

February 13, 2026

Sony Financial Group Inc.
President and CEO: Toshihide Endo
Security Code: 8729, TSE Prime Market

Notice Regarding Introduction of “Stock Grant Plan” for Employees

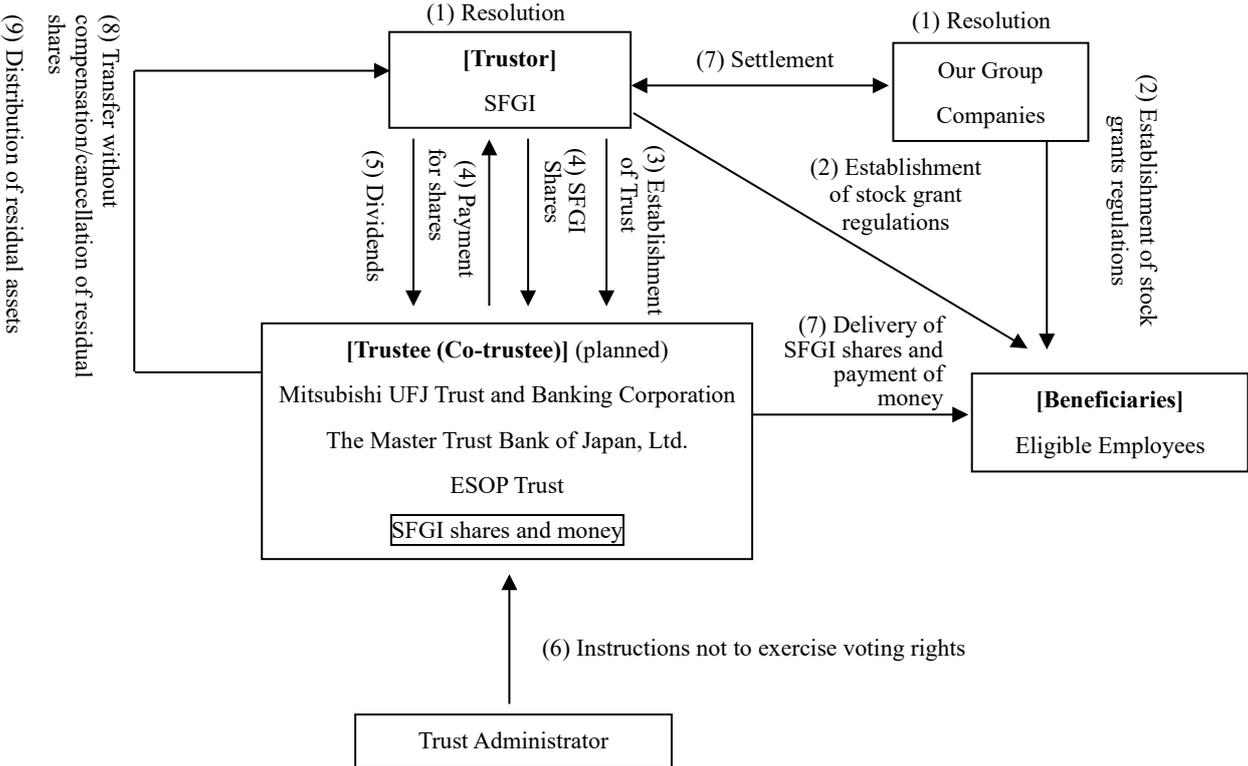
Sony Financial Group Inc. (“SFGI”) hereby announces that, at the Board of Directors meeting held on February 13, 2026, SFGI resolved to introduce a stock grant plan utilizing the stock grant ESOP^{*1} trust (the “ESOP Trust”) (the “Plan”) for employees in management positions who satisfy certain requirements (the “Eligible Employees”) of SFGI and its subsidiaries (collectively with SFGI, the “Eligible Companies”), as follows:

