



衛生福利部

國民年金監理會 年報

ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare

2019

108

衛生福利部

國民年金監理會年報

● ● ● ● 2019
ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



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序 言

Foreword



序言 部長的期勉

衛生福利部主管業務以人為本、以一生為歷程，舉凡社會保險及福利、醫療防疫、社會救助及保護服務等，皆與民眾生活息息相關。國民年金保險的開辦，是讓全民皆有保險，建構完整的社會安全體系，除了貫徹憲法保障國民之生存權，也是國際人權公約中人人有權享有社會保障的具體踐行。

國民年金是我國第一個年金化的社會保險制度，自97年10月1日開辦迄今，已邁入第12年，截至108年底止，累計納保人數計1,025萬7,031人，各項給付累計金額計6,717億6,950萬1,020元，讓未能享有軍、公教、勞、農保等相關社會保險的25歲以上未滿65歲的國民，在發生老年、生育、身心障礙、死亡等事故時，被保險人及其遺屬獲得基本經濟安全的保障，是本部致力推動之社會保險業務，期能達到「促進全民健康與福祉」之願景。

本部身為國民年金保險之中央主管及監理機關，為貫徹全民照顧之理念，自109年1月1日起，已依消費者物價指數累計成長率，調高國民年金老年年金給付加計金額、老年基本保證年金、遺屬年金給付及原住民給付之金額，每人每月由3,628元調整為3,772元；身心障礙年金給付基本保障及身心障礙基本保證年金每人每月由4,872元調整為5,065元，以落實政府照顧社會弱勢民眾之決心。

本部國民年金監理會戮力監督國民年金保險業務及審議保險爭議事項，並與勞動部勞工保險局、勞動基金運用局及本部社會保險司共同努力，以確保國民年金制度健全運作，保障民眾權益。這一切的工作，相當感謝中央各協力機關、地方政府與民間團體，以及社會各界共同支持參與助成。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

陳時中

Foreword: Words from the Minister

The functions and operations of the Ministry of Health and Welfare are all human-oriented and life-long in nature, covering social insurance and welfare, medical care & epidemic prevention, social assistance and protection services, which are closely linked with people's livelihoods. The National Pension Insurance is launched in order to establish a comprehensive social security system to allow every citizen to have insurance, and not only to protect people's right to life as specified in the Constitution but also to guarantee that every person can enjoy social security as prescribed in the International Bill of Human Rights.

The National Pension Insurance refers to the first annualized social insurance system of Taiwan. It has been twelve years since the National Pension Insurance was launched on Oct. 1, 2008. Until the end of 2019, a total of 10,257,031 persons have been enrolled into the Insurance and generated various benefits amounting to NT\$671,769,501,020 cumulatively. Since then, the basic economic security of citizens over 25 years old but less than 65 years old originally without social insurance, such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance, and their survivors has been protected. They are able to collect old age pensions, childbirth benefits, disability pensions, and death benefits. It is a social insurance that the Ministry of Health and Welfare has been promoting to achieve the goal of improving the health and welfare of all citizens.

As the central authority and supervisory agency of the National Pension Insurance, in order to realize its philosophy for looking after all citizens, the Ministry of Health and Welfare, since January 1, 2020, has raised the addition amount to the old age pension benefit, Basic Pension Guaranteed for the Elderly, Pension Benefits for the Survivors and indigenous people benefit based on the consumer price index (CPI) growth rate, from NT\$3,628 per person/month to NT\$3,772 per person/month, and the disability pension basic protection and disability basic guaranteed pension from NT\$4,872 per person/month to NT\$5,065 per person/month, to help fulfill the government's decision to take care of disadvantaged groups in the society.

The National Pension Supervisory Committee of the Ministry of Health and Welfare uses the best effort to supervise the National Pension Insurance operations and review disputes. In the meantime, it also works with the Bureau of Labor Insurance and Bureau of Labor Funds of the Ministry of Labor and Department of Social Insurance of this Ministry to assure sound operation of the National Pension System to protect all citizens' interests and rights. I sincerely appreciate all cooperative entities of the central government, local governments and private groups, and various sectors from the society, that help contribute to all of these operations. Accordingly, at the time of publication of the annual report, I hereby take this chance to share all of you with my words herein to encourage each other together.

Minister, Ministry of Health and Welfare

Chen, Shih - Chung



主任委員的話

本部國民年金監理會秉持「專業監理、維護權益、積極創新」理念，執行監督國民年金保險(以下簡稱國保)業務及審議爭議事項，適時提供政策及實務執行建議，確保國民年金制度健全運作及永續發展。

在專業監理方面，有來自風險管理、理財投資、社會福利及法律等專業背景之監理委員，每月召開委員會，審議國保業務及基金投資運用情形，給予專業建議，另亦透過實地訪查機制，與地方政府第一線同仁交換意見，協助解決問題使業務執行順暢，而對於國保基金收支與投資運用，更是以顧好民眾荷包為前提，做好監督責任，力求財務穩健，增進投資效益，使國保財務永續發展，在此對監理委員特表感謝。

在維護權益方面，國保10年補繳期限已於108年3月底之後陸續屆期，為保障被保險人權益，本部與勞工保險局業研議對策，協助欠費將逾10年之被保險人儘快完成繳費。

此外，國保爭議審議委員會每月召開會議，爭審委員經由審議案件，回饋到法規政策或執行面的檢討，讓國民年金制度更精進，在此感謝爭審委員用心與努力。

為簡政便民，本會創新建置「國民年金爭議審議智慧服務專區」，於109年5月21日正式啟用，一站式的線上服務包括：爭議審議案件線上(聲明)服務、案件辦理進度查詢及相關問答等，加強行政效率，維護民眾權益，提升便民服務品質。

展望未來，國民年金監理會仍將積極採取監理作為，在兼顧風險控制原則下，持續加強監督基金資產配置與投資，以維護基金收益性及安全性，鞏固我國老年經濟安全保障體系，增進社會大眾福祉。

衛生福利部國民年金監理會 主任委員

蘇麗瓊

Words from the Chairperson

The National Pension Supervisory Committee upholds the philosophy for “Professional Supervision, Right Protection and Innovation” to perform the supervision of National Pension Insurance (hereinafter referred to as the “Insurance”) and review on disputes, and provide the suggestions about policies and practices in a timely manner to ensure sound operation and sustainable development of the national pension system.

In terms of the professional supervision, NPSC members with the expertises in risk management, wealth management & investment, social welfare and laws convene NPSC meeting each month to review the Insurance operations and utilization of funds, provide professional recommendations, and exchange opinions with local governments’ first-line workers to help them solve problems and make their operations work. At the same time, NPSC takes the protection of citizens’ funds as the first priority when utilizing and investing in the balance of the Insurance fund, in order to seek a sound financial position, enhance investment benefits, and ensure sustainable development of the Insurance’s finance. The Committee also greatly appreciates each member.

In terms of the right protection, the 10-year period allowed for late payment of premiums has expired after the end of March 2019 successively. In order to protect the insured persons’ rights, this Ministry and Bureau of Labor Insurance have worked out countermeasures to assist such insured persons to make the payment in full.

The National Pension Dispute Review Committee will convene a meeting on a monthly basis. By reviewing cases, NPSC members feed their opinion back to the discussion about laws, policies or implementation thereof, in order to improve the national pension system. I sincerely appreciate all members’ hard work and efforts.

For simplicity and convenience, we created the “National Pension Dispute Review Smart Service Zone,” which was launched officially on May 21, 2020. The one-stop online service includes dispute review case online (reporting) service, search for status of cases and related Q&A, in order to strengthen the administrative efficiency, maintain the citizens’ interest and right, and upgrade the quality of these convenient services.

For the future prospects, we, the National Pension Supervisory Committee, will continue to adopt the supervisor practices, and also to strengthen the supervision on the fund asset allocation and investment, by implementing the risk control principle at the same time, to maintain profitability and safety of the fund, better protect people’s economic security in old age, and enhance public well-being in the society.

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

SU, Li-Chiung

國民年金監理會介紹

An Overview of the National Pension
Supervisory Committee



壹

成立宗旨及法定任務

The Goal and Statutory Missions

壹、成立宗旨及法定任務

一、成立宗旨

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

配合國民年金法於97年10月1日施行，本會同步依法執行監理及爭議審議業務，秉持「專業監理、維護權益、積極創新」理念，積極監督保險業務及審議保險爭議事項，適時提供政策及實務執行建議，以確保國民年金制度健全運作及永續發展。



The Goal and Statutory Missions

I . Goal

To ensure that nationals 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 July 20, 2007. It was promulgated on August 8 of the same year under the President's decree and came into force on October 1, 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 on October 1, 2008, NPSC also began its supervisory duties at the same time under the philosophy for “Professional Supervision, Right Protection and Innovation” to actively oversee the insurance operations, review disputes as legally prescribed, and also offer advice with regard to related policies and practices to ensure sound operation and sustainable development of the national pension system.

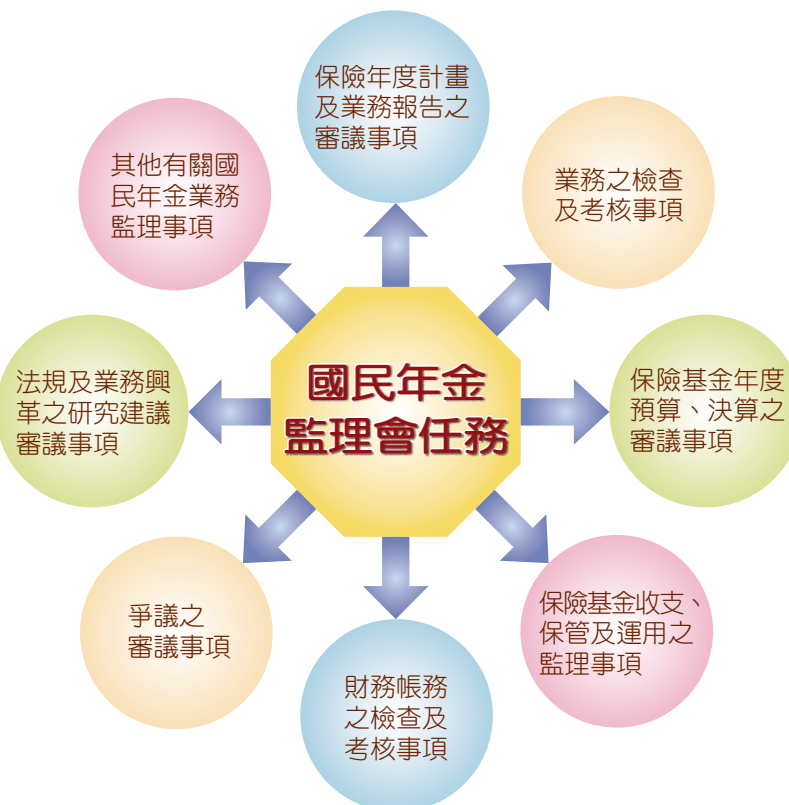


二、法定任務

依據衛生福利部國民年金監理會設置要點第2點規定，本會之任務共有8項：

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

本會任務：



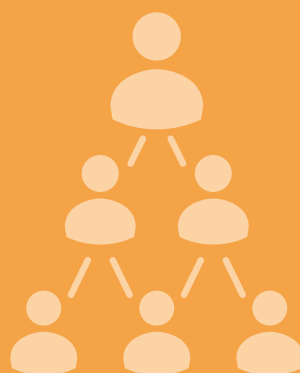
II . Statutory Missions

According to Point 2 of the Guidelines for Establishment of the National Pension Supervisory Commission, Ministry of Health and Welfare, the Commission has to bear the following 8 responsibilities:

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

Missions of the Committee:





