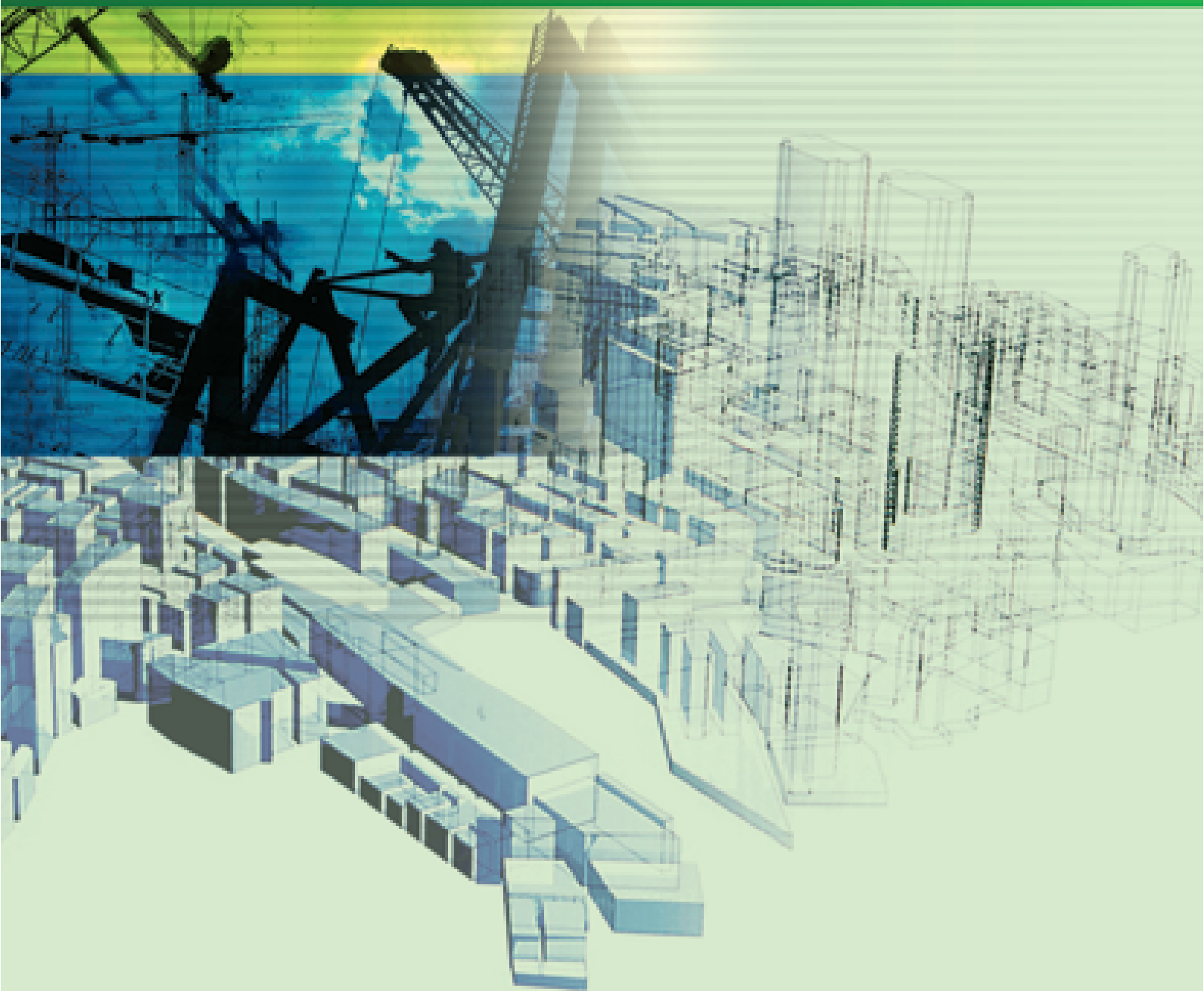


# Kentaikyo

Outline of the  
Kentaikyo System

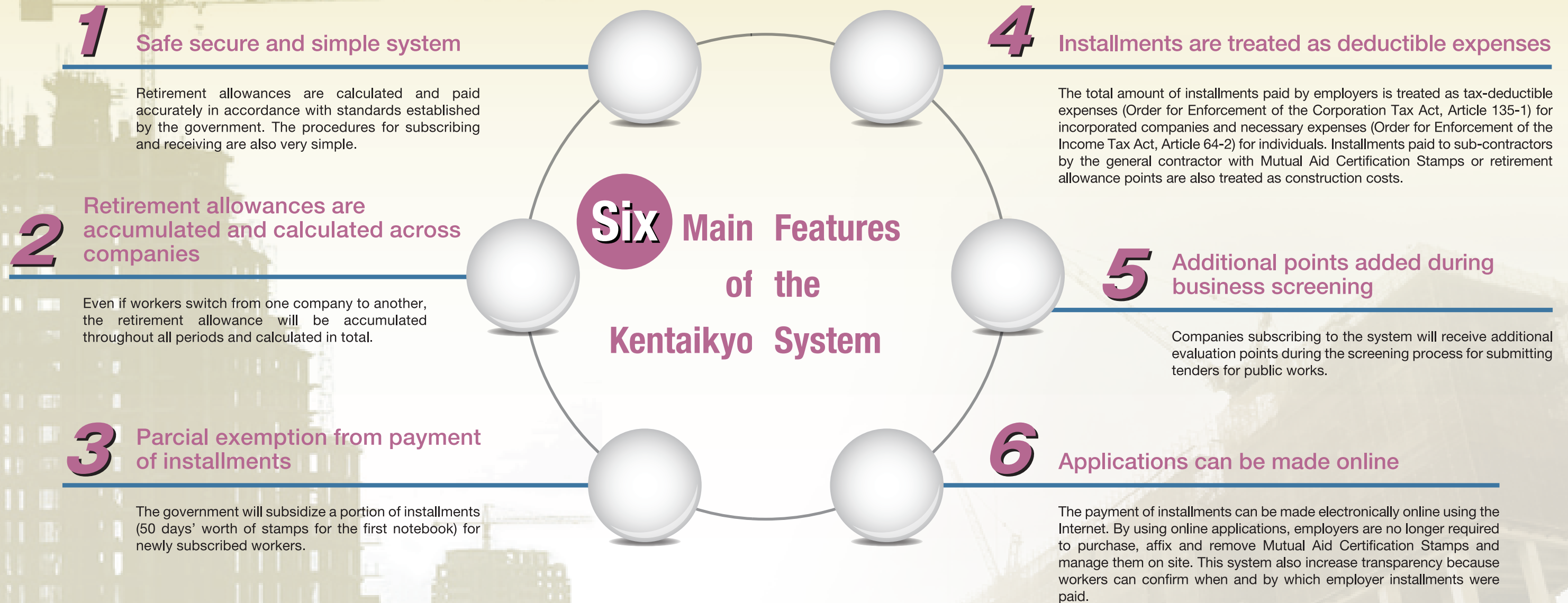


けんたいきょう

# Description of the Kentaikyo System

The Kentaikyo system is a retirement allowance system for construction site workers created by the government under the Smaller Enterprise Retirement Mutual Aid Law.

Under the Kentaikyo system covering the entire construction industry, employers make payments of installments for each construction site workers according to the number of days worked reported in his/her Mutual Aid Notebook, and construction site workers are paid a retirement allowance when they stop working in the construction industry.



## Subscription certification stickers

Please ensure to display the certification sticker in an area where it is clearly visible, at the entrance/exit to onsite offices or construction sites when contracting work. Stickers are available at Kentaikyo branches.

