

## Profile

### Establishment

On February 24, 1995 the Japanese government set a policy to merge the Mutual Aid association of Private School Personnel and the Japan Private School Promotion Foundation in order to solidify the foundation for promoting private schools in Japan, while giving consideration to their roles in the public social insurance system. (Cabinet decision on the Consolidation of Special Administrative Corporations) With the promulgation of the Promotion and Mutual Aid Corporation for Private Schools of Japan Act (Act 48) on May 9, 1997, the two organizations were dissolved and the Promotion and Mutual Aid Corporation for Private Schools of Japan (PMAC) was established on January 1, 1998.

Since the programs carried out by the two former organizations have played important roles in promoting private schools, the PMAC decided to continue implementing all their programs and added new ones to accommodate the needs of people involved in private schools in order to assume the role of promoting private schools with a stronger foundation.

As part of Special Administrative Corporation reforms, the PMAC was later categorized as a mutual aid association-type corporation, and adopted the management methods of incorporated administrative agency to operate its financial support programs, starting October 2003. As it is specified in the goal achievement indicators (mid-term goals) recommended by the Minister of Education, Culture, Sports, Science and Technology, the PMAC is expected to produce the best results by forming autonomous, independent, efficient, and transparent management and by ensuring accountability to Japanese citizens. Moreover, the outcome of programs designed to achieve these goals will be evaluated objectively by a third party (Evaluation Committee for Incorporated Administrative Agency set up within the Ministry of Education, Culture, Sports, Science and Technology and the Ministry of Internal Affairs and Communications) in order to advance administrative efficiency and improve the quality of programs.

#### (Reference)

##### **(Japan Private School Promotion Foundation)**

The predecessor of the Japan Private School Promotion Foundation, the Association for the Advancement of Private Schools, was established on March 28, 1952 with the primary purpose of providing loans for the development of private school facilities and grants for faculty training. Based on the Japan Private School Promotion Foundation Act, the Japan Private School Promotion Foundation was established on July 1, 1970 as an organization to subsidize the operating costs of private schools, such as personnel expenses, comprehensively and efficiently as well as to provide surveys, consultation and advice regarding private school management.

##### **(Mutual Aid Association of Private School Personnel)**

The Mutual Aid Association of Private School Personnel was established on January 1, 1954 based on the Private School Personnel Mutual Aid System Act. At that time there were four types of voluntary welfare and benefit programs for faculty and staff of private schools, namely the Private School Pension Foundation, Employees' Pension Insurance, the Mutual Aid Association for Private School Personnel, and Health Insurance. However, because of limitations on the ability of these programs in terms of benefits and financial sources, there was a strong demand for setting up a mutual aid program that could maintain the equilibrium between the employees of national /public schools and those of private schools.

## **Mission**

The PMAC contributes to the advancement of education and research in Japan by taking a leading role in activities to support private educational institutions comprehensively and efficiently in order to stabilize the management of these institutions and provide welfare and benefits to faculty and staff.

## **Programs**

### **Financial Support Programs**

Subsidies

Loans

Grants

Donations (Donations to Designated Organizations, Academic Research Promotion Fund)

Management Support and Information Provision

### **Mutual-Aid Programs (<http://www.shigakukyosai.jp/en/index.html>)**

Short-Term Benefits

Long-Term Benefits

Welfare Services

Healthcare Services, Medical Services, Accommodation Services

Installment Savings Account, Accumulated Fund Mutual Aid Annuity

Mutual Aid Term Insurance

Life Design Assistance Services

Loans

Other

## **Capital**

The PMAC has received all its capital from the government in order to enhance financial support programs. Its capital as of March 31, 2015 totals 108,677,863,000 yen.

## Financial Support Programs

### Subsidies

Subsidies for Private Universities (Budget 318,084,684 thousand yen)

The PMAC receives subsidies for operating costs incurred by private universities and other institutions from the government and distribute them to school corporations that own universities in order to maintain and improve education and research conditions and reduce schooling-related financial burdens on students as well as to improve the soundness of management of private universities.

Subsidies provided from fiscal 1970 to fiscal 2014 total 11,121 billion yen.

These subsidies are provided in the form of general subsidies for personnel expenses, education and research expenses and other expenditures, and special subsidies to promote education and research in specific fields.

Under the Comprehensive Reform Support Program implemented jointly with MEXT, PMAC provides support for operating expenses, equipment costs and facilities costs to private universities and other institutions working on organizational and systematic reform initiatives towards education quality reform, regional development, collaboration with industries and other institutions and towards globalization. Chosen schools are granted a certain increase in general subsidies, as well as in special subsidies based on their projects and activities.

Budget for Operating Costs Subsidies for Private Universities, etc.  
(amount allocated to the Comprehensive Reform Support Program)

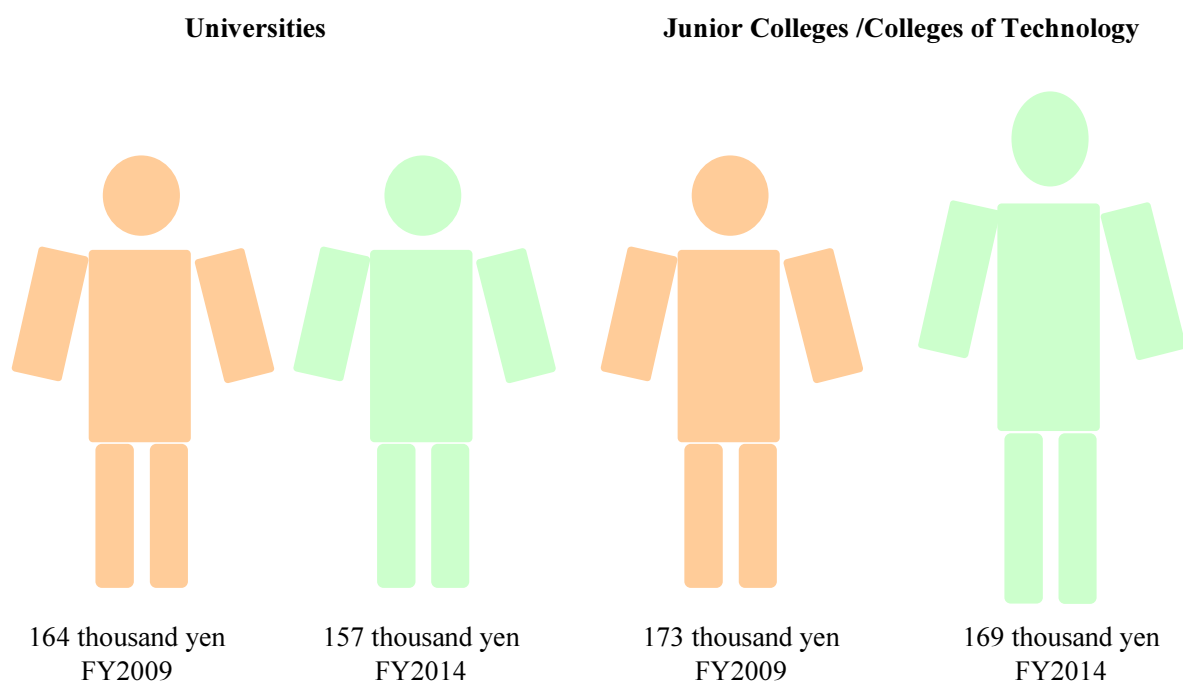
Unit: thousand yen

Category	FY2014 Budget	FY2015 Budget
General subsidies	276,202,000	271,105,000
(Comprehensive Reform Support Program)	(8,400,000)	(8,400,000)
Special subsidies	46,929,430	46,979,684
(Comprehensive Reform Support Program)	(6,000,000)	(6,000,000)
Total	323,131,760	318,084,684
(Comprehensive Reform Support Program)	(14,400,000)	(14,400,000)

\* The special subsidies budget for fiscal 2014 includes a special account budget for reconstruction from the Great East Japan Earthquake (4,732,760 thousand yen).

\* The special subsidies budget for fiscal 2015 includes a special account budget for reconstruction from the Great East Japan Earthquake(2,834,684 thousand yen).

## Operating Costs Subsidies per Student



### Operating Costs Subsidies for Private Universities, etc. (FY2013)

Category		Universities	Junior Colleges /Colleges of Tech	Total
Number of personnel subject to subsidies	Teachers	85,610	7,191	92,801
	Students	1,905,619	131,946	2,037,565
	Staff	52,577	3,942	56,519
Amounts (thousand yen)	Teachers	163,558,422	11,344,417	174,902,839
	Students	38,141,830	2,984,131	41,125,961
	Staff	50,471,769	4,051,797	54,523,566
	Part-time teachers	4,788,273	541,537	5,329,810
	Accreditation expenses	271,312	48,512	319,824
	Special subsidies	418,070	3,334,528	45,141,545
	Total	299,038,623	2322,304,922	321,343,545
Number of recipients	Educational corporations	526	110	636
	Number of schools	568	314	882
	Faculties (depts)	1,722	614	2,336

Note: Correspondence courses are included in the category for “Number of personnel subject to subsidies” and “Number of Recipients (Faculties)”

## Special Subsidies

Special subsidies are provided to facilitate qualitative improvement of private universities by promoting academics and education in specific fields, courses, etc. at private universities.

In fiscal 2013, special subsidies totaling 42,218 million yen were distributed to 856 schools as shown in the table below.

The budget for fiscal 2014 is 46,930 million yen (including a special account budget for reconstruction from the Great East Japan Earthquake of 4,700 million yen), a year-on-year increase of 1,451 million yen against last year's budget.

