

VISION 2050

MARUI GROUP's 2050 Vision

As part of the process of formulating a long-term vision for 2050, MARUI GROUP redefined the scope of the stakeholders to whose interests and happiness it looks to contribute to include both current generations and future generations. This move was a declaration of the ethical responsibility of current generations to future generations. Based on this responsibility, we established MARUI GROUP's 2050 Vision, which puts forth long-term targets for creating new value in a manner that transcends dichotomies between the interests of current and future generations and avoids overemphasizing either. Concrete action plans are being formulated and ongoing assessments and discussions of long-term targets are being conducted to further us toward the accomplishment of our vision.



Please refer to *VISION BOOK 2050* for more information on MARUI GROUP's 2050 Vision.
www.0101maruigroup.co.jp/en/sustainability/pdf/s_report/2018/s_report2018_10.pdf

Process of Establishing MARUI GROUP's 2050 Vision

The background for our decision to establish a vision arose from requests for a long-term vision and long-term targets for accomplishing this vision from investors. A team of 50 Group employee volunteers was assembled to establish a vision. The team adopted a backcasting approach that started with our goals for 2050 to forge this vision over the course of a year through a process of ongoing discussion with Group employees, executive officers, and experts. This process culminated in the announcement of MARUI GROUP's 2050 Vision in December 2018.

STEP 1 Groupwide Sustainability Project Team

In 2018, we established the Sustainability Project Team, a Groupwide project team with volunteer members recruited through open application. After participating in workshops led by external experts, the members began discussing their vision for MARUI GROUP in 2050.



STEP 2 Direct Proposals to Executive Officers

After discussing their visions for MARUI GROUP in 2050 for roughly six months, the Sustainability Project Team members were divided into six groups, and each group proposed their vision for the world of the future directly to executive officers.



STEP 3 Intensive Vision Conference for Executive Officers

After receiving proposals from Sustainability Project Team members and engaging in discussions with external experts, all executives took part in an intensive vision conference to finalize MARUI GROUP's 2050 Vision before its announcement at the Co-Creation Sustainability Explanatory Forum held on December 10, 2018.

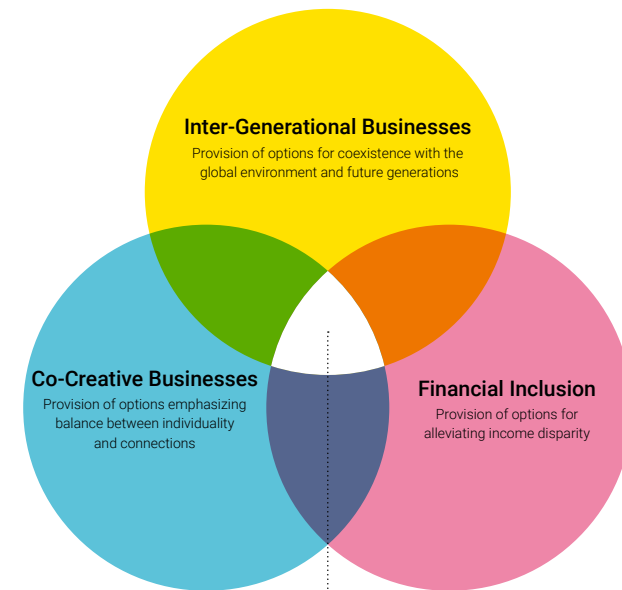


Three Businesses Founded on Co-Creation for Generating Happiness

MARUI GROUP aims to help create a flourishing and inclusive society offering happiness to all. In 2019, we announced MARUI GROUP's 2050 Vision to serve as a roadmap for accomplishing this mission.

MARUI GROUP's 2050 Vision Harnessing the power of business to build a world that transcends dichotomies

Three Businesses Founded on Co-Creation



Happiness

By expanding the intersection between these three businesses and thereby generating happiness for all people, MARUI GROUP's 2050 Vision can be realized.

Inter-Generational Businesses

Provision of options for coexistence with the global environment and future generations

It is projected that the environment will eventually become unable to support the mass production and consumption seen thus far and, in the world of 2050, we expect only those businesses that coexist with the global environment will be able to survive. Moreover, forging a sustainable future in harmony with the global environment for future generations will require us to cultivate the younger generations that will shape society 30 years from now and engage in co-creation with them. Recognizing this fact, MARUI GROUP has subdivided its inter-generational businesses into green businesses and human businesses.

Co-Creative Businesses

Provision of options emphasizing balance between individuality and connections

The promotion of diversity is anticipated to make the world of 2050 one that finds value in connections that transcend the boundaries of country and race while allowing everyone, from senior citizens to members of the LGBT community, non-Japanese individuals, and people with disabilities, to exercise their individualism, thus eliminating the concept of a minority. MARUI GROUP functions as a platform to society, enabling it to provide spaces and services emphasizing balance between individuality and connections through co-creation with all of its stakeholders.

Financial Inclusion

Provision of options for alleviating income disparity

We predict that a massive global market will emerge in the world of 2050 in response to the needs of low- and middle-income individuals and the appearance of various business opportunities in the areas of education, healthcare, finance, and consumer services. MARUI GROUP intends to develop its financial inclusion initiatives, which involve supplying financial services for everyone, in markets around the world. Through this undertaking, we aim to provide options for alleviating income disparity and other concerns regarding money felt by people around the world.



Please refer to the following website for information on progress toward long-term targets.
www.0101maruigroup.co.jp/en/sustainability/vision2050/progress_01.html