**建退共通適用工事**

現場で働く方は、雇用主が建退共に入社していれば、退職金を受け取ることができます。

工 事 名	施 工 者 名
元請事業所名	発 注 者 名

労働者の皆様へ  
退職金は、掛金納付回数（1か月1日付）1か月（1日付）以上によって、建退共の定める基準に達し、本人へ返還されます。  
雇用主が建退共に入社しているか確認してください。  
建退共の定める基準に達しない場合は、建退共の定める基準に達しない旨を記載した通知書が発行されます。  
建退共の定める基準に達しない場合は、建退共の定める基準に達しない旨を記載した通知書が発行されます。

建退共事業本部  
〒170-8005 東京都文京区千駄木 1-24-1 エンゼルビル202号 03-5673-1100



# From subscribing through to receiving the retirement allowance — Kentaikyo System Procedures

## Step ①

### Contract Eligibility, Subscription Eligibility

#### What employers are eligible to conclude contracts?

Companies involved in the construction industry are eligible to conclude contracts regardless of whether they are general contractors, or specialized contractors, main contractors or subcontractors, regardless of whether they specialize in the construction business or provide other services, and regardless of whether they are licensed or not.



#### Workers eligible to subscribe

Any individual working on a construction site is eligible to subscribe to the system regardless of nationality or the job they are doing, including carpenters, plasterers, scaffolders, civil engineers, electricians, plumbers, painters, machine operators and site clerks, etc. and regardless of whether they are paid daily or monthly. However, note that individuals receiving remuneration as executives, full-time employees in the head office or other offices, or individuals who already subscribe to the Smaller Enterprise Retirement Allowance Mutual Aid System, the Sake Brewer Retirement Allowance Mutual Aid System or the Forestry Retirement Allowance Mutual Aid System in accordance with the Smaller Enterprise Retirement Allowance Mutual Aid Law are not eligible for subscription.

#### Freelance master craftsmen can also subscribe through voluntary association

If freelance master craftsmen (including craftsmen and apprentices trained under them) come together to form voluntary associations which are certified by the organization in terms of the articles of agreement and skills, they are eligible to subscribe to the system by deeming the associations as the employers and freelance master craftsmen as the employees which are employed by the association.

## Step ②

### How to Subscribe

Complete the Mutual Aid Contract application form and Mutual Aid Notebook application form available at Kentaikyo branches located in offices of construction industry associations in all prefectures.

\*Subscription is free.

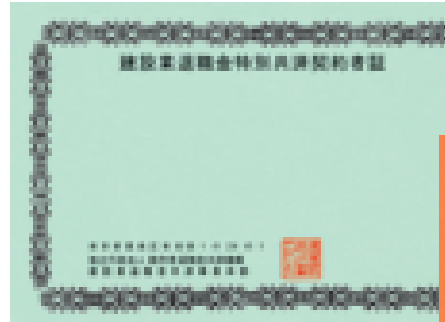


## Step ③

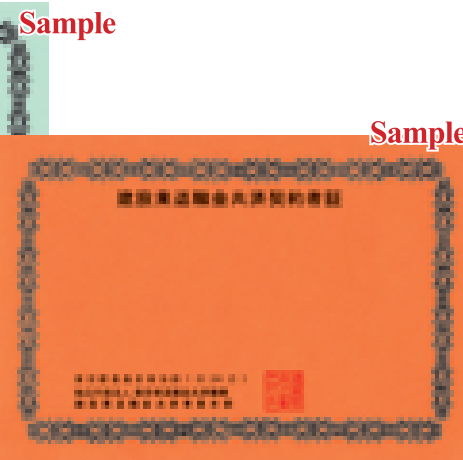
### After Subscribing

Having subscribed to the system, employers will be issued with Construction Industry Retirement Allowance Mutual Aid Contract Certificates, and construction site workers will be issued with Construction Industry Retirement Allowance Mutual Aid Notebooks.

