

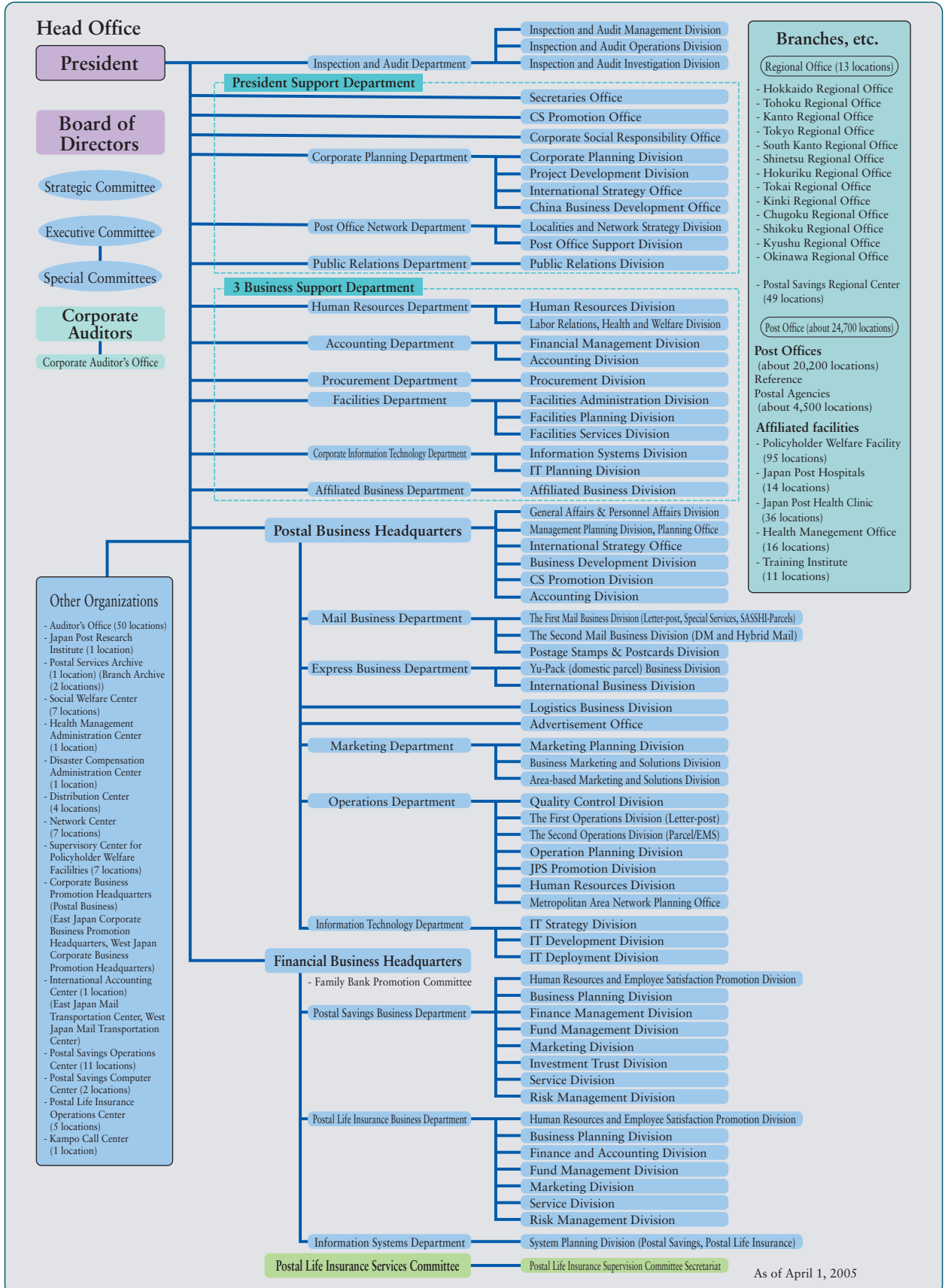
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About Japan Post

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1 Organization Chart



2. Number of Post Offices

Unit: number of post offices

	Ordinary post offices			Special post offices			Postal agencies	Total
	Collection-and-delivery post offices	Non-collection and-delivery post offices	Subtotal	Collection-and-delivery post offices	Non-collection and-delivery post offices	Subtotal		
End of FY2004	1,261	47	1,308	3,465	15,458	18,923	4,447	24,678
End of FY 2003	1,262	48	1,310	3,530	15,405	18,935	4,470	24,715

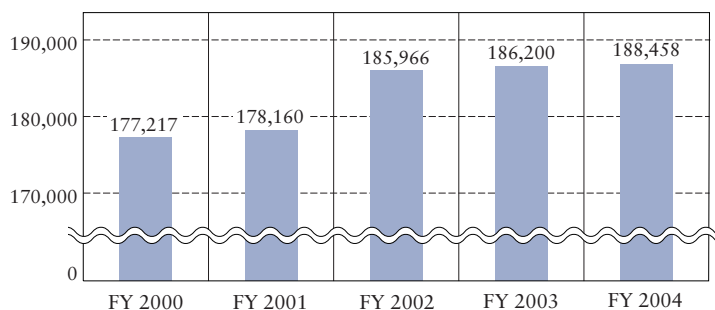
3. Employee Situation

Unit: person

	Japan Post total	Postal Services	Postal Savings	Postal Life Insurance	Other
End of FY2004	261,937	114,158	56,316	41,994	49,469
End of FY2003	271,368	120,255	57,877	42,871	50,365

4. Number of Mailboxes

Unit: number of mailboxes



5. Number of ATMs Installed

The first ATMs were installed in FY 1979, and by the end of FY 1992 had been installed in every post office in Japan, with the exception of a small number of post offices where they were omitted for reasons of space (also excluding postal agencies).

Unit: number of ATMs, number of locations

	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004
Number of ATMs	25,520	25,802	26,123	26,483	26,519
Number installed away from post office	2,598	2,748	2,817	2,874	2,869

Post offices provide post, savings and life insurance services to the public through the nationwide post office network. At the same time, they serve as focal points for the community where information can be obtained and advice provided on a variety of issues related to the requirements of everyday life.

MAINTAINING POST OFFICE NETWORK STANDARDS

With post offices established in all 2,521 cities, towns and villages in Japan (as of end of fiscal 2004), Japan Post offers a complete network of services across the country. (Total number of post offices as of the end of fiscal 2004: 24,678)

LIFELINE FUNCTION DURING DISASTERS

The Post Office Network, reaching every nook and cranny of Japan, provides various services as needed by residents in times of disasters or other emergency-related situations. (Disaster services can include free supplies of postcards, etc., emergency handling for lost postal savings passbooks or stamps, immediate payment of insurance claims and loans, etc.)

OTHER LIFELINE SERVICES INCLUDE HANDLING OF VARIOUS GOVERNMENT ADMINISTRATIVE SERVICES, SALES OF REVENUE STAMPS, PAYMENT OF PENSION BENEFITS, AND OTHER ITEMS ESSENTIAL FOR DAILY LIFE.

LOCAL-ORIENTED POLICIES

Japan Post is promoting policies to boost post office capabilities in response to local demands and expectations, strengthening the links between local communities and post offices, and raising the profile of post offices as the public institution closest to the people. (Acceptance of administrative work on behalf of local government authorities, the Himawari Service, participation in fire prevention activities, etc.)

PRIVATE-SECTOR UTILIZATION OF THE POST OFFICE NETWORK

Japan Post is opening up the life infrastructure of the Post Office Network through promotion of tie-ups with private-sector services to improve customer convenience. (ATM service tie-ups with private-sector financial institutions, sales of compulsory liability insurance for motorcycles, etc.)

Future utilization of the Post Office Network will include further expansion of life infrastructure services for local residents, and many other service possibilities in response to the needs of the local society and economy are now under study. (the One Stop Convenience Office Concept)

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Board of Directors

LIST OF BOARD OF DIRECTORS AS OF END OF FISCAL 2004

(As of March 31, 2005)

The number of the directors of fiscal 2004; 1 President, 2 Executive Deputy Presidents, 1 Executive Vice President, 1 Senior Managing Executive Officer, 13 Managing Executive Officers (including 4 non-standing Managing Executive Officers), and 3 Corporate Auditors (including 1 non-standing auditor)

President

IKUTA Masaharu

Executive Deputy Presidents

TAKAHASHI Toshihiro DAN Hiroaki

Executive Vice President

(Standing)

YAMASHITA Izumi

Senior Managing Executive Officer

HIROSE Shun-ichiro

Managing Executive Officers

HONPO Yoshiaki

NISHIMURA Kiyoshi

TAKAHASHI Morikazu

ONO Toshiro

OKADA Katsuyuki

SAIO Chikanori

ITO Takao

SASAKI Eiji

MASE Tomohisa

(Non-standing)

SETO Yuzo

MUNEKUNI Yoshihide

IKEO Kazuhito

ISHIKURA Yoko

Corporate Auditors

(Standing)

ASAI Hachiro

NIMURA Hideo

(Non-standing)

INOUE Hidekazu

BOARD OF DIRECTORS APPOINTED ON APRIL 1, 2005

Executive Vice Presidents

(Standing)

YAMASHITA Izumi (reappointed)

NISHIMURA Kiyoshi (reappointed)

ITO Takao (reappointed)

SAIO Chikanori (reappointed)

MASE Tomohisa (newly appointed)

HIROSE Shun-ichiro (reappointed)

HONPO Yoshiaki (reappointed)

OKADA Katsuyuki (reappointed)

SASAKI Eiji (reappointed)

FUJIMOTO Eisuke (newly appointed)

(Non-standing)

MUNEKUNI Yoshihide (reappointed)

KASAI Yoshiyuki (newly appointed)

IKEO Kazuhito (reappointed)

Corporate Auditors

(Standing)

SEKINE Yoshio (newly appointed)

TAKAHASHI Morikazu (newly appointed)

(Non-standing)

INOUE Hidekazu (reappointed)

4

Content of Operations

Japan Post engages in the following operations, based on regulations in Article 19 of the Japan Post Law (2002 Law No.97).

