



Annual Report 2022

[April 2022 - March 2023]

JAPAN PENSION SERVICE



Japan Pension Service's Major Initiatives for FY 2022

The Japan Pension Service set its organizational goal for fiscal 2022 as "Overcoming the COVID-19 Pandemic and Contributing to a New Era" with the determination to contribute to society by overcoming the COVID-19 pandemic and moving toward a new era through proper operation of the pension system. To achieve this organizational goal, JPS has set "Promoting mission-critical operations that contribute to the new era," "Steadily realizing the online business model," and "Promoting women's active participation and work style reform" as our priority tasks and has promoted the following initiatives.

[Mission-critical operations that contribute to the new era]

Regarding measures to National Pension contributions collection, the main agenda was to achieve a final payment rate of 80%. To achieve this goal, JPS established a dedicated team (80% Payment Rate Promotion Team) at its headquarters and adopted a mass marketing campaign management model. The headquarters and branch offices worked in unison to promote various initiatives. Each worked effectively and efficiently; the headquarters implemented market analysis, selection of target segments and measures, while the branch offices implemented the measures for target segments. In addition, JPS continued to implement the "Okinawa Project" in Okinawa Prefecture, where the contribution payment rate was lower than in other prefectures, as well as to encourage "Temporary Special Measures for National Pension Insurance Contribution Exemption," a policy request in the wake of the pandemic. As a result, the current year payment rate increased to 76.1% (up for 11 consecutive years) and the final payment rate increased to 80.7% (up for 10 consecutive years,) reaching the 80% level for the first time since the establishment of JPS.

As for measures to extend the coverage of the Employees' Pension Insurance (EPI,) JPS made use of the information on national withholding taxpayers to identify yet-to-be covered workplaces to provide guidance for coverage. The guidance efforts extended new coverage to approximately 96,000, exceeding the target of 80,000. This led to the reduction of number of corporations which are possibly subject to EPI coverage, from 970,000 at the beginning of 2015 to approximately 169,000. In addition, in response to the amended law in October 2022 which expanded coverage to part-time workers, JPS conducted a workplace survey and visited all possible workplaces, approximately 50,000 corporate workplaces, to inform them about the system.

Regarding measures to EPI contribution collection, JPS carefully discussed with and gave contribution payment guidance to workplaces that had opted out of special pandemic-relief payment postponement system and opted back to the regular legitimate postponement system. JPS, with consideration for their business continuity, encouraged them to pay more than the newly accrued contribution. JPS also took appropriate action against those workplaces that did not submit an appropriate payment plan. While implementing the special pandemic-relief payment postponement system, the contribution collection rate dropped to 97.5 percent in 2020 from 99.1 percent in 2019. The collection rate has been steadily recovering and reached 98.5 percent in FY 2022, exceeding the previous year's rate and achieving the target of the same or higher level as the previous year.

With regard to pension benefits, it was expected that benefits applications and consultation cases would surge due to the fact that many, both men and women will reach the pensionable age for Specially Provided Old-age Employees' Pension in FY 2023. JPS proactively assigned deputies to the customer service office director at all branch offices from October 2022, and revised the director's decision-making authority. JPS also deployed more pension consultation staffers and fixed term employees and strengthened the administrative processing system to ensure prompt decisions on pension payments.

[Steadily Realizing the Online Business Model]

To expand "online service" aiming at more convenience and less burden on customers in administrative procedures, JPS has made efforts to realize online services that meet the respective needs of corporate and individual customers in their application procedures.

<Online Services for Employers>

JPS made intensive efforts to promote the use of e-applications using e-GOV, a governments-shared infrastructure. As the result, 94.6 percent of the corporations with capital exceeding 100 million yen used e-applications. Overall, e-application usage rate reached 81.7 percent to the combined number of corporations with more than 100 million yen capital and the workplaces with 51 insured workers or more. In addition, the percentage of e-applications for seven essential reports, such as application of EPI coverage or end of coverage, which are particularly frequent reporting by workplaces, increased significantly from 23.9 percent in FY 2019 to 64.6%. JPS has also been working to expand and improve services, such as the launch of the online pension information service for workplaces, which electronically provides information in high demand, such as the social insurance contribution amounts.

<Online Services for Individuals>

JPS's endeavor into the PR campaign of the "Nenkin Net," a primary communication channel with customers, produced an increase of users to 9.08 million, which is 1.38 million more than the previous fiscal year. The number of users via "Mynaportal" also increased significantly to 2.16 million, approximately triple the number of the previous fiscal year. New service added to the Nenkin Net included simple e-application to enroll in National Pension system or to apply for contribution exemption, as well as downloadable certificate of National Pension contribution payment for tax deduction, which used to be sent in paper form.

[Promoting Women's Active Engagement and Work Style Reform]

The proportion of female staff exceeds 39 percent at JPS. We expect the ratio will grow with the fact that women account for more than half of all new hires. From the perspective of maintaining a stable organizational structure, it is an extremely important management agenda to create a workplace where all employees, including female staffers, can fully demonstrate their abilities and work with sense of security, so JPS has been working to improve the work environment. As part of this initiative, JPS has been advancing the increase of percentage of managers who are female. As of April 2023, the proportion was 16.4 percent, exceeding the target of 15.5 percent set by the JPS Action Plan for Employers for the end of fiscal 2023. In addition, as a countermeasure to high rate of staff's overtime, JPS improved the branch offices' customer service system, which used to be a major factor for overtime. The overtime rate was, as the result, reduced in comparison with previous year. Furthermore, JPS altered unpaid leave to paid leave, such as long-term care leave and maternity leave before and after childbirth, and established a new leave system.

Initiatives in FY 2023

In fiscal 2023, the final year of the Third Medium-Term Plan that began in fiscal 2019, JPS has set the organizational goal of "Putting the Pension System into Practice - Everything Starts from On-site Operation." To realize this organizational goal, JPS is committed to further advancement of mission-critical operations including;

- to improve the current year's payment rate (compliance rate) of National Pension contributions for the 12th consecutive year and to maintain a stable final payment rate of around 80%,
- to conduct workplace surveys with special focus on administrative correction rate in order to provide proper workplace coverage, and to improve contribution collection rate (compliance rate) as well as to properly provide legitimate contribution-payment postponement system for employers, and
- to restructure customer consultation service system at branch offices in response to expected increase in consultation cases as well as in order to ensure benefits accuracy.

In conclusion, I would like to assure security and stability of people's lives through our mission of "preventing no or low pension, maintaining fairness of the pension system, and providing accurate benefits," JPS will continue to make concerted efforts for the accurate and proper operation of the pension system, with the mindset of "the headquarters working for the frontline offices and the frontline offices serving for the customers."

MESSAGE

From the President to the
Japanese citizens and residents

President, Japan Pension Service

Toichiro Mizushima

After graduating from Hitotsubashi University, Toichiro Mizushima joined the Mitsui Bank. After serving as Vice President of the Sumitomo Mitsui Banking Corporation, he became President of the Readjustment of Facilities for Insured Persons and Beneficiaries Organization in 2005. He has been President of JPS since January 2013.

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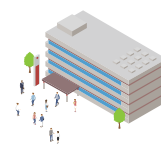


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Publication of Annual Report

Since its foundation in January 2010, the Japan Pension Service has published an annual report to provide the public with easy-to-understand information on the status of operations and achievement of goals. This year's edition was compiled to include a special feature on priority measures for FY 2023, in addition to the initiatives implemented in FY 2022.

Chapter 1

Japan Pension Service and the Public Pension System

This chapter focuses on the "organization" and "operation" of JPS, which is responsible for a series of operational tasks of public pension systems. This also explains the "structure" of Japan's public pension system.



About the Japan Pension Service

Overview [Basic information]

Name	Japan Pension Service (Nippon Nenkin Kiko)
Headquarters address	3-5-24, Takaido-nishi, Suginami-ku, Tokyo 168-8505 Japan
Telephone (main)	03-5344-1100
Organization	Special public corporation with non-government employees: Headquarters and 312 branch offices
Founded	January 1, 2010 - Replaced the Social Insurance Agency, which was abolished.
President	Toichiro Mizushima
Staff	Approximately 11,000 regular staff members (as of April 1, 2023) - In addition to the above, there are also special-purpose (contract) staff engaged in specific operations and assistant (contract) workers engaged in support operations.
Operations	JPS is responsible for public pension system operations (coverage, contribution collection, pension records management, pension consultation service, benefits entitlement, and benefits payments) that are delegated and entrusted by the Japanese government (Minister of Health, Labour and Welfare.)



JPS logo (decided on June 25, 2009)

The organization that manages Japan's public pension system represented by a single KANJI character "Nen" (year) above the "Hinomaru" (Japanese flag).

Check out the JPS website

The JPS website contains all kinds of information about the Japan Pension Service and the public pension system. You can search for the information you need easily from menus specific to certain types of users and scenarios. You can also view various videos on how to fill out the pension benefit claim forms.

Simple access via QR code!

Japan Pension Service Search
https://www.nenkin.go.jp



Homepage Overview

1 You can find main categories for specific information, including pension systems and procedures, application and report forms, and Q&A on public pension.

2 You can find information on JPS operations and initiatives, timely announcements.

3 There are six menus available for different group of users, such as employers and insured persons of National Pension.

4 You can find what to do in relation to the pension system for specific events, such as turning 20 years old, hired to work, changing jobs, or retirement.

The screenshot shows the JPS website homepage with the following elements:

- Header:** Japan Pension Service logo, search bar, and navigation links.
- Main Menu:** Home, Pension System/Procedures, Application/Report Forms, Pension Q&A, Pension Consultation (Phone/In-person), and Japan Pension Service Information.
- Emergency Information:** Links to emergency contact information.
- Smartphone App Promotion:** A large banner for the smartphone app with the text "国民年金保険料がスマートフォンアプリで納付できます" (National Pension Insurance Premiums can be paid via smartphone app).
- User Groups:** Six categories of users: Business Owners, National Pension Participants, National Pension Insured Persons, Pension Recipients, Pensioners, and Social Insurance Consultants.
- Services:** A grid of service icons including: National Pension Insurance Premiums, National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund), National Pension Insurance Premiums (Advance Payment/Refund).
- Scenario-based Services:** A section titled "シーンから必要な手続きを探す" (Find necessary procedures by scenario) with icons for: 20th birthday, Retirement/Job Change, Marriage/Divorce, Overseas Residence, Old-age Pension Procedures, Disability/Death, Death of a Family Member, and Disaster Relief.
- Popular Pages:** A list of frequently visited pages including: Health Insurance, National Pension Insurance, Application/Report Forms, Pension Q&A, Pension Consultation, Pension Recipients, Pensioners, Social Insurance Consultants, and National Pension Insurance Premiums.

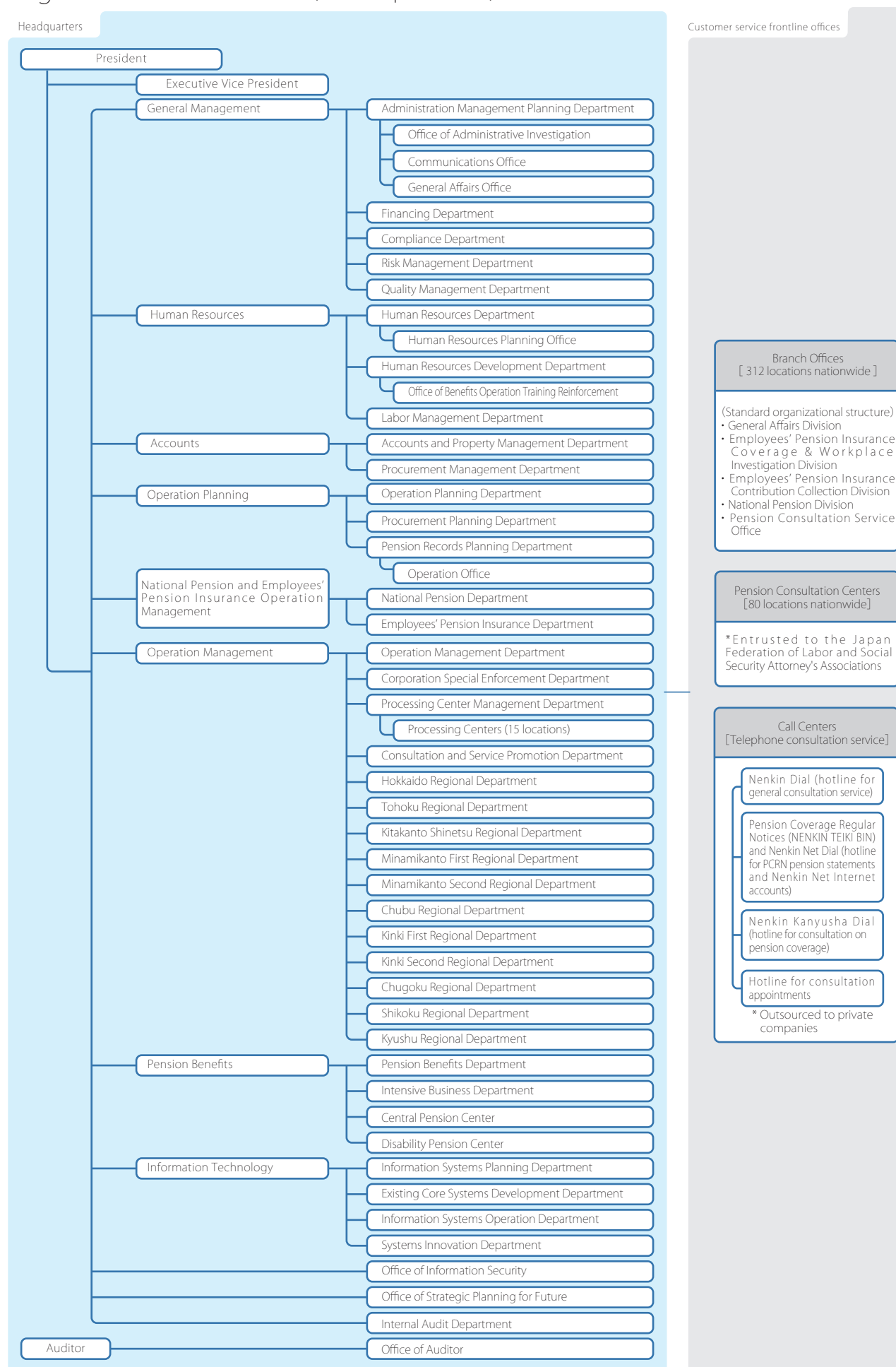
Smartphone browsing

The JPS website is automatically adjusted to be easy to view on smartphone and tablet screens.

The screenshot shows the JPS website on a smartphone screen, displaying a mobile-optimized layout with the following elements:

- Header:** Japan Pension Service logo and navigation links.
- Main Menu:** Home, Pension System/Procedures, Application/Report Forms, Pension Q&A, Pension Consultation (Phone/In-person), and Japan Pension Service Information.
- Emergency Information:** Links to emergency contact information.
- Smartphone App Promotion:** A large banner for the smartphone app with the text "国民年金保険料がスマートフォンアプリで納付できます" (National Pension Insurance Premiums can be paid via smartphone app).
- User Groups:** Six categories of users: Business Owners, National Pension Participants, National Pension Insured Persons, Pension Recipients, Pensioners, and Social Insurance Consultants.
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- Popular Pages:** A list of frequently visited pages including: Health Insurance, National Pension Insurance, Application/Report Forms, Pension Q&A, Pension Consultation, Pension Recipients, Pensioners, Social Insurance Consultants, and National Pension Insurance Premiums.

Organizational structure (as at April 2023)



About the Japan Pension Service

Basic Principle and Operating Policy

JPS's top priority is to perform its operations with speed and accuracy.

JPS, upholding the following basic principle and operating policy, ensures the proper operation of its business and secures the trust of Japanese citizens and residents.

Basic Principle

The JPS basic principle is established in Article 2 of the Japan Pension Service Act as follows.

"The government-managed pension system shall be operated stably and sustainably, based on public trust and a principle of solidarity. The Japan Pension Service, therefore, shall strive for a higher quality of service reflecting people's needs and opinions on government-managed pension systems, and assure effective operation as well as fairness and transparency in operation."

Operating Policy

Based on the basic principle, JPS has set out the following Operating Policies that are employed in the operation of its organization and operation.

1

To provide a courteous, prompt, accurate, and efficient service from the customers' point of view.

2

To reflect customers' opinions in its operations, and to promote disclosure of the outcome of its performance and other information in easy-to-understand terms.

3

To establish new human resources principles based on ability and performance by employing both public sector and private sector human resources, and to change the corporate culture.

4

To establish corporate governance by ensuring compliance and building a risk management system.

JPS Operations

JPS engages in five primary operations to properly sustain customers' livelihoods.

JPS implements a wide range of public pension operations, under the supervision of the national government. (Minister of Health, Labour and Welfare.)*

* The national government (Minister of Health, Labour and Welfare) is responsible for financing, and management of the public pension operation as well as for providing guidance and supervision to JPS.

Coverage Registration

■ Ensuring that customers are registered to be covered by the pension system fairly and properly

1

JPS ensures proper coverage registration for everyone under National Pension and Employees' Pension Insurance systems. In National Pension, the enrollment procedures are promptly completed for all persons between the ages of 20 and 59 who have an address in Japan and who should be enrolled in the system.

For Employees' Pension Insurance, JPS promotes coverage registration by providing non-registered workplaces with appropriate guidance.

Contribution Collection

■ Ensuring that customers pay contributions

2

JPS takes various measures to ensure that both individuals and employers properly pay their contributions. For National Pension, to give some examples, JPS promotes contribution payments through payment encouragement, compulsory collection, and application guidance for exemptions. For Employees' Pension Insurance, JPS provides workplaces with payment guidance and undertakes compulsory collection.

Benefits Payment

■ Ensuring that pension benefits are properly paid out to customers

3

JPS receives pension applications from customers, sends out Pension Certificates, and works to pay pension benefits quickly and accurately.

Records Management

■ Managing customers' pension records

4

In addition to accurately managing customers' pension records, JPS sends Pension Coverage Regular Notices (NENKIN TEIKI BIN) to customers and provides Nenkin Net (individual Internet account) service so that customers have easy access to their personal records.

Pension Consultation Service

■ Courteously and thoroughly responding to pension inquiries

5

JPS promptly and meticulously responds to customers' inquiries on pension and provide consultation service through a variety of channels, such as by telephone and at JPS branch offices.

About the Public Pension System

Foundation of the Public Pension System

Three fundamental concepts support people's livelihoods.

The public pension system was created based on the idea of all working people banding together to support the livelihoods of those in need, including people in old age, people with disability due to illness or injury, and surviving family members whose primary wage earner died. The public pension system is built on the following three fundamental concepts.

Public Pension System

Universal pension coverage

In general, all residents of Japan aged 20 to 59 must be covered by the public pension system. This universal pension coverage enables society to band together to support the livelihoods of people in Japan.

Social insurance system

In the social insurance system, pension benefits are paid out using funds collected in advance from contribution payments. In general, it is not possible to receive pension benefits without paying contributions.

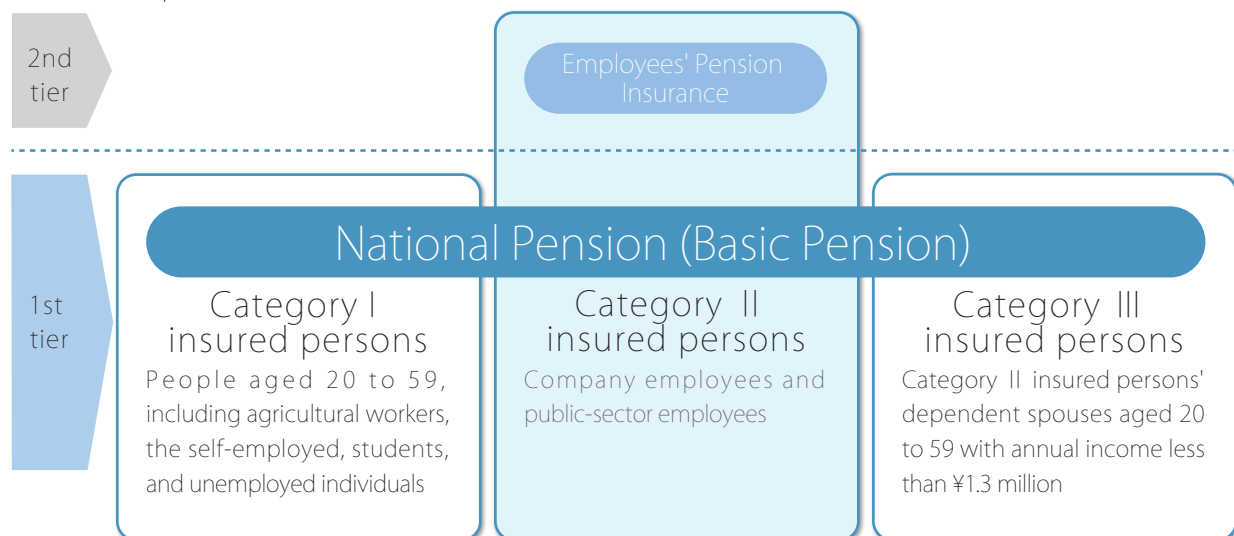
Intergenerational support

Japan's public pension system is a "pay-as-you-go" system in which different generations support one another, with current pension beneficiaries receiving benefits funded by contributions from the current working-age population.

Structure of the Public Pension System

The system is structured to suit your lifestyle.

The public pension system consists of a two-tier structure: National Pension which covers all people aged 20 to 59, and Employees' Pension Insurance which covers company employees and public-sector employees. Company employees and public-sector employees are covered by both pension systems, National Pension and Employees' Pension Insurance. Furthermore, individuals are categorized as Category I, Category II, or Category III insured persons according to individual status. Each of these categories has different contribution payment schemes and processes.



Pension Benefit Types

There are three types of pension benefits: old-age, disability, and survivors' pensions.

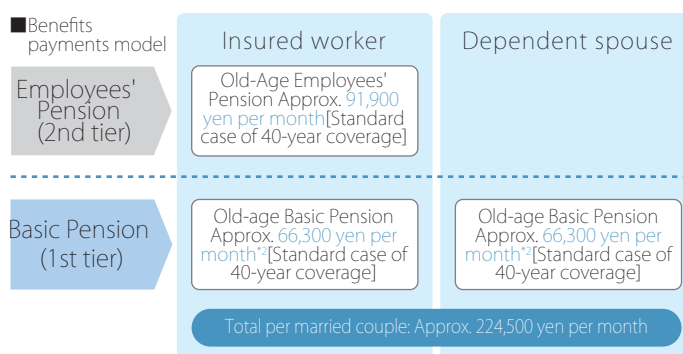
Pensions are not only for senior citizens. Even young people can receive the disability pension or survivors' pension when in need. The pension system is essential for its role in supporting the livelihoods of the elderly as well as the working population and young people.

1. Old-age Pension

The Old-Age Basic Pension benefits are provided by National Pension system to insured persons for the rest of their lives. If the person is also covered by Employees' Pension Insurance system, they will receive the Old-Age Employees' Pension in addition to their Old-Age Basic Pension. For both National Pension and Employees' Pension Insurance, the amount of pension benefits payable depends on the period of coverage that they have made contribution payments. They can begin receiving pension benefits at age 65 in principle, it is also possible to opt to receive the benefits early, between age 60 and 65, or to delay benefits from age 66 to 70.*1

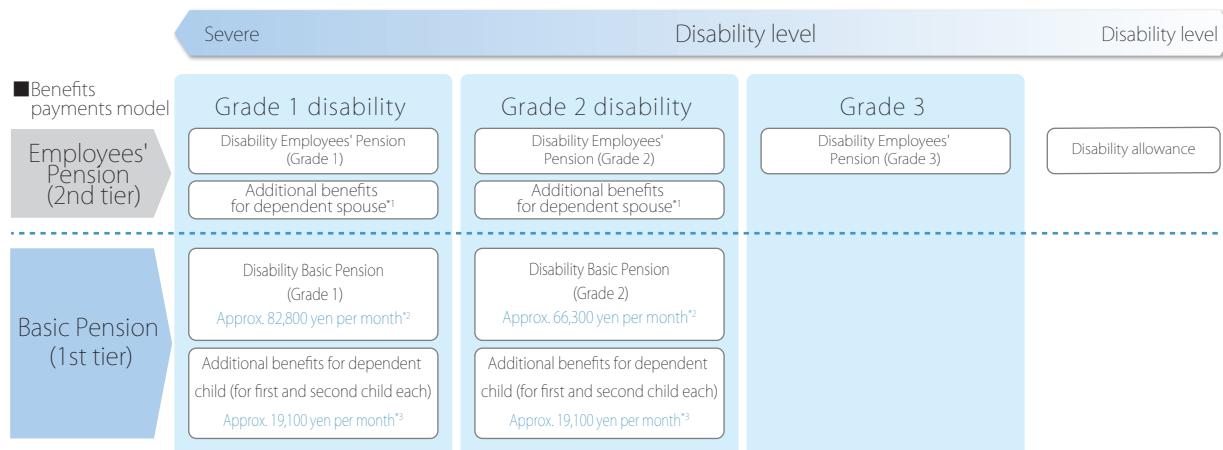
*1: Benefits will be reduced if received early and increased if received late. For those born on and before April 1, 1952, the maximum age limit for deferral is up to 70 years old.

*2: Benefits amount for fiscal 2023 for those born on or after April 2, 1956. Approximately 66,100 yen for those born on or before April 1, 1956.



2. Disability Pension

When a person's life or work is limited due to illness or injury, disability pension can be received, depending on the grade of disability. Depending on coverage status at the time of their first visit to a medical doctor, they may be entitled to either Disability Basic Pension, Disability Employees' Pension, or both.



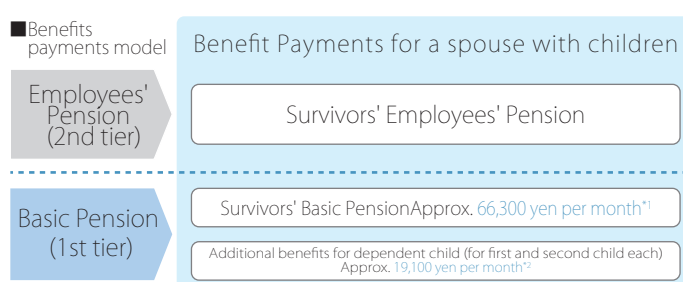
*1: The spouse must be under 65 years of age and not eligible for Old-age Employees' Pension (coverage period is less than 240 months) or disability benefits.

*2: Benefits amount for fiscal 2023 for those born on or after April 2, 1956. For those born on or before April 1, 1956, approximately 82,600 yen for Grade 1, and approximately 66,100 yen for Grade 2.

