衛生福利部

106
國民年金監理會 年報



ANNUAL REPORT 2017

National Pension Supervisory Committee
Ministry of Health and Welfare

106 衛生福利部 國民年金監理會 年報

2017Annual Report

National Pension Supervisory Committee

Ministry of Health and Welfare



衛生福利部

目錄

10 國民年金監理會介紹
An Overview of the National Pension Supervisory Committee

11 壹、成立宗旨及法定任務
The Goal and Statutory Missions

12 一、成立宗旨
Goal

14 二、法定任務
Statutory Missions

17 貳、組織、成員及職掌
Organization Structure, Members and Functions

18 一、組織架構
Organization Structure

22 二、組織成員
Organization Members

32 三、組織職掌
Organization Functions

CONTENTS

41 參、重要會議及業務
Major Conventions and Operations

42 一、召開國民年金監理委員會議
Convention of National Pension Supervisory Council Meetings

44 二、召開國民年金爭議審議委員會議
Convention of National Pension Dispute Review Council Meetings

46 三、辦理國民年金業務及財務帳務檢查
Inspection of National Pension Operations, Finances and Accounts

48 四、召開國民年金風險控管推動小組會議
Convention of National Pension Insurance Risk Management Promotion Task Force Meetings

50 五、辦理地方政府國民年金業務實地訪查
Onsite Inspections of Local Government National Pension Operations

52 六、訪察國外投資委託經營受託機構
Inspections of Institutions Entrusted for Discretionary Investment Management Overseas

55 肆、基金財務運用及概況
Fund Utilization and Overview

56 一、基金積存數額
Fund Accumulation

58 二、基金資產配置
Fund Asset Allocation

66 三、基金運用績效
Fund Utilization Performance

70 四、資產負債及損益
Balance Sheet and Income Statement

79 伍、實際業務推動及成果
Operations and Performance

80 一、業務監理
Operations Supervision

88 二、財務監理
Financial Supervision

98 三、爭議審議
Dispute Review

111 陸、未來展望及策進作為
Future Prospects and Improvement Measures

112 一、因應十年緩繳屆至，強化監理各項作為
Reinforcement of Supervisory Practices in Response to Upcoming Expiration of the Ten-year Deferred Payment Period

114 二、強化委託經營查核，提升稽核監督效能
Improvement of Auditing and Supervisory Performance to Enhance Inspections of Entrusted Management

114 三、厚實爭審法律專業，保障民眾救濟權益
Improvement of Legal Expertise in Dispute Review and Protection of Rights of the Public to Seek Remedies

116 四、配合年金改革規劃，確保國保永續發展
Planning in Line with National Pension Reforms to Assure Sustainable Development of the National Pension System

119 國民年金透視鏡
Introduction to the National Pension

120 國保當靠山，人生無負擔
A Life without Burden Thanks to the National Pension

CONTENTS

127 焦點話題
Focus Topics

128 話題一、國保10年補繳「108年1月31日」陸續到期
Topic 1. The 10 year deadline for National Pension payments will be arriving on January 31st , 2019

132 話題二、補繳保費好康報你知
Topic 2. Benefits of Make-up Payments

138 話題三、想補繳 可是繳不起怎麼辦？
Topic 3. What should I do if I can't afford make-up payments?

144 話題四、對國保保險費的計算有異議，該如何爭取個人權益呢？
Topic 4. How do I fight for my rights if I disagree with National Pension premium calculations?

152 附錄
Appendices

154 一、本會願景、核心價值、年度目標及重點工作
NPSC Prospects, Core Value, Annual Targets and Key Working Areas

158 二、重要監理數據簡表
Important Supervisory Work Statistics

164 三、本會重要行政成果彙整表
NPSC Important Administrative Achievements

164 四、歷年辦理委託研究案一覽表
Research Projects Outsourced over the Years

166 五、工作紀事、會議及事件表
Work Records, Meetings and Major Events

178 六、歷任部長、主任委員及執行秘書簡介
Ministers, Chairpersons and Executive Secretaries over the Years



序言　部長的期勉

國民年金自97年10月1日開辦迄今，邁入第10個年頭，將未能享有軍、公教、農、勞保等相關社會保險的25歲以上未滿65歲國民，於發生老年、身心障礙、死亡、生育等事故時，提供「老年年金」、「身心障礙年金」、「遺屬年金」年金給付保障，及「生育給付」、「喪葬給付」一次性給付保障，落實政府照顧全民理念，建構更臻完善的社會安全網，更開啟社會保險年金制度時代，透過按月領取年金，發給定期性、持續性給付，讓民眾老年生活得以保障。希望藉由風險分攤、所得重分配等功能，充分發揮社會互助之精神，確保民眾獲得基本經濟安全保障之目標。

我國65歲以上老年人口占總人口比率，在今（107）年3月已達到14.05%，正式邁入「高齡社會」，老年的基本經濟安全及提供弱勢者之保障，是政府刻不容緩之責任。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，賡續推動國民年金保險業務，並與勞動部勞工保險局及勞動基金運用局共同努力，提升被保險人繳費率及國民年金保險基金投資收益，及透過地方協力合作，提供民眾滿意、迅速及貼心的國民年金服務。

為因應我國人口結構快速老化的長壽風險及少子女化的趨勢，國民年金將配合國家年金改革委員會之共識意見，適時修正相關法規，切實發揮社會保險自助、互助的精神，以鞏固我國老年經濟安全保障體系，俾確保國民年金制度健全運作及永續發展。值此年報付梓之際，特誌序文共勉之。

衛生福利部　部長

陳時中

CONTENTS

Foreword: Words from the Minister

Nine years has gone by since the National Pension Insurance was launched on Oct. 1, 2008 to look after citizens over 25 and less than 65 years of age without social insurance such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance, etc. by issuing old age pensions, disability pensions and survivor pensions, as well as by Maternity benefits, funeral benefits, and etc. in one lump sum in times of old age, physical or mental disabilities, death and childbirths. The idea is to protect all Taiwanese citizens by building a perfected social security network and setting up a social insurance pension system. Pensions are to be collected monthly and benefits are issued regularly and continuously to assure citizens can be economically secure in old age. Through risk sharing and income reallocation, the function of mutual aid in society is exercised to the maximum to ensure protection of the fundamental economic security of the public.

The ratio of old people of 65 years of age and above to the total population in the country reached 14.05% in March this year (2018) and Taiwan has officially become an aging society. It is the responsibility of the government to safeguard the basic economic security of elderly people and the underprivileged. As the competent authority in the central government and the supervisory agency, the Ministry of Health and Welfare has continued to promote National Pension Insurance to bring the concept of looking after every citizen to realization. We have worked with the Bureau of Labor Insurance and the Bureau of Labor Funds of the Ministry of Labor to improve premium payment rates and income from investments made with the National Pensions Insurance Fund. At the same time, we have also cooperated with local governments to provide fast, considerate and satisfactory National Pension services.

In response to the tendencies of increasing life expectancy and decreasing birthrates, the National Pension Act will be amended at appropriate moments in line with the consensus reached by the members of the National Pension Reform Committee to assure self-aid and mutual aid under the coverage of social insurance can materialize and the system for protection of economic security of the public in old age can be solidified, so that sound operation and sustainable development of the National Pension System can be achieved.

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Minister, Ministry of Health and Welfare

Chen, Shih-Chung

CONTENTS



主任委員的話

「國民有年金、老來不擔心」國民年金的實施，建構我國完整的社會安全體系，開啟全民納保新紀元，保障了原先未能享有軍、公教、農、勞保等社會保險之國民，透過按月領取年金，發給定期性、持續性給付，保障其基本經濟安全。國民年金開辦將屆滿10年，歷經數次修法，使得國民年金制度之保障更臻完備，舉凡鼓勵生育政策，提高生育給付金額、遺屬年金給付得追溯補給、各項年金給付金額依消費者物價指數成長率調整發放等，皆獲得民眾肯定。

國民年金保險自開辦迄今，每月納保人數約330 萬餘人，截至106 年12月止，累計納保人數約951 萬餘人。各項給付受益人數每月約160萬餘人，完成審定爭議案件5,553件，全民有保障之目標已獲得具體成效。本部持續監督國民年金保險業務及審議保險爭議事項，藉由監理和爭議審議委員會議積極審議各項法定事項，辦理國民年金業務與財務帳務檢查、審議基金投資運用情形，及精進爭議審議機制，保障民眾救濟權益，以強化民眾對於國民年金制度之支持及信心。另國民年金保險10年補繳期限將屆，影響民眾權益甚鉅，本部、勞動部勞工保險局及地方政府共同研議因應對策，加速協助將逾10年未繳納保險費之被保險人儘快繳費，保障其給付權益。

國民年金制度運作及基金管理之良窳，攸關民眾老年基本經濟安全之保障，未來本會將賡續加強監理機制，以確保國民年金保險業務及財務健全運作，達成永續經營之目標，落實國民年金照顧民眾之政策美意！

衛生福利部國民年金監理會　主任委員

呂寶靜

CONTENTS

Words from the Chairperson

"With the National Pension system, citizens with have no worries in old age." The implementation of the National Pension System has made the social security system in the country complete and ushered national insurance into a new era. Citizens who did not use to have Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance are now covered. They are able to collect pensions on a monthly basis and benefits are issued regularly and continuously to protect their basic economic security. The National Pension Insurance will soon be ten years old. After the National Pension Act was amended several times, the National Pension system has become more comprehensive. The policy to encourage people to have children is incorporated and childbirth benefits are raised. Payment of survivor benefits is now retrospective. The amounts of various benefits are adjusted according to the increase of consumer price index. All these measures have been affirmed by the public.

Since the National Pension Insurance was launched, the number of insured persons has been over 3.3 million each month. As of the end of December 2017, the cumulative number of insured persons was more than 9.51 million. Each month, more than 1.6 million beneficiaries received different types of benefits. 5,553 dispute cases were reviewed. The endeavor to bring every citizen under protection already achieved concrete results. The Ministry of Health and Welfare has continued to supervise the National Pension Insurance operations and review of insurance disputes. The Supervisory Committee and the Dispute Review Council have made active efforts to review various statutory items, inspected National Pension operations and financial accounts, reviewed utilization of the National Pension Fund for investment and perfected the dispute review system to safeguard the rights of the public to apply for remedies in order to strengthen the people's support for and confidence in the National Pension System. As the 10-year deferred premium payment period is about to expire and the rights and interests of the public will be seriously affected, the MOHW, the Bureau of Labor Insurance of the Ministry of Labor and local governments are working together to come up with countermeasures to speed up the process of helping insured persons who have not paid insurance premiums for over ten years to pay the owed premiums as soon as possible in order to protect their right to claim corresponding benefits.

How the National Pension System operates and how the National Pension Insurance Fund is managed are closely related to protection of the basic economic security of people in old age. In the future, the NPSC will continue to improve the supervisory mechanism to assure the operations and finance of National Pension Insurance are under sound management in order to achieve the goal of sustainable management and the policy of looking after every citizen through the National Pension System is duly executed.

National Pension Supervisory Committee,
Ministry of Health and Welfare Chairperson

Lu, Pau-Ching

CONTENTS

國民年金監理會介紹

An Overview of the National Pension Supervisory Committee

CONTENTS

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
The Goal and Statutory Missions

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。



CONTENTS

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.

CONTENTS

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。

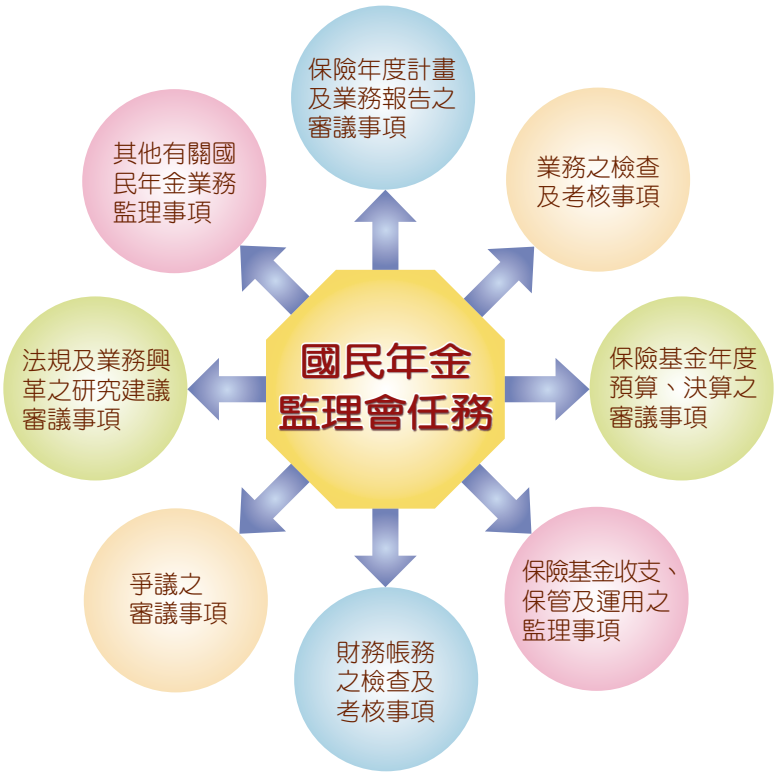
（五） 國民年金財務帳務之檢查及考核事項。

（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：



CONTENTS

II Statutory Missions

According to Article 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, 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:



CONTENTS







CONTENTS

貳

組織、成員及職掌

Organization Structure, Members and Functions

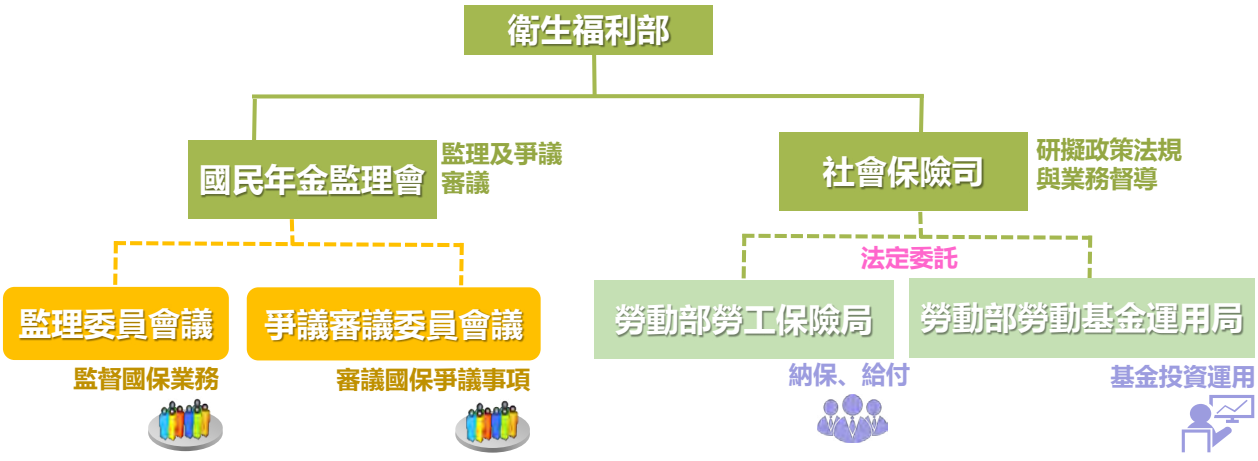
貳、組織、成員及職掌
Organization Structure, Members and Functions

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：

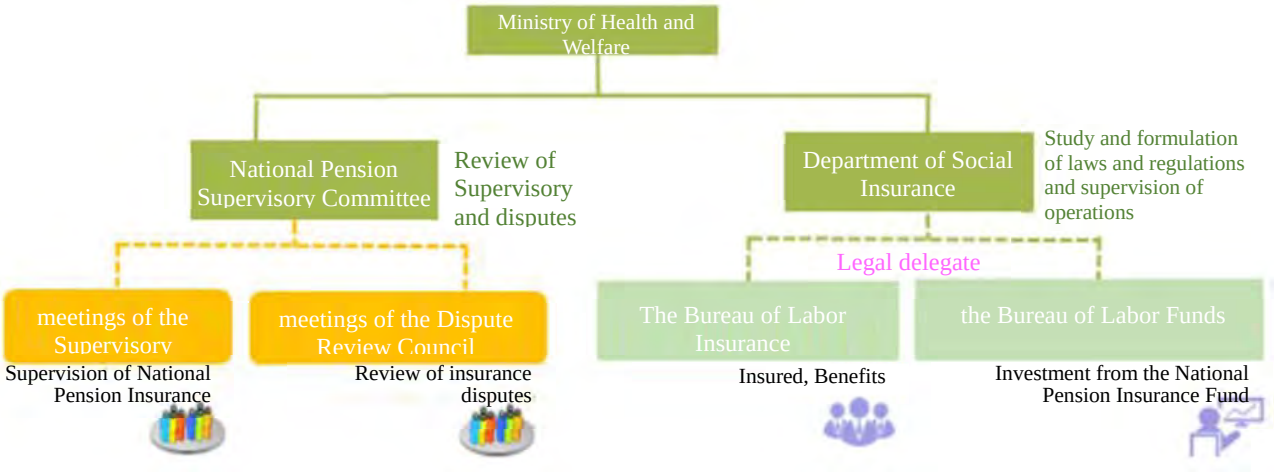


I Organization Structure

A. Administrative System

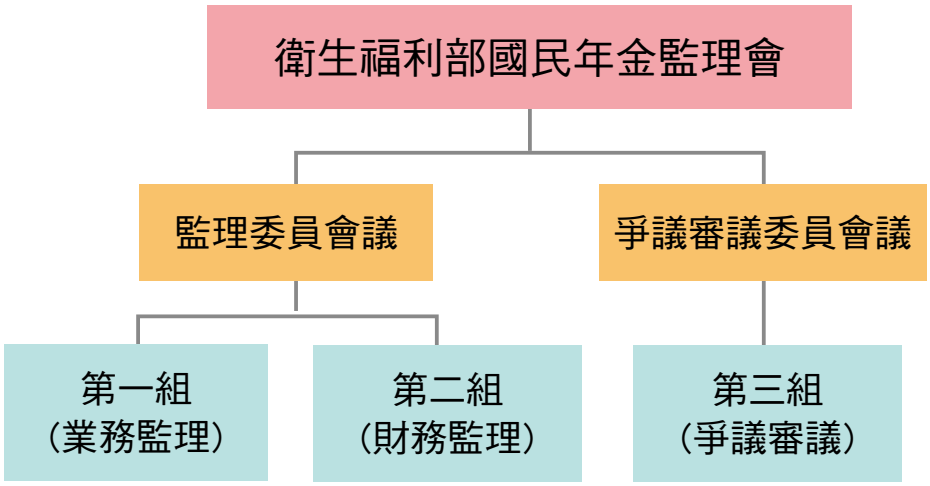
As set forth in Article 3 of the National Pension Act, the Ministry of Health and Welfare (Department of Social Insurance) is the central competent authority of National Pension. It is further specified in Article 4 of the same act and Article 3 of the Regulations for Management, Utilization and Supervision 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:



(二) 本會組織體系

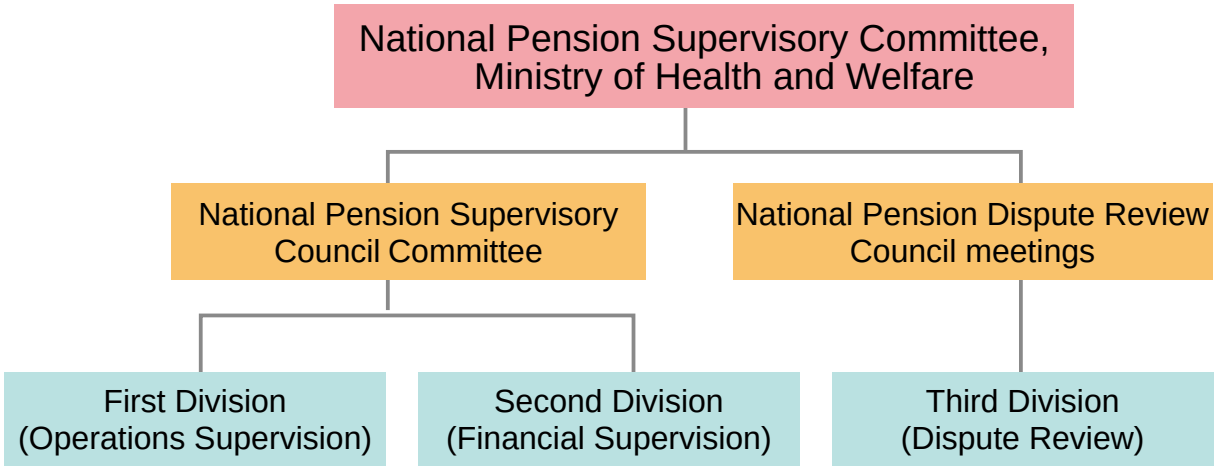
依據衛生福利部國民年金監理會設置要點第1點及第5點規定，本會設業務監理組、財務監理組及爭議審議組3組，辦理監理委員會議與爭議審議委員會議幕僚工作，以利監督國民年金保險業務暨審議保險爭議事項。





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.

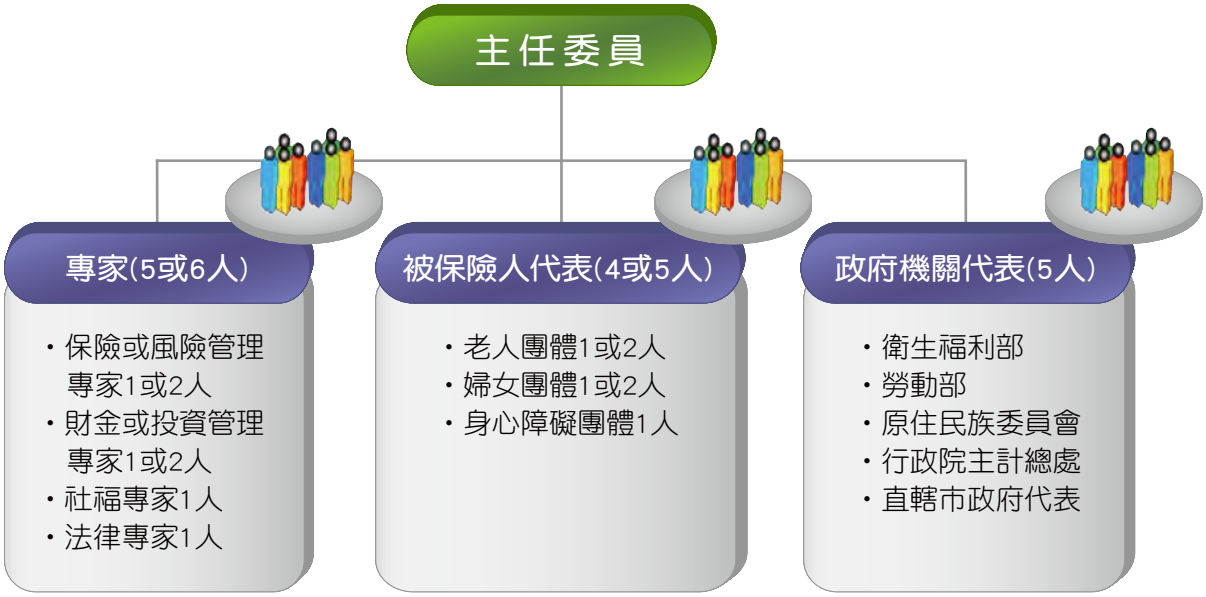




二、組織成員

(一) 監理委員

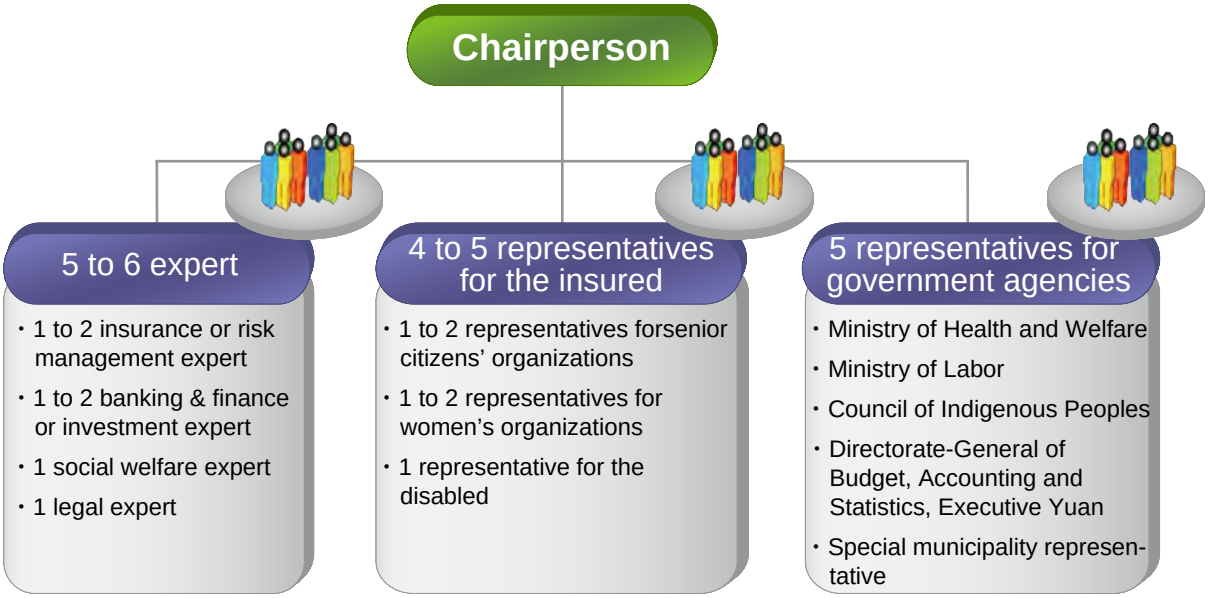
依據衛生福利部國民年金監理會設置要點第3點規定，本會置委員15至17人，其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：



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:



CONTENTS

第3屆監理委員共計聘派16人，聘期為2年，自105年10月1日至107年9月30日止。委員名單如下表：



呂寶靜
主任委員
衛生福利部政務次長
Lu, Pau-Ching
Chairperson
Deputy Minister, Ministry of Health and Welfare



林盈課
國立中興大學財務金融學系教授
財務金融專家
Lin, Anchor
Professor, Department of Finance, National Chung Hsing University
Banking & Finance expert



詹火生
弘光科技大學老人福利與事業學系講座教授
社會福利專家
Chan, Hou-Sheng
Chair Professor, Department of Senior Citizen Welfare and Business, Hungkuang University
Social welfare expert



鄭津津
國立中正大學法律學系教授兼副國際長/法學院副院長
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



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



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



郝充仁
淡江大學保險系副教授
保險專家
Hao, Chung-Jen
Associate Professor, Department of Insurance, Tamkang University
Insurance expert



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

CONTENTS

16 people were recruited or appointed to members of the Third Supervisory Council from Oct. 1st, 2016 to Sep. 30th, 2018. The names of the supervisors are listed below :



陳聖賢

國立政治大學財務管理學系校友講座教授
財務金融專家

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



鄧明斌

（106年7月16日起聘）
勞動部勞動保險司司長
勞動部代表

Deng,Ming-Bin
(appointed on July 16, 2017)
Director of the Department of Labor Insurance, Ministry of Labor
Representative for Ministry of Labor



王舒芸

婦女新知基金會副董事長
婦女團體代表

Wang, Shou-Yun
Vice Chairperson of the Awakening Foundation Representative for women' s organizations



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



楊憲忠

中華民國智障者家長總會常務監事
身心障礙團體代表

Yang, Hsien-Chung
Executive Supervisor, Parents' Association for Persons with Intellectual Disability, R.O.C.
Representative for the disabled groups



