

Outline of Other Income Deductions (Income Tax)

Category of deduction	Outline	Calculation method of the amount to be deducted
Miscellaneous loss deduction	<ul style="list-style-type: none"> Any loss due to a disaster or due to theft or embezzlement with regard to houses, household goods, etc. Disaster-related expenses 	<p>Larger of the following amounts:</p> <p>(1) (Amount of disaster-related loss + Amount of disaster-related expenses) – Amount of annual income × 10%</p> <p>(2) Amount of disaster-related expenses – 50,000 yen</p>
Medical expense deduction	Where a taxpayer has paid medical expenses for him/herself or for the taxpayer's spouse or other relatives whose living expenses are included in that of the taxpayer	$\left\{ \begin{array}{l} \text{Amount of medical} \\ \text{expenses paid} \end{array} \right\} - \left\{ \begin{array}{l} \text{Smaller of the following amounts:} \\ (1) 100,000 \text{ yen} \\ (2) \text{Amount of annual income} \times 5\% \end{array} \right\} = \begin{array}{l} \text{Amount of medical} \\ \text{expense deduction} \\ \text{(up to 2 million yen)} \end{array}$
Social insurance premium	Where a taxpayer has paid social insurance premiums	Amount of social insurance premiums paid
Deduction for small enterprise mutual aid premiums, etc.	Where a taxpayer has paid premiums under the small enterprise mutual aid scheme, contributions under a corporate-type pension plan or an individual-type pension plan, both of which are defined contribution pension plans, or premiums under the mutual aid scheme for dependents with disabilities	Amount of mutual aid premiums paid

Life insurance premium deduction	Where a taxpayer has paid general life insurance premiums, long-term care and medical insurance premiums, and personal pension insurance premiums	<p>(1) Life insurance premium deduction for an insurance contract, etc. concluded on or after January 1, 2012 (new contract):</p> <ul style="list-style-type: none"> (i) a fixed amount is deducted according to the amount of general life insurance premiums paid (up to 40,000 yen (*1)) (ii) a fixed amount is deducted according to the amount of long-term care and medical insurance premiums paid (up to 40,000 yen) (iii) a fixed amount is deducted according to the amount of personal pension insurance premiums paid (up to 40,000 yen) <p>(2) Life insurance premium deduction for an insurance contract, etc. concluded on or before December 31, 2011 (old contract):</p> <ul style="list-style-type: none"> (i) a fixed amount is deducted according to the amount of general life insurance premiums paid (up to 50,000 yen) (ii) a fixed amount is deducted according to the amount of personal pension insurance premiums paid (up to 50,000 yen) <p>*1 Where a taxpayer has a dependent relative aged under 23: up to 60,000 yen only for the deduction in 2026 [FY2025 amendment].</p> <p>The maximum amount of insurance premium deduction available is 120,000 yen in total.</p>
Earthquake insurance premium deduction	Where a taxpayer has paid earthquake insurance premiums	<p>The total amount of earthquake insurance premiums paid is deducted (up to 50,000 yen).</p> <p>* 1. The deduction of insurance premiums under long-term non-life insurance contracts, etc. concluded by December 31, 2006 will remain applicable (excluding those subject to the earthquake insurance premium deduction) (up to 15,000 yen).</p> <p>2. If both the deduction mentioned in 1 and the earthquake insurance premium deduction are available, the maximum amount of deduction is 50,000 yen in total.</p>
Deduction for donations	Where a taxpayer has paid specified donations	$\left\{ \begin{array}{l} \text{Smaller of the following amounts:} \\ \text{(1) Total amount of specified donations paid} \\ \text{(2) Amount of annual income} \times 40\% \end{array} \right\} - 2,000 \text{ yen} = \text{Amount of deduction for donations}$