間	1年間	3年間	5年間	10年間
ファンド収益率 (分配金再投資)	8.59%	13.10%	24.88%	10.92%	13.00%	12.99%
ベンチマーク収益率	8.49%	12.64%	22.97%	8.92%	10.89%	10.65%
差 異	0.11%	0.46%	1.91%	2.00%	2.11%	2.34%
ファンドリスク (分配金再投資)			24.28%	19.48%	17.09%	17.92%
ベンチマークリスク			24.22%	19.51%	17.10%	17.91%

※当ファンドの収益率は、当ファンドの運用方針に基づき、投資対象の資産を再購入し再投資し、算出しています。

※収益率・リスクともに月次の収益率より算出しています。設定日が月中の場合、設定日が属する月は含んでいません。

※上記およびグラフ使用のベンチマークは、前日 (土、日等を除く) のドルベースインデックスを当日のファンドで採用しているレートで円換し、投資信託の基準価額算出方式に合わせています。

◆株式組入上位10銘柄 (組入銘柄数 1278銘柄)

国名	ウェイト
1 アメリカ	69.15%
2 イギリス	4.52%
3 カナダ	3.49%
4 フランス	3.39%
5 スイス	3.35%
6 ドイツ	3.04%
7 オーストラリア	2.35%
8 アイルランド	1.85%
9 オランダ	1.83%
10 スウェーデン	1.09%

※ウェイトはマザーファンドの対純資産総額比です。

◆株式組入上位10銘柄 (組入銘柄数 1278銘柄)

銘柄名	業種	ウェイト
1 APPLE INC	テクノロジー・ハードウェア	4.20%
2 MICROSOFT CORP	ソフトウェア・サービス	3.35%
3 AMAZON.COM INC	小売	2.64%
4 FACEBOOK INC-CLASS A	メディア・娯楽	1.24%
5 ALPHABET INC-CL C	メディア・娯楽	1.24%
6 ALPHABET INC-CL A	メディア・娯楽	1.23%
7 TESLA INC	自動車・自動車部品	1.03%
8 JPMORGAN CHASE & CO	銀行	0.93%
9 JOHNSON & JOHNSON	医薬品・バイオテクノロジー	0.87%
10 VISA INC-CLASS A SHARES	ソフトウェア・サービス	0.73%

※ウェイトはマザーファンドの対純資産総額比です。

Comparing the performance of funds and their benchmarks

◆株式組入上位10銘柄 (組入銘柄数 1278銘柄)

銘柄名	業種	ウェイト	国名
1 APPLE INC	テクノロジー・ハードウェア	4.20%	アメリカ
2 MICROSOFT CORP	ソフトウェア・サービス	3.35%	アメリカ
3 AMAZON.COM INC	小売	2.64%	アメリカ
4 FACEBOOK INC-CLASS A	メディア・娯楽	1.24%	アメリカ
5 ALPHABET INC-CL C	メディア・娯楽	1.24%	アメリカ
6 ALPHABET INC-CL A	メディア・娯楽	1.23%	アメリカ
7 TESLA INC	自動車・自動車部品	1.03%	アメリカ
8 JPMORGAN CHASE & CO	銀行	0.93%	アメリカ
9 JOHNSON & JOHNSON	医薬品・バイオテクノロジー	0.87%	アメリカ
10 VISA INC-CLASS A SHARES	ソフトウェア・サービス	0.73%	アメリカ

※ウェイトはマザーファンドの対純資産総額比です。

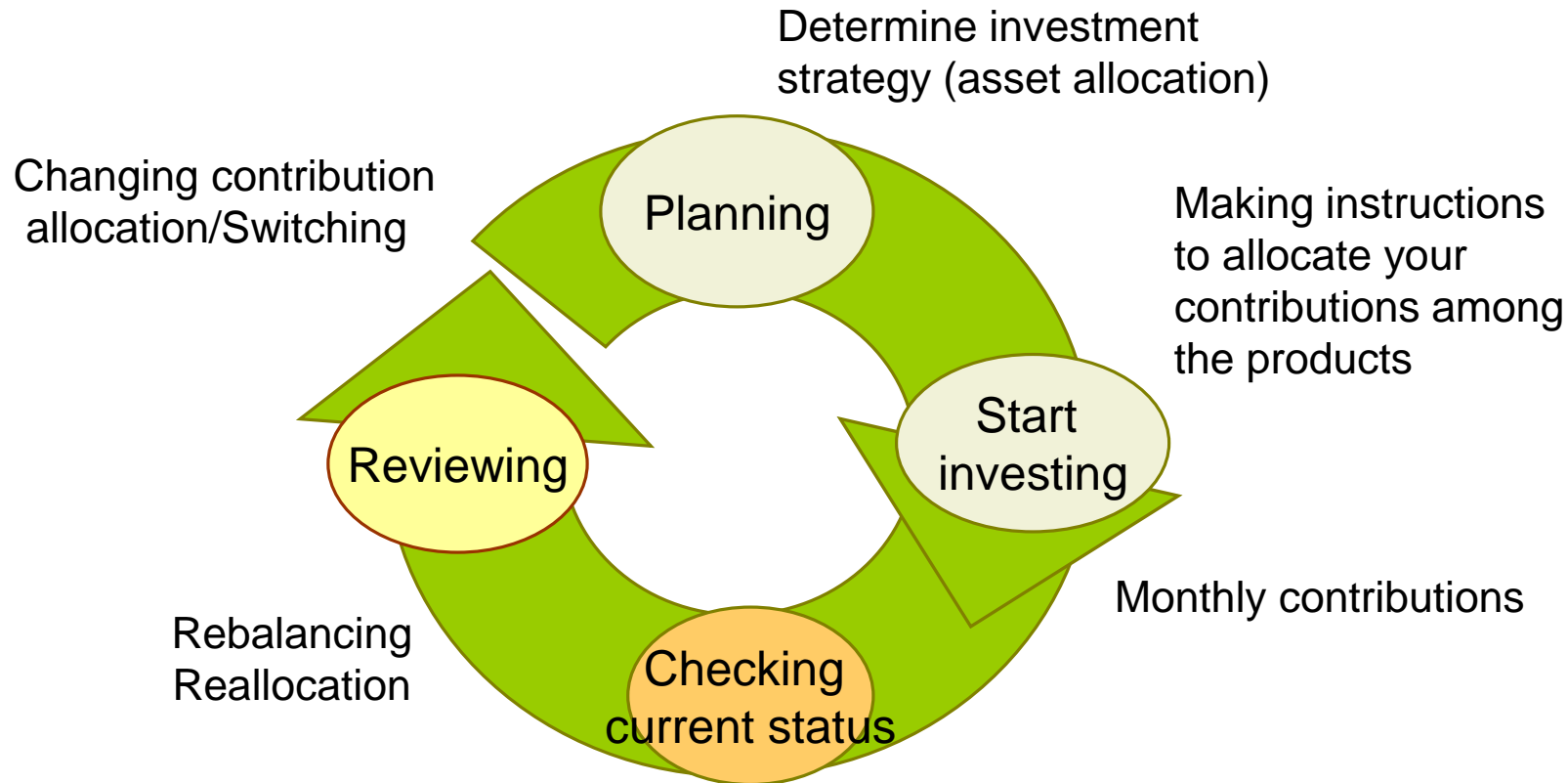
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2. Reviewing Investments