陳雅惠

（106年11月7日起聘）
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
(appointed on Nov.7, 2017)
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



謝琍琍

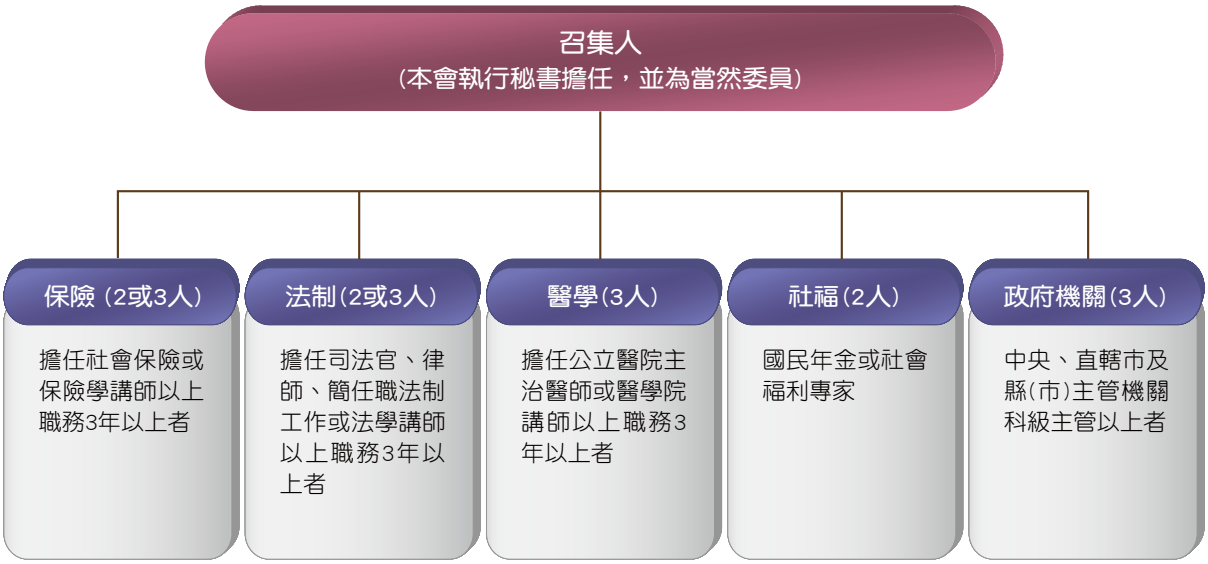
高雄市政府社會局副局長
直轄市政府代表

Hsieh, Li-Li
Deputy Director, Social Welfare Department, Kaohsiung City Government
Special municipality representative

CONTENTS

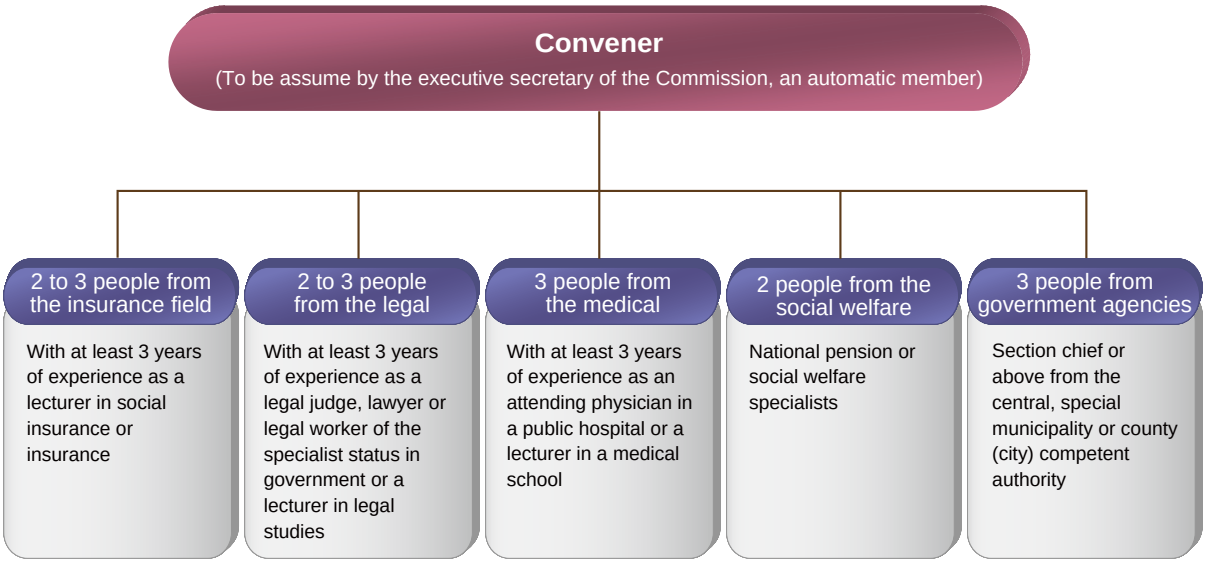
(二) 爭議審議委員

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.





第3屆審議委員共計聘派15人，聘期為2年，自105年10月1日起至107年9月30日止。委員名單如下表：



石美春

召集人
（107年1月24日起派兼）
衛生福利部國民年金監理會
執行秘書
Convener

Shih, Mei-Chun
(appointed on Jan.24, 2018)
Executive Secretary, National Pension Supervisory Committee, Ministry of Health and Welfare



柯木興

銘傳大學風險管理與保險學系前客座教授
社會保險或保險學講師

Ko, Mu-Shing
Former Visiting Professor, Department of Risk Management and Insurance, Ming Chuan University
Lecturer in social insurance or insurance



黃綠星

前最高行政法院庭長
司法官、律師、簡任職法制工作或法學講師

Huang, Lu-Shing
Former Division-Chief Judge of Supreme Administrative Court
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



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



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



張桐銳

國立中央大學法律與政府研究所教授兼所長
司法官、律師、簡任職法制工作或法學講師

Chang, Tung-Jui
Professor and Director, Graduate Institute of Law and Government, National Central University
Legal judge, lawyer, senior rank legal worker in government or lecturer in legal studies

CONTENTS

15 people were recruited or appointed to be the members of the Second Dispute Review Council from Oct. 1st , 2016 to Sep. 30th, 2018. The names of these members are listed below :



賴金鑫

國立臺灣大學醫學院名譽教授
主治醫師或講師

Lai, Jin-Shin
Emeritus Professor, Department of Physical Medicine and Rehabilitation National Taiwan University
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



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



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



林隆光

國立臺灣大學醫學院附設醫院眼科部兼任主治醫師
主治醫師或講師

Lin, Long-Kuang
Adjunct Attending Physician, Department of Ophthalmology, National Taiwan University Hospital
Attending physician or instructor



陳世璋

高雄市政府社會局主任秘書
直轄市主管機關代表

Chen, Shih-Chang
Chief Secretary, Bureau of Social Affairs, Kaohsiung City Government
Special municipality representative



羅紀琼

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



湯紹堂

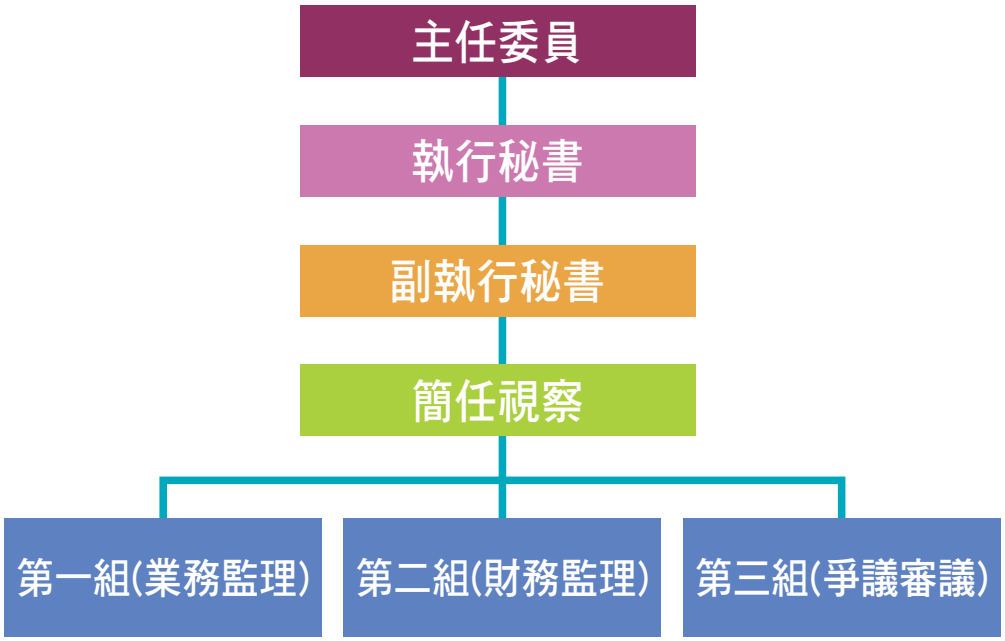
新竹縣政府秘書
縣（市）主管機關代表

Tang,Shao-Tang
Secretary,Hsinchu County Government
Local Government competent authority representative

CONTENTS

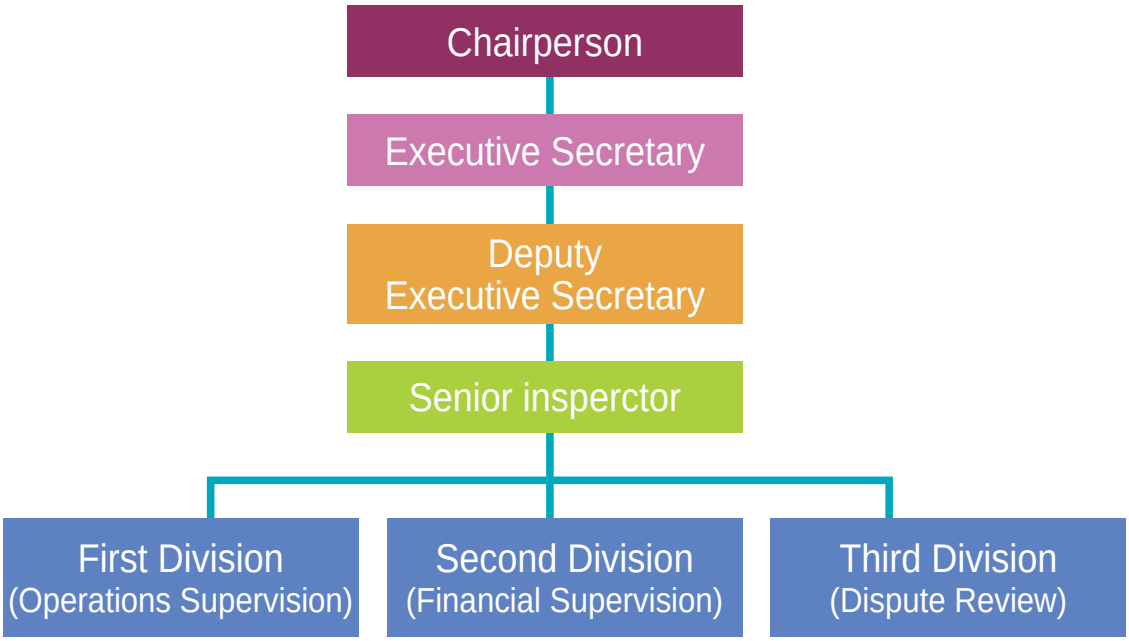
(三) 本會成員

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106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 2016, 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議，專司審議爭議事項，按月召開爭議審議委員會議，必要時得召開臨時會議。

2. 上開委員會議審議之案件，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議審定結果如有不服，得依法提起訴願及行政訴訟。

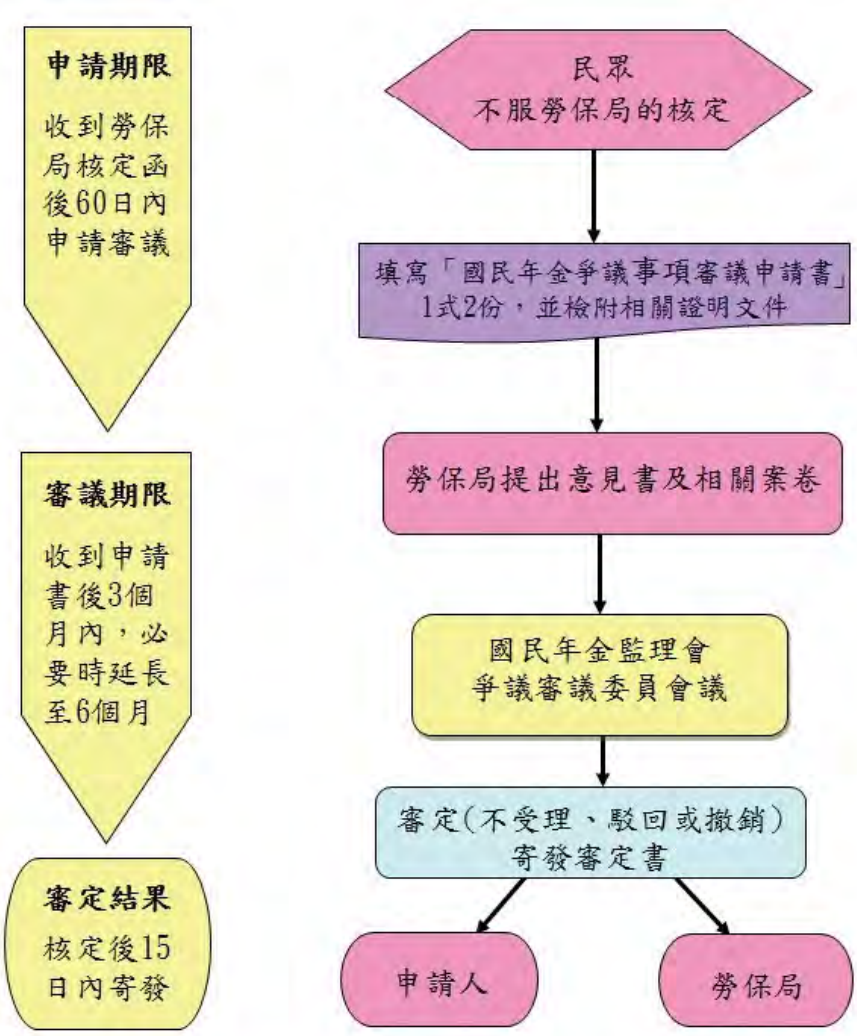


B. National Pension Dispute Review Council Meetings

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.

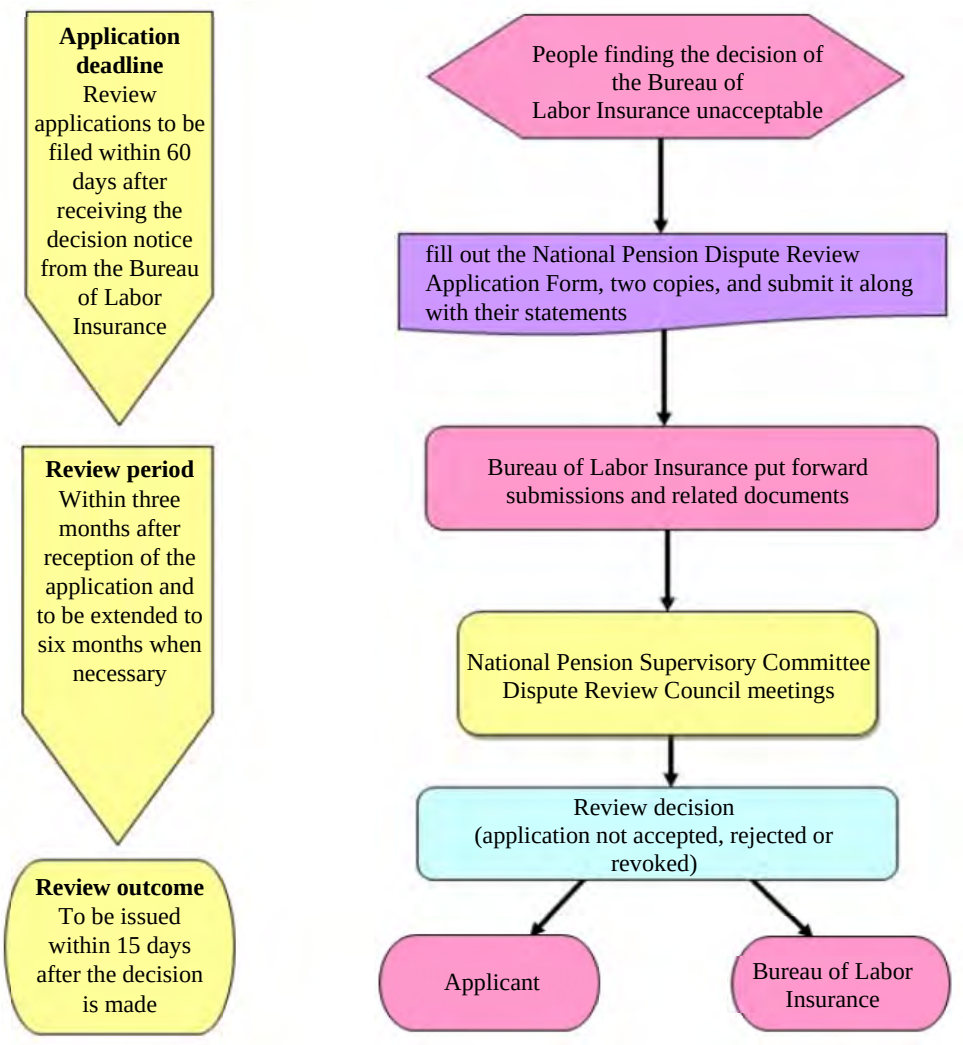


3. 國民年金爭議審議流程如下：



4. 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. 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、研考、公文收發及其他綜合業務

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 programs, research and evaluation, reception and release of official documents, 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







參

重要會議及業務

Major Conventions and Operations

參、重要會議及業務
Major Conventions and Operations

一、召開國民年金監理委員會議

(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次監理委員會議，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議報告。



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.



CONTENTS

二、召開國民年金爭議審議委員會議

(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次爭議審議委員會議，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。



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、辦理國民年金業務及財務帳務檢查

(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2款及第5款規定，進行國民年金業務及財務帳務之檢查工作。

(二) 檢查內容：針對國民年金納保業務、給付業務、綜合業務、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業務及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, Finances and Accounts

A. Basis of inspection: performing inspection and evaluation of national pension operations, 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 underwriting, benefit payment, general operations, 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 operations and 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.



四、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。



IV. Convention of National Pension Insurance 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.



五、辦理地方政府國民年金業務實地訪查

為瞭解地方政府辦理國民年金業務之情形，本會於106年1月19日訂頒「106年度地方政府國民年金業務實地訪查實施計畫」，辦理桃園市、金門縣及彰化縣國民年金業務實地訪查。為發揮實地訪查效益，本會邀請監理委員、原住民族委員會、勞保局及衛生福利部（社會保險司）等機關（單位），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基金運用情形，會後由本會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。



CONTENTS

V. Onsite Inspections of Local Government National Pension Operations

On Jan. 19th , 2017 the Committee established and announced the “2017 Implementation Plan for Onsite Inspections of National Pension Operations of Local Governments” and subsequently conducted onsite inspections of National Pension operations in Taoyuan City, Kinmen County and Changhua County 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 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 as well as Fund utilization conditions. 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.



CONTENTS

六、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，並將訪察情形提監理委員會議報告，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, 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. 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

CONTENTS

肆、基金財務運用及概況
Fund Utilization and Overview

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，以期獲取長期穩定之報酬。截至106年底，基金積存數額為2,940億3,288萬8,905元，規模穩健成長。

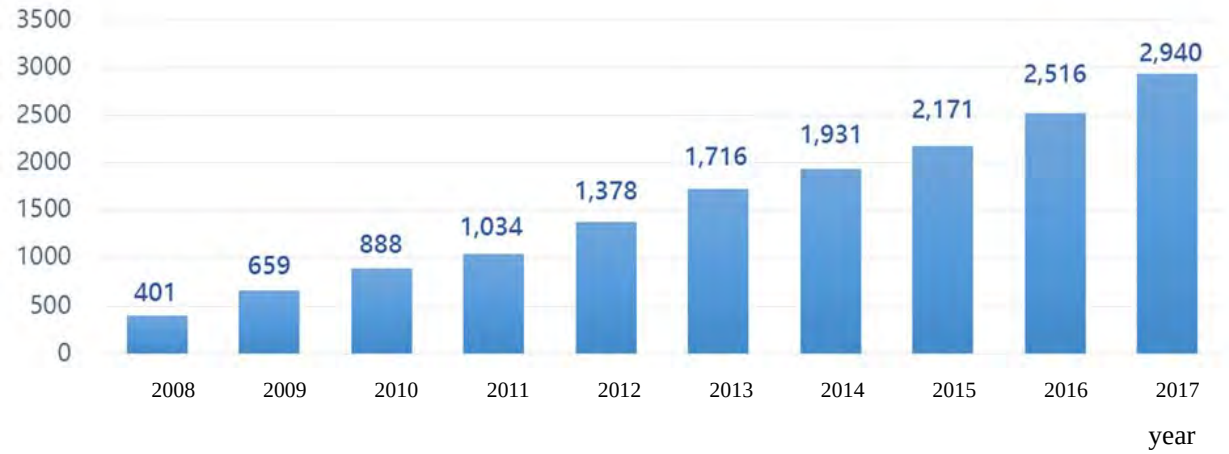
一、基金積存數額



The National Pension Insurance Fund was set up in Oct. 2008. Since 2017, 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 2017, the Fund totaled NT$294,032,888,905, indicating steady growth in scale.

Ⅰ. Fund accumulation

(Unit: NT$ hundred million)



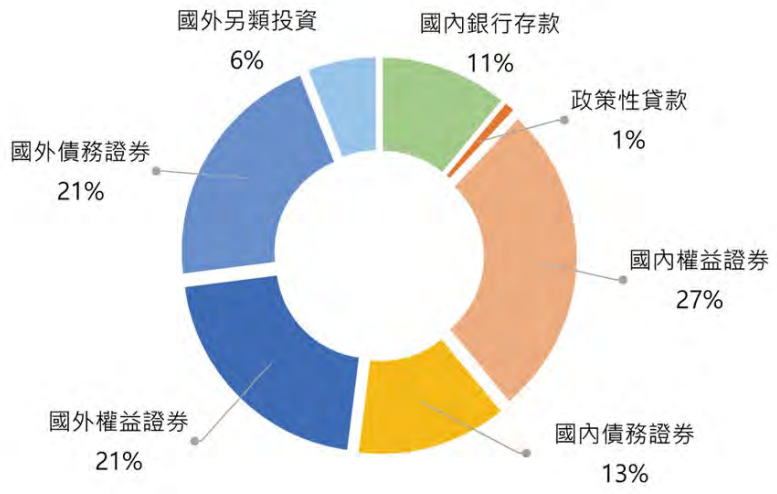
二、基金資產配置

(一) 運用計畫

根據106年度國民年金保險基金運用組合規劃表，國內業務占52%，以權益證券比重最高，占27%；國內債務證券占13%；銀行存款占11%；政策性貸款占1%。國外業務占48%，權益證券及債務證券比重最高，各占21%；另類投資占6%。

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		11	10～30
	政策性貸款		1	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	8～24
		委託經營	11	
	債務證券	自行操作	13	14～23
		委託經營	8	
	另類投資	自行操作	3	3～8
		委託經營	3	
合計			100	-



CONTENTS

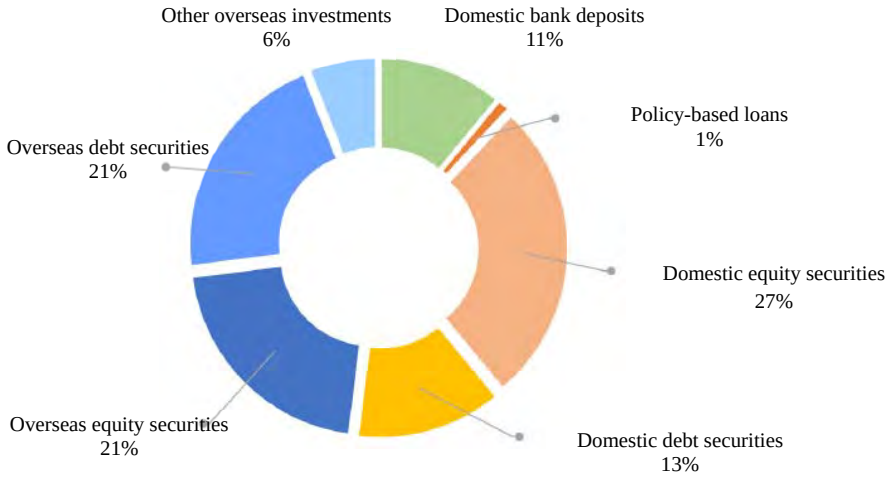
Ⅱ Fund Asset Allocation

A. Utilization plan

According to the “Planning Table for the Operation of National Pension Insurance Fund” in 2017, the domestic operations accounted for 52% of the fund, with domestic equity securities making up 27%; domestic debt securities 13%; bank deposits 11%, and policy-based loans 1%. Overseas operations accounted for 48%, with 21% being debt securities, 21% equity securities and 6% other investments.

