

Contacts for inquiries about pension

Please feel free to call.

A single number for calls from anywhere in Japan.



General inquiries about pension

Nenkin Dial



0570-05-1165

0570 is a low rate domestic call number.
If calling from numbers starting with 050 or 070:
Tel.03-6700-1165

Lines open

Monday (if Monday is a holiday, the first day after the holiday) / 8:30-19:00,
Tuesday-Friday / 8:30-17:15, 2nd Saturday / 9:30-16:00

◎ Service not available on Sundays, holidays, Saturdays (except the 2nd in the month),
and between December 29th and January 3rd.

Inquiries about "Nenkin Teiki Bin"
and "Nenkin Net"

Special line for Nenkin Teiki Bin and Nenkin Net



0570 -058 -555

0570 is a low rate domestic call number.
If calling from numbers starting with 050 or 070:
Tel.03-6700-1144

Lines open

Monday-Friday / 9:00-20:00, 2nd Saturday / 9:00-17:00

◎ Service not available on Sundays, holidays, Saturdays (except the 2nd in the month),
and between December 29th and January 3rd.

Inquiry desks can be found all over Japan.

You can ask about pension at Branch Offices (312 locations nationwide)
and local Pension Consultation Centers.



Opening hours

Monday (if Monday is a holiday, the first day after the holiday) / 8:30-19:00,
Tuesday-Friday / 8:30-17:15, 2nd Saturday / 9:30-16:00

- ◎ Service not available on Sundays, holidays, Saturdays (except the 2nd in the month), and between December 29th and January 3rd.
- ◎ Some local Pension Consultation Centers are not open on Monday after 17:15 or on the 2nd Saturday.
- ◎ Please check with the Japan Pension Service website to find the address of your nearest Branch Office or local Pension Consultation Center.

Please use the Nenkin Net service.

You can use the "Nenkin Net" service to check your own pension contribution records online at any time.
If you do not have Internet access at home, you can also check pension contribution records at your nearest
Branch Office, as well as in some municipality offices and post offices.

Pension contribution
records that can be
checked

- Your history of contributions to the public pension system so far
(system enrolled in, business name, date of acquiring or losing eligibility, months
of coverage, etc.)
- Status of National Pension contribution payments
- Standard monthly remuneration and bonus amounts for the Employees' Pension
Insurance
- Standard monthly remuneration and bonus amounts for the Seamen's Insurance

Convenient services

- Calculate estimated pension amounts under various conditions
- Check electronic versions of "Nenkin Teiki Bin" and "Remittance Notices", etc.
- Search pension records with unknown ownership
- ◎ Enrollment records are not currently available for mutual aid associations.



For more detail, search "Nenkin Net".

Nenkin Net

Search

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

Japan Pension Service website <http://www.nenkin.go.jp>

For Everybody's Future

Annual Report 2012- Summarized Version



With the abolition of the former Social Insurance Agency on January 1st, 2010, the Japan Pension Service (JPS) was established as a special public corporation dealing with public pension administration.

The JPS has established a Basic Concept and Operating Principles to ensure the proper operation of its business and secure the trust of the nation.



Toichiro Mizushima
President, Japan Pension Service

Basic Concept

The Basic Concept of the JPS is stated as follows in Article 2 of the Japan Pension Service Act. "The government-managed pension system should be operated stably and sustainably, based on public trust and a principle of solidarity. In view of this, the JPS must strive for a higher quality of service provided in its operation of the system, reflecting people's opinions on the government - managed pension system, and must assure effective operation as well as fairness and transparency in operation."

Operating Principles

Based on the Basic Concept outlined above, the JPS has set out the following Operating Principles, which it applies when operating its organization and business.

