

The Sixth Mid-Term Management Plan

FYE March ,2026~ FYE March ,2028

Breakthrough intoa new growth trajectory

IwaiCosmo Holdings, Inc

(Prime Market 8707) May 2025

"KPI" and "Other Objectives"



	The Sixth Mid-Term Management Plan Targets	Actual results for the Fiscal year ended March 31, 2025
ROE (Return on Equity)	ROE above cost of equity and maintaining industry leadership	10.0%
Shareholder Return	Interim Dividend: DOE about 2% Year-end dividend: DOE about 1%+linked to performance Annual dividend: Total return ratio of 50% or more or DOE about 3%, whichever is higher	Interim 20yen Year-end 125yen Dividend payout ratio 50.6% DOE 5.1%
Fixed cost coverage ratio	50% or more	40.9%
TSR (Total Shareholder Return)	Aiming for profitability exceeding TOPIX	IwaiCosmo HD: 313.3% TOPIX: 213.4%
Increase in assets under custody	3 trillion yen	2.3 trillion yen
IT and human investment	 Practice of face-to-face sales evolving through the use of IT technology Improvement of operational efficiency and productivity Active recruitment and training of human resources 	_





(For inquiries)

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It has been prepared based on data available up to and including March 31, 2024, and opinions and forecasts contained represent the Company's views.

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