Postal Service operations	<p>Provides delivery services for letters and parcels</p> <ul style="list-style-type: none"> • Postal service operations • Issues New Year's cards and lottery postcards <p>Operations utilizing sales resources, etc.</p> <ul style="list-style-type: none"> • Sale of revenue stamps • Operations entrusted by NTT East and West, and by NHK and others
Postal Savings operations	<p>Provides simple and sure savings methods</p> <ul style="list-style-type: none"> • Postal savings operations <p>Provides simple and sure cash transfer methods</p> <ul style="list-style-type: none"> • Postal money orders operations <p>Provides simple and sure cash transfer and settlement methods for claims and liabilities</p> <ul style="list-style-type: none"> • Postal giro operations <p>Operations utilizing management resources, etc.</p> <ul style="list-style-type: none"> • Pays retirement allowances and other government disbursements • Establishes and operates general announcement and dissemination facilities • Handles bidding for government bonds, etc. • Processes contributions to postal savings for International Voluntary Aid • Exchanges foreign currencies and purchases and sells travelers checks • Processes contributions to Disaster Voluntary Aid Account • Manages and controls defined contribution pension fund • Handles treasury funds entrusted by the Bank of Japan • Pays out pensions entrusted by the Federation of National Public Service Personnel Mutual Aid Associations • Sells lottery tickets on a re-consignment bases from the participating banks, etc. • Makes small-scale education fund loans from the National Life Finance Corporation, etc. • Handles deposit and withdrawal operations for financial deposit accounts from financial institutions • Handles operations related to defined contribution pensions plan entrusted by the Federation of National Pension Fund Associations • Operations consigned from local government authorities
Postal Life Insurance operations	<p>Provides simple life insurance services</p> <ul style="list-style-type: none"> • Postal life insurance operations <p>Operations utilizing management resources</p> <ul style="list-style-type: none"> • Establishes and operates policyholder welfare facilities • Handles applications for motorcycle liability insurance on consignment from insurance companies.

1. Postal Service

Stamps and Postcards, etc.	Lottery Postcards and Charity Donation New Year's Cards	
	New Year's Cards	New Year's cards are available in two kinds, regular (blank cards) and charity donation type. The charity donation New Year's cards come with an illustration (depicting the local area).
	Summer Greeting Postcards (Kamo-Mail)	Summer greeting postcards are available blank or illustrated.
	Charity Donation New Year's Stamps	If you are using your own envelopes or homemade New Year's postcards, you can still participate in New Year's lotteries through the purchase of lottery stamps. These stamps are available for both postcards and envelopes and come with a charity donation fee (3 yen).
	Government Printed Advertising Postcards	Postcards are provided to companies and other organizations, which can then sell them for advertising purposes at 45 yen per postcard, a discount of 5 yen from the normal price. Restricting the postcard sales area to specific regions, or going nationwide, gives your company an advertising medium that firmly targets prospective customers for maximum PR effect.
	Convenient Postal Products	
	Ordinary Postcards	Ordinary postcards are available with two different charge stamps for different purposes.
	Inkjet-Printed Postcards	These postcards use water-based inks projected onto paper by inkjet printers to form a special coating of small dots that dry almost immediately, perfectly suited for photo-quality color printing.
	Four-Print Postcards	Prints postcards in groups of four to speed up the process when printing large numbers of postcards. Available for regular postcards and also for New Year's cards and Kamo-Mail summer postcards.
	Dimpled Postcards	These postcards include dimpled indents near the bottom of the front of the postcard to assist the visually handicapped in orienting the postcard. Available for regular postcards and also for New Year's cards and Kamo-Mail summer postcards.
	No-Fold Reply Postcards	These reply postcards have no fold in the center, simplifying printing and copying. Convenient for printing out large numbers of invitations to parties, home sales events, exhibitions, and the like.
	Lined Postcards	These postcards come with ruled lines, either vertical or horizontal, to assist in letter writing. The postcards are identified in the right lower corner as either "Vertical-lined postcard" or "Horizontal-lined postcard."
	Picture Postcards	Picture postcards designs include beautiful scenery, famous places, and the like.
	Letter-cards (Mini Letters)	This combination stationery-envelope offers three times the writing space of a postcard. The stamp fee is printed on the front, just like a postcard. You may enclose photos, memos or other items, as long as the total weight does not exceed 25g. Convenient for dropping off a short message while on vacation.
	Air Letters	An international version of the Mini Letter, this is a combination stationery-envelope with the stamp fee printed on the front. Note, however, that no item may be enclosed or attached in the envelope. The writing space of an Air Letter is three times that of a postcard. Air Letters can be sent to any country in the world at a standard fee of ¥90 via air mail.
International Postcards	Use these special airmail postcards to mail at the standard fee to any country in the world. International Picture Postcards printing themes from Japanese culture on the back are also available.	
Letter Sets	This product includes frequently used stamps and postcards packed inside a carrying case.	
Panes	One stamp sheet includes 10 stamps.	
Parcel Post Items	Ordinary Parcels (Yu-Pack)	This service includes a large variety of economic and convenient services, including various reduced rates such as drop-off discounts, special fees for ten or more parcels, the redirection of delivery when the recipient is not at home, notification of parcel arrival, same-day redelivery, specification of delivery time, and the like.
	Chilled Yu-Pack	Maintains the freshness of food products for safe, assured delivery.
	Furusato Parcels	With this service, you may have local specialties from around Japan delivered directly to the recipient by Yu-Pack parcel post; simply select the desired item from the catalog or leaflet available at your local post office.
	Overseas Furusato Parcels	With this service, you may have local specialties from around Japan delivered direct to the recipient by Yu-Pack parcel post; simply select the desired item from the catalogue or leaflet available at your local post office.
	Booklet Parcels	This service lets you ship booklets and other printed materials for a lower rate than standard parcel post rates. No preliminary forms are required; just put the parcel in the post.

Convenient value-added postal services	Registered Mail	With this service, the entire delivery process from acceptance of mail at the counter to delivery to the addressee is recorded. In the event registered mail is damaged or lost, you will be indemnified for the amount of actual loss within the limit of the claimable amount of indemnity declared. Three types of registered mail are available: Cash Registered Mail, Regular Registered Mail, and the discounted rate Simplified Registered Mail.
	Mail Delivery Restricted to Addressee	This service restricts delivery of postal items to the addressee named or to a specified alternate agent.
	Restricted Delivery Mail	When delivery of a postal item is made, the post office accepts from the receiver a sum specified by the sender and uses postal transfer to send the funds to the sender.
	Electronic Contents-certified Mail Service	This service uses the Internet to certify the content of mail sent from home or the office. Use the system any hour of the day, and dispense with the need for signed and certified envelopes. Payment is by credit card or billing.
	Delivery-certified Mail	Records acceptance and delivery of postal items. A postal tracking system confirms the situation in real-time.
	Certification Service	When registered mail is received, the time in hours and minutes is certified. Delivery certification certifies that the registered mail has arrived. Certification lists the date, the names of the sender and receiver, and the content of the type of postal item.
	Delivery Date Specified Mail	This service is designed to deliver your mail (with a few exceptions) on any specified day (except for the period from December 26 through January 5).

Convenient postal services	Advertising Materials	Direct mail, an excellent advertising medium for getting your desired material viewed by the people of your choice, is an essential sales tool. Depending on the conditions, advertising materials of post offices are available at discounts of 15-48% compared to the standard rates, and will give excellent cost performance results for your business.
	Pre-sorted Mail	Postal rates are reduced for first-class and second-class mail if it is brought pre-sorted by postal code. Discounts are also available for additional leeway in delivery dates, for volume of mail sent, and for bar-coded mail as opposed to postal items without bar codes. Using these discounts, you can reduce rates by up to 21%.
	Special Local Mail	Postal items from one sender that satisfy shape, weight, and handling conditions for standard size items or nonstandard-size items, and which are sent into the same mail area (delivery districts as determined by the sending post office), can be handled at reduced rates.
	Bar-coded Mail	Postal items that satisfy certain conditions for standard-size items or nonstandard-size items, and that include a bar code, are handled at a reduced rate. A batch of 1,000 postal items or more sent by one sender, for example, is 5% off. (Reply postcards are 2.5% off.)
	Morning 10 Overnight Mail	This service promises to deliver postal items by 10 a.m. the next day, regardless of the mail volume. A postal tracking system lets you check the delivery progress for surety and peace of mind.
	Special Express Mail Service	For postal items mailed during the morning hours, Special Express Mail Service ensures deliver by 5 p.m. on the same day.
	Computer Mail	Give Japan Post data showing the recipient address, name and content of message, and this service will print out and send the items as regular mail to anywhere in Japan. Since pamphlets can also be enclosed, this method can be used for direct mailing campaigns.
	Hybrid Mail	This postal service dispenses with envelopes, stationery and stamps. Send messages created on your personal computer via the Internet to the post office, and the messages will be inserted into special envelopes and delivered. Payment is by credit card or billing. Up to 500 postal items may be sent out per application. Next-day delivery is available for nearly every location in Japan.

