

1. Important Points of the Japanese Public Pension system: National Pension system

- (1) All people who are registered to reside in Japan and aged between 20 and 59, irrespective of their nationality, must be covered by the National Pension system and pay contributions by law.
- (2) The public pension systems (including the National Pension system) are designed with a financial intergenerational support mechanism.
- (3) The public pension systems pay not only the old-age pension, but also the disability pension and the survivors' pension when you have unexpected financial difficulties.
- (4) The Japanese government subsidizes part of the pension benefits fund.
- (5) Your public pension contributions are subject to tax deduction as "social insurance contribution".

2. Monthly Contributions

The contribution amount for the National Pension is ¥16,410 per month from April 2019 to March 2020. You can pay your contributions in cash at banks and other financial institutions, post offices, and convenience stores. You can also pay it using automatic bank transmission, the Internet payments or by credit card.

3. National Pension Benefits

(1) Old-age Basic Pension

If you have paid the National Pension contributions for at least 10 years and meet the requirements, the Old age Basic Pension is paid to you when you become 65 years old.

(2) Disability Basic Pension

The Disability Basic Pension is paid to you if you become sick or get injured while you are covered by the National Pension system and the sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability.

(3) Survivors' Basic Pension

When an insured person of the National Pension system dies, the Survivors' Basic Pension is paid to his/her dependent spouse taking care of child(ren) or to his/her dependent child(ren).

For more details please contact JPS Branch Office or your municipal office (National Pension section) which covers your address.

Visit JPS website at <https://www.nenkin.go.jp/international/index.htm> Japan Pension Service Click

For general inquiries about pension coverage, please call us at;
 "Nenkin Kanyusha Dial" 0570-003-004 (local discount rate)
 If your phone number starts with 050 please call: 03-6630-2525 (regular rate)
 Service hours: 8:30 – 19:00, Monday – Friday
 9:00 – 17:00 for second Saturday of a month
 Out of service on holidays (other than second Saturday of a month), from 29 December to 3 January

All people aged 20-59, regardless of nationality or length of stay, who have registered address in Japan must be covered by the National Pension system, which is a Japanese public pension system, and must pay contributions by law. If you have financial difficulty in contribution payments, however, you may apply for contribution exemption system or payment postponement system for each year. We examine your application, mainly your past income and if qualified, exemption/postponement is granted. By taking this procedure, you establish valid coverage periods to be included in the requirement to receive future old age pension as well as today's pension in case you accidentally get injured and suffer from disability.

(1) Application for full or partial exemption from contribution payments

You may apply for full or partial exemption for a particular year when each income of you, your spouse (including one not living with you) or household head in the previous year(s) is lower than a certain amount, or if any of you are unemployed. If you are examined to be qualified, the exemption is granted. Please note that the partial exemption requires you to pay remaining contribution amount; if you fail to pay the remaining amount, the partial exemption period will no longer be valid and result in as non-payment period.

(2) Application for postponement of contribution payments

You may apply to postpone your payments if you are younger than 50 years (except students) and each income of you or your spouse (including one not living with you) in the previous year is lower than a certain amount. If you are examined to be qualified, the postponement is granted.

NOTES ON APPLICATION

● Application year

- An applicable one year for exemption or postponement starts in July and ends in next June.
- If you want exemption or postponement to be granted continuously for the following year, basically you need to file application every July.

● Application for past year and current year

- For past years: You can apply for exemption or postponement for the past period retroactively for up to 25 months from the date when you file the application (if you already paid contributions for certain month(s) during the 25 months, the paid contribution however, will not be exempted).
- For current year: When you apply for exemption or postponement for current year, it covers until June, i.e., if you file the application between January and June, the application covers until June of the same year. One application covers 12 months from July to next June. If you want to apply for exemption for longer period, you need to prepare more than one application.
Note: You can file application retroactively to cover past 25 months from the application date. We advise you to file application as early as possible in order to establish past insurance period to be valid. If your application is delayed, it may be possible that you disqualify to receive disability pension.

● Documents we need

If you apply for exemption because of your unemployment, bankruptcy or termination of business, we need related evidence documents including photocopy of either your certificate of employment benefits (Koyohoken Jukyu Shikakusha Sho) or your resignation slip for insured persons under the employment insurance (Koyohoken Hihokensha Rishokuhyo). For details about needed evidence, please contact the municipal office which covers your address or JPS Branch Office.

WHERE TO FILE THE APPLICATION

Please file your completed application at your municipal office or JPS Branch Office. You may mail your application to the offices by post.

For details please contact your municipal office or JPS Branch Office.

See following page for how to fill in the application form.

