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## Topics

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# Yu-Pack Renewal

On October 1, 2004, Japan Post changed the basic charge system for ordinary parcel post by shifting the charging basis from weight to size, and it began new services to deliver golf gear, skiing equipment and traveling bags.

## CHANGE OF LOGO



## CHANGE OF THE BASIC CHARGE SYSTEM, AND THE LIKE

The basic charge system was changed so that fees for parcel post are set according to size (found by multiplying the length, breadth and width). Previously, such fees had been based on weight. Under the new system, the same fee is charged for parcels weighing up to 30kg, regardless of their size. The category of area was changed from prefectures to regions, and fees within prefectures were newly established.

## INCREASE OF DISCOUNTS AND SPECIAL FEES

1. “Discount for parcels brought in,” “Discount for same destination,” and “Discount for more than one parcel” were added to the basic charge list.
2. Special charges were established in the size-based charge system for customers who send at least 10 parcels simultaneously or monthly.
3. Those customers who send at least 200 parcels simultaneously or monthly can use the conventional weight-based charge and discount system.
4. For customers who send at least 1,000 parcels per month, a flat charge for parcels weighing up to 6kg was established, in addition to a flat charge for parcels weighing up to 11kg.
5. For customers who send at least 20,000 parcels per year, an annual contract charge based on weight was established.

## LAUNCH OF NEW SERVICES TO DELIVER GOLF GEAR, SKIING EQUIPMENT, TRAVEL BAGS

Japan Post began three new delivery services: “Golf Yu-Pack” for golf gear (caddy bags, etc.); “Ski Yu-Pack” for skiing equipment (skis, ski rucksacks, etc.); and “Kuko Yu-Pack” for traveling bags (suitcases, etc.).

## SPEED-UP OF SERVICES

1. Expansion of next-day delivery area  
Japan Post expanded next-day delivery areas throughout Japan (the percentage of the population who benefit from next-delivery service: 84.5%).
2. OneDay/OverNight services
  - a. OneDay service  
Parcels brought early in the morning to a post office in Metropolitan Tokyo are delivered within the Kanto area on the same day.
  - b. OverNight service  
Parcels brought at night to a post office in Metropolitan Tokyo are delivered within the Kanto area from the next-day morning.

## OTHERS

1. A parcel collection service is available until 7:00 p.m. (the same service is available on holidays).
2. The same-day delivery service, in cases where the addressee is not present, is available until 8:00 p.m.
3. Japan Post improved the manner of employees who attend to customers, by establishing the customer-service certificate system.
4. Japan Post added refrigerated mail to special-handling mail, which can be added to payment-on-receipt post. (Such special-handling mail was previously limited to express mail and registered mail.)

## Alliances with Convenience Stores

The Post Office has concluded alliances with convenience stores, placing post boxes inside the convenience stores for collection of postal items, and using the stores as pick-up points for Yu-Pack items.  
For further details, please see page 70.



## Improvement of International Mail Service for China

On December 1, 2004, Japan Post added Beijing, China as one of the areas to which customers can send post under the delivery-time guarantee service, one of international express mail (EMS) services. Previously, Shanghai was the only Chinese city which is covered by this service. By doing this, the corporation aims to make the service more convenient for customers and expand the use of EMS.

### EMS

Given the highest priority from its acceptance to delivery, EMS is the fastest mail service for delivering documents and goods overseas.

### EMS Delivery-Time Guarantee Service

1. This service assures that mail will be sent to addressees in certain countries and regions worldwide by a certain time.  
Currently, the service can be used to send mail to Hong Kong, Singapore, South Korea, China, Taiwan and Malaysia (See Note).  
Note: Some regions do not offer this service, and some goods are not covered by the service.
2. The sender will be notified of the delivery time by fax.
3. To use this service, customers are required to pay fees for the delivery-time guarantee service, in addition to those for ordinary EMS, and send the mail by a certain time.
4. Post offices handling this service (22 post offices in the Tokyo Metropolitan area and four offices in Osaka)

