

日本から出国される外国人の皆様へ

1. 厚生年金保険にかかる脱退一時金のご案内

次の6つの受給要件にすべてあてはまる人が請求されたときに支給されます。(受給要件を満たしてから2年を経過した場合は請求できません。)

受給要件

- ① 日本国籍を有していないこと
- ② 日本国内に住所を有していないこと
- ③ 厚生年金保険の被保険者期間が6カ月以上であること
- ④ 老齢厚生年金の受給資格期間を満たしていないこと
- ⑤ 年金（障害手当金を含む）を受ける権利を有したことがないこと
- ⑥ 最後に国民年金、厚生年金保険の被保険者の資格を喪失した日、又は日本国内に住所を有しなくなった日から2年を経過していないこと

提出書類

「脱退一時金請求書（厚生年金保険／退職等年金給付）」

添付書類

- ① パスポートのコピー（氏名、生年月日、国籍、署名、在留資格が確認できるページ）
- ② 「銀行名」、「支店名」、「支店の所在地」、「口座番号」及び「請求者本人の口座名義」であることが確認できる書類（銀行が発行した証明書、預金通帳のコピー、無効な小切手等。または、「銀行の口座証明欄」に銀行の証明を受けてください。）
〔 IBAN code（欧）、SORT code（英）、ABA/Routing No.（米）、BSB No.（豪・乳）、IFSC code（印）、Transit No.（加）、AGENCIA code（伯）、CLABE code（墨）、SWIFT/BIC code（世界中）等が記載された金融機関の書類も提出してください。 〕
- ③ 基礎年金番号の確認ができるもののコピー（原本ではなく、必ずコピーをご添付ください。）
- ④ 日本に住所を有さないことが確認できる書類（住民票の除票等）

！ 脱退一時金を請求する場合は、お住いの市区町村へ必ず転出届をご提出ください。

※帰国前にお住いの市区町村へ転出届を提出していただいた場合には、私学事業団が、住民票の消除情報から転出届を提出された人が日本国内に住所を有しないことを確認できますので、添付書類④「日本国内に住所を有しなくなったことを確認できる書類」の提出は不要です。

●帰国前に日本国内から請求書を提出する場合は、請求書を住民票の転出（予定）日以降に私学事業団へ提出してください。（厚生年金保険の脱退一時金の受給要件として、私学事業団が請求書を受理した日に日本に住所を有していないことが必要です。）郵送等でお手続きする場合には、請求書が転出（予定）日以降に私学事業団に到達するように送付してください。

次ページの注意事項を必ずご覧ください

脱退一時金に関する問い合わせは、**日本私立学校振興・共済事業団 年金部年金第一課**まで
〒113-8441 東京都文京区湯島 1-7-5 03-3813-5321（代）

ご注意

厚生年金保険の脱退一時金を受け取った場合、厚生年金保険の脱退一時金の計算の基礎となった期間は厚生年金給付の適用において年金加入期間ではなくなります。以下の注意書きをよくご覧になり、将来的な年金受給を考慮したうえで、厚生年金保険の脱退一時金の請求についてご検討ください。

* 日本と年金通算の協定を締結している相手国の年金加入期間のある人につきましては、一定の要件のもと年金加入期間を通算して、日本及び協定相手国の年金を受け取ることができる場合があります。ただし、脱退一時金を受け取ると、脱退一時金を請求する以前の年金加入期間を通算することができなくなりますので、ご注意ください。

[令和4年6月現在、ドイツ、アメリカ、ベルギー、フランス、カナダ、オーストラリア、オランダ、チェコ、スペイン、アイルランド、ブラジル、スイス、ハンガリー、インド、ルクセンブルク、フィリピン、スロバキア、フィンランド及びスウェーデンと発効済。最新の協定締結状況は、日本年金機構のホームページ(<https://www.nenkin.go.jp/>)でご確認ください。]

* 厚生年金保険の脱退一時金を受け取った場合、請求する以前の全ての期間が厚生年金給付の適用において年金加入期間ではなくなります。

* 平成29年8月1日施行の法律により、年金をもらうために必要な受給資格期間が10年に短縮されました。次の受給資格期間が10年以上ある人は脱退一時金の請求はできません。

- ・ 厚生年金保険や共済組合等の加入期間
- ・ 国民年金の保険料を納めた期間や免除された期間
- ・ 合算対象期間（例：65歳までに日本国籍を取得した人や永住許可を受けた人で、海外在住期間のうち昭和36年4月1日から日本国籍を取得した日又は永住許可を受けた日の前日までの20歳以上60歳未満の期間）

* 脱退一時金の支給金額の計算には、日本の年金制度に加入していた月数に応じて上限が定められています。

上限については、厚生年金保険の被保険者期間により異なります。
(詳細は4ページをご覧ください。)

* 脱退一時金の請求には国民年金被保険者の資格が喪失していることが必要です。日本から出国する際には、「転出届」に加えて、「国民年金被保険者資格喪失届（申出）書」をお住まいの市区町村に提出してください。

* 請求者が脱退一時金の支給を受けずに死亡した場合、請求者の死亡当時生計を同一にしていた配偶者、子、父母、孫、祖父母、兄弟姉妹、その他3親等内の親族が代わりに給付を受けることができます。（本人が死亡前に請求書を提出している場合のみ該当します。）

* 脱退一時金は、支給の際に20.42%の所得税が源泉徴収されます。
(詳細は7ページをご覧ください。)