貳

組織、成員及職掌

Organization Structure, Members and Functions

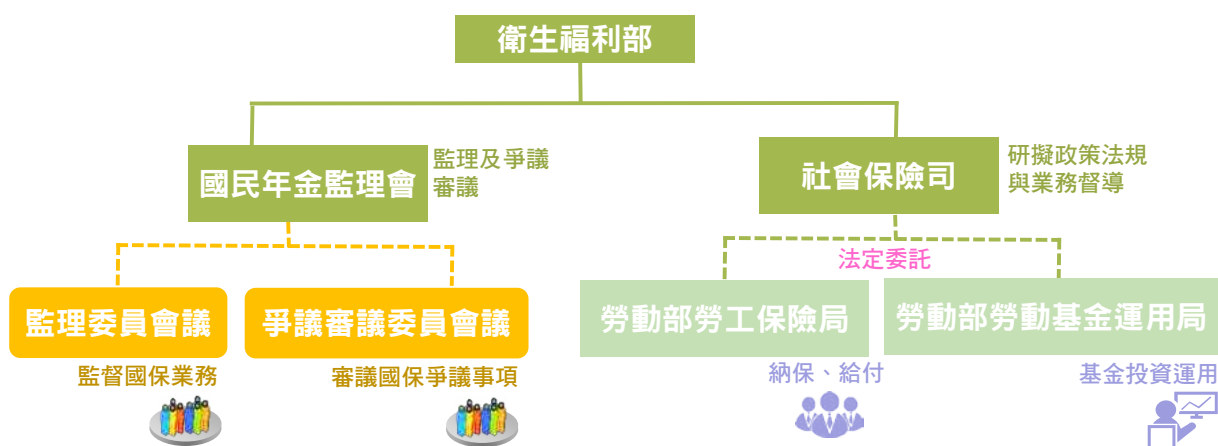
貳、組織、成員及職掌

一、組織架構

(一) 行政組織體系

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

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



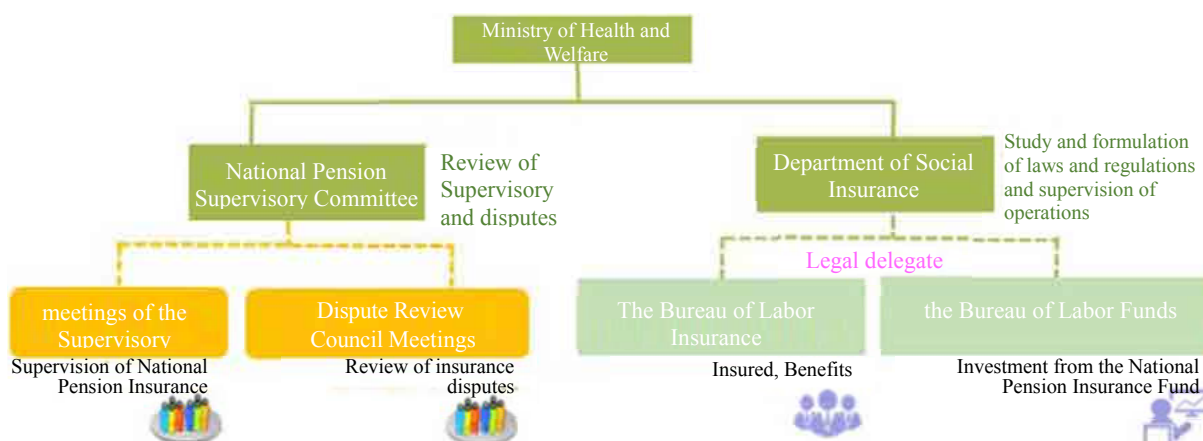
Organization Structure, Members and Functions

I . Organization Structure

A. Administrative System

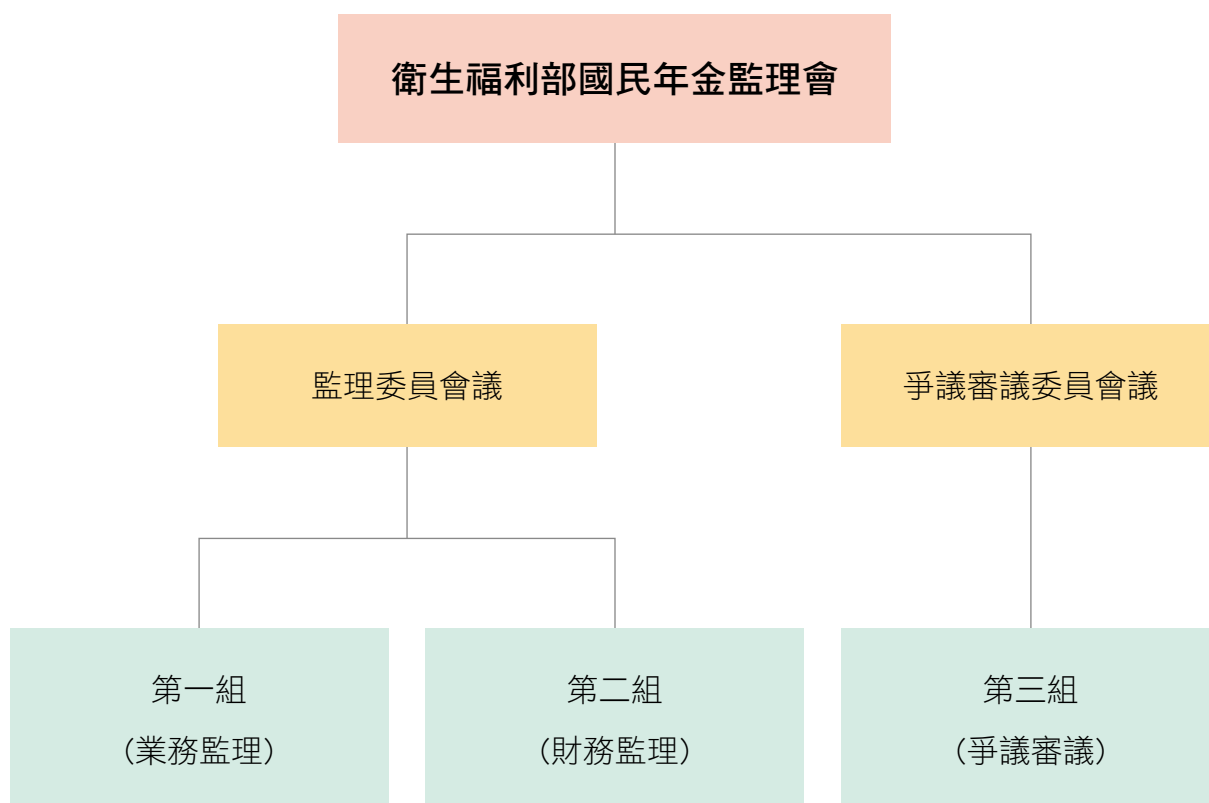
As set forth in Article 3 of the National Pension Act, the Ministry of Health and Welfare (Department of Social Insurance) is the central competent authority of National Pension. It is further specified in Article 4 of the same act and Article 3 of the Regulations for Management, Utilization and Supervision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

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 Committee. The structures of the two committees are as shown below:



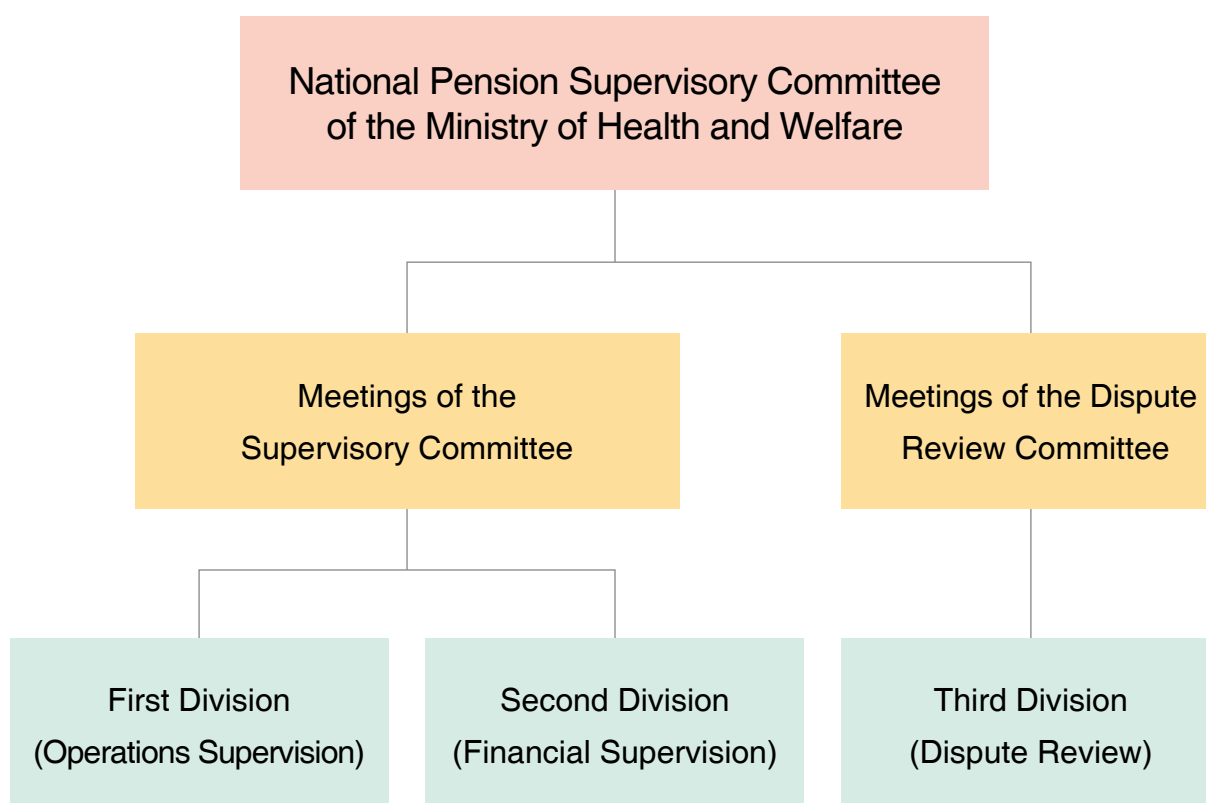
（二）本會組織體系

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

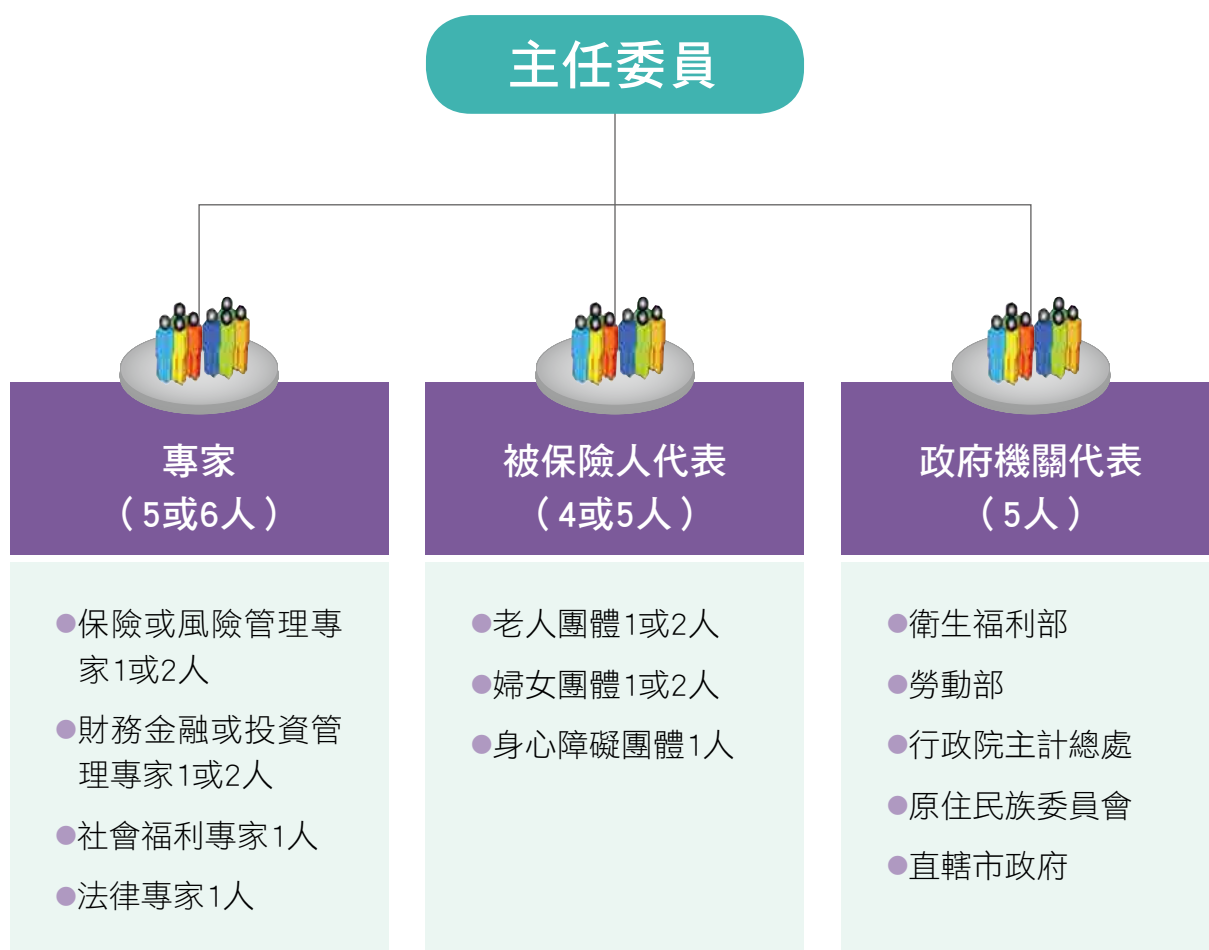
According to Points 1 and 5 of the Guidelines for Establishment of National Pension Supervisory Committee of the Ministry of Health and Welfare, the NPSC shall include the Operations Supervision Division, Financial Supervision Division and Dispute Review Division to carry out staff work for the meetings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



