# Japanese National Pension system

# English/英語

## 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.
- (2) The public pension systems (including the National Pension system) are designed with a financial intergenerational support mechanism.
- (3) The public pension systems pay not only the old-age pension, but also the disability pension and the survivors' pension when you have unexpected financial difficulties.
- (4) The Japanese government subsidizes part of the pension benefits fund.
- (5) Your public pension contributions are subject to tax deduction as "social insurance contribution".

## 2. Monthly Contributions

The contribution amount for the National Pension is ¥16.540 per month from April 2020 to March 2021. You can pay your contributions in cash at banks and other financial institutions, post offices, and convenience stores. You can also pay it using automatic bank transmission, the Internet payments or by credit card.

#### **National Pension Benefits**

## (1) Old-age Basic Pension

If you have paid the National Pension contributions for at least 10 years and meet the requirements, the Old age Basic Pension is paid to you when you become 65 years old.

#### (2) Disability Basic Pension

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 the sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability.

#### (3) Survivors' Basic Pension

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

For more details, please contact JPS Branch Office or National Pension section of your residential municipal office.

Visit JPS website at https://www.nenkin.go.jp/international/index.html

Japan Pension Service | Click

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

9:30 - 16:00 for second Saturday of a month

Out of service on holidays (other than second Saturday of a month), from 29 December to 3 January



# 2007 1016 062

# Application for National Pension Contribution Special Payment System for Students

「一般用」

All people aged 20-59, regardless of nationality or length of stay, who have registered address in Japan must be covered by the National Pension system, which is a Japanese public pension system, and must pay contributions by law.

If you are a student and have financial difficulty in contribution payments, however, you may apply for the Special Payment System for Students. If your previous year's income in Japan is equal to or less than a specified amount, you may apply to be granted an exemption or postponement of contribution payments. You need to file an application

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 benefits in case you accidentally get injured and suffer from disability.

#### (Who are applicable students?)

Any student of university (including graduate school), junior college, senior high school, technical college, special vocational school, and other various schools\*, whose previous year's income in Japan is equal to a specific amount or less, or who have become unemployed.

\* Various schools include schools with one-year courses or longer, which are designated under the School Education law. (It may even include a branch school of foreign university in Japan. For details, please contact JPS Branch Office.)

## NOTES ON APPLICATION

#### Application year

- An applicable one year for the special payment system starts in April and ends in next March.
- If you want the special payment system to be granted continuously for the following year, basically you need to file application every April.

#### Application for past year and current year

- For past years: You can apply for the special payment system 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/reimbursed).
- For current year. When you apply for the special payment system for current year, it covers until next March. One application covers 12 months from April to next March. If you want to apply for the special payment system for longer period, you need to prepare more than one application.
- Note: You can file application retroactively to cover past 25 months at the longest from the application date. We advise you to file application as early as possible in order to establish past insurance period to be valid. If your application is delayed, it may be possible that it will disqualify you from receiving disability pension.

#### · Documents we need

- Photocopy (A4 size paper) of one or both sides of your student ID card "GAKUSEISHO" or original certificate of student status "ZAIGAKUSHOMEISHO", showing period of school attendance (dates of entrance and expected graduation), grade, and if any, student ID card expiration date.
- If you apply for the special payment system because of your unemployment, bankruptcy or termination of business, please provide evidence documents including photocopy of either your certificate of employment insurance benefits "KOYOHOKEN JUKYU SHIKAKUSHA SHO" or your resignation slip for insured persons under the employment insurance "KOYOHOKEN HIHOKENSHA RISHOKUHYO". For details about documents, please contact the residential municipal office or JPS Branch Office.

## Documents we need if you file application using your "My Number"

- If you file the application at our office, please provide your My Number card. If you don't have the card, please provide one document each in (1) and (2) below;
- If you mail the application to our office by post, please enclose photocopy of both sides of your My Number card. If you don't have the card, please enclose photocopy of one document each in (1) and (2) below;
- (1) Certified copy of your resident registry showing your My Number, or your My Number notification letter (if name and address are identical as recorded on the resident registry), as proof of the authenticity of your My Number
- (2) Your driver's license, or passport, or any equivalent document, to identify yourself as the true owner of the number. Your student ID card and health insurance certificate as one set is also acceptable.