Unit: NT$; %

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic Operations	Bank deposits		11	10～30
	Policy-based loans		1	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	8～24
		Under mandated management	11	
	Debt securities	Self-managed	13	14～23
		Under mandated management	8	
	Other investments	Self-managed	3	3～8
		Under mandated management	3	
Total			100	-



CONTENTS

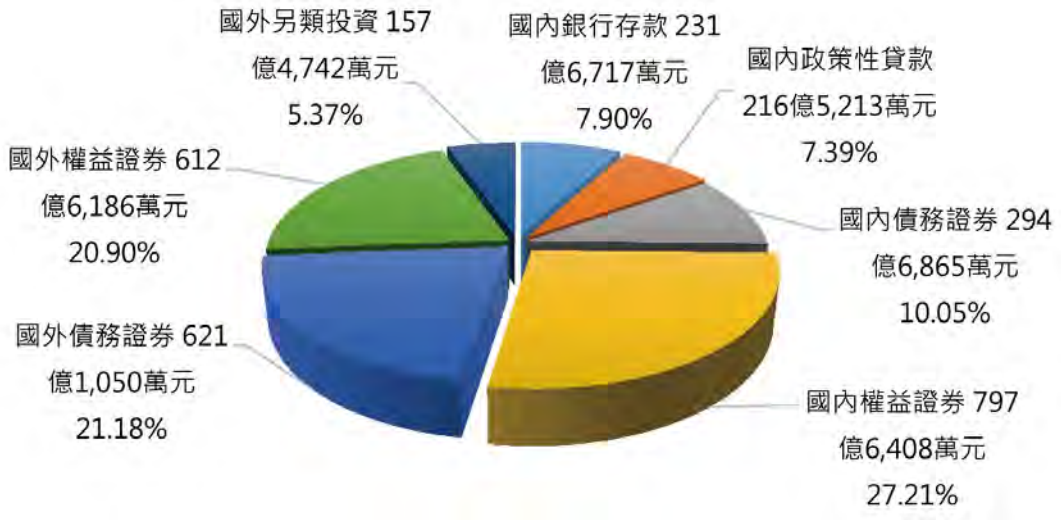
(二) 運用情形

1. 106年底基金運用金額

截至106年底，整體基金運用金額為2,931億7,185萬3,830元。其中，運用於國內權益證券比率最高，占27.21%；其次為國外債務證券與國外權益證券，分別占21.18%與20.90%；至於國內債務證券，占10.05%。

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		231.67	7.90
	政策性貸款		216.52	7.39
	權益證券	自行經營	528.87	18.04
		委託經營	268.78	9.17
	債務證券		294.69	10.05
國外業務	權益證券	自行操作	252.99	8.63
		委託經營	359.62	12.27
	債務證券	自行操作	367.67	12.54
		委託經營	253.44	8.64
	另類投資	自行操作	87.83	3.00
		委託經營	69.64	2.37
合計			2,931.72	100.00



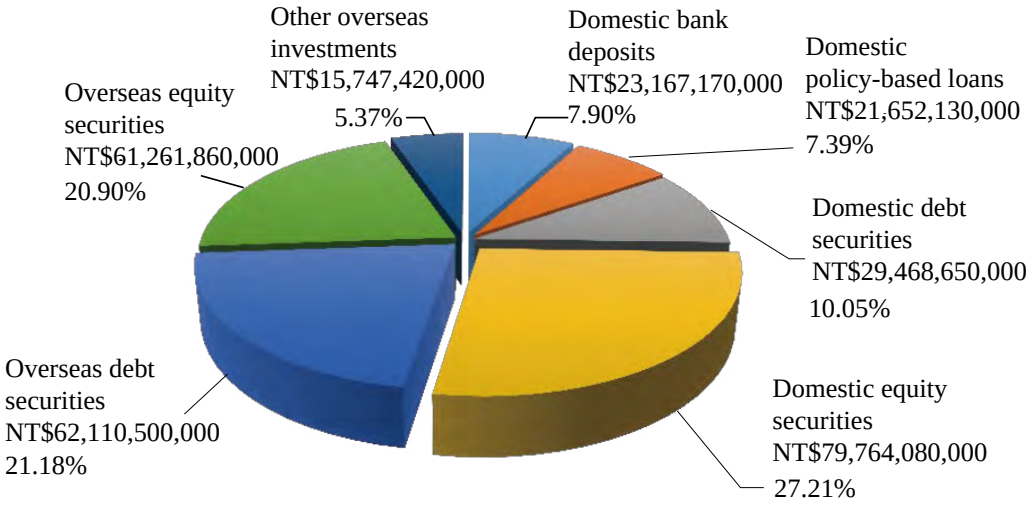
B. Utilization

1. Amounts of funds utilized as of the end of 2017

As of the end of 2017, a total of NT$293,171,852,830 from the Fund was utilized. 27.21% was invested in domestic equity securities, 21.18% in overseas debt securities, 20.90% in overseas equity securities, and 10.05% in domestic debt securities.

Unit: NT$; %

Investment items			Actual Amount Invested (hundred million NT$)	Actual Allocation Ratio (%)
Domestic Operations	Bank deposits		231.67	7.90
	Policy-based loans		216.52	7.39
	Equity securities	Self-managed	528.87	18.04
		Under mandated management	268.78	9.17
	Debt securities		294.69	10.05
Overseas Operations	Equity securities	Self-managed	252.99	8.63
		Under mandated management	359.62	12.27
	Debt securities	Self-managed	367.67	12.54
		Under mandated management	253.44	8.64
	Other investments	Self-managed	87.83	3.00
		Under mandated management	69.64	2.37
Total			2,931.72	100.00



CONTENTS

2. 106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	19.12	南山人壽-公司債	17.14
中華電	7.80	國泰銀-金融債	15.24
鴻海	5.98	富邦金-公司債	7.62
台達電	4.91	鴻海-公司債	7.62
富邦金	4.54	王道銀-金融債	6.86
台哥大	4.10	彰化銀-金融債	4.95
國泰金	3.45	永豐銀-金融債	3.81
聯發科	3.01	開發金-公司債	3.81
廣達	2.74	台電-公司債	3.81
統一	2.48	玉山銀-金融債	3.05

3. 106年底國內自行操作股票投資比率概況表

投資類別	投資比率（%）
水泥	1.23
食品	0.72
塑膠	3.95
紡織纖維	0.32
電機	0.40
化學	0.33
鋼鐵	2.52
橡膠	2.02
汽車	0.75
電子	67.50
運輸	0.66
金融	15.51
百貨	3.50
指數股票型基金(ETF)	0.29
油電	0.00
生技醫療	0.30
合計	100.00

CONTENTS

2. Top Ten Stocks and Bonds Held in the second half of year 2017

Top Ten Stocks invested in	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	19.12	Nan Shan Life Insurance Co., Ltd: corporate bonds	17.14
Chunghwa Telecom	7.80	Cathay United Bank : bank debentures	15.24
Hon Hai	5.98	Fubon Financial Holding: corporate bonds	7.62
Delta Electronics	4.91	Hon Hai: corporate bonds	7.62
Fubon Financial Holdings	4.54	O-Bank – bank debentures	6.86
Taiwan Mobile	4.10	Chang Hwa Bank: bank debentures	4.95
Cathay Financial Holdings	3.45	Bank SinoPac– bank debentures	3.81
Mediatek	3.01	China Development Financial Holding Corporation: corporate bonds	3.81
Quanta Computer	2.74	Taipower: corporate bonds	3.81
Uni-President Enterprises Corporation	2.48	E-Sun Bank: bank debentures	3.05

3. Investment Ratio in Self-Managed Stocks at the End of 2017

Type of Stocks Invested	Investment Ratio (%)
Cement	1.23
Food	0.72
Plastics	3.95
Textile and Fiber	0.32
Electric Machinery	0.40
Chemical	0.33
Steel	2.52
Rubber	2.02
Auto	0.75
Electronics	67.50
Transportation	0.66
Financial Institution	15.51
Department Store	3.50
Exchange Traded Funds (ETF)	0.29
Oil and Electricity	0.00
Biotechnology	0.03
Total	100.00

CONTENTS

4. 106年底國內委託經營股票投資比率概況表

投資類別	投資比率（%）
水泥	0.44
食品	1.76
塑膠	2.77
紡織纖維	0.08
電機	64.23
電器電纜	0.00
化學	0.65
玻璃	0.17
造紙	6.68
鋼鐵	0.49
橡膠	4.68
汽車	0.00
電子	0.44
營建	1.76
運輸	2.77
觀光	0.08
金融	64.23
百貨	0.00
其他	0.65
指數股票型基金(ETF)	0.17
合計	100.00

4. Mandated Investments in domestic stocks at the end of 2017

Type of Stocks Invested	Investment Ratio (%)
Cement	0.44
Food	1.76
Plastics	2.77
Textile and Fiber	0.08
Electric Machinery	64.23
Electrical and Cable	0.00
Chemical	0.65
Glass	0.17
Paper and Pulp	6.68
Steel	0.49
Rubber	4.68
Auto	0.00
Electronics	0.44
Construction	1.76
Transportation	2.77
Tourism	0.08
Financial Institution	64.23
Department Store	0.00
Others	0.65
Exchange Traded Funds (ETF)	0.17
Total	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



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



CONTENTS

國民年金保險基金歷年收益數（金額：億元）



國民年金保險基金歷年收益率（%）



CONTENTS

Earnings of the National Pension Insurance Fund over the years (Unit: NT$ hundred million)



Earnings ratios of the National Pension Insurance Fund over the years (%)



CONTENTS

四、資產負債及損益

國民年金保險基金
平 衡 表

中華民國106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	**417,181,352,081.00**	**100.00**	**364,036,186,370.00**	**100.00**	**53,145,165,711.00**	**14.60**
流動資產	289,426,319,703.00	69.38	250,129,304,615.00	68.71	39,297,015,088.00	15.71
現金	40,052,993,091.00	9.60	46,698,472,493.00	12.83	-6,645,479,402.00	-14.23
銀行存款	40,052,993,091.00	9.60	46,698,472,493.00	12.83	-6,645,479,402.00	-14.23
流動金融資產	188,369,234,695.00	45.15	153,070,687,230.00	42.05	35,298,547,465.00	23.06
公平價值變動列入餘絀之金融資產-流動	163,254,634,850.00	39.13	142,523,778,351.00	39.15	20,730,856,499.00	14.55
公平價值變動列入餘絀之金融資產評價調整-流動	21,382,149,213.00	5.13	3,124,780,765.00	0.86	18,257,368,448.00	584.28
持有至到期日金融資產-流動	3,132,450,632.00	0.75	4,422,128,114.00	1.21	-1,289,677,482.00	-29.16
無活絡市場之債券投資-流動	600,000,000.00	0.14	3,000,000,000.00	0.82	-2,400,000,000.00	-80.00
應收款項	37,751,953,930.00	9.05	36,649,096,996.00	10.07	1,102,856,934.00	3.01
應收帳款	142,906,891.00	0.03	169,120,251.00	0.05	-26,213,360.00	-15.50
應收收益	79,439,935.00	0.02	79,633,029.00	0.02	-193,094.00	-0.24
應收利息	877,962,302.00	0.21	795,832,470.00	0.22	82,129,832.00	10.32
應收保費	36,685,709,955.00	8.79	35,629,737,527.00	9.79	1,055,972,428.00	2.96
備抵呆帳-應收保費（－）	-73,613,252.00	-0.02	-71,349,526.00	-0.02	-2,263,726.00	3.17
其他應收款	39,570,443.00	0.01	46,133,677.00	0.01	-6,563,234.00	-14.23
備抵呆帳-其他各項應收款（－）	-22,344.00	0.00	-10,432.00	0.00	-11,912.00	114.19
預付款項	1,600,000,020.00	0.38	0.00	0.00	1,600,000,020.00	
其他預付款	1,600,000,020.00	0.38	0.00	0.00	1,600,000,020.00	
短期貸墊款	21,652,137,967.00	5.19	13,711,047,896.00	3.77	7,941,090,071.00	57.92
短期貸款	21,652,137,967.00	5.19	13,711,047,896.00	3.77	7,941,090,071.00	57.92
投資、長期應收款、貸墊款及準備金	44,190,698,354.00	10.59	37,958,186,235.00	10.43	6,232,512,119.00	16.42
長期投資	44,190,698,354.00	10.59	37,958,186,235.00	10.43	6,232,512,119.00	16.42
公平價值變動列入餘絀之金融資產-非流動	4,800,000,000.00	1.15	4,700,000,000.00	1.29	100,000,000.00	2.13
公平價值變動列入餘絀之金融資產評價調整-非流動	85,050,000.00	0.02	344,800.00	0.00	84,705,200.00	24,566.47

CONTENTS

Ⅳ Balance Sheet and Income Statement

National Pension Insurance Fund
Balance Sheet
December 31, 2017 Unit : NT$

Account Title	Current Year		Last Year (audited)		ncrease/Decrease Comparisonl	
	Amount	%	Amount	%	Amount	%
Assets	417,181,352,081.00	100.00	364,036,186,370.00	100.00	53,145,165,711.00	14.60
Current Assets	289,426,319,703.00	69.38	250,129,304,615.00	68.71	39,297,015,088.00	15.71
Cash	40,052,993,091.00	9.60	46,698,472,493.00	12.83	-6,645,479,402.00	-14.23
Bank Deposits	40,052,993,091.00	9.60	46,698,472,493.00	12.83	-6,645,479,402.00	-14.23
Current Financial Assets	188,369,234,695.00	45.15	153,070,687,230.00	42.05	35,298,547,465.00	23.06
Financial Assets at Fair Value through Surplus and Deficit - Current	163,254,634,850.00	39.13	142,523,778,351.00	39.15	20,730,856,499.00	14.55
Appraisal and Adjustment of Financial Assets at Fair Value through Surplus and Deficit - Current	21,382,149,213.00	5.13	3,124,780,765.00	0.86	18,257,368,448.00	584.28
Held-to-maturity Financial Assets - Current	3,132,450,632.00	0.75	4,422,128,114.00	1.21	-1,289,677,482.00	-29.16
Investments in Debt Securities with No Active Market – Current	600,000,000.00	0.14	3,000,000,000.00	0.82	-2,400,000,000.00	-80.00
Receivables	37,751,953,930.00	9.05	36,649,096,996.00	10.07	1,102,856,934.00	3.01
Accounts Receivable	142,906,891.00	0.03	169,120,251.00	0.05	-26,213,360.00	-15.50
Earned Revenue Receivable	79,439,935.00	0.02	79,633,029.00	0.02	-193,094.00	-0.24
Interest Receivable	877,962,302.00	0.21	795,832,470.00	0.22	82,129,832.00	10.32
Premiums Receivable	36,685,709,955.00	8.79	35,629,737,527.00	9.79	1,055,972,428.00	2.96
Allowance for Uncollectible Accounts -Premiums Receivable (1)	-73,613,252.00	-0.02	-71,349,526.00	-0.02	-2,263,726.00	3.17
Other Accounts Receivable	39,570,443.00	0.01	46,133,677.00	0.01	-6,563,234.00	-14.23
Allowance for Uncollectible Accounts -Other Accounts Receivable (1)	-22,344.00	0.00	-10,432.00	0.00	-11,912.00	114.19
Advanced payments	1,600,000,020.00	0.38	0.00	0.00	1,600,000,020.00	
Other advanced payments	1,600,000,020.00	0.38	0.00	0.00	1,600,000,020.00	
Short-term Advances	21,652,137,967.00	5.19	13,711,047,896.00	3.77	7,941,090,071.00	57.92
Short-term Loans	21,652,137,967.00	5.19	13,711,047,896.00	3.77	7,941,090,071.00	57.92
Investments, long-term Accounts Receivable, Reimbursable Accounts, and Reserve	44,190,698,354.00	10.59	37,958,186,235.00	10.43	6,232,512,119.00	16.42
Long-term Investments	44,190,698,354.00	10.59	37,958,186,235.00	10.43	6,232,512,119.00	16.42
Value of investment listed as profit from fair value changes – non current	4,800,000,000.00	1.15	4,700,000,000.00	1.29	100,000,000.00	2.13
Adjustment for change in value of investment listed as profit from fair value changes – non current	85,050,000.00	0.02	344,800.00	0.00	84,705,200.00	24,566.47

CONTENTS

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	18,454,496,200.00	4.42	17,855,891,760.00	4.90	598,604,440.00	3.35
無活絡市場之債券投資－非流動	20,851,152,154.00	5.00	15,401,949,675.00	4.23	5,449,202,479.00	35.38
固定資產	309,101,189.00	0.07	240,019,896.00	0.07	69,081,293.00	28.78
機械及設備	307,677,976.00	0.07	238,254,596.00	0.07	69,423,380.00	29.14
機械及設備	1,149,408,277.00	0.28	1,018,803,079.00	0.28	130,605,198.00	12.82
累計折舊－機械及設備(-)	-841,730,301.00	-0.20	-780,548,483.00	-0.21	-61,181,818.00	7.84
交通及運輸設備	471,141.00	0.00	586,041.00	0.00	-114,900.00	-19.61
交通及運輸設備	3,556,870.00	0.00	3,556,870.00	0.00	0.00	0.00
累計折舊－交通及運輸設備(-)	-3,085,729.00	0.00	-2,970,829.00	0.00	-114,900.00	3.87
什項設備	923,802.00	0.00	1,135,569.00	0.00	-211,767.00	-18.65
什項設備	6,485,894.00	0.00	6,467,950.00	0.00	17,944.00	0.28
累計折舊－什項設備(-)	-5,562,092.00	0.00	-5,332,381.00	0.00	-229,711.00	4.31
租賃權益改良	28,270.00	0.00	43,690.00	0.00	-15,420.00	-35.29
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(-)	-141,260.00	0.00	-125,840.00	0.00	-15,420.00	12.25
無形資產	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
無形資產	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
電腦軟體	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
其他資產	83,118,162,011.00	19.92	75,582,344,525.00	20.76	7,535,817,486.00	9.97
什項資產	83,118,162,011.00	19.92	75,582,344,525.00	20.76	7,535,817,486.00	9.97
催收款項	115,931,142,600.00	27.79	101,432,012,467.00	27.86	14,499,130,133.00	14.29
備抵呆帳-催收款項（－）	-32,812,980,589.00	-7.87	-25,849,667,942.00	-7.10	-6,963,312,647.00	26.94
合　　計	**417,181,352,081.00**	**100.00**	**364,036,186,370.00**	**100.00**	**53,145,165,711.00**	**14.60**

註1：本年度、上年度信託代理與保證資產(負債)分別為34,500,000元、34,500,000元，係國內委託經營受託機構所存入之保證品。

CONTENTS

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Held-to-maturity Financial Assets – non-current	18,454,496,200.00	4.42	17,855,891,760.00	4.90	598,604,440.00	3.35
Bond Investments with No Active Market - Non-current	20,851,152,154.00	5.00	15,401,949,675.00	4.23	5,449,202,479.00	35.38
Fixed assets	309,101,189.00	0.07	240,019,896.00	0.07	69,081,293.00	28.78
Machinery and equipment	307,677,976.00	0.07	238,254,596.00	0.07	69,423,380.00	29.14
Machinery and equipment	1,149,408,277.00	0.28	1,018,803,079.00	0.28	130,605,198.00	12.82
Accumulated depreciation – Machinery and equipment (-)	-841,730,301.00	-0.20	-780,548,483.00	-0.21	-61,181,818.00	7.84
Transportation and communication facilities	471,141.00	0.00	586,041.00	0.00	-114,900.00	-19.61
Transportation and communication facilities	3,556,870.00	0.00	3,556,870.00	0.00	0.00	0.00
Accumulated depreciation – Transpo (-)	-3,085,729.00	0.00	-2,970,829.00	0.00	-114,900.00	3.87
Miscellaneous equipment	923,802.00	0.00	1,135,569.00	0.00	-211,767.00	-18.65
Miscellaneous equipment	6,485,894.00	0.00	6,467,950.00	0.00	17,944.00	0.28
Accumulated depreciation – Miscellaneous equipment (-)	-5,562,092.00	0.00	-5,332,381.00	0.00	-229,711.00	4.31
Leasehold improvements	28,270.00	0.00	43,690.00	0.00	-15,420.00	-35.29
Leasehold improvements	169,530.00	0.00	169,530.00	0.00	0.00	0.00
Accumulated depreciation –Leasehold improvements (-)	-141,260.00	0.00	-125,840.00	0.00	-15,420.00	12.25
Intangible assets	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
Intangible assets	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
Computer software	137,070,824.00	0.03	126,331,099.00	0.03	10,739,725.00	8.50
Other Assets	83,118,162,011.00	19.92	75,582,344,525.00	20.76	7,535,817,486.00	9.97
Miscellaneous Assets	83,118,162,011.00	19.92	75,582,344,525.00	20.76	7,535,817,486.00	9.97
Overdue Accounts Receivable	115,931,142,600.00	27.79	101,432,012,467.00	27.86	14,499,130,133.00	14.29
Allowance for Uncollectible Accounts -Overdue Accounts Receivable (-)	-32,812,980,589.00	-7.87	-25,849,667,942.00	-7.10	-6,963,312,647.00	26.94
Total	417,181,352,081.00	100.00	364,036,186,370.00	100.00	53,145,165,711.00	14.60

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

CONTENTS

國民年金保險基金
平 衡 表

中華民國106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	**416,734,180,068.00**	**99.89**	**363,668,835,375.00**	**99.90**	**53,065,344,693.00**	**14.59**
流動負債	**1,546,063,371.00**	**0.37**	**1,658,678,385.00**	**0.46**	**-112,615,014.00**	**-6.79**
應付款項	1,491,025,744.00	0.36	1,391,659,401.00	0.38	99,366,343.00	7.14
應付票據	22,635,050.00	0.01	223,920,386.00	0.06	-201,285,336.00	-89.89
應付帳款	**266,070,955.00**	**0.06**	**177,104,483.00**	**0.05**	**88,966,472.00**	**50.23**
應付代收款	40,750,212.00	0.01	30,384,667.00	0.01	10,365,545.00	34.11
應付費用	49,841,527.00	0.01	65,150,865.00	0.02	-15,309,338.00	-23.50
應付保險給付	1,111,728,000.00	0.27	895,099,000.00	0.25	216,629,000.00	24.20
預收款項	27,362,282.00	0.01	29,009,989.00	0.01	-1,647,707.00	-5.68
預收保費	27,361,563.00	0.01	29,009,989.00	0.01	-1,648,426.00	-5.68
其他預收款	719.00	0.00	0.00	0.00	719.00	
流動金融負債	27,675,345.00	0.01	238,008,995.00	0.07	-210,333,650.00	-88.37
公平價值變動列入餘絀之金融負債-流動	1,706.00	0.00	0.00	0.00	1,706.00	
公平價值變動列入餘絀之金融負債評價調整-流動	27,673,639.00	0.01	238,008,995.00	0.07	-210,335,356.00	-88.37
其他負債	415,188,116,697.00	99.52	362,010,156,990.00	99.44	53,177,959,707.00	14.69
負債準備	414,972,514,461.00	99.47	361,815,145,398.00	99.39	53,157,369,063.00	14.69
安全準備	414,972,514,461.00	99.47	361,815,145,398.00	99.39	53,157,369,063.00	14.69
什項負債	215,602,236.00	0.05	195,011,592.00	0.05	20,590,644.00	10.56
應付保管款	215,602,236.00	0.05	195,011,592.00	0.05	20,590,644.00	10.56
淨　值	**447,172,013.00**	**0.11**	**367,350,995.00**	**0.10**	**79,821,018.00**	**21.73**
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	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
資本公積	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
其他資本公積	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
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	**417,181,352,081.00**	**100.00**	**364,036,186,370.00**	**100.00**	**53,145,165,711.00**	**14.60**

註2：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1,091,800,372,000元。

CONTENTS

National Pension Insurance Fund
Balance Sheet
December 31, 2017

Unit : NT$

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	416,734,180,068.00	99.89	363,668,835,375.00	99.90	53,065,344,693.00	14.59
Current Liabilities	1,546,063,371.00	0.37	1,658,678,385.00	0.46	-112,615,014.00	-6.79
Payables	1,491,025,744.00	0.36	1,391,659,401.00	0.38	99,366,343.00	7.14
Bills Payable	22,635,050.00	0.01	223,920,386.00	0.06	-201,285,336.00	-89.89
Accounts Payable	266,070,955.00	0.06	177,104,483.00	0.05	88,966,472.00	50.23
Accrued Receipts under Custody Payable	40,750,212.00	0.01	30,384,667.00	0.01	10,365,545.00	34.11
Accrued Expenses Payable	49,841,527.00	0.01	65,150,865.00	0.02	-15,309,338.00	-23.50
Insurance Benefits Payable	1,111,728,000.00	0.27	895,099,000.00	0.25	216,629,000.00	24.20
Advance receipts	27,362,282.00	0.01	29,009,989.00	0.01	-1,647,707.00	-5.68
Prepaid insurance	27,361,563.00	0.01	29,009,989.00	0.01	-1,648,426.00	-5.68
Other advance receipts	719.00	0.00	0.00	0.00	719.00	
Current Financial Liabilities	27,675,345.00	0.01	238,008,995.00	0.07	-210,333,650.00	-88.37
Financial liabilities measured at fair value through surplus-current	1,706.00	0.00	0.00	0.00	1,706.00	
Adjustments for change of value measured at fair value through surplus-current	27,673,639.00	0.01	238,008,995.00	0.07	-210,335,356.00	-88.37
Other Liabilities	415,188,116,697.00	99.52	362,010,156,990.00	99.44	53,177,959,707.00	14.69
Liability Reserves	414,972,514,461.00	99.47	361,815,145,398.00	99.39	53,157,369,063.00	14.69
Reserve Fund	414,972,514,461.00	99.47	361,815,145,398.00	99.39	53,157,369,063.00	14.69
Miscellaneous Liabilities	215,602,236.00	0.05	195,011,592.00	0.05	20,590,644.00	10.56
Custodial Fees Payable	215,602,236.00	0.05	195,011,592.00	0.05	20,590,644.00	10.56
Net Worth	447,172,013.00	0.11	367,350,995.00	0.10	79,821,018.00	21.73
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
Fund	1,000,000.00	0.00	1,000,000.00	0.00	0.00	0.00
Reserve	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
Additional paid-in capital	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
Other capital reserve	446,172,013.00	0.11	366,350,995.00	0.10	79,821,018.00	21.79
Accumulated Surplus and Deficit□-□	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	
Total	417,181,352,081.00	100.00	364,036,186,370.00	100.00	53,145,165,711.00	14.60

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT$1,091,800,372,000.

