1 National Pension Plan
2 Employee’s Pension Insurance

In order to provide a stable livelihood and financial security after retirement, all residents of Japan must join the National Pension Plan. 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 Employee’s Pension Insurance Plan and Mutual Aid Pension Plan are also available to provide additional pension payments on top of the basic pension, which are proportional to one’s contributions.

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 date it is due.

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

(2) Types of Pension Benefits

- 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: If you have maintained payment of premium contributions for 10 years or more in principle, you become eligible to receive this pension on your 65th birthday.
  - Disability Basic Pension: 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 during their subscription period. The amount of the pension is proportionate to the degree of disability.
  - Survivors' Basic Pension: When a subscriber or those who meet the subscription requirements for an elderly pension (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, 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.)

- 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 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 lived 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 disability pension, this benefit is paid to the deceased's cohabiting family.

(3) Lump Sum Refund

If you apply within 2 years of leaving Japan, you may be eligible for a lump sum refund of your contributions 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)

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

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 kannnin 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

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone</th>
<th>Address</th>
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<tbody>
<tr>
<td>Urawa Pension Office</td>
<td>048-831-1638</td>
<td>5-5-1 Kita-Urawa, Urawa-ku, Saitama-shi</td>
</tr>
<tr>
<td>Omiya Pension Office</td>
<td>048-652-3399</td>
<td>4-19-9 Miyahara-cho, Kita-ku, Saitama-shi</td>
</tr>
<tr>
<td>Kumagaya Pension Office</td>
<td>048-522-5012</td>
<td>1-93 Sakuragi-cho, Kumagaya-shi</td>
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<td>Kawagoe Pension Office</td>
<td>049-242-2657</td>
<td>3F, Tojo Pearl Bldg., 15-13 Wakita-Honcho, Kawagoe-shi</td>
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<tr>
<td>Tokorozawa Pension Office</td>
<td>04-2998-0170</td>
<td>1152-1 Kamiy sumatsu, Tokorozawa-shi</td>
</tr>
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<td>Kasukabe Pension Office</td>
<td>048-737-7112</td>
<td>Kasukabe Central Bldg., 4・6F, 1-52-1 Chuo, Kasukabe-shi</td>
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<tr>
<td>Koshigaya Pension Office</td>
<td>048-960-1190</td>
<td>3F, City B Koshigaya Twin City, 16-1 Yayoi-cho, Koshigaya-shi</td>
</tr>
<tr>
<td>Chichibu Pension Office</td>
<td>0494-27-6560</td>
<td>13-28 Ueno-machi, Chichibu-shi</td>
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