

Defined Contribution (DC) Pension Seminar

Introductory Course

May 2023

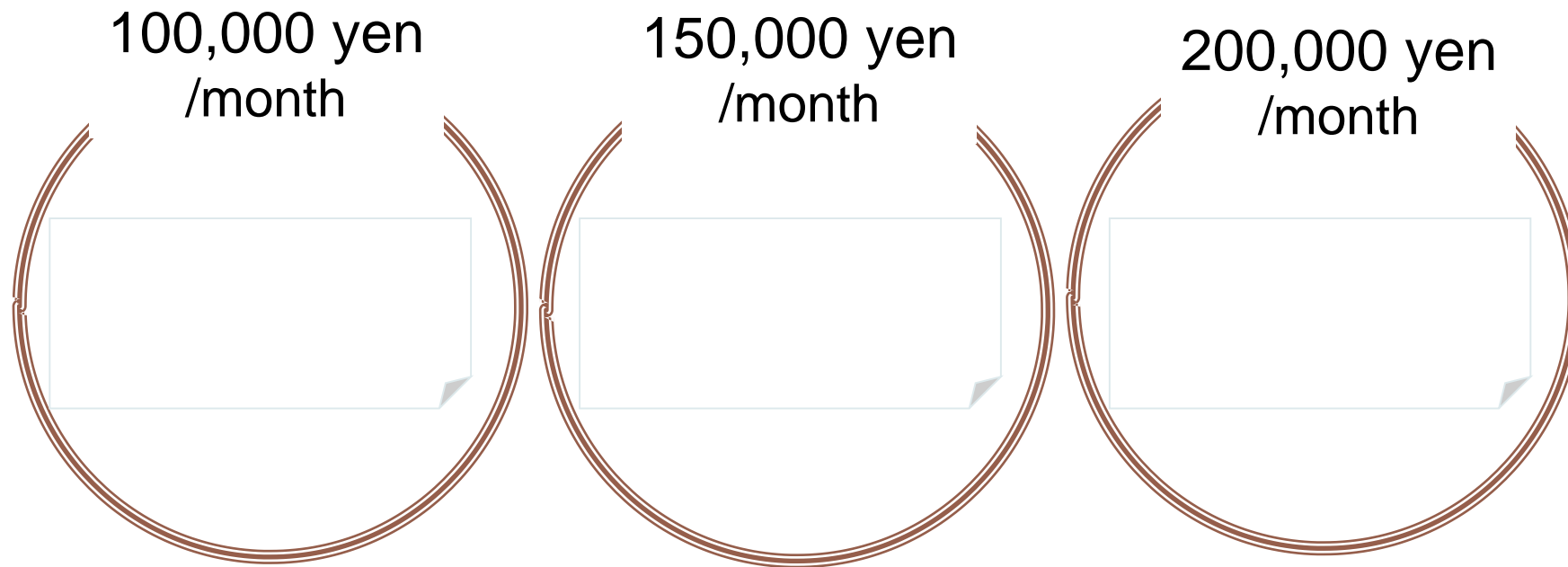


Sompo Japan DC Securities Inc.

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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?

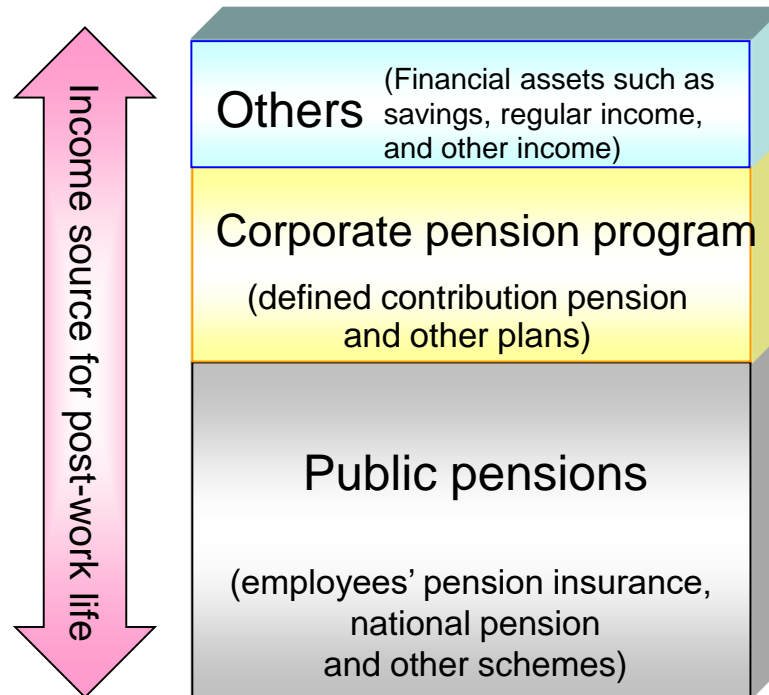


Money won't last long once you start drawing down.

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

Creating a Retirement Plan

A retirement plan is a financial plan for your post-work life.
Any shortfalls that might occur must be considered.



- When do you become eligible to receive a public pension? In what amount?
- Is there a gap between the public pension amount and expected living expenses for your post-work life?

Create a financial plan for your post-work life by joining a DC pension or other program.

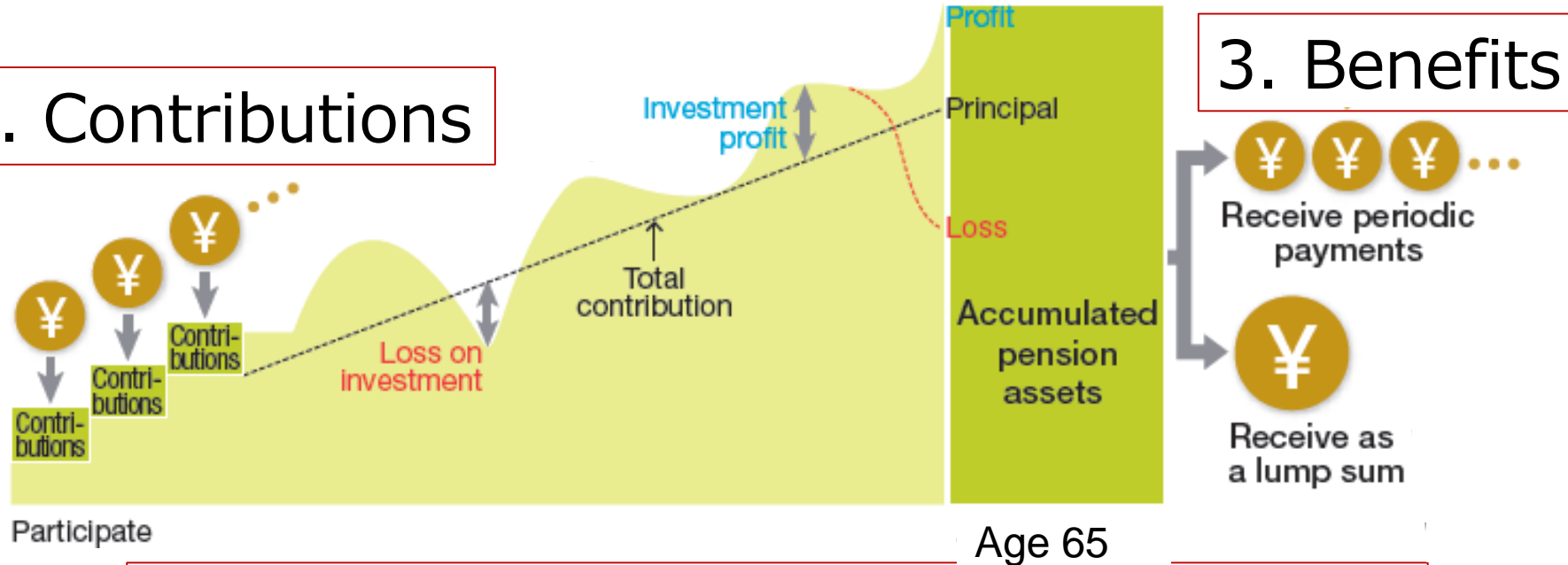
Outline

1. DC Plan and Basics of Investment
2. Investment Products
3. Procedures & Deadlines

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 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.