* 次の場合は私学事業団以外の実施機関が脱退一時金の決定、支給を行いますので、請求書は該当の機関にご提出ください。

- ・ 日本における最後の年金加入が公務員共済組合である場合…各共済組合
- ・ 日本における最後の年金加入が民間企業等である場合…日本年金機構
- ・ 国民年金の保険料納付済期間等が6か月以上ある場合…日本年金機構

再入国許可及びみなし再入国許可を受けて出国する方へ

再入国許可を受けて出国される場合でも、市区町村に転出届を提出したときは、厚生年金保険の脱退一時金の請求をすることができます。

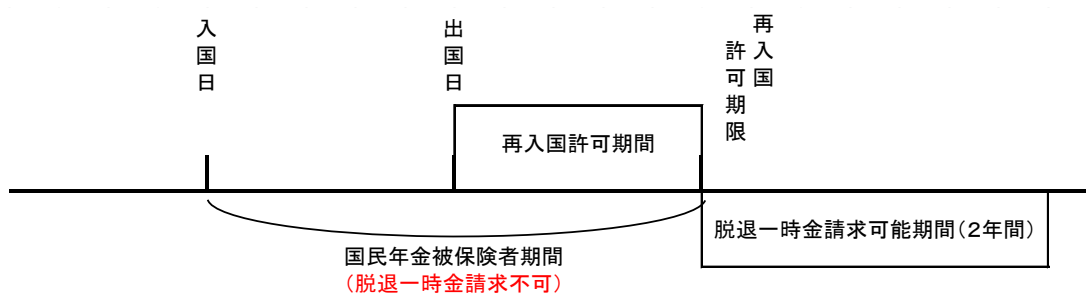
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転出届を提出していない場合、再入国許可期間内は、原則として厚生年金保険の脱退一時金を請求することができません。

再入国許可を受けて出国する人でも、国外へ住所を移す場合には、市区町村へ転出届を提出する必要があります。市区町村へ転出届を提出したうえで、再入国許可を受けて出国している人は、脱退一時金を請求することができます。

この場合、転出日の翌日（国民年金の資格喪失日）から2年間は厚生年金保険の脱退一時金の請求可能期間となります。

* 再入国許可を受けた方が再入国許可の有効期間までに再入国しなかった場合



原則として、再入国許可の有効期間が経過するまでは国民年金の被保険者とされることから、厚生年金保険の脱退一時金は請求できません。なお、国民年金の被保険者資格の喪失日（再入国許可の有効期間（みなし再入国許可期間）が経過した日）から2年間は厚生年金保険の脱退一時金の請求可能期間となります。

（再入国許可期限内であっても住民票が消除される場合がありますので、厚生年金保険の脱退一時金請求の[時効起算日](#)についてはご注意ください。）

厚生年金保険の脱退一時金の金額

脱退一時金は、被保険者期間に応じて、以下のとおり計算されます。この給付は、課税の対象となります。(7ページ参照)

◇ 計算式

$$\text{脱退一時金額} = \text{平均標準報酬額}^{*1} \times \text{支給率}^{*2}$$

平成17年3月以前の期間のみを有する人の場合、計算方法が異なります。

※1 平均標準報酬額

- 厚生年金被保険者期間の全部が平成15年4月以降の人

$$\text{平均標準報酬額} = \frac{\text{被保険者期間の各月の標準報酬月額と標準賞与額の合計}}{\text{全被保険者期間の月数}}$$

- 厚生年金被保険者期間の全部又は一部が平成15年3月以前の人

$$\text{平均標準報酬額} = \frac{\text{平成15年3月前の被保険者期間の各月の標準報酬月額} \times 1.3 + \text{平成15年4月以後の被保険者期間の各月の標準報酬月額と標準賞与額の合計}}{\text{全被保険者期間の月数}}$$

※2 支給率

厚年 加入期間	退職した月										
	H25.9～ H26.8	H26.9～ H27.8	H27.9～ H28.8	H28.9～ H29.8	H29.9～ H30.8	H30.9～ R1.8	R1.9～ R2.8	R2.9～ R3.8	R3.9～ R4.8	R4.9～ R5.8	R5.9～ R6.8
6～11月	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.50	0.50	0.50
12月～17月	0.80	0.80	0.90	0.80	0.80	0.90	0.90	0.90	0.90	0.90	1.00
18月～23月	1.20	1.20	1.30	1.20	1.30	1.30	1.30	1.30	1.40	1.40	1.40
24月～29月	1.60	1.70	1.70	1.60	1.70	1.70	1.80	1.80	1.80	1.90	1.90
30月～35月	2.00	2.10	2.10	2.00	2.10	2.10	2.20	2.20	2.30	2.40	2.40
36月～41月	2.40	2.50	2.60	2.40	2.50	2.60	2.60	2.70	2.80	2.80	2.90
42月～47月	2.80	2.90	3.00	2.80	2.90	3.00	3.10	3.10	3.20	3.30	3.40
48月～53月	3.20	3.30	3.40	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.80
54月～59月	3.60	3.70	3.80	3.70	3.80	3.90	3.90	4.00	4.10	4.20	4.30
60月以上	4.00	4.10	4.30	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80

$$\text{支給率} = (\text{保険料率} * \times 1/2) \times \text{被保険者期間月数に応じた数}^{**}$$

*保険料率

最終月が1月～8月の場合、前々年10月時点の保険料率になります。
最終月が9月～12月の場合、前年10月時点の保険料率になります。

**被保険者期間月数に応じた数

厚生年金被保険者期間の合算月数***により、次のとおりとなります。

厚年被保険者期間月数	支給率計算に用いる数
6月以上12月未満	6
12月以上18月未満	12
18月以上24月未満	18
24月以上30月未満	24
30月以上36月未満	30
36月以上42月未満	36
42月以上48月未満	42
48月以上54月未満	48
54月以上60月未満	54
60月以上	60

