

2007 ACCJ Symposium on Women in Financial Services

金融サービスにおける女性の役割に 関するシンポジウム 2007



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It is my pleasure to present the 2007 ACCJ Symposium on Women in Financial Services. Last year's inaugural Symposium was a tremendous success, with a huge turnout and overwhelmingly positive feedback. But ACCJ members asked for more, and the ACCJ Financial Services Committee has taken the lead in responding with an even more ambitious program this year.

Diversity and inclusion have always been important to ACCJ member companies. But this year, as in 2006, Corporate Social Responsibility (CSR) is one of the Chamber's central pillars, meaning that this Symposium takes on an especially important role in providing a forum for discussion of the many important issues surrounding women in financial services. Indeed, with Japan's workforce shrinking rapidly, better integration of women into the workplace — including at senior management levels — is a vital topic, and many ACCJ members, both in the financial services industry and otherwise, are constantly striving to create work environments that fully provide for the inclusion of women.

With a full-day program that includes a keynote address, panel discussions, workshops, and a networking reception, I am confident each attendee will find tremendous value in this Symposium. Human resources managers, diversity officers, and other executives and senior managers of financial institutions operating in Japan should leave with a better understanding of the key issues surrounding the role and integration of women in financial services and take home concrete suggestions on how to further encourage the contributions of women in their organizations. Junior- and mid-career female professionals will take away practical advice for developing their careers in the financial services industry and will have opportunities to widen their personal networks.

In only its second year, the ACCJ Symposium on Women in Financial Services has become one of the Chamber's flagship events. I hope you enjoy the program.

Best regards,

A stylized, handwritten signature in black ink, appearing to read 'Charles D. Lake II'.

Charles D. Lake II
ACCJ President
October 2007

Tuesday, October 2, 2007, 9:30 a.m. to 7:00 p.m.
The Prince Park Tower Tokyo

Registration **8:45 a.m.**

Welcome: Jonathan Schuman, ACCJ Financial Services Committee Co-Chair **9:30 a.m.**

Chair's Remarks: Debbie Howard, ACCJ Chairman **9:35 a.m.**

Plenary Session **9:40 a.m. - 12:45 p.m.**

Keynote Address

- Diet Member Kuniko Inoguchi

Panel Discussion: "Overcoming Challenges in the Workplace"

Moderated by: Anna Stephenson, Director of Operational Risk Management, Citibank Japan

- Cheryl De Souza, Managing Director of Diversity and Inclusion, Asia, Lehman Brothers Asia
- Mari Kano, Chief Manager, Mitsubishi UFJ Financial Group, Inc.
- Kumiko Kinjo, Director of Internal Audit, Hartford Life Insurance K.K.
- Hiroko Tatebe, Founder and Executive Director, GOLD

Panel Discussion: "Leadership"

Moderated by: Patricia Bader-Johnston, Director of Communications, IBM Japan, Ltd.

- Rumiko Hasegawa, Managing Director - Corporate Sales Group, Goldman Sachs Japan Co., Ltd.
- Keiko Honda, Director, McKinsey & Co. Inc.
- Joyce Phillips, President and COO, American Life Insurance Co.
- Emi Ueji, Managing Director, Morgan Stanley Japan Securities Co., Ltd.

Sit-down Lunch featuring "Women World Leaders," a videodocumentary by Laura Liswood, Senior Advisor, Goldman Sachs **12:45 - 2:15 p.m.**

