

Chapter 6

Pension



Saitama's Prefectural Mascot
Kobaton

- 1 National Pension Plan
- 2 Employees' Pension Insurance

There are two types of public pension plans in Japan: the National Pension and Employees' Pension Insurance. In order to provide a stable livelihood and financial security after retirement, all people who have an address in Japan must enroll in a pension plan and the type of work the person does determines the type of pension system that they will enroll in. The National Pension Plan provides a basic pension to all enrolled. There is a pension provided to people over 65, as well as a disability pension that is available to people who are left with a disability after an illness or injury. If the primary income earner of a household dies, the bereaved family can receive a survivor's pension.

The Employees' Pension Insurance is a system that employees of certain businesses are enrolled in. Like the National Pension, it also includes the old-age pension, disability pension, and survivor's pension.

1 National Pension Plan

Those aged 20 to 59 who have an address in Japan, regardless of their nationality, are eligible to enroll in the National Pension Plan. To enroll, please contact the National Pension Counter at your local municipal or ward office. Those who enroll in the Employees' Pension Insurance are not required to complete any additional paperwork to join the National Pension Plan. Pension payments are paid to beneficiaries who have maintained premium payments for a certain period of time, or to their dependents. (For details, refer to (2) Types of Pension Benefits.)

(1) Premium Payments

The premium payment amount is the same for all people enrolled in the plan. The Japan Pension Service will send you an Insurance Premium Payment Statement, which must be paid by the date specified in the statement.

Pension premium payments may be waived in some cases, such as when they cannot be paid due to low income, etc.

(2) Types of Pension Benefits

- ① The following basic pension benefits are paid under certain conditions.
- Old-age Basic Pension: If you have been qualified (made premium payments, etc.) for at least 10 years, you become eligible to receive this pension when you turn 65 years old.
 - Disability Basic Pension:
This pension provides financial assistance for individuals who meet both of the following conditions:
 - a) They became disabled by an illness or injury which they were assessed for during an initial examination while enrolled in national pension.
 - b) They fulfill requirements such as having maintained premium payments or having been exempt from making payments for at least two-thirds of the enrollment period.

This pension is paid in accordance with the degree of disability assessed on the date of certification (when they turn 20 years old, or after 1 year and 6 months have passed since the initial medical examination).
 - Survivors' Basic Pension: When a person who is enrolled in national pension or someone meeting the requirements to receive the old-age pension dies (except those whose combined premium payment period and exemption period is less than 25 years), this pension is paid to the enrolled person's spouse with a child who was living on the income of the deceased, or to the enrolled person's child (revised April 1, 2014). (In this case, they can receive this pension until the end of the fiscal year when the child turns 18 years old. In the case of a child with disabilities, they can receive this pension until they turn 20. However, someone who is married cannot receive this pension.)

② Other Benefits

- Widow's Pension:

In the event the husband who paid premiums on the pension and/or was exempt from making payments for 10 or more years dies without receiving the old-age or disability pension, this benefit is paid to the wife from the age of 60 to 65 provided that she was married to the deceased for 10 or more continuous years and was dependent on the deceased's income.

*If you are eligible for both the Widow's Pension and the Lump-sum Death Benefit, you can only choose one to receive of these benefits.

- Lump-sum Death Benefit:

In the event insurance premiums for the pension were paid for a period of 36 months or more and the person enrolled in the pension died without receiving the old-age or disability pension, this benefit is paid to the deceased's family*. (This benefit must be claimed within 2 years of the death of the enrolled person.)

*Family members who are eligible to receive this benefit (in the following order): the spouse, children, parents, grandchildren, grandparents, or siblings of the deceased. For more information on eligibility requirements for receiving this benefit, please contact one of the offices listed at the end of this chapter.

(3) Lump-sum Withdrawal

If you apply within 2 years from the date you leave Japan and no longer have an address in Japan, and meet all of the following conditions, you may be eligible for a lump-sum withdrawal from the National Pension Plan

- You do not possess Japanese citizenship
- You maintained premium payments as the primary beneficiary of the pension plan for 6 months or longer
- You no longer have an address in Japan
- You are not qualified to receive an old-age basic pension
- You have never had the right to receive pension payments (including disability allowance)

* If you are enrolled in a pension plan in a country that has a pension treaty (social security agreement) with Japan, based on certain conditions, you may be eligible for pension benefits from Japan and the respective country by adding up the total period of enrollment.

In order to receive the lump-sum withdrawal, you must perform the following procedures:

- Obtain a “Lump-sum Withdrawal Payment Claim Form” (*dattai ichiji kin seikyuusho*) from your local municipal or ward office or pension office before you leave Japan.
- Fill in the above-mentioned form and mail it with the required documents to the following address (generally, after you leave Japan):

Japan Pension Service Headquarters

3-5-24 Takaido nishi, Suginami-ku

Tokyo, JAPAN 168-8505

2 Employees' Pension Insurance

People under the age of 70 who work for a certain number of hours or days at a business covered by social insurance must enroll in this system. People over the age of 60 who are receiving a pension while working may receive a reduced amount of pension, depending on their earnings.

