

Interim Progress of the FY2017 Action Plan Initiatives Regarding Sales Functions

Mizuho is providing financial consulting services by bringing together the expertise of its group companies (MHBK, MHTB, and MHSC) assigned with sales functions to respond to the diverse needs of customers.

Progress pertaining to the action plan initiatives regarding sales functions is announced by Mizuho Financial Group, the holdings company, in order to explain group-wide initiatives in an easy-to-understand way.

Collaboration between MHBK, MHTB, and MHSC in asset management-related businesses

MHBK mainly proposes products that help customers take a first step toward asset building.

MHSC has prepared a broad range of product categories that can meet the diverse needs of customers that have deep experience in investment.

MHTB is enhancing support for customers that intend to hand over their valuable assets to the next generation with a product lineup that contributes to the smooth succession of assets.

Supporting the diverse needs of customers by bringing together the expertise of MHBK, MHSC, and MHTB



Interim Progress of the FY2017 Action Plan Initiatives Regarding Sales Functions (Overview)

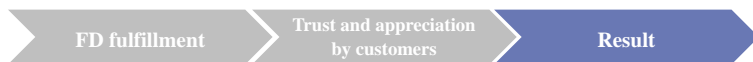
An overview of the progress of action plan initiatives and quantitative indicators (KPI) is as follows.



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FD Fulfillment

1. Building Appropriate Product Lines in Response to Customers' Needs

Action Plans

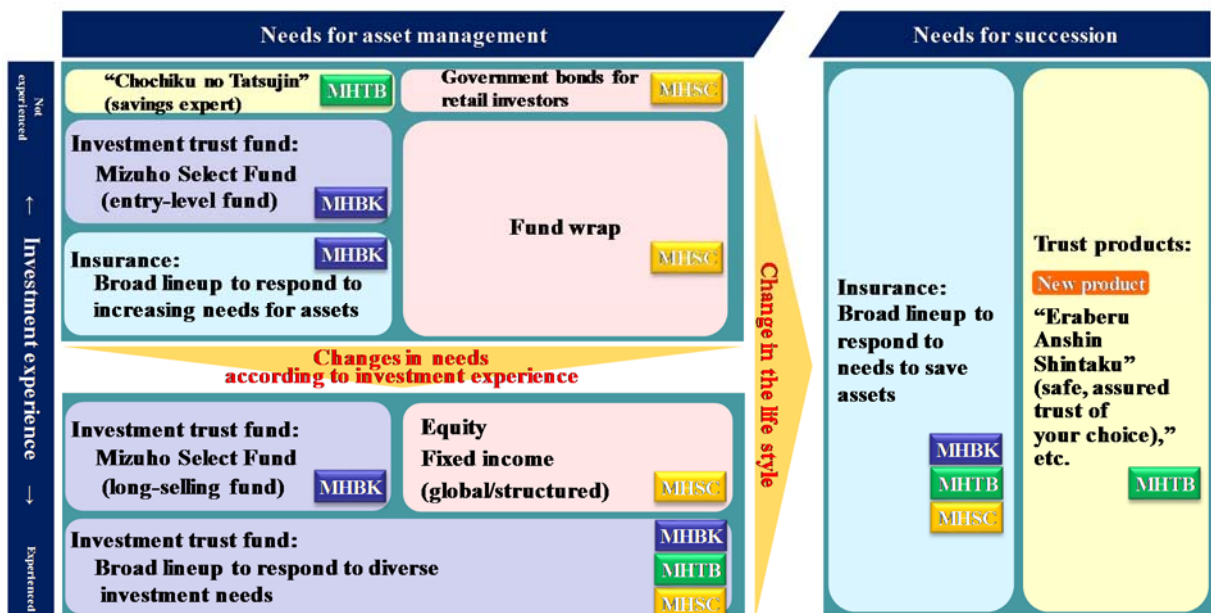
- We will establish a product provision structure by bringing together and fully utilizing the resources and functions of MHBK/MHTB/MHSC.
- We will improve the process employed to introduce, improve, and abolish products so as to maintain a high-quality product lineup that meets customers' needs, such as involving long-term investment perspectives.

Progress of the action plan initiatives

(1) Group-based provision of excellent investment opportunities suited for our valued customers

MHBK MHTB MHSC

Mizuho has been establishing a product line that can better help customers build future assets. To be specific, we have established a product lineup as presented in the following chart so that we can make proposals suited to our customers' life plans, investment experience, and needs (needs for asset management and succession needs) on a group basis.



