



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)

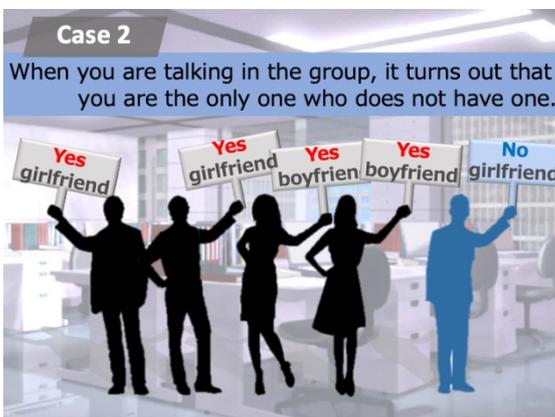
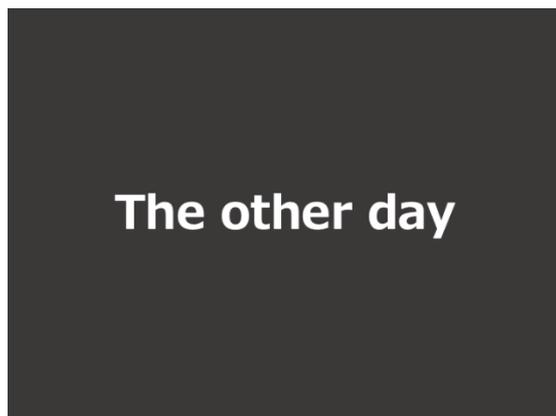
Maybe NOT.

(In his mind)

Case 1

When you are talking in the group,
it turns out that no one has boy/girl friends.





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**.

Intro Target Our Plan 1 Our Plan 2 Conclusion

Question

Do you have a experience being swayed by majority opinion?

Response	Percentage
YES	90%
NO	10%

n=50

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)

Usage	Percentage
I have never used them.	92.4%
I use them.	5.9%
I do not use them anymore.	1.7%

(投資信託協会, 2017)

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.



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In the future

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



Intro Target Our Plan 1 Our Plan 2 Conclusion

In the future

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

I am the only one who does not invest in TDF... I'd better start TDF as soon as possible!



Intro Target Our Plan 1 Our Plan 2 Conclusion

In the future

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



Intro Target Our Plan 1 Our Plan 2 Conclusion

2 Target



Intro Target Our Plan 1 Our Plan 2 Conclusion

Who should we target?

Our target is...



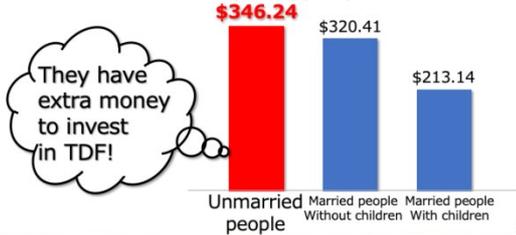
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Who should we target?

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

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In a company

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



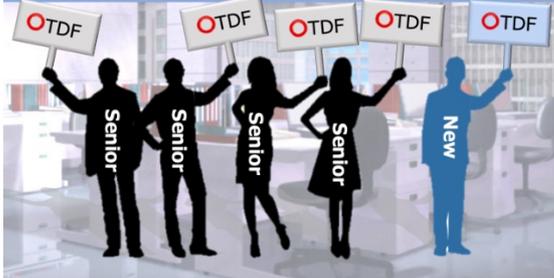
In a company

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



In a company

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



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.



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3 Our Plan 1

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.

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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.

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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

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1

Recommend TDF to employees

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Employees

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1

Fidelity will provide their products as the good welfare plan.

Company that adapt DC

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Intro Target Our Plan 1 Our Plan 2 Conclusion

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

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1

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

Company that adapt DC

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1

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Companies that adapt DC

Employees

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Intro Target Our Plan 1 Our Plan 2 Conclusion

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

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The outline of our plan 1



Companies that adapt DC

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



Employees

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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

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1



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Companies that adapt DC



Employees

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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

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The outline of our plan 1



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



Employees

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Intro Target Our Plan 1 Our Plan 2 Conclusion

The outline of our plan 1



Recommend TDF to employees

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Operation profit

Funds

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Companies that adapt DC



Employees

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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.

