

(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.

December 6, 2006

To Investors and Customers:

Monex Beans Holdings, Inc.

Monex, Inc. to Start Securities Intermediary Alliance with So-net M3, Inc.

Monex Beans Holdings, Inc. announces that its subsidiary Monex, Inc. (“Monex”; President & CEO: Oki Matsumoto) will start a securities intermediary service with So-net M3, Inc. (“M3”; Representative Director: Itaru Tanimura). Details are as follows;

1. Contents of Service

Monex will start providing financial information to members of “m3.com”, a portal site for those who are engaged in medical related services managed by “M3”. When a member registers Monex on “QOL-kun”(a concierge service within “m3.com”), guidance on financial services and investment information will be sent by email periodically. If a member opens an account at Monex through “QOL-kun” and makes a transaction, the member not only receives “Monex Points” but also “M3 Points” according to the transaction made.

2. Date of Start of Service : December 8, 2006

3. Campaign

For customers who open an account through this service by February 28, 2007, they will receive:

- Tickets for exclusive hotels (by lottery) from Monex, Inc.
- 500 “M3 Points” from “M3”

-End-

【Contact】

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