#### WHERE TO FILE THE APPLICATION

- Please file your completed application at your residential municipal office or JPS Branch Office. You may mail your application to the offices by post.
- If your school is designated as an SPSS entrusted judicial person "GAKUSEI NOFU TOKUREI JIMU HOJIN" to assist the application, you may delegate application procedure. Please ask your school about it.
- Please keep page 3 of the completed application. It is your copy.

# See following page in order to fill in the application form.

# How to fill in the form Sample

Please carefully read this in order to fill out the Application form for the Special Payment System for Students. Follow the sample entry in red ink to enter specific information in the form, either in Japanese language, English alphabets or numbers (A,B,C,...and 1,2,3,...). 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

In the first section of the form, you as the applicant, state that you are applying for the Special Payment System for Students. You also declare here that information about you, including previous year's income are complete and correct. Then you approve and entrust the Japan Pension Service (JPS) and municipal offices to share personal information including income,

Enter your 12 digit "My Number" (your Individual Number in Japan) or 10 digit Basic Pension Number in ①. (For Basic Pension Number, please enter the number aligning to the left.)

Enter your name in 3

Enter the year for which you want the special payment system (exemption or postponement) to be granted in ⑤.

One application year covers from April to March. For example, if you apply for year 2020, enter 2020. 4. and 2021. 3.

You can apply for past period retroactively for up to 25 months from the application date, as long as you are aged 20 and older and a student in the period. However, if you already paid contribution for some months during the 25 months, the paid contribution will not be exempted/reimbursed.

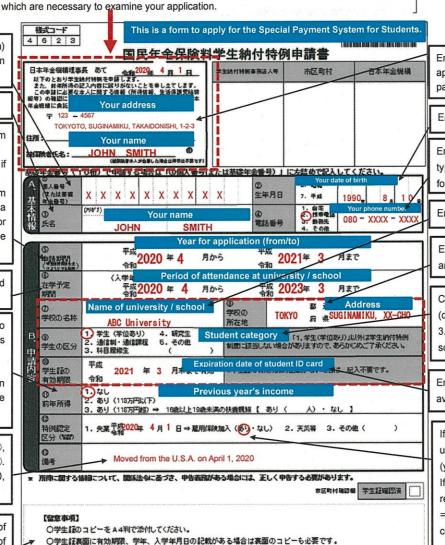
Enter year/month when you entered the university or school and expected year/month of graduation in **(6)**.

**≪IMPORTANT**≫ Please indicate your income of previous year to the application year in ①. Circle 1. if no income, 2. if income is  $\pm 1.180.000$  or less, or 3. if income is over  $\pm 1.180.000$ .

Note: Income here means your earnings minus necessary costs in Japan. If you haven't filed tax or you don't know, please consult your residential municipal office.

If you moved from/to overseas during the application year in ⑤, enter the date and name of the country you moved from/to in ⑬. For example, if you moved to Japan from the U.S.A. on April 1, 2020, please enter "Moved from the U.S.A. on April 1, 2020".

Please provide a photocopy (A4 size paper) of one or both sides of your student ID card "GAKUSEISHO", or original certificate of student status "ZAIGAKUSHOMEISHO", showing period of school attendance (dates of entrance and expected graduation), grade, and if any, student ID card expiration date.



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

Enter your date of birth (yyyy/mm/dd) in ②.

Enter your telephone number in ④. Circle on applicable phone type; 1. for home phone, 2. for mobile, 3. for workplace phone, 4. for other phones.

Enter name of your university or school in 7.

Enter address of your university or school, including prefecture, city and town in (8).

Circle on applicable category of students in (9); 1. for student (degree to be granted at graduation), 2. for correspondence course, 3. for credited auditor "KAMOKU RISHUSEI", 4. for research scholar, 5. for others.

Enter year/month of your student ID card expiration date in (10), if available.

If you apply for the special payment system because you became unemployed, e.g., resigned a company, please enter the date (yyyy/mm/dd) of following day of resignation in ①.

If you were covered by the employment insurance before resignation, circle " $\mathfrak{b}\mathfrak{P}$ " (yes) shown on right side of arrow mark  $\Rightarrow$  and submit evidence document to prove the insurance coverage. If not covered, just circle " $\mathfrak{F}\mathfrak{L}$ "(no).

〇在学証明書を添付される場合は、学生証のコピーは必要ありません。