

# Our Philosophy

Our mission is to help companies create a safe working environment for their employees, who are the pillars of their business development, with an effort to integrate their global standards and the local practices.

## Clients. Our Passion.

- We support our clients business growth with passion from the Employee Benefits perspective, regardless of their size.
- Bridging Global and Local
- We propose an optimal fusion of our clients' global standards and the local practices.
- When people from different cultures and backgrounds communicate with each other, we believe that what is more important than the language skills is to communicate from the other person's point of view, while reconciling the meaning of our words with the other person's words. We strive to achieve this in our communication at all times.

## Beyond Compliance

- We always look beyond the legal compliance to become an autonomous organization with high ethical standards.
- To this end, each and every one of us shall improve our knowledge of laws and regulations, the products we handle, the surrounding environment and market trends on a daily basis, and share this knowledge and help with each other to the further growth as an organization.
- To keep pace with the ever-changing global environment, we will not only comply with today's rules, but also consider tomorrow's risks one step ahead and seek innovative approaches trying to fulfill our social and environmental responsibilities as a company.

Kaori Tamura  
President  
Benefit Strategies K.K.

# Solicitation Policy

As an insurance agency contributing to our clients and the community as a global, we pursue the following Solicitation Policy pursuant to the Act on the Provision of Financial Services:

## 1. Compliance with Laws and Regulations

- We will ensure that we are fully compliant with the Insurance Business Law, the Act on the Provision of Financial Services, the Consumer Contract Act, and all other relevant legal and regulatory requirements when conducting sales activities.

## 2. Client-focused Explanations and Recommendations

- We will endeavor to recommend products which best suit the customers' needs, taking into account their age, intention and financial situation.
- For elderly customers we will provide more detailed and easy-to-understand explanations to avoid misunderstandings about the contents and structure of products.
- We will confirm the intention of the contracts and amount of sum insured etc., even more cautiously when soliciting life insurance products to minors, and ensure adequate sales and approaches.
- To help customers gain proper understanding of the products and make the most appropriate decision, we will explain the products properly using the internally preapproved materials including "Policy Summary," "Information for Attention", "Policy Guide, Terms & Conditions (*yakkan*)" .
- We will make clear distinctions between life insurance, non-life insurance, and other financial products, and strive to avoid misleading about the products and underwriting insurance companies.
- Especially for products that are affected by the market risks, we will provide adequate and appropriate explanations so that the customers can fully understand them, taking into account their intention, age, financial situation, investment experience and knowledge, and the like.

## 3. Appropriate Service System for Customers

- When contacting or visiting customers, we shall take into consideration their convenience in terms of time and place.
- We promise to follow up with customers continuously after the conclusion of a contract to ensure their peace of mind.
- We will take the customers' opinions and requests seriously, and reflect their feedback to our future improvement

## 4. Protection of Customer Information

- We will always make customer data protection a priority, and will strictly manage the customers' information and contract details obtained in the course of business.

## 5. Protection of Intellectual Property Rights

- We will respect the intellectual property rights of our customers and strive to ensure that their intellectual property rights are properly protected.

## 6. Elimination of Relationships with Antisocial Forces

- We will not have any relationship with Antisocial Forces, and shall resolutely reject any unreasonable demands from Antisocial Forces.

## 7. Establishment of Internal Control System and Appropriate Business Management

- We will develop an internal control system and provide sufficient internal education and training programs to our employees in order to ensure appropriate solicitation in accordance with this solicitation policy.