

# Defined Contribution (DC) Pension Seminar

## Advance Course

May 2024



Sompo Japan DC Securities Inc.

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# Ice Breaker: Most Popular Products at Adobe

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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)

	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

Designated investment product : Nikko DC Index Balance Equity 60

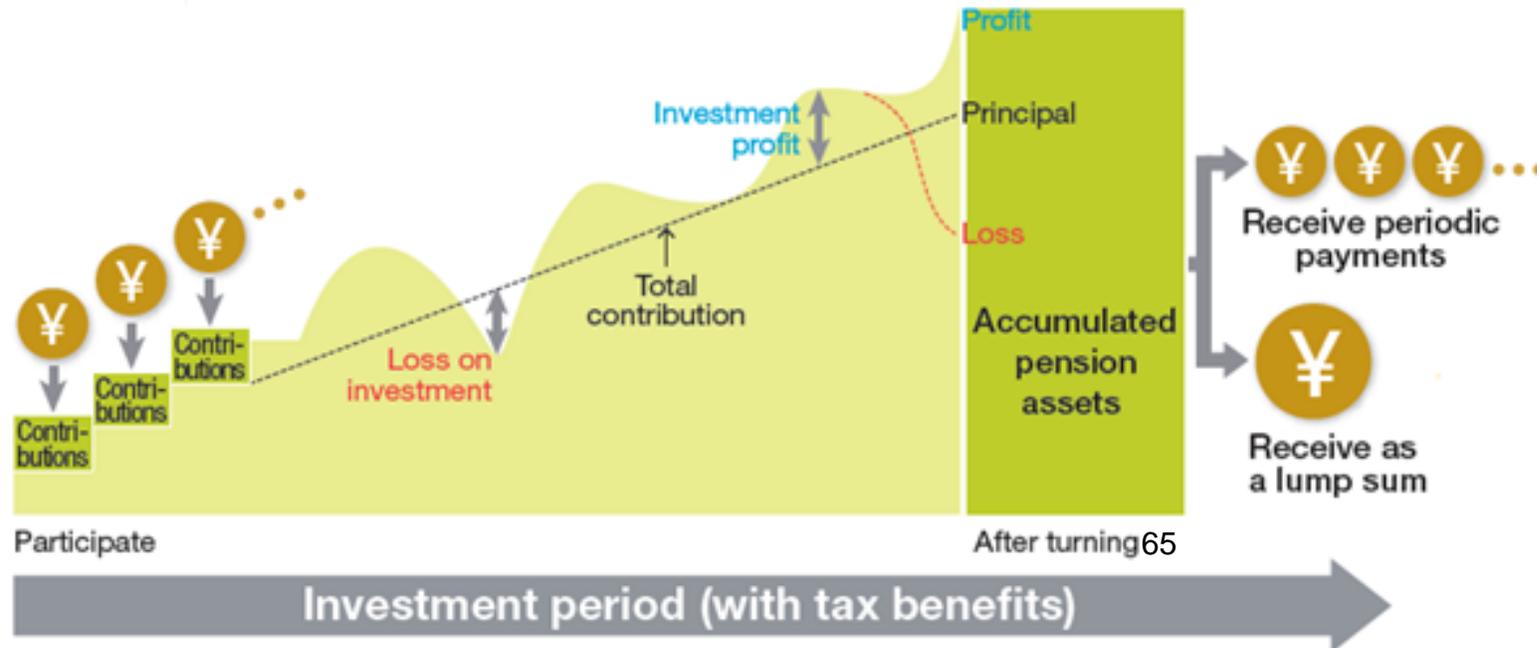
Source: Sompo Japan DC Securities “DC Pension Plan Investment Report” as of the End of Mar, 2024

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# 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

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1. Investment Result of Products
2. Effective Utilization of DC
3. Procedures (New contents of AnsewrNet)
4. Q&A

# 1. Investment Result of Products

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# Investment Product Lineup

Investment product Lineup

Category		Number of products
Principal Guaranteed	Non-Life Insurance	1
	Fixed Deposit	1
Investment Trust	Balanced	4
	JP Equities	3
	Foreign Equities	2
	Foreign Bonds	1
	J-REIT	1
	Foreign REIT	2
Total		15

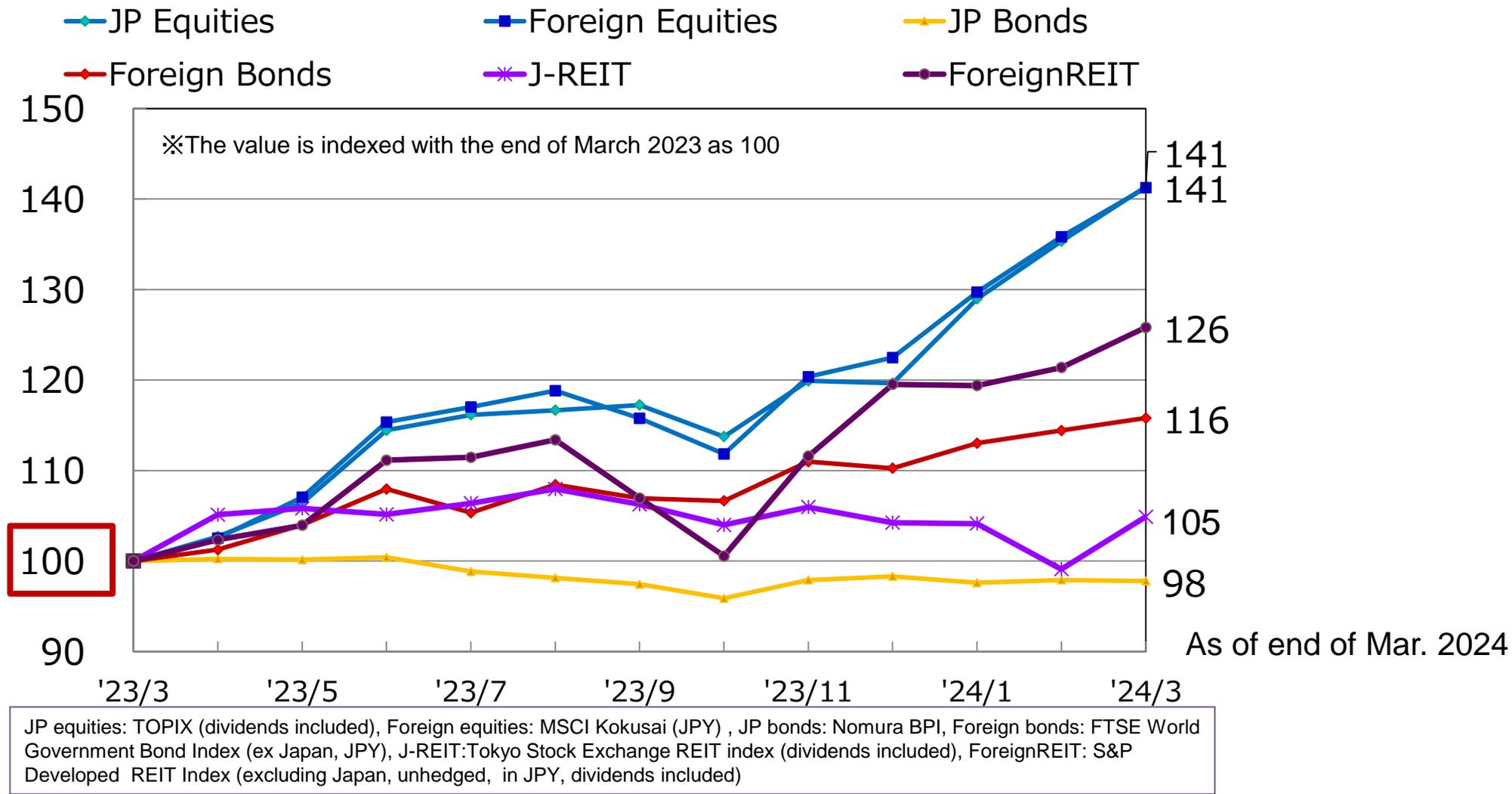
# Quiz: Quotes for the past year

Q : From March 2023 to March 2024, which performed better, domestic or foreign equities?

