Overview of the Workers' Property Accumulation Promotion System

The Worker's Property Accumulation Promotion System was founded on the basis of the Worker's Property Accumulation Promotion System enacted in 1971 and it is the system that the government and employers aid, and cooperate with effort to make properties such as worker's saving and acquisition of their own houses.

The Workers' Property Accumulation Promotion System

- The Property Accumulation Promotion System
  - The Property Accumulation Promotion Handling Organization
    - Banks, Securities, Life insurance, Accident insurance
- The Property Accumulation Financing System
  - The independent administrative agency Employment and Job Skill Development Organization raise funds from the Property Accumulation Promotion Handling Organization, and finances it (One third of the Property Accumulation total balance is the limit).

The Property Accumulation Promotion System	The Property Accumulation Pension System	The Property Accumulation House Saving System
To save money regularly for a long-term by means of deduction (being kept back) from wages by workers		
No age requirement Accumulation that do not limit purpose of spending money	The beginning of accumulation must be under 55 years old Receiving as pensions (After 60 years old) Method of paying pensions Fixed amount type・Gradual increase type ・the type that payment is comparatively high for years since it began, however that amount is getting lower (In case taking care, increase of amount of receiving money can be changed).	Appropriation of it for acquisition of a resident, and for reform and others
Interest is subject to taxation	nterest less than 5.5million is not subject to taxation.（In case of the Accumulation Pension, such as life insurance, etc, amount of tax-free is 3.85 million at most on the basis of payment）. The Worker's Accumulation Pension is not subject to taxation after worker's retirement.	
The contracted number		
6,52 million case	2,13 million case	1,06 million case
Accumulation balance		
¥ 10.4 trillion	¥ 3.8 trillion	¥ 2.6 trillion

The Worker's Accumulation Loan System

It finances needed amount of money for construction, purchase and reform of their own residents by themselves (including existing residents).

- Line of credit
  Ten times the Property Accumulation balance (at most 40 million yen)
- Loan profit (Fixed for five years)
  1.36% per year
- Redemption period
  within 35 years
- Loaning number
  163,712 cases
- Outstanding balance of borrowed money
  ¥ 1.8 trillion

The Property Accumulation Educational Financing System

It finances needed amount of money for worker's own selves and their families to receive education through entrepreneurs or directly.

- Line of credit
  Five times the Property Accumulation balance (at most 4.5 million yen)
- Loan profit (Fixed)
  1.91% per year
- Redemption period
  within 10 years
- Loaning number
  298 cases
- Outstanding balance of borrowed money
  ¥ 200 million

The interest refers to the interest calculated as of April 1, 2009.
Accumulation and outstanding balance of borrowed money refer to the date calculated as of aMarch 31, 2010.