

(Translation)

Solicitation Policy

State Street Bank and Trust Company, Tokyo Branch

The Bank will make a proper solicitation in the sale of financial products under the following policy.

1. Matters that should be considered in light of the knowledge, experience, financial condition and the purpose of entering into the contract on sales of financial products of the customer to be solicited;
 - i. In light of customer's knowledge, experience, financial conditions and the purpose of entering into the contract on sales of financial products, the Bank will make a proper solicitation on products which fit customers' requirements.
 - ii. The Bank will place a first priority on sincerity and fairness in the sale of financial products. The Bank will not provide a prejudiced judgment, misleading explanation, information, which differs from facts, and thereby endeavors not to cause inconveniences for customers in solicitations.
2. Matters, which should be considered with respect to the methods and hours of solicitations of customers; and
 - i. In soliciting products which meet customer's requirements, the bank will endeavor to place a first priority on gaining confidence and trust from clients and will comply with the rules and regulations.
 - ii. The Bank will not make an improper solicitation over the phone or make a visit without a consent form from clients so that the Bank will not cause any inconveniences for customers.
3. Matters, which aim to ensure the appropriateness of solicitations other than those listed in the above, two subparagraphs.
 - i. The Bank will provide clients with proper information on financial products so that business is transacted based on their own judgment and responsibility.
 - ii. If you have any complaints, requests and questions, please contact the Compliance Department. (Tel. 03-4530-7522)