Letax (electronic mail)	Letax	With this service, you can use facsimile machines to swiftly send hand-written messages or illustrations from one post office to another. Rates are reduced if the item is made available for sending at least three days before the delivery date.
	Flower Letax	Flower Letax is a service for delivering a Letax message and arranged flowers on the day of your choice.
	Money Letax	If circumstances have simply made it impossible to attend that all-important marriage, funeral or other family ceremony, this service can be of help in such a situations. Send cash congratulations or condolences as an attached cash transfer with the Letax for speedy delivery.

International mail	International Speed Mail (EMS)	This international postal service offers the fastest way to send mail and parcels (up to 30kg) to overseas destinations. Rate discounts of up to 23% are available, depending on the number of items sent. The mail is treated as highest priority throughout the acceptance and delivery process. Moreover, a strong support system tracks the location of postal items and offers compensation for damage or loss. (See Note)
	EMS Delivery Time Guarantee (time certain) Service	With this service, we deliver international express mail (EMS) by a guaranteed delivery time to six countries or areas in the world.
	Printed Matter	This international postal service is suitable for handling periodicals, books, catalogs, direct mail, Printed Matter commercial documents and other printed matter.
	Small Packets	Small items weighing up to 2kg can be sent at lower than ordinary international parcel rates.
	D-mail, P-mail	If sending large volumes of printed material overseas, use either D-mail (priority bulk airmail) or P-mail (non-priority bulk airmail).
	Parcel Post	The basic service for sending parcels overseas.
	Economy Air (SAL)	This service handles postal items sent overseas as sea mail in Japan and in the country of destination, and as airmail in between. It is faster than sea mail and less expensive than airmail.
	International Business Reply Service (IBRS)	Service in which the sender is not required to pay the postage for international postal items sent to Japan from overseas. Payment is instead made by the addressee in Japan.

Note: Maximum weight handled and tracking ability may vary depending on the country of destination. Inquire at your local post office for details.

Mail convenience information	Compensation for postal damage or loss	Mail or regular parcels that have been sent as registered mail, payment on delivery, or notification of arrival are covered by compensation for damage or loss under certain conditions stipulated by the Postal Services Law. Note that regular postal items are not covered by compensation for damage or loss.
	Failure of mail to arrive	An investigation system is available for postal items that fail to arrive. File a request at the local post office. The post offices involved in the delivery process will conduct an investigation and notify you of the results.
	Private post boxes	Private post boxes are available free of charge at post offices. However, a number of conditions are attached to their use with the main ones being listed below. <ul style="list-style-type: none"> • Users should plan to use the private post box for a minimum of six months. • Users are expected to retrieve without undue delay postal items sent to the private post boxes or otherwise stored there. • Users should be receiving postal items on a regular basis. <p>Note: Check at the post office whether vacant post boxes are available.</p>
	Addressee changes and retrieval requests	If after sending a postal item, you become aware of mistakes in the addressee or mail content, you can file a request to change the addressee or to retrieve the postal item (a fee may be required).
	Forwarding address service	If you are changing residences, just send a forwarding request form to the post office, and all postal items will be forwarded free of charge from the old address to the new address for a one-year period.
	Articles that cannot be sent by mail	The following items cannot be handled as postal items: <ol style="list-style-type: none"> 1. Explosives, combustibles or other dangerous items 2. Poisonous chemicals or substances (excluding items sent by public agencies, doctors, dentists, veterinarians, pharmacists or manufacturers or dealers of poisonous chemicals or substances) 3. Living pathogens or items recognized as incorporating living pathogens or have living pathogens attached (excluding items sent by public agencies, doctors, dentists, veterinarians, pharmacists or manufacturers or dealers of poisonous chemicals or substances) 4. Items whose transport is banned by law 5. Living things that may cause injury to people (excluding items sent to or from schools or testing centers)
	Delivery standard	If you want to know when a postal item will arrive at its destination, please inquire at the local post office, or check the Japan Post website: http://www.post.japanpost.jp/
	Table of delivery times for international mail	For international mail, you can find out how many days until arrival by inquiring at post offices specializing in international post or at central post offices, or you can go to the Japan Post website (http://www.post.japanpost.jp/) on the Internet and see for yourself.
	Track and trace information service	You can use the inquiry number provided for parcel post, Morning 10 Overnight Mail, EXPACK500, and EMS, or the number on receipts retained for registered mail or delivery notification mail, to track or trace your postal items from the Japan Post website (http://www.post.japanpost.jp/) on the Internet.

EXCHANGING UNNEEDED POSTAGE STAMPS AND MISWRITTEN POSTCARDS

Unneeded postage stamps and miswritten postcards and letter-cards may be exchanged for the items in the table below, on payment of the prescribed fee. Be aware that soiled and miswritten postage stamps or postcards and letter-cards with charge stamps in a poor condition or standard-size parcels without a certificate delivery are invalid.

Note, however, that postcards that have soiled or miswritten charge stamps clearly as a result of printing errors will be accepted for exchange.

Type of postal items submitted	Type of postal items to be re-issued	Stamps	Special postage stamps	Furusato stamps and greeting stamps	Stamps with lottery numbers	Lottery postcards	Other ordinary postcards	Letter-cards	Standard-size parcels
Stamps		○	×	×	×	×	○	○	○
Special postal stamps		○	×	×	×	×	○	○	○
Furusato stamps and greeting stamps		○	×	×	×	×	○	○	○
Stamps with lottery numbers		○	×	×	×	×	○	○	○
Lottery postcards	Inside sales period	○	×	×	×	○	○	○	○
	Outside sales period	○	×	×	×	×	○	○	○
Other ordinary postcards		○	×	×	×	×	○	○	○
Letter-cards		○	×	×	×	×	○	○	○
Standard-size parcels		○	×	×	×	×	○	○	○

Note 1: Lottery postcards include New Year's lottery postcards and summer greetings postcards (Kamo-Mail).

Note 2: Advertising postcards and picture postcards are included in other ordinary postcards.

Exchange Fee

Types of postal items submitted	Fee
Postal stamps and ordinary postcards	¥5 per sheet
Reply postcard and letter-cards	¥10 per sheet
Standard-size parcels	¥40 per sheet
Postal stamps and postcards with charge stamps of less than ¥10.	Half-price for the total amount of postal items submitted

FREE EXCHANGE OF NEW YEAR'S LOTTERY POSTCARDS

Japan Post exchanges New Year's lottery postcards and lottery stamps with charitable donations attached that can no longer be used as a result of bereavement of a close relative, for ordinary postage stamps free of charge. (Free exchange of New Year's lottery postcards due to bereavement) Moreover, resalable sheets of lottery postcards that customers purchased in error can be exchanged free of charge for other types of lottery postcards for the same year. (Free exchange of lottery postcards due to purchase by mistake)

Free exchange of New Year's lottery postcards due to mourning

Type of stamps, etc., held	Types of stamps granted
<ul style="list-style-type: none"> ◇ New Year's lottery postcards (includes sheets of four postcards, ink jet paper postcards, Braille postcards, charity postcards and postcards with commercial messages) ◇ New Year's lottery stamps with charitable donation attached <p>Note: New Year's greeting stamps, other than New Year's lottery stamps with a charitable donation attached, may not be exchanged free of charge.</p>	<ul style="list-style-type: none"> ◇ Ordinary postage stamps (includes condolatory stamps) ◇ Ordinary postcards, reply-paid postcards (other postcards) ◇ Postal letters (Mini Letters) ◇ Standard parcel packaging <p>Note: Special issue postage stamps and New Year's lottery postcards and stamps are not available.</p>

The time period for free exchange is from the date when the sales of the New Year's lottery postcards, etc., held commence until the final day when special New Year's mail items are accepted for the relevant year (December 28).

Free exchange is available at all post offices with the exception of postal agencies. The post office should be informed of the bereavement, and the name and address of the applicant and relationship to the deceased should be filled in on the free New Year's postcard application form provided at post office counters.

Free exchange of lottery postcards due to purchase in error

Types of postal item submitted \ Types of postal item to be re-issued	Blank	Blank (dimpled)	Illustrated	Printer-ready postcard	Printer-ready postcard (with advertisements)	Four-printed postcards
Blank	×	○	○	○	○	○
Blank (dimpled)	○	×	○	○	○	○
Illustrated	○	○	×(○) ^(note)	○	○	○
Printer-ready postcard	○	○	○	×	○	○
Printer-ready postcard (with advertisements)	×	×	×	×	×	×
Four-printed postcards	×	×	×	×	×	×

Note: When using free exchange, it is permissible to exchange to a postcard with a different illustration.

The time period for free exchange is from the date when the sales of lottery postcard started until the final day of sales.

Lottery postcards available for free exchange due to purchase in error are limited to unused ones, and exclude soiled or miswritten ones which are unusable for resale.