Afternoon Workshop Sessions **2:30 - 5:45 p.m.**

Reception **5:45 - 7:00 p.m.**

HR	<p>"Best Practices in Diversity and Inclusion" <i>Facilitator: Kimiko Horii, President, NPO GEWEL</i> <i>Language: English</i></p> <p>This workshop will focus on best practices in diversity and inclusion, with some examples selected from outside the financial services industry.</p>
A	<p>"Negotiating and Navigating Your Organization" <i>Facilitator: Ann Sado, Vice President, NPO GEWEL</i> <i>Language: English (the facilitator is bilingual so participants will be able to comment or ask questions in Japanese)</i></p> <p>This workshop will focus on the networking skills and internal negotiation skills required to understand and succeed in larger, complicated financial institutions.</p>
B	<p>"Communication Skills To Make Your Career" <i>Facilitator: Dr. Kay Lillig Cotter, President and General Manager, Personnel Decisions International Japan</i> <i>Language: English</i></p> <p>This workshop will focus on individual communication skills necessary to get your point across and make your mark within your organization. The program will focus on how to grasp another speaker's point or concern, how to link in your own point and agenda, and how to enhance the effectiveness of "one-on-one" conversations with peers and superiors.</p>
C	<p>"Building Your Individual Brand" <i>Facilitator: Victoria Bolam, Managing Director, ACTION JAPAN</i> <i>Language: English</i></p> <p>How can you get ahead if no one knows how great you are? This workshop focuses on developing the skills needed to enhance personal promotion within an organization. Participants define their unique contribution to the workplace and craft their own powerful brand message. By the end of the workshop participants know how to deliver their message effectively, and build effective formal and information networks to enhance their careers.</p>
D	<p>「私らしいハッピーキャリアのつくり方」 "Career Design to Promote Work-Life Balance" <i>Facilitator: Masako Arakane, President, QUALIA Inc.</i> <i>Language: Japanese</i></p> <p>思考と行動のポイントを見つけ、ハッピーキャリアに向けて最初の一步を踏み出そう。</p>

Kuniko Inoguchi, Ph.D.

Member, House of Representatives

Member, Science Council of Japan

Acting Director-General, International Bureau, Liberal Democratic Party



From October 2005 to September 2006, Dr. Kuniko Inoguchi was appointed Minister of State for Gender Equality and Social Affairs. She was elected as Member of House of Representative in September 2005. Prior to her new appointment, Dr. Inoguchi served as Ambassador Extraordinary and Plenipotentiary, as Head of the Delegation of Japan to the Conference on Disarmament in Geneva, Switzerland, from April 2002 to April 2004. Dr. Inoguchi also served the post of President to the Conference on Disarmament from 18 August to 31 December 2003. She served as Western Group coordinator at the commencement of the 2004 session of the Conference on Disarmament.

In addition to her duties as Ambassador Extraordinary and Plenipotentiary to the Conference on Disarmament, Dr. Inoguchi was appointed Chairperson of the United Nations First Biennial Meeting of States on Small Arms and Light Weapons, held in New York in July 2003. In this capacity, Dr. Inoguchi instigated numerous consultations with States, regional and international organizations, and non-governmental organizations in the lead-up to the Meeting.

Furthermore, Dr. Inoguchi served as co-chair of the Standing Committee on Mine Clearance, Mine Risk Education and Mine Action Technologies, an intersessional body of the Meeting of the States Parties to the Convention on the Prohibition of the Use, Stockpiling, Production and Transfer of Anti-Personnel Mines and on their Destruction in 2004.

Her publications include War and Peace (1989), which earned her the Yoshino Sakuzo Prize, An Emerging Post-Hegemonic System: Choices for Japan (1987), Invitation to Political Science (1989), Thinking Peace Strategically (2004), Dr. INOUCHI, Why is the Declining Birth Rate a Critical Issue? (2007).

Dr. Inoguchi received her Ph.D. in Political Science from Yale University in 1982. She also received an M.A. from Yale University in 1977 and a B.A. from Sophia University in 1975. Dr. Inoguchi is married and has two daughters.

Debbie Howard

ACCJ Chairman

President, Japan Market Resource Network



Ms. Howard is the immediate past President of the American Chamber of Commerce in Japan (ACCJ), having led the organization in the years 2004 and 2005, as the Chamber marked its 56th and 57th years as the leading international business organization in Japan. Ms. Howard, the ACCJ's 48th president, was reelected as President in 2005 and was selected as Chairman in 2006.

Ms. Howard has lived and worked in Japan for 22 years. She is the founder and president of Japan Market Resource Network, a Tokyo-based market research company that for 18 years has advised multinational companies on their marketing strategies for Japan. Ms. Howard brings a mix of both entrepreneurial and Fortune 500 experience to her role at the ACCJ, which gives her a unique perspective from which to view the varying needs of ACCJ member companies.

Ms. Howard first came to Japan in 1985 to expand her marketing career internationally, and worked for four years for the marketing research division of McCann-Erickson Hakuhodo. She graduated from the University of South Carolina with a BA in journalism (advertising/PR emphasis), and attended Georgia State University's Graduate Business School. She worked in city government, publishing, and the forest products industry (Mead Corporation) prior to coming to Japan. Ms. Howard has a 30-year career in marketing and communications.

