

Outline of the Act Partially Amending the National Pension Act for Strengthening the Functions of the Pension System Based on Socio-economic Changes

P u r p o r t o f t h e A m e n d m e n t

From the perspective of strengthening the functions of the pension system based on socio-economic changes, in order to restructure the pension system into a system that is neutral to working styles and gender differences, etc. and takes into account diversified life styles and family structures, etc., as well as to ensure stability in life during old age through strengthening the income redistribution functions and expanding the private pension schemes, etc., this Act introduces measures such as expansion of employees' insurance coverage, reviewing the employees' old-age pension system for current workers, reviewing pensions for surviving family, and gradual increasing the upper limit of standardized monthly amount of remuneration, and raising the maximum eligibility age for joining an individual-type Defined Contribution pension plan (iDeCo), etc.

*The parts in red are amendments made by the House of Representatives.

O u t l i n e o f t h e A m e n d m e n t

I. Restructuring the pension system into a system that is neutral to working styles and takes into account diversified lifestyles, etc., and review the public pension system to ensure stability in life during old age and strengthen the income redistribution function

1. Expansion of employees' insurance coverage

- (1) Among the applicable requirements for part-time workers, the wage requirement is to be abolished, and the company size requirements are to be gradually abolished from October 1, 2027 until October 1, 2035.
- (2) For the privately-owned businesses that employ five or more workers on a regular basis, the exemption for certain business types is to be abolished, and all business types become eligible for employees' insurance. *Existing businesses are not subject to the new law for the time being as a transitional measure.
- (3) As the scope of coverage expands, the insurance premium burden on workers is to be reduced by increasing the employer's share of insurance premium contributions, and the insurance premiums paid by employers in excess of the employer's share (50%) will be refunded under the employees' insurance system.

2. Review of the employees' old-age pension system for current workers

For the employees' old-age pension system for current workers, which applies to the beneficiary of employees' pension insurance with a certain level of income, the income threshold for payment suspension is to be increased from 500,000 yen (based on fiscal year 2024 prices) to 620,000 yen.

3. Review of the pension for surviving family

- (1) To eliminate gender disparities in the pension system for surviving family, spouses in their 20s to 50s who have no children under 18 years old are to be eligible for fixed-term benefits for a period of five years in principle, and men under 60 years old are to be newly eligible. As measures, etc. to be taken in consideration, etc. in connection with these changes, benefits will be continued under certain conditions after five years have passed, a new system for pension division on death and additional fixed-term benefits are established, income requirements are abolished, and the additional benefits for middle-aged and elderly widows are revised gradually.
- (2) The provisions that suspends the payment of basic pension for surviving family payments to children who share the same household with parents who are not entitled to receive the basic pension for surviving family are to be abolished.

4. Gradual increase in the upper limit of the standardized monthly amount of remuneration for employees' pension insurance

For the upper limit of standardized monthly amount of remuneration, and from the perspective of asking contributions according to ability to pay and for enhancing future benefits, the upper limit is to be increased gradually from 650,000 yen to 750,000 yen (*), and a rule is to be introduced that allows the revision of the upper limit based on the percentage of those persons who have the highest-level of insurance among all insured persons. * Gradual increases from 680,000 yen to 710,000 yen, and then to 750,000 yen.

5. Raising the level of future basic pension benefits

- (1) The government is to assess future changes in the socio-economic situation, and if there is a significant difference in the expected term under adjustment between the basic pension and the employees' pension insurance in the next actuarial valuation and the benefit level of the basic pension is expected to fall due to the decline in the income redistribution functions of the public pension system, the government is to take necessary legislative measures to simultaneously complete the adjustment by the modified indexation of the basic pension and the employees' pension insurance, in order to improve the future benefit level of basic pension for the beneficiary of both pensions. In such a case, the government is to consider the establishment of a sustainable public pension system with balanced benefits and burdens.
- (2) In the case where the measures referred to in (1) above are taken, if the total amount of the basic pension and the employees' pension insurance is less than the total amount of the basic pension and the employees' pension insurance that would be paid if such measures were not taken, the government is to take necessary legislative and other measures to mitigate the impact.

II. Review of the private pension system

- (1) The maximum eligibility age for participation in the individual-type Defined Contribution pension plan (iDeCo) is raised to under 70.
- (2) The Ministry of Health, Labour and Welfare is to collect and publish information to make corporate pension operations more visible.

III. Others

- (1) From the perspective of strengthening the guarantees for pensioners with children, the government is to increase amount of the additional pension for children and review the amount of the spousal pension for the employees' old-age pension.
- (2) Lump-sum withdrawal payments may not be claimed for foreign nationals who have departed Japan with the permission for re-entry during the period of validity of that permission.
- (3) To assess changes in the socio-economic situation during the ongoing review of the supplementary provisions of the Amendment Act of 2020, the adjustment of benefits through the modified indexation of the remuneration-proportional portion is to be continued until the fiscal year following the next actuarial valuation, with appropriate measures taken.

In addition to Article 9, paragraph (1) of the Supplementary Provisions of the National Pension Act, which relates to the eligibility requirements for surviving family pensions, amendments are to be made to the provisions of that Act, the Employees' Pension Insurance Act, the Act on Special Provisions Incidental to Enforcement of International Social Security Agreements, the Defined-Benefit Corporate Pension Act, and the Act on Social Insurance Examiners and the Examination Committee of Social Insurance, etc., for which amendments to the provisions were necessary to be addressed by the Amendment Act of 2020, etc.

