

MONEX GROUP

Announcement of Subsidiary's Release

TOKYO, January 12, 2023 – Monex, Inc., a wholly owned subsidiary of Monex Group, Inc., issued the following press release today.

Attachment: Monex, Inc. press release

Monthly Investment Plan for Mutual Funds, etc. Exceeded 10 Billion Yen

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Monthly Investment Plan for Mutual Funds, etc. Exceeded 10 Billion Yen

TOKYO, January 12, 2023 – Monex, Inc. (headquarters; Minato-ku, Tokyo; Representative Director and President: Yuko Seimei; hereinafter, Monex) today announced that its investment amount under the monthly investment plan for mutual funds, etc.¹ exceeded 10 billion yen in December 2022.

■ Background

Since its founding in 1999, Monex has offered mutual fund products and services with the goal of helping individual investors consistently grow their assets. Most of the mutual fund products can be invested from 100 yen increments since 2017. To enhance services, Monex made all mutual funds no-load, waving purchasing commissions in December 2019, and started daily investment services in January 2020. Customers can make periodic investments in mutual funds using Monex Cards from March 2022, and purchase mutual funds with Monex Point from October 2022.

These efforts have been well received by customers and the amount of periodic investments has been steadily increasing, and as a result, the monthly amount of investment for December 2022 exceeded 10 billion yen.

■ Products and Services

Monex offers the following distinctive products and services related to mutual funds and periodic investment plan.

1. Periodic Investments in Mutual Funds through Monex Cards

This service allows customers to make periodic investments in mutual funds using Monex Cards. Monex Cards usually returns certain ratio of amount spent on shopping through cards as points which can be used to pay equity trading commissions at Monex or to exchange with points of affiliate companies. Generally, the ratio of points returned are 1.0% for its shopping use, but when the cards are used for periodic investments in mutual funds, the ratio of points returned becomes 1.1% at maximum.

2. Periodic Investments in Mutual Funds (Daily or Monthly)

This service helps customers automatically invest a fixed amount in mutual funds every day or on a set date of every month. Investments can be made in units of 100 yen and the services can be applied to Nippon Individual Savings Accounts (NISA) or its periodic investment plan.

¹ Aggregated amount of the balance held at Monex for Japanese mutual funds (excluding money reserve funds), foreign mutual fund products (excluding money market funds), Individual Defined Contribution Pension (“iDeCo”), ON COMPASS, and Monex Advisor.

3. Monex Activist Fund

This mutual fund is designed to facilitate transformation of Japanese companies and to stimulate Japanese capital markets, as Oki Matsumoto, Founder of Monex, is committed to leading engagements with stakeholders. The fund is managed by Monex Asset Management, Inc. with investment advisory offered by Japan Catalyst, Inc., one of the group companies.

4. Monex Points

Monex's unique point program allows customers to receive points depending on their balance of mutual funds they hold. In October 2022, Monex released "Monex Point Investment," which allows customers to invest mutual funds with Monex points. One Monex point can be used to invest mutual funds at 1 yen.

5. Individual Defined Contribution Pension (iDeCo)

In this public pension scheme, the amount of pension received in the future will be determined by the performance of products selected directly by the investors who make contributions. iDeCo services offered by Monex do not charge any operational management fees while offering a variety of low-cost products, staff dedicated to handle iDeCo related inquiries, and a robo-advisor catering to iDeCo services. Monex has been ranked at the top of Oricon Customer Satisfaction Ranking for iDeCo Provider Brokers for four consecutive years, as announced by oricon ME Inc.

6. ON COMPASS

ON COMPASS is a discretionary asset management service using a robo-advisor, with a thorough focus on risk management offered by Monex's group company, Monex Asset Management, Inc. This service proposes an optimal asset management plan based on the customers' answers for the questions. The asset management plan is then fully automated.

7. Monex Advisor

Monex Advisor is a service that creates and automatically manages the best investment plan for each client's investment policy, selected from various assets around the world. In managing the assets, the service utilizes the most advanced financial theories and expert knowledge.