Application for Participant Contributions

Procedure Method Website/Call center

**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)

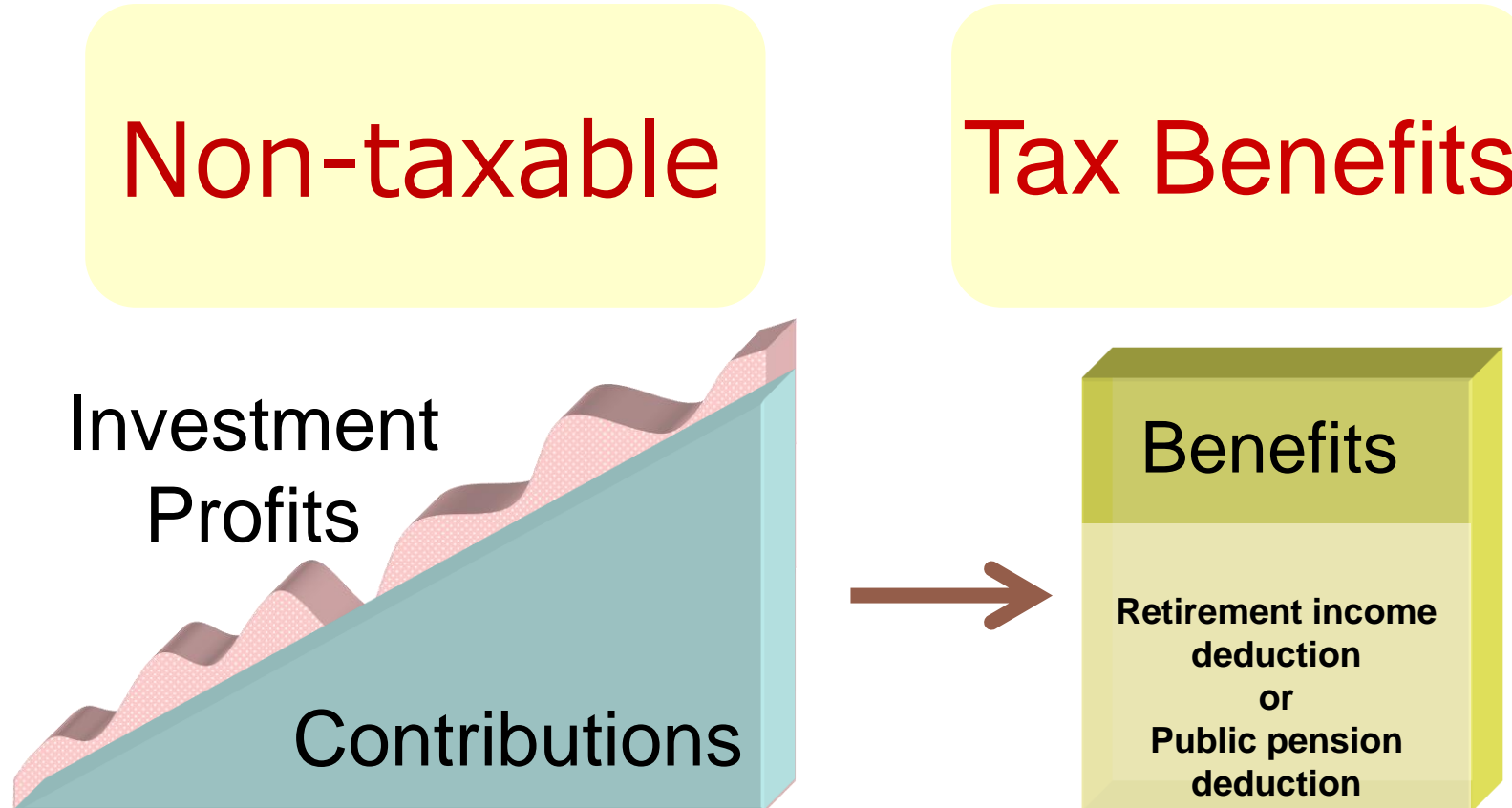
- **Contribution Date: 25th**

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

※ App is available except for suspension. (Only in Japanese)

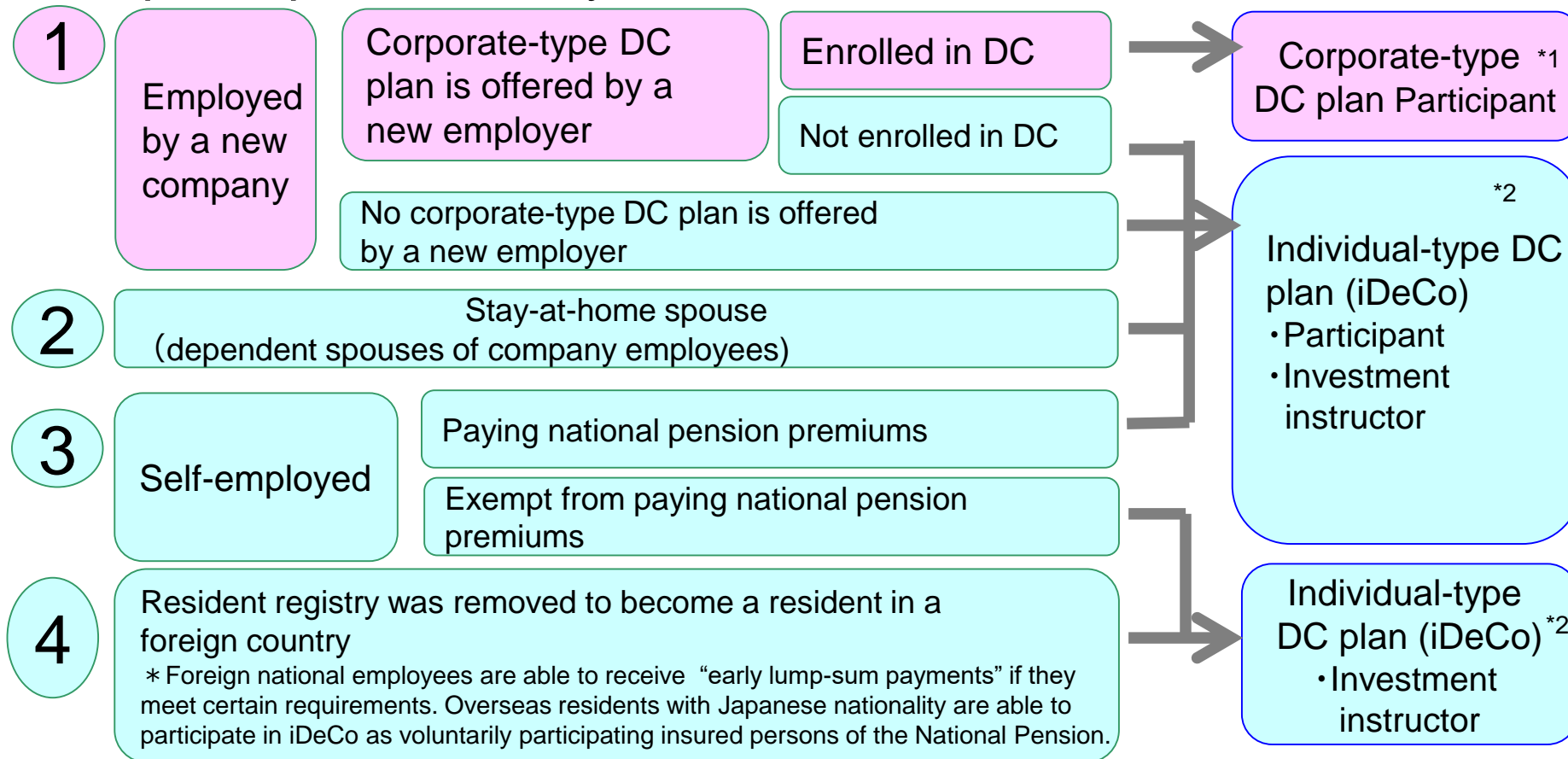
Please refer to “Employee Matching Contribution Guidebook” for more information.