Investing through DC Plan

Make investments based on the cycle below:



AnswerNet/AnswerCenter/Tsumitate Navi
“Personal Financial Statement” (every July) Mail/Download

Reviewing Investments

Check your investment performance and asset allocation status even after you start investing.

●Personal Financial Statement



●AnswerNet



●AnswerCenter



<アンサーセンターの営業時間>
詳細はホームページでご確認ください

- From abroad, call (+81) 3-5325-6303 (non-toll free telephone number)
- Experienced and knowledgeable customer service representatives are ready to answer inquiries.

●Tsumitate Navi (Only in Japanese)



●24 hours a day

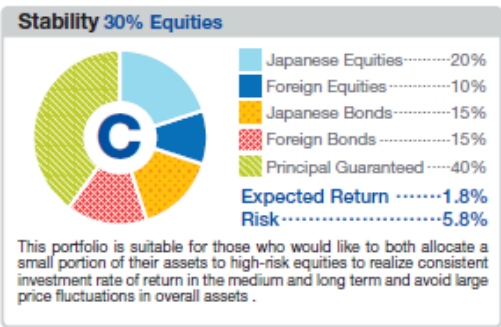
Issued annually in July (excluding system maintenance hours)

Items to Check

Current asset allocation status

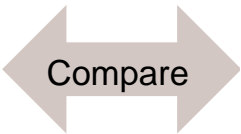
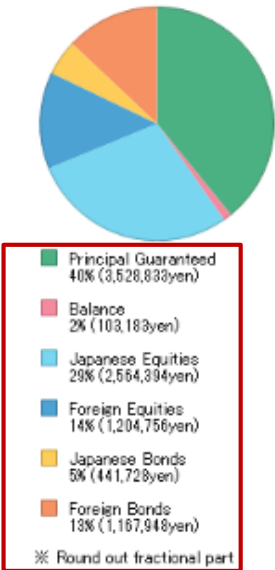
【Asset Allocation Worksheet】

Initial asset allocation

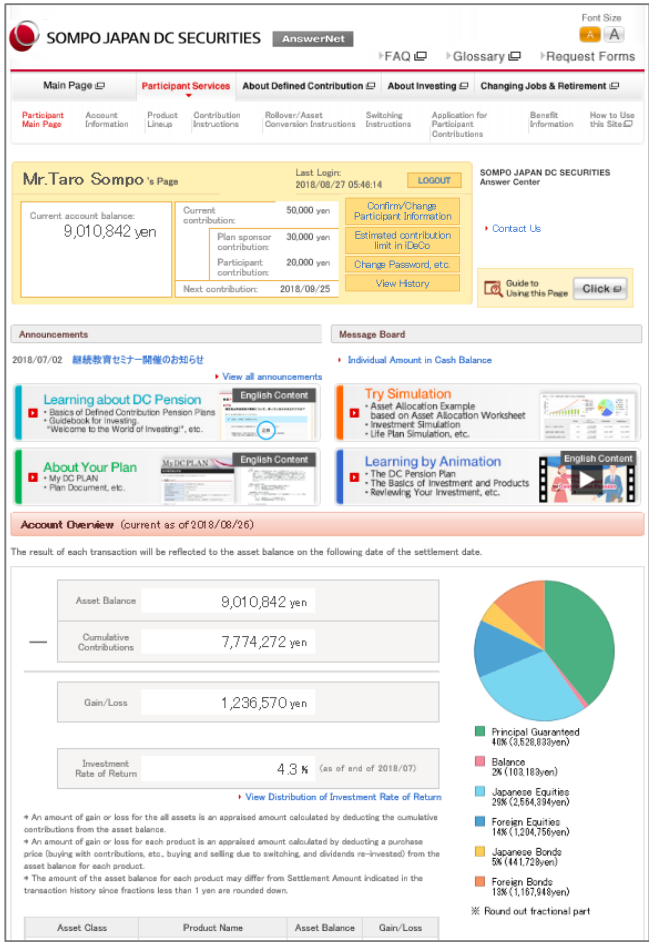


【AnswerNet】

Current asset allocation



The asset allocation status may have changed due to the price fluctuation of each asset.

