



The Public Pension System is a social insurance system to support senior citizens, disabled people, and the families of deceased persons in emergency circumstances by providing them with pensions and benefits. The public pension system consists of the national pension, providing old-age, disabled and survivor's basic pensions equally to all entered persons, and employee's pension insurance entered into by company workers etc. providing additional pension on top of the basic pension in proportion to one's income.

1 National pension plan

1-1 Entry to national pension plan

(1) Entry age etc.

All persons residing in Japan between the ages of 20 and 59 including foreigners must enter the national pension system. However, if you have entered into the employee's pension insurance system at your company, you are also entered into the national pension system at the same time. The procedures for entering into the national pension system are thus automatically carried out at the time when you entered into the employee's pension system, and there is therefore no need for you yourself to carry out the procedures directly.

(2) Entry procedures

To enter the national pension system, you should take your seal and report to the pension department in your local municipal administrative office. (A seal is not required if the subscriber him/herself signs the subscription form.)

(3) Payment of pension contributions

The contribution rate is same for all subscribers regardless of income and is 14,660 yen per month as of FY2009. Payment notifications sent from the Social Insurance Agency once every April can be paid at the counter of a designated financial institution, post office or convenience store, or by automatic bank transfer.

If you cannot afford the payment due to low income or other reasons, you can apply for payment exemption. There are cases where you will be allowed full or partial amount of exemption. Also, students may apply for student payment exemption system to postpone their payments. Please note that this does not apply to students at certain kinds of schools. As a general principle, you must apply for exemptions etc. (except for those who have obtained legal exemption) once every year. For details, please contact a pension department.



● Standard amounts of household income for exemption to be made

Types of exemption etc.	Standard amount of household income			Contribution amount (per month)	Amount of old-age basic pension
	Single household	Household of two persons*	Household of four persons*		
Full exemption				----	One-half
Contribution postponement system for low income young people	.57 (1.22)million yen	.92 (1.57)million yen	1.62 (2.57)million yen	----	----
Exemption of three-quarters	.93 (1.58)million yen	1.42 (2.29)million yen	2.30 (3.54)million yen	3,670 yen	Five-eighths
Exemption of one-half	1.41 (2.27)million yen	1.95 (3.04)million yen	2.82 (4.20)million yen	7,330 yen	Six-eighths
Student payment exemption				----	----
Exemption of one-quarter	1.89 (2.96) million yen	2.47 (3.76) million yen	3.35 (4.86) million yen	11,000 yen	Seven-eighths

* “Household of two persons” is only for a married couple and “household of four persons” is for a family of a married couple with two children (under age 16).