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

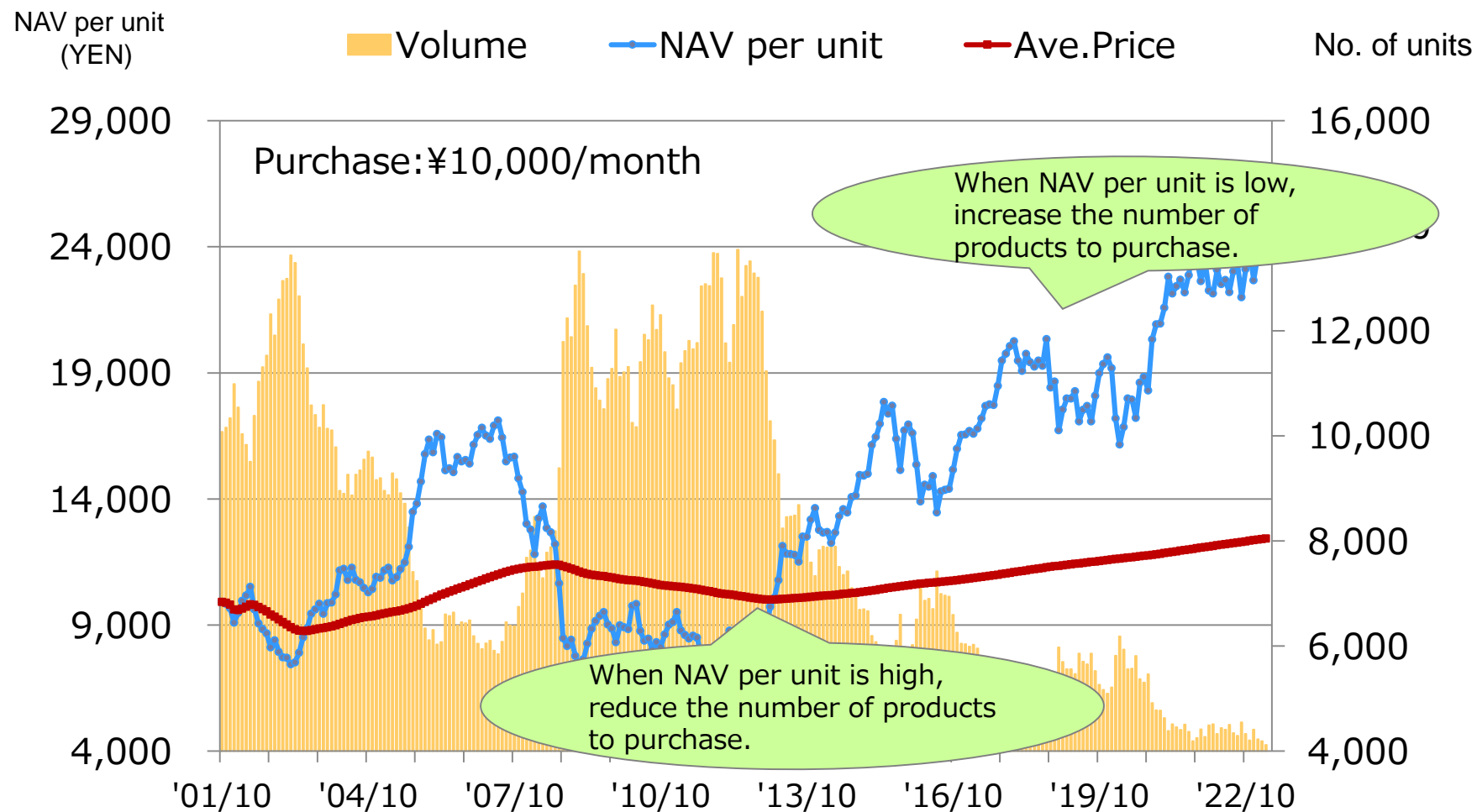
1. Long-term Investment

2. Diversified Investment

(1) Time diversification

(2) Asset class diversification

Point 2-(1)Time Diversification



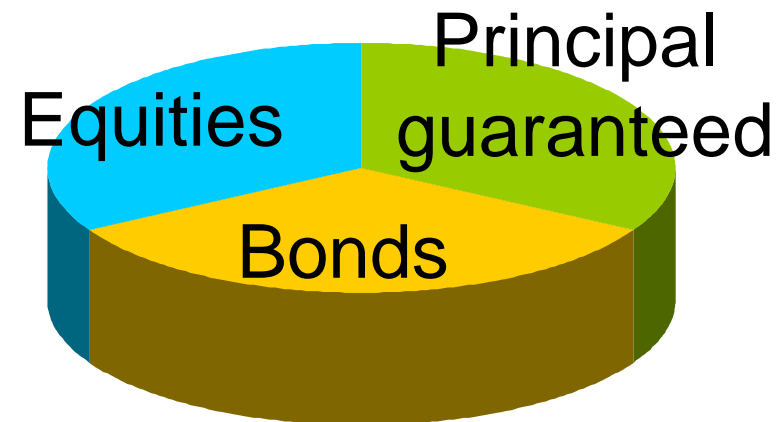
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As of Mar.31, 2023

