

Mitsubishi UFJ Financial Group, Inc. (MUFG)
MUFG Bank, Ltd.
Mitsubishi UFJ Trust and Banking Corporation
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.
Mitsubishi UFJ eSmart Securities Co., Ltd.

MUFG to launch Slim Course for MUFG iDeCo
Zero management fees, curated product lineup, simple asset management through app

Tokyo, February 2, 2026 --- Mitsubishi UFJ Financial Group, Inc. (MUFG) today announced that its consolidated subsidiary MUFG Bank, Ltd. (MUFG Bank) will add a new individual-type defined contribution pension plan (iDeCo), the Slim Course, to its MUFG iDeCo offering on March 5, 2026.

The Slim Course will be jointly managed by MUFG Bank and Mitsubishi Trust and Banking Corporation (MUTB), and handled by four Group companies; the two managers listed above, as well as Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (MUMSS)^{*1} and Mitsubishi UFJ eSmart Securities Co., Ltd. (MUESS)^{*1}

iDeCo is a private pension system that allows individuals to grow their assets for a more secure retirement. It offers benefits such as full tax deductions on contributions, tax-free investment gains, favorable tax treatment for benefits, and the ability to continue membership even when changing jobs or retiring. The importance of private pension systems is expected to grow further given Japan's national strategy of becoming a "leading asset management center" and other measures to promote household financial asset formation. The number of participants continues to increase year by year as enrollment procedures are simplified. Furthermore, in January 2027, the iDeCo system is scheduled to undergo further ease-of-use improvements, including expanding eligibility and raising the contribution ceiling. This is expected to further increase interest in asset formation.

To coincide with the expansion of this system, MUFG is launching the new Slim Course featuring a product lineup designed to support long-term asset formation across diverse asset classes. Centered around eMAXIS Slim, which boasts top-tier domestic net asset value, zero management fees, and aims for the industry's lowest operating costs, customers can select from carefully curated investment products that align with their life plan and investment strategy. Furthermore, through the D-Canvas app, they can easily and clearly monitor asset status, review allocations, and check performance trends on their smartphone. This service embodies the M-to² philosophy, supporting all customers in achieving prosperity throughout their lifetime in an easy-to-understand manner.

MUFG is committed to "contributing to making Japan a leading asset management center" as one of the key strategies for achieving growth in its Medium-term Business Plan. It delivers trust and

peace of mind as only one of Japan's largest financial groups can. It will continue exploring ways to further enhance its services, aiming to "empower people to build more prosperous lives."

Details will be posted on the websites of the four MUFG Group companies mentioned above from March 5, 2026.

*1 MUMSS and MUESS are scheduled to begin handling the Slim Course pending notification of regulatory authorities.

*2 M-tto is a financial services brand that integrates the diverse services of MUFG companies to provide all-around support for every life stage. M-tto seamlessly connects functions through the MUFG internet banking app: spending money via credit cards and smartphone payments, accumulating points and rewards, increasing money through asset management, and connecting money through inheritance. By enabling one-stop access to various services, it provides a simple and intuitive service for users that makes managing money clear and easy.

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