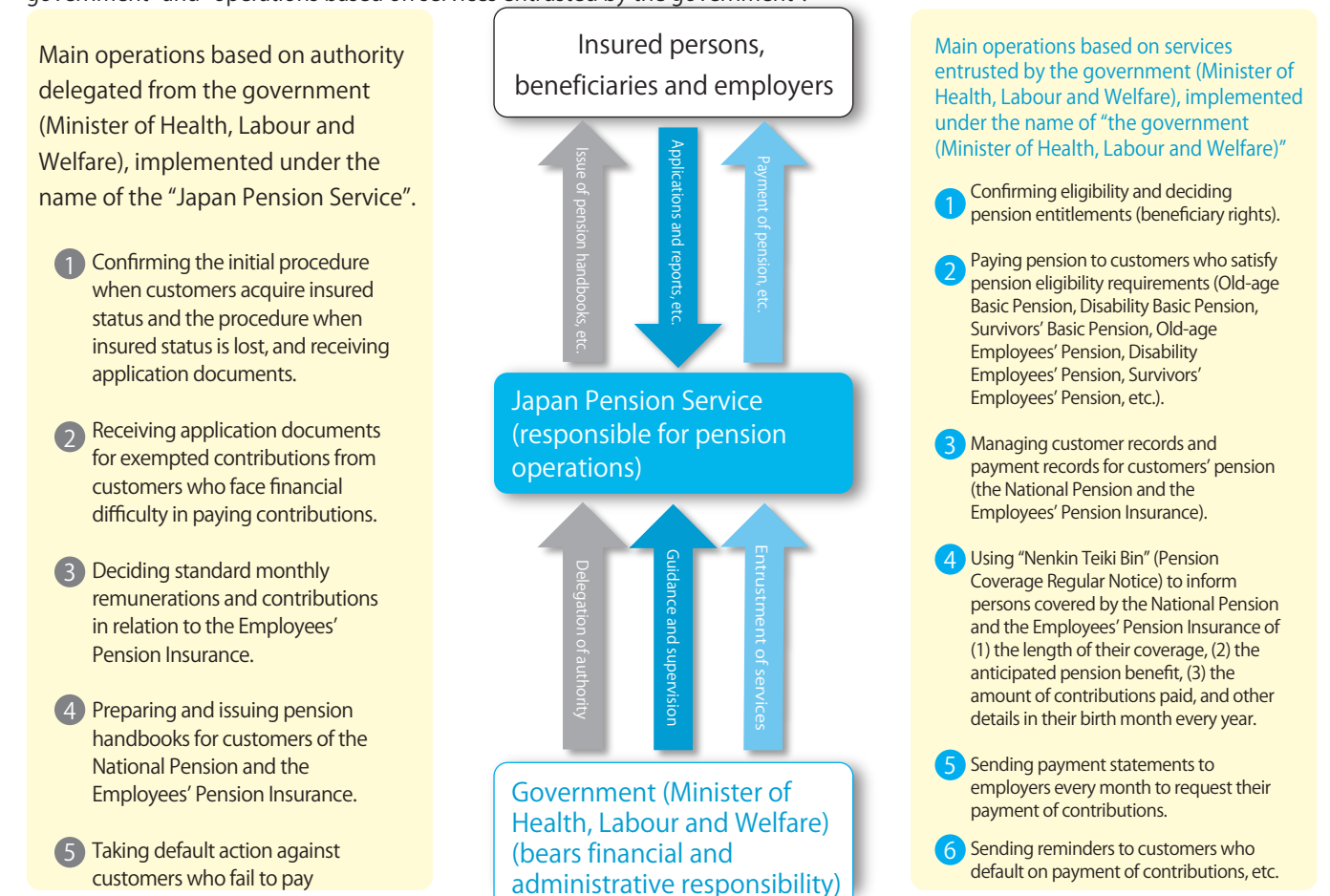
- (1) To provide a courteous, prompt, accurate and efficient service from the customers' point of view.
- (2) To reflect customers' opinions in its operations, and to promote efforts to disclose the outcome of its business and other information in easily understandable language.
- (3) To establish new personnel principles based on ability and performance by fusing public and private human resources, and to change the organizational culture.
- (4) To rigorously ensure compliance*, build a system of risk management, and in these and other ways establish corporate governance.

* Compliance means "observance of laws and ordinances". It is the process whereby companies and organizations comply with laws, ordinances, regulations and other rules as well as social codes of conduct when undertaking their business and activities

The Japan Pension Service is responsible for operating Japan's public pension, and implements this work fairly and efficiently.

Operations of the Japan Pension Service

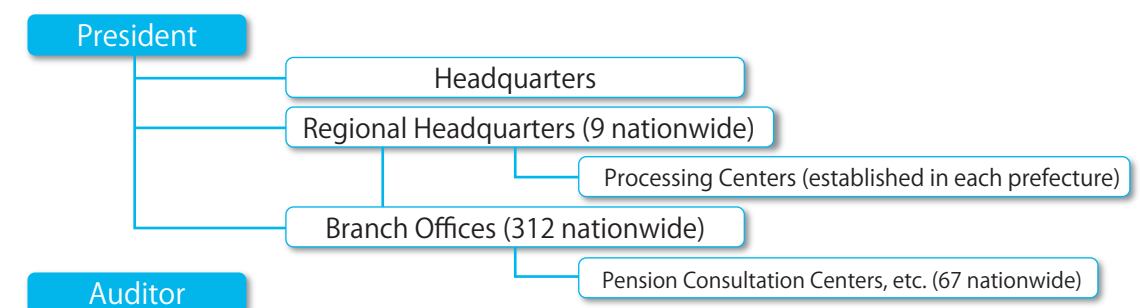
The JPS undertakes various operations related to pension under the supervision of the government (Minister of Health, Labour and Welfare)*. Although these operations are highly varied in content, they can be broadly divided into "operations based on authority delegated from the government" and "operations based on services entrusted by the government".



* As well as bearing financial and administrative responsibility for public pension, the government (Minister of Health, Labour and Welfare) also has the authority to guide and supervise the JPS.

(Note) Some operations are carried out under the name of employees of the Ministry of Health, Labour and Welfare delegated by the Minister of Health, Labour and Welfare

Organization of the Japan Pension Service



© Besides the above, Call Centers have been outsourced to businesses in three locations nationwide.

(Number of regular and associate employees as of Sept. 2, 2013: approx. 12,000)

© Besides the above, 3,600 associate employees have been specially assigned to respond to problems of pension records. Under fixed-term employment contracts, meanwhile, specific task employees have also been assigned to specific operations and assistant employees to secondary operations.

The “Pension Records Reconfirmation Campaign”

Please “reconfirm pension records”!

Under the former Social Insurance Agency, approximately 50.95 million records were found not to tally with Basic Pension Numbers* (unmatched records). This problem of pension records was dubbed variously “vanishing pensions” and “pensions gone up in smoke” in the media, causing a huge sense of public distrust in the public pension system and the pension administration.

Since taking over the operations of the former Social Insurance Agency, the Japan Pension Service has been making every effort to solve this problem of pension records with a view to restoring lost trust. At present, however, the owners of about 21.34 million pension records have yet to be confirmed.

So to clarify the remaining records, the “Problematic Pension Records Reconfirmation Campaign” was launched in January 2013. The aim of this is to encourage customers themselves to report any new findings, as part of a widening range of measures designed to clarify pension records.

