

## 1. Important Points of the Japanese Public Pension System: National Pension System

- (1) All people who are registered to reside in Japan and aged between 20 and 59, irrespective of their nationality, must be covered by the National Pension system and pay contributions by law.
- (2) The public pension systems (including the National Pension system) are designed with a financial intergenerational support mechanism.
- (3) The public pension systems pay not only the old-age pension, but also the disability pension and the survivors' pension when you have unexpected financial difficulties.
- (4) The Japanese government subsidizes part of the pension benefits fund.
- (5) Your public pension contributions are subject to tax deduction as "social insurance contribution".

## 2. Monthly Contributions

The contribution amount for the National Pension is ¥17,510 per month from April 2025 to March 2026. You can pay your contributions in cash at banks and other financial institutions, post offices, and convenience stores. You can also pay it using automatic bank transmission, the Internet payments or by credit card.

## 3. National Pension Benefits

### (1) Old-age Basic Pension

If you have paid the National Pension contributions for at least 10 years and meet the requirements, the Old-age Basic Pension is paid to you when you become 65 years old.

### (2) Disability Basic Pension

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 the sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability.

### (3) Survivors' Basic Pension

When an insured person of the National Pension system dies, the Survivors' Basic Pension is paid to his/her dependent spouse taking care of child(ren) or to his/her dependent child(ren).

For more details, please contact JPS Branch Office or National Pension section of your residential municipal office.

Visit JPS website at <https://www.nenkin.go.jp/international/index.html> Japan Pension Service Click

For general inquiries about pension coverage, please call us at;  
 "Nenkin Kanyusha Dial" 0570-003-004 (local discount rate)  
 If your phone number starts with 050 please call; 03-6630-2525 (regular rate)  
 Service hours: 8:30 – 19:00, Monday – Friday  
 9:30 – 16:00 for second Saturday of a month  
 Out of service on holidays (other than second Saturday of a month), from 29 December to 3 January

All people aged 20-59, regardless of nationality or length of stay, who have registered address in Japan must be covered by the National Pension system, which is a Japanese public pension system, and must pay contributions by law. If you have financial difficulty in contribution payments, however, you may apply for contribution exemption system or payment postponement system for each year. We examine your application, mainly your past income in Japan. If you are qualified, exemption/postponement is granted.

By taking this procedure, you establish valid coverage periods to be included in the requirement to receive future old age pension as well as today's disability pension in case you accidentally get injured and suffer from disability.

### (1) Application for full or partial exemption from contribution payments

You may apply for full or partial exemption for a particular year when each income of you, your spouse (including one not living with you) or household head in the previous year(s) is lower than a certain amount, or if any of you are unemployed. If you are examined to be qualified, the exemption is granted. (Please note that the partial exemption requires you to pay remaining contribution amount; if you fail to pay the remaining amount, the partial exemption period will no longer be valid and result in as non-payment period.)

### (2) Application for postponement of contribution payments

You may apply to postpone your payments if you are younger than 50 years (except students) and each income of you or your spouse in the previous year is lower than a certain amount. If you are examined to be qualified, the postponement is granted.

## NOTES ON APPLICATION

### ● Application year

- An applicable one year for exemption or postponement starts in July and ends in next June.
- If you want exemption or postponement to be granted continuously for the following year, basically you need to file application every July.

### ● Application for past year and current year

- For past years: You can apply for exemption or postponement for the past period retroactively for up to 25 months from the date when you file the application (if you already paid contributions for certain month(s) during the 25 months, the paid contribution however, will not be exempted/reimbursed).
- For current year: When you apply for exemption or postponement for current year, it covers until next June, i.e., if you file the application between January and June, the application covers until June of the same year. One application covers 12 months from July to next June. If you want to apply for exemption for longer period, you need to file more than one application.