### Tokyo Metropolis :

Tokyo Central Post Office, Tokyo International Post Office, Ginza Post Office, Nihonbashi Post Office, Kanda Post Office, Kyobashi Post Office, Kojimachi Post Office, Shiba Post Office, Akasaka Post Office, Takanawa Post Office, Azabu Post Office, Ueno Post Office, Asakusa Post Office, Hongo Post Office, Koishikawa Post Office, Shinjuku Post Office, Ushigome Post Office, Shinjuku Kita Post Office, Ochiai Post Office, Toshima Post Office, Shibuya Post Office, and Yoyogi Post Office

### Osaka :

Osaka Central Post Office, Osaka Minami Post Office, Osaka Higashi Post Office, and Osaka Nishi Post Office  
(The service cannot be used for mail for Malaysia and Beijing)

## Trial Sales of "Otoyori Goods Series" (Otoyori Means a Letter in Japanese)

Japan Post has begun trial sales of the "Otoyori Goods Series," which is designed to please both senders and receivers, the first planning of its kind by the corporation.

1. "Hello Kitty's Otoyori Pack" (Launched on July 23, 2004; A limited number of items are available in a limited number of regions)
  - "Hello Kitty's 'I love a letter.'"
  - "Hello Kitty's 'Here comes a letter.'"
2. Otoyori Goods Series 2 (Launched at post offices nationwide on November 15, 2004; Note: At some post offices, customers are required to place orders)
  - "Hello Kitty's 'Otoyori Bag'"
  - "Postal Bear's 'Otoyori Gift'"

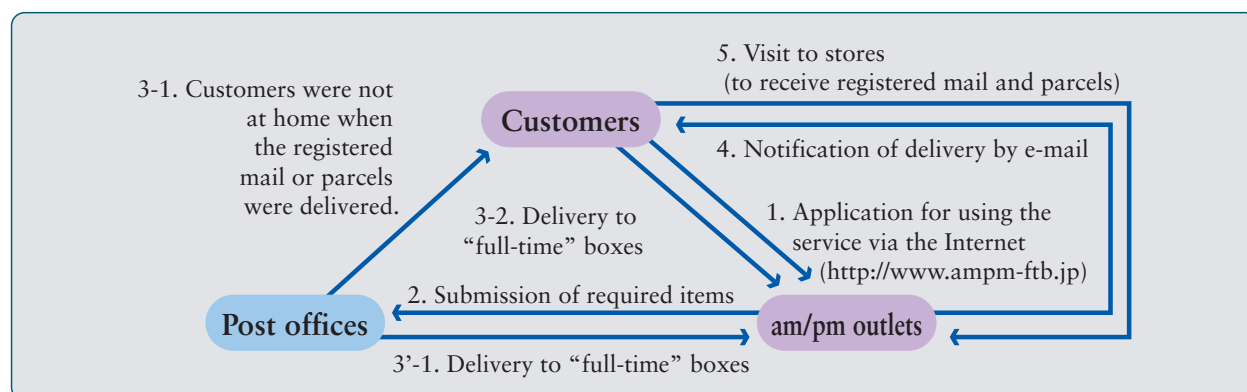


Postal Bear's 'Otoyori Gift'

## Delivery of Registered Mail and Parcels to "Full-time" Boxes Installed at am/pm Outlets

To improve customers' convenience, Japan Post and am/pm Japan Co., Ltd. on August 20, 2004 launched the "am/pm registered mail and parcels receiving service" that enables customers to pick up from "full-time" boxes at am/pm outlets all through the day at any time registered mail and parcels that they were not able to receive at the time of delivery since they were not at home. Such boxes are installed at 30 am/pm stores in central Tokyo where the corporation delivers registered mail and parcels that were not received by customers at home.

### Outline of the Service



### Mail Covered by the Service

Registered mail, delivery-certified mail, parcels, and large mail that cannot be put in a mailbox, excluding some mail such as special delivery mail and parcel post that contains perishables.

## Improvement of Booklet Parcel Post and Delivery-certified Mail Services

On April 12, 2004, Japan Post enhanced the booklet parcel post service so that the delivery-certified mail service can be applied to booklet parcel post, in response to customers' needs. The corporation also changed the charge system for booklet parcel post service making the service easier to use.

