

Upgrading the Wealth Management  
(WM) Business with Digital-Driven  
WM Platform (WMPF)

**February 16, 2022**

# 1. Our vision for MUFG Wealth Management

Going forward, financial institutions will be called upon to live up to growing customer expectations to empower individuals to accumulate assets and enjoy affluent lives. Moreover, these institutions will be tasked with helping protect, pass down to and build up such assets for future generations.

With this in mind, we aim to act as a reliable partner with whom customers can entrust their assets with confidence for their lives at present as well as for the future.

To this end, we will ensure to understand each customer's life goals as we offer professional advice to help them achieve such goals. Specifically, we will:

- Strive to understand, respectfully, the customer's life story, family history, and corporate history as well as their future goals.
- Discover issues that have yet to be identified by the customer, to this end navigating their wealth management planning backward from their goals.
- Break free from the product-driven approach, focusing rather on offering advice from the customer perspective.
- Consider every element of the customer's life to be part of their assets, rather than acting on a limited definition of what "assets" comprise.
- Transcend boundaries between organizations to provide customers with comprehensive support.

The above concepts underpin what we call the "goal-based approach" and represent our vision.

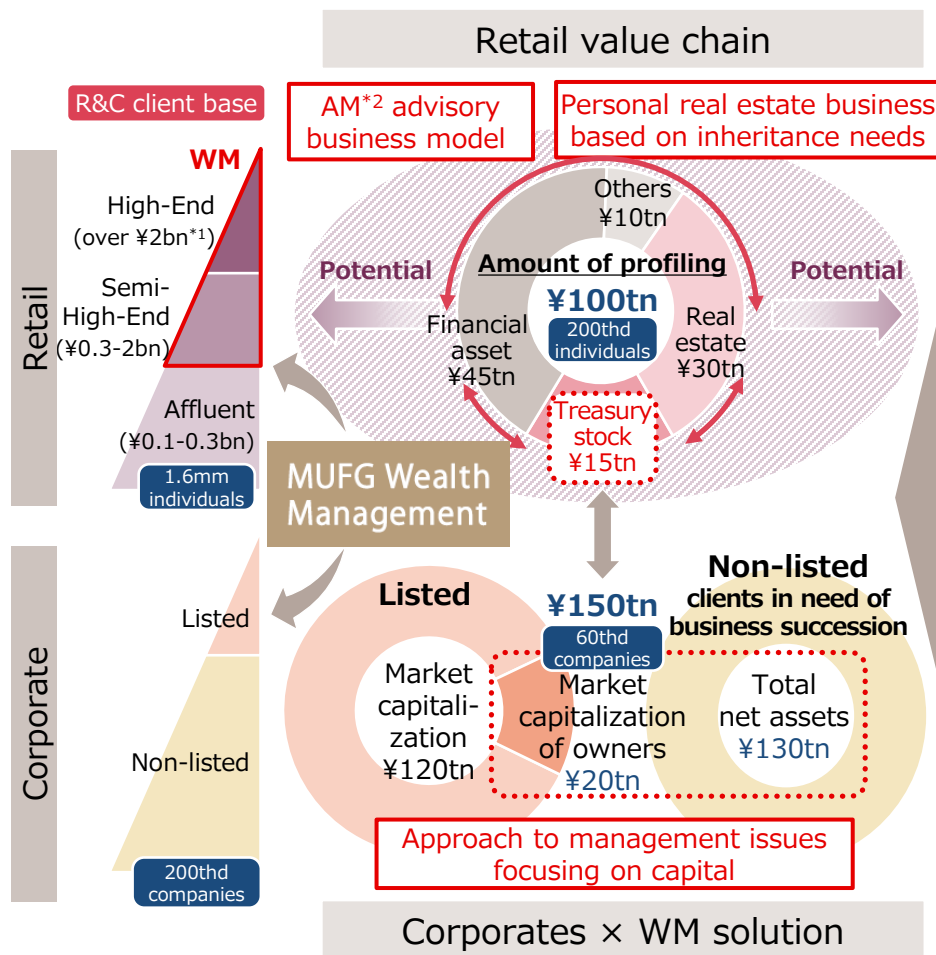
"Why MUFG?" As professionals, we will constantly challenge ourselves to ask this question and regularly examine whether we are genuinely worthy of being chosen by our customers.

Our WM business is a result of MUFG's longstanding efforts to pursue our mission as social infrastructure in response to changes in the needs over time. We have positioned this business as our new mission and will take pride in our engagement in WM.