*3: Additional benefits amount for fiscal 2023. The monthly amount for the third and subsequent children is approximately 6,350 yen each. Payable until the end of first March after reaching age 18, or if the child is under 20 years of age and has disability of Grade 1 or 2.

3. Survivors' Pension

If an insured wage earner died, survivors' pensions are paid out to the dependent family members including spouse or children who meet certain requirements. Depending on the type of pension system under which the deceased person was covered, the survivor(s) can receive either the Survivors' Basic Pension or the Survivors' Employees' Pension, or both.



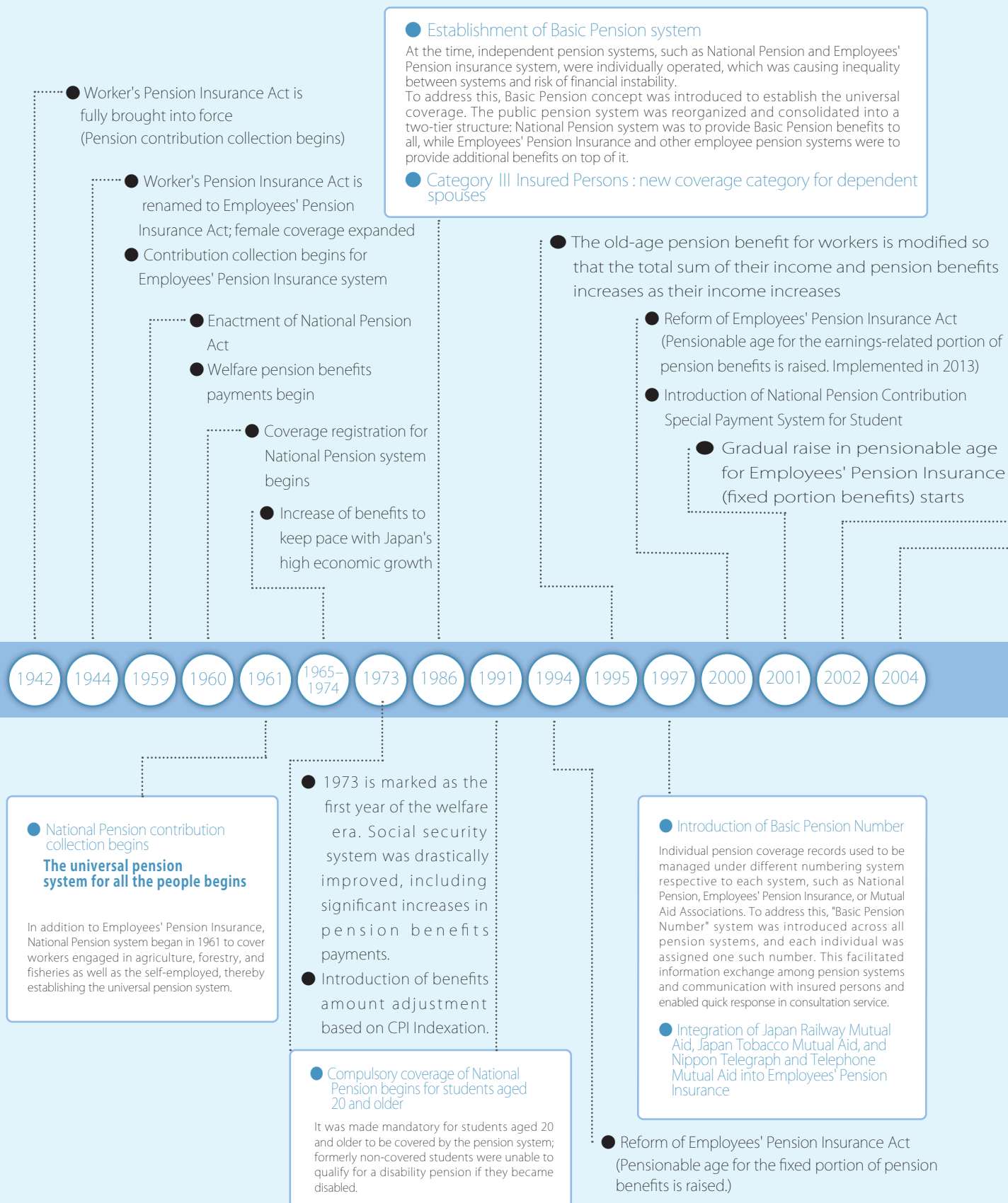
*1: Benefits amount for fiscal 2023 for those born on or after April 2, 1956. Approximately 66,100 yen for those born on or before April 1, 1956.

*2: Additional benefits amount for children in the fiscal 2023. The monthly amount for the third and subsequent children is approximately 6,350 yen each. Payable until the end of first March after reaching age 18, or if the child is under 20 years of age and has disability of Grade 1 or 2.

About the Public Pension System

History

The history of Japan's public pension system begins with the establishment of Worker's Pension Insurance in 1942, followed by the establishment of a universal pension system in 1961. Later, the universal pension system was reformed several times, eventually leading to the current system.



● Revision of rules for benefits amounts adjustment based on macroeconomic indexation

From the viewpoint of equality among generations and assuring future benefits level, a "carry-over" mechanism is introduced where nominal pension level is maintained should the macroeconomic indexation lower the benefits level. The unadjusted portions of pensions are carried over into the next fiscal year and beyond.

● Launch of pensioners supplemental benefits system

Drawing on funds derived from the increased consumption tax, this new system provides additional payments to support the livelihoods of people who qualify for Old-Age Basic Pension, Disability Basic Pension, or Survivors' Basic Pension benefits.

● Establishment of old-age pension benefits system for workers aged 65 to 69

● Introduction of benefits amounts adjustment based on macroeconomic indexation

● Introduction of fixed standard contribution payment levels

● Introduction of special postponement system of contribution payment for youth

● Introduction of particle exemption of contribution payments

● Introduction of pension division system (divorce split) for earnings-related portion of Employees' Pension Insurance benefits

● Revision of the old-age pension benefits for workers

- Option to delay Old-Age Employees' Pension Insurance benefits for beneficiaries aged 65 and older
- Application of the old-age pension benefits system to workers aged 70 and older

● National government's subsidy is increased to 50 % of the Basic Pension fund

● Raise in maximum age for optional delayed pension (to be implemented in April 2022)

● Review of old age pension for workers: timely reflection of current remuneration to benefits calculation (to be implemented in April 2022)

● Employees' Pension Insurance coverage extension to part-timers (to be phased in from October 2022)

2005 2006 2007 2009 2010 2011 2013 2014 2015 2016 2017 2018 2020 2021 2022 2023

● JPS is established on January 1, replacing Social Insurance Agency which is abolished.

JPS was established not only to implement pension operations properly and reliably, but also to achieve a pension service that provides a sense of security for each and every customer and promotes communication.

● Review of benefits level adjustment rule: enforcement of benefits adjustment by general wage indexation

● Eligibility period to qualify for Old-Age Basic Pension is shortened to 10 years.

● Age limit for contribution payment postponement system is extended from age 30 to age 50.

● Coverage of the Employees' Pension Insurance system is extended to part-time workers.

● Employees' Pension Insurance System Consolidation Act consolidates mutual aid pension systems with Employees' Pension Insurance system.

● Application period for National Pension contribution exemption is extended to the two previous years for retroactive approval.

● Exceptional preferential pension benefit levels (2.5% higher than the legitimate indexed level) for the Old-Age Basic Pension are resolved over a three-year period.

● 50th year of the universal pension system



Among the "customer opinions and comments" received by JPS, we will publish some cases to which we made improvements. We will continue to listen carefully to customer opinions and comments and strive to make improvements.

Consultation Initiatives



1

【Customer Comments】 I would like to see the procedure that can be consulted at the "Pension Consultation Centers" clearly stated on the website.

【Details of initiatives】 The procedures that can be consulted at the "Pension Consultation Centers" are clearly stated on the website. The "Pension Consultation Centers" provide consultation and procedures for receiving pension benefits.

Notification Efforts

1

【Customer Comments】 Please include the amount of the previous fiscal year's pension benefits because I cannot see the difference from the previous fiscal year just by looking at the revision notice sent to me.

【Details of initiatives】 The procedures that can be consulted at the "Pension Consultation Centers" are clearly stated on the website. The "Pension Consultation Centers" provide consultation and procedures for receiving pension benefits.

2

【Customer Comments】 I forgot to submit a claim form for a refund of Employees' Pension contributions and I was no longer entitled to a refund due to the statute of limitations. I would like you to take steps to prevent this from happening again.

【Details of initiatives】 If you pay your Employees' Pension Insurance contributions by direct debit and you have paid contributions that you are not obliged to pay, you will generally receive a refund on your account.



3

【Customer Comments】 Regarding the claim for refund of National Pension contributions, I would like you to give me an estimate of how long it will take from the time of the claim to the refund.

【Details of initiatives】 In the "Sample Form for Completing the Claim Form for Refund of National Pension Contributions" attached to the "Claim Form for Refund of National Pension Contributions," we added a sentence that it takes approximately one month from the submission of the Claim Form for Refund of National Pension Contributions.

Chapter 2



Priority Initiatives of the Japan Pension Service

In FY 2023, the final year of the Future Plan, we set our organizational goal as "Putting the Pension System into Practice - Everything Starts from On-site Operation." To achieve this organizational goal, JPS will promote the "Mission-critical operations," "Consistent implementation of an online business model and promotion of use," and "Promoting work style reform and women's active participation," which are prioritized and will be steadily implemented.



Steady Mission-critical Operation

In FY 2023, JPS will continue to implement National Pension contribution collection initiatives and collection measures of Employees' Pension Insurance, especially for young people. In the area of Employees' Pension insurance and medical insurance, we will steadily implement measures to promote the application of these insurance systems to businesses that are not yet covered by them by utilizing information on national tax withholding agents, and collection measures focusing on payment, including the application of the legal postponement system, with a view to restoring collection performance before the spread of the new coronavirus infection (fiscal 2019.) In addition, we will promote the systemization to respond to the increase in the number of pension consultations, due to the increase in the number of people eligible for Specially Provided Old-age Employees' Pension benefits, and to realize accurate benefits.

(1) Improvement in the Current Year's National Pension Payment Rate for 12 Consecutive Years; and Stable and Sustained Improvement in the Final Payment Rate in the Range of 80%

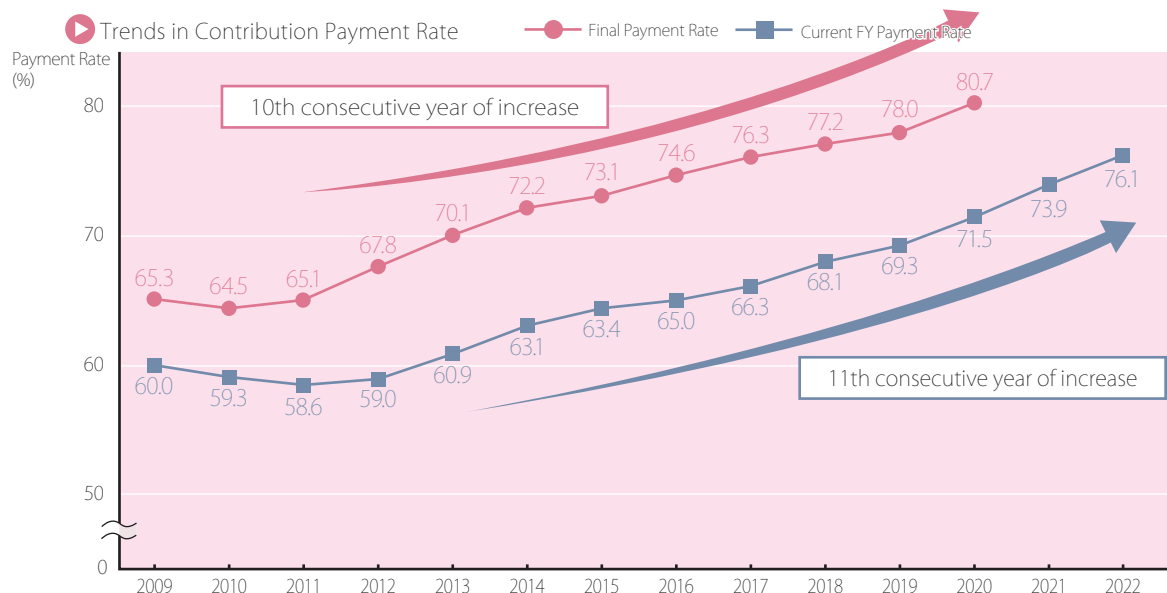
The FY 2022 National Pension contribution payment rate has increased for 11 consecutive years and the final payment rate has increased for 10 consecutive years. By the effort of our branch offices, which support our mission-critical businesses on the front line, JPS has consistently yielded results. In addition, the final payment rate reached the 80% level for the first time since the establishment of the JPS, which was the main theme of the plan.

In FY 2023, regarding the National Pension contribution payment rate, which we have been continuously working on as a barometer of confidence in the pension system, we will take on the challenge of increasing the payment rate for the current year for the 12th consecutive year and ensuring a stable payment rate in the 80% range for previous years, and will work to sustainably increase this rate.

The Main Initiatives that will be Implemented in 2023

Specific measures to address Collection initiatives.

- In addition to promoting collection measures according to the circumstances of each non-payer such as age, income, number of months of non-payment, the importance of payment will be emphasized, and thorough payment reminders will be given to secure the number of months of non-payment.
- In addition, JPS will recommend the use of account transfers and advance payment for payers by cash. JPS will conduct follow-up with those who have not yet submitted the application after the recommendation, and effectively encourage them to use account transfers as early as possible.
- JPS will send a special notice to those who have been approved for partial contribution exemption but have not yet paid and encourage them to do so more effectively.
- For those who have newly failed to pay, JPS will send a notice and a payment slip explaining the benefits of payment at an early stage to encourage payment, and JPS will also make recommendations for account transfer and prepayment.



* Payment Rate (%) = Number of months paid / Number of months due x 100 The number of months due is the number of months that should be paid as contributions for the relevant fiscal year (excluding legal exemption months, application full exemption months, special payment months for students, payment grace months, and prenatal and postnatal exemption months.) The number of months paid is the number of months in which payment was actually made during the relevant fiscal year (by the end of April of the following fiscal year)

* Contributions for the previous two years can be paid and the final payment rate is the payment rate plus those paid in previous years.

Measures based on local conditions

- JPS will take effective measures to further improve the payment rate based on the strengthened system for JPS branches with a large number of non-payers in major metropolitan areas.
- In Okinawa Prefecture, the necessary systems have been put in place to prevent an increase in the number of non-payers and low-payers, and effective efforts have been made to steadily improve the payment rate. JPS aims to further improve the payment rate by continuing its efforts.

● Steady implementation of compulsory collection

For those whose income after deductions is 3 million yen or more and whose contributions have been in arrears for 7 months or more, a final demand letter will be sent to them based on their payment status. If they fail to pay the contributions voluntarily even after being requested to do so, default orders will be issued.

● Creating an environment for easy payment

- JPS will create an environment where it is easy to make payments by informing the public about payment methods through smartphone applications, convenience stores, and Internet banking. In addition, JPS will promote the use of the prepayment system through increased publicity.
- In cooperation with the Ministry of Health, Labour and Welfare, the following payment methods and procedures will be considered to create an environment in which it is easy to make payments.

(2) Workplace Survey for Proper Coverage of Employees' Pension Insurance and Proper Operation of Legal Postponement, and Steady Improvement in the Collection Rate

Regarding measures for the application of Employees' Pension Insurance, medical insurance, JPS will continue to promote efforts to utilize information on national tax withholding agents and conduct effective inspections of workplaces to further eliminate inapplicable workplaces. In the area of contribution collection, JPS will steadily implement measures focused on the payment of contributions, including the application of the legal postponement system, with a view to recovering the level of collection performance before the spread of COVID-19 (FY 2019.)

The Main Initiatives that will be Implemented in 2023

● Measures to ensure proper application through inspections of workplaces

- Among the workplaces that will be subject to the expanded application of part-time workers in fiscal 2022, those that are deemed not to have submitted an application for coverage registration of part-time worker status will be surveyed.
- As the number of eligible workplaces will be expanded to include companies with 51 or more insured employees from October 2024, JPS will conduct inspections of workplaces that are likely to be subject to the expansion, and JPS will take efforts to make the employers promote internal preparations, such as informing the system from employees to employers.



● Payment guidance of Delinquent Workplaces, Application of the Legal Postponement System, and Disposal of Delinquent Workplaces

- When JPS receive a request from a workplace in arrears that it is difficult to make payment, JPS will carefully review the status of the workplace, formulate an appropriate payment plan, and apply the legal postponement system. The legal postponement system shall be applied by focusing on the payment of contributions, for example, by basing the application of the postponement system on a payment plan that exceeds the amount of newly accrued contributions.
- For those enterprises that do not respond to payment consultations to formulate an appropriate payment plan, do not use the legal postponement system, or repeatedly fail to comply with the payment plan, delinquency measures such as property inspections and property seizures will be taken to preserve claims and eliminate delinquent contributions.

(3) Improvement of the System in Response to the Increase in Pension Consultations, and Taking Measures to Realize Accurate Benefits

To promote the assurance of the accuracy for pension benefits and the improvement of customer services, JPS will promote the systematization of pension benefits payments with developing the stable consultation system and the system for accurate and speedy pension decision.

The Main Initiatives that will be Implemented in 2023

● Responding to the increase in pension consultations

- In FY 2023, many men and women will reach the age at which they begin to receive Specially Provided Old-age Employees' Pension. To cope with the increase in the number of consultations and applications, JPS will strengthen our system by adding more consultation booths and increasing the number of staff in charge of consultations and examinations.

● Promoting the systematization of pension benefits payments

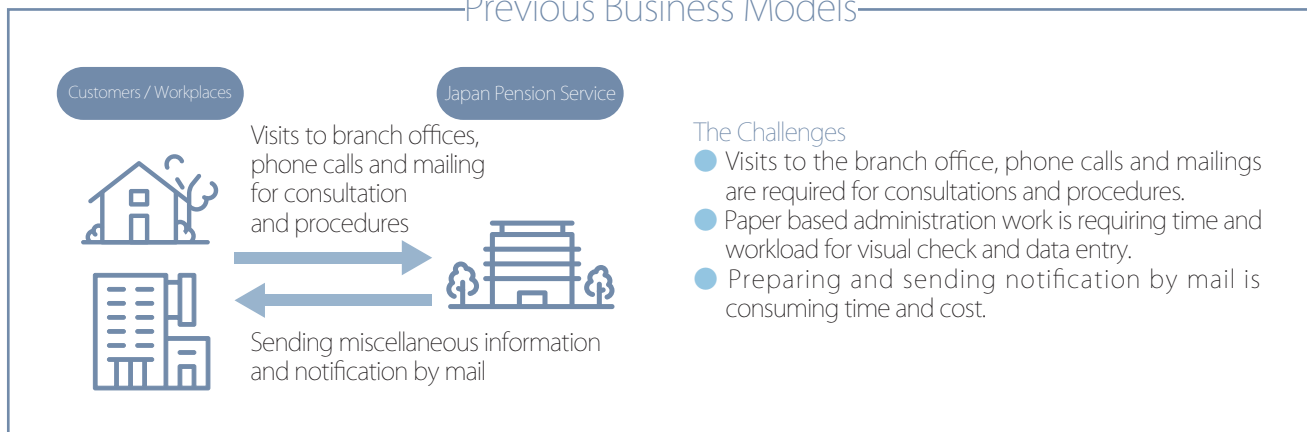
- In September 2023, JPS will prepare for the implementation of a simplified electronic application for the declaration of dependents and promote the use of the simplified electronic application by using the Mynaportal and Nenkin Net to minimize the time and effort required for customers to enter information. In addition, JPS will develop a system to implement a simplified electronic application for old-age pension claims from FY 2024.
- In connection with the implementation of the simplified electronic application, internal administrative work related to the declaration form for dependents, and the old-age pension application form submitted by electronic application will be considered for digitalization.

Implementation of Online Business Model

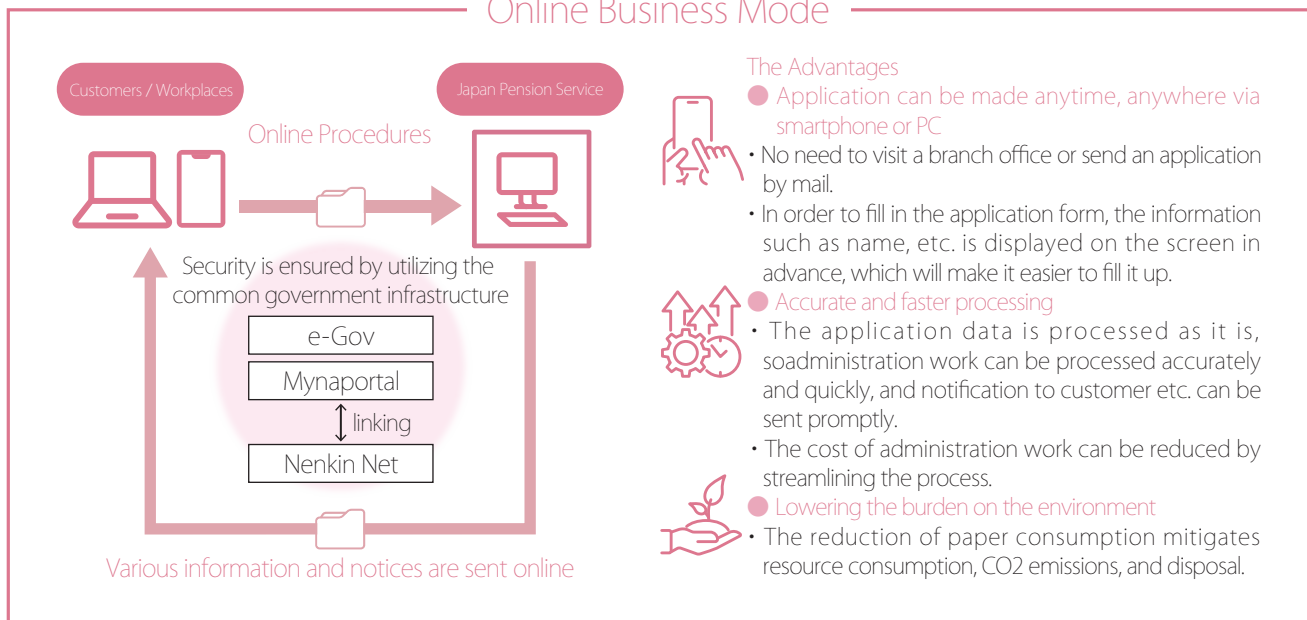
Considering the trend digitalization of society, JPS has been promoting an "online business model" since FY 2020, focusing on the following three directions.

- 1 **Online Customer Service**
Considering the needs of our customers, we are working to realize online services that meet the characteristics of each procedure to reduce the burden and improve the convenience of procedures for customer.
- 2 **Establishment of Digital Workflow**
Efforts to achieve early issuance of health insurance cards, etc. by realizing administrative processing based on electronic data for examination and electronic approval of notifications.
- 3 **Channel Diversification (Channel Mix)**
Efforts to provide services that meet the characteristics and needs of customers by expanding the Internet channel and linking it efficiently and effectively with other channels such as face-to-face and telephone.

Previous Business Models



Online Business Mode

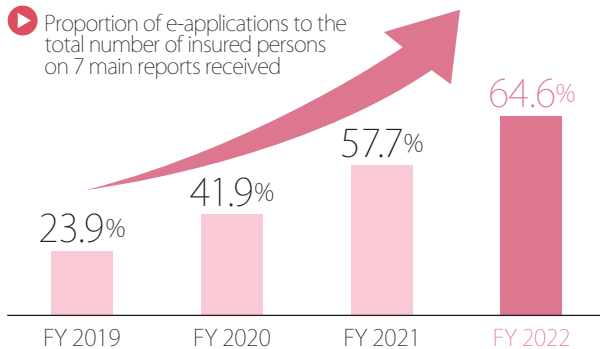


Primary Initiatives to Workplaces

Promotion of e-application

- JPS will intensively promote the use of e-application to workplaces that are obliged to use e-application (corporate workplaces with capital of 100 million yen or more) and workplaces with 51 or more insured persons.
- As a result of these efforts, the ratio of e-applications for the seven major reports* increased significantly to 64.6 % (up 40.7 percentage points from FY 2019)
- As a result of the improvement in the ratio of e-applications, the number of processing days for the issuance of health insurance card was significantly shortened, such as 0.7 days (down 2.6 days from FY 2019) for the application for coverage registration and 0.9 days (down 1.9 days from FY 2019) for the report for dependent persons change.

* Seven main reports: (1) Coverage registration reports (2) Coverage-end reports (3) Remuneration calculation reports (4) Monthly remuneration change reports (5) Bonus payment reports (6) Health insurance dependent reports (7) National Pension Category III insured person reports



Number of days required for administrative work related to the issuance of health insurance card*

Application	Application Methods	As of April 2019	As of April 2022
Application for coverage registration	e-applications	3.3 days	0.7 days
	Paper applications	4.2 days	3.6 days
Health insurance dependent report forms e-applications	e-applications	2.8 days	0.9 days
	Paper applications	4.1 days	3.6 days

* This is the period from the day following the date of receipt of reports at JPS to the confirmation of coverage (excluding Saturdays, Sundays, and holidays.) This does not include the period required for the preparation of the health insurance card at the National Health Insurance Association.

Start of Electronic Transmission

- The "Online Pension Information Service for Workplaces," which provides various types of information such as the amount of insurance contributions, etc. electronically was launched in January 2023.
- The service can be used by logging in to e-Gov with a GBIZ ID* and applying for the service.
- By applying for this service, you do not need to contact JPS branch offices each time when you need, and the necessary information will be sent to you electronically on a regular basis.

* The Digital Agency operates a service that allows users to log in to a variety of administrative services with a single ID and password.

Information to be sent electronically	
Contribution related matters	<ul style="list-style-type: none"> Information on social insurance contributions Contribution amount change statements Basic insurance contribution calculation statement Bonus insurance contribution calculation statement Notification of insurance contribution payment notice /notification of amount received*
Insured person related matters	<ul style="list-style-type: none"> Data on insured persons Notice of decision, etc.

* Notification to workplaces making payment of pension contributions by automatic bank account transfer. It will be launched in Jan 2024.

Primary Initiatives for Individual Customers

Start of simplified e-application

- Using Mynaportal and Nenkin Net, JPS is promoting simplified e-application for the following procedures,
 - National Pension system enrollment procedures, application for exemption, postponement of payment, and special exception for student payment (started in May 2022)
 - Application for payment of National Pension contributions by direct debit (scheduled to begin in March 2024)*1
 - Report on Dependents, etc. (to be filed from September 2023)
 - Application for Old-Age Pension (scheduled to begin in June 2024)*2
- *1: Online account verification with financial institutions to ensure speedy procedures.
 *2: Service will be launched for those who meet certain requirements. The number of eligible persons is scheduled to be expanded sequentially.

