Defined Contribution Pension (Japanese 401k)

- Category-1 (21.54 million)
  - of whom 10.92 million are women
- Category-2 (37.42 million)
  - of whom 12.38 million are women
- Category-3 (11.53 million)
  - of whom 11.48 million are women

Exempted persons: 5.05 million

Paying subscribers

- Category-1 Insureds
  - Self-employed, agricultural workers, etc. between ages 20 and 59
  - Premium is a fixed amount: 13,300 yen/month
- Category-2 Insureds
  - Premium is proportional to income
  - Employees’ Pension premium rate: 17.35%
    - 13.58% by the gross pay basis
    - Appropriate for category-2 and category-3 basic pensions as well as employees’ pension insurance (income-proportional part)
  - Split evenly between worker and employer
- Category-3 Insureds
  - Private sector employees, Public servants, etc.
  - Premium is proportional to income

Not yet policyholders - 990,000

- 3.64 million people are 5% of the targeted public pension subscribers
- 3.64 million people are 16% of the Category-1 Insureds (including those not yet policyholders)
- 8.69 million people are 39% of the Category-1 insureds (including those not yet policyholders)

Paid by the national subsidies

Employees’ Pension

- Standard Pension: 238,000 yen/month (Average income of 370,000 yen)
- Basic Pension: 67,000 yen/month
  - As a couple, 134,000 yen/month

- 3.64 million people are 5% of the targeted public pension subscribers
- 3.64 million people are 16% of the Category-1 Insureds (including those not yet policyholders)
- 8.69 million people are 39% of the Category-1 insureds (including those not yet policyholders)

Eligible recipients of public pension benefits (March 31, 2001): 28.58 million people

Total pension amount paid to public pension recipients (FY2000): 39.45 trillion yen