CONTENTS

國民年金保險基金
收支餘絀決算表
中華民國106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	**99,161,920,000.00**	**100.00**	**127,807,811,275.00**	**100.00**	**28,645,891,275.00**	**28.89**	**116,231,120,381.00**	**100.00**
投融資業務收入	**10,774,250,000.00**	**10.87**	**42,275,900,922.00**	**33.08**	**31,501,650,922.00**	**292.38**	**35,335,615,129.00**	**30.40**
事業投資收入	3,542,423,000.00	3.57	4,204,391,745.00	3.29	661,968,745.00	18.69	3,671,943,666.00	3.16
融資業務收入	26,682,000.00	0.03	230,095,450.00	0.18	203,413,450.00	762.36	116,466,582.00	0.10
兌換賸餘	0.00	0.00	3,168,816,300.00	2.48	3,168,816,300.00		6,267,366,620.00	5.39
出售證券收入	4,822,151,000.00	4.86	5,942,783,054.00	4.65	1,120,632,054.00	23.24	4,842,412,155.00	4.17
存款利息收入	579,536,000.00	0.58	386,894,950.00	0.30	-192,641,050.00	-33.24	372,945,337.00	0.32
其他投融資業務收入	1,803,458,000.00	1.82	28,342,919,423.00	22.18	26,539,461,423.00	1,471.59	20,064,480,769.00	17.26
保險收入	**54,249,470,000.00**	**54.71**	**52,198,660,993.00**	**40.84**	**-2,050,809,007.00**	**-3.78**	**50,941,795,617.00**	**43.83**
保費收入	54,249,470,000.00	54.71	52,198,660,993.00	40.84	-2,050,809,007.00	-3.78	50,941,795,617.00	43.83
其他業務收入	**34,138,200,000.00**	**34.43**	**33,333,249,360.00**	**26.08**	**-804,950,640.00**	**-2.36**	**29,953,709,635.00**	**25.77**
其他補助收入	33,954,247,000.00	34.24	33,113,286,219.00	25.91	-840,960,781.00	-2.48	29,760,837,027.00	25.60
雜項業務收入	183,953,000.00	0.19	219,963,141.00	0.17	36,010,141.00	19.58	192,872,608.00	0.17
業務成本與費用	**99,135,238,000.00**	**99.97**	**127,584,092,144.00**	**99.82**	**28,448,854,144.00**	**28.70**	**116,118,072,111.00**	**99.90**
投融資業務成本	**228,924,000.00**	**0.23**	**21,054,019,592.00**	**16.47**	**20,825,095,592.00**	**9,096.95**	**25,387,877,328.00**	**21.84**
事業投資成本	0.00	0.00	517.00	0.00	517.00		447.00	0.00
兌換短絀	0.00	0.00	10,678,454,582.00	8.36	10,678,454,582.00		8,049,843,051.00	6.93
出售證券成本	0.00	0.00	2,334,493,927.00	1.83	2,334,493,927.00		3,265,037,538.00	2.81
其他投融資業務成本	228,924,000.00	0.23	8,041,070,566.00	6.29	7,812,146,566.00	3,412.55	14,072,996,292.00	12.11
保險成本	**97,814,061,000.00**	**98.64**	**105,494,989,841.00**	**82.54**	**7,680,928,841.00**	**7.85**	**89,676,090,799.00**	**77.15**
保險給付	46,478,050,000.00	46.87	45,370,328,921.00	35.50	-1,107,721,079.00	-2.38	39,763,480,658.00	34.21
提存安全準備	44,358,983,000.00	44.73	53,157,369,063.00	41.59	8,798,386,063.00	19.83	43,795,753,617.00	37.68
呆帳	6,977,028,000.00	7.04	6,967,291,857.00	5.45	-9,736,143.00	-0.14	6,116,856,524.00	5.26
其他業務成本	**47,437,000.00**	**0.05**	**74,745,678.00**	**0.06**	**27,308,678.00**	**57.57**	**90,072,268.00**	**0.08**
雜項業務成本	47,437,000.00	0.05	74,745,678.00	0.06	27,308,678.00	57.57	90,072,268.00	0.08
行銷及業務費用	**1,044,816,000.00**	**1.05**	**960,337,033.00**	**0.75**	**-84,478,967.00**	**-8.09**	**964,031,716.00**	**0.83**
業務費用	1,044,816,000.00	1.05	960,337,033.00	0.75	-84,478,967.00	-8.09	964,031,716.00	0.83
業務賸餘(短絀－)	**26,682,000.00**	**0.03**	**223,719,131.00**	**0.18**	**197,037,131.00**	**738.46**	**113,048,270.00**	**0.10**
業務外收入	**0.00**	**0.00**	**6,407,819.00**	**0.01**	**6,407,819.00**		**3,633,380.00**	**0.00**
財務收入	**0.00**	**0.00**	**15,345.00**	**0.00**	**15,345.00**		**16,882.00**	**0.00**
利息收入	0.00	0.00	15,345.00	0.00	15,345.00		16,882.00	0.00
其他業務外收入	**0.00**	**0.00**	**6,392,474.00**	**0.01**	**6,392,474.00**		**3,616,498.00**	**0.00**
違規罰款收入	0.00	0.00	826,348.00	0.00	826,348.00		325,228.00	0.00
收回呆帳	0.00	0.00	61,357.00	0.00	61,357.00		85,258.00	0.00
雜項收入	0.00	0.00	5,504,769.00	0.00	5,504,769.00		3,206,012.00	0.00
業務外費用	**26,682,000.00**	**0.03**	**230,126,950.00**	**0.18**	**203,444,950.00**	**762.48**	**116,681,650.00**	**0.10**
財務費用	**26,682,000.00**	**0.03**	**230,095,450.00**	**0.18**	**203,413,450.00**	**762.36**	**116,466,582.00**	**0.10**
利息費用	26,682,000.00	0.03	230,095,450.00	0.18	203,413,450.00	762.36	116,466,582.00	0.10
其他業務外費用	**0.00**	**0.00**	**31,500.00**	**0.00**	**31,500.00**		**215,068.00**	**0.00**
財產交易短絀	0.00	0.00	0.00	0.00	0.00		215,068.00	0.00
雜項費用	0.00	0.00	31,500.00	0.00	31,500.00		0.00	0.00
業務外賸餘(短絀－)	**-26,682,000.00**	**-0.03**	**-223,719,131.00**	**-0.18**	**-197,037,131.00**	**738.46**	**-113,048,270.00**	**-0.10**
本期賸餘(短絀－)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**		**0.00**	**0.00**

CONTENTS

National Pension Insurance Fund
Income Statement

December 31, 2017 Unit : NT$

Account Title	Current Year budget		Current year actual		Increase/Decrease Comparison		Last year actual	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	**99,161,920,000.00**	**100.00**	**127,807,811,275.00**	**100.00**	**28,645,891,275.00**	**28.89**	**116,231,120,381.00**	**100.00**
Investment and Financing Income	**10,774,250,000.00**	**10.87**	**42,275,900,922.00**	**33.08**	**31,501,650,922.00**	**292.38**	**35,335,615,129.00**	**30.40**
Business Investment Income	3,542,423,000.00	3.57	4,204,391,745.00	3.29	661,968,745.00	18.69	3,671,943,666.00	3.16
Finance business income	26,682,000.00	0.03	230,095,450.00	0.18	203,413,450.00	762.36	116,466,582.00	0.10
Exchange Surplus	0.00	0.00	3,168,816,300.00	2.48	3,168,816,300.00		6,267,366,620.00	5.39
Securities Sales Income	4,822,151,000.00	4.86	5,942,783,054.00	4.65	1,120,632,054.00	23.24	4,842,412,155.00	4.17
Deposit Interest Income	579,536,000.00	0.58	386,894,950.00	0.30	-192,641,050.00	-33.24	372,945,337.00	0.32
Other Investment and Financing Income	1,803,458,000.00	1.82	28,342,919,423.00	22.18	26,539,461,423.00	1,471.59	20,064,480,769.00	17.26
Insurance Income	**54,249,470,000.00**	**54.71**	**52,198,660,993.00**	**40.84**	**-2,050,809,007.00**	**-3.78**	**50,941,795,617.00**	**43.83**
Premium Income	54,249,470,000.00	54.71	52,198,660,993.00	40.84	-2,050,809,007.00	-3.78	50,941,795,617.00	43.83
Other Business Incomes	**34,138,200,000.00**	**34.43**	**33,333,249,360.00**	**26.08**	**-804,950,640.00**	**-2.36**	**29,953,709,635.00**	**25.77**
Income from Subsidies	33,954,247,000.00	34.24	33,113,286,219.00	25.91	-840,960,781.00	-2.48	29,760,837,027.00	25.60
Income from Miscellaneous Operations	183,953,000.00	0.19	219,963,141.00	0.17	36,010,141.00	19.58	192,872,608.00	0.17
Operation Costs and Expenses	**99,135,238,000.00**	**99.97**	**127,584,092,144.00**	**99.82**	**28,448,854,144.00**	**28.70**	**116,118,072,111.00**	**99.90**
Investment and Financing Costs	**228,924,000.00**	**0.23**	**21,054,019,592.00**	**16.47**	**20,825,095,592.00**	**9,096.95**	**25,387,877,328.00**	**21.84**
Business Investment Costs	0.00	0.00	517.00	0.00	517.00		447.00	0.00
Exchange Deficit	0.00	0.00	10,678,454,582.00	8.36	10,678,454,582.00		8,049,843,051.00	6.93
Securities Sales Costs	0.00	0.00	2,334,493,927.00	1.83	2,334,493,927.00		3,265,037,538.00	2.81
Other Investment and Financing Operation Costs	228,924,000.00	0.23	8,041,070,566.00	6.29	7,812,146,566.00	3,412.55	14,072,996,292.00	12.11
Insurance Costs	**97,814,061,000.00**	**98.64**	**105,494,989,841.00**	**82.54**	**7,680,928,841.00**	**7.85**	**89,676,090,799.00**	**77.15**
Insurance Benefits	46,478,050,000.00	46.87	45,370,328,921.00	35.50	-1,107,721,079.00	-2.38	39,763,480,658.00	34.21
Reserve Fund Deposit and Withdrawal	44,358,983,000.00	44.73	53,157,369,063.00	41.59	8,798,386,063.00	19.83	43,795,753,617.00	37.68
Uncollectible Accounts	6,977,028,000.00	7.04	6,967,291,857.00	5.45	-9,736,143.00	-0.14	6,116,856,524.00	5.26
Other Operating Costs	**47,437,000.00**	**0.05**	**74,745,678.00**	**0.06**	**27,308,678.00**	**57.57**	**90,072,268.00**	**0.08**
Miscellaneous Operating Costs	47,437,000.00	0.05	74,745,678.00	0.06	27,308,678.00	57.57	90,072,268.00	0.08
Marketing and Operation Expenses	**1,044,816,000.00**	**1.05**	**960,337,033.00**	**0.75**	**-84,478,967.00**	**-8.09**	**964,031,716.00**	**0.83**
Operation Expenses	1,044,816,000.00	1.05	960,337,033.00	0.75	-84,478,967.00	-8.09	964,031,716.00	0.83
Operating Surplus (Deficit)	**26,682,000.00**	**0.03**	**223,719,131.00**	**0.18**	**197,037,131.00**	**738.46**	**113,048,270.00**	**0.10**
Non-operating Income	**0.00**	**0.00**	**6,407,819.00**	**0.01**	**6,407,819.00**		**3,633,380.00**	**0.00**
Financial Income	0.00	0.00	15,345.00	0.00	15,345.00		16,882.00	0.00
Interest Income	0.00	0.00	15,345.00	0.00	15,345.00		16,882.00	0.00
Other Non-operating Income	0.00	0.00	6,392,474.00	0.01	6,392,474.00		3,616,498.00	0.00
Income from Fines	0.00	0.00	826,348.00	0.00	826,348.00		325,228.00	0.00
Bad Debts Recovered	0.00	0.00	61,357.00	0.00	61,357.00		85,258.00	0.00
Miscellaneous Income	0.00	0.00	5,504,769.00	0.00	5,504,769.00		3,206,012.00	0.00
Non-operating Expenses	**26,682,000.00**	**0.03**	**230,126,950.00**	**0.18**	**203,444,950.00**	**762.48**	**116,681,650.00**	**0.10**
Financial Expenses	26,682,000.00	0.03	230,095,450.00	0.18	203,413,450.00	762.36	116,466,582.00	0.10
Interest Expenses	26,682,000.00	0.03	230,095,450.00	0.18	203,413,450.00	762.36	116,466,582.00	0.10
Other Non-operating Expenses	0.00	0.00	31,500.00	0.00	31,500.00		215,068.00	0.00
Loss from property transactions	0.00	0.00	0.00	0.00	0.00		215,068.00	0.00
Miscellaneous Expenses	0.00	0.00	31,500.00	0.00	31,500.00		0.00	0.00
Non-operating Surplus (Deficit)	**-26,682,000.00**	**-0.03**	**-223,719,131.00**	**-0.18**	**-197,037,131.00**	**738.46**	**-113,048,270.00**	**-0.10**
Current Surplus (Deficit)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**		**0.00**	**0.00**

CONTENTS


錯過10年補繳期
A式B式差3萬元
國民年金
三大年金，二大給付
老年年金、遺屬年金
身心障礙年金


國民年金不可少
人人快樂活到老



伍

實際業務推動及成果

Operations and Performance

伍、實際業務推動及成果
Operations and Performance

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，106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107年度國民年金年度計畫
2. 審議105年度國民年金業務總報告
3. 審議105年12月至106年11月國民年金業務報告

(三) 辦理國民年金業務檢查

本會於106年5月12日辦理國民年金業務檢查，據第31次監理委員會議決定，本次檢查主題，由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，深入查核該項年金給付作業、溢領催繳及帳務註銷等辦理實況，並雙向充分溝通，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，確保民眾權益。本業務檢查報告經提第48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。

(四) 辦理地方政府國民年金業務實地訪查

為持續精進業務推動及增進合作交流，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，關心各直轄市、縣（市）政府辦理國民年金業務之實況。106年度分別於4月21日、6月23日及9月8日前往桃園市、金門縣及彰化縣辦理，由本會主任委員率同監理委員，並邀請原住民族委員會、勞保局及衛生福利部（社會保險司）等相關機關（單位）參與，藉此瞭解地方政府辦理國民年金業務實際執

I Operations Supervision

A. Convention of National Pension Supervisory Council 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 2017.

B. Review of Annual National Pension Plans and Work Reports

1. Review of the 2018 Annual National Pension Plan
2. Review of the 2016 National Pension General Work Report
3. Review National Pension Work Reports from Dec. 2016 to Nov. 2017

C. National Pension Operations Inspection by the Committee

On May 12, 2017, the NPSC inspected the National Pension Insurance operations. After surveying the opinions of the members of the committee according to the decision achieved at the 31st Committee Meeting, the NPSC set the focus of the inspection on “review of old-age pension payment” to audit the pension payment operations, over-claimed benefits, issuance of late payment notices and account write-offs. The NPSC fully communicated with related units in the hope of maximizing the effect of the inspections to perfect National Pension operations, minimize causes of lawsuits and protect the rights and interests of the public. After the inspection report was reviewed and approved during the 48th Supervisory Council Meeting, the NPSC requested the Ministry of Health and Welfare and the Bureau of Labor Insurance in writing to work out corresponding improvement measures.

D. Onsite Inspections of Local Government National Pension Operations

To continue promotion of related operations and improve cooperation and exchange of ideas with governments of various levels with regard to National Pension operations, the NPSC started in 2012 to conduct onsite inspections of the National Pension operations of local governments. On Apr. 21, Jun. 23 and Sep. 8 in 2017, the NPSC paid visits to Taoyuan City, Kinmen County and Changhua County respectively. The NPSC chairperson led the committee members, along with representatives from the Council of Indigenous Peoples, the Bureau of Labor Insurance and the Ministry of Health and Welfare (Department of Social Insurance), to understand the execution of National Pension operations of local governments as well as conduct face-to-face communication on central and local government policies and practices to

CONTENTS

行現況，促使中央與地方政府就政策與實務，彼此面對面溝通，集思廣益及多方激盪，共同思索業務精進的可能性。相關實地訪查報告已提送國民年金監理委員會議第47次、第49次及第51次會議審議通過，並函請相關機關（單位）研處及追蹤列管後編印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) 辦理監理委員利益自我揭露及公開

依據衛生福利部國民年金監理會設置要點第3點暨第10點規定，委員於首次參加委員會議前，應自我揭露本人之專職、兼職及顧問職等資訊，並由本會依委員自我揭露之必要範圍，對外公開；至委員會委員之發言意見、會議決議，以摘記方式記錄，並全程錄音，列入檔案備查。

1. 利益自我揭露：自97年10月國民年金開辦以來，主動揭露監理委員名冊公布於網站。嗣於第3屆(105年10月1日至107年9月30日)委員首次參加會議前，將其專職、兼職及顧問職等資訊，對外公開於衛生福利部網站之「政府資訊公開專區」，期間並配合委員主動提報本會之變動資訊，持續更新對外公開內容。

2. 會議資訊公開：為增進人民對於國民年金業務之瞭解及監督，經98年7月24日第10次監理委員會議審議通過，會議資訊公開範圍再增列國民年金年度計畫、年度工作總報告、本會業務監督、爭議審議及財務稽核季（總）報告、國民年金保險基金年度預（決）算編製及管理運用情形等資訊；並將監理委員會議之委員發言摘要亦納為公開之範圍。

gather opinions and work out possible approaches to improve operations. The onsite inspection reports were already presented and reviewed at the 47th, 49th and 51st NPSC Meetings. Related agencies (units) were requested to come up with corresponding measures, establish records and print out the inspection results to send to each local government for reference and serve as the basis for subsequent National Pension policy planning, execution and supervision.

E. Self-disclosure of Interests by Members of the National Pension Supervisory Committee

According to Points 3 and 10 of the Ministry of Health and Welfare Guidelines for Establishment of the National Pension Supervisory Committee, members attending a committee meeting for the first time are required to disclose information with regard to their full-time, part-time and consultant positions in advance, and the NPSC may publicly announce such information. At the same time, the opinion of each member and resolutions achieved at each meeting are to be recorded and filed for reference.

1. Self-disclosure of interests: The list of Supervisory Committee members was actively disclosed on the website since the National Pension Insurance was launched in Oct. 2008. Later the members of the Third Committee (Oct. 1, 2016 to Sep. 30, 2018) disclosed information regarding their full-time, part-time and consultant positions on the “Public Government Information Web Page”. During the period, the committee members also took the initiative to provide updates on changes regarding their professional status.
2. Disclosure of meeting information: To improve the public’s understanding and supervision of National Pension operations, the Committee approved the disclosure of meeting information in the 10th Supervisory Committee Meeting on Jul. 24, 2009, including annual plan of the National Pension Insurance, annual work report, operation supervision, quarterly (annual) dispute review and financial auditing report, budget (final account) of the National Pension Insurance Fund, and management and utilization of the fund; a summary of meeting minutes was also included in the scope of disclosure.

（六）辦理國民年金業務興革之建議事項

1. 建請勞保局研議透過戶政系統的親屬關聯資料，篩選除了配偶之外，可能領取軍公教月退休金半俸的遺眷資料，以利防杜溢領案件發生。

2. 建請勞保局將媒體行銷之效益評估結果，納入嗣後政策溝通策略之參考，並適時提監理委員會議報告。

3. 建請衛生福利部（社會保險司）及勞保局適時將有關國民年金保費逾10年未補繳之被保險人統計及歸因，進行研究分析，俾納入政策之重要參考。

4. 建請衛生福利部（社會保險司）就A式老年年金給付不斷攀升趨勢，除積極爭取財源支應中央應負擔款項外，亦應及早研擬因應對策。

5. 建請衛生福利部（社會保險司）就委員所提研議國民年金保險費排除消費者債務清理條例適用之建議意見，納入未來修法考量。

6. 建請衛生福利部（社會保險司）及勞保局參考委員建議意見，督導各地方政府落實訪視後續輔導措施，並適時結合資訊系統強化追蹤機制。

7. 建請衛生福利部（社會保險司）及勞保局針對欠費被保險人之多元樣態，研議因地制宜之宣導措施及催繳策略。

8. 建請勞保局將改變國民年金業務說明會辦理模式、調整整體宣導策略及後續執行成效，適時提監理委員會議報告，俾利委員瞭解。

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

1. Requesting the Bureau of Labor Insurance to inspect household registration information to screen out other survivors besides the spouses likely to collect the half-income pensions of military, civil service and teaching personnel in order to prevent over-claims
2. Requesting the Bureau of Labor Insurance to include results of evaluation of effects of marketing through the media to provide reference in establishment policy communication strategies and present related reports during NPSC meetings
3. Requesting the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance to study and analyze the statistics on insured persons failing to pay up National Pension Insurance premiums for over ten years and the causes and provide the results for reference in policy making
4. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to seek financial resources to help the central government cope with increasing amounts of Type-A old-age pension payments and also work out countermeasures
5. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to include NPSC members' suggestion of removing the applicability of the Consumer Debt Settlement Act to payment of National Pension premiums as a consideration in future amendment
6. Requesting the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance to make reference to NPSC members' suggestion to assure local governments could enforce National Pension operations as advised after inspections and also consolidate information systems to enhance the tracking mechanism
7. Requesting the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance to work out appropriate promotion measures and payment-urging strategies in accordance with diverse types of insured persons owing National Pension Insurance premiums
8. Requesting the Bureau of Labor Insurance to report the ways of conducting National Pension operation presentations and results of adjustments of promotion strategies and execution during NPSC meetings

CONTENTS

9. 建請衛生福利部（社會保險司）及勞保局督請服務員加強訪視，俾瞭解年滿65歲應請領卻因欠費致未請領A式老年年金給付者之後續協處情形，並將執行成效適時提監理委員會議報告。

10. 建請勞保局研析配偶催繳相關資料，適時整理並分析其樣態，俾供衛生福利部（社會保險司）修法參考。

11. 建請衛生福利部（社會保險司）就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，適時提監理委員會議報告



9. Requesting the Ministry of Health and Welfare (Department of Social Insurance) and the Bureau of Labor Insurance to urge service personnel to increase visits to look into and handle situations where insured persons over 65 years of age were supposed to apply for payment of Type A old-age pensions but had not done so because of owing National Pension Insurance premiums, and also report the results during NPSC meetings
10. Requesting the Bureau of Labor Insurance to analyze information related to urging spouses to pay overdue National Pension Insurance premiums and the patterns of late payments and provide the results to the Ministry of Health and Welfare for reference during amendment of related regulations
11. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to work out early measures to cope with issues associated with the pension rights of migrant workers and their family members and report the results during NPSC meetings



CONTENTS

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107年度國民年金保險基金附屬單位預算
2. 審議105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107年度資產配置暨投資運用計畫案
2. 審議105年12月至106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105年第4季至106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106年國民年金保險欠費轉銷呆帳清冊
5. 審議106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運用組織研議轉型為行政法人之監督機制案
7. 審議國民年金保險基金投資相關限制檢視案
8. 審議國民年金保險基金投資運用暨管理資訊系統建置情形案
9. 審議國民年金保險基金社會責任投資現況與未來規劃案
10. 審議國民年金保險基金國外投資流程暨風險控管執行情形案
11. 審議國民年金保險基金國內委託經營帳戶年度績效檢討情形案
12. 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（不動產有價證券型及亞太股票型）

II Financial Supervision

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

1. Review of 2018 annual budget of the National Pension Insurance Fund.
2. Review of the 2016 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 2018 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. 2016 and Nov. 2017.
3. Review of the Performance Evaluation Report on Discretionary Management of Domestic Investments from the National Pension Insurance Fund between Q4 2016 and Q3 2017.
4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2017.
5. Review of the 2017 National Pension Insurance Fund Audit Report.
6. Review of the supervisory mechanism to be adopted after the organization responsible for utilization of the National Pension Insurance Fund becomes an incorporated administrative agency
7. Review of the restrictions on inspection of investments made with the National Pension Insurance Fund
8. Review of utilization of investments made with the National Pension Insurance Fund and establishment of the management information system
9. Review of the current status of socially responsible investments made with the National Pension Insurance Fund and plans for the future
10. Review of processes of overseas investments made with the National Pension Insurance Fund and results of risk control execution
11. Review the National Pension Insurance Fund’s annual performance review of domestic accounts under mandated-management
12. Review of results of annual evaluation of performance of investment accounts entrusted for discretionary management overseas (real estate securities and Asia Pacific equity funds)

CONTENTS

(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，106年度財務帳務檢查首度採「主題式」辦理，並區分為「先期檢查」與「實地檢查」等2階段進行。

經調查全體監理委員意見，擇定「國內投資帳務檢查（含自行經營、委託經營、保管銀行業務及相關資訊系統、風險控管及稽核）」作為檢查主題，於106年10月17日至10月19日由本會人員組成查檢小組執行第1階段先期檢查，並彙整查核發現列入實地檢查重點工作；第2階段實地檢查則於106年12月5日邀集監理委員，實地瞭解基金運用單位辦理各項國內投資帳務作業是否符合法令規定，並藉由先期檢查結果、業務簡報及綜合座談等方式充分溝通。檢查結果計有5項查核發現及6項建議事項，重點如下：

1. 查核發現（5項）：包括請基金運用局從事相關避險交易時，應考量避險工具之選擇、交易成本、避險部位大小，並參考國內外環境變化及時調整；積極擴增風險控管暨主管決策支援系統之計算風險值相關功能，完善風險管理機制；受託機構委任投資契約是否修正，應留有書面評估資料供核；重新檢視國內投資組交易室管理注意事項之規定，俾利遵循；加強稽核作業並確保查核報告之正確性等5項。
2. 建議事項（6項）：包括建議基金運用局賡續朝向長期夥伴關係並強化委託經營管理、針對市場面及法規面持續關注研議、配合政府推動五大創新產業之重點政策適時評估投資生技醫療產業、精進顧問服務與落實國外受託機構績效考核，以及說明國保基金107年修正利息費用等列帳方式暨財務報表編製改採企業會計準則（EAS）之差異等6項。

C. Financial and Accounting Inspections

To ensure that the units utilizing the National Pension Insurance Fund could precisely abide by related policies and regulations to protect Fund assets, the 2017 financial and accounting inspections were carried out with different focuses and in two stages, preliminary inspection and onsite inspection.

After the opinions of all the NPSC members were surveyed, it was decided that "domestic investment account inspections (including those under self-management and discretionary management, custodian bank operations and related information systems, risk control and auditing) would be the focus. Between Oct. 17 and 19, 2017, the staff members of the NAPSC formed inspection teams to carry out the preliminary inspections in the first stage and findings from the inspections and auditing were consolidated and listed as the key areas of inspections.

The onsite inspections conducted in the second stage were launched on Jul. 5th, 2017. All the Supervisory Council members were invited to participate to understand whether the financial and accounting operations of the Fund utilizing units were in compliance with related regulations. Based on the results of the preliminary inspections, briefings by the said units and consolidated seminars were held to illustrate the operations and both sides fully communicated with each other. In the end, there were 5 results and 6 suggestions. The key points are as follows:

1. The inspection and auditing findings led to five decisions, included requesting the Bureau of Labor Funds to consider choice of hedging tools, transaction costs and hedging positions and also to make timely adjustments in accordance with changes in the domestic and foreign environments, expand functions related to risk control and the system of risk value calculation to support the decision making of executives and perfect the risk management mechanism, retain written information associated with revisions of agreements signed with institutions entrusted for discretionary investment management, review regulations regarding things to note in management of the Trading Office of the Domestic Investment Division to facilitate observance, and enhance auditing operations and assure the correctness of audit reports.
2. Six suggestions were proposed, including suggesting the Bureau of Labor Funds to continue to develop long-term partnerships and reinforce control of discretionary management, keep a close watch on market developments and related laws and regulations as well as work out corresponding measures, act according to key government policies for promotion of five major innovative industries and make timely assessments of the feasibility of investment in the biomedical industry, enhance consultancy services and evaluation of performance of entrusted institutions overseas, explain the approaches of recognition of interest expenses for the National Pension Insurance Fund revised in 2018 and the difference after adoption of the Enterprise Accounting Standards (EAS) in establishment of financial statements, etc.

CONTENTS

前開檢查結果業編製「106年度國民年金財務帳務檢查報告」，經提第54次監理委員會議審議通過後，於107年1月16日函請基金運用局按季函報改善情形；至於6項建議意見，亦請基金運用局及勞保局研議辦理。

(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，本會風險控管推動小組以每季召開1次會議為原則，106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「國民年金保險基金運用組織研議轉型為行政法人之監督機制案」、「國民年金保險基金投資相關限制檢視案」及「國民年金保險基金投資運用暨管理資訊系統建置情形案」等相關議案共計13案，以強化國民年金保險基金治理功能。

(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106年度派員偕同基金運用局赴英國倫敦訪察受託機構LGIM（Legal & General Investment Management Limited），深入瞭解基金運用局執行國外受託機構實地訪察情形，並提出該局應與國外受託機構在臺窗口，建立轉知重要事項之確認機制，以及借鏡參考LGIM投資團隊之合作模式等2項訪察建議，經提第54次監理委員會議審議通過，請基金運用局積極辦理。

The aforesaid inspection results were compiled to become the "2017 National Pension Finance and Accounts Inspection report" which was reviewed and approved during the 54th supervisory Council Meeting. On Jan. 16th, 2018, the Committee also requested the Bureau of Labor Funds in writing to present a written report each quarter on improvements achieved. As for the six system suggestions, the Committee requested the Bureau of Labor Funds and the Bureau of Labor Insurance to handle related affairs.

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

According to Article 4 of "Guidelines for Establishment of the National Pension Insurance Fund Risk Management Promotion Task Force" established by the National Pension Supervisory Committee, Ministry of Health and Welfare, the Task Force was to meet quarterly in principle. Four meetings were convened in 2017. Besides review of the "Important Economic and Financial Developments in and outside the Country and National Pension Insurance Fund Asset Allocation Analysis Report" as a quarterly routine, 13 cases were also discussed, including the "supervisory mechanism to be adopted after the organization responsible for utilization of the National Pension Insurance Fund becomes an incorporated administrative agency," "restrictions on inspection of investments made with the National Pension Insurance Fund" and "utilization of the National Pension Insurance Fund for investment and establishment of the management information system" to strengthen the management of the National Pension Insurance Fund.

E. Inspections of institutions entrusted for discretionary investment management overseas

To assure the safety of National Pension Insurance Fund assets under entrusted management overseas and strengthen external audits, the NPSC sent personnel to inspect the entrusted institution LGIM (Legal & General Investment Management Limited) in London, the UK in 2017 to acquire an in-depth understanding of the results of onsite inspections of entrusted institutions conducted by the Bureau of Labor Funds as well as propose the bureau to establish a forwarded information confirmation system with the contact window of entrusted foreign institutions in Taiwan and learn from the mode of cooperation of the investment team of LGIM. The suggestions were approved during the 54th NPSC Meeting and the Bureau of Labor Funds was requested to conduct the matters accordingly.