(2) Wide-ranging products that contribute to steady asset building

MHBK MHTB MHSC

Investment trust funds

Mizuho provides a wide-ranging category of products to meet the diverse needs of

customers.

In particular, MHBK, as a company that helps customers take the first step for “shifting from savings to investments/asset building,” has selected the “Mizuho Select Fund” in which products that can contribute to the long-term asset building of the customers are narrowed down based on clear criteria so that the customer can easily select the products that meet their own needs. The “Mizuho Select Fund” comprises the “Mizuho Entry Fund,” which is suited for customers that will start fund investment for the first time, and the “Mizuho Long-Seller Fund,” which has a long history of good performance. Both consist of products from a broad range of asset management companies.

Criteria for selection for the “Mizuho Select Fund”

Entry fund:	Long-seller fund:
<ul style="list-style-type: none"> • Relatively low risk • Easy-to-understand product • Stable net worth • Not a “monthly distribution” or “theme” type 	<ul style="list-style-type: none"> • Investment history with 10 years or longer • With a certain level of net worth balance • Relatively good performance • Not a “monthly distribution” or “theme” type

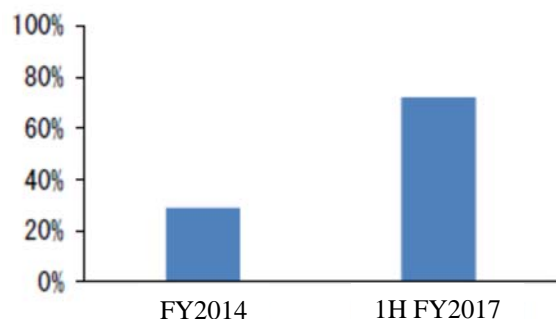
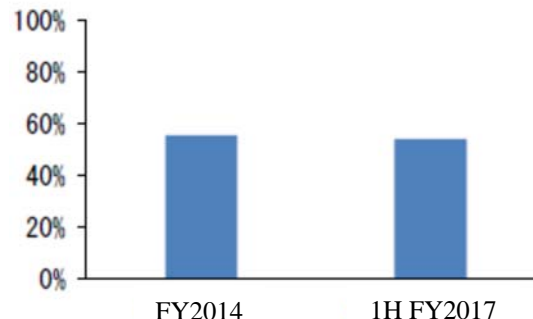
MHSC has endeavored to enrich our products and services by preparing a diverse set of product categories, such as global equity funds, to support the customers that already have extensive investment experience and that have needs for advanced and diversified asset management.

We also have funds that offer high investment efficiency with lower dividend frequency and no excessive dividend amounts, which contributes to the customers’ steady and long-term asset building. We will establish a well-organized product line-up to meet the diversified needs of customers.

The following charts show the current situation of our asset management portfolio, established as a result of our efforts to offer products that meet customer needs. The information consists of “Sales ratio of funds other than a monthly distribution type,” “Sales ratio of products from the asset management companies of the Mizuho group,” “Sales ratio of fund categories,”^{*1} and “Best-selling funds.”^{*1}

^{*1}The information is presented separately for MHBK/MHTB and MHSC, as their roles are different.

Mizuho will continue to support the steady and long-term asset building of customers based on the such factors as the investment environment.

Sales ratio of funds other than a monthly
distribution typeSales ratio of products from the asset
management companies of the Mizuho group

Sales ratio of fund categories

MHBK/MHTB

	FY2014	1H FY2017
Japanese fixed income	9%	3%
Global fixed income	34%	46%
Japanese equity	8%	12%
Overseas equity	19%	11%
Japanese REIT	4%	3%
Overseas REIT	21%	6%
Balance	5%	18%
Other	1%	1%
Total	100%	100%

MHSC

	FY2014	1H FY2017
Japanese fixed income	1%	0%
Global fixed income	16%	18%
Japanese equity	11%	3%
Overseas equity	22%	65%
Japanese REIT	7%	1%
Overseas REIT	12%	1%
Balance	26%	4%
Other	5%	8%
Total	100%	100%

Best-selling funds

FY2014 (MHBK, MHTB)

