



衛生福利部

107

國民年金監理會 年報

**ANNUAL REPORT 2018**

National Pension Supervisory Committee  
Ministry of Health and Welfare

107

衛生福利部  
國民年金監理會年報



**2018  
ANNUAL  
REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare



# 衛生福利部 國民年金監理會年報

## 目錄 CONTENTS

序言 .....	vii
<i>Foreword</i>	
國民年金監理會介紹 .....	xii
<i>An Overview of the National Pension Supervisory Committee</i>	
壹、成立宗旨及法定任務 .....	1
<i>The Goal and Statutory Missions</i>	
一、成立宗旨 .....	2
Goal	
二、法定任務 .....	4
Statutory Missions	
貳、組織、成員及職掌 .....	7
<i>Organization Structure, Members and Functions</i>	
一、組織架構 .....	8
Organization Structure	
二、組織成員 .....	10
Organization Members	
三、組織職掌 .....	20
Organization Functions	
參、重要會議及業務 .....	29
<i>Major Conventions and Operations</i>	
一、召開國民年金監理委員會會議 .....	30
Convention of National Pension Supervisory Council Meetings	
二、召開國民年金爭議審議委員會會議 .....	30
Convention of National Pension Dispute Review Council Meetings	
三、辦理國民年金業務檢查 .....	32
Inspection of National Pension Fund Operations	

四、辦理國民年金財務帳務檢查 .....	32
Inspection of National Pension Fund Finances and Accounts	
五、召開國民年金風險控管推動小組會議 .....	34
Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings	
六、辦理地方政府國民年金業務實地訪查 .....	34
Onsite Inspections of Local Government National Pension Operations	
七、訪察國外投資委託經營受託機構 .....	36
Inspections of Institutions Entrusted for Discretionary Investment Management Overseas	
<b>肆、基金財務運用及概況 .....</b>	<b>39</b>
<b>Fund Utilization and Overview</b>	
一、基金積存數額 .....	40
Fund Accumulation	
二、基金資產配置 .....	42
Fund Asset Allocation	
三、基金運用績效 .....	48
Fund Utilization Performance	
四、資產負債及損益 .....	52
Balance Sheet and Income Statement	
<b>伍、實際業務推動及成果 .....</b>	<b>61</b>
<b>Operations and Performance</b>	
一、業務監理 .....	62
Operations Supervision	
二、財務監理 .....	70
Financial Supervision	
三、爭議審議 .....	80
Dispute Review	





# 目錄

衛生福利部 國民年金監理會年報

## CONTENTS

### 陸、未來展望及策進作為 .....97

#### *Future Prospects and Improvement Measures*

- 一、持續關注10年補繳，保障民眾給付權益 ..... 98  
Development of Measures in Response to Expiration of Ten-year Periods for Late Payment of National Pension Insurance Premiums and Protection of the Right of People to Collect Pensions and Benefits
- 二、研訂財務監理計畫，優化稽核監督效能..... 98  
Establishment of Financial Supervision Plans and Optimization of Auditing and Supervisory Functions
- 三、促進爭議審議效能，確保民眾國保權益..... 100  
Improvement of Dispute Review Performance and Protection of Insured Persons' Interests
- 四、精進國保研究發展，提供法規制度建議..... 100  
Reinforcement of National Pension Research and Development and Presentation of Suggestions for Improvement of Legal Systems

### 柒、國保櫥窗 .....103

#### *National Pension Showcase*

- 櫥窗一、國保「10年補繳」陸續到期囉~趕快補繳，以維權益 ..... 104  
National Pension Showcase 1. The National Pension's "10-year pay up" periods are expiring in succession. Pay up to preserve your rights.
- 櫥窗二、有國保真好，您還沒繳費嗎？ ..... 108  
National Pension Showcase 2. It's nice to have National Pension. Have you not paid the premium?
- 櫥窗三、國民年金遺屬年金可以追溯補發了!..... 114  
National Pension Showcase 3. The Survivor Pension of National Pension can now be applied for make-up payments, so hurry and submit your applications.
- 櫥窗四、有國保年資 年滿65歲的民眾，記得儘早提出老年年金給付申請喔！ ..... 120  
National Pension Showcase 4. If you have National Pension seniority and you are at least 65 years old, please remember to apply for your old age pension as soon as possible



櫥窗五、國保年金給付 趕快申請趕快領 .....	124
National Pension Showcase 5. National Pension annuity payments, the sooner you apply, the sooner you receive.	
櫥窗六、國民年金會破產嗎？ .....	128
National Pension Showcase 6. Is National Pension Fund going bankrupt?	
<b>捌、10週年回顧大事紀及照片集錦 .....</b>	<b>133</b>
<b>10th Anniversary Review of Major events and Photo album</b>	
<b>玖、附錄 .....</b>	<b>169</b>
<b>Appendices</b>	
一、國民年金簡介 .....	170
A brief introduction to the National Pension	
二、重要監理數據簡表 .....	176
Important Supervisory Work Statistics	
三、本會願景、核心價值、年度目標及重點工作 .....	182
NPSC Prospects, Core Value, Annual Targets and Key Working Areas	
四、本會重要行政成果彙整表 .....	184
NPSC Important Administrative Achievements	
五、工作紀事、會議及事件表 .....	186
Works Records, Meetings and Major Events	
六、歷任部長、主任委員及執行秘書簡介 .....	198
Ministers, Chairpersons and Executive Secretaries Over the Years	
讀者意見表 .....	202
<b>Reader Opinion Form</b>	
國民年金保險諮詢電話一覽表 .....	204
<b>National Pension Insurance Information Service Phone Numbers</b>	



# 序言

Foreword



## 序言 部長的期勉

讓全民皆有保險，建構完整的社會安全體系，不僅貫徹憲法保障國民之生存權，亦是國際人權公約中人人有權享有社會保障的具體踐行。國民年金制度的實施，開啟我國全民納保新紀元，保障了原先未能享有軍、公教、農、勞保等社會保險之國民，享有國民年金之老年年金、生育給付、身心障礙年金、喪葬給付及遺屬年金等5項給付外，老年、身心障礙及原住民朋友並有老年、身心障礙基本保證年金及原住民給付的銜接保障。國民年金的開辦代表著我國邁入社會福利制度新的里程碑，除整併相關津貼並兼顧現有權益保障外，採用社會保險模式及量能付費之制度設計，以達到風險分攤、國民互助、社會連帶、世代間公平合理之所得重分配等功能。

國民年金保險在民國97年10月實施，自108年起，國民年金保險費「10年補繳期限」陸續屆期，屆期後即無法補繳，將直接影響被保險人之國保年資與給付權益。因此，本部除於106年10月30日訂頒「國民年金保險費十年補繳期屆至因應對策」，結合法務部、勞動部勞工保險局、原住民族委員會等相關機關，透過電視、廣播、網路等各式宣導管道，加強宣導國保保費超過10年未繳之權益影響，並請各地方政府國民年金服務員加強訪視。另國保首期（97年10月至11月）保險費補繳期限原於108年1月31日到期，因適逢農曆春節前夕，為了讓民眾能安心過年及有充裕的時間繳費，因此，本部於108年1月31日宣布首期保險費補繳期限再延2個月，亦即3月底前可向勞保局申請辦理補繳或辦理分期。希望讓所有年滿65歲的被保險對象都能依最有利的A式每個月領取4,816元老年年金給付，身心障礙者也能享有4,872元基本保障。

本部身為國民年金保險之中央主管及監理機關，為落實全民照顧之理念，賡續精進推動國民年金保險業務及審議保險爭議事項，並與勞動部勞工保險局及勞動基金運用局共同努力，確保國民年金制度健全運作，未來亦將配合國家整體年金制度改革規劃，積極辦理。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

陳時中

## **Foreword:** **Words from the Minister**

Establishing a comprehensive social security system to allow every citizen to have insurance is not only to protect people's right to life as specified in the Constitution but also to guarantee every person can enjoy social security as prescribed in international human rights conventions. The implementation of the National Pension System opened a new era and citizens originally did not have any social insurance, such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance, have become able to collect pensions and benefits, including old age pensions, childbirth benefits, disability pensions, funeral benefits and survivor pensions. In addition, there are also basic guaranteed pensions for the elderly, the disabled and indigenous people. The launch of the National Pension System has pushed the social welfare system in the country to a new milestone. Besides consolidation of related allowances and protection of existing rights and interests simultaneously, the mode of social insurance and the design of premium payment in accordance with the financial capacity of each individual have been adopted to incorporate into the system the functions of risk sharing, mutual assistance, social solidarity as well as fair and reasonable income redistribution.

The national Pension Insurance system was implemented in October 2008. Starting in 2019, the ten-year periods allowed for late payment of premiums will expire one after another. Afterwards, late payment of insurance premiums will not be accepted and insured persons' lengths of national pension insurance coverage and right to collect benefits will be affected. For this reason, the Ministry of Health and Welfare established and announced the "Countermeasures against the Expiration of Ten-year Periods of Late Payment of National Pension Insurance Premiums" on Oct. 30, 2017 and worked with the Ministry of Justice, the Bureau of Labor Insurance and the Council of Indigenous Peoples to use TV, radio and the Internet to publicize the impact of failure to make late payments within ten years on the rights and interests of the insured. National Pension Service workers of local governments were also requested to pay visits to concerned parties. Additionally, as the first deadline for late payment of premiums will land on Jan. 31, 2019, which happens to be the Chinese New Year's Eve, the Ministry of Health and Welfare therefore made the announcement to postpone it for two months. In other words, concerned parties could make the payments or apply for approval to pay in installments before the end of March. The decision was made in the hope that all insured persons would be able to collect NT\$4,816 of old age pension every month by adopting the most advantageous Mode A and each disabled person could also enjoy the basic protection of NT\$4,872 per month.

As the central authority and supervisory agency of the National Pension Insurance, the Ministry of Health and Welfare has continued to promote National Pension Insurance operations and review disputes to realize the concept of looking after every citizen. In the meantime, the ministry has worked with the Bureau of Labor Insurance of the Ministry of Labor and the Bureau of Labor Funds to assure the National Pension System can operate smoothly. In the future, the ministry will also make plans in accordance with the overall National Pension reform.

*Minister, Ministry of Health and Welfare*

*Chen, Shih-Chung*



## 主任委員的話



國民年金97年10月1日開辦迄今，已邁入第10年，自從實施以來，讓未能享有軍、公教、勞、農保等相關社會保險的25歲以上未滿65歲國民，在發生老年、生育、身心障礙、死亡等事故時，獲得被保險人及其遺屬基本經濟安全的保障，為社會安全網重要的一環，更是本部致力推動之社會保險業務，期能達到「促進全民健康與福祉」之願景。

107年是國民年金保險關鍵的一年，因保險費10年補繳期限將於108年之後陸續屆至，逾期仍未完成補繳者將影響日後的給付權益，因此，本部、勞動部勞工保險局及地方政府已共同研議因應對策，積極協助欠費將逾10年之被保險人儘快完成繳費，保障其給付權益。另本部因應司法院釋字第766號解釋，已於107年9月7日訂定「因應司法院釋字第766號解釋，有關105年2月29日以前發生死亡事故之國民年金保險遺屬年金給付處理原則」，如被保險人係於105年2月29日以前死亡，符合給付條件之遺屬未於被保險人死亡當月提出遺屬年金給付申請者均可適用，自其初次申請日（即原申請日）起算，得向勞動部勞工保險局追溯補發被保險人死亡後5年內得領取而尚未領取之給付，初估可能約有7萬3千餘人受惠。

此外，為秉持監理職責，落實合議制監理效能，107年度擇定「國民年金保險費10年補繳期限屆期後之執行情形」為業務檢查主題，深入查核勞動部勞工保險局執行各項因應作為之辦理情形，並提出具體查核建議，期提高工作方法或策略之效率，俾利制度與時俱進。為達成國民年金制度永續經營發展，確保國民基本經濟安全之政策目標，本會仍將持續監督國民年金保險業務及審議保險爭議事項，保障民眾保險權益，強化各界對於國民年金之信心，以鞏固我國老年經濟安全保障體系。

衛生福利部國民年金監理會 主任委員

蘇麗瓊

## ***Words from the Chairperson***

It has been ten years since the National Pension Insurance was launched on Oct. 1, 2008. Since then, the basic economic security of citizens over 25 and less than 65 years of age originally without social insurance, such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance, and their survivors has been protected. They are able to collect old age pensions, childbirth benefits, disability pensions, and death benefits. This is an important link of the social security network and social insurance the Ministry of Health and Welfare has been promoting to achieve the goal of improving the health and welfare of all citizens.

2018 was an important year for the National Pension Insurance System since the ten-year periods for insured persons to make late premium payments would expire in 2019 one after another. Afterwards, the right of those failing to make payments to claim benefits would be affected. Therefore, the ministry, the Bureau of Labor Insurance and local governments worked out countermeasures to assist such insured persons to make payment in order to protect their right to claim benefits. In addition, the ministry already established the Directions for Issuance of National Pension Insurance Benefits to Survivors of Insured Persons Passing away before Feb. 29, 2016 in accordance with the Shi-Zi Interpretation No. 766 from the Judicial Yuan. The directions apply if an insured person passed away before Feb. 29, 2016 and his or her survivor complied with the requirements for collection of the survivor pension but did not file the application within one month after the insured person deceased. Starting from the day of when the first application is filed, the survivor may request within five years the Bureau of Labor Insurance to pay the pension to be collected but not yet collected. Initial estimation indicated more than 73,000 people would be able to benefit from this policy.

Meanwhile, to execute the supervisory duties and improve supervisory work to be carried out through a committee system, the ministry adopted “the condition of execution after expiration of the ten-year periods for late payment of National Pension Insurance premiums” to be the main target of business inspections when auditing the effects of various countermeasures taken by the Bureau of Labor Insurance in order to come up with concrete suggestions for enhancing the efficiency of operational methods or strategies to assure the system could improve with the times. The National Pension Supervisory Committee will continue to supervise the operations of the National Pension Insurance System and review insurance disputes to make sure the system can achieve sustainable management and development as well as the goal of protecting the basic economic security of the citizens. The committee will safeguard the insurance rights and interests of the insured and strengthen the public’s confidence in the National Pension Insurance System to better protect people’s economic security in old age.

*National Pension Supervisory Committee,  
Ministry of Health and Welfare  
Chairperson*

*Su, Li-Chiung*



# 國民年金監理會介紹

An Overview of the National Pension  
Supervisory Committee

# 壹

## 成立宗旨及法定任務

The Goal and Statutory Missions

## 壹、成立宗旨及法定任務

### 一、成立宗旨

為確保未能於相關社會保險獲得適足保障之國民，因老年、生育、身心障礙及死亡等事故發生之基本經濟安全，並謀其遺屬生活之安定，立法院於民國96年7月20日三讀通過「國民年金法」，奉總統於同年8月8日公布，明定自97年10月1日起正式施行，以社會保險方式辦理。中央主管機關為衛生福利部（社會保險司），並分別委託勞動部勞工保險局、勞動基金運用局(以下稱勞保局及基金運用局)辦理國民年金業務及基金投資運用業務，國民年金監理會（以下稱本會）負責國民年金保險之監理及爭議審議等業務。

配合國民年金法於97年10月1日施行，本會同步依法執行監理業務，秉持「以民為念，興利除弊」理念，積極監督保險業務並審議保險爭議事項，並適時提供政策及實務執行建議，以確保國民年金制度健全運作及永續發展。





## ***The Goal and Statutory Missions***

### **I . Goal**

To ensure that citizens without other related social insurance can still maintain basic-level economic security at old age, in times of childbirth, when suffering physical or mental disabilities, or that of their dependents when they pass away, the Legislative Yuan passed on third reading the National Pension Act on Jul. 20th, 2007. It was promulgated on Aug. 8th the same year under the decree of the president and came into force on Oct. 1st, 2008, to be operated in the form of social insurance. The Ministry of Health and Welfare (Department of Social Insurance) was made the central competent authority. The Bureau of Labor Insurance and the Bureau of Labor Funds (hereinafter referred to as the BLI and the BLF) of the Ministry of Labor were delegated respectively to be in charge of National Pension operations and investment from the National Pension Insurance Fund while the National Pension Supervisory Committee was responsible for supervision of National Pension Insurance operations and review of disputes.

In line with the implementation of the National Pension Act, this Committee also began its supervisory duties on Oct. 1st, 2008 under the principle of “Serving the People and Doing the Right” to actively oversee the insurance operations, review disputes as legally prescribed, and also offer advice with regard to related policies and practices to ensure that the National Pension System could run healthily and remain sustainable.





## 二、法定任務

依據衛生福利部國民年金監理會設置要點第2點規定，本會之任務共有8項：

- (一) 國民年金年度計畫及業務報告之審議事項。
- (二) 國民年金業務之檢查及考核事項。
- (三) 國民年金保險基金年度預算、決算之審議事項。
- (四) 國民年金保險基金收支、保管及運用之監理事項。
- (五) 國民年金財務帳務之檢查及考核事項。
- (六) 國民年金爭議之審議事項。
- (七) 國民年金法規及業務興革之研究建議審議事項。
- (八) 其他有關國民年金業務監理事項。

本會任務：



## II . Statutory Missions

According to Article 2 of the Guidelines for Establishment of the National Pension Supervisory Commission, Ministry of Health and Welfare, the Commission has the following responsibilities:

- A. Review of annual national pension plans and operational reports.
- B. Inspection and evaluation of national pension operations.
- C. Review of annual budgets and financial statements of the National Pension Insurance Fund.
- D. Supervision of the balance, custody and utilization of the National Pension Insurance Fund.
- E. Inspection and evaluation of national pension finance and accounts.
- F. Review of national pension disputes.
- G. Review of national pension regulations and suggestions of research results for operation improvements.
- H. Other affairs related to National Pension operations.

### Missions of the Committee:





# 貳

## 組織、成員及職掌

Organization Structure, Members and Functions

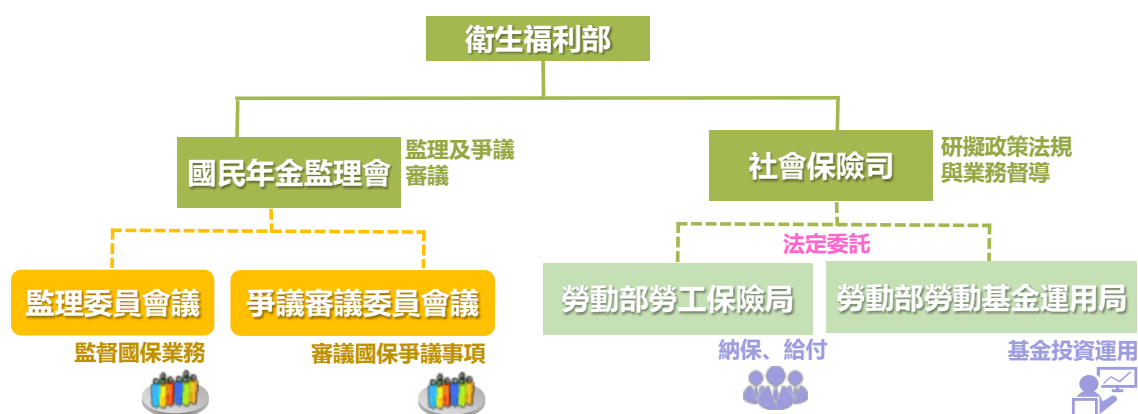
## 貳、組織、成員及職掌

### 一、組織架構

#### (一) 行政組織體系

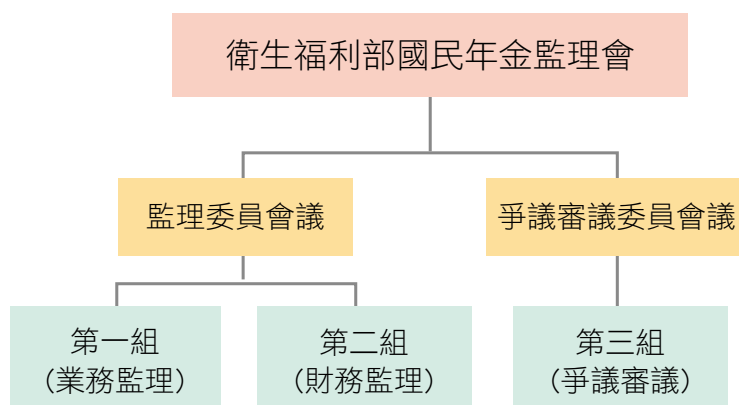
依國民年金法第3條規定，國民年金之中央主管機關為衛生福利部（社會保險司），同法第4條及國民年金保險基金管理運用及監督辦法第3條規定，分別委託勞保局辦理保險業務並為保險人、基金運用局辦理基金運用業務。

本會則依國民年金法第5條規定，負責監督國民年金保險（含業務及財務）及審議保險爭議事項，以合議制之監理委員會議及爭議審議委員會議，執行監理功能。其行政組織圖如下：



#### (二) 本會組織體系

依據衛生福利部國民年金監理會設置要點第1點及第5點規定，本會設業務監理組、財務監理組及爭議審議組3組，辦理監理委員會議與爭議審議委員會議幕僚工作，以利監督國民年金保險業務暨審議保險爭議事項。



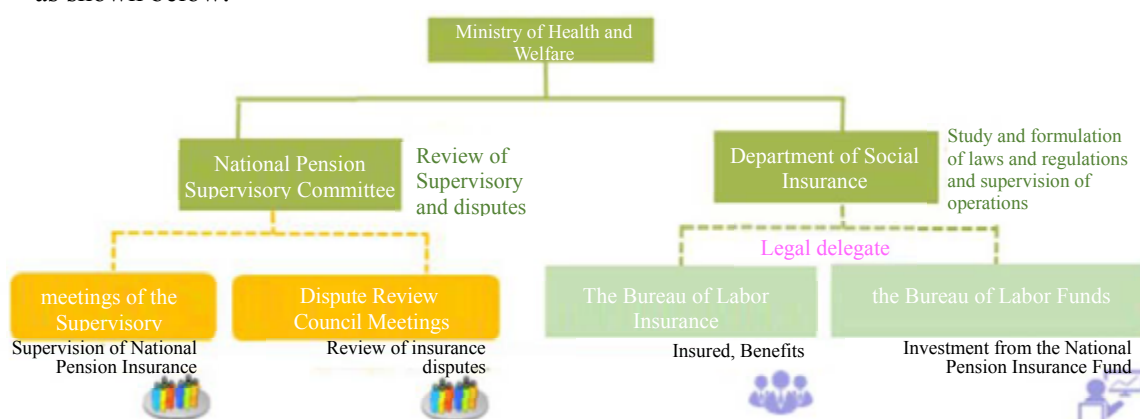
## Organization Structure, Members and Functions

### I . Organization Structure

#### A. Administrative System

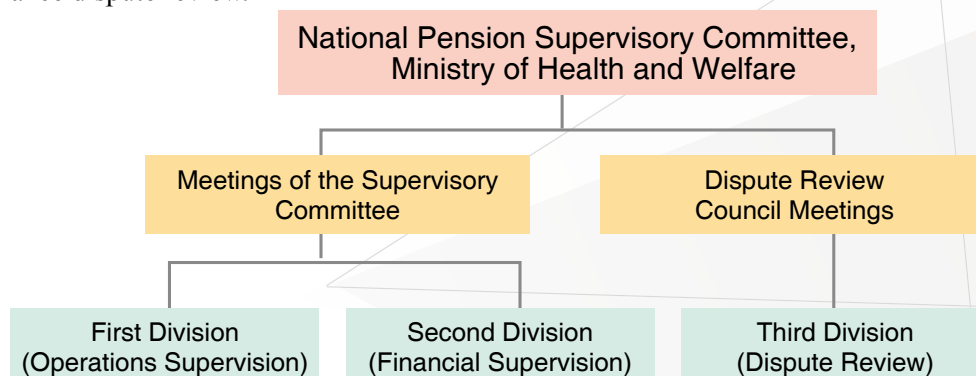
As set forth in Article 3 of the National Pension Act, the Ministry of Health and Welfare (Department of Social Insurance) is the central competent authority of National Pension. It is further specified in Article 4 of the same act and Article 3 of the Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund that the income and expenditure of the Fund is entrusted to the Bureau of Labor Insurance which is also the insurer, and the utilization of the Fund is entrusted to the Bureau of Labor Funds.

Meanwhile, according to Article 5 of the National Pension Act, the NPSC is responsible for supervision of National Pension Insurance (including operations and finance) and review of insurance disputes. The supervisory functions are to be executed according to the decisions of the members of the NPSC and the Dispute Review Council. The structures of the two committees are as shown below:



#### B. National Pension Supervisory Committee Organization

According to Points 1 and 5 of the Guidelines for Establishment of National Pension Supervisory Committee of the Ministry of Health and Welfare, the NPSC shall include the Operations Supervision Division, Financial Supervision Division and Dispute Review Division to carry out staff work for the meetings of the Supervisory Committee and the Dispute Review Council to facilitate execution of supervision of National Pension Insurance operations and insurance dispute review.





## 二、組織成員

### (一) 監理委員

依據衛生福利部國民年金監理會設置要點第3點規定，本會置委員15至17人，其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：



## II. Organization Members

### A. Supervisory Council

In accordance with Article 3 of Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare, the Committee shall be composed of 15 to 17 supervisors and one of them shall be the chairperson, assumed by either the political deputy minister or one of the following Committee members as appointed by the minister, and also serve as the chair in meetings. The following Committee members are to be recruited or appointed by the minister:



現任第4屆爭審委員共計聘派16人，聘期為2年，自107年10月1日至109年9月30日止。委員名單如下表：



**蘇麗瓊**

(108年1月14日起聘)

主任委員  
衛生福利部政務次長

**Su, Li-Chiung**

(appointed on Jan.14, 2019)

Chairperson

Deputy Minister, Ministry of Health and Welfare



**陳俊男**

臺灣科技大學財務金融研究所副教授  
財務金融專家

**Chen, Chun-Nan**

Associate Professor, Graduate Institute of Finance, National Taiwan University of Science and Technology  
Banking & Finance expert



**李瑞珠**

中華民國退休基金協會常務理事  
保險專家

**Lee, Jui-Chu**

Executive Director, Pension Fund Association, R.O.C.  
Insurance expert



**傅從喜**

臺灣大學社會工作學系副教授  
社會福利專家

**Fu, Tsung-Hsi**

Associate Professor, Department of Sociol Work, National Taiwan University  
Social welfare expert



**黃泓智**

政治大學風險管理與保險學系特聘教授  
保險專家

**Huang, Hung-Chih**

Distinguished Professor, Department of Risk Management and Insurance, National Cheng Chi University  
Insurance expert



**鄭津津**

國立中正大學法律學系教授兼副國際長  
法律專家

**Cheng, Chin-Chin**

Professor, Department of Law, National Chung Cheng University; concurrently serving as the Vice Dean of International Affairs and Vice Dean of the School of Law  
Legal expert



**陳聖賢**

政治大學財務管理學系講座教授  
財務金融專家

**Chen, Sheng-Syan**

Graduated from the Department of Financial, National Chengchi University  
Chair Professor  
Banking & Finance expert



**林玲如**

中華民國老人福祉協會理事  
老人團體代表

**Lin, Ling-Ju**

Director, Welfare Organization for the Elderly, R.O.C.  
Representative for senior citizens' organizations

16 people were recruited or appointed to members of the 4<sup>th</sup> Supervisory Council from Oct. 1st, 2018 to Sep. 30<sup>th</sup>, 2020. The names of the supervisors are listed below:



**李碧姿**

中華民國老人福利推動聯盟副秘書長  
老人團體代表

**Li, Pi-Tzu**

Deputy Secretary General, Welfare  
Organization for the Elderly, R.O.C.  
Representative for senior citizens'  
organizations



**鄧明斌**

勞動部勞動保險司司長  
勞動部代表

**Deng, Ming-Bin**

Director of the Department of Labor  
Insurance, Ministry of Labor  
Representative for Ministry of Labor



**陳秀惠**

台灣婦女團體全國聯合會理事  
婦女團體代表

**Chen, Hsiu-Hui**

Director, National Alliance of Taiwan  
Women's Associations, representative  
of women's association



**羅文敏**

原住民族委員會社會福利處副處長  
原住民族委員會代表

**Lo, Wen-Ming**

Deputy Director-General, Social Welfare  
Department, Council of Indigenous  
Peoples  
Representative for Council of  
Indigenous Peoples



**陳誠亮**

中華民國智障者家長總會理事長  
身心障礙團體代表

**Chen, Cheng-Liang**

Chairperson, Parents' Association for  
Persons with Intellectual Disability,  
R.O.C.  
Representative for the disabled groups



**陳雅惠**

行政院主計總處基金預算處專門委員  
行政院主計總處代表

**Chen, Ya-Huei**

Assistant Director-General, Department  
of Special Fund Budget, Directorate-  
General of Budget, Accounting and  
Statistics, Executive Yuan



**商東福**

衛生福利部社會保險司司長  
衛生福利部代表

**Shang, Tung-Fu**

Director-General, Department of Social  
Insurance, Ministry of Health and Welfare  
Representative for the Ministry of Health  
and Welfare



**杜慈容**

桃園市政府社會局副局長  
直轄市政府代表

**Dou, Tsz-Rung**

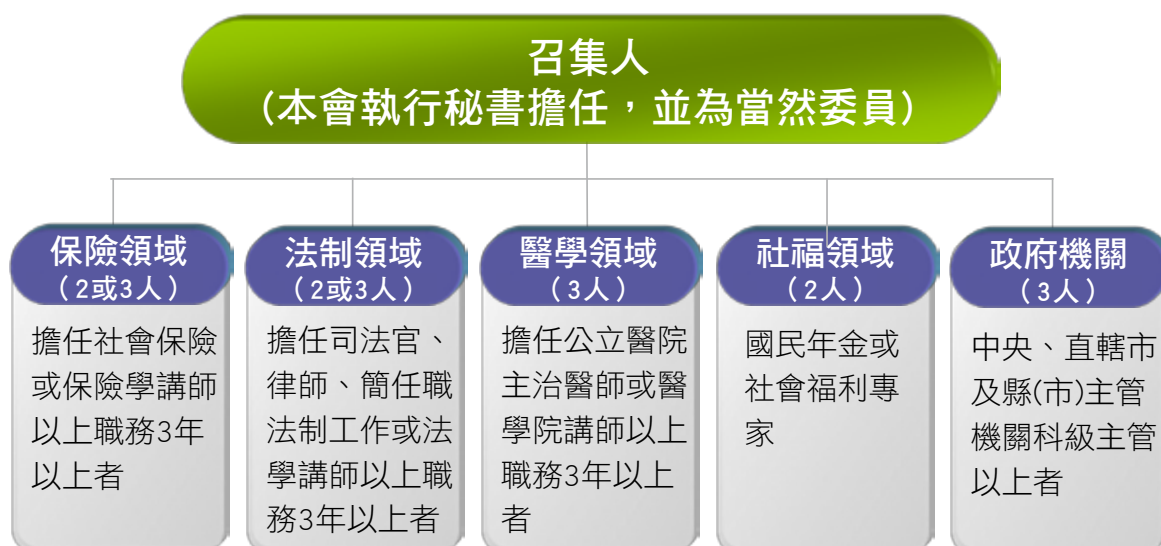
Deputy Director-General, Department of  
Social Welfare, Taoyuan City Government  
Special municipality representative



(二) 爭議審議委員

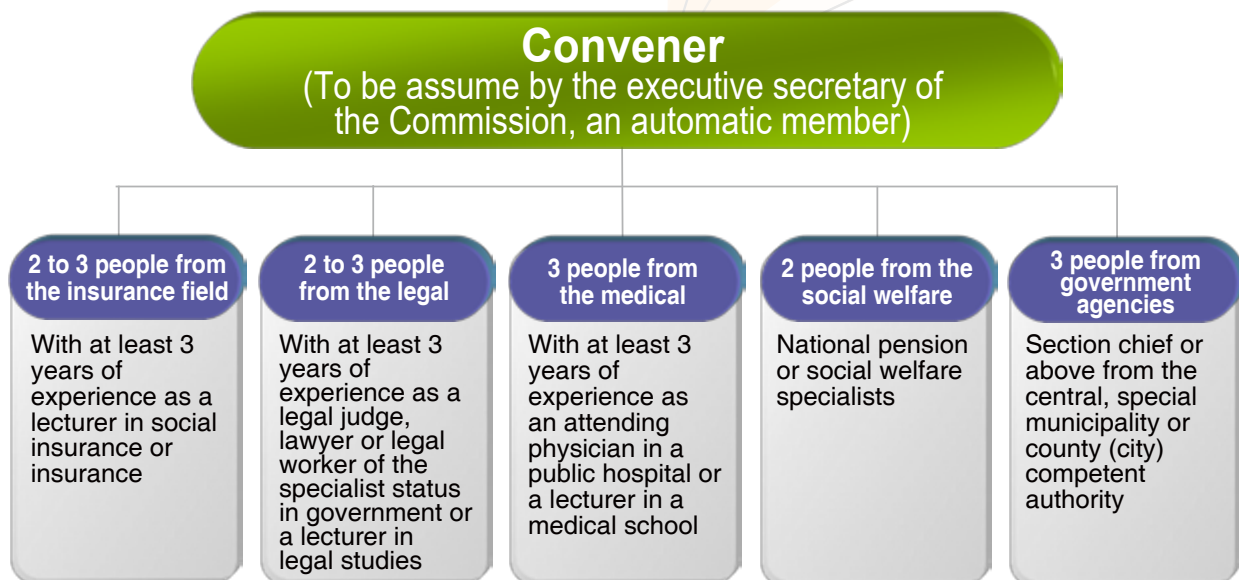
依據國民年金爭議事項審議辦法第9條規定，本會為審議爭議事件，遴聘（派）

下列人員13至15人為審議委員，本會執行秘書為當然委員並為召集人。



## B. Dispute Review Council

According to Article 9 of the Regulations for Review of National Pension Disputes, the Committee shall recruit (appoint) 13 to 15 people according to the following principle to be members of the Dispute Review Council. The executive secretary of the Committee shall be an automatic member and shall serve as the convener.





現任第4屆審議委員共計聘派15人，聘期為2年，自107年10月1日起至109年9月30日止。委員名單如下表：



**石美春**

召集人  
衛生福利部國民年金監理會  
執行秘書  
Convener

**Shih, Mei-Chun**

Executive Secretary, National Pension  
Supervisory Committee, Ministry of  
Health and Welfare



**孟藹倫**

勞動部勞資爭議仲裁委員會委員  
司法官、律師、簡任職法制工作或法  
學講師

**Meng, Ai-Lun**

Member of the Labor-Management  
Dispute Arbitration Committee,  
Ministry of Labor

Legal judge, lawyer, senior rank legal  
worker in government or lecturer in  
legal studies



**利菊秀**

國立高雄科技大學風險管理與保險系  
教授  
社會保險或保險學講師

**Li, Chu-hsiu**

Professor, Department of Risk  
Management and Insurance, National  
Kaohsiung First University of Science  
and Technology  
Lecturer in social insurance or insurance



**張桐銳**

國立政治大學法學院教授  
司法官、律師、簡任職法制工作或法  
學講師

**Chang, Tung-Jui**

Professor, College of Law, National  
Chengchi University  
Legal judge, lawyer, senior rank legal  
worker in government or lecturer in  
legal studies



**陳琇惠**

東海大學社會工作學系教授兼系主任  
社會保險或保險學講師

**Chen, Hsiu-Hui**

Professor and Chair, Department of  
Social Work, Tunghai University  
Lecturer in social insurance or insurance



**張劍男**

衛生福利部法規會委員  
司法官、律師、簡任職法制工作或法  
學講師

**Chang, Chien-Nan**

Legal Affairs Committee, Ministry of  
Health and Welfare  
Legal judge, lawyer, senior rank legal  
worker in government or lecturer in  
legal studies



**曾妙慧**

淡江大學風險管理與保險學系副教授  
兼系主任  
社會保險或保險學講師

**Tsen, Miao-Huei**

Chair and Associate Professor,  
Department of Risk Management and  
Insurance, Tamkang University and  
Lecturer, Social Insurance or Insurance

15 people were recruited or appointed to be the members of the 4<sup>th</sup> Dispute Review Council from Oct. 1st, 2018 to Sep. 30<sup>th</sup>, 2020. The names of these members are listed below:



**李世代**

天主教輔仁大學醫學院醫學系暨長期照護學程教授兼附設醫院社區醫療副院長  
主治醫師或講師

**Lee, Shyh-Dye**

Professor School of Medicine and Long-Term Care Program, Fu Jen Catholic University and Deputy Superintendent of Fu Jen Catholic University Hospital  
Attending physician or instructor



**吳明儒**

國立中正大學社會福利學系教授  
國民年金或社會福利專家

**Wu, Ming-Ju**

Professor of the Department of Social Welfare and Secretary General of National Chung Cheng University  
National pension or social welfare specialist



**蔡兆勳**

國立臺灣大學醫學院副教授兼國立臺灣大學醫學院附設醫院家庭醫學部主任  
主治醫師或講師

**Tsai, Jaw-Shiun**

Associate Professor, College of Medicine, National Taiwan University, and Chair, Department of Family Medicine  
Attending physician or instructor



**姚惠文**

衛生福利部社會保險司專門委員  
中央主管機關代表

**Yao, Hui-Wen**

Senior Executive Officer, Department of Social Insurance, Ministry of Health and Welfare  
Representative for the central competent authority



**李偉強**

臺北榮民總醫院醫務企管部主任  
主治醫師或講師

**Lee, Wui-Chiang, MD, Ph D**

Chief, Department of Medical Affairs and Planning, Taipei Veterans General Hospital  
Attending physician or instructor



**賴緣如**

臺中市政府社會局專門委員  
直轄市主管機關代表

**Lai, Yuan-Ju**

Senior Executive Officer, Bureau of Social Affairs, Taichung City Government  
Special municipality representative



**羅紀琮**

中央研究院經濟研究所兼任研究員  
國民年金或社會福利專家

**Lo, Joan C.**

Adjunct Research Fellow, Institute of Economics, Academia Sinica  
National pension or social welfare specialist



**徐紫雲**

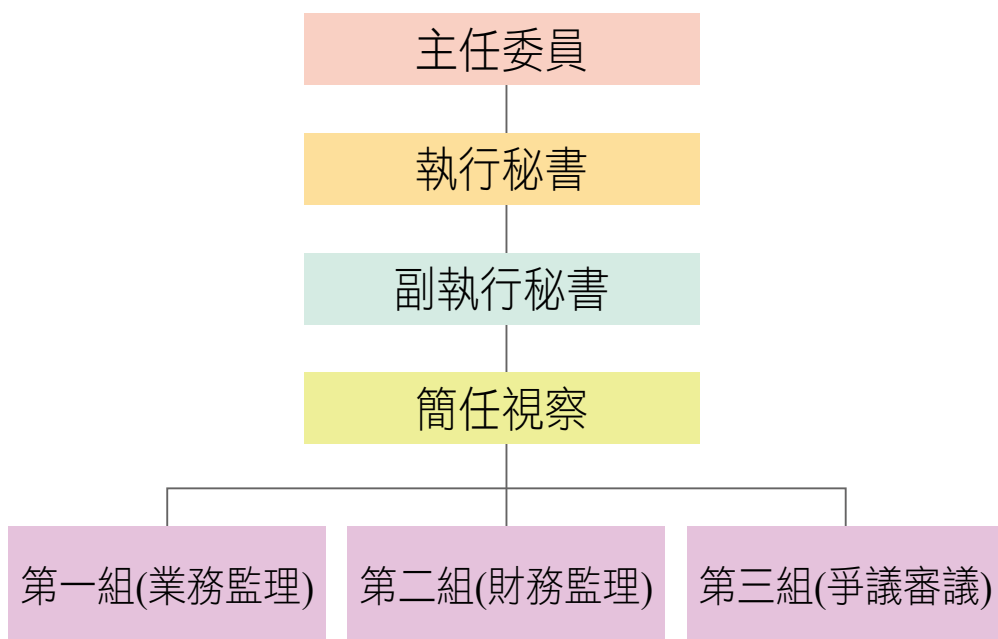
屏東縣政府社會處副處長  
縣（市）主管機關代表

**Hsu, Tzu-Yun**

Deputy Director-General Social Welfare Department, Pingtung County Government.  
Local Government competent authority representative

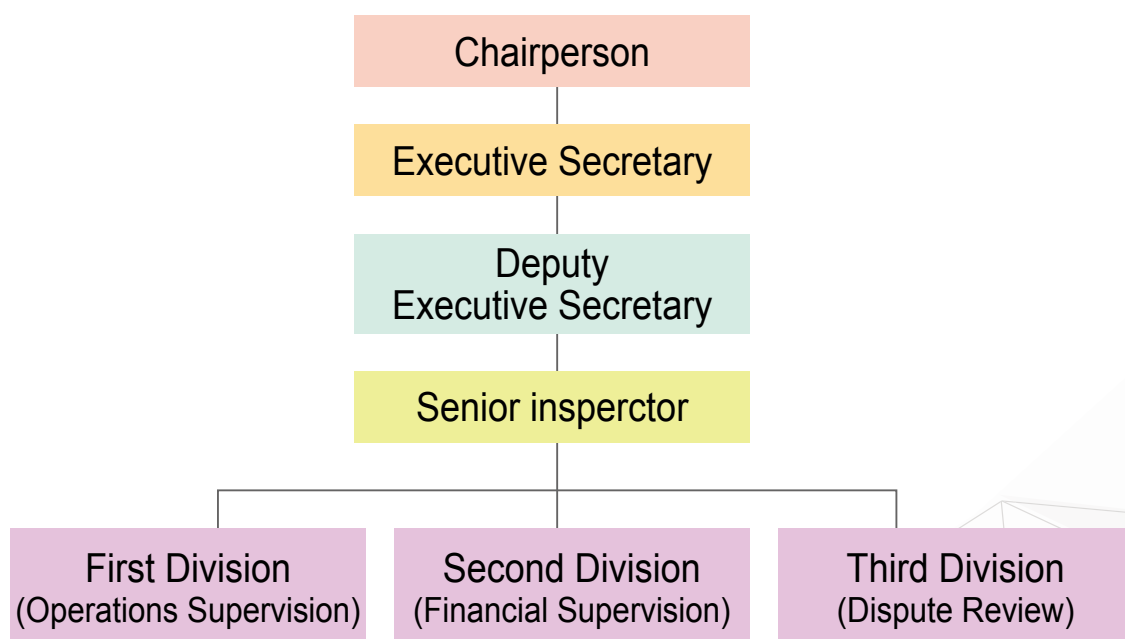
### (三) 本會成員

依據衛生福利部國民年金監理會設置要點第3點及第4點規定，由衛生福利部部長指定政務次長擔任本會主任委員；本會置執行秘書1人，承主任委員之命處理日常事務；副執行秘書1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組（業務監理）、第二組（財務監理）及第三組（爭議審議），截至107年底，本會預算員額共計20名。



### C. NPSC Members

According to Points 3 and 4 of the Guidelines for Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare, the minister of the Ministry of Health and Welfare shall appoint the political deputy minister to be the chairperson of the NPSC. The Committee shall have one executive secretary to assist the chairperson with the affairs of the Committee. There shall also be a deputy executive secretary to assist with the affairs of the Committee, one inspector of the senior rank, and three division chiefs to be in charge of First Division (Operations Supervision), Second Division (Financial Supervision), and Third Division (Dispute Review) respectively. As of the end of 2018, the official staff of the NPSC was 20 persons in total.



