

"Pension scheme" that ensure your stable livelihood in the future.

## Let's join pension scheme for your future.

If you are not a Japanese citizen, you can claim the payments after leaving Japan.



Old age stage will become unavoidable. Income that people got in younger age will be decreased or halted after retirement. Let's reconsider "pension scheme" that ensures your stable livelihood in the future.

By M/s. Miho Maeda, administrative scrivener

### ● Pension benefits will help you after retirement in the future.

Pension benefits are paid when aging or in unworkable condition by injury or disease. Some of you may find deduction for public pension from monthly pay statement. It is too complicated to explain pension scheme in Japan. Although it is impossible to write one-page summary on this issue, we will outline the elements of public pension schemes. Besides national pension, there is welfare pension scheme for people working in private companies. In welfare pension scheme, monthly insurance premium will be calculated in accordance with each individual income and the company shares half of the total insurance premium. When you are self-employed, you need to join the national pension scheme and the insurance premium will be paid at your own expense. Usually national pension benefits will begin at the age of 65 years old but the pension benefits amount and method are variable depending on whether he/she joined welfare pension scheme or not. For example, the pension benefits in welfare pension scheme change depending on employees's income when they were younger. In case of sudden wage-worker death, whether surviving family can receive bereaved family pension benefits or not depends on family configuration, family members' age and pension scheme. For more details, please contact your local Social Insurance Agency ( Afterwards SIA) office. Recently, the sloppy management of pensions by the SIA was discovered and criticized. After that, the confirmation document on pensions is to be sent to all of pension payers periodically (Periodical post mail on pension). If you have some inquiries on pensions, please visit your local SIA office with the confirmation document. In Japan foreign citizen can apply for "Lump-sum Withdrawal Payments". The eligible foreign citizens are persons enrolled in Japanese public pension schemes for 6 months or longer. It seems unreasonable to leave Japan without any payback of public pension scheme in spite of monthly payment. In this case, it may be possible to receive some of refund after leaving Japan. But please note that this procedure is complicated and it takes time, for example ,sending the documents to SIA. For more information on this payback, please visit your local Social Insurance Agency office and ask how to apply this Lump-sum Withdrawal Payments after fixing departure for home. In any case, please understand that no monthly payment, neither pension benefits nor Lump-sum Withdrawal Payments. Please consider this pension issue as your own.

[www.ficec.jp/foreign/](http://www.ficec.jp/foreign/)

● FICEC's office moved new location. The new address is written on the last page.

**Exchanges between Japanese and foreign citizens through "International Exchange Forum 2011" ! On Nov. 13, From 12:00 at Fujimino Exchange center in Fujimi city**

One of biggest events will be held this year for exchange between Japanese and foreign citizens, too. It is "International Exchange Forum" held annually by Fujimi City. Please experience "Come, See, Know and Feel". FICEC will join this event with our own projects. This event makes it easy for you to get to know people coming from all over the world. You may enjoy pleasant experience.



- Place : Fujimino Exchange Center (10 minutes walk from Fujimino Station East Exit)
- Time : From 12:00 - 16:00
- Exciting experiences : Wear ethnic and Japanese costumes, Tai Chi, Thailand traditional massage, Flower arrangement, Curve out a letter, Japanese drum, Multicultural card game, Police officer's uniform, African drum, Foreign citizens opinion and etc.

**●The third event "Weeding Nishinohara central park and planting azaleas"**

**We are in need of individuals who join "Let's enjoy international exchange" starting at 10:00 on November 23.**

Park is considered to be citizens' place of relief. The third event in our programs is "Weeding park and plant azaleas". Tools for weeding and planting are provided by FICEC. Please come to Nishinohara central park by 10 o'clock and joining this event. Let's have a nice memory with this event in Japan.



**The first event was successful "Cleanup of plaza at Kamifukuoka".**

Local residents and foreign citizens succeeded in cleaned up the plaza in from of Kamifukuoka station on September 30 with a single purpose. All of us had a nice and memorable time with Sri Lanka sweets after this clean-up.

**Club for after school activities for children**

In Fujimi City they have a club after school activities for children during their parents absence, helping children studying homework, having sweets or playing under instructor's guidance. Soon application for this club entrance will start and Fujimi city opens 3 club locations including Mizutani community center starting from November 24. Please contact the nursery section of Fujimi ciity for more details. Other cities will open almost same date as Fujimi city. It is recommendable to submit application as soon as possilbe.

**Free consultation at city office with an interpreter.**

- Consultation service is available at city office in your language through mobile phone.
- This service is available at Higashimatsuyama, Warabi, Namaegawa and 10 wards in Saitama city. Please feel free to use this service.
- Languages:Chinese,English,Portuguese Tagalog, Spanish
- Free of charge

**[www.ficec.jp/living/](http://www.ficec.jp/living/)**

**●Please refer to the "Information booklet for cozy life in Japan with six languages."**