

## List of Public Pension Schemes

### National Pension Scheme

(As of the end of FY 2008 (As of March 31, 2009))

Classification	No. of insured persons (10,000 persons) (1)	No. of persons Eligible for old-age basic pension, etc. (10,000 persons) (2)	Pension support ratio (1) — (2)	Average monthly benefit for old-age basic pension (excluding advance or postponed payment) (¥10,000)	Total cost of real expenditure (¥trillion)	Reserve fund At book value At market value (¥trillion)	Ratio of reserve fund to benefit expenditure At book value [At market value]	Pensionable age of old age basic pension (as of April, 2010)	Pensionable age of old age basic pension
No.1 insured person	2,001	2,690	2.55	5.8	4.2	7.7 [7.2]	3.5 [3.6]	15,100	65
No.2 insured person	3,809				—	—	—	—	
No.3 insured person	1,044				—	—	—	—	
Total	6,853								
(Ref.) Total of public pension subscribers	6,936								

- Notes: 1. In addition, there are 10,000 recipients of the old-age welfare pension.  
 2. No.1 insured persons include voluntarily participating insured persons.  
 3. The number of persons eligible for old-age basic pension, etc. represents the sum of the number of persons eligible for old-age basic pension and the number of persons eligible for old-age pension under the former National Pension Law and the number of persons eligible for the old-age (retirement) pension pursuant to the old law, aged on and above 65 years old of employees' pension plans.  
 4. Average monthly benefit for old-age basic pension represents the average monthly pension amount of persons eligible for old-age basic pension, excluding the benefits for those who selected advance or postponed payments. The average monthly benefit for old-age basic pension, etc., including advance or postponed payments and benefits for persons eligible for old-age basic pension under the former National Pension Law, is ¥54,000.  
 5. Total cost of real expenditure is the amount after deducting the revenue from the basic pension account, from the benefits, plus transfers to the basic pension account.  
 6. Reserve fund at market value represents the market value results of the investment of the fund earmarked for market investment by the Government Pension Investment Fund, including the profits and losses of the assets inherited from the former Pension Welfare Service Corporation. The profits and losses of the inherited assets are distributed to the Employees' Pension and the National Pension in proportion to the average outstanding balance of respective reserve funds of the Employees' Pension and the National Pension.  
 7. Total of public pension subscribers represents the sum of the insured of Employees' Pension schemes and nos.1 and 3 insured persons.

### Employees' Pension Scheme

(As of the end of FY 2008 (As of March 31, 2009))

Classification	No. of insured persons (10,000 persons) (1)	No. of persons eligible for old-age (retirement) pension (corresponding to old-age, retirement pension) (10,000 persons) (2)	Pension support ratio (1) — (2)	Average monthly benefit for old-age (retirement) pension (corresponding to old-age, retirement pension) (excluding advance or postponed payment) (¥10,000)	Total cost of real expenditure (¥trillion)	Reserve fund At book value [At market value] (¥trillion)	Ratio of reserve fund to benefit expenditure At book value [At market value]	Premium Rate (%) (as of April 2009)	Pensionable age of old-age (retirement) pension (FY2009)
Employees' Pension insurance	3,444	1,324	2.60	16.4	34.1	124.0 [116.6]	4.5 [4.6]	15.704	Remuneration-based portion General male/female: 60 years old Miners/seamen: 59 years old
Mutual Aid associations (MAAs) for national public officials	105	67	1.58	21.9	2.0	8.6 [8.2]	6.3 [6.4]	15.154	Fixed-amount portion General male/mutual aid female: 64 years old
Local public service employees MAAs	295	175	1.69	22.7	5.3	39.5 [36.2]	10.1 [10.0]	15.154	Employee's female: 62 years old
Private school teachers and employees MAAs	47	11	4.49	21.4	0.4	3.4 [3.2]	9.9 [9.8]	12.584	Miners/seamen: 59 years old
Total	3,892	1,576	2.47	17.4	41.8	175.5 [164.2]	5.3 [5.3]	—	

- Notes: 1. No. of persons eligible for old-age (retirement) pension and the average monthly benefit for old-age (retirement) pension for Employees' Pension insurance include those for the persons confirmed as eligible for the pension before the mutual aid associations of three ex-public corporations (JR, JT and NTT) and agricultural, forestry and fishery cooperative employees MAAs were merged into the Employees' Pension scheme.  
 2. No. of persons eligible for mutual aid association old-age (retirement) pension includes that for the retirement pension with a decreasing amount. (The same applies to the mutual aid associations of three ex-public corporations and former agricultural, forestry and fishery cooperative employees MAAs included in the Employees' Pension Insurance.)  
 3. Average monthly benefit for old-age (retirement) pension includes benefits for old-age basic pension. The figure, however, excludes the benefits for those who selected advance or postponed payments (including decreasing amount retirement pension) and for those who have reached the pensionable age with regard to the remuneration-based portion but have not reached the pensionable age with regard to the fixed-amount portion. Estimation method has been altered to a stricter one to exclude advanced payment receivers since this fiscal year.  
 4. Total cost of real expenditure is the amount after deducting the amount to basic pension from the benefit, plus the basic pension contribution.  
 5. The Employees' Pension Insurance rate for mineworkers and seamen is 16.488.  
 6. Reserve fund of the Employees' Pension insurance does not include the reserve of the portion the Employees' Pension Fund substitutes for the Employees' Pension insurance.  
 7. Reserve fund at market value of the Employees' Pension represents the market value results of the fund earmarked for market investment by the Government Pension Investment Fund, including the profits and losses of the assets inherited from the former Pension Welfare Service Corporation. The profits and losses of the inherited assets are distributed to the Employees' Pension and the National Pension in proportion to the average outstanding balance of respective reserve funds of the Employees' Pension and the National Pension.  
 8. Ratio of reserve fund to benefit expenditure represents an index showing that how many years of real total expenditure including state and public economy subsidies and additional spending is equivalent to the reserve fund held at the end of the previous fiscal year. (It is different from the reserve ratio representing that how many years of the expenditure financed with premium contribution of actual expenditure (the expenditure financed by other than state and public economy subsidies) is equivalent to the reserve fund held at the end of the previous fiscal year.)