(1) Premium Payments

The monthly premium is calculated by multiplying the premium rate by the standard monthly compensation determined based on your monthly salary (total pay including benefits), and by the standard bonus amount based on the bonuses you receive. Your employer pays half of the monthly premium and the remaining half is usually deducted from your salary and bonuses.

(2) Types of Pension Benefits

- Old-age Employees' Pension:

In the event a person eligible to receive an old-age basic pension was also enrolled in employees' pension for a period of time, this pension will be paid in addition to the old-age basic pension from age 65. (If the period of enrollment in the employees' pension is more than 1 year, pension will be paid from before the person turns 65 years old, in accordance with their date of birth.)

- Disability Employees' Pension:

If someone enrolled in employees' pension became disabled by an illness or injury which they were assessed for during an initial examination they had while enrolled in employees' pension, this pension is paid to them in accordance with the degree of

disability. (If the disability is severe, this will be paid together with the disability basic pension.)

- **Survivors' Employees' Pension**

In the event that a person who is enrolled in employees' pension or who is eligible to receive the old-age employees' pension (except those whose combined premium payment period and exemption period is less than 25 years) dies, the following surviving family members who lived on their income can receive this pension. (Those in category 1 also receive Survivors' Basic Pension benefits.)

- 1 Spouse with children* (In the case of a husband age 55 or older at the time of the enrolled person's death, payment commences at age 60), or children*
- 2 Spouse without children (In the case of a husband age 55 or older at the time of the enrolled person's death, payment commences at age 60)
- 3 Grandchildren*
- 4 Parents and grandparents who are age 55 or older at the time of the enrolled person's death (payment commences at age 60)

*In the case of a child or grandchild, they can receive this pension until the end of the fiscal year in which they turn 18 years old. In the case of a child with disabilities, they can receive this pension until they turn 20. However, if they are married, they cannot receive this pension.

(3) Lump-sum Withdrawal

The conditions and procedures for applying for a lump-sum withdrawal of your Employees' Pension contributions are the same as for the National Pension Plan. However, in the case of the Employees' Pension Insurance, 20.42% of the lump-sum withdrawal payment will be withheld as income tax.

Before departing Japan, if you submit a "Notification of Tax Agent for Income Tax/Consumption Tax" (*nouzei kanrinin no todokedesho*) form to your jurisdiction's tax office (thereby appointing a Tax Representative), your Tax Representative may apply to claim this withheld income tax on your behalf.

The Japan Pension Service's website provides explanations and information about pension in Japanese and 14 other languages.

Website: <https://www.nenkin.go.jp/international/index.html>



Consultations and Inquiries

〈Consultation Reception Hours〉

Mondays: 8:30 - 19:00

*If Monday is a holiday, then these hours apply to the first open day of the week.

Tuesdays - Fridays: 8:30 - 17:15

2nd Saturday of the Month: 9:30 - 16:00

Office	Phone	Address
Urawa Pension Office	048-831-1638	5-5-1 Kita-Urawa, Urawa-ku, Saitama-shi
Urawa Pension Office, Kawaguchi Branch Office	048-227-2362	13 F Kawaguchi Center Building, 4-1-8 Honcho, Kawaguchi-shi
Omiya Pension Office	048-652-3399	4-19-9 Miyahara-cho, Kita-ku, Saitama-shi
Kumagaya Pension Office	048-522-5012	1-93 Sakuragi-cho, Kumagaya-shi
Kumagaya Pension Office Kazo Branch Office	0480-62-8061	2F Kazo City Hall, 2-1-1 Mitsumata, Kazo-shi
Kawagoe Pension Office	049-242-2657	5F U-PLACE, 8-1 Wakita-Honcho, Kawagoe-shi
Tokorozawa Pension Office	04-2998-0170	1152-1 Kamiyasumatsu, Tokorozawa-shi
Kasukabe Pension Office	048-737-7112	4・6F Kasukabe Central Building, 1-52-1 Chuo, Kasukabe-shi
Koshigaya Pension Office	048-960-1190	3F Koshigaya Twin City B City, 16-1 Yayoi-cho, Koshigaya-shi
Chichibu Pension Office	0494-27-6560	13-28 Ueno-machi, Chichibu-shi

*The Branch Offices do not extend hours for consultations on the first open day of the week and do not accept consultations on the second Saturday of the month.

Please make a reservation for consultations about pension and procedures.

For reservations, call 0570-05-4890, Monday - Friday: 8:30 - 17:15