※令和3年3月までの厚生年金被保険者期間のみを有する場合は36月を上限として計算します。

***合算月数

日本に住所を有しなくなった日、及び国民年金の被保険者の資格を喪失した日が一元化後(平成27年10月以後)である場合は加入のあった厚生年金被保険者期間全ての合算月数となります。

2. 退職等年金給付にかかる脱退一時金のご案内

次の **5 つの受給要件にすべて当てはまる人が請求されたときに支給されます。**

受給要件

- ① 日本国籍を有しないこと
- ② 平成 27 年 10 月以降の私学共済の加入者期間が引き続き **1 年以上**あつて退職していること
- ③ **厚生年金保険の脱退一時金を請求していること**
- ④ 退職等年金給付の請求を行っていないこと
- ⑤ 職務障害年金の受給権を有したことがないこと

提出書類

「脱退一時金請求書（厚生年金保険／退職等年金給付）」

※必要事項を記入の上、「6. 私学共済の退職等年金給付にかかる脱退一時金の請求意思の確認」欄の「請求する」を○で囲んでください。

添付書類

※厚生年金保険と退職等年金給付の脱退一時金の請求を私学事業団へ同時に行った場合は添付書類を省略できます。

- ① パスポートのコピー（氏名、生年月日、国籍、署名、在留資格が確認できるページ）
- ② 「銀行名」、「支店名」、「支店の所在地」、「口座番号」及び「請求者本人の口座名義」であることが確認できる書類（銀行が発行した証明書、預金通帳のコピー、無効な小切手等。または、「銀行の口座証明欄」に銀行の証明を受けてください。）

（IBAN code（欧）、SORT code（英）、ABA/Routing No.（米）、BSB No.（豪・乳）、IFSC code（印）、Transit No.（加）、AGENCIA code（伯）、CLABE code（墨）、SWIFT/BIC code（世界中）等が記載された金融機関の書類も提出してください。）

ご注意

- ※ この脱退一時金の算定基礎となった加入者であった期間は、退職等年金給付に関する規定の適用については加入者期間でなかったものとみなされます。将来「退職年金」の請求をすることはできませんのでご注意ください。
- ※ 厚生年金保険の脱退一時金を請求せず、退職等年金給付の脱退一時金のみを請求することはできません。
- ※ 退職等年金給付の脱退一時金を希望する人で、厚生年金保険の脱退一時金の請求を私学事業団以外に行った場合は、別途退職等年金給付の脱退一時金の請求を私学事業団に行う必要があります。
- ※ 令和 4 年 3 月以前に厚生年金保険の脱退一時金を請求した人も、令和 4 年 4 月以降に退職等年金給付の脱退一時金を請求することができます。この場合は、私学事業団に請求してください。
- ※ この脱退一時金の請求を行わない場合は、65 歳（繰上げの場合は 60 歳）以降に退職年金を請求してください。（次頁参照）

退職等年金給付の脱退一時金の金額

・退職日における給付算定基礎額の 1 / 2 に相当する金額

※この給付は、課税の対象となります。（7 ページ参照）

*退職年金とは

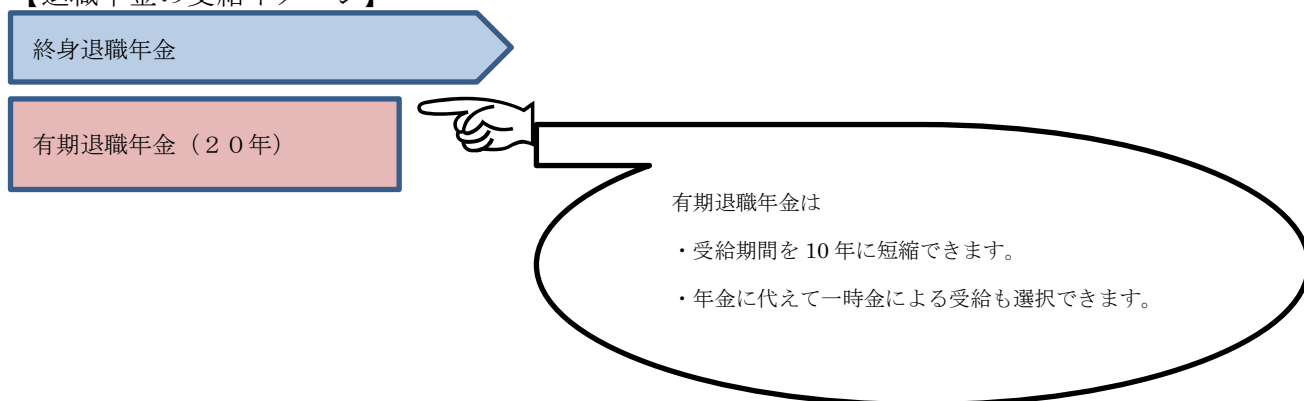
「退職年金」は、平成 27 年 10 月 1 日以降の加入期間が引き続き 1 年以上ある人が請求いただける私学共済制度独自の給付です。厚生年金保険とは別に、平成 27 年 10 月からご退職までに、学校法人とご自身で半分ずつ納付していただいた掛金を基に算定します。毎月掛金を納付することにより累積された積立額の半分を生涯受給する「終身退職年金」、残りの半分を有期間内で受給する「有期退職年金」として受給することができます。(詳しくは私学事業団のホームページ <https://www.shigakukyosai.jp/en/pension/taisyoku/taisyoku01.html> をご覧ください。)

