Quick Investment Start Guide

Please ensure you understand the key points before starting your investment.

The defined contribution pension plan is abbreviated as the "DC".

How DC Plans Work

In this scheme, contributions are reserved for investment, and the accumulated assets may be received after the age of 60.

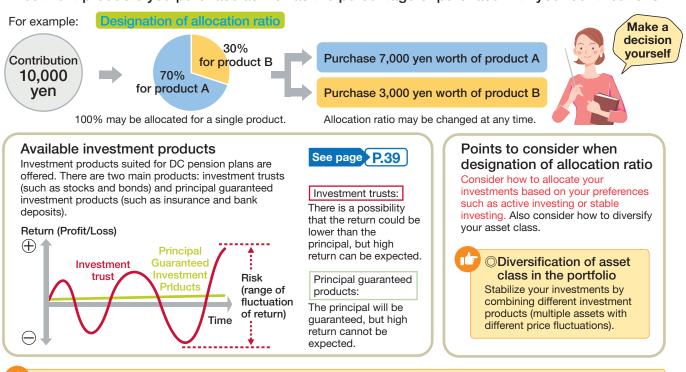
Contribution Investment Benefit Accumulate contributions continuously Select your investment product yourself Receive the invested Investment products are purchased based on your and invest your contributions and accumulated accumulated contributions, so this diversifies the The objective of a DC pension plan is to form an pension asset purchase timings asset to prepare for post-work living, so it holds a long-term investment period. rincipal Total contribution Accumulate Participate After turning 60 ODiversification of time (regular investment) OLong-term investment Your benefit amount Investment timings are dispersed and The investment period is made longer to depends on your

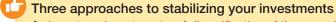
Start of Investment: Designation of allocation ratio

in investments.

reduce fluctuations and increase stability

Designation of allocation ratio is required to start your investment. Here, you should decide which investment products you purchase as well as the percentage of purchase with your contributions.





diversified in order to level off the purchase

price and achieve a stable return.

As long-term investment and diversification of time are standard features of DC pension plans, deciding how you diversify your asset class is important in achieving a successful outcome.



investment performance.



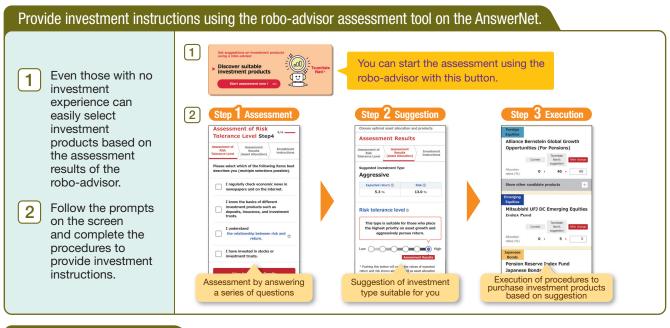
If you do not define your designation of allocation ratio...

Your investment will not start. so make sure vou determine investment allocation.

* Depending on the plan to which you have participated, your investment may start by purchasing a predefined investment product (designated investment product) after a specified period of time, but, in principle, you must decide upon the allocation by yourself.

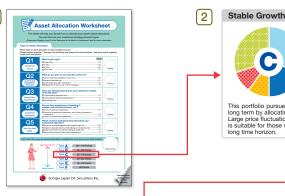
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How to Determine your Designation of allocation ratio





- Check your type by answering the questions. Based on the Worksheet and examples of asset
 - allocation, you will be able to identify the allocation best suited to you (diversification of asset class).



Japanese Equities --Japanese Bonds Foreign Bonds ·· ..10% Principal Guaranteed30% Expected Return This portfolio pursues relatively high investment rate of return in the long term by allocating half of the overall assets to high-risk equities. Large price fluctuations can also be expected in the short term. This is suitable for those who are not adverse to risk and have a relatively

Select investment products according to the examples of asset allocation.



Investment Product Guide Japanese Equity DC Value Fur

See page P.25~

See page P.22

Decide upon the purchase percentage of selected investment products to finalize your designation of allocation ratio.

AnswerNet (Website for participants) SOMPO JAPAN DC SECURITIES AnswerNer

www.sjdc.co.jp/answernet

Methods for designation of allocation ratio

AnswerCenter (Call center for participants) 00,0120-401-593

 Asset Allocation Sheet (in writing) See page P.29

You are required to determine and designation of allocation ratio on your own responsibility.