

Proposal : 401k program Japanese Defined Contribution Pension

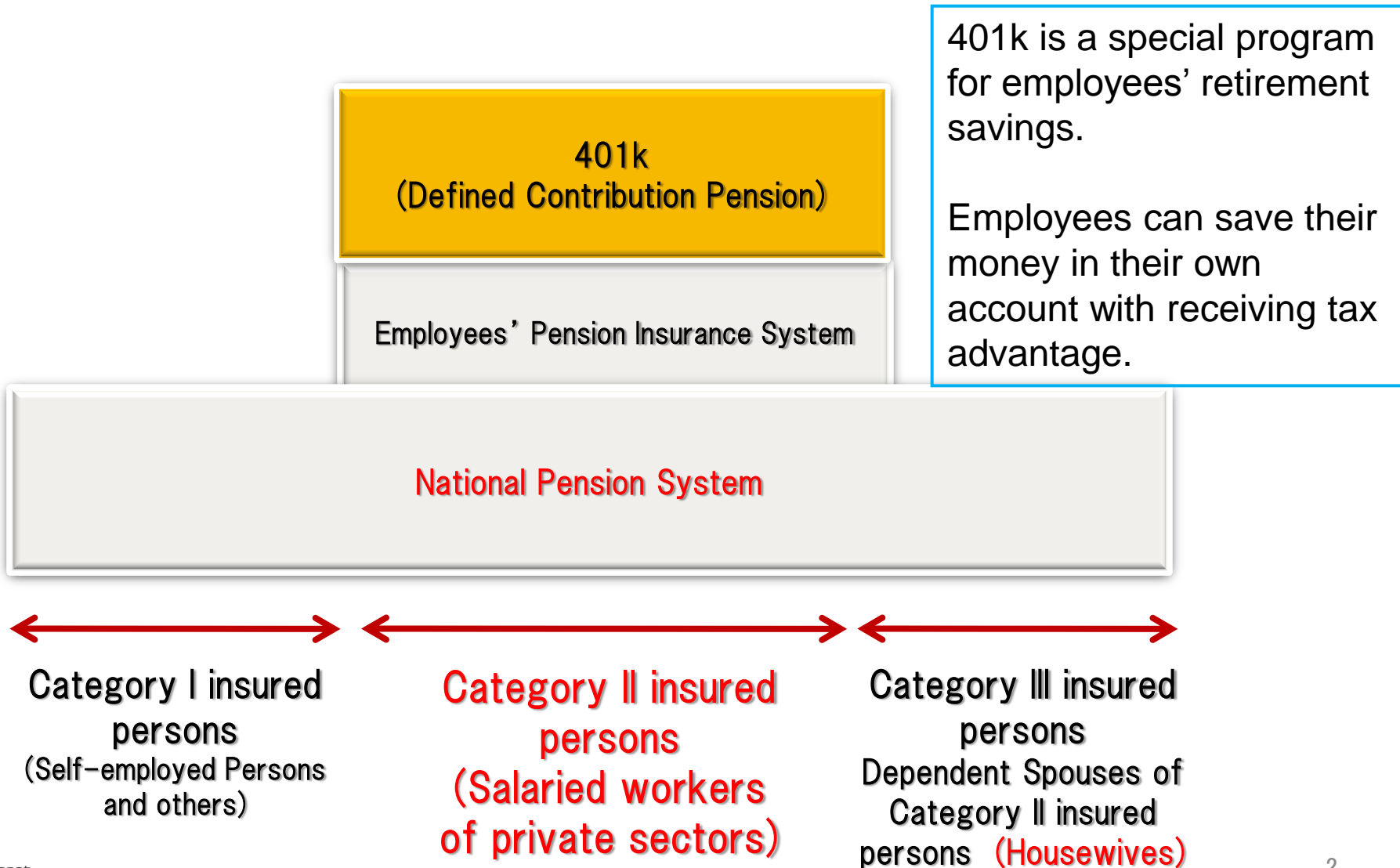
Asset Advantage Co,Ltd.

