



Asset Allocation Worksheet

This sheet will help you decide how to allocate your assets (asset allocation).

You can find out your investment strategy (investor type).

•Please see Chapter 4 and 5 in the *Welcome to the World of Investment!* text for more information.

Type of Asset Allocation

Which type of asset allocation is most suitable for you?

Please answer question 1 through 5 by selecting one answer for each question. Add your points together to get your total points.

<p>Q1</p> <p>Investment Period</p>	<p>What is your age?</p> <p>■ Under 30's40</p> <p>■ In 30's30</p> <p>■ In 40's20</p> <p>■ 50 or over10</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q2</p> <p>Income and Expenditure Forecast</p>	<p>What do you plan to use your DC assets for?</p> <p>■ Leisure activities (hobbies, travel, etc.)20</p> <p>■ Have not decided yet15</p> <p>■ Living expenses after retirement10</p> <p>■ Repayment of loans, e.g. home mortgage5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q3</p> <p>Assets Other Than Pension</p>	<p>Have you started preparing for your retirement outside of the DC plan?</p> <p>■ I have already prepared for it.15</p> <p>■ I have already started preparing for it.10</p> <p>■ Not started yet.5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q4</p> <p>Investment Experience</p>	<p>Do you have experience of investing in equities and investment trusts, etc.?</p> <p>■ I have investment experience.15</p> <p>■ I have no investment experience, but I have an interest in investment.10</p> <p>■ I have no investment experience.5</p>	<p>Points</p> <p>○</p> <p>Points</p>
<p>Q5</p> <p>How You View Risks</p>	<p>Which of these statements best describes your investment objective?</p> <p>■ Grow the principal aggressively despite high risk.20</p> <p>■ Expect moderate returns while taking on moderate risk.15</p> <p>■ Expect small returns without taking on high risk.10</p> <p>■ Secure the principal rather than increasing it.5</p>	<p>Points</p> <p>○</p> <p>Points</p>

Let's find the type of asset allocation suitable for you from your total points.



Aggressive Growth



Stable Growth

Type **A**

95~110 Points

Type **B**

80~90 Points

Type **C**

65~75 Points

Type **D**

50~60 Points

Type **E**

35~45 Points

Type **F**

30 Points

Total points



Sompo Japan DC Securities Inc.

See backside for model portfolios of asset allocation

Model Portfolios of Asset Allocation

This page shows model portfolios by the type of asset allocation. The expected return and risk differ depending on the type of asset allocation.

Aggressive Growth 90% Equities

Japanese Equities	50%
Foreign Equities	40%
Japanese Bonds	5%
Foreign Bonds	5%
Principal Guaranteed	0%

Expected Return5.0%
Risk15.2%

This portfolio aggressively pursues high investment rate of return by allocating a large portion of the assets to high-risk equities. The principal can be reduced dramatically in the short term. This is suitable for those who want to take risks with the goal of high returns and can make long-term investments.

Growth 70% Equities

Japanese Equities	40%
Foreign Equities	30%
Japanese Bonds	10%
Foreign Bonds	10%
Principal Guaranteed	10%

Expected Return3.9%
Risk12.1%

This portfolio pursues high investment rate of return in the long term by allocating a relatively large portion of the assets to high-risk equities. The principal can be reduced significantly in the short term. This is suitable for those who are not adverse to risk and can make long-term investments.

Stable Growth 50% Equities

Japanese Equities	30%
Foreign Equities	20%
Japanese Bonds	10%
Foreign Bonds	10%
Principal Guaranteed	30%

Expected Return2.8%
Risk8.8%

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 long time horizon.

Stability 30% Equities

Japanese Equities	20%
Foreign Equities	10%
Japanese Bonds	15%
Foreign Bonds	15%
Principal Guaranteed	40%

Expected Return1.8%
Risk5.8%

This portfolio is suitable for those who would like to both allocate a small portion of their assets to high-risk equities to realize consistent investment rate of return in the medium and long term and avoid large price fluctuations in overall assets.

High Stability 10% Equities

Japanese Equities	5%
Foreign Equities	5%
Japanese Bonds	30%
Foreign Bonds	10%
Principal Guaranteed	50%

Expected Return0.6%
Risk2.5%

This portfolio focuses on stability rather than the pursuit of investment rate of return by allocating most of the assets to assets with relatively minimal risk. This is suitable for those who would like to allocate their assets to risk assets but also want to avoid large price fluctuations in overall assets.

Principal Guaranteed 100% Principal Guaranteed

Japanese Equities	0%
Foreign Equities	0%
Japanese Bonds	0%
Foreign Bonds	0%
Principal Guaranteed	100%

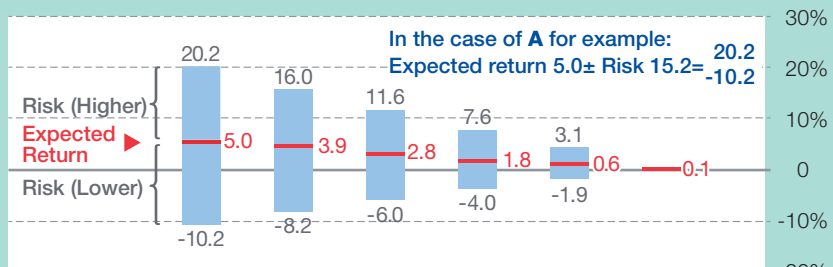
Expected Return0.1%
Risk0.0%

All of the assets are allocated to principal-guaranteed products. High investment rate of return can not be expected, but this portfolio is suitable for those who do not want to take investment risk and for those who would like to maintain their asset balance due to their short time horizon.

* This worksheet is not intended to be the only criteria for determining your asset allocation. Participants are responsible for making their own asset allocation decisions.

* Expected returns and risks presented above were created by Sompo Japan DC Securities Inc. by referring to the data provided by Asset Management One Co., Ltd. (as of December 2019) and are not indicative or a guarantee of future performance.

Expected return and risk for each portfolio (Return refers to the profit or loss generated as a result of investment.)



Expected Return

Indicates the long-term expected return for model portfolios from A to F. Expected returns are shown on an annualized basis.

Risk

Based on historical range of returns and price movements as a result of investing in equities and bonds. (In some cases, this range might be wider than indicated in the chart.) Risk values are shown on an annualized basis.



Select your investment products from the Investment Product Lineup by reference to the model portfolios of asset allocation.

•Please see Chapter 4 and 5 in the *Welcome to the World of Investment!* text for more information.

The original document is in Japanese. This translation is for reference purposes only.