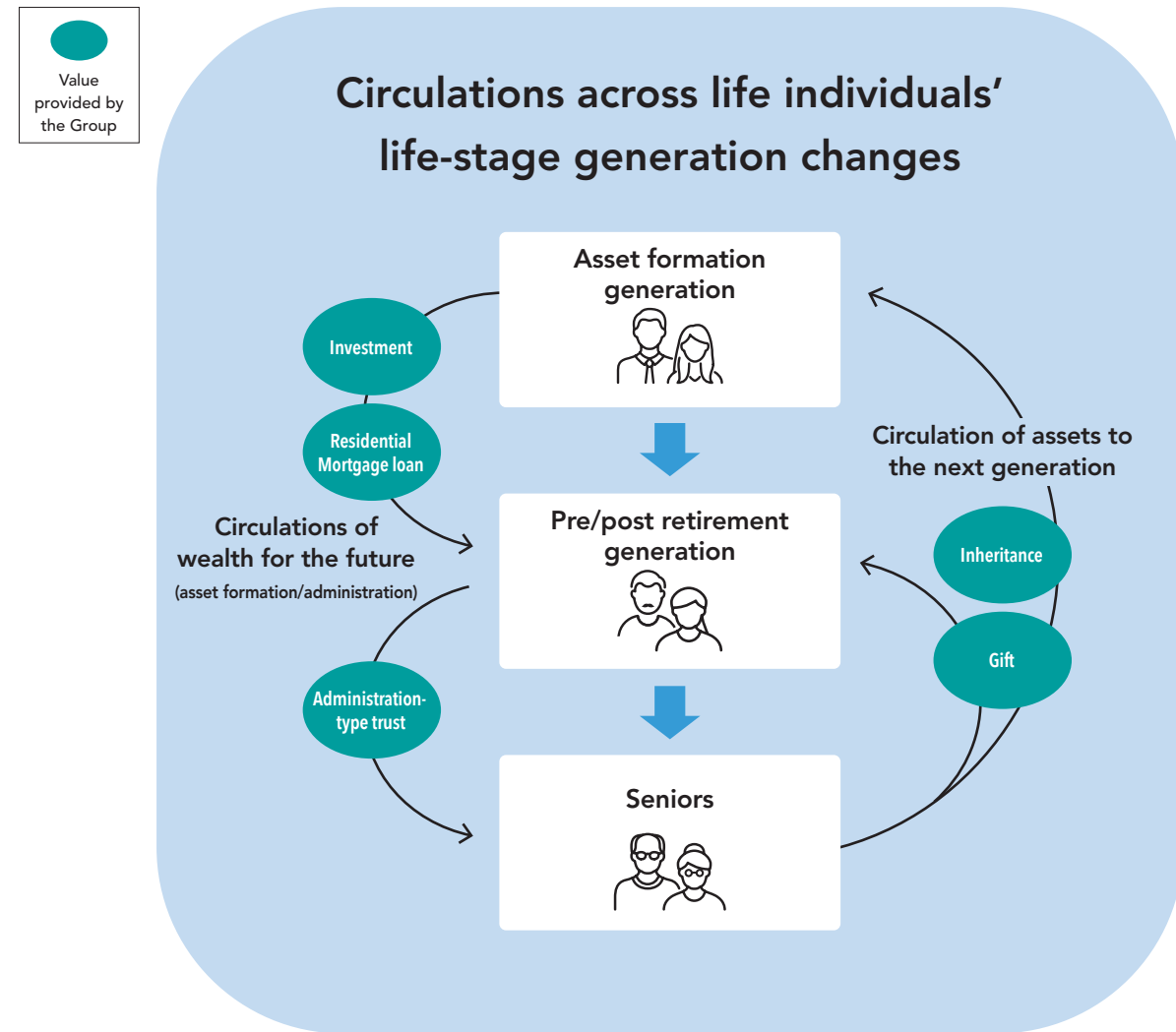


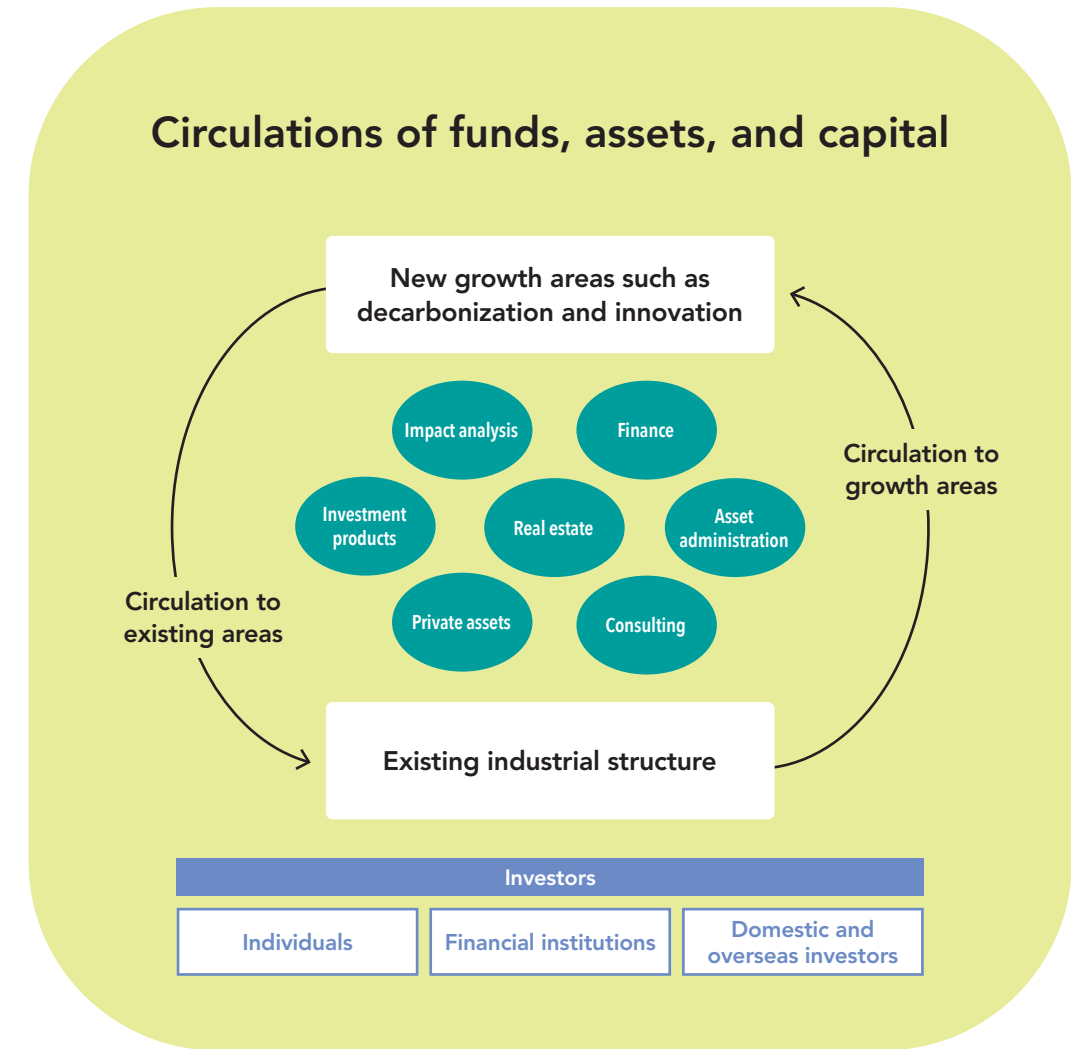
Business Model

The SuMi TRUST Group draws on its wide array of trust functions to deliver high value-added products and services to clients based on the keyword of “circulation.” Through the provision of values, we aim to exert a positive impact on clients and society and achieve sustained and stable growth of the Group whilst contributing to the development of society.



With the arrival of an age of 100-year life, time horizons are changing because the number of years in retirement are increasing. This development is giving rise to new challenges in the area of asset formation and administration. As such, the smooth handover of financial assets held by the senior generation in the super-aged society of Japan is an important topic. It is therefore crucial that the following two major circulations are set in motion: (1) the circulation of individual wealth for the future by way of asset formation; and (2) the circulation of assets to the next generation through inheritance and succession.

The SuMi TRUST Group will harness the power of trusts and offer its broad-ranging support to facilitate the smooth circulation of funds and assets across the life stages of individuals and between generations with the aim of realizing an affluent, super-aged society in which people can live with peace of mind.



Against the backdrop of mounting interest in the Sustainable Development Goals (SDGs) that were adopted at a United Nations summit, social and industrial structures are being significantly transformed, even in Japan, by the formulation of a green growth strategy that seeks to achieve a carbon-neutral society by the year 2050. To realize this vision and to continue solving social issues, investment in new growth areas and fields should be promoted through circulation of funds, assets and capital.

The SuMi TRUST Group will contribute to “creating a virtuous circulation from increased enterprise value leading to increase in household savings, assets, and capital,” with the proactive and inter-sectional utilization of highly specialized trusts.