

Sendai Multicultural Center News

Pension System



All people who are registered to reside in Japan and aged between 20 and 59, irrespective of their nationality, must be covered by the Public Pension system and must pay contributions. The type of Pension you enroll in depends on your type of work. Public Pensions are split into two categories; the Employees' Pension and the National Pension. If you are working at a company, you will enroll under the category of Employees' Pension; in this case, your company completes the enrollment procedures for you. For those not enrolled in the Employees' Pension, you must enroll under the National Pension.

The following is information we would like to share, based on past consultations we've had at the Sendai Multicultural Center (SenCUL).

Q: When can I receive my Pension?

A: In general, you are able to complete procedures after you turn 65 and receive your pension. Even before turning 65, you are eligible to receive a "Disability Pension" after an illness or injury leaves you disabled. You are eligible to receive a "Survivors' Pension" after a family member, who has been enrolled in the Pension System and has not yet received their pension, passes away.

Q: What happens if I don't enroll in a Pension?

A: There is a chance that you will not be able to receive a pension when you need it. On top of that, you will not be given permission to renew or change your status of residency, as proof of enrollment/payments to the National Pension is required. Enrollment and Pension Contributions after you turn 20 is to help you in your future.



Special Payment System for Students

The Special Payment System for Students exists for financially struggling students. If your income from the previous year falls below the requirement, your payments can be postponed until you join the workforce. The process for this system is done at the Insurance and Pension Section of your local ward office, or a pension office in the city. The procedures can also be done at some schools. You must apply during your first year as a student and renew your exemption status or you will lose it.

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Publications in Seven Languages

In addition to English, we also have publications in Japanese / にほんご, Chinese (Simplified) / 简体中文, Chinese (Traditional) / 繁體中文, Korean / 한국어, Vietnamese / Tiếng Việt, and Nepali / नेपाली.

They can also be viewed on our website, or found at the Sendai Multicultural Center.



What are Lump-sum Withdrawal Payments for non-Japanese people?

If you have contributed to the National Pension system for at least six months in total and were never eligible to receive a pension, you may file a claim for the “Lump-sum Withdrawal Payments” within two years after you register to leave Japan. The Lump-sum Withdrawal amount depends on the number of months for which you have paid contributions. If at least 10 years of contributions were paid and you return to your home country, you are ineligible for applying for a Lump-sum Withdrawal Payment; you are instead able to receive a pension from Japan in the future.



←Through the QR code on the left, you can read an explanation of “lump-sum withdrawal payments” with furigana.

We also have explanations of “lump-sum withdrawal payments” in languages other than Japanese. Through the QR code on the right, you can access and read explanations in 14 different languages, including English, Chinese, Korean, Vietnamese and Nepalese.



What happens if you don't contribute to the National Pension?

If you fail to pay the contributions by the due date, you will incur a late fee, increasing the amount you will need to contribute. If you continue to not contribute, you will receive a “Demand Letter” demanding your contribution. Your bank assets will be investigated and seized, following a notice of seizure. Don't leave payments unpaid. If you can, pay them. If it is difficult, reach out for help.



Basic Pension Number

You will need your Basic Pension Number for various procedures, such as when you leave your job or apply a lump-sum withdrawal. This number is written in your Pension Handbook and Basic Pension Notification. Your Basic Pension Number doesn't change, so be sure to make efforts to keep your Pension Handbook safe.

If you want to know more about the National Pension system



Please have a look at the following materials further detailing the National Pension system.
(Including Japanese, English and Chinese, available in 15 languages.)

There is also a video covering the pension system and enrollment procedures. (Available in 6 languages, including English, Chinese and Korean.)



Location for consultation about pensions:

- Insurance and Pension office of your local ward office
- The Pension Office
- The Pension Office service desk can provide assistance using an interpretation service. (Including English and Chinese, 11 different languages are available.)
- *Nenkin Dial* (0570-05-1165)
- Through a translation service, in addition to Japanese, *Nenkin Dial* also offers consultations in 11 languages, including English and Chinese.



Notice from SenTIA • Sendai Multicultural Center

Introducing "SenCUL"

Sendai Multicultural Center's New Name!