Free exchange is limited to cases where lottery postcards issued in the current year are exchanged to other types of lottery postcards issued in the same year.

Note, however, that free exchange is not available for Advertising Postcards and postcards that are printed in batches of four.

2. Postal Savings Service

POSTAL SAVINGS PRODUCTS

Products	Features	Term, Unit of deposit, etc.
Ordinary Savings	A savings account that offers such convenience as cash cards, automatic debit transfers of utility charges and other regular payments, payroll transfer, and transfer of annuity and pension payments.	Free deposit/withdrawal; ¥10 minimum; ¥1 increment
New Ordinary Savings	This type of savings provides the depositor with a higher rate of interest than Ordinary Savings for balances above a certain amount.	Free deposit/withdrawal; ¥10 minimum; ¥1 increment
Postal Savings for International Voluntary Aid	An optional feature of Ordinary Savings and New Ordinary Savings is the option for depositors to donate part or all of the after-tax interest earned on the account to nongovernmental organizations (NGOs) as donations to overseas aid projects to improve living standards in developing countries.	Donation ratio set freely from 20% to 100% in increments of 10% units
Teigaku Savings	A fixed-interest savings certificate that can be held up to 10 years with an initial fixed period of six months. The interest rate at the time the account is opened is fixed throughout the savings period. Interest is compounded semiannually.	Free withdrawal after six months; ¥1,000 minimum; ¥1,000 increments (Deposits can be made in units of ¥1,000, ¥5,000, ¥10,000, ¥50,000, ¥100,000, ¥500,000, ¥1 million and ¥3 million.)
Time Savings	A savings certificate for which the depositor may designate a fixed (short or medium) term in accordance with fund planning and life planning. The automatic renewal option, roll over, is very convenient for busy people.	From one month to three years (in one-month increments) or for four years; ¥1,000 minimum; ¥1,000 increments
Collection Savings	A savings account in which a monthly deposit of an amount decided by the customer is made. The customer can save for a specific purpose, such as a vacation or purchase of a car. Sales staff will visit a customer's home or work place for the collection, or a deposit can be made at post office counters.	From one year to three years in three-month increments; ¥1,000 minimum; ¥100 increments
Housing Collection Savings	Collection Savings certificate for the purpose of building, purchasing, or renovating homes. This postal savings services allow this account to be used as security against a loan from the Okinawa Development Finance Corporation.	From one year to five years; ¥5,000 minimum; ¥1,000 increments
Education Collection Savings	Collection Savings certificate for the purpose of saving money for high school or university costs or for studying abroad. The postal savings services allows this account to be used to secure a loan from the National Life Finance Corporation up to the balance in the account.	From one year to five years; ¥10,000 minimum; ¥5,000 increments
Automatic Teigaku Savings and Automatic Time Savings	Savings plans in which a fixed amount is transferred from the customer's Ordinary Savings account to the customer's Teigaku or Time Savings account each month. The depositor may designate certain months during which extra transfers can be made up to six times a year. The depositor may also designate a fixed monthly amount in combination with an extra amount to be transferred in designated months.	Under six years; ¥1,000 minimum; ¥1,000 increments
Maturity Lump-Sum Transfer Time Savings	A fixed amount of money is automatically transferred from an Ordinary Savings account to this account each month. At maturity, the full balance (principal and interest) is transferred to the Ordinary Savings or another account. This type of savings provides a planned way to save for the future.	From one year to six years; ¥1,000 minimum; ¥1,000 increments
Teigaku Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to build up their assets. A fixed amount is deducted from salaries and bonuses for a term of at least three years.	Three years and over; ¥1,000 minimum; ¥1,000 increments

Products	Features	Term, Unit of deposit, etc.
Teigaku Annuity Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to put money aside for retirement. A fixed amount is deducted from salaries and bonuses for a term of at least five years. Withdrawals are made in the form of annuity payments once the account holder reaches 60 years of age. Interest earned is tax free.	Five years and over; ¥1,000 minimum; ¥1,000 increments
Teigaku Housing Savings for Wage Earner's Property Accumulation	A payroll savings certificate that allows working people to put money aside for building, purchasing, or renovating homes. A fixed amount is deducted from salaries for a term of at least five years. Interest earned is tax free.	Five years and over; ¥1,000 minimum; ¥1,000 increments
Nursing Care Time Savings	A kind of time savings certificate for bedridden and other people requiring nursing care who require home health services or other public social services. As a rule, the interest rate is 20% (within a 0.2_1.0 point range) above the normal interest rate on the account. The maximum permissible deposit is ¥5 million. Loan interest rates of time savings accounts are reduced to half.	From one month to three years (in one-month increments) or for four years; ¥1,000 minimum; ¥1,000 increments
New Welfare Time Savings	A one-year time savings that provides a preferential interest rate 0.3% higher for persons receiving public pension benefits such as disabled persons and survivors. Deposits up to 3 million are allowed. Accounts can be opened until the end of February 2006.	One year: ¥1,000 or more in ¥1,000 increments
Yu-Yu Loans	Postal savings customers may borrow up to 90% against the balance in their Collection Savings, and up to 90% of the principal and interest (principal only for automatic loans) in their Teigaku Savings or Time Savings account as collateral for a maximum loan of ¥3 million. Repayment must be made within two years, either as a lump sum or in up to four payment installments.	Two years (loans can be renewed only once.)

Note: There are various conditions and convenient services other than these services. Please contact a post office for further details.

The following products and services changed from April 1, 2005:

- Integration of New Ordinary Savings 30 and New Ordinary Savings 10
- Termination the simultaneous holding of two or more passbooks, regardless of whether there are Postal Savings for International Voluntary Aid
- Termination of Regular Transfer Teigaku Savings
- Termination of Interest-installment Teigaku Savings
- Termination of Government bonds Teigaku and Time Savings
- Termination of certificates with Savings Customer Photograph service

REMITTANCE SERVICES

Postal Money Orders

Postal money orders can be sent to any part of Japan at a minimum cost, making it a useful way to send monetary gifts, pay examination fees, use as copies of proof of residence, etc. There are three kinds of postal money orders: ordinary money orders, telegraphic money orders, and postal orders.

Services	Features
Ordinary money orders	Money orders are issued upon payment of cash by the remitter. The remitter sends the order to the payee, and the payee cashes the order at a nearby post office.
Telegraphic money orders	This is an on-line method of sending money orders between post offices. This is a convenient method when money must be sent urgently. There are three methods that can be used: 1) payment at home, the money order amount is delivered to the recipient's home; 2) payment by order, the money order is sent to the recipient, who cashes it at a post office; 3) payment at a post office counter, the sender informs the recipient directly that a money order has been sent to a certain post office, and the recipient goes to this post office to collect the amount.
Postal orders	Basically, postal order procedures are the same as with ordinary money orders except for the postal order service allowing small amounts to be sent at a lower handling charge.

Handling Charge for Money Orders

Remittance amounts	Classification	Ordinary money orders	Telegraphic money orders			Postal orders
			Payments by order	Payments at post office counters	Payments at home	
Up to ¥10,000		¥100	¥620	¥240	¥1,040	¥10 per order
¥10,001 – ¥100,000		¥200	¥800	¥400	¥1,220	
¥100,001 – ¥1,000,000		¥400	¥1,410	¥760	¥1,620	

Note 1: Postal orders are available in seven different amounts: ¥50, ¥100, ¥200, ¥300, ¥400, ¥500 and ¥1,000

Note 2: Handling charges are as of June 1, 2005

Postal Giro Services

The postal giro service provides a secure, convenient means of making payments. There are two kinds of postal giro services: ordinary postal giro and telegraphic postal giro.

Services	Features
Inpayments	Remittances to postal giro accounts by persons not having postal giro accounts
Transfers	Transfers of funds between two postal giro accounts
Outpayments	Remittances to persons not having postal giro accounts

Handling Charges for Postal Giro

Remittance amounts	Classification	Inpayments		Outpayments (Cash payments)			
		Ordinary inpayments	Telegraphic inpayments	Ordinary outpayments	Telegraphic cash payments		
					Payments by order	Payments at home	Payments at post office counters
Up to ¥10,000		¥70 (¥60)	¥210	¥140	¥550	¥970	¥180
¥10,001 – ¥100,000		¥120(¥110)	¥340	¥230	¥790	¥1,210	¥390
¥100,001 – ¥1,000,000		¥220(¥210)	¥600	¥600	¥1,320	¥1,530	¥680

Transfers			
Ordinary transfers	Telegraphic transfers		
	(1) Other than (2) and (3)	(2) Debit card transfers	(3) Inpayment Notification Services
¥15	¥140 (¥130)	Amount equivalent to 1/100 of remittance amount, however, ¥3 when amount is under ¥3, and ¥100 when exceeding ¥100	¥60

Note 1: The figures in parentheses represent the fees when payment is made via an Automated Transfer Machine (ATM).

Note 2: Handling charges are as of June 1, 2005

The following products and services changed from April 1, 2005:

- Postal orders (Termination of denominations in ¥600, ¥700, ¥800, ¥900, ¥2,000, ¥3,000, ¥5,000 and ¥10,000 (congratulatory or condolence postal orders were also terminated.))
- Termination of automatic receipts (individual remittances)

Note: There are various conditions and convenient services other than these services. Please contact a post office for further details.

