

# MONEX GROUP

## Announcement of Subsidiary's Release

TOKYO, April 1, 2020 – Monex Asset Management, Inc., a subsidiary of Monex Group, Inc., issued the following press release today.

Attachment: Monex Asset Management, Inc. press release

Key word to represent the asset management for the Reiwa era: “Feeling good about my assets”

“ON COMPASS”, a risk-controlled asset management service, is launched

Addresses customers' number one concern about risks

---

Contact: Akiko Kato  
Corporate Communications Office  
Monex Group, Inc.  
+81-3-4323-8698

Atsushi Demoto, Yuki Nakano  
Investor Relations, Financial Control Dept.  
Monex Group, Inc.  
+81-3-4323-8698

This material was made as a matter of record only and does not constitute an offer to sell or to solicit an offer to buy securities in the U.S.

April 1, 2020



**Key word to represent the asset management for the Reiwa era: “Feeling good about my assets”**

**“ON COMPASS”, a risk-controlled asset management service, is launched**

**Addresses customers’ number one concern about risks**

Monex Asset Management, Inc. (headquarters: Tokyo; Chairman and CEO: Tomoshige Nakamura; hereinafter, Monex Asset Management) is pleased to announce that starting April 1, 2020 (Wednesday), it will begin offering “ON COMPASS”, an asset management service that features full-fledged and comprehensive risk management. “ON COMPASS” is the new name of a previously offered service called “MSV LIFE”.

●URL: <https://on-compass.com>



To coincide with the renaming, the following two new features will be added for a substantial enhancement of the service.

① A new website that more clearly conveys the concept behind ON COMPASS

To better convey the concept of the service, a new tagline has been added: “Goal-oriented risk-controlled asset management.” This tagline is prominently featured on the top page of the website along with the service’s main features. Furthermore, the website has an intuitive and easy-to-understand new design that effectively utilizes graphs, graphics and illustrations.

② A free asset management plan proposal tailored to meet individual needs

ON COMPASS provides an optimal asset management plan tailored to meet specific goals, such as, “I want to save JPY 5 million to study abroad in 10 years” or “I want to save JPY20 million for retirement.” The new

free simulation plan displays comparisons with savings deposits, the probability of principal loss and other factors to enable even beginners to better visualize asset management. The design and user interface have been significantly improved to make financial services, which are often considered difficult to understand, more accessible and convenient.

### ■ A service that addresses customers' number one concern in asset management, "worries about risks."

Last year, with media attention about the need for "JPY20 million in savings for retirement," more people realized the importance of building assets. However, according to an announcement made by the Financial Services Agency\*, cash or savings make up more than 50 percent of Japanese household financial assets (\*Source: Fiscal 2016 Financial Report Main Points).

In addition, in our own survey of people who have no experience in investing, we found that the biggest reasons for not investing were "I am worried about the risks" (65.9%), "I don't have enough knowledge" (59.6%), "I am afraid of losing money" (42.1%) and "the procedures seem troublesome" (32.5%).

With the following four features, ON COMPASS is an asset management service that can be readily used even by beginners, who until now were hesitant to invest because of fears of risk or lack of experience.

#### Four important features of ON COMPASS

##### ① Stable investing even in times of decline

ON COMPASS manages risk using our own unique financial engineering tools. To minimize the negative impact when share prices decline, these financial engineering tools diversify investments over approximately 50,000 different share issues\* traded in 80 countries around the world, making it perfectly suited for investors concerned about asset risk.

\* Actual investing through ETFs. This may be subject to change with reevaluations of investment targets and other.

##### ② Reliance on professional investment managers

Because ON COMPASS makes all investments on the customer's behalf, there is no selling or buying of products that require specialized investment knowledge or cumbersome procedures.

##### ③ Simple, tailored investment planning

Just by answering a set of simple questions, ON COMPASS provides customers an ideal investment plan. This plan is accompanied by comparisons with the interest income generated by savings deposits, probability of principal loss and other information that help customers consider their options.