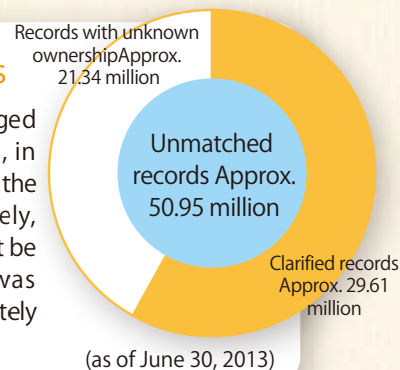
Content of the “Pension Records Reconfirmation Campaign”

- ◎ Urging customers to confirm their pension records
- ◎ Helping older customers to find their records
- ◎ Simple searches on “Nenkin Net” (Pension Net)

Two problems with records

1 50.95 million unmatched records

Whereas pension records used to be managed under different numbers for each system, in 1997 the numbering systems were unified to the Basic Pension Number system. Unfortunately, however, many of the old numbers could not be integrated into the new system, and it was revealed that, as of June 30, 2006, approximately 50.95 million records were still unmatched.



2 Incorrect pension records

In the transition from managing pension records on paper ledgers to management by computer, some pension records were not correctly transcribed.

What are the “pension record problems”? Please explain.



* Basic Pension Number: In January 1997, the various pension numbers used in the systems of the Employees’ Pension Insurance, the National Pension and mutual aid pensions were replaced by a unified system of Basic Pension Number. With this, pension numbers no longer changed due to differences in the coverage system when an employee changed jobs or retired, etc. The hope was that this would speed up the processes of pension advice and pension payment, which would then become more reliable.

Common patterns for discovering omissions in pension records

Around 90% of customers who discover their lost pension records fall into one of the following three patterns.

Customers who frequently changed jobs

One customer found records dating from the customer’s earliest employment, as a result of which pension payments increased from 980,000 yen to 2.34 million yen per annum.

Customers who changed their name (surname)

One customer found records under the customer’s former name, as a result of which pension payments increased from 430,000 yen to 1.54 million yen per annum.

Customers whose names can be read differently

One customer found records under a mistaken reading of the customer’s name, as a result of which pension payments increased from zero to 1.37 million yen per annum.

Please check these pension record checkpoints!

If your pension records include a period of “non-coverage”*, please check the following 11 points (main examples only). If just one of these applies, there is a greater likelihood of “omissions” or “errors” in your records.

- ☐ When you were a student, you contributed to the National Pension.
- ☐ You were a dependant of your husband (wife) but still contributed to the National Pension (only up to March 1986).
- ☐ After leaving work, you married and changed your surname.
- ☐ Your name in Chinese characters can be read/pronounced in more than one way.
- ☐ Due to certain circumstances you worked under a different name.
- ☐ Due to certain circumstances you worked under a different birth date.
- ☐ You were issued with a Pension Handbook each time you changed jobs (records are more likely to be omitted if the procedure for combining Pension Handbooks was not followed).
- ☐ You were repeatedly transferred or seconded within the same company (group).
- ☐ The company you worked for underwent a merger, changed its name, or went bankrupt.
- ☐ You quit your job while on a probationary period.
- ☐ You worked as an insurance salesperson, fixed-term factory worker, etc.

If you are concerned that there may be “omissions” or “errors” in your own pension records, please inquire at a Branch Office or search on “Nenkin Net”.

* “Nenkin Net” (Pension Net) and “Nenkin Teiki Bin” (Pension Coverage Regular Notice) do not include records of mutual aid association members, and so the association’s period of coverage is not shown.

Examples of how some customers’ pension records were recovered



A customer who brought her “Please check your pension records” postcard

An 85-year-old woman living in the Tohoku region, on seeing the “Please check your pension records” postcard that arrived in the mail, went to inquire at the local Branch Office. She discovered that a period of 142 months’ coverage when she was working in a textiles company from 1944 to 1955 had been recorded under her maiden name. As a result, her current Old-age Employees’ Pension benefit was increased from 440,000 yen to 1.35 million yen per annum.

A customer who found unmatched records on “Nenkin Net” and visited a Branch Office

A 75-year-old man living in Hokkaido, remembering that the date of birth in his family register differed from the date his parents had told him, did a search on “Nenkin Net”. There, he saw coverage records that could have applied to his own records and went to inquire at a Branch Office. It turned out that he had a coverage period of 19 months when he was working in two shops between 1954 and 1956, as a result of which his current Old-age Employees’ Pension benefit was increased from 970,000 yen to 1.04 million yen per annum.



A beneficiary who asked a family member to visit a Branch Office

A 79-year-old woman living in Tohoku, on seeing the “Please check your pension records” postcard that arrived in the mail, told her son (who lived with her) that she had once worked for a company. When the son inquired at a Branch Office, it was discovered that she had a 4-month period of coverage under the Employees’ Pension Insurance when she worked for a local bus company between April and August 1950. As a result, her current Old-age Basic Pension benefit was increased by 15,000 yen per annum to reflect the coverage under the Employees’ Pension Insurance.

Various projects are underway at local level

The public pension system guarantees security of subsistence for society as a whole through mutual support by every citizen.

To maintain this system, the JPS is striving more than ever to promote understanding of the public pension system and increase its coverage.

Japan's public pension system is, in principle, a "universal pension" scheme providing coverage for everyone living in Japan. It is based on "mutual intergenerational support", whereby pension recipients are supported by current working generations. In other words, to maintain the system, it is essential that everyone understands the principles of the pension system.

However, partly due to poor PR on the public pension system, many people are now worried about the future of pensions, and this has caused a continuous trend of declining contributions in recent years (for example, the payment rate of the National Pension contributions has fallen below 60% as a national average). In FY2012, the rate increased by 0.3% year-on-year (to 59.0%), but efforts to continue promoting PR and raising the payment rate are still required.