### Special Operating Costs Subsidies for Private Universities, etc.

(Unit: thousand yen)

Category	FY2013
I Development of human resources for employment in growth fields	4,190,544
II Organizational acceptance of working adults	6,474,586
III Foundational development of international exchange at universities, etc.	5,381,001
IV Advancement of the functions at graduate schools, etc.	15,843,258
V Expenses for advancement of the management strategies for the future	721,800
VI Enhancement of programs offering tuition reduction/exemption and financial support	6,650,811
VII Restoration support related to the Great East Japan Earthquake	2,956,243
Total	42,218,243

Category	FY2014
I Development of human resources for employment in growth fields	5,056,898
II Organizational acceptance of working adults	6,888,383
III Foundational development of international exchange at universities, etc.	6,506,214
IV Advancement of the functions at graduate schools, etc.	16,616,661
V Expenses for advancement of the management strategies for the future	478,412
VI Enhancement of programs offering tuition reduction/exemption and financial support	6,650,432
VII Restoration support related to the Great East Japan Earthquake	2,944,545
Total	45,141,545

### Recipients of Special Operating Costs Subsidies for Private Universities, etc.

Category	FY2013		FY2014	
	Number of educational Corp.	Number of schools	Number of educational Corp.	Number of schools
Universities	510	551	518	558
Jr. Colleges /Colleges of Tech	106	305	104	299
Total	616	856	622	857

### Increase through the Comprehensive Reform Support Program

Category	Number of chosen schools	Increase through general subsidies	Increase through special subsidies	Total increase
Universities	316	8,115,078	4,831,000	12,946,078
Junior Colleges	92	249,883	1,050,000	1,299,883
Colleges of Tech	1	6,282	19,000	25,281
Total	409	8,371,243	5,900,000	14,271,243

## Loans

### Loans to Educational Corporations(Planned Loans 70 billion yen)

The PMAC provides loans to educational corporations, quasi-educational corporations, and organizations that conduct programs deemed necessary for the promotion of private school education, when such loans are necessary for the development of private school grounds, buildings and other facilities and for other management purposes.

Loans are provided for the following types of expenditures.

#### Costs for General Facility

- ① Construction of school buildings, gymnasiums, auditoriums, etc.

##### **\*Program for Promoting Private School Facility Advancement (Interest Subsidy Program)**

There is an interest subsidy program by the Ministry of Education, Culture, Sports, Science and Technology for financing related to rebuilding and development projects for old school buildings (30 years or older) in universities and high schools, etc. and school facilities constructed before 1981 under previous earthquake-resistance standards that are considered to be dangerous buildings.

- ② Purchase and development of school grounds, etc.
- ③ Development of facilities related to projects selected for the Private University Strategic Research Center Development Support Project
- ④ Development of facilities related to projects selected for the Comprehensive Reform Support Program at Private Universities, etc.
- ⑤ Development of next-generation school facilities
- ⑥ Development of facilities for global warming measures
- ⑦ Renovations to reinforce disaster prevention measures (i.e. earthquake-resistance)  
\*Until fiscal 2015, loans will be provided for renovation projects qualifying for subsidies in order to reinforce disaster prevention (earthquake-resistance).
- ⑧ Long-term low-interest loans for earthquake-resistant reconstruction projects

#### Costs for Developing Educational Environments

- ① Purchase of desks, chairs, library books, and other school furniture and supplies
- ② Purchase of experiment/lab supplies and equipment, school buses and other vehicles.
- ③ Facilities and equipment subject to subsidies such as subsidies for private school research facility development costs, etc.
- ④ Necessary funds for management, such as enhancing the educational environment

#### Costs for Disaster Recovery

Disaster recovery costs associated with storm and flood damage, earthquakes, etc.

\*In fiscal 2014, financing will be provided for costs associated with restoration of facilities at educational corporations, etc. damaged in the Great East Japan Earthquake.

#### Costs for Anti-Pollution Measures

Development of facilities and equipment to prevent pollution (noise, asbestos, etc.)

#### Costs for Special Facilities

- ① Projects involving land acquisition and construction for dormitories, international exchange facilities, private school affiliated hospitals, etc.  
\*The interest subsidy program is applied to financing related to reconstruction and development of affiliate hospitals of private universities.
- ② Renovations of school buildings, etc. to improve convenience for people with disabilities

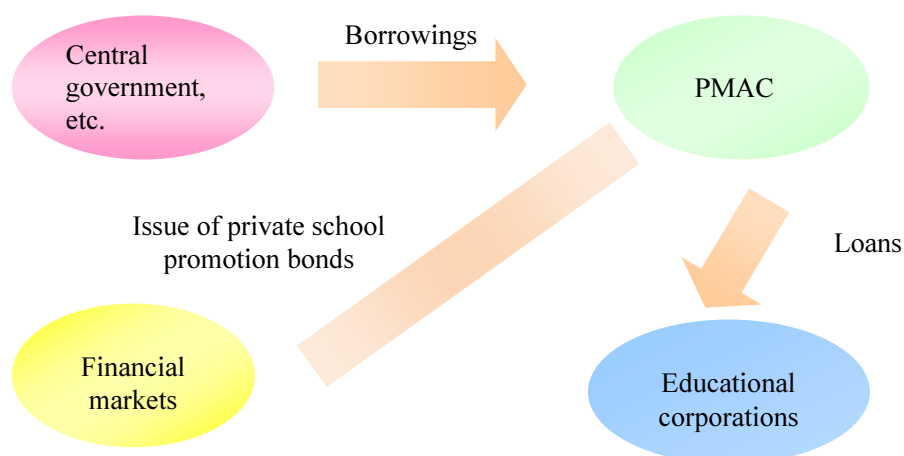
**Planned Loan Amounts and Loan Terms (FY2015)**

(As of July 1, 2015)

Category	Planned amount	Interest rate	Period	Percentage financed	Notes
<b>Costs for general facility</b>	Million yen 58,200	%(Annual interest)  1.10	Less than 20 years (incl. 2 years of deferment)  For Okinawa, less than 22 years (incl. 2 years of deferment)	Less than 80%	Private University Strategic Research Center Development Support Project: interest rate of 0.80%  Comprehensive Reform Support Program at Private Universities, etc.: interest rate of 0.80%  Facilities related research advancement: interest rate of 0.90%  Okinawa: interest rate of 0.80%
Graduate schools, universities, junior colleges, colleges of technology (of which, Private University Strategic Research Center Development Support Project)	37,320			Within amount of subsidy for Private University Strategic Research Center Development Support Project	
(of which, Comprehensive Reform Support Program at Private Universities, etc.)	(100)				
(of which, facilities related to research advancement)	(100)			Within amount of subsidy for Comprehensive Reform Support Program at Private Universities, etc.	
High schools and below	12,000				
Kindergartens	4,400			Within amount of subsidy for global warming measures	
Specialized Training schools and Miscellaneous Schools	700				
Development of next-generation school facilities (of which, global warming measures)	200 (100)	0.90 (0.80)	Up to 100% of the school's portion of expenses qualifying for subsidies for disaster prevention (earthquake -resistance) measures		
Disaster prevention (earthquake -resistance) measures	3,580	0.50			
<b>Costs for developing educational environments</b>	1,400	0.40	5 years, 6 months (incl. 6 months of deferment)	Less than 80%	
School furniture and supplies, etc.	100				
Educational environment enhancement fund	1,000				
Large facilities and IT development, etc.	300	0.60	10 years (incl. 2 years of deferment)		
<b>Costs for disaster recovery</b>	100	0.40	25 years (incl. 2 years of deferment)	Within amount of subsidy	Major disasters
			20 years (incl. 2 years of deferment)	Less than 80%	General disasters
<b>Costs for anti-pollution measures</b>	100	0.80	21 years (incl. 3 years of deferment)	Less than 80%	
<b>Costs for special facilities</b>	10,100	1.20	20 years (incl. 2 years of deferment)	Less than 80%	Dorms, international exchange facilities, affiliated hospitals, etc.
		0.80			Facilities for use by people with disabilities
<b>Total</b>	69,900				
Disaster recovery financing related to the Great East Japan Earthquake <b>Disaster recovery costs</b>	100	Y1-5: Interest free Y6-7: 0.20% Y8-25: 0.40%	25 years (incl. 5 years of deferment)	Within amount of subsidy	Major disasters
				Less than 80%	General disasters
<b>Total</b>	100				
<b>Total</b>	70,000				

- Notes: 1. General facility costs include 12,000 million yen in planned loans (interest rate of 0.60%) with terms less than 10 years (deferment period less than 2 years).  
 2. The amount in Note 1 includes 1,000 million yen in planned loans (interest rate of 0.50%) with terms less than 6 years (deferment period less than 1 year).  
 3. Of general facility costs, low-interest loans for earthquake-resistant reconstruction projects are interest-free for the first 3 years; in the fourth and succeeding years, interest is 0.50% (for Kindergartens it is 0.50% from the start of the loan, and for Specialized Training Schools and Miscellaneous Schools it is 0.60% from the start of the loan).  
 4. Of disaster prevention (earthquake-resistance) measures, the interest rate for Specialized Training Schools and Miscellaneous Schools is 0.60%.

The source of funds for these loans comes from the borrowings from the government and the Long-Term account of the Mutual Aid Programs (pension assets). Funds have been procured from the financial markets by issuing private school promotion bonds (FILP agency bonds). The total amount of loans issued from fiscal 1952 to fiscal 2014 comes to 3,004 billion yen.



