



Saitama's Prefectural Mascot
Kobaton

- 1 National Pension Plan
- 2 Employees' Pension Insurance

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

The Employees' Pension Insurance is a system where additional contributions proportionate to your remuneration are added your basic pension.

1 National Pension Plan

Those aged 20 to 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 enroll in the Employee's Pension Insurance are not required to complete any additional paperwork to join the National Pension Plan. Pension payments are paid to beneficiaries (or their dependents) who have maintained premium payments for a certain period of time. (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 states the amount to be paid and the date the payment is due.

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. Even if you live outside of Japan, you can receive these pensions.
 - 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 on your 65th birthday.
 - Disability Basic Pension: You must have maintained premium payments for at least two-thirds of the enrollment period, which includes both the period during which the National Pension premium was paid and the exemption period. This pension provides financial assistance to those enrolled in the National Pension Plan who have become disabled by disease or injury which was first diagnosed during their pension enrollment period, or whose disability has remained unchanged since the day of diagnosis (when they reached the age of 20, etc.).
 - Survivors' Basic Pension: When a beneficiary 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 beneficiary's spouse who has a child living on the beneficiary's income or to the beneficiary's child (revision effective April 1, 2014). (In the case of a child, they can receive this pension until the end of the fiscal year when they turn 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 had pension premiums waived 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 continuous years or more and dependent on the deceased's income.
 - Lump-sum Death Benefit:

In the event insurance premiums for the pension were paid for a period of 36 months or more and the beneficiary died without receiving the old-age or disability pension,

this benefit is paid to the deceased's cohabiting family.

(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 were the primary beneficiary of the pension plan and maintained premium payments for a minimum of 6 months
- 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 a pension (including disability allowance)
* 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 pension payments from Japan and the respective country.

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.
- 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

2 Employees' Pension Insurance

People under the age of 70 who work for an organization that is covered by social insurance must enroll in this system. People over the age of 60 who are working while also receiving a pension may be eligible to pay reduced premiums.

(1) Premium Payments

The monthly premium consists of a fixed-amount portion based on your monthly salary (including benefits) and a portion based on your bonuses you receive, 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 bonuses.

(2) Types of Pension Benefits

- Old-age Employees' Pension:
In the event a person eligible to receive an old-age pension has an employee's pension enrollment period, this pension will be paid in addition to the old-age basic pension (from age 65). (If the employees' pension enrollment is more than 1 year, pension will be paid from before the age of 65 in accordance with their date of birth.)
- Disability Employees' Pension:
If a beneficiary of the Employees' Pension Insurance became disabled by disease or injury which was first diagnosed during their pension enrollment period, payment is made 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 a beneficiary to an employees' pension or one 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 will be paid. (Those in category 1 also receive Survivors' Basic 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, they can receive this pension until the end of the fiscal year when they turn 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.

(3) Lump-sum Withdrawal

The procedures and conditions for applying for a lump-sum withdrawal of your Employees' Pension contributions are the same as 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.



Consultation and Inquiries

〈Consultation 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
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 Bldg., 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

Please make a reservation for pension consultation and procedures.

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