In future, to ensure that the public pension system is correctly understood by every citizen, the Japan Pension Service will promote initiatives under the "Local Pension Development Project" designed to promote understanding and increase coverage by being rooted in the community.



What is the Local Pension Development Project?

The "Local Pension Development Project" is a collective name for community-based activities undertaken to spread awareness and understanding of the public pension system and build a support network. Branch Offices all over Japan are responsible for implementing the project, which involves activities in cooperation and collaboration with prefectural and municipal boards of education, schools, Associations of Labor and Social Security Attorneys, and other related bodies.

The "Local Pension Development Project" is broadly divided into five activities, through which various public information and awareness activities are held for local school, companies and others.

■ Outline of the "Local Pension Development Project"

Lectures, explanatory meetings, etc.

Pension seminars are held at senior high schools, universities and elsewhere (515 times in FY2012), as well as lectures, explanatory meetings and others in companies, to promote awareness of the pension system and encourage payment of the National Pension contributions.



A pension seminar for 1st year university students (Saga Branch Office, Saga Prefecture)

Awareness promotion activities in collaboration with local bodies

Posters are posted and leaflets and others distributed in collaboration and cooperation with local authorities and institutes of education, Associations of Labor and Social Security Attorneys, and other related bodies.

Pension consultation visits

JPS staff visit local authorities, large commercial facilities, social welfare facilities and others to give advice on pension (5,496 times in FY2012).



A pension awareness program broadcast on local FM radio (Tajimi Branch Office, Gifu Prefecture)

Receiving opinions and requests directly from customers

"Branch Office Customer Service Monitor Meetings" are held to receive opinions and requests related to service improvements directly from customers (held in 18 locations in FY2012).

Training and provision of information for Pension Committee members

The activity of Pension Committee members is supported by providing training and booklets as the basis for activity, enabling them to take care of some pension system awareness promotion activity (training held 952 times in FY2012).



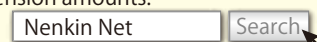
A pension consultation meeting at a large commercial facility (Takamatsu-Nishi Branch Office, Kagawa Prefecture)

— Creation of Local Pension Project Operation Coordination Councils —

"Local Pension Project Operation Coordination Councils" consisting of academic and professional experts as well as knowledgeable persons from related organizations and various other fields have been established in prefectural units. These exchange opinions on issues such as ways of promoting awareness of the public pension system in close linkage with local communities, and measures to raise contribution payment rates in younger generations, where they are particularly low.

Efforts aimed at solving problems with pension records

To ensure pension benefits are paid correctly to customers, records such as the amount of contributions paid must be managed properly over a long period of time. In many cases, however, it has been found that these records were not managed properly under the former Social Insurance Agency. The JPS is now making every effort to resolve this issue.

