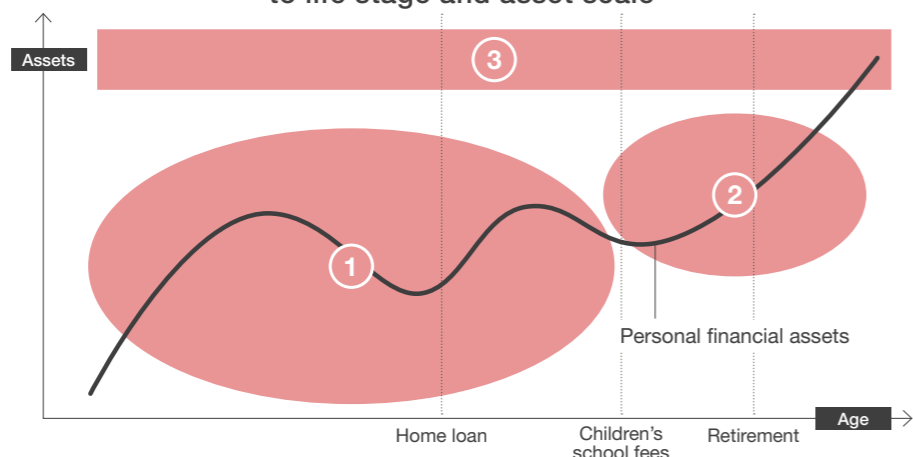


# Expanding services tailored to clients' life stages

Nomura strives to be a trustworthy partner to its clients and to support each one in the present and future as 100 year lifespans are not uncommon.

The following figure shows how assets scale in step with various life stages by displaying asset size on the vertical axis and age across the horizontal axis. After employment, asset sizes increases toward retirement, notwithstanding expenditures for major life event along the way including a home purchase and school fees for children. The Retail Division is working to offer services and build a system that suit customer objectives at different life stages in order to help them build assets throughout their lifetime.

Provision of services and development of systems according to life stage and asset scale



	①	②	③
Customer needs	Asset building Preparations for the future	Desires to protect assets and pass them down to the next generation Preparations for long life	Asset management Inheritance, M&A and business succession Management of real estate and other assets that are not financial products
Products / services	Long-term diversified investment (NISA, accumulated-type NISA and iDeCo) ESOP Robo advisory	Financial products Inheritance and insurance	Financial products Inheritance, M&A and insurance Real estate Operating leases
Nomura's systems / platforms	Not on a face-to-face basis Life Plan Service Department Defined Contribution Pension Plan Department	On a face-to-face basis Financial Partner Section Living Partner Section (Yuto Retire, Heartful Partner)	On a face-to-face basis Wealth Management Department Wealth Partner Section S&S Department, PB Business Department and Corporate Business Development Department Trust Bank and Insurance Business Department Nomura Institute of Estate Planning Real Estate Business Department Nomura Babcock & Brown Co., Ltd.
	Case 01	Case 02	
	Not on a face-to-face basis		Nomura Online Services

LINE Securities Corporation Case 03

## Case 01 Offering services for people building their assets

NISA, accumulated-type NISA and iDeCo are programs for persuading people to build assets by means of long-term, diversified and accumulated-type investments. As needs of building assets are increasing, the Retail Division is working to increase the number of accounts. Meanwhile, Retail Division is strengthening services provided on a non-face-to-face basis to satisfy a broad range of customers, and integrated Nomura Home Trade and Nomura Net & Call services into Nomura Online Service in January 2018. Additionally, the Retail Division upgraded the Nomura Goal-Based robo advisory service to make it easier to use for asset building customers with little investment experiences.

