

For all residents in Japan: National Pension is here to support you

National Pension is the state insurance system - All people support each others' lives


- All residents in Japan, regardless of nationality, aged between 20 and 59 must be covered by the National Pension system by law.
- You can receive following benefits under the National Pension system. (Payable outside Japan)
 - (1) **Old-age benefits for your retirement - Old-age Basic Pension**
 - Payable if you have at least 120 contribution-paid or -exempted months.
 - Life long benefits of annual 800,000 yen, from age 65, if you pay contributions for 40 years.
 - (2) **Disability or survivors benefits for your sickness, injury or death**
- **Disability Basic Pension, Survivors' Basic Pension**
 - Payable if your contribution-paid or -exempted months fill at least 2/3 of your coverage period before onset of sickness, injury or death.
 - Annual benefits amounts : about 800,000 to 1,000,000 yen to you or your surviving family members.

Note: In case you don't qualify for pension benefits and leave Japan, you may apply for Lump-sum Withdrawal Payments by satisfying certain conditions.

For details, visit <https://www.nenkin.go.jp/international/index.html>



You must pay National Pension contributions by law

- You need to pay contributions and do necessary procedures for yourself including application for contribution exemption or payment postponement.
- Failure of such procedures may affect change and extension of your resident status for specified skilled workers or application for permanent visa.
- When you receive letter from  日本年金機構 Japan Pension Service make sure to take necessary procedures.



Monthly contribution amount is ¥17,510 (from Apr. 2025 to Mar. 2026)
Make sure to pay the contribution by the end of the following month.

Options for your easier payments

By credit card or automatic bank transfer

- No need of travel to banks
- Ensuring payments, without forgetting to pay



Convenience stores, banks, Japan post

Smart phone Apps



For more payment options, please visit
<https://www.nenkin.go.jp/tokusetsu/nofuhoho.html>
(Currently in Japanese)



Difficult to pay National Pension contributions? See back side >>>>

Difficult to pay National Pension contributions?

Contribution Exemption or Payment Postponement

- If you have difficulty in paying contributions due to financial reasons, you may apply for contribution exemption or contribution payment postponement.
- Exemption is generally granted for your first year in Japan as your income in previous year is practically not registered to Japanese tax office.
- For students in Japan, you can apply for special postponement system for students.

What are exemption and postponement?

Exemption : Depending on your income, exemption from payment obligation (full or partial) is granted.

Postponement : You are allowed to postpone the deadline of contribution payments.

[Type of exemptions and conditions]

Applicable exemption type	If your annual income is less than*	Contribution amounts you must pay**
Full contributions (No exemption)	—	¥17,510
Full exemption or postponement	¥1,220,000	¥0
3/4 exemption	¥1,430,000	¥4,380
1/2 exemption	¥1,940,000	¥8,760
1/4 exemption	¥2,510,000	¥13,130
Special postponement for students	¥1,940,000	¥0

* Amount for single household. Depending on the number of your dependent family members, a certain amount will be added.

** The amounts from April 2025 to March 2026. If you fail to pay the balance amount under partial exemption, such month is treated as “non-payment month,” not “partial exemption month” when calculating your benefits.

How to apply for exemption or postponement

- You can apply on-line: view <https://myrna.go.jp>



Application via *Mynaportal* (currently in Japanese)



- You can also apply at the municipal office of your place of residence, or at your nearest JPS branch office.

Hotline with free interpretation service

Nenkin Kanyusha Dial

0570-003-004

If your phone number starts with 050
call 03-6630-2525

Languages

English, Chinese, Korean, and more.

For details:

<https://www.nenkin.go.jp/tokusetsu/hotline.html>



Service
hours

[English] Mon. 8:30~19:00
Tue. – Fri. 8:30~17:15
2nd Sat. of the Month 9:30~16:00
[Other languages]
Mon. – Fri. 8:30~17:15



日本年金機構
Japan Pension Service