

**Rokin (Labour Banks) Time Deposit for
Defined Contribution Pension Plan (Super Type)**

This is a deposit scheme where the principal is guaranteed.

1. Basic form of this product

This is an automatically renewable time deposit.

2. Target depositors for this product

Subscribers in defined contribution pension plans (through asset management institutions handling the defined contribution pension plans)

3. Deposit term

Five years (maturing on the date in five years' time that corresponds to the deposit date)

4. Financial institution providing this product

The Rokinren Bank

5. Method of determination of the contracted interest rate

The contracted interest rate is reviewed weekly and the new interest rate (if revised) shall be applicable on and after the business day next following the first business day of each week.

6. Applicable interest rate

The contracted interest rate at the time of depositing shall be applicable up to the maturity date (i.e., a fixed rate).

7. Method of interest payment

Interest is payable in a lump sum on the maturity date or at the time of cancellation before the maturity date. This scheme is renewed automatically on the maturity date into another time deposit linked to a defined contribution pension plan and with the same term as the original. The new principal will include the interest accrued on the original. No interim interest is payable.

8. Calculation of applicable interest

Interest is rounded out to the nearest yen and is calculated daily, *pro rata*, on the basis of 365 days a year. Interest is compounded every six months.

9. Taxation on interest

No tax is levied as this product is linked to a defined contribution pension plan.

10. Handling of the deposit at maturity

The deposit is renewed automatically on the maturity date into another time deposit linked to a defined contribution pension plan and with the same term as the original. The new principal will include the interest accrued on the original. In the event of cancellation before the maturity date, the principal and the interest is repaid, subject to the early cancellation rates described in the following paragraph.

11. Treatment of cancellation before maturity

In the event of cancellation before the maturity date, the following early cancellation rates (rounded off to the third decimal place) shall apply in accordance with the actual deposit periods.

1. In cases where the refund is payable as benefits (payments to the elderly, disability benefits, lump sum upon death)
- | | |
|---|--------------------------------|
| A. Less than a year | Contracted interest rate x 10% |
| B. One year and above but less than two years | Contracted interest rate x 30% |
| C. Two years and above but less than three years | Contracted interest rate x 50% |
| D. Three years and above but less than four years | Contracted interest rate x 60% |
| E. Four years and above but less than five years | Contracted interest rate x 70% |

- This material has been prepared for the purpose of explaining the contents of this product to subscribers, in accordance with the requirement of “provision of information regarding investment policy” as provided for under Article 24 of the Defined Contribution Pension Law and related cabinet orders and ministerial ordinances, and is not intended for soliciting for this time deposit product.
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2. In cases where the refund is payable for other reasons than the payment of benefits (payments to the elderly, disability benefits, lump sum upon death)

A. Less than a year	Contracted interest rate x 5%
B. One year and above but less than two years	Contracted interest rate x 10%
C. Two years and above but less than three years	Contracted interest rate x 20%
D. Three years and above but less than four years	Contracted interest rate x 30%
E. Four years and above but less than five years	Contracted interest rate x 50%

12. Partial cancellation

It is also possible to cancel part only of the principal of the deposit.

(1) In the event of partial cancellation, the interest accrued on the cancelled portion of the deposit is calculated according to the number of days from the deposit date up to the day immediately before the date of cancellation, applied with the premature cancellation rate as applicable to the reason for such cancellation.

(2) The interest on the balance of the deposit after the partial cancellation is calculated according to the number of days from the deposit date up to the maturity date, applied with the contracted interest rate at the time of the deposit and is subject to the automatic renewal arrangement.

13. Unit amount

Deposits may be accepted in any amount starting from ¥1 and in any integral multiple of ¥1.

14. Handling fee

No fee is charged.

15. Calculation of subscriber's share

Each subscriber's share in this product shall be calculated according to the amount of principal of his or her deposit. Individual subscribers' shares are calculated and recorded by the records-related operational management institution.

16. Availability of a safety net

This product is a time deposit to which protection under the deposit insurance system applies as follows:

Current deposits, ordinary deposits that bear no interest, etc. are protected in full as "deposits for payment and settlement purposes"*. Regarding time deposits, ordinary deposits that bear interest, etc., a principal of up to ¥10 million (plus interest thereon) per depositor at each financial institution is protected.

