# **National Pension**

### National Pension Outline "Kokumin Nenkin"

- (1) The public pension system of Japan is a system administered and implemented by the country. It is a system constructed so that all members of society are contributing and supporting senior citizens (who have retired) by having the current working generation pay insurance premiums.
- (2) The National Pension System must be entered by all persons aged 20 to 59 living in Japan, even foreign nationals. (Except for those who are enrolled in the Employees' Pension Plan)
- (3) By joining the National Pension System and paying premiums, you can receive an Old-age Pension *"Rourei Nenkin"* from age 65. In addition, a Disability Pension *"Shougai Nenkin"* may be paid if the person is left disabled due to an accident or illness, and a Survivors' Pension *"Izoku Nenkin"* may be paid to the surviving family members if the person dies.

### Enrollment Procedures for National Pension

- (1) After entering Japan and completed their resident registration as a resident, please bring your residence "Zairyuu" card and passport, and apply for enrollment at the Medical Welfare and Pension Division (1F / Counter 12). Those who are enrolled in the Employees' Pension Plan do not need to apply for it.
- (2) When you or your spouse resigns from your / their job or no longer has the status of a dependent (spouse) due to divorce, spouse's job resignation, increase in earnings, etc., you must go through the process of joining the National Pension System. The subscriber needs to bring the Notification of Basic Pension Number *"Kiso Nenkin Bangou Tuuchisyo"* (Pension Handbook *"Nenkin Techou"*), Social Insurance Withdrawal Certificate *"Shakai Hoken Ridatsu Shoumeisho"* (attained from your company of employment), and My Number Card (or the Notification) for enrollment procedures.

## Payment of Pension (Insurance) Premiums and Application for Exemption

- (1) Payment of Pension (Insurance) Premiums In order to pay the pension (insurance) premiums, the subscriber makes the payment at a financial institution or convenience store using the payment slip "*Noufusho*" sent from the Japan Pension Service "*Nihon Nenkin Kikou*." If you prefer to pay by direct debit or credit card, you need to follow the procedures.
- (2) Application for Exemption

In cases when the enroller cannot pay the fee due to financial difficulties, the insured person may receive exemption upon application. Please do not hesitate to come in for a consultation.

(3) Exemption from prenatal and postnatal periods

Exemption from payment of insurance premiums for 4 months from the month before the month of delivery or the month before the expected date of delivery. Application is required. Please bring your maternity handbook.

#### Cautionary points

#### (1) Social Security Agreements "Shakai Hoshou Kyoutei"

Japan has arranged agreements with certain countries in order to prevent enrollment of multiple pension systems, and in turn accept the contribution period in foreign pension systems which

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enables enrollers to receive pension benefits.

- (2) Lump-sum Withdrawal Payments (for non-Japanese residents)
  - In the case one loses their insured status under the National Pension or Employee's Pension Insurance and leaves Japan; the enroller is eligible to claim a lump-sum withdrawal payment *"Dattai Ichijikin*" within two years from moving out of Japan.
    - In this case, it is necessary to have paid the premiums of either National Pension or Employees' Pension Insurance for 6 months or more.
      For further details or inquiries, please feel free to call one of the contacts shown below.

# Contact:

Japan Pension Service "*Nihon Nenkin Kikou*," Ota Pension Office "*Ota Nenkin Jimusho*," Address: Ota-shi Komaigi-cho 262, Tel: 0276-49-3716 (representative number) *"Nenkin (Pension) Dial*" Tel: 0570-05-1165 ⅔ If calling from overseas, please call +81-3-6700-1165.