

SHIN-EI Journal

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Words of the Month

Nothing Will Begin If You Give Up.

Sincero

Transfer Auto Insurance to a New Vehicle



Lately, many people forget to inform the insurance agency when they change their vehicle. If they have an accident, insurance won't cover for the new vehicle automatically. There is no way for the insurer or agency to know when the vehicle has been changed unless the contractor informs them. Therefore, please inform your insurance agency immediately even before the registration of transfer is completed.

Shin-Ei Hoikuen Graduation

12th Shin-Ei Hoikuen Graduation was held on March 10. In this fiscal year, 10 children graduated. Children, make a lot of friends and study hard at the elementary school!



Pension Book and Pension Records

Does anyone have 2 pension books? If you have 2 pension books with 2 different basic pension numbers, you need to visit Social Insurance Office **to consolidate records into 1 basic pension number**. Your pension records are managed by basic pension number. If you have multiple numbers, your pension records are distributed. In such a case, it could take a while to receive pension benefits, or you might receive less than the actual pension benefits. If you are our employee, you can have the process at our office. Ask one of our staffs for more details.



For Those Who Built or Bought House with Housing Loan



1. If you built or buy a house, you can receive the special deduction for housing loan. On the first year of deduction, you have to file tax returns. But, after the second year, you can receive the deduction via year-end tax adjustment. Check the website of National Tax Agency for more details.
2. If you already paid home acquiring tax, you might receive refunds via procedures at the Finance Office.
3. If you are qualified, you can receive housing benefits. Benefits apply to

those who move into a house by December 2021. You need to fill in the application form and submit it with necessary documents to the designated office. Call 0570-064-186 for more details (only in Japanese).

If you built a house or if you are planning to buy a house, we recommend you to check this benefit.