- ① Domestic equity results were better
- ② Foreign equity results were better
- ③ Almost the same track

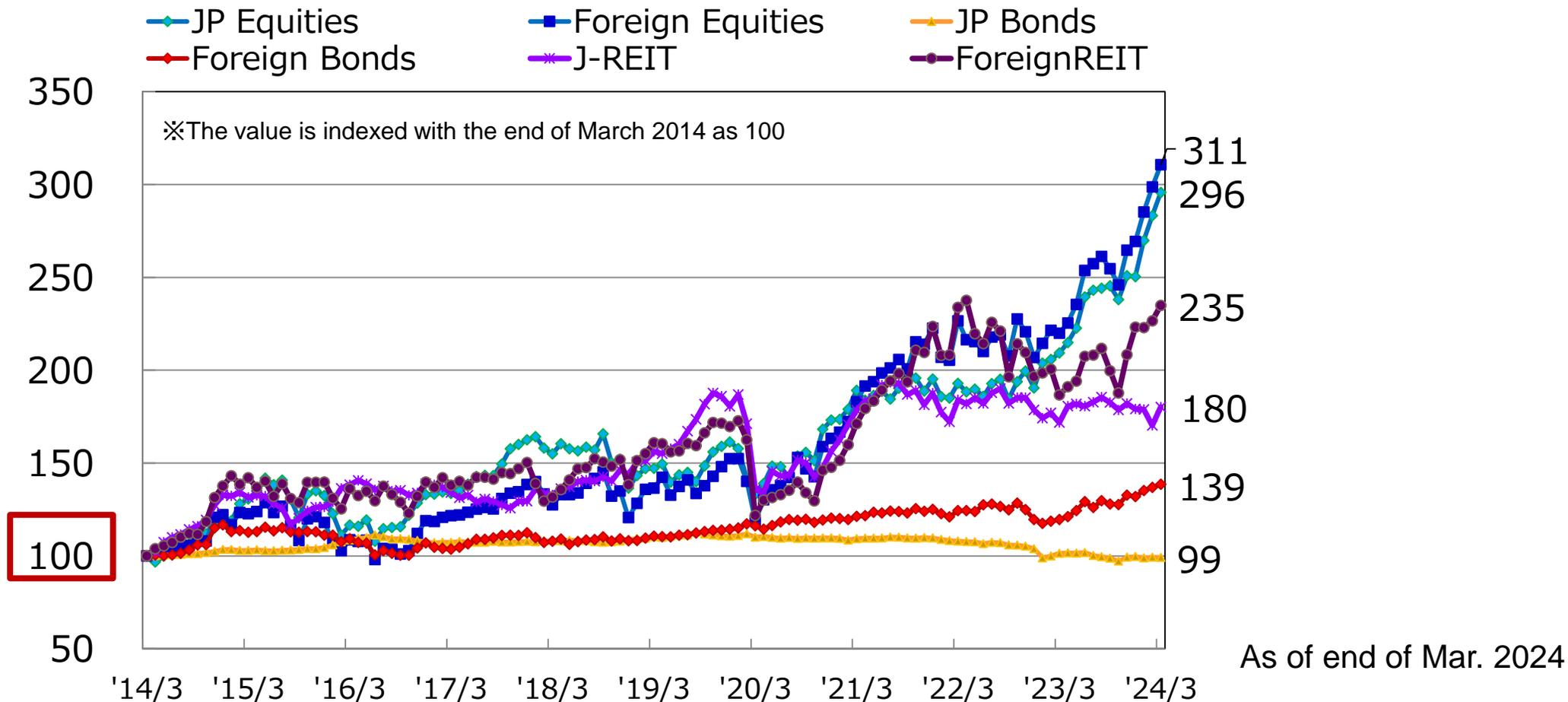
Domestic equity : TOPIX (dividends included) Foreign equity : MSCI Kokusai (JPY)

# Past Performance by Asset Class (Past 1 Year)



◆ 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.  
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# Past Performance by Asset Class (Past 10 Years)



JP equities: TOPIX (dividends included), Foreign equities: MSCI Kokusai (JPY), JP bonds: Nomura BPI, Foreign bonds: FTSE World Government Bond Index (ex Japan, JPY), 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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# Major Target Asset Classes Effects of Diversified Investment

**【Correlation Coefficient Between Asset Classes (10-year monthly returns )】 As of Mar. 29, 2024**

	①	②	③	④	⑤	⑥
①JP equities	1					
②Foreign equities	0.82	1				
③JP Bonds	-0.21	-0.04	1			
④Foreign Bonds	0.45	0.58	0.12	1		
⑤J-REIT	0.39	0.54	0.24	0.29	1	
⑥ForeignREIT	0.56	0.79	0.19	0.49	0.64	1

The correlation coefficient between two assets is closer to 1 if two assets move together while it is closer to -1 if they move against each other. 0 means that two assets do not have any correlation.

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

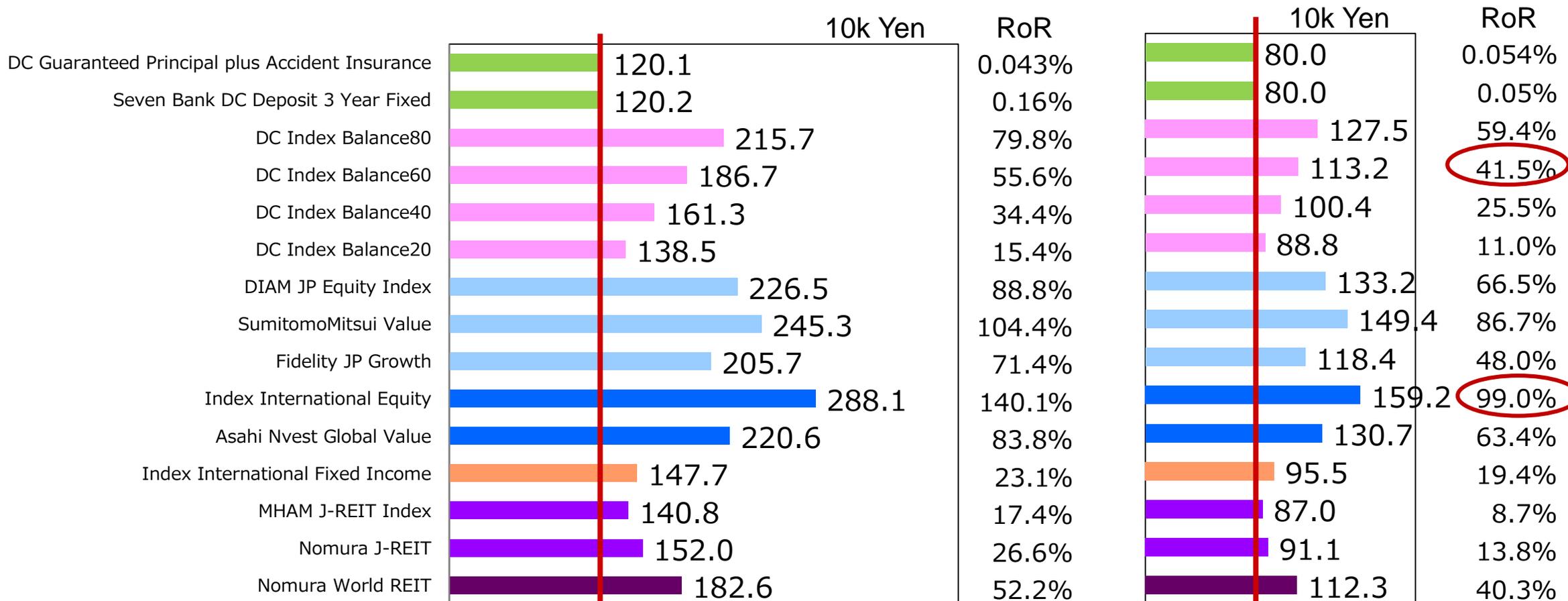
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# Investing ¥10,000/month

