## Public Pension System Information

The public pension system allows you to receive benefits in the event of unpredictable risks such as disability, death or longer-life, by paying contributions every month. Everyone living in Japan aged 20 to under 60\*, regardless of nationality, is obliged to enroll in the Japanese public pension system.

Technical Intern Trainees are no exception and need to enroll in the public pension system (either Employees' Pension Insurance or National Pension) as well. (P.2)

\* All employed persons under the age of 70 are required to enroll in Employees' Pension Insurance.

### Systems to Enroll in

# Employees' Pension Insurance

Employed workers ( P.2)

### **National Pension**

Self-employed, and other categories ( P.2)

#### Benefits/Other

- Disability Pension (P.3)
- Survivors' Pension ( P.3)
- Old-age Pension ( P.4)
- 4 Lump-sum
  Withdrawal Payment
  ( P.5)

## Enrollment Procedure and Pension Contribution

## Employees' Pension Insurance

If the company that you work for is covered by Employees' Pension Insurance (EPI), you are to be enrolled in EPI.

#### **Enrollment:**

The company is obliged to take all necessary procedures to enroll you in EPI.

#### Pension Contribution:

The company pays half of the contribution, and you pay the other half, which is deducted from your salary.

\*Please ask your employer to know whether your workplace is covered by EPI.

### **National Pension**

If the company that you work for is <u>not covered by</u> <u>EPI</u>, it is necessary for you to enroll yourself in National Pension.

#### **Enrollment:**

Please enroll yourself in National Pension at your local Pension Office or Municipal Office.

#### Pension Contribution:

You pay the full amount of the contribution. Please pay using the payment slip that will be sent to your home, or by direct debit.

#### Benefits

1

# Disability Pension: When you have certain disabilities

You may receive a disability pension if you have certain disabilities due to injury or illness during your technical intern training period.

Please contact your local pension office or the pension hotline "NENKIN Dial" ( P.9) for details including application procedures.

2

### Survivors' Pension: If you pass away

If you pass away during your technical intern training period, your surviving family who lived on your income may receive a survivors' pension. The range of the surviving family varies depending on whether you have enrolled in Employees' Pension Insurance or National Pension.

Please contact your local pension office or the pension hotline "NENKIN Dial" ( P.9) for details including application procedures.

#### Benefits

3

### Old-age Pension: When you get older

If you have insured periods of the Japanese public pension system for at least 10 years, you may receive an old-age pension in the future.

In addition, if you have insured periods in pension systems in the following countries (\*), you may be eligible to receive an old-age pension of each country in the future by adding (totalizing) the insured periods in that country and the insured periods in the Japanese public pension system.

(\*) Countries that have a social security agreement containing the totalization provision with Japan (as of June 2022).

Germany, USA, Belgium, France, Canada, Australia, Netherlands, Czech Republic, Spain, Ireland, Brazil, Switzerland, Hungary, India, Luxembourg, Philippines, Slovakia, Finland, Sweden

Please contact your local pension office or the pension hotline "NENKIN Dial" ( P.9) for details including application procedures.



# Lump-sum Withdrawal Payment: When returning to your home country

When you return to your home country and withdraw (exit) from the Japanese public pension system, you can receive a Lump-sum Withdrawal Payment if you make an application within 2 years after leaving Japan.

However, you also need to fulfil other requirements such as having insured periods of at least 6 months and having not received a disability pension.

Please contact your local pension office or the pension hotline "NENKIN Dial" ( P.9) for more details.

Annex (from P.6) includes important information on Lump-sum Withdrawal Payment, so please read it through before making an application.

# Important Information on Applying for Lump-sum Withdrawal Payments (LWP)

### Before applying for LWP

You may receive Japanese old-age pension under certain conditions if you have insured periods of the Japanese public pension system at least 10 years, or if you have insured periods of pension systems in other countries, which could be totalized under a social security agreement. However, you would not be able to receive Japanese old-age pension once you have received LWP\*.

Therefore, please carefully consider before applying for LWP especially if you plan to receive Japanese old-age pension in the future.

\*This is because once you receive LWP, all the insured periods you had before the application for LWP is no longer valid in the Japanese public pension system.

## Have you submitted a move-out notice (Tenshutsu-todoke)?

To receive LWP, it is necessary that you do not have registered address in Japan on the day when your application for LWP is received by the Japan Pension Service (Pension Office). For this reason, please make sure to submit a move-out notice (Tenshutsu-todoke) at the municipal office where you live before you leave Japan, and then submit your application to the Japan Pension Service (Pension Office).

\*You can also submit your application while you are still in Japan before returning your home country (or leaving Japan to live abroad). In this case, please submit your application so that it arrives at the Japan Pension Service (Pension Office) after the move-out (planned) date on the residence certificate.