二、組織成員

(一) 監理委員

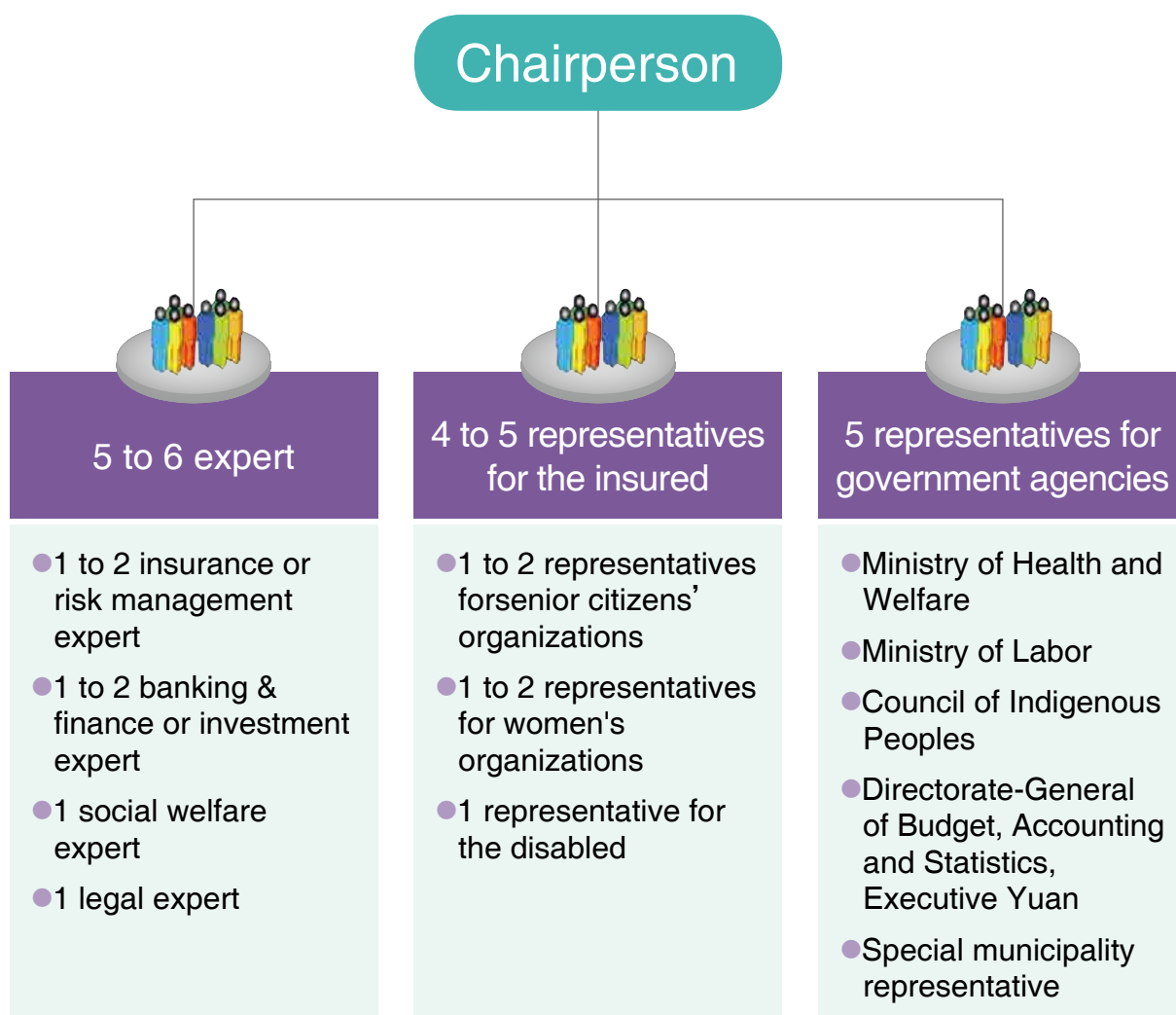
依據衛生福利部國民年金監理會設置要點第3點規定，本會置委員15至17人，其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：



II . Organization Members

A. Supervisory Committee

In accordance with Point 3 of Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare, NPSC 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:



第4屆監理委員共計聘派16人，聘期為2年，自107年10月1日至109年9月30日止。
委員名單如下表：



蘇麗瓊

- 108年1月14日起聘
- 主任委員
- 衛生福利部政務次長

Su, Li-Chiung
(appointed on Jan.14, 2019)
Chairperson
Deputy Minister, Ministry of Health
and Welfare



陳俊男

- 主臺灣科技大學財務金融研究所
副教授
- 財務金融專家

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



李瑞珠

- 中華民國退休基金協會監事
- 保險專家

Lee, Jui-Chu
Supervisor, Pension Fund Association,
R.O.C.
Insurance expert



傅從喜

- 臺灣大學社會工作學系副教授
- 社會福利專家

Fu, Tsung-Hsi
Associate Professor, Department
of Sociol Work, National Taiwan
University
Social welfare expert



黃泓智

- 政治大學風險管理與保險學系
特聘教授
- 保險專家

Huang, Hung-Chih
Distinguished Professor, Department
of Risk Management and Insurance,
National Cheng Chi University
Insurance expert



鄭津津

- 中正大學法律學系教授兼副國際長
- 法律專家

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



陳聖賢

- 政治大學財務管理學系講座教授
- 財務金融專家

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



林玲如

- 中華民國老人福祉協會理事
- 老人團體代表

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

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



張淑卿

- 109年3月1日起聘
- 中華民國老人福利推動聯盟秘書長
- 老人團體代表

Chang, Shu-Ching
(appointed on Mar. 1, 2020)
Secretary General, Welfare
Organization for the Elderly, R.O.C.
Representative for senior citizens'
organizations



白麗真

- 108年7月16日起聘
- 勞動部勞動保險司司長
- 勞動部代表

Pai, Li-Chen
(appointed on July. 16, 2019)
Director of the Department of Labor
Insurance, Ministry of Labor
Representative for Ministry of Labor



陳秀惠

- 台灣婦女團體全國聯合會理事
- 婦女團體代表

Chen, Hsiu-Hui
Director, National Alliance of Taiwan
Women's Associations, representative
of women's association



羅文敏

- 原住民族委員會社會福利處處長
- 原住民族委員會代表

Lo, Wen-Ming
Director, Social Welfare Department,
Council of Indigenous Peoples
Representative for Council of
Indigenous Peoples



陳誠亮

- 中華民國智障者家長總會理事長
- 身心障礙團體代表

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



陳雅惠

- 行政院主計總處基金預算處
專門委員
- 行政院主計總處代表

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



商東福

- 衛生福利部社會保險司司長
- 衛生福利部代表

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



杜慈容

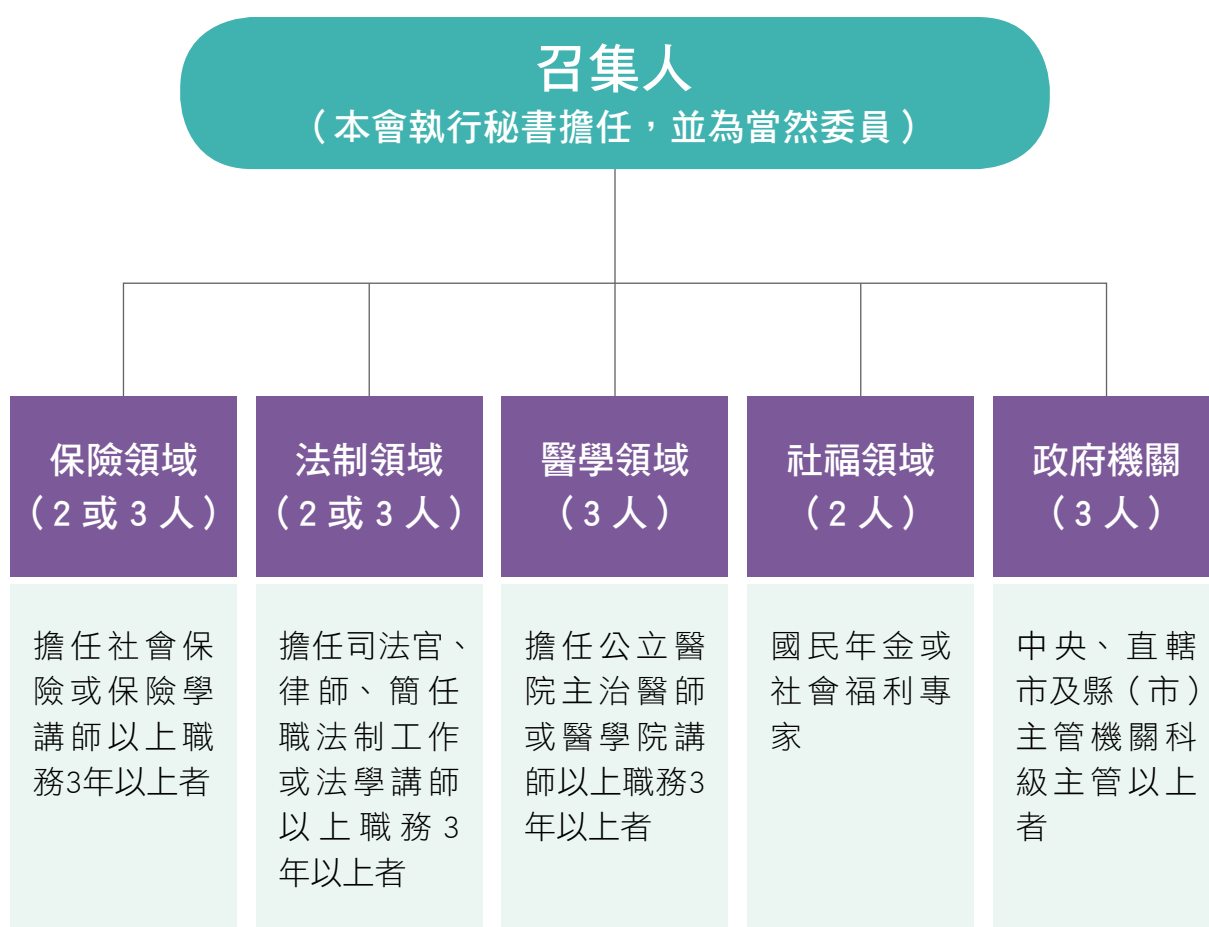
- 桃園市政府社會局副局長
- 直轄市政府代表

Tu, Tzu-Jung
Deputy Director, Social Welfare
Department, Taoyuan City Government
Special municipality representative

