

Summary

Sales Operations Policies based on the "Policies regarding the Fiduciary Duties of Sumitomo Mitsui Trust Group

(1) Implementation of a client-oriented approach to consulting

- We will strive to gain a shared understanding of the asset and liability situation of our clients, which will change with their lifecycle, and their corresponding needs.
- For the enhancement of consulting, we will strive to improve the skills of our employees, accumulate knowledge, and optimize our tools, etc.
- We will strive to expand the opportunities for our clients to receive consulting, such as through consultations online and on weekday evenings and holidays.
- Through consulting, we will strive to make proposals that meet our clients' needs.
- We will develop an evaluation framework with an emphasis on consulting that contributes to the true benefit of clients.

(2) Provision of easy-to-understand information

- Based on the complexity of products and services, and the importance of the information, we will strive to take proper action that fits with our clients' understanding.
- In order to solidify the relationship of trust with our clients and build long-term business relationships, we will strive to provide careful follow-up services and we will develop a framework to evaluate such activities.

(3) Development and provision of products and services that meet the diverse needs of clients

- Through activities such as collaboration with a broad range of asset management companies and insurance companies, etc., and joint development of products and services, we will provide a broad range of high-quality products and services that meet client needs.
- With the advent of the "age of 100 years of life", we will utilize the unique expertise of the trust bank group to provide appropriate solutions to various issues that arise for individual clients.
- We will provide products that contribute to the long-term asset building of our clients and adopt a fee system that meets this purpose.
- We will strive to provide services that meet the diverse needs of our clients.
- We are reviewing our product lineup so that we can always provide products and services that accord with our clients' true benefit, regardless of the amount of the fee or involvement of Group companies.

- When making proposals to our clients, we will provide products and services that are suitable for the client by measures such as comparing similar products and services, etc.
- We will develop an evaluation framework with an emphasis on customer-oriented activities.

(4) Providing financial services by utilizing the diverse functions of the trust bank group

- As a trust bank group, we will swiftly and accurately provide clients with optimal and comprehensive solutions while remaining thoroughly attentive to conflict of interest management.

(5) Reflection of customer opinions and evaluations in services, etc.

- We will develop a framework to incorporate client opinions and evaluations into our performance evaluation, while continuously improving our services.

(6) Client peace-of-mind and satisfaction, and contribution to society and the economy

- We will strive for improvement of financial education and knowledge.
- We will make materials and documents that take our client's knowledge into account.
- Given the possibility that elderly clients may experience a decline in their cognitive and decision-making abilities, we will promote the creation of an environment in which clients can continue to use financial products and services, and the provision of ongoing asset management and other services that give due respect to our clients' intentions.