## 2. Overview of the R&C Business and Our Approach to WM

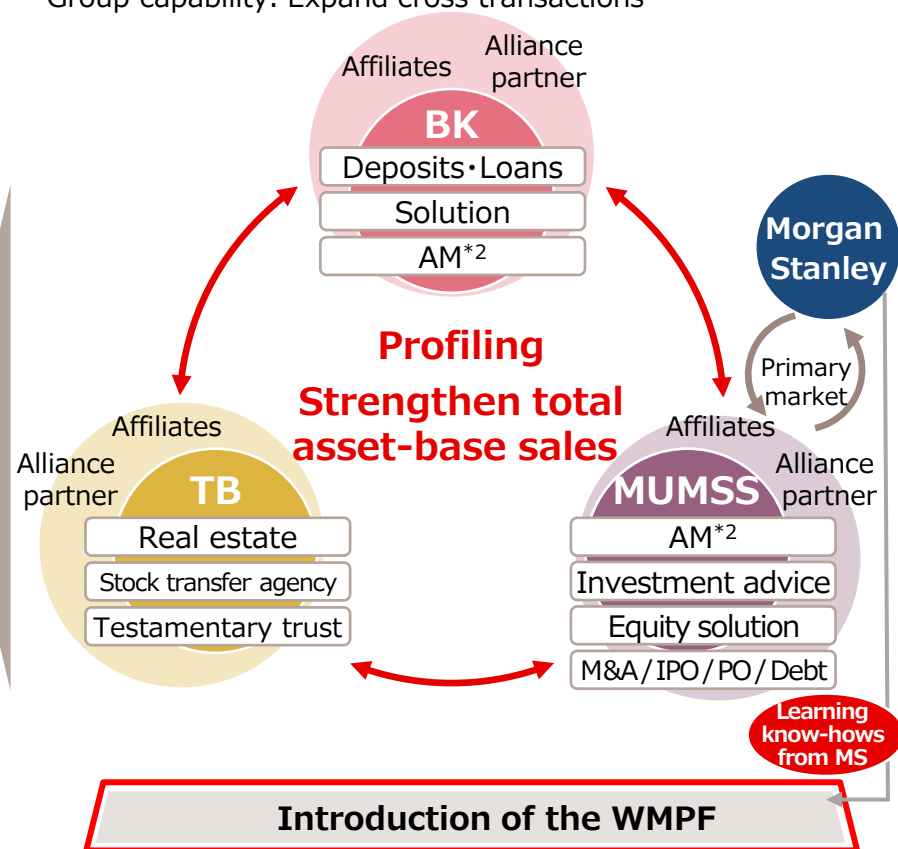
### Market opportunity

- Consulting on personal profiling assets of ¥100tn (potential for all high net-worth individuals/¥130tn in FY23)
- Capital value of ¥150tn held by corporate owners



### MUFG total asset-base sales model

- Focusing on total assets of customers, approach to fundamental issues such as capital strategy, succession, real estate, asset management needs, etc.
- Pursuing value chain businesses by leveraging our Group capability. Expand cross transactions



\*1 Identified asset criteria (with separate criteria according to the amount of financial assets held)

\*2 Asset management (incl. investment product sales)