An ACCJ member for 18 years, Ms. Howard has been a vice chair and chair of the Marketing Programs Committee, and has also served on the ACCJ Board of Governors for five years, including one year as vice president just prior to being elected President. She has broad experience in the ACCJ organization, working on communications and programming issues as well as serving on the recent FDI Task Force and numerous Washington, D.C. Doorknocks, as well as Diet Doorknocks here in Japan.

Patricia Bader-Johnston*Director of Communications, IBM Japan, Ltd.*

Ms. Bader-Johnston has over 23 years of experience in Japan spanning both the Public (Yokohama City Government and the Canadian Embassy in Japan), and Private sectors. Her experience includes roles at Goldman Sachs and Standard Chartered Bank in Communication and Corporate Affairs. She has also worked in the consumer products industry for BAT, responsible for Corporate and Regulatory Affairs, for which she served as the first (and only) female Director on the Tobacco Institute of Japan, governed directly by the Ministry of Finance.



Ms. Bader-Johnston is active in the community serving as President of the Canadian Chamber of Commerce in Japan and as vice-chair of the Government Relations and CSR committees for the ACCJ. She received her MBA in International Business from McGill University, Canada.

Cheryl De Souza*Managing Director, Diversity and Inclusion, Lehman Brothers Asia*

Ms. De Souza began her career at Lehman Brothers in London, moving to Tokyo in 1997, where she was subsequently promoted to Head of Fixed Income Operations, Asia. Most recently, Ms. De Souza spent three years as Head of Operations for Asia and was appointed managing director in 2006.



In her role as Asia Director of Diversity and Inclusion, Ms. De Souza is responsible for maintaining a diverse and inclusive workforce for Lehman Brothers as part of the Firm's regional growth strategy.

Diversity and Inclusion at Lehman Brothers is about attracting the best talent, empowering individuals to succeed, building inclusive management skills and creating a culturally sophisticated workforce.

Rumiko Hasegawa*Managing Director, Corporate Sales Group, Goldman Sachs Japan Co., Ltd.*

Ms. Hasegawa was co-chairman of the Japan Female Professional Network at Goldman Sachs and currently serves as a senior advisor. She joined Goldman Sachs in 1992 and assumed the current role in 1999. She became a managing director in 2001.



She started her career at JP Morgan and was a senior foreign exchange salesperson at Merrill Lynch prior to joining the firm. She earned a B.A. in Law from Waseda University in 1982.

Keiko Honda*Director, McKinsey & Co. Inc.*

Ms. Honda serves financial institutions and private equity firms. She is a member of the Council for the Promotion of Regulatory Reform under the Koizumi and Abe Administrations. Prior to joining McKinsey, Ms. Honda worked for Bain & Company and for the M&A department at Lehman Brothers. She also served as a Visiting Associate Professor at the business school of Hitotsubashi University from 2002-03 and as a lecturer at Chuo Business School from 2002-05.



Ms. Honda holds a B.A. in consumer economics from Ochanomizu University, and an M.B.A. from the University of Pennsylvania's Wharton School with a major in Finance and a minor in real estate.

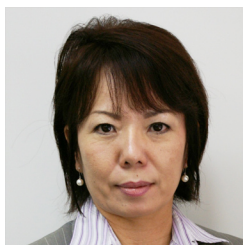
Mari Kano*Chief Manager, Mitsubishi UFJ Financial Group, Inc.*

Ms. Kano is responsible for strategic planning of Global Custody business in the Asset Management and Administration Planning Division of Mitsubishi UFJ Financial Group, Inc. She joined the Bank of Tokyo-Mitsubishi UFJ Ltd (formerly The Mitsubishi Bank, Ltd) in 1984. Among her eight different posts, she worked twice in Union Bank of California ("UBOC"), a subsidiary of the bank, in 1990 -1991 and served as Senior Vice President of Institutional Services and Asset Management Division at UBOC in 2001-2005. She also served with the bank as Manager of Corporate Banking Division No. 2 and worked in a trust subsidiary of the bank as Chief Manager of Pension Trust Department. Ms. Kano received a bachelor's degree in law from Tokyo University and a LL.M from UCLA School of Law. She later attended UC Berkeley School of Law as a visiting scholar for one year.

