



Lump Sum Pension Withdrawal (1)

Procedures for filing for the lump sum withdrawal payment (see General Information Handbook)

According to a law passed in 1994, all foreigners who pay into the Japanese pension system but then leave the country are eligible for a partial refund. Although we are eligible for this refund, we must follow the following steps to actually receive this money.

The reimbursement amount is calculated at the currency exchange rate on the day of transaction. When you get your pension refunded, 20% of it is taken by the Japanese Government as tax. However, you are eligible to have some of this taxed amount reimbursed to you, as well. Below, we have laid out, step-by-step, when and what you need to do to get your pension back.

1. Steps to Take Before You Leave Japan

- a) Fill out a claim form for the lump sum withdrawal payments (脱退一時金裁定請求書-*dattaiichijikin saiteiseikyusho*) and submit it to your local social insurance office (社会保険事務所-*shakai hokenjimusho*).
- b) Designate a person who is a resident of Japan to be your tax representative. This person can be a friend or co-worker. (See appendix for form)
- c) Officially designate him or her as your tax representative by filling out a Declaration Naming a Person to Administer the Taxpayer's Tax Affairs (納税管理人の届出書 *nouzeikanri ninno todoke-sho*). A copy of this form is available in the Japanese Host Institution Manual (契約団体用マニュアル-*keiyaku dantaiyou manyuaru*). When you've finished filling it out, submit it to your local tax office (税務署- *zeimusho*).

2. Things to Remember When Leaving Japan

Be sure to pack:

- Pension Book (年金手帳 *nenkin techou*)
- Contact information for:
 - o Tax representative
 - o School/Office
 - o Contracting organization

Note: Remember to turn in your Alien Registration Card at the airport! If you don't, you will have a LOT of trouble redeeming your pension refund!

Continued on next page!



Lump Sum Pension Withdrawal (2)

3. Steps to take when you get home

a) Mail a packet with the following contents to

〒168-8505東京都杉並区高井戸西3丁目 5番24号社会保険業務センター
Social Insurance Operation Center, Takaido-nishi3-5-24, Suginami-ku, Tokyo 168-8505

i. Pension Book

ii. Copy of passport (showing date of birth, country, signature, visa, and date of departure from Japan)

iii. A certified bank stamp OR all pertinent bank information for your home country bank

b) Wait until you receive a Notice of Lump Sum Withdrawal Payments (支給決定通知書- *dattaichijikin shikyū ketteitsuuchisho*) as a receipt for your money. Make a copy of this form for your records.

c) Revel in the large sum of money you just received in your designated bank account.

Pension Tax Refund

Still hungry for more pension cash? The next steps are for getting a partial refund for the 20% of your pension contribution that was withheld as tax.

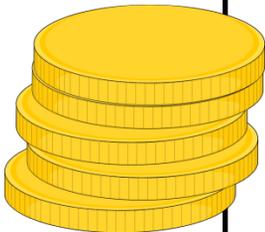
a) Mail the original Notice of Lump Sum Withdrawal Payments to your tax representative and have him or her fill out a tax return/payment confirmation (確定申告書- *kakuteishinkokusho*) for you.

b) Instruct your tax representative to have your remaining 20% deposited into their account (it must be deposited into a Japanese bank account)

c) Have your tax representative deposit the money in your account (via postal service international remittance, bank transfer, Go Lloyds, etc.)

d) Express deep and profound gratitude to your tax representative for helping you with this arduous process.

e) Revel AGAIN in the smaller sum of money you received in your designated bank account.





Lump Sum Pension Withdrawal (3)



Frequently Asked Questions

Credit goes to former Kumamoto PA Scott.

Q1: Where do I find the different pension numbers I need for section 5 (Claimant's pension handbook data) of the pension refund claim form?

A: You only need to enter the "Basic Pension number" in this section. This number can be found in your blue pension handbook. It is the number at the top of the page with your name and birthday.

Q2: My bank doesn't have a certified bank stamp. What should I do?

A: In this case, you will need to submit documentation from the bank verifying the bank name, branch name, branch address, account number and account holder's name (account holder must be you). Reference: Lump-sum Withdrawal Payment Claim Form

Q3: I am filling in the History section on page 2 of the claim form. Which type of pension was I enrolled in, and what dates should I list for the enrollment period?

A: All JETs are enrolled in (2) Employees' Pension Insurance. For enrollment period, list the beginning date of the appointment of your first JET year and ending date of the appointment of your last JET year. Note: this may be different for those who worked in Japan before JET.

Q4: I noticed the GIH and Social Insurance Agency site only list refund amounts for up to 36 months of enrollment. Does the amount continue to increase beyond 36 months?

A: No, you can only receive up to 36 months worth of pension payments refunded. This is a Social Insurance Agency regulation.

