

1. Important Points of the Japanese National Pension System and Other Public Pension Systems

- (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 must pay contributions by law.
- (2) The public pension systems (including the National Pension system) are designed to financially support each other as the whole society with intergenerational support mechanism.
- (3) The public pension systems pay not only the old-age pension, but also the disability pension or the survivors' pension when you have unexpected financial difficulties.
- (4) The Japanese government provides subsidy to fund part of the pension benefits.
- (5) Your public pension contributions are subject to tax deduction as "social insurance contribution".

2. National Pension Coverage Categories and Enrollment Procedures

There are three categories of the insured persons under the National Pension system. You can find your category and enrollment procedures as below:

(1) Category I insured persons

If you are registered to reside in Japan, aged between 20 and 59, and you are not a Category II or Category III insured person (see (2) and (3) below), you are a Category I insured person.

→If you are a non-Japanese resident and a Category I insured person, please make sure you register your residence first at the municipal office of your place of residence and have them establish your Japanese residence registry. Then you need to register your enrollment to the National Pension system at the same municipal office.

→The Japan Pension Service (JPS) will send you contribution payment notices. Please use the notices to pay your contributions (see "4. Monthly Contributions" below).

Note: Excluding foreign nationals with visas for medical stay or visas for long stay for sightseeing.

(2) Category II insured persons

If you are employed to work at a company, factory and such workplaces, and are covered by employees' pension insurance systems including the Employees' Pension Insurance system, you are a Category II insured person.

→Your employer is responsible for completing your enrollment to pension system on behalf of you. For more details, you can ask your employer.

→Your contribution is deducted from your salary and then your employer will pay it for you.

(3) Category III insured persons

If you are a dependent spouse of a Category II insured person, and are aged between 20 and 59 and residing in Japan, you are a Category III insured person. If you temporarily stay outside of Japan, you may exceptionally be a Category III insured person.

→Your spouse (Category II insured person) should report to a JPS branch office through his/her employer, that you are a qualified dependent spouse. For more details, you can ask your spouse's employer.

→You do not need to pay any contributions; the necessary resources are fully covered by contributions paid by all Category II insured persons.

3. Basic Pension Number and Basic Pension Number Notice

After your enrollment procedure is completed, you will receive a Basic Pension Number Notice which indicates your Basic Pension Number, name and date of birth.

The Basic Pension Number is used for managing pension coverage records. Each person is assigned one Basic Pension Number which is not changed in principle. After you receive the Basic Pension Number Notice, please keep it in a safe place. If you have lost the Basic Pension Number Notice, you can apply for a reissue at any JPS branch office.

4. Monthly Contributions

The contribution amount for the National Pension is ¥17,510 per month from April 2025 to March 2026. You must pay due monthly contribution by the end of the following month.

You can pay your contributions in cash at banks and other financial institutions, post offices, and convenience stores. You can also pay them using automatic bank transfer, the Internet payments, or by credit card.

Or, you can pay them at a discount rate if you opt for advance payments of some future month contributions. You may have further discount if you opt for advance payments via automatic bank transfer instead of cash payments.

5. If You Have Difficulty Paying Contributions (Contribution Payment Exemption System)

When your income is too low to pay contributions or you have other reasons, you can apply for the exemption from contribution payments at the municipal office of your place of residence.

The JPS branch office examines your previous year's income and other circumstances. If your application is approved, exemption of full or partial amount of contribution payment is granted.

Please refer to the table here for some exemption types, contribution amount to be paid, and the rate of future Old-age Basic Pension amount with exemption periods, compared with the amount without exemption periods.

Type of exemption	Contribution amount	Compared OBP rate
Full exemption	¥0	4/8
1/4 payment (3/4 exemption)	¥4,380	5/8
1/2 payment (1/2 exemption)	¥8,760	6/8
3/4 payment (1/4 exemption)	¥13,130	7/8
Contribution Postponement System for low income persons	¥0	0
Special Payment System for Students	¥0	0

[Notes]

- (1) Please note that if you fail to pay due balance contributions (1/4, 1/2, or 3/4 contributions), the partial exemption system is no longer valid: it will be regarded as non-payment. This means that such non-payment periods will not be reflected in calculation of your future Old-age Basic Pension amounts. In addition, you may not be able to satisfy the conditions to be entitled to the Disability Basic Pension or Survivors' Basic Pension when you need them.
- (2) If you are a student, you can apply for the Special Payment System for Students. Please note, however, this system does not cover students at most Japanese branch schools of foreign based schools or students on a short-term basis.

6. Recovery of the Past Contribution—Exempt Periods

If you have full or partial exemption period in the past, you can recover the period by paying the exempted contributions retroactively for up to 10 years. If you recover the period by retroactive payments, your Old-age Basic Pension in the future will be calculated based on your full amount contribution payments.