No.	Fund name	Underlying assets	Asset management company	Monthly dividend
1	Nikko LaSalle Global REIT Fund (Monthly Dividend Payment Type)	Global REIT	Nikko AM	Yes
2	PICTET GLOBAL INCOME STOCK FUND 1M	Global equity	Pictet AM	Yes
3	US High Yield Bond Fund AUD Course	Global fixed income	Mizuho AM*	Yes
4	Daiwa Kou-kakutsuke Canada-dorusai Open (Maitsuki Bunpai Gata)	Global fixed income	Daiwa AM	Yes
5	DIAM Australia REIT Open	Global REIT	DIAM*	Yes
6	Mizuho J-REIT Fund	Japanese REIT	Mizuho AM*	Yes
7	DWS Euro High Yield Bond Fund BRL Course (Monthly Dividend)	Global fixed income	Deutsche AM	Yes
8	HSBC Indonesia Bond Open (Monthly Type)	Global fixed income	HSBC AM	Yes
9	Mizuho Australian Dollar Bond Fund	Global fixed income	Mizuho AM*	Yes
10	DIAM Japan Value Equity Fund	Japanese equity	DIAM*	Yes

1H FY2017 (MHBK, MHTB)

No.	Fund name	Underlying assets	Asset management company	Monthly dividend
1	World Asset Balance (Risk-constrained Course)	Balanced	AMOne	—
2	Mizuho US High Yield Open B Course	Global fixed income	AMOne	Yes
3	Mizuho Australian Dollar Bond Fund	Global fixed income	AMOne	Yes
4	MHAM Equity Index Fund 225	Japanese equity	AMOne	—
5	Nomura PIMCO World Income Strategy Fund Course A	Global fixed income	Nomura AM	—
6	Japan Equity Index Fund 225	Japanese equity	AMOne	—
7	netWIN Goldman Sachs Internet Strategy Fund (Course B, Unhedged)	Global equity	Goldman	—
8	World Asset Balance (Basic Course)	Balanced	AMOne	—
9	Daiwa C&S US REIT Open B course (Currency Unhedged)	Global REIT	Daiwa AM	Yes
10	Mizuho Hybrid Securities Fund 2017-04(JPY Hedged)	Global fixed income	Daiwa AM	—

FY2014 (MHSC)

No.	Fund name	Underlying assets	Asset management company	Monthly dividend
1	Nissay Australia High Dividend Equity Fund (Monthly Settlement Type)	Global equity	Nissay AM	Yes
2	Shinko US-REIT Open	Global REIT	Shinko AM*	Yes
3	Medical Science Fund	Global equity	DIAM*	—
4	Global Allocation Fund Monthly Distribution/Unhedged Course(Target Pay-out Type)	Balanced	Shinko AM*	Yes
5	Shinko J-REIT Open	Japanese REIT	Shinko AM*	Yes
6	Shinko Shiller CAPE Japanese Equity Strategy Fund (Risk Control)	Japanese equity	Shinko AM*	—
7	Global High Dividend Equity Select (Target Monthly Distribution / Unhedged)	Global equity	Shinko AM*	Yes
8	US High Yield Bond Fund AUD Course	Global fixed income	Mizuho AM*	Yes
9	DWS Euro High Yield Bond Fund BRL Course (Monthly Dividend)	Global fixed income	Deutsche AM	Yes
10	Shinko W Bull Japan Stock Open III	Other	Shinko AM*	—

1H FY2017 (MHSC)

No.	Fund name	Underlying assets	Asset management company	Monthly dividend
1	Capital Group New World Fund B (JP) Unhedged	Global equity	Capital	—
2	Global High-Quality Growth Equity Fund (Currency Unhedged)	Global equity	AMOne	—
3	Capital Group Global Equity Fund (JP)	Global equity	Capital	—
4	Nissay Australia High Dividend Equity Fund (Monthly Settlement Type)	Global equity	Nissay AM	Yes
5	Global High-Quality Growth Equity Fund (Currency Partially-Hedged)	Global equity	AMOne	—
6	JPM Emerging Markets Small Cap Equity Fund	Global equity	JP Morgan	—
7	Shinko-PIMCO Strategic Income Fund September	Global fixed income	AMOne	—
8	Fisher US Micro Equity Fund	Global equity	AMOne	—
9	Capital Group New World Fund A (JP) Hedged	Global equity	Capital	—
10	Shinko-PIMCO Strategic Income Fund August	Global fixed income	AMOne	—