#### For Employers

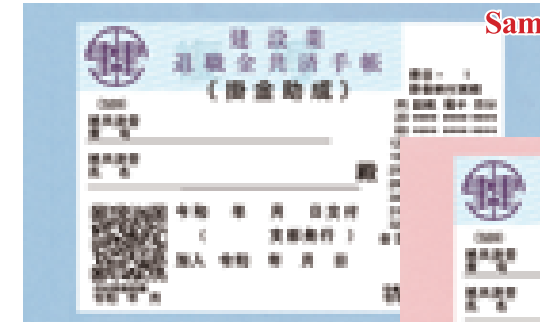


Special Mutual Aid Contract Certificate (for large companies)

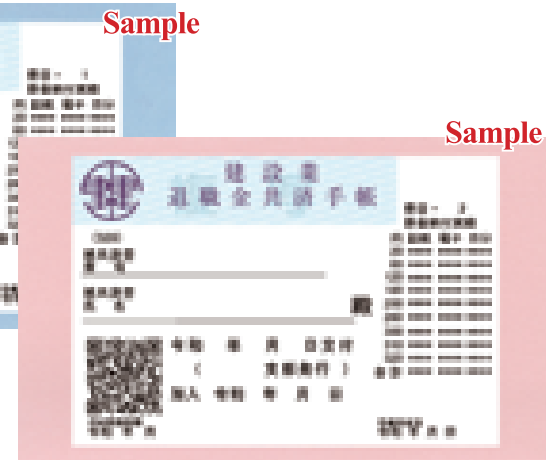


Mutual Aid Contract Certificate (for small- to medium-sized companies)

#### For Construction Site Workers



Initial Mutual Aid Notebook (with financial assistance)



Second and Subsequent Mutual Aid Notebook

## Step ④

### Paying Installments

#### Installments Using Mutual Aid Certification Stamps

##### Purchasing Mutual Aid Certification Stamps

The Kentaikyo System covers all construction sites regardless of whether they are public works or private works. The Mutual Aid Certification Stamps are to be purchased from your nearest financial institution by presenting your Mutual Aid Contract certificate.

##### Small- to Medium-Sized Company Mutual Aid Certification Stamps



1-day stamps: ¥320



10-day stamps: ¥3,200

##### Large Company Mutual Aid Certification Stamps



1-day stamps: ¥320



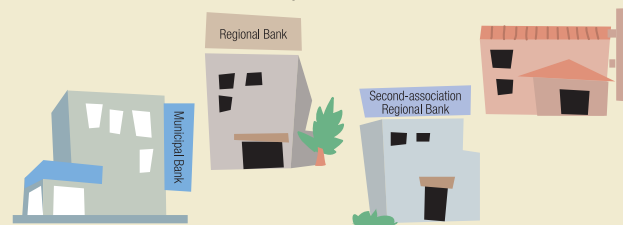
10-day stamps: ¥3,200

##### Affixing Mutual Aid Certification Stamps

Employers pay installments by affixing and postmarking Mutual Aid Certification Stamps to the Mutual Aid Notebook for the number of days worked on paydays (at least once per month).

##### Dealing in Stamps Financial Institutions

major Aid Certification Stamps are available at municipal banks, regional banks, second-association regional banks and other financial institutions including some *shinkin* banks and *shinyoukumiai*.



## Step ⑦

### Claiming Retirement Allowances

When an employee (beneficiary) is no longer employed in the construction industry, he/she can receive retirement allowances on the condition that the total days of installments (the sum of the total number of Mutual Aid Certification Stamps affixed in the Mutual Aid Notebooks and the number of days of installments allocated online) are 12 months and more (one month calculated as 21 days). Retirement allowances will be paid directly into the account of the claimant when requests for payment are submitted by the employee (beneficiary) or surviving family members.

(If the retirement day was prior to March 31st, 2016, the total days of installments must be at least 24 months.)

#### Submitting Claims

Complete the retirement allowance claim form and submit it to a Kentaikyo branch located in offices of construction industry associations in all prefectures together with your Mutual Aid Notebook, your resident card, documents to declare to the tax office, your national identification number (My Number) and a form of personal identification.