(二) 爭議審議委員

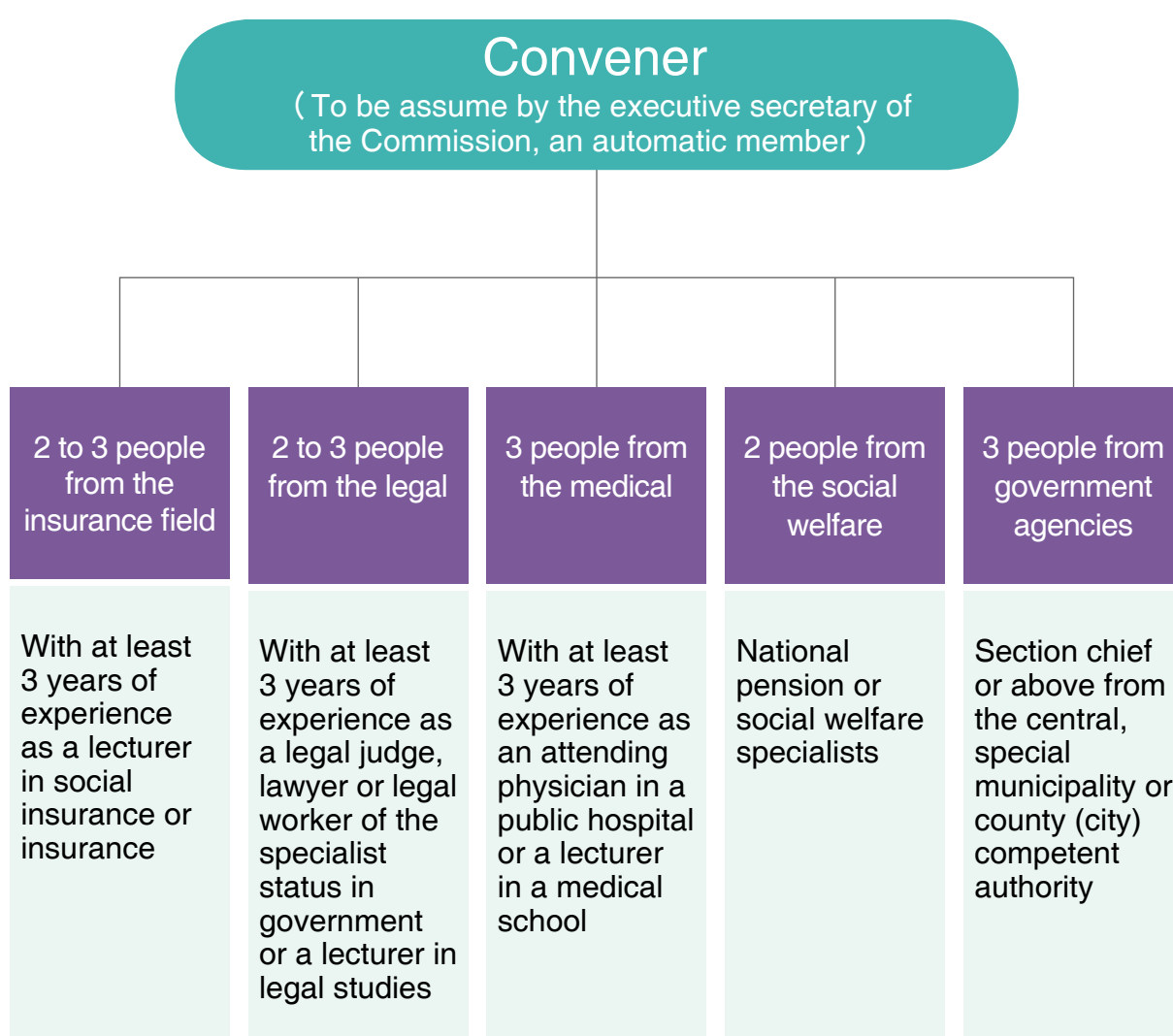
依據國民年金爭議事項審議辦法第9條規定，本會為審議爭議事件，遴聘（派）

下列人員13至15人為審議委員，本會執行秘書為當然委員並為召集人。



B. Dispute Review Committee

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



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



石美春

- 召集人
- 衛生福利部國民年金監理會
- 執行秘書

Convener

Shih, Mei-Chun

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



孟藹倫

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

Meng, Ai-Lun

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

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



利菊秀

- 國立高雄科技大學風險管理與保險系教授
- 社會保險或保險學講師

Li, Chu-hsiu

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



張桐銳

- 國立政治大學法學院教授
- 司法官、律師、簡任職法制工作或法學講師

Chang, Tung-Jui

Professor, College of Law, National Chengchi University

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



陳琇惠

- 東海大學社會工作學系教授兼系主任
- 社會保險或保險學講師

Chen, Hsiu-Hui

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



張劍男

- 衛生福利部法規會委員
- 司法官、律師、簡任職法制工作或法學講師

Chang, Chien-Nan

Legal Affairs Committee, Ministry of Health and Welfare

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



曾妙慧

- 淡江大學風險管理與保險學系副教授兼系主任
- 社會保險或保險學講師

Tsen, Miao-Huei

Chair and Associate Professor, Department of Risk Management and Insurance, Tamkang University and Lecturer in social insurance or insurance

15 people were recruited or appointed to be the members of the 4th Dispute Review Committee from Oct. 1st, 2018 to Sep. 30th, 2020. The names of the supervisors are listed below:



李世代

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

Lee, Shyh-Dye

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



吳明儒

- 國立中正大學社會福利學系教授
- 國民年金或社會福利專家

Wu, Ming-Ju

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



蔡兆勳

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

Tsai, Jaw-Shiun

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



姚惠文

- 衛生福利部社會保險司專門委員
- 中央主管機關代表

Yao, Hui-Wen

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



李偉強

- 臺北榮民總醫院醫務企管部主任
- 主治醫師或講師

Lee, Wui-Chiang

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



吳文愷

- 臺中市政府社會局科長
- 直轄市主管機關代表

Wu, Wen-Hsuan

Section Chief, Social Affairs Bureau of Taichung City Government
Special municipality representative



羅紀琮

- 中央研究院經濟研究所兼任研究員
- 國民年金或社會福利專家

Lo, Joan C.

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



張佳樺

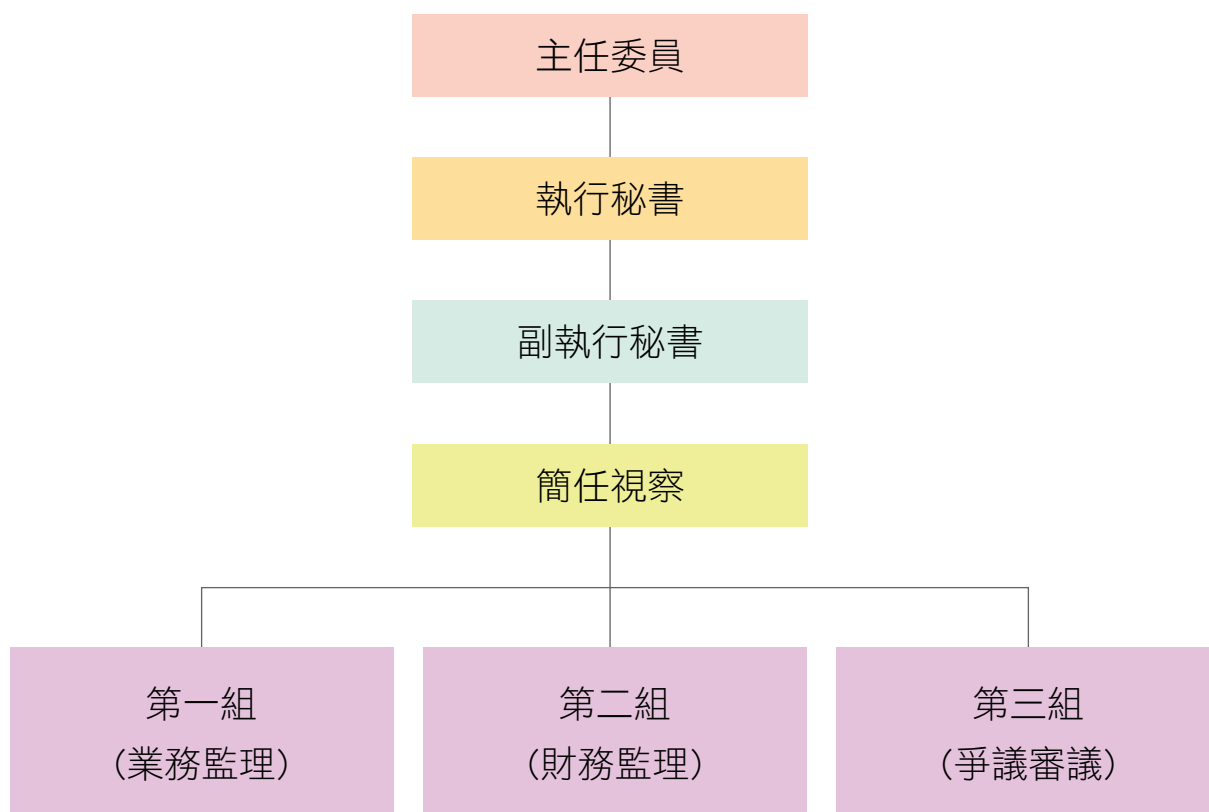
- 屏東縣政府社會處科長
- 縣（市）主管機關代表

Chang, Chia-Hua

Section Chief, Social Welfare Department of Pingtung County Government.
Local Government competent authority representative

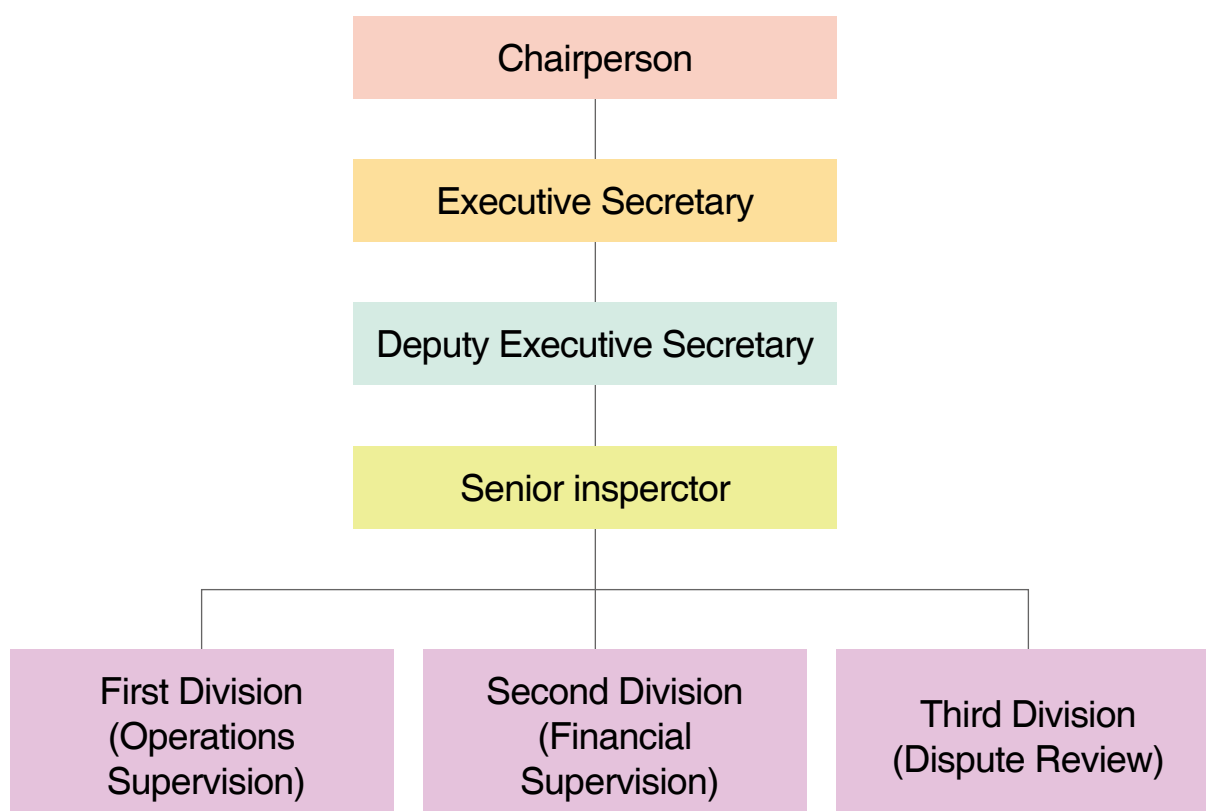
(三) 本會成員

依據衛生福利部國民年金監理會設置要點第3點及第4點規定，由衛生福利部部長指定政務次長擔任本會主任委員；本會置執行秘書1人，承主任委員之命處理日常事務；副執行秘書1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組（業務監理）、第二組（財務監理）及第三組（爭議審議），截至108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 deal with routine business per order by the chairperson, and one vice executive secretary to assist the affairs of NPSC. There shall also be a deputy executive secretary to assist with the affairs of NPSC, 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 2019, 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 Committee 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 Committee 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 Committee 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 Committee 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 Committee 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 Committee Meeting.