**Kumiko Kinjo***Director of Internal Audit, Hartford Life Insurance K.K.*

Since 2004, Ms. Kinjo has served as Director of Internal Audit at Hartford Life Insurance K.K., the largest provider of variable annuities in Japan and a 100%-owned subsidiary of The Hartford Financial Services Group, Inc., a Fortune 100 company. As Director of Audit, she reports directly to the Board of Directors and is accountable for the overall direction of the company's internal control and risk monitoring.

Prior to joining Hartford, she served in a variety of roles of increasing responsibility in auditing, accounting, operations and customer service at major firms in the U.S. She has an M.B.A. from the University of New Haven and a B.S. in Accounting from Southern Connecticut State University. She holds the designation of Certified Internal Auditor. Ms. Kinjo is a native of Okinawa, Japan.

**Joyce Phillips***President and COO, American Life Insurance Co.*

Ms. Phillips joined American Life Insurance Company (ALICO) from Citigroup, where she had been head of International Retail Banking since 2005. Previously, Ms. Phillips held various senior positions in Citigroup Japan, including Country Business Manager of consumer operations and Representative Director of Citibank's Retail Bank, as well as President and CEO of Citicorp Diners Club Japan. She joined Citigroup in 1999 from GE Capital, where she held various management positions in the Global Consumer Finance Division. Before that, she was International Product Manager for the Western Union Financial Services' Money Transfer business.

Ms. Phillips was named to the U.S. Banker "25 Most Powerful Women in Banking" list in 2006. She has an MBA from the Stern School of Business, New York University and is fluent in Japanese.

**Anna Stephenson***Director of Operational Risk Management, Citibank Japan*

Ms. Stephenson is Director of Operational Risk Management at Citibank Japan Limited. In her previous role, she was Deputy President of NikkoCititrust, a Japanese Trust Bank joint venture with Nikko Cordial Group. Ms. Stephenson joined Citigroup in 1998 and has worked in several divisions including Product Management, Relationship Management and Derivative Operations. Prior to working at Citigroup, Ms. Stephenson spent time at JP Morgan, Andersen Consulting and Lloyds of London.

Ms. Stephenson was a founding member of one of Citigroup's most successful diversity networks and has taken a proactive role in promoting diversity initiatives here in Japan. She holds an MA from Oxford University, UK with a major in Philosophy.



Hiroko Tatebe

Founder and Executive Director, GOLD

Prior to forming GOLD, Ms. Tatebe was Executive Vice President, Treasurer and member of the Board of Directors of Dai-Ichi Kangyo Bank of California (DKBCAL). During her tenure at DKBCAL she was the first and only woman on the Board of Directors.

Her honors include "Outstanding Business Woman of the Year" from the Los Angeles Chapter of Women in Business and an "Affiliated Businesswomen Member of the Year" from the Los Angeles Chapter of the National Association of Women Business Owners.

A native of Tokyo, Japan, Ms. Tatebe received her B.A. degree from Whittier College and a diploma from the Graduate School of Banking at the Bank Administration Institute. She also holds a Certified Financial Planner designation.



Emi Ueji

Managing Director, Credit Department, Morgan Stanley Japan Securities Co., Ltd.

Ms. Ueji joined Morgan Stanley in May 1998. Three years later, Emi joined the Global Credit Advisory Group within the Investment Banking Division, where she held responsibility for credit advisory assignments related to financing, restructuring, and M&A of Japanese clients. She returned to the Credit Department in November 2006.

Prior to joining Morgan Stanley, she held several key posts including Senior Analyst at Moody's Japan K.K. and Vice President of Asset Backed Finance at First Chicago Capital Markets Inc. (now JPMorgan Chase & Co.) in Chicago. Ms. Ueji holds an MBA in Finance from Rutgers Graduate School of Management, NJ, and a B.A. from International Christian University, Tokyo. She has held a CFA (Chartered Financial Analyst) designation since 1995. She lives in Tokyo with her husband and has recently celebrated their 25th wedding anniversary.



Masako Arakane

President, QUALIA Inc.

Ms. Arakane has worked as a researcher for a city planning consulting company and as a director for a nonprofit corporation working to advance the role of women. In 2003, she founded Life Career Design Associates, a company whose mission is to stimulate the relationship between individuals and organizations. In October 2006, Ms. Arakane founded Qualia Inc., a consulting company supporting diversity and work-life balance. Ms. Arakane also gives lectures and conducts research in areas such as capacity development and career construction as well as leadership advancement.