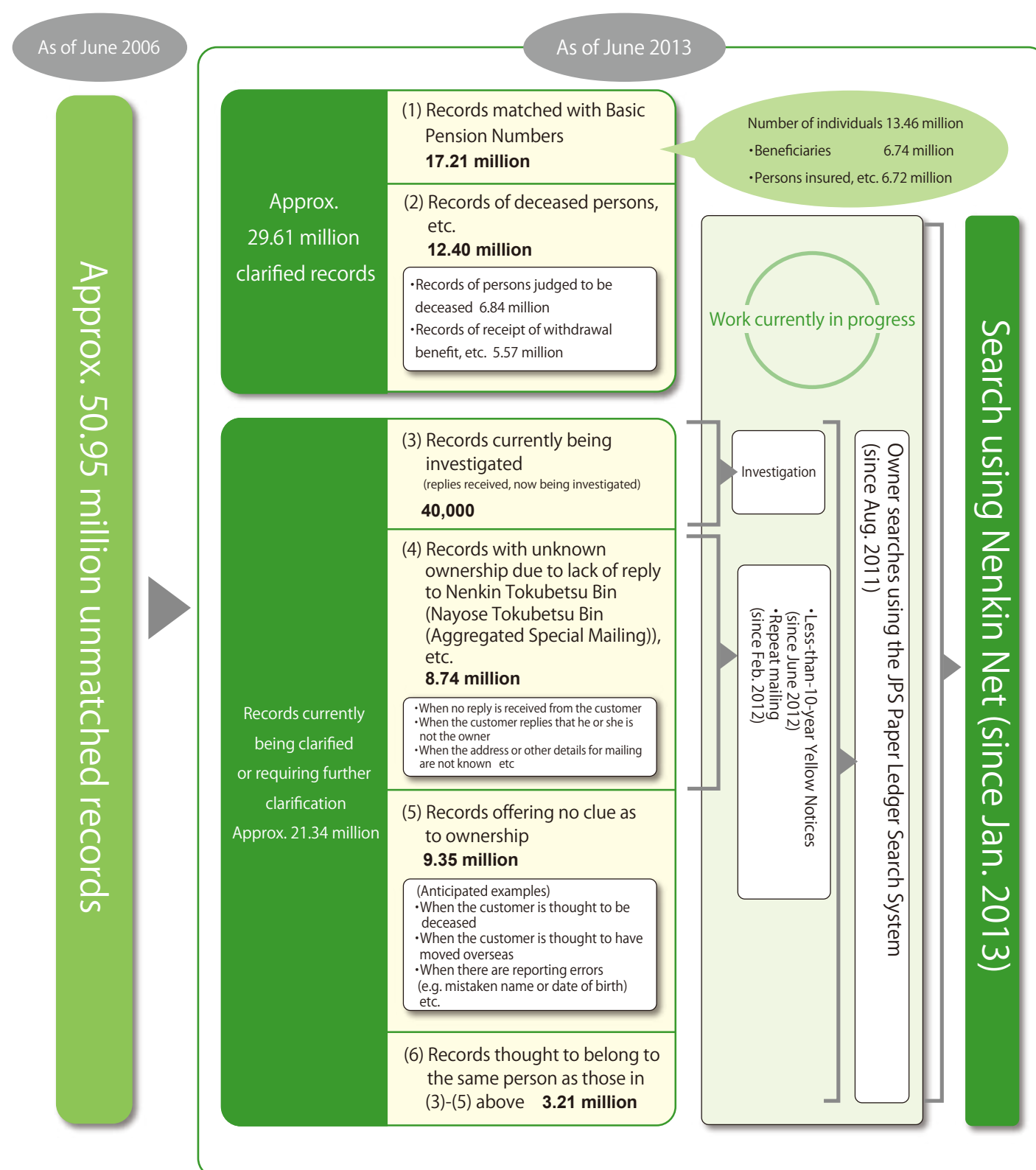


*1 "Pension Record Confirmation Notices" (Yellow Notices): As of June 2006, there were approximately 50.95 million unmatched pension records. For these, persons who could be owners of unmatched records are identified by matching with the Basic Resident Registers Network, name change histories, etc. "Pension Record Confirmation Notices" are sent to these persons and the records confirmed, in parallel with record confirmation using "Nenkin Tokubetsu Bin".

*2 Paper Ledger Search System: A system designed to increase efficiency when matching paper ledgers and others with computer records. The system creates electronic images of paper ledgers and others managed and kept by Branch Offices and municipalities all over Japan, and enables searches for paper ledgers and others using Basic Pension Number, etc.

*3 Matching with Employees' Pension Fund records: This is the work of reconfirming that the records of the Employees' Pension Funds, which make some Employees' Pension benefit payments on behalf of the government, are consistent with pension records managed in the government's online system. When not consistent, after first investigating and confirming which record is correct, the amended record is made to agree with the correct record, while for beneficiaries the pension amount is recalculated.

(Reference) The situation of unmatched records and future action (as of June 2013)



© Due to rounding off, the totals of each section may not tally with the number of unmatched records.

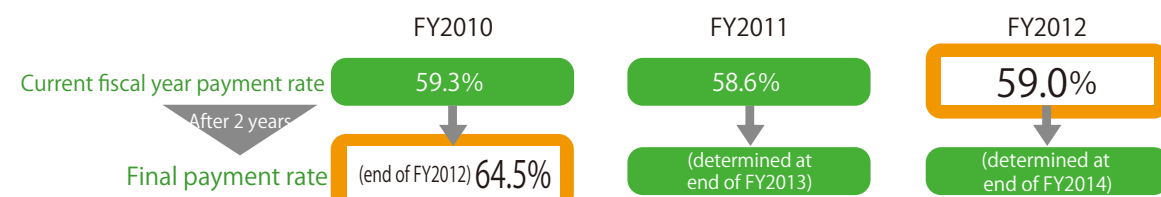
As a result of continuous work to confirm records, of about 50.95 million unmatched records as of June 2006, about 29.61 million have been "clarified". However, about 21.34 million are "still undergoing clarification or require further clarification".




Initiatives for accurate and quick operation

Aiming to improve the payment rate of National Pension contributions

The National Pension contributions may be paid up to two years in arrears. Therefore, the “final payment rate” is determined after two years have passed. The payment rate for any particular year is called the “current fiscal year payment rate”.

In FY2012, Special Payment Reminders*¹ were sent and efforts were made to encourage payment in collaboration with businesses contracted under the Market Testing Project*². This had the effect of halting the decline in the current fiscal year payment rate, which had continued since FY2006.



FY2012 Plan	Outcome	FY2012 budget execution amount*3: approx. 20.39 billion yen								
Target: To keep the current fiscal year payment rate in FY2012 at or above the FY2009 level (60.0%).	 In FY2012, Special Payment Reminders were sent twice, in line with the incomes and other details of customers who had not yet paid. Meanwhile, in collaboration with businesses contracted for market testing, positive steps were taken to encourage payment or applications for exemption, by telephone or individual house calls. As a result, the current fiscal year payment rate grew by 0.3 percentage points from the previous year, rising to 59.0%. Of the 312 Branch Offices nationwide, payment rates were improved in 235.									
Target: To increase the FY2010 final payment rate by around 5.5 points from the FY2010 current fiscal year payment rate.	 The final payment rate for contributions in FY2010*4 increased by 5.2 points from the current fiscal year payment rate of 59.3% at the end of FY2010, rising to 64.5% at the end of FY2012.									
Target: To promote use of the system of retroactive payment based on the pension entitlement support Act (Act No.93, 2011), by making accurate preparations for implementation and encouraging the relevant customers to submit notifications, while taking into account the circumstances of those using the system.	 To accompany the launch of the retroactive payment system in October 2012, the following three systems for answering queries and administrative processing have been created. <ul style="list-style-type: none">•Special advice desk established•Special lines for the National Pension contributions (Call Centers) set up to deal with telephone inquiries•Posters and leaflets produced and distributed to municipalities, “Hello Work” job centers, businesses enrolled in the Employees’ Pension Insurance, and elsewhere <p>(Implementation status of the retroactive payment system (Aug. 2012 to March 2013))</p> <table><tr><td>•Notices sent</td><td>13.35 million</td></tr><tr><td>•Inquiries received</td><td>640,000</td></tr><tr><td>•Cases handled by Call Centers</td><td>330,000</td></tr><tr><td>•Applications for retroactive payment received</td><td>550,000</td></tr></table>	•Notices sent	13.35 million	•Inquiries received	640,000	•Cases handled by Call Centers	330,000	•Applications for retroactive payment received	550,000	
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*¹ Special Payment Reminders: As a new national initiative starting in FY2012, reminders sent by Branch Offices to customers who have not paid contributions for a long time despite being encouraged to do so, or who have not applied for exemption.