(二) 爭議審議委員會議

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

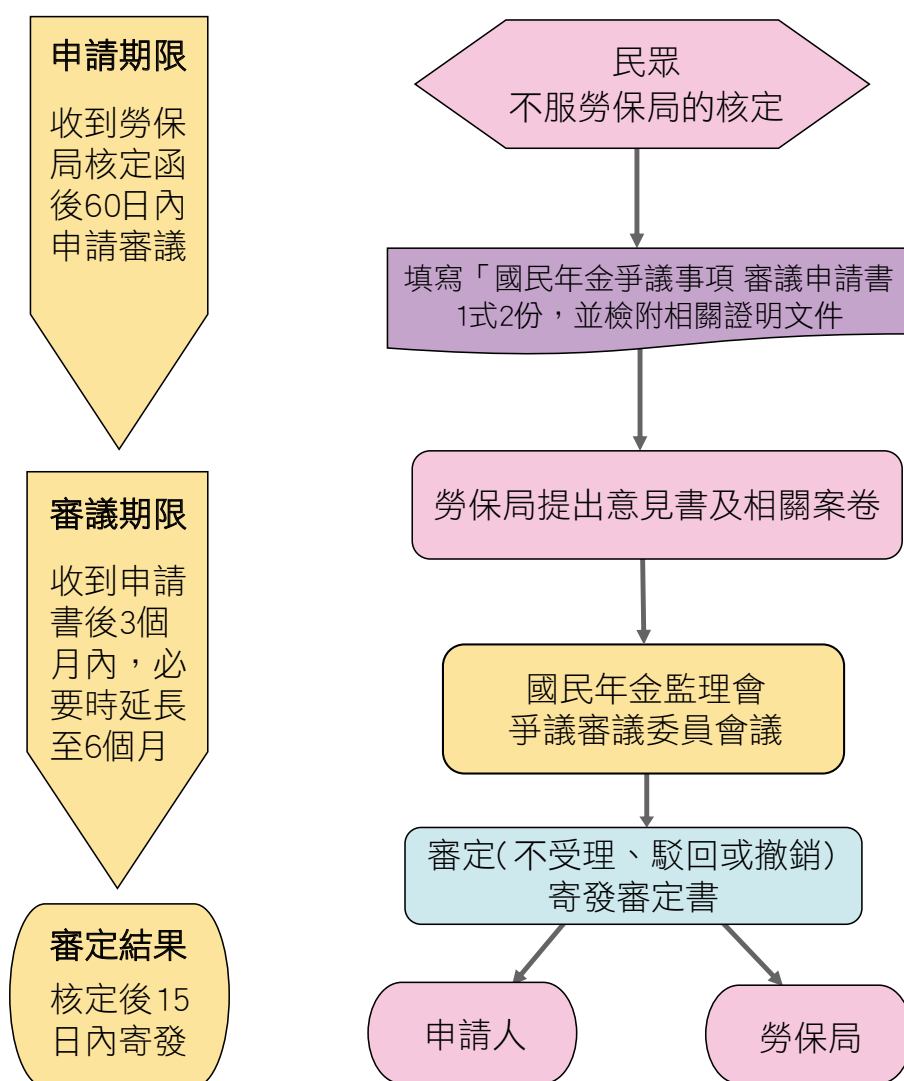


B. National Pension Dispute Review Committee Meetings

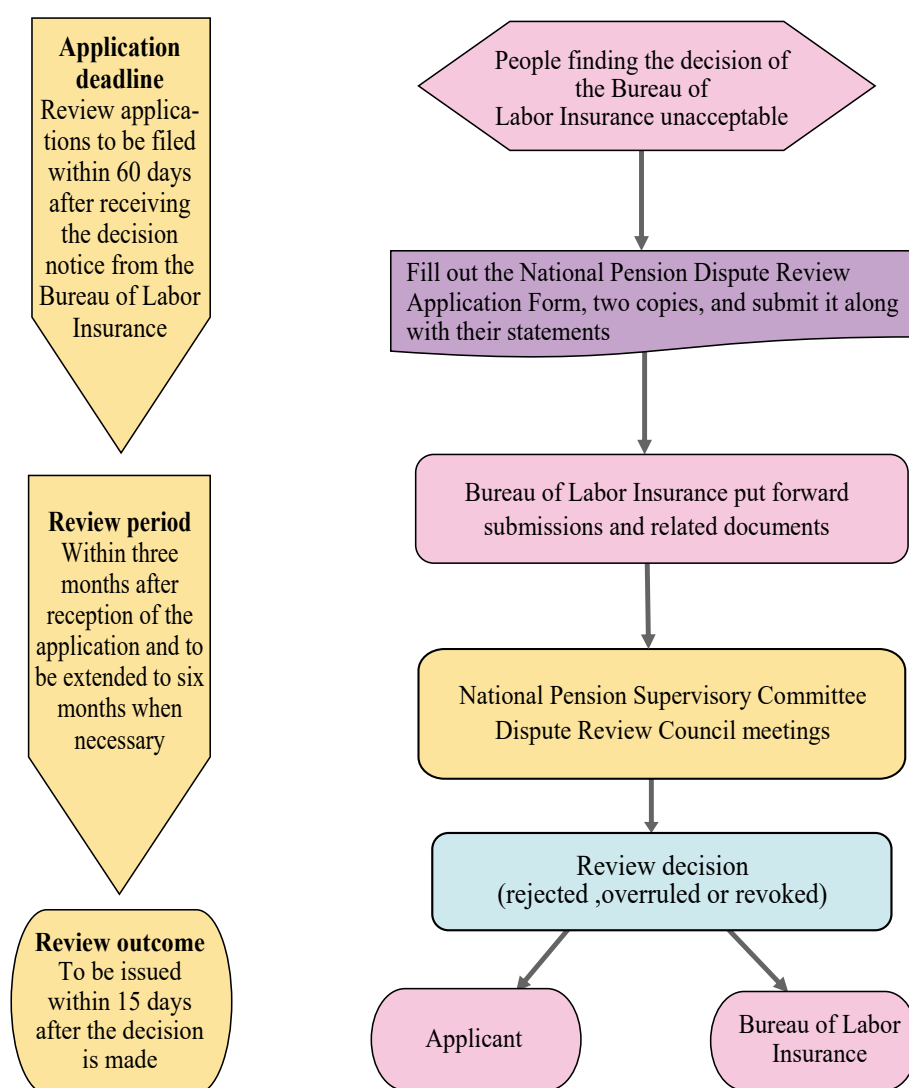
1. The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes” have also been established according to Paragraph 3 of the same article to provide the criteria for review of disputes. The NPSC has acted in accordance with Article 9 of the said Regulations and organized the Dispute Review Committee. 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 Committee are cases in which insured persons find the amounts of National Pensions decided by the BLI 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 BLI 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 Committee unacceptable may file petitions and administrative lawsuits according to related regulations.
3. For the “Petition for Review on Dispute Over National Pension,” please download it on NPSC’s website (Ministry of Health and Welfare Homepage/Organization/National Pension Supervisory Committee).
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.



國民年金爭議審議流程如下：



The process of National Pension dispute review is as follows:



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

2. 第二組(財務監理)：

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

3. 第三組(爭議審議)：

- (1) 籌辦每月爭議審議委員會會議
- (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):

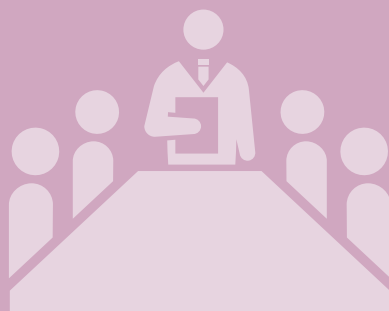
- (1) National Pension Supervisory Committee Meetings Organize the monthly supervisor meeting
- (2) Review annual insurance plan, operation reports, and annual report
- (3) Inspect and evaluate insurance operations
- (4) Review insurance regulations and results of research and suggestions for improvement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

2. Second Division (Financial Supervision):

- (1) Organize meetings of the risk management promotion task force 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 Committee meetings
- (2) Review national pension disputes from the insured persons 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 NPSC'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

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。

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。



III. Major Conventions and Operations

I .Convention of National Pension Supervisory Committee 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 persons and representatives from government agencies to achieve joint decisions in line with the committee system. The chairperson shall convene and chair the meeting. When unable to attend, the chairperson may appoint a member to chair the meeting. When such appointment is not made, the attending members shall elect one among them 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 Committee.

II .Convention of National Pension Dispute Review Committee 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 Committee 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 Committee 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 BLI 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 person, he or she may apply for review of the matter in concern according to the Regulations for Review of National Pension Disputes.

三、辦理國民年金業務檢查

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

四、辦理國民年金財務帳務檢查

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



III. Inspection of National Pension Fund Operations

- A. Basis of inspection: performing inspection and evaluation of national pension operation according to Paragraph 2 and Point 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare.
- B. Content of inspection: the legality and appropriateness of the underwriting, benefit payment, general operations.
- C. Methods of inspection: including regular and irregular inspections; regular inspections are aimed at the national pension insurance operations status whereas irregular inspections are applied in line with the decisions of the Supervisory Committee, 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 Committee for approval, and track questionable cases to ensure improvement.

IV. Inspection of National Pension Fund Finances and Accounts

- A. Basis of inspection: performing inspection and evaluation of national pension finance, and accounts according to Paragraph 5, Point 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare.
- B. Content of inspection: the legality and appropriateness of the finance and accounts, and management and utilization of the National Pension Insurance Fund.
- C. Methods of inspection: including regular and irregular inspections; regular inspections are aimed at the Insurance's financial standing whereas irregular inspections are applied in line with the decisions of the Supervisory Committee, 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 Committee for approval, and track questionable cases to ensure improvement.

五、召開國民年金風險控管推動小組會議

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

六、辦理地方政府國民年金業務實地訪查

為強化中央與地方溝通合作之夥伴關係，透過實地瞭解地方政府辦理國民年金業務情形，精進業務推動及增進合作交流，本會於108年2月13日函頒「108年度地方政府國民年金業務實地訪查實施計畫」，前往新竹縣、臺北市、雲林縣及臺中市等4地方政府辦理國民年金業務實地訪查，由本會主任委員邀請監理委員、原住民族委員會、勞保局、基金運用局及衛生福利部(社會保險司)共同參與，與地方政府就國民年金保險議題進行雙向溝通，並宣導國民年金爭議審議程序及說明基金運用情形與未來投資策略，會後並彙整實地訪查結果及建議事項後續處理案，提送監理委員會會議討論，相關決議事項並予列管追蹤，督請相關機關(單位)據以研議改善。



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

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

VI. Onsite Inspections of Local Government National Pension Operations

To strengthen the partnership of communications and collaboration between the central and local governments, NPSC gains knowledge of how local governments handle the business of National Pension through onsite visits, improves how it handles its own business, and strengthens collaborations and exchanges. On February 13, 2019, NPSC established and announced the “2019 Implementation Plan for Onsite Inspections of National Pension Operations of Local Governments” and subsequently conducted onsite inspections of National Pension operations in Hsinchu County, Taipei City, Yunlin County and Taichung City to understand the National Pension operations of local governments. To maximize the effects of the inspections, NPSC contacted supervisory committee members, the Committee of Indigenous Peoples, the BLI, the BLF and the Ministry of Health and Welfare (Department of Social Insurance) and engaged in two-way communication with local governments to explain the dispute review procedure of the National Pension Insurance, Fund utilization conditions, and strategies for future investments. Afterwards, NPSC compiled the onsite inspection reports and presented recommendations about follow ups subject to discussion at the NPSC meetings. According to the resolutions achieved, NPSC has kept track of related operations and urged related agencies (units) to work out improvement plans in these areas.

七、訪察國外投資委託經營受託機構

鑑於國民年金保險基金國外委託資產規模持續擴增，為強化外部稽核，實地瞭解基金運用局訪察國外受託機構情形，包括是否遵循委託契約相關規範，有無善盡善良管理人義務，瞭解國外受託機構之投資策略及實務操作，豐厚監管經驗，本會自106年起派員偕同基金運用局訪察國外受託機構，107年建置標準化訪察模式及檢核表，108年度廣續實行標準化訪察模式。訪察建議提監理委員會議報告後，相關決議事項列管追蹤，督請基金運用局研議改善。





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, since 2017 the NPSC started to send personnel along with staff members of the BLF to visit and inspect institutions entrusted for discretionary investment management overseas to reinforce external auditing as well as to understand whether the BLF 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 of the NPSC. NPSC even established a standardized visit model and examination checklist in 2018. In 2019, it continued to practice the standardized visiting model. After reports on such visits and inspections are presented during NPSC meetings, the BLF is requested to work out improvement measures according to the decisions and the NPSC also keeps track of the results of execution.





肆

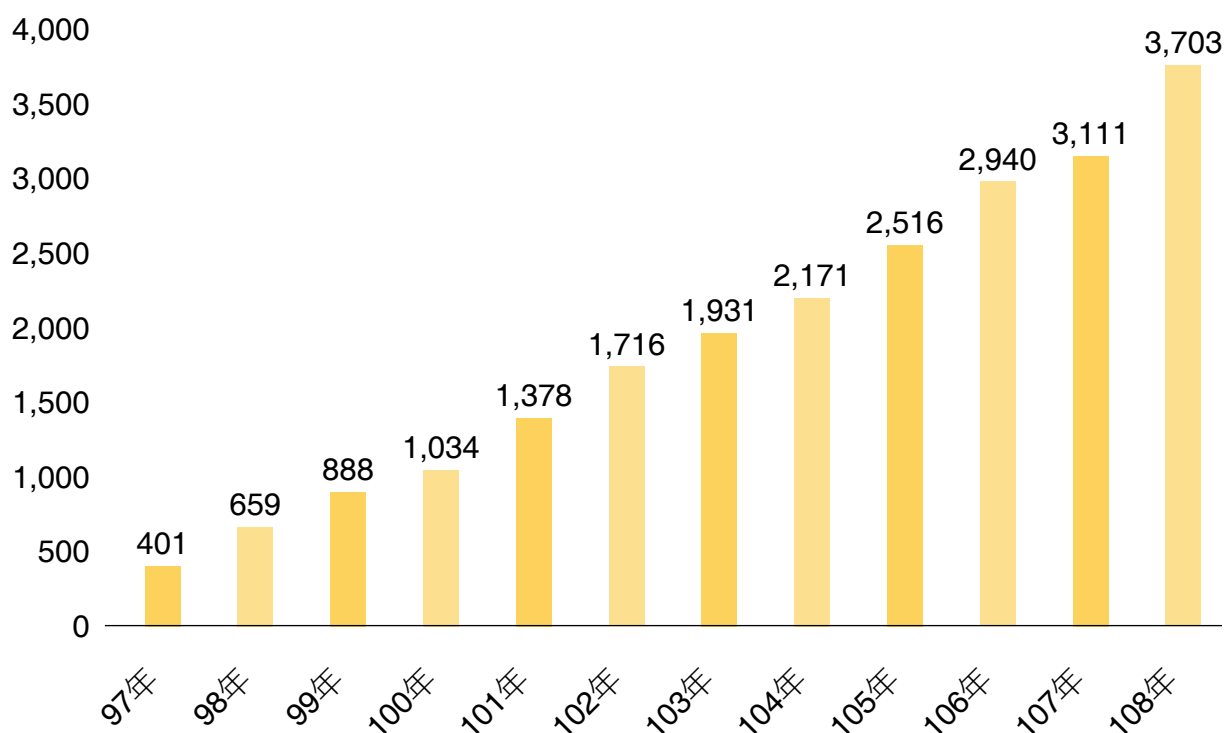
基金財務運用及概況

Fund Utilization and Overview

肆、基金財務運用及概況

國民年金保險基金自97年10月設立迄今，為提升基金有效運用，並兼具安全性及收益性，朝向多元化資產配置，期獲取長期穩定之報酬。截至108年底，基金積存數額為3,702億7,930萬6,516元，規模穩健成長。

