



**I am 30 years old now**  
(In his mind)

**and I haven't had a girlfriend for ages**  
(In his mind)

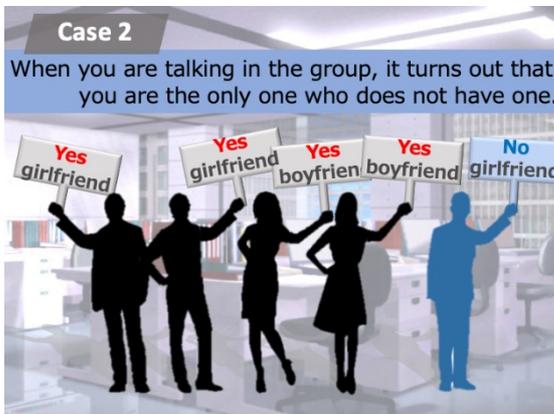
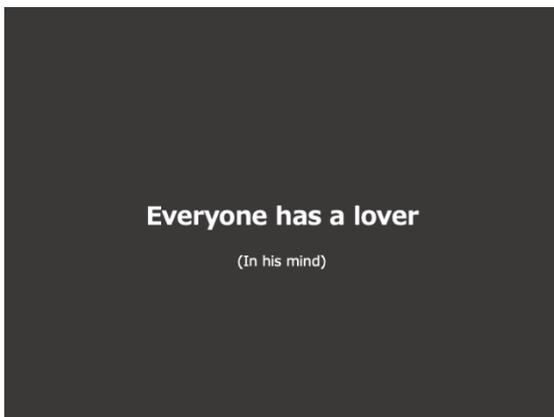
**Should I download some matching apps**  
(In his mind)

**and look for a girlfriend?**  
(In his mind)

**Do I really want a girlfriend?**  
(In his mind)

**Maybe NOT.**  
(In his mind)





### The characteristic of Japanese people

#### The bandwagon effect

A phenomenon where the support rate of a certain beliefs or ideas increases the more that they have already been supported by others.  
 (Harvey Leibenstein, 1950)



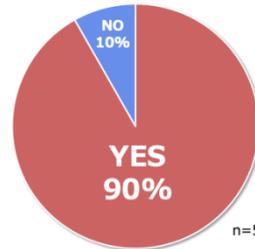
Japanese people have a tendency to be swayed by the majority opinion.  
 They are more likely to be influenced by the **bandwagon effect**.

18

Intro Target Our Plan 1 Our Plan 2 Conclusion

### Question

Do you have a experience being swayed by majority opinion?



n=50

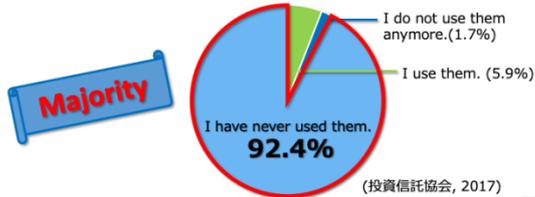
19

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The attitude towards mutual funds among young people

Majority of the population do not use mutual funds.

The usage of mutual funds among Japanese people in their 20s.(2017)



(投資信託協会, 2017)

20

Intro Target Our Plan 1 Our Plan 2 Conclusion

### Now

If no one around young people isn't investing in TDF, they do not feel the need to start investing in TDF.



### In the future

If many people are investing in TDF, those who aren't will feel the need to do so as well.



### In the future

If many people are investing in TDF, those who aren't will feel the need to do so as well.



### In the future

If many people are investing in TDF, those who aren't will feel the need to do so as well.



## Who should we target?

Our target is...

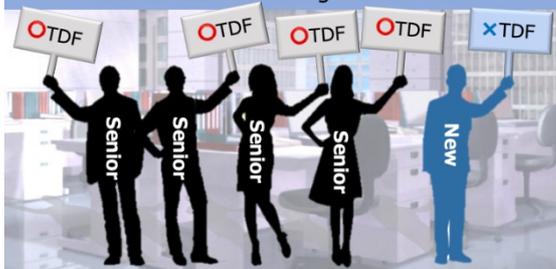


26

Intro Target Our Plan 1 Our Plan 2 Conclusion

### In a company

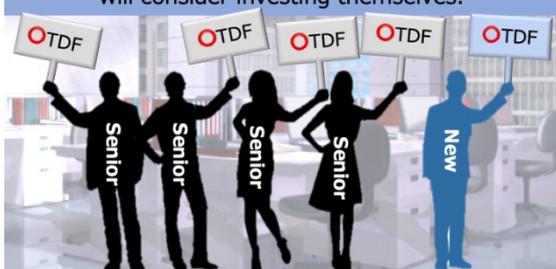
If senior employees in the company are all investing in TDF, newly recruited employees will consider investing themselves.



26

### In a company

If senior employees in the company are all investing in TDF, newly recruited employees will consider investing themselves.



