Welcome to the World of Investing!

Defined Contribution Pension Plans



Welcome to the World of Investing!

The defined contribution pension plan is the system through

which the participant him/herself selects investment products and grows his/her assets in preparation for post-work living.

It seems difficult to make proper investment decisions....

Many people may have that kind of impression about investments.

This guidebook is designed to help you deepen your understanding of the investment process step by step from selecting investment

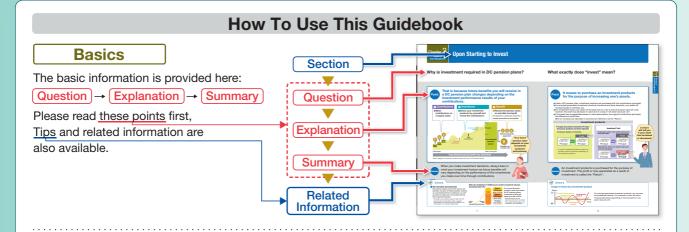
products suitable for you to reviewing your investment portfolio.

Moreover, the guidebook has been written in an easy-to-understand explanation for those who are not familiar with the investment world.

It also provides detailed information for those who want to deepen their understanding even more.

Obtain knowledge on investment and use it not only for the defined contribution pension plan, but also for your asset formation.

Now, take a step into the world of investing!



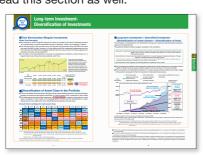
Details

An explanation is given to help your understanding of each item.

This is the section for those who want to deepen their understanding even more.

Although this section may contain

professional/technical terms, explanation is given in an easy-to-understand manner to the full extent possible. Please read this section as well.



Understanding Investment Products

The structures and features are explained for each type of investment product.

Please read this section when you select your investment products.



Contents

Quick	Investment Start Guide
Chapter 1	Financial Planning for Post-work Living
	Preparing for Post-work Living
Chapter 2	Basics of Asset Management
	■ Upon Starting to Invest
Chapter 3	Guidance for Better Investment Decisions
	For Stable Returns 15 Now the Details 17
Chapter 4	Determining Asset Allocation
	■ The Key to Successful Investment - Asset Allocation 19 ■ How to Determine Asset Allocation
Chapter 5	Selecting Investment Products
	■ How to Select Investment Products
Chapter 6	Reviewing Your Investments
	Reviewing Your Investments
	Changing Your Asset Allocation
	Procedures to Change Investment Products
Chantar 7	Understanding Investment Products
onapter I	Overview
	Types of Investment Products
	Investment Trusts
	Structure and Features of Investment Trusts
	Asset Class: Equities, Bonds and REITs
	Asset Class: Foreign Assets
	Net Asset Value Per Unit
	Profit and Loss (Return)
	Principal Guaranteed Investment Products
Q&A	Structure and Features of Principal Guaranteed Investment Products 55 Frequently Asked Questions

Learn the basics

Select **Investment Products**

Grow your assets

Deepen your understanding