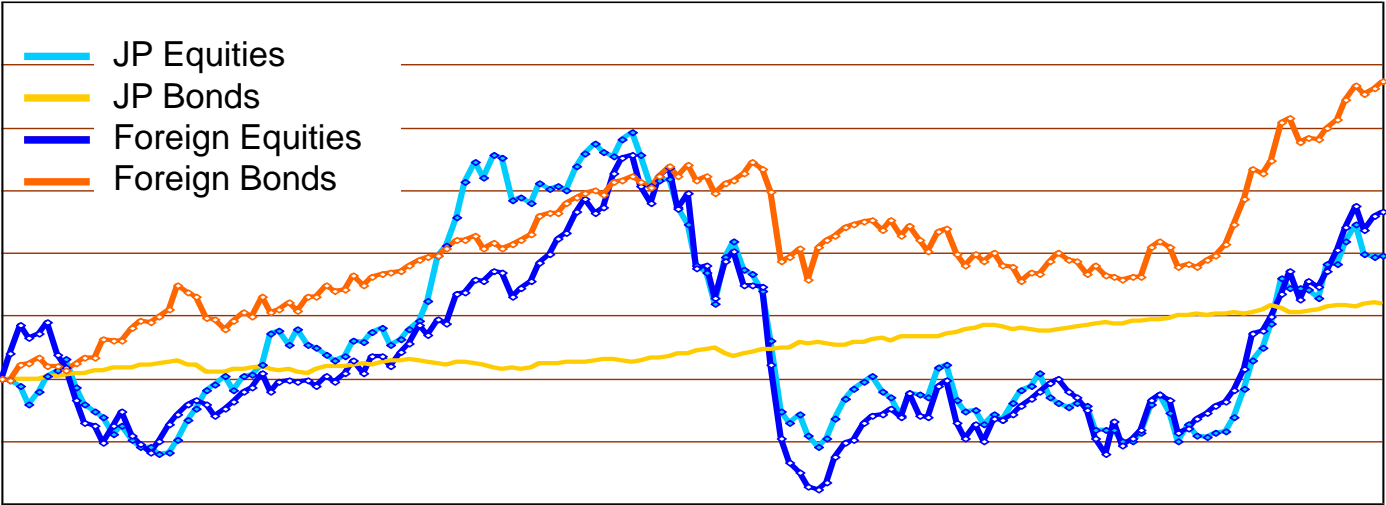


Change of Asset Allocation Due to Market Conditions

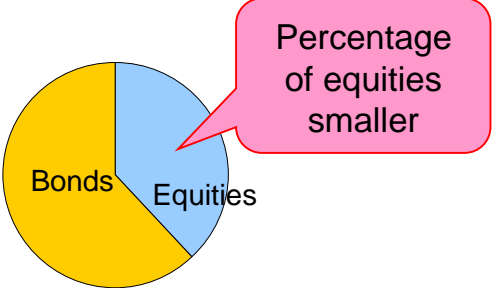
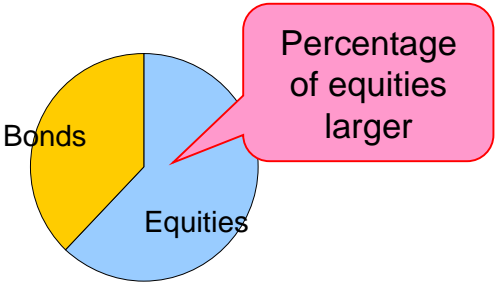
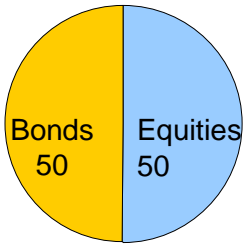
Generally, the asset allocation status changes due to price fluctuations of equities.

* Illustrative image

Price
fluctuations



Asset
balance

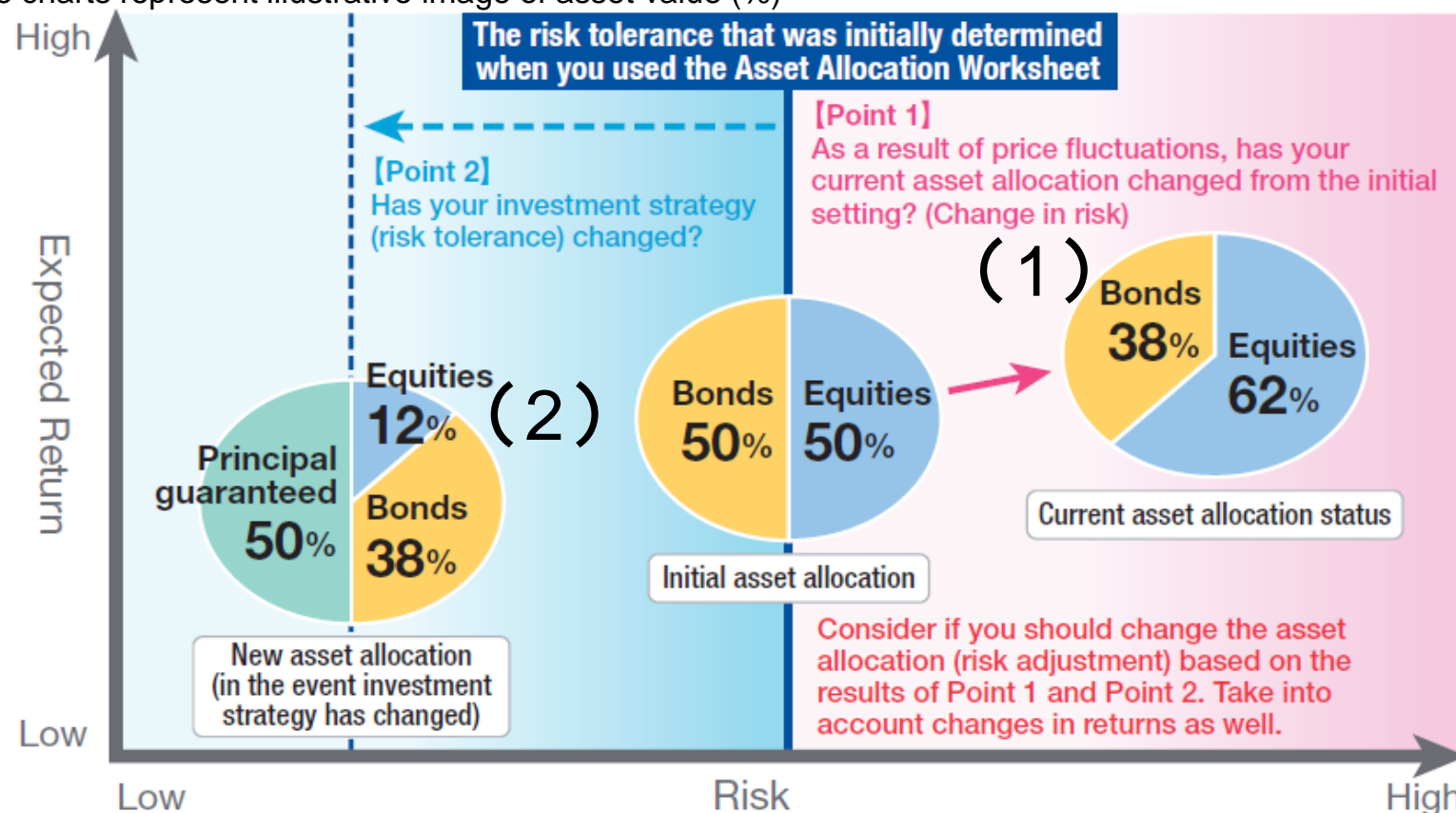


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Points When Reviewing Investments

- (1) Check the current asset allocation status.
- (2) Check if there has been any change in your investment strategy itself.