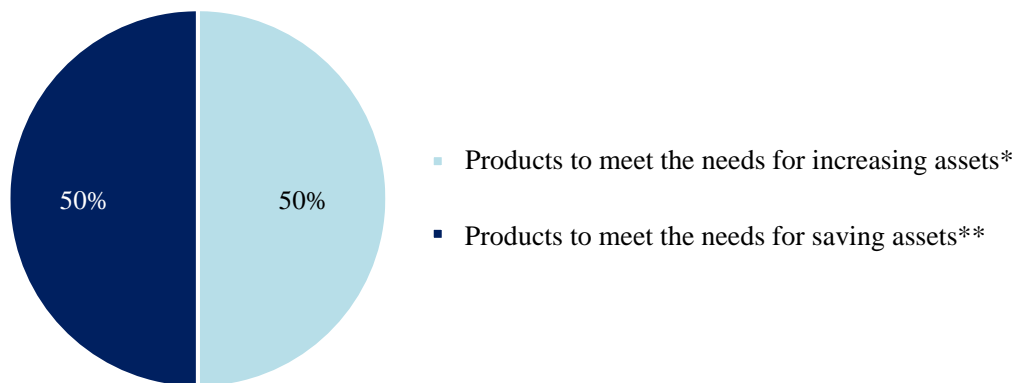
* DIAM, Mizuho Asset Management, and Shinko Asset Management were merged into Asset Management One (AMOne) in October 2016, together with the investment function of MHTB.

Note: This chart is not presented for the purpose of soliciting investment or recommending a specific product. The best-selling funds presented above do not necessarily meet a customer's purpose of investment or risk tolerance. The list does not predict or suggest future investment performance.

Insurance

In the area of life insurance, we offer excellent products in each category mainly through MHBK by classifying them according to their characteristics. We are committed to providing the best, most-appropriate solutions in response to our customers' needs by preparing products that can meet diverse requirements in various stages of a customer's life cycle.

Insurance sales ratio buy needs (MHBK)



* Products to meet the needs for increasing assets:

Insurance policies that can be used for preparation for life after retirement and investment, such as single-premium annuity insurance

** Products to meet the needs for saving assets

Insurance policies that can be used for preparation for tax payment and inheritance while the donator is still alive, such as single-premium whole-life insurance

2. Providing Investment Products to Customers via Consulting Services

Action Plans

- We will establish a structure in which we: 1) carefully listen to customer needs in relation to the state of their assets/liabilities, 2) perform various analyses, and 3) accurately assess their tolerance of risk.
- We promote the provision of information that will provide our customers with clear, truthful, and non-misleading information so that the customer can find the right product for their needs.
- We will further improve the methods of making proposals and explaining products through the further standardization of the product offering process so as to provide high-value-added services to customers.
- We will pursue and promote the proactive use of the latest technologies so as to improve our methods of consulting according to the purchasing channels of customers, such as over the counter and via the internet, and to their diverse asset management needs.
- We endeavor to provide easy-to-understand information regarding commissions and to operate and improve monitoring for consulting processes.

Progress of the action plan initiatives

(1) Enhancement of initiatives to accurately understand the needs and goals of customers

Execution of consulting sales via a tablet application

MHBK MHTB

All sales staff members are making proposals on investment trust fund portfolios and insurance products in accordance with the needs and situations of customers by using the application installed in the tablet terminal. The tablet application is updated regularly so that the contents of information are enriched and so that the effectiveness of product proposal is improved.

Promotion of consulting sales by activity management

MHSC

MHSC will continue to work on initiatives toward consulting on sales under the activity management model in which deep discourse with customers leads to consulting sales. The initiative above was highly evaluated recently and was awarded the “CRM Best Practice Award”^{*2} of 2017. MHSC will continue to practice “consulting sales for the benefit of the customer” and “customer-oriented business operations” through “deep discourse with customers.”

^{*2}CRM Best Practice Awards, as selected by CRM Association Japan,^{*3} are awarded to applicant groups, corporations, government bodies, and individuals that have achieved excellent results by utilizing the latest IT technology and practicing advanced CRM (Customer Relationship Management).

*3 CRM Association Japan (secretariat in Shinjuku, Tokyo, with Junkyo Fujieda as chairman) is a general incorporated association and an open and non-profit member organization established on October 1, 2009, to study, pursue, and promote an ideal and true CRM in Japan in collaboration with users, vendors, and academies by taking over the activities of the former CRM association that was formed in 2004.

(2) Consulting based on appropriate information provision

Enhancement of initiatives to ensure easy-to-understand explanation of products

MHBK **MHTB** **MHSC**

Mizuho is providing our customers with clear, truthful, and non-misleading information so that they can choose the product that meets their needs. As part of this initiative, we plan to provide information about products that comprise more than one financial product in comparison with the cases where financial products are purchased separately.

