Eligibility, Enrollment and Vesting

How does the retirement plan work?

Effective 2026/10/01, Fisher Investments Japan will contribute 10% of your annual base salary with a cap of $25,000 (¥ use yen equivalent) to a Defined Contribution (DC) Plan and if the 10% reaches the DC cap; any excess amount will go to the Retirement Allowance Plan (RAP).

What is the Fisher Investments Japan (FIJ) DC Plan?

The FIJ Corporate Defined Contribution Plan (DC Plan) is an employer sponsored retirement scheme where the Company contributes a monthly fixed amount into an employee's DC account. Employees can invest the contributions in any of the nine pre-selected funds.

What is the FIJ Retirement Allowance Plan (RAP)?

In addition to the FIJ DC Plan, any excess employer contributions beyond the DC cap will be accrued on the company's books under a RAP and paid out as a lump-sum retirement allowance upon termination of employment.

Who is eligible to participate?

All full-time and part time permanent employees working at least 30 hours a week and under the age of 65 who are enrolled in Employee Pension Insurance.

Newly hired employees aged 60+ who have already received benefits from another corporate DC plan cannot enroll.

Newly hired employees 60+ who have not received benefits from another corporate DC plan in the past, can enroll.

Is a new hire aged 60+ eligible to participate?

Newly hired employees aged 60+ who have already received old age benefit from other corporate DC plans in the past are not eligible to participate in FIJ's DC and RAP benefits.

Are FIJ expats eligible to participate in the DC and RAP plan?

FIJ expats are eligible to participate in the DC and RAP plan if enrolled in the Employee Pension Insurance.

How do I participate in the plan?

All employees are opted in. You are enrolled in the plan by Fisher as of the date of hire (or 2026/10/01 for those who are with Fisher on the launch date), but you need to activate your DC account using the following steps:

(1) Access Sompo Japan DC Securities Login page: www.sjdc.co.jp/answernet
(2) Enter your login ID sent by Sompo Japan DC Securities by courier to your home address, Date of Birth and Gender ➔ Enter your Basic Pension Number*, Postal Code, or Employee Number ➔ Enter your email address to receive the temporary password.

*Basic Pension Number can be found in our Nenkin Techo booklet, or you can also reach out to the municipal council to obtain the number.

When does the count for Years of Service start in order to determine vesting?

Years of service are counted from your hire date. Years of service from FAM entity will be applied towards vesting.

Contributions

When will the contributions be reflected on my pension account?

On the 25th of each month, employer contributions will be paid to your DC account in the following month (e.g., Employee's voluntary contributions for October to be deducted from November salary). Depending on the investment product chosen, it may take a few days to see the purchase results on AnswerNet.

Which of my earnings are included in my pension?

Base Salary and Cost-of-Living Allowance (COLA).

Can I make voluntary contributions to the DC plan?

Yes, voluntary contribution can be made if the employer contribution does not max out the legal limit.

Is there a Fisher match to my voluntary contribution?

Any voluntary contribution will not be matched by Fisher.

Can voluntary contributions be stopped?

Yes, voluntary contributions can be stopped and resumed at any time. This can be done online through Sompo's AnswerNet (www.sjdc.co.jp/answernet)

Can changes be made to the voluntary contribution amount?

Yes, changes can be made but are limited to once a year in October with changes being applied in November. This can be done online through Sompo's AnswerNet (www.sjdc.co.jp/answernet)

Can a bonus be contributed into the DC and RAP Plan?

No, bonuses are excluded from the pension calculation.

If the 25th of the month is a bank holiday, when does the contribution take place?

Contribution will be applied on the previous business day.

What happens if I am on leave of absence and do not get paid?

If you are on childcare leave, paternity or family care leave without a full month's pay, contributions to your pension will be suspended.

What is the DC contribution cap?

Statutory limit is ¥55,000 per month in October and November 2026. The limit will be increased to ¥62,000 from December 2026 onwards.

This is subject to change according to current legislation.

Can I continue to contribute to my iDeCo?

If the Fisher contribution reaches ¥55,000 per month in October and November 2026, and ¥62,000 from December 2026 onwards, you can no longer contribute to iDeCo.

If the Fisher contribution is below these caps, you can continue to contribute to iDeCo but if you make a voluntary contribution to FIJ DC plan, you cannot contribute to iDeCo.

Investment Options

What are my investment options?