### Outline

Japan Post boosted the booklet parcel post service so that the delivery-certified mail service, under which receipt and delivery of post are recorded, can be applied to booklet parcel post. Furthermore, the corporation established a special charge system, under which a uniform charge is applied throughout the year to booklet parcel post that is handled as delivery-certified mail and weighs up to 100g.

#### (1) Improvement of Delivery-certified Mail Service

Japan Post improved the booklet parcel post service so that the delivery-certified mail service can be applied to booklet parcel post (limited to items for which basic fees or special fees described later in (4) are charged and items for mentally or physically handicapped persons).

There is no change in the contents of delivery-certified mail services.

#### (2) Addition of Special Charges (See Special Fees (4)) for Annually Contracted Booklet Parcel Post Service

Major usage conditions are as follows :

- 1) Booklet parcel post shall be handled as delivery-certified mail (no other special handling shall be applied).
- 2) Customers shall notify Japan Post in advance of the number of booklet parcel post that are expected to be sent in a year (at least 200,000 parcels). After presorting, the parcels shall be brought in to a post office designated by the regional Japan Post office.
- 3) Customers shall acknowledge that delivery takes about three days.
- 4) The length of a parcel shall be between 14cm and 23.5cm, the breadth between 9cm and 13cm, and the thickness up to 1cm, which is almost the same size as a standard size postal item. The weight shall be up to 100g.
- 5) Uniform charges shall be applied, regardless of the weight.
- 6) Charges shall be paid later on a monthly basis. If the total number of parcels actually sent in a year is below the expected number, a varying fee shall be applied.
- 7) Other discount systems shall not be applied.

## Introduction of Investment Trust Service

Japan Post will begin selling investment trusts at 575 post offices nationwide in October 2005.

### SIGNIFICANCE OF SELLING INVESTMENT TRUSTS

#### 1. To Meet Customer Requirements

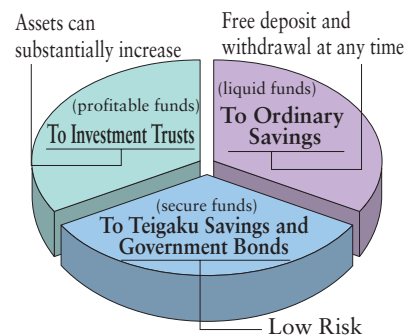
By providing a financial vehicle for asset management, which is needed as part of its comprehensive financial services, in addition to conventional postal savings, Japan Post can respond to the needs of customers for asset formation and asset management over the medium to long term.

#### 2. Expanding the Base of the Investment Trust Market

Through sales of investment trusts, we can explain to customers unfamiliar with investment about the basics of investment, such as diversified investment and the relation between risk and return. This is expected to eventually expand the base of the overall investment trust market.

#### 3. Sound Management of Operations

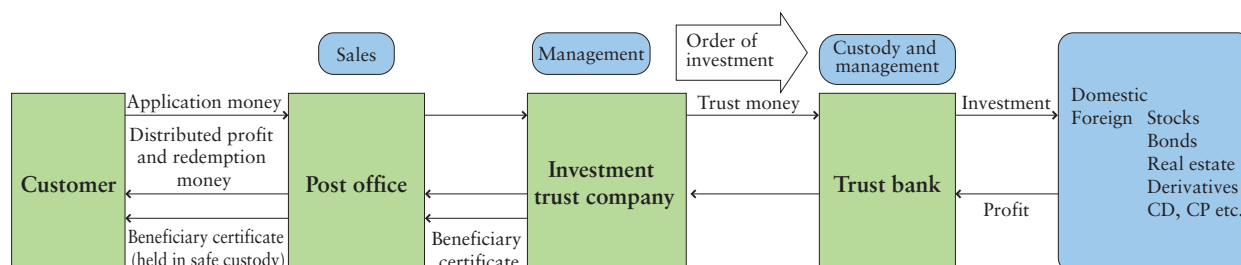
By earning revenues on fees from sales of investment trusts, Japan Post can diversify its income source and establish a sound management structure for the postal savings business.