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

■ Last 10 years  
(cumulative contributions: ¥1,200,000)  
Period: Apr. 2014 – Mar. 2024

■ Since plan implementation  
(cumulative contributions : ¥800,000)  
Period: Aug. 2017 – Mar. 2024



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# Single Asset: Investment Trust Fees and Returns

Product Type		Investment Style	Currency Hedging	Product Name	Asset Management Fee tax included	Return 10years
Japanese Equities	Index(TOPIX)	Passive	—	<b>DIAM Japanese Equity Index Fund (DC)</b>	0.242%	10.91%
Japanese Equities	Value	Active	—	<b>Sumitomo MitsuiValue Equity Pension Fund</b>	1.430%	11.26%
Japanese Equities	Growth	Active	—	<b>Fidelity Japan Growth Fund</b>	1.683%	10.05%
Foreign Equities	Index(Developed countries)	Passive	None	<b>Nikko Index Fund International Equity Unhedged (DC)</b>	0.154%	14.15%
Foreign Equities	Value	Active	None	<b>Asahi NvestGlobal Value Equity Open</b>	1.980%	9.11%
Foreign Bonds	Index(Developed countries)	Passive	None	<b>Nikko Index Fund International Fixed Income Unhedged (DC)</b>	0.154%	3.37%
Japanese REIT	—	Passive	—	<b>MHAM J-REIT Index Fund(DC Pension)</b>	0.550%	5.36%
Japanese REIT	—	Active	—	<b>Nomura J-REIT Fund DC</b>	1.045%	7.10%
Foreign REIT	—	Passive	None	<b>Nomura World REIT Index Fund DC</b>	0.363%	8.33%

Results: As of the end of Mar. 2024

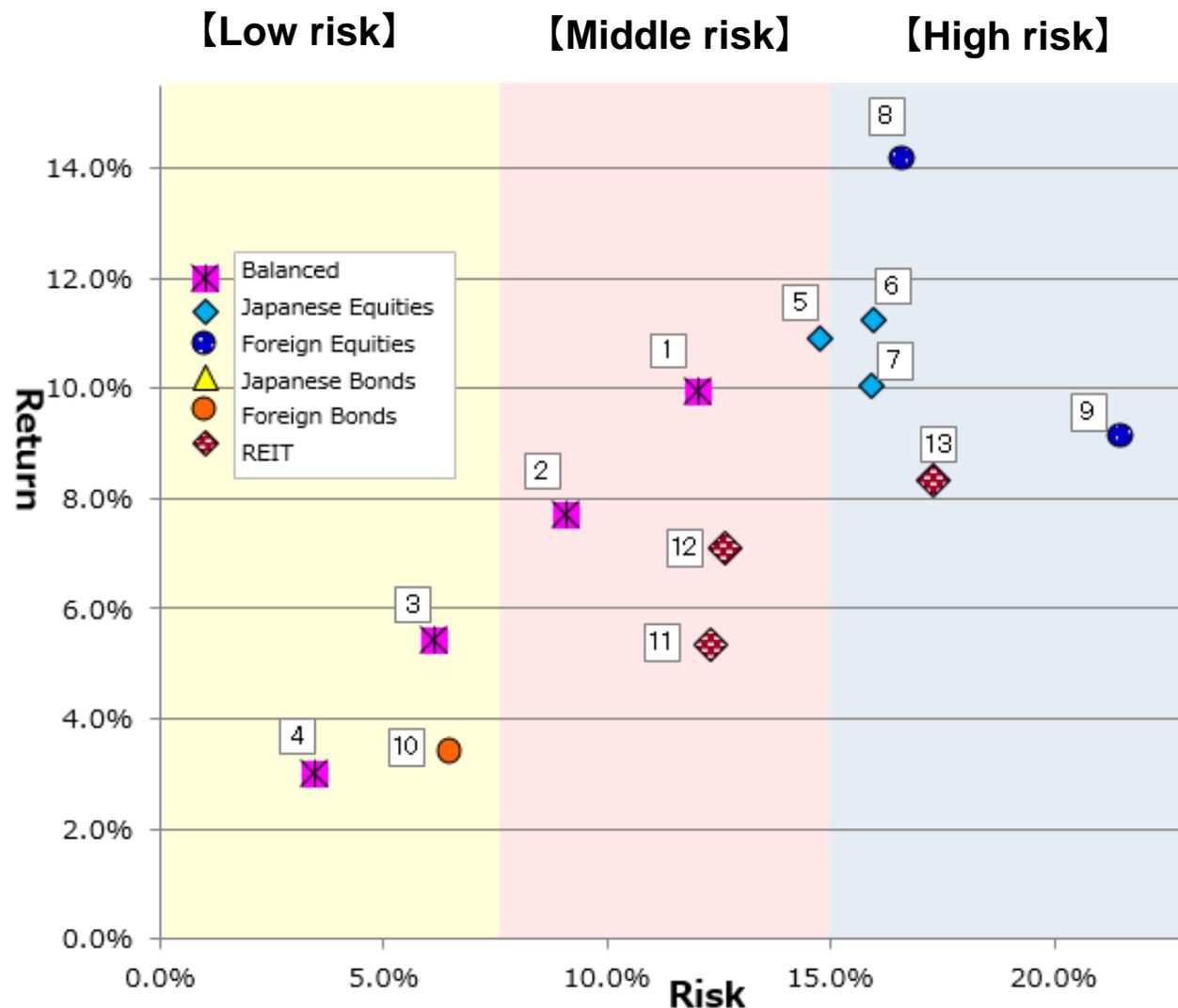
■ Return: In general, return is calculated by dividing profit/loss obtained during the specified period by the amount invested. Return figures in the table below are calculated by comparing the NAV value as of the date when the calculation started to the NAV value base date (with dividends reinvested; annualized figures are used when the period is over one year).

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# Reference: Risk-Return Relationship Chart

Based on actual results for the past 10 years (as of March 29, 2024)

Calculation period: end of March 2014 - end of March 2024



- 1.DC Index Balance80
- 2.DC Index Balance60
- 3.DC Index Balance40
- 4.DC Index Balance20
- 5.DIAM JP Equity Index
- 6.SumitomoMitsui Value
- 7.Fidelity JP Growth
- 8.Index International Equity
- 9.Asahi Nvest Global Value
- 10.Index International Fixed Income
- 11.MHAM J-REIT Index
- 12.Nomura J-REIT
- 13.Nomura World REIT

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## 2. Effective Utilization of DC

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# Increasing Your Future Assets

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1. Increasing contribution amount
2. Reviewing your investment

# Difference between Employee Matching Contribution and iDeCo

Make your choice by considering the advantages and convenience for you.