Start of Electronic Filing Service

- The following notices, which were previously sent by paper, will be sent electronically to customers through Mynaportal.
 - Certificate of deduction for social insurance contributions (National Pension contributions) (started in October 2022)
 - Certificate of Withholding Tax for Public Pension, etc. (started in January 2023)
- * By using the Electronic Data Service, taxpayers will be able to file their tax returns easily via e-Tax.

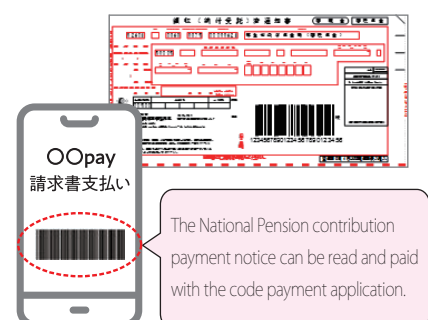
Creation of an environment that facilitates payment of National Pension contributions

- The following systems have been introduced to improve the environment for easy online payment of National Pension contributions.
 - A system that enables cashless payment by reading the barcode on the National Pension contribution payment notice with a smart phone (Bar code payment) (started in February 2023)
 - If you access to Nenkin Net and select the payment of National Pension contribution, the number required for payment is displayed. Even if you do not have the payment notice at hand, you can make a cashless payment using Pay-easy (scheduled to start in January 2024)

▶ Image of a simple e-application



▶ Image of a simple e-application



Promoting Work Style Reform and Women's Active Participation

JPS aims to create an environment where all staff, regardless of gender, can continue to work with sense of security. The organizational goal for 2023 is to "promote work style reforms and the women's active participation." JPS will continue to make efforts to increase the proportion of female managers, encourage the use of childcare leave and other types of leave.

JPS's Status and Issues

As of April 2023, female staff made up roughly 40% of JPS's regular staff. Since JPS's inception, more than half of new hires have been women, and the proportion of female staff is expected to rise further in the future. To ensure the long-term viability of the business, it is critical to create a work environment in which female staff can play an active role and to increase the ratio of female managers, which is one of the indicators of women's active participation. Furthermore, to fulfill the mission of accurately and fairly operating the pension system, JPS believes that it is necessary to create an environment in which all staff, regardless of gender, can continue to work long with sense of security.

Increasing the percentage of female managers

- JPS took the following measures to promote the development and appointment of female managers.
 - Career design training for younger staff, career development training for female candidates for management positions, and women's leadership training for female managers were conducted.
 - As a new initiative, JPS held an opinion exchange meeting for mid-level female staff to help them to resolve their concerns and to be more proactive in their future career planning.
 - Career interviews were held for female staff (before examinations for management positions, when they reach the age of 35 or 40, when they become newly appointed female managers, and before and when they return from maternity or childcare leave.) In addition, in order to increase the number of applicants for management promotion examinations and to raise awareness of the importance of management, JPS expanded the number of staff eligible for such examinations.
- As a result of these efforts, the number of applicants for management position increased, and as of April 2023, the ratio of female managers was 16.4% (up 1.1 percentage points from the same period last year,) ahead of the target of the general employer action plan (15.5% by the end of FY 2023.)
- While aiming to further increase the ratio of female managers by the end of FY 2023, JPS will continue to improve the workplace environment by analyzing factors that limit the activities of women.

▶ Percentage of female staff in management positions (as of April 1, 2023)

* Excluding executives

Total Number of Managers*	Number of Female Managers	Rate of Female Managers
2,831	463	16.4 %

Encouragement to take childcare leave

- JPS has promoted the use of childcare leave and provided support for returning to work through workplace training and internal newsletters to create a workplace where staff can balance work and childcare.
- JPS has created an environment in which staff can learn at any time by providing information on the job training and childcare support and has alleviated concerns about returning to work through the "Re-learning Program," a correspondence training program that provides a learning environment for staff who have been away from work for an extended period due to a childcare leave.
- As a result of these efforts, 107.32% of regular female staff and 57.14% of regular male staff took childcare leave in FY 2022. JPS has met the general employer action plan target of 90% or more for women and 30% or more for men in these areas.

▶ The rate of childcare leave acquisition and the average number of acquired days (as of April 1, 2023)

		Acquisition rate	Average number of acquired days
Regular staff	Male	57.14 %	89.66 days
	Female	107.32 %	508.56 days

* Calculation Formula <Acquisition Rate> (Male) Number of male taking childcare leave / Number of spouses giving birth x 100 (Female) Number of female who took childcare leave / Number of women who gave birth x 100 <Average number of acquisition days> Number of acquisition days by staff who have completed childcare leave / Number of staff who have completed childcare leave

* The business period from April 1, 2022 to March 31, 2023.

* Because the denominator is the number of births during the fiscal year and the numerator is the number of persons who took childcare leave during the fiscal year, there may be a gap between the fiscal year of birth and the fiscal year in which childcare leave was taken, and the childcare leave take-up rate may exceed 100%.

Create a comfortable work environment

- In 2022, with the organizational goal of "promoting women's activities and work style reform," JPS reviewed and established a new leave system and other systems in terms of work-life balance and creating a comfortable work environment.
- In October 2022, the "Revised Child Care and Family Care Leave Law" was partially implemented, and JPS also introduced a new system for taking child care leave in installments and taking child care leave at the time of childbirth (after childbirth.)
- In FY 2023, JPS will process to introduce not only annual paid leave, but also paid sick leave and continue to promote various leave systems based on the revised Child Care and Family Care Leave Law.

▶ Systems Reviewed

Vacation/Leave System	Details of the review	Target staff
Maternity leave before and after childbirth	Unpaid→Paid	Non-regular staff
Childcare time	Unpaid→Paid	Regular staff
Nursing care leave	50% Paid →Paid	Regular staff
Leave for bone marrow transplant	Unpaid→Paid	Regular staff
Leave due to wife's childbirth	Unpaid→Paid	Non-regular staff
Leave to care for a child before and after the wife's childbirth	50% Paid →Paid	Regular staff
	Unpaid→Paid	Non-regular staff

▶ Newly introduced Systems

Vacation/Leave System	Details of the review	Target staff
Birth support leave	Not available →Paid	All staff
Accompanying spouse leave	Not available →Unpaid	Regular staff
▶ New system established with the enforcement of the "Revised Child Care and Family Care Leave Law"		
Vacation/Leave System	Details of System	
Split childcare leave	Staff can take childcare leave up to two times in installments.	
Childcare leave at birth	In addition to the above childcare leave up to 8 weeks after the birth of the child, staff can take childcare leave up to 2 times for up to 28 days	

Further Promoting Work Style Reform and Women's Active Participation in the Workplace

To further promote work style reform and women's active participation, JPS conducted two "All branch participation Campaigns" and collected suggestions from all staff members to identify problems and issues in the workplace and develop measures to address them.

"Why don't we skip this operation?" campaign

JPS conducted the campaign and solicited suggestions from branch offices to identify tasks with unclear objectives, tasks that have already fulfilled their role, and routine tasks. The campaign team received 2,353 suggestions and based on these suggestions, JPS is reducing and streamlining work by eliminating unnecessary reports, reviewing administrative procedures and forms, and systematizing work.

"Find the Glass Ceiling" Campaign

The "Find the Glass Ceiling" campaign aims to identify and improve systems and practices that prevent women from demonstrating their abilities, or based assumptions or prejudgment about women such as that women should be or women tend to be. The survey received 1,783 opinions regarding the life and financial burdens associated with nationwide transfers and improvements in working conditions, as well as requests for the creation of a work environment that allows staff to balance work and family life and continue to work with sense of security. JPS is reviewing the current status and are sequentially implementing the necessary revisions one by one including the organizational structure and human resources system.

Voices of Staff Members Active in the Initiative

Currently, 40 % of JPS's regular staff members and more than half of the new hires are women. The challenge is to create an environment in which women can play an even more active role and to increase the proportion of women in management positions. We have heard from some of the current female managers about their experiences.

- (1) Reasons for applying for management positions
- (2) Difficulties, hardships and positive aspects of being in a management position
- (3) Messages to junior staff

Even though I do not have much experience, I work with my subordinates to achieve the ideal form.



Branch office staff

- (1) I started working as an assistant, but I took the exam to become a regular staff and now I work as a regular staff. During the interview for the promotion exam, I was asked, "Do you want to be a manager?" I replied, "I would like to raise my hand when I have more experience and am ready. I wanted to take responsibility for my words, so a few years ago I took and passed a management promotion exam."
- (2) I have not been with the company long enough to have enough knowledge and experience in the business, and the transition from player to manager is a challenge for me. I am still trying to learn about the current situation in my section by observing it carefully, discussing with my subordinates to see if there is anything that needs to be improved, and trying to get closer to my ideal position. It is also important to rely on my subordinates and not take things on myself.
- (3) When you become a manager, you can use everything you have experienced in different situations and see a different view of the world. If your superior encourages you or if you have the desire to try, don't hesitate to raise your hand.

Thanks to my supervisor's encouragement, I moved into a management position.



Headquarters staff

- (1) When I started to think about moving up, there was a specialist promotion exam (pension benefits) that I was interested in. I was not sure whether I wanted to take a position as a pension benefits specialist, where I could use my expertise, or a management position, which I had never experienced, but the director encouraged me to take the management position.
- (2) The first office I worked in had excellent results, and I was worried that I might not be able to achieve the results because of my inexperience. However, I was blessed with subordinates around me, and with the support of the senior managers around me, I was able to carry on with my work. Now I am working as a manager at the headquarters for the first time, and it is very challenging, but I find it very rewarding.
- (3) I think it is natural for women to be in management positions now that the number of new hired women is equal to the number of men. Men and women are the same in that they cannot do everything well from the beginning. You can grow as a person by gaining experience in a management position. Don't miss the opportunity to take on this challenge.

By proactively consulting with our staff, we can help each other grow.



Branch office staff

- (1) I was in my 30s when I was offered a management position. I thought it might be too early for me, but I had a desire to become a manager in the future, so I decided to accept the challenge.
- (2) However I was worried when I was assigned at first, thanks to the support of all staff, I honestly don't find it so difficult now. All the senior staff members have a lot of experience, so I can talk to them whenever I have a problem, and they help me. By proactively asking for advice, I sometimes learn new ways of thinking that I had never thought of. I feel that this has contributed to my personal growth. I feel that the help I get from them helps me do my best for everyone.
- (3) I'm sure there are many people who are not sure about becoming a manager, but you don't have to think too much about it. It is best to be yourself and not have a fixed idea of what a manager should be like. There are definitely people who will support you, so please give it a try.

Men's participation in childcare has been attracting attention. Many male staff of JPS take childcare leave. A supportive atmosphere where both men and women can take childcare leave is common. Here are some comments from male staff who returned to work after taking childcare leave.

- (1) Period of childcare leave
- (2) Reactions of others when taking childcare leave and adjustment of work
- (3) Thoughts after taking childcare leave and message to those who will take it

My workplace understands men's participation in childcare as well as the use of childcare leave.

- (1) When my second son was born, I took about two and a half months of childcare leave. When my first son was born, I also took childcare leave for about 3 weeks.
- (2) The staff around me encouraged me to take the leave, saying, "Please take advantage of the trend of the times." I did not hesitate to take the leave because the atmosphere at my office is such that "even men should take childcare leave and participate in raising children." The transfer of work was discussed with the chief of staff and above. We used tools to reduce work as much as possible. We also provided training for staff who were unfamiliar with the new responsibilities so that they could handle them with ease. In this way, we have set up a system to handle the situation even if the number of staff is reduced by one.
- (3) Childcare continues even after childcare leave ends. There are times when a sudden absence is necessary, such as when a child is sick and needs to leave work to see a pediatrician. In such cases, my colleagues' understanding allows me to balance work and family life. I believe that this balance is achieved through the efforts of the staff themselves and the understanding of the workplace.



Branch office staff

I can now think of parenting as my own business.

- (1) When my second child was born, I took two months of childcare leave.
- (2) In my case, I was in a situation where I had to take care of my older child, and the staff around me were very accommodating. I was apprehensive about taking a long leave of absence from work and felt that I might cause problems for them. However, I was encouraged by a senior staff member who said, "Think of your child first."
- (3) During my childcare leave, I was busy with housework and taking care of my child all day. My life revolved around my children. I felt that it was really hard for my wife to do everything by herself every day. I also began to think about the relationship of trust with my children and communication between husband and wife as I had more time to spend with my family. Men today are supposed to be more cooperative in child-rearing and housework, but I think there is still a strong sense that women are still the main contributors to them. I felt that the childcare leave was a good opportunity for me to think of childcare as my own business.



Branch office staff



Among the "customer opinions and comments" received by JPS, we will publish some cases to which we made improvements. We will continue to listen carefully to customer opinions and comments and strive to make improvements.

Initiatives for pension benefits payments

1

【Customer Comments】 There is a description about My Number on the unpaid pension claim form, but I would like it to be clearly stated, including whether it is mandatory to include My Number.

【Details of Initiatives】 By entering the claimant's national individual number (My Number) on the unpaid pension claim form, claimants can omit some of the attached documents. To make it easy to understand, we listed documents that must be attached to an unpaid pension claim form, depending on whether the claimant's My Number is indicated or not.

2

【Customer Comments】 I have been receiving disability pension and have been submitting medical report regularly, but I have lost the medical report and livelihood verification form that were sent to me this time. The medical report can be downloaded from the website, but the livelihood verification form to be submitted at the same time is not listed.

【Details of Initiatives】 In addition to the medical report, we have posted and made available for download on our website the livelihood verification form.

Top Page (Japanese)>Application and Reporting Forms>Application and Reporting Forms (Pension Receipt)>Application Form for Pension Beneficiary (Old-Age Pension, Disability Pension, and Survivors' Pension)

3

【Customer Comments】 I would like to see the necessary documents for those who live in Germany when claiming for a Japanese pension on the website.

【Details of Initiatives】 The "Application Forms for Japanese Pension Claimants and Beneficiaries" page on the website provides information on the documents required for the claim form. The same information is also available for Belgium, Canada, Australia, the Netherlands, and the Czech Republic.

Top Page (Japanese)>Pension System / Pension Procedures>Social Security Agreements>Social Security Agreement Structure and Procedures>Application Forms>Application Forms (Germany)>List of Application Forms (Pension Claim Forms) for Japan-Germany Social Security Agreement

4

【Customer Comments】 Please expand the number of consultation available for appointments via the Internet, not to be limited to old-age pension TURNAROUND claims.

【Details of Initiatives】 From March 2022, an object of consultation available for making appointment over the Internet was extended to include old-age pension claims on the whole.



Chapter 3

FY 2022 Initiatives

This section reports on the JPS's initiatives implemented based on its annual plan.



Initiatives to Promote National Pension Coverage

All people who are registered residents of Japan and aged between 20 and 59 must be covered by National Pension system. JPS needs to work to reduce the number of individuals who are not covered by the system.

(1) Ensuring Coverage

FY 2022 Plan Overview

- For those who have reached the age of 20, JPS planned to increase its efforts to inform young people about the system and encourage them to make payments by sending out pre-enrollment notices to the individual and the head of the household one month before their 20th birthday, informing them of the advance payment system, automatic bank account transfer, and credit card payment.
- JPS planned to encourage those aged 34, 44, and 54 who are identified by the Basic Resident Registration Network System to apply for National Pension.
- If an insured person fails to submit a "category change" report or if no notification has been made, JPS planned to ensure the registration in the system as National Pension Category I insured persons.

Status of FY 2022 Initiatives

- **Implementation of informing the way of payments for those over the age of 20**
 - JPS promptly completed enrollment procedures for all eligible persons who should be enrolled as National Pension Category I insured persons (996,000 people,) based on information provided by the Japan Agency for Local Authority Information Systems (J-LIS.)
 - To improve young people's payment rates, JPS sent out pre-enrolment notices one month before their 20th birthday, informing them of the advance payment system, automatic bank account transfer, and credit card payment. Furthermore, with the collaboration of municipalities, JPS made phone calls and provided the information on payment, advance payment, automatic bank account transfers, special payment for students, contribution postponement system and exemption system to those whose phone numbers were identified. (Approximately 60,000 people.)
- **Implementation of notification recommendations for transferees from overseas on turning point age**
Among the people aged 34, 44, and 54-years-old (approximately 4.998 million,) those who moved to Japan from overseas and did not have Basic Pension Numbers, were encouraged to submit registration applications. If applications were not received after JPS's encouragement, JPS simply registered them (approx. 22,000 people) in the system as National Pension Category I insured persons.
- **Encouragement for submission of National Pension "category change" reports to retired employees and their dependent spouses**
JPS also encouraged those leaving their jobs and their dependent spouses to voluntarily report "category change." Steps were first taken to encourage registrations two months after they quit their jobs. If applications were not received in spite of JPS's encouragement, JPS simply registered them (approx. 1.056 million people) as National Pension Category I insured persons.

(2) Coordination and Cooperation with Affiliated Organizations

FY 2022 Plan Overview

- JPS planned to continue to work with municipalities to improve the procedures for enrolling in National Pension system through the Mynaportal, as well as the implementation of procedures for requesting exemption of contributions.
- JPS planned to strengthen its coordination with HELLO WORK (employment offices) to use the occasion of the employment insurance explanatory sessions to encourage the submission of National Pension "category change" reports and to explain special exemption systems for the unemployed.

Status of FY 2022 Initiatives

- **Launch e-application from Mynaportal**
JPS collaborated with the relative agency including the Digital Agency to prepare the e-application via Mynaportal, for National Pension enrollment and application for contribution exemption, which was launched in May 2022.
- **Provide training for municipal government staff in charge**
JPS targeted municipal government staff involved in National Pension matters for in-person and online training to improve their knowledge and encouraged to provide appropriate guidance to residents at the point of service.
- **Asked HELLO WORK to publicize the launch of e-applications**
JPS strengthened cooperation with HELLO WORK to inform people about the special exemption system at employment insurance information sessions and encouraged job leavers to voluntarily register with HELLO WORK. In addition, we asked HELLO WORK to equip the posters and leaflets to inform people that the e-application for enrollment in National Pension and the application for exemption from insurance contributions via Mynaportal had been launched.

(3) Addressing People Unqualified for a Pension or Receiving Low Pension Benefits

FY 2022 Plan Overview

- JPS planned to ensure the implementation of encouragement for the voluntary enrollment program to those who meet the eligibility requirements for benefits by continuing to voluntarily enroll and pay their contributions.
- JPS planned to continue the FY 2021 recommendation of payment for exempted terms to those with approval periods of the 2nd and 9th years for possible supplemental payment.

Status of FY 2022 Initiatives

- **Encouragement of the use of the voluntary coverage system**
Regarding the voluntary enrollment recommendation for those who cannot meet the eligibility period within the mandatory enrollment period, JPS implemented the recommendation for those who will reach age 60-64 in fiscal 2022 and meet the eligibility requirements by voluntarily enrolling until age 65 (8,000 people.) As a result, 524 people enrolled and paid their benefits in fiscal 2022.
- **Encouragement of retroactive payment**
JPS recommended retroactive payment for those who had contribution exemption approval period that allows retroactive payment in the 2nd and 9th years. Approximately 8.148 million people were encouraged to make retroactive payments, which resulted in 219,000 people's payment during FY 2022.

(4) Measures to Cover Foreign Nationals

FY 2022 Plan Overview

- JPS planned to compare information on foreign nationals supplied by the Ministry of Justice with JPS's own records to encourage people not covered by the pension system to submit applications for coverage and to complete procedures to give them eligibility for coverage. If they fail to apply and if no registration has been made, JPS planned to ensure the registration in the system as National Pension Category I insured persons.
- In order to provide easy-to-understand explanations of the system, pamphlets and other materials explaining the National Pension will be used in several languages. In addition, JPS will cooperate with related organizations to promote awareness of the system and encourage their coverage.

Status of FY 2022 Initiatives

- **Extending coverage to specified skilled non-Japanese workers who are not covered by the pension system**
Based on the information provided by the Immigration Services Agency of Japan, such as specified skilled non-Japanese workers information since June 2019, JPS worked to register specific skilled non-Japanese workers (454 people) as National Pension Category I insured persons, who should have been registered as such, excluding those who submitted a notification by themselves.
- **Enhanced initiatives for provision of pamphlets that are easy to understand for non-Japanese readers**
To better explain the pension system to non-Japanese readers in an easy-to-understand way, JPS created pamphlets as follows;
 - JPS has made the pamphlet, "The Pension System Information Pamphlet for Foreigners," which was available only in English, expanded to 14 languages and posted on the JPS website.
 - In addition to the pamphlet "Japan's Public Pension System" produced in FY 2021, five new pamphlets were produced in Japanese with Hiragana.
 - To promote understanding of National Pension, JPS created an English version of the Q&A on the JPS website.

Initiatives to Improve the Payment Rate of National Pension Contributions

Underlying the public pension system is an intergenerational support system (pay-as-you-go system) in which different generations support one another, with current pension beneficiaries receiving benefits funded by contributions from the current working-age population. Improving National Pension contribution payment rates is important for ensuring the systems function correctly. The current-year payment rate reached 76.1 % and the final payment rate reached 80.7 % in FY 2022 by taking efficient and effective measures such as payment reminders and exemption recommendations for non-payers, while taking into account the impact of the COVID-19 pandemic.

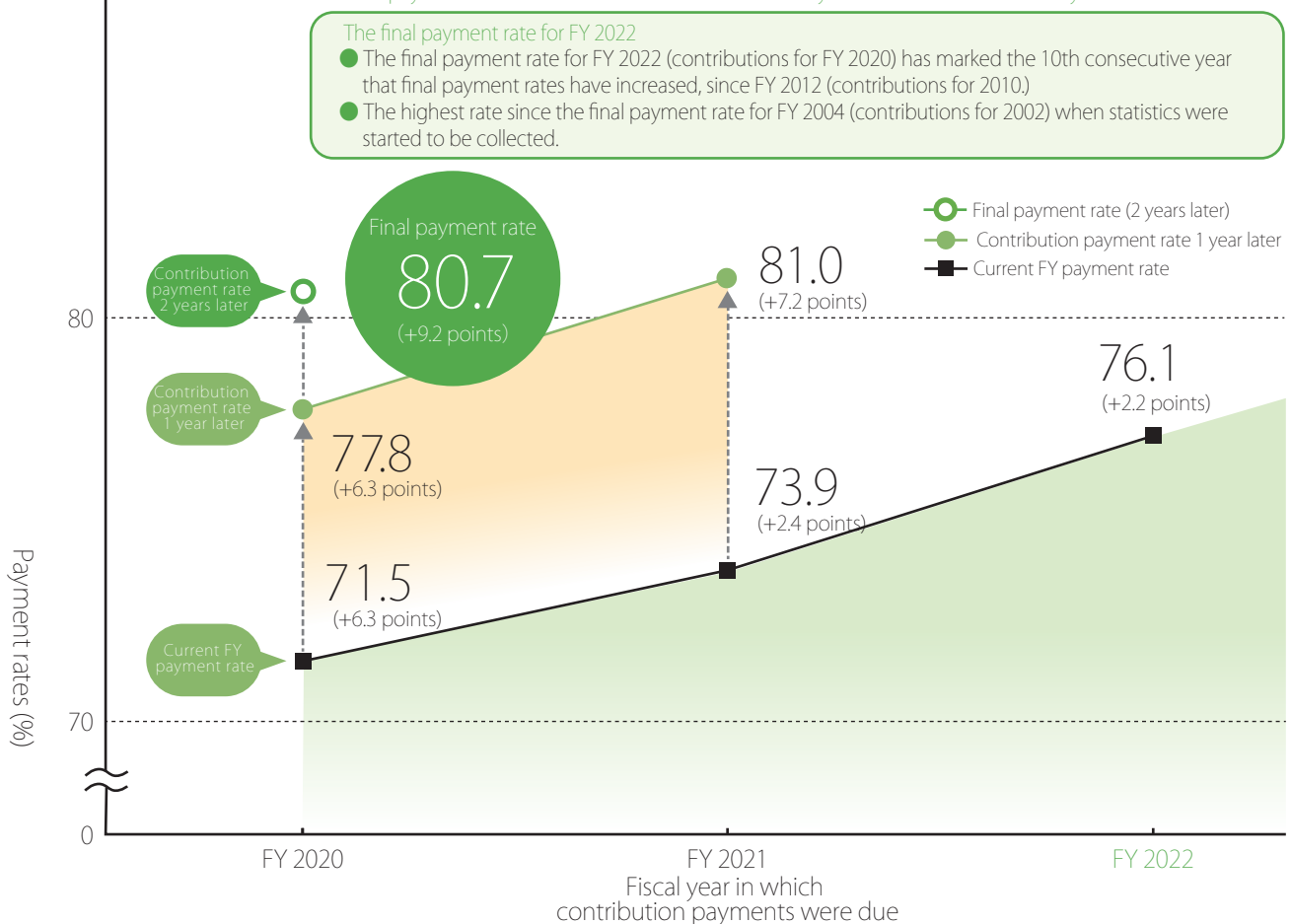
(1) Contribution Collection Initiatives for Non-payers by their attributes

FY 2022 Plan Overview

- JPS established the following targets to secure a current-year payment rate above first half of the 70s % while pushing the final payment rate above 80 %.
 - Secure a roughly 2.0 point increase from the results in FY 2020 (71.5 %) in the current-year payment rate for FY 2022 contribution and exceed the previous year's results.
 - Secure at least a 5.0 point increase in the contribution payment rate for FY 2021 contributions as of the end of FY 2022, relative to the payment rate for those contributions as of the end of FY 2021.
 - At least an 8.0 point increase in the final payment rate for FY 2020 contributions relative to the current-year payment rate for those contributions in FY 2020.
 - Secure higher rates of payment by automatic bank account transfers and credit cards than last fiscal year.

Contribution payment rates (FY 2022)

Note: National Pension contribution can be paid retroactively for up to two years in the past. The final payment rate for contribution due in the current year will be determined two years in the future.



Status of FY 2022 Initiatives

- **Achieved the target contribution payment rates**

The current year payment rate for FY 2022 contributions was 76.1 %, an increase of 2.2 points from the previous year. Contribution payment rate 1 year later for FY 2021 was 81.0 %, an increase of 7.2 points, and the final payment rate for FY 2020 contributions was 80.7 %, an increase of 9.2 points. The current year payment rate marked the 11th consecutive year of improvement, and the final payment rate has marked the 10th consecutive year of improvement.