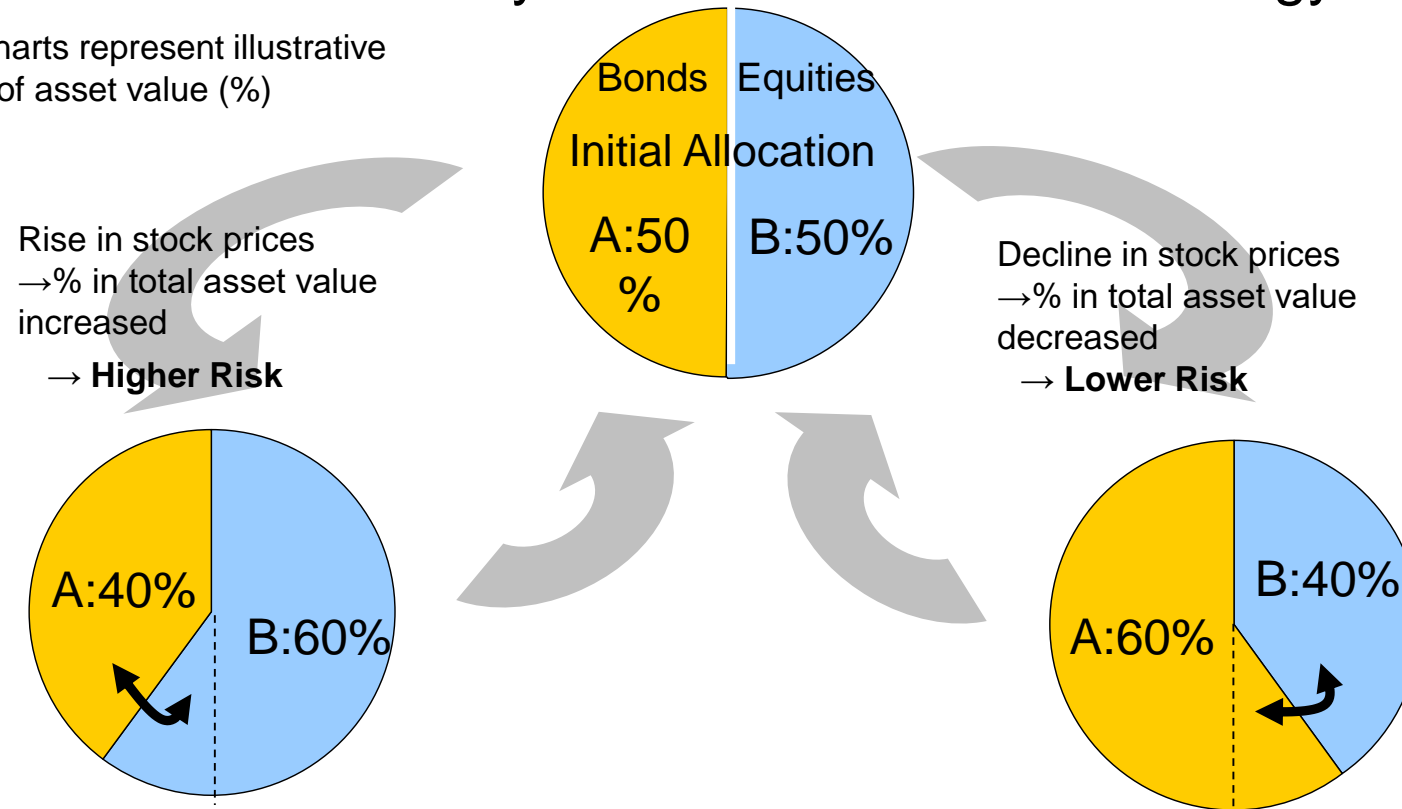
*Pie charts represent illustrative image of asset value (%)



Reviewing Investments (1) Rebalancing

Rebalancing means adjusting your asset allocation back to its original state based on your initial investment strategy.

* Pie charts represent illustrative image of asset value (%)



Rebalancing has the effect of adjusting changes in the risk derived from changes in asset allocation.

Reviewing Investments (2) Reallocation

Reallocation means changing your asset allocation by taking into consideration the changes in your investment strategy resulting from age, etc.



e.g.) Asset allocation may be changed due to the following reasons:

- Aging (shorter time horizon to invest)
- Life changes
 - (marriage, birth of child, home purchase, etc.)
- Experience in investing
- Market conditions

Returns (gains) and risk tolerance should be reviewed.

