

# Defined Contribution Pension (Japanese 401k)

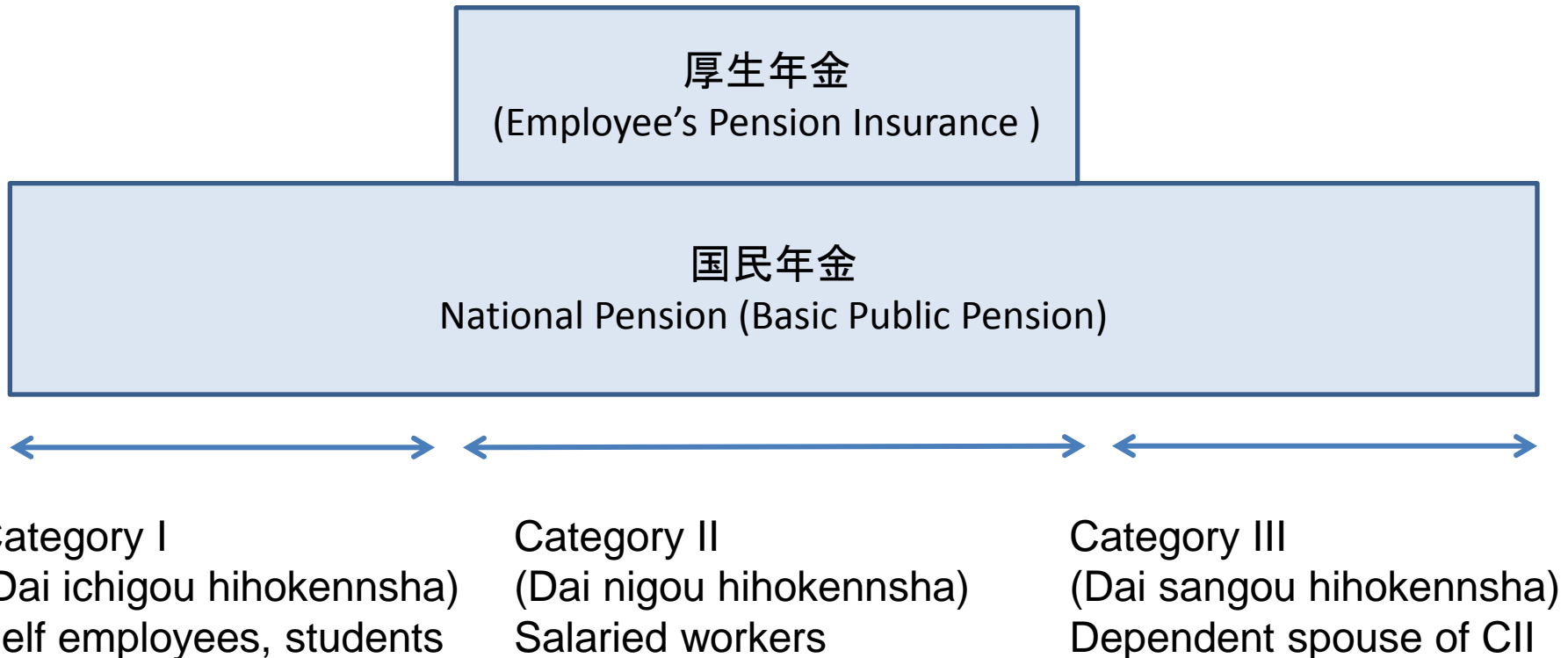
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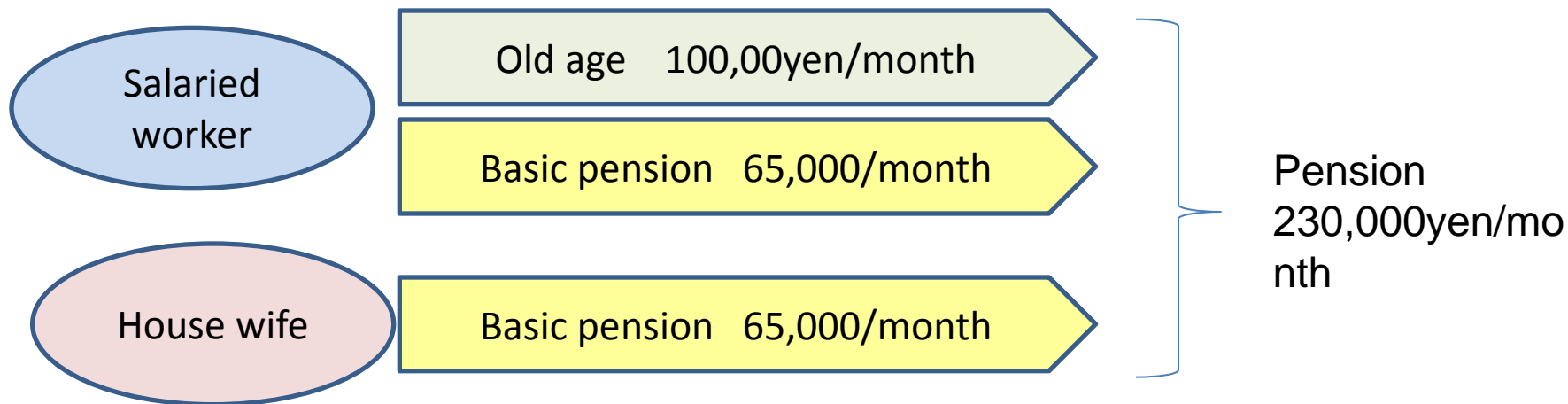
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# JAPANESE RETIREMENT SYSTEM