### 三、組織職掌

#### (一) 監理委員會議

1. 審議國民年金年度計畫及業務報告：

勞保局每年度依規定函送次年度國民年金年度計畫及上年度業務總報告，提請監理委員會議審議通過後，報請中央主管機關鑒核。

2. 審議國民年金保險基金年度預算、決算：

勞保局每年度依規定函送國民年金保險基金年度預算、決算案，本會就基金之年度預算及決算案研擬查核意見，提請監理委員會議審議。

3. 審議國民年金保險基金之收支及運用：

(1) 基金運用局依規定於年度開始前編具國民年金保險基金運用計畫，提請監理委員會議審議通過，報請中央主管機關核定後實施。

(2) 勞保局按月彙整基金運用局所送國民年金保險基金之運用情形，包含投資國內外有價證券項目、金額、收益；委託經營配置、績效統計；投資虧損逾30%之個股及其處理情形，以及從事衍生性金融商品避險概況等，提請監理委員會議審議或報告後，依行政程序處理。

4. 審議國民年金法規及業務興革之研究建議：

針對衛生福利部（社會保險司）、勞保局及基金運用局研擬之法規、業務及財務興革建議，研討擬具意見，或配合國內外重要輿情，適時提出建議案及前瞻性審議意見，提請監理委員會議審議。

### III. Organization Functions

#### A. National Pension Supervisory Council Meetings

1. Review of annual national pension plans and operation reports:

Each year, the BLI is required to submit the annual National Pension plan for the following year and the general work report for the first half of the year to be ratified by the Supervisory Council Meeting before they are presented to the central competent authority for approval.

2. Review of annual budgets and financial statements of the National Pension Insurance Fund:

According to regulations, the BLI shall submit the annual budget and financial statement of the National Pension Fund each year. The Committee reviews and makes necessary suggestions on the said annual budget and financial statement and turns them over to be reviewed and approved by the Supervisory Council Meeting.

3. Review of balance and utilization of the National Pension Insurance Fund:

- (1) The BLF is required to establish the National Pension Insurance Fund utilization plan before the beginning of each year and submit it to be reviewed and ratified by the Supervisory Council Meeting before presenting it to the central competent authority for approval.

- (2) The BLI is required to compile the data on utilization of the National Pension Insurance Fund from the BLF, including the names of domestic and foreign securities invested in, the amounts, earnings, allocation of discretionary management, performance statistics, individual stocks with losses exceeding 30% and their handling, and outline of hedging measures taken for derivatives purchased to be reviewed by the Supervisory Council Meeting before they are to be processed according to the corresponding administrative procedures.

4. Review of national pension regulations and suggestion based on research results for operation improvement:

The Committee shall study the laws and regulations, suggestions and comments for improvement of operations and finance, or proposals and forward-looking ideas established in accordance with the conditions in and outside the country from the Ministry of Health and Welfare (Department of Social Insurance), BLI and BLF and have them reviewed by the Supervisory Council Meeting.



## (二) 爭議審議委員會議

1. 國民年金法第5條第2項定有爭議審議制度，另依據同法第5條第3項規定，訂定「國民年金爭議事項審議辦法」作為審議之依據，本會依上開辦法第9條規定組成爭議審議委員會，專司審議爭議事項，按月召開爭議審議委員會，必要時得召開臨時會議。
2. 上開委員會審議之案件，係申請人不服勞保局就國民年金所為之核定，於接到核定文件之次日起60日內，填具國民年金爭議事項審議申請書（一式2份），並檢附原核定函影本及其他有關證件，經由勞保局向本會申請審議。審議期間以3個月為原則，必要時得延長3個月。申請人對上開委員會審定結果如有不服，得依法提起訴願及行政訴訟。



## B. National Pension Dispute Review Council Meetings

1. The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes” have also been established according to Paragraph 3 of the same article to provide the criteria for review of disputes. The NPSC has acted in accordance with Article 9 of the said Regulations and organized the Dispute Review Council. The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
2. The abovementioned cases to be reviewed during meetings of the Dispute Review Council are cases in which insured persons find the amounts of National Pensions decided by the Bureau of Labor Insurance unacceptable. Within 60 days after receiving the decision documents, they have to fill out the National Pension Dispute Review Application Form (two copies each) and submit it along with a photocopy of the original decision document and related proof to the Bureau of Labor Insurance to apply for review by the NPSC. The review period is three months in principle but may be extended for another three months if necessary. Applicants finding the decisions of the Dispute Review Council unacceptable may file petitions and administrative lawsuits according to related regulations.

The image shows two overlapping forms related to the National Pension Dispute Review process. The left form is the 'National Pension Dispute Review Application Form' (國民年金爭議事項審議申請書), and the right form is the 'National Pension Dispute Review Council Meeting Application Form' (國民年金爭議事項審議會議申請書).

**Left Form: National Pension Dispute Review Application Form**

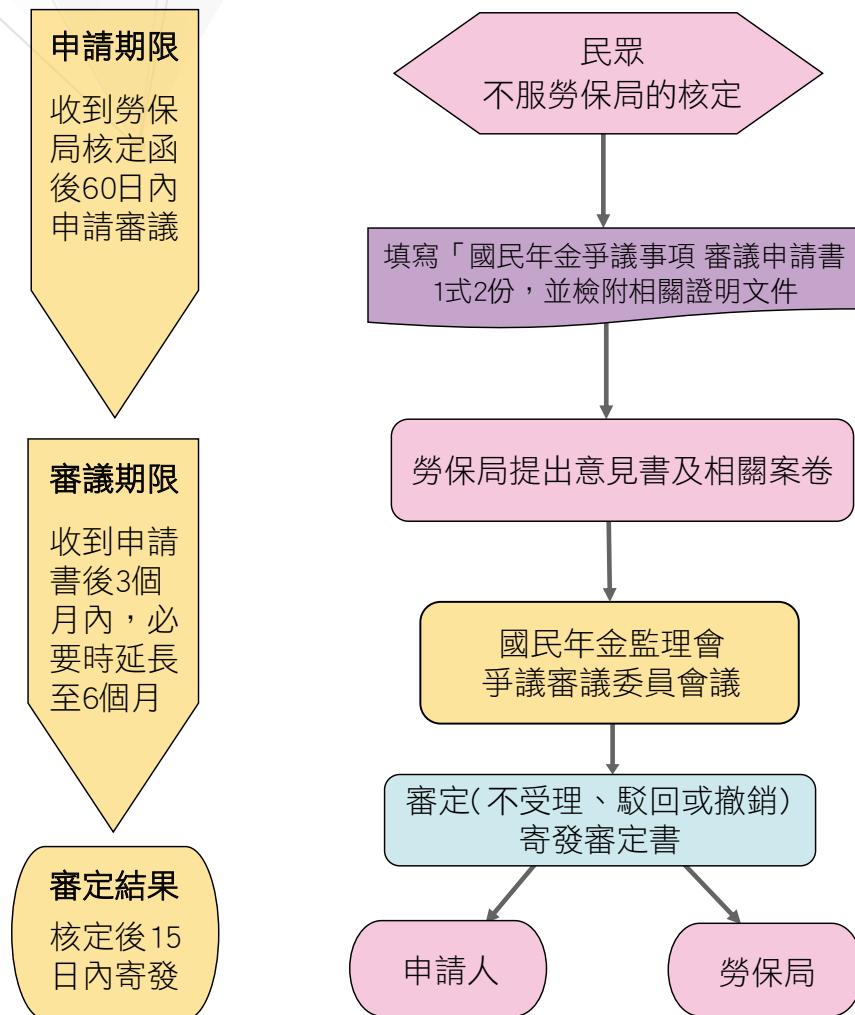
- (1) Applicant: Name, ID No., Address, Tel.
- (2) Insured person: Name, ID No., Address, Tel., Born on / /
- (3) Document from the Bureau of Labor Insurance (please attach copy): 1. ☐ Bao-Guo-dated / / 2. ☐ Payment form (No. / ) 3. ☐ Document received or became aware on / /
- (4) Matter requesting review: Premium subsidy issue
- (5) Facts and reason for review application
- (6) Name of attached documents: 1. Copy of document issued by the Bureau of Labor Insurance 2. Moderate disability certificate

**Right Form: National Pension Dispute Review Council Meeting Application Form**

- (1) Applicant: Name, ID No., Address, Tel., Born on / /
- (2) Insured person: Name, ID No., Address, Tel., Born on / /
- (3) Document from the Bureau of Labor Insurance (please attach copy): 1. ☐ Bao-Guo-dated / / 2. ☐ Payment form (No. / ) 3. ☐ Document received or became aware on / /
- (4) Matter requesting review: Premium subsidy issue
- (5) Facts and reason for review application
- (6) Name of attached documents: 1. Copy of document issued by the Bureau of Labor Insurance 2. Moderate disability certificate

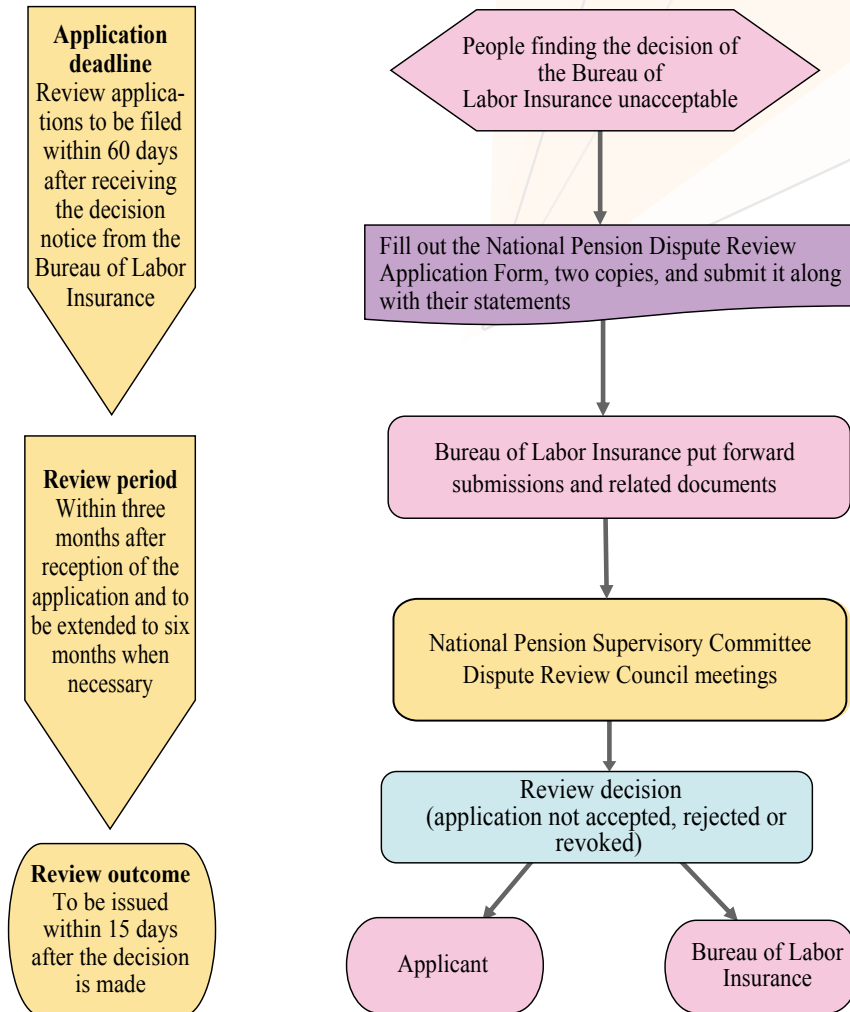
Both forms include a section for 'Please review this case in accordance with Article 3 of the Regulations for Review of National Pension Disputes' and a section for 'Please review this case in accordance with Article 3 of the Regulations for Review of National Pension Disputes'.

3. 國民年金爭議審議流程如下：



4. 「國民年金爭議事項審議申請書」下載路徑：衛生福利部首頁/本部各單位及所屬機關/國民年金監理會/便民服務/國民年金爭議事項審議申請書。
5. 如果對於國民年金爭議審議有相關疑問，誠摯歡迎來電（02-33437138）本會作諮詢，維護您的國民年金權益。

3. The process of National Pension dispute review is as follows:



4. Path for downloading “Petition for review of disputed items under National Pension”:  
Ministry of Health and Welfare homepage/organization/National Pension Supervisory Committee/Service/Petition for review of disputed items under National Pension.

5. People with questions about National Pension dispute review are welcome to call the NPSC (02-33437138) for clarification to protect their rights and interests.

(三) 本會各組業務

1. 第一組（業務監理）：

- (1) 籌辦每月監理委員會議
- (2) 審議年度計畫、業務報告及年度總報告
- (3) 辦理保險業務之檢查及考核
- (4) 審議保險法規及業務興革之研究建議事項
- (5) 辦理本會業務監督季（總）報告及年度工作計畫
- (6) 辦理地方政府國民年金業務實地訪查
- (7) 辦理本會組織學習及其他綜合業務

2. 第二組（財務監理）：

- (1) 籌辦每季風險控管推動小組會議
- (2) 審議保險基金年度預算、決算事項
- (3) 審議保險基金收支及運用事項
- (4) 審議保險基金重要財務事項
- (5) 辦理財務帳務之檢查及考核事項
- (6) 審議保險基金財務法規及財務興革之研究建議事項

3. 第三組（爭議審議）：

- (1) 籌辦每月爭議審議委員會議
- (2) 審議被保險人及受益人有關國民年金權益之爭議事項
- (3) 辦理爭議審議案件之統計、分析、研究事項
- (4) 配合辦理國民年金訴願及行政訴訟事項
- (5) 維運國民年金爭議審議案件管理資訊系統

### **C. Functions of the divisions**

#### **1. First Division (Operations Supervision):**

- (1) Organize the monthly supervisor meeting
- (2) Review annual insurance plan, operation reports, and annual report
- (3) Inspect and evaluate insurance operations
- (4) Review insurance regulations and results of research and suggestions for improvement of operations
- (5) Compile the Committee's quarterly (general) operations supervision reports and annual work plan
- (6) Conduct onsite inspections of the National Pension operations of local governments
- (7) Conduct the Committee's training program and other general operations.

#### **2. Second Division (Financial Supervision):**

- (1) Organize meetings of the risk management team each quarter.
- (2) Review the annual budget and financial statement of the Insurance Fund
- (3) Evaluate the income, expenditure and utilization of the Insurance Fund
- (4) Review important financial operations in relation to the Insurance Fund
- (5) Audit, examine and evaluate the finance and accounts of the Insurance Fund
- (6) Review financial regulations regarding the Insurance Fund and results of research and suggestions for financial improvement

#### **3. Third Division (Dispute Review):**

- (1) Organize the monthly Dispute Review Council meetings
- (2) Review national pension disputes from the insured and beneficiaries
- (3) Collect statistics, analyze and research on dispute cases reviewed
- (4) Provide assistance in petition and administrative lawsuit cases involving the National Pension
- (5) Maintain the Committee's dispute review management information system







# 重要會議及業務

Major Conventions and Operations

## 參、重要會議及業務

### 一、召開國民年金監理委員會

- (一) 會議形式：由衛生福利部遴聘（派）專家、被保險人代表及政府機關代表組成，屬合議制。由主任委員召集並為主席；主任委員未能出席時，得由主任委員指定委員1人為主席；主任委員未指定時，由委員互推1人為主席。
- (二) 召開期程：每月召開1次監理委員會，必要時得召開臨時會議。
- (三) 審議事項：包括年度計畫、年度總報告、預算、決算及其他法定審議事項等，委員亦就國民年金重要議題提出討論。
- (四) 審議結果：陳報中央主管機關核辦或函請勞保局、基金運用局辦理，相關決議案予以列管追蹤並提下次監理委員會報告。

### 二、召開國民年金爭議審議委員會

- (一) 會議形式：由衛生福利部遴聘（派）社會保險學者、法律專業人員、公立醫院醫師、社會福利專家、中央、地方政府主管人員為審議委員，以合議制方式審理之。由本會執行秘書召集並為主席，召集人因故不能主持會議時，由審議委員互推1人為主席。
- (二) 召開期程：每月召開1次爭議審議委員會，必要時得召開臨時會議。
- (三) 審議事項：被保險人、受益人、請領給付者或利害關係人及負連帶繳納保險費義務之被保險人配偶，對勞保局所為之核定案件發生爭議事項時，得依據國民年金爭議事項審議辦法，就申請人資格或納保、被保險人年資、保險費或利息、給付事項、身心障礙程度、限期繳納、罰鍰及其他有關國民年金權益等事項申請審議。

### ***III. Major Conventions and Operations***

#### **I . Convention of National Pension Supervisory Council Meetings**

- A. Meeting format: The chairperson shall convene and officiate the meetings to be attended by specialists, who are chosen by Ministry of Health and Welfare, representatives for the insured and representatives from government agencies to achieve joint decisions in line with the committee system. When unable to attend, the chairperson may appoint a supervisor to chair the meeting. When such appointment is not made, the attending supervisors shall elect one supervisor to preside over the meeting.
- B. Meeting frequency: The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
- C. Matters to be reviewed: Including annual national pension plans, the annual work report, annual budgets and financial statements, and other matters statutorily required to be reviewed; committee members may also put forth important National Pension issues for discussion.
- D. Review outcomes: The review outcomes shall be reported to the central competent authority or turned over in writing to the BLI and BLF for implementation. Related resolutions shall be tracked and the results shall be reported in the following Supervisory Council.

#### **II . Convention of National Pension Dispute Review Council Meetings**

- A. Meeting format: The Ministry of Health and Welfare shall recruit (appoint) social insurance academics, legal professionals, physicians from public hospitals, social welfare specialists, supervisors from central and local competent authorities to be members of the Dispute Review Council to deliberate on disputes under review in line with the committee system. The executive secretary shall convene and chair meetings. If the convener is unable to preside over a meeting, the members of the Dispute Review Council shall elect from among them one person to chair the meeting.
- B. Meeting frequency: The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
- C. Dispute review: When an insured person, beneficiary, benefit claimant, stakeholder, or an insured person's spouse jointly responsible for payment of the insurance premiums has doubts about the decision of the Bureau of Labor Insurance with regard to the qualification of the applicant, insurance enrollment, years of coverage, premiums or interest, benefit payments, severity of disability, premium payment within a given period, overdue fines, or any issue related to the rights and interests of the insured, he or she may apply for review of the matter in concern according to the Regulations for Review of National Pension Disputes.

### 三、辦理國民年金業務檢查

- (一) 檢查依據：依據衛生福利部國民年金監理會設置要點第2點第2款規定，進行國民年金業務檢查工作。
- (二) 檢查內容：針對國民年金納保業務、給付業務、綜合業務，探討各項作業是否符合規定及法令規章之妥適性。
- (三) 檢查方式：分為定期及不定期檢查，定期檢查係針對各項國民年金保險業務執行現況作檢查；不定期檢查則視監理委員會議決議事項、重要輿情反映及業務改進需要為之。
- (四) 檢查成員：由本會委員組成檢查小組依據所訂檢查項目進行實地瞭解。
- (五) 檢查結果：彙整報告及建議提請監理委員會議審議通過後，予以追蹤列管，以落實檢查成果。

### 四、辦理國民年金財務帳務檢查

- (一) 檢查依據：依據衛生福利部國民年金監理會設置要點第2點第5款規定，進行國民年金財務帳務之檢查工作。
- (二) 檢查內容：針對國民年金財務帳務、國民年金保險基金管理及運用等項目，探討各項作業是否符合規定及法令規章之妥適性。
- (三) 檢查方式：分為定期及不定期檢查，定期檢查係針對各項國民年金保險財務之執行現況作檢查；不定期檢查則視監理委員會議決議事項、重要輿情反映及業務改進需要為之。
- (四) 檢查成員：由本會委員組成檢查小組依據所訂檢查項目進行實地瞭解。
- (五) 檢查結果：彙整報告及建議提請監理委員會議審議通過後，予以追蹤列管，以落實檢查成果。

### III. Inspection of National Pension Operations

- A. Basis of inspection: performing inspection and evaluation of national pension operation according to Paragraph 2 and Article 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare.
- B. Content of inspection: the legality and appropriateness of the underwriting, benefit payment, general operations.
- C. Methods of inspection: including regular and irregular inspections; regular inspections are aimed at the national pension insurance operations status whereas irregular inspections are applied in line with the decisions of the Supervisory Council, public opinion and operation improvement needs.
- D. Inspectors: The members of the Commission shall form inspection teams to conduct onsite examination in accordance with established inspection items.
- E. Inspection results: The inspection report and comments are presented to the Supervisor Council for approval, and track questionable cases to ensure improvement.

### IV. Inspection of National Pension Finances and Accounts

- A. Basis of inspection: performing inspection and evaluation of national pension finance, and accounts according to Paragraph 2 and Paragraph 5, Article 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare.
- B. Content of inspection: the legality and appropriateness of the finance and accounts, and management and utilization of the National Pension Insurance Fund.
- C. Methods of inspection: including regular and irregular inspections; regular inspections are aimed at the national pension insurance the current financial status whereas irregular inspections are applied in line with the decisions of the Supervisory Council, public opinion and operation improvement needs.
- D. Inspectors: The members of the Commission shall form inspection teams to conduct onsite examination in accordance with established inspection items.
- E. Inspection results: The inspection report and comments are presented to the Supervisor Council for approval, and track questionable cases to ensure improvement.



## 五、召開國民年金風險控管推動小組會議

- (一) 會議形式：由本會執行秘書、副執行秘書、簡任視察、三組（業務監理、財務監理及爭議審議）組長兼任小組成員，並配合提案事項邀請相關機關代表或專家學者諮詢指導。
- (二) 召開期程：每季召開1次會議，必要時得召開臨時會議。
- (三) 小組任務：審查國民年金保險基金投資政策書、年度運用計畫、各項風險管理機制流程及解決方案，不定期進行風險控管查核，並追蹤基金管理機關對受託機構管理及稽核等。
- (四) 決議結果：彙整會議決議及建議意見提監理委員會議審議或報告後，予以列管追蹤，並納入財務帳務檢查之重點查核事項。

## 六、辦理地方政府國民年金業務實地訪查

為強化中央與地方溝通合作之夥伴關係，透過實地瞭解地方政府辦理國民年金業務情形，精進業務推動及增進合作交流，本會於107年1月19日函頒「107年度地方政府國民年金業務實地訪查實施計畫」，擇定苗栗縣、澎湖縣、高雄市等3地方政府辦理國民年金業務實地訪查，由本會主任委員邀請監理委員、原住民族委員會、勞保局、基金運用局及衛生福利部(社會保險司)共同參與，與地方政府就國民年金保險議題進行雙向溝通，並宣導國民年金爭議審議程序及說明基金運用情形與未來投資策略，會後並彙整實地訪查報告提監理委員會議報告，相關決議事項並予列管追蹤，督請相關機關（單位）據以研議改善。

## V. Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings

- A. Meeting format: The Task Force shall consist of the executive secretary, the deputy executive secretary and the inspector of the senior rank, and the heads of the three Divisions (Operations Supervision, Financial Supervision and Dispute Review Division). In line with the agenda, representatives from related agencies or scholars and experts are invited to provide consultations.
- B. Meeting frequency: The Task force shall meet quarterly and ad hoc meetings may be convened when needed.
- C. Task Force duties: The Task Force is responsible for reviewing the investment policies of the National Pension Insurance Fund, its annual utilization plan, various risk management mechanisms, procedures and solutions, non-scheduled inspections of risk management performance, keeping track of the Fund management agency's control and auditing of delegated institutions.
- D. Meeting decisions: Meeting decisions and suggestions proposed are to be reported during Supervisory Council meeting. They are then tracked and included as important matters for the inspections of finance and accounts.

## VI. Onsite Inspections of Local Government National Pension Operations

To strengthen the partnership of communications and collaboration between the central and local governments, the Committee gains knowledge of how local governments handle the business of National Pension through onsite visits, improves how it handles its own business, and strengthens collaborations and exchanges. On Jan. 19th, 2018 the Committee established and announced the “2018 Implementation Plan for Onsite Inspections of National Pension Operations of Local Governments” and subsequently conducted onsite inspections of National Pension operations in Miaoli County, Penghu County and Kaohsiung City to understand the National Pension operations of local governments. To maximize the effects of the inspections, the Committee contacted supervisory committee members, the Council of Indigenous Peoples, the BLI, the Bureau of Labor Funds and the Ministry of Health and Welfare (Department of Social Insurance) and engaged in two-way communication with local governments to explain the dispute review procedure of the National Pension Insurance, Fund utilization conditions, and strategies for future investments. Afterwards, the Committee compiled the onsite inspection reports and presented them in Supervisory Council meetings. According to the resolutions achieved, the Committee has kept track of related operations and urged related agencies (units) to work out improvement plans in these areas.

## 七、訪察國外投資委託經營受託機構

鑑於國民年金保險基金國外委託資產規模持續擴增，為強化外部稽核，實地瞭解基金運用局訪察國外受託機構情形，包括是否遵循委託契約相關規範，有無善盡善良管理人義務等，並瞭解國外受託機構之投資策略及實務操作，豐厚監管經驗與能量，本會自106年起派員偕同基金運用局訪察國外受託機構，107年更建置標準化訪察模式及檢核表。訪察建議提監理委員會議報告後，相關決議事項並予列管追蹤，督請基金運用局據以研議改善。



## VI. Inspections of Institutions Entrusted for Discretionary Investment Management Overseas

In light of continued increase of the amounts of National Pension Insurance Fund assets used for investment and placed under discretionary management overseas, from 2017 the NPSC started to send personnel along with staff members of the Bureau of Labor Funds to visit and inspect institutions entrusted for discretionary investment management overseas to reinforce external auditing as well as to understand whether the Bureau of Labor Funds abides by the regulations specified in the entrustment agreements to fulfill the obligations of a good administrator when it inspects entrusted institutions overseas, and also to find out about the investment strategies and practices of the entrusted institutions overseas in order to build up the supervisory and management experience and capacity of the NPSC. The committee established standardized visit model and examination checklist in 2018. After reports on such visits and inspections are presented during NPSC meetings, the Bureau of Labor Funds is requested to work out improvement measures according to the decisions and the NPSC also keeps track of the results of execution.





肆

# 基金財務運用及概況

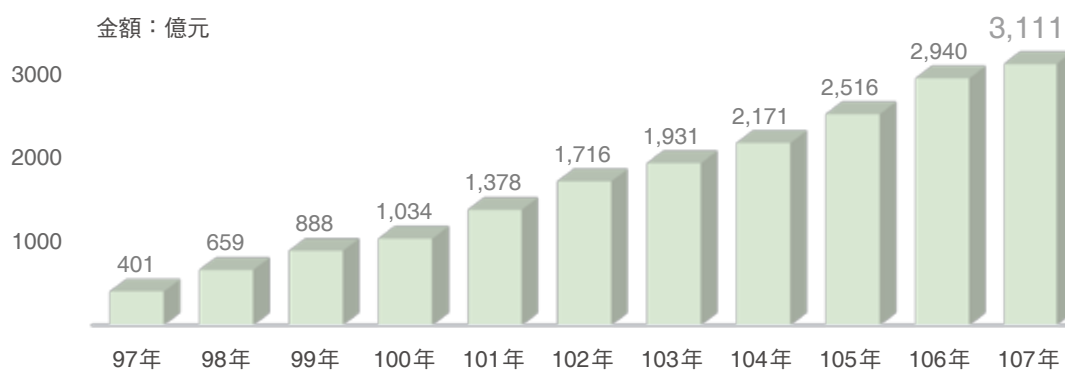
Fund Utilization and Overview



## 肆、基金財務運用及概況

國民年金保險基金自97年10月設立迄今，為提升基金有效運用，並兼具安全性及收益性，朝向多元化資產配置，期獲取長期穩定之報酬。截至107年底，基金積存數額為3,111億3,290萬4,502元，規模穩健成長。

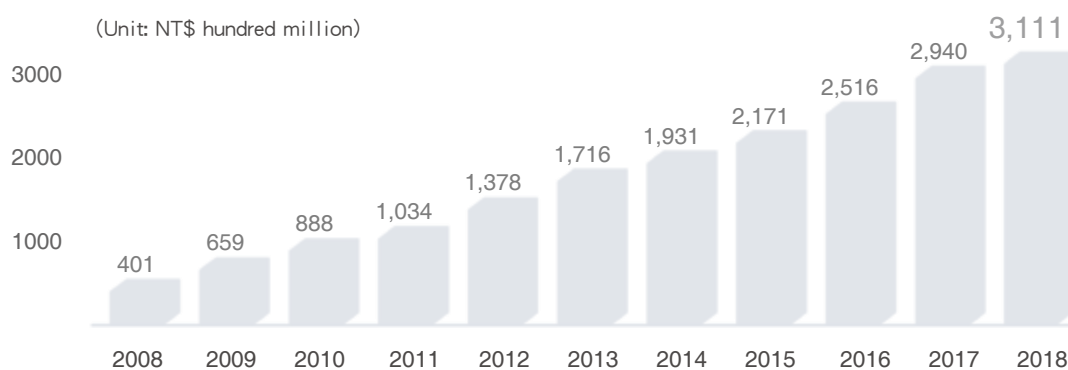
### 一、基金積存數額



## ***IV. Fund Utilization and Overview***

The National Pension Insurance Fund was set up in Oct. 2008. Since 2018, the Fund management has been geared toward diversified asset allocation to make more effective utilization of the funds with both safety and profitability taken into consideration in the hope of gaining stable profits in the long run. As of the end of 2018, the Fund totaled NT\$311,132,904,502, indicating steady growth in scale.

### **I .Fund Accumulation**



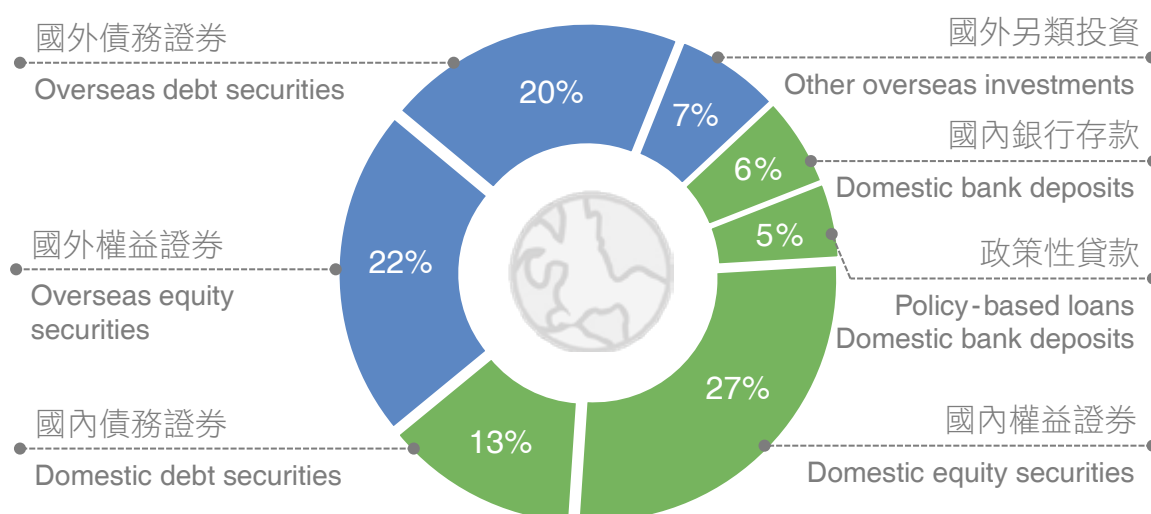
## 二、基金資產配置

### (一) 運用計畫

根據107年度國民年金保險基金運用組合規劃表，國內業務占51%，以權益證券比重最高，占27%；國內債務證券占13%；銀行存款占6%；政策性貸款占5%。國外業務占49%，權益證券比重最高，占22%；債務證券占20%；另類投資占7%。

單位：新臺幣元；%

運用項目			中心配置比率 (%)	允許變動區間比率 (%)
國內 業務	銀行存款		6	5 ~ 30
	政策性貸款		5	0 ~ 11
	權益證券	自行經營	18	20 ~ 35
		委託經營	9	
	債務證券		13	7 ~ 19
國外 業務	權益證券	自行操作	10	10 ~ 24
		委託經營	12	
	債務證券	自行操作	13	14 ~ 24
		委託經營	7	
	另類投資	自行操作	4	3 ~ 9
		委託經營	3	
合計			100	-



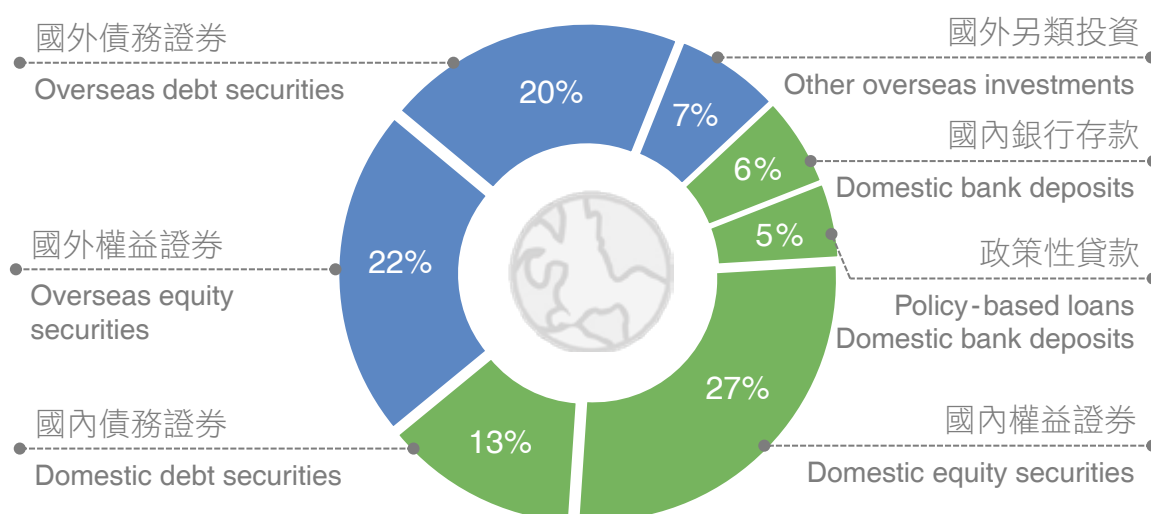
## II. Fund Asset Allocation

### A. Utilization plan

According to the “Planning Table for the Operation of National Pension Insurance Fund” in 2018, the domestic operations accounted for 51% of the fund, with domestic equity securities making up 27%; domestic debt securities 13%; bank deposits 6%, and policy-based loans 5%. Overseas operations accounted for 49%, with 22% being equity securities, 20% debt securities and 7% other investments.

Unit: NT\$, %

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic Operations	Bank deposits		6	5 ~ 30
	Policy-based loans		5	0 ~ 11
	Equity securities	Self-managed	18	20 ~ 35
		Under mandated management	9	
	Debt securities		13	7 ~ 19
Overseas Operations	Equity securities	Self-managed	10	10 ~ 24
		Under mandated management	12	
	Debt securities	Self-managed	13	14 ~ 24
		Under mandated management	7	
	Other investments	Self-managed	4	3 ~ 9
		Under mandated management	3	
Total			100	-



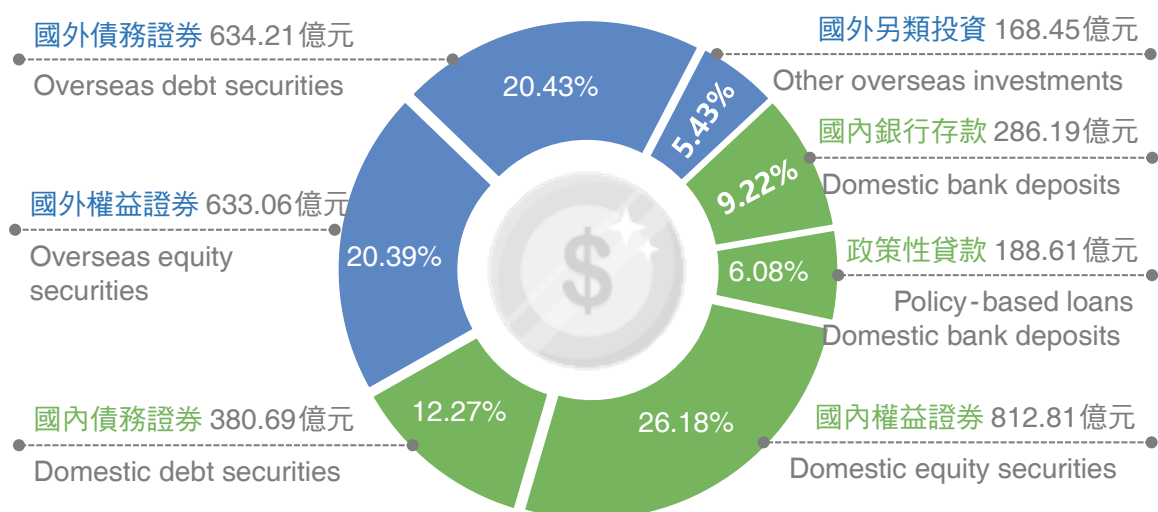
## (二) 運用情形

## 1. 107年底基金運用金額

截至107年底，整體基金運用金額為3,104億267萬9,826元。其中，運用於國內權益證券比率最高，占26.18%；其次為國外債務證券與國外權益證券，分別占20.43%與20.39%；至於國內債務證券，占12.27%。

單位：新臺幣元；%

投資項目			實際金額（億元）	實際配置比率（%）
國內業務	銀行存款		286.19	9.22
	政策性貸款		188.61	6.08
	權益證券	自行經營	550.45	17.73
		委託經營	262.36	8.45
	債務證券		380.69	12.27
國外業務	權益證券	自行操作	247.14	7.96
		委託經營	385.92	12.43
	債務證券	自行操作	353.43	11.38
		委託經營	280.79	9.05
	另類投資	自行操作	85.89	2.77
		委託經營	82.56	2.66
合計			3,104.03	100.00



## B. Utilization

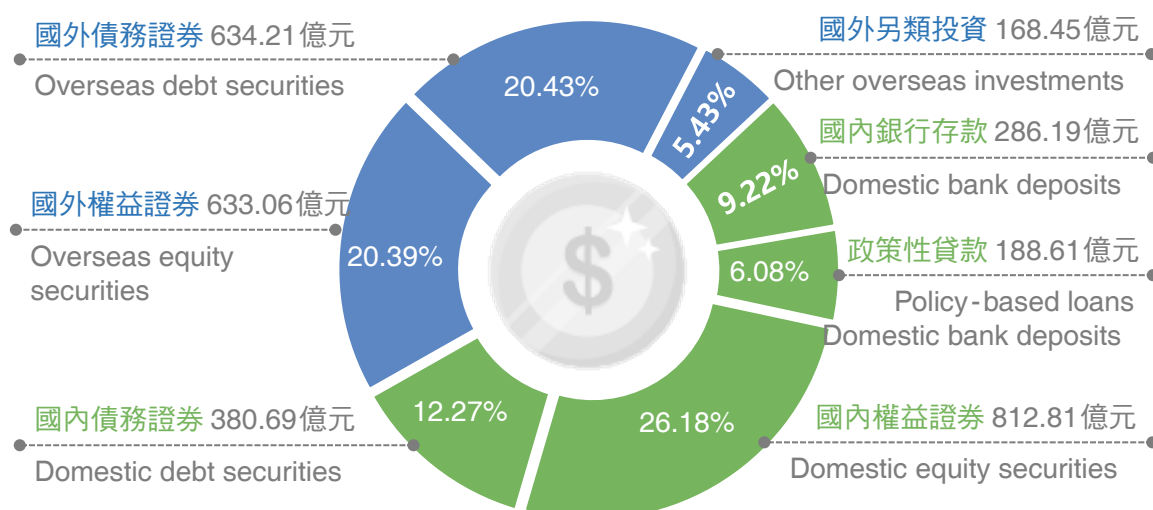
### 1. Amounts of funds utilized as of the end of 2018

As of the end of 2018, a total of NT\$310,402,679,826 from the Fund was utilized. 26.18% was invested in domestic equity securities, 20.43% in overseas debt securities, 20.39% in overseas equity securities, and 12.27% in domestic debt securities.

