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

The Small- and Medium-Sized Enterprises' Retirement Allowance Mutual Aid System supports smaller enterprises, which cannot establish their own retirement allowance systems, by creating a common retirement allowance system using a mutual aid system among such enterprises and the governmental aid. This system aims to improve the welfare of people working for smaller enterprises and contribute to the growth of smaller businesses.

Structure of ordinary Small-and Medium-Sized Enterprise Retirement Allowance Mutual Aid System

- **Government**
  - National subsidy (new participants, premium increase)

- **Organizations for Worker’s Retirement Allowance Mutual Aid**
  - Premium (treated as loss or expenses)

- **Premium**
  - ¥5,000 - ¥30,000

- **Premium for part-timers**
  - ¥2,000 – ¥4,000 is also possible.

- **Small-business owners**
  - Employment relationship

- **Employees**
  - Retirement allowance
  - Although lump sum payment is a general principle, installment is possible under certain circumstances.