## Model case



## Example

Average salary 5,000,000 yen 10 years working

$$20,000 \times 10 + 5,000,000 / 12 \times 5,481 / 1,000 \times 120 \text{ month} = 474,050 \text{ yen}$$

[Go to nenkin net](#)

## Nenkin teikibin for under 50

Contribution requirement  
More than 300 months → 120 months  
(2015.10～)

### 1 これまでの年金加入期間

国民年金			厚生年金保険	船員保険	年金加入 期間合計 (未納期間を除く)
第1号被保険者 (未納期間を除く)	第3号被保険者	国民年金計 (未納期間を除く)			
月	月	月	月	月	月

### 2 これまでの加入実績に応じた年金額

(※これまでの加入実績に応じた年金額が出力されていない場合は、パンフレットの3ページをご覧ください。)

National pension	実績に応じた老齢基礎年金額	(年額)	円
Employees' pension	実績に応じた老齢厚生年金額	(年額)	円
Total	加入実績に応じた老齢年金額 【基礎年金+老齢厚生年金】	(年額)	円

◆上記の年金額を、仮に20年間受給した場合の合計額は 円になります。

# JAPNEASE 401K

401k

+

厚生年金  
(Employee's Pension Insurance)

国民年金  
National Pension (Basic Public Pension)



Category I  
(Dai ichigou hihokennsha)  
Self employees, students

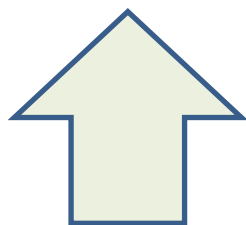
Category II  
(Dai nigou hihokennsha)  
Salaried workers

Category III  
(Dai sangou hihokennsha)  
Dependent spouse of CII

Declining birthrate  
and increasing  
aged population

**National Pension**

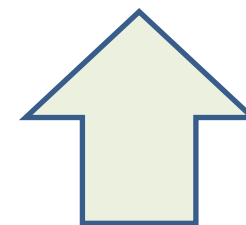
Aged people's pension



Salaried workers'  
premium

**401k**

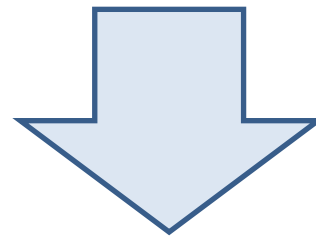
Individual pension



individual 401k account

## Tax benefit

Contributions	Investment gains	Retirement benefits
Tax free Social security premium exemption	Tax exempt while in DC	Lump-sum distribution periodic payments  => Favorable tax rate



Best way for retirement plan

	Requirements for distribution	Recipient	Distributions
Retirement benefit	Participant reaches 60 years or age *	Participant	Periodic payment Lump sum
Disability benefit	If a participant becomes severely disabled		
Lump-sum survivor benefit	Participant's death	Beneficiary	Lump-sum

Period of participation prior to age 60

More than 10 years >>> 60  
 8 years .>>>61  
 6 years >>>62  
 4 years >>>63  
 2 years >>>64  
 1 month >>>65

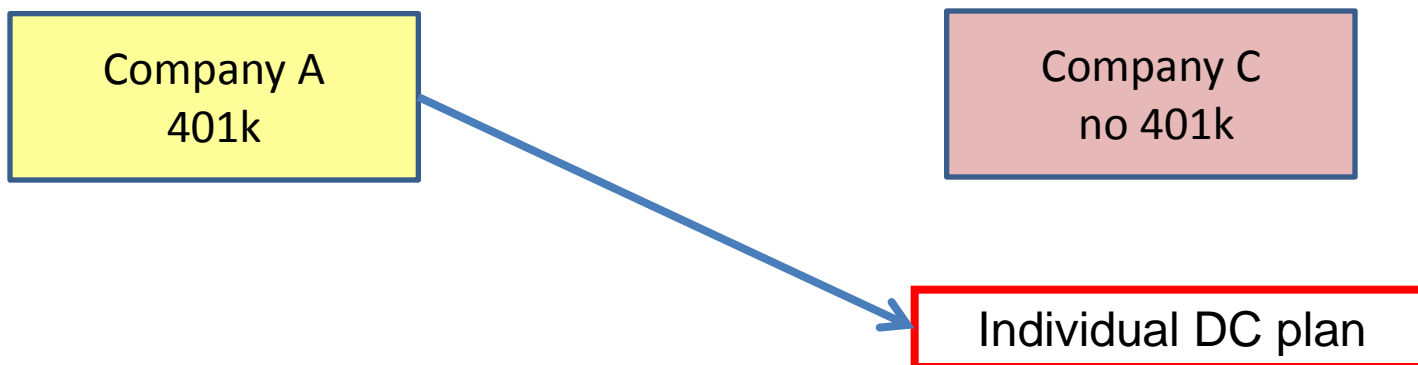
Age eligible to receive benefit



## Portability



401k asset will be rolled over



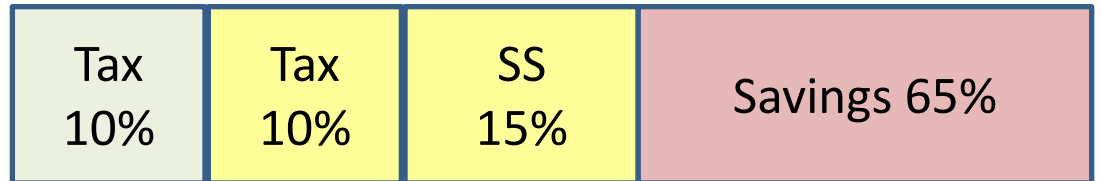
401k asset will be rolled over

- Tax free contributions
- Social security premium exemption

Income 5,000,000

(income tax 10% resident'  
tax 10%  
Social security premium  
15% )

<common financial product>



<DC>