Q5: Can I apply for the pension refund from Japan?

A: No, only those who have left Japan (and in doing so canceled their alien registration by handing over their Alien Registration Card at the airport when departing) may apply.



Lump Sum Pension Withdrawal (4)



Frequently Asked Questions (cont.)

Credit goes to former Kumamoto PA Scott.

Q6: How much time will it take to get the lump-sum refund?

A: On average, it takes 3-6 months from submission of the claim form. If information on the claim form is incorrect or insufficient, the process will take longer.

Q7: I didn't designate a tax representative before I left Japan. Is it possible to do so from my home country?

A: Yes, it is possible. You do not have to be present when the form is submitted to your local tax office. Find someone in Japan willing to be your tax representative and, upon filling in the necessary information, send him or her the tax representative declaration form. He or she will then take it to the local tax office when submitting the claim for the tax refund.

Q8: Does the tax representative declaration form have to be submitted to my local tax office?

A: Yes, it should be submitted to the tax office with jurisdiction over the address where you filed for alien registration. Note: Tax offices are not always at city/town halls.

So how much can I expect to receive?

The amount of pension contribution money refunded to foreigners varies based on the number of months of employment (and contribution to the pension fund) in Japan. JETs should reference the table below to see how much they can expect to get back.

Amount Refunded by Months on JET

(calculated on monthly average salary of ¥300,000 per month before taxes are withheld)

6 months or more, but under 12 months	¥130,000
12 months or more, but under 18 months	¥260,000
18 months or more, but under 24 months	¥390,000
24 months or more, but under 30 months	¥510,000
30 months or more, but under 36 months	¥640,000
36 months or more	¥770,000



Tax Representative Designation Form

DECLARATION NAMING A PERSON
TO ADMINISTER THE TAXPAYER'S TAX AFFAIRS

(For use by foreigners)

納税管理人の届出書 (外国人用)

TO THE CHIEF OF DISTRICT TAX OFFICE
税 務 署 長 殿

This Declaration is to be used to appoint a *Tax Representative* from among persons resident in Japan, who will deal with the filing of national tax returns and all other matters relating to national tax and to declare this fact to the District Tax Office having jurisdiction over a taxpayer's place for tax-payment when the taxpayer ceases to be resident within Japan.

この届出書は納税義務者が日本に居住しないこととなったときに、納税申告書の提出、その他国税に関する事項を処理させるため、日本に居住するものの中から納税管理人を定め、納税者の納税地を所轄する税務署に届け出る場合に使用します。

Taxpayer 納税者	Name (please type or print) 氏名 (タイプしてください)	<input type="checkbox"/> Mr. . . .	(Last)	(First)	(Middle)	Occupation 職 業	
	Place for Tax-Payment 納 税 地						
	Present Address (in Japan) 現在の住所または居所 (本邦内)					Telephone Number 電話番号	
	Address in Future (abroad) 将来の住所または居所となるべき場所 (本邦外)						
Tax Representative 納税管理人	Name (please type or print) 氏名 (タイプしてください)	(Last) (First) (Middle)			Occupation 職 業		
	Address 住所または居所					Telephone Number 電話番号	
Reason for Appointing the Tax Representative 納税管理人を定めた理由							
I hereby declare that the above named Tax Representative is authorized to act for me.							
Date : _____, 19____		Signature of the Taxpayer : _____					

(Reference)

Article 117 of General Law of National Tax (excerpt) :

- ① In case where a taxpayer, as an individual, has neither domicile nor residence (except for an office and a place of business) or comes to have neither of them within the enforcement area of this law, if it is necessary for the taxpayer to deal with the filing of his tax returns, or other matters relating to his national tax, he shall appoint a tax representative to deal with the said matters for him from among those persons who have their domicile or residence within the enforcement area of this law and are in a position convenient to deal with the said matters.
- ② When a taxpayer has appointed a tax representative in accordance with the provision of the preceding paragraph, he shall declare this to the chief of the district tax office having jurisdiction over the place for tax-payment of the national tax which the tax representative is to deal with. The same shall apply when the taxpayer has discharged him

(参 考)

国税通則法第 117条 (抜粋) :

- ① 個人である納税者がこの法律の施行地に住所及び居所(事務所及び事業所を除く。)を有せず、若しくは有しないこととなる場合……(中略)……納税申告書の提出その他国税に関する事項を処理する必要があるときは、その者は、当該事項を処理させるため、この法律の施行地に住所又は居所を有する者で当該事項の処理につき便宜を有するものの中から納税管理人を定めなければならない。
- ② 納税者は、前項の規定により納税管理人を定めたときは、当該納税管理人に係る国税の納税地を所轄する税務署長にその旨を届け出なければならない。その納税管理人を解任したときも、また同様とする。