

Advance Create Co., Ltd. FY09/22 Results Briefing Materials

(October 2021 to September 2022)



November 11, 2022



Securities code: 8798

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I. FY09/22 Results Overview

FY09/22 Results Highlights

— Consolidated Results —

**Net sales and profits reached all-time highs
for the second consecutive fiscal year**

Net sales

¥11,860 million, up ¥841 million YoY (+7.6% YoY)

Operating
profit

¥2,061 million, up ¥19 million YoY (+1.0% YoY)

Ordinary
profit

¥2,015 million, up ¥89 million YoY (+4.6% YoY)

Profit

¥1,312 million, up ¥16 million YoY (+1.3% YoY)

FY09/22 Income Statement (Consolidated)

(Millions of yen)	FY09/21	Composition (%)	FY09/22	Composition (%)	YoY change (%)
Net sales	11,019	100.0	11,860	100.0	7.6
Insurance Agency business	9,103	82.6	9,548	80.5	4.9
ASP business	195	1.8	206	1.7	5.9
Media business	1,030	9.4	1,795	15.1	74.2
Media Representative Services business	807	7.3	1,177	9.9	45.8
Reinsurance business	942	8.6	1,030	8.7	9.3
Consolidation adjustments	(1,060)	(9.6)	(1,897)	(16.0)	—
Cost of revenue	2,451	22.3	2,637	22.2	7.6
Gross profit	8,567	77.7	9,222	77.8	7.6
Operating expenses	6,525	59.2	7,161	60.4	9.7
Operating profit	2,041	18.5	2,061	17.4	1.0
Insurance Agency business	1,472	13.4	1,395	11.8	-5.3
ASP business	50	0.5	57	0.5	14.5
Media business	221	2.0	418	3.5	89.1
Media Representative Services business	165	1.5	141	1.2	-14.3
Reinsurance business	129	1.2	46	0.4	-64.2
Ordinary profit	1,925	17.5	2,015	17.0	4.6
Profit	1,295	11.8	1,312	11.1	1.3
Earnings per share (¥)	59.66		59.97		

In the Insurance Agency business, sales increased due to a steady rise in face-to-face consultations, but operating profit was down mainly because of higher fixed costs. In the ASP business, sales and operating profit were up due to consistent new sales of Advance Create Cloud Platform (ACP) to independent agents. In the Media business, sales and operating profit rose as a result of steady ad placements on the Hoken Ichiba website. In the Media Representative Services business, sales increased as a result of efforts to provide a variety of services as an insurance-focused advertising agency, aided by our know-how in web marketing thanks to the operation of the Hoken Ichiba website. But operating profit fell because of accepting orders with low gross profit margins in order to expand sales. In the Reinsurance business, sales remained strong, but operating profit was down due to higher reinsurance payouts caused by the effects of COVID-19.

FY09/22 Balance Sheet (Consolidated)

(Millions of yen)	End-FY09/21	End-FY09/22	Change
Current assets	7,968	7,856	-111
Cash and deposits	3,337	2,273	-1,064
Accounts receivable - trade	1,406	2,231	824
Accounts receivable - other	2,456	2,261	-195
Other	767	1,090	323
Non-current assets	3,821	4,623	801
Property, plant and equipment	581	1,073	492
Intangible assets	792	1,002	209
Investment and other assets	2,447	2,546	99
Deferred assets	17	11	-6
Total assets	11,808	12,491	682

(Millions of yen)	End-FY09/21	End-FY09/22	Change
Current liabilities	3,267	3,005	-262
Short-term interest-bearing debt	283	310	26
Other	2,983	2,695	-288
Non-current liabilities	1,817	2,340	522
Long-term interest-bearing debt	1,061	1,360	299
Other	756	980	223
Total liabilities	5,085	5,345	260
Share capital	3,158	3,158	—
Capital surplus	585	585	—
Retained earnings	3,272	3,908	635
Treasury shares	(404)	(552)	-148
Other	110	45	-64
Total net assets	6,723	7,145	422
Total liabilities and net assets	11,808	12,491	682

Assets

Total assets increased by ¥682 million from end-FY09/21 to ¥12,491 million.

Current assets decreased by ¥111 million from end-FY09/21, mainly due to a ¥1,064 million decrease in cash and deposits, while accounts receivable - trade rose by ¥824 million.

Non-current assets grew by ¥801 million from end-FY09/21, owing primarily to a ¥313 million increase in leased assets and a ¥202 million increase in software.

Liabilities and Net Assets

Total liabilities increased by ¥260 million from end-FY09/21 to ¥5,345 million, mainly due to a ¥329 million increase in lease obligations under non-current liabilities.

Total net assets grew by ¥422 million from end-FY09/21 to ¥7,145 million. This mainly reflected the booking of ¥1,312 million in profit attributable to owners of parent, a ¥676 million decline due to the payment of dividends of surplus, and a ¥148 million increase in treasury shares.

FY09/22 Statement of Cash Flows (Consolidated)

(Millions of yen)	FY09/21	FY09/22	Change
Cash flows from operating activities	1,643	364	-1,278
Profit before income taxes	1,905	1,974	68
Depreciation	434	450	15
Increase (decrease) in trade receivables	(307)	(824)	-516
Other	(166)	(360)	-194
Subtotal	1,866	1,239	-627
Taxes paid, etc.	(223)	(874)	-651
Cash flows from investing activities	(485)	(391)	93
Cash flows from financing activities	(488)	(956)	-467
Interest-bearing debt related income and expenditure	(326)	(140)	186
Dividends paid	(608)	(675)	-67
Other	445	(140)	-586
Effect of exchange rate change on cash and cash equivalents	—	48	48
Net increase (decrease) in cash and cash equivalents	668	(935)	-1,604
Cash and cash equivalents at beginning of period	2,537	3,206	
Cash and cash equivalents at end of period	3,206	2,270	-935

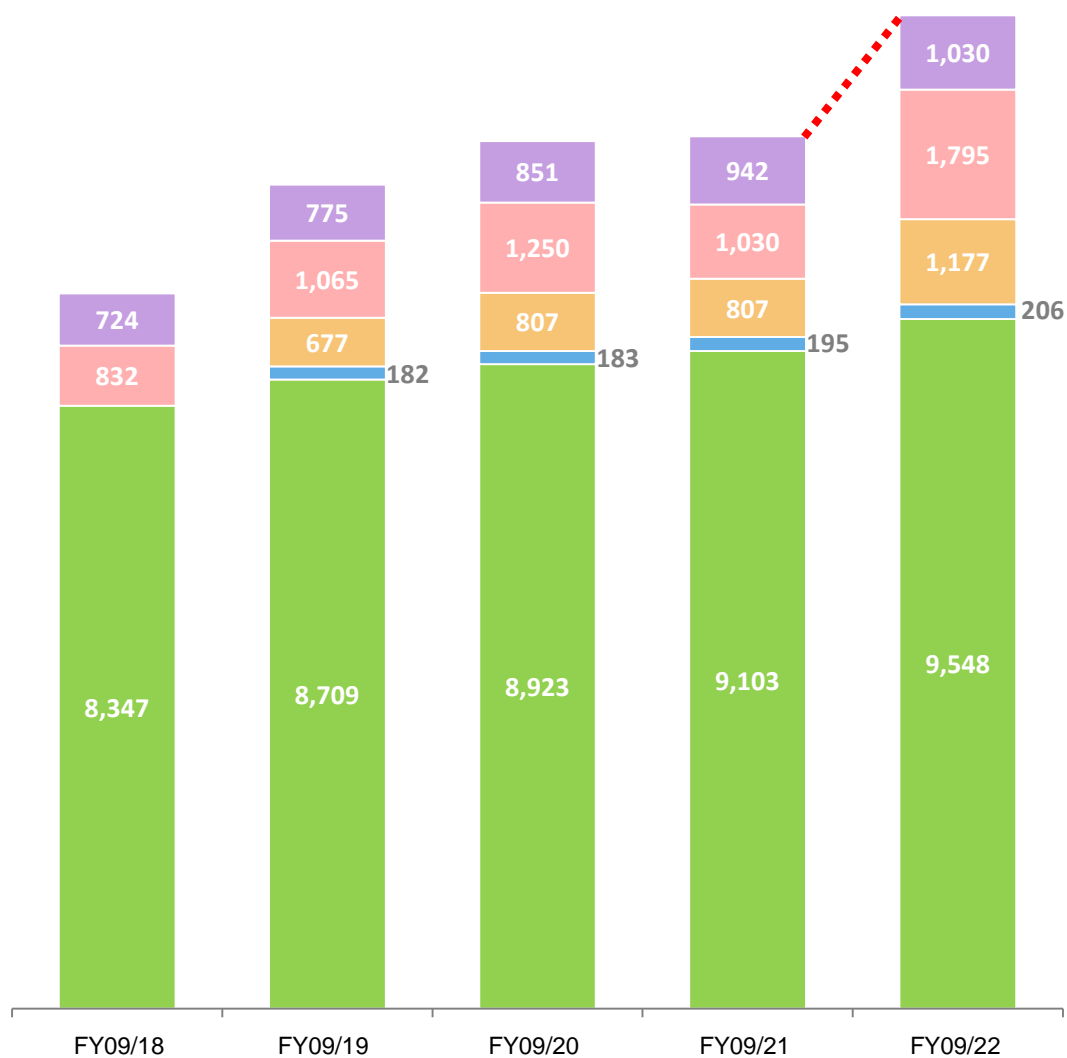
Net cash provided by operating activities amounted to ¥364 million. This reflected ¥1,974 million in profit before income taxes, ¥450 million in depreciation, a ¥824 million decrease in trade receivables, and ¥862 million in income taxes paid.

Net cash used in investing activities was ¥391 million. This was mainly due to ¥483 million for purchase of intangible assets, while proceeds from sale of investment securities amounted to ¥142 million.

Net cash used in financing activities came to ¥956 million. This was primarily attributable to ¥200 million used for redemption of bonds and ¥675 million in dividends paid.

Sales by Segment

(Unit: Millions of yen)



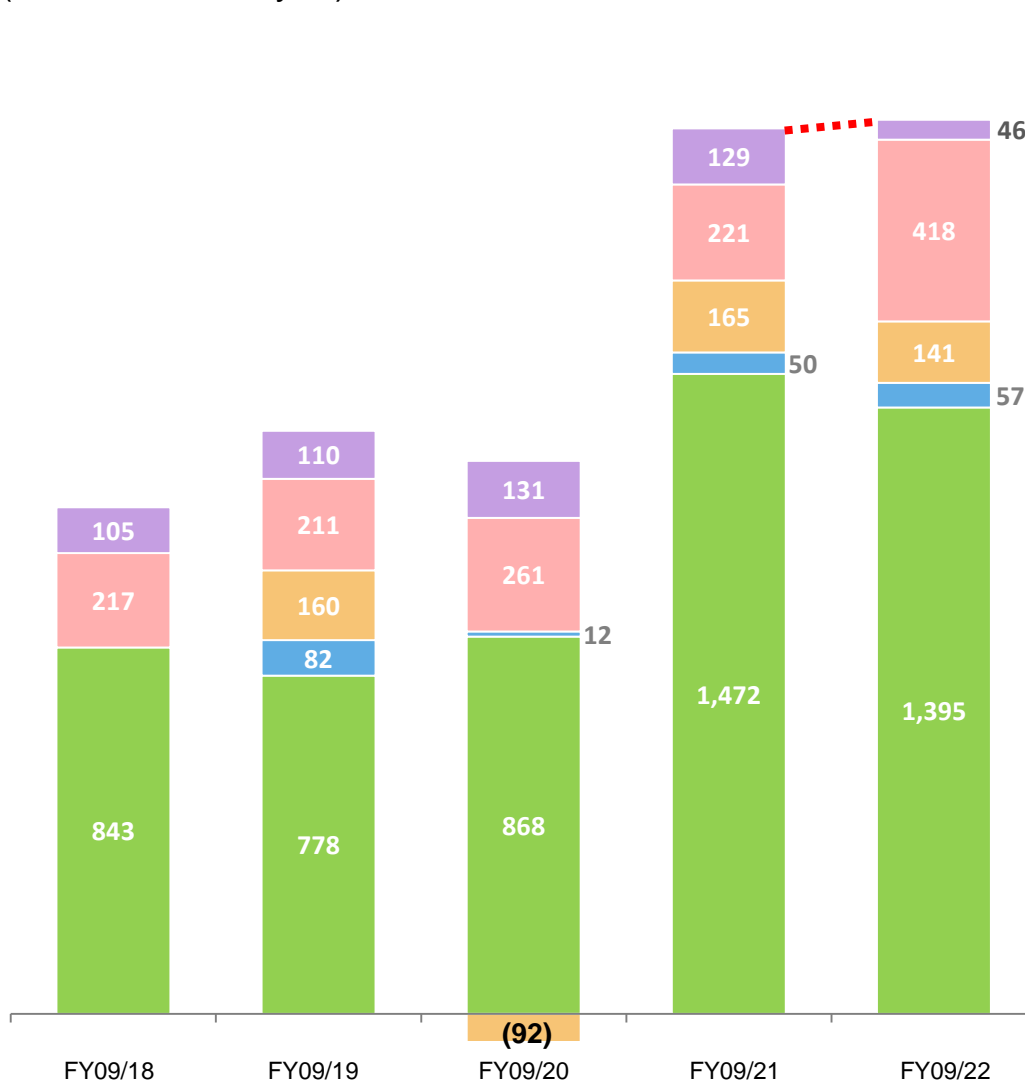
	FY09/21	FY09/22	YoY
Reinsurance	942	1,030	9.3%
Media	1,030	1,795	74.2%
Media Rep.	807	1,177	45.8%
ASP	195	206	5.9%
Insurance Agency	9,103	9,548	4.9%
Total	12,080	13,758	13.9%

Up **13.9%**
YoY

* Before consolidation adjustments

Operating profit by segment

(Unit: Millions of yen)



	FY09/21	FY09/22	YoY
Reinsurance	129	46	-64.2%
Media	221	418	89.1%
Media Rep.	165	141	-14.3%
ASP	50	57	14.5%
Insurance Agency	1,472	1,395	-5.3%
Total	2,039	2,059	1.0%

Up **1.0%**
YoY

* Before consolidation adjustments

Commemorative Dividend in Celebration of the 20th Anniversary of Our Listing

Thank you

Thanks to your support, on April 23, 2022, Advance Create celebrated 20 years since going public.

As part of the market reclassification executed by the Tokyo Stock Exchange, Inc. on April 4, 2022, Advance Create moved from the First Section of the Tokyo Stock Exchange to the Prime Market. In addition, on September 28 of the same year, we were also listed on the Fukuoka Stock Exchange's Main Market.

