



Tsukuba!

No. 6

September 2025

English



Topic: About the pension system

【年金制度について】

Note: All of the two-dimensional codes in this Tips lead to pages in Japanese. To view the pages in other languages, please use the automatic translation function.

Public pensions in Japan include two main systems: the National Pension, which everyone aged 20 to 59 must join, and the Employees' Pension Insurance, which is for company employees and civil servants.

Public Pension

1. All residents of Japan aged 20 to 59, including foreign nationals, are required by law to enroll in the public pension system and pay insurance premiums.
2. The public pension system is based on intergenerational support, with the burden shared across society.
3. In addition to the Old-age Basic Pension, the public pension system also includes basic disability and survivor pensions, which are provided in case of disability or the death of a family member.
4. All premiums paid into the public pension system are eligible for social insurance premium deductions.

This issue mainly explains the National Pension system.

National Pension

1. The government covers part of the pension benefits under the National Pension system through public funding.
2. National pension insurance premiums are paid in full by the insured.
3. There is a system in place that allows for exemption or deferment in cases of financial hardship.

●Enrollment Procedures

Individuals aged 20 or older must enroll in the National Pension System at the Medical Welfare and Pension Division when they move to Tsukuba City.

When you turn 20, you will receive a notice of enrollment and a payment slip by mail from the Pension Office. If you do not receive these documents, please contact the Office.

●Payment Methods for National Pension Premiums

A payment slip will be mailed to you. The monthly pension premium must be paid by the end of the following month.

Payments can be made in cash at banks, post offices, or convenience stores, or by bank transfer, credit card, or internet banking.

●Pension Benefits Provided by the National Pension System

Old-age Basic Pension (老齢基礎年金 *Rorei Kiso Nenkin*): In principle, this benefit is available from age 65 to those who meet certain requirements, such as having paid national pension insurance premiums for at least 10 years.

Please visit the website for more information on other types of benefits.



[https://
www.ne
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seido/in
dex.html](https://www.nenkin.go.jp/service/jukyu/seido/index.html)

If you have difficulty paying your pension

If you are experiencing financial hardship, you can apply for a deferment or exemption from paying your National Pension insurance premiums. If you leave your premiums unpaid without applying, you may become ineligible to receive your Old-age Basic Pension in the future. It may also affect your eligibility for the Disability Basic Pension, so be sure to apply. However, please note that non-payment or even approved exemption (whether partial or total) may be taken into consideration when your residence permit is reviewed.

【 If your application for deferment or exemption is approved】

During the period of deferment or exemption, you are not required to pay National Pension insurance premiums.

【Note】

It may affect your eligibility for certain benefits, such as the Old-age Basic Pension or the Disability Basic Pension, or the review of your residence permit.



<https://www.nenkin.go.jp/service/koukunen/menjo/20150428.html#cmss-etsumei>

1. If you are a student

If you are a student and income from the previous year is below a certain threshold, you may be eligible for the Special Payment System for Students (学生納付特例 *Gakusei Nofu Tokurei*). If approved, your pension insurance premium payments can be deferred.

● Exemption/Deferment period

The one-year student exemption period covers April through the following March.

• Application in the middle of a year

Applications can be submitted until the end of March of the following year.

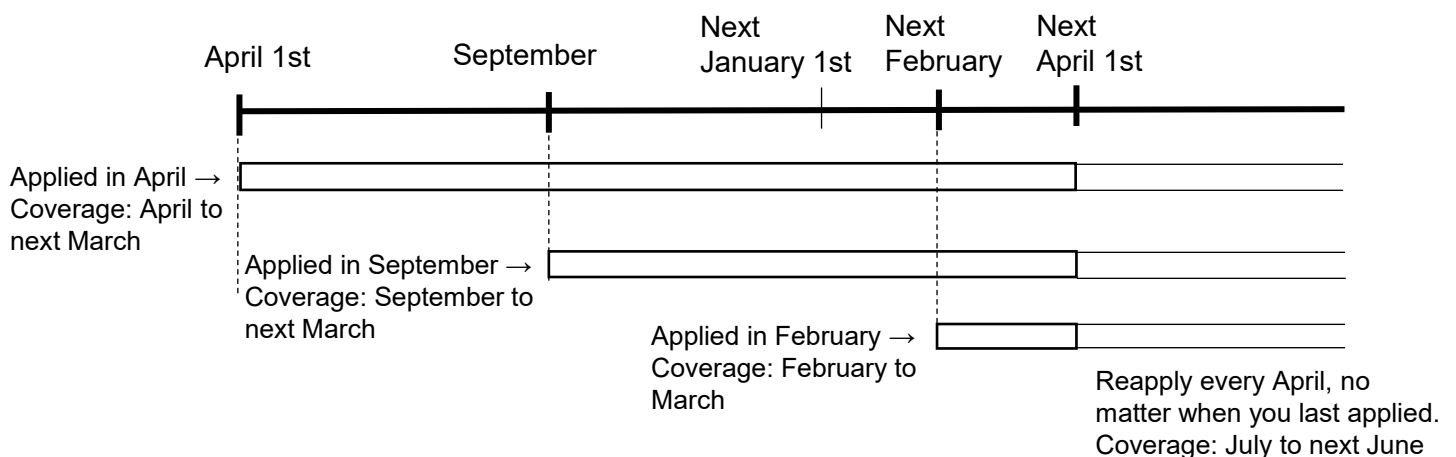
(If you apply between January and March, your exemption/deferment will cover only up to that March.)