We are also working on the enhancement of explanations on products that have similar characteristics, such as index-type investment trust funds and ETF (exchange-traded funds, listed investment trust funds), so that the contents of products are compared and understood.

Enhancement of capabilities to transmit information to customers **MHSC**

Mizuho, with its information excellence, is supporting its customers in their steady and long-term asset building by providing appropriate information and advice that contributes to the customers' investment decision-making, and will make further efforts to improve its global research capability.

(3) Pursuit of new methods for proposals using the latest technologies

Enhancement of the functions of the Robo-Advisor Service **MHBK**

In October 2015, MHBK introduced "SMART FOLIO," Robo-Advisor Service. It makes portfolio proposals for investment trust funds based on the risk tolerance of customers, via the internet using the latest financial technologies, and is available for free for everyone, not just MHBK customers.

We improved the functions of the system as follows to enhance the service's usability based on comments and opinions from customers that used the service.

Compatible with smartphones	We prepared a screen designed for smartphones, as there are many smartphone users who have needs for asset building.
Introduction of functions for choosing services	Customers can choose from "Purchase by accumulation" and "One-time payment purchase." (The function is also to be applied to Tsumitate NISA, a new product.)

(4) Extensive information provision regarding commissions

Presentation of the explicit concept of commissions **MHBK** **MHTB** **MHSC**

We decided to clarify the commissions we receive when customers purchase or retain investment products, such as investment trust funds, and to communicate the concept to the customer in a non-misleading way.

Please see “Communication of the explicit concept of commissions” for details.

URL: https://www.mizuho-fg.com/release/pdf/20171110release_eng_3fee.pdf

3. Attentive Follow-Up Service to Help Customers Achieve Their Goals

Action Plans

- We will further promote and enhance our provision of appropriate information and advice that assists customers in making appropriate investment decisions, through after-sales follow-up, such as: 1) confirmation of the state of customer assets with changes in the environment surrounding investment and 2) portfolio diagnosis based on the customers' respective goals.
- We will facilitate system solutions including the advancement of operations and the establishment of electronic forms and documents to further improve the accuracy of our business activities.

Progress of the action plan initiatives

(1) Improvement in information provision and advice through after-sales follow-up

Customer satisfaction survey including after-sales follow-up

MHBK MHTB MHSC

Mizuho is performing customer satisfaction surveys, including for after-sales follow-up. Please see Page 15 for details on the initiatives in this area.

We are also expanding the scheme of information provision through each initiative mentioned in “2. Providing Investment Products to Customers via Consulting Services.”

(2) Reliable execution and advancement of business operations

Enhancement of paperless transaction request acceptance **MHBK MHTB**

Mizuho has been promoting the advancement of a transaction process using the latest technologies.

In October 2016, MHBK introduced a new process, in which the procedure of accepting requests for investment trust funds, etc., is completed via a tablet terminal. As a result, the time necessary to process the requests has been reduced by half. Along with the above, we started the acceptance of paperless application for life insurance policies issued by several insurance companies, via tablet terminals.

The following are the benefits of our paperless application scheme.

- Reduction of time and improvement of accuracy in application procedures
- Increase in the speed of underwriting by insurance companies

MHTB is also making efforts to introduce web solutions for applications for the products of certain life insurance companies.

We will continue to enhance the products covered by paperless processing with in cooperation with life insurance companies.

4. Laying Foundations to Help Customers Invest with Confidence and Steadily Build Their Assets

Action Plans

- We will enhance opportunities to provide various information and seminars that help to improve the financial and investment knowledge of our customers and to obtain market information in accordance with the purchase channel of our customers, such as over-the-counter or via the internet, and with their needs for asset management.
- We will enhance the education of our sales personnel and improve the administration of their performance evaluations to ensure good and appropriate consulting in response to the diverse needs of customers regarding asset management.

Progress of the action plan initiatives

(1) Enhancing the provision of services that help customers improve their financial and investment knowledge

New offer: Tsumitate (Accumulation) NISA **MHBK** **MHSC**

MHBK and MHSC will start selling the Tsumitate (Accumulation) NISA, which is a new tax-exempt product newly introduced with the tax reform in 2017 with the intention to support the long-term and incremental investment of the customers.