To commemorate these milestones, we have decided to issue a special year-end dividend of ¥2.5 per share as an expression of gratitude to our shareholders for their unwavering loyalty throughout the years.

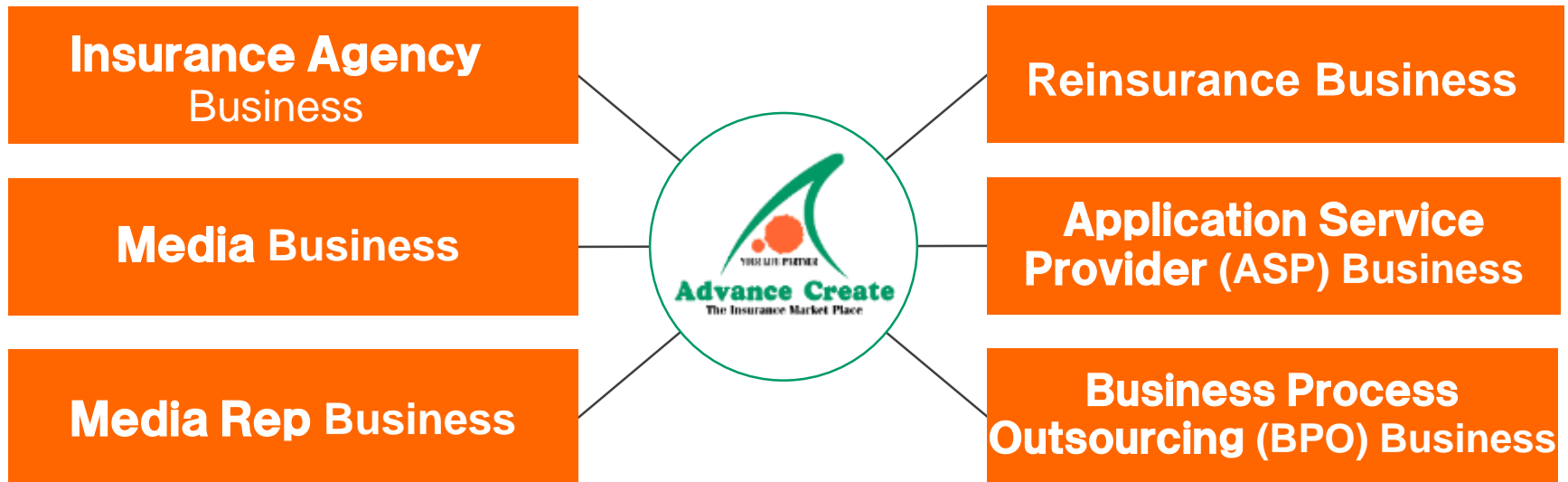
Including the ordinary dividend, the year-end dividend for FY09/22 will be ¥17.5 per share, for a total annual dividend of ¥32.5 per share.

II. Advance Create Overview

Achieve Progress through Enhancing People and Technology

About Advance Create

Advance Create is an insurtech company that is constantly innovating to change the way people think about the insurance business.



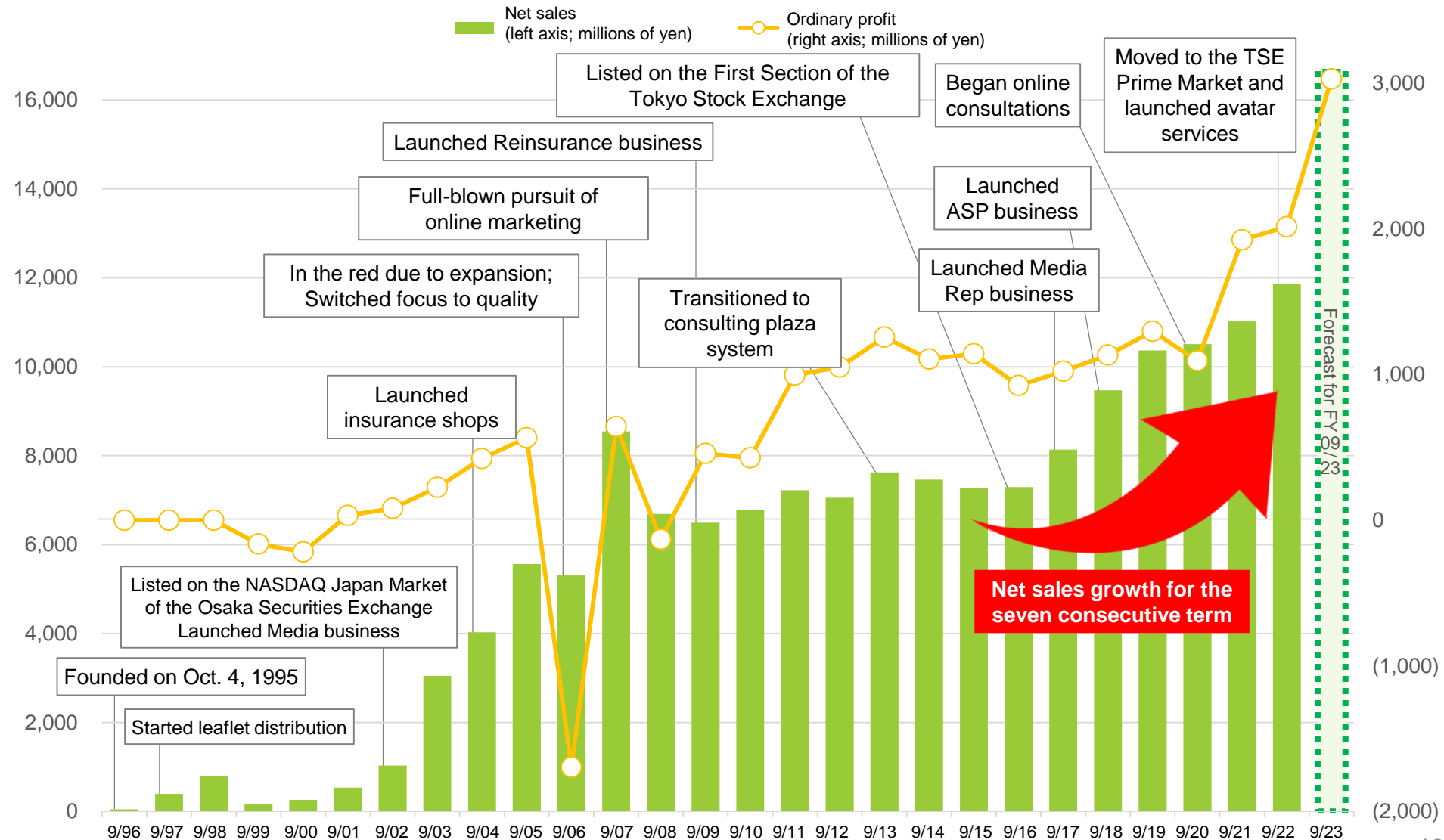
Corporate Philosophy

Life is finite. Life's possibilities are infinite.

Life is time, and a life of value is born by living it to the fullest in the present moment.

We provide the best service in insurance, an economic means of expressing love, to those who live in the present. At the same time, we are committed to making a lasting contribution to society by fostering human resources who can create infinite possibilities.

Long-Term Performance



Advance Create's Digital Transformation (DX)

- Spontaneous insurtech born out of customer service
- Obtained a patent for the system we developed and promoted the protection and use of intellectual property

Discovery of potential customers
Web marketing

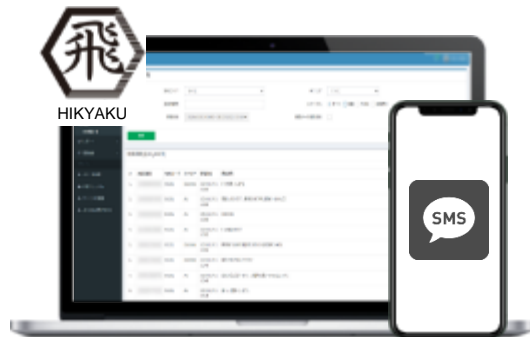
Insurance consultation
Online consultation

Continued relationship with customers
"folder" insurance policy management app
"GOYOKIKI" CRM system



Contact with customers
Communication via text

Application
Comprehensive paperless application

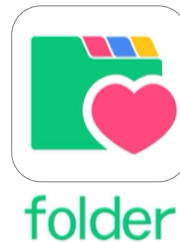


Our History of Progress through Technology

1998 Began accepting requests for information via website
 1999 Launched Hoken Ichiba website
 Developed CRM system GOYOKIKI
 Cf. Amazon founded: 1994
 Google founded: 1998

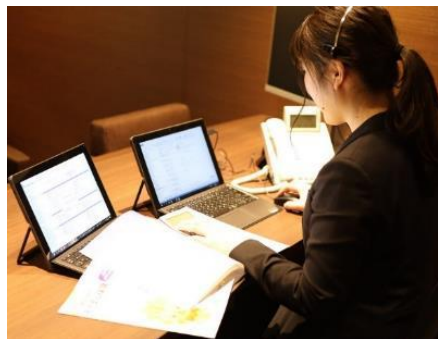


2009 Launched smartphone-optimized website
 2012 Complete revamping of smartphone site
 Cf. iPhone 3G launched: 2008



2013 Developed Hoken Ichiba smartphone app
 2018 Developed “folder,” an insurance policy management app
 Cf. MoneyForward ME: 2012

2020 Began offering online insurance consultations
 Developed Dynamic OMO
 Cf. 5G services launched in Japan : 2020
 COVID-19 pandemic: 2020



2022 Started consultation services by avatars

Our Strengths



Development of insurance software in-house

- Despite being a specialized insurance agent, we have more than 100 IT personnel and develop software in-house.
- The system development team works directly with the management team and sales force, enabling agile development of customer management systems.



Unique methods of online marketing

- We operate one of the largest insurance selection websites in Japan, Hoken Ichiba.
- We have achieved substantial cost reductions through our own marketing rather than relying on outside advertising agencies.

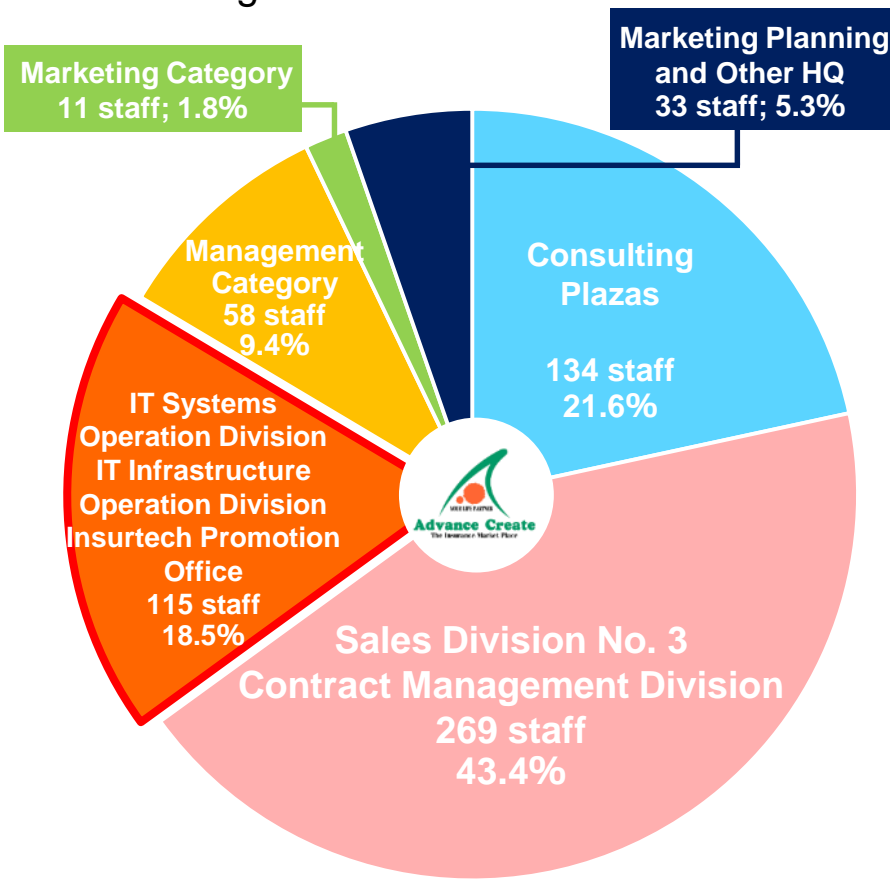


Corporate culture that rapidly adapts to change

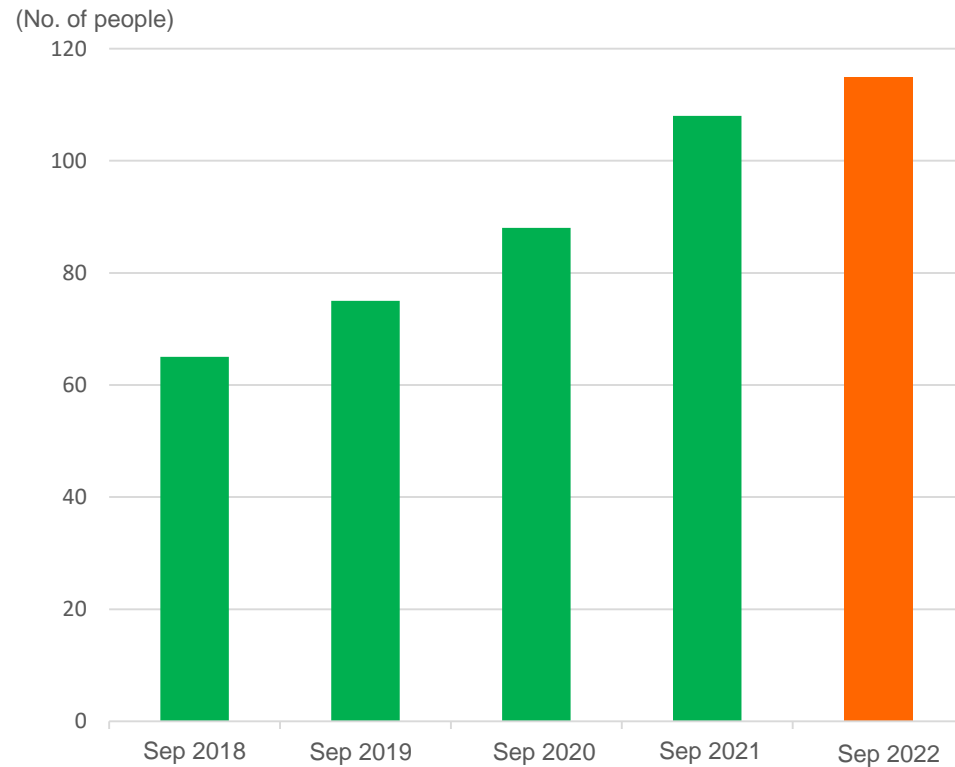
- We develop human resources through education and training systems based on the corporate culture and founding spirit.
- We have established a system to encourage employees to improve themselves, including a self-investment support allowance for non-managerial employees.