(六) 辦理國民年金財務興革之建議事項

1. 建請衛生福利部（社會保險司）密切關注國民年金保險未來淨保險給付現值增加幅度趨勢，預為因應。

2. 建請衛生福利部（社會保險司）針對國民年金保險基金責任準備及週轉利息之會計表達方式，邀集專家學者及相關機關共商協調，強化政府機關橫向溝通。

3. 建請基金運用局適時研議國外權益證券委託類型，拓展全球多元化資產布局，該局爰規劃辦理107年度國外委託經營之絕對報酬股票型，透過放寬經理人操作空間，以降低投資組合風險及提供下檔保護。

4. 建請基金運用局定期揭露國內自行操作及委託經營之社會責任投資比率，及各受託機構公司治理情形，另針對107年國內委託經營之續約帳戶，將企業社會責任列入經營計畫建議書之投資策略。

5. 建請基金運用局定期提供國內權益證券投資各產業配置績效分析資料，完整呈現其投資比率及績效貢獻度。

6. 建請基金運用局針對國外另類投資委託經營之報酬率與目標報酬率落差過大情形，責成受託機構確實檢討改善，並適時研議增加另類投資組合種類，以達分散風險之目的。

7. 建請基金運用局厚植政治經濟學之研究能量，強化人才培育及精進專業知能，以掌握全球經貿動向與投資趨勢，精進基金管理效能。

CONTENTS

F. Suggestions for Improving Financial Operations of the National Pension Fund

1. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to keep a close watch on the tendency of increase of net insurance benefit payment value in the future in order to take early responsive measures.
2. Requesting the Ministry of Health and Welfare (Department of Social Insurance) to invite specialists and scholars and related agencies to discuss and improve ways of accounting expression of the statutory reserves of the National Pension Insurance Fund and capital turnover interests to enhance lateral communication between government agencies.
3. Requesting the Bureau of Labor Funds to study and work out types of discretionary investment in foreign equity securities to extend diversified asset deployment around the globe and, as a result, the bureau made plans in 2018 to seek foreign institutions for discretionary management of absolute return funds and offer such managers more operational leeway to lower investment portfolio risks and provide downside protection.
4. Requesting the Bureau of Labor Funds to disclose regularly the socially responsible investment ratio in domestic investments under self-management and entrusted management, the governance condition of each entrusted institution; and also to include corporate social responsibility in the investment strategies of management proposals of accounts under entrusted management when agreements were renewed.
5. Requesting the Bureau of Labor Funds to provide regularly results of analysis of performance of domestic investments in equity securities of various industries and present its investment ratios and performance contributions.
6. Requesting the Bureau of Labor Funds to instruct entrusted institutions to review and improve the excessively large gap between the return rate of alternative investments under entrusted management and the target return rate and also to work out additional types of alternative investment portfolios for risk diversification.
7. Requesting the Bureau of Labor Funds to build up the capacity to study political economics, enhance talent cultivation and improve profession skills and knowledge to have a firm grasp of global economic and trade tendencies and investment trends to perfect fund management performance.

CONTENTS

8. 建請基金運用局與國外受託機構在臺窗口建立轉知受託機構重要事項之確認機制，俾確保與國外受託機構間重要連繫事項資訊傳遞之暢通無誤。

9. 建請基金運用局與國外保管銀行建立雙向溝通及反饋機制，以利保管銀行改善服務效能；另未來辦理國外保管帳戶實地訪察時，併將國民年金保險基金之保管情形納入檢視，強化稽核及控管效益。

10. 建請基金運用局針對國內委託經營績效較差之受託機構，強化績效管理機制並持續追蹤改善，另適時檢視委託經營策略及掌握各投信公司操作情形，納入107年度新梯次之規劃考量。

11. 鑑於全球金融市場波動度提高，本會為厚植研究發展能量，並精進財務監理品質，辦理「國民年金保險基金配置另類投資之研究」，針對國內外另類投資商品之市場實證與運用情形進行比較分析，據以提出增加黃金ETF配置比重、新增管理期貨基金與私募權益證券、多元化另類投資商品種類、提高國外風險性資產及另類投資比率、放寬國外投資限制及投資公共基礎建設等研究建議，期透過最適資產配置，獲取基金長期穩健收益。

CONTENTS

8. Requesting the Bureau of Labor Funds to establish a forwarded information confirmation system with the contact window of entrusted foreign institutions in Taiwan to assure smooth conveyance of important information in between.
9. Requesting the Bureau of Labor Funds to establish two-way communication and feedback mechanisms with foreign custodian banks to facilitate the service performance improvement of custodian banks, and also to include custody of National Pension Insurance Fund assets as an inspection item when conducting onsite inspections of overseas accounts in custodian banks overseas in order to reinforce the effects of auditing and control.
10. Requesting the Bureau of Labor Funds to improve the mechanism of performance management regarding entrusted domestic institutions with poorer performance, and also review management entrustment strategies at the right time and keep a close watch on the operation of each investment trust company and include the results in the plans for further investments to be made in 2018.
11. In light of increasing fluctuations in the global financial market, the NPSC conducted a “Study on Allocation of National Pension Insurance Fund Assets for Alternative Investment” to build up the energy of research and development as well as improve the quality of financial supervision. Examples from domestic and international alternative investment product markets and asset utilization were compared and analyzed. Based on the results, suggestions were put forth to increase the ratio of gold ETF deployment, include managed futures funds and privately offered equity securities in new investments, diversify types of alternative investment products, increase the ratio of overseas risk assets and alternative investments, relax overseas investment restrictions and invest in infrastructure in the hope of gaining long-term stable earnings through the most appropriate asset allocation.



CONTENTS

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106年底，本會共計審定5,553 件爭議案件，審議情形分析如下：



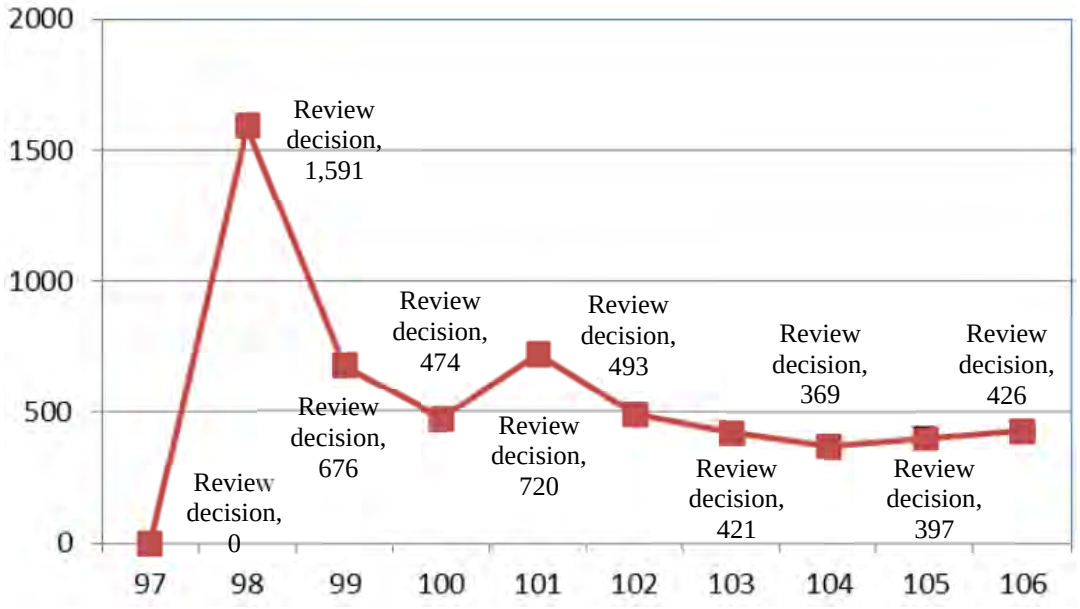
(2) 自106年1月1日至12月31日止，本會共計受理442件爭議案件，並召開12次爭議審議委員會議，審定426件爭議案件（含105年度續行審議案件），其中駁回194件、不受理165件、自行撤回47件、撤銷20件，審議情形分析如下：

Ⅲ Dispute Review

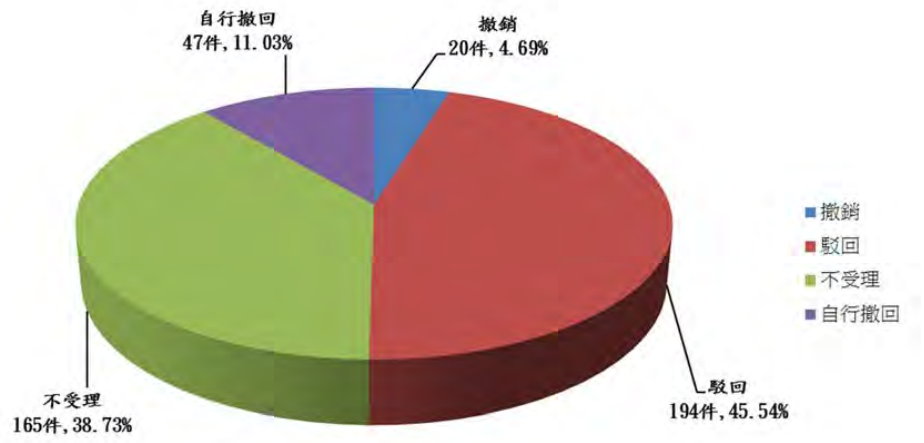
A. Review of National Pension disputes

1. Cases reviewed and adjudicated:

(1) Between Oct. 2008 when the National Pension Insurance was launched and the end of 2017, the NPSC closed 5,553 dispute cases. The review conducted is as described below:



(2) Between Jan.1st and Dec. 31 in 2017 the Committee processed 442 dispute cases. 12 Review Council meetings were convened and 426 cases (including cases the NPSC continued to review in 2016) were reviewed and adjudicated. 194 cases were overruled, 165 were rejected, 47 were withdrawn by the applicants, and 20 were revoked, as shown below:

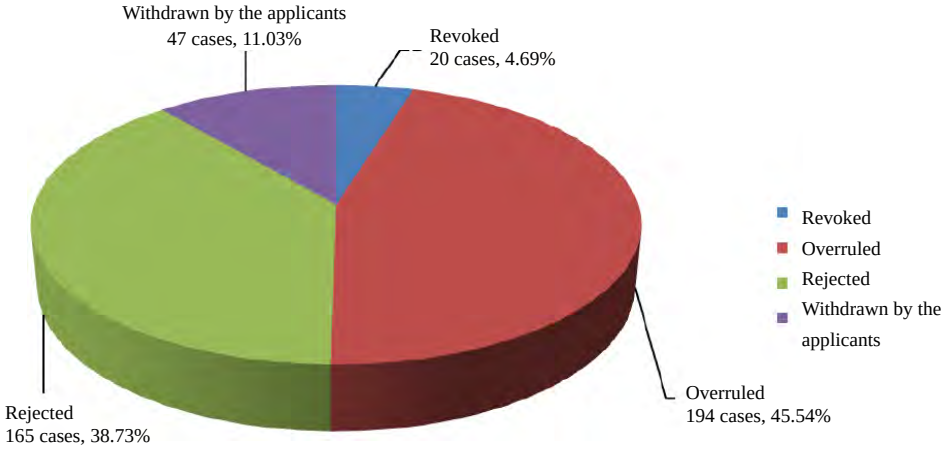


106 年共審定 426 件

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	197	46.24%
老年年金給付	111	26.06%
原住民給付	31	7.28%
保險費或利息	26	6.10%
遺屬年金	25	5.87%
身心障礙基本保證年金	14	3.29%
喪葬給付	12	2.82%
身心障礙年金	6	1.41%
申請人資格及納保事項	2	0.47%
生育給付	2	0.47%
其他國民年金權益事項	0	0.00%
總計	426	100%



426 cases reviewed and adjudicated in 2017

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	197	46.24%
Pension Benefits for the Elderly	111	26.06%
Benefits for Indigenous People	31	7.28%
Premium or Interest	26	6.10%
Pension Benefits for the Survivors	25	5.87%
Basic Pension Guaranteed for the Disabled	14	3.29%
Benefits for Funerals and Burials	12	2.82%
Pension Benefits for the Disabled	6	1.41%
Applicant Qualification or Insurance Subscription	2	0.47%
Maternity Benefits	2	0.47%
Other National Pension Rights and Interests	0	0.00%
Total	426	100%

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	217	50.94%
給付數額	91	21.36%
其他	20	4.69%
加保資格	16	3.76%
給付期間	16	3.76%
分期延期繳費	14	3.29%
居住事實	10	2.35%
保險效力	9	2.11%
溢領繳還	8	1.88%
保費補助	5	1.17%
免計利息	5	1.17%
工作能力評估	4	0.94%
擇一請領	4	0.94%
退還保費	3	0.70%
身障程度	2	0.47%
遺屬順位	1	0.23%
配偶連帶繳納義務	1	0.23%
計費期間	0	0.00%
總計	426	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	217	50.94%
Amount of Benefits	91	21.36%
Others	20	4.69%
Insurance enrollment Qualification	16	3.76%
Benefit Payment Period	16	3.76%
Deferred payment of premiums in installments	14	3.29%
Residence Confirmation	10	2.35%
Insurance Coverage	9	2.11%
Received of Over-claimed Benefits	8	1.88%
Premium Subsidization	5	1.17%
Interest-Free	5	1.17%
Assessment of Ability to Work	4	0.94%
Selection of Single Claim Only	4	0.94%
Refund of Premium	3	0.70%
Degree of Disability	2	0.47%
Survivor Priority	1	0.23%
Spouse Obligation for Payment of Insurance Premiums	1	0.23%
Billing Period	0	0.00%
Total	426	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，且持續由專人辦理系統維護及資安檢測，並賡續依據衛生福利部(資訊處)訂定之相關作業規範辦理，強化保障民眾個人資料安全。

（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. 106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27件，其中撤銷本會審定1件，本會審議決定維持率為96.30％，顯見爭議審議制度已發揮保障民眾權益之功能。

2. 106年度有關國民年金之行政訴訟案件，主要為老年基本保證年金之排富條款認定、居住事實、各類給付之給付期間及A式及B式老年年金給付計給方式爭議。經查本會自開辦迄今，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. Parts of the names and ID numbers of applicants are replaced with symbols, and there are also personnel designated to maintain the system and conduct information security checks. Related affairs are carried out in accordance with regulations of the Ministry of Health and Welfare (Department of Information Management) to strengthen security of citizens' personal information.

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 2017, decisions were achieved on 27 cases, in which 1 decision was revoked. 96.30% of the original sanctions were sustained, indicating the dispute review system could indeed protect the interests of the citizens.
2. Administrative litigation cases concerning National Pension Insurance in 2017 were mainly related to the recognition of wealthy persons to be excluded from the basic guaranteed old-age benefits, the term of benefits, facts of inhabitation, and disputes regarding the ways of calculation and payment of Type A and Type B old-age pensions. 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）辦理國民年金爭議審議業務宣導

為保障偏鄉、年長及弱勢民眾權益，並輔導其依循爭議審議途徑爭取國民年金權益，強化爭議審議效率與服務品質，本會執行「106年度國民年金爭議審議業務宣導工作計畫」，運用「地方政府國民年金業務實地訪查」、「國民年金業務說明會」及「原住民國民年金權益宣導活動」等機會，宣導攸關個人權益之爭議審議程序及常見爭議案例類型，建立與地方社政單位或原住民族行政單位業務聯繫機制，加強推廣整合服務，宣導爭議審議程序。

（五）充實爭議審議法學專業知能

為強化同仁法學專業，本會就爭議審議案件主要爭點涉及其他法規適用部分，規劃就民法（例如：總則、物權、親屬等）及行政程序法（例如：合法送達等）等進行主題式研習，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」為學習目標之後，106年賡續就「農民健康保險」（以下稱農保）深入學習，辦理農保相關法規研習、納保暨給付業務專題演講，並與農保爭議審議單位建立聯繫平臺，透過瞭解農保制度沿革、爭議審議程序及專業知識背景基礎，使本會審議跨國、農保納保資格及給付競合之爭議案件，更能為適法之審定。

（六）辦理國民年金法規興革之建議事項

1. 由個案中發現法律爭議，提出具體法律適用或修法建議：

（1）本會由審議經驗查覺實務審核涉及被保險人或受益人等之涉外婚姻問題之遺屬年金給付案件，適用法律尚有疑義，於第51次爭議審議委員會議建請勞保局仍應依「涉外民事法律適用法」等相關規定核實認定。

D. Promotion of National Pension dispute review operations

To protect the rights and interests of people living in remote places, senior citizens and the underprivileged, as well as to help them claim their National Pension rights through the dispute review procedure and improve dispute review efficiency and service quality, the NPSC executed the "2017 National Pension Dispute Review Promotion Plan" and took the opportunity to make the dispute review procedure and common dispute patterns known to the public when carrying out onsite inspections of the National Pension operations of local governments, presentations on National Pension operations and promotion of the National Pension rights of indigenous people in order to establish contact mechanisms with social affairs units in local governments and administrative units responsible for indigenous people affairs to consolidate and extend services and promote dispute the review procedure.

E. Improvement of Legal Expertise in Dispute Review

To enhance the legal expertise of the staff members, the NPSC has organized workshops on other applicable laws and regulations that the key issues in dispute cases involve, including the Civil Code (such as the General Principles, Rights in Rem, Relatives, etc.) and the Administrative Procedure Act (such as Service of Process), to improve the legal knowledge and professional capacity of staff members. At the same time, considering the close relations between enrollment in and withdrawal from the National Pension Insurance and other types of social insurance, policy periods and benefit payments, the NPSC, after adopting Labor Insurance as the learning subject in 2016, continued in 2017 to hold courses on Farmers Health Insurance (hereinafter referred to as Farms Insurance) for staff members to familiarize themselves with laws and regulations associated with Farmers Insurance, conduct special topic speeches on enrollment and payment operations, and also set up a platform to facilitate correspondence with the Farmers Insurance dispute review unit. By understanding the history and dispute review procedure of the Farmers Insurance system and the professional knowledge involved, the NPSC was able to make legally more appropriate decisions in review of dispute cases involving cross-border issues, enrollment qualifications and benefit payment.

F. Suggestions regarding changes to National Pension regulations

1. Proposal of application of appropriate regulations or suggestion of regulation amendment based on legal discrepancies discovered in dispute cases:

(1) Based on past review experience, the NPSC discovered the regulations to be applied in survivor pension payment cases were questionable due to problems derived from marriages of insured persons or beneficiaries with foreign nationals and, therefore, sug-

（2）又本於保障民眾權益之精神，於第53次爭議審議委員會議建請衛生福利部（社會保險司）參考委員意見，適時研議國民年金保險與勞工保險遺屬年金給付年資併計之可行性。

2. 辦理專案研究，解決爭議並精進審議品質：為具體解決國民年金法規適用疑義，並利實務運作，本會針對審議案件之實務執行及法律爭點，例如申請人如主張其已繳納保費，惟無法提出已繳款之證明以供查核，其舉證責任之歸屬；申請人雖符合月撫慰金之請領權，惟事實上並未領取月撫慰金，是否有國民年金法第24條第1項「得於查證期間停止發給」規定之適用；死後認領之被保險人子女請領遺屬年金給付之發給時點；遺屬年金給付「受被保險人生前扶養事實」條件之舉證責任與行政機關查證義務之密度；被保險人國外死亡證明文件所載結婚資料與我國戶籍登記不符，後順序家屬請領遺屬年金給付疑義；被保險人一次請領勞工保險老年給付之「申請日」究否為「領取日」，並作為不具國民年金保險加保資格之時點；原領取身心障礙（基本保證）年金給付之被保險人，因受短期職業訓練而參加勞工保險，嗣再納保國民年金保險，究否應重新提出申請始得賡續領取身心障礙（基本保證）年金給付；申請人等請求將溢領繳還之遺屬年金給付轉換由當序遺屬追溯領取，並補發申請且符合條件前之遺屬年金給付之疑義；因戶籍誤錄致申請人納保資格變動，究否應繳還溢領之給付等議題進行探討及分享，以提升本會同仁專業素養，精進爭議審議業務品質。

gested the Bureau of Labor Insurance during the 51st Dispute Review Council Meeting to examine and confirm such cases according to the Act Governing Choice of Law in Civil Matters Involving Foreign Elements.

(2) In accordance with the spirit of projecting the rights and interests of the public, the NPSC requested the Ministry of Health and Welfare (Department of Social Insurance) during the 53rd Dispute Review Council Meeting to make reference to the opinions of the committee members and study the feasibility of calculating the National Pension Insurance benefits and the Labor Insurance survivor pension together.

2. Study of special cases to enhance dispute resolution and improve review quality: To solve problems associated with application of National Pension regulations and facilitate operations, the NPSC studied and analyzed discrepancies between practices and related regulations and also shared the results to improve the professional capacity of the staff members and upgrade the quality of dispute review. The areas touched upon included the burden of proof when applicants claimed they had paid the premiums but were unable to provide proof of payment; the applicability of the stipulation of "suspension of payment during the verification period" in Paragraph 1 of Article 24 of the National Pension Act when applicants complied with the requirements for claiming the monthly survivor annuity but had not collected any; the time point to start payment when the children of a deceased insured person were officially recognized applied for survivor pension payment; the burden of proof and the obligation of administrative agencies to find evidence when applicants for survivor pensions had been "dependents of the insured person before he or she deceased;" questions related to payment of survivor pensions when other family members filed applications after the marital status registered in foreign-issued death certificates were found inconsistent with the information indicated in domestic household registration; whether the date of application for one lump sum payment of Labor Insurance old-age benefits could be considered the "date of collection" and adopted as the time point when the applicant became ineligible for enrollment in the National Pension Insurance; when an insured person originally collecting disability benefits (basic guarantee) was required to reapply for payment of disability benefits (basic guarantee) if he or she enrolled in the National Pension Insurance after taking short-term vocational training and joining Labor Insurance; questions about people applying for transfer of returned over-claimed survivor pensions for survivors with the priority to collect retrospectively as well as requesting for payment of earlier survivor pensions before survivors with the priority were recognized; and whether over-claimed benefits had to be returned when changes occurred to the status of insured persons as a result of erroneous household registration information.

CONTENTS






衛生福利部
Ministry of Health and Welfare

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
Future Prospects and Improvement Measures

一、因應十年緩繳屆至，強化監理各項作為

考量國民年金保險被保險人多屬經濟弱勢，故設有保費10年內得以補繳之機制，鑑於10年補繳期將於108年1月底起陸續屆滿，超過10年未繳的保費將無法補繳，並影響日後給付權益。為落實通知到即將屆期的每位被保險人，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，本會亦將加強監督相關機關執行前開因應對策的各項作為，期可保障民眾請領給付之權益。



1. Reinforcement of Supervisory Practices in Response to Upcoming Expiration of the Ten-year Period Allowed for Deferred Payment of Premiums

Due to the consideration that most insured persons of the National Pension Insurance were economically underprivileged, it was decided that overdue premiums could be paid up within ten years. The deadlines of the ten-year period would expire one by one starting at the end of January 2019. Afterwards, insured persons would be unable to pay up the premiums they owed and their rights to claim benefits would be affected. In order to notify each insured person the upcoming expiration, the Ministry of Health and Welfare has established and promulgated the “Countermeasures for the Expiration of the Ten-year Period for Deferred Payment of National Pension Insurance Premiums” and requested the Bureau of Labor Insurance, county (city) governments and the Council of Indigenous Peoples to take measures to communicate with insured persons with overdue premiums, urge them to make payments, improve their ability to pay premiums and make house calls to give explanations. The NPSC will also supervise the practices of related agencies to execute the aforesaid countermeasures in order to protect the rights of the public to apply for payment of benefits.



二、強化委託經營查核，提升稽核監督效能

隨著國民年金保險基金規模增長與投資多樣化，外部稽核至關重要。為確保國內委託資產安全，將適時參與國內委託經營受託機構及保管機構之實地訪察，瞭解基金運用局執行稽核業務時，是否遵循委託契約相關規範、有無善盡善良管理人義務，並實際抽查國內受託機構與保管銀行之投資流程、風險控管與法令遵循等情形，使基金監理機制更為嚴密周延。另為優化政府監管能量，派員參加國外受託機構在台辦理之教育訓練，包括資產配置、投資策略與戰略之擬訂及投資運用等課程，充分交流實務經驗並汲取專業新知，因應基金發展及國際財經情勢變化，持續提升財務監理品質與效能。

三、厚實爭審法律專業，保障民眾救濟權益

為保障民眾國民年金權益，發揮爭議審議功能，本會賡續落實「訴願先行程序」之行政救濟制度，按月召開品管圈會議，運用案例研習與法規研析，強化審議專業知能。便利民眾上網查詢爭議審議案件進度及審定書內容，並兼顧政府資訊公開及個人資料保護規範。積極宣導爭議審議制度，增進民眾瞭解行政救濟權益，認識常用法規及審定見解，進而紓解訟源。研析國民年金法及其他社會保險法規範，主動建立與各社會保險爭議審議機關之業務交流平臺，增進審議效能及品質。運用案件態樣分析與專題研究，檢視國民年金制度與實務，提供法規興革建議，確保審議決定適法，使審議機制更臻健全。

2. Enhancement of inspections of Entrusted Management and Improvement of Auditing and Supervisory Performance

As a result of the growth of the National Pension Insurance Fund in scale and diversification of investment, external auditing becomes all the more important. To assure the safety of assets placed under entrusted management in the country, the NPSC will participate in onsite inspections of domestic institutions entrusted for investment management and custodian institutions to understand whether the Bureau of Labor Funds abides by related regulations specified in entrustment agreements and fulfill the obligations of a good administrator when performing audits and actually randomly inspects the investment procedures, risk control and law observance of domestic entrusted institutions and custodian banks in order to perfect the fund supervision mechanism. In addition, the NPSC also sends personnel to attend training conducted in Taiwan by foreign entrusted institutions to improve the supervisory capacity of the government, including asset allocation, investment strategies and strategy establishment, and investment utilization courses. Exchange of experience is fully conducted and new professional knowledge is acquired to cope with fund scale buildup and changes in international financial and economic situations to continue to improve the quality and performance of supervision of financial operations.

3. Improvement of Legal Expertise in Dispute Review to Protect the Public's Rights to Apply for Remedies

To protect the public's rights and interests associated with the National Pension and maximize the dispute review function, the NPSC has continued to enforce the regulation of "filing administrative appeals as the preliminary procedure" prior to filing administrative lawsuits for administrative remedies. A quality control circle meeting is convened each month to study past cases and related laws and regulations to improve review skills and knowledge. The public can inquire about the dispute review progress and access decisions online within the bounds of the Freedom of Government Information Act and the Personal Information Protection Act. The NPSC also makes active efforts to promote the dispute review system to help private citizens understand their right to administrative remedies as well as commonly applied laws and regulations and reasons behind decisions in order to reduce the number of lawsuits. Endeavors are invested to study the National Pension Act and other social insurance regulations to set up a platform for exchange of experience and ideas with other social insurance dispute review agencies to upgrade review performance and quality. Case pattern analysis and special topic research are conducted to inspect the National Pension System and practices, offer suggestions for regulation reforms and assure the legality of review decisions to perfect the review mechanism.