#### Receiving Payment

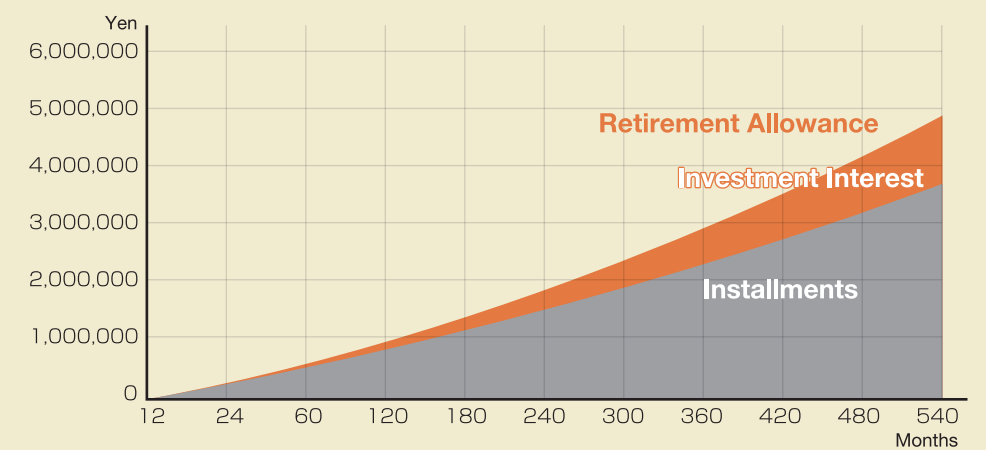
In principle, retirement allowances will be transferred directly to the personal savings account specified by the claimant.

#### Amount of Retirement Allowance

Retirement allowances are calculated on the number of years worked as shown in the chart on the right, and the more years worked, the higher the payment. Retirement allowances for which installments have been paid for 12 months or more and less than 24 months will result in a sum approximately 30% to 50% of the total installments paid. Retirement allowances for people who die when installments have been paid for 12 months or more and less than 24 months will be equivalent to the sum of the installments paid by the employer.

Kentaikyo Retirement Allowance

Months (yrs)	Installments (yen)	Retirement Allowance (yen)
12 (1yr)	80,640	24,192
24 (2yrs)	161,280	161,280
60 (5yrs)	403,200	414,087
120 (10yrs)	806,400	893,559
180 (15yrs)	1,209,600	1,409,319
240 (20yrs)	1,612,800	1,933,479
300 (25yrs)	2,016,000	2,474,439
360 (30yrs)	2,419,200	3,038,919
420 (35yrs)	2,822,400	3,641,031
480 (40yrs)	3,225,600	4,268,007
540 (45yrs)	3,628,800	4,913,127



- (note) (1) This chart shows the retirement allowance amount based on forecast interest rates and daily installments of 320 yen with one month calculated as 21 days of Mutual Aid Certification Stamps and retirement allowance points.  
(2) The retirement allowance for people who have been paid installments prior to the change of the daily amount 320 yen will be calculated differently on the basis of daily installment amount and forecast interest rates applied in the past.  
(3) Retirement allowance amounts are subject to change in accordance with revisions to forecast interest rates and daily installment amounts in consideration of expenses, profits and other economic circumstances.

## Step ⑥

### When an Employee (beneficiary) Resigns

When an employee (beneficiary) resigns, the employer must return the Mutual Aid Notebook to the employee. The employer must also explain to the employee that the employee can continue to receive installment as long as he/she continues to work for the construction industry and his/her new employer is subscribed to the system. The employer must also inform the employee (beneficiary) who is eligible to receive a retirement allowance that he/she can claim retirement benefits.

## Step ⑤

### Renewing Construction Site Workers Mutual Aid Notebook

Complete the Notebook Renewal Application form or Notebook Renewal Application form (with financial assistance) and submit it to a Kentaikyo branch located in offices of the construction industry associations in all prefectures.

#### When you have filled your notebook with Mutual Aid Certification Stamps for 250 days worked

Please renew your mutual aid notebook once you have filled it with Mutual Aid Certification Stamps for 250 days worked (initial notebook for 200 days worked).