**Note:** You can file application retroactively to cover past 25 months at the longest from the application date. We advise you to file application as early as possible in order to establish past insurance period to be valid. If your application is delayed, it may be possible that it will disqualify you from receiving disability pension.

### ● Documents we need

If you apply for exemption because of your unemployment, bankruptcy or termination of business, please provide related evidence documents including photocopy of either your certificate of employment insurance benefits "KOYOHOKEN JUKYU SHIKAKUSHA SHO" or your resignation slip for insured persons under the employment insurance "KOYOHOKEN HIHOKENSHA RISHOKUHYO". For details about documents, please contact your residential municipal office or JPS Branch Office.

### ● Documents we need if you file application using your "My Number"

- If you file the application at our office, please present your My Number card. If you don't have the card, please present one document each in (1) and (2) below;
- If you mail the application to our office by post, please enclose photocopy of both sides of your My Number card. If you don't have the card, please enclose photocopy of one document each in (1) and (2) below;
  - (1) Certified copy of your resident registry showing your My Number, or your My Number notification letter (if name and address are identical as recorded on the resident registry), as proof of the authenticity of your My Number
  - (2) Your driver's license, or passport, or residence card, or any equivalent document, to identify yourself as the true owner of the number

## WHERE TO FILE THE APPLICATION

Please file your completed application at your residential municipal office or JPS Branch Office. You may mail your application to the offices by post.

For details, please contact your residential municipal office or JPS Branch Office.

See following page in order to fill in the application form.



## How to fill in the form

### Sample

Please carefully read this in order to fill out the Application form for National Pension Contribution Exemption / Payment Postponement. Follow the sample entry **in red ink** to enter specific information in the form, either in Japanese language, English alphabets or numbers (A,B,C,...1,2,3,...). Please note that if the application is incomplete or missing needed data, we need to return your application and ask you to enter data in Japanese, which may cause delay in application processing.

Enter date (yyyy/mm/dd) of application, your address as of the application date, your name in English alphabets as shown on your passport.

Enter your 12 digit "My Number" (your Individual Number in Japan) or 10 digit Basic Pension Number in ①. (For Basic Pension Number, please enter the number aligning to the left.)

Enter your name in ③, your spouse's name in ⑤, and name of head of household\* in ⑦ if different person than the two above. (Enter current information if you are applying for exemption / postponement for current year. For application for past year, enter these information as of the final date of the application year, e.g., if you are applying for exemption for 2024, enter each name as of June 30, 2025.)

\* Head of your household (usually means the main wage earner of a family) is registered on your Japanese Resident Registry "JUMINHYO".

In ⑪ please enter about your dependent if you, your spouse, or head of household had any dependent family members aged between 16 - 18, as of December 31 of the previous year to the application year. There are three lines: first line is about you, second line for your spouse, third for head of household. For example, if head of your household had one dependent family member, circle head of the third line and circle "あり" (yes) and enter 1 in ( ) on the right.

Basically you need to file an application every July if you want exemption or postponement continuously. However, in order to allow us to prepare for next year for you, please indicate your option in ⑬.

1. If you are granted the full-exemption or postponement this time and if we find you will be still qualified next year, would you want to apply for continuous full-exemption or postponement? If NOT, please circle **希望しません** in the box on the right.
2. Also, if you are granted postponement this year and if we find you will be eligible for full-exemption next year, would you rather want to apply for full-exemption in the next year? If NOT, please circle **希望しません** in the box on the right.

For details, please contact JPS Branch Office or your residential municipal office.

In the first section of the form, you as the insured person and applicant, state that you are applying for exemption or postponement. You also declare here that information about you, your spouse and head of your household is complete and correct. Then you approve and entrust the Japan Pension Service (JPS) and municipal offices to share personal information including income, which are necessary to examine your application.

様式コード 4 6 3 5

This is a form to apply for NP contribution exemption / postponement.