3. Procedures & Deadlines

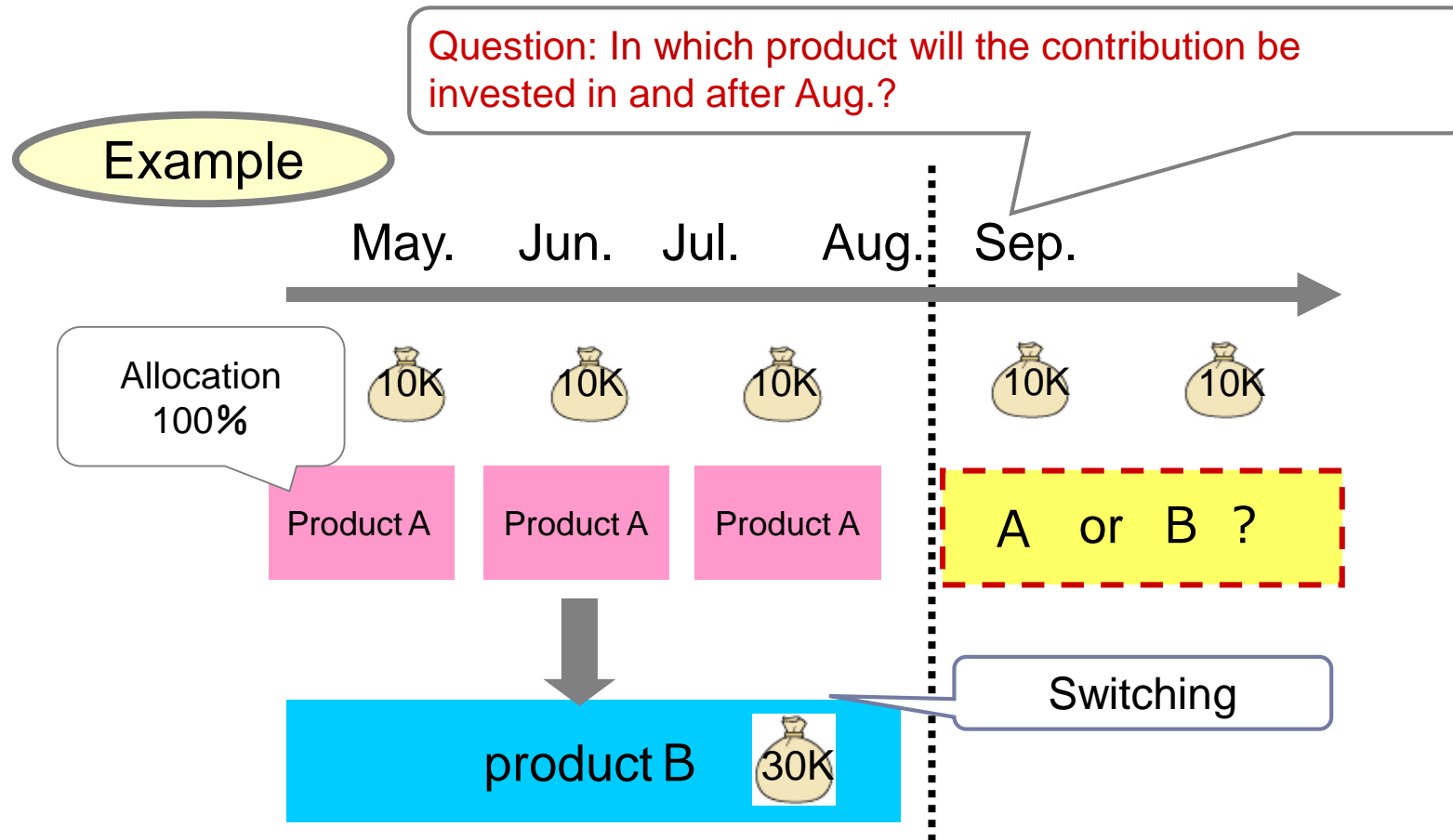
Two Ways to Change Products

Target is different between the two procedures.

If you wish to change asset allocation and product(s), you need to take both procedures.

	1. Asset allocation change	2. Switching
Target	Future contributions	Currently held products
Fee	N/A	Partial redemption charge (Only one product)
Deadline	Day before monthly contribution date	Each business day
Realization of gain/loss		Upon selling

Case Study



※Investment return and fees are not included in illustration.

Required Procedures for Investment Review

Example	Investment Allocation	Switching
(1) I am currently investing in Product A, but would like to purchase Product B every month with my future contributions.	Yes	No
(2) I want to gradually change the balance of assets managed in Investment Trust C to Investment Trusts D and E.	No	Yes
(iii) Want to continue to invest in the X product held now, but want to lock in returns that have already been made.	No	Yes
(4) Since I have made some returns, I want to operate conservatively for the remainder of the of my investment period.	Yes	Yes

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)



Please check our website for business hours.

■ From abroad, call (+81) 3-5325-6303 (non toll free)

3. Tsumitate Navi (Smartphone app) * Only in Japanese

QR code for the AnswerNet of
Sampo Japan DC Securities



AnswerNet Login Step

DC Securities Go

English

“Notice of Opening an Account”

Participant Login

ID・Password

Click to log in

Confirm login ID

Reissue password

You can confirm your Login ID* and reissue your password from the Participant login page.

* To confirm your Login ID (via email notification), you will need to have registered your email address in advance in the “Confirm/Change Participant Information” section of AnswerNet.

Confirming ID on Account Statement

Corporate-Type Pension Plan Document

Date: 4/7/20XX

Account Statement for Defined Contribution Pension Plan

Basic Information

Participant Name	Mr. 損保 太郎
Participant Code	0123456789
Type of Eligibility	Corporate-Participant
Current Statement Date	03/31/20XX
Last Statement Date	03/31/20XX
Period	04/01/20XX – 03/31/20XX
Plan Administrator	
Investing product oversight	Sompo Japan DC Securities Inc.
Record Keeping	Sompo Japan DC Securities Inc.

Basic Information

Participant Name	Mr. 損保 太郎
Participant Code	0000000000
Type of Eligibility	Corporate-Participant
Current Statement Date	03/31/20XX
Last Statement Date	03/31/20XX
Period	04/01/20XX – 03/31/20XX
Plan Administrator	
Investing product oversight	Sompo Japan DC Securities Inc.
Record Keeping	Sompo Japan DC Securities Inc.

ent status are as follows:

nd name, please inform a person in charge in the human resources/welfare
son who is no longer employed by the company, please update registered
et, or contact the AnswerCenter.

This section provides an overview of your asset balances and gain/loss during the period covered.