In-House Software Development and Agile Development

- We develop software in-house with more than 100 IT personnel including engineers and designers.
- We employ agile development through direct connections between management, sales staff, and engineers.



Changes in No. of IT Personnel



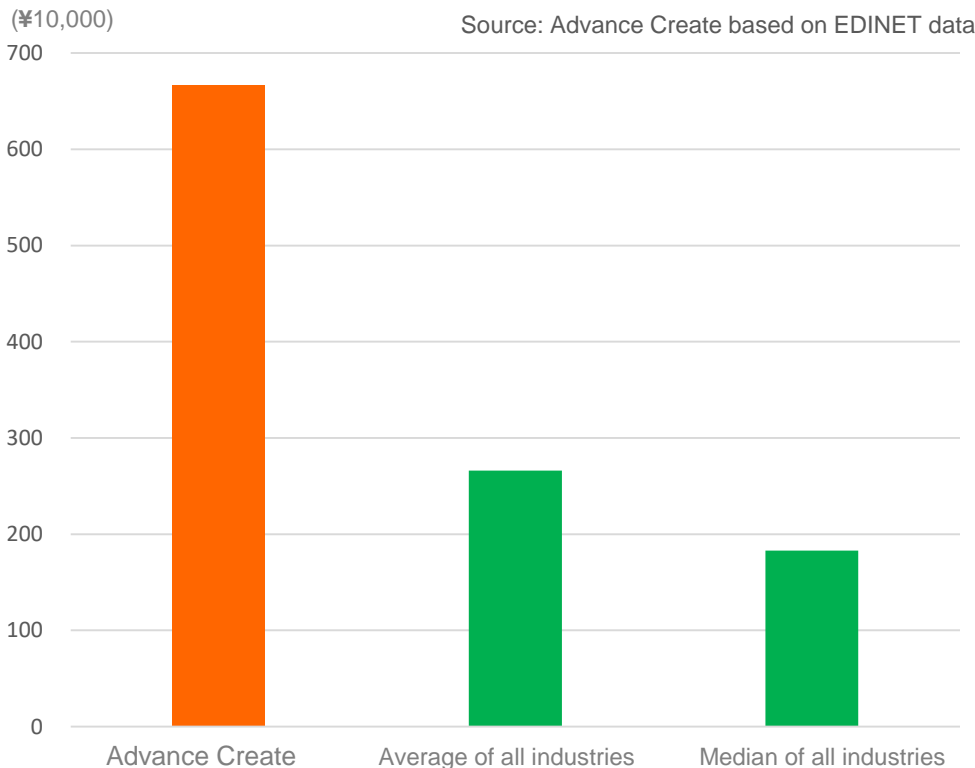
Total: **620 staff**

* As of September 30, 2022; Excludes external directors and advisors, etc.

Growth of the Younger Generation to Support High Productivity and High Added Value

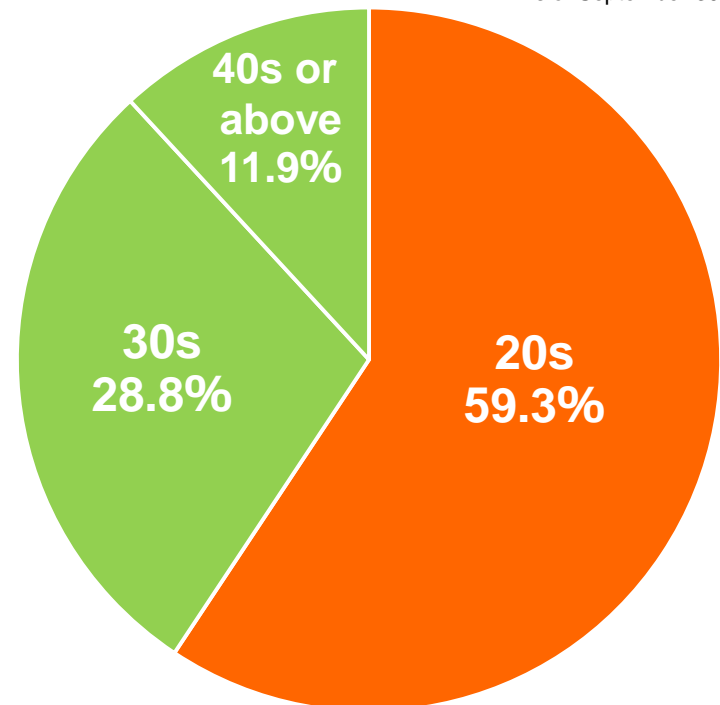
- We have achieved high productivity through online insurance consultations and the use of text communication in addition to employee training to foster IT literacy.
- We have created an environment in which young employees can participate actively by establishing an insurance sales management system that makes full use of technology.

Ordinary Profit per Employee



Employee Age Distribution at Our Consulting Plazas

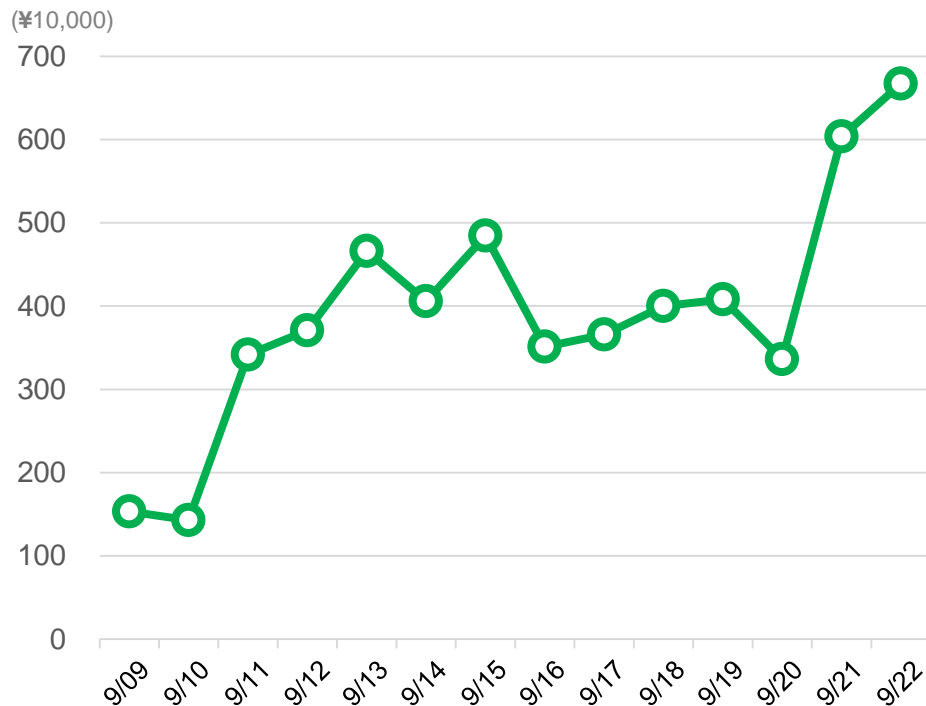
*As of September 30, 2022



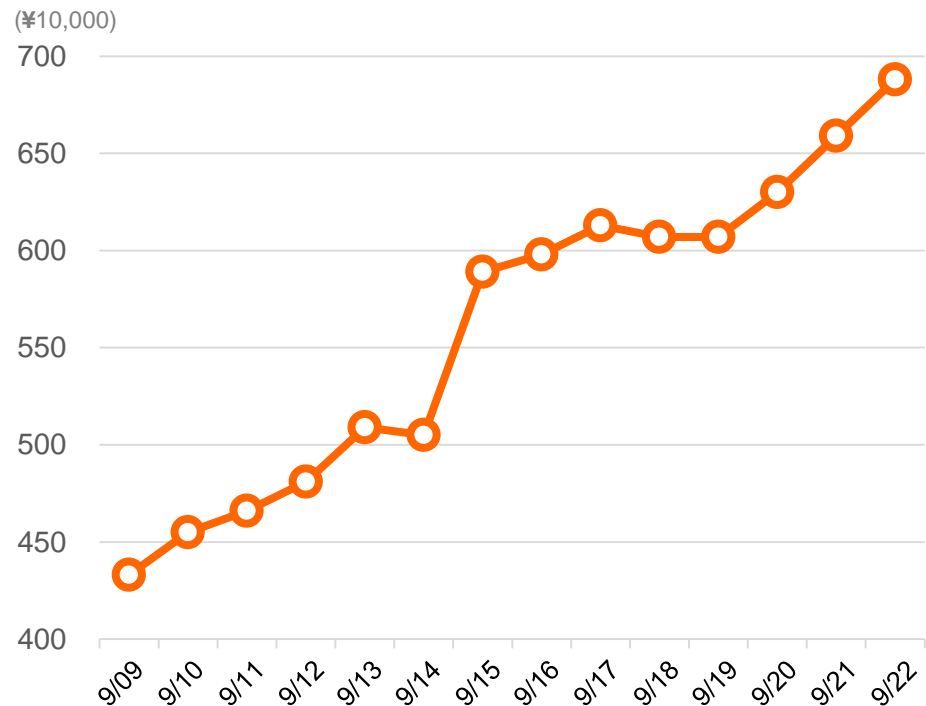
Productivity Improvement

- We are improving productivity by implementing IT and promoting digital transformation (DX). We aim to add value for our customers through a business model that is information-intensive, rather than labor-intensive.
- We have increased the average wage per employee by improving productivity. We aim to further increase productivity through synergies between the company's investment in human resources and employees' self-investment.

Changes in Ordinary Profit per Employee



Changes in Average Annual Salary per Employee



III. Company Strategy

Industry Size and Outlook

Size of insurance-related market (estimate)

Approx. **¥47.7 trillion**

Life insurance: ¥39 trillion + Non-life insurance: ¥8.7 trillion
*The Life Insurance Association of Japan, "Life Insurance Trends (2021)"
The General Insurance Association of Japan, "Fact Book 2021"
Japan Cooperative Insurance Association Incorporated, "Cooperative Insurance in Japan Fact Book 2021"

Unparalleled market size and growth potential

Of which, retail market size (estimate)

Approx. **¥20 trillion**

No. of households based on the Basic Resident Registration: 59.76 million
x (Insurance coverage rate: 89.8%)
x (Average annual premium: ¥371,000)
*Japan Institute of Life Insurance, "National Survey on Life Insurance (2021)"

Insurance agency market size (estimate)

Approx. **¥3 trillion**

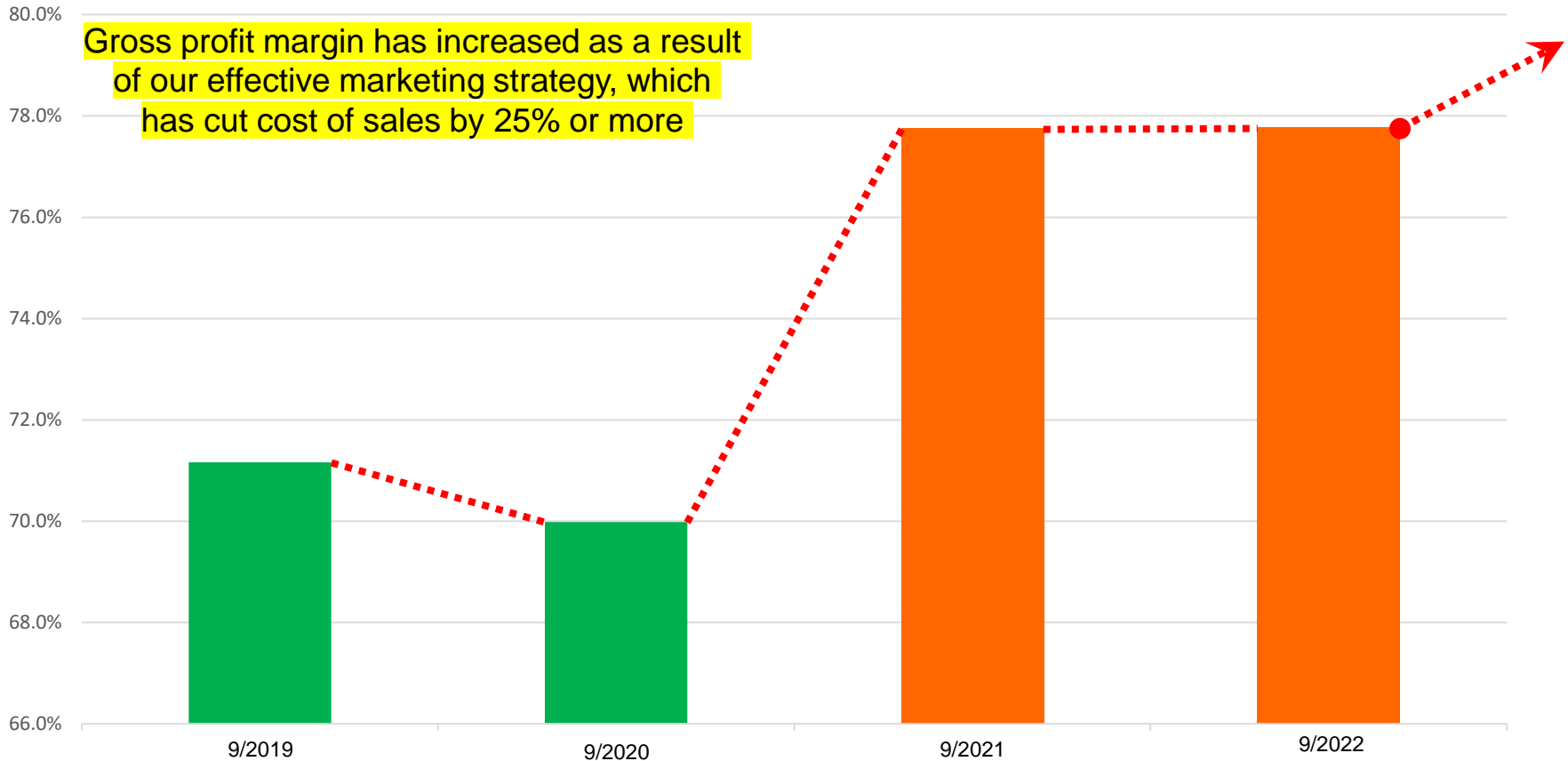
(Percentage of enrollment through insurance agents: 15.3%)
*Japan Institute of Life Insurance, "National Survey on Life Insurance (2021)"

The Company's gross written premiums
Approx.
¥40 billion

Efficient Web Marketing

- We effectively approach prospective customers with apparent insurance product demand through our unique web marketing strategy. As a result, our business has evolved into a high-profit structure with a greatly improved cost ratio.