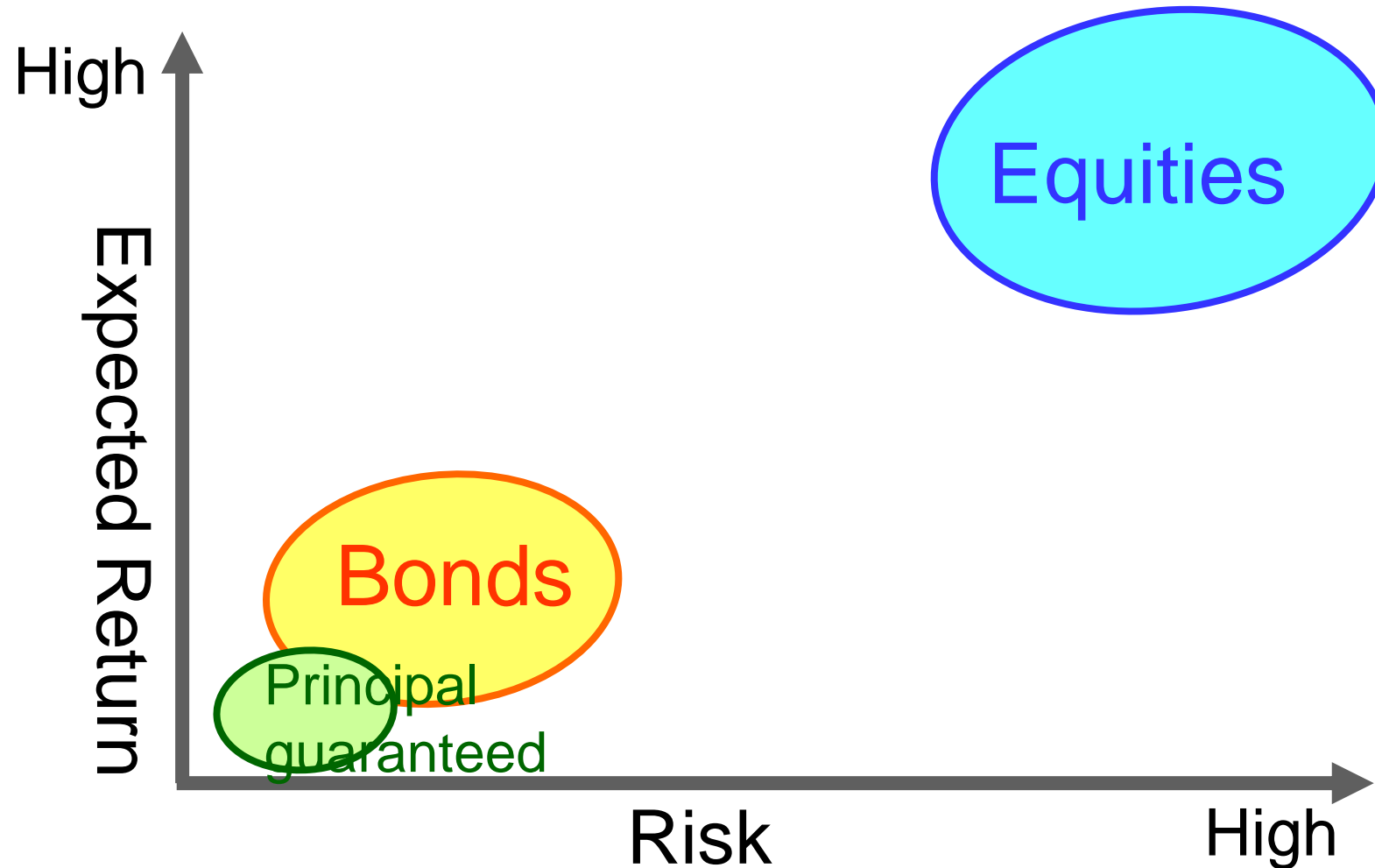
Point 2-(2) Asset Class Diversification

- 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

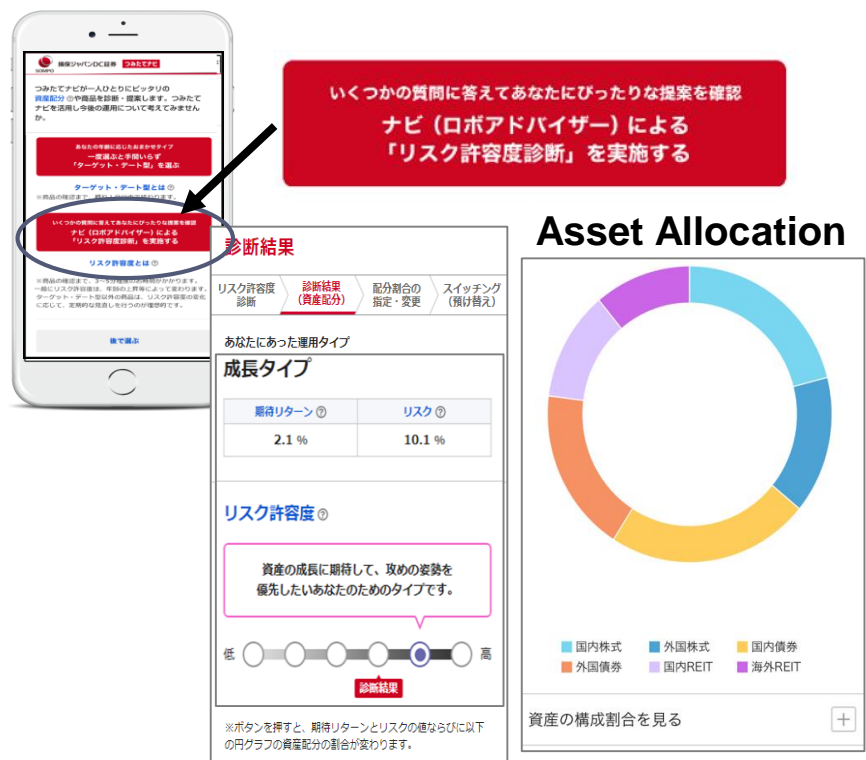


Risk and Expected Return

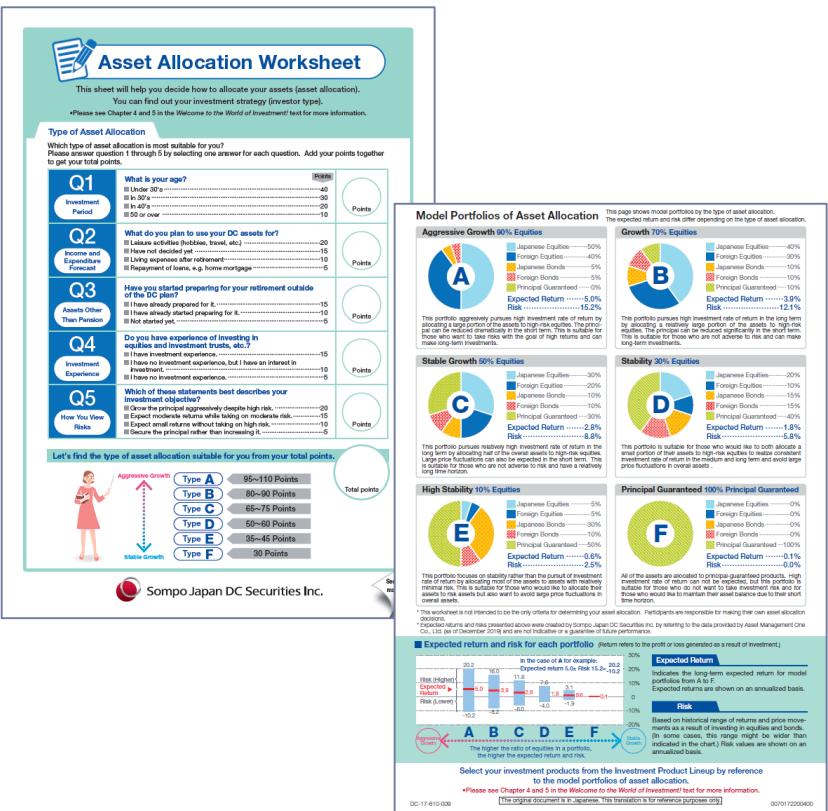


Deciding Asset Allocation

Tool 1 : Tsumitate-Navi (Smartphone Application) (Only in Japanese)



Tool 2 : Asset Allocation Sheet



2. 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)



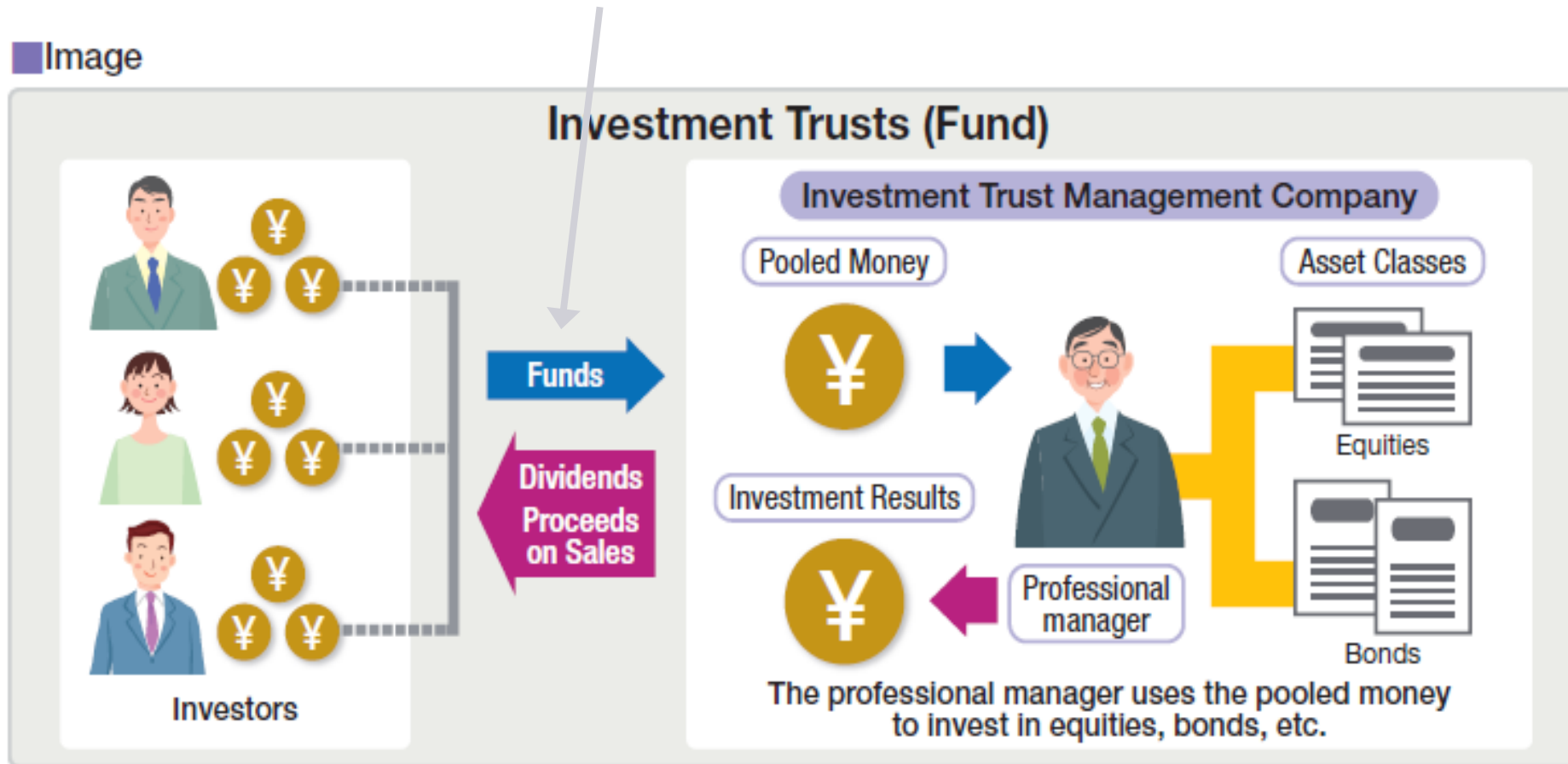
Investment Product Lineup

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	0.221% (As of April 2023) 5 years	In the case of early termination: Reduced	N/A
Seven Bank DC Deposit 3 Year Fixed	-	0.01% (As of April 2023) 3 years		

Investment Trusts -Structure

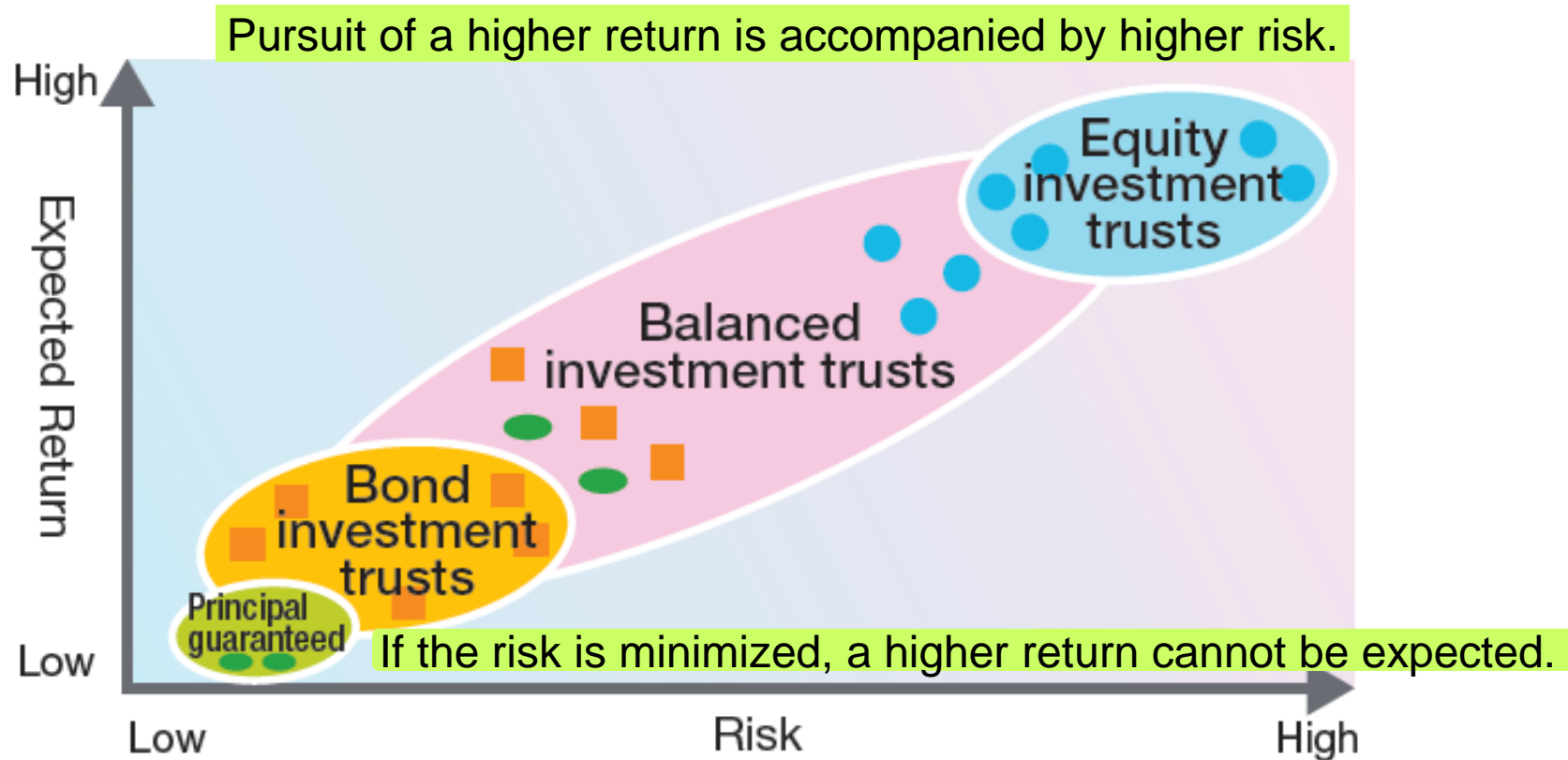
Original principal and dividends are not guaranteed



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.

