Improved Welfare for Workers

Overview

Outline of The Workers' Property Accumulation Promotion System

The Worker's Property Accumulation Promotion System was founded in accordance with The Worker's Property Accumulation Promotion Act enacted in 1971. It is the system that the government and employers provide support for and cooperate in the efforts of workers to make properties such as savings and acquisition of their own houses.

	1	The Workers' Property Ac	cumulation Promotion System	
Property Acc Banks, Secur The Property Accumulation Savings System	The Property Accumulation Per Savings Syster ar savings plan for v wages ant Accumulation ha 5	tem gs Handling Institutions nce, Accident insurance The Property Accumulation Savings for House Construction System workers by means of as to be started from less than (5 years of age sion Appropriated for the expenses of the acquisition of a house or extension/ reconstruction, etc.	F The Employment and Human R raises funds from property accu	Stem Education Financing System red Financing of the expenses required for receiving education for worker's ownselves and their families through entrepreneurs or directly • Loan limit Five times the property accumulation saving balance (¥4.5 million at maximum) • Interest rate (Fixed)
Interest, etc. is subject to taxation	ect to million for property accumulation pension savings		 Number of Loans 152,783 cases Outstanding balance of loan ¥1.6 trillion 	 Number of Loans 300 cases Outstanding balance of loan ¥200 million
Number of contracts				
6.39 million	2.08 million	1.01 million		
	Saving balance	ce		
¥10.5 trillion	¥3.7 trillion	¥2.5 trillion		

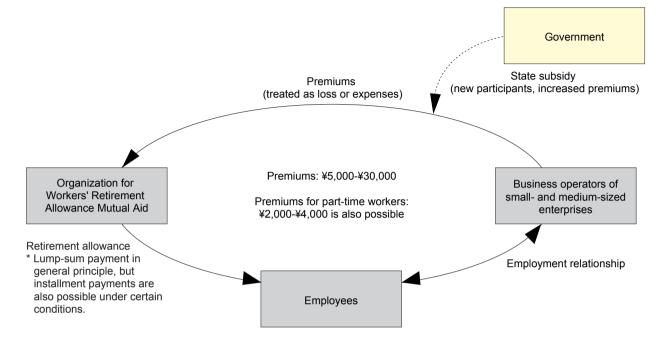
The interest rate is as of July 1, 2011.

The saving balance and outstanding balance of loan are as of the end of March 2011.

The Small- and Medium-Sized Enterprises' Retirement Allowance Mutual Aid System

The Small- and Medium-sized Enterprises' Retirement Allowance Mutual Aid System provides small- and medium-sized enterprises that cannot establish their own retirement allowance systems, creating a common retirement allowance system based on mutual aid among such enterprises with the government aid. This system aims to improve welfare of workers of small- and medium-sized enterprises and contribute to the growth of small- and medium-sized enterprise businesses.





Number of Participants and Amount of Payment (FY 2010)

	The Small- and Medium-Sized Enterprises' Retirement Allowance Mutual	Retirement Allowance Mutual Aid System for specified industries		
	Aid System for general industries	Construction	Sake maker	Forestry
Target	Mainly for regular workers	For workers employed during a specific period in each industry (fixed-term worker)		
Mutual aid contractors				
(Employers) Number of cases	367,858	182,668	2,440	3,326
Mutual aid members				
(Workers) Number of persons	3,136,282	2,868,396	16,209	40,529
Retirement allowance, etc.				
Number of payments (case)	279,815	65,090	1,809	1,894
Retirement allowance, etc.				
Amount of payment (¥1,000)	379,287,970	60,907,548	450,933	1,568,366

(Note) The number of mutual aid contractors and the number of mutual aid members are as of the end of March 2011.