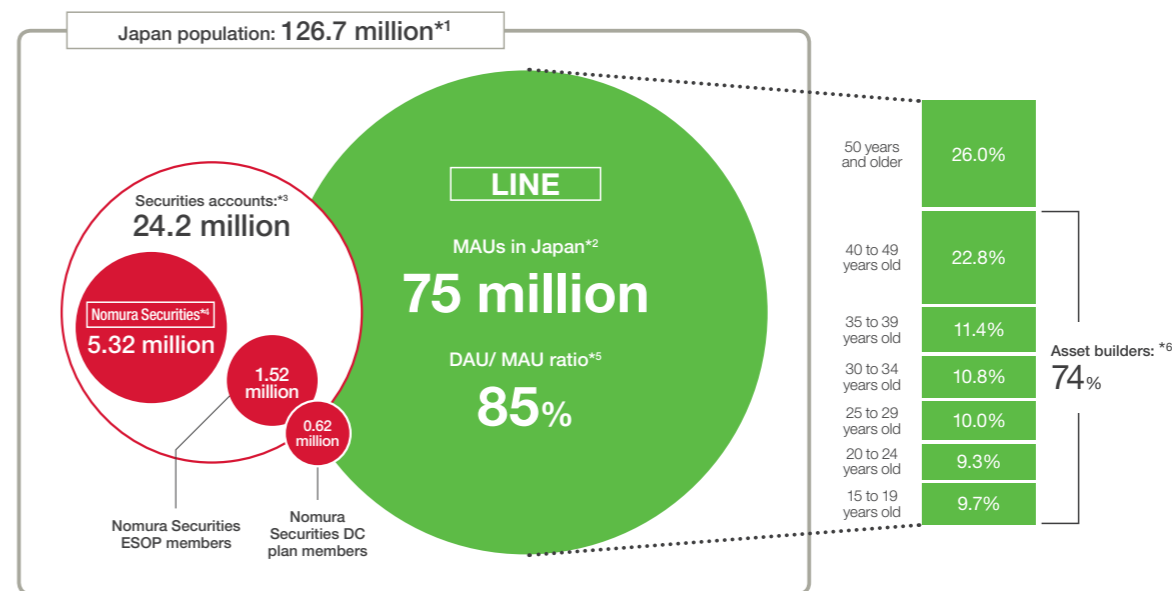
## Case 02 Offering services tailored to the anxieties of senior customers and their families

Senior customers face a broad range of anxieties associated with matters not only health, nursing care, funerals and graves, but also asset succession, including those about inheritance, wills and donations. To address those anxieties, the Retail Division has expanded its consulting functions for inheritance- and donation-related services, such as testamentary trust, wrap trust, insurance and donations, in partnership with Group companies and other parties. It has also expanded the system of Heartful Partners, who support the anxieties of senior customers and their families, to all branches of Nomura Securities in Japan. Furthermore, Happy Life Seminars are held for senior customers for the group to be a good partner in the approach for their various matters they will experience in their old age and to support them enjoy their lives after retirement.

## Case 03 Alliance with LINE Corporation

Nomura Holdings signed a joint venture contract to establish LINE Securities Corporation with LINE Corporation and LINE Financial Corporation in May

2018. Through this joint venture, Nomura aims to offer brokerage and investment consulting services to asset-building clients on a non-face-to-face basis, making the most of LINE's user base of more than 75 million people and the financial business knowledge accumulated by the Nomura Group.



\*1 As of November 1, 2017, the Statistics Bureau of the Ministry of Internal Affairs and Communications \*2 Monthly active LINE applications users as of March 2018 according to a survey conducted by LINE Corporation \*3 Their number as of December 2017 according to data released by the Japan Securities Dealers Association. The number of securities accounts is the sum of such figures at the end of October for companies that close accounts in January, April, July or October and the same figures at the end of November for companies that close accounts in February, May, August or November. \*4 Client accounts with balance as of March 2018. \*5 The ratio of DAUs (daily active users or users who used LINE services at least once each day) to MAUs (monthly active users) in Japan as of March 2018 \*6 The composition of LINE users is based on an Internet survey Macromill, Inc. conducted on a sample population of 2,060 LINE users nationwide aged 15 to 69 in January 2018.