- **Establishment of a dedicated team to achieve an 80 % final payment rate**

In FY 2022, a dedicated team was established at headquarters with the main goal of achieving a final payment rate of 80 %. As a result of thorough management of the offices by the specialized team and individual guidance to weak offices, the goal was achieved and far exceeded.

- **Recommendations for automatic bank account transfers and credit card payments**

The total conversion rate for bank transfer and credit card payments was 41.5 %, due to written and telephone encouragement and the sending of bank transfer application forms at the time of qualification.

- **Built a convenient contribution payment infrastructure**

JPS continued to include explanations of how to pay contributions at convenience stores, by Internet banking, or by credit card to promote usage of those payment methods on the back of payment notices and in enclosed leaflets. In February 2023, JPS also launched a payment system using a smartphone payment application.

▶ Rates of payment by automatic bank account transfer or credit card

Fiscal year	2021	2022	Relative to previous FY
Automatic bank account transfer	34.3 %	34.2 %	▲0.1 points
Credit card usage rate	6.5 %	7.2 %	+0.7 points
Total	40.8 %	41.5 %	+0.6 points

▶ Status of payment by convenience store, internet banking, and credit card

Fiscal year	2021	2022	Relative to previous FY
Convenience store	15.17 million cases	15.32 million cases	+1.0 %
Internet banking	3.03 million cases	2.95 million cases	▲2.4 %
Credit card	3.01 million cases	3.28 million cases	+8.8 %
Total	21.21 million cases	21.56 million cases	+1.7 %

(2) Measures for Young People

FY 2022 Plan Overview

- JPS planned to inform those who have reached the age of 20 years old about National Pension system and payment procedures through various opportunities.
- JPS planned to send out special dedicated payment reminders reconsidered to be effective to non-payers, and also send out reminders to the heads of household who are jointly and severally liable for the payment.

Status of FY 2022 Initiatives

- **Measures taken on those reaching the age of 20 years old**

A video explaining payment methods and procedures for the National Pension Contribution Special Payment System for Students was posted on JPS's official X (the former Twitter) page to strengthen measures for those reaching the age of 20 years old. JPS also sent out payment reminders to non-payers in the special envelopes designed to encourage reading to the head of the household, who was jointly and severally obligated to pay. As a result, the payment rate for those who reached the age of 20 increased to 69.6 % (up 3.5 percentage points from the previous year).

- **Leaflets and payment notices mailed to non-payers aged 20-23**

Since improving the payment rate among young people helps to improve the overall payment rate, JPS sent non-payers aged 20 to 23 a leaflet and a payment notice that clearly described the benefits of paying and the disadvantages of non-payment by showing specific numerical values.

(3) Measures for Long-term Non-payers

FY 2022 Plan Overview

- JPS planned to analyze the attributes of those who have not paid for 24 months and consider initiatives to eliminate delinquencies.

Status of FY 2022 Initiatives

- **Analysis of non-payers and sending payment notices and follow-up reminders**
JPS analyzed and verified the number of non-payers, including those who had not paid for 24 months. Based on the results, JPS distributed a list of eligible individuals to branch offices, sent payment forms, and conducted follow-up reminders through an outsourced service provider. As a result, the number of 24 months non-payers was 890,000 (down 170,000 from the previous year.)

(4) Measures Suited to the Circumstances of Each Region

FY 2022 Plan Overview

- Although the payment rate is steadily rising as a result of the systems and supports put in place to prevent an increase in the number of non-pensioners and low-pensioners in Okinawa Prefecture, JPS planned to implement more effective measures to improve the contribution payment rate more because the contribution payment rate in Okinawa is still lower than the one in other prefectures.
- Based on the strengthening of the system for branch offices with a large number of non-payers in metropolitan areas, JPS planned to take effective measures, including measures to improve the payment rate.

Status of FY 2022 Initiatives

- **Increasing the payment rate through the ongoing Okinawa Project**
Under the "Okinawa Project" launched in FY 2019, JPS continued to encourage payment through phone calls and door-to-door visits as well as implementing unified collection measures in the prefecture in FY 2022. These initiatives significantly increased the current-year payment rate for FY 2022 contributions in Okinawa Prefecture to 70.5% (up 3.7 points relative to the previous fiscal year's contribution payment rate.)
- **Increasing of the current year's payment rate as a result of strengthening the system at the branch offices**
As for branch offices with a large number of non-payers, as a result of strengthening the system by increasing the number of regular staff and other measures to manage the progress of efforts, the payment rate for the current fiscal year was 74.2%, up 2.5 points from 71.7% in the previous fiscal year.

(5) Consistent Implementation of Compulsory Collection

FY 2022 Plan Overview

- JPS planned to target for compulsory collection and send final ultimatums regarding payment to all individuals, based on contribution payment status, who have an income after applying deductions of at least 3 million yen and have failed to make contribution payments for at least 7 months, except those who met conditions for exemption.
- In terms of compulsory collection, JPS will make an appropriate decision based on the impact of the COVID-19 pandemic.

Status of FY 2022 Initiatives

- **Resuming compulsory collection in consideration of the impact of the COVID-19 pandemic**
In consideration of the impact of the COVID-19 pandemic, JPS resumed compulsory collection from July 2022, returning to the standards in place before compulsory collection was suspended in FY 2020. As a result, 189,000 final demand letters were sent, 13,000 cases were seized, and the payment rate was 56.2%.

▶ National Pension Contribution Collection Initiatives (Chart)

Non-payers

Income data from municipalities
(acquired from information provision network systems beginning FY 2020)

Targeted for compulsory collection and payment encouragement*

Payment encouragement (better quality / more efficient)

Fiscal year	2019	2020	2021	2022
By mail	32.72 million cases	35.31 million cases	36.57 million cases	38.75 million cases
By phone	23.50 million cases	20.89 million cases	21.02 million cases	19.44 million cases
In-person visits	4.19 million cases	10,000 cases	2.29 million cases	4.23 million cases

* An act to encourage payment of their own accord by mail, phone or visit if the contribution is not paid by the deadline.

No response to repeated payment encouragement

Compulsory collection (to eliminate feelings of unfairness and generate ripple effects)

Fiscal year	2019	2020	2021	2022
Final ultimatums	142,871 cases	42 cases	2,117 cases	189,009 cases
Reminder letters	89,615 cases	0 cases	15 cases	133,476 cases
Seizures of property	20,590 cases	41 cases	46 cases	12,784 cases

© Numbers of cases of final ultimatums, reminder letters, and seizures of property refer to those cases began in that fiscal year.

○ Payment encouragement outsourced

Fiscal year	2019	2020	2021	2022
By mail	5.82 million cases	6.17 million cases	8.48 million cases	10.27 million cases
By phone	23.48 million cases	20.52 million cases	20.68 million cases	19.18 million cases
In-person visits	4.12 million cases	0 million cases	2.23 million cases	4.09 million cases
Total	33.42 million cases	26.69 million cases	31.39 million cases	33.54 million cases

© JPS suspended a part of procedures and door-to-door visits related to compulsory collection considering the impact of the COVID-19 pandemic in FY 2020 and FY 2021.

Eligible for exemptions

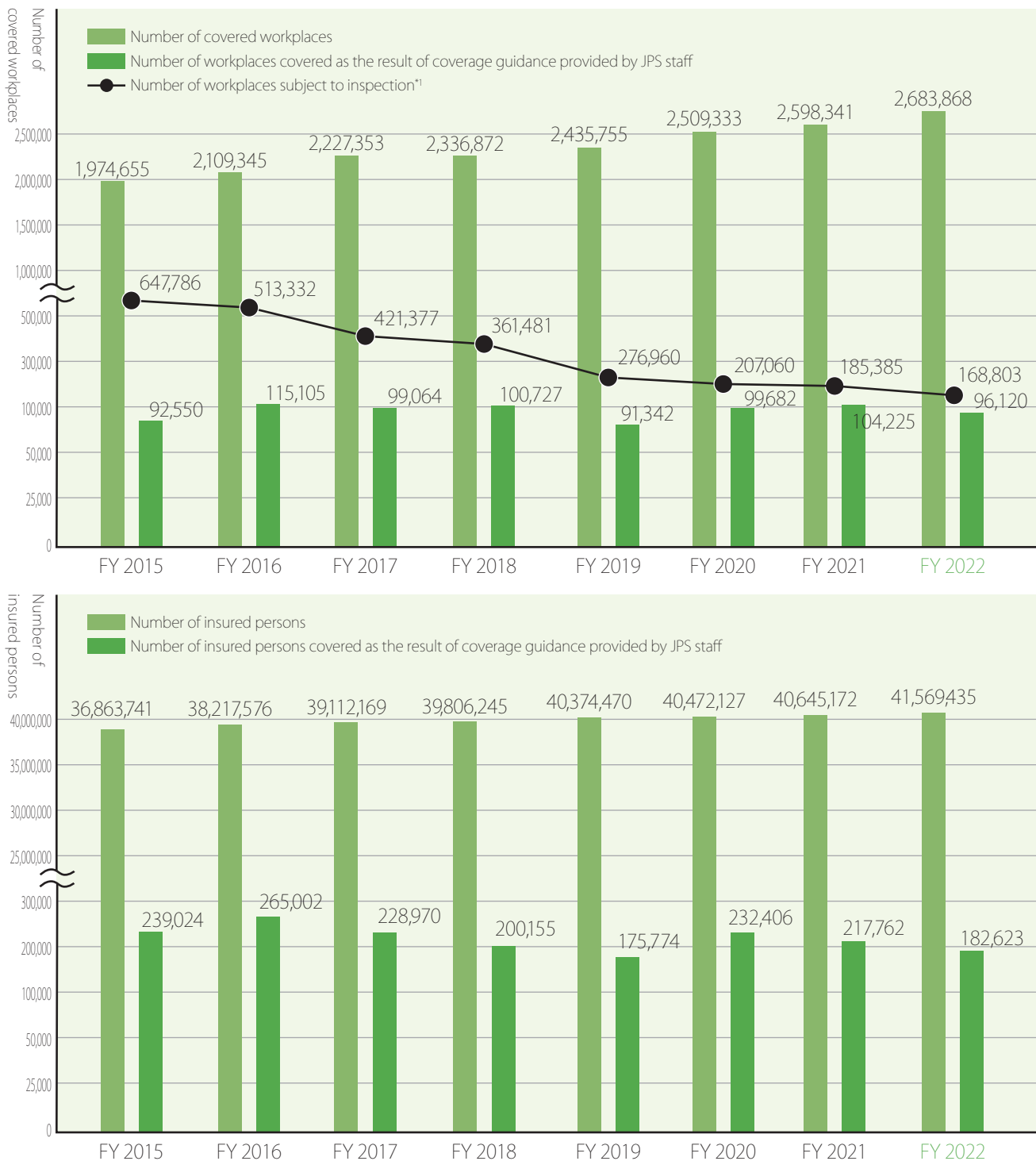
Promoting understanding of and encouraging use of the exemption system.

Promote understanding and encourage use of the exemption system and the Special Payment System for Students (program that enables students to postpone pension contribution payments) to ensure people's rights to receive pensions and increase the sizes of pensions.

Initiatives to Promote Coverage of Employees' Pension Insurance and Employees' Health Insurance

In general, all corporate workplaces and small business workplaces with at least five regular employees (excluding some industries) are required to be covered by the Employees' Pension Insurance and Employees' Health Insurance system. To ensure a fair distribution of the burden on employers, to prevent individuals from falling unqualified for a pension or receiving only low pension benefits and to keep a universal health insurance for citizens' safe and comfort lives, JPS works to systematically promote coverage at workplaces who have employees that should be covered.

▶ Status of initiatives since FY 2015



^{*1}: Of such corporate workplaces that employ and pay wages to employees on whom information is provided by the National Tax Agency, workplaces subject to inspection are the subset not covered by Employees' Pension Insurance, according to JPS data

(1) Measures to Promote Coverage of Workplaces that are not Covered

FY 2022 Plan Overview

- JPS planned to implement initiatives that utilize information on national tax withholding agents to further reduce the number of workplaces lacking coverage, and to intensively implement such initiatives over a four-year period beginning FY 2020.
- JPS planned to continue to aim with top priority for coverage extension to workplaces that it had known, as of FY 2022 action plan was made, that those are employing five or more employees. JPS also planned to seek to apply the system as soon as possible to offices where it had known that there were non-family employees.
- JPS planned to promote awareness of the system and promote its application to individual companies, such as professional firms with 5 or more employees, which will be mandatory from October 2022 due to the revision of the Pension Law.
- To achieve the goal, the JPS headquarters planned to manage the progress and provide guidance to each branch office, and JPS planned that regular joint meetings between the headquarters and the branch offices would be held to achieve the action plan.

Status of FY 2022 Initiatives

- **Achieved coverage of approximately 96,000 workplaces through coverage guidance**
JPS set the target of 80,000 workplaces to newly cover through coverage guidance provided by JPS staff, with individual goals set for specific branch offices. In addition to extending coverage to approximately 50,000 newly covered workplaces through coverage guidance using information on national tax withholding agents, JPS also promptly implemented coverage guidance for newly established companies using company registry information, ultimately extending coverage to approximately 96,000 workplaces and 183,000 individuals in total. As a result, the number of workplaces subject to inspection dropped to approximately 169,000 as of the end of FY 2022, down from approximately 185,000 as of the end of FY 2021.
- **Extended coverage to 944 workplaces through priority coverage guidance**
JPS put coverage guidance priority on 1,767 corporate workplaces which were discovered to have at least five employees. Of these, the coverage was extended to 944 workplaces, reducing the number of targets by 92 workplaces.

▶ Status of workplaces with five or more employees

Corporate workplaces with 5 or more insured workers	Number of target workplaces as of April 2022 ^{*2}	Number of workplaces provided coverage guidance	Number of workplaces covered or exempted	Number of workplaces with no employees meeting the applicable criteria ^{*3}	Number of target workplaces as of April 2021 ^{*4}
	1,767 Workplaces	944 Workplaces	150 Workplaces	581 Workplaces	92 Workplaces

^{*2}: It is divided with estimation based on data from withholding national tax as of the end of March 2022, information by hearing in coverage guidance, and confirmation by questionnaire.

^{*3}: Workplaces that have been confirmed to be dissolved or closed according to corporate registration information, or those that have been determined to have no actual business operations based on on-site inspections or other means.

^{*4}: Excluded workplaces identified after April 2022.

- **Informing the system to the newly eligible workplaces**
Leaflets and questionnaires were sent to 596 newly eligible professional service enterprises, resulting in 299 enterprises becoming eligible.
- **Progress checks and other measures to achieve the target**
The JPS Headquarters conducted progress reviews with branch offices at monthly coverage task force meetings and implemented initiatives based on the PDCA cycle.

(2) Measures to Improve Coverage through Workplace Inspections

FY 2022 Plan Overview

- To prevent coverage gaps and promote proper reporting, JPS planned to create a prioritized action plan and conduct effective and efficient workplace surveys.
- In order to smoothly respond to the revision of the system regarding the expansion of the coverage of the system for part-time workers, which would be effective from October 2022, JPS planned to provide explanations of the system to the relevant workplaces so that the application for coverage registration is properly submitted. In addition, for those offices that do not appear to have submitted the application after enforcement, JPS planned to recommend proper submission of the application and conduct workplace survey.

Status of FY 2022 Initiatives

- **Implemented workplace inspections aiming to cover around 4.98 million workers**
In FY 2022, as a result of our efforts to survey workplaces covering 4.98 million insured persons, JPS was able to survey workplaces corresponding to the number of insured persons exceeding the goal.
- **Awareness of the extension to part-time workers**
Of the approximately 50,000 workplaces that may be subject to the expanded application of reduced working hours, JPS conducted a survey of 29,768 workplaces to inform them of the system. JPS also visited offices that had not yet been surveyed and informed all eligible workplaces of the system to ensure its smooth implementation.

▶ Status of workplace inspection initiatives

Target number of insured persons	Number of insured persons at inspected workplaces	Number of workplaces inspected
4,980,000	6,985,197	167,899

▶ Workplace inspection identification status

Number of workplaces identified for targeting by initiatives ^{*5}	Matters related to coverage / loss of coverage	Matters related to remuneration
	16,865	69,560

Number of insured persons covered as the result of JPS inspection

30,998

^{*5}: Workplaces identified for targeting by initiatives: This refers to workplaces for which proper application/reporting was finally made because of workplace inspections. (Including workplaces for which JPS made corrections or registrations without receiving applications/reports from the workplace.) These inspections checked whether proper application/reporting had been made for insured person's eligibility and remuneration, and identified omissions or errors in registration applications/reporting.

(3) Acceleration of Administrative Processing for Registrations and Reports

FY 2022 Plan Overview

- To promote the rapid issuance of health insurance cards, JPS planned to continue to accelerate the process by setting targets for the lengths of administrative processing periods for applications and conducting progress management on a monthly basis.
- For e-applications for coverage registration and other applications pertaining to those covered by health insurance, JPS aimed to submit eligibility information within two business days to the Japan Health Insurance Association, generally.

Status of FY 2022 Initiatives

- **Successfully accelerated the processing of e-applications**
JPS prioritized the processing of registration applications and similar documents, and this resulted in an achievement of the goal of the average period required for processing for electronic applications, electronic media, and paper media.

▶ Average Number of Processing Days by Registration Application/Report Type

Registration applications						
Type	e-application		Electronic media		Paper	
Fiscal year	Apr. 2021	Apr. 2022	Apr. 2021	Apr. 2022	Apr. 2021	Apr. 2022
Average number of processing days	0.5	0.7	0.8	0.8	2.9	3.6

Report for dependent person change						
Type	e-application		Electronic media		Paper	
Fiscal year	Apr. 2021	Apr. 2022	Apr. 2021	Apr. 2022	Apr. 2021	Apr. 2022
Average number of processing days	0.7	0.9	0.9	0.9	2.8	3.6

Note: The "processing days" is the length of the period from the day after the registration application/report is received by JPS to the day on which pension eligibility is confirmed. The period does not include the period required by the Japan Health Insurance Association to create the health insurance card.

Note: Includes the impact of the delay in the receipt of electronic filings that occurred in April 2022.

Initiatives to Collect Contributions of Employees' Pension Insurance and Employees' Health Insurance

The contribution collection rate for Employees' Pension Insurance has been at a high level ever since JPS was founded. All grace periods of the special postponement system which was established in consideration of the impact of COVID-19, has ended during FY 2021, and JPS switched to apply the existing postponement system for the workplaces that were subject to the postponement. JPS encouraged appropriate payment based on the circumstances of each workplace. Furthermore, JPS has taken prompt and flexible action for those workplaces that continue to have difficulties in paying contributions, considering their individual circumstances.

(1) Initiatives to Achieve Target Contribution Collection Rates

FY 2022 Plan Overview

- JPS planned to maintain or improve contribution collection rates, including the contribution amounts applied by the legal postponement systems, relative to the previous fiscal year.

Status of FY 2022 Initiatives

● Ensure the collection of contributions according to the circumstances of each workplace

To ensure the stable collection of contributions from more than 70,000 workplaces under the legal postponement system, JPS made efforts to ensure the collection of contributions. JPS held payment consultations with workplaces that had difficulty in paying contributions and encouraged payment while taking into account the survival of the company. For those workplaces that defaulted on their payment plans, JPS conducted property inspections and took delinquency disposition, such as seizing property.

● Achieving a higher collection rate than the previous fiscal year

■ Employees' Pension Insurance contribution collection rate

The collection rate was 98.5% in FY 2022, an increase of 0.2 points from the previous year.

■ Employees' Health Insurance contribution collection rate

The contribution collection rate for the Employees' Health Insurance managed by the Japan Health Insurance Association reached 97.3% in FY 2022, an increase of 0.1 point from the previous year.

▶ Employees' Pension Insurance contribution collection rate

Fiscal year	2021	2022
Confirmed contribution amount to be collected	33.9149 trillion yen	34.5889 trillion yen
Contributions collected	33.3535 trillion yen	34.0583 trillion yen
Collection rate	98.3%	98.5%

▶ Employees' Health Insurance contribution collection rate

Fiscal year	2021	2022
Confirmed contribution amount to be collected	11.1806 trillion yen	11.2938 trillion yen
Contributions collected	10.87 trillion yen	10.9872 trillion yen
Collection rate	97.2%	97.3%

Note: The collection rate calculated by excluding the amount under the legal postponement system from the amount determined to be collected is as follows.

For FY 2021, Employees' Pension Insurance contribution: 99.4%, Employees' Health Insurance contribution: 98.9%.

For FY 2022, Employees' Pension Insurance contribution: 99.0%, Employees' Health Insurance contribution: 98.3%.

(2) Payment Guidance, Suspension of Conversions into Cash*, and Delinquency Dispositions for Delinquent Workplaces

* In case it is feared that workplaces cannot continue their work due to lump-sum contribution, the conversion into cash are suspended based on applications.

FY 2022 Plan Overview

- Establish a centralized call center to efficiently and reliably encourage payment by phone, and organize workplaces that have not paid their contributions by the due date till the specific deadline for reminders.
- If a delinquent workplace reports payment difficulties, an appropriate response will be made in accordance with relevant laws and regulations, taking into account the individual circumstances of each business.

Status of FY 2022 Initiatives

- **Establishment of centralized call centers to improve operational efficiency**
In October 2022, the centralized call centers were expanded nationwide to intensively call workplaces that had not paid by the payment deadline to remind them to pay by phone. 94,758 workplaces were called, and as a result, 81% of workplaces (approximately 88% or 56.7 billion yen in unpaid amount) paid by the designated payment deadline.
- **Performance management by guidance for early payment and making the payment plan**
For workplaces with overdue contributions that had exceeded the designated deadline, JPS instructed them to make early payments of overdue contributions, and for those that had difficulty in making payments, JPS formulated payment plans in consideration of their financial conditions and implemented performance management.

▶ Use of the payment postponement system

Fiscal year		2021	2022
Payment postponement		336 cases	223 cases
Suspensions of conversion into cash	By applications	42,537 cases	3,001 cases
	Implemented without application	29,255 cases	42,926 cases
Total		72,128 cases	46,150 cases

▶ Number of delinquent workplaces

Fiscal year		2021	2022
Number of delinquent workplaces		147,750 cases	140,811 cases
Delinquent workplaces' proportion of all covered workplaces		5.7%	5.2%

Note: The number of delinquent workplaces was 140,811 at the end of FY 2022, with 5.2% proportion of all covered workplaces, a decrease from the end of FY 2021.

(3) Contribution Collection Enhancement for Difficult-to-Collect Workplaces

FY 2022 Plan Overview

- JPS planned to continue its contribution collection systems, centralize on the Corporation Special Enforcement Department at headquarters, to handle difficult-to-collect workplaces with long-term delinquencies and eliminate their delinquencies.

Status of FY 2022 Initiatives

- **Expectation that 179 workplaces are cleared of delinquency as a result of the clearance of delinquency**
The Corporation Special Enforcement Department at headquarters, which oversees workplaces with high collection difficulties, has worked to clear the delinquencies of 457 workplaces, amounting to 22.1 billion yen in unpaid contributions. As a result, delinquent payment amount was reduced by 4.8 billion yen from the beginning of FY 2022, and 179 workplaces were returned to the jurisdiction of the JPS branch offices as there was a good prospect of resolving the delinquent contributions.

▶ Number of delinquent workplaces

Cases handled by the Corporation Special Enforcement Department	Cases overseen for FY 2022			End of FY 2022	
	Carried over from the previous fiscal year	Cases overseen for FY 2022	Total		Legal postponement systems
Number of workplaces overseen	328	129	457	278	55
Total of delinquent amounts (incl. late fees)	16.1 billion yen	6.0 billion yen	22.1 billion yen	17.3 billion yen*	5.0 billion yen*

* Includes the delinquent amounts of workplaces which have been transferred during the fiscal year.

- **Promoting delegation of authority to the National Tax Agency over delinquency disposition**
Considering the delegation of authority to the National Tax Agency (NTA) over delinquency disposition, the regular meetings with the NTA were conducted. In addition to the 136 additional delegations of accrual contributions for cases, two new delegations of authority were made for maliciously delinquent workplaces suspected of concealing assets.

(4) Training of Contribution Collection Staff

FY 2022 Plan Overview

- JPS planned to conduct job-specific administrative staff training to cultivate greater expertise in both systems and actual practices.

Status of FY 2022 Initiatives

- **Implemented systematic training to develop and enhance the skills of collection staff**
To ensure fair and impartial operation in collection activities, JPS systematically conducted training programs to develop collection staff. In addition, JPS conducted practical training to improve payment discussion skills by inviting specialized staff from the National Tax Agency and the Corporation Special Enforcement Department as instructors.

(5) Promoting Systemization of Contribution Collection Operations

FY 2022 Plan Overview

- JPS planned to continue to work on the integration and functional improvement of collection support tools and promote the systemization to enable efficient implementation of a range of collection operations, such as credit management for all delinquent workplaces.

Status of FY 2022 Initiatives

- **System Improvement to Reduce Burden of Collection Work**
The procedure has been systematized to be automatic cases in which an error in the payment of Employees' Pension Insurance contributions is found, thereby improving the efficiency, and reducing the burden of refund / appropriation workload at the branch offices.

(6) Promotion of Payment by Bank Account Transfer

FY 2022 Plan Overview

- JPS planned to promote the use of bank account transfers to pay contributions to the covered workplaces, and the headquarters and branch offices will work together to efficiently implement recommendations to newly covered workplaces as well.

Status of FY 2022 Initiatives

- **Promoted pension contribution payments by bank account transfer**
To promote the use of bank account transfers, JPS provided easy-to-understand information on the benefits of using bank account transfers through the JPS website and official X (formerly Twitter.) In addition, through leaflets and phone calls, JPS continued to encourage newly covered workplaces to apply for bank account transfers. As a result, the rate of bank account transfer usage for FY 2022 exceeded the results of the previous fiscal year.

Initiatives for Pension Benefit Operations

In FY 2022, to properly manage the pension system as a practical operation and promote accuracy in pension benefits payments and improvements to customer services, JPS made strides toward restructuring a system in which pension benefit operations are carried out at branch offices and the Central Pension Center and digitizing pension benefit operations, as well as the creation of an environment for simplified e-applications. Furthermore, JPS improved customer service by substantial guidance for old-age pension claims based on the pension system reform and establishing a consultation service in anticipation of an increase in the number of old-age pension claims in FY 2023.

(1) Improving Operational Structure for More Accurate Benefits Payments

FY 2022 Plan Overview

- JPS planned to consolidate the operations of re-evaluation recommendations and special disability benefits, which were being performed at the processing centers, into the Central Pension Center and the Disability Pension Center.
- JPS planned to review the implementation system and the roles of each job category, considering the situation where the operations and roles of the Pension Consultation Service Office have expanded due to the transfer of pension benefit verification operations based on reviewing the implementation system for pension benefit operations.

