

To non-Japanese people living in Japan

Japan's Public Pension System

The public pension system, consisting of the National Pension system (NP) and the Employees' Pension Insurance system (EPI), pays you insurance benefits not only for old age but also for unforeseeable events such as disability and death. The benefits are paid on condition that you pay monthly contributions.

All residents of Japan, regardless of nationality, aged between 20 to 59 (up to 70 years old for the EPI) must enroll either in the NP or in the EPI.*

* If your workplace is covered by the EPI, you need to enroll in the EPI.

* If you are temporarily (not over 5 years) sent to work in Japan from the country that has a social security agreement with Japan, you may be exempted from compulsory coverage by the Japanese public pension system.

Key points of National Pension system

If you are not covered by the EPI, you need to do the procedure for yourself to enroll in the NP at your residential municipal office.

The NP provides benefits when;

- you become old
- you have severe disability due to an illness or injury
- the income earner of a family dies

Old-age pension and disability pension will be paid to you while survivors' pension will be paid to the dependent survivors including spouse and children. In order to receive benefits, you must meet the relevant requirements.

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When you, a non-Japanese, leave Japan to reside in other country, you can receive a lump-sum withdrawal payment if you meet the requirements such as paying contributions for 6 months or more.

Note: Before you apply for a lump-sum withdrawal payment, we urge you to consider some important points such as possibility of future pension benefits. For details, please visit the Japan Pension Service website - *Lump-sum Withdrawal Payments*.

You need to pay NP contribution: 17,510 yen* per month

We offer discounts on contribution amounts if you pay it in advance or by automatic bank account transfer.

* Monthly amount for fiscal year 2025 (from April 2025 to March 2026)

If it is financially difficult to pay NP contributions, you may apply for exemption of contribution.

If you meet certain requirements such as low income or unemployment, contribution exemption is granted. Students may apply for special payment system to postpone the contribution payments.

Employees' Pension Insurance system

- If your workplace is covered by the EPI, you must enroll in the EPI.
- Your employer is responsible for your enrollment procedure. Half of your contribution amount is paid by your employer and half by you. Your employer deducts your contribution from your salary, and pays it together with their share to the government.
- The EPI also provides old-age pension, disability pension, survivors' pension, and lump-sum withdrawal payments.

▪ If you have any questions about the public pension system, please contact your residential municipal office, a JPS branch office or call Nenkin Dial, a call center with free interpretation service for several languages.

▪ For more information about the public pension system, please visit the Japan Pension Service website.

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