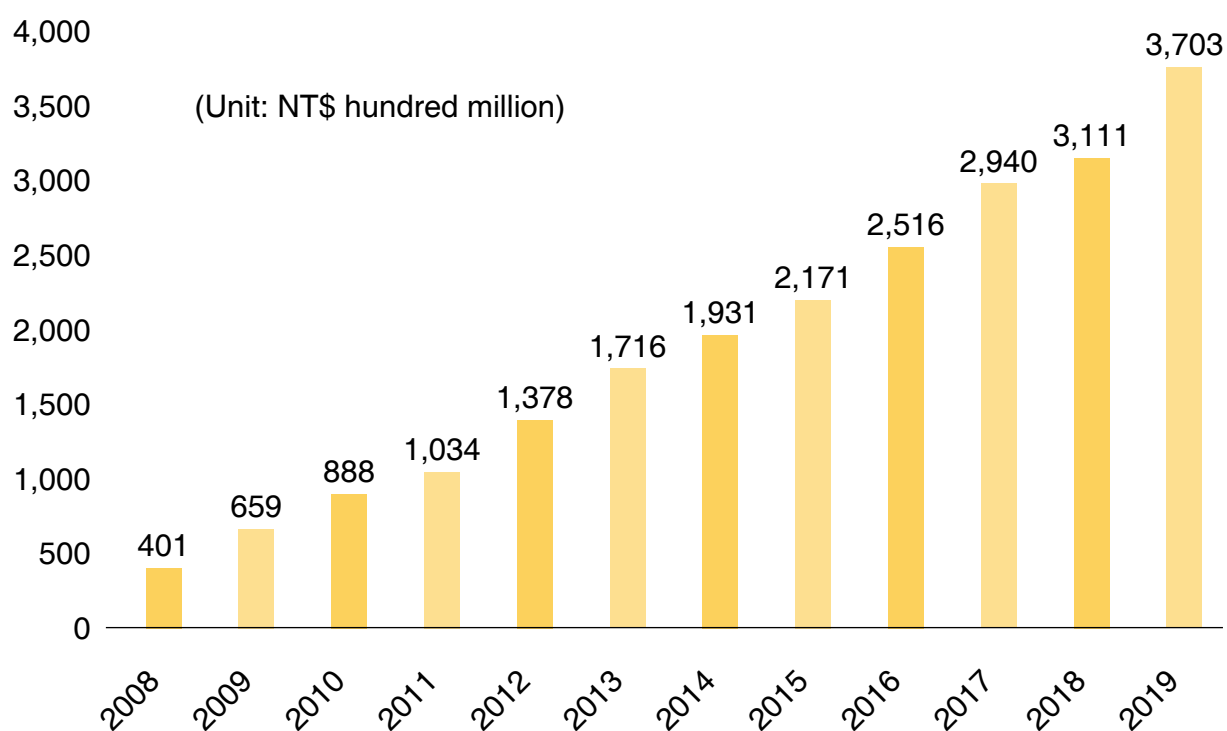
一、基金積存數額



IV. Fund Utilization and Overview

The National Pension Insurance Fund was set up in Oct. 2008. Since 2019, 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 2019, the Fund totaled NT\$370,279,306,516, indicating steady growth in scale.

I .Fund Accumulation



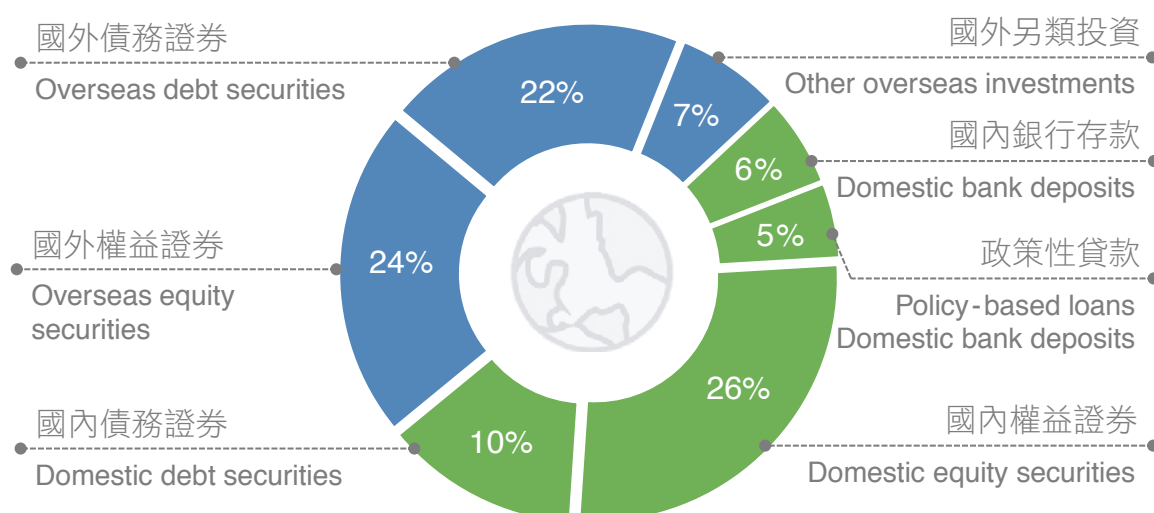
二、基金資產配置

(一) 運用計畫

根據108年度國民年金保險基金運用組合規劃表，國內業務占47%，以權益證券比重最高，占26%；國內債務證券占10%；銀行存款占6%；政策性貸款占5%。國外業務占53%，權益證券比重最高，占24%；債務證券占22%；另類投資占7%。

單位：新臺幣元；%

運用項目			中心配置比率（％）	允許變動區間比率（％）
國內 業務	銀行存款		6	5 ～ 30
	政策性貸款		5	0 ～ 11
	權益證券	自行操作	17	20 ～ 35
		委託經營	9	
	債務證券		10	7 ～ 19
國外 業務	權益證券	自行操作	9	10 ～ 25
		委託經營	15	
	債務證券	自行操作	13	14 ～ 24
		委託經營	9	
	另類投資	自行操作	4	3 ～ 9
		委託經營	3	
合計			100	—



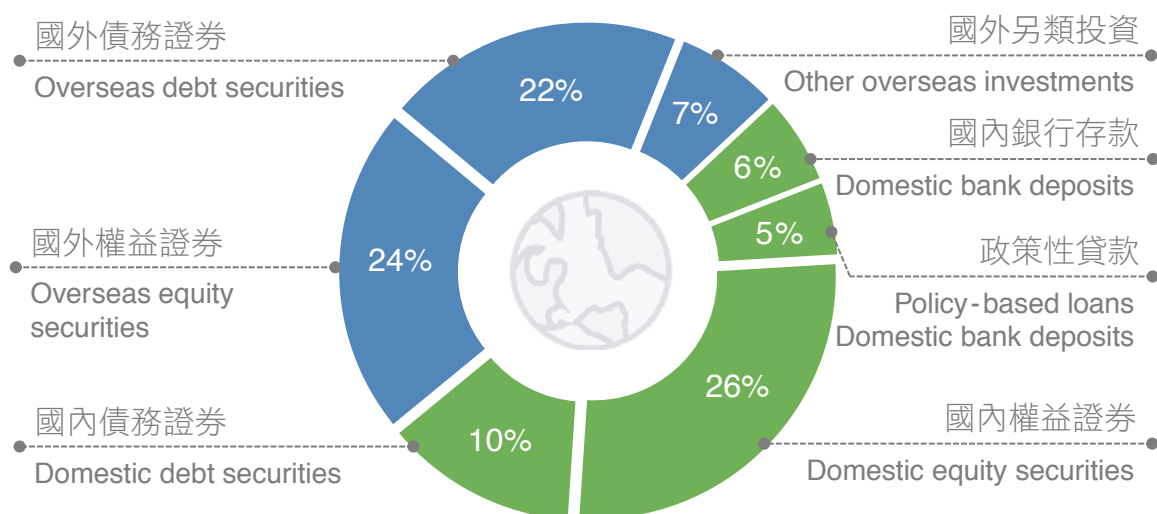
II . Fund Asset Allocation

A. Utilization plan

According to the “Planning Table for the Operation of National Pension Insurance Fund” in 2019, the domestic operations accounted for 47% of the fund, with domestic equity securities making up 26%; domestic debt securities 10%; bank deposits 6%, and policy-based loans 5%. Overseas operations accounted for 53%, with 24% being debt securities, 22% equity securities and 7% other investments.

Unit: NT\$; %

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic Operations	Bank Deposits		6	5 ~ 30
	Policy-based loans		5	0 ~ 11
	Equity securities	Self-managed	17	20 ~ 35
		Under mandated management	9	
	Debt securities		10	7 ~ 19
Overseas Operations	Equity securities	Self-managed	9	10 ~ 25
		Under mandated management	15	
	Debt securities	Self-managed	13	14 ~ 24
		Under mandated management	9	
	Other investments	Self-managed	4	3 ~ 9
		Under mandated management	3	
Total			100	-



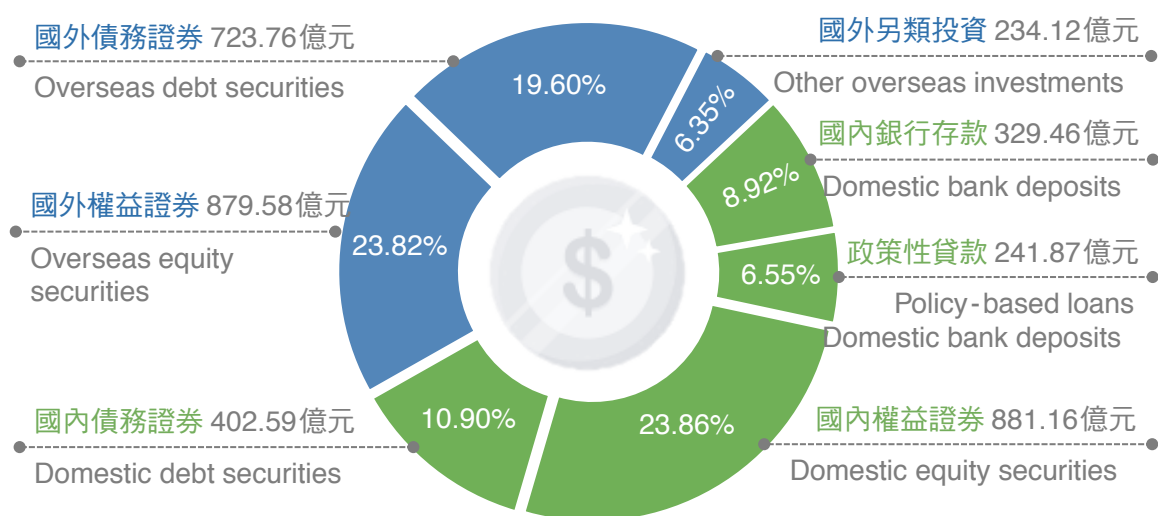
(二) 運用情形

1. 108年底基金運用金額

截至108年底，整體基金運用金額為3,692億5,642萬6,852元。其中，運用於國內權益證券比率最高，占23.87%；其次為國外權益證券與國外債務證券，分別占23.82%與19.60%；至於國內債務證券，占10.90%。

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		329.46	8.92
	政策性貸款		241.87	6.55
	權益證券	自行操作	619.8	16.79
		委託經營	261.36	7.08
	債務證券		402.59	10.90
國外業務	權益證券	自行操作	309.31	8.38
		委託經營	570.27	15.44
	債務證券	自行操作	424.65	11.50
		委託經營	299.11	8.10
	另類投資	自行操作	132.02	3.58
		委託經營	102.10	2.77
合計			3,692.56	100.00