## CONTENTS OF TRANSACTIONS

1. Sales of investment trusts
2. Purchase of investment trusts
3. Safe custody of beneficiary certificates
4. Acting as a proxy in paying distributed profit, redemption money at maturity, and cancellation money

### Overview of Investment Trusts (Contractual-Type Investment Trusts (Managed by Trustor's Order))



## POST OFFICES TO HANDLE INVESTMENT TRUSTS

Investment trusts will be handled at 551 ordinary post offices and 24 special post offices, which were selected, taking into account: anticipated customer numbers, regional characteristics; and the geographical balance of selected post offices (See next page).

## INVESTMENT TRUST PRODUCTS TO BE HANDLED

Post offices will handle low risk investment trust products that are easy for the customers to understand, taking into account the fact that: customers are individuals with little experience in investments; the image of post offices has long been “security” and “reliability”; and investment trust products are the first products involving risks that post offices have sold.

Specific products to be put on the market by post offices.

### Types of Products and their Outline (Public selection was held on June 16, 2005)

Type	Outline	Characteristics
Global Balanced Fund (lifestyle type)	A balanced-type fund that invests in the index funds of domestic and foreign stocks, bonds, and real estate investment trusts (REITs).	This fund, which seeks a stable growth of trust assets, enables customers to diversify investment and form assets over the long term.
Nikkei 225 Index Fund	A investment trust that seeks investment returns linked to the Nikkei Stock Average (Nikkei 225).	The risk and investment return can be understood with relative ease.
TOPIX Index Fund+ $\alpha$	A investment trust that seeks a narrow range of profit (alpha), taking into account the linkage with TOPIX.	Customers can buy the fund whilst expecting a good performance of fund managers.

## TO BE HANDLED FROM

October 3, 2005 (scheduled)

# POST OFFICES THAT WILL HANDLE INVESTMENT TRUSTS

(As of October 2005 (scheduled))