	Employee matching contribution	iDeCo
Contribution amount /month	1,000JPY or more	5,000JPY or more 1,000JPY unit
Maximum amount/month Smaller amount from either ① or ②	① <b>55,000JPY-Plan sponsor contribution</b>	
	② <b>Plan sponsor contribution amount</b>	② <b>20,000JPY</b>
Payment method	Deducted from Salary (Automatically reflected in year-end adjustments)	In principle direct debit (Attach a certificate for year-end adjustments )
Investment Product	Select from products in your plan	Differs depending on financial institution
Fee	Paid by company	Paid by individual (Fee depends on financial institutions)

When you newly enroll in iDeCo, you need to take the procedure at your preferred financial institution by yourself.

# 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: 25<sup>th</sup>**

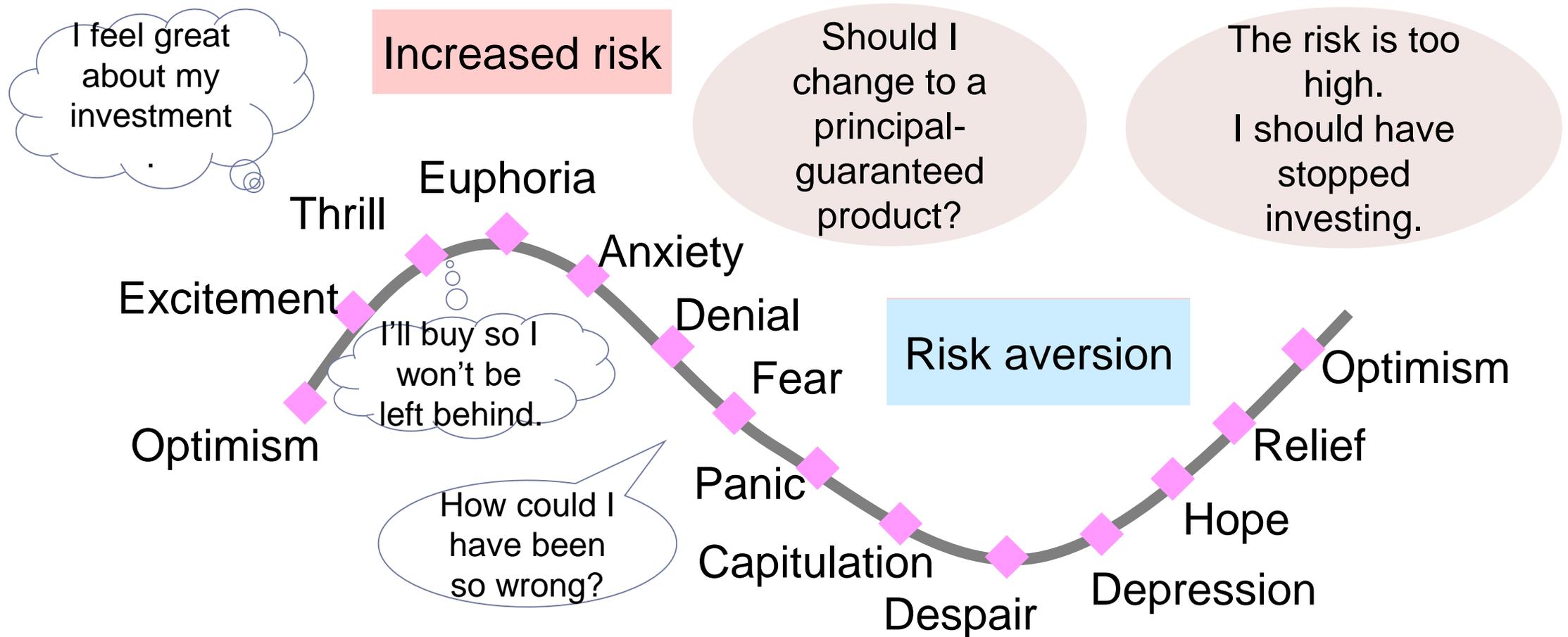
If the date of contribution falls on a bank holiday, the preceding business day will apply.

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



# Understanding “Investor Psychology”

Generally, the “**pain of loss**” is greater than the “**joy of gain**”.



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# Key Mindset in Falling Market

- ☑ **Don't panic**
- ☑ **Don't stop**
- ☑ **Don't push yourself too far**

“Over time” Long-term Investment

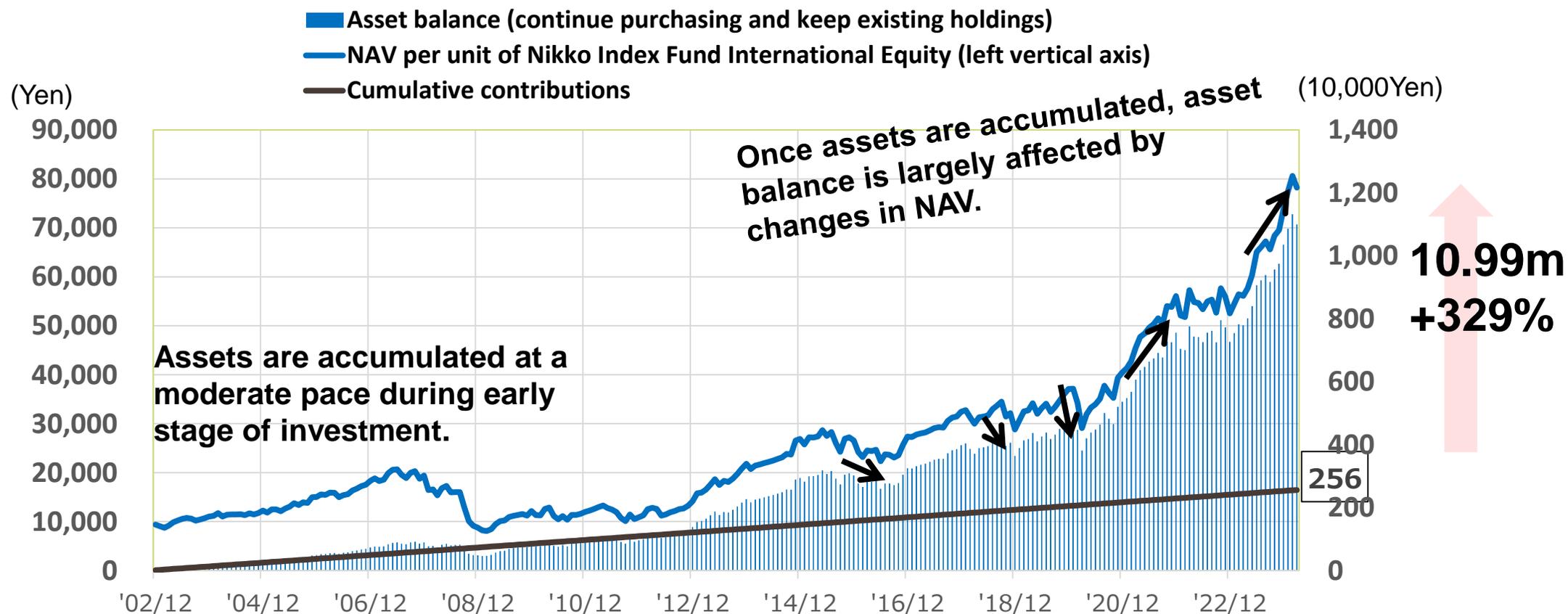
“Steady” Monthly Contributions

“Balanced Approach”

Diversified Investment

**The Royal Road to Growing Money**

# Characteristics of DC Investment



Assumptions: Values of accumulated assets are calculated when investing ¥55,000/month in investment trusts at month-end price for 249-month period from Dec. 2002 to Aug.2023. Total contribution amount: 13.695million yen.

