

## 8. Pension

Contact Information : Hida City Hall Citizen's Health Section, Citizen's Welfare Department

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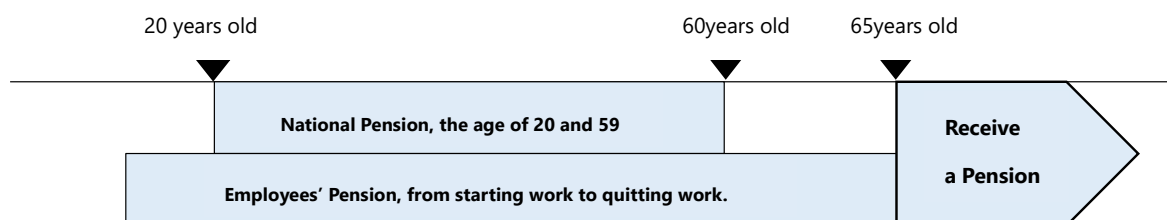
In Japan, people pay money in case they grow old or become ill or injured and are unable to work. This system is called a pension. When you enter and pay into the pension plan, you will receive money to live on when you get old or become unable to work due to illness or injury. Everyone between the ages of 20 and 59 living in Japan is enrolled in the pension system.

### ◆ Pension

There are two types of pensions in Japan: the National Pension Plan and the Employees' Pension Plan.

Employees' pension : People who work in companies, factories, etc.

The National Pension Plan : People who are not in the Employees' Pension Plan.



### ◆ National Pension

Regardless of nationality, everyone between the ages of 20 and 59 living in Japan is enrolled in the National Pension Plan. To enroll in the pension plan, you must go through the procedures at the city hall or pension office. Take your residence card or my number card.

- How much money you pay to the National Pension Plan (how much you pay) and how to pay it.  
→The amount of money paid to the National Pension Plan is approximately 17,000 yen per month. ※It changes every fiscal year.

#### 【Payment Method】

- Cash payments at financial institutions and convenience stores.
- Direct debit, credit card.
- Electronic payment, etc.
- When payment cannot be made

Sometimes people who have little money to live on do not have to pay for their pensions.

Please consult with your city hall or pension office.

### ◆Employees' Pension

People who have been working longer than the fixed hours at a company, factory, or store and have not yet turned 70 years old enter the program. The company will take care of the entry procedures. You do not have to follow the procedures.

- How much you pay and how you pay it.

The money you pay into the Employees' Pension Plan is determined by the monthly salary you receive from your company.

Half of the money that is used to pay the pension comes from your monthly paycheck. The other half is paid by the company. The company pays both the money paid by you and the money paid by the company.

- When you quit your job

When you quit your job, you also quit your employee pension plan. When you quit, you will be enrolled in the National Pension Plan. The following is a list of the things you need to do. Take the proof of quitting the employee pension that you get from your company and your residence card to the city hall or the pension. The procedure will be done at the office.

### ◆When receiving a pension

There are three types of annuities (1) through (3) in the table for the money you will receive.

Please ask your city hall or pension office to find out which type of pension you will receive, and for information on how to apply.

#### 【Main types of annuities】

Type of Pension	Description
<b>(1) Old-age pension</b>	You can get money starting at age 65. You can receive it even if you do not live in Japan when you are 65 years old.
<b>(2) Disability Pension</b>	People who are disable due to illness or injury can receive.
<b>(3) Survivor's pension</b>	When the person in the pension dies, the family will receive.

### ◆ Lump-sum withdrawal payment

When a person who has been a member of the National Pension Plan or the Employees' Pension Plan returns to his/her country, he/she is entitled to receive a lump-sum withdrawal payment. The procedure must be completed within two years after returning to your country. There are certain conditions for receiving the money. Please ask the pension office about the procedure and whether you are eligible to receive the money.

### ◆ To learn more about pensions

Scan the 2D code with your smartphone or enter the URL to search.

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