#### When your Mutual Aid Notebook is due for renewal

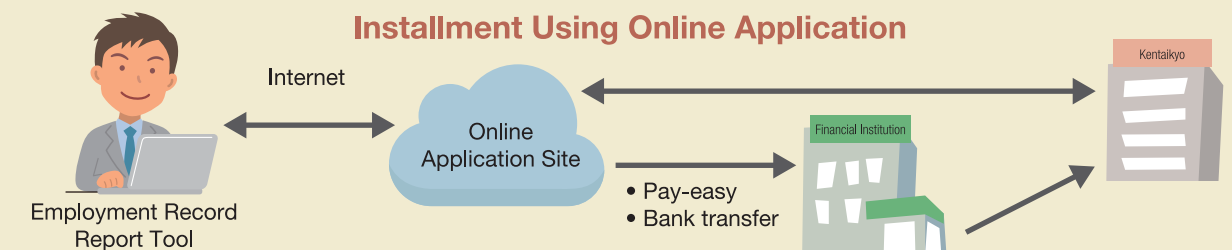
The cover of all Mutual Aid Notebooks issued by Kentaikyo after November 2020 show a renewal date. When your notebook is due for renewal, please apply for a new notebook even if it is not filled with Mutual Aid Certification Stamps for 250 days worked.

#### Mutual Aid Notebooks with no renewal date

Please apply for a new notebook two years after the date of issue even if it is not full filled with Mutual Aid Certification Stamps for 250 days worked.

\*If you have applied online, you will be notified of the renewal date via the online application website.

#### Installment Using Online Application



#### Start of Using Online Applications

To start using online application, employers must submit to a Kentaikyo branch office the Online Application form available on the Employment Record Report Tool or the Kentaikyo website. The Kentaikyo head office will issue a notice containing a temporary ID and password to access the online application website.

\*Online applications are free.

#### Purchasing Retirement Allowance Points

Purchase Retirement Allowance Points can be purchased by using Pay-easy or via bank transfer.

#### Creating an Employment Record Report File

Employers enter the number of days worked in private and public works into the Employment Record Report Tool and create an Employment Record Report file.

#### Registering an Employment Record Report File

Employers register the Employment Record Report file on the online application website.

#### Allocation of Installments

Purchased retirement allowance points will be allocated by the Kentaikyo head office (paid) as installments in accordance with the Employment Record Report by the Kentaikyo head office.

\*Installments are to be paid in full by the employer. Employers can not force workers to pay any part of installments by any ways including the deduction from their wages, etc.

事業主の皆様へ

建退共では、帰国される前に日本国内の金融機関で退職金の受取りをお願いしております。

労働者の退職日が判明いたしましたら、お早めにお手続きをお願い申し上げます。

Attention all employers

Kentaikyo requires workers to collect retirement allowances from financial institutions in Japan before they return to their home countries.

All employers are kindly requested to complete all procedures as soon as possible once the retirement dates of workers are fixed.

Inquiries by telephone can only be accepted in the Japanese language.

#### List of Organization Contact Numbers

Organization	20F Nissei Ikebukuro Bldg., 1-24-1 Higashi-Ikebukuro, Toshima-ku, Tokyo 170-8055 (Monday to Friday 09:00 to 17:15)	
Planning and Coordination Section	All aspects of the system: 03-6731-2831~2	
Operations Section	Contract Services: 03-6731-2849 Renewal Services: 03-6731-2850	Retirement Allowance Services: 03-6731-2846~7 Transfer of Accrued Benefits Services: 03-6731-2851
Electronic Application Section	Electronic Application Services: 03-6791-2832	
Project Promotion Section	Website/PR Services: 03-6731-2866-7	
Execution Survey Section	Screening Services: 03-6731-2843	
Accounting Section	Mutual Aid Certification Stamp Services: 03-6731-2871~2	
		03-6731-2895
		03-6731-2874

The Organization for Workers' Retirement Allowance Mutual Aid  
(Independent Administrative Institution)

**The Construction Industry Retirement Allowance  
Mutual Aid Organization Headquarters**

Kentaikyo

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