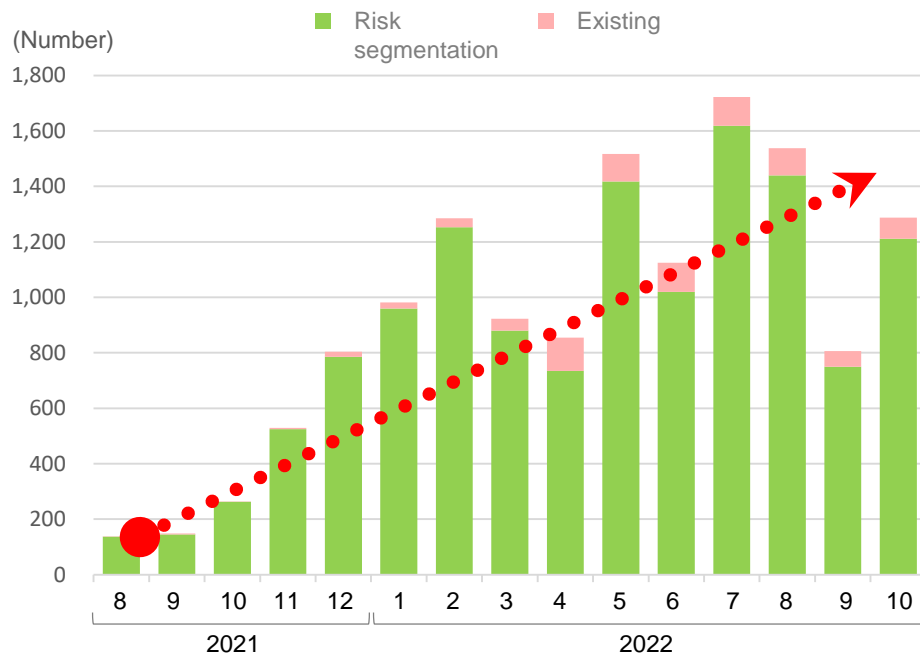
Changes in Gross Profit Margin



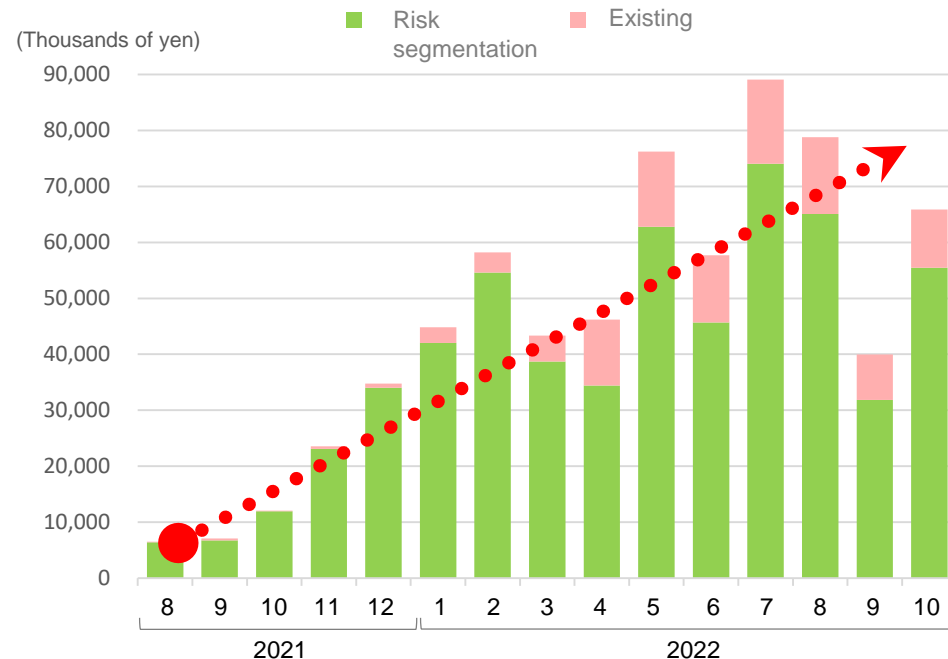
Strengthening Non-Life Insurance Business to Diversify Revenue Sources

- The number of applications received and gross written premiums have both increased consistently since we stepped up our non-life insurance efforts. Non-life insurance, as an alternative source of revenue to life insurance, has solidly supported our business performance.
- We also propose life insurance to our non-life policyholders, and these efforts have helped to grow our Insurance Agency business overall.

No. of New Applications for Auto Insurance



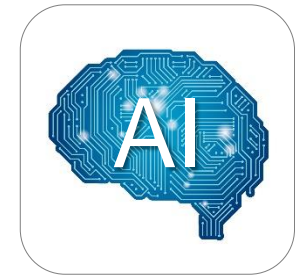
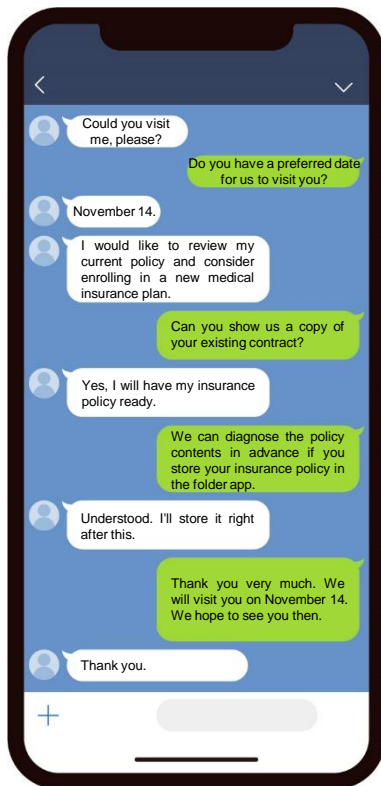
Annualized New Premiums for Automobile Insurance



*The latest results are preliminary.

Strengthening Our Appointment Generation System

- Besides the traditional telephone, our call center also makes use of other forms of modern electronic communication. With the use of LINE, SMS, “folder,” avatars, and various forms of marketing automation, we are able to reach out to customers in a way that is specific to their interests and preferences, thereby boosting efficiency and making our appointment generation system more robust.

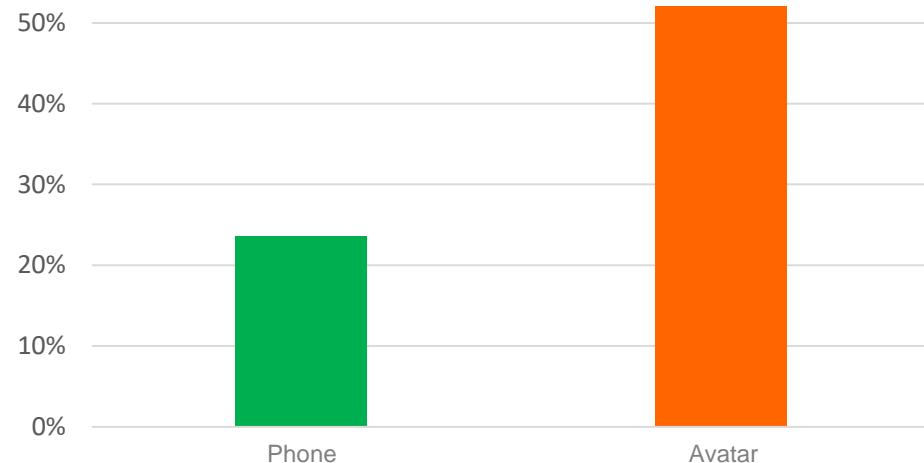


New-Era OMO 2.0: Avatar Consultants

- We have partnered with AVITA, Inc., a startup founded by Professor Hiroshi Ishiguro of Osaka University, to use avatars to respond to insurance inquiries. Professor Ishiguro has been studying and developing "avatars that interact with people" for over 20 years.
- Because there is less of a psychological barrier when dealing with an avatar than with a real person, the use of avatars has resulted in a dramatic increase in the number of inquiries leading to appointments for insurance consultation. Since using avatars in conjunction with folder and Dynamic OMO can increase the conversation rate with customers, we plan to seek a patent for the business model and sell the system to other businesses considering the use of avatars.



Acquisition Rate of Insurance Consultation Appointments from Inquiries



*Appointment rate from inquiries since we launched our avatar consultation service in July 2022 25

Dynamic OMO × folder × Avatar

- To enhance the convenience and efficiency of online insurance consultation, we developed Dynamic OMO, an insurance-specific online consultation system. Among the patents we have obtained are the technologies required for identity verification via online insurance consultation and backing up recorded data in the event of network errors or device malfunctions. We continue to update our systems on a daily basis through agile development.
- We have also developed an app called "folder" for digitizing insurance policies and managing them in the cloud. Our goal is to make this app the insurance industry's de facto standard for insurance comparison, diagnosis, consultation, and management. In addition, we aim to further promote digital transformation (DX) throughout the industry by integrating this app with Dynamic OMO and other tools.



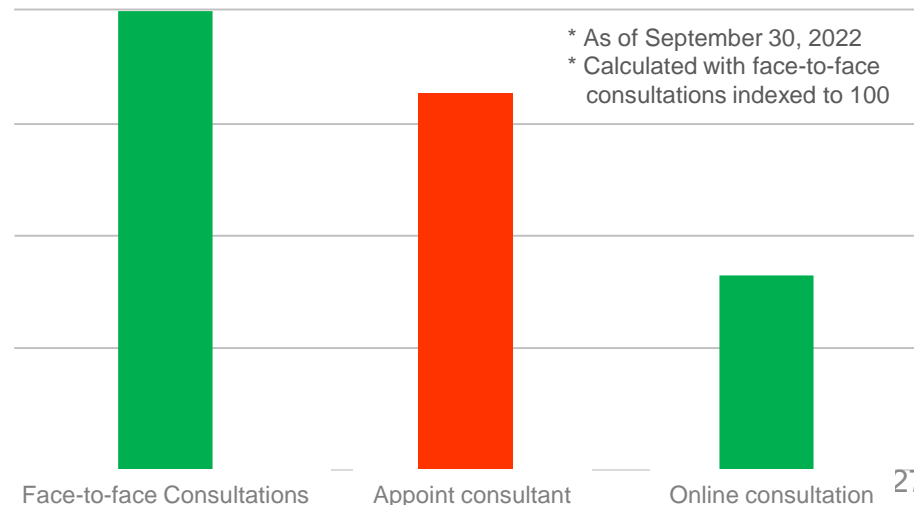
Booking of a Consultant of Choice x Avatar

- Many customers may feel uneasy at their first insurance consultations because they don't know what to expect from their consultant. With our online insurance consultation, customers can set up an appointment with a consultant of their choosing. We propose an approach to buying insurance in which consumers "choose a consultant first before choosing insurance," and our goal is to create a consultation booking platform for the insurance industry. Over 250 consultants, including avatars and cooperating agents, are listed on our platform.
- The customer can choose a consultant based on the consultant's profile, reviews, and introduction video. As a result, we are able to remove the psychological barrier that customers face and achieve high productivity in online insurance consultations.



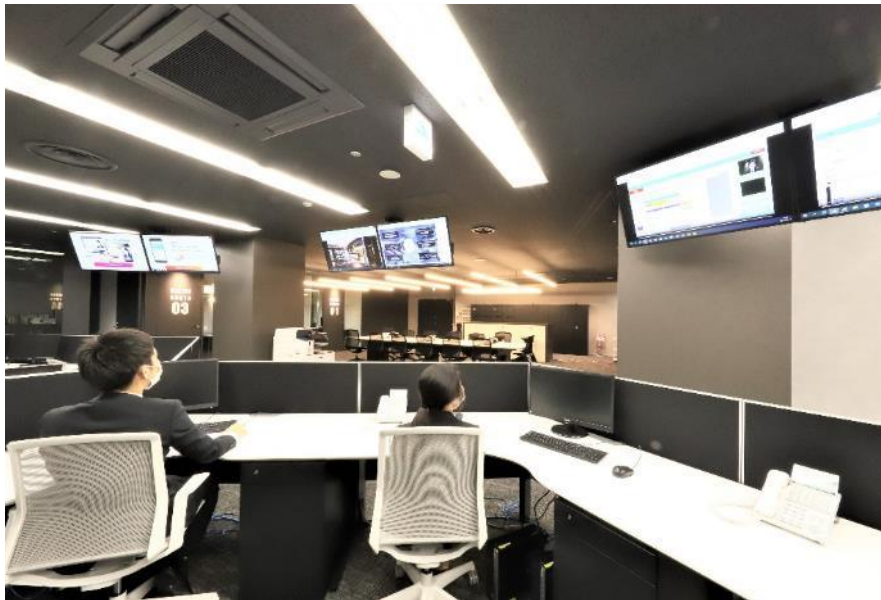
[Click or scan here to see the consultant booking page](#)

Productivity per Appointment

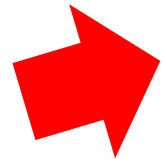
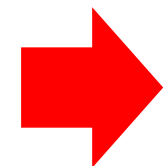
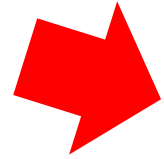


Pursuing High-Quality Services at Our Physical Locations

- We operate Hoken Ichiba consulting plazas at urban landmarks. We are committed to providing high-quality consulting services at these physical locations so that our customers can have the “impressive experience that only face-to-face interactions can provide.”
- In November 2021, we opened Smart Consulting Plaza, the industry's first sales office dedicated to online insurance consultation. Customers who live outside of the service area of our real Consulting Plazas can take advantage of Smart Consulting Plaza’s high-quality online insurance consultation service at their convenience. By enhancing the experience value for customers both online and offline, we are creating a new insurance distribution market.