四、配合年金改革規劃，確保國保永續發展

面對我國人口結構快速老化及少子女化趨勢，我國各種年金制度正面臨龐大財務壓力，為利制度長期穩健運作，讓民眾退休後均能領得到年金給付，政府業已全力推動年金改革各項工作，希望確保每位國民老年經濟生活獲得妥善照顧。本會亦將配合國家年金改革進程及修法趨勢，適時檢視國民年金之柔性強制納保、納保對象、給付金額等議題，提供監理建議，以使國民年金制度更趨完善。

4. Planning in Accordance with National Pension Reforms to Assure Sustainable Development of the National Pension System

Due to the rapidly aging population and declining birthrates, all pension systems in the country are facing enormous financial pressure. To facilitate long-term stable operation and assure people can get their pension payments in retirement, the government has spared no effort in promotion of various types of pension reform work in the hope that each citizen can be economically secure in old age. The NPSC will also work in line with the National Pension reform progress and tendencies of law amendment to review issues such as flexible mandatory enrollment, the people to be covered by the National Pension Insurance and the payment amounts to offer suggestions associated with reinforcement of supervision to perfect the National Pension system.







CONTENTS

國民年金透視鏡

Introduction to the National Pension

CONTENTS

國民年金透視鏡

國保當靠山，人生無負擔

近年來因為「年金改革」吵得沸沸揚揚，讓國人開始重視老年退休後的安全保障議題，也讓國人再度關心：「國民年金」保障了甚麼？

國保包括「老年」、「身心障礙」、「遺屬」三大年金，及「生育」、「喪葬」二種一次性給付。只要年滿25歲、未滿65歲，在國內設有戶籍，且沒有參加勞、農、軍、公教保的國民，都會自動被加入國保，等於人生多了堅定的靠山！



國民年金保險5大靠山

第一座靠山：老年年金-保障老年經濟安全

過去養老大多是靠儲蓄與子女扶養，但如今就業壓力、家庭照顧功能消退及少子、高齡化，長輩們更需要政府的支持。老年年金保障基本經濟生活，只要有國保年資、滿65歲就可申請。

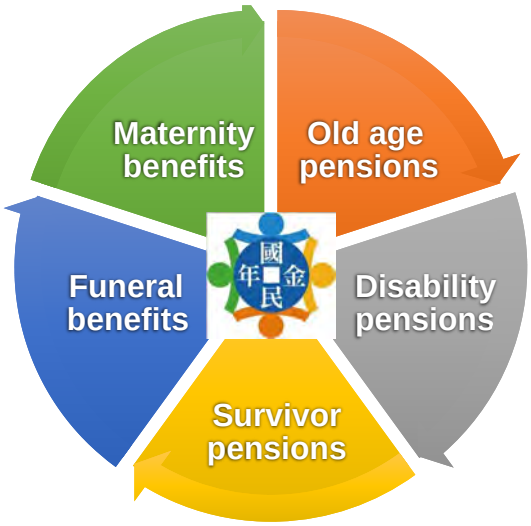
CONTENTS

Introduction to the National Pension

A Life without Burden Thanks to the National Pension

National Pension reform has been hotly debated in recent years, and made citizens more concerned about their security after retirement. It also caused citizens to ask the question: What kind of security does the National Pension provide?

The National Pension provides three types of annuity payments, specifically old age pension, disability pension, and survivors pension, and two types of lump-sum payments, specifically maternity benefit and funeral benefit. Citizens at least 25 years old and under 65 years old will be automatically enrolled in the National Pension as long as their permanent address is registered in Taiwan and they are not enrolled in labor, farmers, military, or civil servant and teacher insurance, providing them with something to fall back on!



The five layer of security: The National Pension

The first layer of security: Old age pension – Ensures economic security for old age

In the past, senior citizens mainly relied on their savings and children after retirement, but now they are in greater need of government support due to the pressure of finding a job, the deterioration of family care function, low birth rate, and aging population. Old age pension covers basic living expenses, and citizens that have accumulated National Pension seniority will be eligible once they reach the age of 65.

CONTENTS

第二座靠山：身心障礙年金-保障身心障礙者的基本生活

俗話說：「天有不測風雲，人有旦夕禍福。」我們要為可能的風險預先考量。參加國保期間經診斷為重度以上身心障礙並領有身心障礙手冊或證明，且經評估沒有工作能力，即可按月、持續性地請領「身心障礙年金」。

第三與第四座靠山：喪葬給付與遺屬年金-家人也可以託付

若在參加國保期間死亡時，可由支出殯葬費的人請領喪葬給付，一次發給5個月月投保金額（9萬1,410元）。國保不但是個人的靠山，同時也是一整個家庭的靠山。

另外，被保險人不幸過世也不會血本無歸。在國保加保期間死亡，符合請領資格的遺屬可以領取遺屬年金；而在領取老年年金或身心障礙年金期間死亡，符合資格的遺屬也是可以領得到喔！

第五座靠山：生育給付-迎接國家的未來

在國保加保期間分娩或早產的女性，可領取生育給付。目前已將生育給付提高為2個月，雙生以上亦比例增給，希能給育兒家庭更多的經濟支持。



國民年金提供生育給付

The second layer of security: Disability pension – Ensures the basic living of persons with disabilities

There is a saying that: “Accidents will happen.” We must prepare for risks in advance. Citizens that were diagnosed with severe or above disability while enrolled in National Pension and have a disability manual or proof of being unable to work will be eligble to receive disability pension on a monthly basis.

The third and fourth layers of security: Funeral benefit and survivors pension – Security for family members

If the citizen passed away while enrolled in National Pension, the person that paid for funeral expenses may apply for funeral benefit, which is a lump sum equal to five months of the insured amount (NT$91,410). National Pension not only provides security for individuals, but also entire families.

Furthermore, insured persons will not lose their pensions if they pass away. For insured persons that pass away while enrolled in the National Pension, survivors that meet qualifications will be eligible for survivor’s pension. If insured persons pass away while receiving old age pension or disability pension, survivors that meet qualifications will also be eligible for survivor’s pension!

The fifth layer of security: Maternity benefits – For the nation’s future

Women that give birth (prematurely) while enrolled in National Pension will be eligible for maternity benefits, which has been increased to 2 months and is increased proportionally for twins or above, in hopes of providing families raising children with more economic support.



靠山五重奏，人生無負擔

有人會覺得國保就像懲罰失業，沒有薪水還要繳保費，但社會保險具有「風險分攤」與「社會互助」的功能，由社會共同承擔風險，幫助他人也是幫助自己。國保採柔性強制加保，若被保險人一時經濟困難，無法如期繳費，也不會有罰則，被保險人可斟酌個人經濟狀況，於（再）就業或有工作收入時再行補繳保險費及利息，10年內補繳其年資仍可計入給付計算基準。

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，目前每月領取國保老年年金人數已超過90萬人，且近9成領取給付者每月至少領取3,628元，已達到老年生活基本保障的功能。而且國保財務穩定，一定讓民眾領得到年金給付，也希望大家多多支持，永續經營屬於每個人的靠山！

Five layers of security for a life without burden

Some people feel that the National Pension is a form of punishment for the unemployed, forcing them to pay premiums when they no longer have a salary. However, social insurance serves the function of risk sharing and mutual aid in society; society mutually shares risk, helping others is helping oneself. The National Pension uses non-executable obligatory contribution payment. If the insured person cannot make payments due to economic difficulty, there are no penalties and the insured person can pay the premium plus interest when they find a job or have income. Payments made within 10 years will still be included in the insured person's seniority when calculating benefits.

The government established the National Pension to resolve the risk of old age brought by aging population, and mainly aims to provide basic economic security for senior citizens. At present, over 900,000 people are collecting old age pension from the National Pension each month, and nearly 90% of people are collecting at least NT$3,628 each month, providing basic living security for old age. The National Pension has sound finances, so citizens will definitely be able to collect their pensions. The government hopes that citizens will support the National Pension to provide sustainable security to everyone!

CONTENTS







焦點話題

Focus Topics

焦點話題一

國保10年補繳「108年1月31日」陸續到期

國民年金考量納保對象的繳費能力，訂有10年內都可以補繳保費的規定。由於10年大限即將在明（108）年1月底陸續屆期，繳清保費時間進入倒數計時關鍵的一年。

您知道，欠繳國保保費超過10年，權益影響很大嗎？

- 超過10年的欠費不能計入年資、不得補繳。
- 老年年金不得擇優領取A式(A式金額至少3,628元)。
- 身心障礙年金無基本保障4,872元。

提醒您：

如果因為經濟困難無法繳納保險費，可以：

- 到戶籍所在地公所申請「所得未達一定標準」資格認定，減輕負擔。
- 洽勞保局辦理分期繳納。

國民年金老年年金給付有兩個公式，A式標準明顯優於B式，領取A式者必須符合沒有欠費，未領其他社會保險老年給付或社福津貼，所以是否繳清欠費，對日後領取給付權益影響很大。

A式	•（月投保金額×保險年資×0.65%）+3,628元 （自105年1月起基本保障金額調整為3,628元）
B式	•月投保金額×保險年資×1.3%

CONTENTS

Focus Topic 1

The 10 year deadline for National Pension payments will be arriving on January 31st, 2019

The National Pension takes the payment ability of insured persons into consideration, and specifies that make-up payments can be made for premiums within 10 years. Since the 10 year deadline for the first premiums will arrive the end of January next year (2019), this is a key year for make-up payments.

Do you know that owing National Pension premiums for over 10 years greatly affects your rights?

- Premiums owed for over 10 years cannot be included in seniority or paid.
- Type A old age pension cannot be selected (the amount of type A is at least NT$3,628).
- Disability pension is not guaranteed to be NT$4,872.

Reminder:

If you are unable to pay premiums due to economic difficulty, you can:

- Apply for the qualification "income does not reach a certain standard" at the township office of your permanent address to reduce your burden.
- Apply for installment payments at the Bureau of Labor Insurance.

There are two formulas for calculating pension payments of the National Pension, type A is clearly better than type B. Insured persons may not have any overdue payments and are not collecting old age pension from other social insurances. Hence, whether or not overdue premiums are paid before the deadline greatly affects the amount of future pension payments.

Type A	● (Monthly insured amount×Seniority×0.65%) + NT$3,628 (The guaranteed amount was adjusted to NT$3,628 in January 2016)
Type B	● (Monthly insured amount × Seniority × 1.3%)

CONTENTS

舉例來說，王太太年滿65歲，國保年資5年，老年年金給付可領多少金額？

如果以月投保金額18,282元，沒有不得選擇A式的情形，老年年金給付有2種計給方式，擇優計給：

A式：（18,282元×5年×0.65%）+3,628元＝**4,222元** 

B式：18,282元×5年×1.3%＝1,188元

10年逾繳虧很大

提醒您，國保自97年開出的第一期繳款單（97年10至11月期間納保國保）、以及後續各期繳款單，都將陸續進入「10年補繳期」的最後期限，依規定超過10年的欠費，不能再補繳，也不計入保險年資，而且請領的老年年金給付只能夠以B式計算，對於自身權益有相當大的影響。讓我們再次用實例向大家說明，假設王先生和蘇太太各有15年符合國保納保資格，王先生按時繳納保險費，但蘇太太有超過10年欠費，試算2人國保老年年金給付請領結果如下：

【情況一：按時繳費】

王先生有按時繳保險費，且沒有不得擇優領取A式的情形，老年年金依A式計算，每月可領5,410元。

A式：月投保金額18,282元*0.65%*保險年資15年+3,628元

【情況二：未按時繳費且有超過10年之欠費】

蘇太太沒有繳保險費且有5年保險費超過10年，65歲時無法領取老年年金，如想要補繳，只能補繳最近10年(55歲到65歲)的保險費，老年年金只能以B式計算，每月只能領2,377元。

B式：月投保金額18,282元*1.3%*可補繳的保險年資10年

希望透過以上簡單的說明，讓大家明白10年逾繳真得差很大唷！所以，如果您發現自己有欠費，請儘速向勞保局申請補發繳款單並繳清欠費，別讓自己權益睡著囉！

CONTENTS

For example, Ms. Wang is 65 years old and has 5 years seniority in the National Pension, how much will she receive in old age pension?

If the monthly insured amount is NT$18,282 and the insured person is still eligible for type A, then the higher of two calculation methods for old age pension is used:

Type A: (NT$18,282×5 years×0.65%)+NT$3,628=**NT$4,222**



Type B: NT$18,282×5 years×1.3%=NT$1,188

A lot to lose from exceeding the 10 payment deadline

As a reminder, the first payment form for the National Pension was sent in 2008 (enrolled in the National Pension between October and November 2008) and subsequent payment forms will soon be reaching the 10 year deadline for payment. According to regulations, payments owed for over 10 years will no longer be payable, and the period cannot be included in the insured person's seniority. The insured person's old age pension can only be calculated using type B, greatly affecting the insured person's rights. Let us use another example for explanation, assuming Mr. Wang and Ms. Su both have 15 years seniority in the National Pension, Mr. Wang made payments on time, but Ms. Su had payments that were owed for over 10 years, their old age pension is calculated as follows:

Situation 1: Made payments on time

Mr. Wang made payments on time and is eligible to use type A for calculating old age pension, then Mr. Wang can receive monthly pension payments in the amout of NT$5,410.

Type A: Monthly insured amount NT$18,282*0.65%*Insurance seniority of 15 years+NT$3,628

Situation 2: Did not make payments on time and owed premiums for more than 10 years

Ms. Su did not make payments and owed 5 years of premiums for over 10 years. At the age of 65, she is not eligible for old age pension, and even if she wanted to make payments, she could only pay premiums for the last 10 years (ages 55 to 65). She can only use type B to calculate old age pension and will only receive monthly pension payments of NT$2,377.

Type B: Monthly insured amount NT$18,282*1.3%*10 years seniority (make-up payments are allowed)

We hope that the simple example above will help everyone understand that owing premiums for over 10 years makes a great difference! If you discover that your still owe premiums, apply to the Bureau of Labor Insurance to reissue your payment form and settle any unpaid premiums. Do not lose out on your own rights!

CONTENTS

焦點話題二

補繳保費好康報你知

保障超值多元

讓小編來告訴你，究竟補繳國民年金保險費有什麼好康呢？國民年金保險費是由政府補助40%，一般被保險人自付60%，透過按時繳納保險費，除了在國保期間發生保險事故時，符合資格者可以請領相關給付（例如生育給付、身心障礙年金給付等），保障自己或遺屬的基本經濟安全外，未來自己年滿65歲時更可以每月領取老年年金給付，保障老年基本經濟安全呢～



4年回本 活到老領到老

以月投保金額18,282元、保險費率8.5%試算，繳納3年保險費為33,552元，65歲起領取老年年金，按Ｂ式計算，每月領713元，最慢領4年即可完全回本，如果是領Ａ式，每月領3,984元，則領9個月就回本。由此可知，等到咱們年老的時候，可領的老年年金給付實在大大地超過曾經繳過的保費唷！

CONTENTS

Focus Topic 2

Benefits of Make-up Payments

Multiple layers of security

Let me tell you exactly what the benefits of make-up payments for National Pension premiums are. The government subsidizes 40% of National Pension premiums and insured persons pay the remaining 60%. By making payments on time, insured persons will be eligible for related benefits (e.g. maternity benefits and disability pension) when an incident occurs while they are enrolled in the National Pension. Besides providing economic security for themselves or their survivors, insured persons can collect old age pension when they reach the age of 65, ensuring basic economic security in old age~



Recover premiums in 4 years and collect benefits until old age

Using a monthly insured amount of NT$18,282 and an insurance premium rate of 8.5% for calculation, the amount of premiums paid over 3 years is NT$33,552, and the insured person can collect NT$713 each month using type B old age pension starting at the age of 65. The insured person will recover premiums in 4 years. If the insured person is eligible for type A and collects NT$3,984 each month, then the insured person will recover premiums in 9 months. This shows that the amount of old age pension collected at old age greatly exceeds the amount of premiums paid!

國保勞保雙重屏障

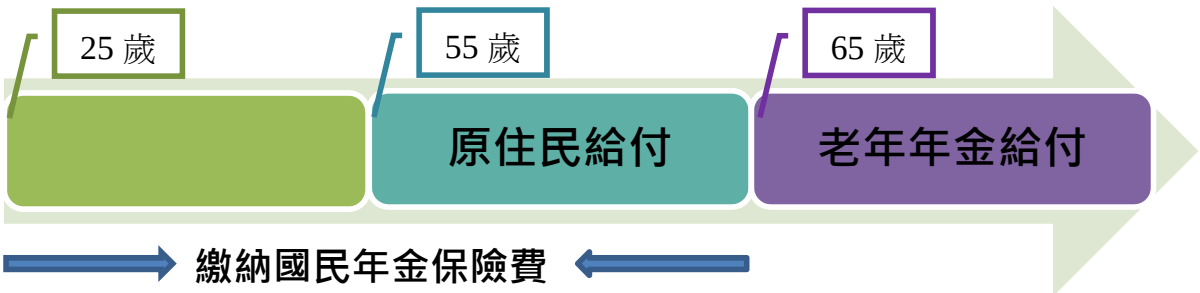
考量民眾有工作時加保勞保，無工作時加保國保，等到退休時，如同時符合前開2種保險老年年金給付的請領資格，可以向勞保局同時請領，該局將分別依國民年金法和勞工保險條例相關規定，各別計算保險年資及給付金額後，匯入民眾提供的金融帳戶。

另外，更好康的是，勞保年金制度實施後，勞保被保險人之年資滿15年可請領勞保老年年金給付。如果勞工年滿65歲時，勞保年資沒有達到15年，在併計曾參加國保年資後，已滿15年以上，也可以請領勞保老年年金給付。



原住民朋友更要記得繳哦

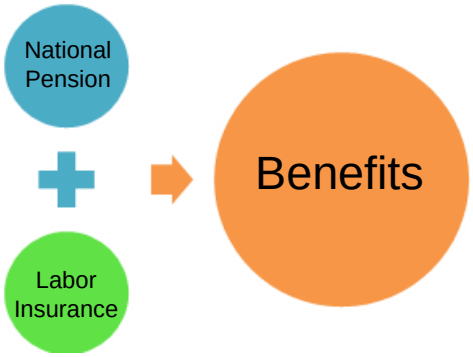
每月已經領有原住民給付的原住民朋友注意喔!因為原住民給付僅能領取至年滿65歲的前1個月為止，所以，符合國保納保資格的原住民朋友，仍要按時繳納國民年金保險費，才能在年滿65歲時繼續請領國保老年年金給付，無縫接軌地保障老年基本經濟安全。



Dual protection from the National Pension and Labor Insurance

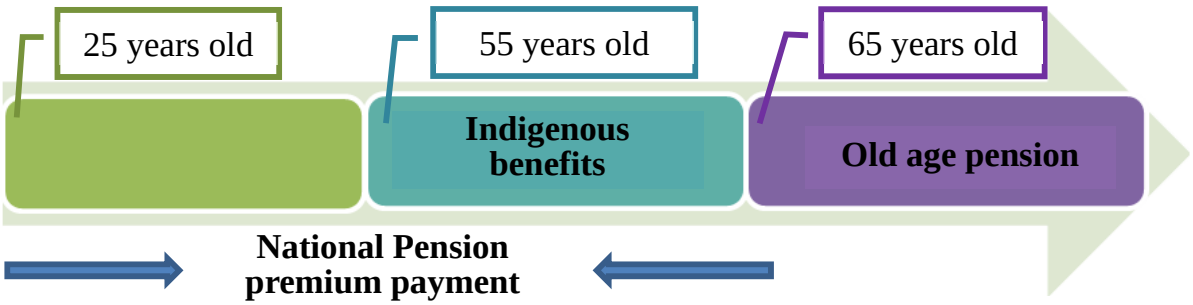
Citizens are enrolled in Labor Insurance when they are employed and enrolled in the National Pension when they are unemployed. If they are eligible for old age pension from both insurances when they retire, they can apply to the Bureau of Labor Insurance for both, and the bureau will calculate their seniority in each insurance and the amount of pension payments in accordance with the National Pension Act and Labor Insurance Act, and the amount is transferred into the bank account provided by the insured person.

Furthermore, another benefit is that after the labor insurance pension was implemented, insured persons will be eligible for old age pension from labor insurance once their seniority reaches 15 years. If workers do not have 15 years seniority in labor insurance once they reach the age of 65, they will still be eligible for old age pension if their seniority in the National Pension and Labor Insurance combined reaches 15 years.



Indigenous peoples must remember to pay premiums

Attention indigenous peoples already receiving monthly indigenous people benefits! Indigenous people benefits can only be collected to one month before the age of 65, so indigenous peoples with National Pension qualifications still must pay National Pension premiums to continue collecting old age pension from the National Pension when they reach the age of 65, seamlessly transitioning to basic economic security for old age.



保國保有保庇，只要定期繳納國民年金保險費，就像是多一道護身符，沒有工作也心安，讓國保五大給付永遠陪伴，照顧您及親人一輩子。不要遲疑了，趕快繳費吧，讓國民年金當您最穩固的靠山！



The National Pension provides security and paying premiums on time is like having a lucky charm, so that citizens can feel at ease when they are unemployed. The five layers of security provided by the National Pension will always be there to take care of you and your family. Do not hesistate to pay premiums. Let the National Pension become your strongest backing!



焦點話題三

想補繳 可是繳不起怎麼辦？

經濟弱勢保費補助

為了體諒部分民眾因為短時間內經濟上的困境，一時無法依時繳納國民年金保險費，所以訂有保險費補助措施，民眾可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險費額度，經審查通過，可享有政府補助55%~70%保險費。

106年1月1日起之保險費適用：月投保金額18,282元，保險費率8.5%

被保險人身分		政府補助額/月(比率)	被保險人自付額/月(比率)
	一般民眾	622元 (40%)	932元 (60%)
	低收入戶	1,554元 (100%)	0
所得未達一定標準	未達當年度最低生活費1.5倍	1,088元 (70%)	466元 (30%)
所得未達一定標準	未達當年度最低生活費2倍	855元 (55%)	699元 (45%)
身心障礙	極重度及重度	1,554元 (100%)	0
身心障礙	中度	1,088元 (70%)	466元 (30%)
身心障礙	輕度	855元 (55%)	699元 (45%)

CONTENTS

Focus Topic 3

What should I do if I can't afford make-up payments?

Premium subsidies for the economically disadvantaged

Considering that some citizens may be unable to pay National Pension premiums due to short-term economic difficulty, so insurance premium subsidies are provided. Citizens can apply to the county (city) government or township office where their permanent address is registered to increase the amount of government subsidies. After passing the review, citizens will receive government subsidies for 55% to 70% of premiums.

Applicable to insurance premiums starting on January 1st, 2017; monthly insured amount of NT$18,282, premium rate of 8.5%

Insured person		Government subsidy amount/ month (percentage)	Amount paid by insured person/ month (percentage)
General public		NT$622 (40%)	NT$932 (60%)
Low income household		NT$1,554 (100%)	0
Income not reaching a certain standard	Does not reach 1.5 times the minimum living expense that year	NT$1,088 (70%)	NT$466 (30%)
	Does not reach 2 times the minimum living expense that year	NT$855 (55%)	NT$699 (45%)
Disability	Profound and severe	NT$1,554 (100%)	0
	Moderate	NT$1,088 (70%)	NT$466 (30%)
	Mild	NT$855 (55%)	NT$699 (45%)

CONTENTS

分期及延期繳納

被保險人如果應繳國保欠費總額達3,000元以上，且個人綜合所得稅各類所得總額合計50萬元以下，導致無力一次繳納，可以填寫「國民年金保險費分期繳納申請書」並簽章後，向勞保局申請分期繳納，最多可分40期，每期至少繳納金額1,000元。

如果以國民年金97年開辦至107年9月止累積保費為例，共需繳納9萬4,782元（如下表），如果經濟困難一時無力繳費，可向勞保局申請欠費分期繳納（最多40期）或拆成多張以月為單位之小額繳款單分次計息補繳，紓緩繳費壓力，也同時確保您的給付權益喔！

97年10月至107年9月累計未繳納保費金額

年度	月投保金額	費率	每月保費	年度保費總額
97	17,280	6.5%	674	2,022
98	17,280	6.5%	674	8,088
99	17,280	6.5%	674	8,088
100	17,280	6.5% 100年1月至3月	674	2,022
		7.0% 100年4月開始	726	6,534
101	17,280	7.0%	726	8,712
102	17,280	7.5%	778	9,336
103	17,280	7.5%	778	9,336
104	18,282	8.0%	878	10,536
105	18,282	8.0%	878	10,536
106	18,282	8.5%	932	11,184
107	18,282	8.5%	932	8,388
總計				94,782

Installments and deferred payment

If the insured person owes National Pension premiums reaching NT$3,000 or above and cannot settle overdue payments because his/her total personal income is less than NT$500,000, the insured person can fill out and sign a “National Pension Premium Installment Payment Application Form” and submit it to the Bureau of Labor Insurance. The amount owed can be paid in at most 40 installments of at least NT$1,000.

Using cumulative premiums between 2008 and September 2018, a total of NT$94,782 must be paid (as shown in the table below), if insured persons are unable to pay premiums due to economic difficulty, insured persons may apply to the Bureau of Labor Insurance for installment payments (up to 40 installments) of overdue premiums, or make small payments on a monthly basis with separately calculated interests to lift the burden of premium payment, also protecting your rights at the same time!

Amount of cumulative overdue premiums from October 2008 to September 2018

Year	Monthly insured amount	Premium rate	Monthly premium	Annual premium amount
2008	17,280	6.5%	674	2,022
2009	17,280	6.5%	674	8,088
2010	17,280	6.5%	674	8,088
2011	17,280	6.5% January to Marth 2011	674	2,022
		7.0% April 2011	726	6,534
2012	17,280	7.0%	726	8,712
2013	17,280	7.5%	778	9,336
2014	17,280	7.5%	778	9,336
2015	18,282	8.0%	878	10,536
2016	18,282	8.0%	878	10,536
2017	18,282	8.5%	932	11,184
2018	18,282	8.5%	932	8,388
Total				94,782

● 貼心小提醒 — 如何補繳保費

因為很重要，所以再說1次！

10年補繳期限，就是每月保險費的繳款期限加10年，例如：97年10月保險費，繳款期限為98年1月31日，也就是說，97年10月的欠費，在108年1月31日前都可以計息補繳，現在繳當然來得及!如果擔心繳款單遺失，您可以投過電話、網路或親洽勞保局等方式申請補發喔！

補發繳款單

電話申請	勞動部勞保局國民年金組 **(02)23961266轉6066、6055或6077**
電話語音申請	專線**4121111轉123#按4**
網路申請 （免憑證）	勞保局網站 **www.bli.gov.tw** 網路e櫃台 > 保險費/ 勞工組退休金查詢及補單
網路列印 （自然人憑證）	勞保局網站 **www.bli.gov.tw** 網路e櫃台 > 個人查詢
現場申請	勞動部勞保局國民年金組 勞保局各地辦事處

● Thoughtful reminder – How to pay off National Pension premiums.

We are going to say it again because it is very important!

The 10 year deadline for payment is the payment deadline of monthly premiums plus 10 years, for example: the payment deadline for the October 2008 premium is January 31st, 2009. In other words, overdue premiums from October 2008 can be paid before January 31st, 2019 plus interest. It is not too late! If you are worried about losing your payment form, you can apply for the payment form to be reissued through telephone, online, or in person at the Bureau of Labor Insurance!

