



Customer-oriented Business Operation Policy

The management philosophy of Tokyo Kyodo Risk Management Service Co., Ltd. (hereinafter referred to as the "Company") is to "contribute to the perpetuation and development of the certified public tax accountant system and the certified public tax accountant industry by proposing the best risk management to our clients." In order to realize this philosophy, the Company establishes the following policy to reduce the stress felt by our clients in connection with events causing the legal liability of certified public tax accountants and make them feel safe.

1. Management Policy

We will "contribute to the perpetuation and development of the certified public tax accountant system and the certified public tax accountant industry" in accordance with our sales guidelines, which are:

- (1) proposing the best risk management to our clients;
- (2) catching the latest information on the legal liability of certified public tax accountants and considering risk hedge methods; and
- (3) providing information depending on the circumstances of our clients.

2. Customer-oriented Business Operation That Prioritizes the Interest of Our Clients

The Company will endeavor to obtain our clients' trust by acting in a way that places the utmost priority on the interest of our clients. We will propose products that are truly necessary for our clients and will not propose any product that is not necessary for them.

3. Provision of Important Information in a Manner That is Easy to Understand

The Company will endeavor to acquire, and provide our clients with, professional knowledge so that our clients can feel safe in performing the certified public tax accountants' business and providing consulting services. We will explain the details of products from our clients' viewpoint.

4. Education to Reduce Risks for Our Clients

We will utilize our professional knowledge in providing consulting services to our clients so that the offices of our clients can develop organizational systems that reduce the risk of events causing certified public tax accountants to take on legal liability.

5. Measures to Disseminate the Policy

The Company will promote the measures to ensure that our employees act in a client-oriented way in all business operation activities.