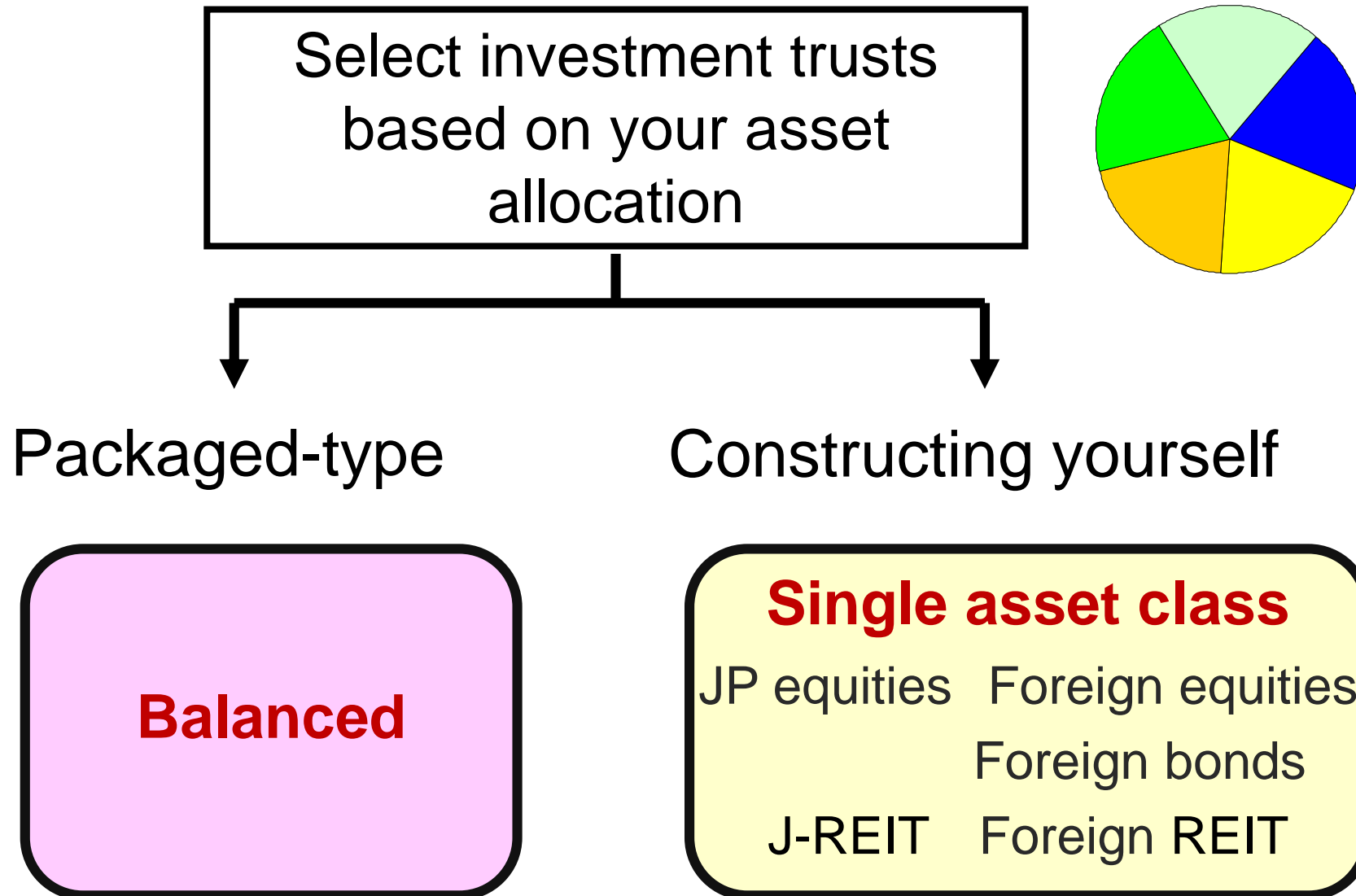
Risk/Return of Investment Trusts

<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

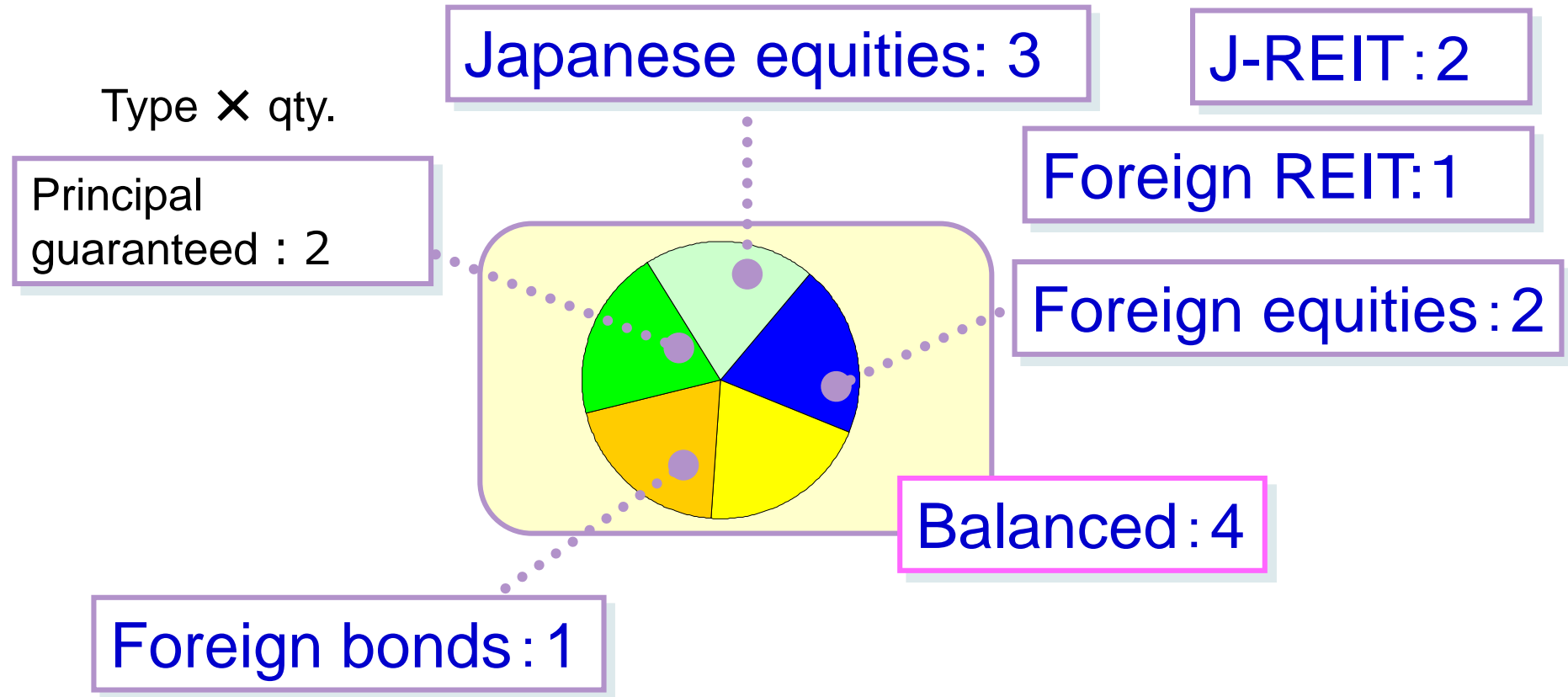
- (1) Target asset classes (region,asset type, etc.)
Impact of Fluctuations in FX Rate (foreign assets)
- (2) Investment Style (Passive or Active)
- (3) Fees

Product Name	◎ Nikko DC Index Balance (Equity 60)			
Management Company	Nikko Asset Management			
Category ①	Balanced	Fixed Asset Allocation	Asset Management Fee	0.154%
Investment Style ②	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	・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

