

News Release

Keio University, Nomura and Mitsubishi UFJ Trust and Banking to Establish Joint Financial Gerontology Institute

Tokyo, October 18, 2018 — Keio University, Nomura Holdings, Inc. and Mitsubishi UFJ Trust and Banking Corporation today announced that they have set up a joint research team as part of plans to establish a financial gerontology institute. The institute will work to raise awareness about financial gerontology and develop talent with expertise in the field to further improve financial services to senior clients.

Japan has a low birth rate, fast-aging population and high life expectancy. Helping clients grow and properly manage their financial assets is therefore critical to ensuring that they live comfortably in their post-retirement years. An important aspect of this is understanding the physical and cognitive changes that come with aging.

Nomura and Mitsubishi UFJ Trust and Banking have each been conducting research with Keio University to better understand aging as it relates to finance. Together with Keio University, the two companies plan to leverage the results of their respective research to establish a financial gerontology institute in April 2019. The three parties believe the institute will respond to a need for more widespread knowledge on financial gerontology and help in providing more appropriate asset management advice to elderly clients.

The parties will also look to collaborate with a broad range of financial institutions that share their commitment to learning more about financial gerontology and taking on the challenges of serving elderly clients.

With the support of Professor Kohei Komamura, Faculty of Economics and Director of Research Center for Financial Gerontology, Keio University, Professor Masaru Mimura from the School of Medicine and other leaders in the field, the institute will strive to develop training programs for people from participating financial institutions. The programs will be primarily based on the results of Nomura's joint research with Keio University, as well as incorporate the findings of Mitsubishi UFJ Trust and Banking's joint research with the university.

The three parties are also considering certifying participants who acquire the necessary expertise.

Keio University, Nomura and Mitsubishi UFJ Trust and Banking will make ongoing efforts to build up knowledge on financial gerontology to contribute to the improvement of financial services in Japan.

Overview of new institute

1. Name (tentative)
Japan Financial Gerontology Institute (JFGI)
2. Planned services
 - (1) Financial gerontology training programs mainly to financial institutions
 - (2) Ongoing provision of information to trainees and participating institutions
 - (3) Proficiency tests and certification

Nomura

Nomura is an Asia-headquartered financial services group with an integrated global network spanning over 30 countries. By connecting markets East & West, Nomura services the needs of individuals, institutions, corporates and governments through its four business divisions: Retail, Asset Management, and Wholesale (Global Markets and Investment Banking), and Merchant Banking. Founded in 1925, the firm is built on a tradition of disciplined entrepreneurship, serving clients with creative solutions and considered thought leadership. For further information about Nomura, visit www.nomura.com.

Mitsubishi UFJ Trust and Banking

Mitsubishi UFJ Trust and Banking Corporation, as a core member of the Mitsubishi UFJ Financial Group (MUFG), provides its customers with a wide range of comprehensive financial solutions leveraging unique and highly professional function as the leading trust bank. Such financial solutions include real estate, stock transfer agency, asset management and investor services, and inheritance related services in addition to its banking operations. We aim to realize our vision to be a trust bank that creates "a safe and affluent society" and "the bright future with our customers together" by always supporting our customers' or society's challenges based on *Trust*, and thus created a new key concept "*Trust Drives Our Future*". For more information, visit www.tr.mufg.jp/english.