

事業主の皆様へ

- 技能実習生や特定技能外国人の方も、建退共制度に加入することができます。
- 労働者の帰国（出国）が決まった場合は、速やかに退職金請求手続きを行い、帰国前に日本国内の金融機関で受領をお願いいたします。

Attention all employers

*Technical intern trainees and specified skilled foreign workers can subscribe to the Kentaikyo System.

*When the worker has decided to return to his / her country (depart Japan), he / she should quickly complete procedures for claiming the retirement allowance and receive the allowance in a Japanese bank before returning.

List of Organization Contact Numbers

Headquarters 20F Nissei Ikebukuro Bldg., 1-24-1 Higashi-Ikebukuro, Toshima-ku, Tokyo 170-8055

Planning and Coordination Section	All aspects of the system	03-6731-2830~2831		FAX.03-6731-2895
Electronic Application Section	Electronic Application Services	03-6731-2832		
Operations Section	Contract Services	03-6731-2849	Retirement Allowance Services 03-6731-2846~7	
	Renewal Services	03-6731-2850	Transfer of Accrued Benefits Services 03-6731-2851	
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		FAX.03-6731-2874

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

The Construction Industry Retirement Allowance
Mutual Aid Organization Headquarters



Check here for more detailed information



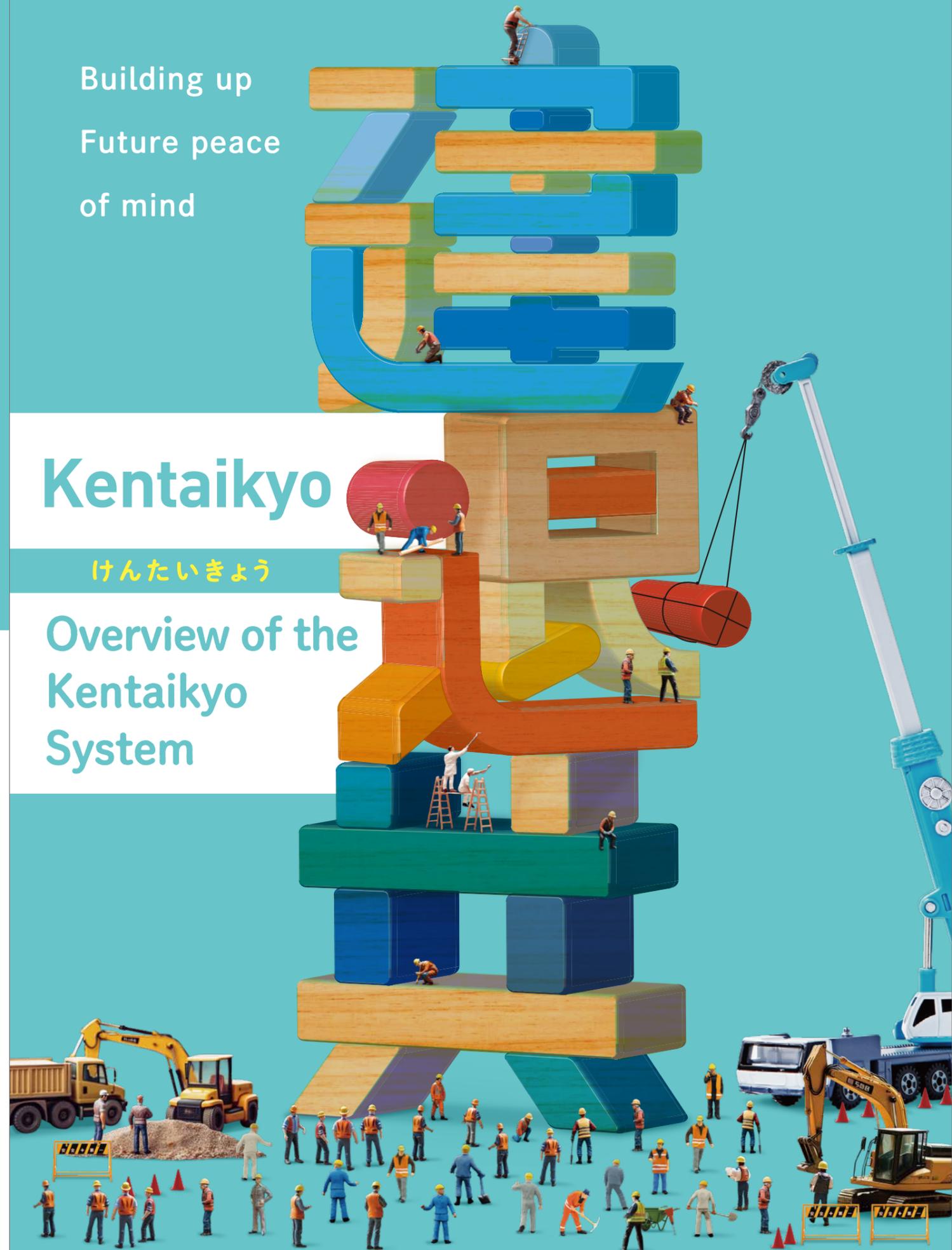
R100
高配合率100%再生紙を使用しています

Building up
Future peace
of mind

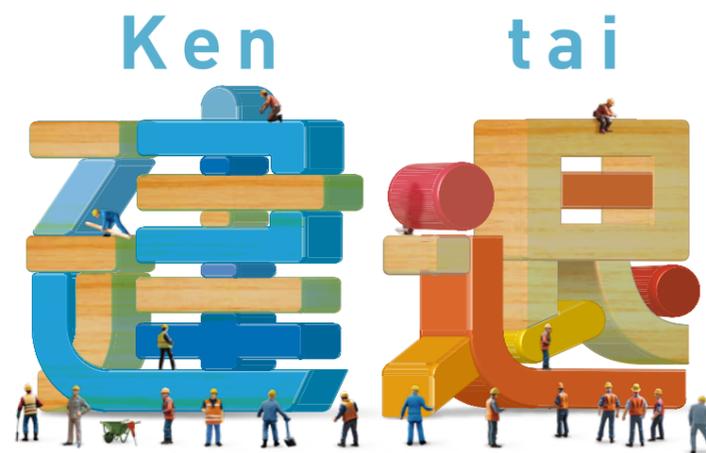
Kentaikyo

けんたいきょう

Overview of the Kentaikyo System



About the



System



The Kentaikyo System is a retirement allowance Scheme formulated by Japanese government under Small and Medium-sized Enterprise Retirement Allowance Mutual Act. Employers make payments of installments in accordance with the number of days worked by construction site workers. Under this retirement system for the entire industry, these employees are paid a retirement allowance when they quit the construction industry.

Six Advantages of the Kentaikyo System



Site certification stickers

Please ensure to display the site certification sticker in an area where it is clearly visible, at the entrance/ exit to onsite offices or construction sites when contracting work. This certification sticker is for sites that use online applications and for sites that utilize CCUS in private construction. Certification stickers (seals) are distributed for free by Kentaikyo branches.



1 Safe, secure and simple system

Retirement allowances are calculated and paid accurately in accordance with standards established by the government. The procedures for subscribing and receiving are also quite simple.

4 Installments are treated as deductible expenses

The total amount of installments paid by employers is treated as tax-deductible expenses (Order for Enforcement of the Corporation Tax Act, Article 135-1) for incorporated companies and necessary expenses (Order for Enforcement of the Income Tax Act, Article 64-2) for individuals. In addition, installments paid to the subcontractor by the general contractor (retirement amount points in installments and issued Mutual Aid Certification Stamps) are also treated as construction costs.