(*Deposits for payment and settlement purposes: These are deposits that satisfy three conditions; (i) bearing no interest, (ii) redeemable on demand and (iii) providing normally required payment and settlement services.)

Deposits in the name of a financial institution are outside the scope of protection under the deposit insurance system. However, for deposits in the name of an asset management institution linked to a defined contribution pension plan, the portion of such deposits that corresponds to the amount of each individual subscriber's assets under management is considered as a claim to the deposits of each such subscribers and is protected under the deposit insurance system.

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Furthermore, if a depositor has deposits in The Rokinren Bank other than this product, the principal of such other deposits and this product is protected up to ¥10 million on a combined basis, along with the interest accrued, although priority is given to such other deposits for protection.

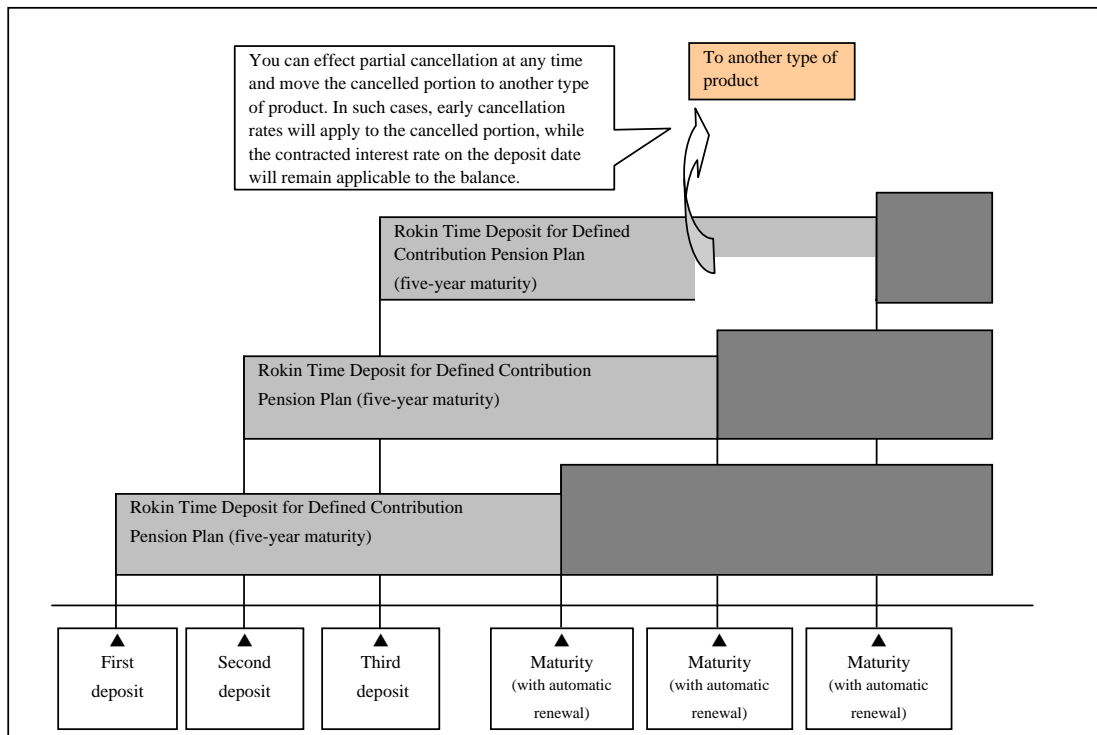
17. Prospect of gains and possibility of losses

Unless cancellation is proposed, this deposit is renewed automatically on the maturity date (five years after the deposit date), when the interest calculated according to the contracted interest rate is included in the principal.

In the event of cancellation before the maturity date (including partial cancellation), the principal is repaid along with the interest calculated according to the early cancellation rates prescribed.

In the event of the failure of the financial institution providing this product (i.e., The Rokinren Bank), the principal and the interest beyond the scope of protection under the deposit insurance system may not be protected.

Illustrated Description of the Product



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