Reissue payment form

Telephone	National Pension Division, Bureau of Labor Insurance (02)23961266 ext.6066, 6055 or 6077
Interactive voice response	Hotline 4121111 ext.123#press 4
Online (No certificate)	Bureau of Labor Insurance www.bli.gov.tw Online e-counter>Premium/Labor pension inquiryand reissue payment form
Print online (Natural person certificate)	Bureau of Labor Insurance www.bli.gov.tw Online e-counter>Premium/Labor pension inquiryand reissue payment form
In person	National Pension Division and Offices of the Bureau of Labor Insurance

焦點話題四

對國保保險費的計算有異議，該如何爭取個人權益呢？

● 國保權益報您知

前面已經說明，政府為了照顧低收入戶、身心障礙者及經濟困難（所得未達一定標準）者等3類國保被保險人，減輕他們繳納保費的負擔，以便發生保險事故時，享有請領給付的權利，所以，依照不同條件提供55%～100%的保費補助。

為了確保補助資格的正確性，各直轄市、縣（市）政府每個月會將符合前面3類資格者的基本資料及相關異動資料，報送給勞保局作為計算保險費的依據。但是，當民眾發現保費金額不符實際狀況，導致自己權益受損時，可以檢附相關證明文件，經由勞保局向本會申請爭議審議，爭取個人權益。

● 實務案例分享

大明從97年10月開始符合國保「輕度身心障礙」補助身分，每月保險費只須自行負擔45%，其餘由政府補助。為了將來可以領取老年年金給付，總是在一收到保費繳款單後，就馬上到銀行繳費。隨著年紀增長，大明健康狀況惡化，須有家人照料，所以在年滿65歲前2個月從南部搬到北部兒子家，戶籍也一併遷移，與兒子同住相互照顧，並且經重新鑑定後取得中度身心障礙證明。2個月之後，大明終於年滿65歲了，開

CONTENTS

Focus Topic 4

How do I fight for my rights if I disagree with National Pension premium calculations?

Introduction to Rights of the National Pension

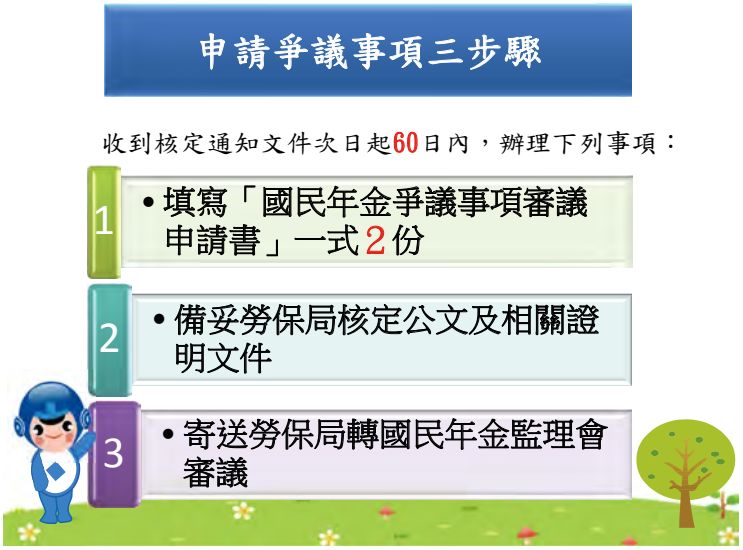
It was mentioned before that the government lifts the burden of premiums on 3 types of insured persons, including low income households, disabled persons, and persons with economic difficulty (income not reaching a certain standard), so that they will have the right to benefits when an accident occurs. The government thus subsidizes 55%-100% of premiums based on different conditions.

Municipal and county (city) governments will provide basic information and changes to persons with the 3 qualifications above to the Bureau of Labor Insurance, so as to ensure the correctness of subsidy qualifications when calculating insurance premiums. However, when citizens discover their premiums do not match their actual situation and damages their rights, citizens may provide documentary proof to the Bureau of Labor Insurance for dispute review to protect their rights.

Actual case

Da Ming became eligible for mild disability subsidies for the National Pension in October 2008 and only needs to pay 45% of monthly premiums; the remaining amount is subsidized by the government. He always immediately paid premiums as soon as he received the payment form so that he can collect old age pension. Da Ming's health deteroriated as he grew older and needed the care of family members, so he moved from southern Taiwan to his son's house in northern Taiwan 2 months before reaching the age of 65. He also relocated its permanent address and lived with his son to take care of each other. He obtained a moderate disability certificate after reevaluation. After 2 months Da Ming finally reached the age of 65 and applied for old age pension at the Bureau of Labor Insurance. After review by the Bureau of Labor Insurance, even though Da Ming met qualifications and is eligible for over NT$4,000 monthly pension payments, Da Ming did not meet disability subsidy requirements according to the data submitted by the local county (city) government of his new permanent address, so his premium was calculated at 60% and the difference was deducted from his old age pension. Da Ming was anxious and angry when he saw the letter from the Bureau of Labor Insurance. He felt that

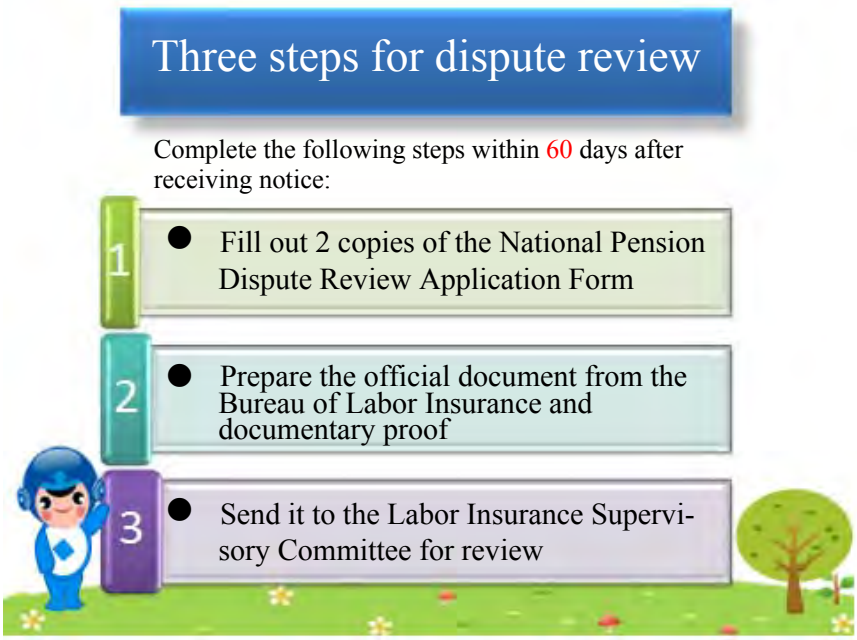
開心心向勞保局申請老年年金給付。經過勞保局的審查，大明雖然符合請領資格，每月可以領取老年年金給付大約4千餘元，但是，依照新戶籍所在地的縣（市）政府通報資料，大明這2個月並沒有符合身心障礙的保費補助資格，所以依照一般被保險人自付60%來計算保險費，並且從發給大明的老年年金給付中扣抵。大明看到勞保局的公文內容又急又氣，認為自己向來準時繳納保險費，而且在2個月前已經變成中度身心障礙，怎麼反而保費補助變少？事關自己的權益，趕緊按照勞保局公文的說明，填寫「國民年金爭議事項審議申請書」（以下稱審議申請書）向本會申請爭議審議。



透過爭議審議程序，本會進一步向大明新設籍的縣（市）政府查證大明身心障礙程度變動情形，以及保費補助資格通報狀況，發現原來是該縣（市）政府沒有將大明符合「中度身心障礙」補助身分（保費自行負擔比率為30%）資料報送到勞保局，導致該局以一般被保險人身分計算大明的保險費，並且由發給的老年年金給付中扣抵。事實既然已查證清楚，國民年金爭議審議委員會議審議結果將大明不服的公文撤銷，勞保局也依照審議結果重新發送公文，改依中度身心障礙補助身分計收保費了。

CONTENTS

he always paid premiums on time and had moderate disability starting 2 months ago, so why did his premium subsidy decrease? He quickly filled out the "National Pension Dispute Review Application Form" according to the description in the letter from the Bureau of Labor Insurance to apply for



dispute review as it concerned his rights.

The dispute review procedure was used to verify the change in Da Ming's disability degree with the county (city) government at the new permanent address, as well as the reporting of premium subsidy qualifications. It turned out that Da Ming's qualifications for moderate disability subsidies (the insured person pays for 30% of premiums) was not reported by the county (city) government to the Bureau of Labor Insurance, so the bureau calculated Da Ming's premiums as a regular insured person and deducted it from his old age pension. Since the facts of the case were verified, the National Pension Dispute Review Committee revoked the official document that Da Ming disputed, and the Bureau of

● 補救方法-申請爭議審議

根據統計，民眾透過爭議審議，案件重新改准發給的比率高達33%，是國民年金權益的重要補救管道。如同本案的主角大明，對於勞保局核定的結果不滿意，因為在60天內提出爭議審議，由本會調查發現事件背後的真實情況，經國民年金爭議審議委員會議審查後，撤銷不合法的核定公文，保障了個人權益。

申請審議其實簡單又能夠保障民眾權益，分為3個步驟：第1步，填寫審議申請書（一式2份），審議申請書（如後附）可向勞保局辦事處索取，也可至本會或勞保局網站下載，網頁上均備有填寫範例可供參考；第2步，準備勞保局核定公文及相關證明文件。第3步，將資料寄到勞保局（國民年金組）「10056臺北市中正區濟南路2段42號」的地址，就可以完成爭議審議的申請。

● 專業、公平、公正審議案件

審查爭議案件的國民年金爭議審議委員會議，是由社會保險、醫學、法律、社會福利、政府機關代表等15位委員組成，並按月召開會議，秉持專業、公平、公正原則審議案件。同時，申請人也可以透過本會網站或以電話（02-33437138）向本會查詢案件辦理進度，諮詢爭議審議相關問題。

Labor Insurance sent a new official document calculating premiums with moderate disability subsidies.

Remedy – Application for dispute review

According to statistics, the ratio of documents that were reissued after dispute review eached 33%, making it an important remedy channel. Da Ming was dissatisfied with the document issued by the Bureau of Labor Insurance and applied for dispute review within 60 days. The actual situation was determined after investigation, and the unlawful document was revoked after review by the National Pension Supervisory Committee, protecting Da Ming's rights.

Application for dispute review is simple and protects citizens' rights, and is divided into three steps: Step 1, Fill out a dispute review application for (2 copies), which can be obtained from an office of the Bureau of Labor Insurance or downloaded from our website or the Bureau of Labor Insurance's website; there are examples online to use for reference. Step 2, prepare the document issued by the Bureau of Labor Insurance and documentary proof. Step 3, mail the documents to the Bureau of Labor Insurance (National Pension Division) at "No.42, Sec.2, Jinan Rd., Zhongzheng District, Taipei City 10056" to complete the dispute review application process.

Professional, fair, and impartial review of cases

The National Pension Dispute Review Committee, which is responsible for reviewing disputes, is formed by 15 committee members representing social insurance, medical care, law, social welfare, and government agencies. The committee meets on a monthly basis and reviews cases based on the principles of being professional, fair, and impartial. Applicants can also inquire about the progress of their case or dispute review related issues via our website or by telephone (02-33437138).

焦點話題四　申請爭議審議之書表

國民年金爭議事項審議申請書（填表範例）

（請先詳閱填表須知及說明）　　申請日期：○年○月○日

(1)申請人	姓名：王大明	民國○年○月○日生	與被保險人關係：本人
	地址：臺北市○○區○○路○號○樓		
	身分證統一編號：A○○○○	電話：○○○○○	
(2)被保險人	姓名：王大明	民國○年○月○日生	
	地址：臺北市○○區○○路○號○樓		
	身分證統一編號：A○○○○	電話：○○○○○	
(3)勞動部勞工保險局核定文件（請檢附影本）	1.☑ ○年○月○日 保國三 字第○○○○○○○號	收受或知悉核定文件日期	○年○月○日
	2.☐ 繳款單（　年　月第　號）		
(4)申請審議之請求事項	補費補助問題		
(5)申請審議之事實及理由	本人是身心障礙者，國保開辦時是輕度，105年1月加重為中度身心障礙。向來皆準時繳保費，從未拖欠，現年滿65歲申請國保老年年金給付，勞保局卻發文告知要從發給我的給付中扣抵先前尚未繳納的保費差額。保費差額部分有誤，本人不服，請還我公道。		
(6)檢送證件名稱	1. 勞動部勞工保險局核定文件影本。 2. 中度身心障礙證明等。		

茲依國民年金爭議事項審議辦法第3條規定，敬請對本案惠予審議。

此致

勞動部勞工保險局

申　請　人：王大明　（簽章）

轉送

衛生福利部國民年金監理會

填表須知及說明：

1. 本申請書請詳實填寫1式2份，連同有關證件及勞動部勞工保險局核定文件影本(附件亦需1式2份)，一併寄至勞動部勞工保險局國民年金組(10056臺北市中正區濟南路2段42號)。
2. 本申請書之申請人如下：被保險人、喪葬給付或遺屬年金給付之受益人、老年基本保證年金或原住民給付之請領給付者、負連帶繳納義務之被保險人配偶或國民年金利害關係人。
3. 本申請書申請審議之事實及理由欄，請以條列方式，簡要敘明，如不敷填寫時，可以另紙書寫附後，並在該欄內註明詳另紙。

105.02版

CONTENTS

Focus Topic 4 National Pension Dispute Review Application Form

National Pension Dispute Review Application Form (Example)

(Please read the notices and description first) Date of Application: ○/○/○

<table>
<tr><td rowspan="3">(1) Applicant</td><td colspan="2">Name: Wang Da-Ming</td><td>Born on ○/○/○</td><td rowspan="3">Relationship with insured person: Insured person</td></tr>
<tr><td colspan="3">Address: No. ○F, ○, ○○ Rd., ○○ District, Taipei City</td></tr>
<tr><td colspan="2">ID No.: A○○○○</td><td>Tel: ○○○○○</td></tr>
<tr><td rowspan="3">(2) Insured person</td><td colspan="3">Name: Wang Da-Ming</td><td>Born on ○/○/○</td></tr>
<tr><td colspan="4">Address: No. ○F, ○, ○○ Rd., ○○ District, Taipei City</td></tr>
<tr><td colspan="3">ID No.: A○○○○</td><td>Tel: ○○○○○</td></tr>
<tr><td rowspan="2">(3) Document from the Bureau of Labor Insurance (please attach copy)</td><td colspan="2">1.☑ Bao-Guo-San-Zi No. ○○○○○○○ dated ○/○/○</td><td>Document received or became aware on</td><td>○/○/○</td></tr>
<tr><td colspan="2">2. □ Payment form (No.)</td><td colspan="2"></td></tr>
<tr><td>(4) Matter requesting review</td><td colspan="4">Premium subsidy issue</td></tr>
<tr><td>(5) Facts and reason for review application</td><td colspan="4">I am a disabled person with mild disability when the National Pension was first established. My condition deteriorated to moderate disability in January 2016. I have always paid premiums on time and have never had any overdue payments. I am now 65 years old and when I applied for old age pension, the Bureau of Labor Insurance issued a notice that unpaid premiums will be deducted from my pension payments. There is a mistake in the unpaid premium and I do not accept the deductions. Please make things right.</td></tr>
<tr><td>(6) Name of attached documents</td><td colspan="4">Copy of document issued by the Bureau of Labor Insurance.
Moderate disability certificate.</td></tr>
</table>

Please review this case in accordance with Article 3 of the Regulations for National Pension Dispute Review.

To

Bureau of Labor Insurance

Applicant: Wang, Da-Ming (Signature and seal)

Transferred to

National Pension Supervisory Committee, Ministry of Health and Welfare

Notices and description for filling out this form:

1. Fill out two copies of this application form in detail, attach two copes of related documentary proof and two copies of the document from the Bureau of Labor Insurance, and send the documents to the National Pension Division of the Bureau of Labor Insurance (No.42, Sec.2, Jinan Rd., Zhongzheng District, Taipei City 10056).
2. Applicants of this application form are as follows: Insured persons, beneficiaries of funeral benefits or survivors pension, recipients of old-age basic guaranteed pension or indigenous people benefit, the spouse of insured persons with joint liability, or a stakeholder of the National Pension.
3. Provide a list of brief descriptions in the facts and reasons column. The back of the paper can be used if there is not enough space and specify in the column that facts and reasons are provided elsewhere.

February 2016 Version

CONTENTS

附　錄

Appendices


願景
核心
價值
年度
目標

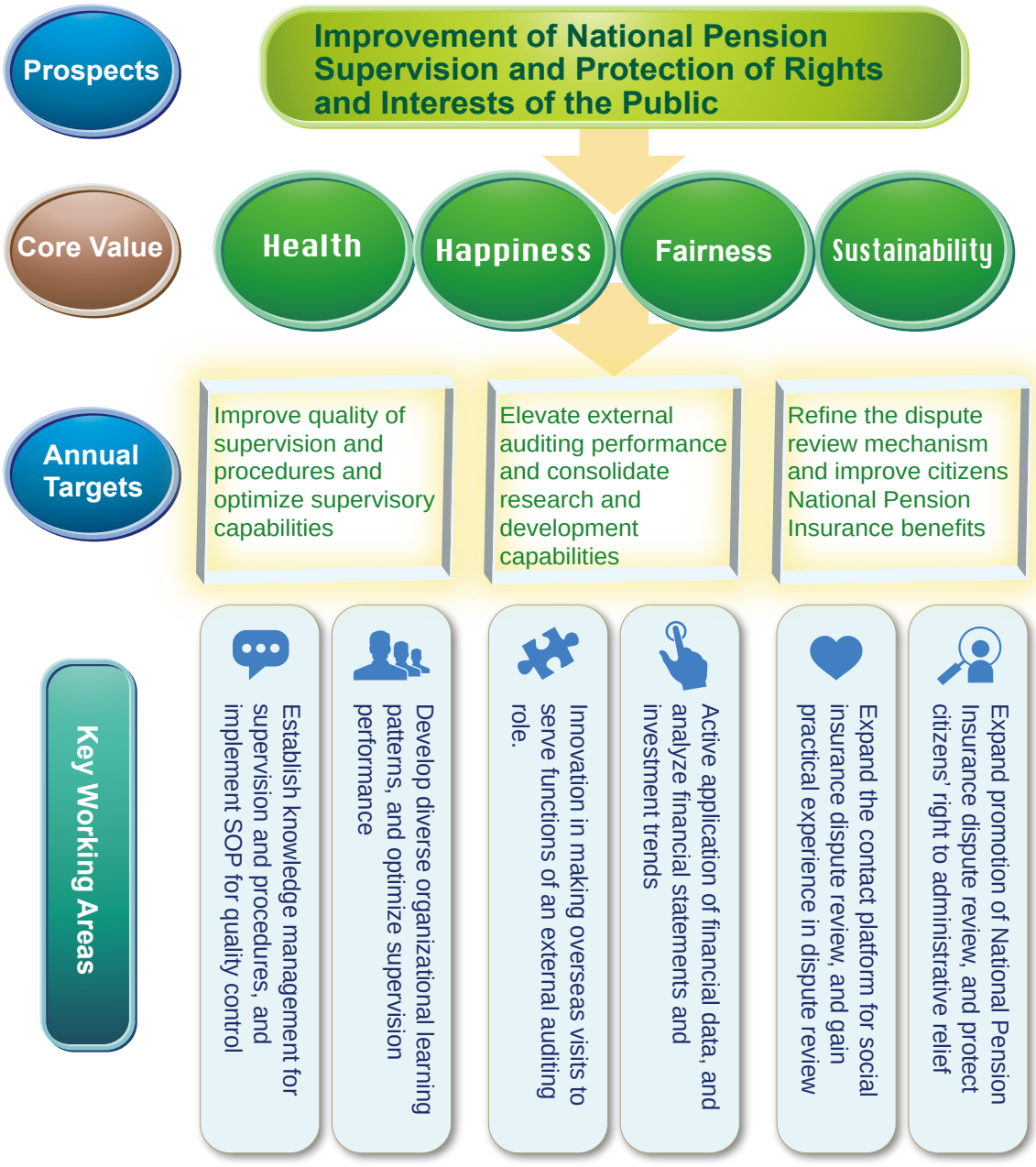
附錄 Appendices

一、106年度願景、核心價值、年度目標及重點工作



CONTENTS

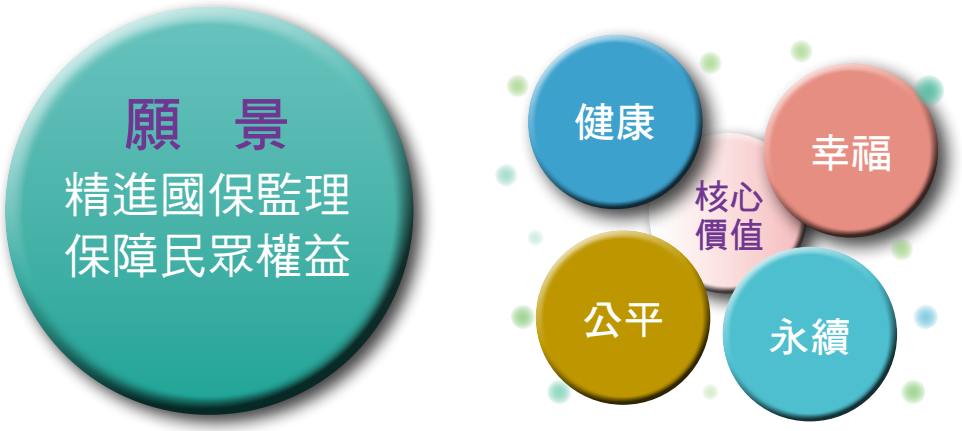
I. 2017 NPSC Prospects, Core Value, Annual Targets and Key Working Areas



CONTENTS

附錄 Appendices

107年度願景、核心價值、年度目標及重點工作



年度目標	強化監理政策作為優化業務審議效能	加強基金政策溝通厚植財經專業能量	促進爭議審議效能確保民眾國保權益
重點工作項目	• 加強10年補繳屆至監理作為，保障民眾領取給付權益 • 導入優化分類審議功能模式，推昇業務監理工作效能	• 建置國保基金政策宣導機制，良善溝通穩固民眾信心 • 拓展政府基金財務監理交流，多元學習精進專業知能	• 深化社會保險業務交流分享，推廣爭議審議權益宣導工作 • 提升社會保險法學專業知能，實施資訊公開維護人民知的權利

CONTENTS

2018 NPSC Prospects, Core Value, Annual Targets and Key Working Areas





Annual Targets	Improve quality of supervision and procedures and optimize supervisory capabilities	Elevate external auditing performance and consolidate research and development capabilities	Refine the dispute review mechanism and improve citizens National Pension Insurance benefits
Key Working Areas	• Enhancement of supervisory practices before expiration of the ten-year period allowed for deferred payment of National Pension Insurance premiums to protect the right of the public to apply for benefit and pension payments • Introduction of optimized review function classification to improve the performance of supervisory work	• Establishment of National Pension Insurance Fund policy promotion mechanisms to improve communication and win the confidence of the public • Expansion communication on financial supervision of government funds and diversification of learning to improve professional skills and knowledge	• Increase of communication on social insurance operations and promotion the right of the public to apply for dispute review • Improvement of legal expertise in social insurance and assurance of right of the public to access government information

CONTENTS

二、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，106年12月份計334萬9,164人， 106年12月份繳費人數計143萬8,323人，未繳費人數計191萬841人。

(二) 繳費率：97年10月至106年12月應收保險費2,909億元，已收保險費1,625億元，累計保險費收繳率55.88%；106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、新竹縣、新北市及桃園縣；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：106年12月國民年金給付核付人數共計166萬4,958人（97年10月至106年12月累計給付核付總人數185萬1,512人），106年底各項給付金額總計753億1,180萬1,052元（97年10月至106年12月累計總金額共計5,106億7,543萬9,718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17,280元調整為18,282元，106年1月1日保險費率由8%調整為8.5%，每月應收保險費為1,554元，其中一般身分被保險人（自付60%）每月負擔保險費為932元（18,282 x 8.5%x 60%）；政府（補助40%）負擔622元（18,282 x 8.5% x 40%）。

(五) 收支情形：106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106年底止，衛生福利部第3屆監理委員平均出席率（含代理人）為89.17%；第3屆審議委員平均出席率為91.56%。

CONTENTS

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. 2017, the total number of participants was 3,349,164. In Dec. 2017, 1,438,323people paid their insurance premiums and 1,910,841 people did not pay their insurance premiums.

B. Premium payment rates: From Oct. 2008 to Dec. 2017, the collectible insurance premiums totaled NT$290.9 billion and NT$162.5 billion, 55.88%, was collected. Between Nov. and Dec. 2017, the five counties/cities with the highest premium payment rates were Taipei City, Hsinchu City, Hsinchu County, New Taipei City, 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: 1,664,958 people received National Pension Benefits in Dec. 2017 (an aggregate of 1,851,512 people received National Pension benefits between Oct. 2008 and Dec. 2017). As of the end of Dec. 2017, the various types of benefits paid amounted to NT$75,311,801,052 (the benefits paid between Oct. 2008 and Dec. 2017 totaled NT$510,675,439,718).

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% to 8.5% on Jan.1, 2017. The insurance premium to be collected for each insured person will be NT$1,554. Each regular insured person is responsible for NT$932 (60%) (NT$18,282 x 8.5% x 60%) and the government contributes NT$622 (40%) (NT$18,282 x 8.5% x 40%).

E. Income and expenditure: In Dec. 2017, 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 2017, the average attendance rate of the members (including agents) of the Third National Pension Supervisory Council of the Ministry of Health and Welfare was 89.17% and the average attendance rate of the members (including agents) of the Third Dispute Review Council was 91.56%.

CONTENTS

(七) 溢領追繳：

1. 截至106年底止，溢領人數共5萬4,837人（含國民年金各項給付2萬3,578人及敬老福利生活津貼與原住民敬老福利生活津貼3萬1,259人），已收回5萬4,563人（含國民年金各項給付2萬3,326人及敬老福利生活津貼與原住民敬老福利生活津貼3萬1,237人）。

2. 尚未收回273件（含國民年金各項給付271人及敬老福利生活津貼 與原住民敬老福利生活津貼2人）。

3. 106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8件。

(八) 催繳欠費：106年度計催繳370萬餘人，催繳欠費金額計1,077億餘元，繳納人數計38萬餘人，占催繳人數比率為10.45%，繳納金額計22億餘元，占催繳金額比率為2.13%。

(九) 基金積存數額：截至106年底止，積存數額約為2,940億元，投入財務運用金額約2,932億元。

(十) 基金財源：截至106年底止，公（運）彩盈餘累積撥入1,536億元、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918億元。

(十一) 資產配置：106年度資產配置朝全球多元化及穩健方式進行，截至106年底止，實際權益證券配置53.48%（其中國內權益證券自行操作528.87億元、國內權益證券委託經營268.78億元、國外權益證券自行操作252.99億元、國外權益證券委託經營359.62億元、另類投資自行操作87.83億元及另類投資委託經營69.64億元）、國內債券10.05%、國外債券21.18%、銀行存款7.90%、政策性貸款7.39%。

G. Retrieval of over-claimed benefits:

1. As of the end of Dec. 2017, 54,837 people had over-claimed pension benefits (including 23,578 people over-claiming various National Pension benefits and 31,259 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 54,563 people (including various over claimed National Pension benefits from 23,326 people and over-claimed Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People from 31,237 people).

2. 273 cases remained unsettled (including various National Pension benefits over-claimed by 271 people and Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People over-claimed by 2 people).

3. In 2017, the average monthly number of over-claim cases due to late filing of death and removal from household registration of insured persons was 8.

H. Urging payment of owed premiums: In 2017, over 3.70 million people were urged to pay their insurance premiums which totaled over NT$107.7 billion. Subsequently, over 380,000 people, 10.45% of those urged to pay owed premiums, made payments which totaled over NT$2.2 billion, accounting for 2.13% of the total amount owed.

