SPECIAL FEATURE

02 Enhancement of asset management advisory service and client base expansion

By using the CIO model to offer more sophisticated asset management advice and by providing a multi-track fee structure, we will deliver the best services that meet the needs and concerns of each client. Furthermore, we will strengthen our contact centers and other remote approaches to increase contact with clients. The expansion of our business for high net worth clients overseas will also be promoted. In addition to providing services to the younger generation and asset building segment through LINE Securities, we will also work with regional financial institutions to provide our consulting services to as many clients as possible in an effort to expand our client base.

Expanding asset management advisory functions

Leveraging the CIO model

Propose a high-quality portfolio that meets clients' risk tolerance

- In July 2020, we established the Chief Investment Office (CIO) Group with the aim of fully implementing the high value-added advisory model. In the CIO model, we aim to build an even more advanced advisory function by providing consulting services similar to those already offered towards institutional investors, to individual investors.
- In November 2020, we introduced the CIO model for discretionary investment services to improve operational performance. In June 2021, Nomura Navigation, a tool for managing clients' portfolios, was introduced as a precursor to the CIO model. We provide high-quality services including the development of asset allocation plans, portfolio monitoring, and identifying and solving financial concerns through comprehensive, personalized investment proposals.

NOMURA Navigation

Tool to support sophisticated asset consulting by realizing thorough portfolio management

		Representative	Client
Nomura CIO	**Portfolio Management and Monitoring**	**Sales Partner Dashboard**	**Client Report**
Asset allocation engine	Management of asset allocation ratio and degree of investment concentration, checking risk/return, etc.	Identification and visualization of portfolio concerns followed by systematic guidance for portfolio improvements	Easy-to-understand displays of portfolio status and risk assessment to support Partners with their communications to clients about issue sharing and investment proposals

Introduction of level fee

By offering a diversified fee structure, we will increase client satisfaction and therefore increase assets under custody

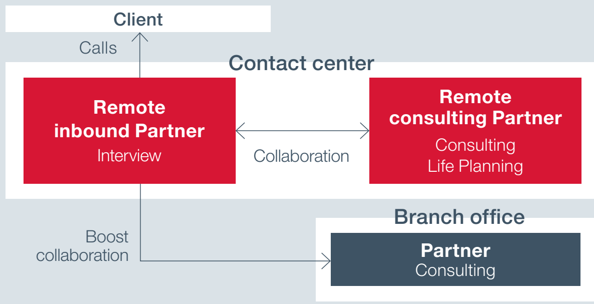
- We are considering the introduction of a new "level fee" structure, in which fees are charged according to the level of client assets (Trial operation started in April 2021, scheduled for full-scale introduction in April 2022).
- By providing a fee structure that fulfils the individual needs of our client, we aim to increase client satisfaction and client assets under custody.

Expanding the range of clients we service

Strengthen and expand contact centers

Increase the number of contact points with clients and expand opportunities to use our company services

- The contact center is positioned as a strategic sales base, and in addition to providing general inquiries from clients and consulting on market outlook, we have established a system in which specialized partners* can use tools to provide a wide range of services such as consulting and life planning and design portfolios.
- Last year, we expanded our network from three to seven centers and increased our number of specialized partners.
- We will provide high-value-added services that meet the individual needs of as many clients as possible through our contact centers.



* We call our sales representatives "Partners" because we want to be the most trusted financial service group for clients

Collaboration with LINE

Collaborate with Japan's largest social networking platform to strengthen the approach toward younger clients and asset building segment

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Business targeting overseas HNWIs, mainly in Asia

Expanding the scope of asset management services to high-net-worth overseas clients, particularly in Asia, which is a growing market

- In August 2019, we established Nomura Orient International Securities Co., Ltd. in China and launched a business for high-net-worth clients in China.
- We will also strengthen international wealth management, mainly in Hong Kong and Singapore. We aim to increase our assets under management to over $35 billion by the end of March 2025.

Alliance with regional financial institutions

Providing high-quality financial services to a wider range of clients through the regional financial institutions networks

- Form alliances in various ways with regional financial institutions, which have a strong client base in each region, and Nomura Group, which has extensive products lineups and expertise in financial services.

Broad asset management services based on comprehensive business alliances

GOGIN & NOMURA Alliance
San-in Godo Bank
Business alliance launched in September 2020

AWAGIN × NOMURA alliance
Awa Bank
Business alliance launched in April 2021

Remote financial consulting services
Exploring establishment of joint venture company with Chiba Bank, Daishi Hokuetsu Bank, and Chugoku Bank, which are members of the TSUBASA Alliance

Provision of Fund Wrap Services
Wealth Square Co., Ltd was established in 2016 to provide Fund Wrap Services to regional financial institutions
WEALTH SQUARE

Providing a financial services platform to support intermediary services

Establishment of a new platform for providing advanced and comprehensive financial consulting services to financial product intermediaries such as regional financial institutions

- Our company, along with Nomura Research Institute, is jointly developing a new financial services platform that integrates IT functions to provide financial intermediaries and other financial institutions with sales and operational expertise to support their businesses.