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As of Mar. 29, 2024

# Case Study: Which Holding Assets Will be larger after 5 years, A or B?

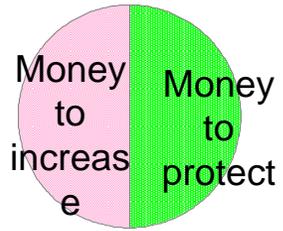
Investments that are “**less likely to lose**” or “**not lose a lot**” will lead to favorable results in the long-term.

		Current balance	After 1 year	After 2 years	After 3 years	After 4 years	After 5 years
A	Annual return		10%	-10%	20%	-20%	10%
	Holding assets	¥10.0m	<b>¥11.0m</b>	<b>¥9.9m</b>	<b>¥11.88m</b>	<b>¥9.5m</b>	<b>¥10.45m</b>
B	Annual return		1.5%	1.0%	1.5%	0.5%	1.0%
	Holding assets	¥10.0m	<b>¥10.15m</b>	<b>¥10.25m</b>	<b>¥10.40m</b>	<b>¥10.45m</b>	<b>¥10.56m</b>

The above figure is the approximate amount.

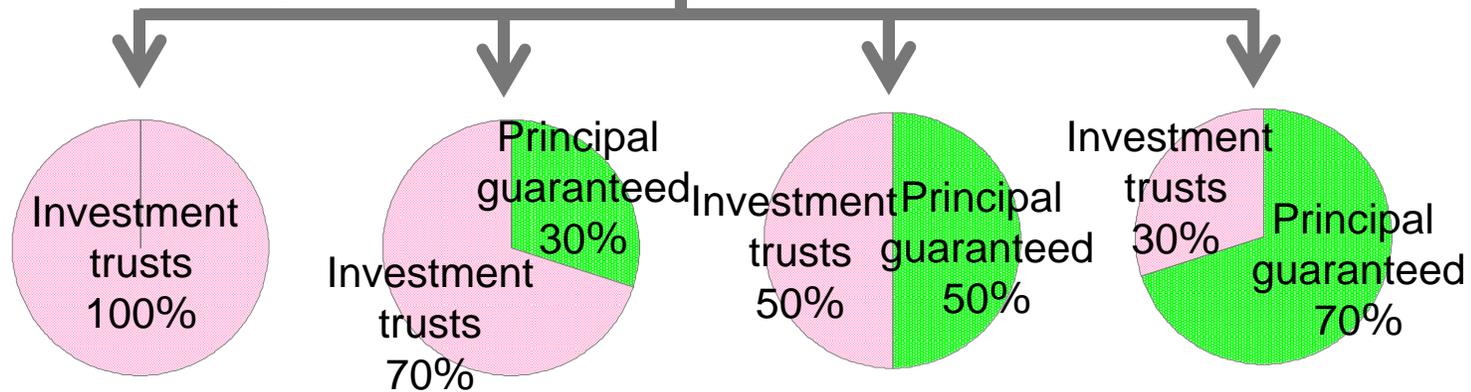
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# Example of Reviewing Investments By Using Principal Guaranteed Products



Adjust the impact of market declines on holding assets by changing investment ratios

<Example>



The above pie charts are for illustrative purposes only and are not intended as a solicitation or recommendation of investment.

# Reviewing Investment Product Selection

	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: 25<sup>th</sup>**

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

# Points to Note on “Switching”

- ❑ Gain is realized when selling a product with valuation gain while loss is realized when selling a product with valuation loss.
- ❑ No transaction costs or taxes are incurred when switching.
- ❑ Purchase/sale prices are determined after the transaction is executed.
- ❑ It takes a certain amount of time to complete the procedure.

# Number of Days Required for Switching

The following schedule is a representative example and may differ depending on individual investment products.

## Switching from “Japanese investment trusts” to other investment products

Number of Business days		0	1	2	3	4	5	6	7
Product for Sale	Japanese Investment Trust	Received Date	Trade Date Date Price Determined				Settlement Date		
Product for Purchase	Bank Deposit							Trade Date Settlement Date	
	Insurance						Trade Date	Settlement Date	
	Japanese Investment Trust						Trade Date Date Price Determined	Settlement Date	
	Foreign Investment Trust						Trade Date	Date Price Determined	Settlement Date

## Switching from “foreign investment trusts” to other investment products

Number of Business days		0	1	2	3	4	5	6	7
Product for Sale	Foreign Investment Trust	Received Date	Trade Date	Date Price Determined			Settlement Date		
Product for Purchase	Bank Deposit							Trade Date Settlement Date	
	Insurance						Trade Date	Settlement Date	
	Japanese Investment Trust						Trade Date Date Price Determined	Settlement Date	
	Foreign Investment Trust						Trade Date	Date Price Determined	Settlement Date

“Received Date” refers to the date on which the switching request is made via AnswerNet or AnswerCenter. If the request is made on a financial institution holiday, the first business day after the request date applies.

# Switching

Mr. Taro Sompō's Page Last Login: 2024/04/20 16:45:20

Current account balance: <b>2,225,103 yen</b>	Current contribution:	55,000 yen	Confirm/Change Participant Information
	Plan sponsor contribution:	81,817 yen	Estimated contribution limit in iDeCo
	Participant contribution:	28,688 yen	Change Password, etc
	Next contribution:	2024/05/24	<b>View History</b>

[LOGOUT](#)

[Contact Us](#)

## Switching Instructions



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

### Product Selected for Sale

No.	Product Name	Amount of Sell Transaction	Date Price Determined
002	Dai-ichi's Accumulated Annuity(5 years)	50,000 units	2012/07/03

Date when the sale price is set.

### Product Selected for Purchase

Product Name	Date Price Determined
Nikko DC Index F...	2012/07/...

Date when the purchase price is set.

Verify the details you have specified, then click the "Submit" button.

[←Return to previous screen](#)

**Submit**

View History: Confirm transaction details

# 3. Procedures (New contents on AnswerNet)

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# 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

The image illustrates the login process for AnswerNet. It features several key elements:

- DC Securities Website:** A screenshot of the website with "DC Securities" and "Go" buttons highlighted in yellow. Below, there are navigation links for "よくあるご質問 (FAQ)", "企業型DC・個人型DCのご利用者向けFAQ", and "Click to log in".
- Participant Login Form:** A screenshot of the login page with "ID・Password" and "Enter" fields highlighted in red. Below the form, there are links for "Using AnswerNet", "Password Storage", "Confirm login ID", and "Reissue password".
- Notice of Opening an Account:** A document titled "Notice of Opening an Account" with a QR code and a smartphone icon.
- Mobile App:** A screenshot of the mobile app showing account information, including "Current account balance: 4,813,359 yen" and "Current contribution: 42,127 yen".

**\*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.**

# AnswerNet - TsumitateNavi+ (Plus) -

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

Top Homepage

\*2

Select

If a popup\*1 message is displayed, press **[OK]** to continue.

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

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

\*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".

# "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.

SOMPO JAPAN DC SECURITIES AnswerNet

Font Size A A

Sample

Main Page Participant Services

Participant Main Page Account Information Product Lineup Contribution Instructions Conversion Instructions Instructions Participant Contributions Information this Site

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

Plan sponsor contribution: 31,317 yen

Participant contribution: 23,683 yen

Next contribution: 2017/05/26

Confirm/Change Participant Information

Estimated contribution limit in iDeCo

Change Password, etc.

