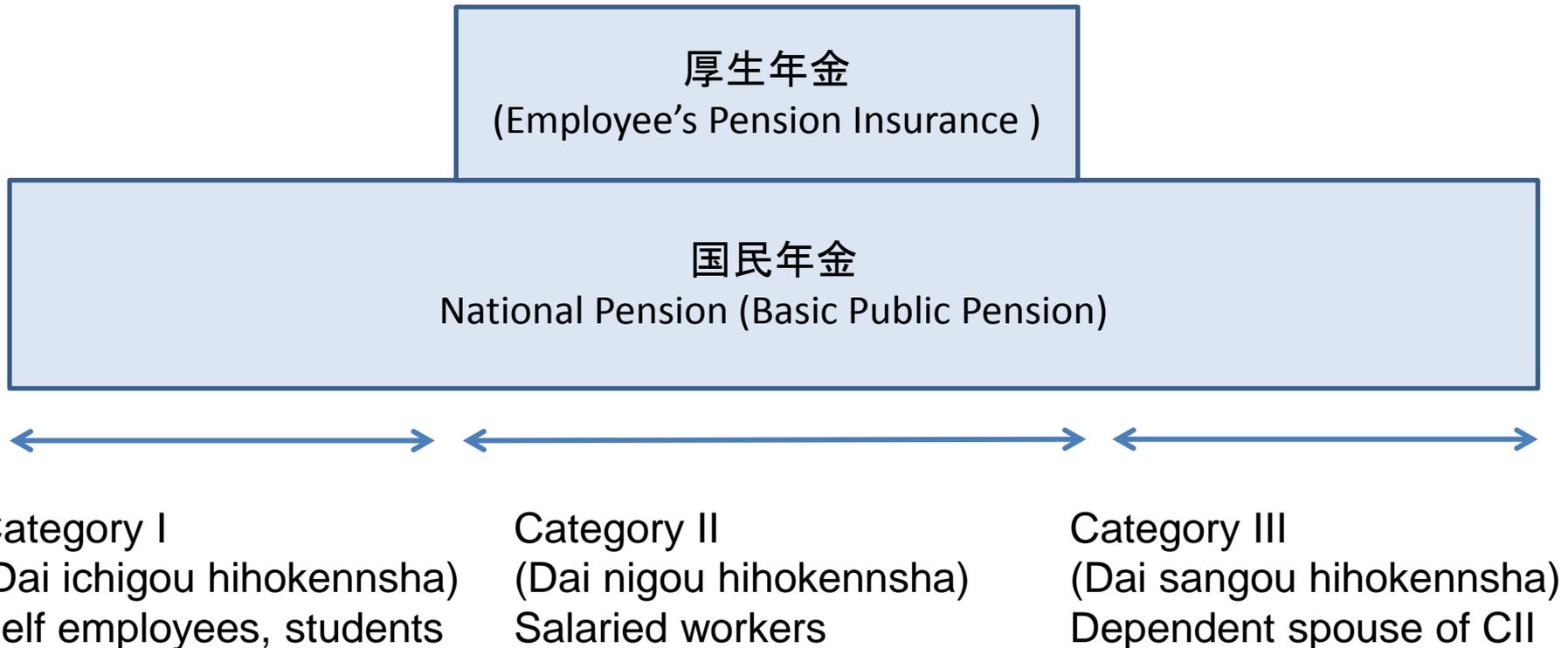


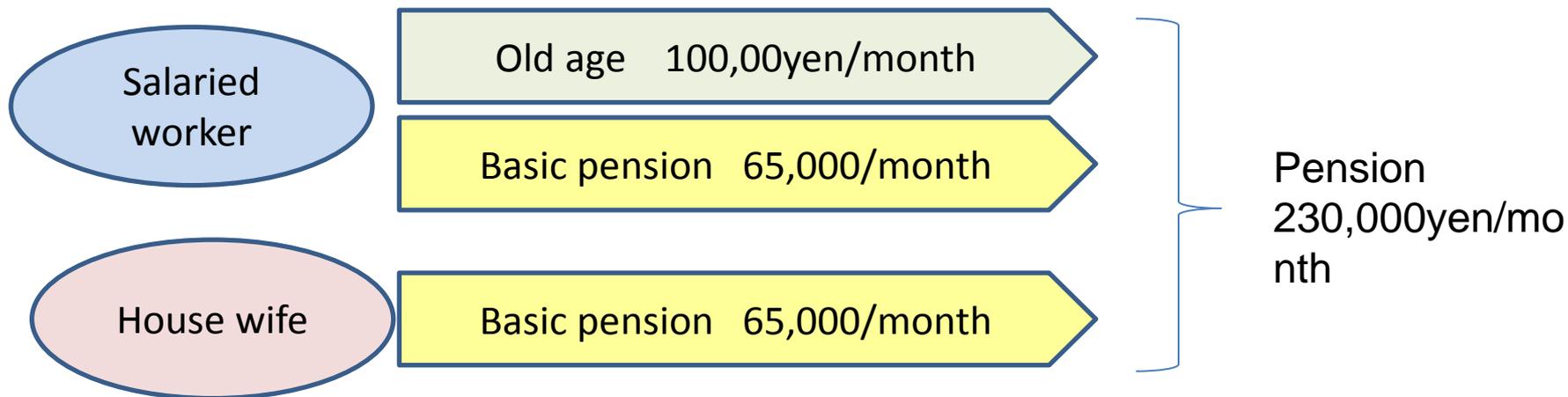
Defined Contribution Pension (Japanese 401k)