Prefecture	Number of post offices	Post offices to handle investment trusts (575)	
		Ordinary post offices (551)	Special post offices (24)
Hokkaido	21	Sapporo Central, Sapporo Nishi, Teine, Yamahana, Sapporo Higashi, Atsubetsu, Toyohira, Otaru, Sapporo Shiraishi, Chitose, Takikawa, Iwamizawa, Tomakomai, Asahikawa-Central, Hakodate Central, Hakodate Kita, Kushiro Central, Obihiro, Kitami, and Abashiri	Fujino
Aomori	6	Aomori Central, Aomori Nishi, Goshogawara, Hirosaki, Hachinohe, and Mutsu	
Iwate	7	Morioka Central, Morioka Kita, Hanamaki, Kitakami, Ichinoseki, Kamaishi, and Miyako	
Miyagi	10	Sendai Central, Sendai Kita, Sendai Minami, Sendai Higashi, Wakabayashi, Izumi, Shiraishi, Ishinomaki, Furukawa, and Shiogama	
Akita	5	Akita Central, Honjo, Yokote, Odate, and Noshiro	
Yamagata	6	Yamagata Central, Yamagata Minami, Yonezawa, Sakata, Tsuruoka, and Shinjo	
Fukushima	8	Fukushima Central, Koriyama, Shirakawa, Nihonmatsu, Iwaki, Haramachi, and Aizu-Wakamatsu	Yanagawa
Ibaraki	11	Mito Central, Hitachinaka, Hitachi, Koga, Shimodate, Yuki, Tsuchiura, Ishioka, Toride, Ushiku, and Tsukuba Gakuen	
Tochigi	8	Utsunomiya Central, Otawara, Kanuma, Mooka, Ashikaga, Tochigi, Sano, and Oyama	
Gunma	7	Maebashi Central, Isezaki, Ota, Tatebayashi, Kiryu, Takasaki, and Numata	
Saitama	31	Saitama Central, Omiya Nishi, Yono, Saitama Shintoshin, Omiya, Warabi, Kawaguchi-Kita, Kawaguchi, Ageo, Iwatsuki, Miyoshi, Kuki, Kawagoe Nishi, Kawagoe, Higashimatsuyama, Ogawa, Sakado, Koshigaya, Kazo, Kasukabe, Soka, Misato, Kumagaya, Chichibu, Fukaya, Tokorozawa Nishi, Tokorozawa, Hanno, Sayama, and Asaka	Koshigaya-Kawarazone
Chiba	24	Chiba Central, Ichikawa, Wakaba, Mihama, Hanamigawa, Mobara, Ichihara, Narashino, Sakura, Narita, Yachimata, Kashiwa, Nagareyama, Noda, Matsudo, Matsudo Kita, Choshi, Sawara, Kisarazu, Tateyama, Gyotoku, Funabashi, Urayasu, and Funabashi-Higashi	
Kanagawa	40	Yokohama Central, Midori, Tsurumi, Tsunashima, Aoba, Kohoku, Tsuzuki, Yokohama Port, Isogo, Yokohama Kanazawa, Yokohama Minami, Hodogaya, Totsuka, Yokohama-Asahi, Yokohama Izumi, Kawasaki Central, Takatsu, Noborito, Nakahara, Asao, Miyamae, Hiratsuka, Odawara, Hatano, Fujisawa, Fujisawa Kita, Yamato, Chigasaki, Yokosuka, Kurihama, Kamakura, Ofuna, Zushi, Zama, Atsugi, Sagami, and Hashimoto	Nakagawa-Ekimae, Yokodai-Ekimae, Hiyoshi
Yamanashi	2	Kofu Central, and Fujiyoshida	
Tokyo	52	Tokyo Central, Shiba, Nihonbashi, Hongo, Joto, Honjo, Edogawa, Kasai, Katsushika, Katsushika Nijjuku, Adachi, Fukagawa, Ueno, Oji, Arakawa, Shinjuku, Ogikubo, Suginami, Nakano, Hikarigaoka, Nerima, Toshima, Itabashi Kita, Itabashi Nishi, Shibuya, Setagaya, Chitose, Meguro, Omori, Kamata, Shinagawa, Tama, Chofu, Higashimurayama, Musashino, Mitaka, Higashikurume, Kokubunji, Kodaira, Koganei, Musashifuchu, Nishi-Tokyo, Akishima, Tachikawa, Ome, Akiruno, Hachioji, Hino, and Machida	Shin-Nakano-Ekimae, Mitaka-Inokashira, Paruru Plaza-Machidanai
Niigata	12	Niigata Central, Niigata Nishi, Niigata Naka, Sanjo, Tsubame, Shibata, Niitsu, Nagaoka, Kashiwazaki, Takada, and Naoetsu	Niigata-Yoneyama
Nagano	11	Nagano Central, Nagano Minami, Nagano Higashi, Ueda, Saku, Matsumoto, Matsumoto-Minami, Shiojiri, Okaya, and Iida	Matsumoto-Ekimae
Toyama	5	Toyama Central, Toyama Minami, Takaoka, Tonami, and Uozu	
Ishikawa	7	Kanazawa Central, Komatsu, Matsuto, Kanazawa Minami, and Nanao	Kanazawa-Toiyamachi, Kanazawa-Omicho
Fukui	5	Fukui Central, Fukui Minami, Takefu, Tsuruga, and Sabae	
Gifu	8	Gifu Central, Kagamigahara, Ogaki, Hashima, Kasamatsu, Tajimi, Nakatsugawa, and Minokamo	
Shizuoka	13	Shizuoka Central, Shimizu, Shimada, Yaizu, Hamamatsu, Kakegawa, Hamakita, Yoshiwara, Numazu, Mishima, Atami, Gotenba, and Ito	
Aichi	39	Nagoya Central Ekimae Bunshitsu, Nagoya Naka, Atsuta, Midori, Nakamura, Nagoya-Central, Nagoya Port, Nakagawa, Nagoya Kita, Showa, Nagoya Minami, Chigusa, Tenpaku, Meito, Nagoya Higashi, Moriyama, Toyohashi, Toyokawa, Shinshiro, Gamagori, Kasugai, Seto, Komaki, Handa, Tokoname, Tokai Kita, Ichinomiya, Inuyama, Inezawa, Tsushima, Konan, Okazaki, Nishio, Toyota, Kariya, and Anjo	Nagoya-Aratamabashi, Miyoshigaoka, Nagoya-Urasato
Mie	8	Tsu Central, Ise, Matsusaka, Ueno, Yokkaichi, Kuwana, Suzuka, and Yokkaichi Nishi	
Shiga	5	Otsu Central, Katata, Nagahama, Hikone, and Kusatsu	
Kyoto	17	Kyoto Central, Kyoto Nishi, Ukyo, Nakagyo, Sakyo, Kyoto Kita, Yamashina, Nishijin, Fushimi, Kameoka, Mukomachi, Uji, Yamashiro Yawata, Yamashiro Tanabe, Joyo, Fukuchiyama, and Higashi Maizuru	
Osaka	41	Osaka Central, Osaka Nishi, Osaka Joto, Miyakojima, Higashi Yodogawa, Yodogawa, Osaka Higashi, Sumiyoshi, Nishinari, Kitahama, Ikuno, Abeno, Hirano, Neyagawa, Kadoma, Katano, Daito, Moriguchi, Hirakata, Sakai Naka, Izumiotsu, Sakai, Kishiwada, Izumisano, Kaizuka, Izumi, Fuse, Kawachinagano, Yao, Kashiwabara, Matsubara, Tondabayashi, Fujiidera, Ikeda, Minoh, Ibaraki, Settsu, Takatsuki, Suita, and Toyonaka	Senri Chuo-Ekimae



