Defined Contribution Pension Plan & Retirement Allowance Plan

Employee Briefing Material

August 2026

FISHER INVESTMENTS®

Agenda

1. Structure of the Retirement Program
2. Details of the Defined Contribution Plan
3. Details of the Retirement Allowance Plan (RAP)/Taishokukin
4. Timeline and Employee Next Steps
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Structure of the Retirement Program

Fisher contributes 10% of your base annual salary* between:
(1) The Corporate Defined Contribution Plan** ("DC plan") and
(2) A Retirement Allowance Plan (RAP)/Taishokukin

Defined Contribution Plan	Retirement Allowance Plan
Allows participants to save for retirement by contributing to a fund that is invested in their own chosen products.	Retirement allowance or severance payment given to employees upon retirement, resignation, or termination of employment.

**Employer contributions are capped at $25,000USD annually.*
***Statutory limit is JPY55,000 per month in October and November 2026. Raised to JPY62,000 from December 2026 onwards.*

Details of The DC Plan

Plan start date	October 1, 2026
Eligibility	All full-time, permanent employees under the age of 65 who are enrolled in Employee Pension Insurance
Loss of Eligibility	• Age 65 • At death • At termination of employment before age 65 (including relocation to another Fisher office outside Japan)
Contribution Date	• On the **25th** of each month • Each month's contribution will be paid to your DC account in the following month (e.g., October's contribution will be paid on November 25)
Employer Contributions	**Annual Base Salary x 10.0%** Monthly contribution legal cap: JPY55,000* per month Suspended during the paternity / childcare / family care leave period without pay
Vesting	• Employees must complete 3 years of service with FIJ before age 60 • Years of Service with FAM entity will be applied towards vesting
Voluntary Employee Contributions	• Employees can contribute a maximum of the difference between the employer contribution and the legal cap • Example: If monthly base salary x 10% = JPY45,000, employee can contribute up to JPY10,000 (=55,000 minus 45,000). • Voluntary contributions can be stopped or resumed at any time, but the change of amount is permitted once a year

**Statutory limit is JPY55,000 per month in October and November 2026. Raised to JPY62,000 from December 2026 onwards.*

DC Plan Early Withdrawal Exceptions

Funds cannot be accessed before age 65. Exceptions apply in cases of death and disability, and early withdrawal is allowed only when a certain requirement is met. The final amount that you can receive from the DC plan will vary depending on your investment performance.

Old Age Benefits **Death Benefits** **Disability Benefits**	• The asset cannot be withdrawn before 60 years old (or 65 years old during employment by FIJ). In the event of a death before reaching age 60, the asset is paid as a lump-sum to the survivor. • In the event of becoming disabled before reaching 60 years old and eligible for statutory disability pension (grade 1 and 2), the benefits can be received in lump sum or in an annuity before age 60.
Early Withdrawal Lump Sum	• If the account balance is JPY15,000 or below, the total contribution period is less than 5 years, or total assets balance below JPY250,000 and exempt from national pension premium payment due to financial difficulties, the benefits can be received in a lump sum. • Non-Japanese nationals who are leaving Japan can also withdraw in a lump sum within 6 months of leaving the employment and if the total contribution period is less than 5 years or the total assets are below JPY250,000.
Payment Start Date	• The DC benefits can be withdrawn between 60 and 75 years old. o During employment with FIJ, you may start withdrawals at 65 years old. o If the total DC participation period is less than 10 years by the time participants reach age 60, the withdrawal age will delay gradually up to age 65.

