Japanese National Pension system

1. Important Points of the Japanese Public Pension system: National Pension system

(1) All people who are registered to reside in Japan and aged between 20 and 59, irrespective of their nationality, must be covered by the National Pension system and pay contributions by law. If you have financial difficulty in contribution payments, however, you may apply for contribution exemption system or payment postponement system for each year. We examine your application, mainly your past income and if qualified, exemption/postponement is granted. By taking this procedure, you establish valid coverage periods to be included in the requirement to receive future old age pension as well as today’s pension in case you accidentally get injured and suffer from disability.

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

(3) Application for postponement of contribution payments
You may apply to postpone your payments if you are younger than 50 years (except students) and each income of you or your spouse (including one not living with you) in the previous year is lower than a certain amount. If you are examined to be qualified, the postponement is granted.

NOTES ON APPLICATION

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

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

For general inquiries about pension coverage, please call us at: "Nenkin Kanyusha Dial" 0570-003-004 (local discount rate)
If your phone number starts with 050 please call: 03-6630-2525 (regular rate)
Service hours: 8:30 – 19:00, Monday – Friday
9:00 – 17:00 for second Saturday of a month
Out of service on holidays (other than second Saturday of a month), from 29 December to 3 January
Please carefully read how to fill out the Application form for National Pension Contribution Exemption / Payment Postponement. Follow the sample entry in red ink to enter specific information in the form, either in Japanese language, Roman alphabets or numbers (Arabic numerals). Please note that if the application is incomplete or missing needed data, we need to return your application and ask you to enter data in Japanese, which may cause delay in application processing.

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

**Enter your 12 digits “My Number” (your Individual Number in Japan) or 10 digits Basic Pension Number.** For Basic Pension Number, please enter the number aligning to the left.

**Enter your name in the first block,** your spouse’s name in the second block below, and name of household head* if different person than the two above, in the third block. Enter current information if you are applying for exemption / postponement for current year. For application for past year, enter these information as of the final date of the application year, e.g., if you are applying for exemption, enter each name as of June 30, 2018.

* Your household head (usually means the main wage earner of a family) is registered on your Japanese Resident Record (JUMINHYO).

**IMPORTANT:** Please indicate about income of previous year to the application year for you, your spouse, and household head. The first line is about you, the second line is about your spouse and the third line is for household head. For each person applicable, place ○ on 1. if no income, place ○ on 2. if income is ¥570,000 or less, or place ○ on 3. if income is over ¥570,000. **Note:** Income here means your earnings minus necessary costs. If you haven’t filed tax or you don’t know, please consult the municipal office which covers your address.

Basically you need to file an application every July if you want exemption or postponement continuously. However, in order to possibly ease the procedure, we ask you further question; if you are granted the full-exemption or postponement this year and if we find you will be still qualified next year, would you want to apply for continuous full-exemption or postponement? If so, please place ○ on “はい” (yes) at the end of the sentence for 1. Also, if you are granted postponement this year and if we find you will be eligible for full-exemption next year, would you rather want to apply for full-exemption in the next year? If so, please place ○ on “はい” (yes) at the end of the sentence for 2. For details please contact JPS Branch Office or your municipal office.

Enter your telephone number: Place ○ on 1. for home, 2. for mobile, 3. for workplace, 4. for other phones. In the block below, enter your date of birth (yyyy/mm/dd) and enter your spouse’s date of birth in the next block below.

If you, your spouse or household head resided outside of Japan as of January 1 of the application year, please indicate name of country. For example, if you live in Japan as of the application date (July 1, 2019), filing an application for 2019 and you lived in the U.S.A. as of January 1, 2019, please enter your name and “U.S.A.”

Enter the year (four digits) for which you want exemption or postponement to be granted. The application year covers from July to next June. For example the application year 2019 covers from July 1, 2019 to June 30, 2020. You can apply for past period retroactively for up to 25 months from the application date. However, if you already paid contribution for some months during the 25 months, the paid contribution will not be exempted.

Please indicate whether you, your spouse or household head filed tax (local tax or tax return) for the previous year to the application year. The first line is about you, the second line is about your spouse and the third line is for household head. For each person applicable, place ○ on 1. if tax is filed, place ○ on 2. if tax is not filed, or place ○ on 3. if you don’t know.

If you need to apply for exemption because you, your spouse or household head resigned a company, please enter the date (yyyy/mm/dd) of following day of resignation. Enter your information in the first line, your spouse’s on the second line, and household head’s in the third line. If any of you were covered by the employment insurance before resignation, place ○ on “あり” (yes) shown on right side of arrow mark ⇒ and submit evidence document about the insurance coverage. If not covered, just place ○ on “あり”(no).