

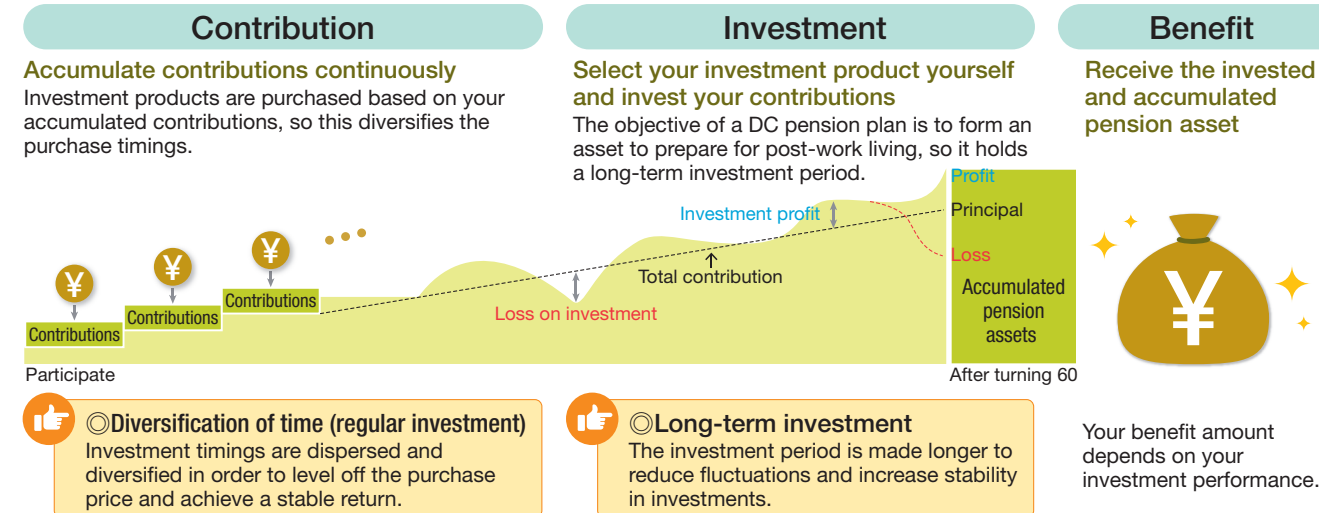
Quick Investment Start Guide

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

The defined contribution pension plan is abbreviated as the “DC”.

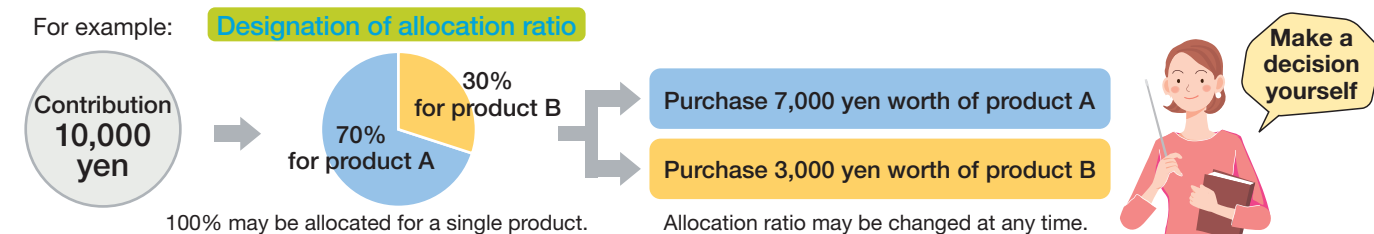
How DC Plans Work

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



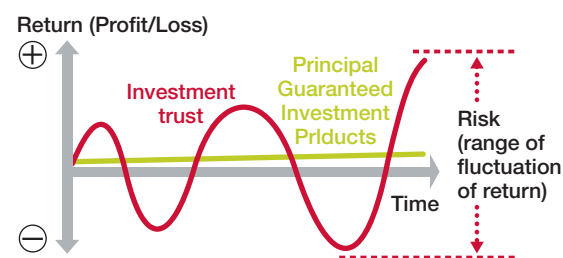
Start of Investment : Designation of allocation ratio

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.



Available investment products

Investment products suited for DC pension plans are offered. There are two main products: investment trusts (such as stocks and bonds) and principal guaranteed investment products (such as insurance and bank deposits).



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Investment trusts:


There is a possibility that the return could be lower than the principal, but high return can be expected.