## Important Information on Applying for Lump-sum Withdrawal Payments (LWP)

(For those continuing their training as Technical Intern Trainees (iii) )

The maximum amount of payment of LWP has been raised from April 1<sup>st</sup> 2021!

If you have insured periods of the Japanese public pension system for at least 1 month in and after April 1st 2021, the maximum amount of LWP that can be received at one time has been raised to equivalent to 5 years of insured periods from the previous 3 years of insured periods.

Your insured periods and the maximum amount of LWP applied

Your insured periods is

Only prior to March 2021

Your insured periods

Includes in and after April 2021



The Upper Limit of LWP is equivalent to <u>5 years</u> of insured periods

#### Note

In order for you to be applied the new upper limit of LWP, equivalent to 5 years of insured periods, it is necessary that you have insured periods of the Japanese public pension system for at least 1 month in and after April 2021. Even if your departure date or application date is after April 1st 2021, the maximum amount of LWP will remain equivalent to 3 years of insured periods if you do not have valid insured periods in and after April 2021.

In addition, even if you have stayed in Japan for more than 5 years (e.g. in the case of changing your status to Specified Skilled Worker (i) after completing Technical Intern Training (i) and (ii)), the maximum insured periods for calculating the amount of LWP is 5 years. It may be possible to receive LWP for the whole length of your stay in Japan by making two separate applications, as described below.

- (e.g.) (1) Applying for LWP (for 3 years of insured periods) when you temporarily return to your home country after the completion of Technical Intern Training (i) and (ii),
  - (2) Applying for LWP (for 5 years of insured periods) when returning to your home country after the completion of Specified Skilled Worker (i).

Please contact your local pension office or the pension hotline "NENKIN Dial" for details. ( P.9)

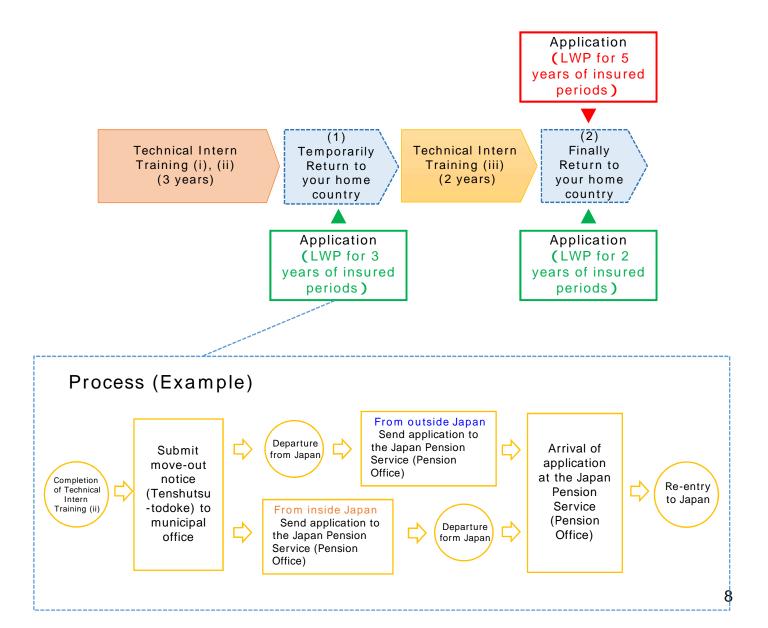
# Important Information on Applying for Lump-sum Withdrawal Payments (LWP)

(For those continuing their training as Technical Intern Trainees (iii) )

When you have the insured period for at least 1 month in and after April 2021

Regarding the insured period for calculating the amount of LWP, as described on P.7, the maximum insured period for calculating the amount of LWP has been raised to 5 years (60 months) from April 1<sup>st</sup> 2021. Therefore, you can apply LWP for the whole 5 years of training as Technical Intern Trainees (i), (ii) and (iii), when you finally return to your home country (showed (2) in the following chart).

It is still possible to make two separate applications.



### **Contact Information**

Online

Japan Pension Service Japanese Home Page https://www.nenkin.go.jp/



Japan Pension Service Foreign Language Home Page

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



List of Pension Offices Nationwide

https://www.nenkin.go.jp/international/aboutjps/ offices.html



In Person

Interpreter Service for Consultations https://www.nenkin.go.jp/international/index.files/01.pdf



Telephone

Japan Pension Service – Telephone Consultation Contact

https://www.nenkin.go.jp/section/tel/index.html

[NENKIN Dial (Pension Hotline)]



\*When calling with a phone starting with 050

03-6700-1165