*² Market Testing Project: A system whereby, based on the Act on Reform of Public Services by Introduction of Competitive Bidding, public and private sectors engage in competitive bids on an equal standing, and the one most superior in terms of both price and service quality take care of providing the service. The JPS outsources work related to payment reminders of the National Pension contributions and encouragement of applications for exemption, among others, to private businesses. The aim in doing so is to utilize the creative ideas and knowhow of contracted businesses.

*³ The budget execution amount has been arranged on the assumption that it will be constant, and does not include personnel costs for regular or associate employees.

*⁴ Final payment rate for contributions in FY2010: The contribution payment rate for FY2010 determined at the end of FY2012.

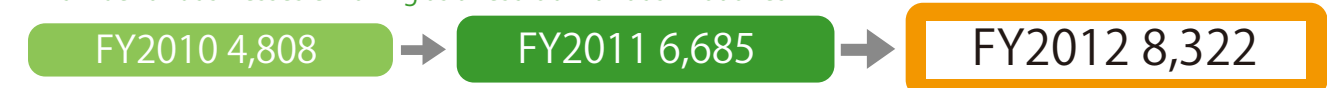
Promoting procedures for enrollment in the Employees’ Pension Insurance, the Employees’ Health Insurance and the Seamen’s Insurance

All businesses, corporations and shipowners employing five or more employees (except businesses in agriculture, forestry and fisheries, and some service industries) must enroll in the Employees’ Pension Insurance, the Employees’ Health Insurance or the Seamen’s Insurance, and must notify the JPS that their employees are qualified as insured persons. In addition, employers’ and employees’ contributions must be paid together every month.

In its initiatives to promote enrollment in the Employees’ Pension Insurance, the Employees’ Health Insurance*¹ and the Seamen’s Insurance*² (hereinafter “Employees’ Pension Insurance, etc.”), the JPS has drawn up an Action Plan for FY2012 and has striven to implement it effectively and efficiently. Based on the Plan, the JPS has endeavored to identify businesses that have not notified enrollment in the Employees’ Pension Insurance, etc. (businesses subject to applicability survey) and to promote enrollment procedures, with the aim of recovering the level achieved in FY2006 (15,420 businesses subject to priority guidance on enrollment by JPS staff).

FY2012 Plan	Outcome	FY2012 budget execution amount: approx. 10.64 billion yen
The JPS will give priority guidance on enrollment (visits to individual premises by JPS staff and requests to attend Branch Offices) and steadily link this to actual enrollment.	<p>The various targets stated in the Action Plan have all been met (e.g. priority guidance on enrollment by JPS staff to 23,361 businesses), and the previous year’s figures have been surpassed.</p> <p>Businesses that still remain unenrolled despite receiving priority guidance on enrollment three times have been given unannounced site visits, leading to enrollment.</p>	

• Number of businesses enrolling as a result of various initiatives



*¹ The Employees’ Health Insurance for employees of businesses not enrolled in a Health Insurance Society is known as “Kyokai Kenpo”, and is operated by the Japan Health Insurance Association.

*² The Seamen’s Insurance: Medical insurance for seamen working on vessels that meet certain requirements, operated by the Japan Health Insurance Association.

Promoting contribution collection measures for the Employees’ Pension Insurance, the Employees’ Health Insurance and the Seamen’s Insurance

FY2012 Plan	Outcome	FY2012 budget execution amount: approx. 10.64 billion yen
Payment guidance and penalties for delinquent businesses The business situation, future prospects and other aspects of delinquent businesses that have difficulty in paying are to be investigated, and individually tailored payment guidance will be given. Businesses that still fail to pay despite repeated guidance will be subjected to strenuous delinquency penalties in line with relevant legislation, and efforts thus made to collect contributions.	<p>Branch Offices carried out early payment guidance for 154,013 delinquent businesses (including recommendations to pay delinquent* contributions, formulation of payment plans and submission of payment pledges). Businesses that still failed to pay despite repeated guidance were given strenuous delinquency penalties.</p> <p>As a result of intensified efforts toward collection work, such as starting Internet auctions of seized assets, the number of businesses subject to seizure of assets in FY2012 was 22,556, greatly exceeding the previous year’s figure of 17,798.</p> <p>At the end of FY2012, there were 152 businesses falling under the criteria for delegation to the National Tax Administration Agency, i.e. delinquency of 24 months or more and a delinquent amount of 100 million yen or more. However, priority payment guidance to these businesses resulted in the payment of contributions by approximately 47%.</p>	

As a result of these collection efforts, the payment rate of contributions for the Employees’ Pension Insurance (including past fiscal year portions) was 98.1%, an improvement on the previous year’s 98.0%. The payment rate of contributions for the Employees’ Health Insurance managed by the Japan Health Insurance Association* (including past fiscal year portions) was 96.9%, exceeding the previous year’s 96.5%.

