

ABSTRAK

Laporan ini membahas mekanisme perhitungan Pajak Penghasilan (PPh) Pasal 21 atas penerima dana pensiun, jaminan kematian (JKM), dan tunjangan hari tua (THT) di PT TASPEN (Persero) Kantor Cabang Jambi. PPh Pasal 21 dikenakan atas penghasilan yang diterima Wajib Pajak orang pribadi dalam negeri, termasuk manfaat dana pensiun, JKM, dan THT. Perhitungan pajak dilakukan dengan terlebih dahulu menentukan jumlah penghasilan bruto yang diterima oleh penerima manfaat. Selanjutnya, penghasilan tersebut dikurangi Penghasilan Tidak Kena Pajak (PTKP) yang berlaku sesuai status Wajib Pajak. Setelah didapatkan penghasilan kena pajak, maka dikenakan tarif progresif PPh Pasal 21 sesuai ketentuan dalam Undang-Undang Pajak Penghasilan. Untuk penerimaan dana pensiun, JKM, dan THT, berlaku ketentuan khusus yang diatur dalam Peraturan Direktur Jenderal Pajak Nomor PER-16/PJ/2016 sebagai dasar perhitungan. Jenis data yang digunakan dalam laporan ini adalah data kualitatif dengan tingkat eksplanasi deskriptif. Teknik pengumpulan data dilakukan melalui observasi, wawancara dengan pegawai PT TASPEN (Persero) KC Jambi, dan dokumentasi terkait mekanisme perhitungan PPh Pasal 21 atas dana pensiun, JKM, dan THT. Hasilnya memberikan gambaran rinci mengenai tahapan perhitungan pajak atas ketiga jenis penghasilan tersebut sesuai ketentuan perpajakan yang berlaku.

Kata Kunci: Dana Pensiun , Hari Tua, Jaminan Kematian, Perhitungan PPh Pasal 21, PT. TASPEN, Tunjangan.

ABSTRACT

This report discusses the mechanism for calculating Income Tax Article (PPH) 21 on recipients of pension funds, death insurance (JKM), and old age allowances (THT) at PT TASPEN (Persero) Jambi Branch Office. Income Tax Article 21 is imposed on income received by domestic individual taxpayers, including pension fund benefits, JKM, and THT. The tax calculation is carried out by first determining the amount of gross income received by the beneficiary. Furthermore, the income is reduced by the applicable Non-Taxable Income (PTKP) according to the taxpayer's status. After obtaining taxable income, a progressive rate of Income Tax Article 21 is imposed in accordance with the provisions in the Income Tax Law. For the receipt of pension funds, JKM, and THT, special provisions stipulated in the Regulation of the Director General of Taxes Number PER-16 / PJ / 2016 apply as the basis for calculation. The type of data used in this report is qualitative data with a descriptive level of explanation. Data collection techniques are carried out through observation, interviews with PT TASPEN (Persero) KC Jambi employees, and documentation related to the calculation mechanism of Income Tax Article 21 on pension funds, JKM, and THT. The results provide a detailed description of the stages of tax calculation on the three types of income in accordance with applicable tax provisions.

Keywords: *Benefits, Calculation of Income Tax Article 21, Death Insurance, Old Age, Pension Fund, PT. TASPEN.*