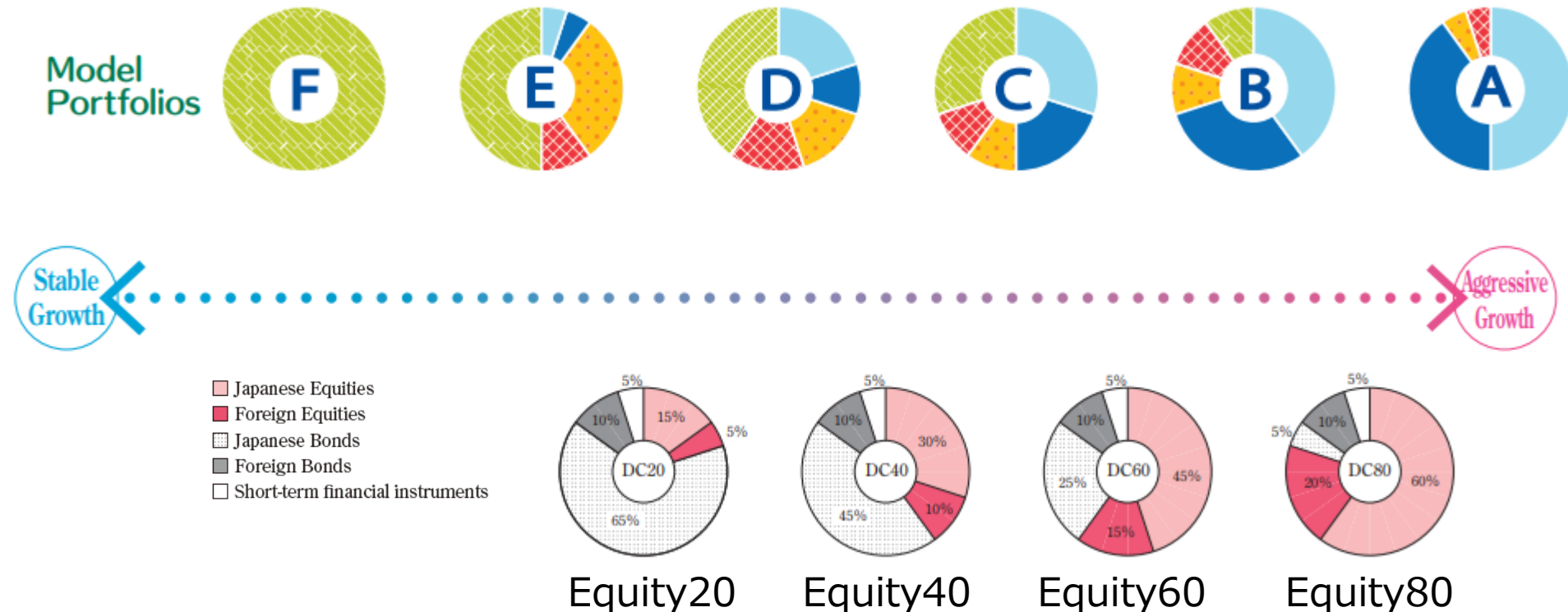
(1)Target asset classes



Balanced (Fixed Asset Allocation)

■ Nikko DC Index Balance

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



*This figure is a conceptual illustration only. Future investment performance is not guaranteed.

Single Asset

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

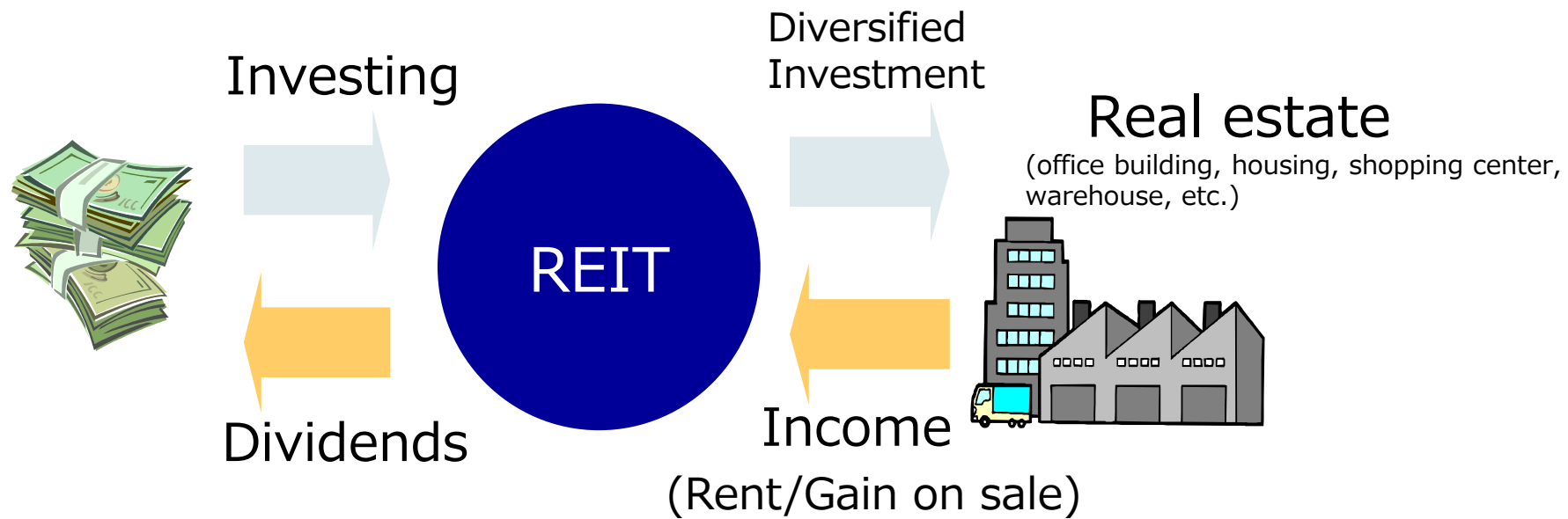
- Nikko **Index** Fund International Equity Unhedged
- Asahi Nvest Global Value Equity Open