### Loan Applications and Loans over the Past 5 Years

(Unit: thousand yen)

Category		FY2010	FY2011	FY2012	FY2013	FY2014
Costs for general facility	Loan applications	53,666,100	30,194,200	54,071,900	56,623,700	87,491,500
	Loans	47,515,900	27,327,200	44,648,900	50,224,000	70,620,100
Costs for developing educational environments	Loan applications	7,565,800	4,981,300	2,682,900	1,710,600	2,028,300
	Loans	7,265,800	4,981,300	2,682,900	1,710,600	2,028,300
Costs for disaster recovery	Loan applications	10,000	6,359,800	2,502,500	229,000	0
	Loans	10,000	6,128,800	2,302,500	229,000	0
Costs for anti-pollution measures	Loan applications	38,000	0	3,800	0	32,700
	Loans	38,000	0	3,800	0	32,700
Costs for special facilities	Loan applications	16,810,000	22,241,600	2,872,000	6,891,800	9,848,500
	Loans	15,310,000	21,714,600	2,872,000	2,091,800	7,648,500
Total	Loan applications	78,089,900	63,776,900	62,133,100	65,466,700	99,401,000
	Loans	70,139,700	60,151,900	52,510,100	54,255,400	80,329,600
	(Planned total)	(90,000,000)	(143,654,040)	(93,800,000)	(63,000,000)	(80,000,000)

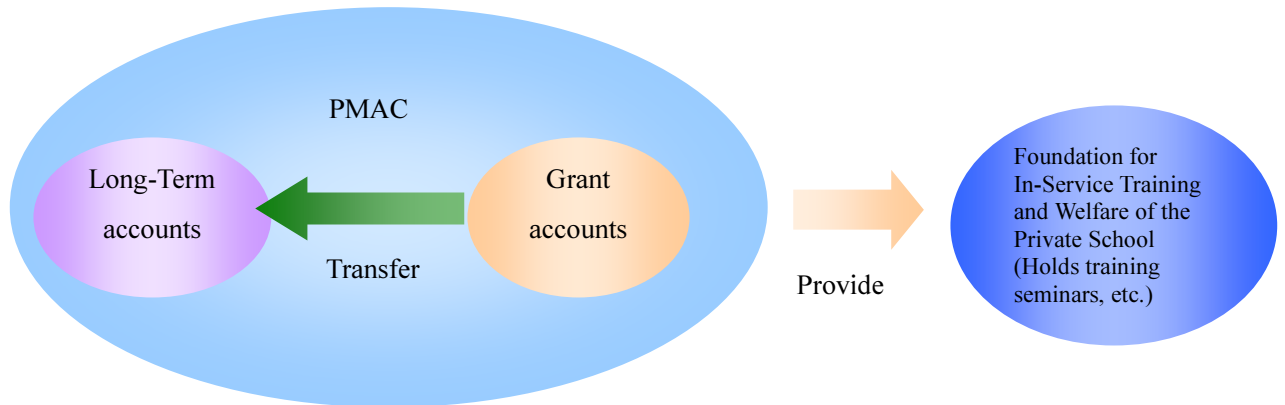


## Grants

### Grants for Educators (Provision of Grants and Transfers to Long-Term Accounts)

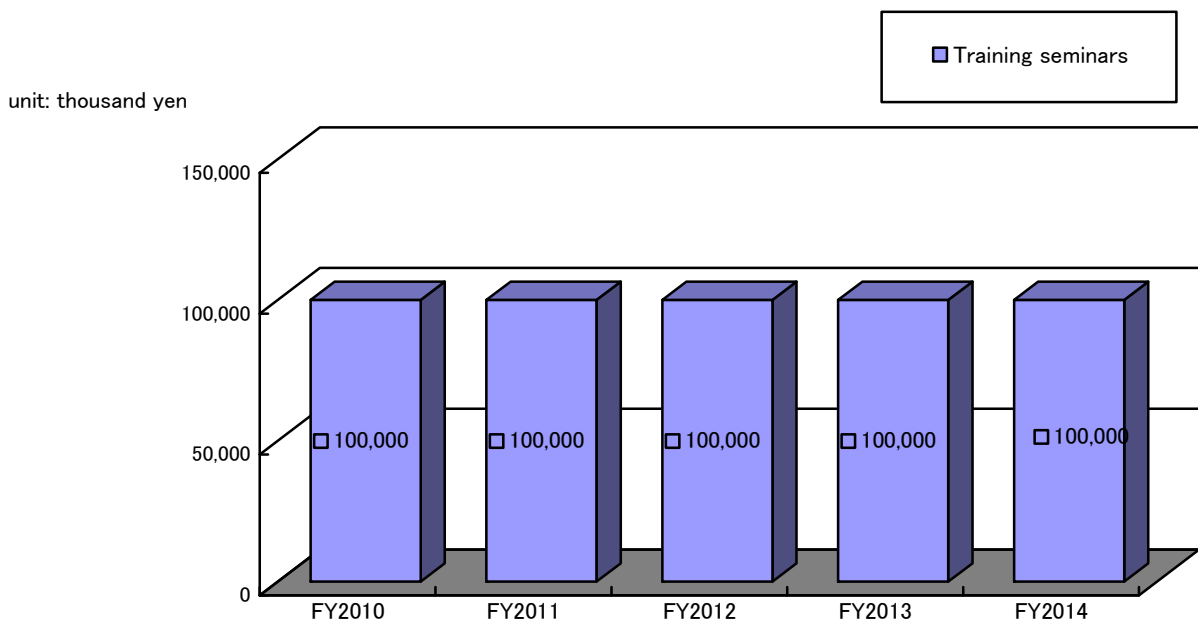
Grants are provided to training programs run by the General Incorporated Foundation for In-Service Training and Welfare of the Private School, which are designed to improve the quality of faculty and staff of private schools.

Transfers are also made to the PMAC's Long-Term account of the Mutual Aid Programs for the Long-Term Benefits (to increase pensions for existing pension recipients and serve as a resource for liquidating long-term benefits) in order to enhance welfare and benefits for faculty and staff of private schools.



Funding is made within the amount of the PMAC's profit from the previous fiscal year in the Grant account. In fiscal 2014, the PMAC provided grants totaling 100 million yen.

### Grants Provided for Training Programs



## Donation

### Donations to Designated Organizations

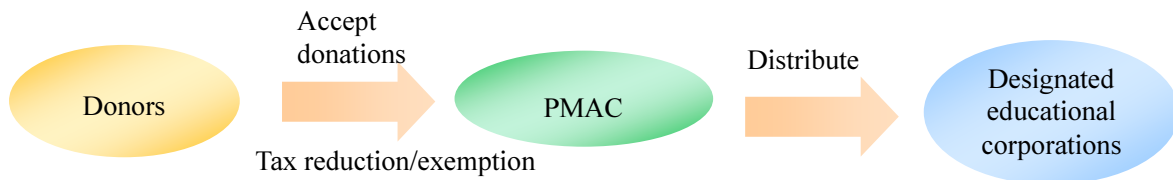
Planned acceptance amount 14 billion yen

Planned donation amount 14 billion yen

The PMAC welcomes donations for the advancement of education and research at private schools from corporations and individuals. Donations will be distributed to educational corporations that have been designated by the donors.

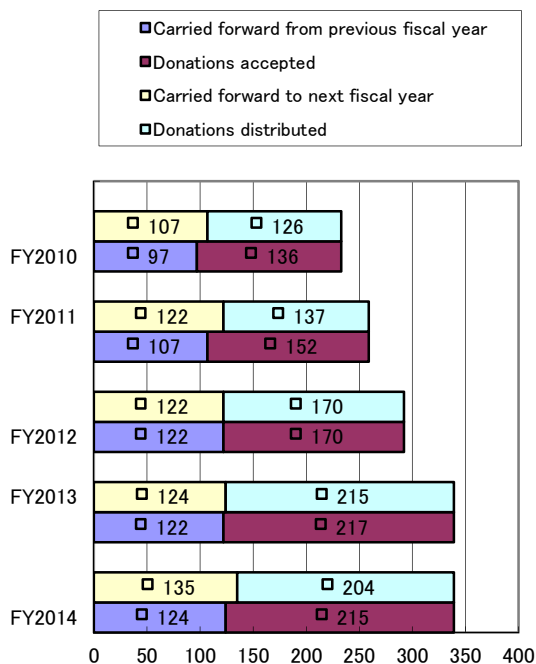
Donations enable the donor to receive preferential tax treatment on corporate taxes and income taxes (Ministry of Finance Notice No. 154, 1965), and when the donor is a corporation, entire amount of the donation may be accounted for as an expense.

In addition, substantial improvements of the system were made in fiscal 2004, making it possible for donors to offer donations at any time to cover expenditures at private schools necessary for education or research or to add to the school's endowment.

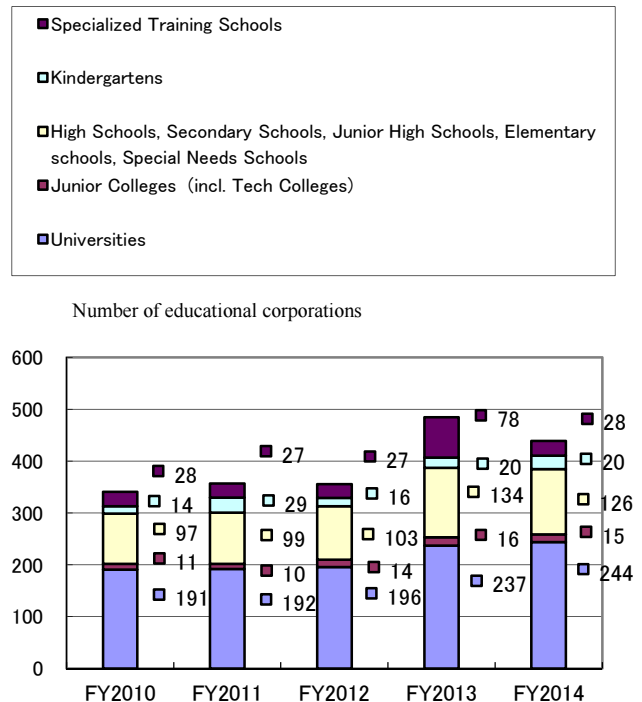


Donations accepted from fiscal 1967 through the end of fiscal 2014 total 54220 billion yen, and the amount distributed comes to 508 billion yen.

**Donations Handled Over the Past 5 Years**



**Educational Corporations Accepting Donations Over the Past 5 Years**



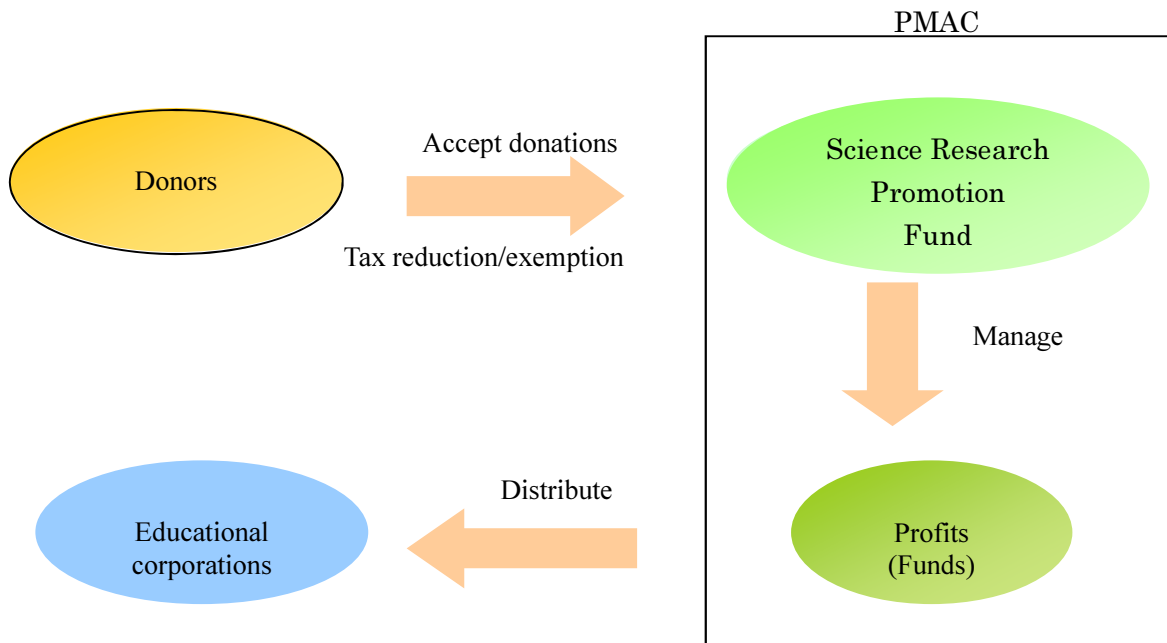
Note: Amounts carried forward are donations carried forward to the next fiscal year because of the lack of an application for distribution from educational corporations.