※ 退職等年金給付の脱退一時金を請求した場合、「退職年金」は請求できません。

【退職年金の受給要件】

1. 1 年以上の引き続き私学共済の加入者期間を有すること
2. 65 歳以上であること（本人の申し出により、60 歳から繰り上げることも可能です）
3. 私学共済の加入者でないこと

【退職年金の受給イメージ】



【脱退一時金を請求せず、将来退職年金を請求する場合】

- 65 歳（繰上げの場合は 60 歳）以前の手続きは必要ありません。
- 外国に居住している人には請求案内ができませんので、受給要件に該当しましたら私学事業団へ連絡してください。その際には加入者番号が必要になります。
- 厚生年金保険の脱退一時金の決定通知書は大切に保管してください。

脱退一時金の課税

脱退一時金は退職所得として課税の対象となり、非居住者に支給する場合は、原則として支給額の20.42%を源泉徴収することとなっています。しかし、租税条約によっては「選択課税」の規定が適用されたり、あるいは「教授免税」の手続きを行うことにより、徴収された所得税の全部又は一部が還付されます。

●選択課税

選択課税の手続きを行うことにより、所得税は国内の居住者と同様の方式（退職所得の総額に課税）で税額が計算され、源泉徴収された税額が多い場合は、その差額が還付されます。

<選択課税の手続き>

- ①退職所得の選択課税を受けるためには、脱退一時金の支払を受けた翌年の1月1日（その日の前日までにその年中の退職所得の総額が確定したときは、その確定した日）以後に、税務署長に対し、「所得税の確定申告書（退職所得の選択課税申告書）」を提出する必要があります。
- ②非居住者が退職所得の選択課税申告書を提出するためには、日本国内に住所又は居所を有する納税管理人を定め、国税の納税地を所轄する税務署長に「納税管理人届書」を提出しなければなりません。（納税管理人の資格は「日本に居住していること」以外に特にありません。）
- ③脱退一時金の送金と同時に「脱退一時金支給決定通知書」を請求者宛に送付します。納税管理人は、その年中に支払を受けた「退職所得の源泉徴収票」および「脱退一時金支給決定通知書」と「非居住者等に支払われる給与、報酬、年金、及び賞金の支払調書」を添付して、「退職所得の選択課税申告書」を、国税の納税地を所轄する税務署長に提出し、還付金を受け取ります。

●教授免税

日本国は、国際的な二重課税の回避と各国間における経済・文化の交流促進を目的として、各国と租税条約を締結していますが、租税条約によっては、外国人が学校に招聘された場合など、一定の条件を満たした場合に、教育等に関して取得する報酬について課税を免除する規定（以下、「教授免税」という）を設けているものがあります。この教授免税は脱退一時金にも適用されますが、免税期間などの要件は、各国との租税条約により異なるため、注意が必要です。

<教授免税の手続き>

教授免税の適用を受けるには次の書類が必要となります。

a. 租税条約に関する届出書……2部

*教授等・留学生・事業等の修得者・交付金等の受領者の報酬・交付金等に対する所得税及び復興特別所得税の免税にかかる「租税条約に関する届出書」が必要となります。

b. 勤続期間が判断できる招聘状の写し

手続きに関する詳細は日本国内における最終の住所地または居所地を管轄する税務署にお問い合わせください。

（英語によるお問い合わせは TEL: 03-3821-9070）

<https://www.nta.go.jp/>

or <https://www.nta.go.jp/taxes/shiraberu/taxanswer/index2.htm>

To foreigners departing from Japan

1. Information about Employees' Pension Insurance Lump-sum Withdrawal Payment

The Lump-sum Withdrawal Payment is paid to persons who claimed the payment and met all of the following six eligibility requirements. (If two years have passed since you met the eligibility requirements, you cannot claim the Lump-sum Withdrawal Payment.)

Requirements for the payment:

- ① You do not have Japanese nationality.
- ② You do not have an address in Japan.
- ③ Your Employees' Pension insured period is six months or more.
- ④ You do not meet the eligibility qualification period for the Employees' Old-age Pension.
- ⑤ You were never entitled to a pension (including disability allowance).
- ⑥ Two years have not passed since you lost your qualification as the insured person in the National Pension/Employees' Pension Insurance or since you no longer have an address in Japan.

Documents to be submitted:

"Application for the Lump-sum Withdrawal Payments (Employees' Pension Insurance/Retirement Pension Benefits (Private schools version))"

Documents to be attached:

- ① Copy of your passport (copy of page verifying your name, date of birth, nationality, signature, your status of residence)
- ② Documents verifying the "bank name", "branch name", "branch location", "bank account number" and "bank account holder's name – showing that the bank account holder is the claimant himself" (certificate issued by the bank, copy of your passbook, invalid checks, etc. Or the bank may verify your account information by placing a certification stamp in the "Bank account certification column").
(Please also submit a document issued by the financial institution with the IBAN code (Europe), SORT code (UK), ABA/Routing No. (USA), BSB No. (Australia, New Zealand), IFSC code (India), Transit No. (Canada), AGENCIA code (Brazil), CLABE code (Mexico), SWIFT/BIC code (worldwide), etc.)
- ③ A copy of a document verifying your Basic Pension Number (Please attach a copy, not the original.)
- ④ A document confirming that you no longer have an address in Japan (Deleted Residence Record, etc.)

