

of 1 of the Employees' Pension Insurance (the remuneration-based portion) benefit against 2 of the wage increase is made (Old-Age Pension for Active Workers system).

(Note) The full amount of the Old-Age Basic Pension benefit should be paid. Application of the Old-Age Pension for Active Workers system to persons 70 years old and over will start in April 2009.

Simplified examples of households where all of husbands and wives are of 65 years and over are shown below (monthly):

(Example A)

Full-time housewife and her husband who was the insured person of the Employees' Pension Insurance (the benefit is 233,000 yen.)

(Example B)

Husband and wife who were both the insured persons of the Employees' Pension Insurance (the benefit is 296,000 yen)

(Example C)

Husband and wife who were both the insured persons of the National Pension only (for example, households of self-employed persons, etc.) (the benefit is 133,000 yen)

<p>Employees' Pension Insurance (of husband) Proportional calculation is made using the average earnings and the insured period (the benefit is 101,000 yen. On the assumption that he was earning Men's Spendable Total Remuneration (converted to monthly amounts: 393,000 yen), and insured for 40 years)</p>	<p>Employees' Pension Insurance (of wife) Proportional calculation is made using the average earnings and the insured period (the benefit is 63,000 yen on the assumption that she was earning Women's Spendable Total Remuneration (converted to monthly amounts: 244,000 yen), and was insured for 40 years)</p>	
<p>Basic Pension (of husband) Approximately 66,000 yen on the assumption that he was insured for 40 years.</p>	<p>Employees' Pension Insurance (of husband) Proportional calculation is made using the average earnings and the insured period (the benefit is 101,000 yen on the assumption that he was earning Men's Spendable Total Remuneration (converted to monthly amounts: 393,000 yen), and insured for 40 years)</p>	
<p>Basic Pension (of wife) Approximately 66,000 yen on the assumption that she was insured for 40 years.</p>	<p>Basic Pension (of husband) Approximately 66,000 yen on the assumption that he was insured for 40 years.</p>	<p>Basic Pension (of husband) Approximately 66,000 yen on the assumption that he was insured for 40 years.</p>
	<p>Basic Pension (of wife) Approximately 66,000 yen on the assumption that she was insured for 40 years.</p>	<p>Basic Pension (of wife) Approximately 66,000 yen on the assumption that she was insured for 40 years.</p>

\* Benefit amounts shown are for the fiscal year 2004.

## (2) The Disability Pension

### 1) Qualifying conditions for the pension benefit

- When the insured person comes to have any disability due to disease or injury when he/she is covered of any of the public pension system.
- When the insured persons is not a defaulter of the Scheme's premium for the period equal to one-third of his/her insured period before he/she has become disabled in principal.

### 2) Standard amount of pension benefit

#### (Disability Basic Pension)

- Disability Grade 1 (those who have any severe disability on both hands, those who are completely blind, etc.)

The amount of pension benefit equals to that for the Disability Grade 2 benefit under the Disability Basic Pension multiplied by 1.25 (in the 2009 fiscal year, 82,508 yen per month).

Additional amounts:

The 1st and the 2nd children                      18,992 yen per person

The 3rd and subsequent children              6,325 yen per person

("Children" means those who are children until the end of the fiscal year to which their 18 years-old birthdays belong or the persons with any Disability Grade 1 or 2 under 20 years old.)

- Disability Grade 2 (those who have any severe disability on either hand, etc.)

The amount of pension benefit equals to the full amount paid under the Old-Age Basic Pension (in the 2009 fiscal year, 66,008 yen per month).

Additional amounts:

The 1st and the 2nd children                      18,992 yen per person

The 3rd and subsequent children              6,325 yen per person

("Children" means those who are children until the end of the fiscal year to which their 18 years-old birthdays belong or the persons with any Disability Grade 1 or 2 under 20 years old.)

(Disability Employees' Pension)

- The amount of pension benefit for those with Disability Grade 1 equals to that for the Grade 2 disability pension benefit multiplied by 1.25.
- The amount of pension benefit for those with Disability Grade 2:  
Similar to the Old-Age Employees' Pension, the average amount of his/her earnings while he/she was insured and his/her insured period are based upon for the calculation (when the insured period is less than 25 years (or 300 months), the calculation is made on the assumption that he/she was insured for 25 years.)
- Under the Disability Employee's Pension for Grade 1 and 2, 18,992 yen is added to the above-mentioned benefit when his wife is making a livelihood together.
- The amount of pension benefit for those with Disability Grade 3:  
For this, the same formula used to calculate the benefit amount for those with Disability Grade 2 under the Disability Pension, provided that no added payments is granted even if he or she has spouse. The minimum guaranteed amount is 49,516 yen.
- In addition, there is the Disability Allowance (a lump-sum) to cover those with less severe disability.

### **(3) The Survivors' Pension**

#### 1) Qualifying conditions for the pension benefit

- When any pension recipients or insured persons (members) of a pension system who supported the survivor's livelihood died, the benefit is provided to the survivor.

##### (Survivors' Basic Pension)

Wife having child(ren) or to child(ren) of the beneficiary or the insured person.

("Children" means those who are children until the end of the fiscal year to which their 18 years old birthdays belong or the persons with Disability Grade 1 or 2 under 20 years old.)

##### (Survivors' Employees' Pension)

- ① Spouse or child(ren) of the beneficiary or the insured person
- ② Parents of the beneficiary or the insured person (when he or she had no spouse and child(ren))
- ③ Grandchild(ren) (when he/she had no spouse, child and parents)
- ④ Grandparents (when he/she had no spouse, child, parents and grandchild (ren))

("Children and grandchildren" means those who are children and grand children until the end of the fiscal year to which their 18 years old birthdays belong or the persons with Disability Grade 1 or 2 under 20 years old. In the cases that the survivor is husband, parents and/or grandparents, the benefit is provided after survivor becomes 60 years old, subject to the condition that the insured person died 55 years old or older.)

- Similar to the Disability Pension, the benefit is provided when the dead insured person is not a defaulter of the Scheme's premium for the period equal to one-third of his/her insured period.

#### 2) Standard amount of pension benefit

##### (Survivors' Basic Pension)

The amount of pension benefit equals to the full amount paid under the Old-Age Basic Pension (in the 2009 fiscal year, 66,008 yen per month).

##### (Survivors' Employees' Pension)

- The amount of pension benefit equals to three-fourths of the dead insured person's benefit amount under the Old-Age Employees' Pension System at the time of his/her death.
- When the insured period of the dead insured person is less than 25 years (or 300 months) at the time of his/her death, the calculation is made on the assumption that he/she was insured for 25 years.