Total Cash Inflows	Total Cash Outflows	Gain/Loss
2,043,352 yen	0 yen	69,768 yen

Details of Total Cash Inflows

Contributions	1,952,725 yen
(Plan Sponsor Contribution)	(1,952,725 yen)
(Participant Contribution)	(0 yen)
Rollover Assets from Retirement Allowance Plan	0 yen
Rollover Assets from Other Corporate Pension Plans	90,627 yen
Rollover Assets from Other DC Plan	0 yen

Details of Total Cash Outflows

Benefits, etc. (tax included)	0 yen
Rollover Assets to Other DC Plan, etc.	0 yen
Forfeiture of Funds, etc.	0 yen
Fees borne by participant (tax included)	0 yen

Forfeiture of Funds, etc. represents an amount equivalent to contributions returned to the plan sponsor according to your DC plan document.

Asset Allocation by Asset Class

This section graphically depicts investment allocations by asset type as of the current statement date.

Mr. 損保 太郎

Asset Class

Principal Guaranteed	81.4%
Balanced	11.9%
Japanese Bonds	4.2%
Foreign Bonds	2.9%

Your DC Plan

Asset Class

Principal Guaranteed	49.7%
Balanced	29.0%
Japanese Equities	8.6%
Foreign Bonds	7.4%
Cash	2.0%
Other	0.5%

*This pie chart shows the asset allocation of your DC plan.

Sompo Japan DC Securities Inc.

1/8

-Continued on the next page-

東京都〇〇区〇〇町

A-B-C

損保 太郎様

親展 確定拠出年金重要書類在中

ご加入の確定拠出年金に関する重要なお知らせです。
内容物について必ずご確認ください。

損保ジャパンDC証券株式会社
〒100-0001 東京都千代田区西新町1-15-1 新館センタービル50F
https://www.sjdc.co.jp

印刷用紙に添付してご確認ください。

every July
(Mail/Download)

AnswerNet - Main Page -

The screenshot shows the AnswerNet main page for Sompo Japan DC Securities Inc. The page features a top navigation bar with links to FAQ, Glossary, and a partially visible 'R' link. Below this is a main menu bar with tabs for Main Page, Participant Services, About Defined Contribution, About Investing, and Changing Jobs & Retirement. A red box highlights the sub-menu under Participant Services, which includes links for Participant Main Page, Account Information, Product Lineup, Contribution Instructions, Rollover/Asset Conversion Instructions, Switching Instructions, Application for Participant Contributions, Benefit Information, and How to Use this Site. A red arrow points to the 'How to Use this Site' link, with a red text label '[Menu bar]' next to it.

Mr. 損保 太郎's Page Last Login: 2020/01/27 13:22:41 LOGOUT

SOMPO JAPAN DC SECURITIES Answer Center

Current account balance: 4,925,441 yen

Current contribution: 36,000 yen

Plan sponsor: 36,000 yen

Confirm/Change Participant Information

Change Password

Contact Us

Guide to Using this Page Click

Learning about DC Pension English Content

- Basics of Defined Contribution Pension Plans
- Guidebook for Investing
- "Welcome to the World of Investing!", etc.

Try Simulation English Content

- Asset Allocation Example based on Asset Allocation Worksheet
- Investment Simulation
- Life Plan Simulation, etc.

About Your Plan English Content

- My DC PLAN
- Plan Document, etc.

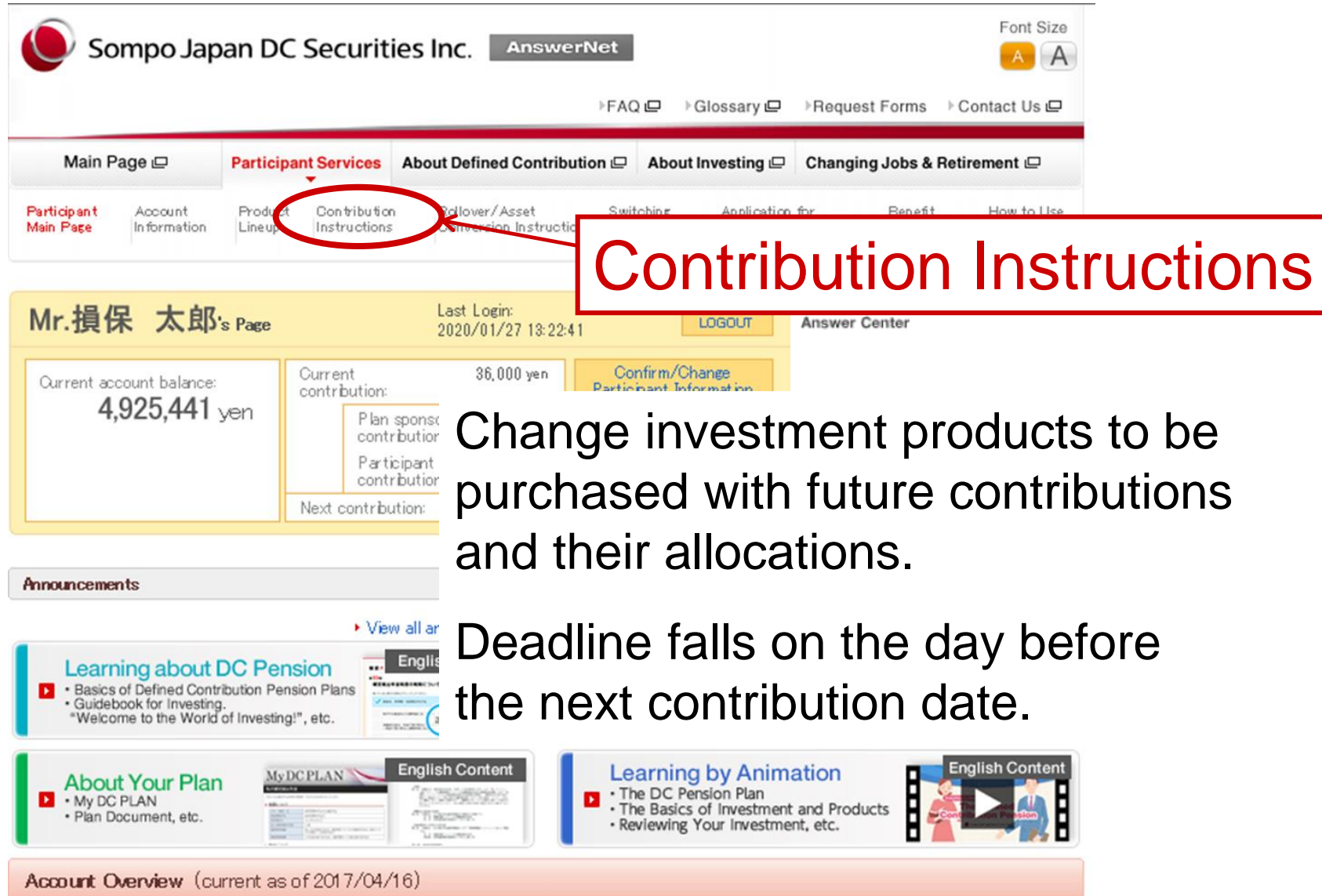
Learning by Animation English Content

- The DC Pension Plan
- The Basics of Investment and Products
- Reviewing Your Investment, etc.