When requesting a Lump-sum Withdrawal Payment, please submit a Moving-out Notification to the local municipal office of your residence.

※If you submit the Moving-out Notification to the municipality of your residence before returning to your country, based on the deleted information in your Residence Certificate, the Promotion and Mutual Aid Corporation for Private Schools of Japan can confirm that you do not have an address in Japan. Therefore, you do not need to submit the No. ④ Document to be attached "A document confirming that you no longer have an address in Japan".

- Suppose you submit your Claim in Japan before returning to your country. In that case, you must submit your Claim to the Promotion and Mutual Aid Corporation for Private Schools of Japan after the (planned) date of submitting the Moving-out Notification and deleting your residence record. (As a requirement to receive the Employees' Pension Insurance Lump-sum Withdrawal Payment, you must not have an address in Japan on the day when the Promotion and Mutual Aid Corporation for Private Schools of Japan receives your Claim.) If you send your Claim by mail, make sure that the Promotion and Mutual Aid Corporation for Private Schools of Japan will receive your Claim after the (planned) date of submitting the Moving-out Notification and deleting your residence record.

Please be sure to read the notes on the next page.

For inquiries regarding the Lump-sum Withdrawal Payment, please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan, Pension Department, Pension Section 1.

1-7-5 Yushima, Bunkyo-ku, Tokyo 113-8441 Japan 03-3813-5321 (Switchboard)

Cautionary note

If you receive the Employees' Pension Insurance Lump-sum Withdrawal Payment, the period based on which the Employees' Pension Insurance Lump-sum Withdrawal Payment was calculated will no longer be considered as the enrollment period in the Employees' Pension Insurance. Please read the following notes carefully and consider claiming the Employees' Pension Insurance Lump-sum Withdrawal Payment after considering receiving a pension in the future.

- ◇ Persons, who have pension enrollment periods in the partner country that has concluded the International Transferable Pension System and Totalization of Coverage Periods Agreement with Japan, may, under certain conditions, receive a Japanese Pension or a pension from the partner country after Totalization of Coverage Periods. However, please note that once you receive the Lump-sum Withdrawal Payment, all pension enrollment periods before the requested Lump-sum Withdrawal Payment cannot be used for the Totalization of Coverage Periods.
[As of June, 2022, the International Transferable Pension System and Totalization of Coverage Periods Agreement was concluded by Germany, USA, Belgium, France, Canada, Australia, Netherlands, Czech Republic, Spain, Ireland, Brazil, Switzerland, Hungary, India, Luxembourg, Philippines, Slovakia, Finland and Sweden. Please check the website of the Japan Pension Organization (<https://www.nenkin.go.jp/>) for the latest status of the Agreement.]
- ◇ If you receive the Employees' Pension Insurance Lump-sum Withdrawal Payment, all enrollment periods before your claim will no longer be considered as the Employees' Pension Insurance enrollment periods.
- ◇ According to the law, which came into effect on August 1, 2017, the eligibility period required to receive a pension was shortened to 10 years. Persons who have the below-mentioned eligibility periods of 10 years or more cannot claim the Lump-sum Withdrawal Payment.
 - Employees' Pension Insurance or Mutual Aid Association enrollment periods
 - National Pension contribution-paid periods or contribution-exempted periods
 - Complementary periods (Example: Period of stay outside Japan of persons who acquired Japanese nationality or obtained a permanent residence permit until the age of 65, during the period from April 1, 1961, until the day preceding the date when they have acquired Japanese nationality or obtained a permanent residence permit while they were between the age of 20 and 60.)
- ◇ The maximum amount of the Lump-sum Withdrawal Payment is set according to the number of months of enrollment in the Japanese pension system.
The upper limit depends on the Employees' Pension Insurance insured period.
(See page 4 for details.)
- ◇ To claim the Lump-sum Withdrawal Payment, you must lose your qualification as the National Pension insured person. When leaving Japan, please submit the "National Pension Disqualification Certificate (Application Form)" together with the Moving-out Notification to the municipality of your residence.
- ◇ If the claimant dies without receiving the Lump-sum Withdrawal Payment, his/her spouse, children, parents, grandchildren, grandparents, siblings, and other relatives within the third degree by consanguinity who shared the same livelihood at the time of the claimant's death can receive the payment. (Applicable only when the claimant submitted his/her Claim before his/her death.)
- ◇ The 20.42% income tax is withheld at the time of the Lump-sum Withdrawal Payment.
(See page 7 for details.)
- ◇ In the following cases, other agencies than the Promotion and Mutual Aid Corporation for Private Schools of Japan will determine and pay the Lump-sum Withdrawal Payment. Please submit your Claim to the relevant agency.
 - If your last pension enrollment in Japan was in the National Public Officers Mutual Aid Association or Local Public Officers Mutual Aid Association...please submit your Claim to each Mutual Aid Association.
 - If your last pension enrollment in Japan was a private company...please submit your Claim to the Japan Pension Service.
 - If your National Pension contribution-paid period is six months or more...please submit your Claim to the Japan Pension Service.

To Foreign Nationals Leaving Japan with a Re- entry Permit or a Special Re-entry Permit

It is possible to file a claim for your Lump-sum Withdrawal Payments immediately after you leave Japan, without having to wait until your Re-entry Permit period ends, if you properly report to your municipal office that you will reside outside of Japan.