2 Retirement allowances are accumulated and calculated across companies

Even if the workplace changes, if the employee joins a company that is subscribed to the Kentaikyo system, the retirement allowance can be carried over.

5 Additional points added during business screening

Companies subscribing to the system will receive additional evaluation points during the screening process for submitting tenders for public works.

3 Partial exemption from payment of installments

The government will subsidize a portion of installments (50 days' worth of stamps for the first notebook) for newly subscribed employees.

6 Applications can be made via online

Payment can be made via electronically online using the Internet. By using online applications, employers are no longer required to purchase, affix, remove Mutual Aid Certification Stamps and manage them physically. Employees can check the situation of installment payments with greater transparency by confirming when and by which employer installments were paid.

From subscribing through to receiving the retirement allowance: **STEP 1** ▶▶▶ **STEP 6** – Kentaikyo System Procedures –



STEP 1

Employers that can conclude contracts Employees eligible to subscribe

Employers eligible to conclude contracts

All employers running a construction business in Japan can subscribe, regardless of whether they are general, specialized, and regardless of occupation type, if they are general contractors or subcontractors, or if they are Japanese corporations or foreign corporations, or if the construction business is their sole business or a side business, or regardless of if they have licensing under the construction industry law. Employers subscribed to Small and Medium-sized Enterprise Retirement Allowance Mutual Aid System, who also have employees that are eligible for each system, can subscribe to both systems.

Employees eligible to subscribe

Most employees who work at construction sites are eligible to subscribe to the Kentaikyo System. All can subscribe regardless of occupational type including carpenter, plasterer, scaffolder, earthworker, electrician, plumber, painter, or driver, regardless of if they are on a monthly pay or daily pay system, or regardless of if they hold an executive position such as foreman or group leader. However, note that individuals receiving remuneration as executives, full-time employees at head office or other offices, or individuals who already subscribe to Small and Medium-sized Enterprise Retirement Allowance Mutual Aid System, Sake Brewery or Forestry Retirement Allowance Mutual Aid System under Small and Medium-sized Enterprise Retirement Allowance Mutual Aid Act are not eligible for subscription.

