

5. 年 金

《日本の年金制度》

日本に住む20歳以上60歳未満の方は、外国人の方を含めて国民年金に加入し、保険料を納めることが法律で義務づけられています。

日本の公的年金制度は、20歳以上60歳未満のすべての方が加入する国民年金（基礎年金）と、会社員の方などが加入する厚生年金保険の2階建て構造です。会社員の方などは2つの年金制度に加入します。



《国民年金の加入者と加入の手続き》

国民年金の加入者は、職業などによって次の3種類（種別）に区分され、それぞれ加入手続きや保険料の納付方法が異なります。

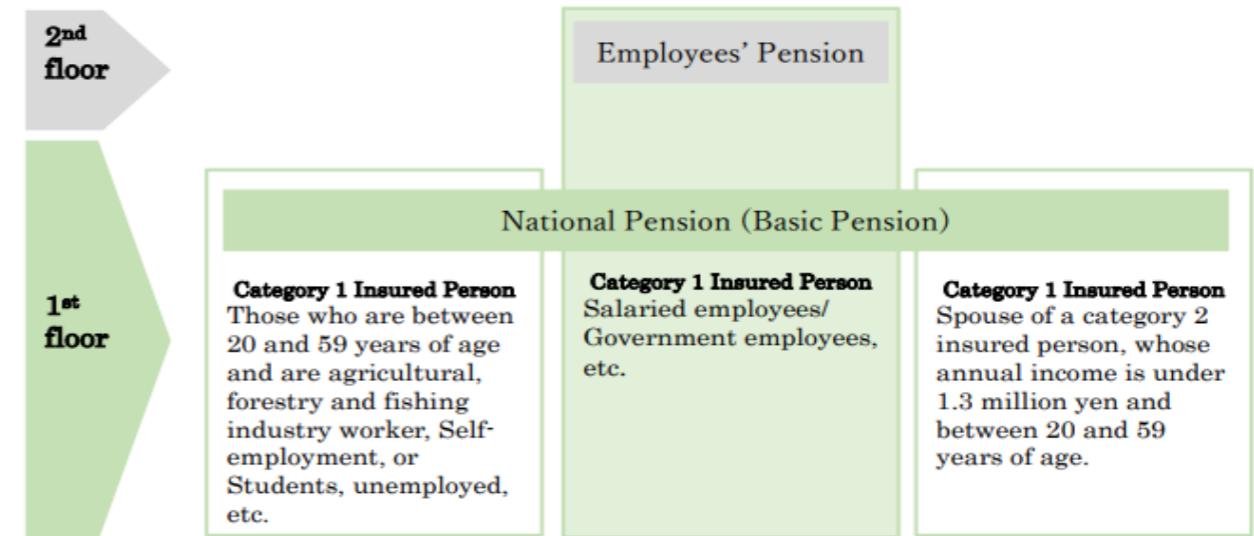
種別	加入の届出	保険料の納付
第1号被保険者 (自営業者、農林漁業者、学生等)	沖縄市役所（市民課 国民年金担当）で加入手続きをします。	納付書による現金納付、口座振替、クレジット納付など 【保険料】 令和5年度 16,520円/月 令和6年度 16,980円/月
第2号被保険者 (厚生年金に加入している会社員、公務員)	会社等の事業主が手続きを行うので、ご本人の加入手続きは不要です。	給与から源泉控除され、事業主が納付
第3号被保険者 (第2号被保険者に扶養されている20歳以上60歳未満の配偶者)	配偶者が勤めている会社等の事業主を経由して行うので、配偶者の勤務先にお尋ねください。	負担なし

5. Pension System

《Japanese Pension System》

In Japan, it is an obligation for those residing in Japan who are at least 20 years old and below 60 years old, including foreigners, to be enrolled in the national pension system and pay insurance premiums.

Japan's public pension system has a two-story structure: the National Pension System (Basic Pension), in which all persons between the ages of 20 and 60 are enrolled, and the Employees' Pension Insurance, in which company employees etc. are enrolled.



《Those Insured by the National Pension System》

National Pension Plan participants are classified into the following three categories based on their occupation and other factors, and the enrollment procedures and premium payment methods differ for each category.

Category	Where to Enroll	Premium Payment
Category 1 Insured Person (agricultural, forestry and fishing industry worker, Self-employment, or Students, etc.)	Visit National Pension Section, City Residential Division, Okinawa City Hall to enroll.	Cash payment by payment slip, direct debit, credit card payment, etc. 【Pension Premium】 FY 2023 16,520 yen/m FY 2024 16,980 yen/m
Category 2 Insured Person (Salaried employees and government employees who are enrolled in the employees' pension plan)	The employer of company or such will take care of the procedures, so there is no need for you to enroll yourself.	Deducted at the source from wages and paid by employer.
Category 3 Insured Person (Spouses between the ages of 20 and 59 who are dependent on a Category 2 insured person)	Please ask your spouse's employer as this is done through the employer of the company where your spouse works, etc.	No payment obligation