View History

LOGOUT

Contact Us

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

Simulate future asset value

Check predicted DC benefit amount

Announcements Click here to set up push notifications. Message Board

View all announcements

Get suggestions on investment products using a robo-advisor

Discover suitable investment products

Start assessment now! >>>

Simulate investment performance of product based on monthly contributions

Simulate investment performance

Receive preferential tax treatment by making contributions on top of plan sponsor contributions

Examine participant contributions (employee matching contribution)

Tsumitate Navi+

Tsumitate Navi+

Tsumitate Navi+

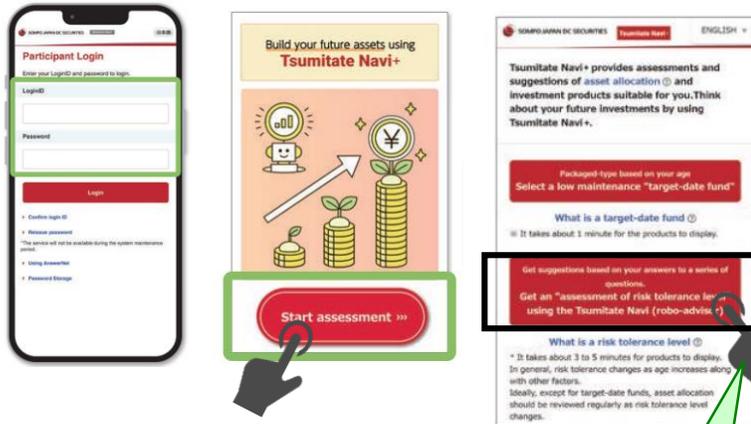
Tsumitate Navi+

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.

# TsumitateNavi+: RoboAdvisor (Assessment Tool)

From the Login Page

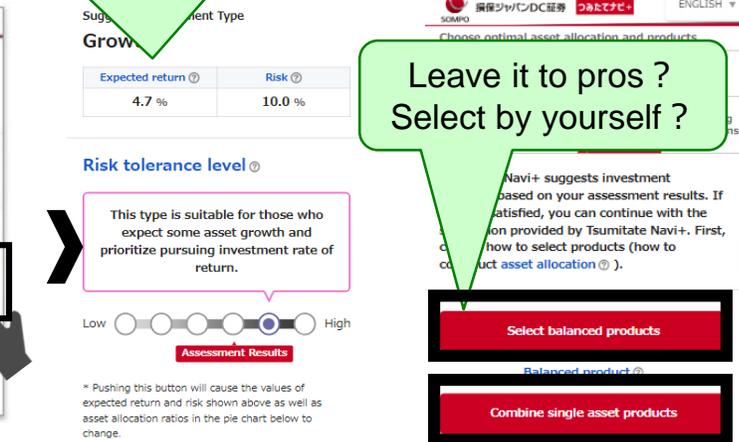


From the AnswerNet Homepage

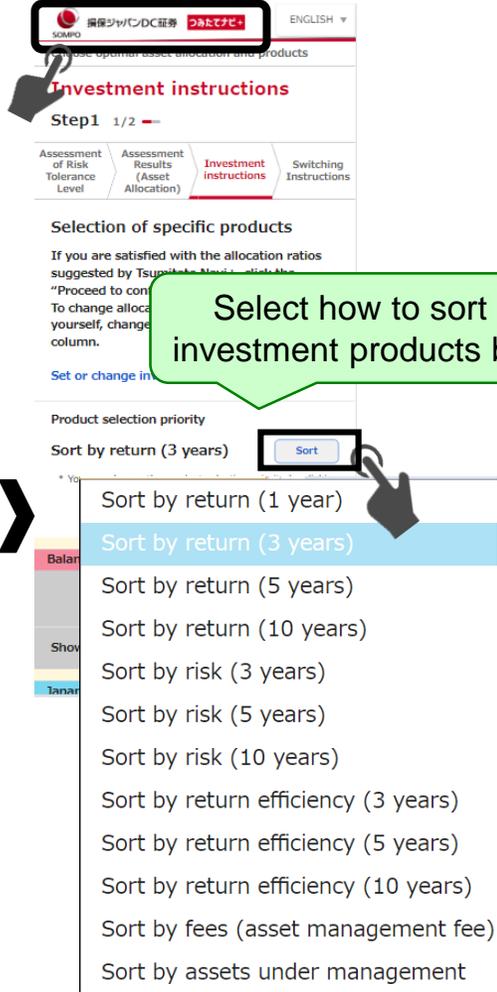
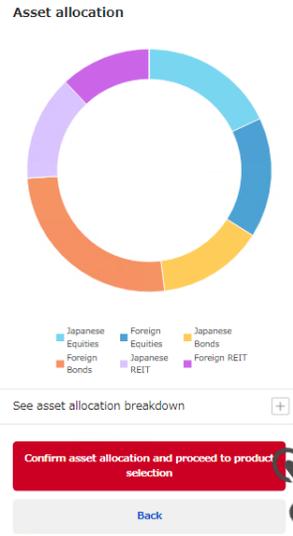
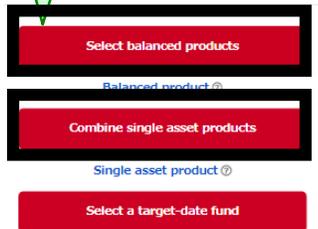


Complete "Risk Assessment"

Determine asset allocation based on "Assessment results"



Leave it to pros? Select by yourself?



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



損保ジャパンDC証券 つみたてナビ+ ENGLISH

Increase contribution

**Enter annual income**

Enter annual income > Change contribution > Confirm details

Please enter your annual income.

Annual income  (units of 10,000 Yen)

**Next**

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

Increase contribution

**Change contribution**

Enter annual income > Change contribution > Confirm details

**Current tax benefits**

Tax benefits	Annual	16 Annual total
	0 yen	0 yen

Total contribution **10,000** yen

Plan sponsor contribution 10,000 yen

Participant contribution 0 yen

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

**Simulation results**

Tax benefits of the participant contribution

Tax benefits	Annual	16 Annual total
	24,000 yen	380,000 yen

Total contributions **20,000** yen

Plan sponsor contribution 10,000 yen

Participant contribution  yen

Set a maximum contribution amount **Recalculate**

\*The tax benefit amount is an estimate.  
\* Change of participant contribution will not be completed by clicking the "Proceed to confirmation screen" button.

**Proceed to confirmation screen**

Check the predicted benefit amount (Tsumitate Simulation)

**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



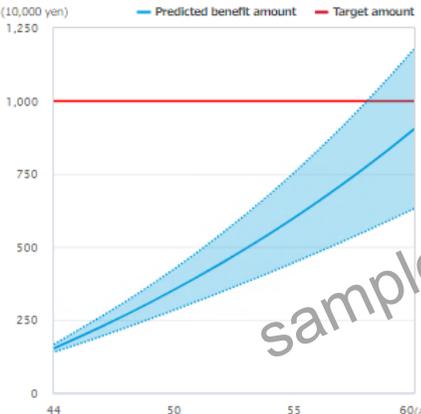
Simulate investment performance of product based on monthly contributions  
 ▶ Simulate investment performance



## 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**

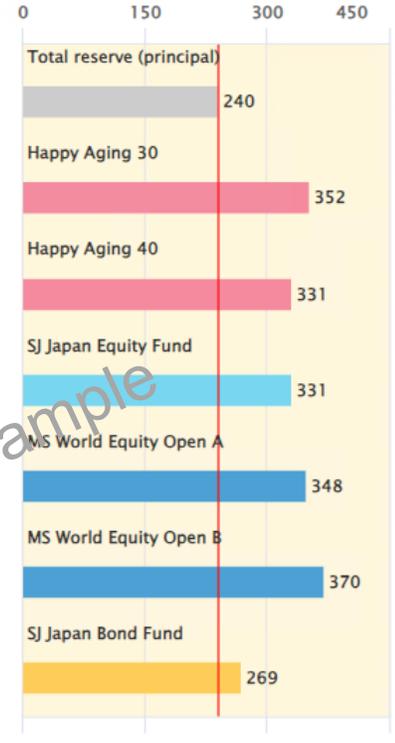
You can check the accumulated amount if you had continued purchasing products with a fixed amount every month.