26



## 3 Our Plan 1

## Who should we target?

Unmarried people can spend money more freely

The average amount of money that can be used freely every month (2016)



Category	Amount (\$)
Unmarried people	\$346.24
Married people Without children	\$320.41
Married people With children	\$213.14

27

Intro Target Our Plan 1 Our Plan 2 Conclusion

### In a company

If senior employees in the company are all investing in TDF, newly recruited employees will consider investing themselves.



27

### popularizing TDF in employees using the bandwagon effect

the company needs to recommend investing in TDF to their employees and make TDF investment common within that workplace.



31

### The outline of our plan 1

How we make TDF common within workplace ?



Need to make an environment where most senior employees within their company are using TDF.

33

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1

**Target**  
 Companies that already adapted DC (Defined Contribution plan)

**Why?**

- DC and TDF are compatible
- High probability to adapt TDF

**Target**  
 Employees with various age

**Why?**

- To promote TDF to many employees as the part of DC.

Intro Target Our Plan 1 Our Plan 2 Conclusion 34

### The outline of our plan 1

Recommend TDF to employees

Provide good welfare plan as DC

Operation profit

Funds

Discounting the fees of their funds

Low rate of turnover

Companies that adapt DC

Employees

Intro Target Our Plan 1 Our Plan 2 Conclusion 35

### The outline of our plan 1

Recommend TDF to employees

Provide good welfare plan as DC

Operation profit

Funds

Discounting the fees of their funds

Low rate of turnover

Companies that adapt DC

Employees

Intro Target Our Plan 1 Our Plan 2 Conclusion 36

### The outline of our plan 1

Fidelity will provide their products as the good welfare plan.

Company that adapt DC

Intro Target Our Plan 1 Our Plan 2 Conclusion 38

### The outline of our plan 1

TDF has three strengths.

1. Various line ups
2. Long asset management experience
3. Lowest fees in the asset management industry

Company that adapt DC

Intro Target Our Plan 1 Our Plan 2 Conclusion 39

### The outline of our plan 1

The company will recommend the use of TDF to its employees.

Company that adapt DC

Intro Target Our Plan 1 Our Plan 2 Conclusion 40

### The outline of our plan 1

Recommend TDF to employees

Provide good welfare plan as DC

Operation profit

Funds

Discounting the fees of their funds

Low rate of turnover

Companies that adapt DC

Employees

Intro Target Our Plan 1 Our Plan 2 Conclusion 41

### The outline of our plan 1

The company will discount the fees that occur from their monthly funded amount as part of their welfare plan.

Employees

Intro Target Our Plan 1 Our Plan 2 Conclusion 43

### The outline of our plan 1



Companies that adapt DC

The more employees will use TDF, the lower the fees will get.



Employees

44

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1



Companies that adapt DC

Their employees are less likely to leave the company for their benefits.



Employees

45

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1



Recommend TDF to employees

Provide good welfare plan as DC

Operation profit

Funds

Discounting the fees of their funds

Low rate of turnover



Companies that adapt DC



Employees

46

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1



The new employees will start to invest according to their specific targets.



Employees

47

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1



Fidelity will in turn use the funds and provide the operation profit according to their target dates



Employees

48

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The outline of our plan 1



Recommend TDF to employees

Provide good welfare plan as DC

Operation profit

Funds

Discounting the fees of their funds

Low rate of turnover



Companies that adapt DC



Employees

49

Intro Target Our Plan 1 Our Plan 2 Conclusion

### In a company

If senior employees in the company are all investing in TDF, newly recruited employees will consider investing themselves.

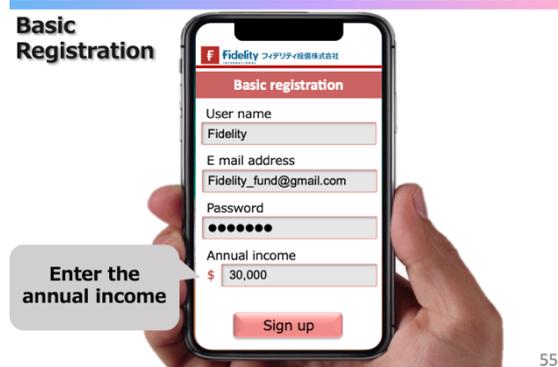
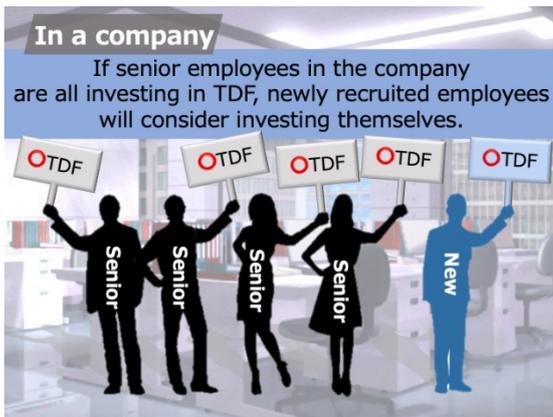


### In a company

If senior employees in the company are all investing in TDF, newly recruited employees will consider investing themselves.