Please note that a specific index will be charged on your retroactive contribution payment which was due more than three fiscal years ago.

7. National Pension Benefit Amounts

(1) Old-age Basic Pension

If you have paid the National Pension contributions for at least 10 years and satisfy the conditions, the following amount is paid when you become 65 years old. *1

★Benefit amounts : ¥831,700 (annual amounts in Fiscal Year 2025 for those who have paid contributions for 40 years)

(2) Disability Basic Pension

The following amount of the Disability Basic Pension is paid to you if you become sick or get injured while you are covered by the National Pension system and if that sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability. *2

★Benefit amounts : ¥1,039,625 (annual amounts in Fiscal Year 2025 for the Grade 1 disability)
¥831,700(annual amounts in Fiscal Year 2025 for the Grade 2 disability)

(3) Survivors' Basic Pension

When an insured person of the National Pension system dies, the following amount of the Survivors' Basic Pension is paid to his/her dependent spouse taking care of child(ren) or to his/her dependent child(ren). *2

★Benefit amounts : ¥1,071,000 (annual amounts in Fiscal Year 2025 for an eligible spouse with one child)

*1 If you become a naturalized Japanese citizen or if you are admitted as permanent resident before you become 65 years old, your overseas residence period between April 1, 1961 and the previous day you become Japanese citizen, within your age between 20-59, will be considered as "complementary period". The complementary period is the valid period to be included to see if you satisfy the 10-year period requirement to be entitled to the Old-age Basic Pension. However, this period is not considered in benefit amounts calculation.

*2 To be eligible to the Disability Basic Pension or the Survivors' Basic Pension, you need to satisfy certain contribution payment requirement. For more details, please contact any JPS branch office or the municipal office of your place of residence. (Please see "10. Contact Point for your National Pension" below.)

8. Lump-sum Withdrawal Payments for non-Japanese people

If you are non-Japanese, you may file a claim for the Lump-sum Withdrawal Payments within two years after you register to leave Japan (no longer Japanese resident). To apply for it you need to satisfy the following conditions;

- you have contributed to the National Pension system for at least six months in total (excluding your insured periods as the Category II or the Category III insured person).

- you were never eligible to receive a pension.

The Payment amount depends on the number of months for which you have paid contributions. The table here shows example Payment amounts if the month of your last contribution is between April 2025 and March 2026. Please visit our website for the amounts if the month of your last contribution was before March 2025.

Total number of your contribution-paid months*	Your LSWP amount
Between 6 and 11 months	¥52,530
Between 12 and 17 months	¥105,060
Between 18 and 23 months	¥157,590
Between 24 and 29 months	¥210,120
Between 30 and 35 months	¥262,650
Between 36 and 41 months	¥315,180
Between 42 and 47 months	¥367,710
Between 48 and 53 months	¥420,240
Between 54 and 59 months	¥472,770
60 months or more	¥525,300

* If you have contribution-exempt period, your total number of contribution-paid months is calculated as follows:

Number of full-contribution-paid months + (number of 1/4-contribution-paid months) x 1/4 + (number of half-contribution-paid months) x 1/2 + (number of 3/4-contribution-paid months) x 3/4

【How to claim the Payments】

(1) Please submit a report to move out ("Tenshutsu Todoke") and a report to end National Pension coverage to the municipal office of your place of residence.

(2) After leaving Japan, fill out the Lump-sum Withdrawal Payment Claim Form with the necessary information, referring to the notes and information on the form. Send the completed form by airmail to: Japan Pension Service, 3-5-24, Takaido-nishi, Suginami-ku, Tokyo 168-8505 Japan.

The application form is available at any municipal office (National Pension section), a JPS branch office, or the JPS website. (<https://www.nenkin.go.jp/international/index.html>)

【Important】 Please note that once you receive a lump-sum withdrawal payment, your periods of coverage before you claim for it will be no longer valid for future benefit entitlements. Please carefully consider the possibility of receiving future pension benefits before the claim.

9. Social Security Agreements

Under the bilateral Social Security Agreements between Japan and other countries, workers detached to Japan for a short period of time may be exempt from compulsory coverage by the Japanese system, or your pension coverage periods in the two countries may be totaled together. Please visit our website for more details. (<https://www.nenkin.go.jp/international/index.html>)

10. Contact Point for your National Pension

If you have any questions about the National Pension system, please contact the municipal office of your place of residence or your nearest JPS branch office. You can refer to the list of JPS branch offices on the web.

(<https://www.nenkin.go.jp/international/index.html>)

For consultation by phone, please call "NENKIN Dial" as below. (Free interpretation is available for some languages.)

When you contact us, please have your Basic Pension Number ready. You can find it on your Basic Pension Number Notice.

"NENKIN Dial" for domestic call: 0570 - 05 - 1165 (at local call rate)

"NENKIN Dial" for international call: +81 - 3 - 6700 - 1165 (at international call rate)