We're still keeping the old name. By taking parts from the old name and putting them together, "SenCUL" was born.

- Sen = Sendai
- CUL = Multicultural

Because our full name is so long, we wanted to shorten it to SenCUL.



From now on, Please feel free to call us **SenCUL** (センカル)!

Welcome to "SenTIA MAIL"

The SenTIA International Department provides a variety of information by e-mail.

Information includes information about daily life for foreign residents, SenTIA event information, disaster-prevention information, information in times of disaster, information from the City of Sendai (Sendai City Newsletter, etc.)

SenTIA MAIL is available in Japanese, English, Chinese, Korean, Vietnamese and Nepali.

Subscription is free.



Scan the QR code to sign-up.

Advisor Corner "Pension Systems in Japan and the US"

Thoughts and experiences from advisors on this issue's theme.

I moved back to Japan last July after living in the U.S. for 20 years. When I was asked to write an essay about the Japanese and U.S. pension systems, I realized how little I knew about them. I decided to do some research and reflect upon my experience with the pension systems in both countries.

Kokumin-Nenkin is Japan's National Pension System. It is similar to Social Security benefits in the U.S. Contributions to Kokumin-Nenkin are mandatory for all residents aged 20-59, while Social Security is funded through payroll taxes.

Kousei-Nenkin is Japan's Employee Pension Insurance, which is comparable to qualified retirement plans in the U.S., such as 401(k) and 403(b) plans. Contributions to this workplace-based pension plan are proportional to your salary. In the U.S., people also have IRAs (Individual Retirement Accounts), which are self-funded retirement saving plans.

I first got my social security card when I was 19 years old. I was a freshman in college in the U.S., and one of my international student friends needed a social security card for work. I went along with her to the Social Security Office because she needed company, and I ended up getting my card too.

While I was a student in the United States, I worked on campus. After graduating from college and graduate school, I worked in the field of Education for a few years. I noticed that social security tax was taken from my monthly pay stubs.

Even though I spent most of my young adulthood in the U.S., I have continued to put money into my Kokumin-Nenkin account since I was 20 years old. I've never had any intention of giving up my Japanese citizenship, so I felt that it was important for me to contribute to the pension system, even though it was optional while I was living abroad.

Navigating the pension system in another country can be complicated! (Trust me, it is not easy for any of us!) We hope this edition of the SenCUL newsletter helps you have a better grasp of how the Japanese pension system works and where to get help.

Remember, saving for retirement doesn't just help secure your financial future, it also can remind you to live mindfully and focus on what's meaningful in your everyday life.

(Adviser S)

Each advisor writes in the "Advisor Corner" each issue in all language versions. The Japanese translation for each is on our blog. Please have a look.

Sendai Multicultural Center

せんだいたぶんかきょうせい

仙台多文化共生センター



Opening Hours Daily 9:00 a.m. to 5:00 p.m. (closed during the New Year's holidays and 1 to 2 days per month for maintenance)

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URL <https://int.sentia-sendai.jp/e/exchange/>



■ Advice in foreign languages

We provide multilingual consultation on worries and problems about daily life. Please call the Interpretation Support Hotline at (022) 224-1919.

Languages available: English, Chinese, Korean, Vietnamese, Nepali, Tagalog, Thai, Portuguese, Spanish, Russian, Indonesian, Italian, French, German, Malay, Khmer, Burmese, Mongolian, Sinhala, Hindi, Bengali, and Urdu.

Specialist Consultations for Foreign Residents

We periodically hold specialist consultations with lawyers, administrative scriveners and so on. If there are any matters that are affecting your life in Sendai, please schedule a consultation. Consultations are confidential and are limited to 30 minutes per person. Consultations are held from 1:00 p.m. to 4:00 p.m.

You can check the consultation dates on our website.

<https://int.sentia-sendai.jp/e/exchange/consultation.html>



Administrative
Scrivener



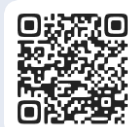
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Bureau



Immigration
Bureau



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Sendai City
Entrepreneurship Support Center
ASSISTA



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