

MONEX GROUP

Announcement of Subsidiary's Release

TOKYO, October 7, 2022 – Monex, Inc. and Monex SP Trust, Inc., wholly owned subsidiaries of Monex Group, Inc., issued the following press release today.

This is the third time for Monex Group, Inc. winning the Good Design Award, following the "MONEX VISION β", an asset design advisory tool, in 2011 and the "ART IN THE OFFICE", a contemporary art public solicitation program, in 2012.

Attachment: Monex, Inc. and Monex SP Trust, Inc.

Takusu Kabu, a stock management service to prepare for dementia and inheritance, wins the Good Design Award 2022

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October 7, 2022

For Immediate Release

Monex, Inc.
Monex SP Trust, Inc.

Takusu Kabu, a stock management service to prepare for dementia and inheritance, wins the Good Design Award 2022

Monex, Inc. (headquarters: Tokyo; Representative Director and President: Yuko Seimei; hereinafter, Monex) is pleased to announce that Takusu Kabu, a stock management service that it offers through Monex SP Trust, Inc. (headquarters: Tokyo; Representative Director and President: Yuki Yada; hereinafter, Monex SP Trust) as a trust service provider (agent), has been awarded the Good Design Award 2022 by the Japan Institute of Design Promotion. Takusu Kabu allows users to prepare for dementia and inheritance and is a solution to the challenges of a super-aged society.

■ Comment from the Good Design Award jury

“In Japan, 70 percent of individual financial assets are owned by senior citizens. In addition, survey results indicate that several hundred trillion yen of these assets are held by those suffering dementia. Against this backdrop, it is very important that securities and trust companies actively develop asset management products for asset succession and inheritance with the risk of dementia in mind. The Good Design Award recognizes Takusu Kabu as a pioneering product with hopes for its future growth.”

<The Good Design Award>

Organized by the Japan Institute of Design Promotion, the Good Design Award is the only comprehensive design award program in Japan. With the aim to drive industrial growth and enrich lives through design, the Good Design Award is supported by numerous companies and designers both in Japan and abroad. The award’s G mark logo has become a widely recognized symbol of good design.

■ Takusu Kabu

The arrival of the 100-year life span era is not only increasing the average life expectancy, but also the possibility of declining cognitive and judgement capabilities. A growth in the number of individuals who can no longer make financial decisions because of aging-related mental constraints may become a societal problem that hinders a stress-free life and the formation of a healthy financial market in a super aging society.

Launched in September 2021, Takusu Kabu is a stock management service that utilizes the system of trusts to keep in custody a customer’s Japan-listed shares (including ETFs and others) in a Takusu Kabu account. In the event the customer suffers dementia, the service is designed to allow family members to sell or withdraw from the account in accordance with the trust agreement.

■ Features

Takusu Kabu has the following features:

- (1) The ability to assign a representative to manage assets

When applying for a Takusu Kabu account, the customer may assign a family member or other person^{*1} as a representative. In the event the customer suffers dementia, the representative can sell shares or withdraw funds from the sale of shares in the Takusu Kabu account.

- (2) Easy inheritance procedures

In the event of the customer's death, family members or others^{*2} designated as beneficiaries of the customer's property need only to submit family registry and other documents to inherit the property.

- (3) Notification functions

After the customer has been diagnosed with dementia, pre-designated family members will receive notifications when the representative makes a withdrawal from the account. In addition, upon request, the service also provides a monitoring function that notifies designated parties when there has been no log-in activity by the customer for a specified period.

- (4) The ability to continue to invest in stocks

Until diagnosed with dementia, the customer may continue to invest in stocks through the Takusu Kabu account and receive shareholder benefits and dividends.

As core members of the Monex Group, Monex and Monex SP Trust are working to enhance their services to play a central role in the group's transition to an asset management business model.

^{*1} A representative can be the applicant's spouse or family member within the fourth degree (by blood or marriage), or an individual who has obtained consent from the presumptive heir(s).

^{*2} A beneficiary can be the applicant's spouse or family member within the fourth degree (by blood or marriage), or an individual/organization who has obtained consent from the presumptive heir(s).