### 国民年金保険料免除・納付猶予申請書

日本年金機構理事長 あて 令和2025年 7 月 1 日

以下のとおり免除・納付猶予を申請します。  
また、配偶者および世帯主の記入に漏れがないことを申立てます。  
この申請に必要な本人、配偶者および世帯主に関する情報(所得情報、生活保護受給情報等)の提供について承諾します。

市区町村 123 - 4567

住所 Tokyo-To, Suginami-Ku, Takaido Nishi, 1-2-3

被保険者氏名 JOHN SMITH

指定全額免除申請事務取扱者 市区町村 日本年金機構

① 個人番号 (または基礎年金番号) X X X X X X X X X X

② 電話番号 080 - XXXX - XXXX

③ 被保険者氏名 JOHN SMITH

④ 被保険者生年月日 1990 8 10

⑤ 配偶者氏名 JANE SMITH

⑥ 配偶者生年月日 1990 1 0 1

⑦ 世帯主氏名 JAMES SMITH

※ 世帯主氏名は被保険者または配偶者以外が世帯主である場合に記入してください。

⑧ 特記事項 John Smith, U.S.A. John Smith moved from the U.S.A. on 2025/11/1 (配偶者が別世帯の場合) 配偶者の個人番号 (XXXX - XXXX - XXXX)

⑨ 免除等区分 1. 全額免除 (保険料全額を免除) 2. 納付猶予 (保険料納付を猶予) 3. 4分の3免除 (保険料1/4納付が必要) 4. 半額免除 (保険料1/2納付が必要) 5. 4分の1免除 (保険料3/4納付が必要)

⑩ 申請期間 令和 2025 年度分

⑪ 16歳以上19歳未満の扶養親族 あり ( ) なし

⑫ 特例認定区分 (応付書類を添付) 1. 失業令和2025年 4 月 1 日 ⇒ 雇用保険加入 (あり) なし 2. 天災等 3. その他 ( )

⑬ 継続希望 1. 「全額免除」または「納付猶予」が承認された場合は、翌年度以降も同じ免除区分での免除申請を希望します。希望しない場合は、を○で囲んでください。希望しません

⑭ 備考

※ 所得に関する情報について、関係法令に基づき、申告義務がある場合には、正しく申告する必要があります。

Enter your telephone number in ②. Circle applicable phone type; 1. for home phone, 2. for mobile, 3. for workplace phone, 4. for other phones.

Enter your date of birth (yyyy/mm/dd) in ④ and enter your spouse's date of birth in ⑥.

If you, your spouse or head of household resided outside of Japan as of January 1 of the application year, please indicate name of country in ⑧. (For example, if you live in Japan as of the application date (July 1, 2025), filing an application for 2025 and you lived in the U.S.A. as of January 1, 2025, please enter your name and "U.S.A.")

Enter your spouse's 12 digit My Number in ( ) if your spouse resides in other address in Japan as of application date (as of June 30, final date of the application year, if applying for the past year). If you, your spouse, or head of household moved from/to overseas during the application year in ⑩, enter the relevant name, date and country in ⑧. (For example, if you moved to Japan from the U.S.A. on November 1, 2025, please enter "(your name) moved from the U.S.A. on 2025/11/1".)

Enter the year (four digits) for which you want exemption or postponement to be granted in ⑩. One application year covers from July to next June. For example, the application year 2025 covers from July 2025 to June 2026.

You can apply for past period retroactively for up to 25 months from the application date. However, if you already paid contribution for some months during the 25 months, the paid contribution will not be exempted/reimbursed.

If you apply for exemption because you, your spouse or head of household became unemployed e.g., resigned a company, please enter the date (yyyy/mm/dd) of following day of resignation, i.e., first date of unemployment in ⑫. Enter your information in the first line, your spouse's on the second line, and head of household's in the third line. If any of you were covered by the employment insurance before resignation, circle "あり" (yes) shown on right side of arrow mark ⇒ and submit evidence document to prove the insurance coverage. (See page 1 for specific documents)