Portfolio Strategy: Portfolio of Channels

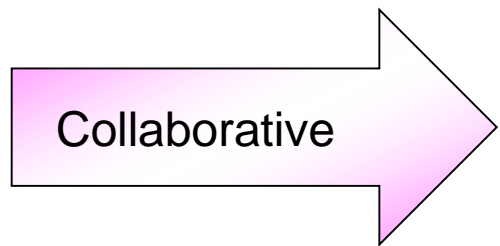
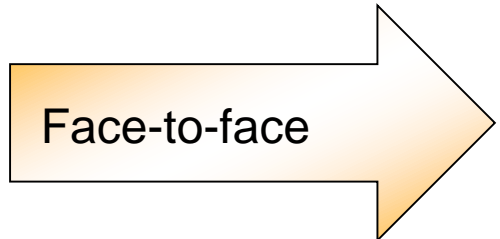


保険市場
HOKEN ICHIBA
The Insurance Market Place

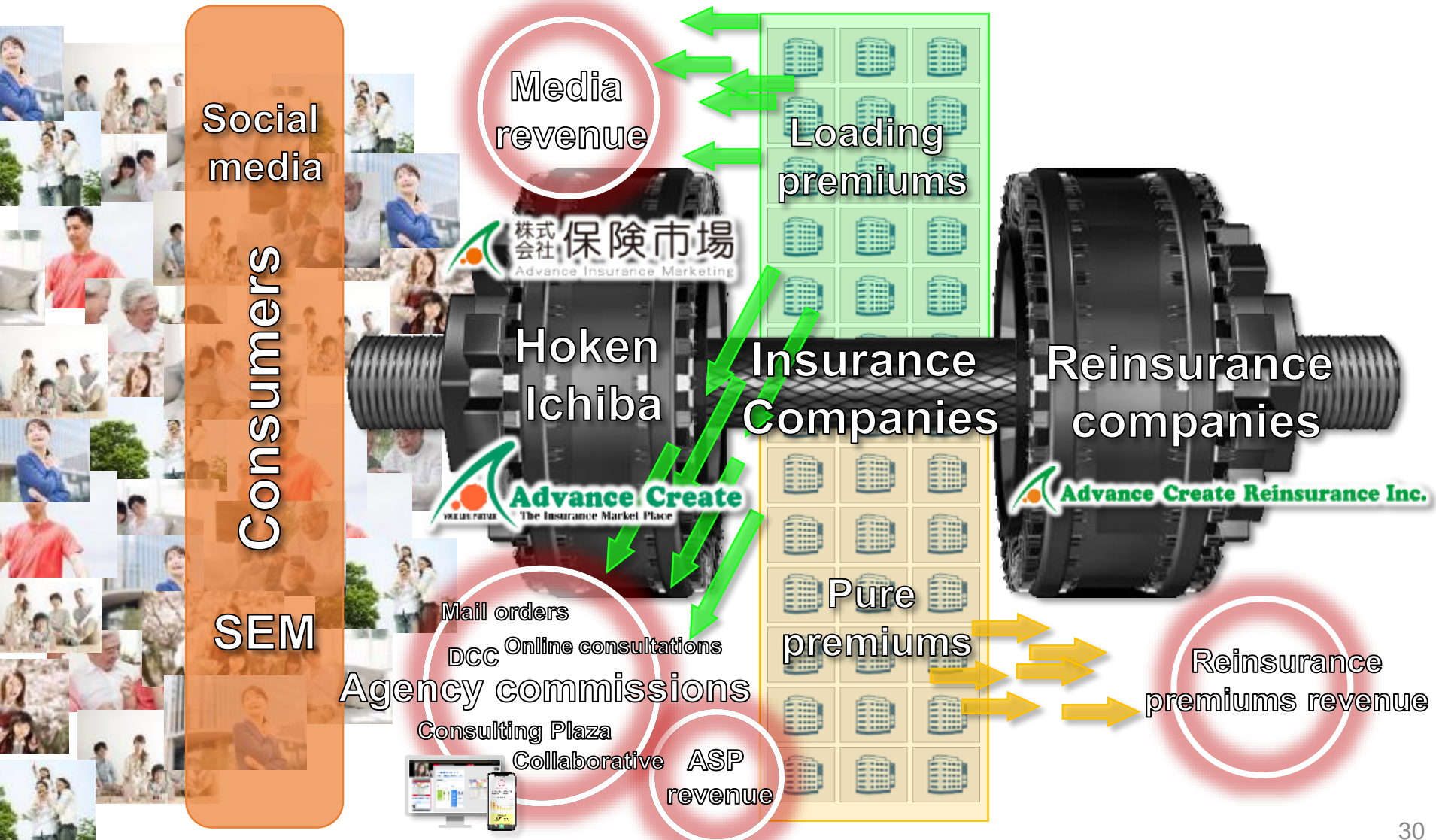
Avatar Consultant

folder

f



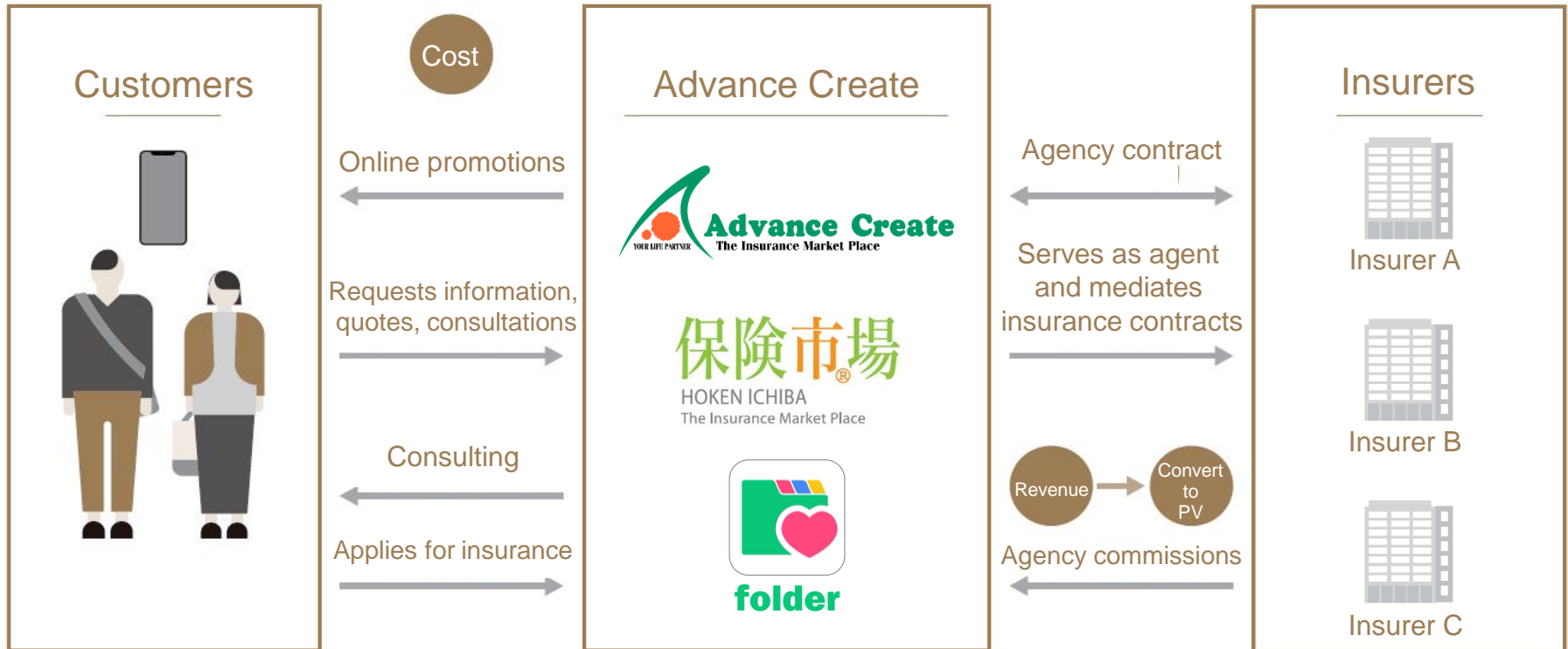
Portfolio Strategy: Revenue Portfolio



Portfolio Strategy: Revenue Portfolio

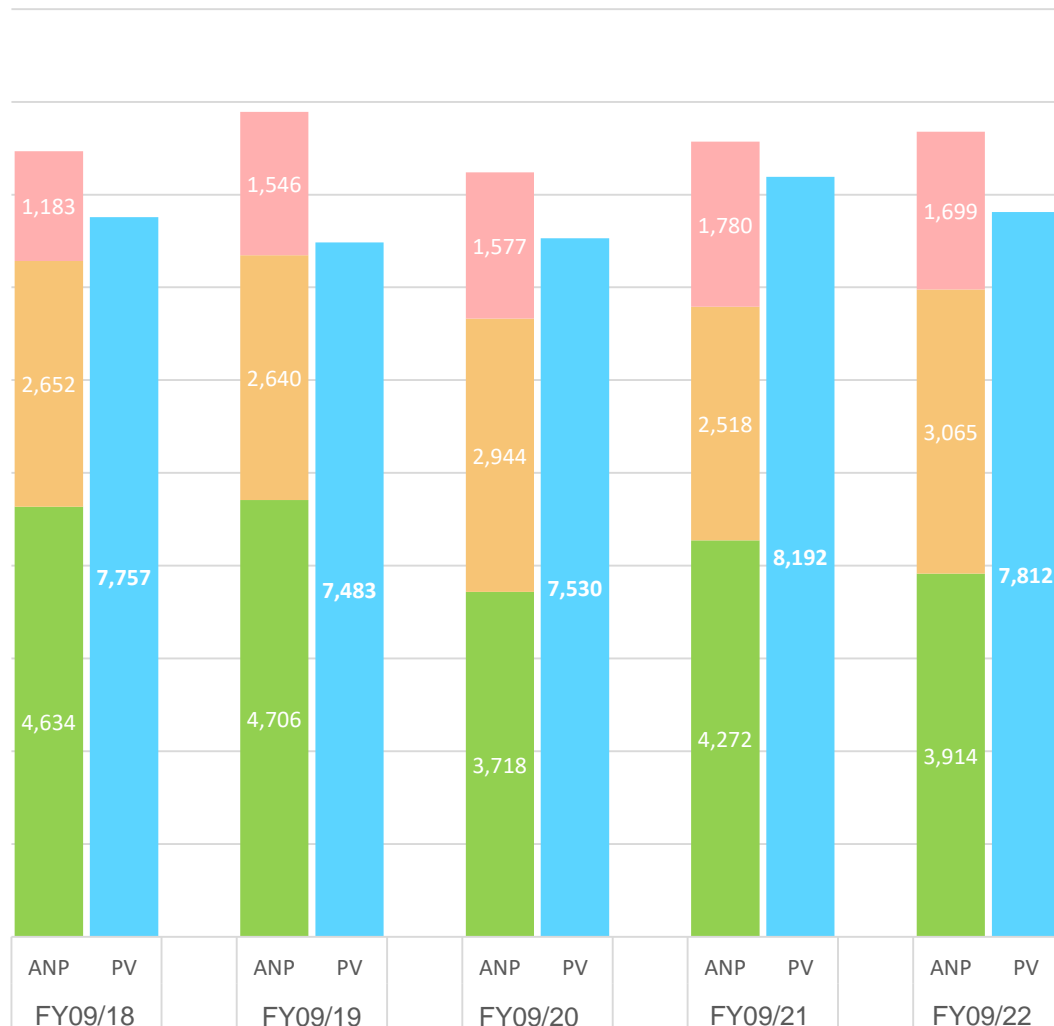
Insurance Agency Business

- ▶ Sell insurance products on behalf of life insurance and non-life insurance companies after concluding agency contracts
- ▶ Implement promotions centered on Hoken Ichiba, one of the largest insurance selection websites in Japan, to attract customers with apparent demand for insurance
- ▶ Earn agency commissions from insurance companies by providing consulting to customers and having them to apply for insurance
- ▶ Promotion costs (cost of sales) are incurred immediately, while agency commissions (revenue) are paid over a period of several years, so the PV (discounted present value of future cash flows from agency commissions) recorded as sales is securitized to cover the balance



ANP and PV by Sales Channel

(Unit: Millions of yen)



	FY09/21	FY09/22
Collaborative	1,780	1,699
Non-face-to-face	2,518	3,065
Face-to-face	4,272	3,914
Total	8,571	8,679

Up **1.3%**
YoY

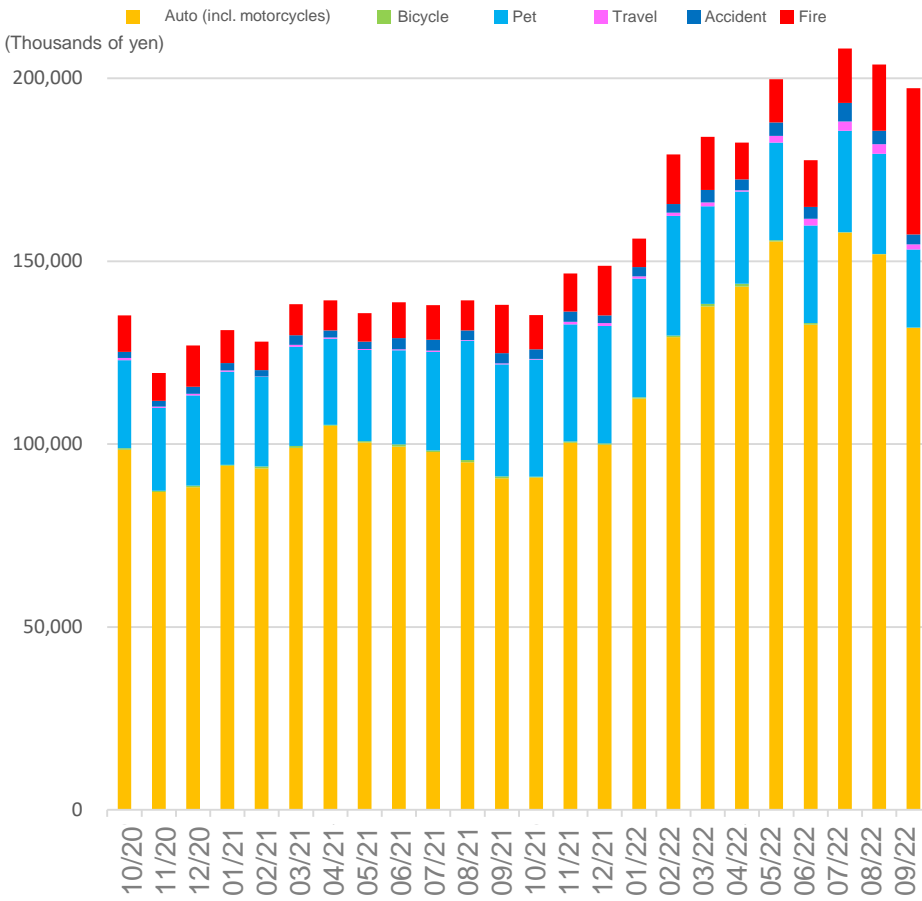
- * ANP: annualized new premiums (ANP for a monthly premium of ¥5,000 is ¥60,000)
- * PV refers to the discounted present value of future cash flows from insurance agency commissions. The Company recognizes PV as sales.
- * Figures for the most recent quarter reflect preliminary data.