Victoria Bolam

Managing Director, ACTION JAPAN

Ms. Bolam, a graduate of London University, has a background in organizational psychology, and 17 years of experience working in Tokyo and Aichi Prefecture, Japan. She is a British Chamber of Commerce executive committee member, former vice-chair of the Human Resource Committee for the European Business Council, and adjunct professor at Temple University Japan.



Dr. Kay Lillig Cotter

President and General Manager, Personnel Decisions International Japan

In September 2003, Dr. Cotter became President and General Manager of PDI Japan. PDI Japan now offers a full line of PDI core services in both Japanese and English. Japanese offerings include new assessment capabilities, on-line PROFILOR® and Time2Change®, Leader as Coach, Coaching Services, and Systems Consulting Services. Dr. Cotter drove the growth of this core capability as the company expanded from one office in Minneapolis to worldwide operations. She is also a licensed psychologist.



Kimiko Horii

President, NPO GEWEL

Ms. Horii started her career in Sales Planning at Japan Air Lines and moved on to a foreign-affiliated manufacturing company as Executive Secretary for the General Manager in Japan and Korea. She moved to Avon where she worked in sales planning, new business development, sales promotion, and management planning. When she retired at the end of 2001, she was National Sales Director, managing about 700 sales people. She received her Bachelor of Arts at Tokyo University and has certifications of AFP, CDA, and Mentor by Orijen Pty. Ltd.



Ann Sado

Vice President, NPO GEWEL

Ms. Sado is Representative Director of A TO Z Sado Enterprises Ltd. Previously, she was a marketing manager of brands such as Aramis (Estee Lauder), Lancome, and Helena Rubinstein (L'Oreal), and a management consultant at Roland Berger & Partners Ltd. under Deutsche Bank, as well as Vice President of Apparel at Reebok Japan. She started her consulting firm in 1995 serving as advisor for Ginza Shorou Gallery and as outside consultant for various PR firms. Born in Tokyo, Ms. Sado is a third-generation Japanese-American, bilingual and bi-cultural. She received her Bachelor of Arts at Occidental College in 1970 and Master of Arts at Waseda University Graduate School in 1980.



ACTION JAPAN is a Tokyo-based specialist consulting and training company which concentrates on building performance corporate cultures. Solutions include corporate culture analysis and research, leadership/management/team/staff development, change management, diversity programs and values definition and behavioral change.



AWF provides women in finance with a forum in which they can further

ASSOCIATION FOR WOMEN IN FINANCE

their professional development, network and exchange information, and meet like-minded women of all nationalities. AWF holds monthly speaker presentations on finance, entrepreneurship and lifestyle. Special members-only events focus on mentoring, networking and skill development. Past speakers from finance include: Robert Feldman (Morgan Stanley), Douglas Peterson (Citibank), Jesper Koll (Tantallon Capital [Merrill Lynch]), Kathy Matsui (Goldman Sachs). Website at: <http://www.awftokyo.com>

GEWEL stands for Global Enhancement of Women's Executive Leadership. It aims to create a better society by:

GEWEL

- Supporting Japanese businesswomen to expand and develop their leadership abilities impacting their success in Japan and globally
- Providing networking opportunities among female business leaders and conducting research on the women's consciousness of their situation and status
- Diversity promotion activities within corporations

The vision of GOLD is to develop global leaders and create business and civic communities that will utilize and appreciate individual talents regardless of background.

The mission of the GOLD is to foster professional and leadership growth of current and future business and professional women by providing educational, inspirational and motivational activities and events that build "Leadership Bridges Across the Pacific." GOLD is a project of Community Partners, a 501(c)(3) non-profit organization, based in Los Angeles, California. Website at: <http://www.goldleaders.org>



PDI partners with the world's leading companies to help them gain market advantage through top leadership talent. PDI works with clients to identify and accelerate the development of leaders up through the ranks to senior executives.



With a research base, it provides deep expertise in assessment, training, coaching, 360 surveys, teambuilding and other leadership services. PDI has operated in Japan for almost 15 years with highly trained staff to serve both local and global needs.