INTERNATIONAL REMITTANCE SERVICE

International remittances can be made to 83 countries and 9 regions of the world as of June 1, 2005.

Remittances to Payee's Address

Services	Features
Ordinary Money Orders	The remittance information is transmitted to the postal agencies upon the receipt of the remittance amount and handling charges from the customer at the post office counter, and the remittance amount is paid to payee in exchange for the postal money order certificate in the country of the payee. In case of remittance to the United States of America, it is also possible for the customer to send the postal money order certificate issued by the post office to the payee.
Telegraphic Ordinary Money Orders	The remittance information is transmitted telegraphically to the postal agencies upon the receipt of the remittance amount and handling charges from the customer at the post office counter. The remittance amount is paid to the payee in exchange for the postal money order certificate in the country of the payee.
Out-payment Money Orders	The remittance information is transmitted to the postal agencies upon the receipt of the remittance amount and charges from the sender's postal giro account. The remittance amount is paid to payee in exchange for the postal money order certificate in the country of the payee.

Charges for Remittance to Payee's Address

Classification Amounts	Ordinary Money Orders	Ordinary Money Orders (sent by customer to USA)	Telegraphic Ordinary Money Orders	Out-payment Money Orders
	Up to ¥100,000	¥1,000	¥500	¥2,000
¥100,001 – ¥200,000	¥1,500	¥1,000	¥2,500	¥1,500
¥200,001 – ¥500,000	¥2,000	¥1,500	¥3,000	¥2,000
¥500,001 – ¥1,000,000	¥2,500	¥2,000	¥3,500	¥2,500

Note 1: For transactions of more than ¥1,000,000, ¥500 will be added to the above charges for every ¥500,000.

Note 2: Services that can be handled differ according to the specific country. Please contact post office for further details.

Remittances to Payee's Accounts

Services	Features
In-payment Money Orders	The remittance information is transmitted to the postal agencies upon the receipt of the remittance amount and handling charges from the customer at the post office counter, and the remittance amount is paid to the payee's postal giro account or the bank account in the country of the payee.
Telegraphic In-payment Money Orders	The remittance information is transmitted telegraphically to the postal agencies upon the receipt of the remittance amount and handling charges from the customer at the post office counter. The remittance amount is paid to the payee's postal giro account or bank account in the country of the payee.
Ordinary Transfers	The remittance information is transmitted to the postal agencies upon the receipt of the remittance amount and charges from the sender's postal giro account. The remittance amount is paid to the payee's postal giro account or bank account in the country of the payee.
Telegraphic Transfers	The remittance information is transmitted telegraphically to the postal agencies upon the receipt of the remittance amount and charges from the sender's postal giro account (including Pa-lu-lu accounts). The remittance amount is paid to the payee's postal giro account or bank account in the country of the payee.

“Pa-lu-lu” (Postal Savings integrated passbook) accounts can be used for telegraphic transfer to postal giro accounts of 15 overseas countries (UK, Italy, Austria, the Netherlands, Serbia and Montenegro, Switzerland, Spain, Slovakia, the Czech Republic, Germany, France, Belgium, Liechtenstein, Romania and Luxembourg), and for telegraphic transfer to bank accounts in 22 overseas countries and districts (Iceland, U.S.A., UK, Australia, Austria, Switzerland, Sweden, Spain, Slovakia, the Czech Republic, China, Denmark, Germany, Norway, Finland, France, Belgium, Hong Kong, Macao, Republic of the Marshal Islands, Federal States of Micronesia, Liechtenstein, Romania and Luxembourg).

Charges for Remittances to Payee's Accounts

Classification Amounts	In-payment Money Orders	Telegraphic In-payment Money Orders	Ordinary Transfers	Telegraphic Transfers
Up to ¥100,000	¥700	¥1,700	¥400 regardless of amount	¥1,400 regardless of amount
¥100,001 – ¥200,000	¥1,000	¥2,000		
¥200,001 – ¥500,000	¥1,500	¥2,500		
¥500,001 – ¥1,000,000	¥2,000	¥3,000		

Note 1: For in-payment money orders and telegraphic in-payment money orders of more than ¥1,000,000, ¥500 will be added to the above charges for every ¥500,000.

Note 2: For remittances to bank accounts in some countries, intermediary commissions and an account registration fee may be deducted from the remittance amount. Please contact post office for further details in this connection.

Note 3: Available services vary by country. Please contact the post office for further details.

OTHER SERVICES

Services	Features
Foreign currency exchange	7 currencies: U.S. dollar, Canadian dollar, Pound sterling, Korean won, Australian dollar, Swiss franc and Euro (as of June 2005)
Traveler's checks	7 currencies: U.S. dollar, Canadian dollar, Pound sterling, Australian dollar, Swiss franc and Euro, and Japanese yen (as of June 2005). Note: 1% commission is charged for the issuance of traveler's checks.
Government bond sales, etc.	Long-term government bonds (10 years), medium-term government bonds (2 or 5 years), discount government bonds (3 or 5 years) and JGBs for individual Investors (10 years, floating rate) can be bought or sold at post offices. In addition, loans may be taken out using government bonds as security.
Payment of various annuity payments	Annuity payment, old-age welfare pensions, national pensions, welfare pensions, seamen's insurance pensions, worker's accident compensation insurance, relief pensions, child support allowances, special child allowances, mutual relief annuities, principal and interest on registered government bonds, and national tax refunds can be received through post offices.
Utility charges and other payments	National taxes (income tax, corporate tax, etc.), local taxes (prefectural tax, local inhabitants tax, property tax, etc.), various pensions and insurance premiums (national health insurance, welfare pensions, etc.), rent for public housing, utility charges, including electricity, gas, water, and NHK service, traffic violation penalties, radio wave usage fees, etc., can be paid at post offices.
Sales of lottery tickets	Dream Jumbo Lottery, Summer Jumbo Lottery, Autumn Jumbo Lottery, Year-End Jumbo Lottery, Green Jumbo Lottery, and All-Japan Ordinary Lottery

Note 1: Annuity pensions may be transferred automatically and deposited to customer Ordinary Savings ("Pa-lu-lu") accounts. (Excludes welfare pensions.)

Note 2: Specified taxes and utility charges can be deducted from Ordinary Savings accounts.

Charges for Cash Card Replacement, etc.

Services	Features	Charges (including consumption tax)
Replacement of Cash Cards	Replacement of customer cash cards due to loss, theft or requests for new cards (excluding damage to the magnetic strip).	¥1,000
Issuance of Certificate of Deposit Balance	Issuance of certificates of deposit balance for passbooks, certificates or postal giro accounts, as stipulated by the customer.	(Postal savings accounts) ¥500 (Postal giro accounts) One-time issuance ¥500 Regular issuance ¥100
Account Deposits and Withdrawals, and Giro Account In-payment and Out-payment Inquiries	Inquiries about deposits and withdrawals of ordinary accounts or in-payments and out-payments of postal giro accounts during the specified period (within the past 5 years), as stipulated by the customer.	¥500
Reissue of receipt and payment notification vouchers	Reissue of receipt and payment notification vouchers or in-payment slips on postal giro accounts on a specified date (within the past 5 years), as stipulated by the customer.	¥500

Note: Charges are as of June 1, 2005

ATM and CD Tie-up Services

By connecting the postal savings online system and that of other financial institutions, cash card holders of affiliated financial institutions can access post office ATMs, and vice versa.

This service has been available since January 1999. As of June 1, 2005 Japan Post has established tie-ups with 1,853 financial institutions.

The commission fees for postal savings cash card holders utilizing ATMs and CDs of affiliated financial institutions (excluding balance inquiry) are as follows:

Operating hours	Handling charges (including consumption tax)
Weekdays: 8:45 – 18:00	¥105
Saturdays: 9:00 – 14:00	
Others	¥210

Note: The service and operating hours will vary by financial institutions.

The fees for cash card holders of affiliated financial institutions who use post office ATMs will also vary according to the affiliated financial institutions. Please refer to specific affiliated financial institutions for charge information.

Or, for detailed information, please check the Yucho website:
<http://www.yu-cho.japanpost.jp/a0000000/aa200000.htm>

Mutual Remittance Service

A remittance service for transferring funds between a postal giro account and a private bank savings account, using the postal savings - private financial institution network.

This service has been available since March 2000 and there have been tie-up services with 29 financial institutions as of June 1, 2005.

Remittance charges required for customers who make remittances from postal savings to affiliated financial institutions are ¥290 per transaction (¥280 per transaction via ATMs) regardless of the amount remitted.

Note: Charges as of June 1, 2005.

For detailed information, please check the Yucho website:
<http://www.yu-cho.japanpost.jp/s0000000/ssk11000.htm>

Debit Card Service

The Debit Card Service enables cash-free payment for purchases by cash card at department stores, supermarkets, and etc, by withdrawing funds from the customer's account and depositing them into the member vendor's account, via a network between companies and financial institutions.

This service has been available to postal savings account holders since January 1999.

Service hours: 0:05 – 23:55

Note: Service available during the business hours of the respective vendors.

The maximum amount available per transaction is ¥1 million.

For detailed information, please check the Yucho website:
<http://www.yu-cho.japanpost.jp/s0000000/sc000100.htm>

Yucho Internet Home Service and Yucho Mobile Service

The Yucho Internet Home Service and Yucho Mobile Service offer services such as telegraphic transfers (account transfers) and balance inquiries on home computers and mobile phones via the Internet.