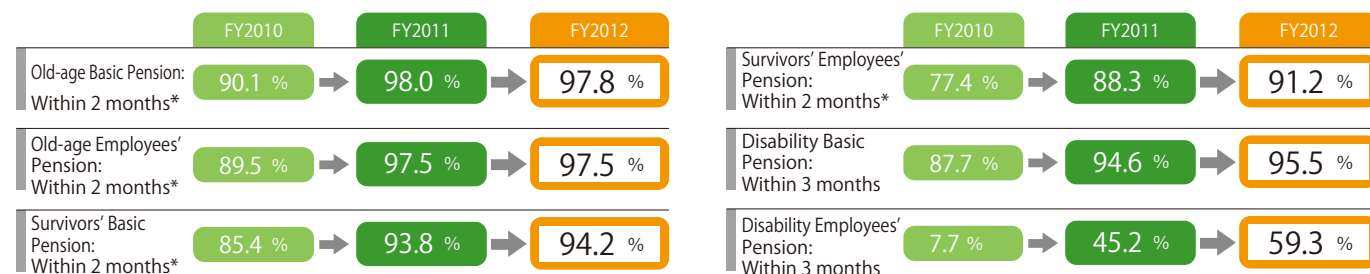
* Contributions for the Employees’ Health Insurance managed by the Japan Health Insurance Association are collected by the Japan Pension Service together with the Employees’ Pension Insurance contributions.

Aiming for accurate and prompt payment of pension

As its service standard, the JPS has determined the standard number of days required after receiving a pension claim at Branch Offices and elsewhere until delivering a Pension Certificate (benefits entitlement certificate) to the customer, and is striving to pay pension promptly.

FY2012 Plan	Outcome
While ascertaining the level of attainment of the service standard, JPS will strive to take the attainment rate above the previous year's figure. Initiatives will be pursued toward the target of 90% in the final fiscal year of the Medium-Term Plan (FY2013). Steps will be taken, in particular, to improve screening skills in connection with Disability Employees' Pension.	<p>In FY2012, the service standard attainment rate more or less exceeded the previous year's figure, the rate for each pension except Survivors' Basic Pension and Disability Employees' Pension reaching the targeted 90% range.</p> <p>As for Disability Employees' Pension, attempts to maintain the screening system of JPS Headquarters and improve its skills have continued, while collaboration between Branch Offices and Processing Centers has been strengthened. As a result, the attainment rate rose from 45.2% in the previous year to 59.3% in FY2012 (82.6% in the single month of March alone), an improvement of 14.1 percentage points.</p>

•Annual trends in the service standard attainment rate



*Within 1 month when the status of past pension contributions does not need to be reconfirmed.

Efforts to enhance pension consultation

FY2012 Plan	Outcome
Steps will be taken to promote the use of local Pension Consultation Centers* in collaboration with the National Federation of Labor and Social Security Attorneys' Associations.	Various initiatives were undertaken in collaboration with the National Federation of Labor and Social Security Attorneys' Associations, such as providing support for consultation training of Center staff.
Efforts will be made to improve the response rate of Nenkin Dial Call Centers (i.e. the ratio of responses to calls).	Guidance on the distribution of notices and use of the "Navi-Dial" service was revised, a trial initiative for calls to Branch Offices to be transferred to the Call Centers was promoted, and the Call Center response rate was 78.7%, thus meeting the target (70% or more by FY2013).

•Trends in the Call Center response rate



* Local Pension Consultation Centers: Face-to-face pension consultation, outsourced by the JPS to the National Federation of Labor and Social Security Attorneys' Associations.

Initiatives aimed at improving customer service

Upon its launch in January 2010, the Japan Pension Service set out "Ten Promises to Customers" as basic principles for its customer service. These were drawn up both as a message to customers and as the cornerstone of a service philosophy.

Partly to help customers check the status of JPS operations, these are posted at prominent points in Branch Offices. JPS also verifies the specific level of attainment of each of these promises, and posts the results on its website.

The JPS Ten Promises to Customers: Our Promise to You

Understanding your viewpoint

1. We will explain details about your pension in easy-to-understand terms.
2. We will try to offer one more piece of advice than you expect.
3. We will answer your phone call within three rings.
4. When you call us or visit our Branch Office, we will answer your questions promptly. If we are unable to give you an answer on the spot, we will confirm the situation quickly and contact you within two days to inform you.
5. When you visit our Branch Office, we will try not to keep you waiting longer than 30 minutes. In case the Office is overcrowded, we will try to minimize your waiting time and show you an estimated waiting time.
6. We will make our notices, applications and reporting forms as easy-to-follow and reader-friendly as possible.
7. We will listen to your requests and opinions, and use them to proactively improve our services.

Correctness and reliability

8. We will pay your pension benefits as soon as possible, by swift, correct and sure processing.
9. We will enhance our pension information service for you, including the "Nenkin Teiki Bin (Pension Coverage Regular Notices)" which we send you in your birth month.
10. We will manage your private information with great care, and handle it with maximum prudence.

