

December 22, 2021

To whom it may concern:

Company Name: WealthNavi Inc.
Representative: Kazuhisa Shibayama, Representative
Director and CEO
(Code Number: 7342 Tokyo Stock Exchange Mothers)
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Announcement regarding business alliance with AEON CREDIT SERVICE

WealthNavi Inc. is pleased to announce that WealthNavi Inc. entered into a business alliance agreement with AEON CREDIT SERVICE CO., LTD. (Head office: Chiyoda-ku, Tokyo, President and CEO: Tatsuya Saito) on December 20, 2021. Under this alliance, the two companies are aiming to jointly develop and offer a managed account service which enables the customers of “AEON Card” to make automated deposits by AEON Card to a fully automated end-to-end wealth management service while earning “WAON POINT.” This service becomes the first managed account service in Japan (*1) to make automated deposits by credit card, and it is to be released in coming spring at the earliest. Please refer to the attached for details.

*1 According to our in-house research on website of each company (as of December 22, 2021) based on the Japan Investment Advisers Association, “Contact Asset Status”- section “Wrap Accounts” as of September 2021.

Announcement regarding Business Alliance between AEON CREDIT SERVICE and WealthNavi, providing the first managed account service in Japan to make automated deposits by credit card

WealthNavi Inc. (Head office: Shibuya-ku, Tokyo; Representative Director and CEO: Kazuhisa Shibayama; hereinafter, “WealthNavi”), the provider of “WealthNavi,” the top Japanese robo-advisor (*1) in terms of assets under management and number of users, and AEON CREDIT SERVICE CO., LTD. (Head office: Chiyoda-ku, Tokyo, President and CEO: Tatsuya Saito; hereinafter, “AEON CREDIT SERVICE”) announce that the two companies have entered into a business alliance agreement on December 20, 2021.

Under this alliance, the two companies are aiming to jointly develop and offer a managed account service which enables the customers of “AEON Card” to make automated deposits by AEON Card to a fully automated end-to-end wealth management service while earning “WAON POINT.” This service becomes the first managed account service in Japan (*2) to make automated deposits by credit card and is to be released in coming spring at the earliest.



1. Purpose and Overview of the Business Alliance

In the era of “the 100-year life”, there has been emerging needs for long-term investment among working families. Through this business alliance, AEON CREDIT SERVICE, which provides payment services to 29.8 million AEON Card holders (*3), and WealthNavi, which provides a fully automated end-to-end wealth management service to working families, will jointly develop and offer a new service.

The customers of “AEON Card” will be able to make automated deposits by AEON Card to a fully automated end-to-end wealth management service while earning “WAON POINT.” This service becomes the first managed account service in Japan to make automated deposits by credit card and is to be released in coming spring at the earliest.

2. Company Overview

■ **AEON CREDIT SERVICE CO., LTD.**

Name: AEON CREDIT SERVICE CO., LTD.
Representative: Tatsuya Saito, President and CEO
Established: November 29, 2012
Capital: 500 million yen

Note: This document is a translation of a part of the original Japanese version and provided for reference purposes only. In the event of any discrepancy between the Japanese original and this English translation, the Japanese original shall prevail.

URL: <https://www.aeoncredit.co.jp>
Location: TERRACE SQUARE, 3-22, Kandanishiki-cho, Chiyoda-ku, Tokyo, Japan
Business activities: Credit card business, processing and payment acquiring businesses
Registration: Business operator concluding contracts to handle credit card numbers (registration No. Kanto “Ku” 60)

■ **WealthNavi Inc.**

Name: WealthNavi Inc.
Representative: Kazuhisa Shibayama, Representative Director and CEO
Established: April 28, 2015
Location: 9F. Shibuya Higashiguchi Bldg., 2-22-3 Shibuya, Shibuya-ku, Tokyo 150-0002
Japan
Capital: 3,197,441,375 yen as of December 3, 2021
URL: <https://corp.wealthnavi.com/>
Business activities: Financial Instruments Firm registered with the Kanto Local Finance Bureau (registration No. 2884)
Memberships: Japan Securities Dealers Association
Japan Investment Advisers Association
Japan Payment Service Association

*1 Morningstar’s research on specialist online operators (as of June 2021) which is based on the Japan Investment Advisers Association, “Contact Asset Status” - sections “Wrap Accounts” and “Discretionary Accounts” (as of March 2021).

*2 According to our in-house research on website of each company (as of December 22, 2021), based on the Japan Investment Advisers Association, “Contact Asset Status”- sections “Wrap Accounts” as of September 2021.

*3 As of August 2021