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

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

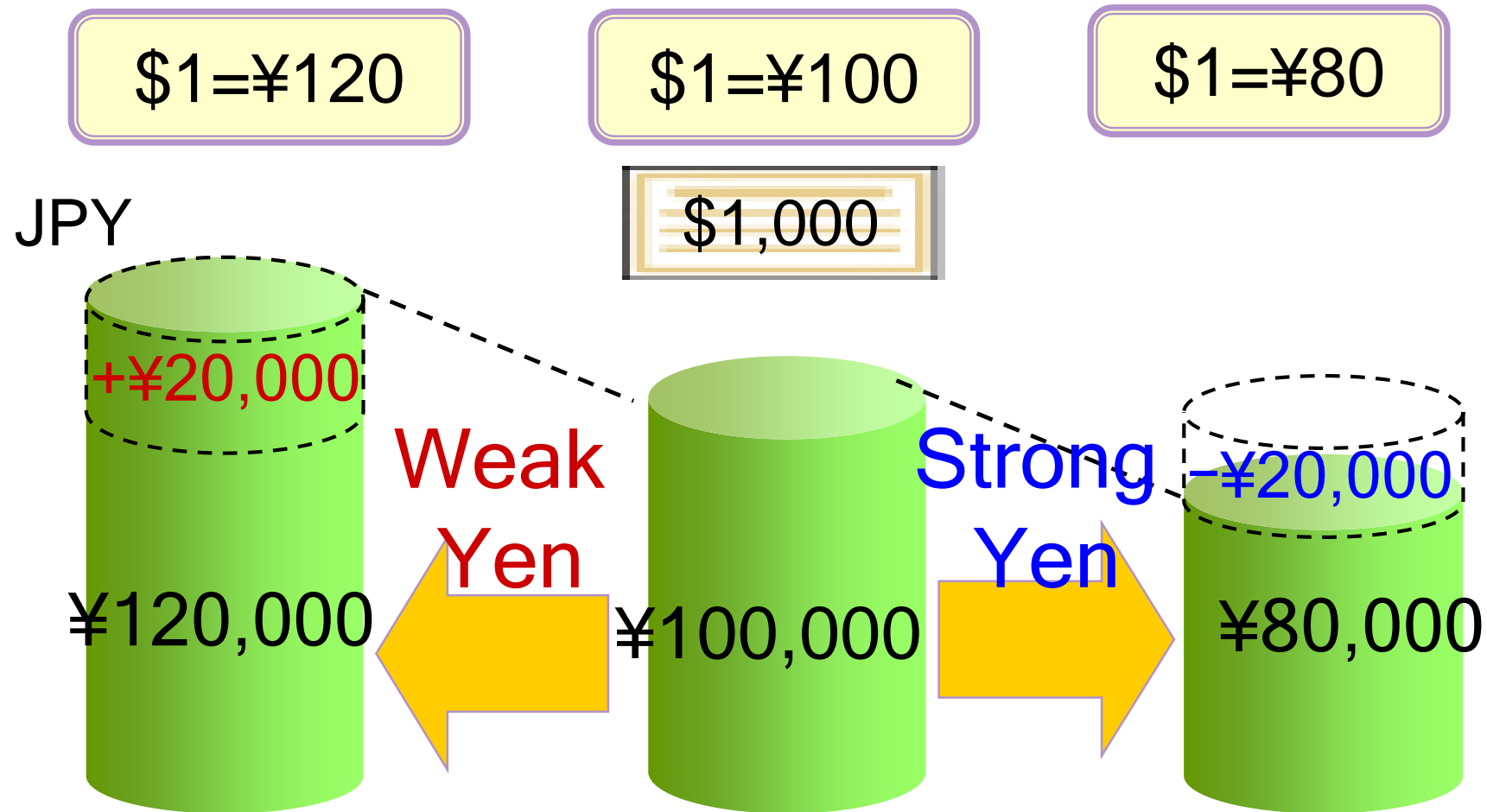
- Nomura World REIT Index Fund DC

REIT



ReaEstaIntestIrust

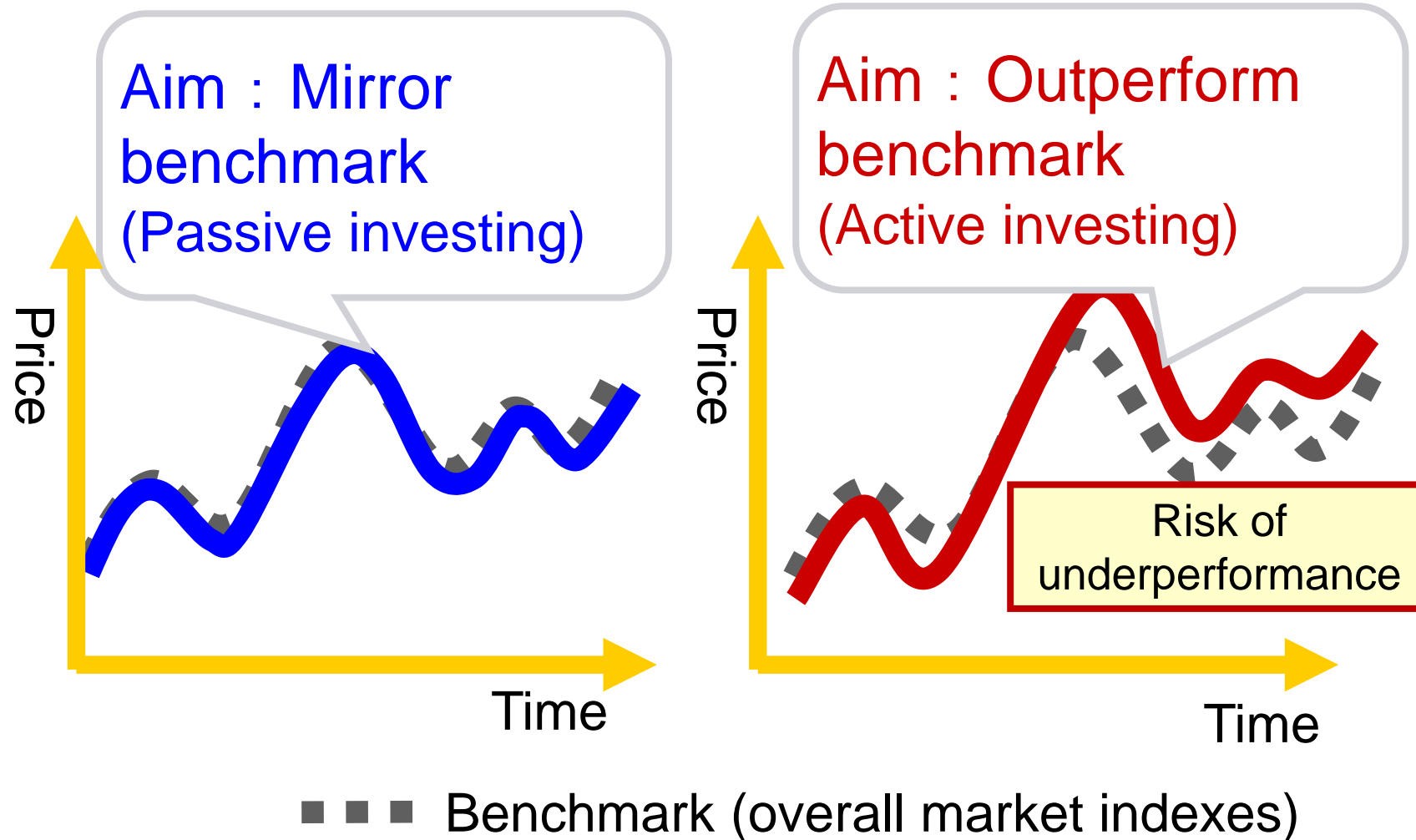
Impact of Fluctuations in FX Rate



FX **unhedged** = Affected by FX

(2) Investment Style

The risk-return relationship varies by investment style.



Major Investment Styles of Active Investing

Value Investing

Investing in stocks that are judged to be “undervalued” in comparison to actual stock prices.

Growth Investing

Investing in stocks that are judged to have “growth potential” while paying attention to growth potential and earnings.

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	-The management company has a stable management foundation, is rated as suitable both in qualitative and quantitative as process has been established and long-term stable investment fund which invests in Japanese equities.		
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 medium to long term.		
Reason for Selection	-The management company has a stable management foundation, is rated as suitable both in qualitative and quantitative as 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.		

「Invests in value priced Japanese equities・・・」

「Invests in Japanese equities with growth potential・・・」

(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



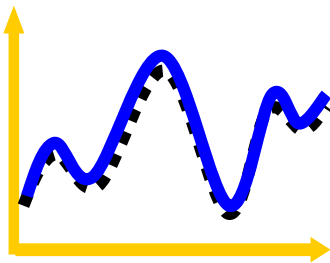
Investment Product Lineup

(3) Fees While Holding

e.g.

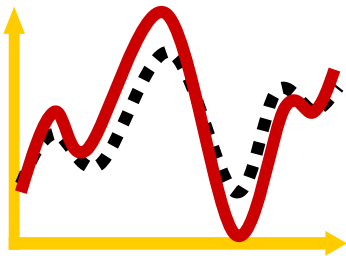
DIAM Japanese Equity Index Fund

Passive



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

Active

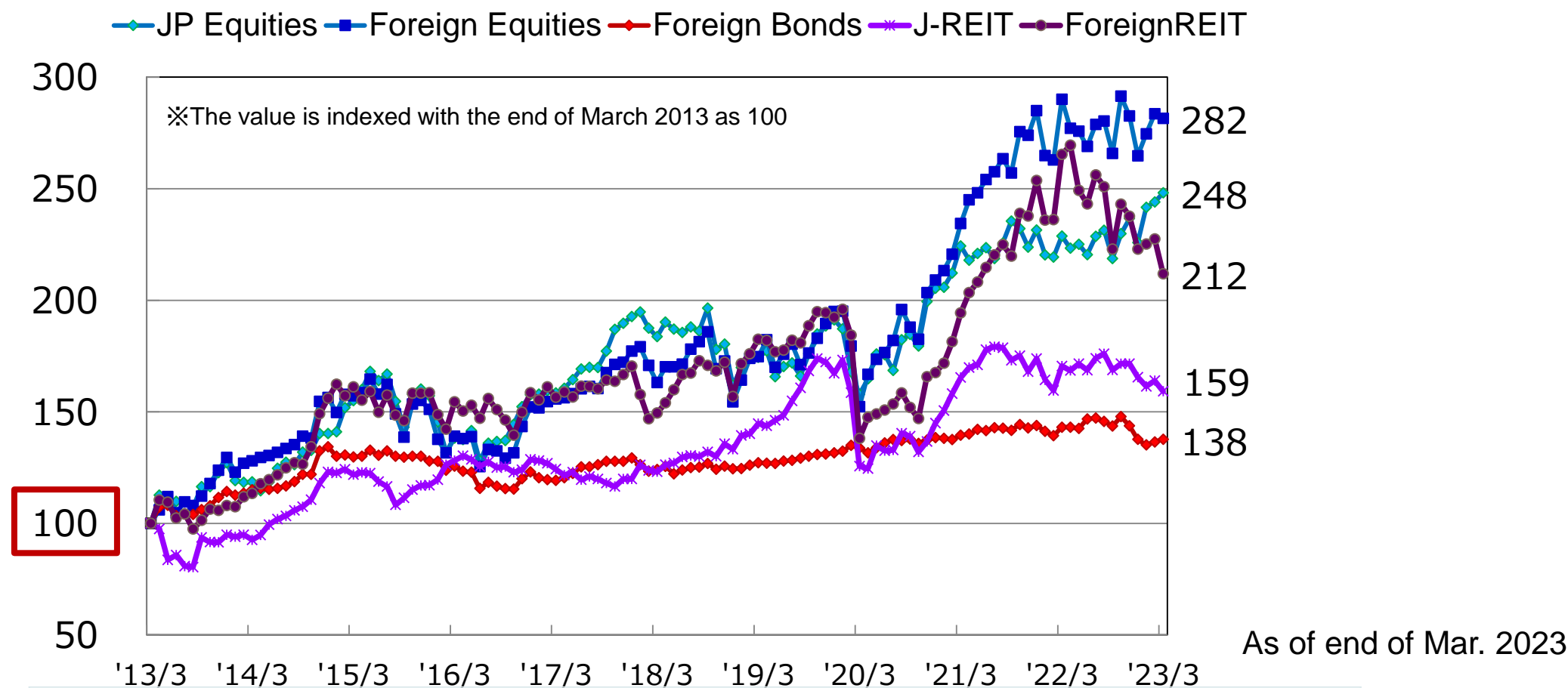


Fidelity Japan Growth Fund

- **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.

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)

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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.

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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.
- 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.
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3.Procedures & Inquiries

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



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.