##### ④ Lowest level of commissions in the industry

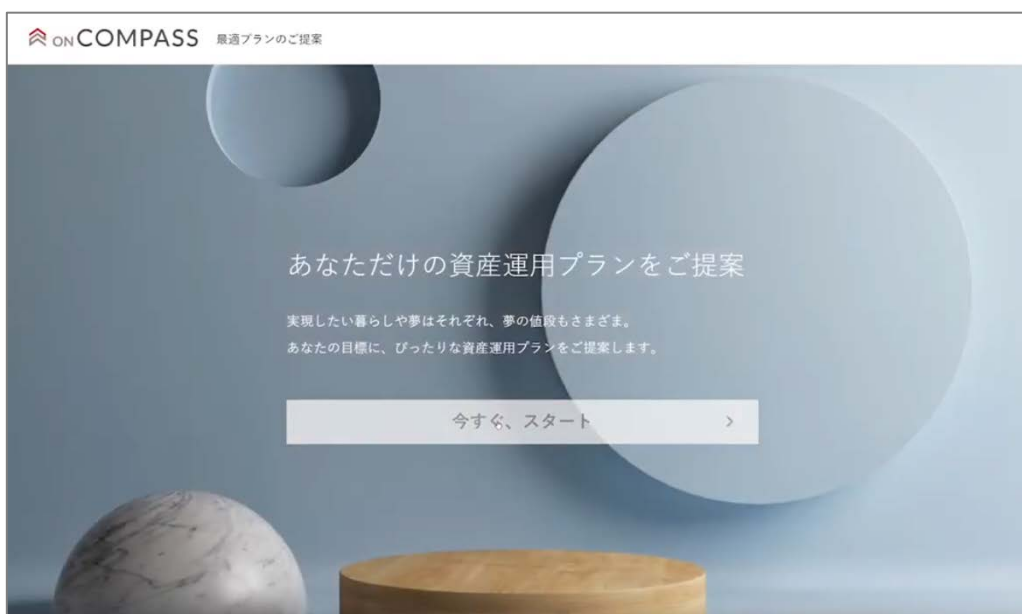
The commission fee structure is simple and easy to understand. The cost of utilizing the service is just an annual rate of 0.925% (excluding tax)\*. No extra fees are required for placing orders, buying, selling, changing plans or making additional investments. As a result, customers can flexibly change their investment plans according to changes in their lives without worrying about commissions.

\* Includes the average expense rate of approximately 0.10% for ETFs. Depending on the market environment and other factors, the actual cost may exceed 0.925% (excluding tax).

## ON COMPASS's free optimal investment plan proposal

After answering a set of questions on the website, ON COMPASS provides customers a customized and optimal investment plan at no cost. Customers can check asset distribution, return on investments and how they compare with savings deposits, probability of principal loss and other data of their proposed optimal investment strategy and plan. Furthermore, all proposed investment plans are solid with a feasibility of greater than 80 percent.

Investment plan proposal page: <https://on-compass.com/consulting>



### ■ Aims behind the updated service

ON COMPASS has been revamped with the goal to enable customers to “feel good about life and money” by transforming their anxieties about money into hopes of fulfilling their dreams for the future and achieving their desired lifestyles. Through asset management services that we will continue to improve and enhance, our aim is to enrich the lives of as many people as possible.

#### 【Investment survey outline】

Survey period: January 16, 2020 (Thursday) to January 17, 2020 (Friday)

Survey method: Online survey

Number surveyed: 416

Survey target: Men and women in their 20s to 50s with no investment experience

#### 【About Monex Asset Management, Inc.】

Headquarters: Ark Mori Building 26<sup>th</sup> floor, 1-12-32 Akasaka, Minato-ku, Tokyo

Chairman and CEO: Tomoshige Nakamura

Financial Instruments Business Operator, Director-General of the Kanto Finance Bureau (Financial Instruments and Exchange Act) No. 2882

Association memberships: Japan Investment Advisers Association, The Investment Trusts Association, Japan

URL: <https://www.monex-am.co.jp/>

**【Financial institutions that offer ON COMPASS】**

Use of ON COMPASS requires customers to open an account with Monex, Inc., or Shizuoka Bank.



Contact:

Aoi Yokokura, Corporate Communications

Monex Asset Management, Inc.

Telephone: 03-6441-3807