《基礎年金番号通知書と基礎年金番号》

基礎年金番号通知書は、基礎年金番号、氏名、生年月日を記載したもので、国民年金の加入手続きが終わると交付されます。

基礎年金番号は、年金加入記録を管理するための「一人に一つの」の番号です。基礎年金番号通知書を受け取りましたら大切に保管してください。

《国民年金から支給される年金給付》

(1) 老齢基礎年金

国民年金の保険料を10年以上納めたなどの条件を満たした方に、原則65歳から支給されます。

(2) 障害基礎年金

国民年金に加入中に初診日のある病気やケガにより、障害等級1級又は2級に該当する障害の状態にある場合は、障害基礎年金が支給されます。

(3) 遺族基礎年金

国民年金に加入中の方が亡くなった場合は、その方に生計を維持されていた遺族（「子※」のある配偶者、又は「子※」）に遺族基礎年金が支給されます。

※「子」とは18歳到達年度の末日までにある子

※障害基礎年金及び遺族基礎年金には一定の保険料納付要件があります。

《脱退一時金》

脱退一時金は国民年金（第2号、第3号被保険者であった期間は除く）の保険料納付済期間等の月数の合計が6月以上あり、年金を受ける権利を有したことのない外国人の方が、日本国内に住所を有しなくなった日から2年以内に請求することができます。

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すべての期間が年金の加入期間でなくなります。脱退一時金の請求は、将来、日本の老齢年金を受け取る可能性などを考えたうえで、慎重に検討してください。

【請求手続き】

- ① 沖縄市役所（市民課）に、転出届及び国民年金の資格喪失届を提出
- ② 出国後、脱退一時金の請求書を日本年金機構宛て（〒168-8505 東京都杉並区高井戸西3-5-24）にエアメールでお送りください。

《保険料を納めることが難しい方は》

所得が少ない等の理由で保険料を納めることが困難な場合には、保険料免除等の申請を行ってください。

前年所得などを審査して承認された場合は、保険料の全部又は一部が免除されます。

保険料を未納のまま放置すると、将来、年金をもらえなかったり、いざというときの障害基礎年金や遺族基礎年金を受け取ることができない場合があります。保険料を納めるか、納めることが難しい方は沖縄市役所（市民課 国民年金担当）でご相談ください。

《Basic Pension Number Notification and Basic Pension Number》

The Basic Pension Number Notification, which includes the basic pension number, name, and date of birth, is issued upon completion of the National Pension Plan enrollment process.

The Basic Pension Number is a "one number per person" number for managing pension enrollment records. Please keep your Basic Pension Number notification in a safe place when you receive it.

《Benefits Paid by National Pension》

(1) Old-Age Basic Pension

In principle, it is paid from the age of 65 to those who have fulfilled conditions such as having paid premiums for the National Pension Plan for 10 years or more.

(2) Disability Basic Pension

If you have a disability that falls under the first or second degree of disability due to an illness or injury which has the initial medical examination while you were enrolled in the National Pension Plan, you are entitled to receive a basic disability pension.

(3) Basic Pension for the Bereaved

When a person who is enrolled in the National Pension Plan dies, a basic survivor's pension will be granted to the surviving spouse with a "child" or a "child" who had been living with the person.

※ A "child" means a child who has reached the age of 18 by the end of the fiscal year in which he/she reaches the age of 18.

※ The Disability Basic Pension and the Basic Pension for the Bereaved have certain premium payment requirements.

《Lump-sum Withdrawal Payment》

Lump-sum withdrawal payments can be claimed by foreign nationals within 2 years from the date of ceasing to have a residency in Japan in case they have paid insurance premiums for a total of 6 months or more, excluding the period during which they were Category 2 or 3 insured persons, and have never had the right to receive pension benefits.

However, upon receipt of the Lump-sum Withdrawal Payment, all periods prior to claiming the Lump-sum Withdrawal Payment cease to be periods of pension enrollment. Please carefully consider your request for a lump-sum withdrawal payment, taking into account the possibility of receiving a Japanese old-age pension in the future.

【How to Apply】

- ① Submit a notification of moving out and notification of loss of eligibility for the National Pension Plan to the City Residential Division, Okinawa City Hall.
- ② After leaving Japan, please send a request for the Lump-sum Withdrawal Payment by airmail to the address below:

Japan Pension Service : 3-5-24 Takaidonishi, Suginami-ku, Tokyo 168-8505, Japan

《If You are Having Difficulty Making Premium Payments》

If you have a low income or other cases that make it difficult for you to pay premiums, please apply for an exemption or reduction on your payments.

If the application is approved after examination of the previous year's income and other factors, all or part of the insurance premiums will be exempted.

If your insurance premiums are left unpaid, you may not receive a pension in the future, or you may not be able to receive a basic disability pension or basic survivor's pension in case of emergency.

If you have difficulty paying the premiums, please consult with the National Pension Section, City Residential Division, Okinawa City Hall

【Contact】