Number of Non-life Insurance Policies and Gross Written Premiums

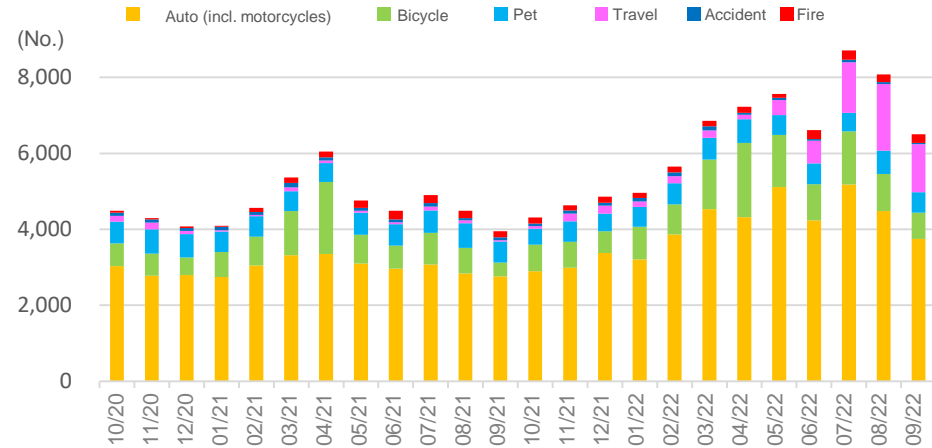
○ Since we stepped up our efforts in the non-life insurance field in October 2021, we have seen particularly strong growth in the number of auto insurance policies won and gross written premiums, despite fluctuations due to seasonal factors.

*The latest results are preliminary.

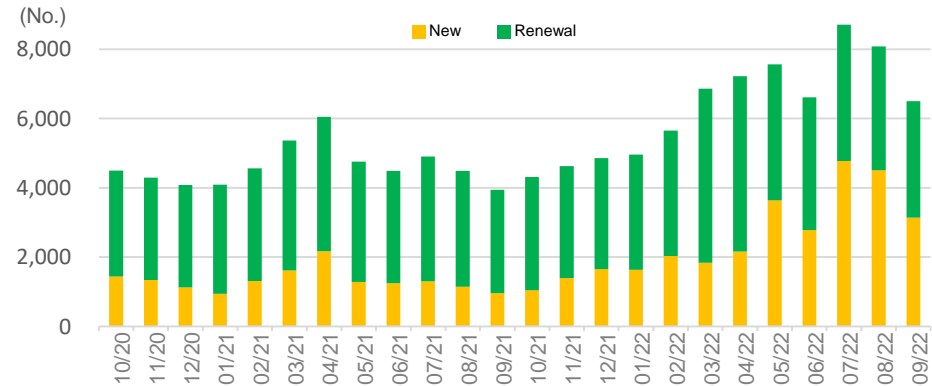
Gross Written Premiums (New and Renewal)



Number of Policies by Type of Insurance (New and Renewal)

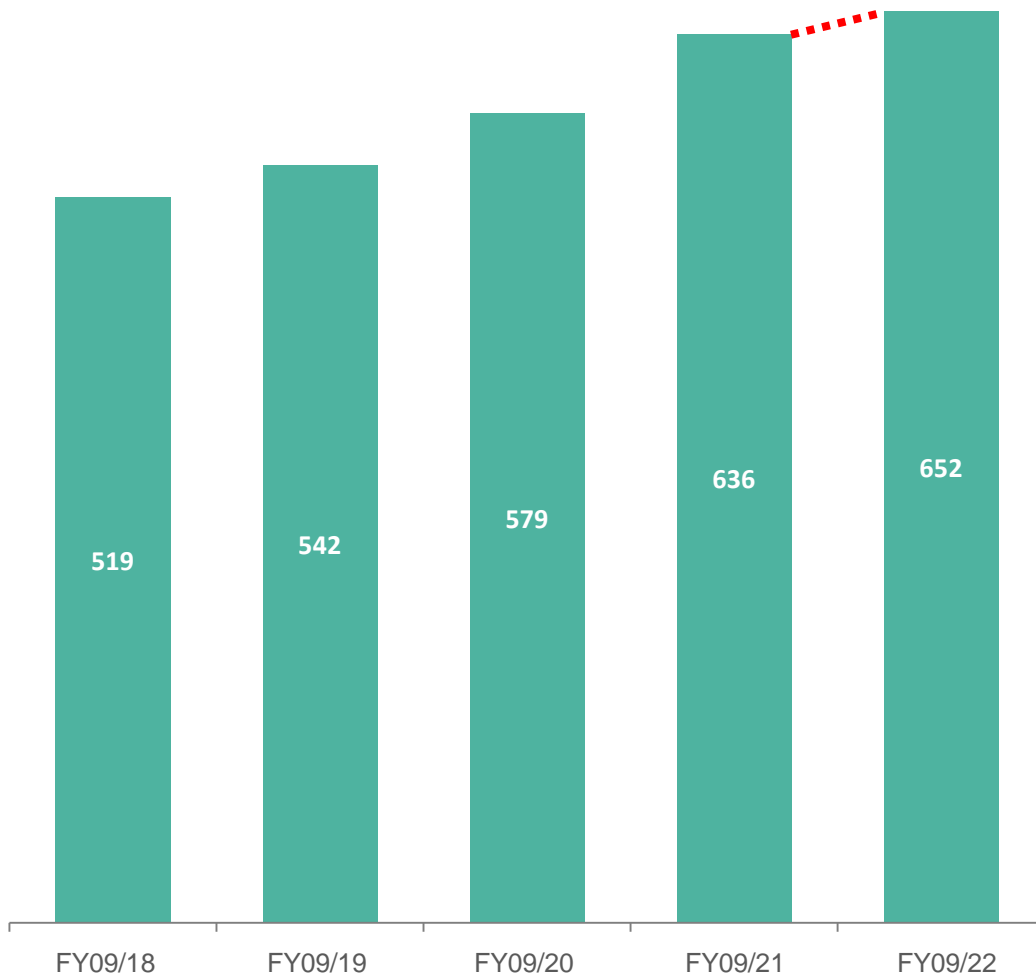


Number of New and Renewed Policies



Number of Policies in Force

(Unit: 1,000 policies)



Up **2.5%**
YoY

*The number of policies in force includes life insurance, medical insurance, and other policies that continue or are renewed (life insurance companies and American Home Assurance Co., Ltd.), and excludes non-life insurance and small-amount and short-term insurance.

Portfolio Strategy: Revenue Portfolio

Hoken Ichiba Co., Ltd.

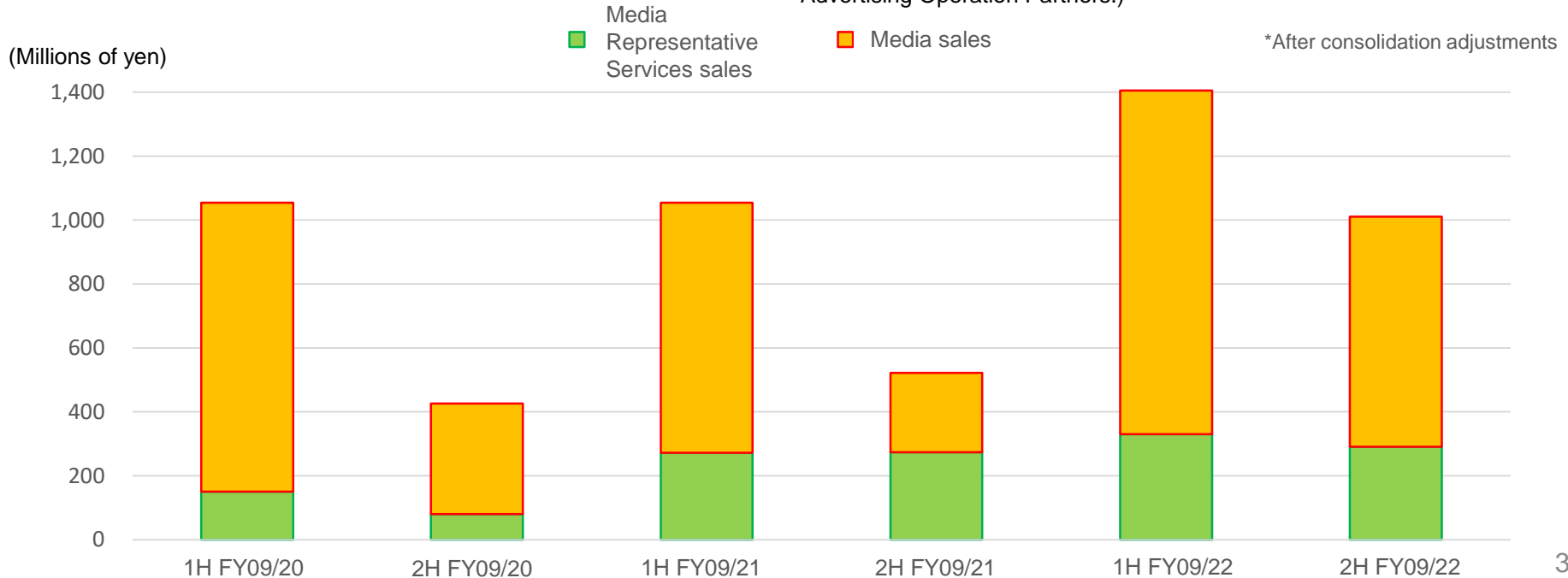


Media Business

- ▶ Receives orders for ad placement on Hoken Ichiba, one of Japan's largest insurance selection websites
- ▶ Directly approaches customer segments with high interest in insurance
- ▶ Sales tend to be concentrated in March, the end of insurance companies' fiscal year (the end of the first half of the fiscal year for the Company)

Media Representative Services Business

- ▶ Entrusted with advertising operations for insurance companies, among others, leveraging our own advertising operation expertise
- ▶ Certified as a "Yahoo! JAPAN Marketing Solutions 2-Star Sales Partner" and an "Advertising Operation Partner" under the Yahoo! JAPAN Marketing Solutions Partner Program. (There are approximately 200 sales partners that have received the star certification, but only 52 of them have been certified as Advertising Operation Partners.)



Portfolio Strategy: Revenue Portfolio

Advance Create Reinsurance Inc.



Reinsurance Business

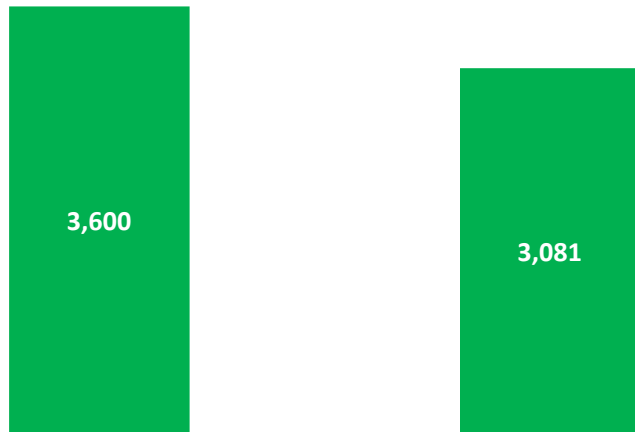
- ▶ Assumes part of the risk of the insurance sold by the insurer and earns reinsurance premiums
- ▶ Strengthens relationships with clients by underwriting risk and shouldering insurance payment obligations
- ▶ Deepens relationships with insurers via risk sharing and sound insurance solicitation
- ▶ Stabilizes revenue by increasing the number of reinsurance agreements with insurers

[Insurers under reinsurance agreements]
 As of end-Sep. 2022: Total 11
 Life insurers: 8
 Non-life insurers: 2
 Small-amount and short-term insurers: 1

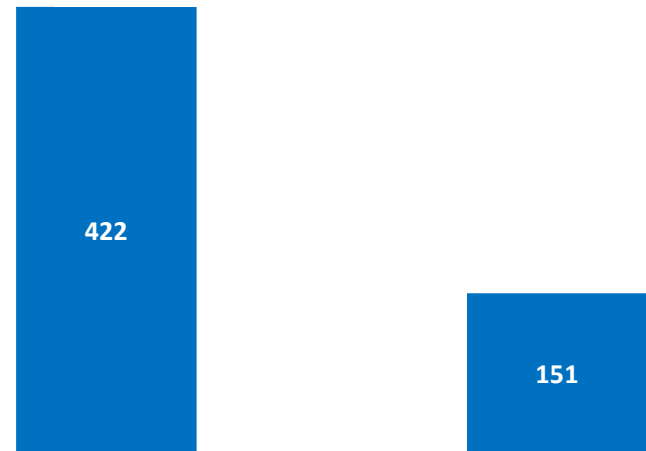
Trends in EEV (Present Value of Reinsurance Revenue)

(Millions of yen)

European Embedded Value (EEV)



Value of New Business (VNB)



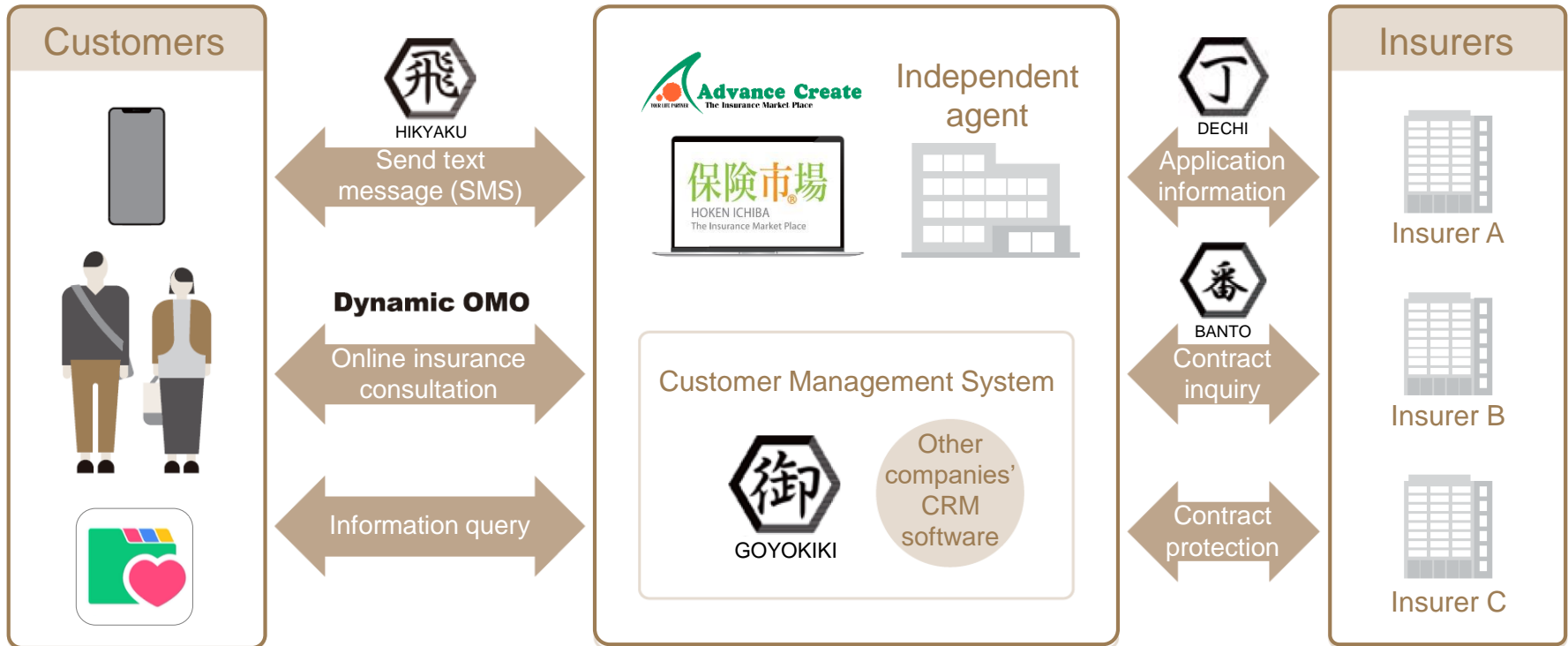
* For more information on EEV and VNB, please refer to “Disclosure of European Embedded Value for Reinsurance Subsidiary at End-June 2022” released November 11, 2022.