These services have been available since March 2002 and we will continue to steadily increase the services we provide.

Services

Services	Features	Fees
Telegraphic transfers (account transfer)	With this service, remittance will be made from your account to that of the payee instantaneously.	¥130
Home cash delivery	With this service, cash will be delivered to the payee's home from the customer's account.	¥10,000 or less ¥970
		¥100,000 or less ¥1,210
		¥1,000,000 or less ¥1,530
Payment of taxes and bills (Yucho Pay-easy Service)	With this service, payment for taxes and bills are made directly from customer's account.	¥60 (Note 3)
Simultaneous transfer settlement services	With this service, payment for the Internet shopping, and etc, will be made directly from the customer's account.	¥180 (Note 3) (including a transfer fee of ¥130 and a message fee of ¥50)
Balance inquiries	With this service, the balance of customer's account will be displayed on the screen.	Free of charge
Transaction inquiries	With this service, details of transactions that are not recorded in customer's Pa-lu-lu passbooks will be displayed.	Free of charge
Acceptance inquiries	With this service, details of acceptance of remittance through telegraphic payment and telegraphic transfer made in the period between the relevant day and two business days prior, will be displayed.	Free of charge

Note 1: Yucho Inter Debit Settlement Service was terminated on March 31, 2005.

Note 2: Fees are as of June 1, 2005.

Note 3: If fees are paid for by billing agencies, no fees will be charged to customers.

Service hours: 0:05 – 23:50

Note: In certain cases, service hours differ from those shown above.

Details of services are available on the Yucho website:

(Yucho Internet Home Service: <http://www.yu-cho.japanpost.jp/service/ihs/ihs.htm>)

(Yucho Mobile Service: <http://www.yu-cho.japanpost.jp/service/ihs/mbl.htm>)

Multi-payment Network Service

By connecting the financial network with billing bodies (government offices, municipal corporations, companies, and etc.), users are allowed to make payments of public utility charges or account transfer requests by various channels (financial institutions counters, ATMs, mobile phones, PCs, and etc.) Furthermore, postal savings provides a receipt notification service where billing agencies are electronically notified of receipt transfer data.

Postal savings has provided this service since January 2002.

Yucho Pay-easy Service

Yucho Internet Home Service and Yucho Mobile Service enables customers to make payment for taxes and bills and apply for automatic transfer. Billing agencies are notified directly of the account transfer data.

Note: Postal savings will gradually start providing payment service for taxes and bills through ATMs nationwide from January 2006.

Other services

- Post office counters accept payment for taxes and bills and notify billing agencies of account transfer data collectively.
- Customers can apply for automatic payment using their cash cards at billing agencies' terminal facilities which will then be automatically notified of transfer data.
- Billing agencies and postal savings transfer automatic payment data reciprocally.

For details of this service, please refer to the Yucho website:
<http://www.yu-cho.japanpost.jp/s0000000/sk001600.htm>

3. Postal Life Insurance Service

Postal Life Insurance offers a variety of policies that meet diversified needs arising through different stages in individual's lives in order to match them to insurance purposes such as securing family life in the event of an emergency, securing livelihood in old age, and preparing for children's education.

As of April 1, 2005, Postal Life Insurance is legally classified into 11 types of insurance: Whole Life Insurance, Term Insurance, Endowment Insurance, Family Insurance, Asset Accumulation Insurance, Whole Life Annuity, Term Annuity, Husband-and-Wife Annuity, Whole Life Insurance with Whole Life Annuity, Endowment Insurance with Term Annuity, and Family Insurance with Husband-and-Wife Annuity. These are further broken down into 25 types under insurance clauses to allow policyholders to select the most suitable coverage.

TYPES OF POLICIES

Types of policies		Coverage	Eligible ages												
			0	10	20	30	40	50	60	70	80				
Whole Life Insurance	Ordinary Whole Life Insurance	Death coverage for whole life. Fixed sum coverage for death. Or benefits when death occurs before policy is fully paid-up are two or five times as much as those paid out after premium payment period			20										65
	Special Whole Life Insurance	With living benefit			20										65
	Whole Life Insurance with Nursing Benefit	With living and nursing benefit			20										65
Term Insurance	Ordinary Term Insurance	Death coverage for a given period Only death benefit			15										50
	Workplace Insurance	For workplace			15										65
Endowment Insurance	Ordinary Endowment Insurance	Death coverage and matured endowment Coverage of same sum for death and maturity		0											70
	Special Endowment Insurance	2-, 5- or 10-fold coverage for death			15										65
	Designated Endowment Insurance	For diabetics						40							65
	Education Endowment Insurance	For accumulation of tuition funds		0	18									12	55(male) 16 55(female)
Family Insurance	Husband-and-Wife Insurance	Family insured under one policy Only husband and wife insured			20										55
Asset Accumulation Insurance	Asset Accumulation Deposit Savings Insurance	For wage earner asset accumulation For deposit accumulation in general			15										65
	Asset Accumulation House Savings Insurance	For acquisition of a home			15										54
Whole Life Annuity	Immediate Whole Life Annuity	Annuity for whole life Annuity payable upon entry												55	75
	Deferred Whole Life Annuity	Annuity payable after passage of a given period			20										74
	Whole life Annuity with Additional Nursing Annuity	With additional nursing annuity			25										65
	Asset Accumulation Whole Life Annuity	For wage earner asset accumulation (for whole life annuity)							36						54
	Immediate Defined-Contribution Whole Life Annuity	Annuity payable upon entry												60	70
	Deferred Defined-Contribution Whole Life Annuity	Annuity payable after passage of a given period			0										70
Term annuity	Immediate Term Annuity	Annuity with 5- or 10-year term Annuity payable upon entry												55	70
	Deferred Term Annuity	Annuity payable after passage of a given period								45					69
Husband-and-Wife Annuity	Immediate Husband-and-Wife Annuity	Annuity for husband and wife for whole life Annuity payable upon entry												55	75
	Deferred Husband-and-Wife Annuity	Annuity payable after passage of a given period			25										74
Whole Life Insurance with Whole Life Annuity		Death coverage and payment of annuity for life			25										55
Educational Endowment Insurance with Scholarship Annuity		Death coverage and matured endowment with scholarship annuity		0	18									12	55(male) 16 55(female)
Husband-and-Wife Insurance with Husband-and-Wife Annuity		Death coverage for husband and wife for whole life and payment of annuity to husband and wife for whole life			25										55

Note 1: ■ refers to the insured (primary insured and the spouse insured in the case of Husband-and-Wife Insurance; primary insured in the case of Husband-and-Wife Annuity and Husband-and-Wife Insurance with Husband-and-Wife Annuity).

Note 2: ■ refers to the policy holders. It is necessary that the age differential of the husband and wife be within 15 years in the case of Husband-and-Wife Insurance and Husband-and-Wife Annuity, and that the age differential be within 15 years and the age of the spouse insured be 65 or under in the case of Husband-and-Wife Insurance with Husband-and-Wife Annuity.

Note 3: The eligibility age for Deferred Defined-Contribution Whole Life Annuity extends up to the 70th birthday of the insured.

Note 4: For details, see pamphlets provided at post offices

MAXIMUM INSURANCE COVERAGE AND RIDERS

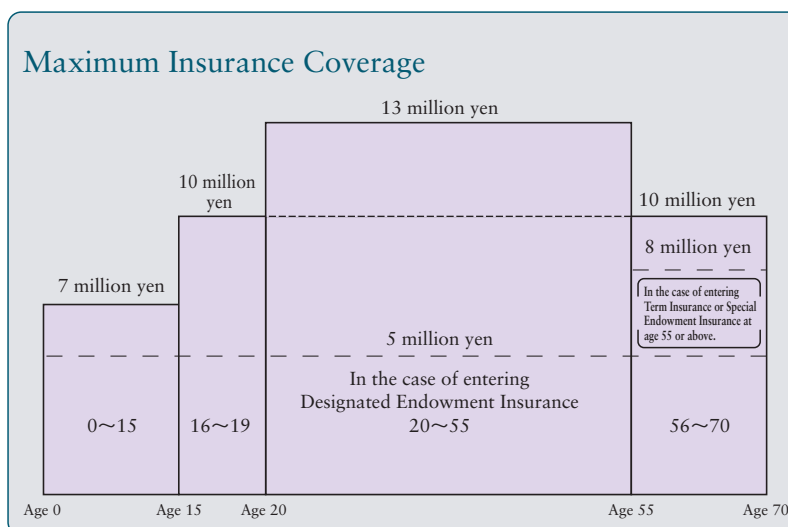
The coverage of postal life insurance is as below for insurance, annuities and riders:

Life Insurance (Excluding Asset Accumulation Insurance)

Age 15 and below	7 million yen per insured person
Age 16 and above	10 million yen per insured person

Note 1: Up to 5 million yen for a subscriber to Designated Endowment Insurance, and up to 8 million yen for a person of age 55 or older who subscribes to either Term Insurance or Special Endowment Insurance.

Note 2: Individuals between age 20 and 55 inclusive can be insured for up to 13 million yen if they have insurance policies that have been in force for four years or longer.