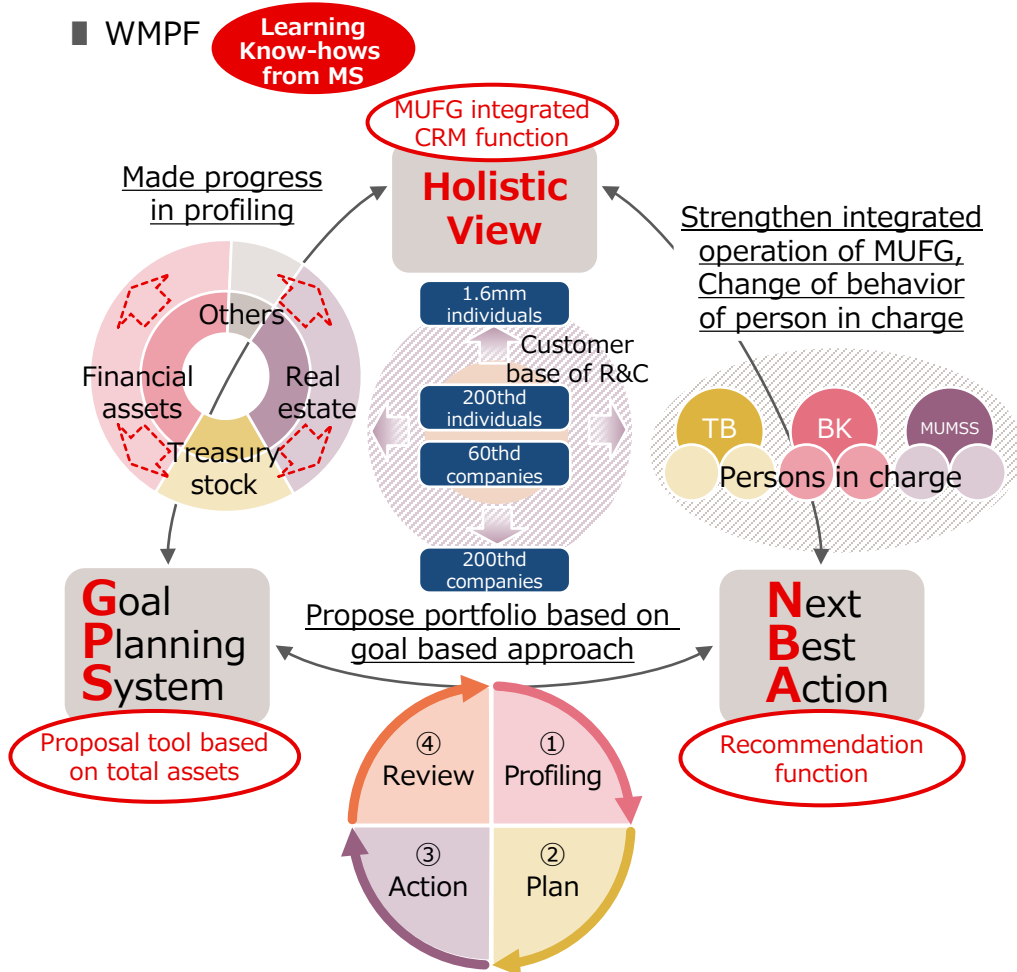
### 3. Digital-Driven WM Platform (1)

#### Digital shift (WMPF)

- Make total asset-based portfolio proposals based on a goal-based approach possible