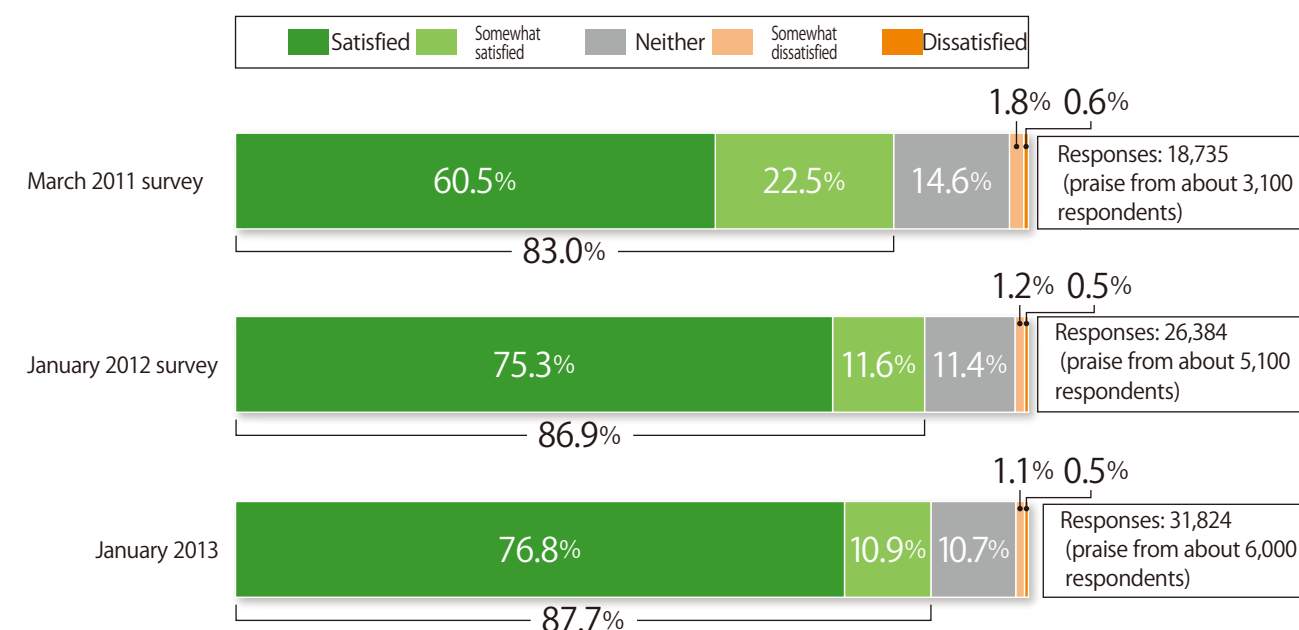
Results of customer satisfaction questionnaire

Customers visiting Branch Offices and local Pension Consultation Centers were invited to take part in a questionnaire survey to gauge satisfaction levels.

● Trends in overall satisfaction levels in the customer satisfaction questionnaire survey (pension consultation desks)

Conducted in January 2013

Survey targets : Customers visiting nationwide Branch Offices (312) and local Pension Consultation Centers (51) including Centers within Branch Offices.



Your Pension in Figures

How many people contribute to the public pension system?

How much is paid in pension every year?

These are among the questions addressed here, to show in figures how your pension adds up across the nation. Hopefully these figures will convey the sheer scale of public pension and the enormity of their role.

【Sources used for the figures】

- Figures are based on Ministry of Health, Labour and Welfare and Japan Pension Service data from FY2011 to FY2012.
- Although the data shown refer to public pension as a whole (the National Pension, the Employees' Pension Insurance and mutual aid pensions), "Japan Pension Service data" do not include mutual aid pensions.

Public pension customers

(end of FY2012)

© Data for mutual aid pensions only are from the end of FY2011.

67.37million

This shows how many people contribute to public pension in the form of the National Pension, the Employees' Pension Insurance and mutual aid pensions. It's equivalent to about half of Japan's population.



Revenue from contributions

(FY2011)

29,401.9billion yen

This is the total of contributions paid for the National Pension, the Employees' Pension Insurance and mutual aid pensions. Employers are responsible for half of the contributions to the Employees' Pension Insurance and mutual aid pensions.

Plus treasury burdens and investment income from pension reserves, etc.

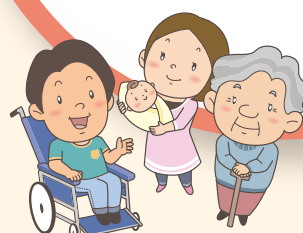
48 trillion yen! It's a huge amount, but it's necessary in order to support all our lives.

Pension recipients

(FY2011)

38.67million

About 30% of people in Japan are recipients of public pension (old-age pension, disability pension and survivors' pension)*1.



Pension payments

(FY2011)

48,867.5billion yen

Pension payments amount to about 10% of Japan's nominal GDP*2.



95% of people pay their contributions! That's reassuring.



The ratio of public pension customers who pay their contributions

(end of FY2012)

Approx. 95%

Although the current fiscal year payment rate for national pension contributions has fallen below 60%, when public pension customers are viewed as a whole, about 95% pay their contributions

Public pension customers: 67.37 million

National Pension - Category I Insured Persons (self-employed, etc.)	Salaried workers and others covered by the Employees' Pension Insurance and mutual aid pensions	National Pension - Category III Insured Persons (dependent spouses of salaried workers, etc.)
18.64 million*3	3,913 million*4	960 million

Customers who pay their contributions (including those with contributions exempted or deferred) Approx. 95%

Defaulters*5 2.96 million – approx. 5%

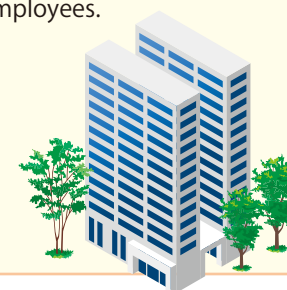
Japan Pension Service data

Number of businesses enrolled in the Employees' Pension Insurance

(end of FY2012)

1,758,192

Corporate businesses and employers with five or more employees are legally obliged to enroll their employees in the Employees' Pension Insurance as insured persons. Contributions are shared half-and-half with the employees.



Pension consultation (FY2012)

Number of inquiries handled by Branch Offices, etc.

7,217,067

Branch Offices and others respond to questions and inquiries from customers. Nationwide, they deal with around 7.22 million pension inquiries every year.

Number of telephone inquiries

9,067,596

JPS Call Centers, Branch Offices and others across the nation deal with around 9.07 million telephone inquiries every year, and respond with advice on pension.

*1 Recipients: Here, this refers to actual recipients of public pension without duplication.

*2 Nominal GDP: The total value of goods and services produced in a particular year, calculated at market prices. (GDP = Gross Domestic Product.)

*3 Includes voluntary pension contributors (290,000).

*4 The 39.13 million includes the number of mutual aid association customers as of the end of FY2011.

*5 Defaulters: Customers who have defaulted on contributions for 24 months (April 2011 to March 2013).