Annuities

Annuities (excluding Additional Nursing Annuity)	900,000 yen per insured person for the first year
Additional Nursing Annuity	500,000 yen per insured person per year

Riders

- The riders, to be added to basic contracts, are meant to provide additional insurance coverage against death or disability resulting from injury and hospitalization, operation, outpatient care, and medical treatment resulting from illness and/or injury.
- A maximum of three riders can be added to one basic contract. The riders can be added when applying for a new contract or, under certain conditions, to an existing contract.
- The policy term of the riders extends from the time of entry to such riders until the end of the policy term of the basic contract or the annuity payment period.
- Persons eligible for the riders must be aged 65 or younger

Note: In the case of Ordinary Endowment Insurance, eligibility for the riders can be extended to age 70 if such riders are added at the time of application for a basic contract.

Types and Coverage of Riders, and Types of Insurance Policies to which Riders may be Added

Type of riders	Coverage	Availability	Types of insurance policies to which riders may be added
Casualty	Death or disability resulting from injury	10 million yen	All insurance policy types except for Asset Accumulation types, defined Contribution types, and Whole Life Annuity with Additional Nursing Annuity
Nursing	Physical and/or mental state requiring nursing care, death or disability resulting from injury		Whole Life Insurance with Nursing Benefit
Accident Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from injury	10 million yen as separate availability from above	All insurance policy types except for Asset Accumulation types, Defined Contribution types
Illness Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from illness		All insurance policy types except for Asset Accumulation types, Defined Contribution types, and Designated Endowment Insurance
Illness and Accident Hospitalization	Hospitalization, operation, outpatient care and medical treatment resulting from injury		

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Address of Head Office and Regional Offices

(As of May 6, 2005)

	Zip code	Addresses
Headquarters	100-8798	1-3-2, Kasumigaseki, Chiyoda-ku, Tokyo
Hokkaido Regional Office	060-8797	4-3, Kitanijo-nishi, Chuo-ku, Sapporo, Hokkaido
Tohoku Regional Office	980-8797	1-1-34, Ichiban-cho, Aoba-ku, Sendai, Miyagi Prefecture
Kanto Regional Office	330-9797	3-1, Shintoshin, Chuo-ku, Saitama, Saitama Prefecture
South Kanto Regional Office	220-8797	1-1-3, Hiranuma, Nishi-ku, Yokohama, Kanagawa Prefecture
Tokyo Regional Office	106-8797	1-6-19, Azabudai, Minato-ku, Tokyo
Shinetsu Regional Office	380-8797	801, Kurita, Nagano, Nagano Prefecture
Hokuriku Regional Office	920-8797	1-1-1, Owari-cho, Kanazawa, Ishikawa Prefecture
Tokai Regional Office	469-8797	3-2-5, Marunouchi, Naka-ku, Nagoya, Aichi Prefecture
Kinki Regional Office	530-8797	3-9, Kitahama-higashi, Chuo-ku, Osaka, Osaka Prefecture
Chugoku Regional Office	730-8797	19-8, Higashishiroshima-cho, Naka-ku, Hiroshima, Hiroshima Prefecture
Shikoku Regional Office	790-8797	8-5, Miyata-cho, Matsuyama, Ehime Prefecture
Kyushu Regional Office	860-8797	1-1, Joto-cho, Kumamoto, Kumamoto Prefecture
Okinawa Regional Office	900-8797	26-29, Higashi-cho, Naha, Okinawa Prefecture

Note: Tokyo Regional Office was relocated on May 6, 2005.

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Operating Times and Inquiries

1. Postal Service

POSTAL COUNTER SERVICES OPERATING HOURS

Days	Collection-and-delivery post offices	Non-collection-and-delivery post offices
Monday – Friday	9:00 – 19:00 (9:00 – 17:00 at certain post offices)	9:00 – 17:00
Saturdays	Closed (9:00 – 17:00 or 9:00 – 15:00 at certain post offices)	Closed
Sundays and public holidays	Closed (9:00 – 12:30 at certain post offices)	Closed

EXPANDED POSTAL COUNTER SERVICES

The Postal Service has altered closing times in certain areas in accordance with local needs. Some post offices located near train stations and in other areas in which people tend to congregate in the morning and evening rush hours remain open an extra 30 minutes or one hour. Some post offices in major shopping districts, train stations, and tourist areas now serve the public on Saturdays, Sundays and holidays, when other government offices are closed. (280 post offices are open on Saturdays only, and 165 are open on Saturdays, Sundays and holidays.)

AFTER-HOURS POSTAL SERVICE COUNTERS

Delivery post offices have special After-hours Postal Service Counters that remain open beyond regular hours of operation.

As of April 2005, at After-hours Postal Service Counters at 335 major post offices around the country, customers can drop off mail, pick up undelivered mail, and purchase postage stamps, revenue stamps, and other items 24 hours a day.



POSTAL TELEPHONE AND FACSIMILE SERVICE

This provides an information service either orally, using voice response equipment, or in writing (Postal Telephone and Facsimile Service) so that customers can easily obtain information on postal products and charges at any time. Obtaining information in writing requires the use of a telephone-equipped fax machine.

Service hours	Telephone number
24 hours a day	Toll-free number (nationwide) 0120-232881

CUSTOMER CONSULTATION CENTER

Postal Services Information Centers (14 centers nationwide) are set up to answer telephone inquiries about mail from customers. Details are shown below:

Service hours	Telephone number
Weekdays: 8:00 – 22:00	Toll-free number (nationwide) 0120-232886
Weekends and holidays: 9:00 – 19:00	

2. Postal Savings Service

POSTAL SAVINGS SERVICE HOURS

Days	Service hours
Monday – Friday	9:00 to 16:00 (until 18:00 at central post offices and other large post offices)
Saturdays, Sundays, and national holidays	Closed

Notes 1: Also closed on December 31 and January 2 and 3.

Notes 2: In certain cases, operating hours differ from those shown above.

ATM AND CASH DISPENSER SERVICE HOURS

The hours during which ATMs are available for use depends on the location in question, but the general hours are listed in the table below. Please refer to the signs posted at all ATMs or “the post office and ATM information” available on the Post Office website (http://www.yuubinkyoku.com/office_search/) for more information.

Days	Ordinary post offices	Special delivery post offices	Special nondelivery post offices	Branch offices
Monday – Friday	8:45 – 19:00 (may be extended to 7:00 – 23:00)	8:45 – 18:00 (may be extended to 8:00 – 21:00)	9:00 – 17:30 (may be extended to 7:00 – 23:00)	9:00 – 18:00 (may be extended to 7:00 – 23:00)
Saturdays	9:00 – 17:00 (may be extended to 9:00 – 21:00)	9:00 – 17:00 (may be extended to 9:00 – 19:00)	9:00 – 12:30 (may be extended to 9:00 – 21:00)	9:00 – 17:00 (may be extended to 9:00 – 21:00)
Sundays and national holidays	9:00 – 17:00 (may be extended to 9:00 – 19:00)	9:00 – 17:00	9:00 – 17:00 (may be extended to 9:00 – 19:00)	

Note 1: Closed from January 1 to 3.

Note 2: In some cases, operating hours differ from the above hours.

Note 3: ATMs cannot be used in some offices on Saturdays, Sundays and holidays.

Note 4: Savings deposits and payment services are not accepted before 7:00 and after 21:00 from Monday to Friday, and before 9:00 and after 17:00 on Saturdays, Sundays and holidays. Deposits of Teigaku Savings and Time Savings are not accepted on Saturdays, Sundays and holidays.

Note 5: In certain cases, ATM/CD tie-up service cannot be available depending on the operating hours and services of affiliated financial institutions.

Note 6: 24-hour operation of ATMs and CDs is being conducted on a trial basis at 17 locations nationwide.

POSTAL SAVINGS LOSS OR THEFT CALL CENTER

The following dedicated toll-free number is available for customers to report the loss or theft of passbooks (certificates) or cash cards. Lost or stolen passbooks (certificates) or cash cards can also be reported to the local post office.

Operating hours	Telephone number
24 hours a day (throughout the year)	(Toll-free call) 0120-794889

For passbooks and cash cards, take note of the following points:

Do not select your date of birth as a PIN

Numbers such as your date of birth, telephone numbers and addresses of your home or workplace or four-digit numbers you use for transactions other than postal savings, as well as other numbers such as cash card PINs which may be easy for other people to guess, should not be used as a PIN.

Change your PIN periodically

Customers should change their PINs periodically for safe use of their cash cards. PINs can be changed not only at post office counters but also through ATMs at post offices nationwide.

Safekeeping of passbooks and cash cards, and etc.

Customers should take care to store passbooks, cash cards, seals and identification documents separately to prevent other people from using them. Moreover, do not keep (or take along) your passbook or cash card with a memo with your PIN written on it.

Check your account balance by updating your passbook or using your cash card periodically

Customers should check their account balance regularly by updating the passbook, or using a cash card to confirm that other people have not illegally withdrawn money from the account.

INQUIRIES ON POSTAL SAVINGS SERVICE

Postal savings local centers nationwide have a postal savings consultation room available to handle inquiries and consultations about postal savings and postal transfers.

