

Press Release



TOKAI TOKYO FINANCIAL HOLDINGS, INC.

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(TSE, NSE: 8616)

November 8, 2019

Tokai Tokyo to Release Asset Management App Money Compass

We, Tokai Tokyo Financial Holdings, Inc. (hereinafter “the Company”), are pleased to announce that Tokai Tokyo Securities Company Ltd. (hereinafter “Tokai Tokyo Securities”), our wholly owned subsidiary, is scheduled to release an asset management app for smartphone users, called “*Okane no Compass for TT*” (Money Compass for TT) in January 2020. We established Money Compass Japan Co., Ltd. to develop this asset management app, which is designed to help the next-generation asset forming investors.

1. The release of *Okane no Compass*

We are in the process of enhancing our operating foundation under our business plan, “New Age’s Flag Bearer 5” with a view to elevating ourselves to an innovative integrated financial group. In making such an endeavor, we recognize that it is an important task to broaden our product and service portfolio so that we can meet the needs of next-generation asset forming investors.

While exploring what sort of service we should deliver to the next-generation asset forming investors, we made proactive equity investments in FinTech firms and started business collaborations with them. Since innovative ideas and technological revolutions are creating new opportunities, we, too, are determined to take advantage of emerging business chances.

In recent years, retail investors, mainly the next-generation asset forming investors, increasingly feel the needs for account aggregation services including household account books. Therefore, we will release an innovative asset management app named *Okane no Compass*, which guides next-generation asset forming investors to their first step toward securities investments. The app is designed to combine the function of account aggregation and advanced FinTech services.

The app, *Okane no Compass*, in combination with the service provided by Money Forward, Inc., a highly reputable account aggregation expert, not only helps its users manage their assets, but also enables them to invest, and benefit from advisory services for insurance, pension, and life planning in an integrated manner.

The app will be first made available to Tokai Tokyo Securities, and it will be successively made available to regional banks and corporate customers. The app may be offered with whatever the modification meeting the customization desired by those institutions’ brands.

From now onward, we will work together with the regional banks and corporate customers for the purpose of digital marketing based on this app by distributing right information about asset formation, and making the app operative for bank tellers while giving customers advice face to face. Further down the road, we plan to get *Okane no Compass* linked with the apps provided by regional banks so that it eventually covers seamlessly an entire range of financial services from banking to securities investments.

2. Service description

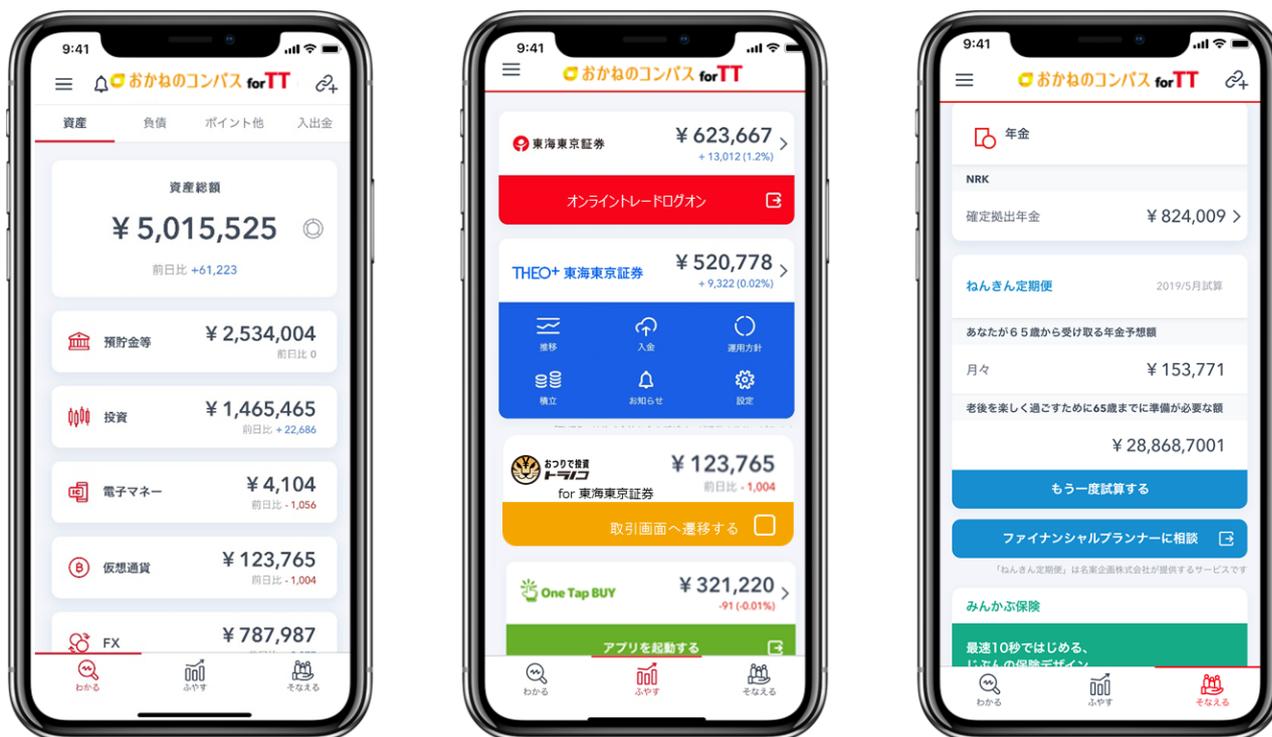
We offer packaged services that are organized around the app, *Okane no Compass* with the concept, “the right app to take the next step from monitoring your money toward growing your asset and preparing for the future.” We designed the package so that you can always monitor accurately your asset in a centralized manner, grow your asset with the help of its investment services, and prepare you for your later stage of life with its insurance and pension advisory functions.