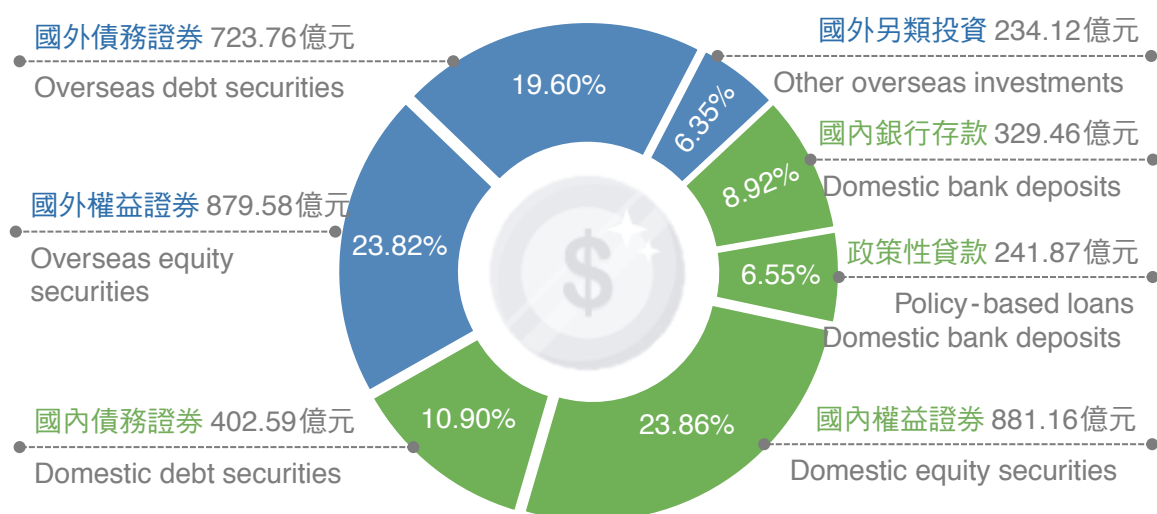
B. Utilization

1. Amounts of funds utilized as of the end of 2019

As of the end of 2019, a total of NT\$369,256,426,852 from the Fund was utilized. Among the other things, 23.87% was invested in domestic equity securities, the highest, and followed by 23.82% and 19.60% in overseas equity securities and overseas debt securities, and then 10.90% in domestic debt securities.

Unit : NT\$; %

Investment items			Actual Amount Invested (hundred million NT\$)	Actual Allocation Ratio (%)
Domestic Operations	Bank Deposits		329.46	8.92
	Policy-based loans		241.87	6.55
	Equity securities	Self-managed	619.8	16.79
		Under mandated management	261.36	7.08
	Debt securities		402.59	10.90
Overseas Operations	Equity securities	Self-managed	309.31	8.38
		Under mandated management	570.27	15.44
	Debt securities	Self-managed	424.65	11.50
		Under mandated management	299.11	8.10
	Other investments	Self-managed	132.02	3.58
		Under mandated management	102.10	2.77
Total			3,692.56	100.00



2. 108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	25.32	南山人壽-公司債	15.46
中華電	6.58	國泰銀-金融債	13.75
鴻海	4.81	鴻海-公司債	7.56
台達電	4.77	富邦金-公司債	6.87
富邦金	4.50	王道銀-金融債	6.01
國泰金	4.01	彰化銀-金融債	4.47
台哥大	3.23	華南金-公司債	4.12
廣達	2.96	上海銀-金融債	3.78
統一	2.28	永豐銀-金融債	3.44
聯發科	2.22	中華金-公司債	3.44

3. 108年底國內股票投資比率概況表

投資類別	自行操作投資比率(%)	投資類別	委託經營投資比率(%)
水泥	1.37	半導體類	34.18
食品	1.45	電子零組件類	11.30
塑膠	5.17	金融保險類	10.11
紡織纖維	0.28	電腦及周邊設備類	8.30
電機	0.09	光電類	6.60
化學	0.14	其他電子類	5.72
鋼鐵	2.07	通信網路類	4.50
橡膠	1.40	食品類	3.13
汽車	0.46	塑膠類	3.07
電子	65.98	運輸類	2.58
運輸	0.77	油電燃氣類	2.21
金融	16.43	紡織纖維類	1.90
百貨	3.10	水泥類	1.36
指數股票型基金	0.26	電機機械類	1.27
油電	0.46	其他類	1.07
生技醫療	0.57	營造建材類	0.69
合計	100.00	電子通路類	0.60
		鋼鐵類	0.48
		汽車類	0.39
		橡膠類	0.32
		生技醫療類	0.18
		百貨貿易類	0.04
		觀光類	0.00
		合計	100.00



2. Top Ten Stocks and Bonds Held in the second half of year 2019

Top Ten Stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	25.32%	Nan Shan Life Insurance Co., Ltd – corporate bonds	15.46%
Chunghwa Telecom	6.58%	Cathay United Bank – bank debentures	13.75%
Hon Hai	4.81%	Hon Hai – corporate bonds	7.56%
Delta Electronics	4.77%	Fubon Financial Holding – corporate bonds	6.87%
Fubon Financial Holdings	4.50%	O-Bank – bank debentures	6.01%
Cathay Financial Holdings	4.01%	Chang Hwa Bank – bank debentures	4.47%
Taiwan Mobile	3.23%	Hua Nan Financial Holdings – corporate bonds	4.12%
Quanta Computer	2.96%	Shanghai Commercial & Savings Bank – bank debentures	3.78%
Uni-President Enterprises Corporation	2.28%	Bank SinoPac – bank debentures	3.44%
MediaTek Inc.	2.22%	China Development Financial Holding Corporation – corporate bonds	3.44%

3. Investment Ratio in Stocks at the End of 2019

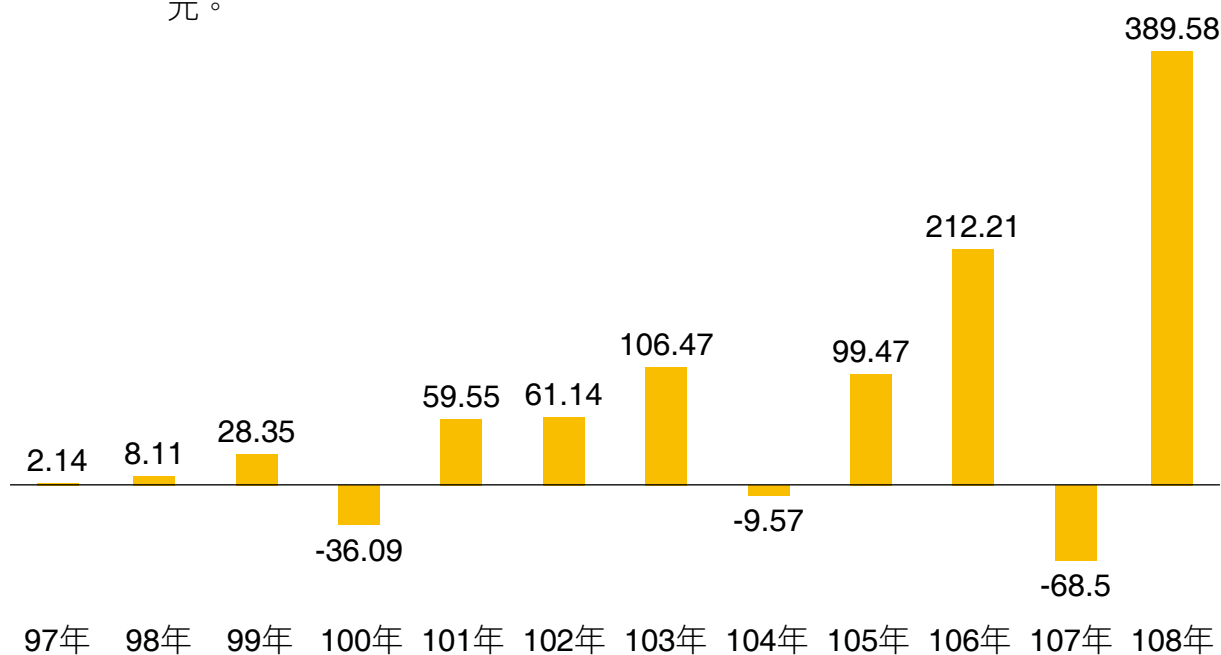
Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)	Type of Stocks Invested	Mandated Investments in domestic stocks (%)
Cement	1.37	Semiconductor	34.18
Food	1.45	Electronic Parts	11.30
Plastics	5.17	Financial Insurance	10.11
Textile and Fiber	0.28	PC and Peripheral devices	8.30
Electric Machinery	0.09	Optics	6.60
Chemical	0.14	Other Electronics	5.72
Steel	2.07	Communication Networks	4.50
Rubber	1.40	Food	3.13
Auto	0.46	Plastics	3.07
Electronics	65.98	Transportation	2.58
Transportation	0.77	Oil and Electricity	2.21
Financial Institution	16.43	Textile and Fiber	1.90
Department Store	3.10	Cement	1.36
Exchange Traded Funds (ETF)	0.26	Electric Machines and Power Electronics	1.27
Oil and Electricity	0.46	Others	1.07
Biotechnology	0.57	Construction Materials	0.69
Total	100.00	E-channels	0.60
		Steel	0.48
		Auto	0.39
		Rubber	0.32
		Biotechnology	0.18
		Department Store & Trade	0.04
		Tourism	0.00
		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
107	108.82	-177.32	-68.50	-2.28
108	109.96	279.62	389.58	12.03

(一) 歷年及累積收益數

108年度基金收益數為389.58億元，97年至108年之累積收益數為852.86億元。

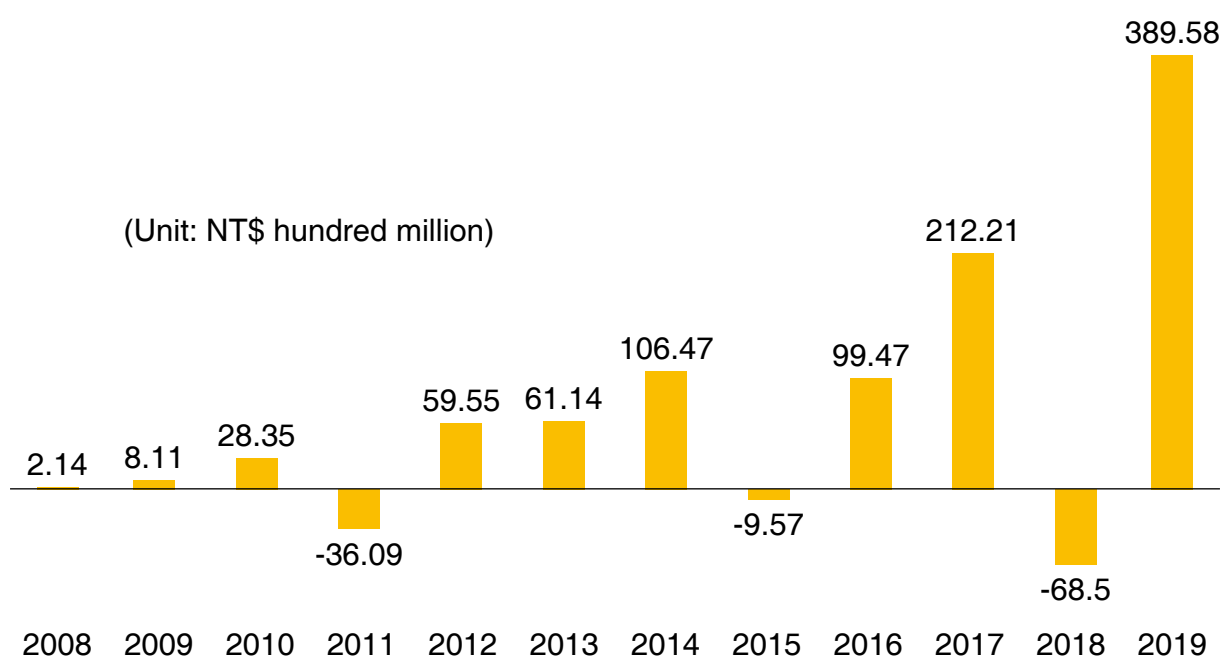


III. Fund Utilization Performance

Year	Realized Gains and Losses (NT\$ hundred million)	Unrealized Gains and Losses (NT\$ hundred million)	Actual Income (NT\$ hundred million)	Actual Rate of Return (%)
2008	2.14		2.14	2.39
2009	6.97	1.15	8.11	1.52
2010	13.31	15.05	28.36	3.74
2011	-16.52	-19.57	-36.09	-3.66
2012	24.95	34.60	59.55	5.06
2013	46.07	15.07	61.14	4.06
2014	57.44	49.03	106.47	6.05
2015	43.43	-53.01	-9.58	-0.45
2016	68.58	30.89	99.47	4.26
2017	109.86	102.35	212.21	8.04
2018	108.82	-177.32	-68.50	-2.28
2019	109.96	279.62	389.58	12.03