Unit: NT\$; %

Unit: NT\$, %

Investment items			Actual Amount Invested (hundred million NT\$)	Actual Allocation Ratio (%)
Domestic Operations	Bank deposits		286.19	9.22
	Policy-based loans		188.61	6.08
	Equity securities	Self-managed	550.45	17.73
		Under mandated management	262.36	8.45
	Debt securities		380.69	12.27
Overseas Operations	Equity securities	Self-managed	247.14	7.96
		Under mandated management	385.92	12.43
	Debt securities	Self-managed	353.43	11.38
		Under mandated management	280.79	9.05
	Other investments	Self-managed	85.89	2.77
		Under mandated management	82.56	2.66
Total			3,104.03	100.00





## 2.107年下半年前10大持股及債券

10大個股	占股票投資比率（%）	10大債券	占債券投資比率（%）
台積電	24.08	南山人壽-公司債	15.71
中華電	8.49	國泰銀-金融債	13.96
台達電	5.22	鴻海-公司債	6.98
國泰金	4.54	富邦金-公司債	6.98
富邦金	4.46	王道銀-金融債	5.58
鴻海	4.45	玉山銀-金融債	4.54
台哥大	4.06	彰化銀-金融債	4.54
廣達	3.10	華南金-公司債	4.19
統一	2.68	上海銀-金融債	3.84
遠傳	2.55	永豐銀-金融債	3.84

## 3. 107年底國內股票投資比率概況表

投資類別	自行操作投資比率（%）	委託經營投資比率（%）
水泥	1.17	4.02
食品	0.83	0.00
塑膠	4.99	9.21
紡織纖維	0.27	1.27
電機	0.35	0.26
化學	0.30	2.03
鋼鐵	2.39	2.33
橡膠	1.82	0.34
汽車	0.11	0.00
電子	66.06	68.43
運輸	0.62	1.45
金融	17.09	6.49
百貨	3.33	0.00
生技醫療	0.44	0.00
指數股票型基金（ETF）	0.23	0.00
其他	0.00	4.19
合計	100.00	100.00

## 2. Top Ten Stocks and Bonds Held in the second half of year 2018

Top Ten Stocks invested in	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	24.08	Nan Shan Life Insurance Co., Ltd: corporate bonds	15.71
Chunghwa Tele-com	8.49	Cathay United Bank : bank debentures	13.96
Delta Electronics	5.22	Hon Hai: corporate bonds	6.98
Cathay Financial Holdings	4.54	Fubon Financial Holding: corporate bonds	6.98
Fubon Financial Holdings	4.46	O-Bank – bank debentures	5.58
Hon Hai	4.45	E-Sun Bank: bank debentures	4.54
Taiwan Mobile	4.06	Chang Hwa Bank: bank debentures	4.54
Quanta Computer	3.10	Hua Nan Commercial Bank.: corporate bonds	4.19
Uni-President Enterprises Corporation	2.68	Shanghai Commercial & Savings Bank: bank debentures	3.84
Far Eas Tone	2.55	Bank SinoPac– bank debentures	3.84

## 3. Investment Ratio in Stocks at the End of 2018

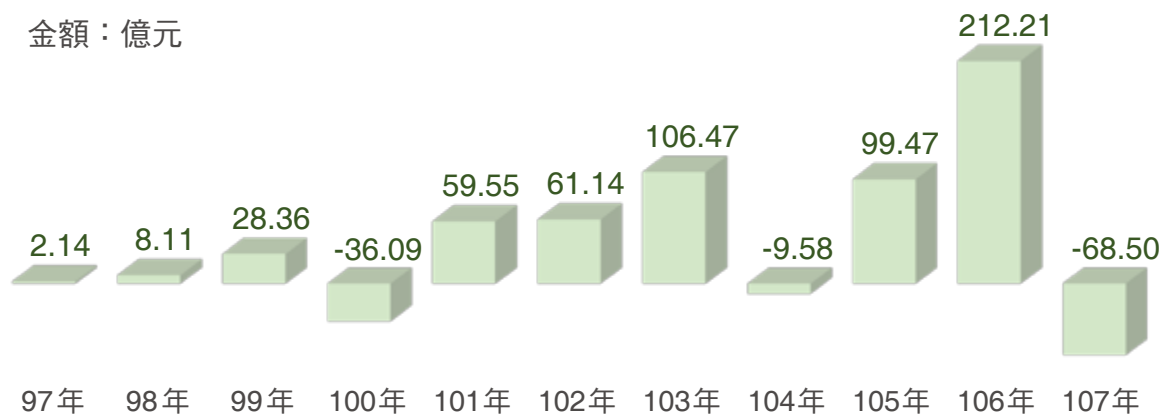
Type of Stocks Invested	Investment Ratio (%)	Investment Ratio (%)
Cement	1.17	4.02
Food	0.83	0.00
Plastics	4.99	9.21
Textile and Fiber	0.27	1.27
Electric Machinery	0.35	0.26
Chemical	0.30	2.03
Steel	2.39	2.33
Rubber	1.82	0.34
Auto	0.11	0.00
Electronics	66.06	68.43
Transportation	0.62	1.45
Financial Institution	17.09	6.49
Department Store	3.33	0.00
Biotechnology	0.44	0.00
Exchange Traded Funds (ETF)	0.23	0.00
Other	0.00	4.19
Total	100.00	100.00

### 三、基金運用績效

年度	已實現損益 (億元)	未實現損益 (億元)	實際收益數 (億元)	實際收益率 (%)
97	2.14		2.14	2.39
98	6.97	1.15	8.11	1.52
99	13.31	15.05	28.36	3.74
100	-16.52	-19.57	-36.09	-3.66
101	24.95	34.60	59.55	5.06
102	46.07	15.07	61.14	4.06
103	57.44	49.03	106.47	6.05
104	43.43	-53.01	-9.58	-0.45
105	68.58	30.89	99.47	4.26
106	109.86	102.35	212.21	8.04
107	108.82	-177.32	-68.50	-2.28

#### (一) 歷年及累積收益數

107年度基金收益數為-68.50億元，97年至107年之累積收益數為463.28億元。



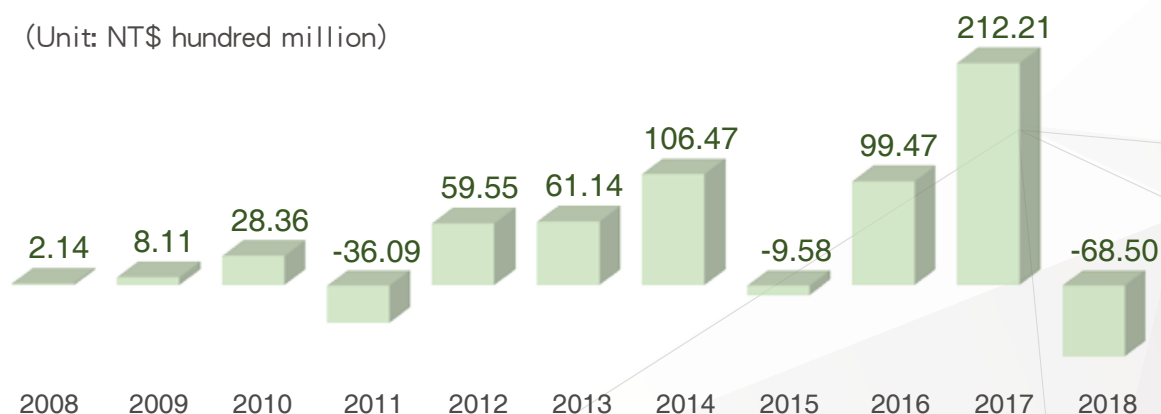
### III. Fund Utilization performance

Year	Realized Gains and Losses (NT\$ hundred million)	Unrealized Gains and Losses (NT\$ hundred million)	Actual Income (NT\$ hundred million)	Actual Rate of Return (%)
2008	2.14		2.14	2.39
2009	6.97	1.15	8.11	1.52
2010	13.31	15.05	28.36	3.74
2011	-16.52	-19.57	-36.09	-3.66
2012	24.95	34.60	59.55	5.06
2013	46.07	15.07	61.14	4.06
2014	57.44	49.03	106.47	6.05
2015	43.43	-53.01	-9.58	-0.45
2016	68.58	30.89	99.47	4.26
2017	109.86	102.35	212.21	8.04
2018	108.82	-177.32	-68.50	-2.28

#### A. Earnings of the National Pension Insurance Fund over the years

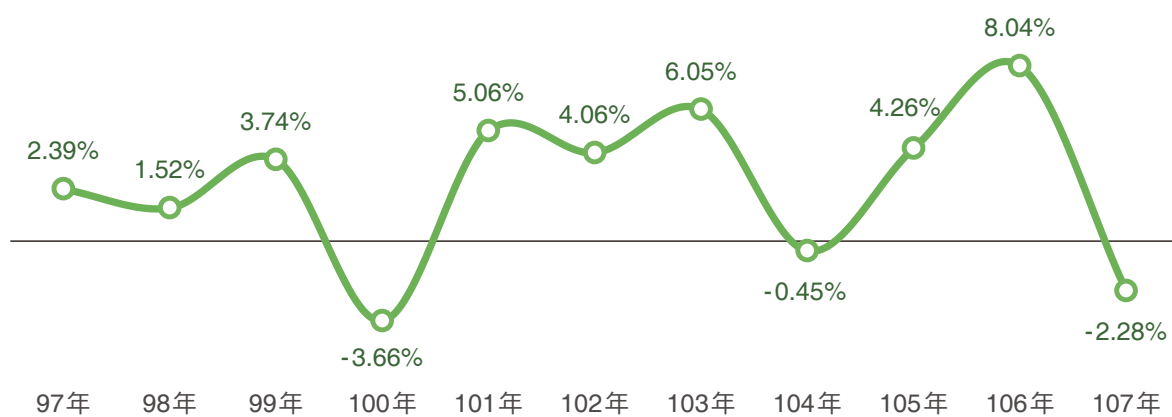
The fund's earnings for fiscal year 2018 were -NT\$6.85 billion while the fund's cumulative earnings from fiscal years 2008 to 2018 were NT\$46.328 billion

(Unit: NT\$ hundred million)



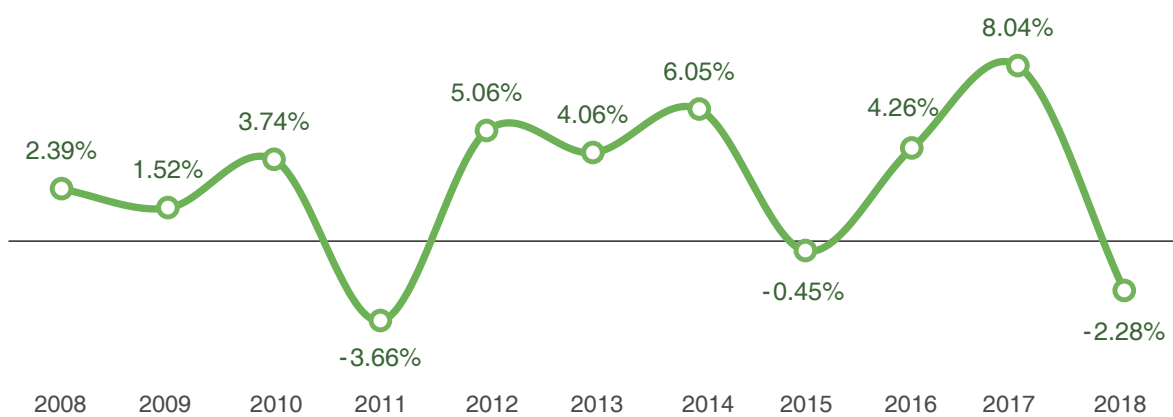
(二) 歷年及平均收益率

107年度收益率為-2.28%，97年至107年之加權平均收益率為2.74%。



### B. The rate of return for fiscal year

2018 was -2.28%, and the weighted average rate of return between fiscal years 2008 and 2018 was 2.74%





## 四、資產負債及損益

## (一) 國民年金保險基金平衡表

中華民國107年12月31日

單位：新臺幣元

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
資 產	439,119,386,938.00	100.00	417,181,352,081.00	100.00	21,938,034,857.00	5.26
流動資產	301,713,693,191.00	68.71	286,241,549,703.00	68.61	15,472,143,488.00	5.41
現金	17,903,234,381.00	4.08	19,280,137,711.00	4.62	-1,376,903,330.00	-7.14
銀行存款	17,903,234,381.00	4.08	19,280,137,711.00	4.62	-1,376,903,330.00	-7.14
流動金融資產	226,503,586,410.00	51.58	205,957,320,075.00	49.37	20,546,266,335.00	9.98
透過餘絀按公允價值衡量之金融資產—流動	190,927,282,892.00	43.48	163,254,634,850.00	39.13	27,672,648,042.00	16.95
透過餘絀按公允價值衡量之金融資產—評價調整—流動	346,890,993.00	0.08	21,382,149,213.00	5.13	-21,035,258,220.00	-98.38
持有至到期日金融資產—流動	5,087,905,231.00	1.16	3,132,450,632.00	0.75	1,955,454,599.00	62.43
無活絡市場之債務工具投資—流動	3,200,855,003.00	0.73	600,000,000.00	0.14	2,600,855,003.00	433.48
其他金融資產—流動	26,940,652,291.00	6.14	17,588,085,380.00	4.22	9,352,566,911.00	53.18
應收款項	38,445,977,358.00	8.76	37,751,953,930.00	9.05	694,023,428.00	1.84
應收帳款	223,825,194.00	0.05	142,906,891.00	0.03	80,918,303.00	56.62
應收退稅款	30,515,365.00	0.01	0.00	0.00	30,515,365.00	
應收收益	96,972,758.00	0.02	79,439,935.00	0.02	17,532,823.00	22.07
應收利息	877,438,346.00	0.20	877,962,302.00	0.21	-523,956.00	-0.06
應收保費	37,247,068,369.00	8.48	36,685,709,955.00	8.79	561,358,414.00	1.53
備抵呆帳—應收保費	-71,663,225.00	-0.02	-73,613,252.00	-0.02	1,950,027.00	-2.65
其他應收款	41,848,780.00	0.01	39,570,443.00	0.01	2,278,337.00	5.76
備抵呆帳—其他各項應收款	-28,229.00	0.00	-22,344.00	0.00	-5,885.00	26.34
預付款項	0.00	0.00	1,600,000,020.00	0.38	-1,600,000,020.00	-100.00
其他預付款	0.00	0.00	1,600,000,020.00	0.38	-1,600,000,020.00	-100.00
短期貸墊款	18,860,895,042.00	4.30	21,652,137,967.00	5.19	-2,791,242,925.00	-12.89
短期貸款	18,860,895,042.00	4.30	21,652,137,967.00	5.19	-2,791,242,925.00	-12.89
投資、長期應收款、貸墊款及準備金	47,607,022,139.00	10.84	47,375,468,354.00	11.36	231,553,785.00	0.49
非流動金融資產	47,607,022,139.00	10.84	47,375,468,354.00	11.36	231,553,785.00	0.49
透過餘絀按公允價值衡量之金融資產—非流動	5,050,000,000.00	1.15	4,800,000,000.00	1.15	250,000,000.00	5.21
透過餘絀按公允價值衡量之金融資產—評價調整—非流動	76,050,000.00	0.02	85,050,000.00	0.02	-9,000,000.00	-10.58

## IV. Balance Sheet and Income Statement

### A. National Pension Insurance Fund Balance Sheet

December 31, 2018

Unit : NT\$

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
<b>Assets</b>	439,119,386,938.00	100.00	417,181,352,081.00	100.00	21,938,034,857.00	5.26
<b>Current Assets</b>	301,713,693,191.00	68.71	286,241,549,703.00	68.61	15,472,143,488.00	5.41
Cash	17,903,234,381.00	4.08	19,280,137,711.00	4.62	-1,376,903,330.00	-7.14
Bank Deposits	17,903,234,381.00	4.08	19,280,137,711.00	4.62	-1,376,903,330.00	-7.14
Current Financial Assets	226,503,586,410.00	51.58	205,957,320,075.00	49.37	20,546,266,335.00	9.98
Through excess or shortfall, financial assets evaluated at fair value - Current	190,927,282,892.00	43.48	163,254,634,850.00	39.13	27,672,648,042.00	16.95
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment - Current	346,890,993.00	0.08	21,382,149,213.00	5.13	-21,035,258,220.00	-98.38
Held-to-maturity Held-to-maturity - Current	5,087,905,231.00	1.16	3,132,450,632.00	0.75	1,955,454,599.00	62.43
Investments in Debt Securities with No Active Market – Current	3,200,855,003.00	0.73	600,000,000.00	0.14	2,600,855,003.00	433.48
Other financial assets – Current	26,940,652,291.00	6.14	17,588,085,380.00	4.22	9,352,566,911.00	53.18
Receivables	38,445,977,358.00	8.76	37,751,953,930.00	9.05	694,023,428.00	1.84
Accounts Receivables	223,825,194.00	0.05	142,906,891.00	0.03	80,918,303.00	56.62
Tax refunds receivables	30,515,365.00	0.01	0.00	0.00	30,515,365.00	
Earned Revenue Receivable	96,972,758.00	0.02	79,439,935.00	0.02	17,532,823.00	22.07
Interest Receivable	877,438,346.00	0.20	877,962,302.00	0.21	-523,956.00	-0.06
Premiums Receivable	37,247,068,369.00	8.48	36,685,709,955.00	8.79	561,358,414.00	1.53
Allowance for Uncollectible Accounts - Premiums Receivable	-71,663,225.00	-0.02	-73,613,252.00	-0.02	1,950,027.00	-2.65
Other Accounts Receivable	41,848,780.00	0.01	39,570,443.00	0.01	2,278,337.00	5.76
Allowance for Uncollectible Accounts - Other Accounts Receivable	-28,229.00	0.00	-22,344.00	0.00	-5,885.00	26.34
Advanced payments	0.00	0.00	1,600,000,020.00	0.38	-1,600,000,020.00	-100.00
Other advanced payments	0.00	0.00	1,600,000,020.00	0.38	-1,600,000,020.00	-100.00
Short-term Advances	18,860,895,042.00	4.30	21,652,137,967.00	5.19	-2,791,242,925.00	-12.89
Short-term Loans	18,860,895,042.00	4.30	21,652,137,967.00	5.19	-2,791,242,925.00	-12.89
<b>Investments, long-term Accounts Receivable, Reimbursable Accounts, and Reserve</b>	47,607,022,139.00	10.84	47,375,468,354.00	11.36	231,553,785.00	0.49
Non-current financial assets	47,607,022,139.00	10.84	47,375,468,354.00	11.36	231,553,785.00	0.49
Through excess or shortfall, financial assets evaluated at fair value — non-current	5,050,000,000.00	1.15	4,800,000,000.00	1.15	250,000,000.00	5.21
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — non-current	76,050,000.00	0.02	85,050,000.00	0.02	-9,000,000.00	-10.58

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
持有至到期日金融資產－非流動	18,972,715,397.00	4.32	18,454,496,200.00	4.42	518,219,197.00	2.81
無活絡市場之債務工具投資－非流動	20,399,486,742.00	4.65	20,851,152,154.00	5.00	-451,665,412.00	-2.17
其他金融資產－非流動	3,108,770,000.00	0.71	3,184,770,000.00	0.76	-76,000,000.00	-2.39
不動產、廠房及設備	354,578,120.00	0.08	309,101,189.00	0.07	45,476,931.00	14.71
機械及設備	353,533,603.00	0.08	307,677,976.00	0.07	45,855,627.00	14.90
機械及設備	1,277,688,230.00	0.29	1,149,408,277.00	0.28	128,279,953.00	11.16
累計折舊－機械及設備	-924,154,627.00	-0.21	-841,730,301.00	-0.20	-82,424,326.00	9.79
交通及運輸設備	399,020.00	0.00	471,141.00	0.00	-72,121.00	-15.31
交通及運輸設備	3,551,052.00	0.00	3,556,870.00	0.00	-5,818.00	-0.16
累計折舊－交通及運輸設備	-3,152,032.00	0.00	-3,085,729.00	0.00	-66,303.00	2.15
什項設備	632,641.00	0.00	923,802.00	0.00	-291,161.00	-31.52
什項設備	6,392,444.00	0.00	6,485,894.00	0.00	-93,450.00	-1.44
累計折舊－什項設備	-5,759,803.00	0.00	-5,562,092.00	0.00	-197,711.00	3.55
租賃權益改良	12,856.00	0.00	28,270.00	0.00	-15,414.00	-54.52
租賃權益改良	169,530.00	0.00	169,530.00	0.00	0.00	0.00
累計折舊－租賃權益改良	-156,674.00	0.00	-141,260.00	0.00	-15,414.00	10.91
無形資產	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
無形資產	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
電腦軟體	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
其他資產	89,301,029,334.00	20.34	83,118,162,011.00	19.92	6,182,867,323.00	7.44
什項資產	89,301,029,334.00	20.34	83,118,162,011.00	19.92	6,182,867,323.00	7.44
催收款項	129,968,480,321.00	29.60	115,931,142,600.00	27.79	14,037,337,721.00	12.11
備抵呆帳－催收款項	-40,667,450,987.00	-9.26	-32,812,980,589.00	-7.87	-7,854,470,398.00	23.94
合 計	439,119,386,938.00	100.00	417,181,352,081.00	100.00	21,938,034,857.00	5.26

註1：本年度決算數係依作業基金採企業會計準則適用科（項）目編製之數；上年度決算數為審定決算數，並配合導入企業會計準則科目重分類之數。

註2：本年度、上年度信託代理與保證資產(負債)分別為77,822,728元、34,500,000元，係國內委託經營受託機構所存入之保證品。

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Held-to-maturity Financial Assets – non-current	18,972,715,397.00	4.32	18,454,496,200.00	4.42	518,219,197.00	2.81
Bond Investments with No Active Market - Non-current	20,399,486,742.00	4.65	20,851,152,154.00	5.00	-451,665,412.00	-2.17
Fixed assets	3,108,770,000.00	0.71	3,184,770,000.00	0.76	-76,000,000.00	-2.39
<b>Real property, plant, and equipment</b>	354,578,120.00	0.08	309,101,189.00	0.07	45,476,931.00	14.71
Machinery and equipment	353,533,603.00	0.08	307,677,976.00	0.07	45,855,627.00	14.90
Machinery and equipment	1,277,688,230.00	0.29	1,149,408,277.00	0.28	128,279,953.00	11.16
Accumulated depreciation – Machinery and equipment	-924,154,627.00	-0.21	-841,730,301.00	-0.20	-82,424,326.00	9.79
Transportation and communication facilities	399,020.00	0.00	471,141.00	0.00	-72,121.00	-15.31
Transportation and communication facilities	3,551,052.00	0.00	3,556,870.00	0.00	-5,818.00	-0.16
Accumulated depreciation – Transportation and communication facilities	-3,152,032.00	0.00	-3,085,729.00	0.00	-66,303.00	2.15
Miscellaneous equipment	632,641.00	0.00	923,802.00	0.00	-291,161.00	-31.52
Miscellaneous equipment	6,392,444.00	0.00	6,485,894.00	0.00	-93,450.00	-1.44
Accumulated depreciation – Miscellaneous equipment	-5,759,803.00	0.00	-5,562,092.00	0.00	-197,711.00	3.55
Leasehold improvements	12,856.00	0.00	28,270.00	0.00	-15,414.00	-54.52
Leasehold improvements	169,530.00	0.00	169,530.00	0.00	0.00	0.00
Accumulated depreciation – Leasehold improvements	-156,674.00	0.00	-141,260.00	0.00	-15,414.00	10.91
<b>Intangible assets</b>	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
Intangible assets	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
Computer software	143,064,154.00	0.03	137,070,824.00	0.03	5,993,330.00	4.37
<b>Other Assets</b>	89,301,029,334.00	20.34	83,118,162,011.00	19.92	6,182,867,323.00	7.44
Miscellaneous Assets	89,301,029,334.00	20.34	83,118,162,011.00	19.92	6,182,867,323.00	7.44
Overdue Accounts Receivable	129,968,480,321.00	29.60	115,931,142,600.00	27.79	14,037,337,721.00	12.11
Allowance for Uncollectible Accounts -Overdue Accounts Receivable	-40,667,450,987.00	-9.26	-32,812,980,589.00	-7.87	-7,854,470,398.00	23.94
<b>Total</b>	<b>439,119,386,938.00</b>	<b>100.00</b>	<b>417,181,352,081.00</b>	<b>100.00</b>	<b>21,938,034,857.00</b>	<b>5.26</b>

Note1: The settlement amounts for this fiscal year are compiled from applicable accounts (items) for operations funds using business accounting principles. The settlement amounts for last fiscal year are the audited settlement amounts reclassified using business accounting principles.

Note2: Assets (liabilities) under trust, agency and guaranty were NT\$77,822,728 and NT\$34,500,000 this year and last year, respectively, and are collateral in mandated parties.

中華民國107年12月31日

單位：新臺幣元

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
負 債	438,620,744,664.00	99.89	416,734,180,068.00	99.89	21,886,564,596.00	5.25
流動負債	1,868,651,678.00	0.43	1,546,063,371.00	0.37	322,588,307.00	20.87
應付款項	1,586,736,175.00	0.36	1,491,025,744.00	0.36	95,710,431.00	6.42
應付票據	30,685,258.00	0.01	22,635,050.00	0.01	8,050,208.00	35.57
應付帳款	94,061,557.00	0.02	266,070,955.00	0.06	-172,009,398.00	-64.65
應付代收款	33,806,725.00	0.01	40,750,212.00	0.01	-6,943,487.00	-17.04
應付費用	93,178,635.00	0.02	49,841,527.00	0.01	43,337,108.00	86.95
應付保險給付	1,335,004,000.00	0.30	1,111,728,000.00	0.27	223,276,000.00	20.08
預收款項	28,652,535.00	0.01	27,362,282.00	0.01	1,290,253.00	4.72
預收保費	28,652,280.00	0.01	27,361,563.00	0.01	1,290,717.00	4.72
其他預收款	255.00	0.00	719.00	0.00	-464.00	-64.53
流動金融負債	253,262,968.00	0.06	27,675,345.00	0.01	225,587,623.00	815.12
透過餘絀按公允價值衡量之金融負債—流動	0.00	0.00	1,706.00	0.00	-1,706.00	-100.00
透過餘絀按公允價值衡量之金融負債—評價調整—流動	253,262,968.00	0.06	27,673,639.00	0.01	225,589,329.00	815.18
其他負債	436,752,092,986.00	99.46	415,188,116,697.00	99.52	21,563,976,289.00	5.19
負債準備	436,511,009,891.00	99.41	414,972,514,461.00	99.47	21,538,495,430.00	5.19
安全準備	436,511,009,891.00	99.41	414,972,514,461.00	99.47	21,538,495,430.00	5.19
什項負債	241,083,095.00	0.05	215,602,236.00	0.05	25,480,859.00	11.82
應付保管款	241,083,095.00	0.05	215,602,236.00	0.05	25,480,859.00	11.82
淨 值	498,642,274.00	0.11	447,172,013.00	0.11	51,470,261.00	11.51
基金	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
基金	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
基金	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
公積	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
資本公積	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
其他資本公積	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
累積餘絀	0.00	0.00	0.00	0.00	0.00	
累積賸餘	0.00	0.00	0.00	0.00	0.00	
累積賸餘	0.00	0.00	0.00	0.00	0.00	
本期賸餘	0.00	0.00	0.00	0.00	0.00	
合 計	439,119,386,938.00	100.00	417,181,352,081.00	100.00	21,938,034,857.00	5.26

註3：因擔保、保證或契約可能造成未來會計年度支出事項（包括或有負債）為1,257,885,103,000元。

2018 Annual Report National Pension Supervisory Committee  
Ministry of Health and Welfare

December 31, 2018

Unit : NT\$

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
<b>Liabilities</b>	438,620,744,664.00	99.89	416,734,180,068.00	99.89	21,886,564,596.00	5.25
<b>Current Liabilities</b>	1,868,651,678.00	0.43	1,546,063,371.00	0.37	322,588,307.00	20.87
Payables	1,586,736,175.00	0.36	1,491,025,744.00	0.36	95,710,431.00	6.42
Bills Payable	30,685,258.00	0.01	22,635,050.00	0.01	8,050,208.00	35.57
Accounts Payable	94,061,557.00	0.02	266,070,955.00	0.06	-172,009,398.00	-64.65
Accrued Receipts under Custody Payable	33,806,725.00	0.01	40,750,212.00	0.01	-6,943,487.00	-17.04
Accrued Expenses Payable	93,178,635.00	0.02	49,841,527.00	0.01	43,337,108.00	86.95
Insurance Benefits Payable	1,335,004,000.00	0.30	1,111,728,000.00	0.27	223,276,000.00	20.08
Advance receipts	28,652,535.00	0.01	27,362,282.00	0.01	1,290,253.00	4.72
Prepaid insurance	28,652,280.00	0.01	27,361,563.00	0.01	1,290,717.00	4.72
Other advance receipts	255.00	0.00	719.00	0.00	-464.00	-64.53
Current Financial Liabilities	253,262,968.00	0.06	27,675,345.00	0.01	225,587,623.00	815.12
Through excess or shortfall, financial liabilities evaluated at fair value -current	0.00	0.00	1,706.00	0.00	-1,706.00	-100.00
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment-current	253,262,968.00	0.06	27,673,639.00	0.01	225,589,329.00	815.18
<b>Other Liabilities</b>	436,752,092,986.00	99.46	415,188,116,697.00	99.52	21,563,976,289.00	5.19
Liability Reserves	436,511,009,891.00	99.41	414,972,514,461.00	99.47	21,538,495,430.00	5.19
Reserve Fund	436,511,009,891.00	99.41	414,972,514,461.00	99.47	21,538,495,430.00	5.19
Miscellaneous Liabilities	241,083,095.00	0.05	215,602,236.00	0.05	25,480,859.00	11.82
Custodial Fees Payable	241,083,095.00	0.05	215,602,236.00	0.05	25,480,859.00	11.82
<b>Net Worth</b>	<b>498,642,274.00</b>	<b>0.11</b>	<b>447,172,013.00</b>	<b>0.11</b>	<b>51,470,261.00</b>	<b>11.51</b>
<b>Fund</b>	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
Fund	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
Fund	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
<b>Reserve</b>	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
Additional paid-in capital	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
Other capital reserve	497,642,274.00	0.11	446,172,013.00	0.11	51,470,261.00	11.54
<b>Accumulated Surplus and Deficit</b>	0.00	0.00	0.00	0.00	0.00	
Accumulated Surplus	0.00	0.00	0.00	0.00	0.00	
Accumulated Surplus	0.00	0.00	0.00	0.00	0.00	
Current Surplus	0.00	0.00	0.00	0.00	0.00	
<b>Total</b>	<b>439,119,386,938.00</b>	<b>100.00</b>	<b>417,181,352,081.00</b>	<b>100.00</b>	<b>21,938,034,857.00</b>	<b>5.26</b>

Note 3: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,257,885,103,000.



## (二) 國民年金保險基金收支餘絀決算表

中華民國107年度

單位：新臺幣元

科 目	本年度預算數		本年度決算數		以較增減		上年度決算數	
	金額	%	金額	%	金額	%	金額	%
業務收入	102,286,709,000.00	100.00	131,743,013,929.00	100.00	29,456,304,929.00	28.80	127,799,822,786.00	100.00
投融資業務收入	12,159,547,000.00	11.89	43,736,990,515.00	33.20	31,577,443,515.00	259.69	42,275,900,922.00	33.08
投資業務收入	11,424,834,000.00	11.17	32,122,406,746.00	24.38	20,697,572,746.00	181.16	38,490,094,222.00	30.12
融資業務收入	258,498,000.00	0.25	288,617,075.00	0.22	30,119,075.00	11.65	230,095,450.00	0.18
兌換賸餘	0.00	0.00	10,849,316,881.00	8.24	10,849,316,881.00		3,168,816,300.00	2.48
手續費收入	0.00	0.00	41,448,894.00	0.03	41,448,894.00		0.00	0.00
存款利息收入	476,215,000.00	0.47	435,200,919.00	0.33	-41,014,081.00	-8.61	386,894,950.00	0.30
保險收入	52,150,143,000.00	50.98	51,973,667,937.00	39.45	-176,475,063.00	-0.34	52,198,660,993.00	40.84
保費收入	52,150,143,000.00	50.98	51,973,667,937.00	39.45	-176,475,063.00	-0.34	52,198,660,993.00	40.84
其他業務收入	37,977,019,000.00	37.13	36,032,355,477.00	27.35	-1,944,663,523.00	-5.12	33,325,260,871.00	26.08
其他補助收入	37,730,232,000.00	36.89	35,669,307,485.00	27.07	-2,060,924,515.00	-5.46	33,105,297,730.00	25.90
雜項業務收入	246,787,000.00	0.24	363,047,992.00	0.28	116,260,992.00	47.11	219,963,141.00	0.17
業務成本與費用	102,028,211,000.00	99.75	131,749,090,308.00	100.00	29,720,879,308.00	29.13	127,576,103,655.00	99.82
投融資業務成本	256,412,000.00	0.25	50,620,551,168.00	38.42	50,364,139,168.00	19,641.88	21,054,019,592.00	16.47
投資業務成本	256,412,000.00	0.25	42,087,872,335.00	31.95	41,831,460,335.00	16,314.16	10,375,565,010.00	8.12
兌換短絀	0.00	0.00	8,532,678,833.00	6.48	8,532,678,833.00		10,678,454,582.00	8.36
保險成本	100,603,333,000.00	98.35	80,102,806,537.00	60.80	-20,500,526,463.00	-20.38	105,494,989,841.00	82.55
保險給付	52,647,725,000.00	51.47	50,709,560,485.00	38.49	-1,938,164,515.00	-3.68	45,370,328,921.00	35.50
提存安全準備	40,112,471,000.00	39.22	21,538,495,430.00	16.35	-18,573,975,570.00	-46.30	53,157,369,063.00	41.59
呆帳	7,843,137,000.00	7.67	7,854,750,622.00	5.96	11,613,622.00	0.15	6,967,291,857.00	5.45
其他業務成本	83,730,000.00	0.08	0.00	0.00	-83,730,000.00	-100.00	74,745,678.00	0.06
雜項業務成本	83,730,000.00	0.08	0.00	0.00	-83,730,000.00	-100.00	74,745,678.00	0.06
行銷及業務費用	1,084,736,000.00	1.06	1,025,732,603.00	0.78	-59,003,397.00	-5.44	952,348,544.00	0.75
業務費用	1,084,736,000.00	1.06	1,025,732,603.00	0.78	-59,003,397.00	-5.44	952,348,544.00	0.75
業務賸餘(短絀)	258,498,000.00	0.25	-6,076,379.00	0.00	-264,574,379.00	-102.35	223,719,131.00	0.18
業務外收入	0.00	0.00	6,209,257.00	0.00	6,209,257.00		6,407,819.00	0.01
財務收入	0.00	0.00	19,923.00	0.00	19,923.00		15,345.00	0.00
利息收入	0.00	0.00	19,923.00	0.00	19,923.00		15,345.00	0.00
其他業務外收入	0.00	0.00	6,189,334.00	0.00	6,189,334.00		6,392,474.00	0.01
違規罰款收入	0.00	0.00	408,750.00	0.00	408,750.00		826,348.00	0.00
收回呆帳	0.00	0.00	90,016.00	0.00	90,016.00		61,357.00	0.00
雜項收入	0.00	0.00	5,690,568.00	0.00	5,690,568.00		5,504,769.00	0.00
業務外費用	258,498,000.00	0.25	132,878.00	0.00	-258,365,122.00	-99.95	230,126,950.00	0.18
財務費用	258,498,000.00	0.25	0.00	0.00	-258,498,000.00	-100.00	230,095,450.00	0.18
利息費用	258,498,000.00	0.25	0.00	0.00	-258,498,000.00	-100.00	230,095,450.00	0.18
其他業務外費用	0.00	0.00	132,878.00	0.00	132,878.00		31,500.00	0.00
雜項費用	0.00	0.00	132,878.00	0.00	132,878.00		31,500.00	0.00
業務外賸餘(短絀)	-258,498,000.00	-0.25	6,076,379.00	0.00	264,574,379.00	-102.35	-223,719,131.00	-0.18
本期賸餘(短絀)	0.00	0.00	0.00	0.00	0.00		0.00	0.00

註：本年度決算數係依作業基金採企業會計準則適用科（項）目編製之數；上年度決算數為審定決算數，並配合導入企業會計準則科目重分類之數。

## B. National Pension Insurance Fund Income Statement

December 31, 2018

Unit : NT\$

Account Title	Current Year budget		Current year actual		Increase/Decrease Comparison		Last year actual	
	Amount	%	Amount	%	Amount	%	Amount	%
<b>Operating income</b>	<b>102,286,709,000.00</b>	<b>100.00</b>	<b>131,743,013,929.00</b>	<b>100.00</b>	<b>29,456,304,929.00</b>	<b>28.80</b>	<b>127,799,822,786.00</b>	<b>100.00</b>
Investment and Financing Income	12,159,547,000.00	11.89	43,736,990,515.00	33.20	31,577,443,515.00	259.69	42,275,900,922.00	33.08
Investment income	11,424,834,000.00	11.17	32,122,406,746.00	24.38	20,697,572,746.00	181.16	38,490,094,222.00	30.12
Finance business income	258,498,000.00	0.25	288,617,075.00	0.22	30,119,075.00	11.65	230,095,450.00	0.18
Exchange Surplus	0.00	0.00	10,849,316,881.00	8.24	10,849,316,881.00		6,267,366,620.00	5.39
Fees income	0.00	0.00	41,448,894.00	0.03	41,448,894.00		0.00	0.00
Deposit Interest	476,215,000.00	0.47	435,200,919.00	0.33	-41,014,081.00	-8.61	386,894,950.00	0.30
Insurance Income	52,150,143,000.00	50.98	51,973,667,937.00	39.45	-176,475,063.00	-0.34	52,198,660,993.00	40.84
Premium Income	52,150,143,000.00	50.98	51,973,667,937.00	39.45	-176,475,063.00	-0.34	52,198,660,993.00	40.84
Other Business Incomes	37,977,019,000.00	37.13	36,032,355,477.00	27.35	-1,944,663,523.00	-5.12	33,325,260,871.00	26.08
Income from Subsidies	37,730,232,000.00	36.89	35,669,307,485.00	27.07	-2,060,924,515.00	-5.46	33,105,297,730.00	25.90
Income from Miscellaneous Operations	246,787,000.00	0.24	363,047,992.00	0.28	116,260,992.00	47.11	219,963,141.00	0.17
Operation Costs and Expenses	102,028,211,000.00	99.75	131,749,090,308.00	100.00	29,720,879,308.00	29.13	127,576,103,655.00	99.82
Investment and Financing Costs	256,412,000.00	0.25	50,620,551,168.00	38.42	50,364,139,168.00	19,641.88	21,054,019,592.00	16.47
Cost of investments	256,412,000.00	0.25	42,087,872,335.00	31.95	41,831,460,335.00	16,314.16	10,375,565,010.00	8.12
Exchange Deficit	0.00	0.00	8,532,678,833.00	6.48	8,532,678,833.00		10,678,454,582.00	8.36
Insurance Costs	100,603,333,000.00	98.35	80,102,806,537.00	60.80	-20,500,526,463.00	-20.38	105,494,989,841.00	82.55
Insurance Benefits	52,647,725,000.00	51.47	50,709,560,485.00	38.49	-1,938,164,515.00	-3.68	45,370,328,921.00	35.50
Reserve Fund Deposit and Withdrawal	40,112,471,000.00	39.22	21,538,495,430.00	16.35	-18,573,975,570.00	-46.30	53,157,369,063.00	41.59
Uncollectible Accounts	7,843,137,000.00	7.67	7,854,750,622.00	5.96	11,613,622.00	0.15	6,967,291,857.00	5.45
Other Operating Cost	83,730,000.00	0.08	0.00	0.00	-83,730,000.00	-100.00	74,745,678.00	0.06
Miscellaneous Operating Costs	83,730,000.00	0.08	0.00	0.00	-83,730,000.00	-100.00	74,745,678.00	0.06
Marketing and Operation Expenses	1,084,736,000.00	1.06	1,025,732,603.00	0.78	-59,003,397.00	-5.44	952,348,544.00	0.75
Operation Expenses	1,084,736,000.00	1.06	1,025,732,603.00	0.78	-59,003,397.00	-5.44	952,348,544.00	0.75
<b>Operating Surplus (Deficit)</b>	<b>258,498,000.00</b>	<b>0.25</b>	<b>-6,076,379.00</b>	<b>0.00</b>	<b>-264,574,379.00</b>	<b>-102.35</b>	<b>223,719,131.00</b>	<b>0.18</b>
<b>Non-operating Income</b>	<b>0.00</b>	<b>0.00</b>	<b>6,209,257.00</b>	<b>0.00</b>	<b>6,209,257.00</b>		<b>6,407,819.00</b>	<b>0.01</b>
Financial Income	0.00	0.00	19,923.00	0.00	19,923.00		15,345.00	0.00
Interest Income	0.00	0.00	19,923.00	0.00	19,923.00		15,345.00	0.00
Other Non-operating Income	0.00	0.00	6,189,334.00	0.00	6,189,334.00		6,392,474.00	0.01
Income from Fines	0.00	0.00	408,750.00	0.00	408,750.00		826,348.00	0.00
Bad Debts Recovered	0.00	0.00	90,016.00	0.00	90,016.00		61,357.00	0.00
Miscellaneous Income	0.00	0.00	5,690,568.00	0.00	5,690,568.00		5,504,769.00	0.00
<b>Non-operating Expenses</b>	<b>258,498,000.00</b>	<b>0.25</b>	<b>132,878.00</b>	<b>0.00</b>	<b>-258,365,122.00</b>	<b>-99.95</b>	<b>230,126,950.00</b>	<b>0.18</b>
Financial Expenses	258,498,000.00	0.25	0.00	0.00	-258,498,000.00	-100.00	230,095,450.00	0.18
Interest Expenses	258,498,000.00	0.25	0.00	0.00	-258,498,000.00	-100.00	230,095,450.00	0.18
Other Non-operating Expenses	0.00	0.00	132,878.00	0.00	132,878.00		31,500.00	0.00
Miscellaneous Expenses	0.00	0.00	132,878.00	0.00	132,878.00		31,500.00	0.00
<b>Non-operating Surplus (Deficit)</b>	<b>-258,498,000.00</b>	<b>-0.25</b>	<b>6,076,379.00</b>	<b>0.00</b>	<b>264,574,379.00</b>	<b>-102.35</b>	<b>-223,719,131.00</b>	<b>-0.18</b>
<b>Current Surplus (Deficit)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>		<b>215,068.00</b>	<b>0.00</b>

Note: The settlement amounts for this fiscal year are compiled from applicable accounts (items) for operations funds using business accounting principles. The settlement amounts for last fiscal year are the audited settlement amounts reclassified using business accounting principles.



# 伍

## 實際業務推動及成果

Operations and Performance

## 伍、實際業務推動及成果

### 一、業務監理

#### (一) 召開國民年金監理委員會議

依據衛生福利部國民年金監理會設置要點第6點規定，本會委員會議以每月開會1次為原則，107年度共召開12次會議。

#### (二) 審議國民年金年度計畫及業務報告

1. 審議108年度國民年金年度計畫
2. 審議106年度國民年金業務總報告
3. 審議106年12月至107年11月國民年金業務報告

#### (三) 辦理國民年金業務檢查

鑑於國民年金保險費10年補繳期限，將自108年起陸續屆滿，影響民眾權益甚鉅，爰107年度本會監理委員擇定「國民年金保費10年補繳將屆因應作為」為檢查主題，輔以瞭解國民年金保險基金人事及行政管理費用之效益情形，並於107年8月10日至勞保局（國民年金組）辦理業務檢查，深入查核相關因應作為之辦理實況，並進行雙向溝通，期能發揮業務檢查效益，促使國民年金業務更趨健全運作，進而疏減訟源，確保民眾基本經濟安全。本業務檢查結果報告經提送第63次監理委員會議審議通過後，業已函請衛生福利部（社會保險司）及勞保局研提改善措施。

另本會為提升業務檢查之效能與深度，107年度檢查特色包括創立標準化檢查程序及研訂檢查表，以周延查核勞保局辦理國民年金保險費10年補繳期屆至之相關業務情形，俾利檢查委員逐項查核，並研提改進意見；又為確保執行順遂，首度採「會前會」與「實地檢查會議」之程序辦理，以提升實地檢查品質，期確保國民年金各項業務如質如實推展。

## ***V. Operations and Performance***

### **I . Operations Supervision**

#### **A. Convention of National Pension Supervisory Committee Meetings**

According to Article 6 of the Regulations for Establishment of the National Pension Supervisory Committee, the Ministry of Health and Welfare and the Supervisory Council of the Committee shall meet once a month. 12 meetings were convened in 2018.

#### **B. Review of Annual National Pension Plans and Work Reports**

1. Review of the 2019 Annual National Pension Plan
2. Review of the 2017 National Pension General Work Report
3. Review National Pension Work Reports from Dec. 2017 to Nov. 2018

#### **C. National Pension Operations Inspection by the Committee**

As the ten-year periods for late payments of National Pension Insurance premiums were about to expire in 2019, the National Pension Supervisory Committee decided in 2018 to adopt “execution of countermeasures against impending expiration of ten-year periods for late payment of National Pension Insurance premiums” to be the main target of inspections to understand the effects of the costs of the personnel and administration of the National Pension Insurance Fund.

At the same time, the committee also visited the Bureau of Labor Insurance (National Pension Division) on Aug. 10, 2018 to inspect the operations as well as audit the actual execution of the countermeasures and communicate with the bureau to maximize the effect of operations inspections, enhance the National Pension operations and reduce disputes to protect the basic economic security of the public. After the inspection report was approved during the 63rd Supervisory Committee Meeting, the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance were requested to propose improvement measures.

To increase the range and performance of operations inspections, the committee in 2018 set the focus on establishing standard inspection procedures and checklists to improve the audits of the operations of the Bureau of Labor Insurance, particularly the measures taken to cope with the impending expiration of the ten-year periods for late payment of National Pension Insurance premiums, so that the members of the committee could step up their review work and put forward improvement suggestions. At the same time, in order to assure execution of countermeasures could run smoothly, preliminary meetings and onsite inspection meetings were adopted for the first time to upgrade the quality of onsite inspections and ensure the various operations of the National Pension System could be carried out as scheduled and produce quality results.