## The Science Research Promotion Fund (Fundraising)

Fund holdings 5,495 million yen (as of May 31, 2015)  
 (Planned fundraising total 5 million yen)

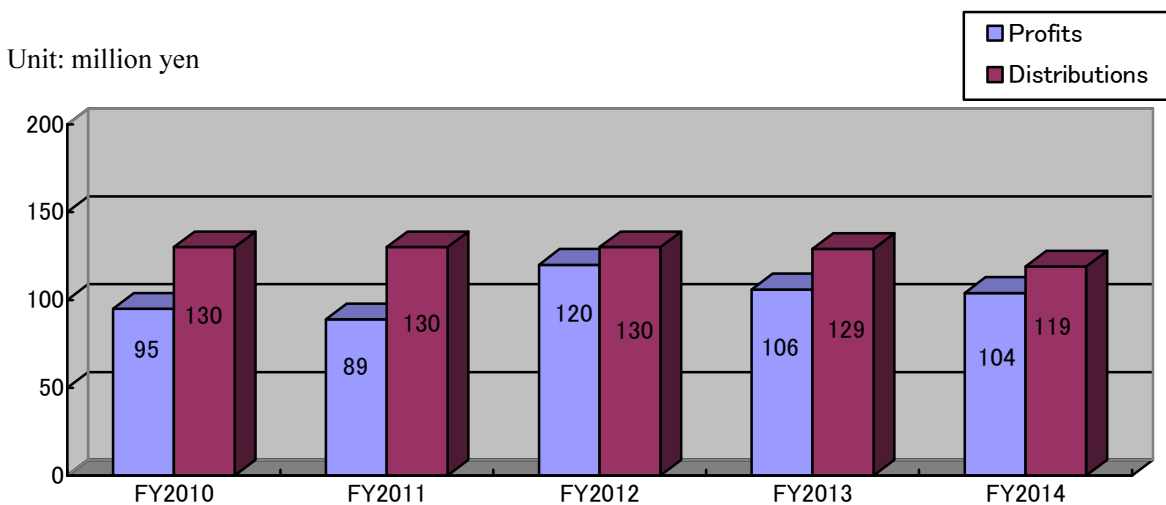
The Science Research Promotion Fund manages general donations accepted by PMAC from a wide range of sources. Investment profits are used to directly subsidize costs associated with academic research at private schools and other institutions.

Donating to the Fund makes the donor eligible to receive preferential tax treatment on income taxes and corporate taxes in the form of reductions or exemptions.



As a result of fundraising activities primarily by PMAC for the Science Research Promotion Fund, the Fund holds 5,495 million yen as of May 31, 2015.

### Fund Profits and Distributions over the Past 5 Years



## The Science Research Promotion Fund (Distributing Funds)

Planned Distribution 110 Million yen

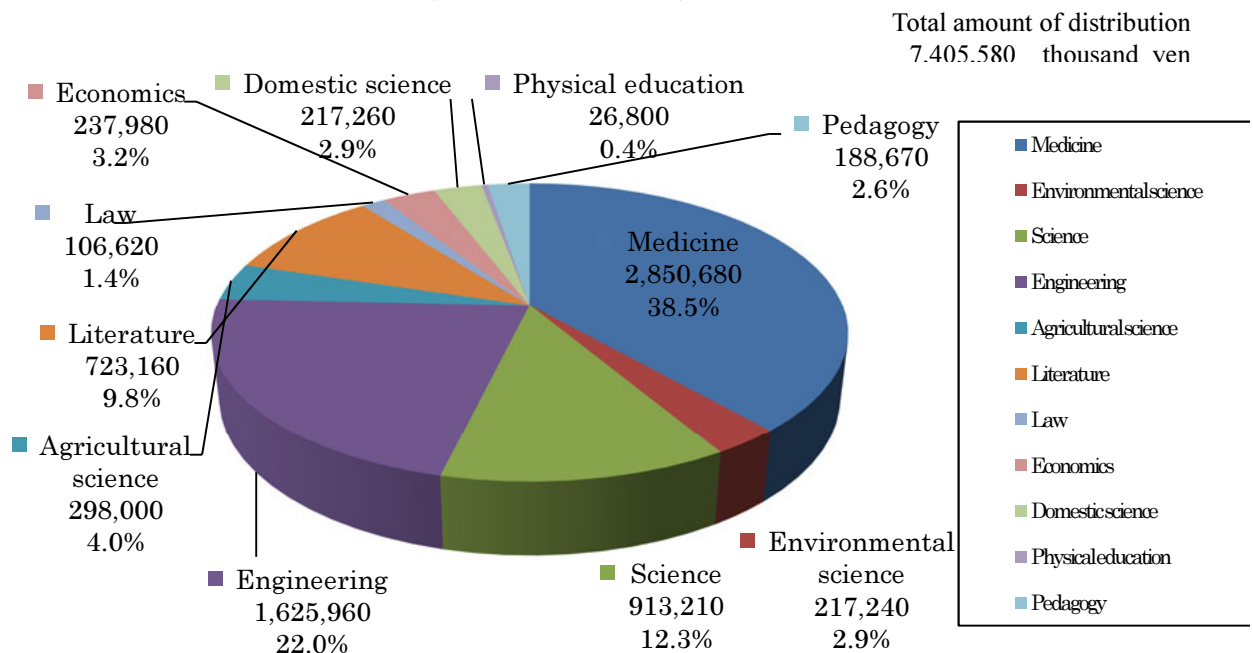
Funds from investment profits made by the Science Research Promotion Fund are distributed to subsidize acquisition costs and maintenance costs for academic research facilities at private universities and other institutions as well as other expenditures associated with academic research.

The PMAC has distributed 7,416 million yen in funds for a total of 2,824 research projects during the period from fiscal 1976 to May 31, 2015.

The Young Researchers Grant was established in fiscal 2008 in order to support the research endeavors of young researchers at private universities and other institutions. Grants totaling 1,015 million yen have been provided for 227 research projects during the period from fiscal 2008 to fiscal 2014.



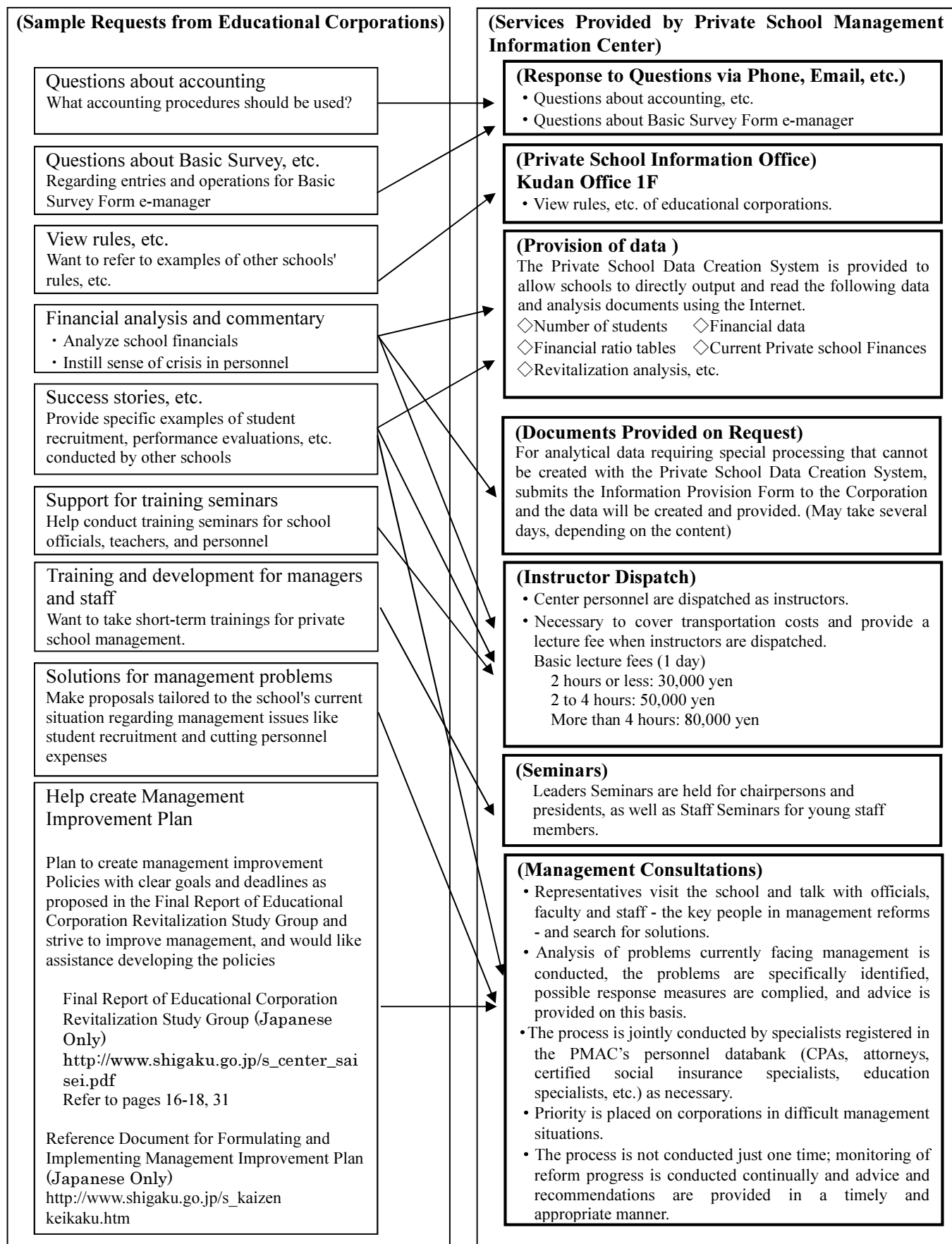
Science Research Promotion Fund Distributions by Research Field (FY1976~FY2015)



