

Names of Products and Services

Sumishin*1 World Five Income Fund (Nickname: Five Income)

Through investments in investment trusts, Five Income invests in five appealing global asset classes. The basic asset allocation policy is 30% in high-rated, high-interest rate bonds from developed countries; 20% in local currency sovereign bonds from emerging countries; 20% in high dividend yield stocks from developed countries; 20% in high dividend yield stocks from Japan; and 10% in overseas REITs.

*1 Sumishin: short for Sumitomo Shintaku, or Sumitomo Trust in English.

Sumishin Property Quadruple Fund (Nickname: Quadruple)

Quadruple is a fund of funds with the net asset value recalculated on a monthly basis which makes diversified investments in domestic bonds, stocks, real-estate investment trust securities (J-REIT) and foreign assets, through investments in mutual funds. We gave it the nickname “Quadruple” because it involves investment in four types of assets.

Sumishin Monthly Dividend Package Fund (Nickname: Dividend Family)

Dividend Family is a fund of funds with the net asset value recalculated on a monthly basis which makes diversified investments in foreign bonds and domestic and foreign stocks, through investments in mutual funds. We gave it the nickname “Family” because it merges seven popular types of funds into one package.

Sumishin Next Generation Growth Fund (Nickname: Future Fruit)

Future Fruit aims to reap the fruits of global economic growth by spreading investments in equities, bonds and products that track the commodities markets globally. This focus is on further increasing growth in the future value of entrusted assets.

Sumishin SRI Japan Open Fund (Nickname: Good Company)

Good Company is a mutual fund which makes investments in the stocks of Japanese companies that are working hard to fulfill their CSR. We conduct a multifaceted evaluation of CSR in terms of the four evaluation criteria of legal responsibility, social responsibility, environmental responsibility and economic responsibility.

Good Select

Good Select is a time deposit product which allows depositors to choose the interest rate type (floating or fixed) and the deposit term (two, three, or five years). We are able to offer a competitive interest rate because, as a rule, cancellations before maturity are not permitted. For the floating rate type the interest rate is the benchmark interest rate with a premium reset every six months and for the fixed rate type it is a competitive interest rate higher than that for Sumitomo Trust’s Super Time Deposit product for a given deposit term.

Kisetsu No Tayori

Kisetsu No Tayori is a time deposit product which allows depositors to draw down a fixed amount of the initial principal once every three months*2 until it reaches half of the principal. With principal guarantee and half yearly compound interest the product offers a sense of security and the periodic payments offer convenience. Thus, depositors can use it as a supplement to their pension.

“Kisetsu” means “season” and “tayori” refers to “news” and “tidings.” We gave this product the name Kisetsu No Tayori to liken the ability of the depositor to receive payouts four times a year with “news of the arrival of the four seasons.”

*2 Applicable from one year after the initial deposit.

Wakuwaku Select

Wakuwaku Select is a special agreement-attached time deposit that provides the customer with the right to purchase JTB Corp.*3 products using a gift card called Wakuwaku Plus upon expiration of the deposit term using the principle and interest from the deposit. The customer can select to receive the entire amount of the maturity value in cash, or split it between Wakuwaku Plus and cash.

“Wakuwaku” is a Japanese word describing the feeling of anticipation of a fun thing happening. We gave this product the name Wakuwaku Select because we want depositors to spend the time until maturity in a state of wakuwaku, making plans for their next vacation.

*3 JTB: a major travel agency in Japan.

Foreign Currency Revolution (“Gaika kakumei”)

Foreign Currency Revolution is a foreign currency time deposit which allows depositors to choose from five foreign currencies. We gave it this name because it has revolutionary features. For example, through the internet depositors can access the foreign exchange market 24 hours a day (in principle) in real time.

Asset Management-Type Packages

Asset Management-Type Packages are mutual fund-time deposit package products available for customers investing in mutual funds designated by Sumitomo Trust. Additional interest is added to the time deposit portion, calculated on the purchase value of the mutual funds*⁴. We offer two plan types of these packages: periodic plan and portfolio plan.

*⁴ Upper limit of 30 million yen.

Housing Card Loan

Housing Card Loan is a loan service for customers who have taken out a Sumitomo Trust housing loan. It allows borrowers to effectively utilize their property value by establishing a revolving credit line on the property which enables them to freely borrow funds from ATMs at any time.

Apartment Loan

Apartment Loan provides capital for construction, extension, rebuilding, or refinancing for rental apartments, rental condominiums, etc. for effective utilization of land. It can also be used to provide capital for the purchase of real estate for investment.

TV de Sodan

TV de Sodan*⁵ is the service enabling customers who cannot get to one of our branches easily to consult with us regarding housing loans in their own homes. They can use their personal computer and the internet to receive free consultations via video and audio.

*⁵ TV de Sodan: “consultation via TV” in English.

Relay Plan Flex

Relay Plan Flex is one of Sumitomo Trust’s housing loan products. It offers the flexibility of advance repayment and a choice of interest rates. For example, borrowers can make partial advance repayments and have surplus funds automatically used for repayment via the internet or by telephone.

Estate Planning

Through detailed analysis of customers’ assets to assess current conditions and for asset succession, this service offers support in approaches to asset succession and in forming specific asset succession plans.

Overseas Credit Investment related Terms

Securities backed by securitized assets

Structured product backed by other securitized assets; referred to as “securities backed by securitized assets.”

Equity type security

Most subordinated tranche (i.e. “equity”) in terms of interest and principal payments in a securitized asset scheme.

CDO Mezzanine

Portion of securitized portfolio of corporate loans and bonds rated A or BBB at time of issuance.

Synthetic CDO

Structured product backed by credit derivatives on a company’s credit risk.

ABS-CDO

A category of resecuritization product, backed by other asset-backed securities.

CLO Equity

Most subordinated tranche in a securitized asset product backed by corporate loans.

SIV Capital note

Equity portion of a structured product issued by a special investment vehicle (SIV) that mainly invests in securitized assets and bonds.

CLO Warehousing loan

A short-term bridge loan to a CLO issuing body for the purchase of assets needed to complete a pool for securitization.