(Principal services and their providers)

	Name of service	Descriptions	Providers
Monitor	Money Forward 	Account aggregation: Manage various accounts in an integrated manner including bank accounts, credit cards, electric money, securities accounts, pension accounts, mileage points earned from various services and product vendors.	Money Forward, Inc.
Grow	THEO 	Robo advisor: Start with initial investment of 10,000 Yen. Trust robo advisor using artificial intelligence (AI) with your asset management.	MONEY DESIGN Co., Ltd.
	One Tap BUY 	Small amount investment: Even by 1,000 Yen investment, you may become a shareholder using your smartphone	One Tap BUY Co., Ltd.
	TORANOKO 	Spare change investment: (To be released in March 2020) You may start diversified investments even from 5 Yen initially.	TORANOTECH, Ltd.
Prepare	Sonaeru Compass 	Insurance management: iChain Insurance Wallet to be released as <i>Sonaeru Compass</i> under the OEM arrangements. Always keep assurance at your command just in case. Manage your insurances by your smartphone.	iChain, Inc.
	Minkabu Hoken 	Robo advisor on your insurance: Design your insurance as fast as within 10 seconds. You answer simple questions and robo advisor will prescribe for you the best fitting combination of insurance coverages and necessary premiums.	MINKABU THE INFONOID, Inc. Japan Digital Design, Inc.
	Sakutto Nenkin Teikibin Shisan 	Provisional pension calculation: Take photos of <i>Nenkin Teikibin</i> , periodical pension reports, using your smartphone, and you will get to know within a minute the amount of pension you will receive and how much money you need after your retirement.	MEIANKIKAKU Inc. Social Insurance Advisers Association

We plan to improve and expand the service contents of the app from time to time in response to diversified customer needs.

(App images)



3. Linkage with the smartphone specialized securities company

As we made an announcement today under the caption of “Tokai Tokyo Established Smartphone Securities Preparatory Company,” the Company established today a preparatory firm to launch a smartphone specialized securities company that offers securities investment apps for smartphone users.

Okane no Compass will expand its services in linkage with the smartphone specialized securities company in order to expand its products such as foreign stocks, foreign bonds, and loans secured by securities, and meet the needs of not only new-generation asset forming investors, but also the digital senior investors who have no reluctance to use smartphones, and the affluent double income couples who possess high interest in sophisticated investment opportunities.

4. Future prospects

We estimate that the impact to be caused by this matter upon the Company’s financial standing for the fiscal year ending March 31, 2020 would be insignificant.

(end)

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