Administration of The DC Plan

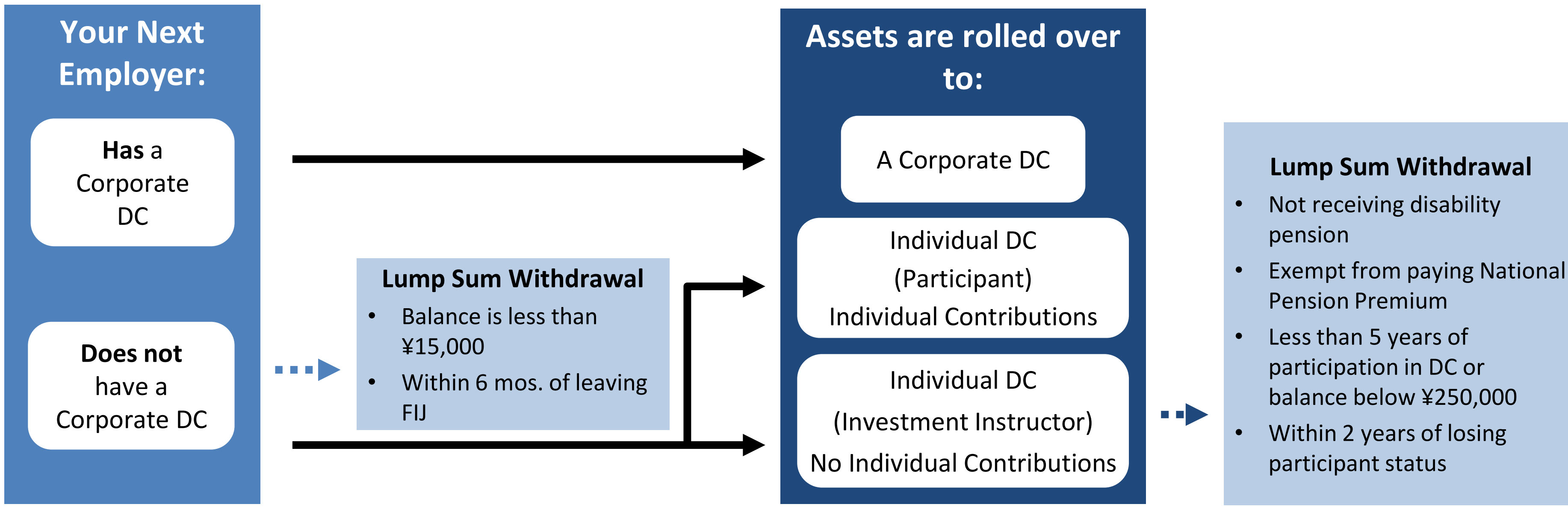
Sompo Japan DC Securities will operate and manage the Fisher DC Plan.

Monitor Investment Products	Provide Information	Manage Investment Instruction	Administer Payment Instruction

Mizuho Trust Bank will manage the Fisher DC assets.

Manage Individual Assets	Purchase Investment Products	Execute Benefits Payments

DC Plan Portability Before Age 60



Leaving Japan Permanently? A lump sum withdrawal can be made if it is within 6 months of termination of employment at Fisher and the total contribution period is less than 5 years, or the total asset balance is below ¥250,000.

No action made within 6 months of resignation will result in the DC assets automatically transferring to the National Pension Fund Association. No investment can be made, and you will need to pay a fee to recuperate your assets.

DC Plan Portability At Age 60+

Retire from Fisher Investments Japan after age 60 and before age 65.

Your Next Employer:

Has a Corporate DC plan and you are eligible

- Transfer your assets to the new employer's DC plan (as a participant).

Does not have a Corporate DC plan **OR** you are not eligible

- Transfer your assets to iDeCo (as a participant). You can contribute until age 65*.

- Transfer your assets to iDeCo (as an investment instructor).
- Investment instructors don't contribute and receive benefit by age 75.

- Assets **do not** transfer and you stay in Fisher Investments Japan DC plan as an investment instructor.

You Retire:

- If you are a voluntary enrolled person of the National Pension Plan (NPP) for less than 40 years: you can participate in iDeCo.
- If you are at age 60+ but do not participate in iDeCo, or you are not a voluntary enrolled person of the NPP, you will stay in Fisher Investments Japan DC plan and start receiving the benefit from the benefit eligible age.

**Extended to age 70 from January 2027 onwards.*

DC Investment Lineup

- Employees can make investment decisions based on nine funds.
- If no investment instruction is provided after four months of enrollment, contributions will be automatically invested in a prescribed default fund (Sumitomo Mitsui DC Pension Balance 70).
- Employees can change investment methods anytime through the Sompo Japan DC Securities website or call center.
- Details of each fund will be communicated in a separate Investment Education Seminar in October.