#### (四) 辦理地方政府國民年金業務實地訪查

為深化各級政府辦理國民年金業務之連結網絡，本會自101年度起開始辦理地方政府國民年金業務實地訪查，107年度分別於4月20日、6月8日及8月17日前往苗栗縣、澎湖縣及高雄市政府辦理，相關實地訪查報告並提送國民年金監理委員會第59次、第61次及第63次會議審議通過，函請相關機關（單位）研處及追蹤列管；另就歷次實地訪查提出訪視未遇、無意願繳納，或民眾對國民年金制度及基金財務信心不足等共同性問題，彙整107年度常見疑問及委員極具說服力之回應關鍵詞句，提供國民年金服務員宣導說明參考。

本會立基於歷年實地訪查18個地方政府經驗及綜整107年度常見共通性問題，歸結有：國民年金制度信心不足致繳費意願不高、籍在人不在肇致訪視未果、服務員無法即時補印繳款單、訪視被保險人之後續追蹤處理尚待精進、補助計畫訪視及宣導場次目標值之訂定宜有彈性等共同性問題，並提出擬議方向送第64次監理委員會議討論通過後予以列管追蹤。此外，亦彙編年度實地訪查實錄送各地方政府參考，俾作為國民年金後續政策規劃、業務執行及監理業務之參考。

#### (五) 配合國民年金業務說明會辦理宣導

為讓民眾更加瞭解國民年金保險基金運用情形及爭議審議權益，本會配合勞保局107年度國民年金業務說明會，派員參加高雄市、新竹縣、嘉義縣、臺北市、屏東縣、南投縣、基隆市及彰化縣共8場次說明會，除瞭解各縣市及勞保局辦事處執行國民年金業務之實際情形，亦增加宣講國民年金保險基金收益情形及爭議審議程序。會後由本會彙整各場次建議事項提第67次監理委員會議報告，督請勞保局據以研議改善。

#### **D. Onsite Inspections of Local Government National Pension Operations**

To improve the network connecting the National Pension operations of local governments at various levels, the committee started in 2012 to conduct onsite inspections of National Pension operations at local governments. In 2018, inspections were performed at Miaoli County, Penghu County and Kaohsiung City Governments respectively on Apr. 20, Jun. 8 and Aug. 17. After the onsite inspection reports were reviewed and approved during the 59th, 61st and 63rd National Pension Supervisory Committee Meetings, concerned agencies (units) were requested to work out related measures and keep track of the results of execution. At the same time, in light of the issues presented by the aforesaid local governments, including visiting insured persons but failing to meet them, the unwillingness of the insured to pay premiums or the public lacking confidence in the National Pension System and the finances of the National Pension Insurance Fund, the committee consolidated questions commonly encountered in 2018 and extremely persuasive replies from the committee members and provided them to National Pension service workers for reference.

Based on the experience of onsite inspections performed on 18 local governments and the questions commonly encountered in 2018, the committee made the following conclusions: Insured persons lacked confidence in the National Pension System and were unwilling to pay the premiums; National Pension service workers visited insured persons but failed to meet them because some of them did not reside at the places indicated in their household registration; service workers were unable to print out payment slips in time; post-visit tracking of insured persons needed improvement; and the funding for visits to insured persons and establishment of the target value of presentation sessions needed to be more flexible. Based on such conclusions, suggestions were proposed and they were discussed and approved during the 64th Supervisory Committee Meeting. Additionally, the records of annual onsite inspections were compiled and sent to local governments for reference when they planned their National Pension policies, carried out operations and supervised operations in the future.

#### **E. Presentations on National Pension Operations**

To make the public understand better the utilization of the National Pension Insurance Fund and how disputes were reviewed, the committee cooperated with the Bureau of Labor Insurance on the National Pension operations presentations in 2018 by sending staff members to participate in eight presentations held respectively in Kaohsiung City, Hsinchu County, Chiayi County, Taipei City, Pingtung County, Nantou County, Keelung City and Changhua County. In addition to learning about the actual execution of National Pension operations in those counties and cities and the work of local branches of the Bureau of Labor Insurance, the committee's staff members also gave presentations on the earnings of the National Pension Insurance Fund and the procedure for reviewing disputes. Afterwards, the suggestions gathered from different sessions were presented at the 67th Supervisory Committee Meeting and the Bureau of Labor Insurance was requested to make improvements accordingly.

(六) 對於國民年金業務興革之建議事項

本會於107年度召開12次國民年金監理委員會議，研提業務興革之重要建議如下：

1. 建請衛生福利部(社會保險司)就有關國際化社會衍生移工及其家庭成員之年金權等問題及早研議因應政策。
2. 建請衛生福利部(社會保險司)及勞保局就原住民國民年金保險被保險人繳費率偏低等情形，參考委員建議意見辦理。
3. 建請各直轄市、縣(市)政府主動協助原住民國民年金保險被保險人減免保費、提高繳費意願，並強化內部橫向聯繫，俾利渠等獲得國民年金保險老年基本保障。
4. 建請勞保局提供各項便捷繳費管道之資訊，如掃描繳款單QR-Code可連結e-Bill線上繳費等行動化便民服務，賡續加強宣導。
5. 建請勞保局與原住民族委員會積極拓展原鄉部落繳費管道，以提升原住民繳費之便利性及增加繳費之意願。
6. 建請勞保局適時彙整網路宣傳活動之相關統計數據及報告辦理情形，以利委員瞭解國民年金網路宣傳活動之效益。
7. 建請勞保局提供欠費催繳策略及執行情形、統計人數變化趨勢、如何提升收繳成效及借鏡國際資料等，納入107年業務檢查報告。

## **F. Measures Taken and Suggestions for Improvement of National Pension Operations**

The 12th National Pension Supervisory Committee Meeting was convened in 2018. The important suggestions regarding improvement of related operations are as follows:

1. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to study and establish countermeasures with regard to the pension rights of migrant workers and their dependents
2. Requesting the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance to take measures to improve the problem of insured indigenous people's low premium payment rates in accordance with suggestions from members of the committee
3. Requesting all municipality and county (city) governments to reduce the premiums of insured indigenous people to increase their willingness to make payments and also strengthen internal communication to guarantee these people could collect the basic old age pension
4. Requesting the Bureau of Labor Insurance to provide the public with information regarding convenient channels for payment of insurance premiums, such as scanning of the QR-Code on the payment slip to be connected to e-Bill online payment service and other mobile payment services, and continue to promote the services
5. Requesting the Bureau of Labor Insurance and the Council of Indigenous Peoples to increase the channels for payment of premiums in indigenous settlements to make payment more convenient and enhance the willingness of indigenous people to pay.
6. Requesting the Bureau of Labor Insurance to consolidate the statistics from online promotional activities and report the execution results at the earliest time possible in order to facilitate committee members to understand the effects of online promotion of the National Pension System
7. Requesting the Bureau of Labor Insurance to provide the strategy for urging payment of late premiums and the results of execution, statistics on the tendency of change of numbers of insured persons, measures to be taken to increase payment of premiums and available references from other countries, etc. to be included in the 2018 operations inspection report

8. 建請勞保局108年度「國民年金保險費率精算及財務評估」，將衛生福利部向國民年金保險基金短期週轉情形納入作業需求之意見，參考辦理。
9. 建請勞保局加強宣導，廣為周知，以提高民眾使用全國繳費網（含行動支付）繳納國民年金保險費，增進繳費便利性。





8. Requesting the Bureau of Labor Insurance to establish the 2019 “National Pension Insurance Premium Actuarial Report and Financial Evaluation” by making reference to the opinion of the Ministry of Health and Welfare with regard to inclusion of short-term financing from the National Pension Insurance Fund as an operational requirement
9. Requesting the Bureau of Labor Insurance to step up its promotion to make the public aware they could pay National Pension Insurance premiums on e-Bill (mobile payment included) in order to increase the convenience of payment





## 二、財務監理

### (一) 審議國民年金保險基金年度預算及決算

1. 審議108年度國民年金保險基金附屬單位預算
2. 審議106年度國民年金保險基金附屬單位決算

### (二) 審議國民年金保險基金收支及運用

1. 審議國民年金保險基金108年度資產配置暨投資運用計畫案
2. 審議106年12月至107年11月國民年金保險基金之收支、運用情形及其積存數額  
(含投資虧損逾30%之個股暨處理情形,以及從事衍生性金融商品避險概況)
3. 審議106年第4季至107年第3季國民年金保險基金委託經營績效考核報告
4. 審議107年國民年金保險欠費轉銷呆帳清冊
5. 審議107年度國民年金保險基金稽核報告
6. 審議國民年金保險基金國外委託經營帳戶年度績效檢討情形(高品質被動股票型及主權信用增值債券型)
7. 審議國民年金保險基金國內外委託經營實地查核及訪察業務案
8. 審議國民年金保險基金新興市場投資概況案
9. 審議國民年金保險基金投資管理與人力配置之成本效益分析案

### (三) 辦理國民年金財務帳務檢查

為確保國民年金保險基金運用單位能確實遵循相關政策及法令,並強化財務監理效能及檢查深度,經本會調查檢查委員之意見後,擇定「國外投資帳務檢查(含自行操作及委託經營)」,作為107年度財務帳務檢查主題,首次研訂標準化檢查程序及檢核表,分為「先期檢查」、「溝通協調會議」、「會前會」及「實地檢查會議」等4階段辦理。

## II . Financial Supervision

### A. Review of annual financial statements and budgets of the National Pension Insurance Fund

1. Review of 2019 annual budget of the National Pension Insurance Fund.
2. Review of the 2017 annual financial statement of the National Pension Insurance Fund.

### B. Review of the balance and utilization of the National Pension Insurance Fund

1. Review of the 2019 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
2. Review of the income and expenditure, management, utilization and balance (including individual stocks with investment losses exceeding 30% and their disposal and the outline of hedging measure taken for derivatives) of the National Pension Insurance Fund between Dec. 2017 and Nov. 2018.
3. Review of the Performance Evaluation Report on Discretionary Management of Domestic Investments from the National Pension Insurance Fund between Q4 2017 and Q3 2018.
4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2018.
5. Review of the 2018 National Pension Insurance Fund Audit Report.
6. Review of annual performance of discretionary management of overseas accounts (high-quality passive ETF and sovereign credit growth bonds) of the National Pension Insurance Fund
7. Review of results of onsite audits and operations inspections of discretionary management of domestic accounts of the National Pension Insurance Fund
8. Review of investments in emerging markets from the National Pension Insurance Fund
9. Review of analyses of the cost effectiveness of management of investments from the National Pension Insurance Fund and manpower distribution

### C. Financial and Accounting Inspections

To assure units using the National Pension Insurance Fund abide by related policies and regulations, enhancement of performance of financial supervision and thoroughness of inspections was adopted as the main theme of financial and accounting inspections in 2018. After the standard inspection procedure was established and the opinions of inspectors were surveyed, the committee made the decision to divide the “procedure of overseas investment account inspections” (including self-managed accounts and accounts placed under discretionary management) into four stages, namely preliminary inspection, communication and coordination meeting, preliminary meeting and onsite inspection meeting.

107年6月19日至21日由本會人員組成查檢小組，執行第一階段之先期檢查，經溝通協調會議討論後，確認6項查核發現暨建議意見。107年7月24日辦理第2階段之實地檢查，先由本會召開「會前會」，說明檢查流程及查核重點，再請檢查委員依據檢查表進行實地檢查，並於綜合座談時，針對業務簡報及檢查發現進行提問交流，提出7項建議意見。

至「107年度國民年金財務帳務檢查結果報告」業綜整上開13項建議事項，提第62次監理委員會議審議通過，107年9月18日函請基金運用局積極研議辦理，按季函報改善情形。重點如下：

1. 國外受託機構日常監管建議事項共計5項：包括新增國外受託機構每季及每年送交報告之檢核項目、強化日常監管報表人工審議與系統勾稽、審慎評估撥款時點、強化與國外受託機構之合作夥伴關係、建立國外受託及保管機構受當地金融監督主管機關（單位）處分之通報機制等5項。
2. 國外受託機構遴選作業建議事項共計2項：包括原非屬投資顧問推薦而替代進入簡報審查之業者，應敘明考量原因、建置國外受託機構遴選資料庫等2項。
3. 國外自營稽核控管建議事項共計2項：包括研議國外自行投資之績效指標（Benchmark）、增訂自行查核有關外匯交易之重要查核項目等2項。
4. 綜合建議事項共計4項：包括加強檢核國保基金跌幅逾30%之個股函報作業、因應國保基金法規修正及時調整管理措施、研議提高國外投資比率上限之配套措施、導入人工智慧（AI）等4項。

A team of inspectors composed of staff members of the committee was formed to carry out the preliminary inspections from Jun. 19 to 21, 2018. After discussion in the communication and coordination meeting, six findings and suggestions were confirmed. On Jul. 24, 2018, onsite inspections were executed. Initially, the committee convened a preliminary meeting to explain the inspection process and key items to be audited. Then, the inspectors performed onsite inspections in accordance with the checklist established. The results were presented during a general meeting held afterwards. Seven suggestions were proposed after questions were raised and ideas were exchanged.

The “2018 National Pension Financial and Accounting Inspection Report”, which included the abovementioned 13 suggestions, was reviewed at the 62nd Supervisory Committee Meeting and approved. On Sep. 18, 2018, the committee requested the Bureau of Labor Funds to work out measures accordingly and present the results of improvement in writing on a quarterly basis. The key points are as follows:

1. Five suggestions were associated with supervision of trustee institutions, including new inspection items to be listed in the quarterly and annual reports from such institutions, enhancement of manual review of supervisory reports, system matching, evaluation of appropriation time points, reinforcement of partnerships with trustee institutions overseas, establishment of mechanisms for reporting overseas trustee and custodian institutions when they were sanctioned by local financial authorities.
2. Two suggestions concerned selection of trustee institutions overseas, including description of considerations when allowing an institution not recommended by investment consultant to give a presentation for evaluation as a substitute, and establishment of a database on overseas trustee institutions.
3. Two suggestions were related to auditing and control of self-managed accounts overseas, including establishment of benchmarks for self-managed investments overseas, and addition of important items in auditing of foreign exchange transactions.
4. There were four general suggestions, including improvement of reporting of results of inspections of individual stocks purchased with the National Pension Insurance Fund dropping more than 30% in value, adjustment of management measures in response to amendments made to the National Pension Act, establishment of complementary measures for increases of the upper limit of overseas investment ratio, and introduction of artificial intelligence (AI).

#### (四) 召開國民年金風險控管推動小組會議

依據衛生福利部國民年金監理會風險控管推動小組設置要點第4點規定，該小組以每季召開1次會議為原則，107年度共召開4次會議，除按季審議「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告」外，亦討論「因應國民年金保險費十年補繳期將屆之策進作為」、「國民年金保險基金新興市場投資概況」及「國民年金保險基金投資管理與人力配置之成本效益分析」等相關議案共計10案，強化國民年金業務及財務風險控管效能。

#### (五) 訪察國外投資委託經營受託機構

為確保國民年金保險基金國外委託資產安全，強化外部稽核，本會107年度派員偕同基金運用局赴美國波士頓訪察受託機構盧米斯賽勒斯資產管理公司（Loomis, Sayles & Company, L.P.），深入瞭解基金運用局執行國外受託機構實地訪察情形，並提出建議參與基金運用局訪察行前溝通、研議本部人員參與國外受託機構教育訓練之可行性，以及借鏡參考盧米斯按年舉辦線上測驗等3項訪察建議，經提第66次監理委員會議審議通過，請相關機關（單位）研議辦理。

#### (六) 深化政府基金合作交流機制

本會為構建監理單位間良善溝通渠道，同時拓展監理經驗之深度及廣度，爰擬具「107年度政府基金財務交流活動方案」，參訪勞動部勞動福祉退休司、勞動部勞動保險司、公務人員退休撫卹基金監理委員會及財團法人中華民國證券暨期貨市場發展基金會，針對基金監管議題進行跨機關之經驗交流，攜回建置異常情事即時監理機制、試辦財務監理周報及季報、基金績效燈號評等作業等11項具體建議，納入嗣後精進財務監理工作，積極研議辦理。



#### **D. Convention of the National Pension Insurance Fund Risk Management Promotion Task Force Meetings**

As specified in Point 4 of the Regulations Governing Establishment of the Risk Control Promotion Working Group of the National Pension Supervisory Committee, the working group meets once per quarter in principle. In 2018, four meetings were convened. In addition to reviewing the “Important Domestic and International Economic and Financial Developments and Allocation of National Pension Fund Assets and Analytic Report”, the working group also discussed ten proposals, including “countermeasures against impending expiration of the ten-year periods for late payments of National Pension Insurance premiums,” “the overview of investments from the National Pension Insurance Fund in emerging markets” and “analysis of the cost effectiveness of investment management and manpower distribution in relation to the National Pension Insurance Fund”, in order to improve National Pension operations and financial risk control performance.

#### **E. Inspections of institutions entrusted for discretionary investment management overseas**

To assure the security of National Pension Insurance Fund assets placed under discretionary management overseas and to reinforce external audits, the committee sent staff members to accompany representatives from the Bureau of Labor Funds to visit Loomis, Sayles & Company, L. P. in Boston, USA in 2018 to understand the onsite inspections performed by the Bureau of Labor Funds on trustee institutions overseas. The committee also proposed three suggestions, including participating in pre-visit communication meetings held by the Bureau of Labor Funds, discussing the feasibility of having personnel from the Ministry of Health and Welfare trained by trustee institutions and making reference to the method adopted by Loomis, Sayles & Company, L. P. to conduct online tests. The suggestions were reviewed and approved at the 66th Supervisory Committee Meeting and concerned agencies (units) were requested to work out related measures accordingly.

#### **F. Improvement of Mechanisms for Cooperation and Communication between Government Funds**

To develop decent communication channels between supervisory units and increase the range of supervisory operations, the committee drew up the “2018 Government Funds Financial Communication Plan” and visited the Department of Employment Welfare and Retirement and Department of Labor Insurance of the Ministry of Labor, the Public Service Pension Fund Supervisory Board, as well as the Securities and Futures Institute to share experience and exchange ideas with regard to fund supervision issues. In the end, the committee brought back 11 concrete suggestions, including establishment of mechanisms for real-time anomaly supervision, trial publication of the financial supervision weekly and quarterly, and fund performance ranking signals, etc. They were to be adopted to perfect financial supervision later on.



(七) 拓展國內外多元訓練管道

鑑於國內外經濟金融情勢波動變化劇烈，各種金融商品及投資操作策略推陳出新，為優化財務監管能量，主動參與國外受託機構、財團法人中華民國證券暨期貨市場發展基金會、中華民國證券投資信託暨顧問商業同業公會所辦理之財務金融教育訓練課程或研討會，另派員參加及通過財團法人中華民國證券暨期貨市場發展基金會「資產管理ALPHA+培訓計畫」之第1階段國內培訓課程，並獲薦參加第2階段美國紐約海外研習，實地參訪當地政府部門與金融機構，拓展同仁之多元學習管道。

(八) 對於國民年金財務興革之建議事項

107年度共召開4次風險控管推動小組會議及12次國民年金監理委員會議，研提財務興革之重要建議如下：

1. 建請衛生福利部（社會保險司）依法積極爭取調增營業稅徵收率1%，或足額編列公務預算，俾及時支應當年度中央應負擔款項所需財源，以展現政府照顧弱勢決心並健全制度發展。
2. 建請衛生福利部（社會保險司）釋示國民年金保險基金管理運用及監督辦法第6條境外基金之投資範圍，俾利遵循。
3. 建請基金運用局考量新臺幣升值空間及避險成本，審慎評估國民年金保險基金最適避險比率。
4. 建請基金運用局慎選委託經營之撥款時點，綜合考量市場有無過度反應等因素，另檢視現行決策之評估標準是否妥適，以及由受託機構自行決定進場時機之可行性。

## **G. Development of Diverse Domestic and Overseas Training Channels**

In light of the drastic economic and financial fluctuations in and outside the country and quick emergence of various financial products and investment strategies, the committee took the initiative to participate in financial training courses and workshops held by overseas trustee institutions, the Securities and Futures Institute and the Securities Investment Trust & Consulting Association of the ROC in order to maximize financial supervision energy. Additionally, staff members were also assigned to attend the Phase 1 domestic training program of the “Asset Management Alpha + Training Project” organized by the Securities and Futures Institute. They passed the training and were recommended to take part in the Phase 2 training workshop held in New York where they also visited related local government agencies and financial institutions. These opportunities increase the diverse learning channels for the committee’s staff members.

## **H. Suggestions for Financial Reform of the National Pension System**

In 2018, four Risk Control Promotion Working Group meetings and 12 National Pension Supervisory Committee meetings were convened, and the following important suggestions regarding financial reform were proposed:

1. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to act according to law and acquire one additional percent of business income tax revenue or set up the full budget to pay for the expenses that were its responsibility as a central government agency in order to exhibit the government’s determination to care for the underprivileged and perfect the system
2. Requesting the Ministry of Health and Welfare (Department of Labor Insurance) to interpret the range of investment overseas with capital from the National Pension Insurance Fund specified in the Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund in order to set the guidelines to be followed
3. Requesting the Bureau of Labor Funds to take into consideration the room for appreciation of the New Taiwan dollar and the hedging cost and carefully evaluate the most appropriate hedging ratio for the National Pension Insurance Fund
4. Requesting the Bureau of Labor Funds to be cautious when deciding on appropriation time points by considering whether there was any overreaction in the market, and also to examine the fitness of existing evaluation standards for decision making and the feasibility of allowing trustee institutions to determine the time points to make transactions

5. 建請基金運用局針對顧問公司投資評級1至3級之公司長期追蹤，觀察同委託期間之投資績效，俾供未來遴選國外受託機構之參考及佐證。
6. 建請基金運用局強化國內外受託機構績效表現之監管措施，並瞭解國外債務證券受託機構因應利率上漲之投資策略調整機制。
7. 建請基金運用局結合國際貿易中心（ITC）、資策會產業情報研究所（MIC）及工業技術研究院等相關科技研究體系，密切關注創新與科技領域發展。
8. 建請基金運用局針對國民年金保險基金管理運用及監督辦法，調高國外投資比率上限至60%，預作因應準備，並持續評估再放寬國外投資上限之必要性。
9. 建請基金運用局定期綜整國民年金保險基金國內外各受託機構常見違規態樣，並將分析結果提供各受託機構參考。
10. 建請基金運用局模擬無國外投資比率限制之最適資產配置組合，並衡酌最大預期報酬與風險，決定國內、外配置比重。
11. 建請基金運用局評估國外委託經營資金停泊期間，投資如美國短期之國庫券（T-bill）及其他公債等利率尚佳之管道，提升基金收益。
12. 建請基金運用局積極提升整體投資績效，並密切關注國際經濟情勢變化與新興國家貨幣危機，確保國民年金保險基金之收益性及安全性。

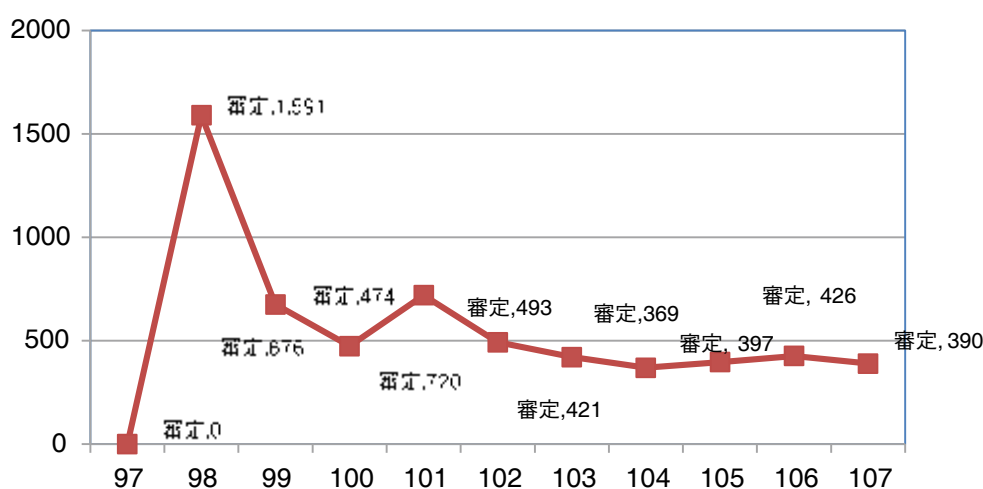
5. Requesting the Bureau of Labor Funds to keep track of consulting companies with investment capacity rated between level 1 and level 3, and to observe their investment performance during the period in which they were trusted in order to provide references and proof for selection of overseas trustee institutions in the future
6. Requesting the Bureau of Labor Funds to reinforce its measures for supervising the performance of domestic and overseas trustee institutions, and also to understand the mechanisms of overseas debt securities trustee institutions for adjustment of investment strategies in response to interest rate increases
7. Requesting the Bureau of Labor Funds to work with the research systems of the International Trade Center, the Market Intelligence and Consulting Institute and the Industrial Technology Research Institute to keep a close watch on the development in the fields of innovation and technology
8. Requesting the Bureau of Labor Funds to increase the upper limit of investment ratio to 60% in accordance with the Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund, take precautions and continue to assess the necessity of lifting the upper limit on overseas investment again
9. Requesting the Bureau of Labor Funds to compile common patterns of violation by domestic and overseas trustee institutions of the National Pension Insurance Fund and provide the analytic results to each trustee institution for reference
10. Requesting the Bureau of Labor Funds to simulate the optimal asset allocation combination without any overseas investment ratio limit, and assess the maximum return and risk expected to decide the ratio between domestic and overseas allocation
11. Requesting the Bureau of Labor Funds to evaluate channels with decent interest rates for capital to be placed under discretionary management, such as the US Treasury Bills (T-Bills) and other government bonds, in order to increase earnings for the Fund
12. Requesting the Bureau of Labor Funds to improve overall investment performance and also keep a close watch on changes in international economy and currency crises in emerging countries to assure the profitability and security of the National Pension Insurance Fund

### 三、爭議審議

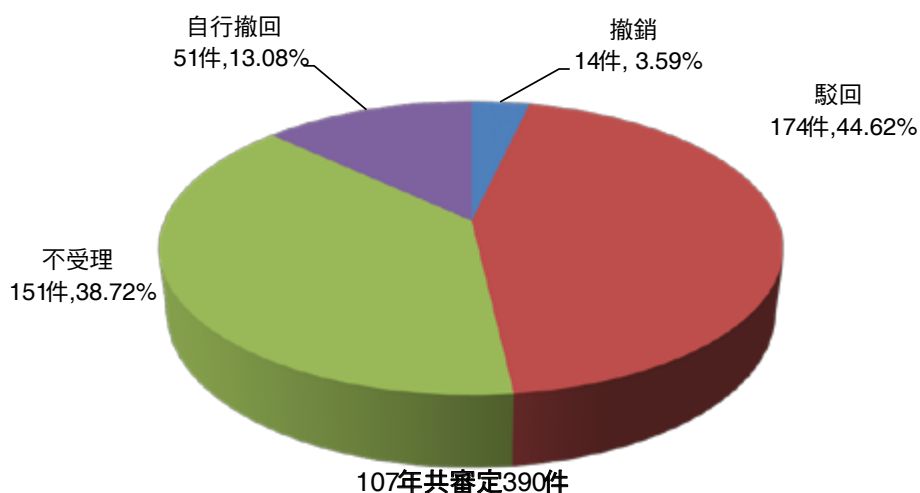
#### (一) 審議國民年金爭議審議案件

##### 1. 審定案件：

(1) 自97年10月國民年金保險開辦迄至107年底，本會共計審定5,943 件爭議案件，審議情形分析如下：



(2) 自107年1月1日至12月31日止，本會共計受理374件爭議案件，並召開12次爭議審議委員會議，審定390件爭議案件，其中駁回174件、不受理151件、自行撤回51件、撤銷14件，審議情形分析如下：

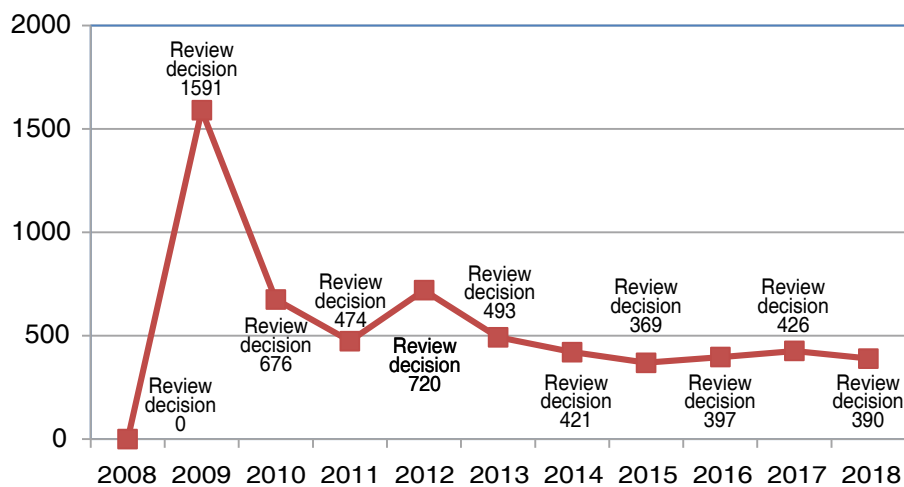


### III. Dispute Review

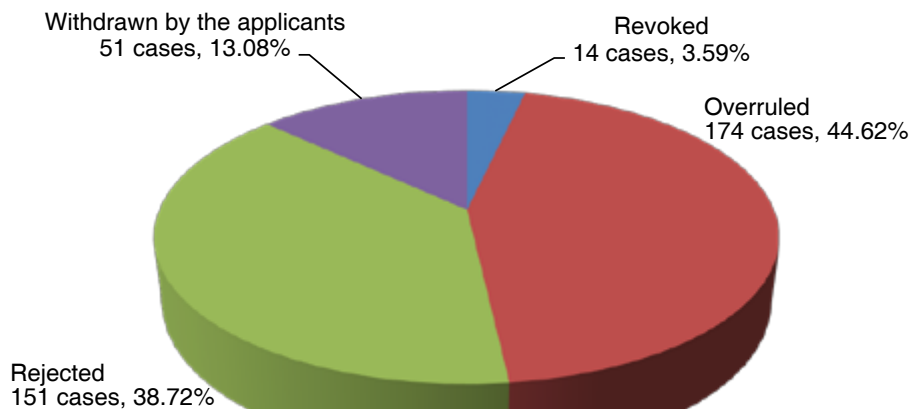
#### A. Review of National Pension disputes

##### 1. Cases reviewed and adjudicated:

(1) Between Oct. 2008 when the National Pension Insurance was launched and the end of 2018, the NPSC closed 5,943 dispute cases. The review conducted is as described below:



(2) Between Jan.1st and Dec. 31 in 2018 the Committee processed 374 dispute cases. 12 Review Council meetings were convened and 390 cases were reviewed and adjudicated. 174 cases were overruled, 151 were rejected, 51 were withdrawn by the applicants, and 14 were revoked, as shown below:



**390 cases reviewed and adjudicated in 2018**



2. 審定案件申請項目：

審定案件之「申請項目」如下：

申請項目	件數	百分比
老年基本保證年金	166	42.56%
老年年金給付	93	23.85%
保險費或利息	36	9.23%
遺屬年金	29	7.44%
原住民給付	18	4.62%
身心障礙基本保證年金	16	4.10%
喪葬給付	11	2.82%
身心障礙年金	10	2.56%
申請人資格及納保事項	6	1.54%
生育給付	4	1.03%
其他國民年金權益事項	1	0.26%
總計	390	100%

2. Nature of review applied for:

The types of the dispute cases filed for review are as follows:

Nature of Review Applied for	No. of Cases	Percentage
Basic Pension Guaranteed for the Elderly	166	42.56%
Pension Benefits for the Elderly	93	23.85%
Premium or Interest	36	9.23%
Pension Benefits for the Survivors	29	7.44%
Benefits for Indigenous People	18	4.62%
Basic Pension Guaranteed for the Disabled	16	4.10%
Benefits for Funerals and Burials	11	2.82%
Pension Benefits for the Disabled	10	2.56%
Applicant Qualification or Insurance Subscription	6	1.54%
Maternity Benefits	4	1.03%
Other National Pension Rights and Interests	1	0.26%
<b>Total</b>	<b>390</b>	<b>100%</b>

3. 審定案件類型：

審定案件之「案件類型」如下：

案件類型	件數	百分比
排富條款	177	45.38%
給付數額	78	20%
其他	30	7.69%
加保資格	22	5.64%
分期延期繳費	20	5.13%
給付期間	14	3.59%
溢領繳還	13	3.33%
保險效力	11	2.82%
居住事實	6	1.54%
身障程度	5	1.28%
免計利息	4	1.03%
工作能力評估	4	1.03%
擇一請領	3	0.77%
退還保費	2	0.51%
保費補助	1	0.26%
配偶連帶繳納義務	0	0%
計費期間	0	0%
遺屬順位	0	0%
總計	390	100.00%

### 3. Types of Cases:

The types of the dispute cases filed for review are as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	177	45.38%
Amount of Benefits	78	20%
Others	30	7.69%
Insurance enrollment Qualification	22	5.64%
Deferred payment of premiums in installments	20	5.13%
Benefit Payment Period	14	3.59%
Received of Over-claimed Benefits	13	3.33%
Insurance Coverage	11	2.82%
Residence Confirmation	6	1.54%
Degree of Disability	5	1.28%
Interest-Free	4	1.03%
Assessment of Ability to Work	4	1.03%
Selection of Single Claim Only	3	0.77%
Refund of Premium	2	0.51%
Premium Subsidization	1	0.26%
Spouse Obligation for Payment of Insurance Premiums	0	0.00%
Billing Period	0	0.00%
Survivor Priority	0	0.00%
Total	390	100%

## (二) 辦理網路查詢案件便民服務

為提升政府E化便民服務品質，兼顧落實個人資料保護，本會建置「國民年金爭議審議案件管理資訊系統」，開放民眾即時透過本會網頁查詢個人之爭議案件審議進度及審定書「主文」、「事實」及「理由」等內容，就內容出現申請人姓名及身分證字號等部分皆以符號遮蔽，強化保障民眾個人資料安全。107年為配合政府資訊公開及行政院及所屬各機關資訊安全管理規範，增修國民年金爭議審定書公開上網查詢功能並強化資訊安全規格，持續由專人辦理系統維護及資安檢測，並繼續依個人資料保護及資訊安全相關規範辦理。

## (三) 配合辦理訴願及行政訴訟案件業務

國民年金保險被保險人及受益人等申請爭議審議程序後，對於審議結果仍有不服，依據國民年金法第5條第2項規定，得再循訴願、行政訴訟程序提起行政救濟。按最高行政法院99年度6月份庭長法官聯席會議決議意旨，有關國民年金保險事項所為之核定，係由勞保局為原處分機關、衛生福利部（法規會）為訴願機關。本會並配合辦理國民年金訴願及行政訴訟案件業務，提供相關案卷資料。

1. 107年度國民年金訴願案件經衛生福利部（法規會）審議結果，訴願決定案件計21件，其中撤銷本會審定1件，本會審議決定維持率為95.24%，顯見爭議審議制度已發揮保障民眾權益之功能。
2. 107年度有關國民年金之行政訴訟案件裁判計10件，其中並無撤銷本會審定，本會審議決定維持率為100%。另查本會自97年10月開辦迄今，尚無行政法院因行政訴訟案件撤銷本會審議決定之情形，顯示本會依據國民年金法等相關法律所為之審議決定，理由確實合法妥當。

## **B. Online review progress service for the public**

To improve the quality of “convenient e-government service” and also protect personal information, the National Pension Dispute Review Case Management Information System was open to public access and people could visit the website of the Committee to inquire about the progress of their dispute review cases and view the “main text,” “facts” and “reasons” of their dispute review applications, strengthening the protection of personal data. In compliance with the government’s policy of information transparency and regulations on data security among the agencies under the Executive Yuan, in 2018 we began putting the National Pension dispute evaluation documents on the internet and strengthening the specifications for the protection of data security. We continue to use dedicated personnel to conduct system maintenance and examination of data security. We also continue to conduct our business according to the regulations on the protection of personal data and data security.

## **C. Provision of assistance in petition, appeal and administrative litigation cases**

According to Paragraph 2, Article 5 of the National Pension Act, people covered by the National Pension Insurance who apply for dispute review and find the decision unacceptable may act according to the appeal or administrative litigation procedure to file for administrative remedies. Also, according to the decision of the Joint Meeting of the president judges of the Supreme Court held in Jun. 2010, the Bureau of Labor Insurance shall be the original sanctioning agency and the Ministry of Health and Welfare (Legal Affairs Committee) the petitions and appeals agency in cases regarding the National Pension. The Committee provides related case information to assist in National Pension and administrative lawsuit cases.

1. Among the National Pension appeal cases that the Ministry of Health and Welfare (Legal Affairs Committee) reviewed in 2018, decisions were achieved on 21 cases, in which 1 decision was revoked. 95.24% of the original sanctions were sustained, indicating the dispute review system could indeed protect the interests of the citizens.
2. Of the administrative lawsuits involving National Pension, 10 were ruled in 2018, none of which overruled the decisions made by this committee. This committee’s decisions have a 100% rate of being upheld. Furthermore, since the inception in October 2008, this committee ,no administrative litigation cases have revoked the Committee’s decision since the National Pension Insurance was established, showing that the decisions made by the Committee in accordance with the National Pension Act and related laws were all based on proper cause.

#### (四) 充實爭議審議法學專業知能

為強化同仁法學專業知能，本會就審議爭議案件法律應用部分，規劃對其他行政救濟法規或程序法原理原則部分加強研習，107年以訴願法（例如：管轄、送達、再審等）及民事訴訟法（例如：基礎理論、代理人、言詞辯論等）等主題進行學習，俾利強化同仁法學素養，精進核心專業能力。又考量國民年金保險與各社會保險之納退保、年資及保險給付等事項關係密切，繼105年以「勞工保險」為學習目標、106年切入研究「農民健康保險」，107年賡續就「公教人員保險」（以下稱公保）辦理相關法規研習，以納保暨給付業務專題演講探討實務兼論與國民年金保險之關係，並與臺灣銀行公教保險部建立聯繫平臺，透過業務座談瞭解公保實務現況與作業情形，使本會審議跨國、公保納保資格及給付競合之爭議案件，更能為適法之審定。

#### (五) 透過爭審案件探討制度精進建議

本會由爭議審議個案中發現國民年金實務執行或法律爭議，提出具體精進意見或修法建議：

1. 第55次爭議審議委員會議：為鼓勵身心障礙者自立生活之目的，請衛生福利部（社會保險司）參考委員意見，適時與勞動部研商重度以上身心障礙者接受職業訓練期間，僅投保勞工保險職業災害保險之可能性，俾利民眾繼續參加國民年金保險，以領取身心障礙（基本）保證年金給付，維持基本經濟安全。
2. 第58次爭議審議委員會議：針對原已領取老年基本保證年金者，因「個人綜合所得稅各類所得總額合計新臺幣50萬元以上」而不符請領資格，縱前開原因消失後，即使個人所有之土地及房屋未有新增，仍不得繼續領取之規定，似有違法律保留原則，亦與立法精神似有未盡相符之虞，建請衛生福利部（社會保險司）將委員討論意見作為後續法律修正之參考。



#### **D. Enhancement of Legal Expertise Needed in Review of Disputes**

To enhance the legal expertise of staff members, the committee made plans to organize workshops on administrative remedy regulations or theories of procedural law associated with review of disputes. In 2018, the Administrative Appeal Act (including jurisdiction, service, retrial, etc.) and the code of Civil Procedure (including basic theories, agent, oral argument, etc.) were adopted as the themes of learning to help increase the legal literacy of staff members and improve their core professional capacity. At the same time, since the National Pension Insurance was closely associated with the enrollment and cancellation, years of coverage and payment of benefits of other types of social insurance, after Labor Insurance was adopted as the target of learning in 2016 and Farmers Insurance was examined in 2017, workshops were conducted on Civil Servant and Teacher Insurance in 2018 and special topic lectures on enrollment and benefit payment operations were held to examine the practices and also to discuss their relations with the National Pension Insurance. A contact window was set up to correspond with the Department of Government Employees Service of Bank of Taiwan to keep track of the current operations of the Civil Servant and Teacher Insurance, so that the committee could make legally more appropriate decisions when reviewing dispute cases involving cross-border applicants, Civil Servant and Teacher Insurance enrollment qualifications and benefit payment cooperation.

#### **E. Establishment of System Improvement Suggestions through Review of Dispute Cases**

When discovering discrepancies in execution of National Pension operations or legally questionable practices during review of dispute cases, the committee proposed concrete improvement opinions or amendment suggestions:

1. The 55th Dispute Review Committee Meeting: To encourage disabled persons to learn to become independent, the Ministry of Health and Welfare (Department of Social Insurance) was requested to make reference to the opinions of the committee members to consult with the Ministry of Labor on the possibility of allowing people with severe or more serious disabilities to take only occupational accident insurance of the Labor Insurance when receiving vocational training, so that they could continue to be enrolled for the National Pension Insurance to collect the (basic) guaranteed disability pension and maintain their basic economic security.
2. The 58th Dispute Review Committee Meeting: Considering the regulation that insured persons having collected the basic guaranteed old age pension but becoming disqualified due to their total annual income exceeding NT\$500,000 even if the aforesaid reason ceased to exist and the properties they personally possessed did not increase seemed to in contradiction with the principle of legal reservation and also inconsistent with the legislative purposes of related laws, the committee requested the Ministry of Health and Welfare (Department of Social Insurance) to take the opinions of the committee members for reference when amending related regulations in the future.