Account Overview (current as of 2017/04/16)

【When you are lost】
Click here when you need to know how to use the website.

Changing Contribution Instructions



The screenshot shows the Sampo Japan DC Securities Inc. AnswerNet website. The navigation menu includes 'Main Page', 'Participant Services', 'About Defined Contribution', 'About Investing', and 'Changing Jobs & Retirement'. Under 'Participant Services', the 'Contribution Instructions' link is highlighted with a red circle. A red box with the text 'Contribution Instructions' is overlaid on the right side of the page. Below the navigation menu, the user's account information is displayed, including the name 'Mr. 損保 太郎', the last login date '2020/01/27 13:22:41', and the current account balance '4,925,441 yen'. The current contribution is '36,000 yen'. The page also features sections for 'Announcements', 'Learning about DC Pension', 'About Your Plan', and 'Learning by Animation'. The footer indicates the account overview is current as of 2017/04/16.

Contribution Instructions

Change investment products to be purchased with future contributions and their allocations.

Deadline falls on the day before the next contribution date.

Changing Contribution Instructions

Contribution Instructions

Step1: Provide investment instructions

Step2: Confirm instructions

Step3: Process complete

Contribution instructions refers to providing instructions on how your future monthly contributions should be invested in percentage terms to the products of your choice.

Monthly Contribution

Instruction Deadline

Effective Date of Instructions (Date of Contribution)

Please provide investment instructions for your monthly contributions (applies to both new and existing contributions).
Read the latest information before making any changes.

In the 'Share' column, specify one share unit.
After filling in the 'Share' column, the 'Amount' column will be automatically calculated.

Your investment

1. Confirm current asset allocation.

2. Set asset allocations for investment products you desire to purchase by 1%. They need to be totaled to 100% at all times.

Product Name	Current Allocation			New Allocation
	Share (%)	Amount (yen)	Fraction	
DC Guaranteed Principal plus Accident Insurance	10	1,000	*	<input type="text" value="0"/>
Dai-ichi's Accumulated Annuity(5 years)	10	1,000		<input type="text" value="0"/>
Seven Bank DC Deposit 3 years fixed	10	1,000		<input type="text" value="0"/>
Money Market Fund	0	0		<input type="text" value="0"/>
Money Market Fund	0	0		<input type="text" value="0"/>

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

Switching

Sampo Japan DC Securities Inc. AnswerNet

Font Size A A

FAQ Glossary Request Forms

Main Page Participant Services About Defined Contribution About Investing Changing Jobs & Retirement

Participant Main Page Account Information Product Lineup Contribution Instructions Asset Conversion **Switching Instructions** Application for Participant Contributions Benefit Information How to Use this Site

2 09:00:00

yen Confirm Participant Information

yen Estimated contribution limit in iDeCo

yen Change Password, etc.

View History

contribution:

Next contribution: 2012/07/25

Guide to Using this Page Click

Switching Instructions

Switching refers to selling an existing investment product you are holding and purchasing new investment product(s) from the proceeds of the sale. To switch products, click the "Switch Products" button below. Orders received today will be processed on the following business day (on the second business day if received on Saturday, Sunday or a public holiday). Approximately 10 days are required for completion of switching transactions. For further details, please refer to "How to Use This Page".

Switch Products

The Switching Orders Received table below shows existing switching transactions currently in process. To cancel a switching transaction, click the corresponding "Cancel" button in the Switching Orders Received table. Switching transactions may be cancelled on the same day in which they are placed (or by the following Sunday or a public holiday). To confirm details of a transaction listed under the Switching Orders Received table, click the corresponding "Details" button. **Dates shown are subject to change depending on market conditions.**

Sell currently held products and purchase other products with the sales proceeds.

Switching

As for the number of days required for switching (number of days from selling to purchasing), please see here.

Switching

Mr. Taro Sonpo's Page

Current account balance: 1,054,088 yen

Current monthly contribution:

Plan sponsor contribution:	6,000 yen
Participant contribution:	4,000 yen

Next contribution: 2012/07/25

Switching Instructions

Switching refers to selling an existing investment product you are holding and purchasing a new one. To switch products, click the "Switch Products" button below. Orders received today will be processed on the following business day (on the second business day if received on a Sunday or a public holiday). Approximately 10 days are required for completion of switching transactions. For further details, please refer to the "Switching Instructions" page.

Switch Products

The Switching Orders Received table below shows existing switching transactions. To cancel a switching transaction, click the corresponding "Cancel" button in the "Action" column. Switching transactions may be cancelled on the same day in which they are placed (or by the following business day for orders placed on a Sunday or a public holiday). To confirm details of a transaction listed under the Switching Orders Received table, click the "Details" button. Dates shown are subject to change depending on market conditions.

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

※The selling amount and the type of sale differ depending on the product.

Switching

Switching Instructions



Select a product(s) to purchase with the sales proceeds.

Please select product(s) to purchase and specify the percentage you wish to allocate with the selling amount. 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%.
In the "Fraction" column, please select one product to allocate the amount smaller than 1 unit by clicking the radio button.
After filling in the "Share" and "Fraction" columns, click the "Confirm" button.