DC Investment Lineup

Mutual Funds

Japanese Equity Funds

- TOPIX Index Open DC by Nomura Asset Management

Foreign Equity Funds

- TAWARA No-load Global Equity by Asset Management One
- TAWARA No-load Developed Country Equity by Asset Management One
- Index Fund Emerging Equity by Amova Asset Management
- One DC S&P 500 Index Fund by Asset Management One

Balance Funds

(Fixed Asset Allocation)

- Sumitomo Mitsui DC Pension Balance 70 by Sumitomo Mitsui DSAsset Management

Japanese Bond

- DC Japan Bond Index Open S by Sumitomo Mitsui Trust Asset Management

Foreign Bond Funds

- Index Fund International Fixed Income Unhedged (DC) by Amova Asset Management

Principal Guaranteed

- Rokin (Labor Banks) Time Deposit for DC (Super Type)

Details of The RAP Plan

Plan start date	October 1, 2026
Eligibility	All full-time, permanent employees and directors under the age of 65 who are enrolled in Employee Pension Insurance
Loss of Eligibility	• Age 65 • At death • At termination of employment before age 65 (including moving to another location of Fisher office outside Japan)
Contribution Date	• On the **25th** of each month, employer contributions will be allocated to your RAP account in the following month (e.g., October's contribution will be paid on November 25)
Employer Contributions	• Any excess employer contributions beyond the DC cap will be accrued on the company's books and paid out as a lump-sum retirement allowance upon termination of employment. (Subject to the retirement income tax deduction) • Combined DC and RAP employer contributions are capped at $25,000 USD annually
Vesting	• Employees must complete 3 years of service before age 65 (including your service period in other Fisher entities prior to relocating to Japan) • Disciplinary dismissal or termination will not pay RAP benefits regardless of service period or age
Other Details	• Monthly RAP accrual amount will not be prorated by days when a full month is not worked • Monthly RAP accrual will be suspended when DC contribution is suspended • There is no RAP accrual for the month of termination unless the termination date falls on the last day of a month • In the event of an employee death, the RAP balance will be paid out to the survivor in lump sum

Example of the Retirement Program

Annual Base Salary = ¥15,600,000 (includes base salary and COLA)
10% Employer Contribution = ¥130,000 monthly (¥15,600,000/12 x 10%)

Pension Plan	Oct. and Nov. 2026	December Onwards*	Notes
DC (Statutory Cap)	¥55,000	¥62,000	Paid to DC plan on the 25th every month.
RAP	¥75,000	¥68,000	Accrued on the FIJ's book and paid out at the end of employment.
Total Per Month	**¥130,000**	**¥130,000**	Caps at Equivalent of $2,083/mo ($25,000/yr)

**New Statutory limit of JPY62,000 per month begins in December 2026 onwards.*

Timeline and Employee Next Steps

Timeline	Action Needed
25 (JP) or 27 (EN) August	Attend the Employee Briefing Session to learn more about Fisher's new retirement program.
28 – 30 September	Sompo Japan DC Securities will provide ID and Password to your DC account via courier to your home address via a yellow envelope.
1 October	Launch of the DC pension plan.
Must submit between 1 October – 9 October	Submit 加入者資格喪失届 Loss of Participant Status Form to iDeCo provider to stop iDeCo contributions. Employees will no longer be able to contribute to iDeCo after October.
1 – 5 October	Transfer any assets from your previous employer's DC if you left the previous company in the last 6 months and haven't transfer the assets to iDeCo.
6 (JP) or 8 (EN) October	Attend the Employee DC Investment Education Session by Sompo.
Before 24 October	Submit the election of employee contributions through the Sompo Website (only for those whose annual employer contribution amount is below ¥660,000).
24 November	Submit investment allocation selection for DC through Sompo Website.
25 November	Payment of company and employee contributions* to the employees' DC account.
No Specific Deadline	Transfer any assets from iDeCo using the *Request for Transfer of Individual DC Assets to Sompo Japan*.

**Employee's voluntary contributions for October to be deducted from November salary.*

Contact Information

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Q & A