3. 第61次爭議審議委員會議：就司法院釋字第766號解釋之適用範圍，是否擴張至國民年金法第18條之1各項年金給付亦適用，請衛生福利部（社會保險司）審慎考量。
4. 第62次爭議審議委員會議：建請勞保局積極與相關單位研議，當民眾領取重度以上身心障礙手冊或證明時，主動提供國民年金身心障礙（基本保證）年金給付之請領資訊或申請書等，俾利周延保障民眾權益。
5. 第63次爭議審議委員會議：建議對於國民年金保險被保險人於退保1年內生產，仍得擇領國民年金保險生育給付之「餘後效力」規定，納入國民年金法修正草案，並建請各社會保險（含勞保、農保及公保）之主管機關，適時修法刪除領取生育給付之等待期間規定，以符合社會保險之性質及保障產婦之權益。
6. 第64次爭議審議委員會議：建議國民年金法第30條第2項第3款第2目所定已領取公保養老給付及軍人保險退伍給付者，以「3,000元」按月累計之金額，應隨老年年金給付加計金額調整，以符合物價指數調整機制。

#### (六) 對於國民年金法規興革之建議事項

本會審議爭議案件過程中，統整相關疑義辦理自行研究，或發現法規適用疑義為興革建議，經主管機關函釋，其成果如下：

1. 辦理「國民年金保險遺屬年金給付要件之探討研究」自行研究，參酌國內外社會保險遺屬年金相關理論、文獻及研究，比較跨國之遺屬年金制度，檢視國民年金保險遺屬年金給付要件之妥適性，獲致6項研究結論與9項研究建議，以掌握未來國民年金保險制度可供精進之具體作法與方向，秉持本會之職責與功能，獲致衛生福利部施政效益與國民年金保險遺屬年金給付法規興革之修正方向。

3. The 61st Dispute Review Committee Meeting: Regarding whether the range of application of the Shi-Zi Interpretation No. 766 from the Judicial Yuan also included payment of various pensions specified in Article 18-1 of the National Pension Act, the committee requested the Ministry of Health and Welfare (Department of Social Insurance) to make careful assessments.
4. The 62nd Dispute Review Committee Meeting: The committee requested the Bureau of Labor Insurance to discuss with related units the feasibility of actively providing information about or the form for application for the (basic guaranteed) disability pension when citizens with severe or more serious disabilities applied for disability manuals or certificates in order to protect the interests of the public more comprehensively.
5. The 63rd Dispute Review Committee Meeting: The committee put forth the suggestion to include the “retroactive effect” regulation in the draft amendment to the National Pension Act to allow an insured person to collect the National Pension Insurance childbirth benefits if she gave birth to a child within one year after cancellation of the National Pension Insurance. The committee also requested the competent authorities of various types of social insurance (including Labor Insurance, Farmers Insurance and Civil Servant and Teacher Insurance) to amend related regulations at appropriate times and delete the provisions regarding the waiting period for collection of childbirth benefits in order to comply with the spirit of social insurance and protect the interests of women giving births to babies.
6. The 64th Dispute Review Committee Meeting: The committee put forward a suggestion that the regulation specified in Item 2, Subparagraph 3, Paragraph 2 of Article 30 of the National Pension Act regarding the old age pension for insured persons already collecting old age benefits from the Civil Servant and Teacher Insurance or benefits from the Military Personnel Insurance to be calculated based on NT\$3,000 per month should be adjusted in accordance with the consumer price index.

#### **F. Suggestions for Improvement of National Pension Regulations**

When discovering questionable points in review of dispute cases, the committee put forward improvement suggestions either after conducting its own studies or after finding applicable regulations and requested the competent authorities for interpretations. The achievements are as follows:

1. The committee conducted the “Study of the Requirements for Application for the National Pension Insurance Survivor Pension” by referring to theories, documents and studies from in and outside the country in association with social insurance survivor pensions to compare the survivor pension systems in different countries and examine the suitability of the requirements in the country for application for the survivor pension. In the end, six conclusions and nine suggestions in relation to concrete approaches for improvement of the National Pension Insurance System in the future were established. By doing so, the committee fulfilled its responsibility and function and also helped the Ministry of Health and Welfare enhance the effects of its administration and provided the direction for improvement of regulations associated with payment of the National Pension Insurance survivor pension.

2. 為確保爭議案件申請人之權益，本會於審議爭議案件過程中，發現個案適用國民年金法相關規定或行政解釋產生疑義時，經由撤銷原核定或由會議決議建請勞保局提請主管機關函釋，107年度計有4項（如下表），業由主管機關釋示在案。





2. To protect the interests of applicants for review of disputes, when discovering doubts about application of National Pension regulations or administrative interpretations during review of dispute cases, the committee revoked the original decisions or requested the Bureau of Labor Insurance to seek interpretations from the competent authorities. There were four such cases in 2018 (as shown in the table below) and the interpretations from the competent authorities were obtained.



序號	時間	函釋主旨	主管機關函釋摘述
1	107.1.3	有關國民年金保險被保險人於領取身心障礙（基本保證）年金期間因參加勞工保險而停止領取年金，嗣再次參加國保申請是項年金，得否追溯自再參加國保當月起發給疑義一案。	被保險人接受職業訓練參加勞保期間，雖不符合身心障礙基本保證年金之領取資格，惟並未實際從事工作且身心障礙等級亦未變動，為無工作能力者，其自職業訓練結束勞保退保後，隨即再參加國保，前已提出申請身心障礙基本保證年金之效力應視為不中斷，爰請勞保局接續按月審核其身心障礙（基本保證）年金之領取資格，符合資格者得自其再次參加國保當月續發身心障礙基本保證年金。
2	107.2.26	有關國民年金保險被保險人於國外結婚，惟未於國內辦理結婚登記，嗣其死亡時，請領遺屬年金給付當序受益人之認定疑義一案。	是類情形應優先適用涉外民事法律適用法之相關規定，並由遺屬年金給付申請人備齊足以證明其為當序遺屬之相關證明文件，於申請時送勞保局審查。如經勞保局窮盡行政措施調查，仍難查證婚姻狀況及是否遺有子女，得由後順序之遺屬依規定請領。
3	107.6.19	有關國民年金保險被保險人死亡時遺有之子女於領取遺屬年金給付期間經第三人收養，遺屬年金給付得否繼續發給疑義一案。	國民年金法既未明文範定子女被收養為遺屬年金之停發事由，其已取得之國保遺屬年金給付請領權利，不因其被收養而受影響。
4	107.8.16	司法院大法官釋字第766號解釋有關105年2月29日以前發生死亡事故之國民年金保險被保險人，其遺屬未於死亡當月申請遺屬年金給付之案件適用範圍疑義一案。	遺屬年金追溯補發之發給原則： 1. 尚未核定或已核定而該處分尚未確定者，由勞保局辦理追溯補給，申請人不須另申請補發。 2. 經勞保局核定且已確定者，須另行向該局提出申請補發，且不設申請期限。 3. 釋字 766 號解釋公布後始初次提出申請遺屬年金案者，由勞保局準用國民年金法第18條之1第2項規定辦理。



Serial Number	Time	Purpose of Interpretation	Outline of Interpretation from the Competent Authority
1	Jan. 3, 2018	Regarding insured persons of the National Pension Insurance becoming disqualified from collecting the (basic guaranteed) disability pension because of their enrollment for the Labor Insurance, the question is whether issuance of the pension can be traced back to the month when they enrolled for the National Pension Insurance after they signed up for the National Pension Insurance and applied for the pension again.	Once insured persons receive vocational training and sign up for the Labor Insurance, they become disqualified from collecting the basic guaranteed disability pension. However, if they do not have employment, their level of disability remains unchanged and they do not have the capacity to work, after the vocational training comes to conclusion and they cancel the Labor Insurance and signed up for the National Pension Insurance again, the validity of their status to apply for the basic guaranteed disability pension should be considered uninterrupted. Therefore, the Bureau of Labor Insurance may be requested to review their qualifications for collection of the (basic guaranteed) disability pension on a monthly basis and issue the basic guaranteed disability pension to those deemed qualified starting from the month they signed up for the National Pension Insurance again.
2	Feb. 26, 2018	Regarding insured persons of the National Pension Insurance getting married overseas without registering the marriage in the country, the question is how the order of beneficiaries for the survivor pension should be decided.	In such situations, related regulations set forth in the Act Governing the Choice of Law in Civil Matters Involving Foreign Elements shall apply first. The applicants for the survivor pension are required to present proof of their priorities for collecting the pension to be reviewed by the Bureau of Labor Insurance. If the Bureau of Labor Insurance is unable to verify the marital status and whether the deceased had children, the survivors with priorities behind direct heirs may apply for the pension.
3	Jun. 19, 2018	Regarding the children of a deceased insured person of the National Pension Insurance being adopted by the third party during the survivor pension payment period, the question is whether the Bureau of Labor Insurance should continue to pay the pension.	It is not specified in the National Pension Act that issuance of the survivor pension is to be discontinued after the children of a deceased insured person are adopted. Hence, the right of such children to apply for the survivor pension shall not be affected by the fact that they have been adopted.
4	Aug. 16, 2018	The Grand Justice J.Y. Interpretation No. 766 from the Judicial Yuan explains the measures to be taken when an insured person of the National Pension Insurance deceased before Feb. 29, 2016 and the survivors did not apply for the survivor pension within one month after the insured person passed away.	The principles for retroactive payment of the survivor pension: 1. In situations where payment of the survivor pension is not yet approved or already approved but not yet finalized, the Bureau of Labor Insurance is to make the retroactive payment; survivors need not apply. 2. If the Bureau of Labor Insurance has approved and finalized the approval, survivors need to apply to the bureau for retroactive payment and there shall be no application deadline. 3. With applications for retroactive payment of the survivor pension filed for the first time only after announcement of the Shi-Zi Interpretation No. 766, the Bureau of Labor Insurance is required to process them by applying Paragraph 2, Article 18 of the National Pension Act mutatis mutandis.



陸

## 未來展望及策進作為

Future Prospects and Improvement Measures

## 陸、未來展望及策進作為

### 一、持續關注10年補繳，保障民眾給付權益

鑑於國民年金保險費10年補繳期將於108年起陸續屆滿，超過10年未繳的保費將無法補繳，並影響日後給付權益，爰衛生福利部已訂頒「國民年金保險費十年補繳期屆至因應對策」，請勞保局、各縣（市）政府及原住民族委員會等相關機關積極辦理各項溝通、催繳、提升繳費能力及到府訪視說明等措施。為確保每位民眾知悉其保險權益，日後請領給付的權益不受影響，本會亦將持續加強監督相關機關執行前開因應對策的各項作為，為保障民眾請領給付之權益把關。

### 二、研訂財務監理計畫，優化稽核監督效能

為強化基金績效管考及即時監理力度，規劃辦理監理週報及季報、賡續導入功能別報表審議模式、基金績效燈號評等、強化金融資訊即時監理及建置不定期專案稽核等6項重點工作，除密切關注各項基金運作及法規遵循情形，另運用多元客觀之績效指標，配合風險導向之不定期檢查機制，優化財務監理效能。



## ***VI. Future Prospects and Improvement Measures***

### **1. Development of Measures in Response to Expiration of Ten-year Periods for Late Payment of National Pension Insurance Premiums and Protection of the Right of People to Collect Pensions and Benefits**

As the ten-year periods for late payment of National Pension Insurance premiums were about to expire in 2019 one after another, late payment would be disallowed and people's right to collect pensions and benefits would be affected. Therefore, the Ministry of Health and Welfare established and announced the "Countermeasures against the Expiration of Ten-year Periods for Late Payments of National Pension Insurance Premiums", and also requested the Bureau of Labor Insurance, county (city) governments and the Council of Indigenous Peoples to communicate with concerned parties, urge payment, improve people's ability to pay and pay visits to concerned parties. To assure every citizen is aware of their insurance rights and their right to apply for benefits will not be affected, the committee will also continue to supervise the practices taken by different agencies to execute the aforementioned countermeasures to protect the right of people to apply for pensions and benefits.

### **2. Establishment of Financial Supervision Plans and Optimization of Auditing and Supervisory Functions**

To enhance Pension Fund performance evaluation and effects of real-time supervision, plan the supervision weekly and quarterly, continue to introduce modes of review of reports classified according to functions, adopt fund performance ranking signals, keep a close watch on financial information, and execute irregular auditing projects, in addition to keeping track of various fund-related operations and observance of related regulations, diverse and objective performance indices will also be applied in combination with irregular inspections to optimize the performance of financial supervision.





### 三、促進爭議審議效能，確保民眾國保權益

為發揮爭議審議功能，確保審議決定品質，落實「訴願先行政程序」之行政救濟制度，本會運用品管圈會議，就案例爭議與法規適用進行研析與討論。又為貫徹政府資訊公開並兼顧資訊安全與個人資料保護，開放國民年金爭議審定書公開查詢功能，提升E化便民服務。另積極運用多元宣導管道，增進民眾瞭解國民年金行政救濟程序，認識常見爭議案件，進而紓解訟源，達解訟止紛目的，並由爭議個案中發現問題，回饋制度修正，提供法規興革建議，確實保障民眾權益。

### 四、精進國保研究發展，提供法規制度建議

國民年金法規及業務興革之研究係屬本會任務之一，本會亦肩負國民年金監理重任，為周妥監督保險業務、財務及審議爭議事項，激發同仁工作潛能，提升自我訓練，爰積極辦理各項研究發展工作。除提供本會精進監理業務之參據，期適時提出前瞻性之業務興革建議，以作為國民年金法規及制度改善之參考。





### 3. Improvement of Dispute Review Performance and Protection of Insured Personal Interests

To maximize the dispute review function, assure the quality of review decisions, and implement the “preliminary procedure for appeals” of the administrative remedy system, the committee holds quality control circle meetings to discuss and analyze dispute cases and applicability of regulations. At the same time, in line with the policy of making government information accessible while assuring information security and protection of personal information, the committee has made the decision to allow public access to National Pension dispute review decisions to upgrade e-government services. Diverse promotional channels are also adopted to help the public understand the administrative remedy procedure with regard to the National Pension by posting common disputes to reduce causes of lawsuits. Problems discovered in dispute cases are fed back for system modification. Suggestions for improvement of regulations are presented to protect the interests of the public.

### 4. Reinforcement of National Pension Research and Development and Presentation of Suggestions for Improvement of Legal Systems

In addition to the great responsibility of supervising National Pension operations, research of National Pension regulations and improvement of related operations is one of the duties of the committee. To perfect the supervision of insurance operations, finance and dispute review, the committee stimulates the potential of staff members to improve self-training and engage in different kinds of research and development projects. Besides providing references for improvement of supervisory operations, the committee hopes to put forth insightful suggestions for improvement of operations to serve as references for improvement of National Pension regulations and the system.





柒

國保櫥窗

National Pension Showcase

## 國保櫥窗一

### 國保「10年補繳」陸續到期囉~趕快補繳，以維權益

#### 國民年金「10年補繳期限」是什麼？

為減輕國保被保險人的繳費壓力，國民年金法明定被保險人可於每期保險費繳費期限的10年內彈性補繳，以累計保險年資，勞保局也都按年提醒民眾補繳保費，以保障未來的保險給付權益。

舉例來說，國保每2個月由勞保局寄發1次繳費單，第1期(97年10月、11月)保險費於97年12月底寄發，繳納期限是98年1月31日，該期保險費的10年補繳期限即在108年1月31日到期。但因適逢農曆春節前夕，衛生福利部考量民眾忙於採買年貨，希望讓大家安心過年，所以將第1期補繳期限再延長2個月(至108年3月底止)，讓來不及補繳或手頭緊的民眾可以在農曆春節過後還能補繳保費。

但小編提醒大家，每期保單都還是以「10年」為補繳期限，也就是每月保險費的繳款期限加10年，例如：97年12月及98年1月的保險費，繳款期限為98年3月31日，最後補繳期限就是108年3月31日；98年2月及3月的保險費，繳款期限為98年5月31日，最後補繳期限為108年5月31日，以此類推。所以啊~國民年金自108年開始，各期的保險費都將會陸續到期，建議您趕快確認一下自己的繳費單，千萬別一個不小心超過補繳期限了呦!

#### 不繳10年的欠費，會怎樣呢？

被保險人只要有1期以上保費積欠超過10年，除了欠費年資作廢，最大影響是喪失請領基本保障年金3,628元資格。

## *National Pension Showcase 1*

### ***The National Pension's "10-year pay up" periods are expiring in succession. Pay up to preserve your rights.***

#### ***What is The National Pension's "10-year pay up" limit?***

To lower the pressure on the insured persons to pay the premium, National Pension Act clearly spells out a flexibility of a 10-year period during which insurance premiums may be paid up after their regular due dates. Such premium payments may be counted toward the insured person's seniority. The Bureau of Labor Insurance reminds the insured persons every year of their need to pay up in order to preserve their rights to insurance benefits.

For example, the Bureau of Labor Insurance mails out payment notices for the National Pension premiums once every two months. The first batch of premium notices (October and November, 2008) were mailed out in late December 2008 with a due date of January 31, 2009. The 10-year pay up period for those premiums expired on January 31, 2019, just before Lunar New Year. Out of consideration for people busy with their shopping and hoping for people to have a happy new year, the Ministry of Health and Welfare further extended the expiration date for the pay up period for the first batch of premiums by two month (to the end of March 2019). It wished to give people whose money is tight more time to still pay up their premiums after Lunar New Year.

But this writer wishes to remind our readers that each insurance policy is still subject to that 10-year pay up period: in other words, the due date of each monthly insurance premium plus ten years. For example, the December 2008 and January 2009 premiums were due on March 31, 2009 and their pay up period expired on March 31, 2019. The February 2009 and March 2009 premiums were due on May 31, 2009 and their pay up period expired on May 31, 2019, and so on. Therefore, beginning in 2019, the pay up periods of each insurance premium will expire in succession. It is suggested that you check your premium notices to ensure that you don't miss your expiration dates.

#### ***What will happen if premiums are not paid in 10 years?***

As long as an insured person does not pay even just one insurance premium for more than 10 years, the seniority for that year is lost and, even worse, the insured person loses his or her rights to claim the basic pension protection of \$3,628.

## 若欠繳保費超過10年，終生恐損失近53萬元!

### 【案例】

張先生和陳太太從97年10月1日符合國保納保資格，至今已有10年，張先生有按時繳保險費，且沒有不得擇優領取A式情形的話，老年年金依A式計算，他65歲時，每月可領4,816元。(月投保金額18,282元\*0.65%\*保險年資10年+每月領取基本保障年金3,628元=4,816元)

陳太太第1期(97年10月至11日)有欠費，且已超過10年補繳期限，則她的老年年金就只能以B式計算，65歲時，每月只能領2,377元。(月投保金額18,282元\*1.3%\*可補繳的保險年資10年=2,377元)

按時繳費的張先生和有欠費的陳太太，2人老年年金1個月相差高達2,439元(A式4,816-B式2,377元)。以國人女性平均餘命83歲推算，陳太太相當於終生損失近53萬元。

**注意：只要有1期欠費超過10年未補繳，老年年金就只能領B式**

## 把握10年補繳期，給付權益有保障！

國民年金保險費10年內都可以計息補繳，只要繳納保險費，保險年資照樣累計，如果您或是您的家人、親戚、朋友、鄰居等等，只要是國保的被保險人，請務必必要把握10年的補繳期限，及早規劃補繳欠費，例如：向勞保局辦理分期補繳或小額拆單等，另外，如果找不到繳款單，一定要儘快洽詢勞保局補單繳款，才能確保自身給付權益喔!!

## 貼心提醒

如果您還有問題或是聽不懂，怎麼辦？可以透過下列網站或電話來找答案：

◎ 勞保局國民年金業務專區 <https://www.bli.gov.tw/0000031.html>

◎ 衛生福利部 <https://dep.mohw.gov.tw/DOSI/mp-102.html>



## ***The lifetime loss may approach \$530,000 if a premium is not paid for more than 10 years!***

### **Case:**

Mr. Zhang and Mrs. Chen became eligible for the National Pension on October 1, 2008. They have participated in the program for 10 years. Mr. Zhang paid his premium on time, and he is not excluded from type A calculation. Based on type A calculation, Mr. Zhang may receive \$4,816 a month beginning at 65 years of age. (monthly insurance amount \$18,282 \* 0.65% \* insurance seniority 10 years + monthly basic pension protection \$3,628 = \$4,816)

Mrs. Chen did not pay her first premium (October - November 2008) and the 10-year pay up period has expired. Therefore, her old age pension can be calculated only with type B, or \$2,377 per month when she turns 65 (monthly insurance amount \$18,282 \* 1.3% \* insurance seniority that can be paid up 10 years = \$2,377)

The old age pension for Mr. Zhang who paid his premiums on time will be \$2,439 more a month than that of Mrs. Chen, who owes a premium (type A \$4,816 - type B \$2,377). Calculating on the basis of life expectancy for females of 83 years, Mrs. Chen will lose nearly \$530,000 in her lifetime.

### ***Attention!***

**Even just one premium missed the 10-year pay up period means that only type B calculation is available.**

## ***Don't miss the 10-year premium make-up deadline to protect your rights.***

The insurance premium for the National Pension can be paid up within 10 years with interest. As long as the premium is paid, the seniority is counted. Any insured person--you, your family, relatives, friends, or neighbors--is strongly advised not to miss the 10-year pay up period. Plan your premium payments early, for example, making installment payments to the Bureau of Labor Insurance or splitting the bill into smaller amounts. If you can't find your premium notices, be sure to visit the offices of the Bureau of Labor Insurance to reprint the notices and make the payments to protect your rights to benefit.

### ***Gentle reminders***

If you still have questions or don't understand anything, what can you do? You may get answers from the following websites or phones:

© Bureau of Labor Insurance, Ministry of Labor <https://www.bli.gov.tw/0000031.html>

© Ministry of Health and Welfare <https://dep.mohw.gov.tw/DOSI/mp-102.html>

## 國保櫥窗二

**免驚啦！**

### 有國保真好 您還沒繳費嗎？

國民年金保險是在97年10月1日開辦的社會保險制度，主要對象是年滿25歲，未滿65歲，在國內設有戶籍，且沒有參加公教保、軍保、勞保、農保的國民，在發生老年、生育、身心障礙和死亡事故時，可以獲得相關給付保障。國保照顧我們從出生到死亡，提供下列生育給付、身心障礙年金給付、老年年金給付、喪葬給付及遺屬年金給付 5大項給付，被保險人在保險有效期間發生保險事故，符合請領規定，都可以提出申請。

還有啊，剛剛提到的老年年金給付，依國民年金法規定，只要曾經繳納國保保費，累計國保年資，年滿65歲起即可按月請領，活到老領到老；而且老年年金給付金額會隨消費者物價指數（CPI）成長率檢討調整，保障不縮水！

### 國保全面保障、照顧你一生，您怎麼還沒繳費呢？

#### 1. 是因為不知道要繳費嗎？

基本上，勞保局是以戶政國民基本資料為準，再比對各項社會保險資料，將符合國保加保資格者主動納保，喪失加保資格者排除納保。凡是國保被保險人，勞保局每2個月計收一次保險費，從101年起，每單月（1月、3月、5月、7月、9月、11月）月底寄發前2個月繳款單，原則上是以被保險人的戶籍地址寄發。

如果您不知道自己是不是國保被保險人？不確定要不要繳費？也好像沒有收過繳費單？別擔心，歡迎您向勞保局查詢（02-23961266 轉6066）或者也可以就近向各地方政府社會局（處）或轄區公所找國保服務員洽詢，另外，現在還能上網自己查，只要持自然人憑證直接登入，方便又快速喔！

## *National Pension Showcase 2*



**Don't panic!**

### **It's nice to have National Pension. Have you not paid the premium?**

#### ***What is The National Pension's "10-year pay up" limit?***

National Pension was started on October 1, 1998, as a social insurance system targeting primarily citizens who are at least 25 but not yet 65 years of age, who have established household registration in Taiwan, and who are not covered by Civil Servant and Teacher Insurance, Military Personnel Insurance, Labor Insurance, or Farmers Insurance.

When old age, giving birth, becoming disabled, or death occurs, the National Pension program pays out old age pension, disability pension, survivors pension, maternity benefit, and funeral benefit. An application for payment may be made when an insured event occurs while the insurance is in force and all requirements are met.

Furthermore, as long as you have paid your premiums for the National Pension, accumulated your seniority, and when you reach 65 years of age, you may apply for the old age pension mentioned above, which pays you for as long as you live, and the old age pension is tied with the adjustment of consumer price index (CPI) to ensure that your protection is not shrunk by inflation.

The National Pension provides comprehensive protection for life. Why haven't you already paid your premium?

#### ***1. Is it because you don't know that you need to pay?***

Essentially, based on the basic information about citizens from the Household Registration office and linking to other social insurance data, the Bureau of Labor Insurance automatically selects citizens who are eligible and add them to the National Pension program and excludes citizens who are not eligible. The Bureau of Labor Insurance collects insurance premiums once every two months from all insured persons. Beginning in 2012, it mails out premium notices in January, March, May, July, September, and November for the two previous months. In principle, notices are mailed to the addresses of the insured person's registered household.

If you are not sure whether you are an insured person, whether you need to pay premiums, or whether you have received premium notices, don't worry. Please inquire at the Bureau of Labor Insurance at 02-23961266 extension 6066, visit a social service department nearby, or visit the National Pension service representative at your local government office to inquire. Furthermore, you may inquire online yourself as long as you log in with your certificate of authority. It is convenient and quick.

## 2.是因為沒錢繳費嗎？

如果您因為經濟上的困難，無力繳納保險費，建議您可以到勞保局辦理分期繳費或申請小額拆單補繳，或者是向戶籍所在地的直轄市、縣(市)政府或鄉(鎮、市、區)公所申請所得未達一定標準的認定，來提高保險費補助，減輕您的負擔～

### ◎ 分期繳費

資格：「欠費總額」達3,000元以上，而且您的公告年度個人綜合年所得合計50萬元以下，就可以向勞保局申請分期繳納。但年滿65歲或符合重度以上身心障礙申請分期繳納者，不受所得50萬元以下之限制。

方式：一個月1期，最多可分40期，按欠費總額計算每期應繳金額，但每期至少1,000元。然為減輕年滿65歲或重度以上身心障礙被保險人分期繳費期間的經濟壓力，前3期每期應繳金額依序以被保險人最早欠費之首3個月保險費計算，亦即前3期最低應繳金額由1,000元調降至674元、505元或337元（依當期補助身分別之自付金額計算）。

好康：在國保加保期間生產且有欠費的人，只要分期繳納保費的金額超過領取給付總額的半數就能領生育給付；年金給付則只要有按期繳就能邊繳邊領。

### ◎ 小額拆單

已累積多年的欠費，要一次繳清又有困難，該怎麼辦？可依個人繳款能力，向勞保局申請小額補繳單，從較早期保費繳起：10年內分次；避免年資消失。

### ◎ 申請保費補助

如果家庭總收入較低，可以向戶籍所在地的直轄市、縣(市)政府或鄉(鎮、市、區)公所洽詢申請是否符合所得未達一定標準的補助資格，經過審查符合條件者，可以提高政府補助保險費的比率，自申請當月起由政府補助55%～70%保費，低收入戶者，政府全額補助保費，可別放棄國保權益！

## **2. Is it because you are short on money?**

If you are short on money and cannot pay the premiums, may we suggest that you make arrangements with the Bureau of Labor Insurance to make installment payments or split the bill into smaller amounts. Or you may apply to the office of the special municipality, city, county, or township where your registered household is located for a low-income certification, with which you may apply for higher subsidies for premiums. This will reduce your burden.

### **◎ Installments**

**Qualifications:** If your “total premiums owed” is higher than \$3,000 and your announced annual income is less than \$500,000, you may apply to the Bureau of Labor Insurance for installment payments. If you are at least 65 years old or severely disabled, the \$500,000 restriction does not apply.

**How:** Based on one installment a month, up to 40 installments, calculate the amount payable for each installment, which must be at least \$1,000. To lower the burden of those who are at least 65 years old or severely disabled, the first three installment amounts are calculated based on the insurance premiums for the first three months. In other words, the first three installment amounts should be lowered from \$1,000 to \$674, \$505, and \$337 (based on the self-paid amount appropriate for the status of the applicant for that time period).

**Goodie:** If you give birth while you are covered under the National Pension and you owe a premium, as long as the installment amount is higher than 50% of the amount of your maternity benefit, you are eligible for maternity benefit. As long as you keep paying according to the installment plan, you may keep receiving from the annuity.

### **◎ Splitting into smaller amounts**

It may be difficult to pay up premiums that have been owed for many years, so what can you do? You may apply to the Bureau of Labor Insurance to split the payment into smaller amounts. You pay off premiums from earlier notices: Pay several times over ten years and prevent your seniority from disappearing.

### **◎ Applying for premium subsidies**

If your income is low, you may apply to the office of the special municipality, city, county, or township where your registered household is located for a low-income certification. If you meet all requirements, the proportion of the premium paid with government subsidy will be raised. Beginning from the month of the application, the government will subsidize from 55% to 70% of the premium. Low-income citizens receive 100% subsidies. Don't give up your rights to the National Pension.



### 3.是因為擔心破產不想繳費嗎？

小編聽隔壁阿姨說，很多人沒繳納國民年金保費是因為對政府沒有信心，擔心會破產，現在繳了不就放水流啦！唉呀~實在是誤會大了，大家免驚~免驚~，國民年金保險基金截至107年12月底止，基金積存數額已達3,111億元，基金財務安全沒問題（拍拍胸脯），而且國民年金法已明文規定「政府負最後支付責任」，請各位鄉親朋友不用擔心領不到年金給付，反而是沒繳才會領不到，虧很大唷！

政府開辦國保即為解決人口高齡化帶來的長壽風險問題，主要是以保障民眾老年基本經濟生活為目的，大家都繳費，即便一時困頓，也可申請分次分期或尋求提高補助解決，如此一來，國保財務就能更加穩定，讓每位被保險人都享有基本的經濟安全生活！



圖片說明：國民年金保險5大給付  
資料來源：勞保局業務簡報

### 國民年金監理會關心您~

相關諮詢網站及電話：

◎ 勞保局國民年金業務專區

<https://www.bli.gov.tw/0000031.html>

諮詢電話：02-23961266 #6066

◎ 衛生福利部國民年金監理會

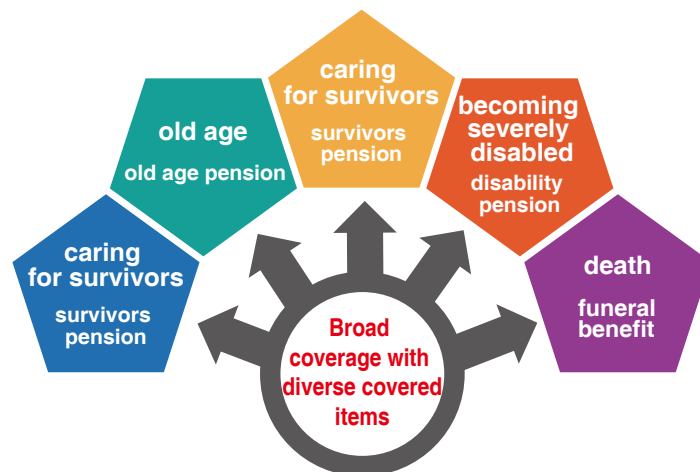
<https://dep.mohw.gov.tw/NPSC/mp-118.html>



### **3. Is it because you are concerned about a government bankruptcy so you don't wish to pay premiums?**

This writer has heard from a woman in my neighborhood that many people don't pay insurance premiums for the National Pension because they don't have confidence in the government and because they are worried, once the government goes bankrupt, their money will go down the drain. Alas, it's a big misunderstanding. Don't panic, everyone. Fear not. At the end of December 2018, the National Pension fund has an accumulated fund of \$311.1 billion and no fiscal risk (pounding the chest). Furthermore, the National Pension Act spells out that "the government is ultimately responsible for paying". So, don't worry that you will not receive your National Pension benefit. The reverse is risky: Not paying the premiums will lead you to receive no benefits, and that will be a huge loss.

The government started the National Pension to solve the problems of people living long lives as the population ages and to help provide the elderly with basic protection of their standard of living. If everyone pays the premium, though at a temporary hardship and some may apply for installment payments or splitting bills into smaller bills, the fiscal condition of the National Pension will be more stable, enabling it to provide every insured person with basic protection of their standard



Caption: Five major benefit payments from the National Pension,  
Source: a presentation about the business of the Bureau of Labor Insurance

### **National Pension Supervisory Committee cares about you.**

Related web sites:

© Bureau of Labor Insurance, Ministry of Labor

<https://www.bli.gov.tw/0000031.html>

or call 02-23961266 #6066

© National Pension Supervisory Committee, Ministry of Health and Welfare

<https://dep.mohw.gov.tw/NPSC/mp-118.html>

### 國保櫥窗三

## 國民年金遺屬年金可以追溯補發了 請趕快提出申請！

#### Q：陳太太問：

前幾天看到網路新聞說國保遺屬年金要追溯補發，記得我先生過世時，我領的國保遺屬年金也有這樣的情況。因為我先生是在101年2月身故，但我是在處理完喪事後，才在當年的7月申請國保給付，除了領到一筆喪葬給付外，之後每月還有遺屬年金匯入我戶頭……

請問，我的狀況與新聞報導的情形相同嗎？如果符合追溯補發的條件，又該如何辦理呢？

#### A：陳太太可申請補發5個月遺屬年金

陳太太的先生在參加國保期間身故，死亡時間是101年2月，但陳太太直到7月才提出給付申請，勞保局就依當時規定，從陳太太提出申請的月份即7月開始給付遺屬年金，如今大法官已經宣告，國保遺屬年金一律應追溯自被保險人死亡當月起發放。因此，陳太太可向勞保局申請補發101年2月至7月共5個月的遺屬年金。



### *National Pension Showcase 3*

**The Survivor Pension of National Pension can now be applied for make-up payments, so hurry and submit your applications.**

***Q: Mrs. Chen asked:***

A few days ago I saw news on the internet that National Pension's survivor pension can be applied for make-up payments. When my husband passed away and I received the survivor pension from the National Pension, exact same thing happened to me. My husband died in February 2012, but I applied for the survivor pension in July after I had handled all of his final arrangements. I received a funeral benefit and began receiving survivor pension directly into my account.

Question: Is my situation the same as what's described in the newspaper? If I meet the qualifications for receiving make-up payments from the pension, how should I handle the matter?

***A: Mrs. Chen may apply for five months'worth of survivor pension that she missed.***

Mrs. Chen's husband died while covered under the National Pension. He died in February 2012, but Mrs. Chen applied for payments only in July. Therefore, the Bureau of Labor Insurance handled her application according to the prevailing rules at the time and paid her the survivor pension beginning in July. However the Justices of the Constitutional Court have proclaimed that survivors of participants of National Pension shall receive survivor pension from the date of death of their spouses. Therefore, Mrs. Chen may **apply** to the Bureau of Labor Insurance to claim the five months (from February to July, 2012) of survivor pension that she was not paid at the time of her initial application.

## 釋字第766號解釋

司法院於107年7月13日發布釋字第766號解釋，認定國民年金法第18條之1規定，對於105年2月29日以前死亡之被保險人，其遺屬請領之遺屬年金僅得從申請且符合條件當月開始給付，與憲法保障人民財產權、生存權的意旨有違，也不符比例原則，爰自解釋公布之日（107年7月13日）起只要符合國民年金法第18條之1第2項所規定的5年時效，都可回溯請領。

### 因應釋字第766號解釋處理原則

衛生福利部因應釋字第766號解釋，於107年9月7日訂定發布之「因應司法院釋字第766號解釋，有關105年2月29日前發生死亡事故之國保遺屬年金給付處理原則」，針對105年2月29日以前死亡，符合給付條件之遺屬未於被保險人死亡當月提出國保遺屬年金申請給付者均可適用，且將以初次申請日（即原申請日）為基準，追溯補發5年內可得領取之給付。國保遺屬年金給付案經核定且已確定者，需向勞保局提出申請補發外（不設申請期限），其餘尚未核定或行政救濟中之國保遺屬年金給付申請案，勞保局將主動追溯補發。

### 呼籲大家趕快提出申請哦！

提醒大家，凡有符合資格之遺屬卻從未提出申請者，記得提出申請，如經審查符合請領資格，勞保局將追溯補發自提出申請日起5年得領取之國保遺屬年金給付，相關給付申請書件除可至勞保局全球資訊網（<https://www.bli.gov.tw/0014266.html>）下載外，亦可至勞保局各地辦事處索取。

## J. Y. Interpretation No.766

In J. Y. Interpretation No.766 on July 13, 2018, the Judicial Yuan pointed out that Article 18.1 of National Pension Act, which stipulated that, the spouses of the insured persons who died before February 29, 2016, may apply for survivor pension that would start at the time the application has been deemed to have met all requirements. The explanation proclaimed that such stipulation violates the property rights and rights to life of people, that such stipulation violates the rules of proportionality, and that, starting from the date of the publication of this explanation (July 13, 2018), all survivors, as long as they satisfy the five-year time limit of Article 18.1.2 of National Pension Act, may apply for make-up payments.

### *The principles used to comply with J. Y. Interpretation No.766*

In response to the J. Y. Interpretation No.766, Ministry of Health and Welfare published on September 7, 2018, “principles of handling the survivor pension of National Pension cases for insured persons who died before February 29, 2016, in response to J. Y. Interpretation No.766”, which applies to all applications for survivor pension for insured persons who died prior to February 29, 2016, and their survivors did not file their applications in the month of the death of their spouses. The payable amounts may go back five years from the date of the initial application (i.e., the original date of application). For applications that have been decided upon, the applicants should submit new applications for make-up payments (without a deadline of such new applications). For applications that are not yet decided upon or applications that are in the appeal process, the Bureau of Labor Insurance will make the make-up payments without further applications.

### *We urge you to hurry and apply!*

We wish to remind you to submit your application if you are a qualified survivor but you have never applied. If your application is judged to have met the requirements, the Bureau of Labor Insurance will go back five years from the date of the application to pay allowable survivor benefit. For relevant application forms, visit the Bureau of Labor Insurance website <https://www.bli.gov.tw/0014266.html>

## 補給站

在什麼情況下，國保被保險人的遺屬，可以請領遺屬年金給付呢？

- (1) 參加國保期間死亡。
- (2) 領取身心障礙或老年年金給付期間死亡。
- (3) 年滿65歲未及請領老年年金給付前死亡。

### 相關訊息網站

如果還有國民年金遺屬年金追溯補發的疑問，可以透過下列網站或打電話來找尋答案唷！！

◎ 勞保局國民年金業務專區

<https://www.bli.gov.tw/0000031.html>

諮詢電話：02-23961266 #6066

◎ 衛生福利部國民年金監理會

<https://dep.mohw.gov.tw/NPSC/mp-118.html>





## The Recharging Station

Under what circumstances can the survivor of an insured person apply for survivor pension? Under what circumstances can the survivor of an insured person apply for survivor pension?

- (1) die when covered under the National Pension
- (2) die while receiving disability pension or old age pension
- (3) die after turning 65 years of age but before applying for old age pension

### **Websites with related messages :**

If you still have questions about make-up survivor pension payments, you may visit the following websites or call the number below for answers.

- ◎ Bureau of Labor Insurance, Ministry of Labor

<https://www.bli.gov.tw/0000031.html>

or call 02-23961266 #6066

- ◎ National Pension Supervisory Committee, Ministry of Health and Welfare

<https://dep.mohw.gov.tw/NPSC/mp-118.html>



## 國保櫥窗四



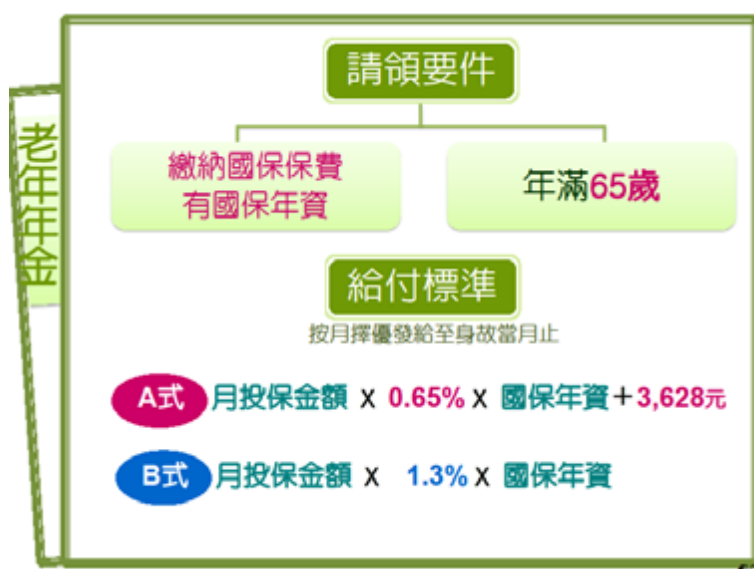
### 有國保年資 年滿65歲的民眾 記得儘早提出老年年金給付申請喔

依國民年金法規定，民眾只要曾經繳納國保保費，累計國保年資，年滿65歲起即可按月請領國保老年年金給付，活到老領到老；且老年年金給付金額將會隨消費者物價指數(CPI)成長率檢討調整，保障不縮水。

#### 老年年金給付怎麼算？

國保老年年金給付有A式及B式兩種計給標準，其中B式係單純按繳費年資計算之保險給付；A式則為考量國保開辦初期無法累積足夠年資，給付金額較少，故有基本保障金額(至少3,628元)之機制設計，兼具福利津貼性質。因此，A式有排除適用之情形(如領取相關社福津貼、領取其他保險老年給付、有保費超過10年未繳不計入年資等)。

依據勞保局統計，108年3月國保老年年金給付之核付人數約計103萬餘人，並以領取A式者居多(約占86%)。



## National Pension Showcase 4



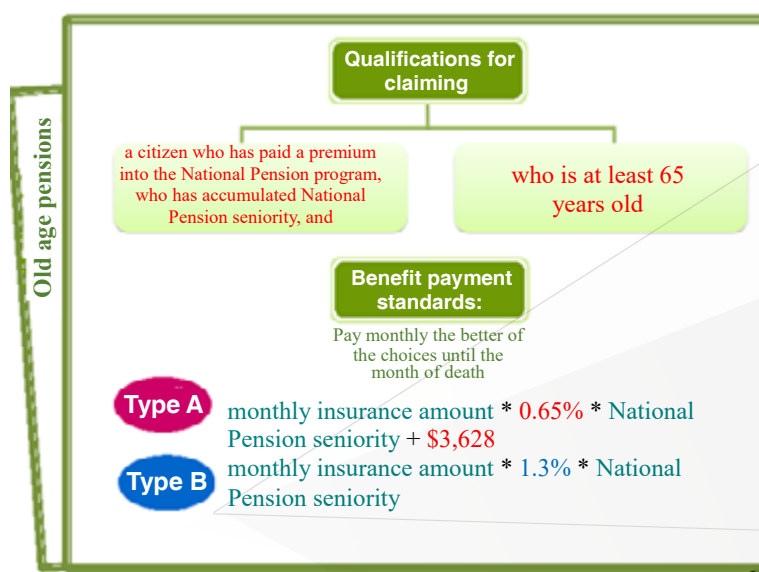
### If you have National Pension seniority and you are at least 65 years old, please remember to apply for your old age pension as soon as possible

According to the National Pension Act, a citizen who has paid a premium into the National Pension program, who has accumulated National Pension seniority, and who is at least 65 years old may apply for monthly old age pension from the National Pension. The pension will last as long as the insured person lives. The amount of old pension benefit is tied with the adjustment of consumer price index (CPI) to ensure that your protection is not shrunk by inflation.

### How is old age pension calculated?

There are types A and B calculations for old age pension. Type B is based purely on the amount of premium paid while type A has a built-in base benefit of at least \$3,628, which was put in out of consideration for the short seniority of its early participants and hence their low benefit amounts, and which doubles as a welfare stipend. Therefore, type A contains some exclusions, such as if the insured person is receiving relevant social welfare, receiving old age benefits from other insurance programs, or has not paid up his or her insurance premium in the ten-year period and thus causing the exclusion of the seniority for that year.

According to the Bureau of Labor Insurance statistics, of the 1.03 million people approved for old age pensions in March 2019, most of them (about 86%) chose Type A.