If you wish to continue to receive an exemption/deferment following year, you must reapply in April.

• For the previous years following year

You can apply retroactively for up to two years and one month. Please note that student status prior to this period does not qualify for the exemption. To avoid missing the deadline, be sure to apply early.

【Coverage Period for Student Exemption and Deferments】



● Documents you must submit

A copy of your student ID card (front and back) or a certificate of enrollment (original) that clearly shows your period of enrolment.

2. If you are not currently a student

If you are facing financial hardship or other special circumstances, you may be eligible to apply for an exemption or payment deferment for your National Pension premiums.

An exemption means that your premium is reduced or waived entirely.

If approved after a review of your previous year's income, you may receive either an exemption or a payment deferment.

Please note: Applications must be submitted every year. However, if you are granted a full exemption or payment deferment, your eligibility may be automatically reviewed for the following year.

●Exemption/Deferment period

Each exemption/deferment period covers July through the following June.

•Application in the middle of a year

Applications can be submitted until the end of June of the following year.

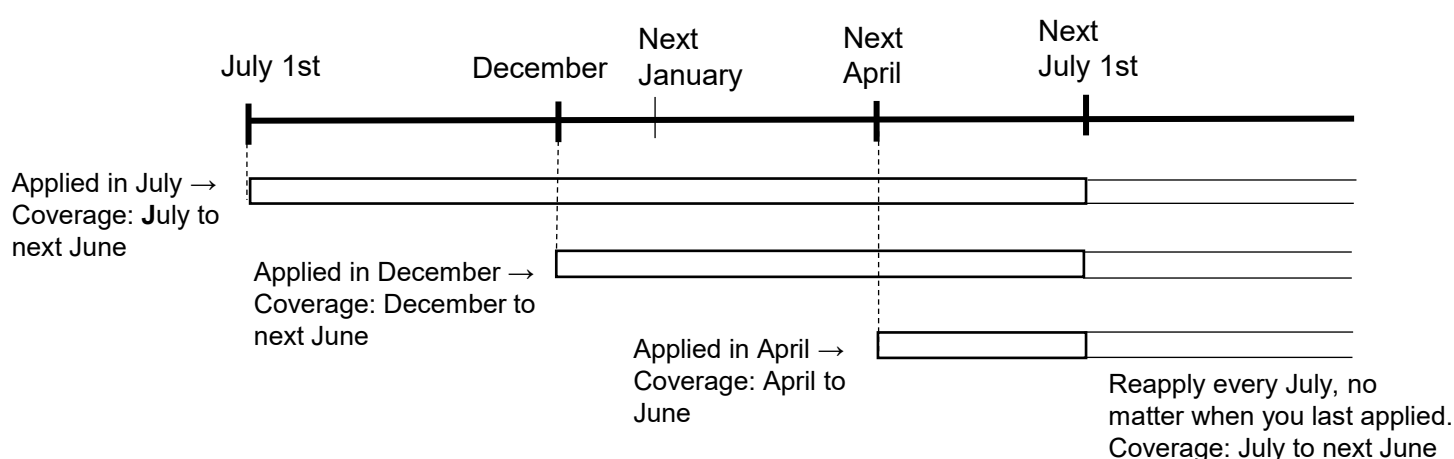
(If you apply between January and June, your exemption/deferment will cover only up to that June.)