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 Information

Menu

Slide Menu

Basic Information

Roboadviser evaluation etc. Tsumitate Navi+ Menu

The screenshot shows the 'Participant Main Page' with the following information:

- Menu:** Participant Main Page, Account Information, Product Lineup, Contribution Instructions.
- Current account balance:** 4,813,359 yen.
- Current contribution:** 42,127 yen.
- Plan sponsor contribution:** 41,122 yen.
- Participant contribution:** 1,005 yen.
- Next contribution:** 2017/05/31.
- Target DC benefit amount (at age 61):** --- yen.
- Tsumitate Navi+ Menu:**
  - Discover suitable investment products (Start assessment now! >>>)
  - Simulate investment performance
  - Examine participant contributions (employee matching contribution)

PDF

Asset Allocation Worksheet

Investment Product Lineup

Performance Sheet

Three PDF documents are shown: 'Asset Allocation Worksheet', 'Investment Product Lineup', and 'Performance Sheet'. A green arrow points from the 'Product Lineup' menu item to the 'Investment Product Lineup' PDF.

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

FAQ

Keyword Search

Search

Search by Category

Corporate-type DC

Individual-type DC (IDeCo)

Investing

Benefit Receipt

Preferential Tax Treatments

The slide menu is open, showing options like 'Participant Main Page', 'Account Information', 'Product Lineup', etc. The 'FAQ' item is highlighted with a yellow box. Below the menu is a search bar with 'Keyword Search' and 'Search' buttons, and a 'Search by Category' list.

[https://www.sjdc.co.jp/corp/starterkit\\_en](https://www.sjdc.co.jp/corp/starterkit_en)

PDF

Procedure Guidebook

Welcome to the World of Investing!

Employee Matching Contribution Guidebook

Three PDF documents are shown: 'Procedure Guidebook', 'Welcome to the World of Investing!', and 'Employee Matching Contribution Guidebook'. A green arrow points from the 'PDF' icon to the 'Procedure Guidebook' PDF.

FAQ (Frequently Asked Questions)

# 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 (a red circle with a white hamburger icon) and the 'Slide Menu' which contains four items: 'Participant Main Page', 'Account Information', 'Product Lineup', and 'Contribution Instruction'. Below the menu, 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. At the bottom, there are three main action buttons: 'Discover suitable investment products', 'Simulate investment performance', and 'Examine participant contributions (employee matching contribution)'. A 'Tsumitate Navi+' logo is present on each button.

This section contains an 'Announcements' box with a plus sign, a 'Message Board' section with a link to 'Click here to check the results of the "Tsumitate Navi+" procedure and other notices.', and a 'Current allocation' section. Below these are four educational cards: 'Learning about DC Pension', 'Try Simulation', 'About Your Plan', and 'Learning by Animation'. Each card includes a list of topics and a 'Tsumitate Navi+' logo.

This screenshot shows a dropdown menu for 'Contribution Instructions'. The menu items are: 'Contribution Instructions', 'Rollover/Asset Conversion Instructions', 'Switching Instructions', 'Application for Participant Contributions', 'Benefit Information', 'How to Use this Site', and 'LOGOUT'. A green box highlights the 'Contribution Instructions' item. The background shows a partial view of the main page with a 'Discover suitable investment products' button.

# Contribution Instructions

SOMPO JAPAN DC SECURITIES AnswerNet Menu

**Contribution Instructions** Rollover/Asset Conversion Instructions Switch Instru

### Contribution Instructions

**Step 1: Provide investment instructions**  
1/3

Contribution instructions is to provide instructions on how your future contributions should be invested in percentage terms to the products of your choice.

Contribution	55,000 yen
Instruction Deadline	2020/01/27
Effective Date of Instructions (Date of Contribution)	2020/01/28

The "Contribution" is the sum of contributions made by the plan sponsor and the participant. Please provide investment instructions for your contributions (applies to both first time and subsequent instructions). 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%.

SOMPO JAPAN DC SECURITIES AnswerNet Menu

### DC Guaranteed Principal plus Accident Insurance

Current New

Share(%) 0 ▶

Amount(Yen) 0 ▶

Fraction ▶

### Happy Aging 20

Current New

Share(%) ▶

Amount(Yen) 0 ▶

Fraction ▶

### Happy Aging 30

Current New

Share(%) 0 ▶

Amount(Yen) 0 ▶

Fraction ▶

### Happy Aging 40

Current New

Share(%) 0 ▶

Amount(Yen) 0 ▶

Sample

Tap the product name for details

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

# Participant Main Page

# Switching Instruction

Slide Menu

Menu

Participant Main Page

Account Information

Product Lineup

Contribution Instructions

Current account balance: 4,813,359 yen

Current contribution: 42,127 yen

Plan sponsor contribution: 41,122 yen

Participant contribution: 1,005 yen

Next contribution: 2017/05/31

Change

Target DC benefit amount (at age 61) --- yen

Check predicted DC benefit amount

Discover suitable investment products

Start assessment now! >>>

Simulate investment performance

Examine participant contributions (employee matching contribution)

Tsumitate Navi+

Switching

損保 太郎's Page

Last Login: 2024/04/23 15:23:00

Participant Main Page

Account Information

Product Lineup

Contribution Instructions

Switching Instructions

Application for Participant Contributions

Benefit Information

Application for Participant Contributions

Benefit Information

Switching Instructions

Switch Products

The Switching Orders Received table below shows switching transactions currently in process. To cancel a switching order, click the corresponding "Cancel" button in the Switching Orders Received table. A switching order can be cancelled on the date of receipt (the following business day if the date of receipt falls on a bank holiday).

If you designate a serial No. from Itemized Product Details, click the corresponding Order Number to confirm the details.

Dates shown are subject to change depending on market conditions.

If you choose to sell the amount specified in yen, the specified amount as well as the net realizable value (NRV) used to calculate the transaction amount will appear in the Transaction Amount column.

# Switching Instructions 1

### Switching Instructions

#### Step1: Select product to sell

1/5

Click the "Sell" button for the product you wish to sell from among the list below.

---

#### Products Available for Sale

No. 001 <b>DC Guaranteed Principal plus Accident Insurance</b>	
Amount	882,397 yen
Available to Sell	882,397 yen
Asset Balance	882,397 yen
Total Cost	882,338 yen
Gain/Loss	59 yen
Investment Return	0.0 %

No. 002 <b>JPM Japan Small/Medium-Cap Equity Fund</b>	
Amount	270,260 units
Available to Sell	270,260 units
Asset Balance	546,898 yen
Total Cost	480,462 yen
Gain/Loss	66,436 yen
Investment Return	13.8 %

Date Price Determined

### Switching Instructions

#### Step2: Specify amount to sell

2/5

Make a selection for Type of Sale below, then click the "Confirm" button.

---

#### Product Selected for Sale

No. 002 <b>JPM Japan Small/Medium-Cap Equity Fund</b>	
Net Realizable Value(per 10,000 Units)	20,236 yen
Amount	270,260 units
Available to Sell	270,260 units
Asset Balance	546,898 yen
Total Cost	480,462 yen
Gain/Loss	66,436 yen
Investment Return	13.8 %
Date Price Determined	2024/05/08

Type of Sale

Sell the entire amount in the Available to Sell column.

Sell the amount specified here : \_\_\_\_\_ units

Sell the amount specified here : \_\_\_\_\_ yen

### Step3: Select product to purchase

3/5

Please specify investment products to be purchased and their purchase ratios.

Please read the latest product information for the products in which you wish to invest.

