

(English Translation)

*Note: This material is an English translation of a Japanese announcement made on the date below. Although the Company intended to faithfully translate the Japanese document into English, the accuracy and correctness of this English translation are not guaranteed and thus you are encouraged to refer to the original Japanese document. This translation was made as a matter of record only and does not constitute an offer to sell or to solicit an offer to buy securities in the U.S.*

November 30, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Monex, Inc. to Start Cash Back Campaign on Stock Investment Trusts

Monex Beans Holdings, Inc. announces that its subsidiary Monex, Inc. (“Monex”; President & CEO: Oki Matsumoto) will start a cash-back campaign on its stock investment trusts which substantially waives load charges on its stock investment trusts (excluding one).

Under this campaign we intend to provide an opportunity for our customers to purchase mutual funds easily. Since its foundation, Monex has been offering a wide variety of products to meet various customer needs and promoting the distribution of “no-load Funds” in order to achieve higher investment returns for its clients. As a result, the outstanding balance of stock investment trusts which stands at approximately ¥108.2 billion at the end of October 2006.

Details of Cash-Back Campaign \*

Period: December 1, 2006 to December 29, 2006

(From orders effective December 1, 2006 to December 29, 2006)

Funds entitled to campaign: All stock investment trusts excluding “Premium Hybrid 2006”

Contents of Campaign: In the beginning of February, 2007, Monex will deposit (cash-back) the same amount of load charges of investment trusts purchased during the campaign period.

\*Cash-back period and campaign period may differ for “Asia Focus”

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