Status of FY 2022 Initiatives

- **Consolidation of parts of pension benefit operations at the processing centers**
In April 2023, to ensure the accuracy of pension benefits and improve the efficiency of the administrative processing system, JPS consolidated the operations of re-evaluation recommendations and special disability benefits, which had been carried out at the processing centers, to the Central Pension Center and the Disability Pension Center. In addition, the administrative processing system was improved by reviewing the administrative processing, streamlining operations through systemization, clarifying the processes to be handled by each position, and training staff to carry out the consolidated operations on a continuous basis.
- **Improving the Pension Consultation Service Office system in response to the increase in the number of consultations in FY 2023**
In response to the increase in the number of consultations and applications in FY 2023, when many men and women will reach the starting age for receiving Specially Provided Old-age Employees' Pension, JPS strengthened the implementation system of the Pension Consultation Service Office by adding more consultation booths and training and securing consultation staff and pension application reviews.

(2) Realizing More Accurate Benefits Payments

FY 2022 Plan Overview

- JPS planned to verify the decision's content at the Central Pension Center as soon as it was made to assure the accuracy of pension benefits, and it attempted to prevent and correct any administrative errors as quickly as possible.
- JPS planned to ensure that those subject to the "Comprehensive Inspection of Administrative Errors Related to Pension Benefits" received follow-up service.
- To implement accurate and efficient administration work and simplify customer procedures, JPS planned to develop a system for simplified e-application and study the introduction of a system to perform internal administrative work of the examination on the screen.

Status of FY 2022 Initiatives

- **Creating a system to monitor pension decisions.**
To ensure the accuracy of pension decisions made by branch offices throughout the organization, JPS developed a system for checking the details of decisions at the Central Pension Center immediately after they were made since FY 2020. In FY 2022, the scope of the checks was expanded to include approximately 220,000 of the 1.37 million pension decisions (old-age, survivor, and disability pensions) that are subject to the requirements that could easily lead to administrative errors, and 277 cases were checked at the time of the pension decision to prevent and quickly correct administrative errors.
- **Ensuring implementation of the "Comprehensive Inspection of Administrative Errors Related to Pension Benefits"**
In the "Comprehensive Inspection of Administrative Errors Related to Pension Benefits," JPS took necessary actions sequentially for those events for which the subject could be identified, and the results were made public every month. JPS also inspected and analyzed administrative processing errors in FY 2021, and the results were announced in September 2022.
- **Realization of simplified e-application and digitization of internal administrative work**
JPS considered building environment to enable simple e-applications using "Mynaportal" and "Nenkin Net" for applications such as declarations of dependents and old-age pension to realize on-screen review and electronic decision-making in examination work, thereby digitizing pension operations.

(3) Improvement of Administrative Processing for the Disability Pension

FY 2022 Plan Overview

- To improve the expertise of disability assessment at the Disability Pension Center, JPS planned to reform such as a review of the workflow for disability assessment.
- To further ensure the fairness of disability assessment, JPS planned to implement system which multiple disability assessment doctors could take part in, and disability assessment doctors will be provided with information on qualified cases and the concept of qualified standard to further standardize assessment work.
- Among those for whom the deadline for submitting the disability status reports (medical report) has been extended due to special measures based on the effects of COVID-19 pandemic, JPS planned to ensure the examination and assessment work for the medical reports for confirmation submitted by those whose symptoms were alleviated when the disability status reports was submitted but have subsequently worsened.

Status of FY 2022 Initiatives

- **Improving the expertise and skills of staff in charge of disability assessment**
To improve the expertise and skills of staff responsible for disability assessment at the Disability Pension Center, a review of the workflow for disability assessment was conducted in April 2022 (clarification of roles and decision-making authority according to job responsibilities, introduction of advance confirmation forms by staff, etc.) In addition, to strengthen the management system for examination and assessment work due to injury and illness, JPS has established a department to manage work due to injury and illness and improved the work processing system.
- **Improving the appropriateness of disability pension assessment operations**
To further ensure the fairness of assessment, JPS promoted a system in which multiple disability assessment doctors were involved in cases that particularly required comprehensive medical judgment by a disability assessment doctor. In addition, a conference of disability assessment doctors was held to share information on assessed cases and the concept of disability certification criteria, and to further standardize assessment work.
- **Measures based on the effects of the COVID-19 pandemic**
Among those who were eligible for special measures because of the COVID-19 pandemic, those whose symptoms had subsided by the time they submitted the disability status reports (medical reports) were invited to submit the medical reports again for confirmation, and for those who did so, JPS re-confirmed their disability status and decided whether to grant pension benefits. In addition, JPS set up a special hotline to respond to customer inquiries and provided courteous responses.

(4) Customer Service Improvements

FY 2022 Plan Overview

- Regarding the pension system reform, which took effect in April 2022, JPS planned to consistently provide customer publicity by using the JPS website, Internet advertisements, pamphlets, leaflets for employers, and information magazines for municipalities.
- JPS planned to advise customers approaching the ages of 60, 65, and 75 on claiming the old-age pensions and it also informed those who have not claimed the old-age pension after the age of 66 about the expected amount of the pension deferral in accordance with the increase in the upper age limit for pension deferral as of April 2022. In addition, JPS informed them about various pension payment methods.
- JPS planned to monitor the status of service standards* appropriately and maintained an achievement rate of 90% or higher for each service standard.

* The "service standard" is the standard number of days required after receiving a pension benefits application to determine pension benefits and deliver a Pension Certificate. For the old-age pension and survivors' pension, this standard is "within two months" (or within 2 months if there is a need to reconfirm coverage records.) For the disability pension, the standard is "within 3 months."

Status of FY 2022 Initiatives

- **Publishing the pension system reform on the website and official X (formerly Twitter)**
JPS published an overview of the purpose, details, and procedures of the pension system reform on the JPS website and used official X (formerly Twitter,) etc., to raise customer awareness of the reform. JPS also posted the revised procedures through leaflets (Old-Age Pension Guide) distributed to customers at branch office counters and other locations. In addition, from October to December 2022, JPS conducted publicity through Internet advertisements regarding the details of the system for those who receive pensions while working (Revision of Old-Age Pension for active employee and current remuneration to benefits calculation.)
- **Enhancement of recommendations for claiming pension benefits**
Consistent distribution of pension application forms (for pre-sending)
 - JPS sent pension application forms (for pre-sending) with pension enrollment records when they reached the age at which they began receiving pension benefits, in order to prevent those who were eligible for pension benefits from failing to claim the pension. In April 2022, a new pension claim form was also sent to those who had not yet claimed pension benefits and who had reached the age of 75.
 - Beginning of notification of estimated delayed benefits amount
With the raise of maximum age for delayed pension payment to 75, a notice of the estimated delayed benefits amount was sent every year in conjunction with the month of birth to those who wanted to delay benefits after the age of 66 but did not receive the old-age pension from March 2022.
- **Exceeded expectations of all service standards for old-age, survivors, and disability pensions**
The achievement levels of service standards for old-age, survivors, and disability pensions were all maintained at or above 90%, and efforts were made to determine pension payments as soon as possible.

[Service standard achievement levels]

▶ Old-Age Pension (FY 2022)

If there is NO need to reconfirm coverage records (Within one month)		If there is a need to reconfirm coverage records (Within two months)	
Avg. days required	Achievement rate	Avg. days required	Achievement rate
22.7	99.0 %	33.9	93.3 %

► Survivors' Pension (FY 2022)

If there is NO need to reconfirm coverage records (Within one month)		If there is a need to reconfirm coverage records (Within two months)	
Avg. days required	Achievement rate	Avg. days required	Achievement rate
23.0	98.2 %	31.5	94.8 %

► Disability Pension (FY 2022)

Within three months	
Avg. days required	Achievement rate
68.5	94.8 %

(5) Reliable Implementation of a Pensioners Supplementary Benefits System

FY 2022 Plan Overview

- For those already receiving the Pensioners Supplementary Benefits, JPS planned to determine whether they continue to meet the requirements for the payment and ensure that the payment is accurate.
- JPS planned to provide claim recommendations to those who were newly expected to receive supplementary benefits, such as those who have had a change in income, so that they can receive the benefits.

Status of FY 2022 Initiatives

- **Continuation of payments to recipients of supplementary benefits**
Regarding the beneficiaries of supplementary benefits payments, JPS received income data from municipalities and continued to pay supplementary benefits to approximately 7.36 million people who met the payment requirements.
- **Information on claim procedures for individuals newly expected to receive supplementary benefits**
JPS mailed simple postcard-style application forms to approximately 530,000 people who receive basic pension benefits and may have become newly eligible for supplementary benefits payments because of a decrease in their income. Furthermore, JPS advised those who had not completed the claim procedure multiple times. As a result, approximately 510,000 people had filed claims and JPS began payment.

Initiatives to Address Pension Records Problems

Pension records problems are the problems which 50.95 million unidentified pension records were found. JPS continues to work to regain the public trust since the pension records problems that occurred at the old Social Insurance Agency.

(1) Checking Pension Records and Investigating Unidentified Records

FY 2022 Plan Overview

- JPS planned to resend out notifications to insured persons who had not replied to records aggregation special mailings (NAYOSE TOKUBETSU BIN) and similar mailings, to have them check whether there were unidentified records in their pension records.
- JPS planned to provide the environment for customers to confirm the coverage status in Pension Coverage Regular Notices (NENKIN TEIKI BIN) and Nenkin Net. In addition, JPS planned to continue its efforts to resolve the pension records issue by taking every opportunity to respond to customer requests for their pension records that are triggered by their coverage status checks or pension claims.

Status of FY 2022 Initiatives

● Requiring that insured persons review their records

To investigate unidentified records, JPS resent an additional "request for pension records self-check" to persons who had not replied to records aggregation special mailings (NAYOSE TOKUBETSU BIN.) Additionally, JPS continued to encourage people to check their records for omissions and mistakes using Pension Coverage Regular Notices (NENKIN TEIKI BIN.)

● Unidentified records declined by 370,000 since the last fiscal year

As a result of these initiatives, the number of unidentified records in FY 2022 was 17.36 million, a reduction of 370,000 relative to FY 2021.

▶ Investigation Status of Unidentified Records (50.95 million) (as of March 2023)

Base population:
15.89 million

Beneficiaries:
11.11 million

Insured persons:
4.78 million

Identified records
Approx. 33.59
million

(1) Records matched to owners' basic pension numbers 20.72 million

(2) Records for deceased persons 12.87 million

• Records for individuals determined to be deceased 7.60 million
 • Records not linked to any pension benefits payments 5.28 million

Records under
investigation or
needing further
investigation:
Approx. 17.36
million

Decrease of
Approx. 370,000
from FY 2021

(3) Records currently under investigation (reply from individual received) 4,000

(4) Owners of records unknown due to lack of reply to records aggregated special mailings (NAYOSE TOKUBETSU BIN) 6.50 million

• No reply from the individual 2.07 million
 • Reply of non-ownership 1.60 million
 • Undelivered notices 390,000
 • Other 2.44 million

(5) No clue or indication of ownership 8.17 million

(6) Records believed to belong to the same individuals as in (3),(4),or (5) 2.69 million

(2) Pension Records: Problem Prevention and Accurate Management

FY 2022 Plan Overview

- JPS planned to properly manage pension records by linking basic pension numbers with "My Number" (national individual numbers) and similar measures.

Status of FY 2022 Initiatives

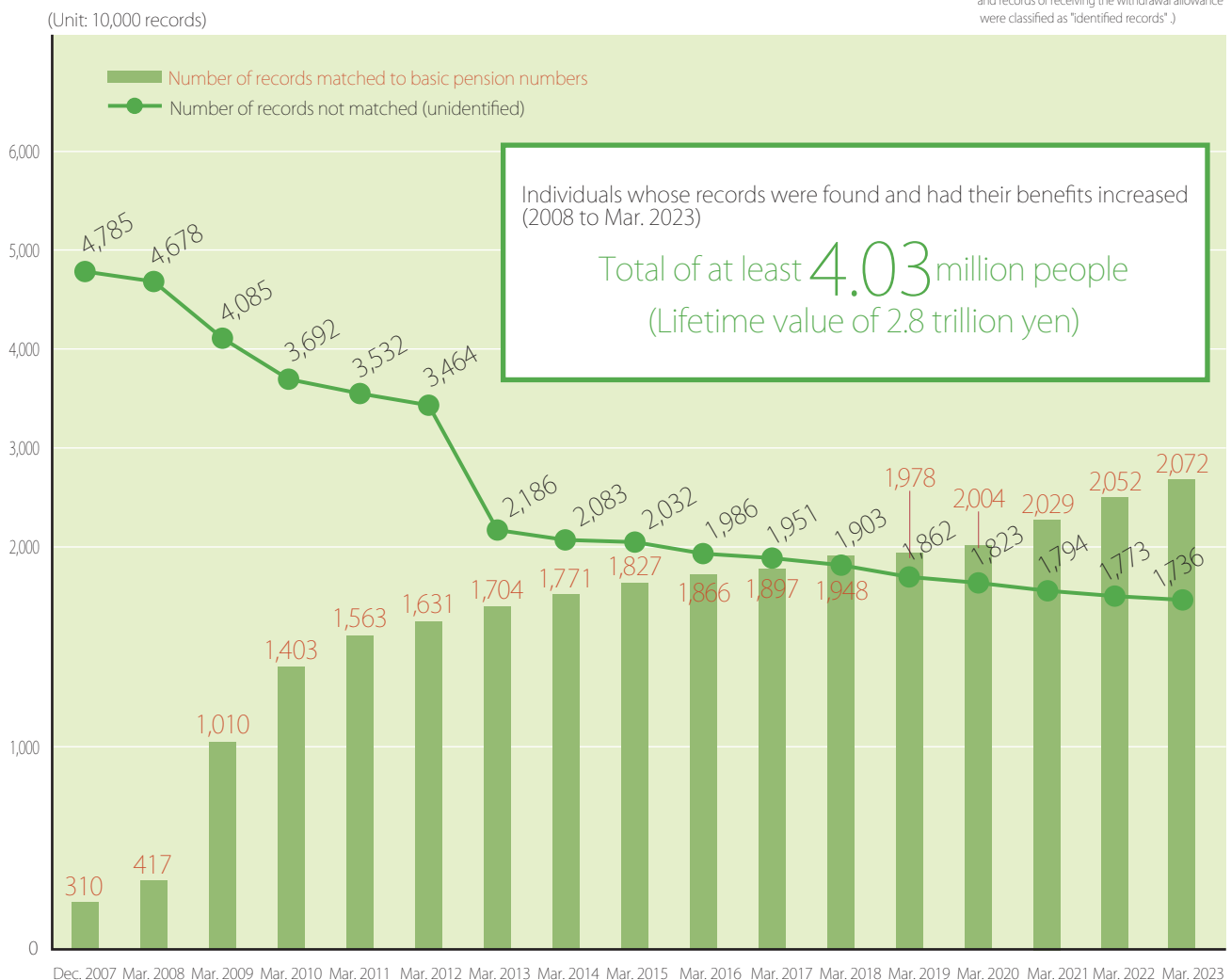
- Requested collaboration with linking "My Number" (national individual numbers) to basic pension numbers
JPS requested cooperation from employers, municipalities, and individuals and worked to encourage the submission of My Number registration forms. These efforts resulted in the 99.78 % linkage rate of basic pension numbers to My Numbers, consisting approx. 3,000 Category I insured persons; approx. 6,000 Category II insured persons; approx. 2,000 Category III insured persons; and approx. 2,000 pension beneficiaries.

▶ Number of Linkages of Basic Pension Numbers and My Numbers



▶ Investigation Status of Unidentified Records (50.95 million) Over Time (as of March 2023)

Note: The method of statistical aggregation used was changed in Sept. 2012 (Records for the deceased and records of receiving the withdrawal allowance were classified as "identified records".)



Initiatives to Improve Pension Consultation Service

To achieve customer-centric, effective, stable, and accurate pension consultation services, JPS is working to improve its pension consultation service system, promote appointment consulting, and reduce waiting time by thoroughly preparing for the consultation in advance. Moreover, JPS provides various types of training to improve the skills of pension consultation staff to create a consultation service system that is more satisfying for customers.

(1) Consultations at Branch Offices

FY 2022 Plan Overview

- JPS planned to optimize permanent booths placed at local offices based on the results of analysis of future demand for consultations in light of population fluctuations.
- To maintain a stable consultation system, JPS planned to continue the pension consultation service system to be composed of regular staff, indefinite-term staff for pension consultation service, and labor and social security attorneys.
- To improve the quality of consultation services, JPS planned to train the staff at each center and thoroughly prepared in advance for appointments.
- To improve the quality of consultation services, JPS planned to train the staff at each center and thoroughly prepared in advance for appointments.
- JPS planned to improve consultation services in rural areas. In addition, to meet the consultation needs of customers including overseas residents, JPS planned to consider realizable ways for online pension consultation and others.

Status of FY 2022 Initiatives

- **Securing the necessary consultation booths for consultations in preparation for a possible growth in the number of consultations**
In FY 2023, many people will reach the age at which they can receive Specially Provided Old-age Employees' Pension, and the number of consultations is expected to increase. In response, JPS has strengthened its consultation service system by securing the necessary number of consultation booths and increasing the number of pension consultation staff.
- **Maintaining a stable pension consultation system with regular staff**
To maintain a stable consultation system by staff familiar with pension consultation services, JPS continued to secure the number of indefinite-term staff for pension consultation service. As a result, the percentage of regular staff, indefinite-term staff for pension consultation service, and labor and social security attorneys in pension counseling booths nationwide remained above 90 %.
- **Raising the appointment rate by spreading the appointment system and decreasing the waiting time for visitors**
JPS publicized the appointment system, and the appointment rate was 97.4% on national average (as of March 2023.) In addition, JPS endeavored to reduce the waiting time for customers and along this line, the average waiting times for customers without appointment was reduced to less than 30 minutes.
- **Preparation and implementation of training to improve the quality of consultations**
JPS was able to plan more reliably for consultations with the establishment of appointment consultations. In addition, hands-on training and in-person counseling were provided to staff in charge of the pension consultation service to enhance their skills.
- **Promoting a service to accept online appointments for pension consultations**
JPS has been encouraging its customers to use the online consultation service that it launched in May 2021. As a result, online consultations accounted for 17.3% of all old-age pension consultations in April 2023, up 11.2 points from the previous April.
- **Considering operating an online pension consultation service**
In addition to the videophone consultation that had been implemented as a remote consultation service, JPS examined the feasibility of operating an online pension consultation service based on the demands of consultation from remote places.

Our branch offices



Reception for pension consultation services (Shinjuku Branch Office, Tokyo)



Waiting area for pension consultation services (Shinjuku Branch Office, Tokyo)



Pension consultation video phone service * Available at local offices listed below:
Sawata Administrative Service Center, Niigata Prefecture
Iki Municipal Office, Ashibe Branch and Goto Municipal Office, Nagasaki Prefecture

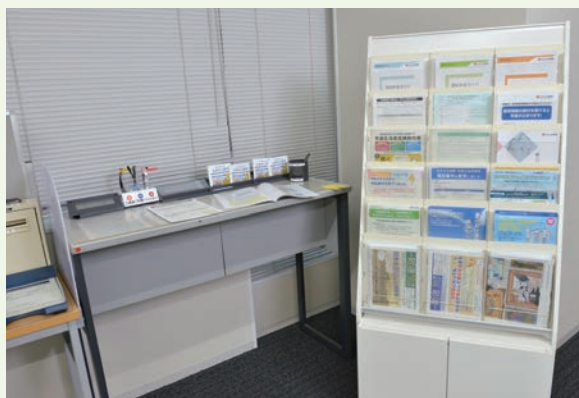


Table to fill in pension consultation forms and bulletin board
(Shinjuku Branch Office, Tokyo)

(2) Consultations at Pension Consultation Centers*

FY 2022 Plan Overview

- JPS planned to strengthen the collaboration with the Japan Federation of Labor and Social Security Attorney's Associations for providing high-quality consultation services.
- JPS planned to encourage a reassessment of the appropriate placement of Pension Consultation Centers.

Status of FY 2022 Initiatives

- **Enhancing training in collaboration with the Japan Federation of Labor and Social Security Attorney's Associations**
In collaboration with the Japan Federation of Labor and Social Security Attorney's Associations, JPS enhanced training aimed at improving the quality of pension consultations, including training for staff on the content of pension system reforms and administrative procedures.
- **Creating a better environment for pension consultations**
With the establishment of Pension Satellite Kawaguchi (Kawaguchi City, Saitama Prefecture), the Pension Consultation Center in Kawaguchi City was relocated to Soka City, Saitama Prefecture, where there are many cases of consultation.

*: Pension Consultation Centers are operated by the Japan Federation of Labor and Social Security Attorney's Associations. Pension Consultation Centers provide pension consultation services to visitors only, not phone-in consultation services.

(3) Consultations via Call Centers

FY 2022 Plan Overview

- JPS planned to continue to maintain a call center structure organized by the purpose and content of the consultation and strengthen coordination among call centers to ensure flexible and efficient operations.
- JPS planned to continue deploying and analyzing the use of voice recognition tools to further save labor in the creation of consultation records.
- JPS planned to analyze the content of consultations and improve the website to reduce the number of incoming calls.
- For multilingual support¹, JPS planned to continue providing interpretation services in 10 different languages².
- JPS aimed for an overall call center answer rate of 70 % or higher by implementing the above measures.

Status of FY 2022 Initiatives

- **Maintaining that the answer rate exceeded the target value**
In FY 2022, JPS implemented call-in suppression measures, strengthened cooperation between call centers, and improved training for operators, achieving a response rate of 73.0 %, up 1.4 points from the previous year and maintaining the target level of over 70 %.
- **Responding to various needs with a dedicated dial for each purpose and content of consultations**
To meet the diverse needs of customers, JPS set up call centers according to the purpose and content of the consultation. In addition to "Nenkin Dial," "Hotline for consultation appointments" and "Nenkin Kanyusha Dial (hotline for consultation on pension coverage) (National Pension/Employees' Pension Insurance/By Municipality)." In addition to working to ensure efficient operations that meet customer needs, JPS has increased cooperation and collaboration among call centers.
- **Analysis recorded contents of consultation and use for improvement of response instances**
JPS was able to reduce the post-processing time for pension consultations by developing a voice recognition tool that translated the voices heard during telephone consultations into text and saves labor in the creation of consultation records. In addition, the recorded advice content was analyzed and used to improve operator Q&A.
- **Reduce the number of inbound calls by improving the website and providing online reservation information**
JPS enhanced the content of its website to make it easier for customers to use its Nenkin Dial congestion forecast, customer Q&A, chatbot, and other services. In addition, JPS reduced the number of incoming calls by using voice guidance during busy times on the Nenkin Dial to guide customers to make reservations online.
- **Conducted customer satisfaction survey to improve response quality**
In addition to conducting a customer satisfaction survey, JPS analyzed the content of consultations and the "Customer opinions and comments." Based on the results, JPS improved Q&A for operators, established monitoring methods, and strengthened the management system to improve the quality of responses to pension consultations.
- **Providing multi-language services in 10 different languages**
JPS kept offering telephone interpretation services in 10 different languages. The service is also available at the National Pension Service counter in municipalities. The number of cities, wards, towns, and villages where the service is available has been increasing since October 2022. As of March 31, 2023, 54 locations were newly added (604 cities, wards, towns, and villages nationwide,) with more customers using the service than in the previous fiscal year.

¹: Telephone interpretation services used at branch offices and call centers for consultation from customers who are not proficient in Japanese.

²: English, Chinese, Korean, Spanish, Portuguese, Vietnamese, Tagalog, Thai, Indonesian, and Nepali

▶ Multi-language service usage (as of March 31, 2023)

Fiscal year	2021	2022
Number of use	4,866 cases	5,784 cases

▶ Call Center* service performance

Fiscal year	2020	2021	2022
Total number of incoming calls	10,469,409 cases	9,721,769 cases	8,962,327 cases
Number of calls answered	7,395,303 cases	6,957,405 cases	6,540,936 cases
Answer rate	70.6 %	71.6 %	73.0 %

* "Nenkin Dial (hotline for general consultation service)," "Toll-Free Dial for Old-Age Pension Claims," "Pension Coverage Regular Notices (NENKIN TEIKI BIN) and Nenkin Net Dial (hotline for pension statements and Internet accounts)," "Hotline for consultation appointments," "Hotline for Declaration of Dependents," and "Nenkin Kanyusha Dial (hotline for consultation on pension coverage)"

Initiatives to Promote Understanding of the Public Pension System

JPS implements the local pension communication project, a project led by JPS branch offices throughout Japan to propagate and promote understanding of the public pension system. The local pension communication project is focused on community-based activities implemented in collaboration with communities, companies, schools, and other related organizations. JPS is also working to develop human resources to serve as lecturers and other trainers.

FY 2022 Plan Overview

- To build correct knowledge and understanding of pension systems which leads people to insurance coverage and pay contributions, JPS planned to promote the propagation and public awareness of pension systems in communities, companies, and schools.
- JPS planned to expand training and contests mainly for young staff members to be the instructors to promote pension system, as well as to revise teaching materials for targeted group and to improve the quality of pension seminars.
- JPS planned to provide support for Pension Assistant members through timely dissemination of information necessary for their activities and enhanced training programs.

Status of FY 2022 Initiatives

- **Held pension seminars for various layers of customers.**
JPS held 3,488 pension seminars throughout Japan for students at universities and senior high schools, and 3,694 pension system information sessions for neighborhood councils and companies across Japan. JPS also incorporated virtual sessions using new web conferencing tools and incorporated videos in DVD format to provide information on system awareness and procedures to meet the needs of educational institutions.
- **Trained especially young staff members to be seminar instructors**
JPS conducted training and contests to develop the skills to be instructors of pension seminars, especially for young staff members.
- **Provided information needed for Pension Assistant activities via training sessions**
JPS held training sessions for Pension Assistants and liaison meetings for Community Pension Assistant at branch offices throughout Japan. A committee member training course was held in November 2022, and many committee members participated online. It also provide necessary information on its website.
- **Pension system awareness activities during "Pension Month" and "Pension Day"**
At branch offices throughout Japan during Pension Month (November) and Pension Day (Nov. 30, "IIMIRAI") JPS dispatched staff members to municipal offices and local schools (e.g. universities, professional schools and senior high schools) to promote understanding about the public pension systems (via pension seminars, information sessions on pension systems.) Also, branch offices held sessions by making use of web tools. At headquarters, as well, JPS created videos for pension seminars and posted them to the JPS website, and used official X (formerly Twitter) to provide basic information on the pension system.
- **Regional Pension Program Management Coordination Meetings held to report on efforts and solicit opinions**
To promote public awareness and the promotion of the pension system rooted in the local community, regional pension project management coordination meetings are held in each prefecture in cooperation with local governments and related organizations (labor and social security lawyers' associations, Board of Educations, pensioners' associations, HELLO WORK, etc.) The committee members were informed of the status of the project and heard their opinions.