I. Fund accumulation: As of the end of 2017, the Fund had accumulated to about NT$294.0 billion and about NT$293.2 billion was utilized in financial investment.

J. Sources of the fund: As of the end of 2017, NT$153.6 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$91.8 billion from government budgets.

K. Asset allocation: Asset allocation has become more diversified globally and stable in 2017. As of the end of 2017, the National Pension Insurance Fund's actual asset allocation was as follows: 53.48% in equity securities (NT$52.887 billion in domestic equity securities was self-managed, NT$26.878 billion in domestic equity securities was under mandated management, NT$25.299 billion in foreign equity securities was self-managed, NT$35.962 billion in foreign equity securities was under mandated management, NT$8.783 billion in other investments was self-managed, and NT$6.964 billion in other investments was under mandated management), 10.05% in domestic bonds, 21.18% in foreign bonds, 7.90% in bank deposits, and 7.39% in policy-based loans.

CONTENTS

(十二) 累積收益：自開辦至106年12月底止，累計收益數531.78億元。其中國內權益證券（自行操作）收益數211.83億元、國內權益證券（委託經營）收益數66.53億元、國內債務證券收益數22.42億元、國外權益證券（自行操作）收益數50.16億元、國外權益證券（委託經營）收益數57.01億元、國外另類投資（自行操作）收益數4.67億元、國外另類投資（委託經營）收益數4.27億元、國外債務證券(自行操作）收益數61.57億元、國外債務證券(委託經營）收益數6.60億元、約當現金（自104年起為銀行存款）收益數43.26億元及政策性貸款收益數3.46億元等。近5年（102年至106年）平均收益率4.52%；106年12月年化收益率8.04%。

(十三) 爭議審議案件：截至106年底止，計受理5,655件，審定5,553件，其中撤銷154件、駁回2,990件、不受理2,023件、自行撤回386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1,841件（占爭議案件33.15%）。



L. Accumulated earnings: From the National Pension Insurance was launched to the end of 2017, the earnings totaled NT$53.178 billion, in which earnings from domestic equity securities (self-managed) was NT$21.183 billion, domestic equity securities (mandated management) was NT$6.653 billion, domestic debt securities was NT$2.242 billion, foreign equity securities (self-managed) was NT$5.016 billion, foreign equity securities (mandated management) was NT$5.701 billion other foreign investments (self-managed) was NT$467 million, other foreign investments (mandated management) was NT$427 million, foreign debt securities (self-managed) was NT$6.157 billion, foreign debt securities (mandated management) was NT$660 million, cash equivalents (bank deposits starting in 2015) was NT$4.326 billion, and policy-based loans was NT$346 million. The average rate of return in the five years from 2013 to 2017 was 4.52%.; annualized rate of return in December 2017 was 8.04%.

M. Number of reviewed National Pension Disputes cases: As of the end of 2017, a total of 5,655 cases were reviewed and decisions were made for 5,553 cases, including 154 revoked, 2,990 overruled, 2,023 rejected, and 386 withdrawn by applicants. In the meantime, there were 1,841 disputes (accounting for 33.15% 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.

CONTENTS

三、本會重要行政成果彙整表

項目	等第
106年度國家文官學院全國公務人員專書閱讀心得寫作競賽	佳作
衛生福利部106年度專書閱讀推廣活動心得寫作	第2名及佳作
衛生福利部106年度公文檢核	優等

四、歷年辦理委託研究案一覽表

年度	研究題目
98年度	國民年金業務及財務監理制度之研究
99年度	國民年金財務及帳務檢查作業系統之建置
100年度	國民年金行政救濟制度之研究
101年度	國民年金保險基金財務檢查作業之研究
102年度	從社會保險整合效益觀點-探討國民年金組織未來定位及功能

Ⅲ NPSC Important Administrative Achievements

Item	Result
National Academy of Civil Service 2017 Civil Servant Book Reading Report Competition	Honorable mention
Ministry of Health and Welfare 2017 Book Reading Promotion Report	2nd place and Honorable mention
Ministry of Health and Welfare 2017 official document examination	Outstanding Performance

Ⅳ Historic research projects outsourced

Year	Research Topic
2009	Supervisory System of Operation and Finance under National Pension Program in Taiwan
2010	Establishment of National Pension's financial and accounts audit system
2011	The Study of National Pension and Administrative Remedies
2012	A Study on the National Pension Insurance Fund's financial inspections
2013	Based on the perspective of social insurance integrative effectiveness to exploring the position and function of National Pension Organization in the future

五、工作紀事、會議及事件表

日 期	重要事件或會議	紀要
106.1.6	召開衛生福利部國民年金爭議審議委員會議第42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12案及甲乙案2案。
106.1.24	召開衛生福利部國民年金監理委員會議第43次會議	審議勞保局105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。
106.2.10	召開衛生福利部國民年金爭議審議委員會議第43次會議	審議爭議案件自行撤回案1案、不受理案3案、駁回案15案及保留案1案。
106.2.24	召開衛生福利部國民年金監理委員會議第44次會議	審議本會105年度第4季工作報告、國民年金保險基金附屬單位105年度決算報告、107年度預算案及107年度國民年金年度計畫等11案。
106.3.2	訂定本會106年度法規測驗實施計畫	為強化本會同仁對於國民年金相關法規及農保法規等之熟悉與掌握度，俾提升專業職能，落實組織學習效益，爰規劃辦理本會106年度法規測驗，並於同年9月21日及11月30日實施測驗。
106.3.3	召開衛生福利部國民年金爭議審議委員會議第44次會議	審議爭議案件自行撤回案2案、不受理案4案、駁回案13案、撤銷案2案及保留1案。
106.3.10	召開衛生福利部國民年金監理會風險控管推動小組第15次會議	本次會議計討論「有關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」、「有關105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」、「有關國民年金保險基金社會責任投資現況與未來規劃案」及「有關國民年金保險基金運用組織研議轉型為行政法人之監督機制案」等4案，相關議案併同本會議之建議意見，提第46次監理委員會議審議。

CONTENTS

V. Works Records, Meetings and Major Events

Date	Important Event or Meeting	Summary
2017.1.6	Convention of the 42nd Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	4withdrawn by the applicants, 5 dispute review cases were rejected, 12 overruled and Case of A &B.
2017.1.24	Convention of the 43rd 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. 2016.
2017.02.10	Convention of the 43rd Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	1 withdrawn by the applicants, 3 dispute review cases were rejected, 15 overruled, and 1 undecided.
2017.2.24	Convention of the 44th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eleven cases were reviewed, including the Work Report for Q4 2016, the 2016 final accounts of the affiliate units of the National Pension Insurance Fund, the 2018 Budget, and the 2018 National Pension Annual Plan.
2017.3.2	The Test on Laws and Regulations in 2017	The 2017 tests on laws and regulations were planned to improve staff members' familiarity and understanding of National Pension related laws and regulations and the Labor Insurance Act, to enhance their professional competencies, and to gain organizational learning benefits. Tests were administered on Sep. 21st and Nov. 30th the same year.
2017.3.3	Convention of the 44th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	2 withdrawn by the applicants, 4 dispute review cases were rejected, 13 overruled, 2 revoked and 1 undecided.
2017.3.10	Convention of the 15th Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Four 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", "Update on Discoveries Made in the 2016 National Pension Financial Inspection Report", the "Current Status of Socially Responsible Investments made with the National Pension Insurance Fund and Future Plans" and the "Mechanism for Supervision after the Organization Utilizing the National Pension Insurance Fund Becomes an Incorporated Administrative Agency". The issues and the suggestions established in this meeting were to be reviewed during the 46th Supervisory Committee Meeting.

CONTENTS

日 期	重要事件或會議	紀要
106.3.31	召開衛生福利部國民年金監理委員會議第45次會議	審議105年度國民年金業務總報告、106年國民年金保險費欠費轉銷呆帳清冊及國民年金保險基金105年下半年度內部自行查核報告等9案。
106.4.7	召開衛生福利部國民年金爭議審議委員會議第45次會議	審議爭議案件自行撤回案2案、不受理案4案、駁回案13案、撤銷案2案及保留1案。
106.4.21	106年度桃園市國民年金業務實地訪查	本會於106年4月21日由呂主任委員寶靜（郭執行秘書盈森代理）率監理委員至桃園市政府辦理國民年金業務實地訪查完竣，提出17項訪查建議事項，送第47次監理委員會議報告。
106.4.28	召開衛生福利部國民年金監理委員會議第46次會議	審議106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、105年度國民年金財務帳務檢查報告查核發現事項之辦理情形案、本會105年度工作總報告等10案。
106.5.5	召開衛生福利部國民年金爭議審議委員會議第46次會議	審議爭議案件自行撤回案6案、不受理案32案、駁回案12案、撤銷案1案、保留案1案及臨時提案1案。
106.5.12	106年度國民年金業務檢查	本會於106年5月12日邀請監理委員並會同原住民族委員會、衛生福利部(社會保險司)共同前往勞保局國民年金組辦理業務檢查，並彙整106年度國民年金業務檢查報告，提第48次監理委員會議審議。

CONTENTS

Date	Important Event or Meeting	Summary
2017.3.31	Convention of the 45th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Nine cases were reviewed, including the 2016 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 2016.
2017.4.7	Convention of the 45th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	2 withdrawn by the applicants, 4 dispute review cases were rejected, 13 overruled, 2 revoked and 1 undecided.
2017.4.21	2017 onsite inspections of National Pension operations in Taoyuan City	On April 21,2017, Executive Secretary Kuo, Ying-Shen 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 Taoyuan City Government. Subsequently, 17 suggestions were established to be reported during the 47th Supervisory Council Meeting.
2017.4.28	Convention of the 46th 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 March 2017, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, Update on Discoveries Made in the 2016 National Pension Financial Inspection Report, 2016 National Pension General Work Report.
2017.5.5	Convention of the 46th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	6 withdrawn by the applicants, 32 dispute review cases were rejected, 12 overruled. 1 revoked, 1 undecided, and 1 impromptu motion proposed.
2017.5.12	2017 National Pension operation inspections	On May 12, 2017, the Committee invited the Supervisory Council members as well as the Council of Indigenous Peoples and the Ministry of Health and Welfare (Department of Social Insurance) to visit the National Pension Division of the Bureau of Labor Insurance to inspect its operations. Subsequently, the 2017 National Pension Operation Inspection Report and suggestions were established to be reviewed during the 48th Supervisory Council Meeting.

CONTENTS

日 期	重要事件或會議	紀要
106.5.26	召開衛生福利部國民年金監理委員會議第47次會議	審議106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106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106年第1季績效考核報告及105年度國民年金保險業務查核報告等11案。
106.6.2	召開衛生福利部國民年金爭議審議委員會議第47次會議	審議爭議案件自行撤回案5案、不受理案35案、駁回案16案及撤銷案1案。
106.6.12	召開衛生福利部國民年金監理會風險控管推動小組第16次會議	本次會議計討論「有關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」、「有關國民年金保險基金投資相關限制檢視案」及「有關國民年金保險基金國外投資流程暨風險控管執行情形案」等3案，相關議案併同本會議之建議意見，提第48次監理委員會議審議。
106.6.23	106年度金門縣國民年金業務實地訪查	本會於106年6月23日由呂主任委員寶靜（郭執行秘書盈森代理）率監理委員至金門縣政府辦理國民年金業務實地訪查完竣，提出16項訪查建議事項，送第49次監理委員會議報告。
106.6.30	召開衛生福利部國民年金監理委員會議第48次會議	審議106年度國民年金業務檢查報告、國民年金保險基金投資相關限制檢視案、國民年金保險基金國外投資流程暨風險控管機制執行情形案等11案。
106.7.7	召開衛生福利部國民年金爭議審議委員會議第48次會議	審議爭議案件自行撤回案4案、不受理案28案、駁回案25案及撤銷案2案。

Date	Important Event or Meeting	Summary
2017.5.26	Convention of the 47th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eleven cases were reviewed, including the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Apr. 2017, Work Report for Q1 2017, the Performance Evaluation Report on Discretionary Management of Domestic Investments for Q1 2017, and the 2016 National Pension Insurance Operations Inspection Report.
2017.6.2	Convention of the 47th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 35 dispute review cases were rejected, 16 overruled and 1 revoked.
2017.6.12	Convention of the 16th 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," "Examination of Restrictions on Utilization of the National Pension Insurance Fund for Investment" and "Process of Use of the National Pension Insurance Fund for Investment Overseas and Execution of Corresponding Risk-control Mechanism". The issues and the suggestions established in this meeting were to be reviewed during the 48th Supervisory Committee Meetings.
2017.6.23	2017 onsite inspections of National Pension operations in Kinmen County	On June 23,2017, Executive Secretary Kuo, Ying-Shen 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 Kinmen County Government. Subsequently, 16 suggestions were established to be reported during the 49th Supervisory Council Meeting.
2017.6.30	Convention of the 48th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	11 cases were reviewed, including the 2017 National Pension Operation Inspection Report, the Examination of Restrictions on Utilization of the National Pension Insurance Fund for Investment, the Process of Use of the National Pension Insurance Fund for Investment Overseas and Execution of Corresponding Risk-control Mechanism, etc.
2017.7.7	Convention of the 48th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	4 withdrawn by the applicants, 28 dispute review cases were rejected, 25 overruled, and 2 revoked.

CONTENTS

日 期	重要事件或會議	紀要
106.7.28	召開衛生福利部國民年金監理委員會議第49次會議	審議106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等6案。
106.8.4	召開衛生福利部國民年金爭議審議委員會議第49次會議	審議爭議案件自行撤回案4案、不受理案23案、駁回案21案及撤銷案1案。
106.8.25	召開衛生福利部國民年金監理委員會議第50次會議	審議106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106年第2季績效考報告及本會106年度第2季工作報告等8案。
106.8.28	106年度「農保納保業務實務-兼論與國保之關係」專題演講	本次專題演講由勞保局農保組鄭專門委員美玲講授「農保納保業務實務-兼論與國保之關係」主題。
106.9.1	召開衛生福利部國民年金監理會風險控管推動小組第17次會議	本次會議計討論「有關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」、「有關國民年金保險基金國內委託經營帳戶年度績效檢討情形案」及「有關國民年金保險基金投資運用暨管理資訊系統建置情形案」等3案，相關議案併同本會議之建議意見，提第52次監理委員會議審議。
106.9.1	召開衛生福利部國民年金爭議審議委員會議第50次會議	審議爭議案件自行撤回6案、不受理案2案、駁回案22案及部分撤銷案2案。
106.9.4	106年度「農保給付業務實務-兼論與國保之關係」專題演講	本次專題演講由勞保局農保組陳視察銘志講授「農保給付業務實務-兼論與國保之關係」主題。

CONTENTS

Date	Important Event or Meeting	Summary
2017.7.28	Convention of the 49th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Six cases were reviewed, including the National Pension Operation Report and the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in June 2017.
2017.8.4	Convention of the 49th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	4 withdrawn by the applicants, 23 dispute review cases were rejected, 21 overruled, and 1 revoked.
2017.8.25	Convention of the 50th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the National Pension Operations Report for July. 2017, 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 2017, and the Q2 2017 National Pension Insurance Operations Inspection Report.
2017.8.28	The 2017 special topic speech on the “Operations and Practices of Farmers Health Insurance Benefit Payment and the Relations with the National Pension”	The special topic speech was delivered by Senior Specialist Zheng, Meiling of the Farmers Health Insurance Division of the Bureau of Labor Insurance.
2017.9.1	Convention of the 17th 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 the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report”, “Annual Performance Review of Domestic Mandated Parties of the National Pension Insurance Fund and Update on Subsequent Improvements” and “Utilization of the National Pension Insurance Fund for Investment and Establishment of the Management Information System”. The issues and the suggestions established in this meeting were to be reviewed during the 52nd Supervisory Committee Meeting.
2017.9.1	Convention of the 50th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	6 withdrawn by the applicants, 2 dispute review cases were rejected, 22 overruled, and 2 partially withdrawn by the applicant .
2017.9.4	The 2017 special topic speech on the “Operations and Practices of Farmers Health Insurance Benefit Payment and the Relations with the National Pension”	The special topic speech was delivered by Inspector Chen, Mingzhi of the Farmers Health Insurance Division of the Bureau of Labor Insurance.

CONTENTS

日 期	重要事件或會議	紀要
106.9.8	106年度彰化縣國民年金業務實地訪查	本會於106年9月8日由呂主任委員寶靜率監理委員至彰化縣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51次監理委員會議報告。
106.9.29	召開衛生福利部國民年金監理委員會議第51次會議	審議106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、106年度彰化縣國民年金業務實地訪查報告、國民年金保險基金106上半年度內部自行查核報告等7案。
106.10.13	召開衛生福利部國民年金爭議審議委員會議第51次會議	審議爭議案件自行撤回案3案、不受理案9案、駁回案22案、撤銷案1案、保留案3案及臨時提案2案。另本次報告事項尚有「本部107年度國民年金爭議審議委員會議預定開會時間表」案，經會議決定洽悉。
106.10.27	召開衛生福利部國民年金監理委員會議第52次會議	審議106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、本部107年度國民年金監理委員會議預計時間表等10案。
106.11.1	召開衛生福利部國民年金監理會風險控管推動小組第18次會議	本次會議計討論「有關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」、「有關國民年金保險基金107年度資產配置暨投資運用計畫（草案）案」及「有關國民年金保險基金國外委託經營帳戶年度績效檢討情形（不動產有價證券型及亞太股票型）」等3案，相關議案併同本會議之建議意見，提第53次監理委員會議審議。

CONTENTS

Date	Important Event or Meeting	Summary
2017.9.8	2017 onsite inspections of National Pension operations in Changhua County	On Sep.8, 2017, Chairperson Lu, Pao-Ching of the Committee led the Supervisory Council members to visit Changhua County Government to conduct onsite inspections of National Pension operations and subsequently 12 corresponding suggestions were to be reported during the 51st Supervisory Council Meeting.
2017.9.29	Convention of the 51st 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 Aug. 2017, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, Report on the 2017 Onsite Inspection of National Pension Operations in Changhua County, and the Self-conducted National Pension Insurance Fund Internal Audit Report for the First Half of 2017.
2017.10.13	Convention of the 51st Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	3 withdrawn by the applicants, 9 dispute review cases were rejected, 22 overruled, 1 revoked, 3 undecided and 2 impromptu motions proposed. Also reported during the meeting was the MOHW National Pension Dispute Council meeting schedule for 2018.
2017.10.27	Convention of the 52nd Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Ten cases were reviewed, including the National Pension Operation Report for Sep. 2017, the income and expenditure, management, utilization, balance of the National Pension Insurance Fund, and NPSC meeting schedule for 2018.
2017.11.1	Convention of the 18th 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 the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” “National Pension Insurance Fund 2018 Asset Allocation and Investment Management Plan (Draft),” and “Annual Performance Review of Domestic Mandated Parties of the National Pension Insurance Fund and Update on Subsequent Improvements” (real estate securities and Asia Pacific equity funds) The issues and the suggestions established in this meeting were to be reviewed during the 53rd Supervisory Committee Meeting.

日 期	重要事件或會議	紀要
106.11.3	召開衛生福利部國民年金爭議審議委員會議第52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8案及撤銷案2案，另臨時提案1案予以保留。
106.11.24	召開衛生福利部國民年金監理委員會議第53次會議	審議106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委託經營帳戶年度績效檢討暨後續改善情形及國民年金保險基金107年度資產配置暨投資運用計畫等12案。
106.12.1	召開衛生福利部國民年金爭議審議委員會議第53次會議	審議爭議案件自行撤回案5案、不受理案6案、駁回案13案及撤銷案3案。
106.12.5	106年度國民年金財務帳務實地檢查	本會於106年12月5日邀集全體監理委員、勞保局及衛生福利部（社會保險司）等共同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106年度國民年金財務帳務檢查報告，提第54次監理委員會議審議。
106.12.29	召開衛生福利部國民年金監理委員會議第54次會議	審議本會107年度工作計畫、106年度國民年金保險基金稽核報告、106年11月國民年金業務報告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
2017.11.3	Convention of the 52nd Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	6 withdrawn by the applicants, 8 dispute review cases were rejected, 8 overruled, 2 revoked and 1 impromptu motion proposed.
2017.11.24	Convention of the 53rd Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Twelve cases were reviewed, including the National Pension Operation Report for Oct. 2017, the income and expenditure, management, utilization, and balance of the National Pension Insurance Fund, Annual Performance Review of Domestic Mandated Parties of the National Pension Insurance Fund and Update on Subsequent Improvements, and the National Pension Insurance Fund 2018 Asset Allocation and Invesment Management Plan.
2017.12.1	Convention of the 53rd Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 6 dispute review cases were rejected, 13 overruled and 3 revoked.
2017.12.5	2017 National Pension Financial and accounts inspections	The Committee invited all committee members and the Ministry of Health and Welfare (Department of Social Insurance) to an onsite inspection of the Bureau of Labor Funds on Dec.5, 2017. The 2017 National Pension Financial and Accounting Inspections Report was compiled based on inspection results and suggestions of committee members, and was to be reviewed in the 54th Supervisory Committee Meeting.
2017.12.29	Convention of the 54th Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the Committee's 2018 Work Plan, 2017 National Pension Insurance Fund Audit Report, and the income and expenditure, management and utilization, and balance of the National Pension Insurance Fund in Nov. 2017.

CONTENTS

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

CONTENTS

Ⅵ Ministers, Chairpersons and Executive Secretaries Over the Years

（二）主任委員 Chairperson

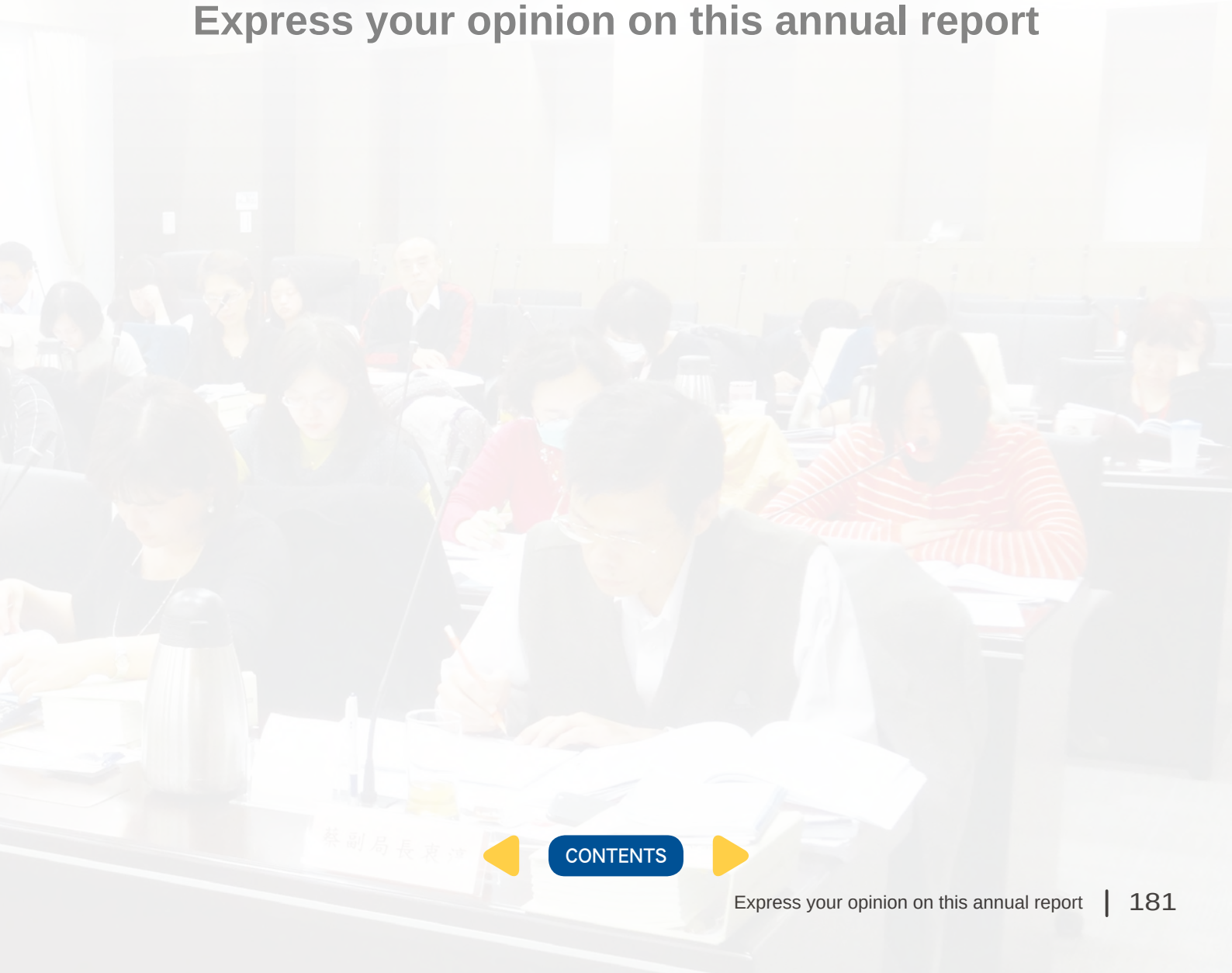
照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部政務次長 Political Deputy Minister, Ministry of the Interior **賴峰偉** Lai, Feng-Wei	97年10月1日 Oct. 1, 2008
	內政部政務次長 Political Deputy Minister, Ministry of the Interior **林中森** Lin, Chung-Shen	98年3月9日 Mar. 9, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior **簡太郎** 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 **蕭家淇** 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 **曾中明** 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 **李玉春** 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 **呂寶靜** Lu, Pau-Ching	105年5月20日 May 20, 2016

（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 **蕭玉煌** 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 **溫源興** 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 **郭盈森** 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 **石美春** Shih, Mei-Chun	107年1月24日 Jau. 24, 2018

對本年報意見表達

Express your opinion on this annual report



CONTENTS

讀者意見表

一、請問您從何處取得本年報？

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□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：

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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_____

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地址：10066臺北市中正區南海路1號5樓之1

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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:
   _____
   _____
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   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 _____

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CONTENTS

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	488F., 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 6th 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 Cit 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 3rd Rd., Lingya Dist., Kaohsiung City 80203	07-3308580 （Siwei Center）
Pingtung County	No.527, Ziyou 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

CONTENTS

CONTENTS

手札

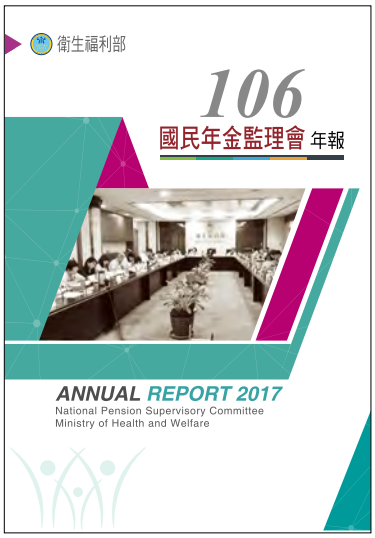
CONTENTS

CONTENTS

手札

CONTENTS

CONTENTS



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 .
106 / 衛生福利部國民年金監理會編輯 .- 初版 - 臺北市 : 衛福部 , 民 107.11
192 面 ; 21×29.7 公分
ISBN 978-986-05-7410-4 (平裝)
1. 國民年金 2. 年金保險

548.933 107021410

衛生福利部

國民年金監理會 106年報

Ministry of Health and Welfare

2017 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、鄧之恒
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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107年11月

ISBN：978-986-05-7410-4 (平裝)
GPN：1010702310

著作權管理資訊：

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中華民國一〇七年十一月 編印

ISBN 986057410-3