1. Introduction of the Plan

- (1) SFGI has decided to introduce the Plan for the purpose of incentivizing the Eligible Employees to strive for the sustained enhancement of Sony Financial Group’s corporate value, as well as promoting greater value sharing with shareholders, through the grant of shares of SFGI (“SFGI shares”) to the Eligible Employees.
 - (2) The Plan is an employee incentive plan based on the ESOP scheme in the United States. The Plan is a scheme that delivers or pays SFGI shares acquired by the ESOP Trust and an amount of cash equivalent to the redemption value of SFGI shares (“SFGI Shares, etc.”) to Eligible Employees, pursuant to the predetermined stock grant regulations. The funds for the acquisition of SFGI shares to be acquired by the trust will be fully contributed by each Eligible Companies, so no cost will be borne by the Eligible Employees.
 - (3) The introduction of the Plan will provide the Eligible Employees with the opportunity to receive financial benefits from increases in price of SFGI shares. This is expected to promote proactive initiatives focused on enhancing corporate value over the medium to long term, while also improving engagement and retention through the diversification of incentives.
- (*) In connection with the introduction of the Plan, we have resolved to allocate 30,978,900 shares (4,999,994,460 yen in total) of treasury stock to the ESOP Trust. For details, please refer to “Notice Regarding Disposal of Treasury Stocks through Third-Party Allotment in Connection with the Introduction of ‘Stock Grant Plan’ for Employees” announced today.

*1: Abbreviation for Employee Stock Ownership Plan

2. Structure of the Plan



- (1) SFGI shall make the necessary resolutions regarding the introduction of the ESOP Trust. Our group companies shall make the necessary resolutions regarding the introduction of the Plan at each company.
- (2) Each Eligible Company shall establish its own stock grant regulations upon introduction of the Plan.
- (3) SFGI, as the Trustor, entrusts money to the Trustee to establish the ESOP Trust for the benefit of the Eligible Employees who meet the beneficiary requirements.
- (4) The ESOP Trust uses the funds contributed as described in (3) above as capital for acquiring the number of SFGI shares expected to be delivered to the beneficiaries during the trust period through disposal of treasury shares in accordance with instructions from the Trust Administrator.
- (5) Dividends for SFGI shares held in the ESOP Trust are paid in the same manner as dividends for other SFGI shares.
- (6) With regard to SFGI shares held in the ESOP Trust, the voting rights shall not be exercised throughout the trust period.
- (7) In accordance with the stock grant regulations, the delivery or payment of SFGI Shares, etc. shall be conducted to Eligible Employees who meet certain requirements. Each Eligible Company will settle, among themselves, the amounts required to acquire SFGI Shares delivered, or for which an amount of cash equivalent to the redemption value was paid, to their Eligible Employees.
- (8) At the end of the trust period, any residual shares may continue to be used in the ESOP Trust as part of the same type of stock granting system by amending the trust agreement and entrusting additional money. If the ESOP Trust is terminated rather than continued, SFGI plans to transfer its residual shares from the ESOP Trust to SFGI without compensation and cancel the acquired shares as a means of shareholder return.
- (9) At the end of the trust period, any residual dividends paid for SFGI shares held in the ESOP Trust will be used to acquire shares if the ESOP Trust continues to be used. However, if the ESOP Trust is terminated at the time of the expiration of the trust period, any dividends exceeding the trust expense reserve will be donated to organizations without conflicting interests.

(Note) During the trust period, if a shortage in the number of shares within the ESOP Trust arises, or if the funds within the trust property become insufficient to cover trust fees and expenses, additional funds may be entrusted to the ESOP Trust.

(Reference) [Content of trust agreement]

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| (1) | Type of trust: | Money trust other than a specified individually-operated money trust (third-party beneficiary trust) |
| (2) | Purpose of trust: | To grant incentives to the Eligible Employees |
| (3) | Trustor: | SFGI |
| (4) | Trustee: | Mitsubishi UFJ Trust and Banking Corporation
(Co-trustee: The Master Trust Bank of Japan, Ltd.) |
| (5) | Beneficiaries: | The Eligible Employees satisfying beneficiary requirements |
| (6) | Trust Administrator: | Third party with no interest in the Eligible Companies (certified public accountant) |
| (7) | Date of trust agreement: | February 25, 2026 (planned) |
| (8) | Trust period: | February 25, 2026 to the end of September, 2029 (planned) |
| (9) | Commencement date of the Plan: | February 25, 2026 (planned) |
| (10) | Exercise of voting rights: | The voting rights shall not be exercised. |
| (11) | Type of shares to be acquired: | Common shares of SFGI |
| (12) | Amount of funds in trust: | 5,002,994,460 yen |
| (13) | Date of share acquisition: | March 2, 2026 |
| (14) | Method of share acquisition: | Acquired through a third-party allotment of treasury stock of SFGI |
| (15) | Rights holder for residual assets: | SFGI |
| (16) | Residual assets: | SFGI, as a right holder for residual assets, can receive residual assets within the scope of the trust expense reserve, which is equivalent to the funds held in trust minus the cost of acquiring shares. |

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