This product can effectively support the steady asset building of customers in their working years through asset distribution, holding period diversification, and long-term retention. We will therefore actively recommend products to our customers.

We have established a scheme to refer MHTB customers to MHBK if they are interested in Tsumitate NISA.

(2) Enhancement of the education of sales personnel

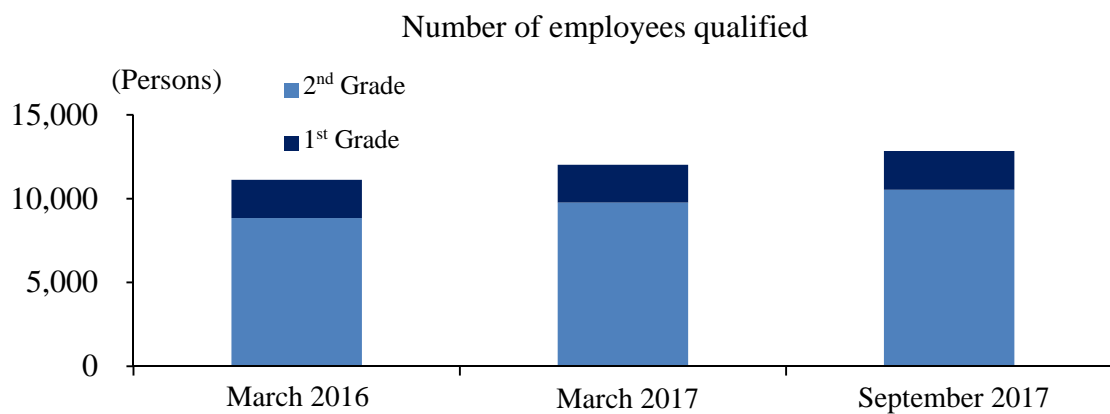
Further improvement of personnel capabilities through enhanced qualifications

MHBK **MHTB** **MHSC**

At MHBK, MHTB, and MHSC, we strive to understand our customers' respective goals, and we have been strongly encouraging all MHBK, MHTB, and MHSC employees to obtain

qualifications for Financial Planner (FP) 1st grade and Securities Analyst so as to develop their resources in an organized manner, so that they can provide consulting services of the highest quality. We will set the number of employees having such qualifications as a KPI and will disclose such regularly to further improve our consulting services.

- FP 1st grade equivalent: FP 1st Grade, Certified Financial Planner (CFP), Securities Analyst, Senior Private Banker, etc.
- FP 2nd grade equivalent: FP 2nd Grade, Associate Financial Planner (AFP), Primary Private Banker, etc.



* The number of MHSC employees qualified is of those that are qualified as CFP and AFP in the Retail Business Division.

Trust and Appreciation by Customers

Customer Satisfaction Survey

MHBK MHTB MHSC

We aim to provide services that can truly satisfy a broad range of customers by ensuring the implementation and continuous improvement of the action plans based on the *Policies Regarding Mizuho's Fiduciary Duties*.

We started the customer satisfaction questionnaire surveys by sending them out via postal mail, with the aim of honing our practice of fiduciary duty in asset management-related businesses, in addition to the other surveys that we had been conducting, all in order to understand the level of satisfaction of our customers and to use our findings for the continuous improvement of our business. MHBK, which supports customers in taking their first steps toward a “shift from savings to investments/asset building” also conducts questionnaire surveys by using tablet terminals at the point of sale.

We will set the results of the questionnaire surveys as a KPI after this and disclose such regularly, in order to use them to further improve Mizuho's services based on the voice of customers.

Example of a customer satisfaction questionnaire survey (MHBK)

Item	Questionnaire by postal mail	Questionnaire by tablet terminals
Subject	Customers that receive a transaction balance statement	Customers that have purchased an investment trust fund or insurance policy
Method	Postcard (enclosed with the transaction balance statement)	Using tablet terminals at the point of purchase
Frequency	Once a year	One time at purchase

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ご購入商品に関する報告状況 ※該当するものを1つに✓を記入ください。
満足 やや満足 普通 やや不満 不満

マーケット状況等に応じた情報提供やアドバイス
満足 やや満足 普通 やや不満 不満

お客さまのご都合・ご依頼への迅速さ・的確さ
満足 やや満足 普通 やや不満 不満

担当者への相談のしやすさ
満足 やや満足 普通 やや不満 不満

担当者の知識・経験
満足 やや満足 普通 やや不満 不満

ひらつき、担当者についてお聞かせください。
 あなたの担当者を友人・知人に薦めたいと思えますか？
薦めたい やや薦めたい どちらでもない やや薦めたくない 薦めたくない

