

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.)
(Please also submit a document issued by the financial institution with the IBAN code (Europe, Middle East), 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.

- ◇ 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.)
- ◇ 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.
- ◇ 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 April 2026, 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, Sweden and Austria.
Please check the website of the Japan Pension Organization (<https://www.nenkin.go.jp/>) for the latest status of the Agreement.]
- ◇ 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—

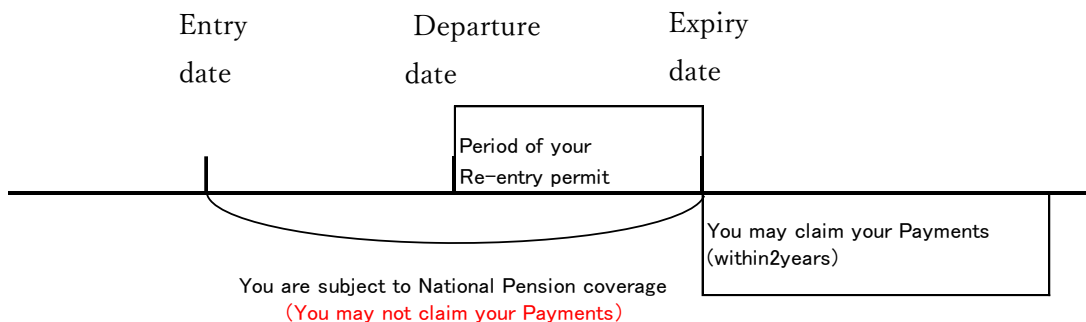
In principle, if you fail to report to your municipal office that you will reside outside of Japan, you need to wait until your Re-entry Permit expires to file a claim for your Payments.

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 principle 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 as follows in accordance with the last month of the Employees' Pension insured period (the month before the month when you lost your qualification) and the number of months of the insured period. 「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 last month									
	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	September 2024 -August 2025	September 2025 -August 2026	September 2026 -August 2027
6 to 11 months	0.40	0.40	0.40	0.40	0.50	0.50	0.50	0.50	0.50	0.50
12 to 17 months	0.80	0.90	0.90	0.90	0.90	0.90	1.00	1.00	1.00	1.00
18 to 23 months	1.30	1.30	1.30	1.30	1.40	1.40	1.40	1.50	1.50	1.50
24 to 29 months	1.70	1.70	1.80	1.80	1.80	1.90	1.90	2.00	2.00	2.10
30 to 35 months	2.10	2.10	2.20	2.20	2.30	2.40	2.40	2.50	2.50	2.60
36 to 41 months	2.50	2.60	2.60	2.70	2.80	2.80	2.90	3.00	3.00	3.10
42 to 47 months	2.90	3.00	3.10	3.10	3.20	3.30	3.40	3.40	3.50	3.60
48 to 53 months	3.30	3.40	3.50	3.60	3.70	3.80	3.80	3.90	4.00	4.10
54 to 59 months	3.80	3.90	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60
60 months or more	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10

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

*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 “4. 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.)
- (Please also submit a document issued by the financial institution with the IBAN code (Europe, Middle East), 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.)

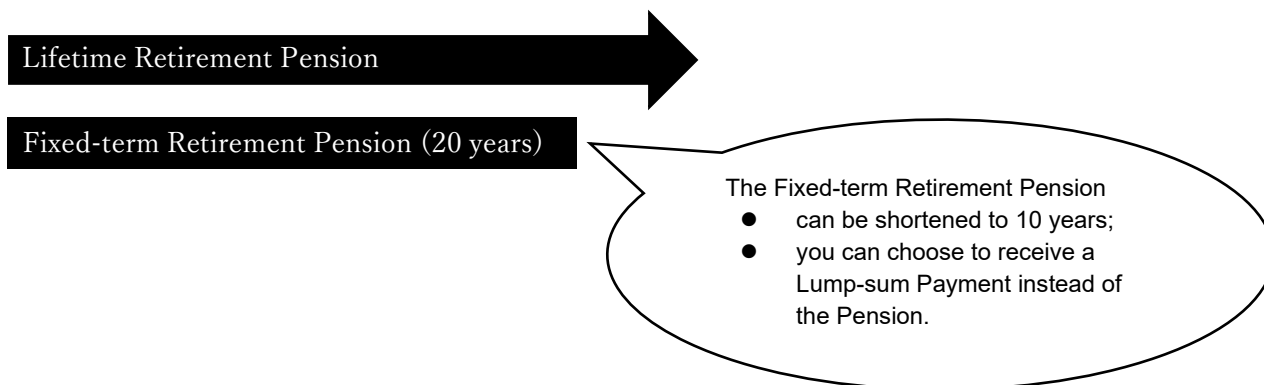
https://www.pmac.shigaku.go.jp/en/pension/pension_11/detail/pension_11_01.html

※ 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>