If you wish to continue to receive an exemption/deferment following year, you must reapply in July—unless you were approved for a full exemption or payment deferment, in which case you may receive an automatic review.

•For the previous years following year

You can apply retroactively for up to two years and one month.

【Coverage Period for Pension Premium Exemptions and Deferments】



●Documents you must submit

If you are applying due to unemployment, company bankruptcy, or closure of business operations, you will need to provide proof such as:

- Copy of your Certificate of Eligibility for Employment Insurance Benefits, or
- Copy of your Notice of Termination of Employment for Insured Persons under Employment Insurance.

For information on other required documents, please contact the City Hall or Pension Office.

◇Where to Apply

Pension Office or Tsukuba City Hall, 1F Medical and Pension Division

Employees' Pension Insurance (厚生年金 *Kosei Nenkin*)

Employees' Pension Insurance is for people who work for companies and similar organizations. The insurance premium is calculated by multiplying your monthly wage by a fixed premium rate, so the amount varies according to your wage (it is proportional to your wage). This premium also includes the contribution for National Pension.

Half of the Employees' Pension Insurance premium is paid by your employer, and the remaining half is paid by you, the insured person. If your spouse is enrolled in Employees' Pension Insurance and you are recognized as a dependent, your spouse's employer will handle the necessary procedures, and you will not need to pay pension contributions yourself.

Lump-Sum Withdrawal Payment (脱退一時金 *Dattai Ichijikin*)

If you have been paying into Japan's public pension system but are leaving Japan permanently to return to your home country, you may be eligible to receive a Lump-Sum Withdrawal Payment. You must meet **all** of the following requirements:

- You are not a Japanese national.
- You are no longer enrolled in Employees' Pension Insurance or the National Pension (and have completed the withdrawal procedures).
- You have paid pension premiums for a total of six months or more.
(Periods when National Pension contributions were deferred, fully exempted, or unpaid are not counted.)
- Your enrollment period under the National Pension and Employees' Pension Insurance is less than 10 years.
- You have never been eligible to receive benefits such as the Disability Basic Pension.
- You have submitted a moving-out notification (転出届 *Tenshutsu Todoke*) and no longer have an address in Japan.
- No more than two years have passed since you lost your coverage under Japan's public pension system. (If your Certificate of Residence (住民票 *Juminhyo*) does not show that you moved out of Japan by the time your coverage ended, the two-year period is counted from the moving-out date on your moving-out notification.)



<https://www.nenkin.go.jp/service/jukyusai/sonota-kyufu/dattai-ichiji/20150406.html>

★ Important: ★

If you receive the Lump-Sum Withdrawal Payment, all of your past pension payment records in Japan will be erased. You will not be able to receive a Japanese pension in the future. Please carefully consider this before applying.

For details on the payment amount and application procedures, contact the Japan Pension Service. Application forms can be downloaded from the Japan Pension Service website or requested from a pension office.

Social Security Agreements

These agreements are made to prevent double enrollment in pension systems and to ensure pension benefits.

If your home country has its own pension system, please check whether such an agreement exists.

<https://www.nenkin.go.jp/service/shaho-kyotei/shaho.html>



Japan Pension Service

Information about Japan's pension system is available in multiple languages on the following webpage: 外国人のみなさま／International

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



At pension office service counters, consultation is available with translation services in 11 languages. Telephone consultations with translation services are also available. Service hours vary depending on the language.

For details, please check the URL below or scan the two-dimensional code on the right.

https://www.nenkin.go.jp/international/interpretation/interpretation_japan.html



Note from Translator/翻訳者から一言

As summer draws to a close, it's time to say goodbye to one of our seasonal friends — the cicada. Have you ever heard of periodical cicadas? These unique cicadas emerge synchronously from the ground only once every 13 or 17 years. In 2024, an especially rare event occurred in the United States: both a 13-year cycle group and a 17-year cycle group appeared simultaneously. That's a lot of cicadas. Remarkably, these two groups won't meet again until the year 2245!

夏の終わりが近づき、セミに別れを告げる時がやってきました。ところで、「周期セミ」をご存じでしょうか？13年か17年ごとに地中から一斉に現れるセミのことです。2024年はアメリカで非常に珍しい年で、13年周期のグループと17年周期のグループが同時に現れました。驚くことに、この二つのグループが再び出会うのは2245年になると言われています！