

# How to Use the Performance Sheet

The performance sheet is designed to make a comparison the performance of investment products. 【It is updated on the 12th business day of every month.】 For the current net asset value per unit and the actual performance of the benchmark, please refer to the data sheet for the defined contribution pension plan".

## <Access>

- ① Log in to the AnswerNet
- ② Click [Product Lineup] on the front page of the participant website
- ③ Click [Performance Sheet]
- ④ The PDF file titled "Performance Sheet" will open.

## <Sample>

Performance Sheet											As of the end of: September, 2015	
This material is a list of investment products with performance results and is provided for reference purposes only. Please see the datasheet for details of each investment trust, including fund NAV and returns against the benchmark.												
<b>■ Principal Guaranteed</b>												
1	Category	Product Name	2 Interest Rate (as of the month end)									
			09/2015	09/2014	09/2013	09/2012	09/2011	09/2010	09/2009	09/2008	09/2007	09/2006
	Non-Life Insurance	●●●●● Accident	0.001%	0.001%	0.041%	0.011%	0.131%	0.111%	0.292%	0.546%	0.659%	0.618%
	Fixed Deposit	●●●●● Bank Deposit	0.140%	0.140%	0.140%	0.140%	0.150%	0.250%	0.300%	0.600%	0.700%	0.550%
<b>■ Products other than Principal Guaranteed (Investment Trust)</b>												
1	Category	Product Name	3 Return				4 Risk			5 Sharpe Ratio		
			1y	3y	5y	10y	3y	5y	10y	3y	5y	10y
	Japanese Equities Passive	●● Index Fund	8.18%	26.27%	13.31%	1.66%	16.39%	17.22%	18.78%	1.60	0.77	0.09
	Japanese Equities Active	●● Japanese Equity Fund	7.56%	25.15%	11.77%	1.64%	16.11%	17.74%	19.33%	1.56	0.66	0.08

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### Category

- The category of investment products is stated.
- "Non-life insurance", "Life insurance", "Fixed deposit", and "Savings", etc. are categorized as the principal guaranteed investment products.
  - As for the investment trust fund items, "Investable asset class" is stated on the upper side, and "Investment style", the lower side respectively.
  - Investment trust funds are invested in "Balanced products", "Japanese equities", "Foreign equities", "Foreign bonds", and "other classes".
  - Investment style for the investment trust funds is "Passive" or "Active".

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### Interest Rate (as of the end of a month)

For insurance products, a guaranteed rate as of the end of a month is stated, and for deposit products, an applied interest rate as of month end is stated. (every year over the last 9 years from the latest base date).

(e.g.) (a sample above) indicates that the applied interest rate for ●●●●● bank deposit as of the end of September, 2010 is 0.250%.

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### Return

In general, "return" means a percentage of the profit or loss generated during an investment period. The greater value of the return indicates that larger profits are attained. In this table, the return is calculated by making a comparison between the net asset values per unit of investment trust funds on the start date of the calculation and the base date. In addition, distributions are calculated under the assumption that they are re-invested and if the investment period is more than one year, an annualized rate is used.

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### Risk

In the world of investing, "risk" does not mean "danger" but the "range of fluctuation of return. A higher value of risk indicates that the range of fluctuation of return is larger, and a lower value of risk indicates that the range is smaller. A high-risk product can attain a high return, but also a large loss as well.

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### Sharpe Ratio

The sharpe ratio is an index of investment efficiency, and known as a risk-adjusted return or efficiency index. The greater the value of the sharpe ratio, the more attractive the risk-adjusted returns, or the more efficient of gains and better investment performance. If the level of the return is the same with less risk, the greater the value of the sharpe ratio; conversely, if the level of the risk is the same with a better return, the greater the value of the sharpe ratio.

【Formula】 (Return - Risk free rate) / Risk < "Overnight unsecured call rate" is used as the risk free rate >

Please note that if a return is negative, the greater the value of the risk, the greater the value of the sharp ratio.

Each value stated in the performance sheet is a result at a specific point in time and does not guarantee future performance. Please elect an asset allocation at your discretion with full consideration of risk, return, and sharp ratio.