Portfolio Strategy: Revenue Portfolio

ASP Business

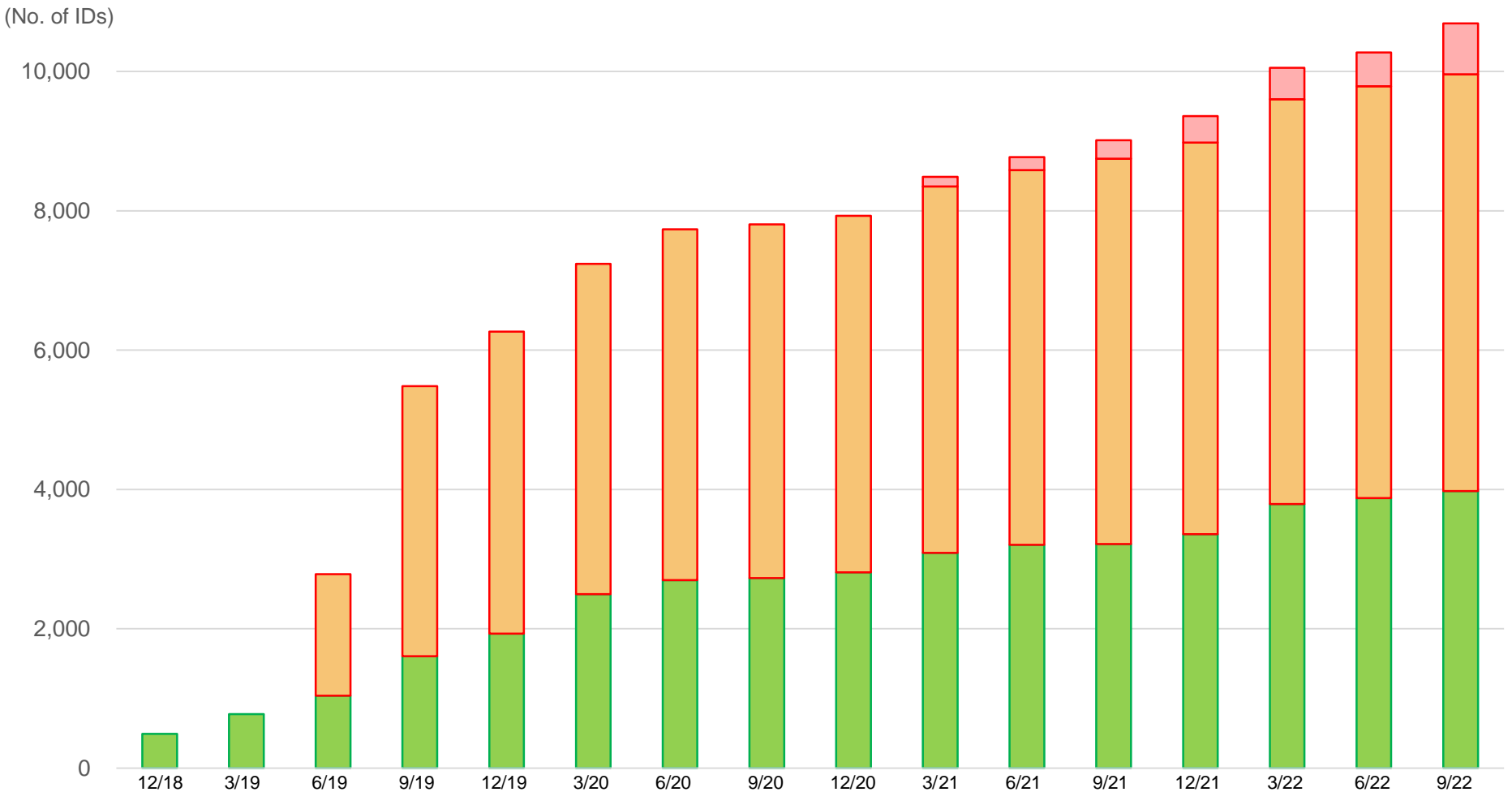
- ▶ We sell our in-house system, which we have been using for many years and have improved from the user's perspective, at a low price.
- ▶ In-house engineers can quickly respond to customers' requests to improve certain functions.

Advance Create Cloud Platform (ACP)



Advance Create Cloud Platform: No. of IDs

GOYOKIKI DECHI Dynamic OMO



IV. Recent Developments

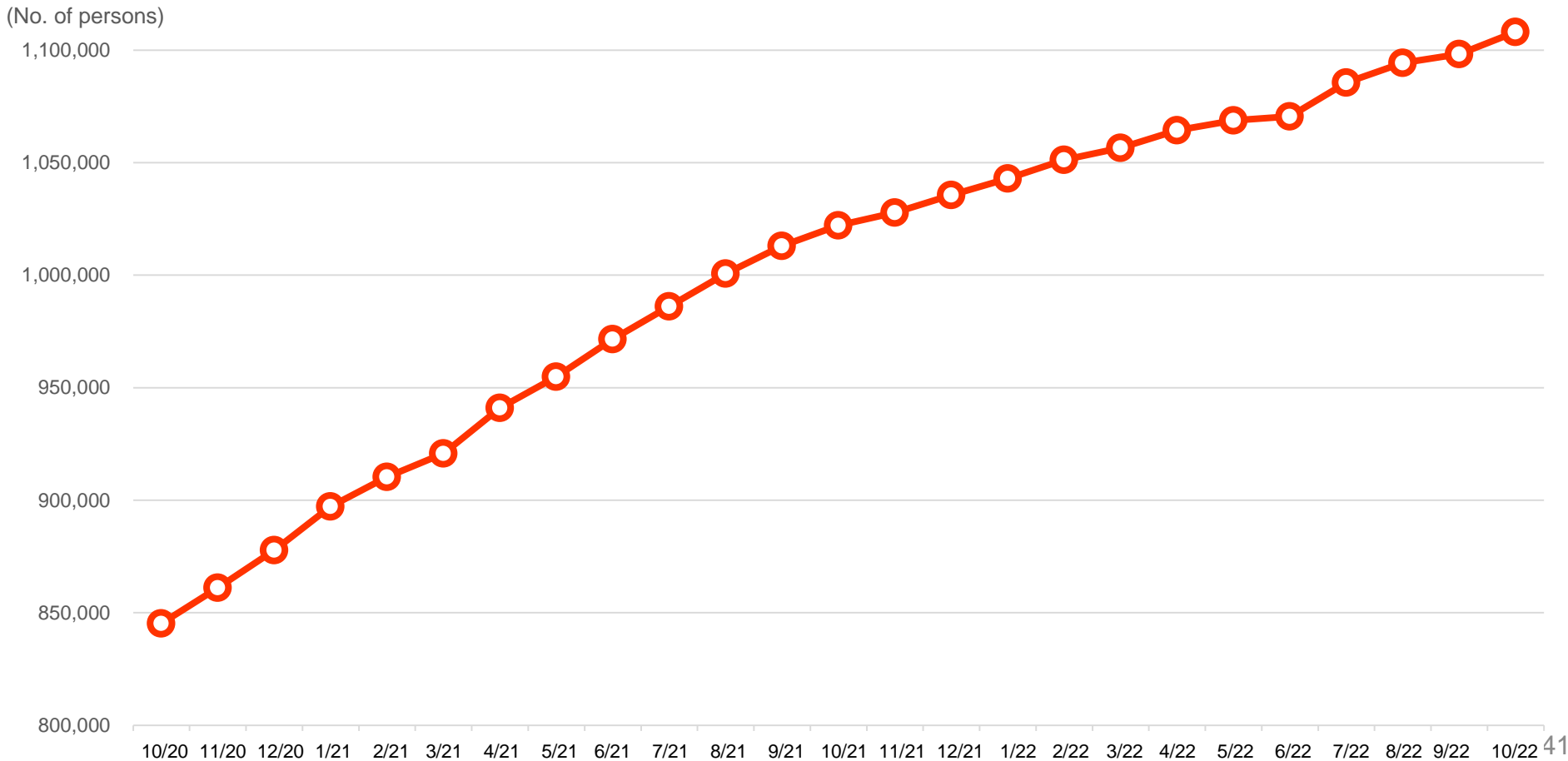
No. of folder App Downloads

- The number of downloads of the folder app, which serves as the first point of contact with customers considering insurance, has been growing steadily. We use this app to communicate with customers through push notifications and other means to provide tailored information to them.



Increase in the Number of LINE Friends

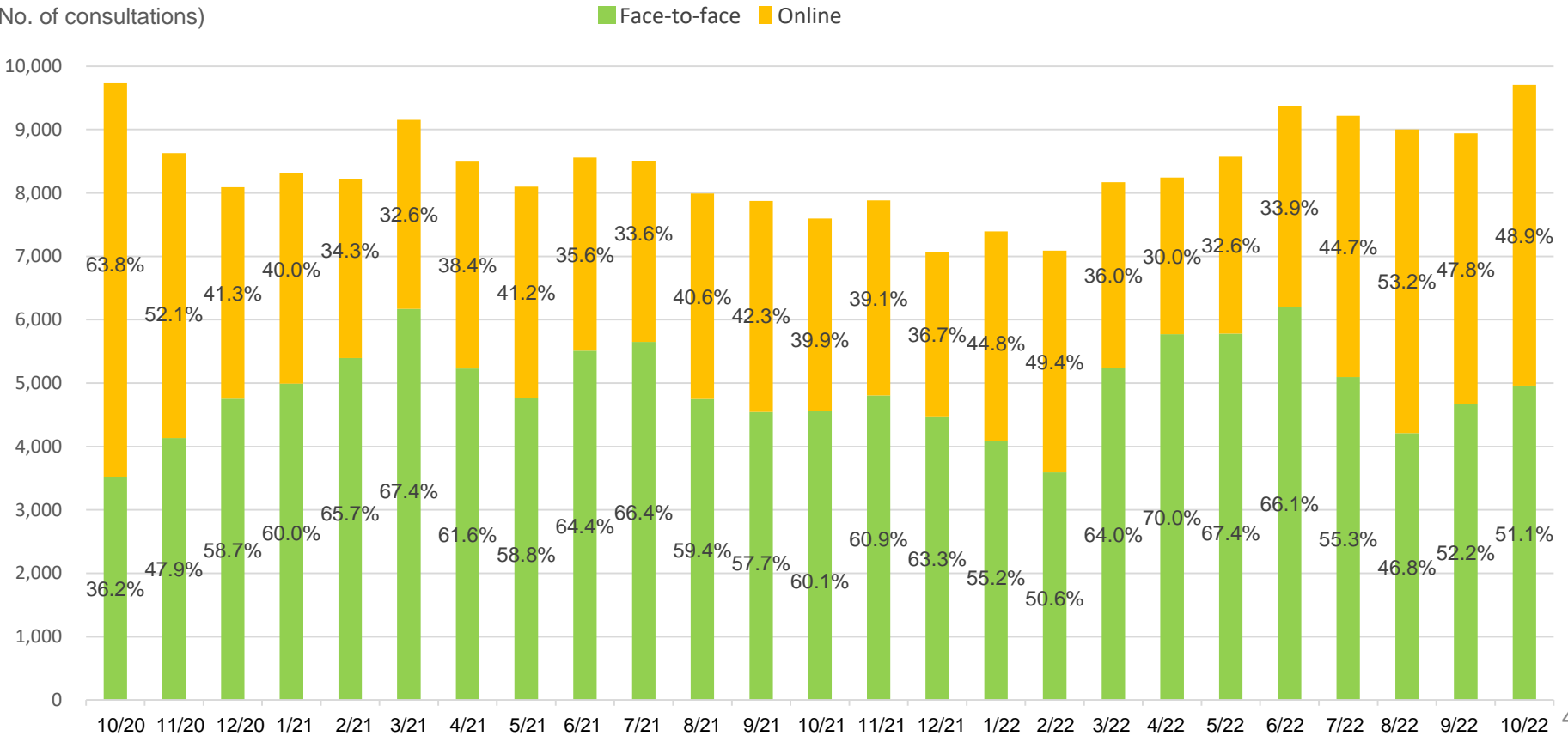
○ To improve convenience, we accept insurance inquiries and send quotation results to customers using familiar communication tools. On LINE, we have over 1.1 million friends, and the number is steadily increasing.