総合的な満足度はいかがですか？（商品ご購入時から日頃の対応まで）
満足 やや満足 普通 やや不満 不満

上記のようにお答えになった理由を教えてください。

よろしければ、ご利用支店名・担当者名・お名前をご記入ください。

ご利用支店名 担当者名 お名前

MIZUHO みずほ銀行

One MIZUHO

お客さまアンケート

必須事項をご入力の上、送信ボタンを押してください。

お客さまのライフプランおよびご要望・ニーズを把握するよう努めてまいりますか？

大変そう思う そう思う どちらかといえはそう思う どちらかといえはそう思わない そう思わない 全くそう思わない

上記を踏まえ、お客さまご自身でニーズにあった商品を提案できる

大変そう思う そう思う

Result

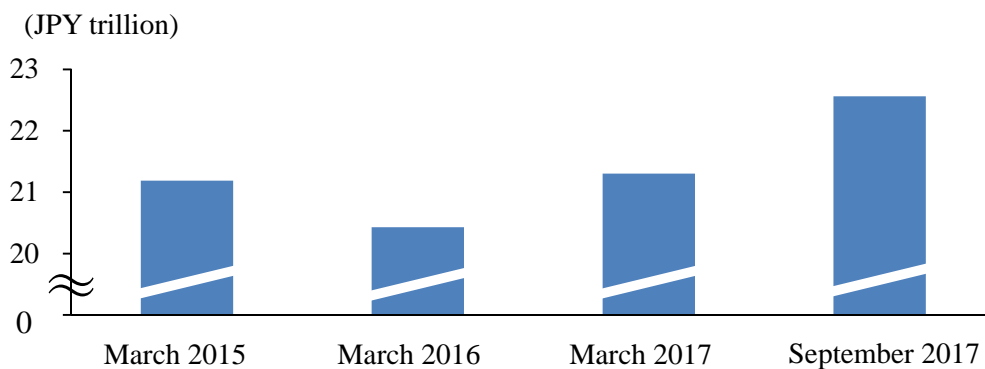
Mizuho feels that the continuous provision of services that truly satisfy our customers can lead to trust and appreciation by such customers and that, as a result, this will increase the number of asset management transactions handled by the Mizuho group.

As a manifestation of the trust and appreciation given to us by Mizuho customers, we will set the following indicators as a KPI and periodically disclose such at later dates.

1. Balance of assets of investment products under management **MHBK** **MHTB** **MHSC**

We are committed to increasing the balance of our customers' assets under management by Mizuho by winning the trust and appreciation of more customers and by making efforts so that our existing customers can keep choosing us.

Balance of assets of investment products under management



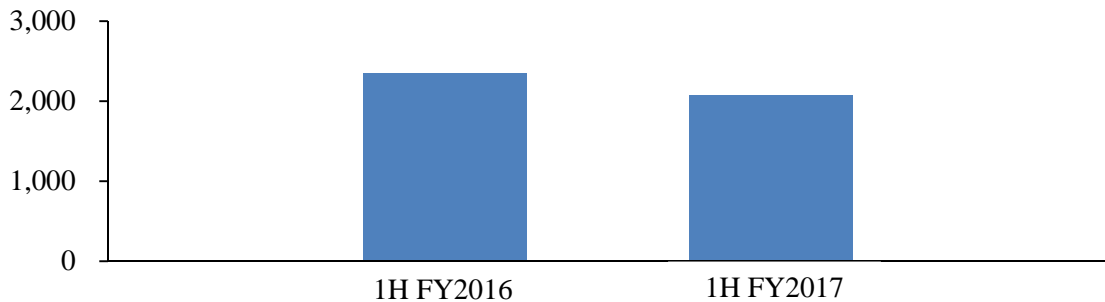
2. Increase in the assets of new customers under management **MHBK**

We believe that we are given the opportunity to engage in transactions with new customers based on evaluations by current customers, by ensuring that such current customers are satisfied with our services.

MHBK, in particular, is providing support for customers in taking their first step toward a shift from savings to investments/asset building and is committed to increasing the asset portfolio of new customers through support for a shift from savings to investments/asset building wherever possible.