## 一身專屬性，只能自己領不能代替

曾經有國保服務員遇到一個令人不捨的案例，有一位陳媽媽，她一直是乖乖按時繳費沒欠費的國保被保險人，保費大概繳了6-7萬元左右，當她滿65歲的時候，服務員有請她儘速提出老年年金給付申請，但陳媽媽只知道繳保費卻不知道要提出申請給付，她是39年次的，其實早就可以請領了，但她卻因為年滿65歲後至其死亡前，都沒有提出老年年金給付之申請，所以無法由家屬代替她，在死後提出申請，白白損失給付權益，讓服務員心裡替她相當惋惜。

再次提醒您，因老年年金給付權利具一身專屬性，無法由其家屬於死後提出申請，千萬不要白白損失給付權益，相當可惜。

## 採申請制，最多追溯發給5年

國保老年年金給付係申請制，需由當事人主動向勞保局提出申請，經勞保局審核後，如無欠費情形，則可追溯自年滿65歲當月發給（最多追溯發給5年）喔~

因此，當您收到勞保局寄送的申請書時，記得儘速填妥個人基本資料及個人金融機構帳號等內容後寄回勞保局；也可以使用自然人憑證經由勞保局網站的e化服務系統，直接線上申請。

## 年滿65歲的被保險人，還有欠費怎麼辦？

已年滿65歲的被保險人，如仍有欠費，也不用擔心，衛生福利部已修正分期繳納辦法，放寬前3期分期應繳納金額，依不同保費補助身分分別調降首3期分期繳費金額。因此，只要申請分期補繳且按期繳納分期保費，就可以按月領取老年年金給付，千萬別讓自己的權益睡著了。

## 諮詢補給站

如果還有國民年金的疑問，可以透過下列網站或打電話來找尋答案唷！

◎ 勞保局國民年金業務專區

<https://www.bli.gov.tw/0000031.html>

諮詢電話：02-23961266 #6066

***Tied to the insured person exclusively. It can only be claimed personally by the insured person. It cannot be claimed by others.***

Once a service representative of the National Pension came across a case that aroused the sympathy of the representative. A Mrs. Chen always paid her premiums on time and she never owed the National Pension any premium. In total, she paid about \$60,000 to \$70,000 of premium. When she turned 65, the representative urged her to submit an application for old age pension. But Mrs. Chen knew only about the need to pay the premium, and she did not know about the need to apply for benefit payments. She was born in 1950, so she in fact could have started claiming old age pension long ago. However, she did not submit the application after she had turned 65, and she did not apply for old age pension before she died. Consequently, her family could not apply on her behalf after her death. It was a pity that her old age pension was lost forever.

Let's remind you once more. The rights to old age pension is tied exclusively to the insured person. No family members can apply on his/her behalf.

***Must apply for, up to five years of claiming after the fact.***

National Pension uses the application system, meaning the party concerned must submit an application to the Bureau of Labor Insurance. After the Bureau has examined the claim and found no unpaid premium, the Bureau may pay out beginning from the month the insured person turned 65 (going back up to five years).

Therefore, when you receive the application forms from the Bureau of Labor Insurance, be sure to quickly fill out your personal information, your bank account, etc, and return it to the Bureau of Labor Insurance. You may also use your certificate of authority on the e-service system of the Bureau of Labor Insurance to apply online.

***If the insured person, who is more than 65 years old, owes premiums, what can be done?***

If the insured person who is more than 65 years old owes premiums, don't worry. The Ministry of Health and Welfare has modified its rules on installment payments of premiums, relaxing the amounts of the first three installments, which are lowered based on the status of the person receiving the subsidy. As long as you apply for installment payments and pay your installments on time, you will be able to receive the old age pension every month. Don't let your rights slip away.

***Inquiry recharging station***

If you still have questions about National Pension, you may visit the following websites or call the number below for answers.

© Bureau of Labor Insurance, Ministry of Labor  
<https://www.bli.gov.tw/0000031.html>  
or call 02-23961266 #6066



## 國保櫥窗五

### 國保年金給付 趕快申請趕快領

#### 國民年金必知訊息

國民年金的各項給付都必須由民眾向勞保局申請，且很多年金是從「申請且符合條件之當月」才開始發給，勞保局並無法主動發給，所以符合給付資格之民眾，請儘快向勞保局提出申請，以免權益受損喔！

民眾提出申請時只要依規定備妥相關證明文件，或是在勞保局網站下載列印給付申請書，或就近到勞保局各地辦事處或各鄉(鎮、市、區)公所索取，並在符合給付請領條件的5年內記得提出申請，才不會喪失權益。

現在，為您說明哪些國保年金給付是自「提出申請且符合條件」之當月起發給吧~

#### 國民年金6大年金給付

國民年金保險於被保險人在發生老年、生育、身心障礙及死亡等事故時，分別提供「老年年金」、「身心障礙年金」、「遺屬年金」3大年金給付保障，以及「生育給付」、「喪葬給付」2種一次性給付保障。

此外，我國國民年金制度歷經10餘年的規劃，為照顧年長者、身心障礙及原住民朋友，並整合國民年金開辦前已經在發放的「敬老津貼」及「原住民敬老津貼」，也提供「老年基本保證年金」、「身心障礙基金保證年金」及「原住民給付」3項具津貼性質的年金給付。



老年、身心障礙、遺屬、喪葬及生育都有保！



## *National Pension Showcase 5*

### **National Pension annuity payments, the sooner you apply, the sooner you receive.**

#### ***National Pension--What you need to know***

All benefit payments under the National Pension must be applied for by the insured persons. Many annuities are paid beginning from “the month the application is submitted and all conditions are met”. The Bureau of Labor Insurance cannot make payments without an application. Therefore, all people who meet the qualifications requirements should submit their applications to the Bureau of Labor Insurance as soon as possible so as not to cause their rights to slip away.

When submitting the application, the insured person needs only to get all relevant documents of proof ready. Then they may download and print out an application form, get the form at any Bureau of Labor Insurance office, or get the form at the office of any city, county, or township government office. You should also submit your application within five days after you have satisfied all conditions of submission so as not to cause their rights to slip away.

Now, allow us to explain which National Pension annuities are beginning from “the month the application is submitted and all conditions are met”.

#### ***Six major payments under the National Pension***

When old age, giving birth, becoming disabled, or death occurs, the National Pension program respectively pays out three major pensions (old age pension, disability pension, and survivors pension) and two one-time payments (maternity benefit and funeral benefit).

The National Pension was in planning for more than a decade to care for the elderly, the disabled, and the indigenous people, to integrate Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People (two existing programs), and to provide old-age basic guaranteed pension, disabled people basic guaranteed pension, and indigenous people benefit.

## 國民年金給付自提出申請且符合條件之當月起發放的規定

依據國民年金法第18條之1規定，國民年金各項給付為「年金」者，除「老年年金給付」自符合條件之當月起按月發給至死亡當月為止，以及發生死亡事故，被保險人的遺屬未於符合請領條件（死亡事故）之當月提出遺屬年金給付之申請，日後遺屬提出請領之日起前5年得領取之給付，可依法追溯補發之外，其他的年金給付均自「提出申請且符合條件」之當月起，按月發給至應停止發給或死亡之當月止。

## 哪些年金給付是「自提出申請且符合條件」才發的呢？

除老年年金及遺屬年金外，「老年基本保證年金」、「身心障礙年金給付」、「身心障礙基本保證年金」及「原住民給付」等4項年金，都是從被保險人**提出申請且符合條件**的當月開始，才會發給的給付，而且沒有辦法追溯補發唷!! 此外，要注意的是，符合「身心障礙基本保證年金」的被保險人，必須要在參加國保期間提出申請。所以再次提醒，符合給付資格的民眾，要儘快向勞保局提出申請，別讓自己權益睡著了。

## 不服勞保局核定之救濟方式

民眾對於勞保局的審核結果不服，可以在接到勞保局核定文件（公文）之次日起60天內，填寫國民年金爭議事項審議申請書，透過勞保局向本會申請審議，以保障被保險人的權益。

## 諮詢電話及網站

如果還有國民年金相關的問題，下列電話及網站可以為您解答喔！！

◎ 勞保局國民年金業務專區

<https://www.bli.gov.tw/0000031.html> 諮詢電話：02-23961266 #6066

◎ 衛生福利部國民年金監理會

<https://dep.mohw.gov.tw/NPSC/mp-118.html>

### ***National Pension starts paying benefit starting from “the month the application is submitted and all conditions are met”.***

Except applications for old age pension payments which will be issued monthly starting from the month of meeting the qualifications to the month when the insured person dies and after the insured person dies and his or survivor does not submit an application in the month when qualifications are met (death), the survivor may later apply to claim the allowable benefit up to five years before the date of the application, all the payments labeled as “annuity” according to Article 18.1 of the National Pension Act will begin from “the month the application is submitted and all conditions are met.” They will be made monthly until they should be stopped or the month of death.

### ***Which annuities are paid beginning from “the month the application is submitted and all conditions are met”?***

Except old age pension and survivor pension, four annuities (old-age basic guaranteed pension, disabled people basic guaranteed pension, disabled people basic guaranteed pension, and indigenous people benefit) begin from “the month the application is submitted and all conditions are met”, and they cannot be claimed after the fact. So let us remind you once again that all people who meet the requirements should submit their applications as soon as possible so that your rights will not slip away.

### ***Remedies if you do not agree with how the Bureau of Labor Insurance determined your application***

If the party concerned does not agree with the decision of the Bureau of Labor Insurance, he or she may within 60 days from the day after receiving the Bureau’s decision letter fill out an appeal application for National Pension matters and submit it through Bureau of Labor Insurance to this committee for review in order to preserve the rights of the insured person.

### ***Inquiry phones and websites***

If you still have questions about make-up survivor pension payments, you may visit the following websites or call the number below for answers.

- ◎ Bureau of Labor Insurance, Ministry of Labor  
<https://www.bli.gov.tw/0000031.html>  
or call 02-23961266 #6066
- ◎ National Pension Supervisory Committee, Ministry of Health and Welfare  
<https://dep.mohw.gov.tw/NPSC/mp-118.html>

## 國保櫥窗六

### 國民年金會破產嗎？

#### 國保基金不會破產的原因



永續發展

政府負最後支付責任



收益安全

著重長期投資之績效



財務穩健

定期精算與財務評估



風險分散

全球多元化資產配置

#### 一、政府負最後支付責任，經濟安全有保障

國民年金保險制度為社會安全制度重要的一環，屬確定給付制，也就是說，依據「月投保金額」與「保險年資」作為年金給付之計算基礎，並由政府負擔最後財務支付責任，故對被保險人基本經濟安全有完全保障。目前委託基金運用局經管基金營運，由本會負責監督，採監督、管理分離之運作模式，確保基金健全經營及永續發展。

#### 二、定期精算與財務評估，確保基金穩健經營

為確保基金穩健發展，每2年進行保險費率精算及財務評估，參考現行保險費率、人口結構及經濟情勢等變化，研析費率調整機制及未來財務狀況，另研定「投資政策書」揭示基金之使命、資產配置及投資運用原則等。每年度開始前，均依最新經濟金融情勢及保險收支情形，編製「年度資產配置暨投資運用計畫」，作為執行資產配置的重要依據。

## National Pension Showcase 6

### Is National Pension Fund going bankrupt?

The reasons why National Pension Fund will not go bankrupt:



**Sustainable development:**  
the government is ultimately responsible for payment



**Safe incomes:**  
Focuses on long-term investment performance



**Fiscal steadfastness:**  
Periodic actuary and financial evaluations



**Risk diversification:**  
Global, diverse asset allocations

#### 1. The government is ultimately responsible for payments, so the security is guaranteed.

The National Pension is an important part of our social security system. It is a defined benefit system. In other words, the annuity payment is calculated based on the “monthly insurance amount” and “insurance seniority”, and the government is ultimately responsible for payments. Therefore, it offers complete protection for the basic economic safety of the insured persons. Presently the funds are administered by the Bureau of Labor Funds and supervised by this committee. Supervision and administration are separated to ensure the sound and sustainable development of the funds.

#### 2. Periodic actuary and financial evaluations to ensure the fiscal steadfastness of the fund

To ensure the steady development of the fund, the premium rates are examined by actuaries and the finances are evaluated every two years, taking into consideration the current premium rates, the population structure, and economic conditions and analyzing the premium adjustment mechanisms and future fiscal conditions. We further issue the “investment policy book” to reveal the mission of the fund and the allocation and investment usage of assets. At the beginning of each fiscal year, we compile an “annual plan for the allocation and investment usage of assets,” which is an important document for the execution of asset allocation.

### 三、多元化資產配置，不把雞蛋放同一籃子

基金財源來自中央政府一次撥入款項、保險費收入、中央主管機關依法負擔及中央政府責任準備款項、利息及罰鍰收入、基金孳息及運用收益等，整體規模逐年擴增，截至107年底止，基金規模已達3,111億元。

鑑於金融商品日趨多樣化，本會積極促請基金運用局研議新增可投資標的，並採取與時俱進的投資策略，藉由委託類型及投資區域之多樣化，分散投資風險，提升經營績效。

### 四、專業團隊風險監管，重視長期投資績效

基金首重資產配置與經營績效，操作原則需兼顧安全性、收益性、流動性及公益性，進行長期布局，與一般散戶「短進短出」操作策略截然不同。為健全國民年金制度及確保基金營運安全，持續完善風險管理機制，審慎評估各項投資標的之報酬與風險，包括市場風險、法律風險、作業風險、流動性風險及信用風險等，以追求長期穩定收益。

近年國際經濟情勢瞬息萬變，金融市場脈動詭譎難測，國保基金透過定期精算與財務評估，採全球化及多元化投資布局，追求長期穩健收益、永續經營發展，提供保障即時、保證給付、快速回本、防患未然等各種益處，讓我們「錢進」老年生活無後顧之憂！

### 想進一步瞭解國民年金保險基金運用情形嗎？

◎ 勞動部勞動基金運用局首頁/業務專區/國民年金保險基金<http://www.blf.gov.tw/8812/8945/8983/8985>

◎ 勞保局「國民年金保險費率精算及財務評估研究報告首頁>公告資訊>政府資訊公開>研究報告」<https://www.bli.gov.tw/0013023.html>



### ***3. Diverse asset allocations to avoid putting all the eggs in one basket***

The fund derives its income from the one-time appropriation from the central government, insurance premium income, legal obligation of the central competent authority and reserve for the responsibility of the central government, interest and fine income, interest income from the fund, income from utilization, and so forth. The fund has gradually expanded in scale over the years, reaching NT\$311.1 billion at the end of 2018.

Financial products have become more diverse over the years. This committee has urged the Bureau of Labor Funds to study and adopt new products that it could invest in, and we have adopted up-to-date investment strategies. Through the diversification of invested product types and geographical regions, we seek to diversify the risk of investment and improve the performance of our operations.

### ***4. A professional team that monitors and manages risks and focuses on the long-term performance of investments***

The fund focuses first on asset allocation and performance. It is operated to seek safety, profit, liquidity, and public good. It is deployed for the long haul, distinctively different from some individual investors who get into and out of a position on a short-term basis.

To refine the National Pension system and ensure the safe operation of the fund, we continuously improve our risk management mechanisms and carefully assess the return and risk of investment vehicles, such as market risks, legal risks, operational risks, liquidity risks, and credit risks, in order to seek steady return over the long term.

International economic situations have changed rapidly in recent years, and the financial markets have been difficult to fathom or predict. The National Pension fund seeks long-term, steady returns through periodic actuary and financial evaluations, globalization, and diverse asset allocations in order to reap the benefits of instant and guaranteed payments, rapid return of premiums paid, and protection against future uncertainties. Let's go forward toward the money to help make our lives in golden years without financial worries.

### ***Would you like to know more about how the National Pension fund operates?***

- © Ministry of Labor, Bureau of Labor Funds homepage/business zone/National Pension Fund, <http://www.blf.gov.tw/8812/8945/8983/8985>
- © Bureau of Labor Insurance, Ministry of Labor “Research report on the actuarial calculations and financial assessment of premiums for the National Pension insurance” homepage>published information>Open government information>Research report <https://www.bli.gov.tw/0013023.html>



捌

# 10週年回顧大事紀及照片集錦

10th Anniversary Review of Major events and  
Photo album

## 歷年大事紀

日 期	重要事件或會議	紀要
97.3.19	本會蕭執行秘書玉煌、郭副執行秘書盈森派任	正式規劃籌備本會成立相關事宜，包括組織、人力、辦公廳舍、法規、預算經費及籌備小組分工事項。
97.9.15	參加勞保局國民年金諮詢專線開辦儀式	勞工保險局國民年金諮詢專線（02）6635-0123（現改為02-23961266轉6066）正式開辦。
97.10.1	國民年金保險正式開辦及本會同步成立	國民年金保險自97年10月1日正式開辦，「內政部國民年金監理會」並於同日同步運作。
97.10.1	本會賴主任委員峰偉接篆視事	本會首任主任委員賴峰偉自97年10月1日到職接任。
97.12.25	97年國民年金財務帳務檢查	本會至勞保局（國民年金業務處、財務處、會計室）實地查核基金之收支、管理與運用情形，並提出8項建議事項。
98.3.9	本會林主任委員中森接篆視事	本會新任主任委員林中森自98年3月9日到職接任。
98.5.15	98年度國民年金業務檢查	本會邀請監理委員及內政部（社會司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
98.7.24	國民年金監理委員會議資訊公開	為積極回應監理委員提案之訴求，保障人民知的權利，增進人民對於國民年金業務之瞭解、信賴及監督，本會於98年7月24日第10次監理委員會議決議，新增「委員會議之發言摘要」為公開項目內容，並比照全民健康保險會，未經委員會議確認之會議紀錄，以加註「未經委員會議確認」之方式，先行上網公開。
98.9.10	本會簡主任委員太郎接篆視事	本會新任主任委員簡太郎自98年9月10日到職接任。
98.10.2	98年國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至勞保局（財務處、會計室），實地查核其基金管理機制、運用執行及財務帳務辦理情形，檢查結果尚符作業規範，並提出4項建議事項。

## Major events over the years

Date	Important Event or Meeting	Summary
2008.3.19	Executive Secretary Hsiao, Yu-Huang and Deputy Executive Secretary Kuo, Ying-Shen were appointed to the National Pension Supervisory Committee.	They officially kicked off preparatory work for the establishment of this committee, including its organization, manpower, offices, laws and regulations, budget, and division of labor among members of the preparatory committee.
2008.9.15	Took part in the ceremony of launching the dedicated inquiry phone line at the Bureau of Labor Insurance National Pension.	The Bureau of Labor Insurance National Pension inquiry line (02)6635-0123 (now changed to 02-23961266 extension 6066) was officially launched.
2008.10.1	National Pension Insurance and this committee were inaugurated at the same time.	National Pension Insurance was launched on October 1, 2008, and so was the National Pension Supervisory Committee, Ministry of the Interior.
2008.10.1	Chairperson Lai, Feng-Wei of this committee took up his position.	The first chairperson, Lai, Feng-Wei, of this committee assumed his position on October 1, 2008.
2008.12.25	2008 inspection and evaluation of financial accounting at the National Pension	This committee went to the Bureau of Labor Insurance (National Pension Business Department, Department of Finance, and Department of Accounting) to conduct onsite examination and review of revenue, expenditure, management, and usage, and this committee made eight suggestions.
2009.3.9	Chairperson Lin, Chung-Shen of this committee took up his position.	New Chairperson Lin, Chung-Shen of this committee assumed his post on March 9, 2009.
2009.5.15	Fiscal year 2009 inspection and evaluation of the operations of the National Pension	This committee invited supervisory committee members and the Ministry of the Interior (Bureau of Social Services) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2009.7.24	Making the information about National Pension Supervisory Committee meetings public	In active response to the demands of supervisory committee members, to protect people's right to know, and to improve people's knowledge about, trust in, and supervision of the business of the National Pension, in the 10th National Pension Supervisory Committee meeting held on July 24, 2009, the committee resolved to add a "summary of opinions expressed by committee members" as an item to be made public. As with the National Health Insurance meetings, the summary is not confirmed by the committee meeting, it is marked as "not confirmed by the committee meeting", and posted online.
2009.9.10	Chairperson Chien, Tai-Lang of this committee took up his position.	Chairperson Chien, Tai-Lang of this committee took up his position.
2009.10.2	Fiscal year 2009 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Insurance (Department of Finance and Department of Accounting) to conduct an onsite examination and review of the management mechanisms, utilization execution, and financial accounts of the fund. The examination found those operations to be generally in compliance with the operational rules and made four suggestions.

日 期	重要事件或會議	紀要
98.12.18	本會「從監理制度面評析我國國民年金制度之回顧與展望」專題研討會	專題研討會將國民年金之問題具體化呈現，諸如「特殊被保險人之救助性質與社會保險性質矛盾」、「保險資格認定之合理與社會公平正義考量」、「基金運用績效之提升與風險監控之督導」、「大國民年金之願景規劃」等，藉此剖析國民年金制度實施之效益與問題，以作為爾後制度興革之參考。
99.5.14	99年度國民年金業務檢查	本會邀請監理委員及內政部（社會司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
99.9.30	內政部自製數位教材競賽頒獎典禮	本會參賽作品「內政部國民年金監理會簡介與願景」，榮獲團體組第3名，獲頒獎牌一座。
99.10.15	99年度國民年金財務帳務檢查	本會至勞保局（財務處、資訊室）先行查核其基金資產負債管理機制、全權委託投資流程及財務資訊管理流程，再邀請監理委員及相關機關（單位）共同召開「檢查缺失檢討會議」，俾利雙向溝通討論，檢查結果計有5項查核發現暨建議事項。
99.11.2	行政院薛政務委員承泰巡察本會	行政院薛政務委員承泰巡察本會業務，並聽取簡報，另邀請勞保局陳總經理益民及方經理宜容等人進行座談，充分就國民年金局及國民年金保險基金管理問題進行討論。
99.11.10	訂定「內政部國民年金監理會風險控管推動小組設置要點」	本會為有效控管國民年金保險基金業務及財務經營風險，擬具「內政部國民年金監理會風險控管推動小組設置要點」草案，並提經99年10月29日第25次監理委員會議報告，隨即正式成立內政部國民年金監理會風險控管推動小組，定期召開會議，以發揮風險控管之功能。



Date	Important Event or Meeting	Summary
2009.12.18	This committee hosted a seminar on “A look back and look ahead at Taiwan’s National Pension system from the perspective of monitoring and supervision”.	The seminar presented concrete issues facing the National Pension, such as “The contradiction between the nature of assisting special insured persons and the nature of social insurance”, “The recognition of eligibility for insurance, considering reasonableness and social justice”, “The supervision of improving the performance of fund utilization and controlling risks”, and “The planning for the ideal Great National Pension” so as to analyze the benefits and issues after the inauguration of the National Pension system. Such knowledge may be helpful in the reform and improvement of the system in the future.
2010.5.14	Fiscal year 2010 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of the Interior (Bureau of Social Services) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2010.9.30	Took part in the award ceremony at the Ministry of the Interior for the competition of self-made digital teaching materials.	This committee’s entry, “An introduction and the ideals for the National Pension Supervisory Committee, the Ministry of the Interior” won 3rd place in the group competition and received a plaque for the honor.
2010.10.15	Fiscal year 2000 inspection and evaluation of financial accounting at the National Pension	This committee went to the Bureau of Labor Insurance (Department of Finance and Department of Information Technology) to first examine the management mechanisms of the fund’s assets and liabilities, the workflow of full-authority agent for investment, and the workflow of managing financial information. Then the committee invited supervisory committee members and relevant organizations (units) to jointly convene a meeting to examine and review flaws so as to facilitate two-way communications. The examination yielded five audit findings and suggested items.
2010.11.2	Xue, Cheng-tai, a minister without portfolio of the Executive Yuan, visited this committee.	Xue, Cheng-tai, a minister without portfolio of the Executive Yuan, visited and examined the business of this committee and listened to presentations. He also invited Chen, Yi-min and Fang, Yi-rong, general manager and a manager, respectively, of the Bureau of Labor Insurance to a meeting to fully discuss issues facing the management of the National Pension Division and the National Pension Insurance Fund.
2010.11.10	Established “Key points in the establishment of a risk control promotion group” at the National Pension Supervisory Committee, the Ministry of the Interior.	To effectively control the business and the risk of financial operations of the National Pension Insurance Fund, the committee drafted “Key points in the establishment of a risk control promotion group” and submitted it to the 25th National Pension Supervisory Committee meeting on October 29, 2010. Immediately after the meeting, the risk control promotion group at the National Pension Supervisory Committee, the Ministry of the Interior was formed, which would meet regularly in order to fulfill its function to control risks.

日 期	重要事件或會議	紀要
99.11.19	本會「跨越民國百年－強化國民年金制度，締造祥和社會」專題研討會	專題研討會將國民年金之問題具體化呈現，諸如「被保險人銳減且多仰賴政府補貼」、「所得替代率不足維持基本生活」、「基金運用績效之提升與風險監控之督導」、「提高繳費率方案」、「提高長期性資產配置」等，藉此剖析國民年金制度實施之效益與問題，以作為爾後制度興革之參考。
100.3.29	本會獲內政部表揚為99年度自行研究報告獲獎單位	本會王科員樹芳撰寫之「論國民年金法排富條款之土地扣除項目-以既成道路為例」乙文，獲乙等獎之獎勵。
100.4.13	建議適時爭取特種貨物稅及勞務稅之稅課收入予以納入國民年金保險基金財源	有關將奢侈稅稅收納入國民年金保險基金財源之可行性案，本會業提100年3月24日第30次監理委員會議審議通過，並於同年4月6日函請內政部（社會司）適機爭取將奢侈稅稅收納入基金財源，內政部於同年4月13日以内社司字第1000073479號函復同意適時盡力爭取將該稅課收入納國民年金保險基金財源。
100.5.20	100年度國民年金業務檢查	本會邀請監理委員及內政部（社會司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
100.6.13	訂定「內政部國民年金爭議審議事件申請閱卷須知」	本會為辦理行政程序法第46條及國民年金爭議事項審議辦法第8條規定之爭議審議事件閱覽、抄錄、影印及攝影卷內文件事項，特訂定本須知。
100.6.29	國民年金法部分條文修正公布	本次修法擴大納保對象範圍、修正保險費由按月改為按日計算、新增生育給付項目、重新界定不得擇優領取年金給付之條件、有條件排除配偶連帶罰鍰裁處規定，並放寬「老年基本保證年金」及「原住民給付」請領條件，有效達到照顧民眾基本經濟生活的目的。
100.9.7	訂定「內政部國民年金財務帳務檢查要點」	本會為提升國民年金財務帳務檢查之效率，確保國民年金保險基金運用單位能確實遵循相關政策及法令，以保障基金資產之安全，特訂定本要點。

Date	Important Event or Meeting	Summary
2010.11.19	This committee hosted a seminar on “Crossing the century mark of the nation-strengthening the National Pension system and creating a harmonious society”.	The seminar presented concrete questions facing the National Pension, such as “a sharp decline in the ranks of insured persons who mostly rely on government subsidies”, “the income substitution ratio is insufficient to maintain a basic existence”, “the monitoring of the performance of fund utilization and risk control”, “proposals for raising premiums”, and “raising the long-term allocation of assets”. Such knowledge may be helpful in the reform and improvement of the system in the future.
2011.3.29	This committee was selected and acknowledged as a unit for self-research and report for fiscal year 2000 at the Ministry of the Interior.	“On the land deduction under the means test in the National Pension Act with an example of a successful path already traveled”, authored by Wang, Shu-fang of this committee, won second place.
2011.4.13	The committee suggested to timely include goods taxes and labor taxes as sources of funding for the National Pension Insurance Fund.	On March 24, 2011, this committee submitted a proposal to include luxury taxes as a source of funding for the Pension Insurance Fund to the 30th National Pension Supervisory Committee meeting, which reviewed, discussed, and adopted that proposal. This committee wrote on April 6 of the same year to the Ministry of the Interior (Bureau of Social Services) to appropriately and timely include luxury taxes as a source of funding for the Pension Insurance Fund. The Ministry of the Interior replied on April 13 of the same year in its Neishesizi No. 1000073479 letter with its concurrence to appropriately and timely include luxury taxes as a source of funding for the Pension Insurance Fund.
2011.5.20	Fiscal year 2011 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of the Interior (Bureau of Social Services) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2011.6.13	Established “Rules for applying to read files on the review and discussion of disputes”.	In compliance with Article 46 of the Administrative Procedure Act and Article 8 of Rules for reviewing and discussing disputes about National Pension matters and to honor people’s rights to read, transcribe, photocopy, and video relevant files, this committee established these rules.
2011.6.29	Announced revisions to parts of the National Pension Act.	This revision expanded the eligibility for the insurance, changed premium calculations from monthly to daily, added new benefit items under childbirth, redefined conditions that would preclude insured persons from receiving the best benefits among insurance programs, conditionally removed rules that would impose fines on spouses severally, and relaxed the conditions under which old-age basic guaranteed pension and indigenous people benefit may be claimed. All this was to help achieve the goal of enabling people to lead a basic life.
2011.9.7	Established Rules for inspection and evaluation of financial accounting at the National Pension, the Ministry of the Interior.	To elevate the efficiency of the inspection and evaluation of financial accounting at the National Pension, to ensure that using units of the National Pension Insurance Fund actually comply with relevant rules and regulations, and to guard the safety of assets in the fund, this committee established these rules.

日 期	重要事件或會議	紀要
100.10.14	100年度國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至勞保局（財務處、稽核室），實地查核其組織改造移轉風險、委託經營作業風險、投資決策及執行情形，並首度採「先期檢查」及「實地檢查」2階段進行，檢查結果計有9項查核發現及3項建議事項。
100.10.31	內政部及所屬機關自製數位教材競賽成果發表會	本會製作「輕鬆搞懂國民年金納保對象」數位教材，經評選結果，榮獲團體組第三名，成果發表會當日展示得獎作品並分享製作心得。
100.11.18	本會「迎接民國百年，因應組織再造－國民年金監理制度之回顧與展望」專題研討會	專題研討會將國民年金之問題具體化呈現，提出各項建言，諸如「監理機制更具超然地位能與國保主管、承保形成平衡狀態」、「建立全國社會保險資料的歸戶與勾稽機制」、「成立風險管理委員會制度落實資產負債管理」等，藉此剖析國民年金制度實施之效益與問題，以作為爾後制度興革之參考。
100.12.21	增訂國民年金各項年金給付隨消費者物價指數調整機制	鑑於國內八大社福津貼及國民年金年金給付已多年未調整，對於社會經濟弱勢族群而言，給付額度已不足以因應物價波動與經濟衝擊，爰增訂國民年金法第54條之1，調高國民年金各項給付金額，且每4年檢討1次。
101.3.12	開始邀請地方政府輪流列席國民年金監理委員會議	為建立中央政府與地方政府就國民年金保險政策規劃和業務執行之雙向溝通平臺，本會依第41次監理委員會議決定，於101年3月12日函邀各直轄市、縣（市）政府，自101年3月開始輪流列席監理委員會議，俾利獲致政策執行之共識。
101.4.3	訂頒「101年度地方政府國民年金保險業務實地訪查實施計畫」	為實地瞭解基層辦理國民年金保險業務之情形，本會自101年起開創辦理地方政府國民年金業務實地訪查，並於101年4月3日函頒「101年度地方政府國民年金保險業務實地訪查實施計畫」，由本會主任委員率隊，邀請監理委員至各縣（市）辦理實地訪查，以作為國民年金後續政策規劃與業務宣導之參考。



Date	Important Event or Meeting	Summary
2011.10.14	Fiscal year 2011 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Insurance (Department of Finance and Department of Auditing) for an onsite examination and review of the risk of their organizational reform and transfer, the risk of entrusted management, and investment decision making and execution. It also adopted for the first time the practice to carry out the examination in two stages: the advance examination and the onsite examination. The examination yielded nine audit findings and three suggested items.
2011.10.31	Took part in the presentation at the end of the competition of digital teaching materials self-made by personnel of the Ministry of the Interior and its affiliated organizations.	This committee-made digital teaching material “It’s easy to know whom the National Pension covers” won third place in group competition and was on display on the day of the presentation. We also shared our experience in making the material.
2011.11.18	This committee hosted a seminar on “Greeting the century and adapting to an organizational rebirth--a look back and look forward on the supervisory system for the National Pension.”	The seminar presented concrete issues facing the National Pension and offered suggestions, such as “More independent supervisory mechanisms, National Pension management, and underwriting can stay in equilibrium”, “Establishing the mechanisms for household assignments and cross-checking for National Pension data”, and “Establishing a risk management committee and carrying out asset and liability management”. Such knowledge may be helpful in the reform and improvement of the system in the future.
2011.12.21	Added mechanisms to adjust various pension payments in accordance with the consumer price index.	As the eight major social welfare payments and the National Pension have not been adjusted for many years, benefit payments to financially disadvantaged groups are inadequate to absorb price hikes and their economic impacts. Therefore, we added Article 54.1 to the National Pension Act to increase benefit amounts under the National Pension, which will be reviewed every four years.
2012.3.12	We began to invite local governments to take turns to attend National Pension Supervisory Committee meetings as observers.	To establish a two-way communications platform between the central and local governments regarding policy planning and business execution of the National Pension insurance, this committee, based on the resolution passed in the 41st National Pension Supervisory Committee meeting, wrote to special municipality, county and city governments on March 12, 2012, to invite them to take turns to attend National Pension Supervisory Committee meeting beginning in March 2012 in order to see eye to eye in policy execution.
2012.4.3	Established and issued “Execution plans for local governments to carry out onsite visits for National Pension insurance business for fiscal year 2012”.	To get to know how local governments carry out the business of the National Pension, this committee started in 2012 to make onsite inspections of National Pension operations at local governments. This committee issued on April 3, 2012, “Plans to carry out onsite visits and examinations of National Pension Insurance business done at local governments for fiscal year 2012”. The chairperson of this committee invited and led supervisory committee members to make onsite visits to counties and cities. Their experiences from the visits may be helpful in subsequent policy planning and business promotions of the National Pension.

日 期	重要事件或會議	紀要
101.5.16	101年度國民年金業務檢查	本會邀請監理委員及內政部（社會司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
101.7.13	101年度新北市國民年金業務實地訪查	101年7月13日辦理101年度新北市國民年金業務實地訪查完竣。實地訪查報告業提報同年月27日第46次監理委員會議審議。
101.8.9 ~ 101.8.10	101年度屏東縣國民年金業務實地訪查	101年8月9日、10日辦理101年度屏東縣國民年金業務實地訪查完竣。實地訪查報告提報同年月31日第47次監理委員會議審議。
101.9.13 ~ 101.9.14	101年度臺東縣國民年金業務實地訪查	101年9月13日、14日辦理101年度臺東縣國民年金業務實地訪查完竣。實地訪查報告業提報同年月28日第48次監理委員會議審議。
101.10.17	101年度國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至勞保局（財務處），實地查核其法規遵循、投資決策及執行情形，檢查結果計有9項查核發現暨建議事項。
101.11.26	內政部101年度自製數位教材競賽活動頒獎典禮	本會自製「國民年金爭議審議百寶箱」數位教材，榮獲團體組佳作，公開表揚並頒發獎座1座。
102.2.18	本會蕭主任委員家淇接篆視事	本會新任主任委員蕭家淇自102年2月18日到職接任。
102.5.17	102年度國民年金業務檢查	本會邀請監理委員及內政部（社會司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
102.6.19	公布制定衛生福利部暨其所屬機關組織法並定自同年7月23日施行	行政院於102年7月10日以院授研綜字第1022260532號令發布，102年6月19日公布制定衛生福利部暨其所屬機關組織法，定自同年7月23日施行。



Date	Important Event or Meeting	Summary
2012.5.16	Fiscal year 2012 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of the Interior (Bureau of Social Services) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2012.7.13	Fiscal year 2012 New Taipei City onsite inspections of local government National Pension operations	On July 13, 2012, the committee conducted and completed its fiscal year 2012 New Taipei City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 27th of the same month and year in the 46th National Pension Supervisory Committee meeting for its review and discussion.
2012.8.9 ~ 2012.8.10	Fiscal year 2012 Pingtung County onsite inspections of local government National Pension operations	On August 9 and 10, 2012, the committee conducted and completed its fiscal year 2012 Pingtung County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 31st of the same month and year in the 47th National Pension Supervisory Committee meeting for its review and discussion.
2012.9.13 ~ 2012.9.14	Fiscal year 2012 Taitung County onsite inspections of local government National Pension operations	On September 13 and 14, 2012, the committee conducted and completed its fiscal year 2012 Taitung County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 28th of the same month and year in the 48th National Pension Supervisory Committee meeting for its review and discussion.
2012.10.17	Fiscal year 2012 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Insurance (Department of Finance) to conduct onsite examination and review of its law compliance and investment decision making and execution. The examination yielded nine auditing findings and suggested items.
2012.11.26	Took part in the award ceremony at the Ministry of the Interior fiscal year 2012 for the competition of self-made digital teaching materials.	"All you need to know about dispute review at the National Pension", made by this committee, won honorable mention in group competition, was publicly recognized, and received a plaque.
2013.2.18	Chairperson Hsiao, Chia-Chi of this committee took up his position.	New Chairperson Hsiao, Chia-Chi of this committee assumed his position on February 18, 2013.
2013.5.17	Fiscal year 2013 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of the Interior (Bureau of Social Services) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2013.6.19	The Organic Act for Ministry of Health and Welfare and its affiliated organizations was established and issued. The act took effect on July 23, 2013.	In its executive order yuanshouyuanzongzi number 1022260532 dated July 10, 2013, the Executive Yuan issued the Organic Act for the Ministry of Health and Welfare and its affiliated organizations that had been established on June 19, 2013. The act took effect on July 23, 2013.

日 期	重要事件或會議	紀要
102.7.23	衛生福利部成立	衛生福利部揭牌暨部長布達典禮。本會因應衛生福利部成立，隨同內政部社政單位及業務移撥，單位全銜改為「衛生福利部國民年金監理會」。
102.7.23	本會曾主任委員中明接篆視事	本會新任主任委員曾中明自102年7月23日到職接任。
102.11.15	102年度國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至勞保局（財務處），實地查核其法規遵循、歷次監察院及審計部所提建議事項改善、投資決策及執行情形，檢查結果計有13項查核發現暨建議事項。
103.2.17	勞動部暨所屬機關成立	勞動部暨所屬機關於103年2月17日正式成立，國民年金保險基金投資及運用業務並自是日起改由「勞動部勞動基金運用局」管轄；其餘國民年金法定業務，續委由「勞動部勞工保險局」管轄。
103.3.14	103年度基隆市國民年金業務實地訪查	103年3月14日辦理103年度基隆市國民年金業務實地訪查完竣。實地訪查報告提報同年月28日第9次監理委員會議審議。
103.4.18	103年度嘉義市國民年金業務實地訪查	103年4月18日辦理103年度嘉義市國民年金業務實地訪查完竣。實地訪查報告提報同年月29日第10次監理委員會議審議。
103.5.21	103年度國民年金業務檢查	本會邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
103.6.13	103年度花蓮縣國民年金業務實地訪查	103年6月13日辦理103年度花蓮縣國民年金業務實地訪查完竣。實地訪查報告提報同年月27日第12次監理委員會議審議。

Date	Important Event or Meeting	Summary
2013.7.23	The Ministry of Health and Welfare was founded.	The plaque for the Ministry of Health and Welfare was unveiled and its minister installed. With the establishment of the Ministry of Health and Welfare, this committee and other social organizations and the business that they handle under the Ministry of the Interior were transferred, and the committee was renamed the National Pension Supervisory Committee, the Ministry of Health and Welfare.
2013.7.23	Chairperson Tseng, Chung-Ming of this committee took up his position.	New Chairperson Tseng, Chung-Ming of this committee assumed his position on July 23, 2013. **This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Insurance (Department of Finance) for an onsite examination and review of its compliance with the law, execution of the suggestions that had been made over the years by the Control Yuan and National Audit Office, and its investment decision making and execution. The examination yielded 13 audit findings and suggested items.
2013.11.15	Fiscal year 2013 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Insurance (Department of Finance) for an onsite examination and review of its compliance with the law, execution of the suggestions that had been made over the years by the Control Yuan and National Audit Office, and its investment decision making and execution. The examination yielded 13 audit findings and suggested items.
2014.2.17	The Ministry of Labor and its affiliated organizations were founded.	The Ministry of Labor and its affiliated organizations were officially founded on February 17, 2014. The business of investment and utilization of the National Pension Insurance Fund was transferred to be managed by the Bureau of Labor Funds, the Ministry of Labor. All other business specified in the National Pension Act continued to be managed by the Bureau of Labor Insurance, the Ministry of Labor.
2014.3.14	Fiscal year 2014 Keelung City onsite inspections of local government National Pension operations	On March 14, 2014, the committee conducted its fiscal year 2014 Keelung City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 28th of the same month and year in the 9th National Pension Supervisory Committee meeting for its review and discussion.
2014.4.18	Fiscal year 2014 Chiayi City onsite inspections of local government National Pension operations	On April 18, 2014, the committee conducted and completed its fiscal year 2014 Chiayi City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 29th of the same month and year in the 10th National Pension Supervisory Committee meeting for its review and discussion.
2014.5.21	Fiscal year 2014 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2014.6.13	Fiscal year 2014 Hualien County onsite inspections of local government National Pension operations	On June 13, 2014, the committee conducted and completed its fiscal year 2014 Hualien County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 27th of the same month and year in the 12th National Pension Supervisory Committee meeting for its review and discussion.

日 期	重要事件或會議	紀要
103.7.11	103年度國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至基金運用局，實地查核基金業務移撥、法規遵循、投資決策及執行情形，檢查結果計有9項查核發現及2項建議事項。
103.11.4	日本北海道北星學園大學中川純教授至本會參訪	雙方交流重點如下： 1. 中川教授提問事項，包含國民年金保險與勞工保險間有關無工作能力鑑定標準之差異等6項。 2. 本會提問事項，包含日本處理「年金木乃伊」之作法等4項。
104.3.13	104年度臺南市國民年金業務實地訪查	104年3月13日辦理104年度臺南市國民年金業務實地訪查完竣。實地訪查報告提報同年月27日第21次監理委員會議審議。
104.4.17	104年度南投縣國民年金業務實地訪查	104年4月17日辦理104年度南投縣國民年金業務實地訪查完竣。實地訪查報告提報同年5月29日第23次監理委員會議審議。
104.5.15	104年度國民年金業務檢查	本會邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
104.6.12	104年度宜蘭縣國民年金業務實地訪查	104年6月12日辦理104年度宜蘭縣國民年金業務實地訪查完竣。實地訪查報告提報同年月26日第24次監理委員會議審議。
104.7.17	104年度國民年金財務帳務實地檢查	本會邀請監理委員及相關機關（單位）至基金運用局，實地查核各投資項目風險控管、法規遵循、投資決策及執行情形，檢查結果計有12項查核發現及3項建議事項。
104.9.21	本會李主任委員玉春接篆視事	本會新任主任委員李玉春自104年9月21日到職接任。

Date	Important Event or Meeting	Summary
2014.7.11	Fiscal year 2014 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Funds for an onsite examination and review of the transfer of the fund's business, compliance with the law, and its investment decision making and execution. The examination yielded nine audit findings and two suggested items.
2014.11.4	Professor NAKAGAWA Jun of Hokusei Gakuen University, Hokkaidō, Japan, visited this committee.	Key points of the exchange: Professor NAKAGAWA Jun asked six questions, including the differences between the criteria used by National Pension Insurance and labor Insurance to determine disability. This committee asked the professor four questions, including how Japan handles the issue of annuity mummies.
2015.3.13	Fiscal year 2015 Tainan City onsite inspections of local government National Pension operations	On March 13, 2015, the committee conducted and completed its fiscal year 2015 Tainan City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 27th of the same month and year in the 21st National Pension Supervisory Committee meeting for its review and discussion.
2015.4.17	Fiscal year 2015 Nantou County onsite inspections of local government National Pension operations	On April 17, 2015, the committee conducted and completed its fiscal year 2015 Nantou County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on May 29th of the same year to the 23rd National Pension Supervisory Committee meeting for its review and discussion.
2015.5.15	Fiscal year 2015 inspection and evaluation of National Pension operations	This committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2015.6.12	Fiscal year 2015 Yilan County onsite inspections of local government National Pension operations	On June 12, 2015, the committee conducted and completed its fiscal year 2015 Yilan County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 26th of the same month and year in the 24th National Pension Supervisory Committee meeting for its review and discussion.
2015.7.17	Fiscal year 2015 National Pension financial accounting onsite examination	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Funds for an onsite examination and review of its risk control of its various investments, compliance with the law, and its investment decision making and execution. The examination yielded 12 audit findings and 3 suggested items.
2015.9.21	Chairperson Lee, Yue-Chune of this committee took up her position.	New Chairperson Lee, Yue-Chune of this committee assumed her position on September 21, 2015.