Nationwide - Toll-free number (you will be connected with the nearest postal savings consultation room)

Operating hours	Telephone number
8:30 – 18:00 (excluding weekends and holidays)	(Toll-free call) 0120-108420

Inquiries on Postal Savings Service

Telephone guide service for postal savings	Operating hours	8:30 to 18:00 on weekdays
	Telephone number	(Toll-free call) 0120-108420
	Service	Inquiries on general postal savings
Telephone and fax service for postal savings	Operating hours	All day (24 hours)
	Telephone number	(Toll-free call) 0120-247420
	Service	Postal savings information service (telephone or fax) We provide information on postal savings and services useful for our daily lives.

Note: You can use the fax service only by fax with telephone handset.

3. Postal Life Insurance Service

POSTAL LIFE INSURANCE BUSINESS HOURS

Days	Business hours
Monday – Friday	9:00 to 16:00 (until 18:00 at central post offices and other large post offices)
Saturdays, Sundays and national holidays	Closed

Note: Also closed on December 31 and January 2 and 3.

THE POSTAL LIFE INSURANCE CONSULTATION SERVICE ON HEALTH

Since 1995, a telephone consultation service has been provided to give Postal Life Insurance policyholders advice on health problems. The goal of this service is to contribute to greater stability in the lives of policyholders, at a time when Japan is facing the issues of a declining birthrate and aging population.

Telephone number	0570-08-2222 (telephone calls are routed to Tokyo)
Consultation fee	Free of charge
Call charge	Policyholders receiving consultation will be charged for the telephone call.
Consultation days	Throughout the year
Consultation hours	9:00 – 21:00

REPORTS OF LOSS OR STOLEN POSTAL LIFE INSURANCE CARDS

The loss or theft of a Postal Life Insurance Card should be reported to the nearest post office, or by calling the following toll-free number as soon as possible.

Dedicated toll-free number for reporting loss of postal life insurance cards: 0120-794055

Service Hours: 8:30 – 21:00 on weekdays (excluding Saturdays, Sundays and national holidays as well as January 2 and 3 and December 31)

Note 1: Loss or theft of cards used for both postal life insurance and postal savings should be reported by calling the Postal Savings Lost Card Center (0120-794889).

Note 2: Replacement Postal Life Insurance Cards must be applied for at a Post Office.

Note 3: The above toll-free number (0120-794055) is an emergency number used only for reporting loss of Postal Life Insurance Cards and not for general inquiries or requests.

CUSTOMER CONSULTATION SERVICE

Post Office service counters and insurance field agents are always working to respond to customer consultation and inquiries. In addition, to protect policyholder interests and help improve Postal Life Insurance Services by incorporating customer feedback, the following consultation services have also been established.

The Kampo Call Center and Postal Life Insurance Operations Center

Customer inquiries, desires, and the like, are received through a toll-free telephone service (0120-552950).

Operating Hours:

- Kampo Call Center: Weekdays 9:00 – 21:00; Saturdays, Sundays and holidays 9:00 – 17:00 (excluding January 1 – 3)

The Kampo Call Center provides information on insurance products, premiums, and other general topics. Calls regarding matters such as benefit payment status and other issues concerning particular policies are handled by an Interactive Voice Response system (IVR) or transferred to the relevant Postal Life Insurance Operations Center.

- Customer Consultation Service, Postal Life Insurance Operations Centers: Weekdays 9:00 – 17:00

4. General Inquiries and Consultations on Japan Post

Japan Post Customer Consultation Center provides general information on Japan Post other than various products and services of postal service, postal savings and postal life insurance.

Japan Post Customer Consultation Center
Toll-free number: 0120-087472
Hours of operation: 9:00 – 17:00
(Excluding Saturdays, Sundays and holidays)

5. Consultation via the Website

Customers can make inquiries on the website by accessing the Japan Post website (<http://www.japanpost.jp>), clicking “Opinions and inquiries” and then clicking either “Postal Service,” “Postal Savings,” “Postal Life Insurance” and “General information on Japan Post” for inquiries and consultations.

6. Information Disclosure Service

In accordance with the Law Concerning Disclosure of Information Held by Independent Administrative Agencies (Law No.140 of 2001), Japan Post will disclose documents relating to the public corporations upon request.

In accordance with the Law Concerning Disclosure of Private Information Held by Independent Administrative Agencies (Law No. 59 of 2003), Japan Post will disclose private information upon request in person. With due reason, we will correct or discontinue to use the private information.

Please contact the information disclosure counters set up at Japan Post Headquarters, regional offices (13 offices nationwide).

Hours of operation of Information Disclosure Centers: 9:45 – 17:00

Notes 1: New applications not accepted between 12:00 – 13:00 and 16:30 – 17:00.

Notes 2: Not open Saturdays, Sundays, holidays and New Year's period.

Refer to the following for details

Guide to Japan Post Information Discloser System:

<http://www.japanpost.jp/top/e-kokai/index.html>

Guide to request for disclosure of private information held by Japan Post:

<http://www.japanpost.jp/top/kokai/kojin/index.html>

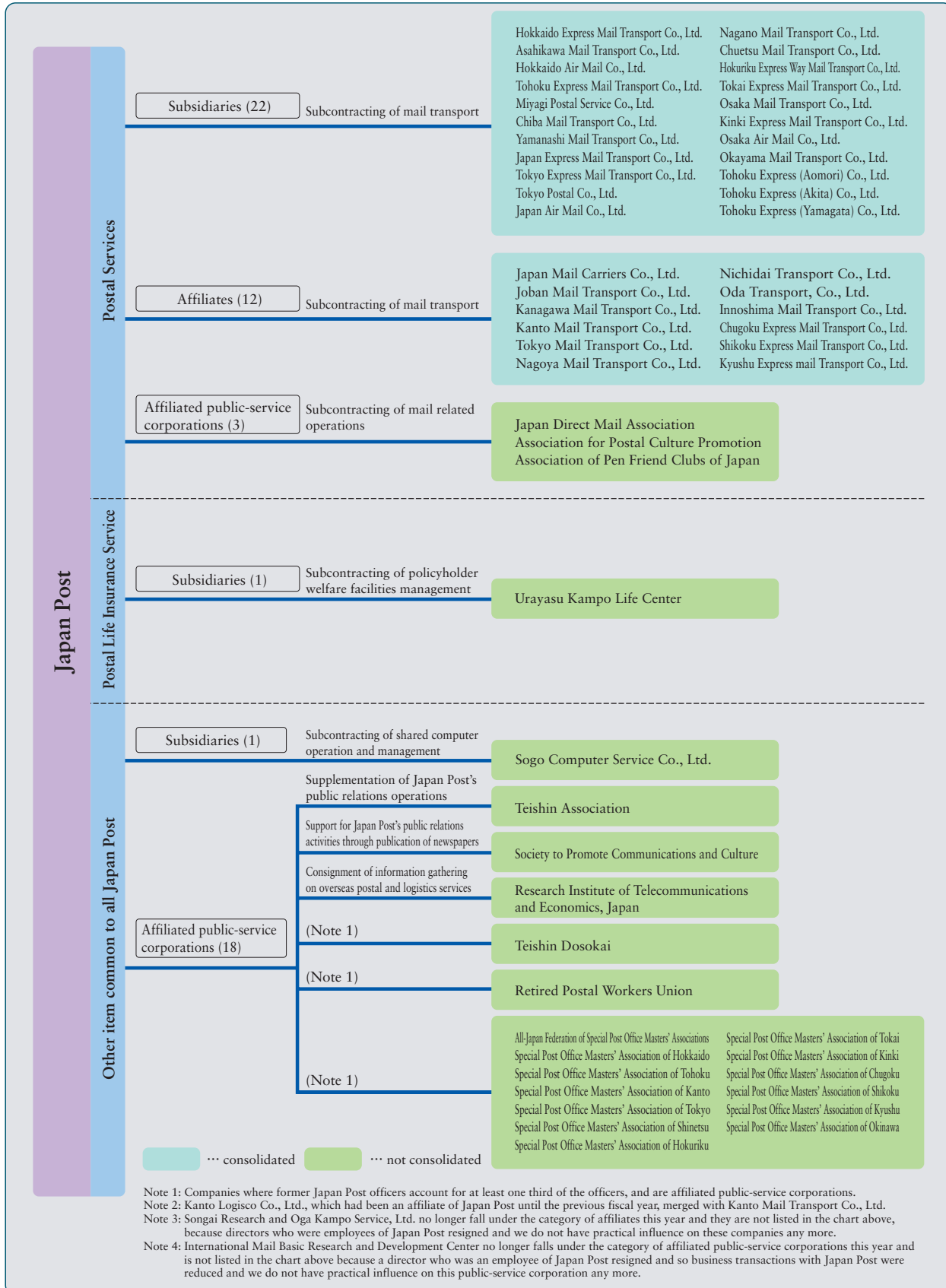
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History

Date	Facts
April 20, 1871	Modern Postal Service Introduced
January 1, 1875	Government mail offices and mail handling offices renamed post offices
January 2, 1875	Postal Money Order Service established
May 2, 1875	Postal Savings Services inaugurated
December 22, 1885	Ministry of Communications established
March 1, 1906	Postal Giro Service inaugurated
October 1, 1916	Postal Life Insurance Services inaugurated
June 1, 1949	The Ministry of Posts and Telecommunications established
January 6, 2001	In accordance with the Central Government Reform, Ministry of Public Management, Home Affairs, and Posts and Telecommunications (MPHPT) and Postal Service Agency established
April 1, 2003	Japan Post established

Organizational Tree

As of end of March 2005



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