

## Foreign Equities

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

# DC Global Equity Index Open

Open-ended investment trust/Foreign/Stocks/Index fund

Type of investment product	Investment trust
Guarantee of principal	None
Expected return	An expected profit cannot be specified since this investment product invests in securities and other vehicles with price fluctuations.
Inception date	October 1, 2001
Abbreviation in Nikkei Newspaper	DC外株才 (Name of asset management company: 三井住友TAM)

## 1 Product Characteristics

Target Asset Class	International Equities (excluding Japan)
Currency Hedging	None
Investment Trust Management Company	Sumitomo Mitsui Trust Asset Management
Trustee	Sumitomo Mitsui Trust Bank
Benchmark	MSCI-KOKUSAI Index (in JPY, unhedged, dividends included)
Investment Style (Passive/Active)	Passive fund / Aims to perform in line with the benchmark.

## 2 Investment Management Process

This product is managed using a Family Fund Method.

Major Investment Universe	The fund mainly invests in beneficiary certificate of Global Equity Index Mother Fund, which primarily invests in international equities excluding Japan.
Investment Approach	<ul style="list-style-type: none"> <li>● Aims to perform in line with MSCI-KOKUSAI Index (in JPY, unhedged, dividends included) to follow the trend of major global markets excluding Japan.</li> </ul>

• “Ltd.”, “Inc.”, “Corp.” and etc. are omitted from a company name.

### 3 Important Matters

This product mainly invests in foreign equities. Therefore investors may suffer a loss of principal as a result of a reduction in the net asset value (NAV) per unit due to certain events, such as a fall of the underlying stock prices, fluctuations of exchange rates and bankruptcies or a deterioration of the financial conditions of the firms.

#### Major Risks

Price fluctuation risk

Credit risk

Currency risk

Liquidity risk

Country risk

\* Please refer to the explanation of relevant risks in the "Investment Trust Guide <4. Risks>".

### 4 Trading Information

The costs and taxes on trading and holding the products are to be borne by participants. Please refer to the prospectus for details.

<b>Purchase</b>	<b>Trading Unit</b>	1 yen or more, in whole yen
	<b>Purchase/Sale Price</b>	The net asset value (NAV) per unit as of the business day following the date of application receipt.*
	<b>Purchase/Redemption Fee</b>	None

\* No purchase transaction cost will be charged in a defined contribution plan.

<b>Hold</b>	<b>Asset Management Fee</b>	Annual rate of 0.275% of total net asset value (excluding tax: 0.250%) Breakdown (before tax): Management company: 0.115% Distributor: 0.085% Trustee: 0.050%
	<b>Other Fees</b>	Other fees* include the costs and taxes for investing and managing the investment trust.
	<b>Dividends</b>	In general, dividends are to be paid at the fiscal year end in accordance with the terms and conditions of the investment trust. However, dividends are not necessarily paid.
	<b>Closing of Account</b>	Annually, September 30 <sup>th</sup> (When the relevant date is a holiday, the next business day will be applied.)
	<b>Payment Method</b>	Dividends will automatically be reinvested in the same product without fees.
	<b>Taxes</b>	No income or local tax is imposed on dividends payable in a defined contribution plan.

\* Please refer to the "Investment Trust Guide <6. Taxes and Fees>" for other fees.

<b>Sell (Liquidation)</b>	<b>Trading Unit</b>	A single unit
	<b>Purchase/Sale Price</b>	Redemption price as of the business day following the date of application receipt.*
	<b>Purchase/Redemption Fee</b>	None
	<b>Taxes</b>	No income or local tax is imposed on profits from sale of holdings (liquidation) in a defined contribution plan.
	<b>Payment</b>	As a rule, on or after the fifth business day from the date of application receipt.*

\* Please refer to the "Investment Trust Guide <5. Trading Information>" for the date of application receipt.  
Note that the date of application receipt is different from the date investment instructions are made by the participant.

#### Switching

You may switch investment products (sell all or a part of the investment products currently held and purchase other products with the proceeds). When you sell a product during switching, the terms stated in the above (Liquidation) are applied.

#### How to calculate your Individual asset amount

$$\text{Individual asset amount} = \text{Redemption price} \times \text{The number of units held} \div 10,000$$

(Redemption price = NAV per unit - Redemption fee)

\* NAV per unit fluctuates on a daily basis.  
\* NAV per unit is shown as a base of 10,000 units.

#### Redemption (Termination of the trust)

The period of the trust is indefinite. However, the investment trust management company (ITM) may terminate the trust upon agreement with the trustee when the outstanding number of units of beneficiary rights falls below 0.5 billion units or in case of unavoidable circumstances.

- This material is not a disclosure document under the Financial Instruments and Exchange Act.
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