\*Excluding Young Researchers Grant

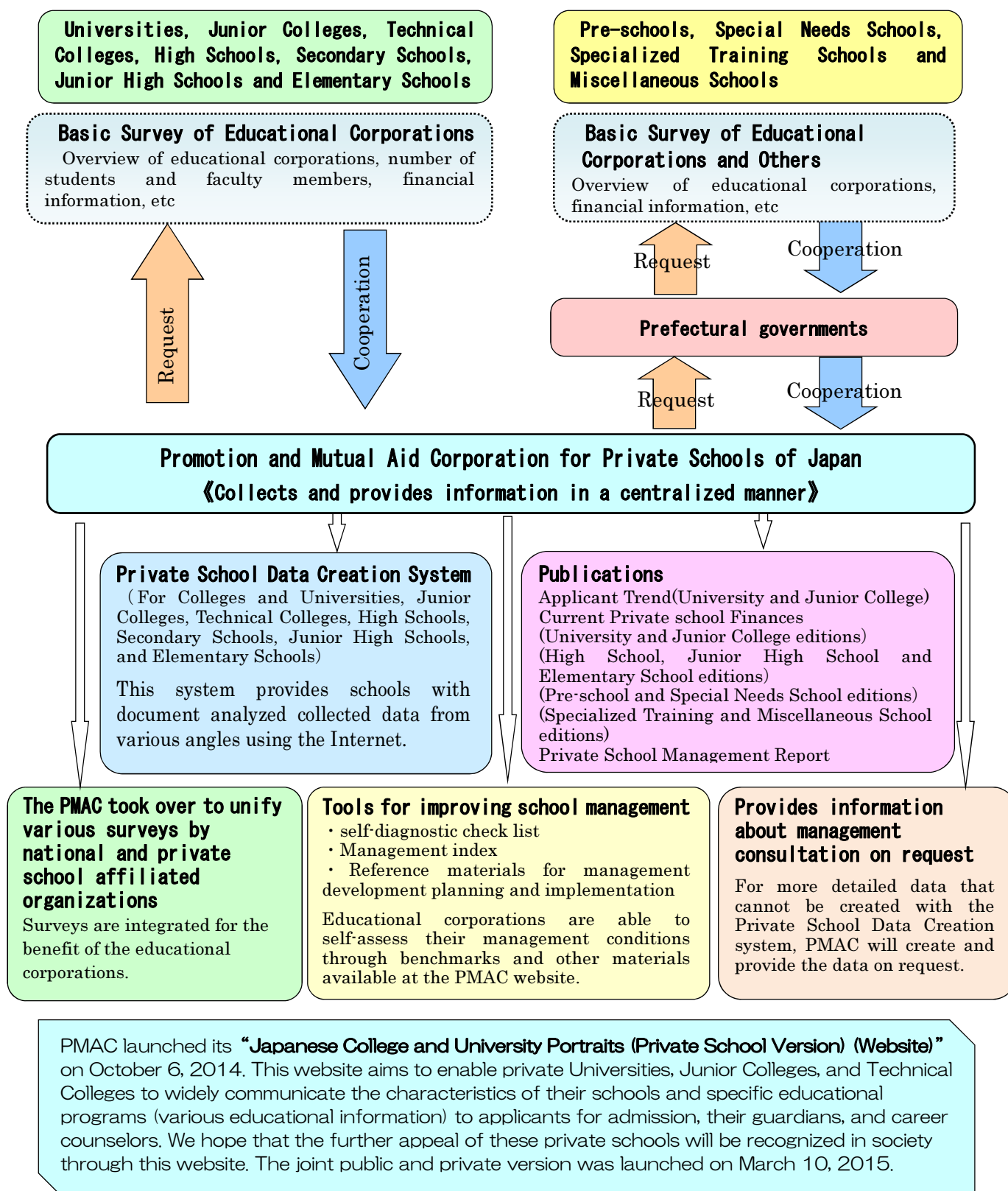
## Information Collection/Provision and Management Support

The Private School Management Information Center provides support for management improvement initiatives conducted by educational corporations and collects and provides information. The main services provided by the center are listed below.



## Overview of “Information Collection and Provision”

In the Private School Management Information Center, the “Basic Survey of Educational Corporations” has been used since 1971 to collect information on private schools, from Elementary to Universities, and the “Basic Survey of Educational Corporations and Others” has been used since 1999 to collect information on Pre-schools, Special Needs Schools, Specialized Training Schools, and Miscellaneous Schools. Information on educational condition and management of private schools are promptly collected and provided in the following ways.

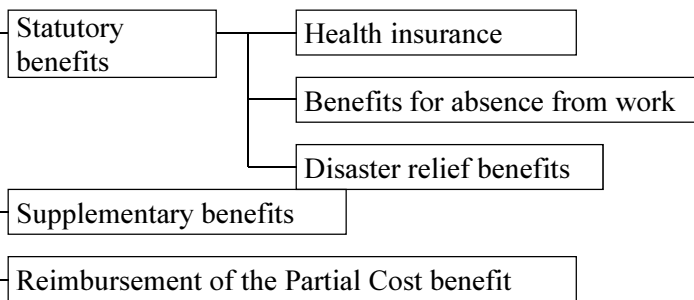


## Mutual Aid Programs Services Overview

The Private School Mutual Aid System of The Promotion and Mutual Aid Corporation for Private Schools of Japan (PMAC) has been established, based on the objectives of the Basic Act on Education, in order to maintain parity with the welfare and benefit system for national and public school faculty members. PMAC is engaged in short- and long-term benefits services, as well as welfare services, to improve the welfare and benefits of private school faculty members through this mutual aid system, and to contribute to the promotion and development of private schools and its education.

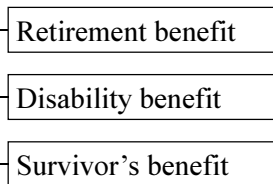
### Short-Term Benefits

To provide benefit to members and their dependents in the event of illness, injury, childbirth, death, absence from work (dependents not included), and disasters.



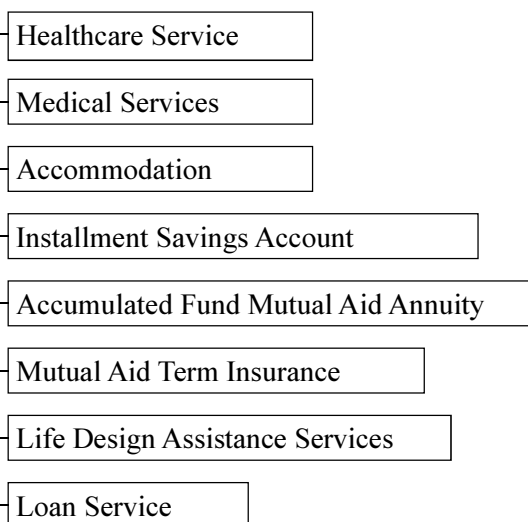
### Long-Term Benefits

To provide pension and lump-sum payment to members and their survivors when the member reaches a specific age, becomes disabled, or dies.



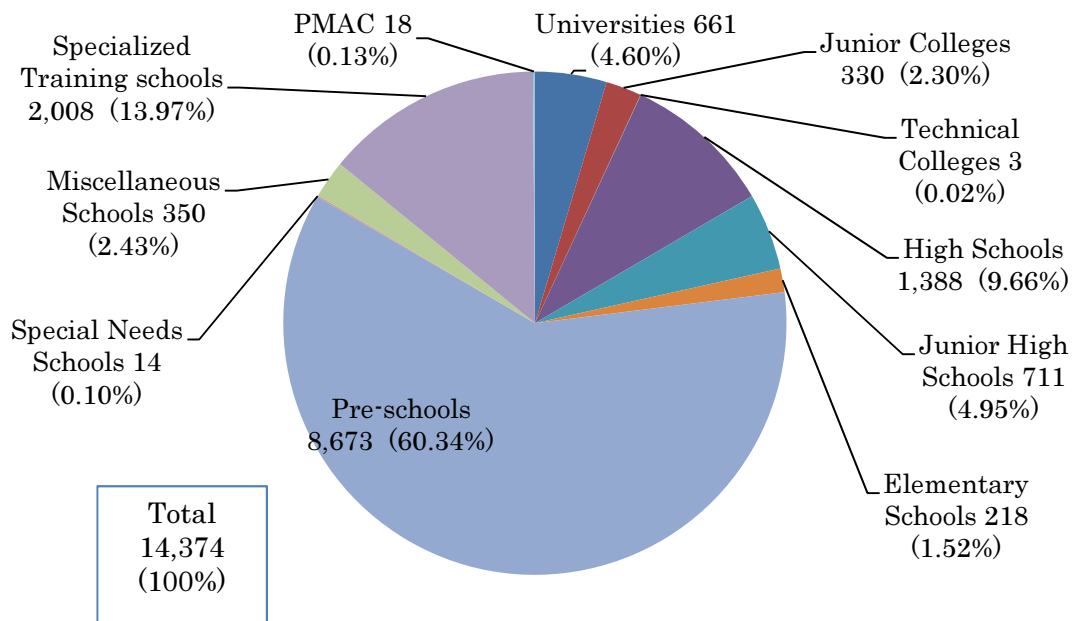
### Welfare Services

To provide welfare services for members and their dependents, such as health improvement and maintenance services, hospital management, lodging facilities management, saving services, accumulated fund mutual aid annuity, mutual aid term insurance as well as loan service.