Increase in the assets of new customers under management

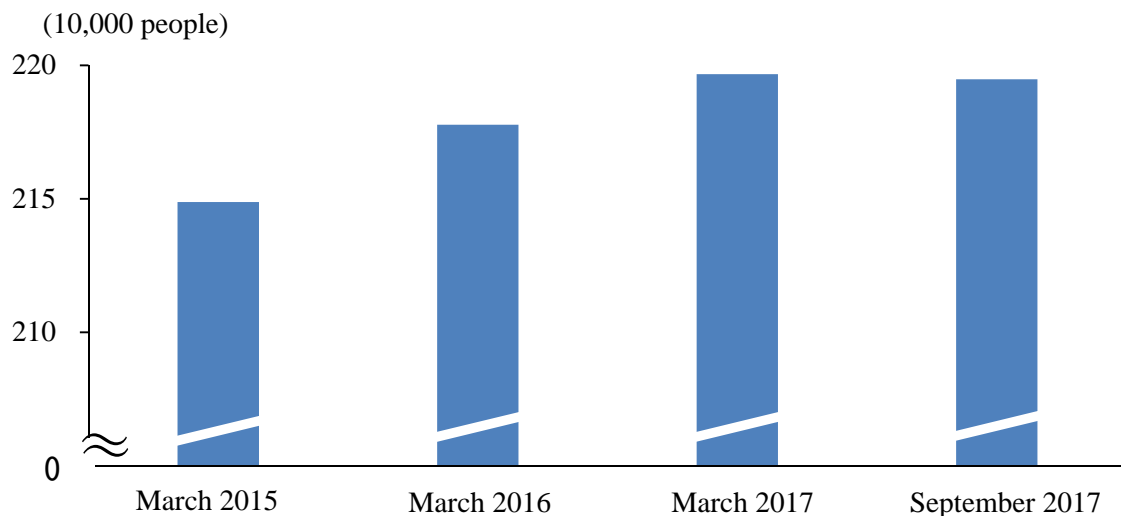
(JPY 100 million)



3. Number of holders of investment product **MHBK** **MHTB** **MHSC**

We are committed to helping our customers shift from savings to investments/asset building wherever possible by making contributions to increase balances and to support the asset building of many customers.

Number of holders of investment products

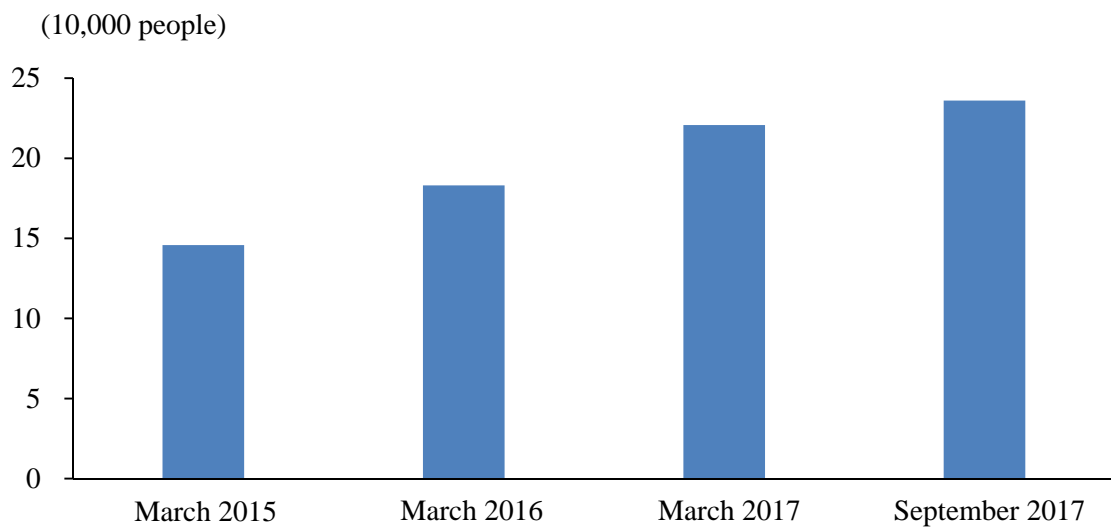


4. Number of holders of products for the asset building segment **MHBK** **MHSC**

We are committed to helping our customers shift from savings to investments/asset building wherever possible by making proposals for accumulation-type investment trust funds (including Tsumitate NISA), iDeCo, and equal-premium-payment insurance that contribute to asset building through asset diversification, holding period diversification, and long-term retention.



Number of holders of products for the asset building segment



End