

# Retail Business

## Specific initiatives

### (1) Expanding contact points with clients by leveraging digital

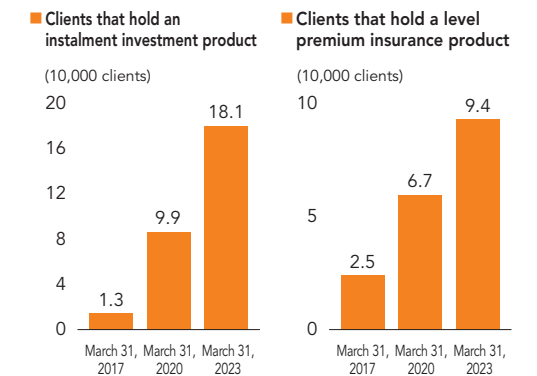
With the growing need for each individual to improve their own financial literacy and work on asset formation to prepare for the age of 100-year life, we launched “Smart Life Designer,” a smartphone app that provides an all-in-one service for designing ideal life plans, managing household finances and assets all at one go, and collecting information on asset formation, under the concept of “designing necessary money together with clients to create the future for money,” in April 2022. Through this app which is freely available not only to our clients but also to anyone, we are striving to solve social issues in the age of 100-year life.



### (2) Supporting asset formation of the working generation

As we enter the age of 100-year life, our clients’ needs for asset formation is growing more than ever. We help clients design their life plans by providing products and services, such as installment investments and level premium insurance which require only a small initial outlay, through a precise consulting services on asset formation based on the understanding of future income and expenditure, including pensions which form the core of post-retirement income.

We also focus on financial literacy education through workplaces and others with a view to helping clients make appropriate decisions and actions regarding asset formation and financial product and services.



### (3) Promoting Wealth Management Business

UBS Group boasts the world’s leading asset management and securities services<sup>\*1</sup>, and SuMi TRUST Group provides a wide range of products and services that include asset administration and succession and real estate and other non-financial services<sup>\*2</sup>. By provides our total wealth management services that organically combine these offerings, we fully support clients in leading enriching lives.

<sup>\*1</sup> Through UBS SuMi TRUST Wealth Management Co., Ltd., an affiliated company that specializes in services for the wealthy class, the Group delivers global and highly professional asset management and securities services to clients, leveraging the advantages that the UBS Group has to offer.

<sup>\*2</sup> SuMi TRUST Group served as the main sponsor of ART FAIR TOKYO 2023 held in March 2023. We also serve as a special sponsor of the Diners Club NIPPON CUP 2023 Hayama Series in April and October 2023.



### Contributing to the realization of “my own unique future” and “FINANCIAL WELL-BEING”

**Ayana Yano** Sumitomo Mitsui Trust Financial Education Institute, SuMi TRUST Bank

As a researcher at Sumitomo Mitsui Trust Financial Education Institute, I survey and research the desired asset formation and asset utilization that respond to the demands of the age of 100-year life from a neutral position and disseminate information. I take pride in the fact that only a trust bank can offer a diverse range of products and services, and can provide not only asset management but also extensive and professional information tailored to an individual’s life plan such as pension plans, real estate and asset succession resulting from inheritance. As longevity increases and values diversify, it is my dream to help as many people as possible realize their “own unique futures” and “FINANCIAL WELL-BEING”!

### Aspiration

We are committed to contributing to the realization of clients’ FINANCIAL WELL-BEING, which ensures safe and enriching futures for clients, by finding solutions to various money- and asset-related problems that solve social issues in the age of 100-year life. In addition to this social value, we also aim to create economic value for ourselves that consists of sustainable and stable growth.

#### Awareness of issues

- Response to changes in the environment surrounding individuals associated with inflation and interest rate hikes across the globe
- Sophistication of business processes to address the medium- to long-term population decline and adapt to digitalization
- Diversification of contact points with clients (channels) and reforms of branches and networks
- Expansion of the number of clients that underpins stable business growth

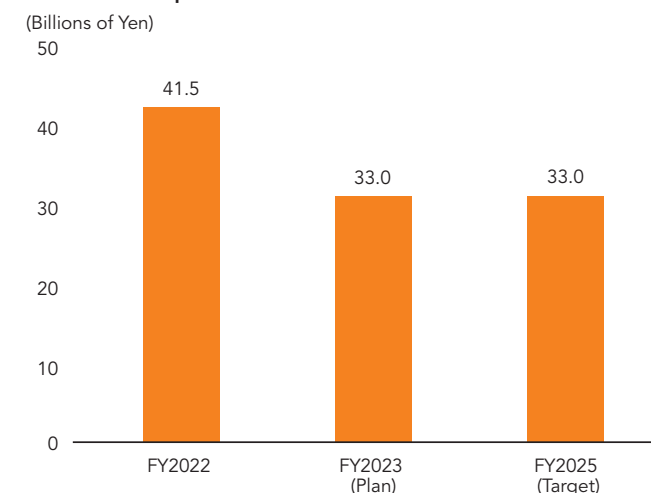
#### Opportunities and strengths

- Growing needs for asset formation and management, asset administration and asset succession in the age of 100-year life
- Client-oriented high-quality consulting, and our lineup of products and services that is unique to a trust bank and distinctive from other companies
- A broad client base ranging from working-age to senior generation and our employees with diverse knowledge and expertise

#### Key measures

We aim to establish Japan’s No. 1 “100-Year Life Support Model,” which provides solutions unique to a trust bank for more clients through extensive and in-depth consulting to address social issues in the age of 100-year life, thereby expanding the positive impact on society. In order to achieve this goal, we will work to enhance consulting, products and services, channels, procedures and payments and other areas.

#### Net business profit before credit costs



#### Total entrusted assets of the will custody service clients

