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

### **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> <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.

### **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.



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

## 4 Trading Information

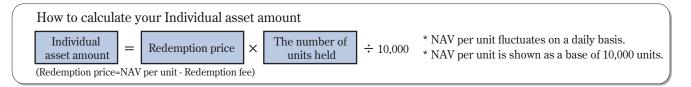
The costs and taxes on trading and holding the products are to be borne by participants. Please refer to the prospectus for details.

Purchase	Tradi	ng Unit	1 yen or more, in whole yen		
	Purch	nase/Sale Price	The net asset value (NAV) per unit as of the business day following the date of application receipt.*		
	Purcha	se/Redemption Fee	None		
ŕ	* No purch	ase transaction cost w	ill be charged in a defined contribution plan.		
Hold Asset Management Fee		Management Fee	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%		
	Other Fees		Other fees* include the costs and taxes for investing and managing the investment trust.		
	Dividends		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.		
		Closing of Account	Annually, September 30 <sup>th</sup> (When the relevant date is a holiday, the next business day will be applied.)		
		Payment Method	Dividends will automatically be reinvested in the same product without fees.		
		Taxes	No income or local tax is imposed on dividends payable in a defined contribution plan.		
ŕ	* Please re	fer to the "Investment	Trust Guide <6. Taxes and Fees>" for other fees.		
SellTrading Unit(Liquidation)Purchase/Sale Price		ng Unit	A single unit		
		nase/Sale Price	Redemption price as of the business day following the date of application receipt.*		
	Purchase/Redemption Fee		None		
	Taxes		No income or local tax is imposed on profits from sale of holdings (liquidation) in a defined contribution plan.		
	Payment		As a rule, on or after the fifth business day from the date of application receipt.*		
K	* 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.



#### 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.

This material has been created by Sompo Japan DC Securities for the purpose of explanation of the investment products in accordance with the "Provision of Information Regarding Investment Methods", Article 24 of the Defined Contribution Pension Law and relevant cabinet/ministerial orders, and is not intended to be a solicitation of the product.

This material is prepared based on data and information which Sompo Japan DC Securities, the DC plan administrator, deems reliable.