Appointments

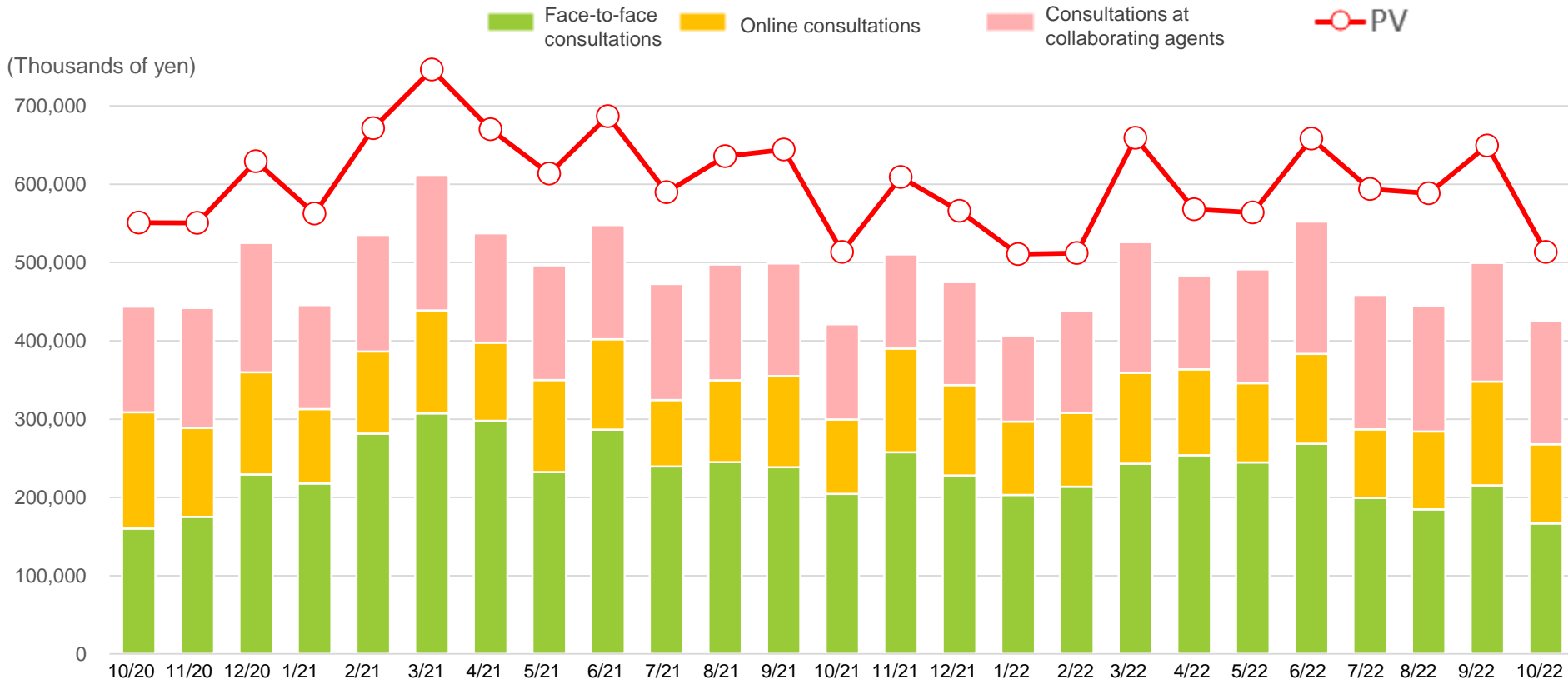
○ Despite some fluctuations depending on the spread of COVID-19, approximately 40% of our customers request online insurance consultations. We have been getting a steady stream of appointments, thanks to the expansion of our call center division and our customers' growing insurance needs.

(No. of consultations)



Trend in ANP at Our Consulting Plazas and Collaborating Agents

○ Through the development of our OMO strategy, including online consultations, we have established a robust revenue structure unaffected by COVID-19. Present Value (PV), which represents sales in the Insurance Agency business, has also remained steady in correlation with annualized new premiums (ANP).



FY09/23 Full-Year Forecast

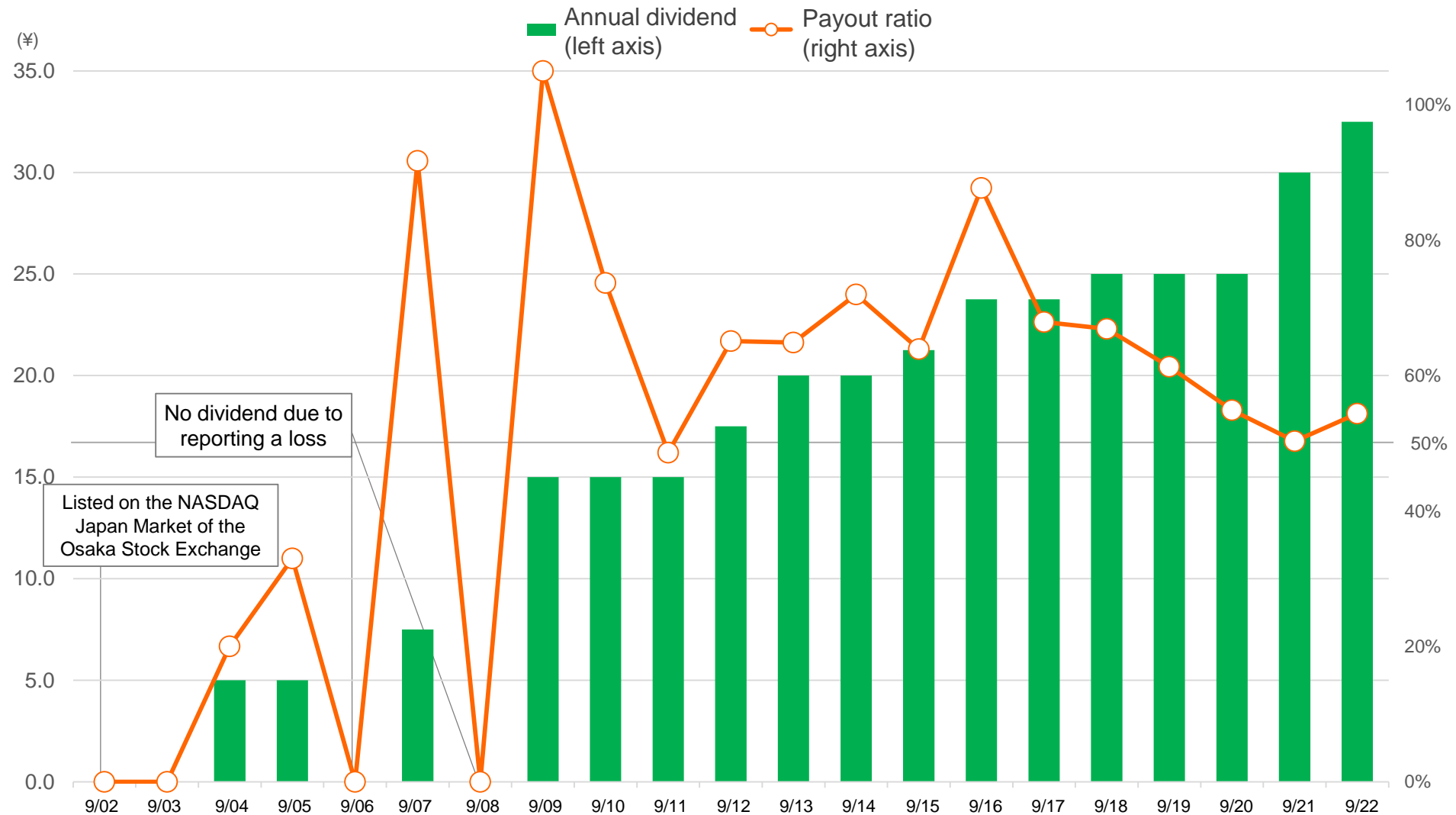
(Millions of yen)

Consolidated	FY09/19	FY09/20	FY09/21	FY09/22	FY09/23 forecast	YoY Change
Net sales	10,365	10,510	11,019	11,860	16,680	40.6%
Operating profit	1,345	1,184	2,041	2,061	3,220	56.2%
Ordinary profit	1,297	1,095	1,925	2,015	3,030	50.4%
Profit	844	700	1,295	1,312	1,970	50.1%
ROE	18.6%	13.7%	21.0%	18.9%	25.5%	
Ordinary profit margin	12.5%	10.4%	17.5%	17.0%	18.2%	
Payout ratio	61.3%	74.9%	50.3%	54.2%	38.9%	
Equity ratio	56.2%	54.4%	56.9%	57.2%	60.9%	

[Shareholder returns]

- For FY09/22, we decided to pay an interim dividend of ¥15 per share and a year-end dividend of ¥17.5 per share (including a ¥2.5 commemorative dividend for the 20th anniversary of our listing), for a total annual dividend of ¥32.5 per share.
- For FY09/23, we plan to pay a dividend of ¥17.5 per share for both the interim and year-end dividend, for a total annual dividend of ¥35 per share.
- We have continued to offer the following shareholder benefits since 2014:
 - Catalog gift "Freesia" (equivalent to ¥2,500)
 - Hoken Ichiba Club Off service entitlement (access to partner facilities in Japan at a discounted price)

Annual Dividend per Share



*Adjusted to post-split value to account for stock split.

Key Performance Indicators

	Target	FY09/22 results	FY09/23 forecast
ROE	20% or more	18.9%	25.5%
Ordinary profit margin	20% or more	17.0%	18.2%
Payout ratio	50% or more	54.2%	38.9%
Equity ratio	80% or more	57.2%	60.9%

Sustainability Management



Sustainability Management

- As customers become more concerned with protecting their livelihoods, we recognize that it is becoming increasingly important for us to pursue the “logic of how to buy” and create a new insurance distribution market. To that end, we have decided to publish our first integrated report in order to better communicate our company to our stakeholders.
- We will continue our existing CSR initiatives to fulfill our social responsibilities and enhance information disclosure based on social needs.

Sponsorship of the New Japan Philharmonic



Providing Endowed Courses at Kansai University



Co-sponsorship of the Osaka Marathon



©Osaka Marathon 2019

“Eruboshi” certification/ Co-sponsorship with NPOs



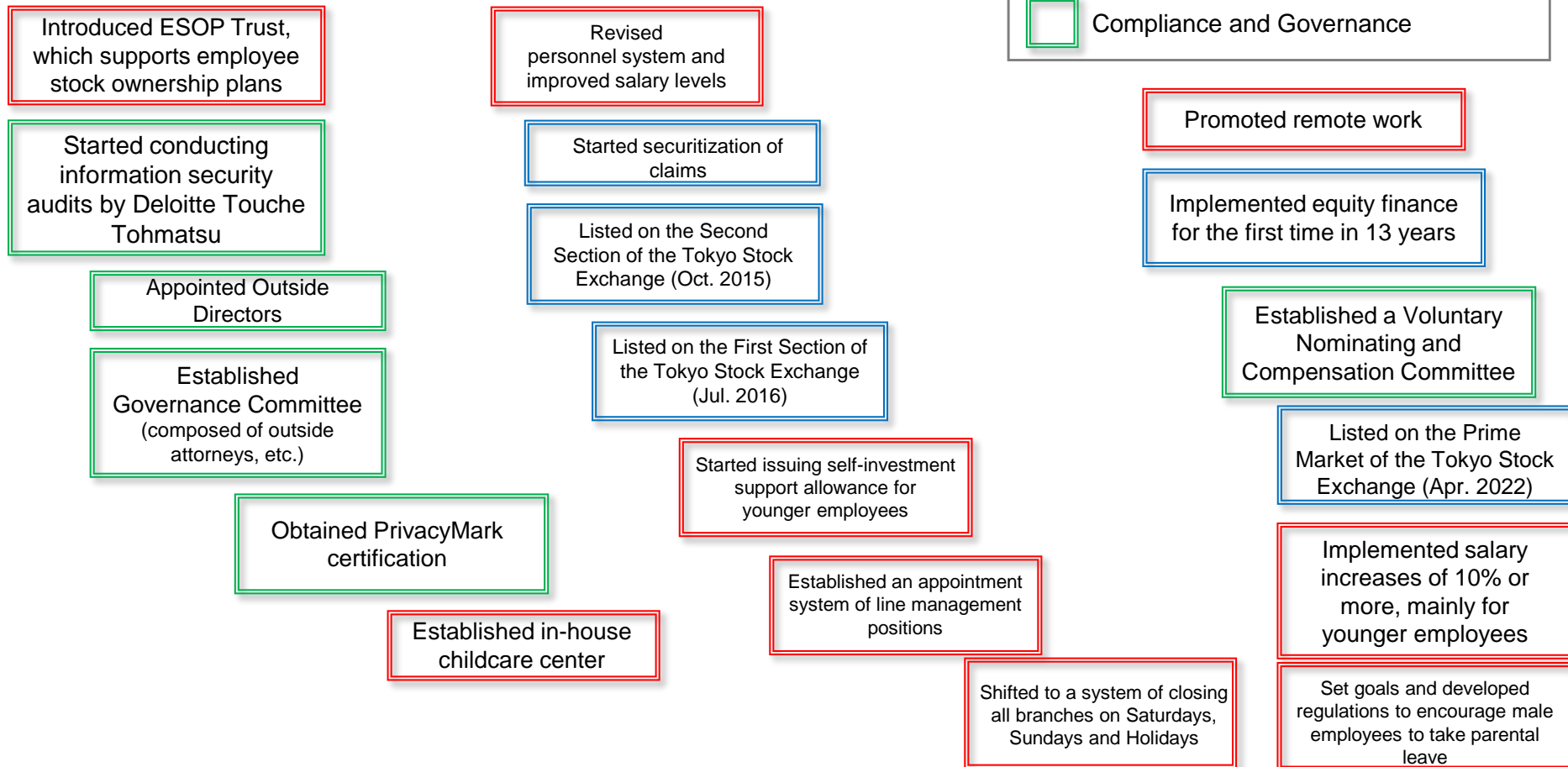
* Click on the link below for the full text of the Integrated Report.

• [Integrated Report \(for the fiscal year ended September 30, 2021\)](#)

Building and Strengthening the Management Structure

○ Continuously building and strengthening the management structure

 	HR investment	 	Financial Strategy
 	Compliance and Governance		



2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

V. Supplementary Materials

Company Overview

Trade name	Advance Create Co., Ltd.
Representative	Yoshiharu Hamada, President
Location	Nomura Fudosan Midosuji Building, 3-5-7 Kawaramachi, Chuo-ku, Osaka, Osaka Prefecture
Established	October 1995
Capital	¥3,158 million (as of September 30, 2022)
Businesses	Insurance Agency, Media, Media Representative Services, Reinsurance, ASP, BPO
Number of Employees	302 (as of September 30, 2022; excluding contract employees, rehired employees, and temporary employees)
Fiscal Year-End	September
Listing	Prime Market of the Tokyo Stock Exchange and Fukuoka Stock Exchange (Code: 8798)

Analyst Reports

- Please refer to the research reports by these external organizations for details on the Company's history, earnings structure, and other information since its establishment.
- These research reports will be updated as necessary based on the announcement of financial results and press releases.
- In addition to the reports below, Ichiyoshi Research Institute also distributes reports to institutional investors in Japan and overseas.



[Click here for our research report by FISCO Ltd.](#)



[Click here for our research report by Shared Research Inc.](#)

Disclaimer

The forward-looking statements included in this document and any related materials are based on currently available information, and may change due to macroeconomic conditions and trends in the industry in which the Company operates.

Accordingly, please note that actual results may differ from the forward-looking statements presented in these materials which are subject to risks or uncertainties.



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