— POINT—

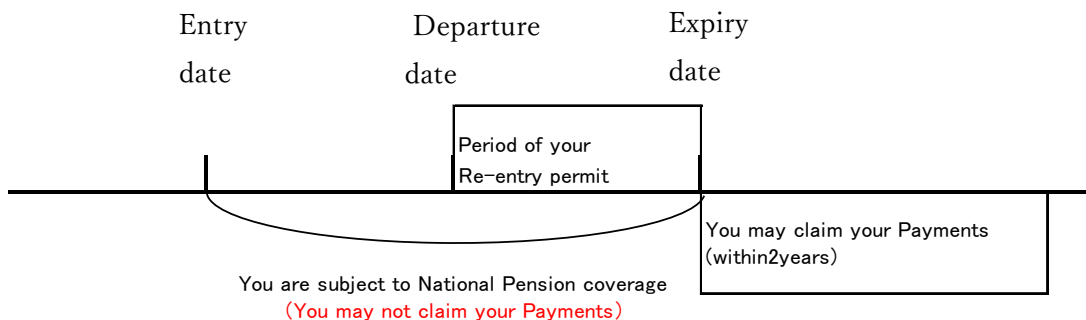
In principal, if you fail to report to your municipal office that you will reside outside of Japan, you need to wait until your Re-entry Permit expires to file a claim for your Payments.

Basically, if you plan to reside outside of Japan, you need to report so to your municipal office even if you have a Re-entry Permit. With that report to the municipal office you can file a claim for your Payments immediately after you leave Japan.

In this case you need to file your application of Payments within two years from the following date you report to your municipal office, i.e., date when your National Pension coverage ends.

«When to claim the Payments, if you leave Japan without reporting to the municipal office»

* Note to outgoing foreigners who did not return to Japan by the date Re-entry Permit expires



In principal you may not file a claim for your Payments until your National Pension coverage ends, i.e., until your Re-entry Permit expires, as the Re-entry Permit period is fully subject to the National Pension coverage. You may claim your Payments within two years of your coverage ending or the date our Re-entry Permit expires, as shown on the chart here.

(Please be especially advised, that the municipal offices may delete your registered address from their database for their own administrative reasons without notice, even before your Re-entry Permit expires. In that case the date you can claim your Payments (JIKO KISANBI) and claim deadline may come earlier than you expect.)

《Employees' Pension Insurance Lump-sum Withdrawal Payment Amount》

The Lump-sum Withdrawal Payment is calculated based on the insured periods as follows. 「This Lump-sum Withdrawal Payment is subject to taxation. (See page 7)」

◇ The method of calculation

$$\text{Lump-sum Withdrawal Payment Amount} = \text{Average standard remuneration}^{*1} \times \text{Payout rate}^{*2}$$

※ The calculation method differs for persons who only have insured periods before March 2005.

*1 Average standard remuneration

- Persons with all Employees' Pension Insurance insured periods after April 2003

$$\text{Average standard remuneration} = \frac{\text{Total of the Standard monthly remuneration for each month of the insured periods plus the Standard bonus}}{\text{Number of months of all insured periods}}$$

- Persons with all Employees' Pension Insurance insured periods or some Employees' Pension Insurance insured periods before March 2003

$$\text{Average standard remuneration} = \frac{\left(\begin{array}{l} \text{Standard monthly remuneration for each month} \\ \text{of the insured periods before March 2003} \\ \times 1.3 \\ + \\ \text{Total of the Standard monthly remuneration} \\ \text{for each month of the insured period after April 2003 plus} \\ \text{the Standard bonus} \end{array} \right)}{\text{Number of months of all insured periods}}$$

*2 Payout rate

Employee's Pension enrollment period	The month of your retirement											
	September 2013 -August 2014	September 2014 -August 2015	September 2015 -August 2016	September 2016 -August 2017	September 2017 -August 2018	September 2018 -August 2019	September 2019 -August 2020	September 2020 -August 2021	September 2021 -August 2022	September 2022 -August 2023	September 2023 -August 2024	
6 to 11 months	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.50	0.50	0.50	
12 to 17 months	0.80	0.80	0.90	0.80	0.80	0.90	0.90	0.90	0.90	0.90	1.00	
18 to 23 months	1.20	1.20	1.30	1.20	1.30	1.30	1.30	1.30	1.40	1.40	1.40	
24 to 29 months	1.60	1.70	1.70	1.60	1.70	1.70	1.80	1.80	1.80	1.90	1.90	
30 to 35 months	2.00	2.10	2.10	2.00	2.10	2.10	2.20	2.20	2.30	2.40	2.40	
36 to 41 months	2.40	2.50	2.60	2.40	2.50	2.60	2.60	2.70	2.80	2.80	2.90	
42 to 47 months	2.80	2.90	3.00	2.80	2.90	3.00	3.10	3.10	3.20	3.30	3.40	
48 to 53 months	3.20	3.30	3.40	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.80	
54 to 59 months	3.60	3.70	3.80	3.70	3.80	3.90	3.90	4.00	4.10	4.20	4.30	
60 months or more	4.00	4.10	4.30	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	

$$\text{Payout rate} = (\text{Insurance rate}^{*} \times 1/2) \times \text{Number corresponding to the number of months of the insured periods}^{**}$$

*Insurance rate

If the last month is from January to August, the Insurance rate is as of October of the second preceding year.

If the last month is from September to December, the Insurance rate is as of October of the previous year.