Purchase

Product Selected for Sale			
No.	Product Name	Transaction Amount	Date Price Determined
002	Dai-ichi's Accumulated Annuity(5 years)	13,429 units	2020/08/28

Investment	
DC Guaranteed	
Dai-ichi's	
Seven Stars	
Happy Aging 40	
Happy Aging 40	
Happy Aging 40	

You can select multiple products to purchase at one time.

In the "Share" column, enter the percentage by 1% increments with the total amount representing 100%.
Ex.) For 1 product, enter 100
Ex.) For 2 products, enter 50,50, etc.

Share (%)	Fraction
<input type="text" value="0"/>	<input checked="" type="radio"/>
<input type="text" value="0"/>	<input type="radio"/>
<input type="text" value="0"/>	<input type="radio"/>
<input type="text" value="0"/>	<input type="radio"/>
<input type="text" value="0"/>	<input type="radio"/>
<input type="text" value="0"/>	<input type="radio"/>

Switching

Mr.Taro Sonpo 's Page

Last Login:
2012/07/02 09:00:00

LOGOUT

Current account balance:
1,054,088 yen

Current monthly contribution: 10,000 yen

Plan sponsor contribution: 6,000 yen

Participant contribution: 4,000 yen

Next contribution: 2012/07/25

Confirm/Change Participant Information

Estimated contribution limit in iDeCo

Change Password, etc.

View History

SOMPO JAPAN DC SECURITIES
Answer Center

Contact Us

View History: Confirm transaction details

Switching Instructions



Verify the order details below, then click the "Submit" button to proceed with the transaction.

Product Selected for Sale			
No.	Product Name	Transaction Amount	Date Price Determined
001	Happy Aging Fund 「Happy Aging 20」	321,840 units	2017/05/11

Date selling price determined

Product Selected for Purchase			
Product Name	Share (Transaction Amount)	Fraction	Date Price Determined
Happy Aging Fund 「Happy Aging 20」	30 % (96,552 units)		2017/05/17
DIAM Japan Equity Open For DC Plan	30 % (96,552 units)		2017/05/16
Sompo Japan-TCW International Equity Fund A	40 % (128,736 units)	*	2017/05/17
Total	100 %		

Date purchasing price determined

Submit

Application for Participant Contributions

Sompō Japan DC Securities Inc. AnswerNet

Font Size A A

FAQ Glossary Request Forms

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

Mr. Taro Sonpo's Page Last Login: 2012/07/02 09:00:00

Current account balance: 1,054,088 yen

Current monthly contribution: 10,000 yen

Plan sponsor contribution: 6,000 yen

Participant contribution: 4,000 yen

Next contribution: 2012/07/25

Confirm/Cancel Participant Information Estimated contribution limit in 10 years Change Password View History

Application for Participant Contributions

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

Step1: Apply for participant contributions Step2: Confirm details Step3: Process complete

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 (55,000 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	Initial application / Resumption or Changes	<input checked="" type="radio"/> I wish to make / resume or change participant contributions.	<input type="text" value=""/> yen
		Contribution limit: 20,786yen (minimum 1,000yen)	
		Designated Acceptance Period: 2012/08/31 - 2012/09/27	
		Effective date of contribution: 2012/10/31	
	Voluntary Suspension	<input type="radio"/> I wish to voluntarily suspend participant contributions.	
		Designated Acceptance Period: 2012/08/24 - 2012/09/24	
		Effective date of Voluntary suspension: 2012/10/25	

- New application
- Amount change

- Suspension of Contribution

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 Jan 2023. 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.

Image of Using Tsumitate Navi (Only in Japanese)

- “Risk tolerance level” of each participant can be assessed by a robo-advisor.
- Based on the recommendation of investment products which suit your risk tolerance level, you can execute and complete the procedures to change products.

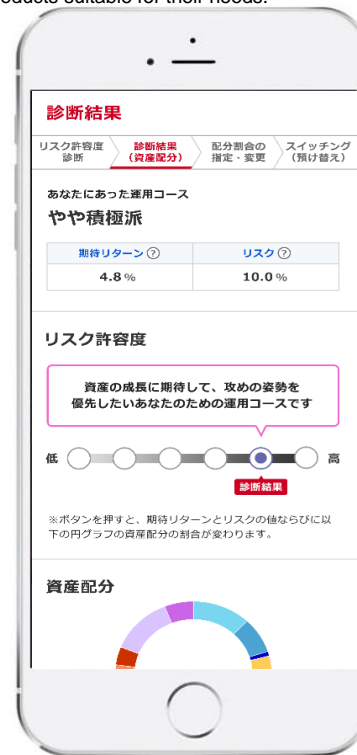
STEP1 Confirmation

Participants can confirm asset balance, monthly contributions, approximate cumulative contributions, etc.



STEP 2 Assessment・Recommendation

By using a robo-advisor, participants can get an assessment of asset allocation and investment products suitable for their needs.



STEP3 Execution

Based on assessment results, participants can take procedures to change investment products, etc.



※ Screen images above are for illustrative purposes only and are subject to change.

Downloading and Registration of Tsumitate Navi (Only in Japanese)

Have these three ready!

- AnswerNet **Login ID**
10-digit “Participant Code”
- AnswerNet **Password**
A temporary password needs to be changed.
- **Email address**
Please set up to receive
messages from the domain
@tsumi-navi.sjdc.co.jp.



App Store is a trademark of Apple Inc.
iOS is the name of the operating system of Apple Inc. iOS is a
trademark of Cisco Systems Inc. and is used under license. Android,
Google Play and Google Play logo are trademarks of Google LLC.

Click here to download the app.



Once you register, you don't need to enter the above information for a certain period of time from the next login!

REMINDER – Adobe Retirement & Financial Benefits

▪ ESPP (Employee Share Purchase Plan)

- ✓ You may set aside up to 25% of your compensation through payroll deductions to purchase Adobe stock every six months at a minimum 15% below the fair market value.
- ✓ Next enrolment period is June 2023

▪ Japan Tax Guides for ESPP and RSUs

- ✓ Check out the ESPP and RSU ‘Tax Tip’ Sheets on Inside Adobe

□ EAP support, with qualified counsellors in Japanese

- 10 free sessions per life management issue per year
- Family members living in your household are also eligible

Thank you !