Subscribing for freelance master craftsmen

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 voluntary association.

*Representatives of corporations or those who receive an executive salary cannot subscribe.

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.

*If the online application system is introduced, the additional Mutual Aid Notebook application can be done via online.

When concluding a Retirement Allowance Mutual Aid contract through a contract application

For Employers...

A Construction Industry Retirement Allowance Mutual Aid Contract Certificate is issued.



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

For Employees...

A Construction Industry Retirement Allowance Mutual Aid Notebook is issued.



Initial Mutual Aid Notebook (with financial assistance) Second and Subsequent Mutual Aid Notebook

STEP 3

Paying Installments

The Kentaikyo System applies when employing on site workers for both public and private construction. Accordingly, please purchase retirement allowance points and Mutual Aid Certificate Stamps as necessary not only when receiving orders for public construction, but also for private construction.

Online Applications



Start of Using Online Applications

A user ID and initial password are required for using the online applications site. *The user ID and initial password are written on the Opening Notice which is issued at the same time as the Mutual Aid Contract application.

Purchasing Retirement Allowance Points

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

Registering an Employment Record Report File

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

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.

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 Using Mutual Aid Certification Stamps

Purchasing Mutual Aid Certification Stamps

There are 2 types of Mutual Aid Certification Stamps - red (for small-to-medium-sized companies) and blue (for large companies). Please submit your Mutual Aid Contractor Certificate and purchase stamps at your nearest financial institution as necessary.

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.



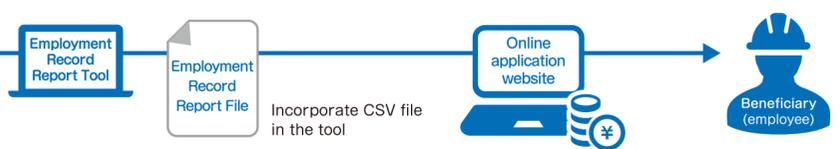
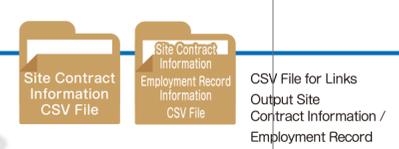
*Employers need to pay installments fully and can not force workers to pay any part of installments by any ways including the deduction from their wages, etc.

Online Applications [Basic Flow]



Linking with CCUS

Downloading the employment record from CCUS and incorporating it in the tool shortens the work for inputting the employment record listed in 3 above, leading to greater work efficiency.



STEP 4

Renewing Construction Site Workers Mutual Aid Notebook

Complete the Mutual Aid Notebook Renewal Application form or Mutual Aid 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.

Updating the Installment Aid Notebook (1st Book)

Affix 200 days' worth of 1-day Mutual Aid Certificates to the certificate stamp column of the Installment Aid Notebook. When 50 days' worth of stamps have been cancelled in the Installment Aid column, or when the next renewal period written in the notebook has arrived, please complete renewal procedures.

Renewing from the 2nd Book onwards

When 250 days' worth of Mutual Aid Certificates have been affixed to the Certificate Stamp column of the Mutual Aid Notebook, or when the next renewal period written in the notebook has arrived, please complete renewal procedures. *Please apply for a new notebook two years after the date of issue if the next renewal period is not written in the notebook.

STEP 5

When Employee (beneficiary) Resigns

When the employee resigns, pay installments in accordance with the number of days worked until retirement day, and hand the Mutual Aid Notebook to the employee him/herself.

The retirement allowance in the Kentaikyo System is paid not only when the employee quits a company, but also when he/she quits the construction industry. If the employee stays in the construction industry, he/she can keep paying installment of the retirement allowance if his/her new company is subscribed to the Kentaikyo System.



STEP 6

Claiming Retirement Allowances

The retirement allowance can be received when the employee quit the construction industry, and when the allocated installments and total days of the Mutual Aid Certificates affixed to the Mutual Aid Notebook reaches 12 months or more (1 month is converted to 21 days). The retirement allowance will be paid to the employee (beneficiary) or through a claim by his/her surviving family in event of his/her passing, and will be paid directly to a savings account in the name of the claimant. (If the retirement day was prior to March 31st, 2016, the total days of installments must be at least 24 months.)



Submitting Claims

Enter the necessary items in the Retirement Allowance Claim Form, attach the necessary documents and submit them to the Kentaikyo branch in the construction association in your nearest prefecture. (Please see the branch list on the back page.)

Amount of Retirement Allowance

Retirement allowances are calculated on the number of years worked as shown in the chart below, 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 employees who passed away 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

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



(note) (1) This chart shows the retirement allowance amount based on forecast interest rates and daily installments of 320 yen with one month calculated. (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 based on expenses, profits and other economic circumstances.