**Number corresponding to the number of months of the insured periods

This number corresponds to the total number of months *** of the Employees' Pension Insurance insured period and is as follows:

Number of months of the Employees' Pension Insurance insured periods	The number used for calculation of the Payout rate
6 months or more and less than 12 months	6
12 months or more and less than 18 months	12
18 months or more and less than 24 months	18
24 months or more and less than 30 months	24
30 months or more and less than 36 months	30
36 months or more and less than 42 months	36
42 months or more and less than 48 months	42
48 months or more and less than 54 months	48
54 months or more and less than 60 months	54
60 months or more	60

※If you have only the Employees' Pension Insurance insured periods until March 2021, the upper limit is 36 months.

***Total number of months

If the date since you no longer had an address in Japan and the date of losing your qualification as the National Pension insured person are after the Unification date (after October 2015), the total number of months of the entire Employees' Pension Insurance insured period will be used.

2. Information about the Lump-sum Withdrawal Payment for Retirement Pension Benefits (Private schools version)

The Lump-sum Withdrawal Payment is paid to persons who claimed the payment and met all of the following five eligibility requirements:

Requirements for the payment:

- ① You do not have Japanese nationality.
- ② You have been continuously enrolled for more than one year in the Promotion and Mutual Aid Corporation for Private Schools of Japan system after October 2015, and you are retired.
- ③ You are claiming the Employees' Pension Insurance Lump-sum Withdrawal Payment.
- ④ You have not claimed the Retirement Pension Benefits.
- ⑤ You have never been entitled to a Professional Disability Pension.

Documents to be submitted:

“Application for the Lump-sum Withdrawal Payments (Employees' Pension Insurance/Retirement Pension Benefits (Private schools version))”

- ※ Please fill in the required items and circle “I claim the payment” in the “6. Confirmation of Your Intention to Claim the Lump-sum Withdrawal Payment for Retirement Pension Benefits (Private schools version).”

Documents to be attached:

- ※ Suppose you claim the Lump-sum Withdrawal Payment for the Employees' Pension Insurance and the Promotion and Mutual Aid Corporation for Private Schools of Japan, Retirement Pension Benefits at the same time. In that case, you do not have to attach some documents twice.
- ① Copy of your passport (copy of page verifying your name, date of birth, nationality, signature, your status of residence)
 - ② Documents verifying the “bank name”, “branch name”, “branch location”, “bank account number” and “bank account holder's name – showing that the bank account holder is the claimant himself” (certificate issued by the bank, copy of your passbook, invalid checks, etc. Or the bank may verify your account information by placing a certification stamp in the “Bank account certification column”).
(Please also submit a document issued by the financial institution with the IBAN code (Europe), SORT code (UK), ABA/Routing No. (USA), BSB No. (Australia, New Zealand), IFSC code (India), Transit No. (Canada), AGENCIA code (Brazil), CLABE code (Mexico), SWIFT/BIC code (worldwide), etc.)

Cautionary note

- ✧ Based on the Retirement Pension Benefits regulations, the period of your enrollment used as the basis for calculating the Lump-sum Withdrawal Payment is not considered as the enrollment period. Please note that you will not be able to claim the “Retirement Pension” in the future.
- ✧ You cannot claim only the Lump-sum Withdrawal Payment for the Retirement Pension Benefits without claiming Lump-sum withdrawal payment for the Employees' Pension Insurance.
- ✧ Suppose you want to claim the Lump-sum Withdrawal Payment for the Retirement Pension Benefits, and you have claimed the Lump-sum withdrawal payment for the Employees' Pension Insurance to an agency other than the Promotion and Mutual Aid Corporation for Private Schools of Japan. In that case, you have to separately claim the Lump-sum Withdrawal Payment for the Retirement Pension Benefits to the Promotion and Mutual Aid Corporation for Private Schools of Japan.
- ✧ Persons who claimed the Lump-sum withdrawal payment for the Employees' Pension Insurance before March 2022 can also claim the Lump-sum Withdrawal Payment for the Retirement Pension Benefits after April 2022. In this case, please claim the Lump-sum Withdrawal Payment for the Retirement Pension Benefits to the Promotion and Mutual Aid Corporation for Private Schools of Japan.
- ✧ If you do not claim this Lump-sum Withdrawal Payment, please claim the Retirement Pension after the age of 65 (in the case of the Pension advance payment, please claim the Pension after the age of 60). (See next page)

Amount of the Lump-sum Withdrawal Payment for the Retirement Pension Benefits.

- The Amount of the Lump-sum Withdrawal Payment for the Retirement Pension Benefits is equivalent to 1/2 of the Basic Calculated Amount of your Pension on the retirement date.
- This Lump-sum Withdrawal Payment is subject to taxation. (See page 7)

*What is a Retirement Pension?