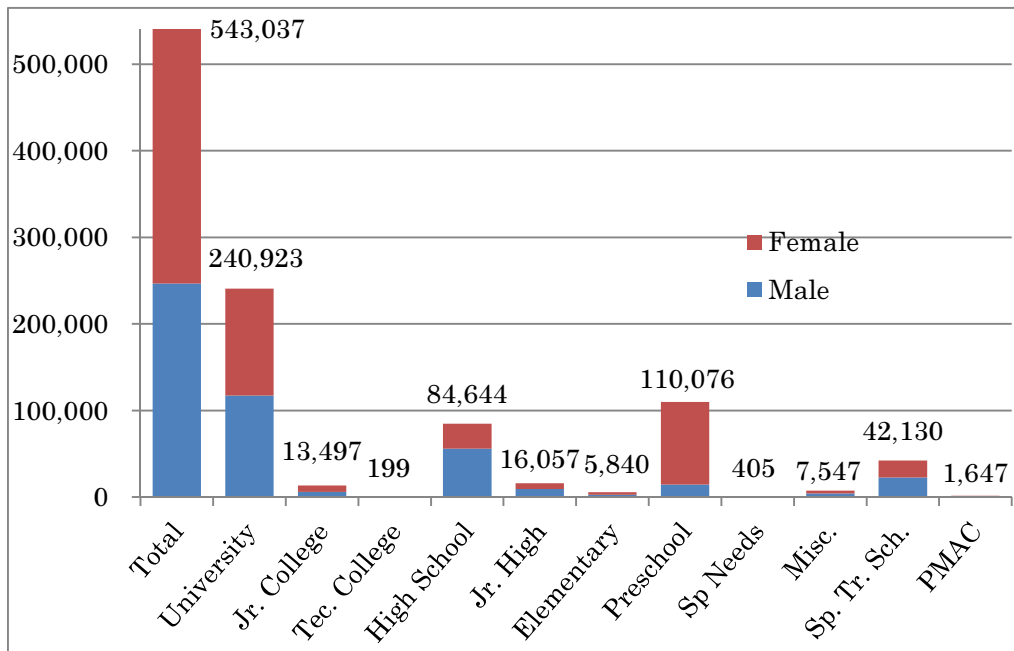


◇ Group Composition (end of FY2014) ◇

(1) Number of schools per school category



(2) Number of members per school category



(Note) The total number includes Voluntarily Continued Insurance members (20,072 members)

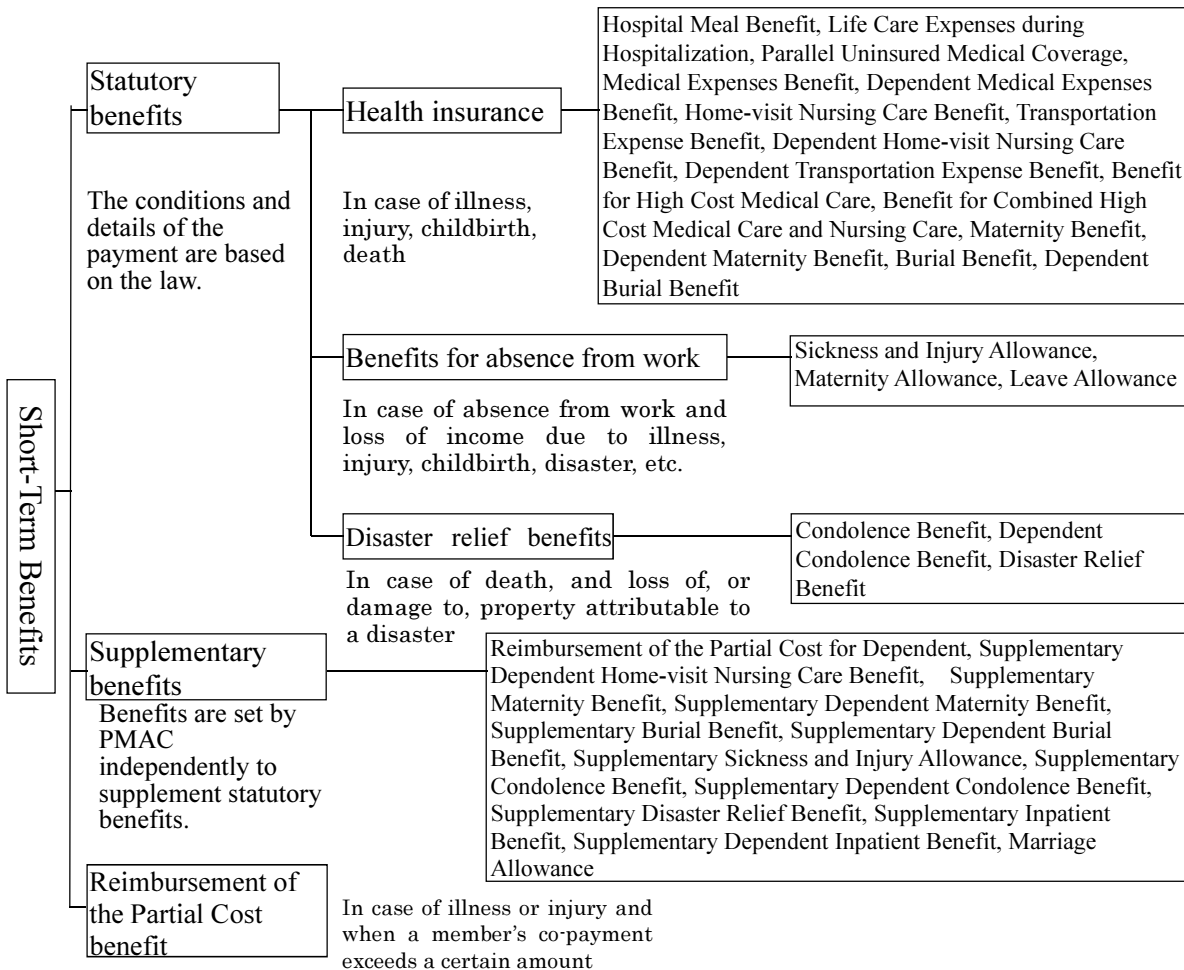
(Note) Secondary education schools are included in high school category.

\*There are cases where the sum may not match with the total number as the results are rounded



## Short-Term Benefits

- The program is equivalent to the “health insurance” provided to employees of private businesses.
- Benefits are given to members in the event of illness, injury, childbirth, death, absence from work, and disasters, or to their dependents in the event of illness, injury, childbirth, death, and disasters.
- Short-term benefits include the statutory benefits (established through Private School Mutual Aid Act and Health Insurance Act, the payment eligibility and other details are specified by the law) and supplementary benefits (a benefit that supplements the statutory benefits can be set by the insurer in accordance to the regulations regarding the title and contents of the benefit based on their financial condition). In addition, the reimbursement plan of the partial cost benefit for the members is provided.
- In order to maintain a balanced budget for the next few years, the short-term benefits are operated by the premium and the operational income.



The PMAC covers the following expenses.

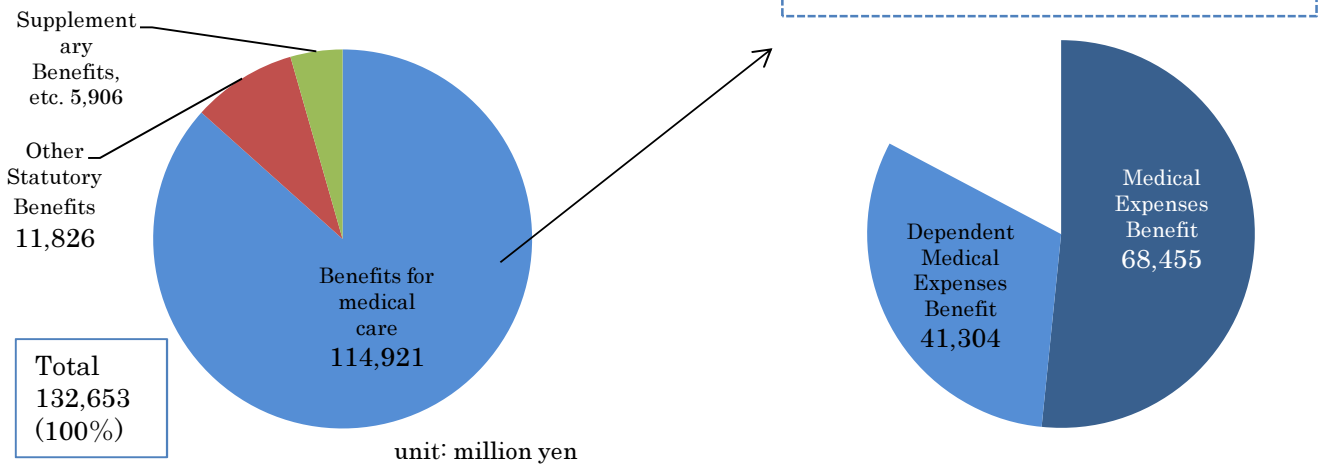
### ◎ Support fund for the old elderly

Elderly people over the age of 75 receive medical services from the Medical System for the Old Elderly, which was founded in 2008. The PMAC has supported approximately ¥52 billion in fiscal 2014 as a means to support financial resources for the medical expenses of the old elderly.

