



Multicultural Cooperation Division, Oizumi Town Hall

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2024

# NATIONAL PENSION SYSTEM

## ~In Preparation for Retirement~

[国民年金制度 ~老後に備えて~]

### What is the National Pension System (*Kokumin Nenkin Seido*)?

The public pension system, consisting of the **National Pension System** and the Employees' Pension Insurance System. All resident of Japan, regardless of nationality, the aged from 20 to under 60 years old (up to 70 years old for Employees' Pension Insurance System) must enroll either in the National Pension System and the Employees' Pension Insurance System.

**The National Pension System is featured in this Special Edition.**

In principle, if you fulfill the conditions, such as paying pension contribution for 10 years, you are entitled to receive pension benefits from the time you turn 65 years old.

In addition, an enrolled person can receive the pension when the person left disabled due to illness or injury, or when an enrolled person dies, the person's family can receive the pension. However, if there is a period of nonpayment, you may not be able to receive pension benefits, so please make sure to pay your pension contribution by the due date.

What is "Nenkin" ?  
What is "Kiso Nenkin Bango Tsuchisho"?



### Key points of the National Pension System

- The National Pension System provide benefits when;
  - you become old.
  - you have severe disability due to an illness or injury.
  - the income earner of a family dies.
- If you leave Japan to reside in other country, you can receive a lump-sum withdrawal payment.
- You need to pay the National Pension contribution: 16,980 yen\* per month.  
(\*Monthly amount for fiscal year 2024)
- If it is financially difficult to pay the National Pension contribution, you may apply for exemption of contribution.

### How to enroll in the National Pension System

1. Procedures for enrollment in the National Pension System are handled at the Resident Affairs Division (*Jumin-ka*) of the Town Hall.
2. Basic Pension Number Notice (*Kiso Nenkin Bango Tsuchisho*) to be sent to the people who are enrolled in the National Pension System. Please keep it in a safe place as you will need it for procedures and consultations.
3. The fixed contribution for fiscal year 2024 is 16,980 yen per month. Once the procedure is completed, payment can be made by direct debit or credit card. (If you wish to make a direct debit, please bring your bankbook and seal to the Resident Affairs Division of the Town Hall.)

### Sample Basic Pension Number Notice (*Kiso Nenkin Bango Tsuchisho*)

基礎年金番号通知書	
基礎年金番号	X X X X - X X X X X X
フリガナ	ネンキン タロウ
氏名	年金 太郎
生年月日	平成 X年 X月 X日
	令和 X年 X月 X日 交付
	厚生労働大臣

# Type of National Pension Benefits

## Old-age Basic Pension (*Rorei Kiso Nenkin*)

Old-age Basic Pension is a pension that you are entitled to receive from the time you turn 65 years old. If you have paid the contributions for at least 10 years (including periods of exemption from contribution) and satisfy the conditions, the following amount is paid when you become 65 years old.

### ★ Benefit amounts:

¥816,000 (annual amounts in Fiscal Year 2024 for those who have paid contributions for 40 years)

If there are any unpaid contribution or periods when contribution were exempted, the amount will be reduced according to the number of months of nonpayment.

### ★ Notes:

If you become a naturalized Japanese citizen or if you are admitted as permanent resident before you become 65 years old, your overseas residence period between April 1, 1961 and the previous day you become Japanese citizen, within your age between 20-59, it will be considered as "complementary period". The complementary period is the valid period to be included to see if you satisfy the 10-year period requirement to be entitled to the Old-age Basic Pension. However, this period is not considered in benefit amounts calculation.



## Disability Basic Pension (*Shougai Kiso Nenkin*)

The following amount of the Disability Basic Pension is paid to you if you become sick or get injured while you are covered by the National Pension System and if that sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability (different from the grade of disability certificate). To be eligible to the Disability Basic Pension or the Survivors' Basic Pension, you need to satisfy certain contribution payment requirement.



## Survivors' Basic Pension (*Izoku Kiso Nenkin*)

When an insured person of the National Pension System or a person who has fulfilled the eligibility period for the Old-age Basic Pension dies, the Survivors' Basic Pension is paid to his/her dependent spouse taking care of child(ren) or to his/her dependent child(ren).

Eligibility is limited to the first March 31 after turning 18 years of age.

However, there are certain conditions, such as pension payment status.



## Lump-sum Death Benefit (*Shibou Ichijikin*)

If an insured person dies without receiving any pension benefits and their contribution totals at least 3 years of monthly payments, you may qualify for this benefit as below.

Total years of your contribution-paid	Amount of the Lump-sum Death Benefit
From 3 to less than 15 years	120,000 yen
From 15 to less than 20 years	145,000 yen
From 20 to less than 25 years	170,000 yen
From 25 to less than 30 years	220,000 yen
From 30 to less than 35 years	270,000 yen
More than 35 years	320,000 yen

So, it's based on the number of years the deceased person paid.



## National Pension Coverage Categories

All registered residents of Japan aged from 20 to under 60 years old must be covered by the National Pension System. The insured persons under the National Pension System are categorized to three types according to their status as follows.

