# To all incoming members of the National Pension Plan

After your report is processed at Setagaya City Hall, it will be sent to the Japan Pension Service for further handling. About a month later, the Japan Pension Service will send you payment slips for the National Pension Plan for the first month of qualification and beyond.

The payment notice envelope includes the following:

Monthly payment slips



Prepayment slip for October 2025-March 2026, if you are paying by the end of October

- Discounts are available for prepayment. Please see the reverse side for details.
- Prepayment until March 2027 is also available. Contact the Japan Pension Service if you want to make such a payment.

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After you receive your payment slips, please pay your premium at a financial institution (bank, post office, etc.), convenience store, or via online banking (Pay-easy) or smartphone app by the payment deadline. If you wish to pay by account transfer or credit card instead, please see the reverse side of this sheet.

## FY2025 (April 2025 to March 2026) monthly premiums

□ Flat-rate contribution: ¥17,510

Contribution with additional pension: ¥17,910

FY2023 flat rate: ¥16,520 FY2024 flat rate: ¥16,980 FY2026 flat rate: ¥17,920

- \* The payment deadline is generally the last day of the following month (or the next business day if the last day is a bank holiday). The payment slip may also list a validity date, but please note that this date is different from the payment deadline.
- \* For premiums for prior years, the payment notice will be delivered with the sum amount. If you want to make monthly payments, please contact the pension branch office after receiving the payment slip.

\* Individuals currently enrolled in the National Pension Fund are excluded. \* Limits on iDeCo premium payments may be impacted.

For details, ask the financial institution where you applied.

# About the Additional Pension Plan (additional premiums)

If you pay ¥400 more per month in addition to the flat rate premium, you will receive an additional pension (¥200 x number of months paid) annually when you start receiving your old-age basic pension.

Example: If the total amount of additional premiums paid was ¥40,000 (¥400 x 100 months), ¥20,000 (¥200 x 100 months) will be added to your old-age basic pension every year.

- \* When you apply to pay additional premiums, you will receive payment slips for the additional premiums for the month of application and beyond.
- \* Additional premiums will be added from the month you apply. You cannot make retroactive payments.
- If you request to withdraw from paying additional premiums, your payment amount will be changed to the flat rate premium from the month prior to the month of your request. However, additional premiums already paid through pre-payment will not be refunded, and will be reflected in the amount of your pension.

## If paying your premiums is difficult Note: For inquiries, contact the National Pension Section (see reverse side)

- \* You can apply for an exemption from premium payments if you have difficulty paying due to unemployment, economic reasons, etc., and meet the income standards set by the government. Available options include full exemption and partial exemptions (1/4, 1/2, or 3/4 of the premium amount).
- ✤ If you are a student, you may be eligible for the special payment system for students.
- \* If you are under fifty, you may be eligible for the contribution postponement system.

## A separate application is necessary to join these systems. Notes:

- 1. If you are enrolled and you are approved for an exemption or the like, you will be automatically withdrawn from the additional pension.
- 2. Your old-age basic pension will be reduced for the period when the exemption is approved.

### Please also see the reverse side.

### Payment via Account Transfer or Credit Card

- \* To apply for automatic account transfer, please bring your savings account book, personal seal registered with your account, and a document that lists your basic pension number (pension handbook, notice of basic pension number, etc.) to a financial institution or the pension branch office. You can also apply by sending the account transfer application form enclosed with your payment slip to the pension branch office. In addition to the paper-based procedure, you can also apply online through "Nenkin Net" via Mynaportal.
- \* Contact the pension branch office if you wish to make payments through a credit card.
- \* It takes about two months to complete the procedure. You will receive a notification from the pension branch office about one week before the initial account transfer date.

#### Discount Amount for Prepayment (for Flat Rate Premiums)

Note: FY2026 flat rate monthly premiums: ¥17,920

Mathed of Doumant	Payment slip/credit card		Account transfer		Payment Due/Date of	
Method of Payment	Payment amount	Discount amount	Payment amount	Discount amount	Account Transfer	
Two Years Advance Payment	¥409,490	¥15,670	¥408,150	¥17,010	Last day of April	
Annual Payment in Advance	¥206,390	¥3,730	¥205,720	¥4,400	Last day of April	
Six Months Advance Payment	¥104,210 per payment	¥850 per payment	¥103,870 per payment	¥1,190 per payment	Last day of April and October	
Payment of Present Month			¥17,450 per payment	¥60 per payment	Last day of each month (present month)	
Normal payment (following month)	¥17,510 per payment	¥0	¥17,510 per payment	¥0	Last day of each month (following month)	

\* If you wish to use prepayment by account transfer or credit card from the beginning of the fiscal year (for April), you must apply by February of the same year.

- In addition to the above, prepayment discounts are available from the middle of the fiscal year to the end (March 2026) or to the end of the following fiscal year (March 2027).
- \* Prepayment slips for payments until the end of the following fiscal year (March 2027) will not be included with the regular payment slips sent to you. Inquire at the service window at the same time you complete the enrollment procedures to obtain the form.
- \* You can also contact the pension branch office to request a prepayment slip if you did not do so at the time you enrolled.
- \* If you enroll in an employees' pension plan after making prepayments, overpaid premiums will be refunded at a later date.

#### For New National Pension Program Enrollees

Always keep this in a safe place.

After you complete the enrollment procedures, the Japan Pension Service will send you a **notice of basic pension number** and a **payment slip** (for the month of enrollment in the National Pension Plan and beyond). Since it takes time to create a basic pension number, it will take about two months for the documents to arrive.

#### To receive your pension

For the National Pension Plan, as a rule, the person has to be enrolled for 40 years from the age of 20 to 59.

Those who fulfill more than 10 years (120 months) of the **qualifying recipient period** (\*) for the old-age basic pension usually receive it from the age of 65. In addition, to receive the Disability Basic Pension, you must meet a certain condition of payment which starts from the date of your first medical examination up to the day prior.

\* The period for receiving qualification includes the payment period and exemption period of the national pension payment, enrollment period of employee pension (aid society), period as a Category III insured person and combined target period. The combined target period is based on various requirements, so please contact the pension branch office for details.

#### Lump-Sum Withdrawal Payments Note: This system is only for foreign residents.

As a rule, foreign residents who have an address in Japan must enroll in the National Pension Plan as a Category I insured person between the ages of 20 and 60 (excluding those enrolled in an employee pension plan and Category III insured persons). If a foreign resident who has paid National Pension Plan premiums for six months or more moves out of Japan before receiving any pension, you can apply for the lump-sum withdrawal payment. **Applications for this will only be accepted for two years after the date in which the foreign resident ceases to have a domicile in Japan.** Please contact the pension branch office for more details.

#### Contact

About this procedure, applying for the additional pension plan and applying for an exemption National Pension Section, National Health Insurance & National Pension Division, Setagaya City Hall, Tel. 03-5432-2356 (direct line)

About paying your premiums (including mailing of payment slips, account transfers, etc.), confirmation of pension records, and lump-sum withdrawal payments

#### Japan Pension Service, Setagaya Pension Branch Office, Tel. 03-6844-3871 (main switchboard)

Japan Pension Service website https://www.nenkin.go.jp/	年金	検索
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National Pension Section, National Health Insurance & National Pension Division, Setagaya City, April 2025