In the "Share" column, enter the percentage by 1% increments with the total amount representing 100%. In the "Fraction" column, in case the amount allocated to each investment product based on your specified percentage contains a fraction of less than one yen, please select one investment product you wish to purchase using fractional amounts. After filling in the "Share" and "Fraction" columns, click the "Confirm" button.

---

#### Product Selected for Sale

No. 002 <b>JPM Japan Small/Medium-Cap Equity Fund</b>	
Transaction Amount	270,260 units
Date Price Determined	2024/05/08

---

#### Investment Products

<b>DC Guaranteed Principal plus Accident Insurance</b>	
Share (%)	<input type="text" value="0"/>
Fraction	<input checked="" type="radio"/>
<b>Happy Aging 20</b>	
Share (%)	<input type="text" value="0"/>

# Switching Instructions 2

### Switching Instructions

#### Step3: Select product to purchase

3/5

#### Important Confirmation

- Before purchasing or selling investment products, please read the investment management process and other important matters (major risks, etc.) in the Investment Product Guide.
- "Contribution Instructions" refers to providing instructions on the products you will purchase in the future, while "Switching Instructions" refers to providing instructions on products you currently hold. Please check the necessary procedures.
- Please decide on "Contribution Instructions" and "Switching Instructions" with full consideration to an asset allocation best suited to you.
- Click "OK" if you have confirmed on the above. Click "Back" if you have not confirmed yet. Please note that clicking on "Back" will take you to the previous screen and your instructions will not be completed.

[AnswerNet Terms and Conditions](#)

### Switching Instructions

#### Step4: Confirm

4/5

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

---

#### Product Selected for Sale

No. 002  
**JPM Japan Small/Medium-Cap Equity Fund**

Transaction Amount	270,260 units
Date Price Determined	2024/05/08

---

#### Product Selected for Purchase

**DC Guaranteed Principal plus Accident Insurance**

Share (Transaction Amount)	50 % (135,130 units)
----------------------------	----------------------

**Happy Aging 20**

Share (Transaction Amount)	50 % (135,130 units)
Fraction	
Date Price Determined	2024/05/15

<b>Total</b>	100 %
--------------	-------

Date Price Determined

### Step5: Transaction complete

5/5

The following details have been submitted. To cancel a switching order, please go back to the top page of "Switching Instructions".  
A switching order can be cancelled on the date of receipt (the following business day if the date of receipt falls on a bank holiday).

Date Submitted 2024/05/07 10:49:18

---

#### Product Selected for Sale

No. 002  
**JPM Japan Small/Medium-Cap Equity Fund**

Transaction Amount	270,260 units
Date Price Determined	2024/05/08

---

#### Product Selected for Purchase

Order No. 0020  
**DC Guaranteed Principal plus Accident Insurance**

Share (Transaction Amount)	50 % (135,130 units)
Fraction	
Date Price Determined	2024/05/14

Order No. 0021  
**Happy Aging 20**

Share (Transaction Amount)	50 % (135,130 units)
Fraction	
Date Price Determined	2024/05/15

<b>Total</b>	100 %
--------------	-------

# 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

# (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 two screenshots from the Sompo Japan DC Securities website. The left screenshot displays the main navigation menu with the 'Confirm/Change Participant Information' button highlighted in a green box. A hand cursor is pointing at this button. A yellow callout box with the text 'Confirm/Change Participant Information' is connected to the button by a green line. A blue arrow points upwards from the callout box, and a green arrow points from the callout box towards the right screenshot. Below the callout box, a yellow box contains a plus sign, with the text 'Your "Participant Code" is your "ID" Issued every July' next to it. The right screenshot shows the 'Setting up email destination' page, which includes instructions on how to register an email address and a form with fields for 'Email address(Work)', 'Registrant', and 'Registration date'. A red box highlights the 'Participant Code' field in the form.

Scroll to the top of the page

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

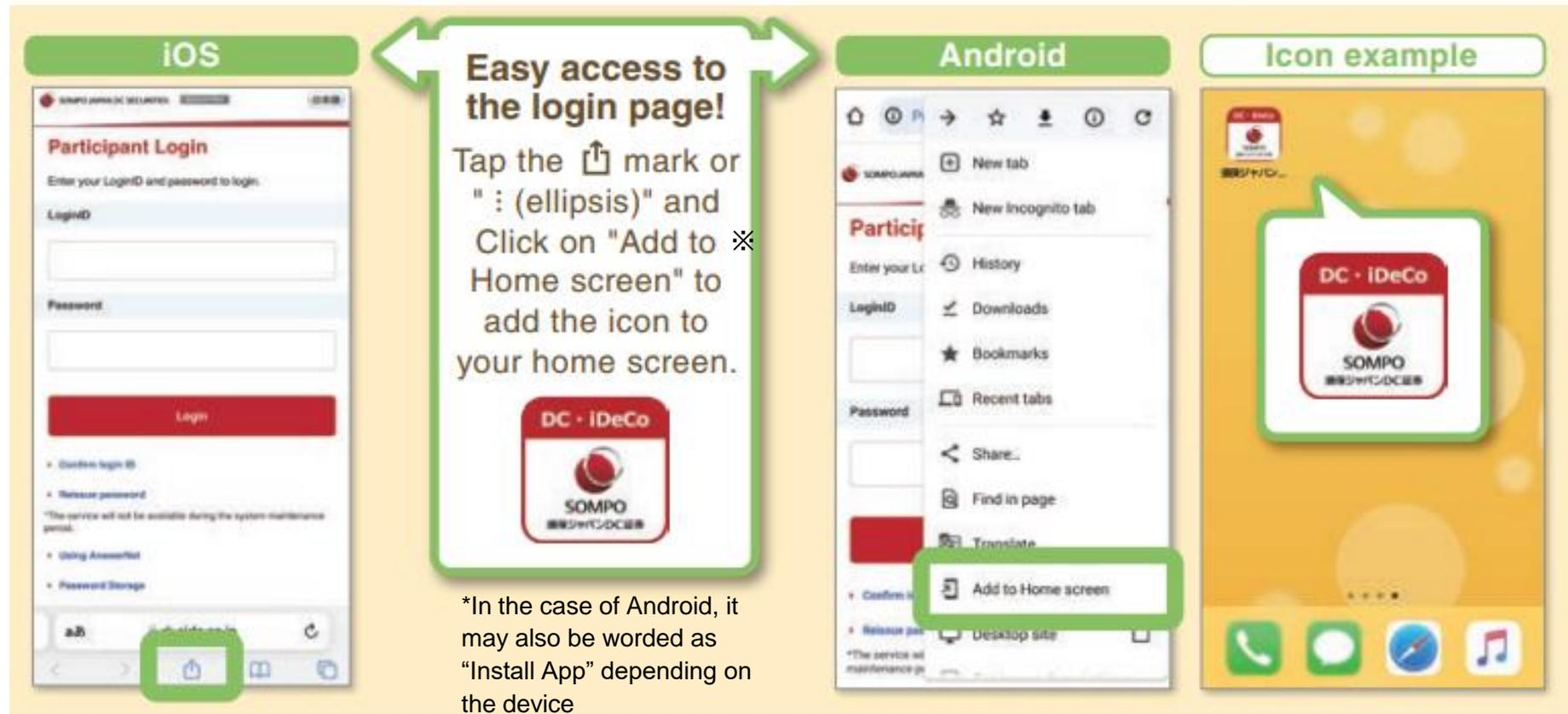
Registration date Not registered

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

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**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.
- The simulation of accumulation performance is calculated based on the assumption that the specified amount was purchased at the NAV on the last business day of the previous month.
- For funds that have been in existence for less than 13 months, the results of the accumulation performance simulation are not displayed.
- 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.