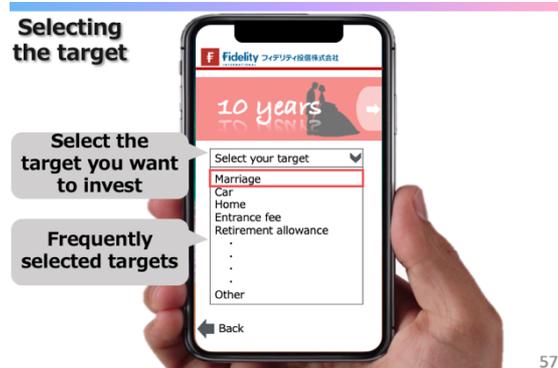
My bosses are all investing in TDF... I'd start it too!





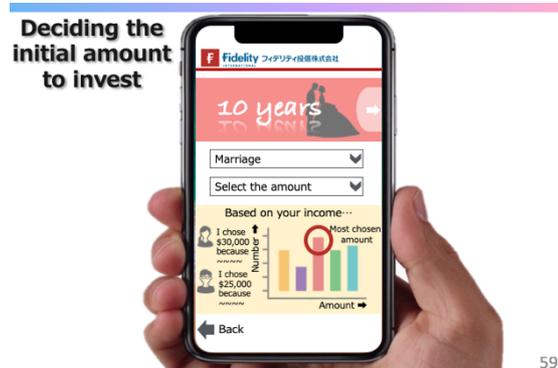
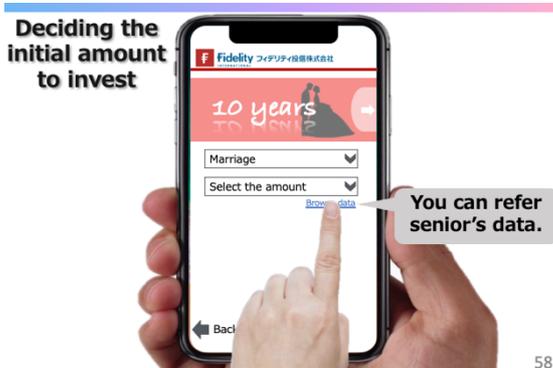
Intro Target Our Plan 1 Our Plan 2 Conclusion

Intro Target Our Plan 1 Our Plan 2 Conclusion



Intro Target Our Plan 1 Our Plan 2 Conclusion

Intro Target Our Plan 1 Our Plan 2 Conclusion



Intro Target Our Plan 1 Our Plan 2 Conclusion

Intro Target Our Plan 1 Our Plan 2 Conclusion

**Deciding the initial amount to invest**

Select the initial amount to invest

You can ask questions

60

Intro Target Our Plan 1 Our Plan 2 Conclusion

**Bulletin board**

Senior employees will reply to your question

61

Intro Target Our Plan 1 Our Plan 2 Conclusion

**How to apply**

62

Intro Target Our Plan 1 Our Plan 2 Conclusion

**TDF Concierge**

The plan you have selected

The amount of money you have

Manage your events and investments

You can ask questions anytime

63

Intro Target Our Plan 1 Our Plan 2 Conclusion

**TDF Concierge For your wedding hall**

Select the place, dates and guests

You can scroll to see more halls

64

Intro Target Our Plan 1 Our Plan 2 Conclusion

**Question**

Would you try to use this kind of application?

65

Intro Target Our Plan 1 Our Plan 2 Conclusion

We make TDF a partner that will support every important life event.

66

Intro Target Our Plan 1 Our Plan 2 Conclusion

**SNS**

You can get free coupons by sharing your experience

67

Intro Target Our Plan 1 Our Plan 2 Conclusion

### Sharing your experience

I am thankful for TDF Concierge for supporting my life event all the time!

Intro Target Our Plan 1 Our Plan 2 Conclusion

## 5 Conclusion

### The review of our plans

#### Within workplace

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The review of our plans

#### Within workplace

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The review of our plans

#### Within workplace

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The advantages of Fidelity①

It is possible to acquire a fixed number of customers every year by having a company incorporate TDF as a form of welfare.

Customers

year 1 year 2 year 3 year 4 year 5 ...

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The advantages of Fidelity②

Young people who initially had no interest in investing can become interested in investing in TDF and other forms of investments.

Intro Target Our Plan 1 Our Plan 2 Conclusion

### The advantages of the company①

By providing TDF, companies can provide a better welfare system to their employees.

**Lower**  
Interest rate

A company pension

**Higher**  
Interest rate

Purchase of own stock

Intro Target Our Plan 1 Our Plan 2 Conclusion

## The advantages of the company②

By incorporating an exclusive discount for TDF, companies can lower their employee turnover.



76

Intro Target Our Plan 1 Our Plan 2 Conclusion

## The advantages of new employees

New employees can smoothly proceed with important life events. Thus, investing in TDF will improve the quality of life.



77

Intro Target Our Plan 1 Our Plan 2 Conclusion