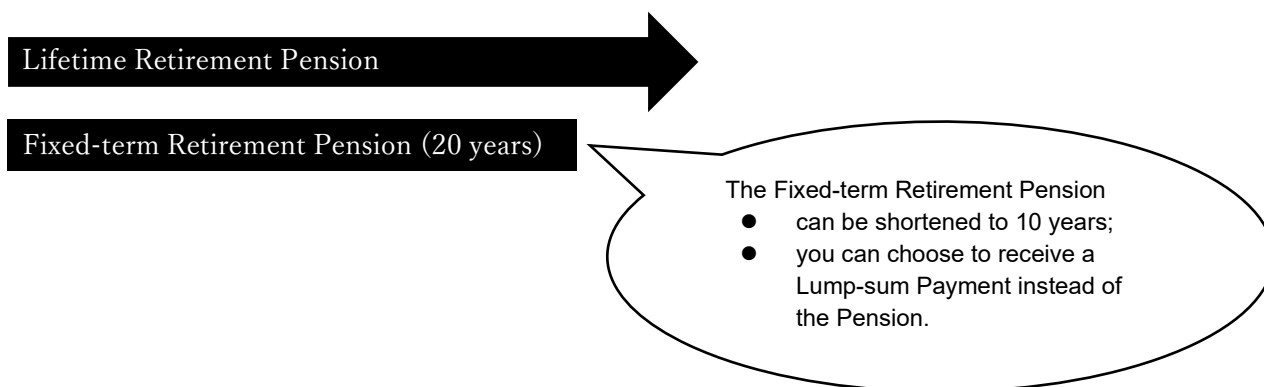
The “Retirement pension” is a pension unique to the Promotion and Mutual Aid Corporation for Private Schools of Japan system that can be claimed by persons who have been continuously enrolled for more than one year in the Promotion and Mutual Aid Corporation for Private Schools of Japan system after October 1, 2015. In addition to the Employees’ Pension Insurance, the Retirement Pension Benefits is calculated based on the premiums paid by the School Corporation and yourself from October 2015 to the date of your retirement. By paying the monthly premiums, you can receive half of the accumulated contributions as a pension that provides income for life, the “Lifetime Retirement Pension”, and the other half as a pension with a fixed term, the “Fixed-term Retirement Pension”. (For details, please visit the website of the Promotion and Mutual Aid Corporation for Private Schools of Japan <https://www.shigakukyosai.jp/en/pension/taisyoku/taisyoku01.html>.)

※ If you claim the Lump-sum Withdrawal Payment for the Retirement Pension Benefits, you cannot claim the “Retirement Pension”.

【Requirements for receiving the Retirement Pension】

1. You have been continuously enrolled in the Promotion and Mutual Aid Corporation for Private Schools of Japan system for more than one year.
2. You are 65 years old or older (The claimant himself can apply for the advance of payment from the age of 60).
3. You are not enrolled in the Promotion and Mutual Aid Corporation for Private Schools of Japan system.

【Image of receiving the Retirement Pension】



【When you want to claim the Retirement Pension in the future without claiming the Lump-sum Withdrawal Payment】

- No procedure is required before you reach the age of 65 (in the case of the Pension advance payment, no procedure is required before you reach the age of 60).
- We cannot provide information about claiming the Retirement Pension to people residing outside Japan. Therefore, please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan after you meet the eligibility requirements. In that case, you will need your Pension Insurance Identification Number.
- Please keep the Notice of the Employees’ Pension Insurance Lump-sum Withdrawal Payment Determination (Entitlement) in a safe place.

Taxation of Lump-sum Withdrawal Payment

Lump-sum withdrawal payments are taxed as retirement income. Therefore, 20.42% withholding tax is deducted as a rule from payments to non-residents. However, under the taxation treaty, “Selective Taxation” applies and so if one applies for the “Tax Exemption of Teachers”, the lump-sum withdrawal payment can be remitted with no withholding tax deducted or only partial deduction of withholding tax.

● Selective Taxes

By registering for selective taxes (taxed on total amount of retirement income), tax will be calculated using the same method as for those residing in Japan. If the amount of withholding tax is high, the difference will be remitted.

<<Registering for Selective Taxes>>

1. In order to register for selective taxes on retirement income, an income tax return must be submitted to the tax office after January 1 of the year after the year in which one receives the lump-sum withdrawal payment. The income tax return may also be submitted any time before January 1, provided the total amount of retirement allowance during the year shall have been established.
2. For a non-resident to register for selective taxes on retirement income, one must designate a tax agent to manage the taxes who either has an address in Japan or resides in Japan. A document appointing a tax agent to manage taxes must be submitted to the local tax office where that person pays his/her taxes. (Any person residing Japan can be a tax agent)
3. The person who is managing the taxes will need to submit following forms to his/her local tax office.
 - *Declaration of Retirement Income
 - *Withholding Tax Form for Retirement Allowance
 - *Record of Payment of Salaries, Remunerations, Pensions and Prizes to Non-residents
 - *Notice of Lump-Sum Withdrawal Payment(When we remit your payments to your bank account, we will also send you by airmail the Notice of Lump-Sum Withdrawal Payment which states amount of your Payments and income tax amount. You then send the original Notice to your tax agent.)

● Tax Exemption of Teachers

Japan has taxation agreements with most countries for the promotion of economic and cultural exchanges as well as to avoid double taxation internationally. Under such treaties, when a foreigner is invited to a teaching position at schools and meets certain conditions, compensation received as income for teaching may be tax exempt. This “Tax Exemption of Teachers” applies for lump-sum withdrawal payments. However, each country’s tax exemption period is different, so please check the conditions for your particular country.

<<Registering for Tax Exemption of Teachers>>

The following documents are required for those who register:

- a. Two copies of “Notification of Application of Tax Treaty”
 - * The document is for exemption of taxation applicable to the remuneration/grants etc. paid to lecturers, students from abroad, those learning business skills, recipients of grants, etc.
- b. Photocopy of certificate which proves the duration of teaching

You may wish to call the TOKYO REGIONAL TAXATION BUREAU’s English information

line (TAX ANSWER) for details specific to your situation.

TEL: 81-3-3821-9070 (English only)

<https://www.nta.go.jp/english/index.htm>

or <https://www.nta.go.jp/taxes/shiraberu/taxanswer/index2.htm>