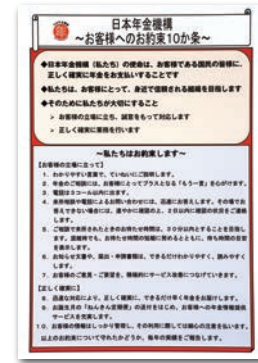
▶ Pension Seminars and Pension System Information Sessions

Type	Number of times held	
Pension seminars	3,488 seminars (3,077 in FY 2021)	Including 466 virtual seminars (412 in FY 2021) and 244 sessions conducted via DVD (1,066 in FY 2021)
Pension system information sessions	3,694 seminars (4,417 in FY 2021)	Including 1,725 virtual sessions (918 in FY 2021)

Initiatives to Improve Customer Service

(1) JPS's "Ten Promises to Our Customers"

Upon its establishment in January 2010, JPS created its core customer service policy titled "Ten Promises to Our Customers." This policy was created as a message to customers as well as the foundation for JPS's spirit of customer service. JPS displays this poster in prominent locations at its offices, in part so that customers can check on the implementation status of the promises it contains.



Ten Promises to Our Customers

Stand in the customer's shoes

- 1) We will explain courteously and thoroughly, in easily understood terms.
In a customer satisfaction survey conducted among customers visiting branch offices and Pension Consultation Centers throughout Japan, a total of 94.0% of respondents said that they were "satisfied" or "mostly satisfied" in response to the following question: "Were the explanations provided at the consultation desk sufficient and easy to understand?"
- 2) In pension consultations, we will endeavor to go the "extra step" to provide extra-helpful advice to the customer.
JPS has been praised by our customers for "careful, thorough customer service," as well as for "giving detailed explanations of even future procedures and processes."
- 3) We will answer phone calls within three rings.
JPS staff always keep in mind to pick up the phone within three rings, and they work to put that promise into practice.
- 4) We will respond promptly to inquiries, both via phone and in person at our offices.
If we are unable to provide an answer right away, we will promptly investigate the issue and communicate our findings to customers within two days.
In a customer satisfaction survey conducted with customers visiting branch offices and Pension Consultation Centers throughout Japan, a total of 98.7% of respondents said that visiting JPS offices successfully resolved the uncertainty or questions they had before their visit.
- 5) We will aim to minimize visitors' waiting time to less than 30 minutes.
Even during busy times, we will display estimated waiting times and work to minimize them.
JPS works to minimize waiting times by implementing the appointment system, sharing good practices, and pursuing other initiatives that lead to shorter waiting times.
- 6) We will make notifications, reports, and applications as easy to read and understand as possible.
JPS works to improve its forms and notices from a customer perspective so that it is easy to understand, establishing a dedicated team at headquarters focused on this task as well as holding regular "Monitor Meetings" where average customers provide monitoring oversight and share their opinions.
- 7) We actively work to apply customer opinions and requests to improve customer services.
JPS works to collect customer opinions and improve services via opinion boxes set up at branch offices and the "Customer opinions and comments" page on the JPS website.
- 8) Through prompt service, we will deliver your pension correctly, reliably, and as quickly as possible.
JPS sets "service standard" which is a standard number of days needed from the intake of a pension benefits to the mailing of a Pension Certificate to new beneficiaries. Achievement rates for service standards are also continuously monitored.
- 9) We will provide customers with various pension information such as the Pension Coverage Regular Notices (NENKIN TEIKI BIN) sent to customers in their birth month.
Through the online service Nenkin Net, customers can make use of a variety of services from their personal computers and smartphones 24 hours per day, to check pension coverage records, estimate future pension benefits, and more.
- 10) We will manage customers' personal data properly and take meticulous care in its use.
Through training and self-inspections, JPS improves staff awareness of personal data protection and information security. JPS will also continue to work to eradicate clerical errors such as mailings.

Reliably and correctly

(2) Initiatives to Promote Customer Satisfaction

FY 2022 Plan Overview

- JPS planned to continue conducting training based on the Service Promotion Guidelines while working to promote awareness for customer service among executives and staff members.
- JPS planned to keep track of individual issues, provide practical instructions on improvements to make, and give follow-up training sessions at JPS branch offices throughout Japan.

Status of FY 2022 Initiatives

- **Implementing workplace training to promote awareness of customer service**
To promote staff's awareness of customer satisfaction, JPS conducted new employee training, in-house CS training for all staff using the "Service Promotion Guidelines." In addition, a new video on service and manner was created to raise CS awareness.
- **Unannounced "service patrol guidance" to check service implementation status**
Unannounced "service patrol guidance" visits were made by headquarters staff to all branch offices to assess the state of service implementation and to offer recommendations for any necessary improvements. Also, JPS carried out a "Customer Satisfaction Survey Questionnaire" and gave tailored advice and follow-up training to each branch office based on the findings.

(3) Initiatives to Collect Customer Opinions and Improve Operations

FY 2022 Plan Overview

- JPS planned to collect customer opinions and comments daily via opinion boxes placed at branch offices and the "Comments and Feedback for JPS" page on the JPS website, and to manage and analyze those opinions and comments using the Customer Service System to study and implement necessary improvement.
- In order to make documents prepared by JPS easier to understand from the customers' perspective, in addition to the existing activities of the "Document Review Team" consisting of JPS staff, JPS planned to reflect customer's opinions by the "Document Monitoring Conference for Customers" and "Questionnaire Monitoring" involving customers and other participants.
- To monitor customer feedback and satisfaction with JPS services, JPS planned to conduct a customer satisfaction survey questionnaire and analyze the results thereof for key issues to be addressed in the study and implement of necessary improvement.

Status of FY 2022 Initiatives

- **Collecting customer opinions and comments to improve services and operations**
JPS worked to collect customer opinions and improve services via opinion boxes placed at branch offices and the "Customer opinions and comments" page on the JPS website. Additionally, JPS used the Customer Service System to manage and analyze customer comments and opinions. Also, by studying necessary improvement measures, JPS made website content and documents sent to customers easier to understand.
- **Making documents easier to understand by feedback from general monitors**
JPS's documentation for customers was designed to make them easier to understand for customers, activities for review and improvement were conducted by a "Document Review Team" consisting of staff members, and a "Document Monitor Meeting for Customers" attended by general monitors and document designers. A new "survey monitor" mainly from the younger generation introduced in FY 2021 had been set up to gather feedback to produce even more understandable documents.

- **Achieved a customer satisfaction rate of 94.0%**

In February and March 2023, JPS conducted a customer satisfaction survey questionnaire focused on branch offices and Pension Consultation Centers throughout Japan. In the questionnaire, a total of 94.0% of respondents reported that they were "satisfied" or "mostly satisfied," while "somewhat unsatisfied" and "unsatisfied" responses totaled 0.8 %, representing levels on par with the previous year's results. In general, around 90 % of customers were satisfied. JPS used the results of this questionnaire to understand and analyze issues to be addressed to further improve customer service and took the necessary improvement measures, including implementing individualized guidance and training on customer service for branch offices where satisfaction rates are low.

Overall Satisfaction of Customers Visiting Offices

Fiscal year	2021	2022
"Satisfied"	72.6 %	74.2 %
"Mostly satisfied"	21.0 %	19.8 %
"Average"	5.6 %	5.2 %
"Somewhat unsatisfied"	0.6 %	0.6 %
"Unsatisfied"	0.3 %	0.2 %

Satisfaction rate*
94.0 %

* Total of "Satisfied" and "Mostly satisfied"

Initiatives to Ensure the Effectiveness of Internal Controls System

JPS has taken various measures to ensure reliable, accurate and prompt operations while managing risk and ensuring compliance to create an organization that is stable and worthy of the public trust.

(1) Initiatives Ensuring Accuracy in Administrative Processing

FY 2022 Plan Overview

- To detect and respond to administrative errors as early as possible, JPS planned to monitor daily reports from branch offices, investigate and analyze the causes of administrative errors that occurred, and implement measures to prevent a recurrence.
- To eradicate processing delays, the misplacing of documents, and mistakenly sent physical mailings / fax sent to wrong numbers / mistakenly issued documents (collectively called "three priority issues,") JPS planned to analyze the causes of their occurrence and took thorough measures to prevent recurrence based on the results.
- To identify administrative risks of headquarters operations* at an early stage, JPS planned to check the progress of operations, maintain manuals, and conduct surveys on the compliance status.
* Of the operations performed at JPS headquarters and Central Pension Center such as creating, enclosing, sealing, and sending out notifications and reports forms, the subset of administrative processes that has a direct impact on customer rights, duties, and eligibility records.
- JPS planned to maintain and improve the proper management and quality of outsourced operations.

Status of FY 2022 Initiatives

- **Thorough early identification and recurrence prevention of administrative errors**
JPS identified administrative errors through daily reports and other data and responded promptly in collaboration with relevant departments. Necessary recurrence prevention measures, such as revision of manuals, were formulated. In addition, after investigating and analyzing the causes of administrative errors to prevent the occurrence of the errors, including the "three priority issues," JPS also improved the manuals, organized numerous training sessions, evaluated the existing regulations, and thoroughly enforced the rules through internal JPS newsletters.
- **Understanding the current operations at the headquarters and conducting progress management and quality control**
The manuals for headquarters operations were amended in collaboration with the planning department based on the business circumstances and comments gathered through patrols of the headquarters operation departments, and quality control was carried out. JPS continued to implement the daily operational reports of the headquarters operation department's group director to monitor the status of business operations. In addition, to ensure consistent progress management and avoid administrative processing delays, management tools were used to manage the progress of the entire headquarters operations.
- **Improving and strengthening management of outsourced activities**
Considering the printing error in direct deposit notices in October 2021, JPS has examined how to respond to the risks associated with outsourcing and how to manage outsourcing, revised the outsourcing implementation guidelines, and improved and strengthened outsourcing management. In addition, JPS has endeavored to secure excellent outsourcing providers while keeping abreast of technological innovations related to outsourced operations.

▶ Occurrences of Administrative Errors (as of the end of March 2023)

Fiscal year	2018	2019	2020	2021	2022
Number of administrative errors	1,218	1,022	861	671	425

▶ Occurrences of the three priority issues (as of the end of March 2023)

Fiscal year	2020	2021	2022
Processing delay	28	19	8
Misplaced document	18	13	14
Mistakenly sent physical mailings/ fax sent to wrong numbers / mistakenly issued documents	102	69	74
Total	148	101	96

(2) Risk Management and Compliance Initiatives, Promotion of Sharing Information

FY 2022 Plan Overview

- JPS planned to appropriately address information security risk, system risk, administrative risk, and disaster and other risks, to identify risks and prevent their occurrence, and review the risk management system of JPS to make it more effective and efficient.
- JPS planned to continuously conduct compliance-related training, self-inspection, and awareness surveys to ensure compliance.

Status of FY 2022 Initiatives

● Risk management system

JPS has reviewed the organizational structure and system to enhance effectiveness and efficiency toward the establishment of the "three-line defense system*" for risk management (April 2023)

- Information security risk
Information security risk assessment, analysis and vulnerability assessments were conducted by external experts for Nenkin Net, and the JPS website.
- System risk
JPS conducted a thorough analysis of the causes of the system malfunctions that occurred in December 2022, reviewed its communication system and response methods, and studied further preventive measures.
- Administrative risk
JPS worked to rapidly detect and respond to risks through monitoring of daily reports from local offices, as well as to thoroughly implement measures to prevent reoccurrence. Additionally, to monitor administrative risk information about headquarters operations, JPS continued to report operational status daily and to manage the progress using management tools.
- Infectious disease risk and large-scale earthquake risk
In response to the spread of COVID-19 pandemic, JPS thoroughly implemented measures based on the "Japan Pension Service Guidelines for COVID-19 Countermeasures." In addition, JPS continued to improve the operational aspects of the BCP (Business Continuity Plan) of pension benefits to prepare for earthquakes directly beneath the Tokyo metropolitan area, etc., based on the functional improvements made to date.

● Compliance

JPS implemented compliance training for executives and staff members, while also conducting awareness surveys and self-inspections on compliance. JPS also properly implemented and publicized punishments and sanctions based on its staff sanction rules and worked to prevent the reoccurrence of similar issues.

* JPS defines "three-line defense system" as follows.

The third line: The department inspects a risk management system and validity of an operation of the second line (Internal Audit Group 1, Internal Audit Dept.)

The second line: Departments establish a rule for risk management, monitor its compliance status, and respond to risks (Risk Management Dept., Quality Management Dept., Procurement Planning Dept., Office of Information Security, Information Systems Planning Dept. and Compliance Dept.)

The first line: Departments operate administration work as a risk owner (Branch Offices, Processing Centers and Depts.in charge of business operations in headquarters)

(3) Proper Auditing

FY 2022 Plan Overview

- JPS planned to conduct training and on-the-job training to develop auditing human resources and improve the checking system to maintain and improve audit quality.
- JPS planned to establish audit methods and conduct effective audits.

Status of FY 2022 Initiatives

- JPS prepared a "Training Program" that clarified the selection of persons to be trained as audit staff and the method of training them, and conducted various training programs and on-the-job training within the audit department to develop auditing human resources in accordance with the program.
- In order to conduct effective audits, JPS reviewed inspection item settings and inspection methods based on the coordination of risk recognition opinions with the regulatory department, conducted operational inspections at all local offices, and conducted follow-up audits at offices with low operational inspection scores.
- JPS reviewed the effectiveness of the risk management system and the effectiveness of the internal control system throughout the organization.

(4) Initiatives for Contract: Competitiveness, Transparency and Cost Reduction

FY 2022 Plan Overview

- To ensure proper procurement procedures, JPS planned to conduct regular training for departments in charge of business operations and develop human resources familiar with procurement.
- With a view to ensuring transparency of procurement procedures, improving quality and competitiveness, and increasing administrative efficiency, JPS planned to prepare for the introduction of an electronic bidding system and analyze bidding results more closely.

Status of FY 2022 Initiatives

- **Conducting training to develop human resources familiar with procurement**
To ensure proper handling of procurement-related rules and regulations, the "Headquarters Procurement Procedures Guidebook" was revised as needed, and regular training was provided to departments in charge of business operations. In addition, JPS actively participated in specialized training programs conducted by external organizations to develop human resources familiar with procurement practices.
- **Appropriate procurement procedures**
Regarding the electronic bidding system, JPS conducted a survey of the status of its implementation at other government agencies, considered the specific direction, schedule, and specifications for the operation of the system, and prepared for its implementation. In addition, JPS changed the method of conducting bid briefings from face-to-face meetings to an online format in which the names of participating companies are masked so that bidders cannot obtain information about other bidders.
- **Selection of appropriate procurement methods**
JPS used open competitive bidding for all competitive contracts, except contracts with a low target price to ensure competition and transparency.
- **Preliminary review by a procurement committee**
As a preliminary examination of procurement projects over a certain amount, the Procurement Committee held 23 meetings and screened 307 projects on bidding methods, participation qualifications, procurement units, and contingency plans. JPS established planned annual procurement amounts based on a plan examined by the committee and published quote ads on its website for small discretionary contracts just as it would for open bidding. In this way, JPS sought to improve the competitiveness and transparency of procurement procedures, the accuracy of operations, and the quality of services, while reducing costs. The reduction from the planned annual procurement amount (26,258 million yen) for competitive contracts excluding those using the comprehensive evaluation bidding method in FY 2022 was 9,936 million yen, a reduction rate of 37.8%.
- **Using of reasonable multi-year contractual agreements**
JPS made active use of multi-year contracts, concluding 900 multi-year contracts for building leases, outsourcing, and system maintenance services in FY 2022. Furthermore, based on an advance request for information (RFI), JPS divided the procurement unit appropriately and worked to create a contract that was simple for the contractor to accept.

Unclaimed Records Retrieval System

The Unclaimed Records Retrieval System is a service that allows you to search the Nenkin Net for government-administered pension records whose owners are currently unknown (owner-unknown records.) If you find a pension record that matches your search criteria, the branch office or pension consultation center will conduct an investigation.

Note: This service does not have a mobile site for smartphones and cell phones, so please use a PC.

▶ Types of pension records that can be searched

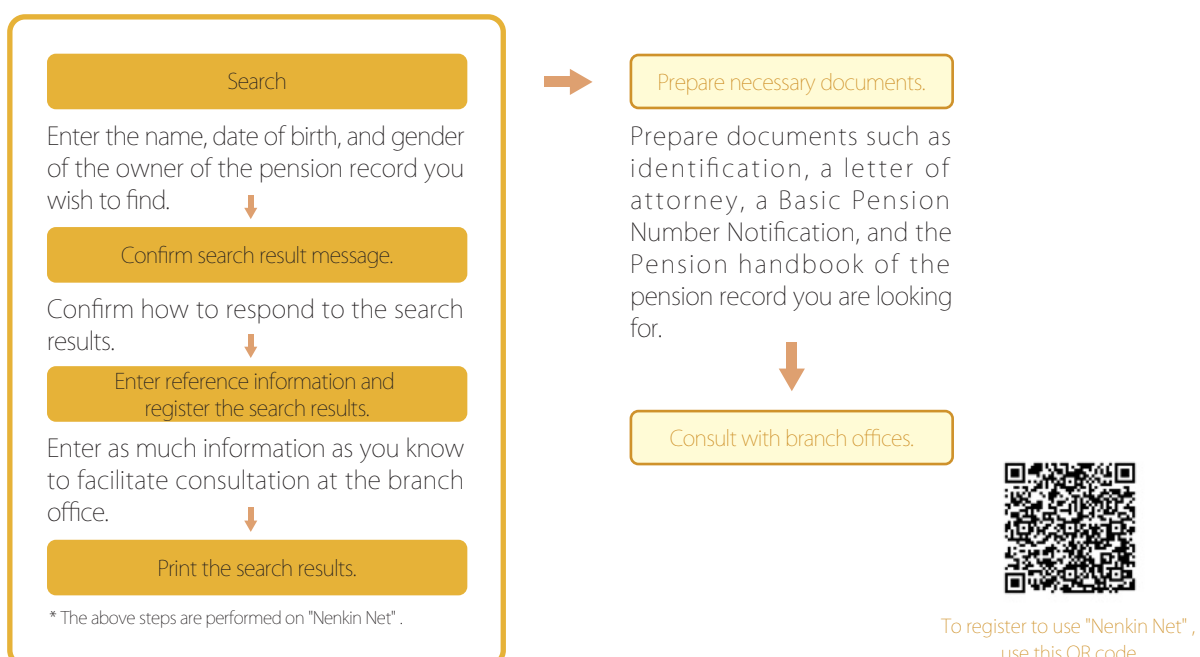
In addition to your own pension records, survivors can search for the records of those who have passed away.

The pension records that can be searched include records of the National Pension, Employees' Pension Insurance, and Seamen's Insurance that have not been integrated into the basic pension number, as well as records of national civil servants, local civil servants, private school teachers and staff, the three former public corporations (JR, JT, NTT,) and the Agricultural, Forestry and Fisheries Employees Mutual Aid Association who retired before 1996.



▶ Search and Investigation Procedures

The following procedures are available.



Initiatives to Protect Personal Information

To ensure the protection and proper management of our customers' personal information, JPS continually implements information security measures from an organizational, technical, and business operational perspective.

(1) Information Security Measures

FY 2022 Plan Overview

1) Organizational measures

- JPS planned to keep the systems needed for information security measures in place by drawing sufficiently on the Information Security Task Force that centrally manages information security measures, the subordinate Office of Information Security that implements security measures, and JPS CSIRT*.

* The Computer Security Incident Response Team is an organization established to address security incidents. In normal times, this organization works on the collection and analysis of incident information as well as the formulation of associated response policies and procedures. When an incident occurs, the organization performs an emergency response.

- JPS planned to properly implement information security measures and address new threats by maintaining operational support systems provided by the advanced expertise of a professional institute.

2) Technical measures

- JPS planned to conduct risk analysis and vulnerability assessments, etc., conducted by external experts, beyond the framework of a single system, based on the actual workflow, and take effective countermeasures based on the results of these assessments.
- In order to further improve the security level of "Nenkin Net" and the JPS website, JPS will establish monitoring rules based on trends in attack methods.

3) Operational measures

- Based on trends in unified standards of government agencies, JPS planned to make effective revisions to various regulations related to information security.
- JPS planned to conduct training both within and outside JPS and practical drills such that when an incident occurs, individual staff can act quickly and correctly by information security incident response manuals.

Status of FY 2022 Initiatives

1) Organizational measures

● Implementing initiatives continuously to strengthen information security measures

- The Information Security Task Force established JPS's information security policies and reviewed its progress, compiled actions to address issues identified in audits conducted by external organizations, and promoted the continuation and strengthening of information security measures. In addition, the JPS CSIRT also made efforts to acquire knowledge through collaboration training both within and outside JPS.
- In the report of the management audit for strengthening cyber security measures conducted by the Cabinet Cyber Security Center, JPS's efforts to manage problem and improve quality of information security were evaluated as good practices.

● Providing a support system based on more specialized knowledge

JPS maintained its operational support systems with its Chief Information Security Advisor and Information Security Support Contractors, and improved information security measures by receiving recommendations based on their professional and technical expertise.

2) Technical measures

● External vulnerability assessments and penetration tests

Vulnerability assessments and penetration tests have been performed by external experts for systems connected to the Internet.

● Improvement of Nenkin Net security

Along with the review of detection rules that comes with the improvement of "Nenkin Net," JPS strengthened the system for early detection of security events by revising monitoring rules. In addition, to the general trend of frequent security breaches, JPS ensured the security of "Nenkin Net" by strengthening monitoring and implementing communication-blocking measures.

● Secluding personal information from the Internet and other system areas

In terms of the dedicated shared folder for managing personal pension information, JPS continued to seclude the Internet environment and common office system areas.

● Implementation of anti-phishing measures

When JPS became aware of a phishing site claiming to be from the JPS, JPS alerted customers and took action to shut down the site.

3) Operational measures

● Promoting operations based on a new security policy

Appropriate business operations were conducted in accordance with the "JPS Information Security Policy," which was revised in conjunction with the revision of the "Uniform Standards for Cyber Security Measures of Government Agencies" in FY 2021, as well as the Personal Information Protection Management Rules and other related rules and regulations.

● Conducting training and comprehension tests among all staff

Training and comprehension tests were conducted for all staff members to ensure their understanding of information security regulations and the importance of information security, as well as to maintain appropriate information security standards. JPS also practiced response drills in the event of an incident.

(2) Management of Personal Information at External Contractors

FY 2022 Plan Overview

- Consistently implementing outsourcing management rules, JPS planned to identify risks in all processes for each business, and accurately take necessary actions.
- JPS planned to properly implement its pre-work inspections of work execution systems and methods, mid-work operational management, product testing/inspections, and post-work inspections, and to conduct organized management thereof.
- In order to thoroughly implement better management of pension-related personal information, JPS planned to verify inadequate items identified for improvement in external contractor operations and to revise rules and guidelines along with other necessary reviews.

Status of FY 2022 Initiatives

● Organizational management of outsourced operations

Various inspections were performed before and during the performance, immediate improvements were ordered for any detected unsuitable items, and improvements were confirmed. JPS communicated the status of various inspections' implementation within the headquarters and systematically managed outsourced operations.

● Procurement Rule Dissemination and Thoroughness

For new operators, JPS has taken further risk mitigation measures by reviewing on-site security measures early after contract signing, instructing them to promptly improve any inadequate items, and confirming the improvement results prior to performance verification.

(3) Audit checks

FY 2022 Plan Overview

- 1) Internal audits
 - JPS planned to conduct audits to ensure the adequacy of information security measures and efforts to protect personal information.
 - JPS planned to strengthen the operational audit function to verify that the risk management system is operating effectively.
 - JPS planned to conduct audits to confirm the status of management of contractors in the department in charge of the operations.
- 2) Audits by external experts
 - Audits were planned to conduct by external experts to confirm and evaluate the appropriateness of technical measures for information security initiatives.

Status of FY 2022 Initiatives

1) Internal audits

● Audits at all local offices and departments at the headquarters

JPS conducted audits of the effectiveness of risk management systems at each offices and division of the headquarters, including an audit of the "Status of Operation of Information Security Risk Management Procedure."

● Audits of external contractor's operations

Regarding outsourcing operations involving personal information, JPS conducted audits on seven outsourcing cases to determine the adequacy of the management status of outsourcing companies by the departments in charge of business operations, as well as the outsourcing companies.

2) Audits by external experts

● Confirmation of effectiveness of information security measures by external experts

Audits by independent external experts were conducted to confirm the effectiveness of information security measures in terms of technology, and confirmed and evaluated their validity and other aspects. In addition, JPS determined the audit focus and scope by incorporating the knowledge of external experts and worked to acquire their expertise.

FY 2022 Performance (Primary operational performance indicators)

JPS has created a Mid-term Plan and an Annual Plan that aim to satisfy mid-term targets set by the Minister of Health, Labour and Welfare, and JPS implements various initiatives to achieve those plans. Additionally, JPS's operational performance is evaluated by the Minister of Health, Labour and Welfare every fiscal year for every mid-term target period, based on the Japan Pension Service Act. This section covers the primary operational performance indicators for FY 2022 and explains the evaluations given by the Minister of Health, Labour and Welfare.

Note: The third mid-term target period began in FY 2019 (April 2019 to March 2024), and assessment items have been partially reorganized.

Note: The "Evaluation of the FY 2022 Operational Performance of the Japan Pension Service" is available on the Ministry of Health, Labour and Welfare website.