Category	Insured Person	Procedure of Enrollment/Register	Payment of the Contributions
<b>Category I</b>	All registered residents of Japan aged from 20 to under 60 years old who are not <b>Category II or III</b> insured persons. (Including forestry, agriculture or fishery business operators, self-employed persons, students).	Register yourself at the Resident Affairs Division ( <i>Jumin-ka</i> ) of the Town Hall.	When you receive the payment slip, you can pay the contributions at banks, post offices, or convenience stores.
<b>Category II</b>	Persons enrolled in the Employees' Pension Insurance System or Mutual Aid Associations.	Enrolled in the Employees' Pension Insurance at your place of employment. Within the procedure you are automatically enrolled in the National Pension.	It will be deducted from your salary. The amount is calculated based on your income.
<b>Category III</b>	<b>Category II</b> insured persons' dependent spouses aged from 20 to under 60 years old who reside in Japan. (excluding spouse of the <b>Category II</b> insured person who reached 65 years and eligible to receive the Old-age Basic Pension)	Registered at your spouse's place of employment.	No individual payment is required.

### <Notes to Foreign nationals>

- Persons must be covered by the National Pension as the **Category I** insured person for the period from their entry to Japan until they become subject to the **Category II or III** insured persons.
- Foreign nationals with specific visa (medical stay or long stay for sightseeing) are excluded from coverage: they cannot enroll in the National Pension as the **Category I or III** insured persons.

### If You Have Difficulty Paying Contributions

### Contribution Payment Exemption System

When your income is too low to pay contributions or you have other reasons, you can apply for the exemption from contribution payments at the Town Hall.

- ◆ The Japan Pension Service branch office examines your previous year's income and other circumstances.
- ◆ If your application is approved, exemption of full or partial amount of contribution payment is granted.
- ◆ Please apply for the exemption immediately if you have difficulty in making the payment, as you may not be able to receive the pension if the procedure is delayed.
- ◆ Exemptions can be backdated up to 2 years and 1 month.



### < Recovery of the Past Contribution—Exempt Periods >

If you have full or partial exemption period in the past, you can recover the period by paying the exempted contributions retroactively for up to 10 years. If you recover the period by retroactive payments, your Old-age Basic Pension in the future will be calculated based on your full amount contribution payments. Please note that a specific index will be charged on your retroactive contribution payment which was due more than three fiscal years ago.

### ■ Amount of Lump-sum Withdrawal Payment

If you are non-Japanese, you may file a claim for the Lump-sum Withdrawal Payments within two years after you register to leave Japan (no longer Japanese resident). To apply for it, you need to satisfy the following conditions.

- You have contributed to the National Pension System for at least six months in total (excluding your insured periods as the **Category II** or the **Category III** insured person).
- You were never eligible to receive a pension.

The Payment amount depends on the number of months for which you have paid contributions. The table here shows example of the payment amounts if the month of your last contribution is between April 2024 and March 2025.

Period of Contribution Paid	Payment Amount
Between 6 and 11 months	¥50,940
Between 12 and 17 months	¥101,880
Between 18 and 23 months	¥152,820
Between 24 and 29 months	¥203,760
Between 30 and 35 months	¥254,700
Between 36 and 41 months	¥305,640

You can apply for a lump-sum withdrawal after you return home.

I won't withdraw from the National Pension because I'll be back.



### Important Notices

- Please note that once you receive a lump-sum withdrawal payment, your periods of coverage before you claim for it will be no longer valid for future benefit entitlements.
- You can receive an old-age pension overseas as long as you meet the eligibility period.
- Please carefully consider the possibility of receiving future pension benefits before the claim.

### ■ How to claim the Payments

- (1) Please submit a report to move out (*Tenshutsu Todoke*) and a report to end National Pension coverage to the Resident Affairs Division (*Jumin-ka*) of the Town Hall.

The application form is available at a Japan Pension Service branch office or the website.

- (2) After leaving Japan, fill out the Lump-sum Withdrawal Payment Claim Form with the necessary information, referring to the notes and information on the form. Send the completed form by airmail to: Japan Pension Service, 3-5-24, Takaido-nishi, Suginami-ku, Tokyo 168-8505 Japan.

### ■ Social Security Agreements

Under the bilateral Social Security Agreements between Japan and other countries, workers detached to Japan for a short period of time may be exempted from compulsory coverage by the Japanese System, or your pension coverage periods in the two countries may be totaled together. Please visit our website for more details. ( <https://www.nenkin.go.jp/international/index.html> )

### ■ Requirements for Receiving the National Pension

You may be eligible for Japanese old-age pension if you have 10 years or more of valid coverage periods. You may download application forms and send your completed application form together with all supporting documents, to the Japan Pension Service Branch Office in charge of your last address in Japan.

For inquiry, please call "NENKIN DIAL"



- ➔ From Japan 0570-05-1165 or 03-6700-1165
- ➔ From outside of Japan +81-3-6700-1165

For more information, please visit the following website of Japan Pension Service.



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