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Financial Planner NOBUE YAMANAKA
Tel: 090-4435-1953
Mail: yamanaka@asset-advantage.com

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

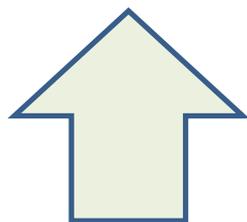
Category II
(Dai nigou hihokennsha)
Salaried workers

Category III
(Dai sangou hihokennsha)
Dependent spouse of CII

Declining birthrate
and increasing
aged population

National Pension

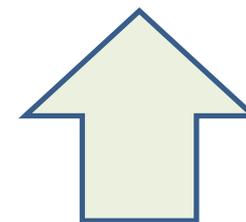
Aged people's pension



Salaried workers'
premium

401k

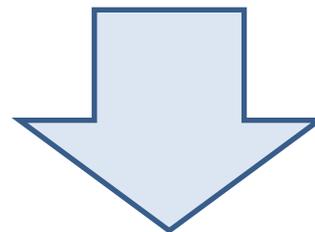
Individual pension



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

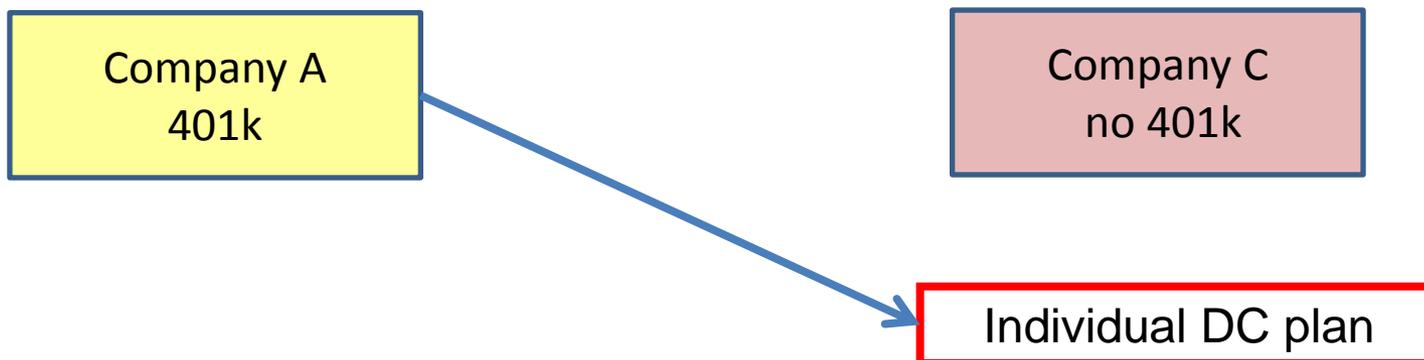
More than 10 years >>> 60
 8 years .>>>61
 6 years >>>62
 4 years >>>63
 2 years >>>64
 1 month >>>65

Age eligible to receive benefit

Portability



401k asset will be rolled over



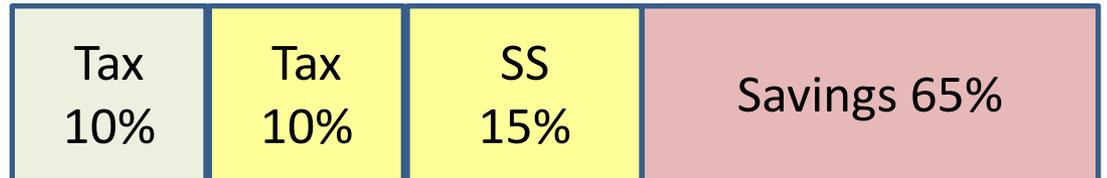
401k asset will be rolled over

- 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>