I Quality improvement in services provided and other operations

Operational performance items			Primary operational performance indicator					
			FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	
National Pension contribution collection	National Pension contribution payment rate for the current fiscal year		68.1 %	69.3 %	71.5 %	73.9 %	76.1 %	
	National Pension contribution final payment rate*1		Contributions for FY 2016 74.6 % (+9.6 points)	Contributions for FY 2017 76.3 % (+10.0 points)	Contributions for FY 2018 77.2 % (+9.0 points)	Contributions for FY 2019 78.0 % (+8.7 points)	Contributions for FY 2020 80.7 % (+9.2 points)	
Employees' Pension Insurance coverage	Number of newly covered workplaces		157,818 workplaces	146,533 workplaces	120,898 workplaces	133,305 workplaces	134,726 workplaces	
	(Of the above numbers) Number of workplaces covered because of measures to promote coverage		100,727 workplaces	91,342 workplaces	99,682 workplaces	104,225 workplaces	96,120 workplaces	
Employees' Pension Insurance contribution collection	Employees' Pension Insurance contribution collection rate		99.1%	99.1%	97.5% <small>Note: Removing 584.2 billion yen approved for special payment postponement and the legal postponement system associated with COVID-19 pandemic, the contribution collection rate was 99.3%.</small>	98.3% <small>Note: Removing 352.9 billion yen approved for the legal postponement system, the contribution collection rate was 99.4%</small>	98.5% <small>Note: Removing 201.7 billion yen approved for the legal postponement system, the contribution collection rate was 99.0%</small>	
	Percentage of contribution payments via automatic bank account transfer		82.8%	81.8%	81.0%	81.4%	81.5%	
Benefits payment	Service standard*3 (Target period for pension benefits payment processing)	Old-Age Employees' Pension	92.2%	95.3%	97.4%	97.9%	93.3%	
		Disability Employees' Pension	88.5%	90.1%	75.4%	95.7%	94.8%	
Pension records problems	Progress of investigating unidentified records	Records matched	19.78 million (As of Mar. 2019)	20.04 million (As of Mar. 2020)	20.29 million (As of Mar. 2021)	20.52 million (As of Mar. 2022)	20.72 million (As of Mar. 2023)	
		Records under investigation or needing further investigation	18.62 million (As of Mar. 2019)	18.23 million (As of Mar. 2020)	17.94 million (As of Mar. 2021)	17.73 million (As of Mar. 2022)	17.36 million (As of Mar. 2023)	

*1: National Pension contribution payments can be paid up to two years retroactively, and final payment rates for current-fiscal-year contributions are determined after two years have passed. The number in parentheses refers to the improvement in the payment rate compared to the current year rate.

*2: The "budget implemented" amounts given are determined according to certain assumptions and do not include the staff costs of regular and associate staff members.

© Individual grades given by the Minister of Health, Labour and Welfare

S: Notably exceeded the Annual Plan

A: Exceeded the Annual Plan

B: Generally achieved the Annual Plan

C: Somewhat worse than the Annual Plan

D: Worse than the Annual Plan and in need of drastic

	Individual grades given by the Minister of Health, Labour and Welfare					Primary reasons
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	
	A	A	A	A	A	<ul style="list-style-type: none"> The current-year payment rate of FY 2022 contribution payments was +2.2 points relative to the previous year, 76.1%. While the number of insured persons decreased, the number of payment months turned to increase. (Target: Exceed the previous year's result (73.9 %) and secure an increase of about 2.0 percentage points from the FY 2020 result (71.5 %)) The final payment rate of FY 2020 contribution payments was +9.2 points relative to the FY 2020 current-year payment rate, 80.7 %. (Target: Secure an increase of about 8.0 percentage points from the FY 2020 result (71.5 %)) <p>Ref: FY 2022 budget implemented^{*2}: Approx. 34.440 billion yen (incl. approx.9.98 billion yen for the operation of coverage)</p>
	A	A	A	A	A	<ul style="list-style-type: none"> The action plan for FY 2022 was formulated, including specific numerical targets, and the measures to promote coverage were implemented in accordance with the plan. JPS implemented coverage guidance centered on documents and phone calls, utilizing information on national tax withholding agents and managing progress. As a result, the number of covered workplaces exceeded the target of 96,120 (target: 80,000.) JPS conducted a survey of approximately 50,000 workplaces that may be subject to the coverage Expansion for Part-time workers, which came into effect in October 2022, to inform them of the system and to ensure smooth implementation of the system. <p>Ref: FY 2022 budget implemented : Approx. 26.860 billion yen</p>
	A	A	A	A	A	<ul style="list-style-type: none"> The FY 2022 action plan has been formulated, and in order to achieve the targets, the use of the legal postponement system has been promoted while thoroughly monitoring progress, payment plans have been formulated according to business conditions, and appropriate credit management has been implemented. As a result, the contribution collection rate of Employees' Pension Insurance contributions was 98.5 % (98.3 % in the previous year,) and the collection rate of Employees' Health Insurance managed by the Japan Health Insurance Association was 97.3 % (97.2 % in the previous year,) securing a level above the previous year's rate. In addition, the delinquent amount was also reduced. After transferring jurisdiction to the headquarters' Corporation Special Enforcement Department for difficult-to-collect workplaces, the use of the legal postponement system and appropriate payment guidance ensured efficient and effective contribution collection, resulting in a reduction in delinquent payment amount. <p>Ref: FY 2022 budget implemented : Approx. 6.990 billion yen</p>
	B	B	B	A	A	<ul style="list-style-type: none"> In order to cope with the increase in the number of consultations and claims, the implementation system of the Pension Consultation Service Office was strengthened by reviewing the system, increasing the number of pension consultation staff, and adding more consultation booths. In order to enhance the expertise of disability assessment at the Disability Pension Center, JPS has appropriately reviewed the workflow, and strengthened the management system for work processing by introducing an advance confirmation form based on job responsibilities. The achievement rate of service standards for old-age, survivors' and disability pensions was maintained at 90 % or higher. For old-age pensions (within one month,) for which the highest number of claims were filed, the rate reached 99 %, enabling prompt determination of payments. <p>Ref: FY 2022 budget implemented : Approx. 12.360 billion yen</p>
	B	B	B	B	B	<ul style="list-style-type: none"> To resolve unintegrated records, JPS continued to provide an environment where customers could check their enrollment status through the Pension Coverage Regular Notice (NENKIN TEIKI BIN) and "Nenkin Net," and worked to resend notices to insured persons who had not responded to the "Records Aggregation Special Mailings (NAYOSE TOKUBETSU BIN)." To link basic pension number with My Number of insured persons, JPS worked with municipalities, employers, and individuals to request cooperation or encourage them to submit an Individual Number registration form. As a result, the overall link rate for insured and beneficiaries was 99.78 %.

^{*3}: "Service standard" which aims to promote prompt and accurate pension benefits payment, sets the standard number of days needed from the intake of a pension benefits application to the entitlement of pension benefits and mailing of a Pension Certificate to new beneficiaries. Here, the entitlement procedure for the old-age pension requires reconfirmation of the individual's pension coverage records and the standard is "within 2 months." The standard for the disability pension is "within 3 months." (Through FY 2018, the figures used were for the Old-Age Employees' Pension and the Disability Employees' Pension. In FY 2019, JPS merged categories that were separated between the Basic Pension benefits and Employees' Pension Insurance benefits, and therefore the figures listed from FY 2019 are for the old age pension and the disability pension. Additionally, the standard number of days required for the Disability Employees' Pension had been 3 and a half months through FY 2018.)

Operational performance items	Primary operational performance indicator					
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	
Response to the pension system reform	A	A	A	A	A	

III Effectiveness of operations

Operational performance items	Primary operational performance indicator					
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	
Efficient and effective operational (Reforms to business processes)	B	B	B	B	B	
Proper use and management of external contracting	C	B	B	B	B	
Management, improvement, and development of the Social Insurance Online System	B	B	B	B	B	
ICT promotion	B	A	A	A	A	

III Fairness and transparency and other critical operational issues

Operational performance items	Primary operational performance indicator					
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	
Ensuring the effectiveness of the internal controls system	C	B	B	B	B	
Protection of personal information	C	B	B	B	B	
Document management and information disclosure	B	B	B	B	B	

	Primary reasons
	<ul style="list-style-type: none"> ● JPS appropriately implemented the necessary measures for examining administrative processing in accordance with laws and regulations for the items that will take effect in October 2022 and April 2023, and establishing a schedule for system development based on the impact study, so as to ensure the smooth implementation of all of the pension system reforms. ● In particular, with regard to the introduction of a special deemed increase for delayed pension, a system has been developed to enable the calculation of the estimated pension amount including this increase at the time of the pension consultation, thereby improving customer service.
	Primary reasons
	<ul style="list-style-type: none"> ● Established a system for centralizing the examination system for the Internet channel and sorting out issues for the telephone channel to build up a centralized planning and management system for the entire channel. ● The Regional Departments have improved their business performance by strengthening their functions to provide in-depth guidance to the offices and by establishing a division to respond to inquiries to the Operation Management Department. In addition, in order to further improve the business performance of the JPS as a whole, criteria for evaluating the business performance of the Regional Departments were introduced based on the business scale of the offices under their jurisdiction, and these criteria were put into effect starting with the evaluation conducted in the second half of FY 2022. ● In FY 2022, general administrative expenses were reduced by 12.4 % from FY 2018 (target: 15 % reduction by FY 2023,) and operational expenses were reduced by 4.2 % from FY 2018 (target: 5 % reduction by FY 2023.)
	<ul style="list-style-type: none"> ● To maintain and improve the proper management and quality of outsourced operations, JPS worked to improve and strengthen outsourcing management by revising the outsourcing implementation guidelines based on the causes of occurrence and measures to prevent recurrence, which were verified in the "Report on the status of the verification of printing errors in direct deposit notices (released in December 2021.)" ● JPS also worked to secure and develop human resources familiar with procurement by attending specialized external training programs.
	<ul style="list-style-type: none"> ● In the Progress Management and Electronic Approval System, system development was completed for 13 reports, including notification of new coverage, to be imaged and subject to electronic approval, as well as for electronic return of returned documents and re-acceptance registration. In the area of national individual number management, the development of a system to automate the Basic Resident Registration query process for application for coverage registration was completed. ● JPS worked to secure a structure of system development by attending training according to staff's IT skills and expanding support contractors.
	<ul style="list-style-type: none"> ● The "Online Pension Information Service for Workplaces" completed the system of online services for workplaces, including reporting (filing,) notification, and inquiry and information provision, and we promoted the use of various services. ● JPS introduced simplified electronic applications for National Pension coverage procedures and applications for exemption of contribution, etc., to improve customer convenience. ● Electronic notice of social insurance (National Pension) contribution payment deduction certificates and tax deduction slips of public pensions was implemented, enabling simplified tax returns and year-end adjustments, thereby improving customer convenience. ● In the area of information linkage through the information provision network system, we steadily implemented information inquiries, such as those for public money receipt accounts, starting in October 2022, to improve user convenience. In addition, JPS issued an administrative notice through the Social Welfare and War Victims' Relief Bureau of the Ministry of Health, Labour and Welfare to encourage local governments to promote the use of the information provision network.
	Primary reasons
	<ul style="list-style-type: none"> ● In connection with the annual announcement, JPS inspected and analyzed administrative processing errors and announced the results, and based on the causes of the errors, JPS made systemic improvements to prevent recurrence. ● The risk management system of the entire organization was reorganized and revised by establishing a system for early detection of the risk of processing delays in headquarters operation and integrating the risk management of headquarters operation into the Risk Management Department as the second line of risk management.
	<ul style="list-style-type: none"> ● Continued to appoint a Chief Information Security Advisor and a contractors to support information security measures and strengthened information security measures by obtaining advice based on their professional and technical expertise. ● For staff who were unable to respond appropriately in the targeted e-mail attack response training, mock drills and individual counseling were repeatedly and continuously conducted to deepen their understanding of the risks and countermeasures against information leaks, and other hands-on training and education were also provided. ● In a report by the Cabinet Cyber Security Center on management audits to strengthen cyber security measures, JPS' s information security problem management and quality improvement efforts were recognized as good practices.
	<ul style="list-style-type: none"> ● In terms of the Progress Management and Electronic Approval System' s method of electronic reporting management, JPS confirmed that the criteria of the government' s guidelines were met and encouraged the proper disposal of corporate documents other than those directly related to pension records and pension amounts. ● In accordance with applicable laws, regulations, and guidelines, JPS appropriately prompted the disclosure of necessary information, such as the disclosure of administrative errors, the disclosure of information on operation management, and the preparation and disclosure of annual reports.



Among the "customer opinions and comments" received by JPS, we will publish some cases to which we made improvements. We will continue to listen carefully to customer opinions and comments and strive to make improvements.

Initiatives for Employees' Pension Insurance

【Customer Comments】

1. The notices of the social insurance contributions to be paid at the end of each month are sent by mail, but they arrive late.
2. I have to contact the branch office each time I want to have a statement showing the increase or decrease in the social insurance contributions.

【Details of Initiatives】 On January 10, 2023, a service ("the Online Pension Information Service for Workplaces") for receiving electronic data such as information on the amount of monthly social insurance contributions online was launched. Employers can receive the following services by using their GBIZ ID and applying for the service (start-up procedure) on the e-Gov My Page.

1. The amount of social insurance contributions can be checked in electronic data ("Information on Social Insurance Contribution Amount") around the 15th of each month.
2. On or around the 15th of each month, it will be able to receive electronic data ("Statement of the Contribution Increase/Decrease") showing the increase/decrease in social insurance contributions.

2. 【Customer Comments】 Please make the "Confirmation (Application) Form for Matters Related to Covered Workplaces" available for download from the website.

【Details of Initiatives】 "Case 7-9: When a workplace intends to obtain certification as a covered workplace" has been added to the list of application forms for health insurance and Employees' Pension Insurance on the website, and the Confirmation (Application) Form for Matters Related to Covered Workplaces can be downloaded from the website.

Top Page (Japanese)>Pension System / Pension Procedures>Employees' Pension Insurance>Application Forms of Health Insurance / Employees' Pension Insurance>Other Application Forms>To obtain certification as a covered workplace



3. 【Customer Comments】 Please place the "Application for Certificate of Payment of Social Insurance Contributions" as an Excel file in addition to a PDF file to certify that social insurance contributions have been paid.

【Details of Initiatives】 An Excel file of the "Application for Certificate of Payment of Social Insurance Contributions" has been placed on our website.

Top Page (Japanese)>Application and Reporting Forms>Application and Reporting Forms (Employees' Health Insurance and Employees' Pension Insurance)>List of Reporting Forms and Application Forms Related to Insurance Contributions of Employees' Health Insurance and Employees' Pension Insurance

Chapter 4

Supplementary Materials



This section presents a variety of data pertaining to pensions and the Japan Pension Service. This section also contains the award-winning "Pension and Me" essays for FY 2022.



JPS Data

1 Board Members (as of July 5, 2023)

Three full-time board members, including the President, have been appointed from the private sector.



President
Toichiro Mizushima

*From the private sector

Career highlights
Vice president, Sumitomo Mitsui Banking Corporation; President, Readjustment of Facilities for Insured Persons and Beneficiaries Organization



Executive Vice President
Hideki Tarumi

Career highlights
Director-General, Pharmaceutical Safety and Environmental Health Bureau, Ministry of Health, Labour and Welfare (MHLW); Director, Office for COVID-19 and Other Emerging Infectious Disease Control, Cabinet Secretariat; Vice-Minister, MHLW



Executive Director for Human Resources and Accounts
Toshihiko Kusakari

Career highlights
Director, Management Group, Quality Management Department, JPS; Senior Director, Revitalization Project Office, JPS; Senior Director, Human Resources Department, JPS



Executive Director for Operation Planning
Yasunori Wada

Career highlights
Attached to Minister's Secretariat, MHLW; Counsellor, Cabinet Secretariat (attached to Assistant Chief Cabinet Secretariat); (Deputy Director-General, Regional Employment Ice Age Support Acceleration Office, Cabinet Office); (Counsellor, Social Security Reform Office, Cabinet Secretariat); (Counsellor, Office for policy on Loneliness and Isolation, Cabinet Secretariat); Director, International Pension Division, Pension Bureau, MHLW; Director of Bureau of Strategic Planning, National Center for Geriatrics and Gerontology; (Board member on loan)



Executive Director for National Pension and Employees' Pension Insurance Operation Management
Katsuhiro Iwai

Career highlights
Director, General Affairs Division, Pension Bureau, MHLW; Councilor, Pension Fund Association; Councilor for Social Welfare, War Victims' Relief and Humanitarian Survey, MHLW; (Board member on loan)



Executive Director for Operation Management
Toshiyuki Irisawa

Career highlights
Senior Director, Minami Kanto First Regional Department, JPS; Planning Coordinator for Channel Strategy, Administration Management Planning Department, JPS; Senior Director, Employees' Pension Insurance Department, JPS



Executive Director for Pension Benefits
Mika Taura

Career highlights
Coordinator for Women's Participation Promotion, Human Resources Development Department, JPS; Senior Director, Human Resources Development Department, JPS; Senior Director, Consultation and Service Promotion Department, JPS



Executive Director for Information Technology
Hiroyoshi Shimauchi

Career highlights
Senior Director, Existing Core System Development Department, JPS; Senior Director, Information Systems Operation Department, JPS; Senior Director, Office of Information Security, JPS



Executive Director for Special Tasks
Tomoyasu Eto

*From the private sector

Career highlights
Director, Tachikawa Branch Office, Minami Kanto Block Headquarters, JPS; Deputy Director, Internal Audit Department, JPS; Senior Director, Internal Audit Department, JPS



Executive Director (part-time)
Yoshiharu Kawabata

Career highlights
Lawyer, Kasumigaseki-Sogo Law Offices (current); Vice President, Japan Federation of Bar Associations; President, Daini Tokyo Bar Association; Director and Chairman of the Nomination and Remuneration Committee, NKSJ Holdings, Inc.



Executive Director (part-time)
Masafumi Tsujihiro

Career highlights
Outside Director (Independent Officer,) Seibu Holdings Inc. (current); Professor, Department of Business Administration, Faculty of Economics, Teikyo University and Chair, Department of Contemporary Business, Teikyo University Junior College (current)



Executive Director (part-time)
Hiroshi Toda

Career highlights
Vice Chairman, Nomura Securities Co., Ltd.; Ambassador, Japanese Embassy in Greece; Outside Director, Yusen Logistics Co., Ltd. (current)



Executive Director (part-time)
Michiko Yoshinaga

Career highlights
Vice President, EIRIN (Administrative Commission of Motion Picture code of Ethics) (current); President, THE MINKYOKYO (Commercial Broadcasters Educational Association)



Auditor
Toru Ishihara

*From the private sector

Career highlights
Senior Director, 2nd East Japan Audit Group, Internal Audit Department, JPS; Director, Audit Planning Group, Internal Audit Department, JPS; Senior Director, Internal Audit Department, JPS



Auditor (part-time)
Fumiko Yazaki

Career highlights
Partner, Grant Thornton Yamada & Partners (current); Outside Director, Kitano Construction Corporation (current)

2 Board Member Remuneration and Staff Salaries

(1) Board Member Remuneration

Position and name		Total remuneration in FY 2022
President	Toichiro Mizushima	18.64 million yen
Executive Vice President	Hideki Tarumi	15.80 million yen
Executive Director	Toshihiko Kusakari	15.54 million yen
Executive Director	Kenichi Suzuki (Resigned June 27, 2022)	4.55 million yen
Executive Director	Masaru Hiraiwa (Assumed June 29 2022, Resigned July 3 2023)	10.60 million yen
Executive Director	Katsuhiro Iwai	15.70 million yen
Executive Director	Toshiyuki Irisawa	15.59 million yen
Executive Director	Mika Taura	15.62 million yen
Executive Director	Hiroyuki Nakayama (Resigned December 31, 2022)	12.15 million yen

Position and name		Total remuneration in FY 2022
Executive Director	Hiroyoshi Shimauchi (Assumed January 1, 2023)	2.97 million yen
Executive Director	Tomoyasu Eto	15.23 million yen
Executive Director (part-time)	Masafumi Tsujihira	340,000 yen
Executive Director (part-time)	Michiko Yoshinaga	270,000 yen
Executive Director (part-time)	Hiroshi Toda	340,000 yen
Executive Director (part-time)	Yoshiharu Kawabata	380,000 yen
Auditor	Toru Ishihara	14.19 million yen
Auditor (part-time)	Fumiko Yazaki	1.83 million yen

◎ Total remuneration includes salary and other benefits.

◎ Directors' remuneration is determined based on JPS regulations on remuneration for board members.

(2) Board Member Retirement Allowance

(paid during FY 2022)

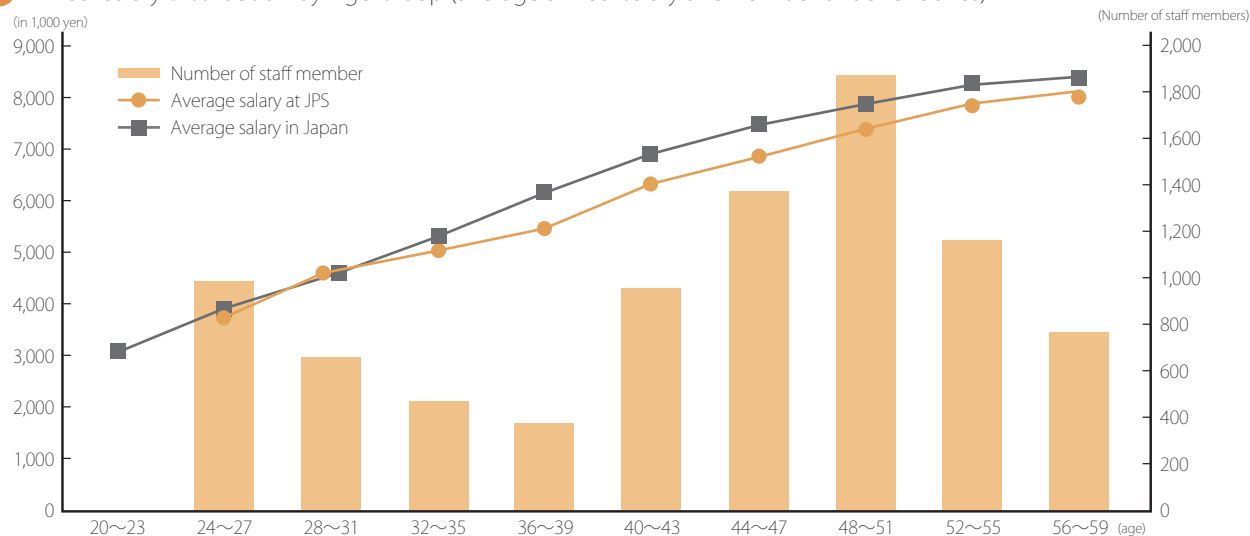
Position and name		Date of retirement	Amount of retirement allowance
Executive Vice President	Hisashi Noguchi	resigned December 31, 2021	2.22 million yen
Executive Director	Takashi Abe	resigned December 31, 2021	4.24 million yen
Executive Director	Hiroshi Machida	resigned December 31, 2021	4.24 million yen
Executive Director	Yuko Ishikura	resigned December 31, 2021	4.24 million yen
Executive Director	Hiroyuki Hisashima	resigned December 31, 2021	6.36 million yen
Executive Director	Tsukasa Furusawa	resigned December 31, 2021	1.97 million yen

(3) Staff Salaries

Category	Average age	Total annual salary (Average)
Regular staff	44.0 years old	6.58 million yen

◎ Total annual salary includes bonuses and other benefits.

Annual Salary Distribution by Age Group (average annual salary and number of beneficiaries)



(4) Average Retirement Allowance Payment

Amount of retirement allowance	21.91 million yen
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◎ Average retirement allowance paid in FY 2022 to those who have served at JPS for 20 years or longer.

3 FY 2022 Financial Data

(1) Financial situation

1) Income statement summary
(From April 1, 2022 to March 31, 2023)

Expenses and income	Amount
Recurring expenses	2,906
Operating expenses	2,723
Staff expenses	666
Other personnel expenses	369
Communication expenses	305
Outsourcing expenses	886
Other	498
General administrative expenses	180
Staff expenses	78
Outsourcing expenses	33
Repair expenses	11
Other	59
Financial expenses	2
Recurring income	3,165
Grants for operational expenses	2,935
Other	230
Recurring income - Recurring expenses	259

2) Recurring expenses by segment
(From April 1, 2022 to March 31, 2023)

Expenses	Monetary amount	Breakdown		
		Pension contributions	National treasury	National treasury (for pensioners supplemental benefits)
Recurring expenses	2,906	1,922	941	43
Operating expenses	2,723	1,920	761	42
Insurance operations	807	807	—	—
Online system operations	661	661	—	—
Pension consultation operations	453	453	—	—
Payment operation of pensioners supplemental benefits	28	—	—	28
Measures addressing pension records problems	0	—	0	—
Personnel expense	775	—	761	14
General administrative expenses	180	—	180	1
Personnel expenses	90	—	89	1
Internal management administrative expenses	91	—	91	—
Financial expenses	2	2	0	0

3) Assets and liabilities
Balance sheet summary
(As of March 31, 2023)

Assets	Monetary amount
Cash and deposits	640
Entrusted securities for payment	17
Tangible fixed assets	1,089
Investments and other assets	985
Other	421
Total assets	3,152
Liabilities	Monetary amount
Accounts payable	238
Deposits received for pension contributions	13
Entrusted securities for payment of pension contributions	17
Retirement benefit allowance	985
Other	595
Total liabilities	1,848
Capital stock (Government investment)	1,001
Capital surplus	△ 197
Retained earnings	501
Total net assets	1,304
Total liabilities and net assets	3,152

◎ Unit: 100 million yen

◎ Totals may be inconsistent due to rounding of fractions.

◎ "0" is used to signify that the relevant figure is less than 100 million yen, while "-" is used to represent a null value.

◎ The above data are published on the JPS website under "Financial statements."

◎ JPS is a non-profit corporation. Unlike a private company, JPS has no operating revenue, and its recurring revenue is primarily provided via grants from the national government.

(2) Summaries of Budget and Statement of Accounts

1) Income

(From April 1, 2022 to March 31, 2023)

Income	Budgeted	Actual	Difference
Grants for operational expenses	3,168	3,168	-
Grants for operational expenses	1,039	1,039	-
Grants for business operational expenses	2,071	2,071	-
Grants for administration and payment of pensioners supplemental benefits	57	57	-
Other income	4	79	75
Total	3,171	3,247	75

2) Expenditures

(From April 1, 2022 to March 31, 2023)

Expenses	Budgeted	Actual	Difference
Insurance business expenses	913	806	△ 107
Online system expenses	666	626	△ 40
Pension consultation expenses	492	452	△ 39
Administrative costs for payment operation of pensioners supplemental benefits	57	43	△ 15
General administrative expenses	1,043	965	△ 78
Total	3,171	2,893	△ 278

◎ Unit: 100 million yen

◎ Totals may be inconsistent due to rounding of fractions.

◎ "0" is used to signify that the relevant figure is less than 100 million yen, while "-" is used to represent a null value.

◎ The above data are published on the JPS website under "Statement of accounts."

◎ "Difference" is calculated by subtracting the budgeted value from the actual value.

4 FY 2022 Operational Data

In general, the following data does not include data for the National Public Service Personnel Mutual Aid Association, the Local Public Service Personnel Mutual Aid Association, or the Promotion and Mutual Aid Corporation for Private Schools of Japan, which used to operate independent pension schemes and now fall under Employees' Pension Insurance due to consolidation of pension schemes.