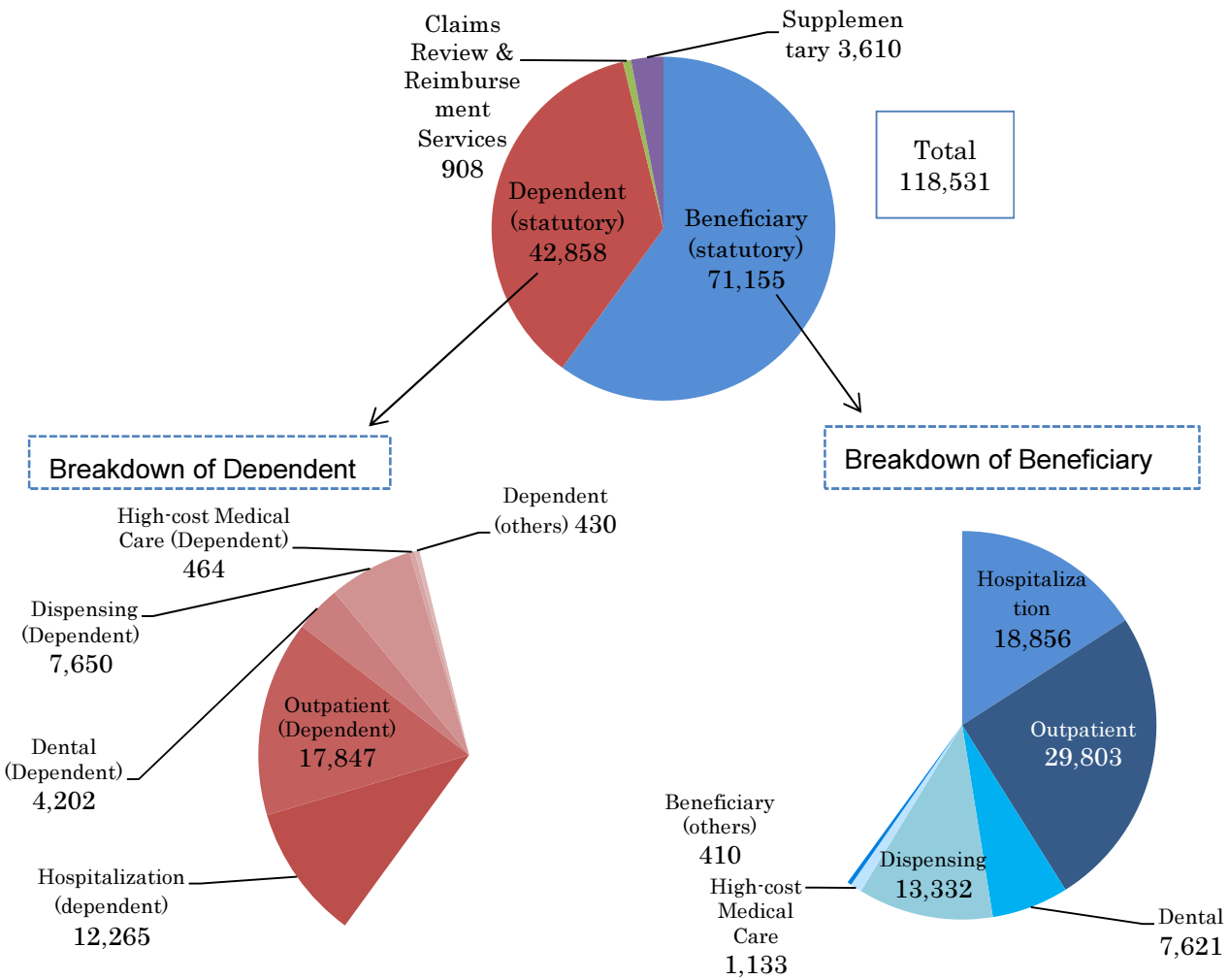
### ◎ Payments for the young elderly

A system was established in 2008 to adjust the imbalance in the charging of health insurance plans for the benefit expenses of young elderly members (ages 65-74). The PMAC was issued approximately ¥32.7 billion for the young elderly. In addition, the contributions for the retirement benefit, which is intended for pensioners under the age of 65, will continue in transition until 2014, and the PMAC will also continue to contribute to retirement benefit.

(1) Breakdown of benefits (FY2014)

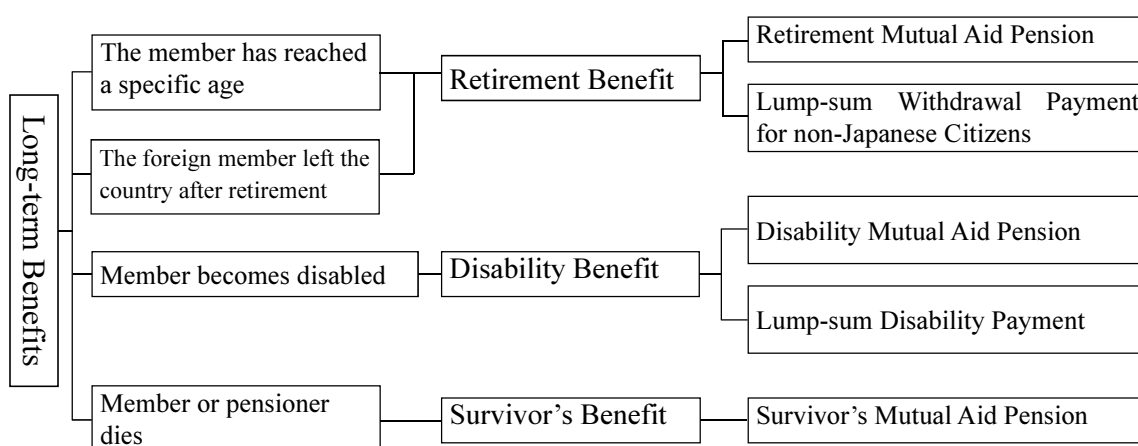


(2) Breakdown of benefits for medical care (including supplementary benefits) (FY2014)



## Long-term Benefits

- Private School Mutual Aid System is a part of the public pension scheme along with the National Pension Plan, the Employees' Pension Plan, the Mutual Aid Association for National Public Officials, and the Mutual Aid Association for Local Public Officials.
- Long-term Benefits program is equivalent to the Employees' Pension Plan for the private sector.
- "Long-term benefits" is a general term used for benefits in the form of pension and lump-sum payments that are paid for the financial security of the members and survivors. As a general rule, the pension is added to the Basic Pension, which is offered under the National Pension Plan.
- Long-term benefits include Retirement Benefit, Disability Benefit and Survivor's Benefit.
- As a general rule, Long-term Benefits are balanced across a long period of time. The required expenses have been financed by premiums, as well as government subsidies, prefectural subsidies, investment earnings from reserve funds, and other sources.



The PMAC covers the following expenses.

### ◎ Basic Pension Contributions

To manage the Basic Pension of the National Pension Plan, the contributions that cover the expenses are proportional to the total number of members and their dependent spouses aged 20-59 years old, the contribution reached approximately ¥224.6 billion in fiscal 2014.

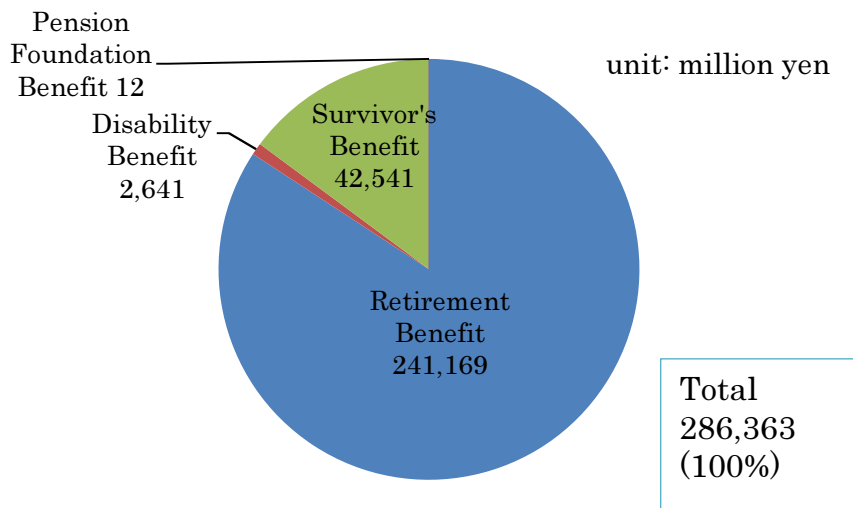
However, half of the contribution amount, equivalent to approximately ¥112.2 billion, is subsidized by government.

### ◎ Contribution of Public Pension Plan

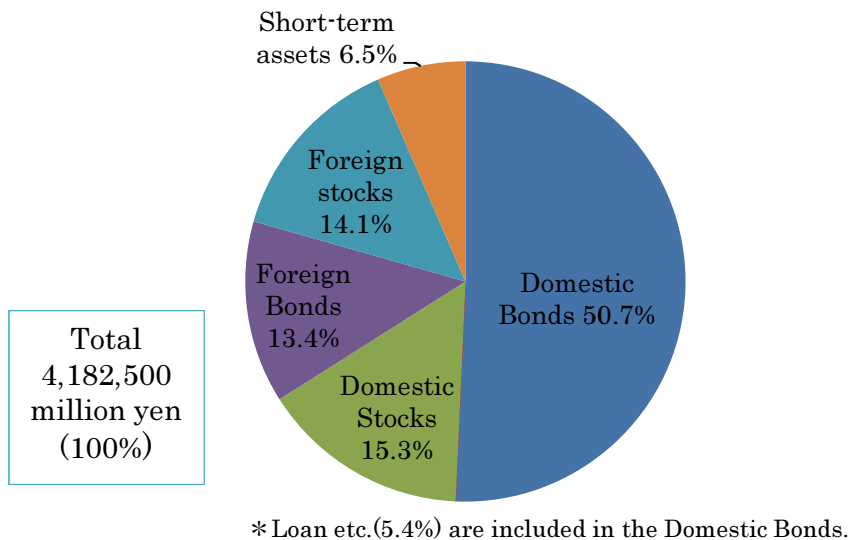
As a first phase in the reorganization of employee pension programs, financial supports are provided to avoid excessive burden in the Employees' Pension Plan during the integration of three Mutual Aid Associations of the former public corporations (JR, JT, NTT) into the Employees' Pension. The contributions reached approximately ¥44.2 billion in fiscal 2014, and an accumulated amount of ¥314.5 billion.

(Note) "Employee pension programs" refers to any public pension other than the National Pension Plan.

