

National Pension (*kokumin nenkin*)

The National Pension (*kokumin nenkin*) is a public pension system, which provides monetary support called the “Basic Pension” (*kiso nenkin*) in circumstances of old age, disability, or death.

Contact

Kasama City Hall Main Office

Health Insurance and Pension Division (*hoken nenkin ka*)

Kasama/Iwama Regional Branch

Citizens Service Division (*shimin madoguchi ka*)

Who must enroll in the National Pension Plan?

All registered residents*¹ of Japan, aged 20 to 59 years, must enroll in the National Pension Plan. There are three categories of people enrolled in the plan (insured persons). The insured are categorized according to their status as follows:

Category I insured persons (*dai ichigou hihokensha*)

All registered residents of Japan, aged 20 to 59 years, who are not Category II or III insured persons. (For example, those in agriculture, forestry, or fishery business operators, self-employed persons, students, etc.)

- If you are a non-Japanese resident and a Category I insured person, please make sure you register your residence first at your local Municipal Office and have them establish your Japanese residence registry.
- When you become a naturalized Japanese citizen while you are covered by the National Pension system, you need to report the change of your status to the office.
- The Japanese Pension Service will send you contribution payment notices. Please use the notices to pay your monthly contributions.

Category II insured persons (*dai nigou hihokensha*)

Company and government employees who are enrolled in the Employees' Pension System*² (*kousei nenkin*) or the Mutual Aid Pension*³ (*kyousai nenkin*). (Except those aged 65 to 69 years who are eligible to receive a

pension due to old age or retirement)

- Your employer is responsible for completing your enrollment to the pension system on behalf of you. For more details, ask your employer.
- Your contribution amount is deducted from your salary and paid on your behalf by your employer.

Category III insured persons (*dai sangou hihokensha*)

Spouses of Category II insured persons, who are aged 20 to 59 years and qualify as a dependent of a Category II insured person.

- Your spouse (Category II insured person) should report to a Japan Insurance Service Branch Office through his/her employer, to inform them that you are a qualified dependent spouse. For more details, ask your spouse's employer.
- You do not need to pay contributions; you are financially covered by the contributions paid by the Category II insured persons.

*1 “registered residents” are those registered in the Resident Record (*juumin touroku*)

*2 Employees' Pension (*kousei nenkin*) is a supplementary pension offered by private companies to their employees.

*3 Mutual Aid Pension (*kyousai nenkin*) is a supplementary pension offered to government employees.

Pension Handbook (*kokumin nenkin techou*)

You will receive your Pension Handbook (*kokumin nenkin techou*) after you enroll in the National Pension System. Always keep your Pension Handbook in a safe place, as you will need it throughout your lifetime. It is essential to prove your identity when you apply for your benefits. If your Pension Handbook is lost or damaged, a Category I insured person (*dai ichigou hihokensha*) should report to a Japanese Pension Service (JPS) Branch Office or a Kasama City Hall office. A Category II insured person (*dai nigou hihokensha*) can do so at a JPS Branch Office, or you can ask your employer to do so. A Category III insured person (*dai sangou hihokensha*) should do so via your spouse's employer.

Monthly Contributions (*hokenryou*)

The basic contribution (*hokenryou*) amount for the National Pension is ¥16,540/month (for the fiscal year 2020) or 16,410 yen per month (2019 fiscal year). In addition, there is an extra voluntary plan for additional benefits, which is an additional ¥400/month.

Types of Pension Benefits

If you are eligible to receive pension payments, please file your paperwork at the Insurance and Pension Division (City Hall) or the Citizen Service Division (Kasama/Iwama Regional Branch). Your pension will be issued on each even numbered month and may be received through a major financial institution of your choice.

Type	When you can receive benefits
Old-age Basic Pension (<i>rourei kiso nenkin</i>)	Eligible persons can receive full benefits when age 65 and over.
Survivors' Basic Pension (<i>izoku kiso nenkin</i>)	If an insured person dies while contributing to the National Pension, the dependent child(ren) or the spouse of the deceased who takes care of the dependent child(ren) may receive the Survivors' Basic Pension. (Certain age and contribution requirements apply)
Widows' Pension (<i>kafu nenkin</i>)	If your husband dies after contributing for at least 10 years as the Category I insured person and if he has not yet received old-age pension, you can receive the Widows' Pension while you are aged 60 to 65. You are qualified if you have been married to him for at least 10 years and you are financially supported by him at the time of his death.
Lump-sum Death Benefit (<i>shibou ichijikin</i>)	If an insured person dies without receiving any pension benefits, and his/her contribution as a Category I insured person totals at least 3 years of monthly payments.
Disability Basic Pension (<i>shougai kiso nenkin</i>)	You can receive Disability Basic Pension when you have a certain level of disability specified by law.

Early or Deferred Pension Benefit Claims

The normal age to begin receiving your Old-age Basic Pension is 65. However, you may opt to receive pension at whatever age after 60. The pension amount is adjusted depending on the age you start to receive your pension. You may opt to receive reduced amount of pension before age 65, or an increased amount after age 65. In these cases, your pension will be reduced by 0.5~30% for early payment, or increased by 8.4~42% for deferred payment. Please note that once you start receiving your payment, the receivable rate will not change for the rest of your life.

Exemption of Pension Contributions

If you have difficulty paying pension contributions (*hokenryou*), you may apply for an exemption or postponement of payment, due to reasons such as not having any income, being unemployed or having just arrived in the country.

Pension Contribution Exemption

The Japan Pension Service will examine your, your spouse's, or your Head of Household's income and circumstances for the last year. If you satisfy certain conditions specified by law, you can receive an exemption for the full or partial amount of pension contribution payments (*hokenryou*) that is based on your income.

Exemption Types

- Full exemption
- 1/4 payment (3/4 exemption)
- 1/2 payment (1/2 exemption)
- 3/4 payment (1/4 exemption)

Contribution Postponement for Low Income Persons

This system allows you to postpone your contribution (*hokenryou*) payments if you are under 50 years old and your or your spouse's income is lower than a certain amount. It aims to protect persons who are not granted contribution exemption, from failing to qualify for benefits in later life. You must make an application to postpone your Pension Contributions (*hokenryou*).

Postponed Contribution Payments

The periods count as qualifying periods for the Old-age Basic Pension. However, unless you recover contribution payment afterwards, the periods will not be reflected in

the old-age benefit amount.

You can apply for postponement or retroactively pay the postponed contribution at a Japan Pension Service Office (*nenkin jimusho*).

Special Payment System for Students

Students can apply for “Special Payment System for Students” to postpone payment of national pension according to their annual income of the previous year. If you are a student and your yearly income is less than 1,180,000 yen, you may postpone contribution payment if your application is approved.

In general, you may apply for contribution postponement for any period of up to 2 years and 1 month prior to the date of application.

This granted period protects you just as the regular coverage periods do. So, if you become disabled or die during this granted period, the Disability Basic Pension or the Survivors' Basic Pension will be provided if you satisfy the following conditions:

- ① By the second month preceding the month of your accident, etc., your non-payment period (months) does not exceed one-third of your months of full coverage.
- ② You paid your contributions for the last 12 months up to the second month preceding the month of your accident, etc.

This granted periods count as qualifying periods for the Old-age Basic Pension, however, unless you recover contribution payments afterwards, the periods will not be reflected to the old-age benefit amount.

You can retroactively pay the postponed contribution in the same way as the "Recovery of the Past Exempted-Contribution" above.

How to Apply for Special Payment System for Students

To establish the exemption, you can to apply at Kasama City Hall, Citizens Affairs Division or a Japan Pension Service Branch Offices.