Prefecture	Number of post offices	Post offices to handle investment trusts (575)	
		Ordinary post offices (551)	Special post offices (24)
Hyogo	23	Kobe Central, Higashinada, Kobe Nishi, Hyogo, Tarumi, Nagata, Himeji, Himeji Minami, Toyooka, Aioi, Amagasaki, Amagasaki Kita, Itami, Nishinomiya, Sanda, Takarazuka, Kawanishi, Ashiya, Akashi, Kakogawa, Nishiwaki, Miki, and Sumoto	
Nara	10	Nara Central, Nara Nishi, Yamatokoriyama, Ikoma, Tenri, Yamatotakada, Gojo, Kashihara, Sakurai, and Kashiba	
Wakayama	5	Wakayama Central, Wakayama Minami, Tanabe, Minoshima, and Gobo	
Tottori	3	Tottori Central, Yonago, and Kurayoshi	
Shimane	3	Matsue Central, Hamada, and Izumo	
Okayama	10	Okayama Central, Saidaiji, Tsuyama, Tamano, Kurashiki, Kasaoka, Takahashi, and Soja	Okayama-Yoshida, Okayama-Nodayacho
Hiroshima	17	Hiroshima Central, Hiroshima Higashi, Ujina, Hiroshima Nishi, Asaminami, Kabe, Miyoshi, Hatsukaichi, Aki Saijo, Kure, Kaida, Fukuyama, Fukuyama Higashi, Onomichi, and Mihara	Hiroshima-Kan onmachi, Hiroshima-Minami-Kan on
Yamaguchi	7	Yamaguchi Central, Tokuyama, Hofu, Iwakuni, Shimonoseki, Ube, and Hagi	
Tokushima	4	Tokushima Central, Naruto, Komatsushima, and Awa Ikeda	
Kagawa	7	Takamatsu Central, Takamatsu Minami, Sakaide, Marugame, Kannonji, and Zentsuji	Takamatsu-Bancho
Ehime	5	Matsuyama Central, Uwajima, Yawatahama, Niihama, and Imabari	
Kochi	5	Kochi Central, Kochi Higashi, Nankoku, Tosa Nakamura, and Susaki	
Fukuoka	29	Fukuoka Central, Fukuoka Nishi, Sawara, Jonan, Hakata, Fukuoka Higashi, Chikushi, Hakata Minami, Tobata, Mojiko, Yahata Nishi, Wakamatsu, Kitakyushu Central, Sone, Yahata, Yahata Minami, Moji, Yukubashi, Kurume, Yanagawa, Yame, Omuta, Chikugo, Iizuka, Nogata, Amagi, Maebaru, and Chikushino	Kokura-Ekimaie
Saga	4	Saga Central, Saga Kita, Karatsu, and Tosu	
Nagasaki	5	Nagasaki Central, Shimabara, Isahaya, Sasebo, and Omura	
Kumamoto	8	Kumamoto Central, Kumamoto Higashi, Tamana, Arao, Minamata, Yatsushiro, Hitoyoshi, and Kawajiri	
Oita	5	Oita Central, Oita Higashi, Saeki, Beppu, and Nakatsu	
Miyazaki	5	Miyazaki Central, Miyakonojo, Kobayashi, Nobeoka, and Hyuga	
Kagoshima	6	Kagoshima Central, Kagoshima Minami, Kagoshima Higashi, Kokubu, Kanoya, and Sendai	
Okinawa	5	Naha Central, Naha Higashi, Okinawa, and Urasoe	Tomari