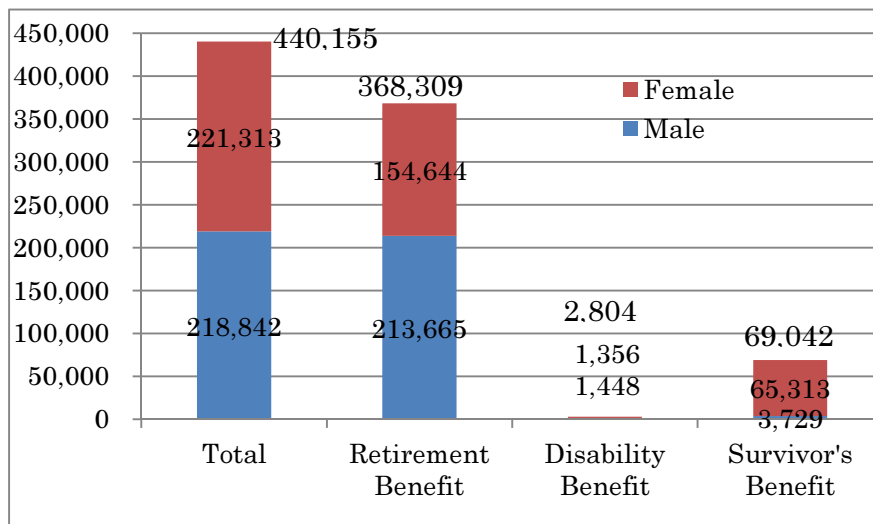
(1) Breakdown of benefits (FY2014)



(2) Long-term account asset (end of March, 2015) [market value]

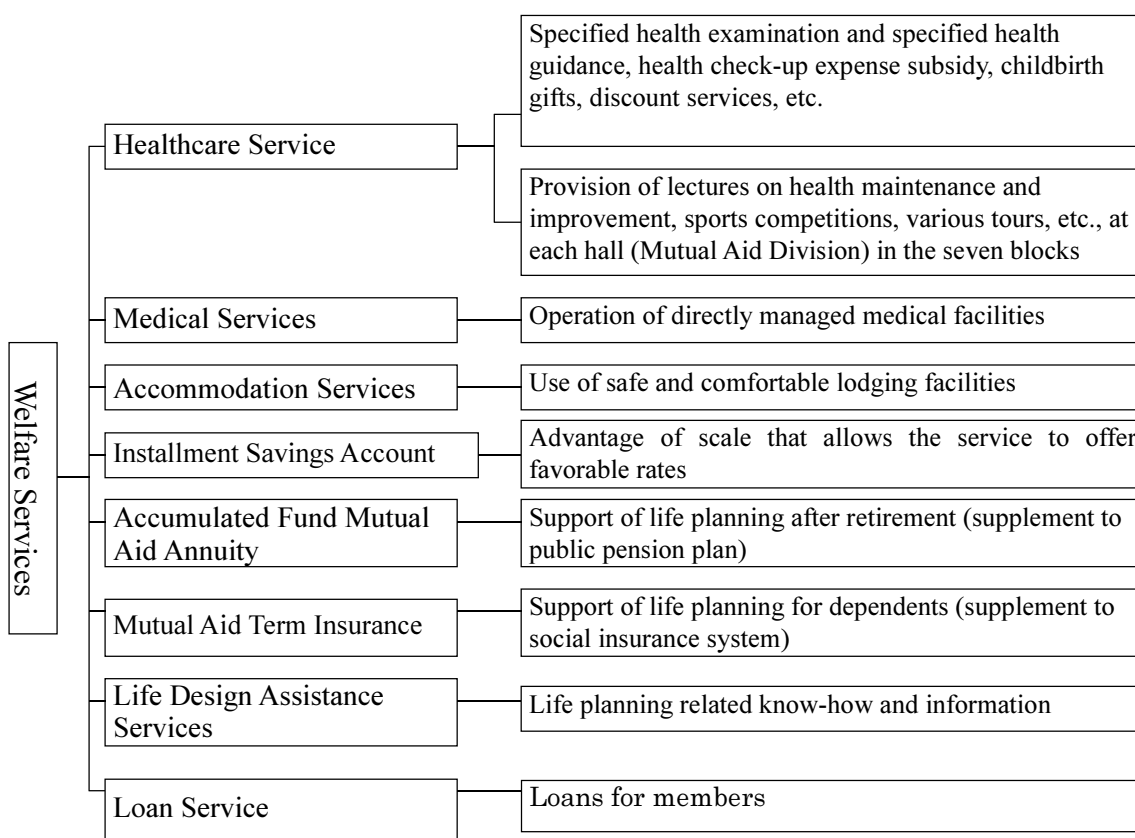


(3) Number of pensioners by pension type (end of March, 2015)



## Welfare Services

- With the purpose of maintaining and improving the health of members and their dependents, and assisting their daily living, the following welfare-related services are provided with the theme “Enriched daily living and better health.”
  - ① Specified health examination check-up and specified health guidance through medical care-related laws for the elderly
  - ② Health education, health consultation, health check-up and other necessary services to maintain and improve the health of members and their dependents
  - ③ Management of recreational accommodation and educational facilities for members
  - ④ Property acquisition, management and rental services for members
  - ⑤ Management of members’ savings
  - ⑥ Provision of daily necessities based on members’ needs
  - ⑦ Other services that contribute to the promotion of the members’ welfare and are defined by the provisions of the mutual aid
    - Accumulated Fund Mutual Aid Annuity
    - Mutual Aid Term Insurance
  - ⑧ Member loans for temporary expenditures
  
- The cost of welfare services are covered by the revenue associated with management of the above-mentioned services, as well as by the loan from premiums and long-term account asset.



## ◇Welfare and Well-being ◇

### ■Services available to all members and dependents■

#### Assisting in health management

- Specified health check-up and specified health guidance
- Health check-up expense subsidy
- Medical check-up by mail
- Health and nursing care counseling program
- Mental healthcare counseling program
- Athletic Complex

#### Gifts

- Childbirth gifts
- Disaster relief items
- Gifts to long-term recuperated members
- Premium tickets to long-term members

#### Facilities that can be used as a corporate member

- Sport facilities
- The Magic Kingdom Club (Tokyo Disney Resort)

#### Trips abroad that include visits to and exchanges with educational institutions

- Planning and support of overseas study tours

#### Discounts and discount coupons

- Department stores
- Specialty stores (glasses, furniture, etc.)
- Funeral services
- Package tours
- JR Railway tickets (Vacation Coupon)
- Long-distance ferry tickets
- Rent-a-car
- Admission tickets to performances
- Correspondence courses

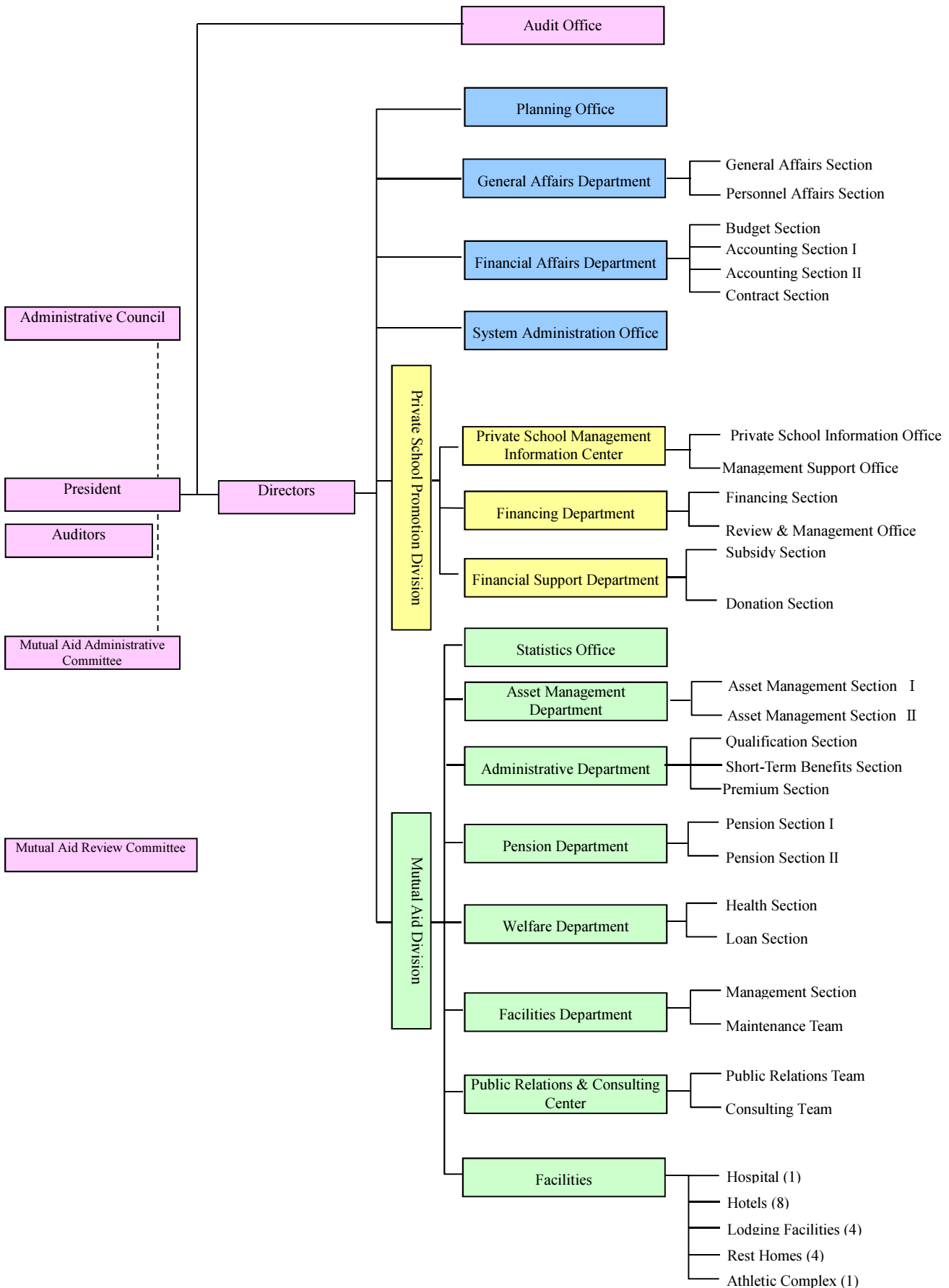
#### Subsidizing facility fees

- Lodging facilities
- Recreational facilities

#### Healthcare services in each block

- Facilities designated for health check-up
- Health promotion seminars
- Seminars and sport events
- Organizing various tours
- Nursing care video and DVD rental, Caregiving seminar
- Publication of information magazines for each block
- Other discount services for members at designated stores (department stores, etc.)
- Support center for job hunting students

**Organization chart**



**Note: Numbers in parenthesis represents numbers of offices.**