

7. National Pension Plan-Kokumin Nenkin

◆ Person who must enroll in the National Pension Plan

As a general rule, persons aged between 20 and 59 who register their residency in Japan must enroll in the National Pension Plan and pay the premium. Persons who are insured of the National Pension plan are called “policyholder-*Hi Hokensha*” and are classified into 3 categories depend on the way of payment. When the classification changes, a notification is required.

Primary insured person	Self-employed, students, etc. (those who do not take out Employee's Pension Plan- <i>Kousei Nenkin</i> or Mutual Aid Pension Plan- <i>Kyousai Kumiai</i>)
Secondary insured person	Corporate employees, public employees, etc. (those who take out Employee's Pension Plan- <i>Kousei Nenkin</i> or Mutual Aid Pension Plan- <i>Kyousai Kumiai</i>)
Tertiary insured person	Dependent spouses of corporate employees or public employees (Secondary insured persons)

- Also, persons aged between 60 and 64 who register the residency in Japan can enroll in the National Pension Plan on a voluntary basis. (Voluntary-insured persons)

◆ Procedures for admission and withdrawal from the National Pension Plan

In case of any of the following, please notify Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka, each Citizen Service counter (former branch office), or place of your employment.

"Documents that can verify your identity" include a driver's license, My Number card, residence card, etc.

When	Required documents	Where to notify
Quitting a job. (withdraw from Employee's Pension Plan or Mutual Aid Pension Plan)	Documents that can verify your identity Document to certify the date of retirement	Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter
No longer a dependent spouse of the secondary insured person who takes out Employee's/Mutual Aid Pension Plan. (Divorce, death, increased income, etc.)	Documents that can verify your identity Document to certify the date that you stop being a dependent spouse.	
Taking out or withdrawing from the National Pension Plan voluntary.	Documents that can verify your identity Banknote Seal (<i>Inkan</i>)	
Becoming a dependent spouse of the secondary insured person. (Marriage, or quitting job, etc.) Your spouse (Secondary insured person) changes a job.	* Please ask the employer of your spouse.	Employer of your spouse
Losing the Basic pension number notification (Application for re-issuance)	Documents that can verify your identity	Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter
Applying for or stop paying additional premium.	Documents that can verify your identity	Hoken Nenkin-ka,

When the payment of premium is difficult: Application of exemption, Payment postponement, Student payment exception	Identity verification Seal(<i>Inkan</i>) Letter of separation from your employer- <i>Rishokuhyou</i> , etc. (if you become unemployed) Student identification card (if you are a student)	Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter
When the first insured person is given birth, National Pension Insurance premiums for 4 months (hereinafter referred to as “pre- and post-birth period”) will be exempted from the previous month of the month to which the expected date or birth date belongs. In the case of multiple pregnancy, National Pension Insurance premiums are exempted from 3 months before the expected date of birth or month to which the date of birth belongs . * Childbirth refers to having more than 35 days of pregnancy (four months). (Includes those born with stillbirth, miscarriage, or premature birth)	Documents that can verify your identity IMother-child notebook- <i>Boshi Techou</i>	Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter

◆ Basic pension number notification

A "Basic Pension Number Notice" will be issued to those who join the National Pension or Employees' Pension for the first time. Please keep this notification in a safe place, as it will be used when your enrollment system changes or when you apply for your pension.

◆ Premiums

Insured persons aged between 20 and 60 must pay a monthly premium for 40 years. The monthly premium for an insured person is 17, 510 yen. (Fiscal year of 2025). Also, it is available to pay an additional monthly premium (400 yen) to increase the benefit you will receive in the future.

[How to pay the premiums of National Pension]

Primary insured person	Please use the payment slip sent by the Japan Pension Service to pay at a financial institution, convenience store, or Electronic Payments. It is also available to pay the premium by bank transfer and credit card. * If you pay in advance or an early payment using the automatic bank transfer, you will be able to receive a discount on the premium payment.
Secondary insured person	Premiums are withdrawn from your salary automatically.
Tertiary insured person	Tertiary insured persons are not necessary to pay in person because the employee's pension plan or mutual aid pension plan in which the spouse's enrollment will bear the premiums.

◆ System for exemption of premium

Insured persons who have difficulty paying the premium due to low income etc. can apply for exemption (full exemption, partial exemption, postponement for low income youth or special payment system for students).

In addition, persons who are receiving the 1st class or 2nd class disability pension benefit-*Shougai Nenkin*, or public welfare assistance are exempted from the pension premium (legal exemption).

* You can pay the exempted premium retroactively for up to 10 years. (Later payment)

In either case, an application is required.

◆ Type of national pension benefit

Basic pension for retired person (<i>Rourei Kiso Nenkin</i>)	This benefit is subsidized for the insured person when he/she becomes 65 years old.	
Basic pension for handicapped person (<i>Shougai kiso Nenkin</i>)	This benefit is subsidized when the insured person became physical impaired before he/she turns 65 years old.	
Basic pension for bereaved family (<i>Izoku Kiso Nenkin</i>)	When the insured person died, this benefit is subsidized for the insured's spouse with a child, or the insured's child until the child turns 18 years old (or 20 years old if the child has a disability).	
Pension for widow (<i>Kafu Nenkin</i>)	When a husband who is eligible to receive the benefit died without receiving the benefit of basic pension, his wife will be able to receive the benefit for 5 years when she is 60 to 65 in age.	Either one
Lump-sum death benefit (<i>Shibou Ichijikin</i>)	When the insured person died without receiving the benefit of basic pension, a lump-sum death benefit will be paid to bereaved family.	

* The pension benefit will not be provided without procedures even if you become eligible. You need to take the procedure for receiving a pension by yourself.

*In addition, you may not be able to receive a full pension benefit if you are behind in your premiums or you did not join the National pension plan. In such cases, you may not receive the pension benefit.

◆ Lump-sum withdrawal payment-Dattai Ichijikin

As a general rule, Lump-sum payment is granted when a person who fulfills the following 4 items withdrawals from National Pension Plan, Employee's pension plan or Mutual aid pension plan, and files a claim for this payment within 2 years after they leave Japan.

- (1) Those who do not have Japanese nationality
- (2) Those who have paid the premiums of the National Pension Plan as a Primary insured person or Employee's pension plan over 6 months.
- (3) Those who do not register their residency in Japan
- (4) Those who have never been qualified for receipt of pension benefit. (Including physical disability allowance)

Please send your application to Japan Pension Service-*Nihon Nenkin Kikou* within 2 years after you leave Japan.

The application form can be obtained at Hoken Nenkin-ka (headquarters of Nagahama city hall).

* For details, please contact the Japan Pension Service-*Nenkin Jimusho*.

* Selected by automatic voice guidance

Japan Pension Service Hikone Office- <i>Hikone Nenkin Jimusho</i> (National Pension Plan Department- <i>Kokumin Nenkin-ka</i>)	0749-23-1112 ((2)→(2))
Japan Pension Service Hikone Office - <i>Hikone Nenkin Jimusho</i> (Customer Service)	0749-23-1112 ((1)→(2))
Hoken Nenkin-ka	0749-65-6516