(1) Insured Persons and Covered Workplaces

1) Employees' Pension Insurance and Seamen's Insurance (as of the end of FY 2022)

Employees' Pension Insurance	Insured persons	41,519,002 people
	Covered workplaces	2,683,868 workplaces

Seamen's Insurance	Insured persons	50,432 people
	Covered workplaces (ship owners)	4,032 workplaces

2) Employees' Health Insurance system managed by the Japan Health Insurance Association*¹ (As of the end of FY 2022)

Insured persons	Insured persons	24,800,262 people
	Dependent family members	14,640,034 people

Covered workplaces	2,562,733 workplaces
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*1: Employees' Health Insurance for workers not covered by a Health Insurance Society is called "Kyokai Kempo," which is an Employees' Health Insurance managed by the Japan Health Insurance Association.

3) National Pension (as of the end of FY 2022)

Category I insured persons* ²	14,047,188 people
Category III insured persons	7,211,605 people

*2: Includes voluntarily covered insured persons.

(2) Contribution Collection

1) Employees' Pension Insurance (FY 2022)

Confirmed amount to be collected	Collected revenue	Loss from non-collection	Uncollected revenue	Collection rate
34,588.9 billion yen	34,058.3 billion yen	23.6 billion yen	507.1 billion yen	98.5 %

2) Seamen's Insurance (FY 2022)

Confirmed amount to be collected	Collected revenue	Loss from non-collection	Uncollected revenue	Collection rate
38,500 million yen	37,200 million yen	90 million yen	1,200 million yen	96.5%

3) Employees' Health Insurance system managed by the Japan Health Insurance Association (FY 2022)

Confirmed amount to be collected	Collected revenue	Loss from non-collection	Uncollected revenue	Collection rate
11,293.8 billion yen	10,987.2 billion yen	13.9 billion yen	292.7 billion yen	97.3 %

4) National Pension (FY 2022)

Current fiscal year (FY 2022)			Past fiscal years	
Number of months paid (unit of payment)	Number of months due (unit of payment)	Contribution payment rate	Final payment rate (FY 2020 payments)	Contribution payment rate (FY 2021 payments)
71.83 million months	94.42 million months	76.1%	80.7 %	81.0 %

◎ The payment due date for National Pension contribution payments is the end of the month after the month in which the contribution is to be paid. Contribution payment status for the current fiscal year refers to the payment status as of the end of April 2023, regarding contributions for April 2022 through March 2023.

◎ The contribution payment rate for payments for past fiscal years (i.e. FY 2020 and FY 2021) refers to the payment rates as of the end of April 2023, regarding contributions for FY 2020 and FY 2021. The contribution payment rate for FY 2020 payments is the final payment rate.

(3) Pension Beneficiaries and Payments

1) Employees' Pension Insurance and National Pension beneficiaries as of the end of FY 2022 (March 2023)

Number of Employees' Pension beneficiaries		
Old-age benefits	Disability benefits	Survivors' benefits
A: 15,639,418 B: 14,064,870	502,852	5,773,821
Number of National Pension beneficiaries		
Old-age benefits	Disability benefits	Survivors' benefits
33,945,563	2,129,756	89,076

2) Number and size of payments for Employees' Pension Insurance and the National Pension (sum of FY 2022)

Number of payments	Amounts paid
452.99 million payments	47.5391 trillion yen

◎ "Employees' Pension beneficiaries" refers to the total numbers of beneficiaries covered by Employees' Pension Insurance under the old and new laws.

◎ For "old-age benefits" (Employees' Pension Insurance beneficiaries,) A refers to those with a coverage period of 20 years or more and those subject to the exception for the middle-aged and older beneficiaries (however, for those born on April 2, 1952 or later, the period has been gradually raised to between 21 and 25 years, and therefore those who satisfy that requirement are eligible.) B refers to those not classified as A.

◎ "National Pension beneficiaries" refers to the total number of beneficiaries under the contributory National Pension under the old law and the Basic Pension under the new law.

◎ In addition to the above, there were 3 Old-Age Welfare Pension beneficiaries as of the end of FY 2022.

Public Pension by the Numbers

These figures showcase the size and importance of the public pension system.

Insured persons in public pension system (as of the end of FY 2021)

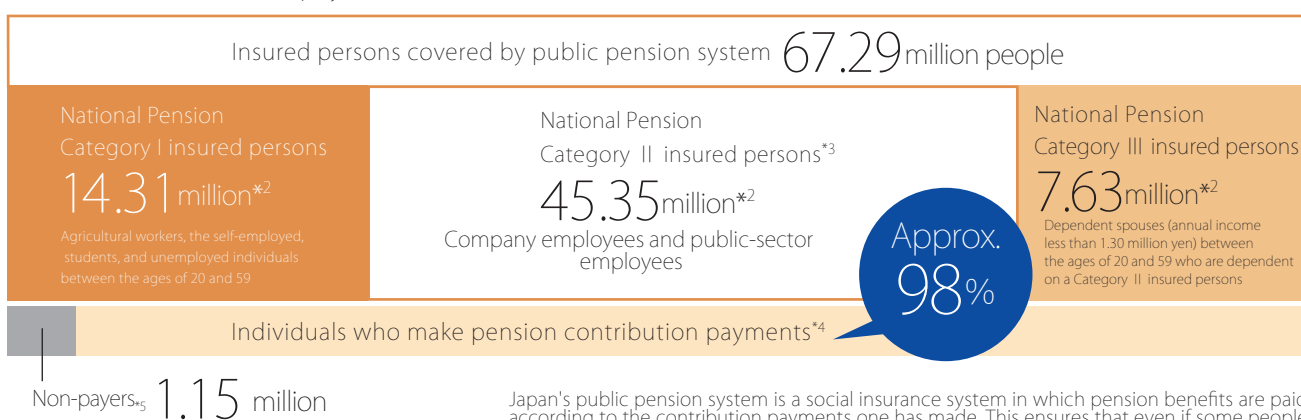
67.29 million people

This refers to insured persons covered by public pension system (the National Pension and Employees' Pension Insurance.) Given that the population of Japan is roughly 125.86 million^{*1}, this is equivalent to more than half the population of Japan.

Source: "Employees' Pension Insurance and National Pension Annual Report," Ministry of Health, Labour and Welfare (FY 2021)

Proportion of insured persons covered by public pension system who make pension contribution payments (as of the end of FY 2021)

■ Pension contribution payment status (as of the end of FY 2021)



Japan's public pension system is a social insurance system in which pension benefits are paid according to the contribution payments one has made. This ensures that even if some people do not make contribution payments, the public pension system's financial resources will not be affected in the future, as this would drive the system to ruin. Because this is a national system, it will not collapse as long as the national government persists.

The contribution payment rate (current-FY) for National Pension Category I insured persons' payments due in FY 2021 was 73.9%, but if combined with Employees' Pension Insurance and other systems, around 98% of all insured persons covered by public pension systems have made their contribution payments. Just 2% have not made their contribution payments.

Source: "FY 2021 National Pension Coverage and Pension Contribution Payment Status," Ministry of Health, Labour and Welfare, Japan Pension Service, "Employees' Pension Insurance and National Pension

Revenues from contribution payments (FY 2021)

39.9491 trillion yen

Contribution payments made for the National Pension and Employees' Pension Insurance total 39.9491 trillion yen. Employers cover half of the Employees' Pension Insurance contribution payments.

Source: "Revenues and Expenditures of the Public Pension System, FY 2021 (single-year data)," Ministry of Health, Labour and Welfare

Add national government subsidy and pension reserve fund investment income, etc.

Pension benefits payments (FY 2021)

53.3590 trillion yen

Pension benefits payments paid out total around 53.3590 trillion yen, a sum covered by pension contribution revenues, national government subsidy, and pension reserve fund investment income. This sum is equal to around 10 % of Japan's nominal GDP.^{*6}

Source: "Revenues and Expenditures of the Public Pension System, FY 2021 (single-year data)," Ministry of Health, Labour and Welfare

Pension beneficiaries (FY 2021)

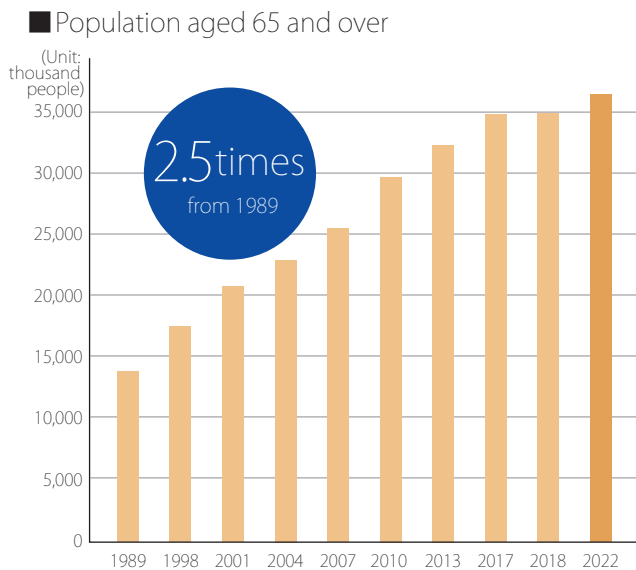
40.23 million people

The population of Japan is around 125,070,000. Approximately 30 % of the people in Japan are beneficiaries^{*7} of the old-age pension, disability pension, or survivors' pension.

Source: "Employees' Pension Insurance and National Pension Annual Report," Ministry of Health, Labour and Welfare (FY 2021.)

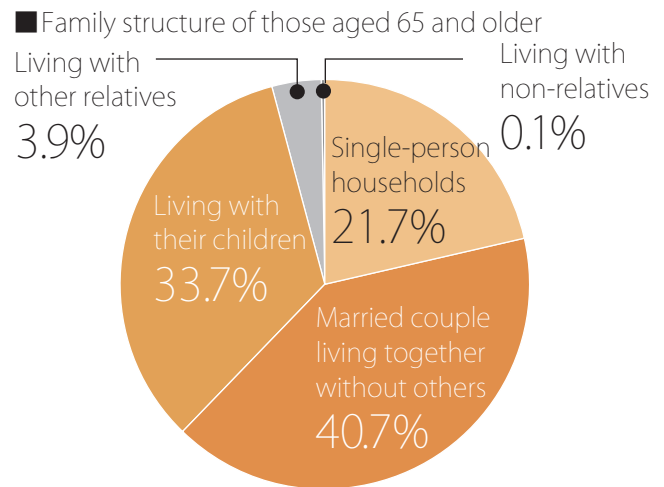
Population aged 65 and over (April, 2022)

36.24 million people



The senior citizen population has reached a level approx. 2.5 times of that in 1989 (14.31 million.)

Source: "Population Estimates," Ministry of Internal Affairs and Communications.



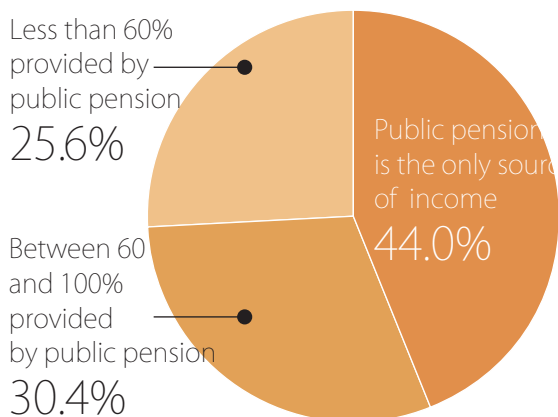
Looking at the various family structures in which senior citizens live, the largest group is the 16.383 million "married couples living together without others" (one or both members of the couple is aged 65 or older; 40.7 % of the population aged 65+), followed by the 13.569 million "living with their children" (33.7 % of the same,) and finally the 8.73 million "single-person households" (21.7 % of the same.)

Source: FY 2022 Comprehensive Survey of Living Conditions (Ministry of Health, Labour and Welfare)

Elderly households for which public pension*8 is the only source of income

44.0 %

■ Public pension as percentage of total income



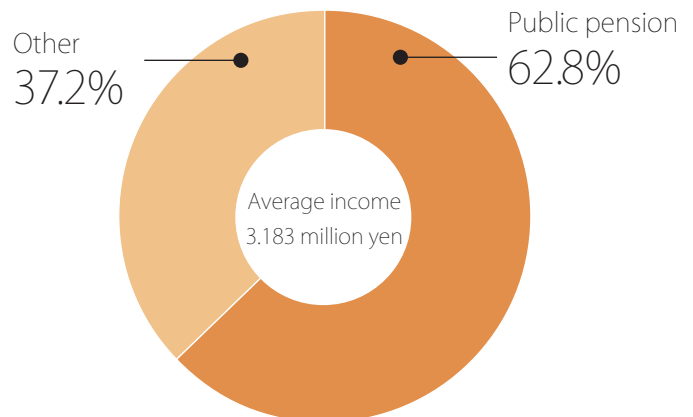
Of the elderly households receiving a public pension, the public pension is the only source of income for about 50% of them.

Source: 2022 Comprehensive Survey of Living Conditions (Ministry of Health, Labour and Welfare)

Amount of public pension benefits paid to elderly households

1.999 million yen

■ Breakdown of average income per elderly household



Public pension benefits average 1.999 million yen per year, which is equivalent to 62.8% of the average income of an elderly household.

Source: 2022 Comprehensive Survey of Living Conditions (Ministry of Health, Labour and Welfare)

© Totals may be inconsistent due to rounding of fractions.

*1: Total population is the total population (fixed value) as of April 1 of the following year (Monthly Population Estimation Report, Statistics Bureau, Ministry of Internal Affairs and Communications.)

*2: This population statistic is valid as of the end of FY 2021. Category I insured persons include voluntarily covered insured persons (190,000 people.)

*3: Category II insured persons are those who are insured by the Employees' Pension Insurance.

(In addition to Category II insured persons, this category includes persons 65 years of age or older who are entitled to receive pension benefits for old age or retirement as the reason for payment.)

*4: Includes individuals who are exempt from or approved to postpone their contribution payments.

*5: A non-payer is someone who has not made a contribution payment in 24 months (April 2020 to March 2022.)

*6: This refers to the total value of goods and services produced in a year, calculated using market prices. (GDP is the gross domestic product.)

*7: This refers to actual discrete public pension beneficiaries, with no double-counting.

*8: An elderly household is one consisting only of people aged 65 or older, or such a household that also contains unmarried individuals under the age of 18.

"Pension and Me" Essays

FY 2022 Winning Entries

All winning entries (full text) are posted on the JPS website.



わたしと年金エッセイ 審査結果

("Pension and Me" essays result)

Search

<https://www.nenkin.go.jp/info/torikumi/nenkin-essay/20221130.html>



Ministry of Health,
Labour and Welfare's Award

Aoba Mitsui,
Gifu Prefecture
(High School Student)

My father died at the young age of 45 before I graduated from elementary school. My mother told me that he had been in and out of the hospital with a mental illness since my brother was one year old, but I was too young then to remember much about it. The memories I do have of my father are that he worked to his limit for the family, even while battling his illness, and when he was feeling well, he would take us on trips. In the spring, we would go fishing for sweet fish, and when it snowed, we would go skiing together. Despite his illness, he gave as much love as he could as a father. However, in the five years before he died, his condition gradually worsened, and he tended to take time off from work. My mother told me that working was the only thing that supported my father during his battle with the disease. During the last five years of his life, it became difficult for him to keep even that job, and even as an elementary school student, I could sense that life was getting harder financially.

It was during this time that my mother learned about the disability pension system and decided to apply for it. A disability pension is a pension system that can be received when a person becomes disabled due to illness or injury. My mother told me that it was very difficult for applications to be approved in the case of mental illness but based on the accurate information she provided about my father's symptoms from a family member's perspective and the doctor's diagnosis, my father was able to receive a grade 3 disability pension. At that time, my brother had just started high school, and paying for his tuition was becoming quite difficult. However, my father's illness did not get much better, and in the end, he had a combination of incurable diseases that worsened to the point where he could not even eat to survive. My mother told me that my father did not like it, but he had to be hospitalized because he could not eat. It was one month before his death. I think that month in the hospital was very difficult for him. Soon after he was able to eat and was discharged from the hospital, he passed away.

I remember that we, the three members of my family left behind, felt nothing but despair. I still cannot put into words how I felt at that time. I was filled with deep and profound sorrow, regret that we could not recognize my father's feelings even though we were all close to him, and anxiety about how we should live our lives as a family. Many people came to visit my father at his funeral. I felt from the people who came to the funeral that my father was trusted and loved by many people because he loved his family and did his best for us until the end despite his illness. We lost our father suddenly and unexpectedly, and we knew that financially it would be harder than ever. My mother did not say anything, but I think she was filled with anxiety with my brother and me. Under such circumstances, after my father's death, she was told that she would be able to apply for the survivors' pension, and she was guided with the procedures immediately. Thus, we could receive the survivors' pension, and as a result, my brother was able to graduate from high school and go to a university in Kyoto. Also, I was able to pursue my track and field activities in my junior high school and this spring, I was able to enter the same high school as my brother to achieve my two goals: to become an inter-high school athlete and to become a midwife, which had been my dream since childhood.

My mother says that it was difficult for her to raise my siblings and me on her own income after our father died. My brother is now studying hard at university to become a journalist. It is difficult for me to balance athletics and studies every day, but I can lead a full life because I have a goal in mind. No one knows when a person will become ill or disabled. I learned through my father's death that things we take for granted every day, such as being able to eat well every day, to participate in club activities and study, to go to school, to laugh with friends, to have a family, to have friends, are miracles, not really things we take for granted.

The survivors' pension that our family now receives is due to my father's continued work and contributions to the Employees' Pension Insurance system, even while he was battling his illness. The pension is not something you can take for granted as you grow older. It is a system which one enrolls in at the age of 20 and pays contributions to support one's life not only as an elderly person, but also if one becomes ill or disabled through the public pension system. In Japan, where the birthrate is declining and the population is rapidly aging, I have learned that the working-age population, which is also our near future, will support the public pension system. As a citizen of Japan, or as someone who has been helped by the disability pension or survivors' pension, I would like to return the favor to society by joining the pension system and paying the contributions without fail when I first turn 20. Although I will never see my father again, I can still feel his presence in my life because we are leading our lives supported by the Employees' Pension Insurance system that he was a member of.

I think it is important to have a good understanding of the pension system to create a society where no one is left alone.

To help people understand more about Japan's pension systems, JPS marks November as "Pension Month" annually to promote and raise awareness of the public pension system among people in cooperation with the Ministry of Health, Labour and Welfare. As part of this effort, JPS has been calling for entries for "Pension and Me" essay contest since FY 2010, providing opportunity for people to think about the value and significance of the public pension system. Below are two winning essays selected from 2,008 entries to the contest for FY 2022.



Enter your essay to our contest.



Japan Pension Service President's Award

Kanako Mori,
Fukushima Prefecture
(University Student)

Until a few years ago, I felt that the pension system was a long way off for me. I honestly never gave it much thought, believing the voices I had heard on the news some time ago, such as "the burden on young people" and "I don't know if I will be able to receive it in the future."

But just two years ago, shortly after my 20th birthday, my distance from the pension system suddenly shrank. I received a "Notice of Enrollment to National Pension" at home. When I read the notice, I learned again what the pension was and what kind of system it was, and at the same time I felt a sense of responsibility for the first time as an adult. It also reminded me of my great-grandmother, who died when I was a child.

In my memory, my great-grandmother lived in a nursing home, and my mother and I often visited her. I vaguely remember my great-grandmother looking a little embarrassed but somewhat happy when we went to cheer her up at the facility's field day. She also used to let me bring home more candy than I could hold in both hands. I heard this story much later, after my great-grandmother had passed away, but I heard that she paid for the facility out of her own pension and other sources.

I can only imagine what it must have been like for her, but I am sure she must have felt great joy and gratitude to be able to live in the facility as she did, to have new relationships with people, and to see the smiling faces of her family members. I also feel that I was able to learn a little bit about the important role that pension system played in her life.

On the other hand, I felt that there is a big difference or gap in the perception of pensions between those who receive them and those who pay them. At least, I had a negative image of pensions before I had a correct knowledge or a good image of them. However, I have learned that the true role and importance of pensions is different. Pensions are there to make sure that no one is left out, and that is what they are there for. If you use your imagination for a moment, you can surely feel the people who are supported by this system and who have joy and pleasure in their lives because of it.

That is why I felt ashamed that I believed such images as "a burden for young people" and "even if you pay it, it will not be returned to you in the future." However, I am sure there are others who have the same negative image as me. So, I wondered what I could do on my own from now on. The answer I came up with was to adopt an attitude of proper knowledge and communication about the pension system. I thought this would be a step toward bridging the gap between different perceptions of the pension systems. I believe that the main reason I had a negative image of the pension systems was that I only had a one-sided view of it from the perspective of those who pay into it. Knowing that there are supported by this system, and imagining a little of the feelings of those who receive the benefits, I believe that the way we view pensions will change dramatically. I also felt the need to correctly communicate about the pension systems to someone who will receive the "Notice of Enrollment in National Pension" in the future. We believe that a correct understanding will bridge the gap between different perceptions and create a connection. Therefore, I believe that one of my responsibilities as the participant who joined before my peers in National Pension is to inform people correctly. I think I can do that now.

When I think about the pension system, I feel very proud to be able to participate in society as a member of this circle of mutual support now that I can certainly feel the connection between people. I hope that this warm system of caring for others will continue to exist in the future. When I finished writing this essay, I felt a sense of responsibility as an adult, just as I did on the day, I received the "Notice of Enrollment in National Pension."

Pension Consultation Service Appointment via the Internet

Via the Internet you can make an appointment for in-person consultation service at any JPS branch offices and pension consultation centers throughout Japan.

Service hours

Every day, including Saturdays, Sundays, and national holidays / 8:00 – 23:30

Note: May not be available during occasional systems maintenance

You can make an appointment for consultation service on the second business day from the date of making appointment and after.

Appointments by the Internet can be made for certain consultation issues.

Please check our website to find if appointment is available for what you would like to consult about. (As of March 2023)

Process of consultation by appointment

1. Request for an appointment

Follow the instructions and enter the following information to request an appointment:

1. time and date you want the appointment, 2. select branch office you want to visit, and 3. your detailed information

● The following information is required to make an appointment

- Your Basic Pension Number (you can find the number on Basic Pension Number Notification or Pension Certificate) (We need Basic Pension Number of your spouse if any.)
- Your valid email address



2. Receipt of request for an appointment

You will receive an email from JPS stating that "your request for appointment has been received." Please proceed to provide additional information requested.

Please note that the appointment is not yet established at this point.



3. Completion of appointment

You will receive an email to inform you whether your request for appointment was accepted or not, based on our appointment availability schedule. Your reservation is complete once you receive a successful appointment email.

If your request was not successful, please request again for other date and time.



4. Visit to the branch office on consultation appointment

Please visit the branch office as you made the appointment. We welcome you at the reception.

For the purpose of consultation service, we ask you to bring driver's license or other documents to verify your identity.

Access to the appointment site (in Japanese language)



Smartphone
and Cell Phone



https://www.yoyaku.nenkin.go.jp/sp_soyo/RA01_SP/W_RA0101_SPSCR.do



PC

日本年金機構 予約相談

(JPS Appointment for Consultation)

Search

https://www.yoyaku.nenkin.go.jp/soyo/RA01/W_RA0101SCR.do

[Pension Consultation Service Contact Information]

Call Nenkin Dial for general inquiries about pension

"Nenkin Dial" hotline for general consultation services



0570-05-1165

If your phone number starts with 050, please call:
(Tokyo) 03-6700-1165



Monday (If Monday is a national holiday, then the first post-holiday workday): 8:30 AM to 7:00 PM
Tuesday to Friday: 8:30 AM to 5:15 PM Second Saturday of the month: 9:30 AM to 4:00 PM

© Not available on Sundays, national holidays, Saturdays (excl. the second Saturday of the month,) or from December 29 to January 3.

To make an appointment to visit an office for consultation, call the Hotline for Consultation Appointments.



0570-05-4890

If your phone number starts with 050, please call:
(Tokyo) 03-6631-7521



Monday to Friday (Weekdays): 8:30 AM to 5:15 PM © Not available on Saturdays, Sundays, national holidays, or Dec. 29 through Jan. 3.

The pension consultation service is available throughout Japan.

The pension consultation service is available at branch offices and Pension Consultation Centers.

Monday (If Monday is a national holiday, then the first post-holiday workday): 8:30 AM to 7:00 PM

Tuesday to Friday: 8:30 AM to 5:15 PM Second Saturday of the month: 9:30 AM to 4:00 PM

© Not available on Sundays, national holidays, Saturdays (excl. Second Saturday of the month,) or Dec. 29 through Jan. 3. © Some Pension Consultation Centers are not open after 5:15 PM or on the second Saturday of the month.

Please call our "Nenkin Kanyusha Dial" for inquiries about insurance coverage.

For insured persons covered by the National Pension system



0570-0003-004

If your phone number starts with 050, please call:
(Tokyo) 03-6630-2525

For workplaces and employees covered by the Employees' Pension Insurance



0570-0007-123

If your phone number starts with 050, please call:
(Tokyo) 03-6837-2913



Monday to Friday: 8:30 AM to 7:00 PM
Second Saturday of the month: 9:30 AM to 4:00 PM

© Not available on Sundays, national holidays, Saturdays (excl. Second Saturday of the month,) or Dec. 29 through Jan. 3.

For inquiries about Pension Coverage Regular Notices (NENKIN TEIKI BIN) and Nenkin Net

Call the Pension Coverage Regular Notices (NENKIN TEIKI BIN) and Nenkin Net Dial (hotline for pension statements and internet accounts)



0570-058-555

If your phone number starts with 050, please call:
(Tokyo) 03-6700-1144



Monday (If Monday is a national holiday, then the first post-holiday workday): 8:30 AM to 7:00 PM
Tuesday to Friday: 8:30 AM to 5:15 PM Second Saturday of the month: 9:30 AM to 4:00 PM

© Not available on Sundays, national holidays, Saturdays (excl. Second Saturday of the month,) or Dec. 29 through Jan. 3.

Use Nenkin Net to check your pension coverage records and estimate future pension amounts.

- Check your up-to-date pension coverage records on your computer or smartphone anytime and anywhere, 24 hours per day.
 - Check your National Pension coverage records and contribution payment record.
 - If you are employed by a company, check your Employees' Pension Insurance coverage record.
- Estimate your future pension amount based on your various plans.
 - Estimate your future pension amount based on various factors, such as if you chose to continue working, change jobs, or retire.
- Check pension benefits direct deposit notices, tax deduction slips for public pension, and other notices pertaining to pension payments



Nenkin Taro
Nenkin Net mascot

For user
registration
with your
smartphone



For more
information,
visit the
JPS website

https://www.nenkin.go.jp/n_net/

ねんきんネット Search



日本年金機構
Japan Pension Service

〒168-8505

3-5-24, Takaido-nishi, Suginami-ku, Tokyo

Phone: 03-5344-1100 (main)

<https://www.nenkin.go.jp>

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