



Saitama's Prefectural Mascot  
Kobaton

- 1 National Pension Plan
- 2 Employee's Pension Insurance

There are three types of pension plans in Japan: the National Pension, Employee Pension Insurance, and the Mutual Aid Pension. In order to provide a stable livelihood and financial security after retirement, all people who have an address in Japan must join the National Pension Plan and the work type of the person determines the type of pension system that they will enroll in. This plan provides a basic pension to all subscribers. Besides the pension provided to people over 65, a disability pension is available to people who are left handicapped after illness or an accident. In addition, if the primary income earner of the household dies, the bereaved family is entitled to receive a bereaved family pension.

The work style of the person determines which type of pension system that he/she can be enrolled in. The Employee's Pension Insurance Plan and the Mutual Aid Pension Plan are also available to provide additional pension payments in addition to the basic pension. The pension payments for these plans which are proportional to one's contributions.

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### 1 National Pension Plan

Those between the ages of 20 and 59 who have an address in Japan, regardless of their nationality, are required to join the National Pension Plan. To apply, please contact the National Pension Counter at your local municipal or ward office. Those who subscribe to the Employee's Pension Insurance Plan are not required to complete any additional paperwork to join the National Pension Plan. Pension payments are paid to subscribers (or their dependents) who have maintained premium contributions. (For details refer to (2) Types of

Pension Benefits.)

### **(1) Premium Contributions**

The premium contributions are the same for all members of the plan. The Japan Pension Service will send you an Insurance Premium Payment Statement, which states the amount to be paid and the date the payment it is due.

Pension premium contributions may be waived in some cases, such as when they cannot be paid due to low income or for other valid reasons.

### **(2) Types of Pension Benefits**

- ① The following basic pension benefits are paid under prescribed conditions. Even if you live outside of Japan, you can receive these pensions.
  - Elderly Basic Pension: You become eligible to receive this pension on your 65<sup>th</sup> birthday.
  - Disability Basic Pension: If you have maintained payment of premium contributions for at least two-thirds of the enrollment period, which in principle includes the period during which the National Pension premium was paid and the exemption period. This pension provides financial assistance to the subscribers of the National Pension Plan who have become disabled by disease or injury and visited a medical institution for the first time or whose disability has remained unchanged since the day of diagnosis (when he/she reached the age of 20, etc.), during their subscription period. (When he/she reaches the age of 20). The amount of the pension paid is proportional to the degree of disability.
  - Survivors' Basic Pension: When a subscriber or those who meet the subscription requirements for an elderly pension dies (except those whose premium payment period is less than 25 years after factoring in the exemption period and complimentary period) dies, a pension is paid to the subscriber's spouse who has children or to the subscriber's child (revision effective April 1, 2014). (In the case of a child, he/she can receive this pension until the end of the fiscal year when he/she reaches the age of 18. In the case of a child with disabilities, h/she can receive this pension until s/he reaches the age of 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 had pension premiums waived for 10 or more years dies without receiving elderly or the 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 continuous years or more and dependent on the deceased's income.

- Death Payment:

In the event insurance premiums for the pension were paid for a period of 36 months or more and the beneficiary died without receiving elderly or the disability pension, this benefit is paid to the deceased's cohabiting family.

### (3) Lump Sum Refund

If you apply within 2 years from the date you leave Japan and no longer have an address in Japan, you may be eligible for a lump sum refund to the National Pension Plan (subject to income tax of 20.42%). You will be required to forfeit your

subscription to your pension plan and meet all of the following conditions:

- You do not possess Japanese citizenship
- You were the primary subscriber to the pension plan and maintained payment of premium contributions for a minimum of 6 months
- You no longer have an address in Japan
- You are not qualified to receive an elderly pension benefit
- You have never had the right to receive a pension (elderly, disability)

\* If you are enrolled in a pension plan in a country that has a pension accumulation treaty with Japan, based on certain conditions and the total period of enrollment, you may be eligible for a pension refund from Japan or the respective country.

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

- Obtain a "Request for Arbitration for Lump-sum Withdrawal Benefit" (*dattai ichiji kin saitei seikyuusho*) form from your local municipal or ward office or pension office before you leave Japan.
- As a general rule, after you leave Japan, fill in the above-mentioned form and send it with the necessary documents to the following address:

Send to:

Japan Pension Service Headquarters  
3-5-24 Takaido-nishi, Suginami-ku  
Tokyo, JAPAN 168-8505

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## 2 Employee's Pension Insurance

People under the age of 70 who work for an organization that offers employee's health insurance must join the Social Insurance Plan. People over the age of 60 may be eligible to pay reduced premiums.

### (1) Premium Contributions

The monthly premium consists of a fixed-amount portion based on your monthly salary (including benefits) and a remuneration-related portion based on your standard monthly remunerations, both multiplied by the premium rate. Your employer pays half of the monthly premium and the remaining half is usually deducted from your salary and bonus.

### (2) Types of Pension Benefits

- Employee's Elderly Pension:  
In the event a person with an elderly pension has an employee's pension subscription period, this pension will be paid in addition to the elderly basic pension (from age 65). (In the event the employee's pension subscription is more than 1 year, pension will be paid from before the age of 65 in accordance with the date of birth.)
- Employee's Disability Pension:  
In the event a beneficiary of the Employee's Pension Insurance who visited a medical institution for the first time during the subscription period has become disabled, payment is made to him/her in accordance with the level of disability. (If the disability is severe, this will be paid together with the disability basic pension.)
- Employee's Survivors' Pension  
In the event a subscriber to an employee's pension or one who meets the subscription requirements for the employee's elderly pension (except those whose premium payment period is less than 25 years after factoring in the exemption period and complimentary period) dies, the following surviving family members who lived on his/her income will be paid. (Those in category 1 also receive Basic Survivors' Pension benefits.)
  - 1 Wife with children\*, or children\*
  - 2 Wife without children
  - 3 Grandchildren\*
  - 4 Husband, mother/father, grandmother/grandfather who are age 55 or older at the time of death (payment commences at age 60)

\* In the case of a child, s/he can receive this pension until the end of the fiscal year when s/he reaches the age of 18. In the case of a child with disabilities, s/he can

receive this pension until s/he reaches the age of 20. However, someone who is married cannot receive this pension.

### (3) Lump Sum Refund

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

Before departing Japan, if you submit a "Declaration Naming a Person to Administer the Taxpayer's Tax Affairs" (*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.



### Consultation and Inquiries

〈Consultation Hours〉

Mondays: 8:30-19:00

Tuesdays-Fridays: 8:30-17:00

Second Saturdays: 9:30-16:00

Name	Telephone	Address
Urawa Pension Office	048-831-1638	5-5-1 Kita-Urawa, Urawa-ku, Saitama-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 City
Kawagoe Pension Office	049-242-2657	3F, Tojo Pearl Bldg., 15-13 Wakita-Honcho, Kawagoe-shi
Tokorozawa Pension Office	04-2998-0170	1152-1 Kamiyasumatsu, Tokorozawa-shi
Kasukabe Pension Office	048-737-7112	Kasukabe Central Bldg., 4・6F, 1-52-1 Chuo, Kasukabe-shi
Koshigaya Pension Office	048-960-1190	3F, City B Koshigaya Twin City, 16-1 Yayoi-cho, Koshigaya-shi
Chichibu Pension Office	0494-27-6560	13-28 Ueno-machi, Chichibu-shi

Please make a reservation for pension consultation and procedures.

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