E f f e c t i v e d a t e

April 1, 2026 (except for I. 5. and III. (3), the effective date of which is the date of promulgation; I. 1. (3), October 1, 2026; I. 4. (increase to 680,000 yen), September 1, 2027; I. 1. (1) (size of business requirement), October 1, 2027; I. 1. (1) (wage requirement) and II. (1), the date specified by Cabinet Order within three years after promulgation; I. 4. (increase to 710,000 yen), September 1, 2028; I. 3. and III. (1), April 1, 2028; I. 4. (increase to 750,000 yen), September 1, 2029; I. 1. (2), October 1, 2029; III. (2), a date to be specified by Cabinet Order within four years after promulgation; II. (2) a date to be specified by Cabinet Order within five years after promulgation)

改正の趣旨

社会経済の変化を踏まえた年金制度の機能強化を図る観点から、働き方や男女の差等に中立的で、ライフスタイルや家族構成等の多様化を踏まえた年金制度を構築するとともに、所得再分配機能の強化や私的年金制度の拡充等により高齢期における生活の安定を図るため、被用者保険の適用拡大、在職老齢年金制度の見直し、遺族年金の見直し、標準報酬月額の上限の段階的引上げ、個人型確定拠出年金の加入可能年齢の引上げ等の措置を講ずる。

改正の概要

※赤字は、衆議院による修正部分

I. 働き方に中立的で、ライフスタイルの多様化等を踏まえた制度を構築するとともに、高齢期における生活の安定及び所得再分配機能の強化を図るための公的年金制度の見直し

1. 被用者保険の適用拡大等

- ① 短時間労働者の適用要件のうち、賃金要件を撤廃するとともに、企業規模要件を令和9年10月1日から令和17年10月1日までの間に段階的に撤廃する。
- ② 常時5人以上を使用する個人事業所の非適用業種を解消し、被用者保険の適用事業所とする。※既存事業所は、経過措置として当分の間適用しない。
- ③ 適用拡大に伴い、保険料負担割合を変更することで労働者の保険料負担を軽減できることとし、労使折半を超えて事業主が負担した保険料を制度的に支援する。

2. 在職老齢年金制度の見直し

一定の収入のある厚生年金受給権者が対象の在職老齢年金制度について、支給停止となる収入基準額を50万円（令和6年度価格）から62万円に引き上げる。

3. 遺族年金の見直し

- ① 遺族厚生年金の男女差解消のため、18歳未満の子のない20～50代の配偶者を原則5年の有期給付の対象とし、60歳未満の男性を新たに支給対象とする。これに伴う配慮措置等として、5年経過後の給付の継続、死亡分割制度及び有期給付加算の新設、収入要件の廃止、中高齢寡婦加算の段階的見直しを行う。
- ② 子に支給する遺族基礎年金について、遺族基礎年金の受給権を有さない父母と生計を同じくすることによる支給停止に係る規定を見直す。

4. 厚生年金保険等の標準報酬月額の上限の段階的引上げ

標準報酬月額の上限について、負担能力に応じた負担を求め、将来の給付を充実する観点から、その上限額を65万円から75万円に段階的に引き上げる（※）とともに、最高等級の者が被保険者全体に占める割合に基づき改定できるルールを導入する。※68万円→71万円→75万円に段階的に引き上げる。

5. 将来の基礎年金の給付水準の底上げ

- ① 政府は、今後の社会経済情勢の変化を見極め、次期財政検証において基礎年金と厚生年金の調整期間の見通しに著しい差異があり、公的年金制度の所得再分配機能の低下により基礎年金の給付水準の低下が見込まれる場合には、基礎年金又は厚生年金の受給権者の将来における基礎年金の給付水準の向上を図るために、基礎年金と厚生年金のマクロ経済スライドによる調整を同時に終了させるために必要な法制上の措置を講ずるものとする。この場合において、給付と負担の均衡がとれた持続可能な公的年金制度の確立について検討を行うものとする。
- ② ①の措置を講ずる場合において、基礎年金の額及び厚生年金の額の合計額が、当該措置を講じなかった場合に支給されることとなる基礎年金の額及び厚生年金の額の合計額を下回るときは、その影響を緩和するために必要な法制上の措置その他の措置を講ずるものとする。

II. 私的年金制度の見直し

- ① 個人型確定拠出年金の加入可能年齢の上限を70歳未満に引き上げる。
- ② 企業年金の運用の見える化（情報開示）として厚生労働省が情報を集約し公表することとする。

III. その他

- ① 子のある年金受給者の保障を強化する観点から子に係る加算額の引上げ等を行いつつ、老齢厚生年金の配偶者加給年金の額を見直す。
- ② 再入国の許可を受けて出国した外国人について、当該許可の有効期間内は脱退一時金を請求できないこととする。
- ③ 令和2年改正法附則による検討を引き続き行うに際して社会経済情勢の変化を見極めるため、報酬比例部分のマクロ経済スライドによる給付調整を、配慮措置を講じた上で次期財政検証の翌年度まで継続する。

このほか、遺族年金の受給要件に係る国民年金法附則第9条第1項のほか、同法、厚生年金保険法、協定実施特例法、確定給付企業年金法及び社会保険審査会法等について、令和2年改正法等で手当する必要があった規定の修正等を行う。

施行期日

令和8年4月1日（ただし、I 5・III③は公布日、I 1③は令和8年10月1日、I 4（68万円へ引上げ）は令和9年9月1日、I 1①（企業規模要件）は令和9年10月1日、I 1①（賃金要件）・II①は公布から3年以内の政令で定める日、I 4（71万円へ引上げ）は令和10年9月1日、I 3・III①は令和10年4月1日、I 4（75万円へ引上げ）は令和11年9月1日、I 1②は令和11年10月1日、III②は公布から4年以内の政令で定める日、II②は公布から5年以内の政令で定める日）