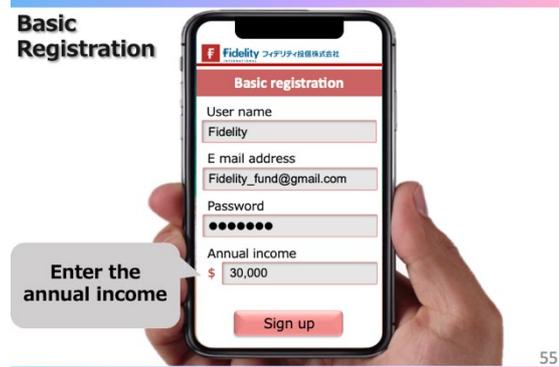
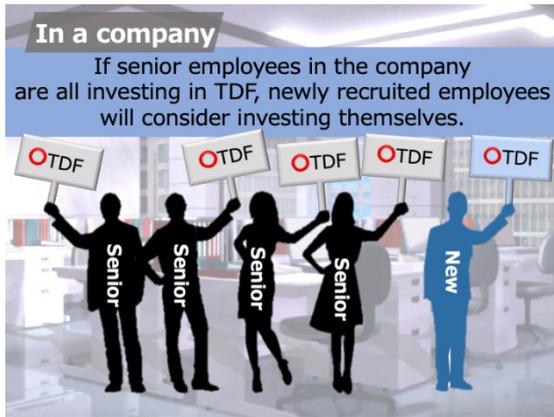


In a company

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

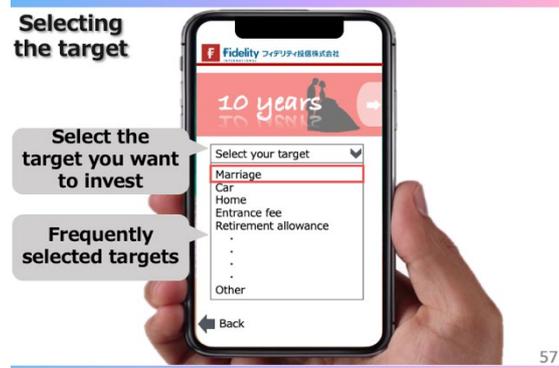
My bosses are all investing in TDF... I'd start it too!





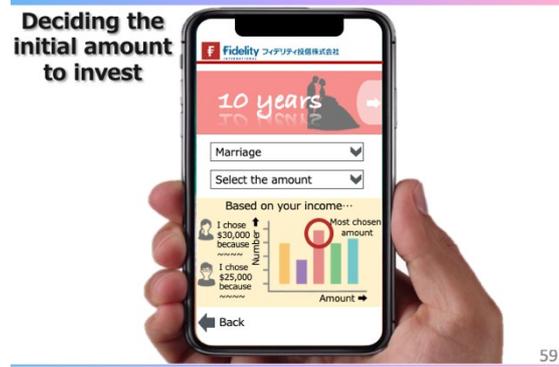
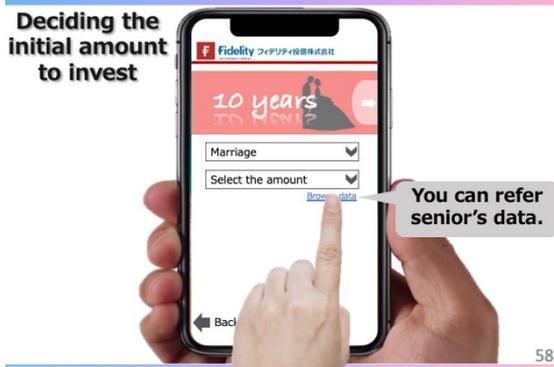
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Deciding the initial amount to invest

Select the initial amount to invest

You can ask questions

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Bulletin board

Senior employees will reply to your question

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How to apply

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TDF Concierge

The plan you have selected

The amount of money you have

Manage your events and investments

You can ask questions anytime

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TDF Concierge For your wedding hall

Select the place, dates and guests

You can scroll to see more halls

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Intro Target Our Plan 1 Our Plan 2 Conclusion

Question

Would you try to use this kind of application?

Response	Percentage
YES	91.8%
NO	8.2%

n=50

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Intro Target Our Plan 1 Our Plan 2 Conclusion

Thank god that I started to invest in TDF when I was young!

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

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SNS

You can get free coupons by sharing your experience

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Sharing your experience

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

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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

Fidelity INTERNATIONAL

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.



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The advantages of new employees

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



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