日 期	重要事件或會議	紀要
105.6.17	105年度新竹市國民年金業務實地訪查	105年6月17日辦理105年度新竹市國民年金業務實地訪查完竣。實地訪查報告提報同年7月29日第37次監理委員會議審議。
105.5.13	創新辦理「主題式」國民年金業務檢查	本會首次辦理「主題式」國民年金業務檢查，由本會事先調查監理委員意見，歸納後擇定「老年基本保證年金審查作業」項目，深入查核被保險人申請該項年金給付作業、溢領催繳及帳務註銷等辦理實況，邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
105.5.20	本會呂主任委員寶靜接篆視事	本會新任主任委員呂寶靜自105年5月20日到職接任。
105.7.19	105年度衛生福利專業獎章頒獎典禮	本會第2屆監理委員詹委員火生獲頒三等獎章。
105.7.25	105年度國民年金財務帳務檢查	本會邀請監理委員及相關機關（單位）至基金運用局，實地查核其稽核執行及風險控管實務運作、投資決策及風險管理、法規遵循，檢查結果計有12項查核發現及7項建議事項。
105.8.12	105年度嘉義縣國民年金業務實地訪查	105年8月12日辦理105年度嘉義縣國民年金業務實地訪查完竣。實地訪查報告提報同年月26日第38次監理委員會議審議。
105.9.9	105年度連江縣國民年金業務實地訪查	105年9月9日辦理105年度連江縣國民年金業務實地訪查完竣。實地訪查報告提報同年月30日第39次監理委員會議審議。
105.9.21	105年度衛生福利部政府出版品評獎活動頒獎典禮	本會104年編輯出版之「國民年金爭議審議案例彙編-《教你搞懂國民年金-50個小故事》」獲頒衛生福利部105年度政府出版品評獎圖書類佳作獎第3名。



Date	Important Event or Meeting	Summary
2016.6.17	Fiscal year 2016 Hsinchu City onsite inspections of local government National Pension operations	On June 17, 2016, the committee conducted and completed its fiscal year 2016 Hsinchu City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on July 29th of the same year to the 37th National Pension Supervisory Committee meeting for its review and discussion.
2016.5.13	Inaugurated the innovative “thematic” inspection and evaluation of National Pension operations	This committee conducted its first “thematic” inspection and evaluation of National Pension operations. The committee first surveyed supervisory committee members, compiled their responses, selected the items from “the evaluation operation for assessing old-age basic guaranteed pension”, and zeroed in on the process of how insured persons apply for this pension, collecting over-claimed benefit, and the writing off of accounts. The committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2016.5.20	Chairperson Lu, Pau-Ching of this committee took up the position.	New Chairperson Lu, Pau-Ching of this committee took up the position on May 20, 2016.
2016.7.19	Professional award ceremony for fiscal year 2016 at Ministry of Health and Welfare	Second-session supervisory committee member Chan, Hou-sheng was awarded a level-3 medal.
2016.7.25	Fiscal year 2016 inspection and evaluation of financial accounting at the National Pension	This committee invited supervisory committee members and organizations (units) concerned to the Bureau of Labor Funds for an onsite examination and review of its execution of auditing, risk control operation and practice, investment decision making and risk management, and compliance with the law. The examination yielded 12 audit findings and 7 suggested items.
2016.8.12	Fiscal year 2016 Chiayi County onsite inspections of local government National Pension operations	On August 12, 2016, the committee conducted and completed its fiscal year 2016 Chiayi County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 26th of the same month and year in the 38th National Pension Supervisory Committee meeting for its review and discussion.
2016.9.9	Fiscal year 2016 Lianjiang County onsite inspections of local government National Pension operations	On September 9, 2016, the committee conducted and completed its fiscal year 2016 Lianjiang County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on the 30th of the same month and year in the 39th National Pension Supervisory Committee meeting for its review and discussion.
2016.9.21	Award ceremony for government publications for fiscal year 2016 at the Ministry of Health and Welfare	In 2015 this committee compiled “A Compendium of National Pension Disputes--Let us help you understand National Pension with 50 anecdotes”, which won third place in honorable mentions in an assessment of government publications in fiscal year 2016 at the Ministry of Health and Welfare.

日 期	重要事件或會議	紀要
105.10.6	辦理國民年金監理委員自我利益揭露	依立法院審查104年度預算決議，請衛生福利部各單位及所屬機關(構)涉及全民利益決策之各類委員會，辦理委員自我利益揭露，並對外公開。復依105年10月6日修正之本會設置要點第3點規定，自第3屆監理委員之聘派，已請委員提報專職、兼職及顧問職等資訊，並對外公開於衛生福利部網站之「政府資訊公開專區」。
106.4.21	106年度桃園市國民年金業務實地訪查	106年4月21日辦理106年度桃園市國民年金業務實地訪查完竣。實地訪查報告提報同年5月26日第47次監理委員會議審議。
106.5.12	106年度國民年金業務檢查	本會事先調查監理委員意見，歸納後擇定「老年年金給付審查作業」項目，深入查核被保險人申請該項年金給付作業及帳務註銷等辦理實況，邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。
106.5.6 ~ 106.5.14	首度偕同訪察國民年金保險基金國外受託機構LGIM	國民年金保險基金自104年度起辦理國外投資委託經營業務，鑑於監理委員多次關心國外受託機構之投資管理情形，亦認為本會應發揮外部稽核功能，爰自106年度起首度派員偕同基金運用局赴英國倫敦訪察國民年金保險基金受託機構LGIM，實地瞭解該局辦理國外受託機構訪察業務之執行情形。
106.6.23	106年度金門縣國民年金業務實地訪查	106年6月23日辦理106年度金門縣國民年金業務實地訪查完竣。實地訪查報告提報同年7月28日第49次監理委員會議審議。
106.9.8	106年度彰化縣國民年金業務實地訪查	106年9月8日辦理106年度彰化縣國民年金業務實地訪查完竣。實地訪查報告提報同年9月29日第51次監理委員會議審議。

Date	Important Event or Meeting	Summary
2016.10.6	Disclosure of self-interest by National Pension supervisory committee members	A budgetary resolution that the Legislative Yuan adopted for fiscal year 2015 required that the Ministry of Health and Welfare, its subordinate organizations, and committees that are involved with decisions that affect the interests of the people should disclose their self-interests and make them public. Article 3 of the organic rules for founding this committee, as amended on October 6, 2016, specified that, beginning from third-session supervisory committee members, these members should declare their full-time work, part-time work, consulting work, and such information. Such information should also be made public on the website of the Ministry of Health and Welfare, under "Public government information zone".
2017.4.21	Fiscal year 2017 Taoyuan City onsite inspections of local government National Pension operations	On April 21, 2017, the committee conducted and completed its fiscal year 2017 Taoyuan City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on May 26th of the same year to the 47th National Pension Supervisory Committee meeting for its review and discussion.
2017.5.12	Fiscal year 2017 inspection and evaluation of National Pension operations	The committee first surveyed supervisory committee members, compiled their responses, selected the items from "the evaluation operation for assessing old-age basic guaranteed pension", and zeroed in on the process of how insured persons apply for this pension and the writing off of accounts. The committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting and requested the Bureau of Labor Insurance to actively carry them out.
2017.5.6 ~ 2017.5.14	First joint visit to LGIM in London, England, an institution entrusted for discretionary investment management overseas for the National Pension Insurance Fund.	The National Pension Insurance Fund started in fiscal year 2015 to entrust overseas institutions for investment management. Because supervisory committee members have asked several times about the management of entrusted institutions. The committee is of the opinion that this committee should perform external audits as well. Therefore, for the first time it sent staffers in fiscal year 2017 to join those of the Bureau of Labor Funds to go to London, England to visit LGIM, an institution entrusted for discretionary investment management overseas for the National Pension Insurance Fund, to familiarize themselves with how that overseas entrusted institution was carrying out its service to the fund.
2017.6.23	Fiscal year 2017 Kinmen County onsite inspections of local government National Pension operations	On June 23, 2017, the committee conducted and completed its fiscal year 2017 Kinmen County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on July 28th of the same year to the 49th National Pension Supervisory Committee meeting for its review and discussion.
2017.9.8	Fiscal year 2017 Changhua County onsite inspections of local government National Pension operations	On September 8, 2017, the committee conducted and completed its fiscal year 2017 Changhua County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on September 29th of the same year to the 51st National Pension Supervisory Committee meeting for its review and discussion.

日 期	重要事件或會議	紀要
106.11.14	國民年金之展望與挑戰研討會	本研討會由衛生福利部(社會保險司)委託社團法人臺灣老人學學會辦理，依序進行(1)各國整合式年金制度的比較與我國未來的可行發展、(2)分3組討論A.國民年金繳費問題與對策、B.國民年金財務趨勢與永續發展及C.國民年金與老年基本經濟保障等議題、(3)我國朝向整合式社會保險基礎年金發展的可行性：組織面、執行面與財務面之檢視、以及(4)我國實施稅收制基礎年金的可行性：組織面、執行面與財務面之檢視之研討。
106.12.5	106年度國民年金財務帳務檢查	本會邀請檢查委員及相關機關（單位）至勞動部勞動基金運用局實地查核，並首次採「主題式」檢查模式，經事先調查監理委員意見，擇定「國內投資帳務檢查」作為檢查主題，檢查結果計有5項查核發現及6項建議事項。
107.4.20	107年度苗栗縣國民年金業務實地訪查	107年4月20日辦理107年度苗栗縣國民年金業務實地訪查完竣。實地訪查報告提報同年5月25日第59次監理委員會議審議。
107.6.8	107年度澎湖縣國民年金業務實地訪查	107年6月8日辦理107年度澎湖縣國民年金業務實地訪查完竣。實地訪查報告提報同年7月31日第61次監理委員會議審議。
107.7.24	107年度國民年金財務帳務檢查	本會邀請檢查委員及相關機關（單位）至基金運用局實地查核「國外投資帳務」投資執行作業，除首次研訂標準化檢查程序暨檢核表，並採「會前會」及「實地檢查會議」之程序進行，檢查結果計有13項建議事項。

Date	Important Event or Meeting	Summary
2017.11.14	A seminar on the outlook and challenges for the National Pension	The Ministry of Health and Welfare (the Department of Social Insurance) commissioned Taiwan Association of Gerontology to host this seminar, which covered the following topics in turn: A comparison of integrated pension systems in different countries and the feasibility of adopting such a system in Taiwan, The seminar was broken out to three subgroup discussions. A. The issues of premiums for National Pension and strategies to tackle them, B. financial trends in and the sustainable development of National Pension, C. topics such as National Pension and the protection of basic economic security in old age, The feasibility of moving toward an integrated social insurance system in Taiwan in terms of organization, execution, and finance, and The feasibility for Taiwan to adopt a basic pension that is based on tax collections in terms of organization, execution, and finance.
2017.12.5	Fiscal year 2017 inspection and evaluation of financial accounting at the National Pension	This committee invited examination commissioners and organizations (units) concerned to the Bureau of Labor Funds, the Ministry of Labor for an onsite examination and review. This committee conducted its first “thematic” inspection and evaluation. The committee first surveyed supervisory committee members and selected “account examinations of domestic investments” as its theme for the examination. The examination yielded five audit findings and six suggested items.**On April 20, 2018, the committee conducted and completed its fiscal year 2018 Miaoli County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on May 25th of the same year to the 59th National Pension Supervisory Committee meeting for its review and discussion.
2018.4.20	Fiscal year 2018 Miaoli County onsite inspections of local government National Pension operations	On April 20, 2018, the committee conducted and completed its fiscal year 2018 Miaoli County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on May 25th of the same year to the 59th National Pension Supervisory Committee meeting for its review and discussion.
2018.6.8	Fiscal year 2018 Penghu County onsite inspections of local government National Pension operations	On June 8, 2018, the committee conducted and completed its fiscal year 2018 Penghu County onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on July 31st of the same year to the 61st National Pension Supervisory Committee meeting for its review and discussion.
2018.7.24	Fiscal year 2018 inspection and evaluation of financial accounting at the National Pension	This committee invited examination commissioners and organizations (units) concerned to the Bureau of Labor Funds for an onsite examination and review of its “investment accounts abroad” and the execution of investments. For the first time it researched and established a standardized examination process and a list of examinations, and it also adopted a two-step process of pre-meetings and onsite examination meetings. The examination yielded 13 suggested items.



日 期	重要事件或會議	紀要
107.8.10	107年度國民年金業務檢查	為確保實地檢查順遂，本年度首次召開「會前會」，由本會向檢查小組報告先期檢查概況、分組說明及實地檢查之查核重點。另歸納監理委員意見，擇定「國民年金保費10年補繳將屆因應作為」為檢查主題，輔以瞭解國保基金人事及行政管理費用之效益情形，深入查核相關因應作為之辦理實況，邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議審議後，請勞保局積極辦理。
107.8.17	107年度高雄市國民年金業務實地訪查	107年8月17日辦理107年度高雄市國民年金業務實地訪查完竣。實地訪查報告提報同年9月28日第63次監理委員會議審議。
107.9.8 ~ 107.9.19	偕同訪察國民年金保險基金受託機構盧米斯	本會派員偕同基金運用局赴美國波士頓訪察受託機構盧米斯賽勒斯資產管理公司，深入瞭解該局執行國外受託機構實地訪察情形，並提出3項訪察建議。
107.10.28 ~ 107.11.8	參與財團法人證券暨期貨市場發展基金會「2018資產管理ALPHA+培訓計畫」	本會獲財團法人證券暨期貨市場發展基金會「資產管理ALPHA+培訓計畫」提供1名全額補助參訓名額，經核定派員參加國內「金融商品投資模組」課程並赴美國紐約海外研習，實地參訪當地政府部門與金融機構。



Date	Important Event or Meeting	Summary
2018.8.10	Fiscal year 2018 inspection and evaluation of National Pension operations	<p>To ensure a smooth onsite examination, for the first time, a "pre-meeting" was convened for this fiscal year in which this committee reported to the examination team on the status of the advance examinations, explanation by subgroup, and key points about the onsite examination. Furthermore, the committee compiled the opinions of supervisory committee members and selected "actions needed now that the 10-year National Pension premium make-up deadlines are about to expire" as the theme of the examination. With the knowledge about the utility of personnel and administrative expenses, the team could go deep to check how those actions were actually carried out.</p> <p>The committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting for its review and discussion and requested the Bureau of Labor Insurance to actively carry them out.</p>
2018.8.17	Fiscal year 2018 Kaohsiung City onsite inspections of local government National Pension operations	On August 17, 2018, the committee conducted and completed its fiscal year 2018 Kaohsiung City onsite inspections of local government National Pension operations. The onsite visit report was submitted to and reported on September 28th of the same year to the 63rd National Pension Supervisory Committee meeting for its review and discussion.
2018.9.8 ~ 2018.9.19	Jointly visited and examined Loomis, Sayles & Company L.P., an entrusted institution of the National Pension Insurance Fund	This committee sent its staffers to join those of the Bureau of Labor Funds to Boston in the United States to visit Loomis, Sayles & Company L.P., an entrusted institution of the National Pension Insurance Fund, to get an in-depth understanding of how the Bureau of Labor Funds made onsite visits abroad. The committee made three suggestions after the visit.
2018.10.28 ~ 2018.11.8	Took part in the "2018 Asset Management ALPHA+ Training Plan" hosted by the Securities and Futures Institute.	The Securities and Futures Institute offered to this committee a free seat to the "2018 Asset Management ALPHA+ Training Plan". The committee sent a staffer to attend the domestic "investment in financial products module" course with a study abroad in New York, the United States to visit local governments and financial institutions.

# 10週年回顧照片集錦

10th Anniversary Review  
Photo Gallery

2002

2004





老年、身心障礙、遺屬、喪葬及生育都有保！

97年

101年

105年

99年

103年

107年

國民年金監理委員會會議

National Pension Supervisory Committee meetings

國民年金爭議審議委員會會議

National Pension Dispute Review Council meetings

國民年金風險控管推動小組會議

Meetings of the Risk Control Promotion Task Force of the National Supervisory Council

國民年金研討會

National Pension seminars

國民年金業務檢查

Inspection and evaluation of national pension operations

國民年金財務帳務檢查

Inspection and evaluation of national pension finance and accounts

地方政府國民年金業務實地訪查

Onsite Inspections of local government National Pension operations

國內外參訪活動

Domestic and international visits

組織學習活動

Organizing activities for learning



# 國民年金監理委員會會議

*National Pension Supervisory  
Committee meetings*



99年



100年



103年



104年



105年



106年





97年

## 國民年金爭議審議委員會

*National Pension Dispute Review  
Council meetings*



97年



102年



103年



107年



106年



# 國民年金風險控管 推動小組會議

*Meetings of the Risk Control Promotion Task  
Force of the National Supervisory Council*



101年



102年



102年



103年



103年



104年



107年



# 國民年金研討會

*National Pension seminars*



98年



99年



98年

99年



100年



100年



# 國民年金業務檢查

*Inspection and evaluation of  
national pension operations*



98年



100年



102年



105年



105年



107年



## 國民年金財務帳務檢查

*Inspection and evaluation of national pension  
finance and accountsfinance and accounts*



97年



99年



99年



102年



100年



105年



107年



# 地方政府國民年金業務 實地訪查

*Onsite Inspections of local government  
National Pension operations*



101年  
屏東縣



101年  
新北市



103年  
基隆市



104年  
宜蘭縣



104年  
南投縣







105年  
新竹市



105年  
嘉義縣



105年  
連江縣



106年  
桃園市



107年  
苗栗縣



107年  
高雄市



## 國內外參訪活動

*Domestic and international visits*



105年 勞動部



106年 運用局



107年 勞動部



106年 英國



107年 美國



107年 證期會

107年 美國





## 組織學習活動

Organizing activities for learning



98年



100年



99年



102年



107年



105年



107年



玖

附錄

Appendices

## 附錄

### 一、國民年金簡介

國民年金保險，是政府在97年10月1日開辦的社會保險制度，只要您年滿25歲、未滿65歲，在國內設有戶籍，且沒有參加公教保、軍保、勞保、農保的國民都是國保納保對象，而當發生老年、生育、身心障礙和死亡事故時，可以獲得「老年年金」、「身心障礙年金」、「遺屬年金」、「生育給付」及「喪葬給付」相關保障。此外，國民年金開辦前發放的敬老津貼及原住民敬老津貼，在國民年金開辦後也已經整併進來，改以國民年金老年基本保證年金及原住民給付的名義發放。

## 國保有保庇，好康多多，接下來，一一介紹吧!

### 國民年金好康1：多樣給付項目，保障範圍廣

國民年金保險提供生育給付、身心障礙年金給付、老年年金給付、喪葬給付及遺屬年金給付5大項保險給付，被保險人在保險有效期間發生保險事故，符合請領規定，都可以提出申請。

### 國民年金好康2：每繳一次保費，馬上現賺政府至少4成保費補助款

目前國民年金保險每月保費總額1,645元，納保民眾最多自繳6成保險費，其餘4成由政府負擔，計算下來，民眾自繳987元/月，政府補助658元/月，如果不繳保費，等於白白推掉至少4成的補助款，好可惜喔！

但是哪來的錢繳保費？放心！對於一時經濟困難的民眾，可以等經濟情況好轉時再補繳，只要不超過10年，都可以申請補繳，只是會加計少許利息，另外，對於家庭收入較低的民眾，也可以向戶籍所在地的縣（市）政府或鄉（鎮、市、區）公所提出申請提高政府補助保費額度。



## *Appendices*

### A. A brief introduction to the National Pension

The National Pension Insurance is a social insurance system that the government established on October 1, 2008. Those nationals who are at least 25 but less than 65 years old and who are not covered by Civil Servant and Teacher Insurance, Military Personnel Insurance, Labor Insurance, or Farmers Insurance are eligible for coverage. When old age, giving birth, becoming disabled, or death occurs, the National Pension program pays out old age pension, disability pension, survivor pension, fertility benefit, and funeral benefit. Two existing programs, Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People, were merged into the National Pension and replaced by old-age basic guaranteed pension or indigenous people benefit, respectively.

***National Pension offers protection with lots of goodies. Let's talk about them in turn.***

#### **National Pension goodie 1: Multiple benefit categories providing a wide range of protection.**

The National Pension provides five major types of payments: fertility benefit, disability pension, old age pension, funeral benefit, and survivor pension. An application for payment may be made when an insured event occurs while the insurance is in force and all requirements are met.

#### **National Pension goodie 2: Every time you make a premium payment, you earn a government premium subsidy of at least 40%.**

Presently, the monthly insurance premium for the National Pension is \$1,645, of which the insured person pays at most 60% and the government pays 40%. It comes to \$987 per month for the insured person and \$658 per month for the government. It will be a pity to waste the 40% subsidy if you don't pay a premium.

But where am I going to get the money to pay the premium? Don't worry. If you have difficulty paying the premium, you may wait till money is less tight to pay so long as your postponement isn't more than 10 years. You will incur a little interest. Furthermore, for those people with lower incomes, they may apply to the city, county, district, or township office of their household registration to raise the amount of government subsidy.

### 國民年金好康3：4年2個月回本，活到老領到老

以月投保金額1萬8,282元、保險費率9%試算，繳納3年保險費為3萬5,532元，65歲起領取老年年金給付，按B式計算，每月領713元，最慢領4年2個月即可完全回本；如果是領A式，每月領3,984元，則領9個月就回本。當年滿65歲後，可領的老年年金給付超過曾經繳過的保費，實在很划算！

### 國民年金好康4：政府永續經營，負最後支付責任

國民年金是社會保險，與商業保險公司以追求利潤為目的，保險費完全由個人全額負擔之性質並不相同，所繳的保費相對便宜，而且保險財務由政府負最後支付責任，政府永續經營，不用擔心年老的時候領不到錢。

### 國民年金好康5：全面的保障、照顧你一生

民眾在有工作的期間參加勞工保險，未工作期間加保國民年金保險，無論有就業、未就業，都有政府提供的社會保險保障。參加國民年金保險，政府提供至少40%的保費補助，也提供5大保險給付項目，好康多多，不要遲疑了，趕快繳費吧！



圖片說明：國民年金保險5大好康



**National Pension goodie 3:  
You get your money's worth in 4 years and 2 months and you get paid as long as you live.**

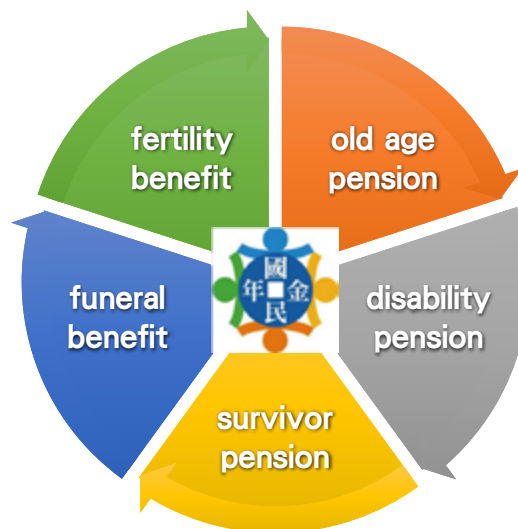
Assuming an insurance amount of \$18,282 and an insurance premium of 9%, the premium is \$35,532 every three years. Old age pension starts paying benefit at the age of 65. Assuming type B calculation, the monthly benefit is \$713. It takes at most 4 years and 2 months to get all your money back. Assuming type A calculation, the monthly benefit is \$3,984, and you get your money back in 9 months. It's not a bad deal to get more money back when you are over 65 than your own payments.

**National Pension goodie 4:  
The government operates it for good and is ultimately responsible for benefit payments.**

The National Pension is a social insurance that is different from commercial insurance, which seeks profit and whose premiums are borne by all the insured persons. As such, the premium for the National Pension is lower than that for commercial insurance. Furthermore, the government is ultimately responsible for the fiscal responsibility of the National Pension, and the government is operating the National Pension as a going concern. You don't need to worry that you won't be paid when you get old.

**National Pension goodie 5:  
It offers comprehensive protection all through your life.**

When a person is employed, he or she may join Labor Insurance; when a person is out of work, he or she may join the National Pension. Government-provided social insurance protection is always there whether you are employed or not. If you participate in the National Pension, you get a government premium subsidy of at least 40%. The program offers five major benefit payments. There are many goodies in the program, so don't hesitate. Pay your premium.



Caption: Five major goodies in the National Pension.

## 國民年金可以不繳嗎？

### 欠繳保險費超過10年，權益影響很大！

- ◎ 超過10年的欠費不能計入年資、不得補繳！簡單地說，每個月保險費的繳款期限+10年，就是補繳期限，如果逾期，依法不得補繳也不計入保險年資，將直接影響自己的權益喔！
- ◎ 身心障礙年金無基本保障4,872元
- ◎ 老年年金不得擇優領取A式(A式金額至少3,628元)

### 國保好康那麼多，照顧我們從出生到死亡，一定要按時繳交保險費喔！

#### 相關訊息網站

- ◎ 勞保局國民年金業務專區

<https://www.bli.gov.tw/0000031.html>

或洽諮詢電話：02-23961266 #6066

- ◎ 衛生福利部國民年金監理會

<https://dep.mohw.gov.tw/NPSC/mp-118.html>



***Can the premium for the National Pension be skipped?  
If your premiums are delinquent for more than 10 years, your  
benefits and rights will be greatly affected:***

- ◎ Premiums that are delinquent for more than 10 years cannot be counted toward your time in the program and they cannot be paid up. Simply put, the monthly premium payment deadline + 10 years is the absolute deadline of your premium payment. If payments are not paid up by then, then legally they cannot be paid up and payments will not count toward your time in the program, which directly impacts your rights!
- ◎ Disability pension basic protection \$4,872
- ◎ With the old age pension, you may not choose type A calculation, which pays at least \$3,628.

**The National Pension offers so many goodies and looks after us from birth to death. Be sure to pay your premium on time..**

**Related web sites:**

- ◎ Bureau of Labor Insurance, Ministry of Labor

<https://www.bli.gov.tw/0000031.html>

or call 02-23961266 #6066

- ◎ National Pension Supervisory Committee, Ministry of Health and Welfare

<https://dep.mohw.gov.tw/NPSC/mp-118.html>

## 二、107年重要監理數據簡表

- (一) 被保險人人數：開辦時（97年10月）計423萬7,256人，107年12月份計328萬6,664人，107年12月份繳費人數計138萬8,714人，未繳費人數計189萬7,950人。
- (二) 繳費率：97年10月至107年12月應收保險費3,239億元，已收保險費1,824億元，累計保險費收繳率56.32%；107年11月至12月被保險人繳費率最高5縣（市）為臺北市、新竹市、新北市、新竹縣及桃園市；最低5縣（市）為臺東縣、花蓮縣、南投縣、嘉義縣及屏東縣。
- (三) 給付核付：107年12月國民年金給付核付人數共計173萬9,581人（97年10月至107年12月累計給付核付總人數204萬9,514人），107年底各項給付金額總計789億8,294萬293元（97年10月至107年12月累計總金額共計5,896億5,838萬11元）。
- (四) 月投保金額及保險費率：104年1月1日起月投保金額由1萬7,280元調整為1萬8,282元，108年1月1日保險費率由8.5%調整為9%，每月應收保險費為1,645元，其中一般身分被保險人（自付60%）每月負擔保險費為987元（ $18,282 \times 9\% \times 60\%$ ）；政府（補助40%）負擔658元（ $18,282 \times 9\% \times 40\%$ ）。
- (五) 收支情形：107年度基金總收入約1,278億元，總支出約746億元，賸餘約532億元，悉數提存安全準備。其中，總收入含投融資業務收入、保險收入、其他業務收入及業務外收入等；總支出含投融資業務成本、保險給付、呆帳、其他業務成本及業務外費用等。
- (六) 委員出席率：截至107年底止，衛生福利部第4屆監理委員平均出席率（含代理人）為85.00%；第4屆審議委員平均出席率為89.33%。

## II . Important Supervisory Work Statistics

- A. Number of insured persons: 4,237,256 people were enrolled when the National Pension Insurance was launched in Oct. 2008. In Dec. 2018, the total number of participants was 3,286,664. In Dec. 2018, 1,388,714 people paid their insurance premiums and 1,897,950 people did not pay their insurance premiums.
- B. Premium payment rates: From Oct. 2008 to Dec. 2018, the collectible insurance premiums totaled NT\$323.9 billion and NT\$182.4 billion, 56.32%, was collected. Between Nov. and Dec. 2018, the five counties/cities with the highest premium payment rates were Taipei City, Hsinchu City, New Taipei City, Hsinchu County, and Taoyuan County; the five counties/cities with the lowest premium payment rates were Taitung County, Hualien County, Nantou County, Chiayi County and Pingtung County.
- C. Benefits paid: 1,739,581 people received National Pension Benefits in Dec. 2018 (an aggregate of 2,049,514 people received National Pension benefits between Oct. 2008 and Dec. 2018). As of the end of Dec. 2018, the various types of benefits paid amounted to NT\$78,985,940,293 (the benefits paid between Oct. 2008 and Dec. 2018 totaled NT\$589,658,380,011).
- D. The monthly insured amount and premium rates: Starting on Jan. 1, 2015, the monthly insured amount will be adjusted from NT\$17,280 to NT\$18,282 and the premium from 8.5% to 9% on Jan.1, 2018. The insurance premium to be collected for each insured person will be NT\$1,645. Each regular insured person is responsible for NT\$987 (60%) ( $\text{NT\$18,282} \times 9\% \times 60\%$ ) and the government contributes NT\$658 (40%) ( $\text{NT\$18,282} \times 9\% \times 40\%$ ).
- E. Income and expenditure: In Dec. 2018, the total revenue of the Fund was about NT\$127.8 billion and the total expenditure was about NT\$74.6 billion. The surplus around NT\$53.2 billion was deposited as the reserve. The total revenue included income from investment and financial operations, premiums received, and other operating income and non-operating income. The total expenditure included costs of investment and financial operations, insurance benefits paid, bad debts, and other operating costs and non-operating expenses.
- F. Council member attendance rates: As of the end of 2018, the average attendance rate of the members (including agents) of the Forth National Pension Supervisory Council of the Ministry of Health and Welfare was 85.00% and the average attendance rate of the members (including agents) of the Forth Dispute Review Council was 89.33%.

(七) 溢領追繳：

1. 截至107年底止，溢領人數共5萬6,853人（含國民年金各項給付2萬5,599人及敬老福利生活津貼與原住民敬老福利生活津貼3萬1,254人），已收回5萬6,398人（含國民年金各項給付2萬5,159人及敬老福利生活津貼與原住民敬老福利生活津貼3萬1,239人）。
2. 尚未收回376件（國民年金各項給付376人）。
3. 107年度因家屬遲報死亡除籍造成國民年金給付溢領件數，平均每 月計9件。

(八) 催繳欠費：107年度計催繳377萬餘人，催繳欠費金額計1,173億餘元，繳納人數計40萬餘人，占催繳人數比率為10.84%，繳納金額計29億餘元，占催繳金額比率為2.52%。

(九) 基金積存數額：截至107年底止，積存數額約為3,111億元，投入財務運用金額約3,104億元。

(十) 基金財源：截至107年底止，公（運）彩盈餘累積撥入1,665億元、奢侈稅累積撥入118億元（103年已停止撥入）、公務預算累積撥入1,333億元。

(十一) 資產配置：基金資產配置朝全球多元化布局及穩健經營，截至107年底止，實際權益證券配置52%（其中國內權益證券自行操作550.45億元、國內權益證券委託經營262.36億元、國外權益證券自行操作247.14億元、國外權益證券委託經營385.92億元、另類投資自行操作85.89億元及另類投資委託經營82.56億元）、國內債券12.27%、國外債券20.43%、銀行存款9.22%、政策性貸款6.08%。



G. Retrieval of over-claimed benefits:

1. As of the end of Dec. 2018, 56,853 people had over-claimed pension benefits (including 25,599 people over-claiming various National Pension benefits and 31,254 people over-claiming the Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People). The over-claimed amounts were retrieved from 56,398 people (including various over claimed National Pension benefits from 25,159 people and over-claimed Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People from 31,239 people).
2. 376 cases remained unsettled (including various National Pension benefits over-claimed by 376 people).
3. In 2018 the average monthly number of over-claim cases due to late filing of death and removal from household registration of insured persons was 9.

H. Urging payment of owed premiums: In 2018, over 3.77 million people were urged to pay their insurance premiums which totaled over NT\$117.3 billion. Subsequently, over 400,000 people, 10.84% of those urged to pay owed premiums, made payments which totaled over NT\$2.9 billion, accounting for 2.52% of the total amount owed.

I. Fund accumulation: As of the end of 2018, the Fund had accumulated to about NT\$211.1 billion and about NT\$310.4 billion was utilized in financial investment.

J. Sources of the fund: As of the end of 2018, NT\$166.5 billion had been appropriated into the Fund from Taiwan Lottery and Taiwan Sports Lottery, NT\$11.8 billion from the luxury tax revenue (stopped since 2014), and NT\$133.3 billion from government budgets.

K. Asset allocation: Asset allocation has become more diversified globally. As of the end of 2018, the National Pension Insurance Fund's actual asset allocation was as follows: 52% in equity securities (NT\$55.045 billion in domestic equity securities was self-managed, NT\$26.236 billion in domestic equity securities was under mandated management, NT\$24.714 billion in foreign equity securities was self-managed, NT\$38.592 billion in foreign equity securities was under mandated management, NT\$8.589 billion in other investments was self-managed, and NT\$8.256 billion in other investments was under mandated management), 12.27% in domestic bonds, 20.43% in foreign bonds, 9.22% in bank deposits, and 6.08% in policy-based loans.

(十二) 累積收益：自開辦至107年底止，累計收益數463.28億元。其中國內權益證券（自行操作）203.41億元、國內權益證券（委託經營）50.11億元、國內債務證券30.36億元、國外權益證券（自行操作）31.68億元、國外權益證券（委託經營）30.36億元、國外另類投資（自行操作）-2.61億元、國外另類投資（委託經營）1.77億元、國外債務證券（自行操作）68.87億元、國外債務證券（委託經營）-3.46億元、銀行存款45.78億元及政策性貸款6.35億元。107年收益率-2.28%；近3年（105年至107年）平均收益率3.05%。

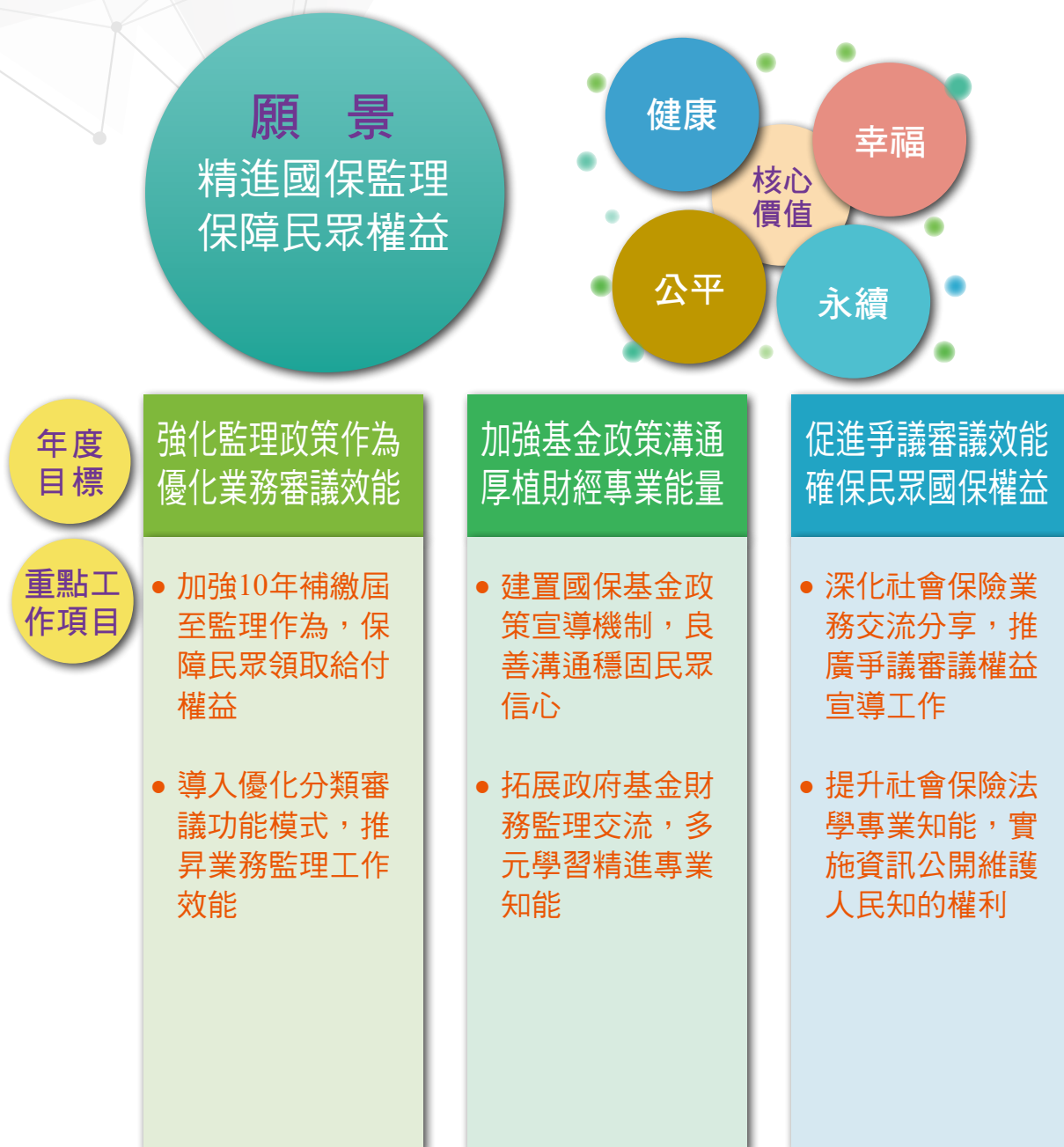
(十三) 爭議審議案件：截至107年底止，計受理6,029件，審定5,943件，其中撤銷168件、駁回3,164件、不受理2,174件、自行撤回437件。又民眾提起爭議審議經勞保局重新審查後已改准發給者計2,016件（占爭議案件33.92%）。



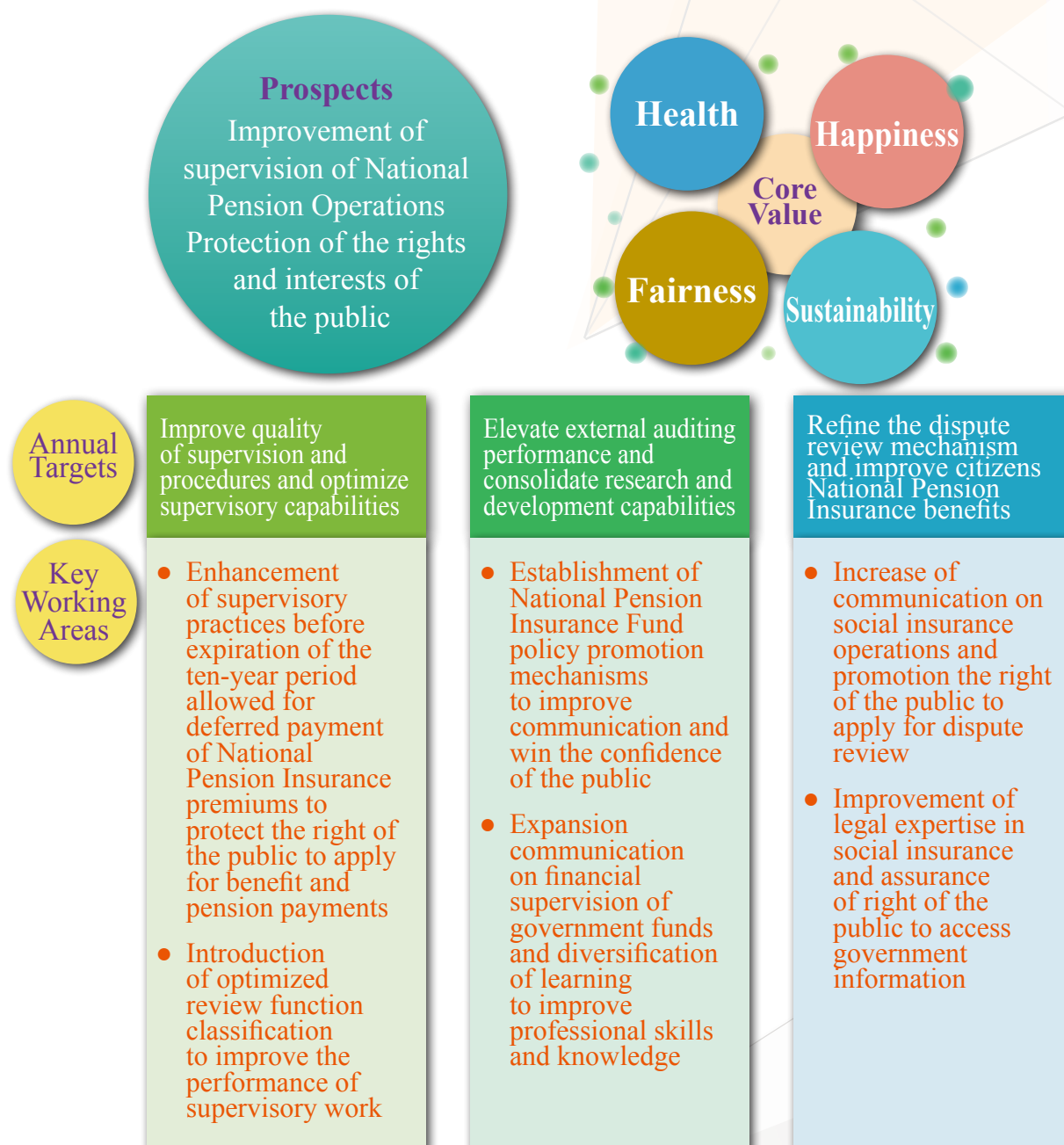
- L. Accumulated earnings: From the National Pension Insurance was launched to the end of 2018, the earnings totaled NT\$46.328 billion, in which earnings from domestic equity securities (self-managed) was NT\$20.341 billion, domestic equity securities (mandated management) was NT\$5.011 billion, domestic debt securities was NT\$3.036 billion, foreign equity securities (self-managed) was NT\$3.168 billion, foreign equity securities (mandated management) was NT\$3.036 billion other foreign investments (self-managed) was NT\$-261 million, other foreign investments (mandated management) was NT\$177 million, foreign debt securities (self-managed) was NT\$6.887 billion, foreign debt securities (mandated management) was NT\$-346 million, bank deposits was NT\$4.578 billion, and policy-based loans was NT\$635 million. Annualized rate of return in December 2018 was -2.28%. The average rate of return in the three years from 2016 to 2018 was 3.05%.
- M. Number of reviewed National Pension Disputes cases: As of the end of 2018, a total of 6,029 cases were reviewed and decisions were made for 5,943 cases, including 168 revoked, 3,164 overruled, 2,017 rejected, and 437 withdrawn by applicants. In the meantime, there were 2,016 disputes (accounting for 33.92% of the total dispute cases) filed for review but the Bureau of Labor Insurance made the decision to issue the benefits in question after reexamining the cases



### 三、107年度願景、核心價值、年度目標及重點工作



### III. NPSC Prospects, Core Value, Annual Targets and Key Working Areas in 2018





## 108年度願景、核心價值、年度目標及重點工作

**願景**  
精進國保監理  
保障民眾權益

**核心價值**  
健康 幸福  
公平 永續

### 年度目標

落實監理多元溝通 精進財務監理計畫 增進爭議審議制度信賴  
精進檢查品質標準 優化財經專業職能 回饋國保法規制度修正

### 重點工作項目

- 辦理國民年金監理及爭議審議研討會，因應未來挑戰汲取創新思維
- 創辦財務監理週報及季報，掌握財經重要事紀，落實金融資訊即時監理
- 編印國民年金爭議案例彙編，開放審定書網路全文檢索查詢
- 建立檢查標準化作業流程及建置會前會後機制，聚焦檢查重點
- 建置基金績效燈號評等及不定期專案稽核機制，強化投資績效管考及即時監理力度
- 發現爭議案件中隱藏之國保法規與制度問題，促進政策規劃與實務執行圓滿

## 四、本會107年重要行政成果彙整表

項目	等第
衛生福利部107年度公文檢核	優等
衛生福利部107年度專書閱讀推廣活動心得寫作	第3名

## NPSC Prospects, Core Value, Annual Targets and Key Working Areas in 2019



## IV . NPSC Important Administrative Achievements in 2018

Item	Result
Ministry of Health and Welfare 2018 official document examination	Outstanding Performance
Ministry of Health and Welfare 2018 Book Reading Promotion Report	3 <sup>rd</sup> place

## 五、本會107年工作紀事、會議及事件表

日 期	重要事件或會議	紀要
107.1.5	召開衛生福利部國民年金爭議審議委員會第54次會議	審議爭議案件自行撤回案6案、不受理案8案、駁回案15案及臨時討論提案1案。
107.1.26	召開衛生福利部國民年金監理委員會第55次會議	審議勞保局106年12月份國民年金業務報告及國民年金保險基金之收支、管理與運用情形及其積存數額等5案。
107.2.2	召開衛生福利部國民年金爭議審議委員會第55次會議	審議爭議案件自行撤回案7案、不受理案6案、駁回案15案、撤銷案2件、保留2案。
107.2.27	召開衛生福利部國民年金監理委員會第56次會議	審議本會106年度第4季工作報告、國民年金保險基金附屬單位106年度決算報告、108年度預算案及108年度國民年金年度計畫等11案。
107.3.9	召開衛生福利部國民年金爭議審議委員會第56次會議	審議爭議案件自行撤回案4案、不受理案4案、駁回案16案及臨時報告提案1案。
107.3.14	召開衛生福利部國民年金監理會風險控管推動小組第19次會議	本次會議計討論「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」及「國民年金保險基金國外委託經營帳戶年度績效檢討情形（高品質被動股票型及主權信用增值債券型）」等2案，相關議案併同本會議之建議意見，提第58次監理委員會會議審議。
107.3.30	召開衛生福利部國民年金監理委員會第57次會議	審議106年度國民年金業務總報告、國民年金保險費欠費轉銷呆帳清冊及國民年金保險基金106年下半年度內部自行查核報告等8案。
107.4.11	召開衛生福利部國民年金爭議審議委員會第57次會議	審議爭議案件自行撤回案4案、不受理案5案、駁回案15案、保留1案。

## V . Works Records, Meetings and Major Events in 2018

Date	Important Event or Meeting	Summary
2018.1.5	Convention of the 54 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	6 withdrawn by the applicants, 8 dispute review cases were rejected, 15 overruled, and 1 impromptu motion proposed.
2018.1.26	Convention of the 55 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Five cases were reviewed, including the National Pension Operations Report of the BLI and the income and expenditure, management, utilization and balance of the National Pension Insurance Fund for Dec. 2017.
2018.2.2	Convention of the 55 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	7 withdrawn by the applicants, 6 dispute review cases were rejected, 15 overruled, 2 revoked and 2 undecided.
2018.2.27	Convention of the 56 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eleven cases were reviewed, including the Work Report for Q4 2017, the 2017 final accounts of the affiliate units of the National Pension Insurance Fund, the 2019 Budget, and the 2019 National Pension Annual Plan.
2018.3.9	Convention of the 56 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	4 withdrawn by the applicants, 4 dispute review cases were rejected, 16 overruled, and 1 impromptu motion proposed.
2018.3.14	Convention of the 19 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Two cases were discussed during this meeting, including the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report”, “The Annual Performance and Review of the National Pension Insurance Fund Accounts Under Entrusted Management Abroad (high-quality stock type and sovereign credit appreciation bond type)”. The issues and the suggestions established in this meeting were to be reviewed during the 58 <sup>th</sup> Supervisory Committee Meeting.
2018.3.30	Convention of the 57 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the 2017 National Pension General Work Report, List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2017 and the Self-conducted National Pension Insurance Fund Internal Audit Report for the First Half of 2017.
2018.4.11	Convention of the 57 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	4 withdrawn by the applicants, 5 dispute review cases were rejected, 15 overruled, and 1 undecided.

