

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 ¥16,410 per month from April 2019 to March 2020. 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.

3. 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 your municipal office (National Pension section) which covers your address.

Visit JPS website at <https://www.nenkin.go.jp/international/index.htm> 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
 9:00 – 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

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 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.

(1) 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 as non-payment period.

(2) 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. One application covers 12 months from July to next June. If you want to apply for exemption for longer period, you need to prepare more than one application.
Note: You can file application retroactively to cover past 25 months 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 you disqualify to receive disability pension.

● Documents we need

If you apply for exemption because of your unemployment, bankruptcy or termination of business, we need related evidence documents including photocopy of either your certificate of employment benefits (Koyohoken Jukyu Shikakusha Sho) or your resignation slip for insured persons under the employment insurance (Koyohoken Hihokensha Rishokuhyo). For details about needed evidence, please contact the municipal office which covers your address or JPS Branch Office.

WHERE TO FILE THE APPLICATION

Please file your completed application at your municipal office or JPS Branch Office. You may mail your application to the offices by post.

For details please contact your municipal office or JPS Branch Office.

See following page for how to fill in the application form.

How to fill in the form

Sample

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 for 2017, 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 time 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.

In the first section of the form, you as the insured person and applicant, state that you are applying for exemption or postponement. You also declare here that information about you, your spouse and head of your household, 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 which are necessary to examine your application.

This is a form to apply for NP contribution exemption / postponement.

国民年金保険料免除・納付猶予申請書

日本年金機構理事長 あて 2019年 7月 1日

市区町村 日本年金機構

住所: 〒123-4567 Tokyo-To, Suginami-Ku, Takaido Nishi, 1-2-3

被保険者氏名: JOHN DOE

基礎年金番号 (10桁) で申請する場合は「①個人番号 (または基礎年金番号)」に

①個人番号 (または基礎年金番号) 0 1 2 3 4 5 6 7 8 9 0 0

②電話番号 ③携帯電話 080 - xxxx - xxxx

④ Your name JOHN DOE

⑤ Your date of birth 1990 8 10

⑥ Name of your spouse JANE DOE

⑦ Birth date of your spouse 1990 10 1

⑧ Name of household head JAMES DOE

JOHN DOE, U.S.A.

1. 全額免除 2. 納付猶予 3. 4分の3免除 4. 半額免除 5. 4分の1免除

Year for application 平成 2019 年度分

Previous year's income 2019

被保険者: ① なし ② あり (57万円以下) ③ あり (57万円超) ⇒ 16歳以上19歳未満の扶養親族 (あり・なし)

配偶者: ① なし ② あり (57万円以下) ③ あり (57万円超) ⇒ 16歳以上19歳未満の扶養親族 (あり・なし)

世帯主: ① なし ② あり (57万円以下) ③ あり (57万円超) ⇒ 16歳以上19歳未満の扶養親族 (あり・なし)

被保険者: ① 失業 平成 年 月 日 ⇒ 雇用保険加入 (あり・なし) ② 天災等 ③ その他 ()

配偶者: ① 失業 平成 年 月 日 ⇒ 雇用保険加入 (あり・なし) ② 天災等 ③ その他 ()

世帯主: ① 失業 平成 年 月 日 ⇒ 雇用保険加入 (あり・なし) ② 天災等 ③ その他 ()

1. 「全額免除」または「納付猶予」が承認された場合は、翌年度以降も同じ免除区分での免除申請を希望します。(はい/いいえ)

2. 1で「はい」と回答した方に伺います。納付猶予が承認された次の年度において全額免除の審査基準に該当する場合、その年度以降は全額免除を希望しますか。(はい/いいえ)

職員記入欄

Enter your telephone number: Place on phone 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 2019 to June 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 "なし" (no).