■ WMPF

Learning Know-hows from MS

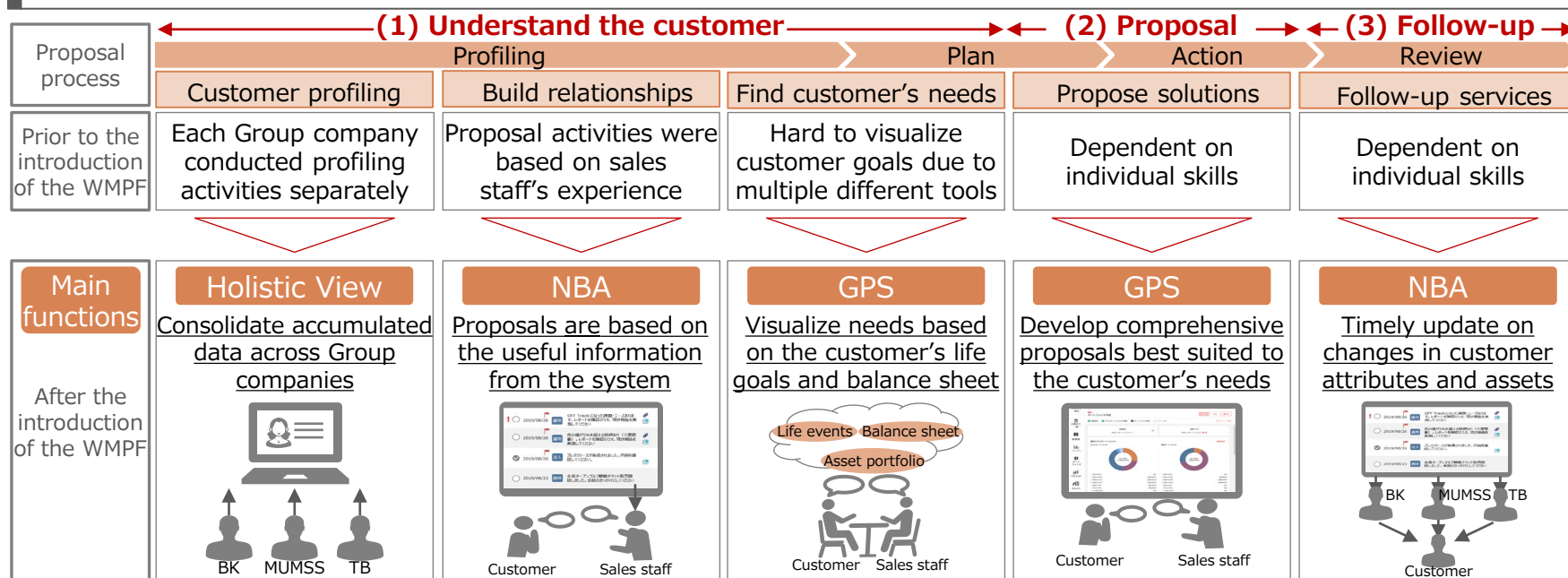


System	Functional overview
Holistic View	<p>Make it easy to check customer data in a list format on a MUFG Group basis</p> <ul style="list-style-type: none"> <li>• Share information among Group companies</li> <li>• Extract desired customer data sets and prepare various lists focused on different aspects</li> </ul>
	<p>Employ a rule*<sup>1</sup> and analytics based approach to the prediction of customer needs and the distribution of sales-support information</p> <ul style="list-style-type: none"> <li>• Provide sales staff with timely recommendations based on the prediction of customer needs and updates on changes in market conditions</li> <li>• Provide sales staff with recommendations to help build relationships with, discover needs among, and extend optimal follow-up services to customers</li> </ul>
NBA	<p>Status Assessment, Portfolio Proposals and Monitoring</p> <ul style="list-style-type: none"> <li>• Conduct balance sheet analysis and assess issues and needs for the customers in order to assist sales staff in proposals regarding asset management and succession</li> <li>• Develop and share portfolio plans to help customers achieve their goals</li> <li>• Deliver services via the use of GMAP*<sup>2</sup> etc.</li> </ul>
GPS	

\*1 A recommendation-issuing approach based on the occurrence of particular transactions or other events over the course of periodic cycles  
 \*2 Global Macro & Asset allocation Perspectives: MUFG Wealth Management's official view with regard to market outlook and investment trends

# 4. Digital-Driven WM Platform (2)

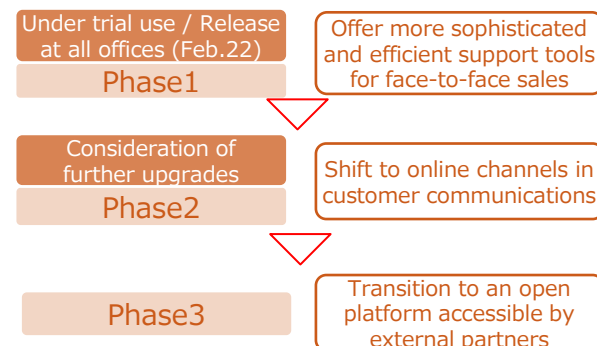
## Flow of proposal activities (image)



## Best practices determined through trial use

Branch	Location	Best Practices
BK	Nagoya Corporate Banking Group	<ul style="list-style-type: none"> <li>The simulation of asset management measures made it easier to project the expected effect of real estate utilization</li> <li>The customer intends to consider enrollment in insurance as an additional measure</li> </ul>
MUMSS	Yokohama Nishiguchi Branch	<ul style="list-style-type: none"> <li>Offered asset management proposals based on an overall assessment of various assets entrusted to each Group company</li> <li>Garnered customer appreciation for proposals that give due consideration to the entire asset portfolio</li> </ul>
TB	Ikebukuro Branch	<ul style="list-style-type: none"> <li>Utilized asset succession simulations to develop proposals for secondary inheritance</li> <li>Discovered needs among the customer's siblings regarding testament-related solutions in addition to identifying needs for real estate-related solutions as part of inheritance planning</li> </ul>

## Future initiatives



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### Definitions of figures used in this document

MUFG:	Mitsubishi UFJ Financial Group
the Bank (BK):	MUFG Bank
the Trust Bank (TB):	Mitsubishi UFJ Trust & Banking Corporation
the Securities HD (SCHD):	Mitsubishi UFJ Securities Holdings
MUMSS:	Mitsubishi UFJ Morgan Stanley Securities
R&C:	Retail & Commercial Banking