日 期	重要事件或會議	紀要
107.4.20	107年度苗栗縣國民年金業務實地訪查	本會於107年4月20日由呂主任委員寶靜率監理委員至苗栗縣政府辦理國民年金業務實地訪查完竣，提出14項訪查建議事項，送第59次監理委員會議報告。
107.4.27	召開衛生福利部國民年金監理委員會議第58次會議	審議107年3月國民年金業務報告、國民年金保險基金之收支、運用情形及其積存數額案、國民年金保險基金資產配置執行情形與分析報告、國民年金保險基金國外委託經營帳戶年度績效檢討情形及本會106年度工作總報告等8案。
107.5.4	召開衛生福利部國民年金爭議審議委員會議第58次會議	審議爭議案件自行撤回案4案、不受理案26案、駁回案15案、甲乙案1案及保留案1案。
107.5.25	召開衛生福利部國民年金監理委員會議第59次會議	審議107年4月國民年金保險基金之收支、運用情形及其積存數額概況報告、本會107年度第1季工作報告、國民年金保險基金國內外投資委託經營107年第1季績效考核報告及106年度國民年金保險業務查核報告等10案。
107.6.1	召開衛生福利部國民年金爭議審議委員會議第59次會議	審議爭議案件自行撤回案8案、不受理案30案、駁回案8案及撤銷案1案。
107.6.7	召開衛生福利部國民年金監理會風險控管推動小組第20次會議	本次會議計討論「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「因應國民年金保險費十年補繳期將屆之策進作為」及「國民年金保險基金國內外委託經營實地查核及訪察業務」等3案，相關議案併同本會議之建議意見，提第60次監理委員會議審議。
107.6.8	107年度澎湖縣國民年金業務實地訪查	本會於107年6月23日由呂主任委員寶靜（石執行秘書美春代理）率監理委員至澎湖縣政府辦理國民年金業務實地訪查完竣，提出15項訪查建議事項，送第61次監理委員會議報告。



Date	Important Event or Meeting	Summary
2018.4.20	2018 onsite inspections of National Pension Operations in Miaoli City	On April 20, 2018, Chairperson Lu, Pao-Ching of the Committee led the Supervisory Council members to visit Miaoli County Government to conduct onsite inspections of National Pension operations and subsequently 14 corresponding suggestions were to be reported during the 59th Supervisory Council Meeting.
2018.4.27	Convention of the 58 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the National Pension Operation Report for March, 2018, the income and expenditure, management, utilization, and the National Pension Insurance Fund Asset Allocation Analysis Report, "Annual Performance Review of Overseas Mandated Parties of the National Pension Insurance Fund and Update on Subsequent Improvements" 2017 National Pension General Work Report.
2018.5.4	Convention of the 58 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	4 withdrawn by the applicants, 26 dispute review cases were rejected, 15 overruled, case of A & B and 1 undecided.
2018.5.25	Convention of the 59 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Ten cases were reviewed, including the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Apr. 2018, Work Report for Q1 2018, the Performance Evaluation Report on Discretionary Management of Domestic Investments for Q1 2018, and the 2017 National Pension Insurance Operations Inspection Report.
2018.6.1	Convention of the 59 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	8 withdrawn by the applicants, 30 dispute review cases were rejected, 8 overruled and 1 revoked.
2018.6.7	Convention of the 20 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Three cases were discussed during this meeting, including "Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report," "Actions Needed Now that the 10-year National Pension Premium Make-up Deadlines Are about to Expire" and "Onsite Audits of and Visits to Domestic and Overseas Entrusted Institutions of National Pension Insurance Fund". The issues and the suggestions established in this meeting were to be reviewed during the 60th Supervisory Committee Meetings.
2018.6.8	2018 onsite inspections of National Pension operations in Penghu County	On June 23, 2018, Executive Secretary Shih, Mei-Chun acted on behalf of Chairperson Lu, Pao-Ching of the Committee and led the Supervisory Council members to conduct onsite inspections of National Pension operations in Penghu County Government. Subsequently, 15 suggestions were established to be reported during the 61 <sup>st</sup> Supervisory Council Meeting.

日 期	重要事件或會議	紀要
107.6.29	召開衛生福利部國民年金監理委員會議第60次會議	審議107年5月國民年金業務報告、國民年金保險基金資產配置執行情形與分析報告、106年度國民年金財務帳務檢查報告查核發現事項最新辦理情形案等7案。
107.7.6	召開衛生福利部國民年金爭議審議委員會議第60次會議	審議爭議案件自行撤回案7案、不受理案25案、駁回案19案、撤銷案1案及保留案1案。
107.7.24	107年度國民年金財務帳務檢查	本年度首次邀集檢查委員及衛生福利部（社會保險司）先行召開「會前會」，再前往基金運用局辦理實地檢查竣事。依據檢查結果及委員建議，彙整107年度國民年金財務帳務檢查結果報告，提第63次監理委員會議審議。
107.7.31	召開衛生福利部國民年金監理委員會議第61次會議	審議107年6月國民年金業務報告、國民年金保險基金之收支、運用情形及其積存數額案、107年度澎湖縣國民年金業務實地訪查報告及國民年金法第18條之1限制遺屬年金自「提出申請且符合當月」起按月給付之規定，經宣告違憲案等7案。
107.8.3	召開衛生福利部國民年金爭議審議委員會議第61次會議	審議爭議案件不受理案17案、駁回案14案、撤銷案4件。另審議「國民年金法第18條之1部分規定，經司法院釋字第766號解釋宣告違憲」報告案。
107.8.10	107年度國民年金業務檢查	為確保實地檢查順遂，本年度首次召開「會前會」，由本會向檢查小組報告先期檢查概況、分組說明及實地檢查之查核重點。另歸納監理委員意見，擇定「國民年金保費10年補繳將屆因應作為」為檢查主題，輔以瞭解國保基金人事及行政管理費用之效益情形，深入查核相關因應作為之辦理實況，邀請監理委員及衛生福利部（社會保險司）等相關機關至勞保局進行業務檢查，由本會彙整建議事項並提監理委員會議報告後，請勞保局積極辦理。

Date	Important Event or Meeting	Summary
2018.6.29	Convention of the 60 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the National Pension Operations Report for May 2018, the National Pension Insurance Fund Asset Allocation Analysis Report , Update on Discoveries Made in the 2017 National Pension Financial Inspection Report.
2018.7.6	Convention of the 60 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	7 withdrawn by the applicants, 25 dispute review cases were rejected, 19 overruled, 1 revoked and 1 undecided.
2018.7.24	2018 National Pension operation inspections	For the first time in this fiscal year, this committee invited examination commissioners and Ministry of Health and Welfare (Department of Social Insurance) to convene a pre-meeting before going to the Bureau of Labor Funds, Ministry of Labor to execute and complete the onsite examinations. Based on examination findings and suggestions from the examination commissioners, we compiled "the 2018 National Pension Financial Audit Report" and submitted it to the 63rd Meeting of the National Pension Supervisory Committee for its review.
2018.7.31	Convention of the 61 <sup>st</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the National Pension Operation Report for June 2018, the income and expenditure, management, utilization, and balance of the National Pension Insurance Fund, the report for the 2018 fiscal year onsite examination of National Pension business at Penghu County, and the announcement on the unconstitutionality of Article 18.1 of the National Pension Act that limited the monthly payment to commence in the month when the application was submitted and had met requirements.
2018.8.3	Convention of the 61 <sup>st</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	17 dispute review cases were rejected, 14 overruled and 4 revoked. It also reviewed the case about "the Judicial Yuan pronounced part of Article 18.1 of the National Pension Act unconstitutional".
2018.8.10	2018 National Pension operation inspections	To ensure a smooth onsite examination, for the first time, a "pre-meeting" was convened for this fiscal year in which this committee reported to the examination team on the status of the advance examinations, explanation by subgroup, and key points about the onsite examination. Furthermore, the committee compiled the opinions of supervisory committee members and selected "actions needed now that the 10-year National Pension premium make-up deadlines are about to expire" as the theme of the examination. With the knowledge about the utility of personnel and administrative expenses, the team could go deep to check how those actions were actually carried out. The committee invited supervisory committee members and the Ministry of Health and Welfare (the Department of Social Insurance) and such relevant organizations to the Bureau of Labor Insurance to examine its business operations. This committee compiled and summarized suggestions and reported them to the National Pension Supervisory Committee meeting for its review and discussion and requested the Bureau of Labor Insurance to actively carry them out.

日 期	重要事件或會議	紀要
107.8.17	107年度高雄市國民年金業務實地訪查	本會於107年8月17日由呂主任委員寶靜率監理委員至高雄市政府辦理國民年金業務實地訪查完竣，提出12項訪查建議事項，送第63次監理委員會議報告。
107.8.31	召開衛生福利部國民年金監理委員會議第62次會議	審議107年7月國民年金業務報告、國民年金保險基金收支、運用情形及其積存數額、國民年金保險基金國內外委託經營107年第2季績效考核報告及本會107年度第2季工作報告等9案。
107.9.5	召開衛生福利部國民年金監理會風險控管推動小組第21次會議	本次會議計討論「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」及「國民年金保險基金新興市場投資概況案」等2案，相關議案併同本會議之建議意見，提第63次監理委員會議審議。
107.9.7	召開衛生福利部國民年金爭議審議委員會議第62次會議	審議爭議案件自行撤回2案、不受理案12案、駁回案22案及撤銷案1案。另提案「本會議第3屆委員屆期，有關對於本委員會議運作之檢討與未來建議案」。
107.9.8-19	偕同訪察國民年金保險基金受託機構盧米斯	本會派員偕同基金運用局赴美國波士頓訪察受託機構盧米斯賽勒斯資產管理公司，深入瞭解該局執行國外受託機構實地訪察情形，並提出3項訪察建議。
107.9.28	召開衛生福利部國民年金監理委員會議第63次會議	審議107年8月國民年金業務報告、國民年金保險基金收支、運用情形及其積存數額、107年度高雄市國民年金業務實地訪查報告、國民年金保險基金107上半年度內部自行查核報告及國民年金保險基金新興市場投資概況案等10案。
107.10.5	召開衛生福利部國民年金爭議審議委員會議第63次會議	審議爭議案件自行撤回案2案、不受理案7案、駁回案12案、部分撤銷案1案。

Date	Important Event or Meeting	Summary
2018.8.17	2018 onsite inspections of National Pension operations in Taoyuan City	On August 17, 2018, Chairperson Lu, Pao-Ching of the Committee led the Supervisory Council members to visit Kaohsiung City Government to conduct onsite inspections of National Pension operations and subsequently 12 corresponding suggestions were to be reported during the 63 <sup>rd</sup> Supervisory Council Meeting.
2018.8.31	Convention of the 62 <sup>nd</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Nine cases were reviewed, including the National Pension Operations Report for July, 2018, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, the Performance Evaluation Report on Discretionary Management of Domestic Investments for Q2 2018, and the Q2 2018 National Pension Insurance Operations Inspection Report.
2018.9.5	Convention of the 21 <sup>st</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Two cases were discussed during this meeting, including the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report”, and “A Brief Discussion on the National Pension Insurance Fund’s Investments in Emerging Markets”. The issues and the suggestions established in this meeting were to be reviewed during the 63 <sup>rd</sup> Supervisory Committee Meeting.
2018.9.7	Convention of the 62 <sup>nd</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	2 withdrawn by the applicants, 12 dispute review cases were rejected, 22 overruled, and 1 revoked. Moved for a discussion on “A review of how this committee operated and suggestions for the future when the term of the third National Pension Dispute Review Council is up.”
2018.9.8 - 2018.9.19	Jointly visited and examined Loomis, Sayles & Company L.P., an entrusted institution of the National Pension Insurance Fund	This committee sent its staffers to join those of the Bureau of Labor Funds to Boston in the United States to visit Loomis, Sayles & Company L.P., an entrusted institution of the National Pension Insurance Fund, to get an in-depth understanding of how the Bureau of Labor Funds made onsite visits abroad. The committee made three suggestions after the visit.
2018.9.28	Convention of the 63 <sup>rd</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Ten cases were reviewed, including the National Pension Operations Report for Aug. 2018, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, Report on the 2018 Onsite Inspection of National Pension Operations in Kaohsiung City, and the Self-conducted National Pension Insurance Fund Internal Audit Report for the First Half of 2018, and “A Brief Discussion on the National Pension Insurance Fund’s Investments in Emerging Markets”.
2018.10.5	Convention of the 63 <sup>rd</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	2 withdrawn by the applicants, 7 dispute review cases were rejected, 12 overruled, and 1 partially revoked by the applicant.



日 期	重要事件或會議	紀要
107.10.28 - 107.11.8	參與財團法人證券暨期貨市場發展基金會「2018 資產管理ALPHA+ 培訓計畫」	本會獲財團法人證券暨期貨市場發展基金會「資產管理ALPHA+ 培訓計畫」提供1名全額補助參訓名額，經核定派員參加國內「金融商品投資模組」課程並赴美國紐約海外研習，實地參訪當地政府部門與金融機構。
107.10.29	召開衛生福利部國民年金監理委員會第64次會議	審議107年9月國民年金業務報告、國民年金保險基金收支、運用情形及其積存數額、108年度國民年金監理委員會預計時間表、107年度地方政府國民年金業務實地訪查共同性問題及處理情形案等8案。
107.10.31	107年度政府基金財務監理交流活動-參訪勞動部勞動保險司	本會參訪勞動部勞動保險司，針對該司組織架構、運作模式、人力配置、業務內容、財務帳務檢查作法、勞工保險監理會定位等議題，進行交流討論。
107.11.2	召開衛生福利部國民年金爭議審議委員會第64次會議	審議爭議案件自行撤回案1案、不受理案6案、駁回案14案及撤銷案1案。
107.11.6	召開衛生福利部國民年金監理會風險控管推動小組第22次會議	本次會議計討論「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「國民年金保險基金投資管理與人力配置之成本效益分析案」及「國民年金保險基金108年度資產配置暨投資運用計畫（草案）案」等3案，相關議案併同本會議之建議意見，提第65次監理委員會會議審議。
107.11.7	107年度政府基金財務監理交流活動-參訪勞動部勞動福祉退休司	本會參訪勞動部勞動福祉退休司，針對監理組織架構及運作模式、基金委託經營之監理機制、基金財務檢查作法、風險控管措施、未來政策與監理工作之展望等議題，進行交流討論。

Date	Important Event or Meeting	Summary
2018.10.28 - 2018.11.8	Took part in the “2018 Asset Management ALPHA+ Training Plan” hosted by the Securities and Futures Institute.	The Securities and Futures Institute offered to this committee a free seat to the “2018 Asset Management ALPHA+ Training Plan”. The committee sent a staffer to attend the domestic “investment in financial products module” course with a study abroad in New York, the United States to visit local governments and financial institutions.
2018.10.29	Convention of the 64 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the National Pension Operation Report for Sep. 2018, the income and expenditure, management, utilization, balance of the National Pension Insurance Fund, and NPSC meeting schedule for 2019, and “Common issues found in 2018 fiscal year onsite visits to local governments for National Pension business and how they were handled”.
2018.10.31	Get-together of 2018 fiscal year financial supervisory boards of government funds--visiting Bureau of Labor Insurance, Ministry of Labor	This committee visited Bureau of Labor Insurance, Ministry of Labor and discussed topics that encompassed its organizational structure, operating model, personnel allocation, business jurisdiction, methods of examining financial accounts, and the role of Labor Insurance Supervisory Committee.
2018.11.2	Convention of the 64 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	1 withdrawn by the applicants, 6 dispute review cases were rejected, 14 overruled and 1 revoked.
2018.11.6	Convention of the 22 <sup>nd</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Three cases were discussed during this meeting, including “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” “The Cost and Benefit Analyses for the Investment Management of National Pension Insurance Fund and Personnel Allocations” and “(Draft) Plan for 2019 Fiscal Year Asset Allocation and Investment Deployment for the National Pension Insurance Fund”. The issues and the suggestions established in this meeting were to be reviewed during the 65 <sup>th</sup> Supervisory Committee Meetings.
2018.11.7	Get-together of 2018 fiscal year financial supervisory boards of government funds--visiting the Department of Employment Welfare and Retirement, Ministry of Labor	This committee visited the Department of Employment Welfare and Retirement, Ministry of Labor and discussed topics that encompassed the organizational structure of its supervisory committee, operating model, the mechanisms for monitoring the funds entrusted to the management of outside institutions, methods of examining financial accounts of the fund, risk control measures, future policies, and outlook for supervisory work.

日 期	重要事件或會議	紀要
107.11.26	召開衛生福利部國民年金監理委員會第65次會議	審議107年10月國民年金業務報告、國民年金保險基金收支、運用情形及其積存數額、國民年金保險基金國內外委託經營107年第3季績效考核報告、勞保局106年度委託辦理「國民年金保險費率精算及財務評估報告」及國民年金保險基金108年度資產配置暨投資運用計畫等12案。
107.12.7	召開衛生福利部國民年金爭議審議委員會第65次會議	審議爭議案件自行撤回案6案、不受理案5案、駁回案9案及撤銷案3案、保留案1案。
107.12.12	107年度政府基金財務監理交流活動-拜會財團法人中華民國證券暨期貨市場發展基金會	為提升本會同仁財務監理業務知能，拓展監理經驗之深度及廣度，本會拜會財團法人中華民國證券暨期貨市場發展基金會李董事長啟賢，請該會持續支持，提供本會教育訓練資源。
107.12.19	107年度「公保納保、公保給付業務實務-兼論與國保之關係」專題演講	本次專題演講分由臺灣銀行公教保險部承保第一科郭科長玉琴講授「公保納保業務法規與實務-兼論與國保之關係」及劉中級專員英美講授「公保給付業務法規與實務-兼論與國保之關係」主題。
107.12.28	召開衛生福利部國民年金監理委員會第66次會議	審議本會108年度工作計畫、107年度國民年金保險基金稽核暨國外訪察受託機構報告、107年11月國民年金業務報告、108年度地方政府國民年金業務實地訪查實施計畫及國民年金保險基金收支、運用情形及其積存數額等7案。

Date	Important Event or Meeting	Summary
2018.11.26	Convention of the 65 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Twelve cases were reviewed, including the National Pension Operations Report for Oct. 2018, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, the Performance Evaluation Report on Discretionary Management of Domestic Investments for Q3 2018, “National Pension Insurance premium actuarial calculations and financial assessment report” commissioned by the Bureau of Labor Insurance in 2017 fiscal year, and National Pension Insurance fund 2019 fiscal year asset allocation and investment deployment plan.
2018.12.7	Convention of the 65 <sup>th</sup> Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	6 withdrawn by the applicants, 5 dispute review cases were rejected, 9 overruled, 3 revoked and 1 undecided.
2018.12.12	Get-together of 2018 fiscal year financial supervisory boards of government funds--visiting the Securities & Futures Institute	To help our colleagues improve their knowledge in financial supervision and broaden and deepen their financial supervisory experience, this committee visited Chairman Chi-Hsien Lee of Securities & Futures Institute to seek the on-going support of the Institute and provide this committee with training resources.
2018.12.19	This committee hosted lectures on “The participation and benefit payout of Public Servants and Teachers Insurance and a discussion on its relationship with National Pension”	Guo, Yu-qin, manager of Department I of Underwriting of Bank of Taiwan spoke about “The participation of Public Servants and Teachers Insurance and a discussion on its relationship with National Pension” and Liu, Ying-mei, an associate director at Bank of Taiwan, spoke about “The laws and regulations about benefit payout of Public Servants and Teachers Insurance and a discussion on its relationship with National Pension”.
2018.12.28	Convention of the 66 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the Committee’s 2019 Work Plan, 2018 National Pension Insurance Fund Audit Report and visiting entrusted institutions abroad, execution plan for 2019 fiscal year onsite visits to local governments for National Pension business, and the income and expenditure, management and utilization, and balance of the National Pension Insurance Fund in Nov. 2019.

## 六、歷任部長、主任委員及執行秘書簡介

### (一) 部長 Minister

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部部长 Minister, Ministry of the Interior <b>廖了以</b> Liao, Liou-Yi	97年5月20日 May 20, 2008
	內政部部长 Minister, Ministry of the Interior <b>江宜樺</b> Jiang, Yi-Huah	98年9月10日 Sep. 10, 2009
	內政部部长 Minister, Ministry of the Interior <b>李鴻源</b> Lee, Hong-Yuan	101年2月6日 Feb. 6, 2012
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>邱文達</b> Chiu, Wen-Ta	102年7月23日 Jul. 23, 2013
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>蔣丙煌</b> Chiang, Been-Huang	103年10月22日 Oct. 22, 2014
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>林奏延</b> Lin, Tzou-Yien	105年5月20日 May 20, 2016
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>陳時中</b> Chen, Shih-Chung	106年2月8日 Feb 8, 2017



## VI. Ministers, Chairpersons and Executive Secretaries Over the Years

### (二) 主任委員 Chairperson

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>賴峰偉</b> Lai, Feng-Wei	97年10月1日 Oct. 1, 2008
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>林中森</b> Lin, Chung-Shen	98年3月9日 Mar. 9, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>簡太郎</b> Chien, Tai-Lang	98年9月10日 Sep. 10, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>蕭家淇</b> Hsiao, Chia-Chi	102年2月18日 Feb. 18, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>曾中明</b> Tseng, Chung-Ming	102年7月23日 Jul. 23, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>李玉春</b> Lee, Yue-Chune	104年9月21日 Sep. 21, 2015
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>呂寶靜</b> Lu, Pau-Ching	105年5月20日 May 20, 2016
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>蘇麗瓊</b> Su, Li-Chiung	108年1月14日 Jan. 14, 2019

(三) 執行秘書 Executive Secretary

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of the Interior <b>蕭玉煌</b> Hsiao, Yu-Huang	97年10月1日 Oct. 1, 2008
	內政部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of the Interior <b>溫源興</b> Wen, Yuan-Hsin	98年9月17日 Sep. 17, 2009
	衛生福利部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of Health and Welfare <b>郭盈森</b> Kuo, Ying-Shen	102年7月23日 Jul. 23, 2013
	衛生福利部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of Health and Welfare <b>石美春</b> Shih, Mei-Chun	107年1月24日 Jan. 24, 2018

# 對本年報意見表達

Express your opinion on this annual report

## 讀者意見表

---

一、請問您從何處取得本年報？

☐親友推薦 ☐圖書館 ☐書店 ☐公務機關\_\_\_\_\_

☐其他\_\_\_\_\_

二、您閱讀本年報的原因是？

☐被封面吸引 ☐喜歡某些文章 ☐生活或工作所需

☐其他\_\_\_\_\_

三、本年報有助於您更加瞭解國民年金嗎？

☐沒有 ☐尚可 ☐有

☐其他\_\_\_\_\_

四、喜歡本年報的單元是：

☐成立宗旨及法定任務 ☐組織、成員及職掌

☐重要會議及業務 ☐基金財務運用及概況

☐實際業務推動及成果 ☐未來展望及策進作為

☐國民年金透視鏡 ☐焦點話題

五、您對本年報之滿意度：

☐滿意 ☐普通 ☐不滿意：（請填列原因）\_\_\_\_\_

六、其他建議：\_\_\_\_\_

七、您的基本資料：

姓名：\_\_\_\_\_ 電話/E-mail：\_\_\_\_\_

年齡：☐20歲以下☐21-40歲☐41-60歲☐61歲以上

學歷：☐國中以下☐高中職☐大學（專）☐碩士☐博士

職業：☐公務員☐軍人☐教職☐產業界☐其他\_\_\_\_\_

※本刊依個人資料保護法及相關法令規定，所蒐集之個人資料僅做聯繫及相關合理應用。

◎意見表回復傳真：（02）3343-7135 洽詢電話：（02）3343-7138

地址：10066臺北市中正區南海路1號5樓之1

## Reader Opinion Form

1. Where did you get this annual report?  
☐ Recommendation from friends and relatives   ☐ Library  
☐ Bookstore   ☐ Government agency \_\_\_\_\_   ☐ Others \_\_\_\_\_
2. Why did you decide to read this annual report?  
☐ I was attracted by the cover.   ☐ I liked some of the articles  
☐ I needed to read it for personal reasons or work.   ☐ Others \_\_\_\_\_
3. Does this annual report help you understand the National Pension more?  
☐ No   ☐ Sort of   ☐ Yes   ☐ Others \_\_\_\_\_
4. Which section of this annual report do you like?  
☐ The Goal and Statutory Missions  
☐ Organization Structure, Members and Functions  
☐ Major Conventions and Operations   ☐ Fund Utilization and Overview  
☐ Operations and Performance  
☐ Future Prospects and Improvement Measures  
☐ Introduction to the National Pension   ☐ Focus Topics
5. What is your level of dissatisfaction with this annual report?  
☐ I am satisfied.   ☐ It is OK.   ☐ I am not satisfied: (Reasons) \_\_\_\_\_
6. Suggestions:  
\_\_\_\_\_  
\_\_\_\_\_

7. Your basic personal information  
Name: \_\_\_\_\_ Tel./E-mail: \_\_\_\_\_  
Age: ☐ Under 20   ☐ 21-40   ☐ 41-60   ☐ over 61  
Education: ☐ Junior high school or lower  
                  ☐ Senior high school or vocational high school  
                  ☐ University (3-year college)   ☐ Master's   ☐ PhD  
Occupation: ☐ Civil servant   ☐ Military   ☐ Teacher   ☐ Industrial sector  
                  ☐ Others \_\_\_\_\_

● According to the Personal Information Protection Act and related regulations, the personal information collected shall be used for contact and reasonable applications only.

● Please fax this Reader Opinion Form to (02)3343-7135.

Contact number: (02)3343-7138

Address: 5F-1., No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 10066



## 國民年金保險諮詢電話一覽表

中央政府機關		
機關名稱	地址	電話
衛生福利部	11558臺北市南港區忠孝東路6段488號	02-85906666
國民年金監理會	10066臺北市中正區南海路1號5樓之1	02-33437138
原住民族委員會	24220新北市新莊區中平路439號北棟14F	02-89953456
勞保局國民年金組	10056臺北市中正區濟南路2段42號	02-23961266分機6066
各縣市政府辦理「所得未達一定標準」諮詢專線		
宜蘭縣	26060 宜蘭縣宜蘭市南津里13鄰縣政北路1號	03-9328822分機368、356、359、361
基隆市	20201 基隆市中正區義一路1號	02-24240871
臺北市	11008 臺北市信義區市府路1號	1999分機1609、1610、1612
新北市	22001 新北市板橋區中山路1段161號	02-29603456分機5639、5640、5689、3899
桃園市	33001 桃園市桃園區縣府路1號	03-3322101分機6403
新竹縣	30210 新竹縣竹北市光明六路10號	03-5518101分機3177
新竹市	30051 新竹市中正路120號	03-5352386分機202
苗栗縣	36001 苗栗市縣府路100號	037-559973
臺中市	40701 臺中市西屯區臺灣大道3段99號	04-22289111分機37218、37221、37236、37237
彰化縣	50001 彰化縣彰化市中山路2段416號	04-7532243
南投縣	54001 南投市中興路660號	049-2238983
雲林縣	64001 雲林縣斗六市雲林路2段515號	05-5522630
嘉義縣	61249 嘉義縣太保市祥和一路東段1號	05-3625342
嘉義市	60006 嘉義市東區中山路199號	05-2254321
臺南市	70801 臺南市安平區永華路2段6號	06-2984977、06-2981854
高雄市	80203 高雄市苓雅區四維三路2號	07-3308580（四維中心）
屏東縣	90001 屏東縣屏東市自由路527號	08-7320415分機5373、08-7325598
花蓮縣	97001 花蓮市府前路17號	03-8230840
臺東縣	95001 臺東市中山路276號	089-350731分機233
連江縣	20941 連江縣南竿鄉介壽村76號	0836-25022分機308
金門縣	89345 金門縣金城鎮民生路60號	082-330192
澎湖縣	88043 澎湖縣馬公市治平路32號	06-9274400分機307、06-9264322

### National Pension Insurance Information Service Phone Numbers

Center Government Organization		
Organization	Address	Telephone
Ministry of Health and Welfare	No.488, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 11558	02-85906666
National Pension Supervisory Committee	5F-1., No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 10066	02-33437138
Council of Indigenous Peoples	14F., North Building, No.439, Zhongping Rd., Xinzhuang Dist., New Taipei City 24220	02-89953456
National Pension Division of the Bureau of Labor Insurance	No.42, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City 10056	02-23961266 Ext 6066
County/city government hotlines for clarification of “Income below a certain standard”		
Yilan County	No.1, Xianzheng N. Rd., Lin13,Nanjin Li,Yilan City, Yilan County 26060	03-9328822 Ext 368、356、359、361
Keelung City	No.1, Yi 1st Rd., Zhongzheng Dist., Keelung City 20201	02-24240871
Taipei City	No.1, Shifu Rd., Xinyi Dist., Taipei City 11008	1999 Ext 1609、1610、1612
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22001	02-29603456 Ext 5639、5640、5689、3899
Taoyuan City	No.1, Xianfu Rd., Taoyuan Dist., Taoyuan City 33001	03-3322101 Ext 6403
Hsinchu County	No.10, Guangming 6 <sup>th</sup> Rd., Zhubei City, Hsinchu County 30210	03-5518101 Ext 3177
Hsinchu City	No.120, Zhongzheng Rd., Hsinchu City 30051	03-5352386 Ext202
Miaoli County	No.100, Xianfu Rd., Miaoli City 36001	037-559973
Taichung City	No.99, Sec.3, Taiwan Blvd., Xitun Dist., Taichung City 40701	04-22289111 Ext37218、37221、37236、37237
Changhua County	No.146, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 50001	04-7532243
Nantou County	No.660, Zhongxing Rd., Nantou City 54001	049-2238983
Yunlin County	No.515, Sec. 2, Yunlin Rd., Douliu City, Yunlin County 64001	05-5522630
Chiayi County	No.1, Sec. E., Xianghe 1st Rd., Taibao City, Chiayi County 61249	05-3625342
Chiayi City	No.199, Zhongshan Rd., East Dist., Chiayi City 60006	05-2254321
Tainan City	No.6, Sec. 2, Yonghua Rd., Anping Dist., Tainan City 70801	06-2984977、06-2981854
Kaohsiung City	No.2, Siwei 3 <sup>rd</sup> Rd., Lingya Dist., Kaohsiung City 80203	07-3308580 ( Siwei Center )
Pingtung County	No.527, Ziyong Rd., Pingtung City, Pingtung County 90001	08-7320415 Ext5373 08-7325598
Hualien County	No.17, Fuqian Rd., Hualien City, 97001	03-8230840
Taitung County	No.276, Zhongshan Rd., Taitung City, 95001	089-350731 Ext 233
Lienchiang County	No.76, Jieshou Vil., Nangan Township, Lienchiang County 20941	0836-25022 Ext 308
Kinmen County	No.60, Minsheng Rd., Jincheng Township, Kinmen County 89345	082-330192
Penghu County	No.32, Zhiping Rd., Magong City, Penghu County 88043	06-9274400 Ext307、06-9264322

手札

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100

手札



20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100

手札

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100

101

102

103

104

105

106

107

108

109

110

111

112

113

114

115

116

117

118

119

120

121

122

123

124

125

126

127

128

129

130

131

132

133

134

135

136

137

138

139

140

141

142

143

144

145

146

147

148

149

150

151

152

153

154

155

156

157

158

159

160

161

162

163

164

165

166

167

168

169

170

171

172

173

174

175

176

177

178

179

180

181

182

183

184

185

186

187

188

189

190

191

192

193

194

195

196

197

198

199

200

201

202

203

204

205

206

207

208

209

210

211

212

213

214

215

216

217

218

219

220

221

222

223

224

225

226

227

228

229

230

231

232

233

234

235

236

237

238

239

240

241

242

243

244

245

246

247

248

249

250

251

252

253

254

255

256

257

258

259

260

261

262

263

264

265

266

267

268

269

270

271

272

273

274

275

276

277

278

279

280

281

282

283

284

285

286

287

288

289

290

291

292

293

294

295

296

297

298

299

300

301

302

303

304

305

306

307

308

309

310

311

312

313

314

315

316

317

318

319

320

321

322

323

324

325

326

327

328

329

330

331

332

333

334

335

336

337

338

339

340

341

342

343

344

345

346

347

348

349

350

351

352

353

354

355

356

357

358

359

360

361

362

363

364

365

366

367

368

369

370

371

372

373

374

375

376

377

378

379

380

381

382

383

384

385

386

387

388

389

390

391

392

393

394

395

396

397

398

399

400

401

402

403

404

405

406

407

408

409

410

411

412

413

414

415

416

417

418

419

420

421

422

423

424

425

426

427

428

429

430

431

432

433

434

435

436

437

438

439

440

441

442

443

444

445

446

447

448

449

450

451

452

453

454

455

456

457

458

459

460

461

462

463

464

465

466

467

468

469

470

471

472

473

474

475

476

477

478

479

480

481

482

483

484

485

486

487

488

489

490

491

492

493

494

495

496

497

498

499

500

501

502

503

504

505

506

507

508

509

510

511

512

513

514

515

516

517

518

519

520

521

522

523

524

525

526

527

528

529

530

531

532

533

534

535

536

537

538

539

540

541

542

543

544

545

546

547

548

549

550

551

552

553

554

555

556

557

558

559

560

561

562

563

564

565

566

567

568

569

570

571

572

573

574

575

576

577

578

579

580

581

582

583

584

585

586

587

588

589

590

591

592

593

594

595

596

597

598

599

600

601

602

603

604

605

606

607

608

609

610

611

612

613

614

615

616

617

618

619

620

621

622

623

624

625

626

627

628

629

630

631

632

633

634

635

636

637

638

639

640

641

642

643

644

645

646

647

648

649

650

651

652

653

654

655

656

657

658

659

660

661

662

663

664

665

666

667

668

669

670

671

672

673

674

675

676

677

678

679

680

681

682

683

684

685

686

687

688

689

690

691

692

693

694

695

696

697

698

699

700

701

702

703

704

705

706

707

708

709

710

711

712

713

714

715

716

717

718

719

720

721

722

723

724

725

726

727

728

729

730

731

732

733

734

735

736

737

738

739

740

741

742

743

744

745

746

747

748

749

750

751

752

753

754

755

756

757

758

759

760

761

762

763

764

765

766

767

768

769

770

771

772

773

774

775

776

777

778

779

780

781

782

783

784

785

786

787

788

789

790

791

792

793

794

795

796

797

798

799

800

801

802

803

804

805

806

807

808

809

810

811

812

813

814

815

816

817

818

819

820

821

822

823

824

825

826

827

828

829

830

831

832

833

834

835

836

837

838

839

840

841

842

843

844

845

846

847

848

849

850

851

852

853

854

855

856

857

858

859

860

861

862

863

864

865

866

867

868

869

870

871

872

873

874

875

876

877

878

879

880

881

882

883

884

885

886

887

888

889

890

891

892

893

894

895

896

897

898

899

900

901

902

903

904

905

906

907

908

909

910

911

912

913

914

915

916

917

918

919

920

921

922

923

924

925

926

927

928

929

930

931

932

933

934

935

936

937

938

939

940

941

942

943

944

945

946

947

948

949

950

951

952

953

954

955

956

957

958

959

960

961

962

963

964

965

966

967

968

969

970

971

972

973

974

975

976

977

978

979

980

981

982

983

984

985

986

987

988

989

990

991

992

993

994

995

996

997

998

999

1000

手札

Blank lined area for memorandum content.



手札

Blank lined area for memorandum content.

手札

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100

手札



20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100



國家圖書館出版品預行編目 (CIP) 資料

衛生福利部國民年金監理會年報 .

107 / 衛生福利部國民年金監理會編輯.- 初版 -  
臺北市：衛福部，民 108.07

232 面； 21×29.7 公分

ISBN 978-986-05-9770-7 (平裝)

1. 國民年金 2. 年金保險

548.933

108012561

衛生福利部

## 國民年金監理會 107年報

Ministry of Health and Welfare

2018 Annual Report, National Pension Supervisory Committee

發行單位 衛生福利部  
編輯單位 衛生福利部國民年金監理會  
總編輯 石美春  
副總編輯 邱碧珠  
編輯委員 徐碧雲  
編輯小組 謝佳蓁、楊宗儀、鍾佳燕、周采潔、林欣怡  
電話 (02)3343-7138  
地址 11558 臺北市南港區忠孝東路6段488號 (部址)  
10066 臺北市中正區南海路1號5樓之1 (會址)  
網址 <https://dep.mohw.gov.tw/NPSC/mp-118.html>  
美編設計 麥克馬林有限公司  
地址 24142 新北市三重區大同南路146巷59號  
電話 (02)8287-5310  
定價 新臺幣300元  
初版年月 中華民國108年7月

ISBN：978-986-05-9770-7 (平裝)

GPN：1010801205

### 著作權管理資訊：

衛生福利部保留對本書依法所享有之所有著作權利，欲重製、改作、編輯或公開口述本書全部或部分內容者，須先徵得著作財產權管理機關之同意或授權。請洽國民年金監理會，電話：(02)33437138。



衛生福利部  
國民年金監理會



衛生福利部

中華民國一〇八年七月 編印

ISBN 986059770-7



9 789860 597707 00300