## Expansion of Pay-easy Service

Beginning in January 2006, the “Yucho Pay-easy Service (See Note),” which enables customers to pay taxes and bills via personal computers (the Yucho Internet Home Service) and mobile phones (the Yucho Mobile Service), can be used at ATMs nationwide.

With the expansion of this service, when taxes and bills are paid using a tax notification and a pay-in slip that bear the Pay-easy mark, illustrated in the figure on the right, the content of payment will be notified immediately to a receiving organization.

Even from an ATM without a slot, customers can use this service by entering payment information, such as the number of the receiving organization described on a tax notification or pay-in slip.



Note: This service enables customers to pay taxes and bills via PCs and mobile phones, as well as applying to use a service to automatically pay taxes and bills, while payment data is transmitted immediately to receiving organizations. To provide this service, public agencies, local governments, companies, and the postal savings system are connected by a multi-payment network. Customers can pay taxes and bills from ATMs.

Taxes and bills that can be paid :

National pension premiums, labor insurance premiums, assessment of income tax, broadcast reception fees, cell phone bills, mail order bills, credit card bills, casualty insurance premiums, and etc.



## Consultation Services for Customers Nationwide through “Kampo Call Center”

Japan Post, which had expanded its regions where customers can obtain consultation services through “Kampo Call Center,” added Hokkaido and Shikoku to such regions on April 1, 2005.

1. Through this expansion, customers can receive consultation services through “Kampo Call Center” from anywhere in Japan.
2. Before this expansion, the Postal Life Insurance Customer Consultation Service Center was in charge of consultation services for customers in the Hokkaido and Shikoku regions, and accepted inquiries from 9:00 to 17:00 only on weekdays. Now, they can have consultation services through “Kampo Call Center” between 9:00 to 21:00 on weekdays and between 9:00 to 17:00 on Saturdays, Sundays and holidays.

(Reference 1) Outline of Kampo Call Center

- (1) Nationwide-Toll-Free Number: 0120-552950
- (2) Hours :  
Weekdays: 9:00 - 21:00  
Saturdays, Sundays and holidays: 9:00 - 17:00
- (3) Closed: January 1 - 3

(Reference 2) Consultation services at Kampo Call Center.

- (1) Response at Kampo Call Center  
Staff respond via telephone to general inquiries from customers about the postal life insurance system and related procedures.
- (2) Forwarding a call to Postal Life Insurance Customer Consultation Service Center  
As for inquiries about individual postal life insurance policies, staff will transfer the call to the assigned Postal Life Insurance Customer Consultation Service Center, which responds to customer inquiries via phone.
- (3) Response at Postal Life Insurance Customer Consultation Service Center  
The center responds to inquiries from customers through an interactive voice response (IVR) system.

## Improvement of Postal Life Insurance Services

**Applying for insurance contracts using a multiple-entry application form (Education Endowment Insurance and Education Endowment Insurance with Scholarship Annuity)**

Japan Post newly provided a multiple-entry application form for Education Endowment Insurance and Education Endowment Insurance with Scholarship Annuity. Hence, when certain conditions are fulfilled, customers can apply for up to three contracts with one application.

**Enclosing “Pay-in Slip for Postal Life Insurance Premiums” with “Content of Postal Life Insurance Contract”**

Previously, the “Pay-in Slip for Postal Life Insurance Premiums” and the “Content of Postal Life Insurance Contract” were sent separately to policyholders. The two are now sent together as a single document.