※The procedure other than suspension is available by
Tsumitate-Navi(Only in Japanese)

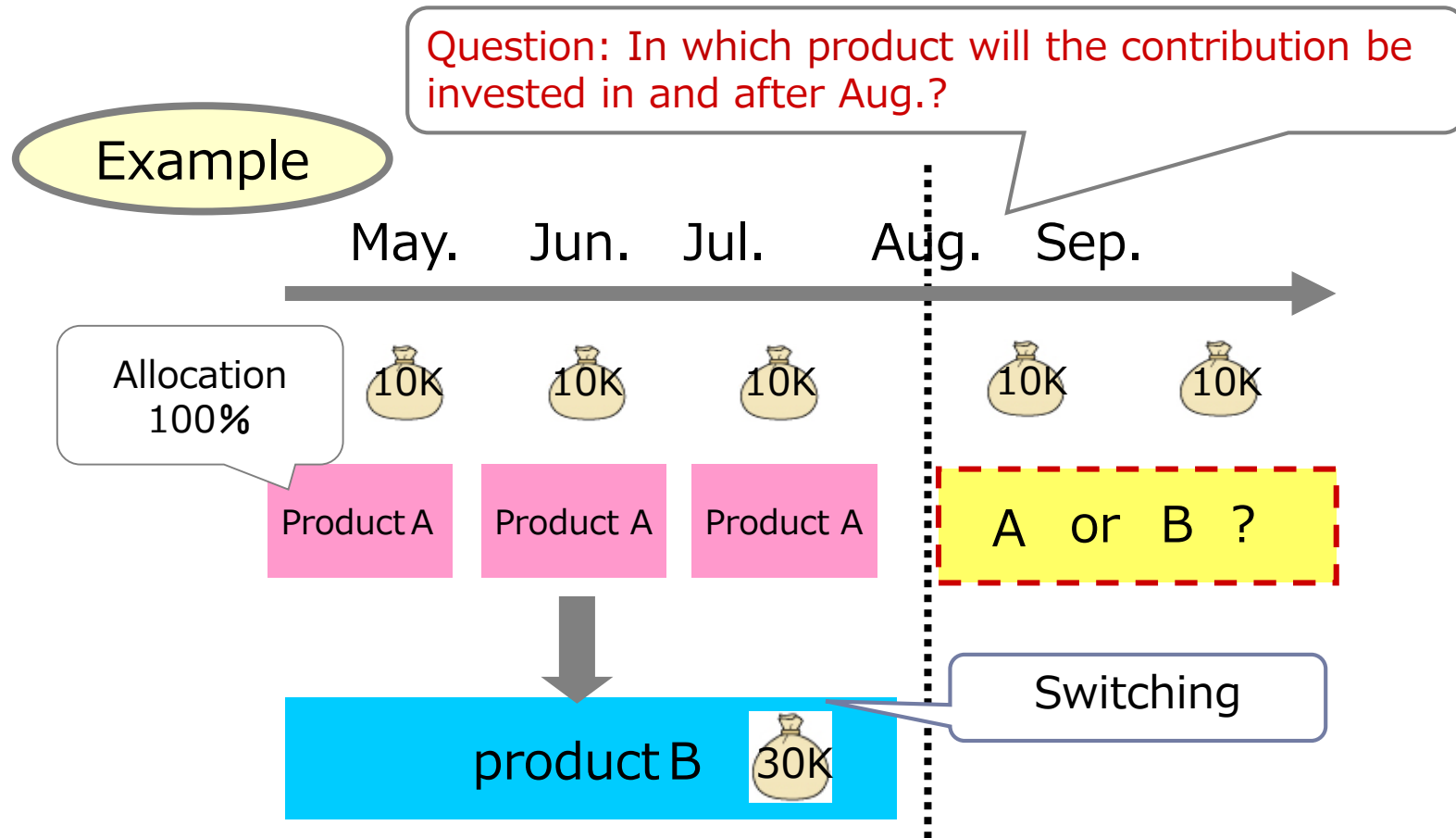
Please refer to “Employee Matching Contribution
Guidebook” for more information.



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
Realization of gain/loss	N/A	Yes (by selling)

Case Study



※Investment return and fees are not included in illustration.

Designated Investment Product

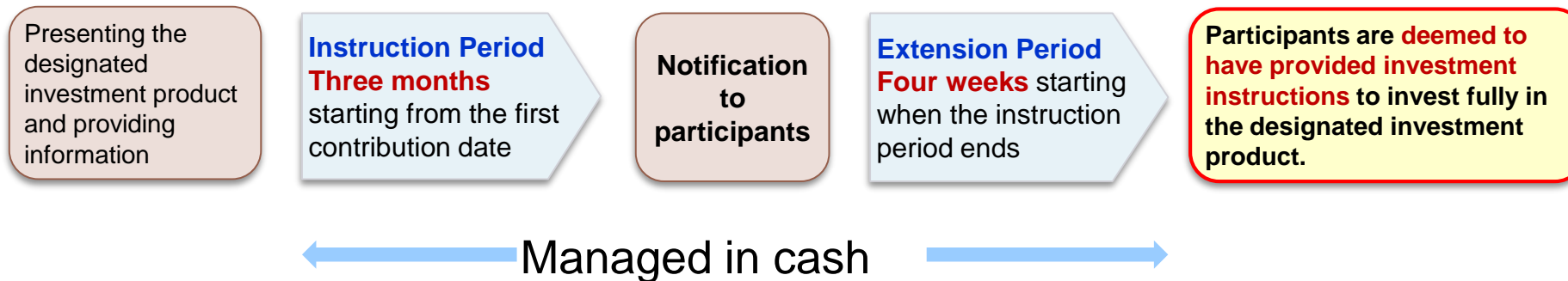
Under the rule for a designated investment product, if participants fail to provide investment instructions, their contributions will be managed in cash, and then the designated investment product will be purchased when a certain period of time elapses. In such cases, participants are deemed to have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

【The 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.

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.

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-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 東京都千代田区千代田1-1-1 新館センタービル50F
https://www.sjdc.co.jp

every July
(Mail/Download)

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AnswerNet - Main Page -

SOMPO JAPAN DC SECURITIES 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 Somp... Last Login: 2020/08/27 05:46:14 LOGOUT

50,000 yen New Confirm/Change Participant Information

Estimated contribution limit in iDeCo

Change Password, etc.

View History

Next contribution: 2020/09/25

Contribution Instructions

Application for Participant Contributions

New

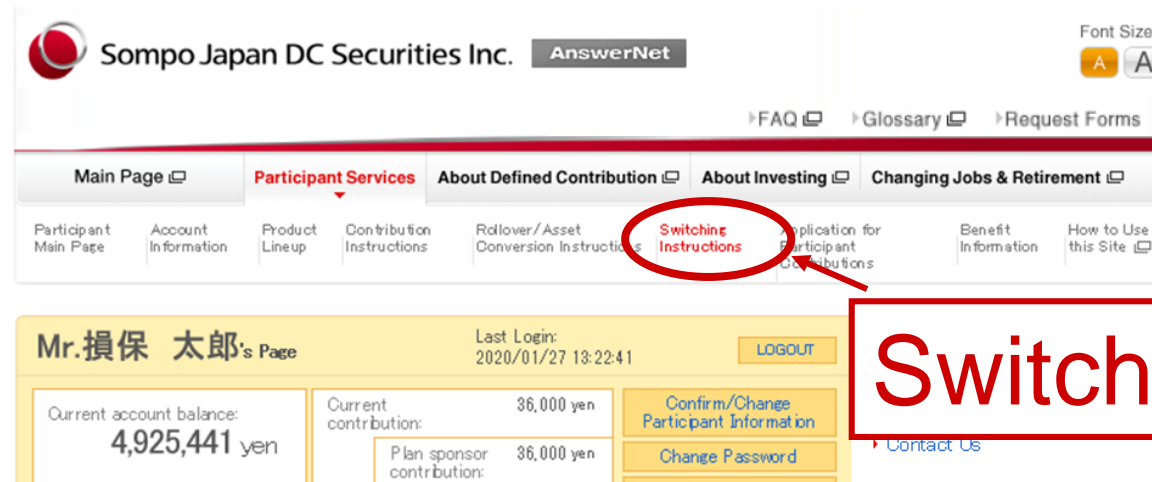
About "Account Statement for Defined Contribution Pension Plan"

"Account Statement for Defined Contribution Pension Plan" is an annual report on the status of your defined contribution pension assets. You can choose to receive it either by download or by mail.

Current receiving method By mail

Download "Account Statement for Defined Contribution Pension Plan". Change the receiving method.

Switching



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



Please refer here for the number of days required for switching (from sale to purchase).

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.

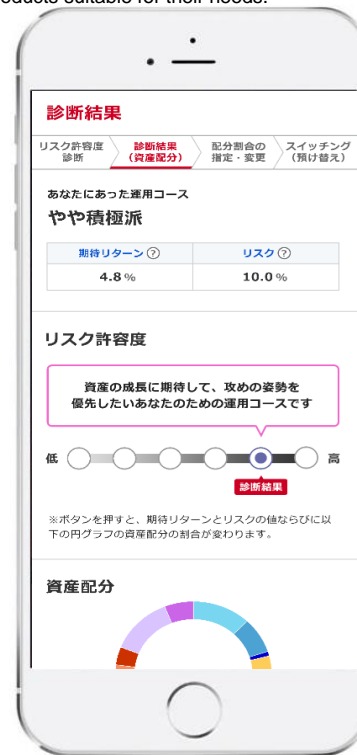
STEP1 Confirmation

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.



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iOS is the name of the operating system of Apple Inc. iOS is a
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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 !