Adviser: Nobue Yamanaka

Tel : 090-4435-1953

Mail : yamanaka@asset-advantage.com

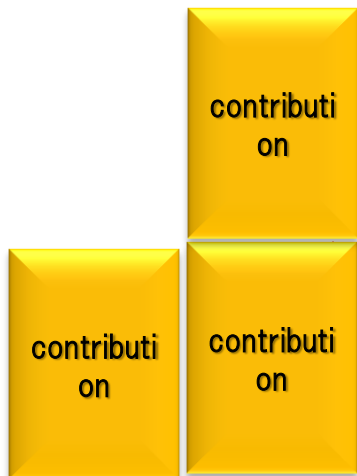
Japanese Pension System



Tax Privileges for employees

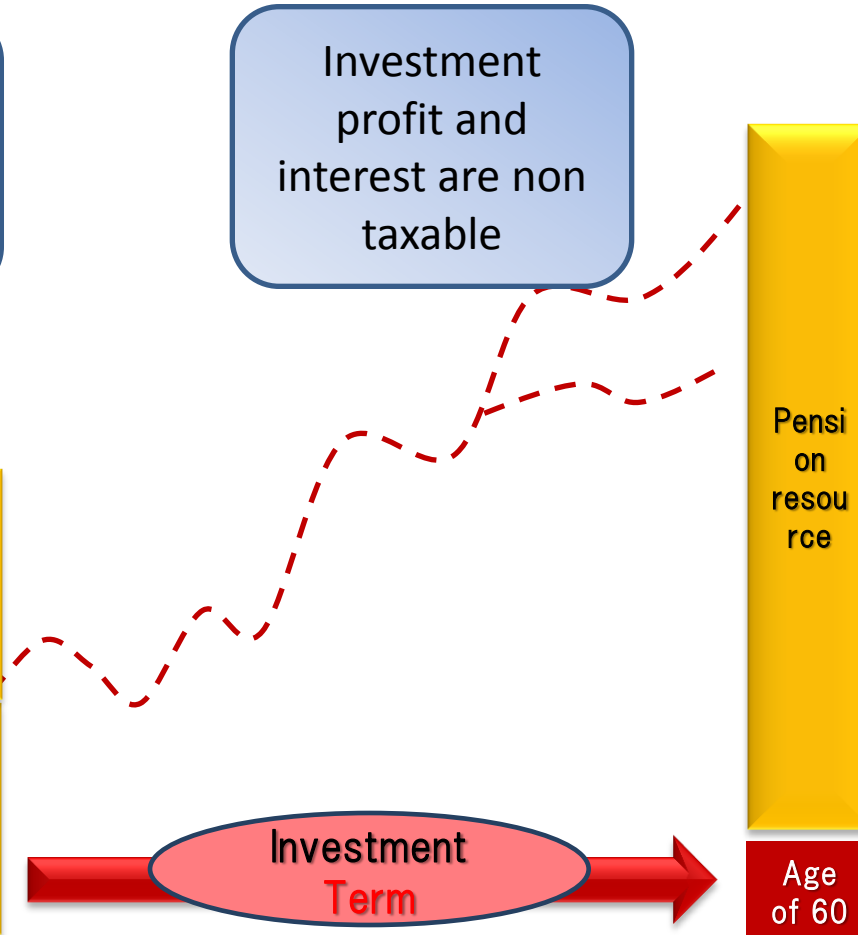
Tax Privileges No.1

Monthly contribution (up to JPY 51,000) is non taxable



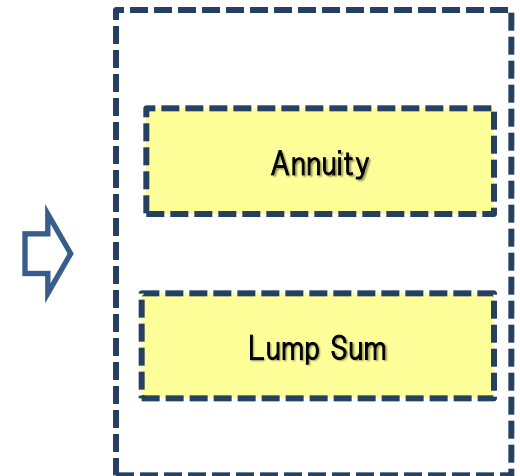
Tax Privileges No.2

Investment profit and interest are non taxable

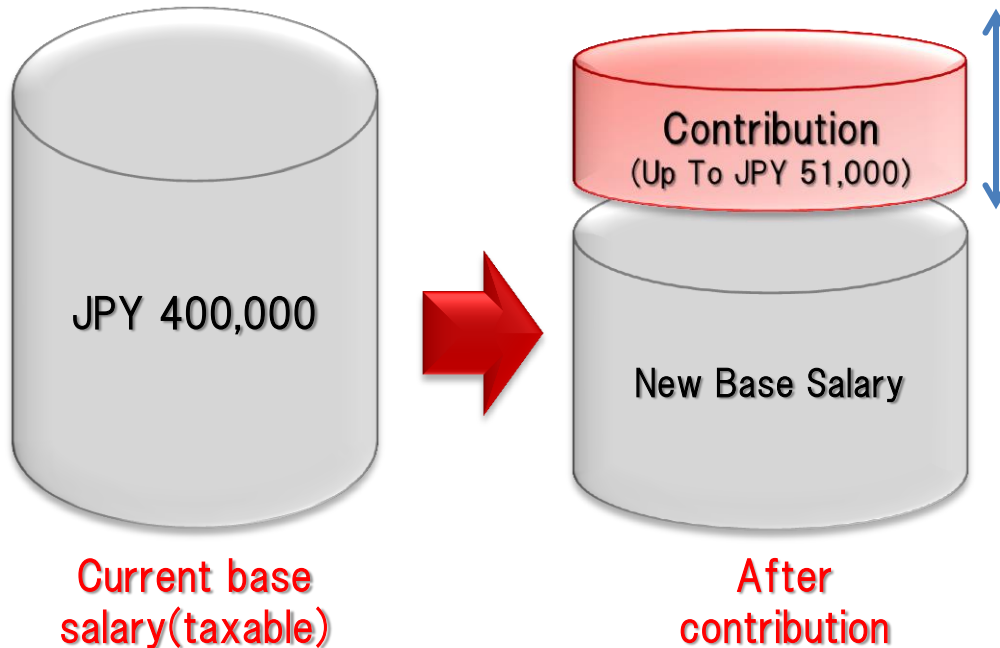


Tax Privileges No.3

Distribution can be applied tax deduction



How to make a contribution?



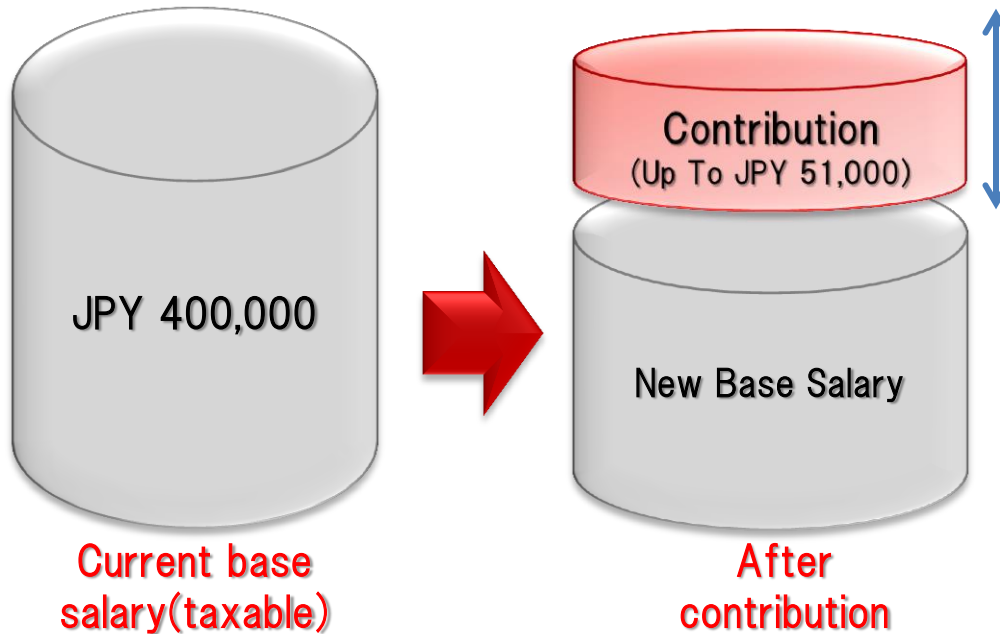
Contribution by employee:
up to JPY51,000 per month.

Reduction effect:
1. Income tax
2. Social insurance premiums

How much?

Salary	Contribution	Amount of annual reduction (Tax & Social insurance premiums)
JPY 400,000	JPY 10,000	JPY 19,776
	JPY 30,000	JPY 98,784
	JPY 50,000	JPY 158,286

Cost reduction for company



Social insurance premiums costs company about 15% for salary.

However the amount of 401k contribution deduct form their salary, so that company can reduce social insurance premium cost

How much?

【Annual cost reduction per person】

Salary	Contribution	Amount of annual reduction (Social insurance premiums)
JPY 400,000	JPY 10,000	JPY 1,140
	JPY 30,000	JPY 52,740
	JPY 50,000	JPY 87,900