

National Pension (Kokumin Nenkin 国民年金)

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Registered residents, regardless of nationality, aged 20 to 59 years are required by the Japanese government to enroll in an approved pension scheme. There are basically 2 options to choose from:

- a) **Employees' Pension** (Kosei Nenkin 厚生年金)
- b) **National Pension** (Kokumin Nenkin 国民年金)

National Pension

The National Pension or Kokumin Nenkin aims to provide basic pension to the elderly, the bereaved, and the disabled. Old-age pension are paid to the pensioner when he/she turns 65 years old. In case a pensioner dies under certain conditions, the pension is paid to his/her dependents. The pension is also paid if a pensioner becomes disabled due to illness or injury.

Enrollment and Cost

Applications must be submitted to the Health Insurance and Pension Division of Annaka City Hall within 14 days of moving into the city. Those who are enrolled in the employees' pension are automatically enrolled in the system; the same applies to their dependents. Voluntary enrollment is also possible for residents aged 60-64 years old, 65-69 year-olds who have not satisfied the minimum enrollment period (10 years), and 20-64 year-old Japanese citizens abroad.

Monthly contributions can be paid through banks and convenience stores. Advance payment options and deferred payment system are also available; ask the Health Insurance and Pension Division for more details.

Exemptions:

One can be exempted from paying the monthly premiums under the following circumstances:

- 1) disability pension recipient
- 2) public welfare recipient
- 3) low income (based on previous-year income)

Members are categorized as: Category I- self-employed, agriculture, fishery, forestry, students, etc (20-59 years old) Category II-enrolled in the Employee's Pension Insurance (Shakai Hoken) or similar system (65-69 years old, not eligible) Category III- dependent spouse of Category II (29-59 years old)

Benefits

1. Old-age Basic Pension
 - covered period of 10 years or more
 - paid to pensioner when he/she reaches 65 years old (applicable to foreigners even if they decide to go back to their own countries)
2. Disability Basic Pension
 - must be covered by Kokumin Nenkin on the 1st day of sickness/injury
 - paid and exempted periods must be at least 2/3 of total coverage period prior to your 1st medical examination (2 months)
3. Death
 - paid to pensioner's surviving spouse and eligible children

Pension Lump Sum Withdrawal (Dattai Ichiji Kin)

Foreign nationals enrolled in the Kokumin Nenkin for more than 6 months but less than 10 years can receive a lump sum pension refund. Rebates are calculated based on the length of time that a person is enrolled in the pension scheme and his/her last month when the last premium was paid. To qualify, the following conditions should apply:

- 1) must not be a Japanese citizen
- 2) must not have a residence in Japan
- 3) no previous applications to claim pension benefits
- 4) application must be submitted within 2 years upon leaving Japan

To apply for a lump sum pension refund *after leaving* Japan, one must prepare the following documents:

- 1) Lump sum Withdrawal Payment Claim Form (get from Health Insurance and Pension Division or download from Japan Pension Service website)
- 2) photocopy of passport showing the claimant's
 - a) name
 - b) date of birth
 - c) nationality
 - d) signature
 - e) resident status
 - f) date of final departure from Japan
- 3) pension handbook (Nenkin Techo 年金手帳)
- 4) certificate showing applicant's bank information (name, location, address) and account information (name and number)

You can also apply for a lump sum pension refund *before leaving** Japan but you should file your application after your registered planned date of final departure from Japan. However, instead of your passport's photocopy you must submit a document issued by the city hall showing your planned date of final departure from Japan.

Submit these documents to:

Japan Pension Service
3-5-24 Takaido-nishi, Suginami-ku
Tokyo 168-8505 Japan

Some countries have international social security agreements with Japan which allow their citizens' pension scheme enrollment period in Japan and their own to be combined. Check if your country has a social security agreement with Japan before applying for a lump sum pension refund.