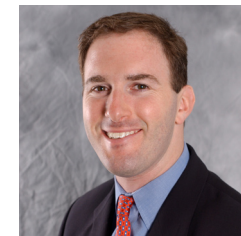
Founded in October 2006, QUALIA focuses on diversity management consulting and offers research, training and seminars worldwide. It offers comprehensive support for companies seeking diversity operations by analyzing company needs and proposed solutions. As its mission is to train enthusiastic and lively individuals within companies, QUALIA helps companies build internal and external mentoring systems, introduces role models, supports work-life balance, and promotes women in the workforce. QUALIA edited the Japan Management Association's e-learning course on fundamental diversity management, to be published this October.



Jonathan D. Schuman

Co-Chair, ACCJ Financial Services Committee

Mr. Schuman is Vice President for Product and Business Development for AIG Investments, a group of international asset management companies under American International Group ("AIG"). Prior to his current position, Mr. Schuman was the Assistant General Counsel for Legal and Government Affairs for the AIG Companies in Japan and Korea. Mr. Schuman graduated from Harvard Law School (J.D.), The Fletcher School of Law and Diplomacy (M.A.L.D.), and summa cum laude from Williams College with a B.A. in Asian Studies.



Christopher P. Wells

Co-Chair, ACCJ Financial Services Committee

Mr. Wells has worked as a lawyer in Japan since 1983, concentrating in financing and banking transactions, including cross-border securities offers, credit financings and syndications, equipment financings and securitization transactions. Mr. Wells' practice focuses on the establishment, operation and licensing of investment funds and fund related investment intermediaries in Japan.



Douglas L. Hymas

Vice-Chair, ACCJ Financial Services Committee

Mr. Hymas is a managing director in Wachovia group and is the representative director of Wachovia Securities (Japan) Co., Ltd. A California-licensed attorney, Mr. Hymas has worked in Japan for over 16 years and in Japan's financial services industry for the past 12 years, having worked with Lehman Brothers, Citigroup and Legg Mason before being asked to set up a securities company in Japan for the Wachovia group. Mr. Hymas serves as Vice Chair of the ACCJ's Financial Services Committee and as Co-Chair of the Capital Markets Subcommittee.





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For fifty-nine years the ACCJ has provided thousands of businesspeople like you with the networking, information, and influence essential for business success in Japan.

You can find out more about the ACCJ by contacting Membership Manager Aki Watanuki (03 3433 8544; awatanuki@accj.or.jp) or through the following:

Website:

<http://www.accj.or.jp>

Main:

03 3433 5381

Membership:

03 3433 7304 / join@accj.or.jp

Publications, print and web advertising, and other communications issues:

03 3433 7377 / comms@accj.or.jp

Programs:

03 3433 8391 / programs@accj.or.jp

Advocacy-related topics:

03 3433 7358 / external@accj.or.jp

In Kansai:

06 6944 5991 / kansai@accj.or.jp

In Chubu:

052 229 1525 / chubu@accj.or.jp

Dear Friends,

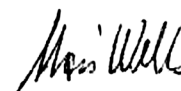
Last year, we began a conversation about the role that women can and should play in our financial services industry. We are delighted to have the opportunity to continue the dialogue at this year's ACCJ Symposium on Women in Financial Services.

As investors, lenders, advisors, and service providers, we share a common interest in boosting the return on human capital both within our industry and across the Japanese economy. Development, recognition and promotion of female talent at all levels of organizations are crucial to achieving that goal.

As leaders, managers, and employees, we also share a common interest in the successful attraction, development, and retention of female talent within our own institutions. The ACCJ is committed to an ongoing examination of how best to identify and address the challenges of integrating, training, and promoting women at all levels of our industry. We encourage you to actively participate in this initiative by contributing your time, intellect, and creativity. Today's Symposium is a great place to start.

The Japanese Government has launched several initiatives to boost Japan's competitiveness as an international financial center. Today's Symposium and the advancement of women in the financial workplace are some of the many ways that the ACCJ Financial Services Committee is trying to contribute to that ambitious goal. If you are interested in joining the Financial Services Committee or one of our four active subcommittees in the fields of Capital Markets, Insurance, Investment Management, or Banking & Finance, please contact Aki Watanuki, ACCJ Membership Manager (03 3433 8544; awatanuki@accj.or.jp). We hope to see you at another ACCJ program very soon.

Sincerely,



Jonathan Schuman and Christopher Wells, Co-Chairs
Douglas Hymas, Vice-Chair

ACCJ Financial Services Committee