Principal products:

The principal will be guaranteed, but high return cannot be expected.

Points to consider when designation of allocation ratio

Consider how to allocate your investments based on your preferences such as active investing or stable investing. Also consider how to diversify your asset class.

 **© Diversification of asset class in the portfolio**

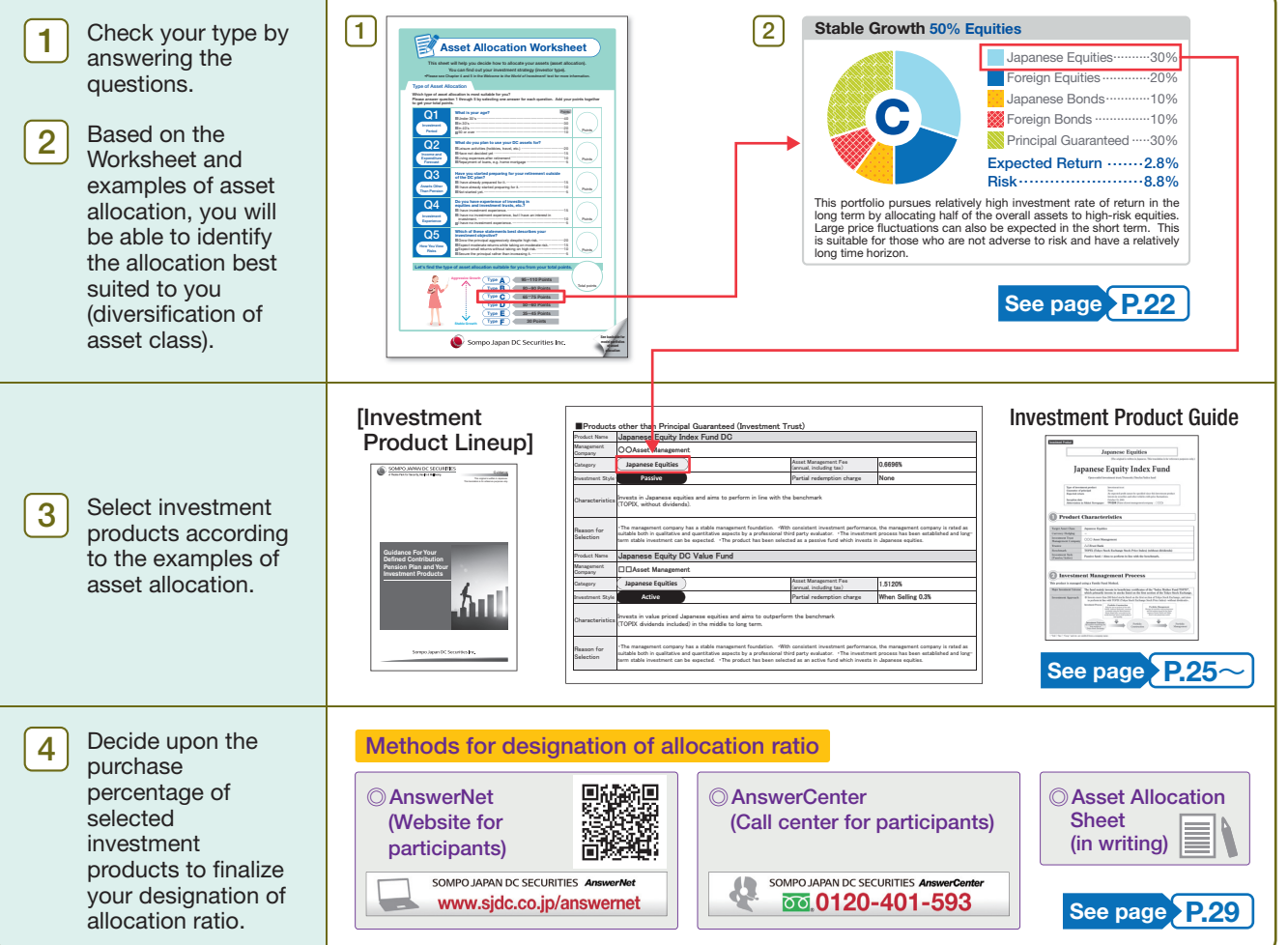
Stabilize your investments by combining different investment products (multiple assets with different price fluctuations).

How to Determine your Designation of allocation ratio

Provide investment instructions using the robo-advisor assessment tool on the AnswerNet.



Asset Allocation Worksheet



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