### International Comparison of Pension Systems

#### Japan
- **Plan system**: Two-tier
- **Subject person for compulsory participation**: All residents
- **Premium rate (2009)**:
  - National pension (basic pension): 65 years old
  - Employees' pension insurance: 60 years old
  - *The age will be raised to 65 years old by 2025 for men and by 2030 for women.*
  
- **Pensionable age (2009)**:
  - National pension (basic pension): 66 years old
  - Employees' pension insurance: 60 years old
  - *The age will be raised to 65 years old by 2027.*
- **Period of coverage required for entitlement to an old-age benefit**: 25 years
- **National subsidies**: 1/2 for the benefit cost of the basic pension

#### U.S.A.
- **Plan system**: One-tier
- **Subject person for compulsory participation**: Employees and self-employed workers
- **Premium rate (2009)**:
  - 12.4% (Equally shared by employer and employee)
- **Pensionable age (2009)**:
  - Men: 65 years old
  - Women: 60 years old
  - *The age will be raised to 65 years old for women from 2010 to 2020.*
  - *The age will be further raised from 65 to 68 years old for both men and women from 2024 to 2046.*
- **Period of coverage required for entitlement to an old-age benefit**: 40 quarters of plan participation (equivalent to 10 years)
- **National subsidies**: None

#### United Kingdom
- **Plan system**: One-tier
- **Subject person for compulsory participation**: Employees and self-employed workers
- **Premium rate (2009)**:
  - Men: 65 years old
  - Women: 60 years old
  - *The age will be raised to 65 years old for women from 2010 to 2020.*
  - *The age will be further raised from 65 to 68 years old for both men and women from 2024 to 2046.*
- **Pensionable age (2009)**:
  - 65 years old
  - *The age w ill be raised to 67 years old from 2012 to 2029.*
- **Period of coverage required for entitlement to an old-age benefit**: 5 years
- **National subsidies**: None

#### Germany
- **Plan system**: One-tier
- **Subject person for compulsory participation**: Employees of the private sector and self-employed workers engaging in specified occupation (lawyers, medical doctors, etc.)
- **Premium rate (2009)**:
  - [General employees] 19.9% (Equally shared by employer and employee)
- **Pensionable age (2009)**:
  - Men: 65 years old
  - Women: 60 years old
  - *The age w ill be raised to 65 years old for men from 2010 to 2020.*
  - *The age w ill be further raised from 65 to 68 years old for both men and women from 2024 to 2046.*
- **Period of coverage required for entitlement to an old-age benefit**: 25 years
- **National subsidies**: 26.4% of benefit cost (2008)

#### France
- **Plan system**: One-tier
- **Subject person for compulsory participation**: Employees and self-employed workers
- **Premium rate (2009)**:
  - [General employees] 16.65% (Equally shared by employer and employee)
- **Pensionable age (2009)**:
  - 60 years old
- **Period of coverage required for entitlement to an old-age benefit**: None
- **National subsidies**: About 25.7% (2008) by general tax and contributions by general community (CSG, etc.)

#### Sweden
- **Plan system**: One-tier
- **Subject person for compulsory participation**: Employees and self-employed workers
- **Premium rate (2009)**:
  - 17.21% (Employer: 10.21%)
  - *In addition, a premium of 1.7% for survivors' pension is imposed on employer.* (this is different from the old-age pension)
- **Pensionable age (2009)**:
  - 60 years old
- **Period of coverage required for entitlement to an old-age benefit**: None
- **National subsidies**: For the guaranteed pension component

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**Source:**
- Social Security Programs Throughout the World: Europe, 2008.1 The Americas, 2009
- The Mutual Information System on Social Protection
- Social security in advanced countries (1) U.K., (4) Germany, (5) Sweden, (6) France, (7) U.S.A. (University of Tokyo Press), and others