You will have nine fund options to choose from. The funds can be found when setting up the account through Sompo's AnswerNet portal.

What happens if funds are not selected?

If investment instruction is not made within four months of enrollment, the contributions will be automatically invested in a prescribed default product (Sumitomo Mitsui DC Pension Balance 70).

Can changes to fund allocations be made at any time?

Yes, changes to fund allocations can be made at any time through Sompo's AnswerNet (www.sjdc.co.jp/answernet) or AnswerCenter (Sompo's call center. The telephone number can be found on AnswerNet).

Under the "Contribution Instructions" section, you can change the fund allocations of future contributions.

What are the steps in trading funds?

Under the “Switching Instructions”, you can designate a product to sell, and a new product to purchase for the existing assets.

Can other funds be added to the DC plan?

No. However, you will take comfort in knowing that the nine fund options were carefully selected by Fisher’s Portfolio Management Group (PMG) based on cost, performance and other factors.

How will the RAP be invested?

The RAP is just a nominal figure in the company books. It is not invested and no investment earnings will be added to the value of the RAP.

Account Management

Who is FIJ’s Asset Administrator for the DC Plan?

Sompo Japan DC Securities operates and manages the DC Plan.

Who manages FIJ’s DC assets?

Mizuho Trust Bank manages the DC assets.

How can I track my pension?

You can monitor your account through Sompo’s AnswerNet.

Why is my RAP (Taishokukin) balance not correct?

The balance on the RAP account does not frequently update.

When can I access my funds from my DC account?

DC benefits can be withdrawn between 60 and 75 years old. During employment with FIJ, withdrawals may start at 65 years old.

Can an early withdrawal be made?

Early withdrawal lump sum can be made if the account balance is ¥15,000 or below, the total contribution period is less than 5 years, or total assets balance below ¥250,000 and exempt from Kokumin Nenkin premium payment due to financial difficulties.

In the case of disability, when can the funds be accessed from the DC account?

In the event of becoming disabled before reaching 60 years old and if eligible for the Disability Grade 1 or Grade 2 Pension in Kokumin Nenkin, benefits can be received in lump sum or in an annuity before age 60.

What happens if I stop working for Fisher?

If transferring to an employer that has a Corporate DC plan, vested assets can be rolled over to their Corporate DC.

If transferring to an employer that does not have a Corporate DC plan, vested assets can be rolled over to an individual DC plan(called iDeCo) with or without individual contributions being made. Lump sum withdrawal can also be made if the balance in the account is less than ¥15,000 within six months of leaving FIJ.

If no action is taken within 6 months of resignation, what happens to the assets?

No action taken will result in the DC assets being automatically transferred to the National Pension Fund Association and no investment can be made. Fees will need to be paid to recuperate assets.

Can assets be transferred from an iDeCo?

Yes, transfers can be made at any time. But upon transfer, your investments are sold.

Can DC assets be withdrawn if leaving Japan permanently?

Yes, a lump sum withdrawal on vested assets can be made if it is within 6 months of leaving Fisher Investments Japan and the total contribution period is less than 5 years, or the total asset balance is below ¥250,000.

Can RAP contributions be withdrawn if leaving Japan permanently?

Yes, when your employment with FIJ ends, your vested RAP balance will be paid out to you in lump sum. RAP assets cannot be transferred to another Fisher entity or to your next employer. The RAP payout will be subject to the retirement income tax deduction. As necessary tax will be withheld from the payment by Fisher, you do not have to submit a tax filing by yourself.

If I am not eligible for a DC lump sum withdrawal when leaving Japan, how can I access my assets from overseas?

You need to transfer your assets to an iDeCo account of your choice and continue to manage your assets through the portal of your iDeCo vendor until you reach the eligible age for benefits. Upon reaching the eligible age, you may claim benefits from overseas, and many iDeCo providers can wire the money overseas.

Sompo Japan DC Securities also offers iDeCo.

You can find iDeCo providers here (https://www.ideco-koushiki.jp/operations/) but the site is available in Japanese only.

What happens in of the event of death?

In the event of a death before reaching age 60, the asset is paid as a lump-sum to the survivor.

How can I make changes to my designated beneficiaries?

Beneficiary designation changes can be made through Sompo's AnswerNet.

Please download the "Application for Designation of Beneficiary for Lump-sum Death Benefit" on AnswerNet and mail it to Sompo Japan DC Securities.