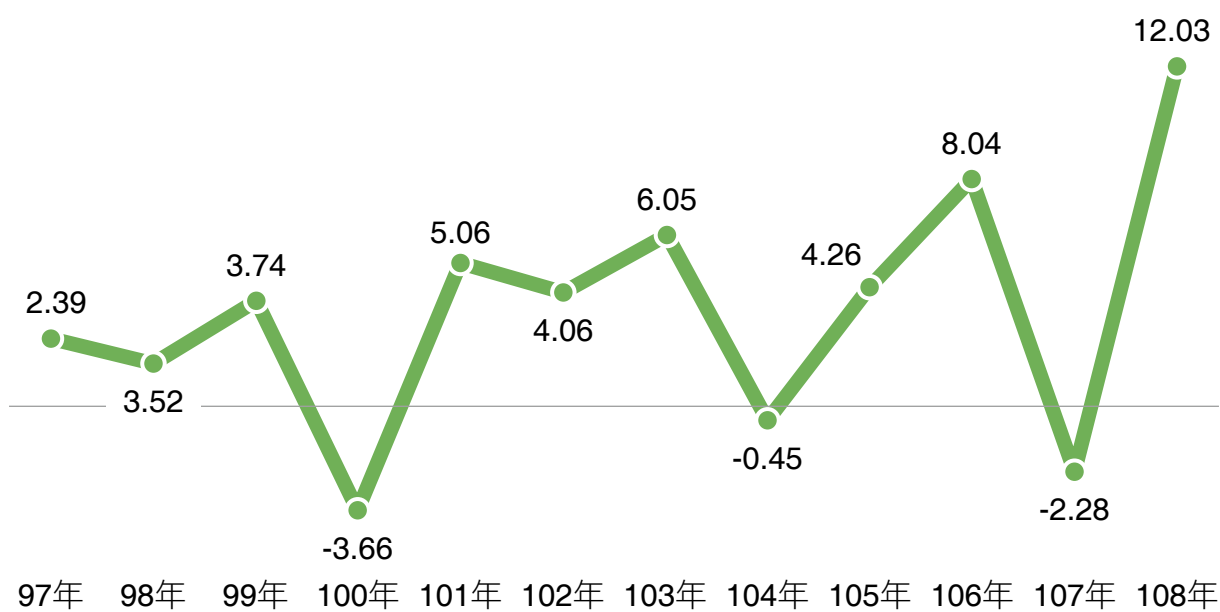
A. Earnings of the National Pension Insurance Fund over the years

The fund's earnings for fiscal year 2019 were NT\$38.958 billion while the fund's cumulative earnings from fiscal years 2008 to 2019 were NT\$85.286 billion



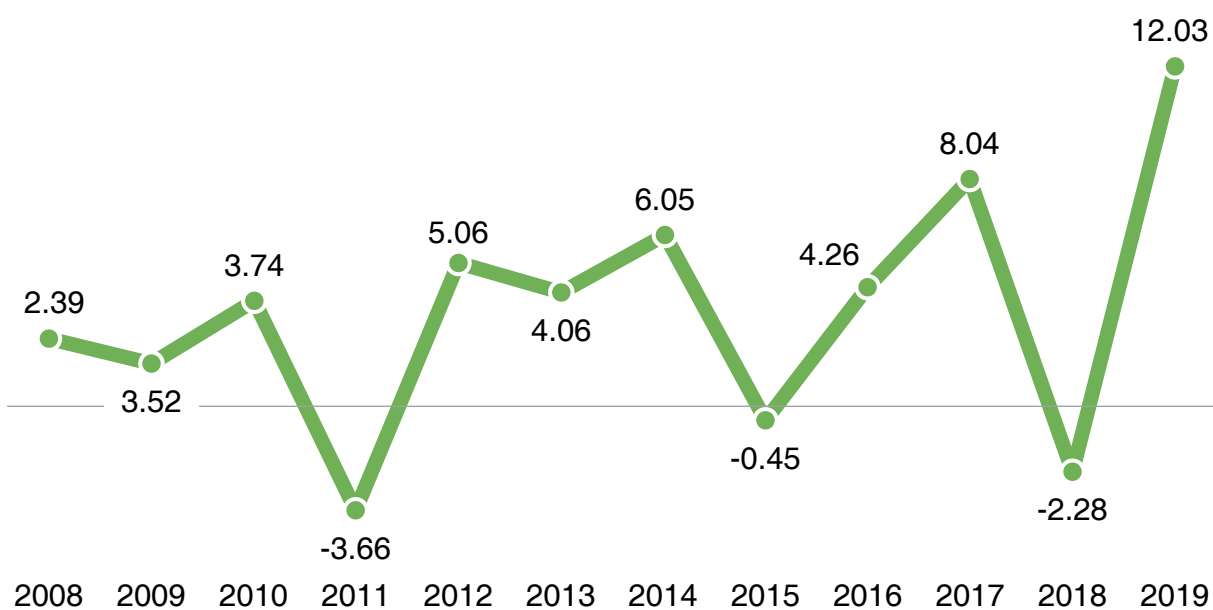
(二) 歷年及平均收益率

108年度收益率為12.03%，97年至108年之加權平均收益率為4.23%。



B. Rate of average return in past years

The yield for fiscal year 2019 was 12.03%, and the weighted average yield between fiscal years 2008 and 2019 was 4.23%.



四、資產負債及損益

(一) 國民年金保險基金平衡表

中華民國108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	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74
流動資產	357,366,572,940.00	70.31	301,713,693,191.00	68.71	55,652,879,749.00	18.45
現金	16,154,946,707.00	3.18	17,903,234,381.00	4.08	-1,748,287,674.00	-9.77
銀行存款	16,154,946,707.00	3.18	17,903,234,381.00	4.08	-1,748,287,674.00	-9.77
流動金融資產	277,228,304,380.00	54.55	226,503,586,410.00	51.58	50,724,717,970.00	22.39
透過餘絀按公允價值衡量之金融資產—流動	209,219,297,609.00	41.16	190,927,282,892.00	43.48	18,292,014,717.00	9.58
透過餘絀按公允價值衡量之金融資產評價調整—流動	31,461,222,806.00	6.19	346,890,993.00	0.08	31,114,331,813.00	8,969.48
持有至到期日金融資產—流動	7,053,713,062.00	1.39	5,087,905,231.00	1.16	1,965,807,831.00	38.64
無活絡市場之債務工具投資—流動	1,700,000,000.00	0.33	3,200,855,003.00	0.73	-1,500,855,003.00	-46.89
其他金融資產—流動	27,794,070,903.00	5.47	26,940,652,291.00	6.14	853,418,612.00	3.17
應收款項	39,795,863,621.00	7.83	38,445,977,358.00	8.76	1,349,886,263.00	3.51
應收帳款	163,637,096.00	0.03	223,825,194.00	0.05	-60,188,098.00	-26.89
應收退稅款	50,976,336.00	0.01	30,515,365.00	0.01	20,460,971.00	67.05
應收收益	258,906,891.00	0.05	96,972,758.00	0.02	161,934,133.00	166.99
應收利息	849,872,874.00	0.17	877,438,346.00	0.20	-27,565,472.00	-3.14
應收保費	38,502,321,961.00	7.58	37,247,068,369.00	8.48	1,255,253,592.00	3.37
備抵呆帳—應收保費	-74,907,931.00	-0.01	-71,663,225.00	-0.02	-3,244,706.00	4.53
其他應收款	45,082,132.00	0.01	41,848,780.00	0.01	3,233,352.00	7.73
備抵呆帳—其他各項應收款	-25,738.00	0.00	-28,229.00	0.00	2,491.00	-8.82
短期貸墊款	24,187,458,232.00	4.76	18,860,895,042.00	4.30	5,326,563,190.00	28.24
短期貸款	24,187,458,232.00	4.76	18,860,895,042.00	4.30	5,326,563,190.00	28.24
投資、長期應收款、貸墊款及準備金	55,389,253,975.00	10.90	47,607,022,139.00	10.84	7,782,231,836.00	16.35
非流動金融資產	55,389,253,975.00	10.90	47,607,022,139.00	10.84	7,782,231,836.00	16.35
透過餘絀按公允價值衡量之金融資產—非流動	5,550,000,000.00	1.09	5,050,000,000.00	1.15	500,000,000.00	9.90
透過餘絀按公允價值衡量之金融資產評價調整—非流動	75,764,928.00	0.01	76,050,000.00	0.02	-285,072.00	-0.37

IV. Balance Sheet and Income Statement

A. National Pension Insurance Fund Balance Sheet

December 31, 2019

Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Assets	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74
Current Assets	357,366,572,940.00	70.31	301,713,693,191.00	68.71	55,652,879,749.00	18.45
Cash	16,154,946,707.00	3.18	17,903,234,381.00	4.08	-1,748,287,674.00	-9.77
Bank Deposits	16,154,946,707.00	3.18	17,903,234,381.00	4.08	-1,748,287,674.00	-9.77
Current Financial Assets	277,228,304,380.00	54.55	226,503,586,410.00	51.58	50,724,717,970.00	22.39
Through excess or shortfall, financial assets evaluated at fair value — Current	209,219,297,609.00	41.16	190,927,282,892.00	43.48	18,292,014,717.00	9.58
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — Current	31,461,222,806.00	6.19	346,890,993.00	0.08	31,114,331,813.00	8,969.48
Held-to-maturity Financial Assets — Current	7,053,713,062.00	1.39	5,087,905,231.00	1.16	1,965,807,831.00	38.64
Investments in Debt Securities with No Active Market — Current	1,700,000,000.00	0.33	3,200,855,003.00	0.73	-1,500,855,003.00	-46.89
Other financial assets — Current	27,794,070,903.00	5.47	26,940,652,291.00	6.14	853,418,612.00	3.17
Receivables	39,795,863,621.00	7.83	38,445,977,358.00	8.76	1,349,886,263.00	3.51
Accounts Receivables	163,637,096.00	0.03	223,825,194.00	0.05	-60,188,098.00	-26.89
Tax refunds receivables	50,976,336.00	0.01	30,515,365.00	0.01	20,460,971.00	67.05
Earned Revenue Receivable	258,906,891.00	0.05	96,972,758.00	0.02	161,934,133.00	166.99
Interest Receivable	849,872,874.00	0.17	877,438,346.00	0.20	-27,565,472.00	-3.14
Premiums Receivable	38,502,321,961.00	7.58	37,247,068,369.00	8.48	1,255,253,592.00	3.37
Allowance for Uncollectible Accounts — Premiums Receivable	-74,907,931.00	-0.01	-71,663,225.00	-0.02	-3,244,706.00	4.53
Other Accounts Receivable	45,082,132.00	0.01	41,848,780.00	0.01	3,233,352.00	7.73
Allowance for Uncollectible Accounts — Other Accounts Receivable	-25,738.00	0.00	-28,229.00	0.00	2,491.00	-8.82
Short-term Advances	24,187,458,232.00	4.76	18,860,895,042.00	4.30	5,326,563,190.00	28.24
Short-term Loans	24,187,458,232.00	4.76	18,860,895,042.00	4.30	5,326,563,190.00	28.24
Investments, long-term Accounts Receivable, Reimbursable Accounts, and Reserve	55,389,253,975.00	10.90	47,607,022,139.00	10.84	7,782,231,836.00	16.35
Non-current financial assets	55,389,253,975.00	10.90	47,607,022,139.00	10.84	7,782,231,836.00	16.35
Through excess or shortfall, financial assets evaluated at fair value — non-current	5,550,000,000.00	1.09	5,050,000,000.00	1.15	500,000,000.00	9.90
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — non-current	75,764,928.00	0.01	76,050,000.00	0.02	-285,072.00	-0.37

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	24,341,111,820.00	4.79	18,972,715,397.00	4.32	5,368,396,423.00	28.30
無活絡市場之債務工具投資－非流動	21,849,577,227.00	4.30	20,399,486,742.00	4.65	1,450,090,485.00	7.11
其他金融資產－非流動	3,572,800,000.00	0.70	3,108,770,000.00	0.71	464,030,000.00	14.93
不動產、廠房及設備	361,124,751.00	0.07	354,578,120.00	0.08	6,546,631.00	1.85
機械及設備	359,732,157.00	0.07	353,533,603.00	0.08	6,198,554.00	1.75
機械及設備	923,163,798.00	0.18	1,277,688,230.00	0.29	-354,524,432.00	-27.75
累計折舊－機械及設備	-563,431,641.00	-0.11	-924,154,627.00	-0.21	360,722,986.00	-39.03
交通及運輸設備	506,268.00	0.00	399,020.00	0.00	107,248.00	26.88
交通及運輸設備	3,779,854.00	0.00	3,551,052.00	0.00	228,802.00	6.44
累計折舊－交通及運輸設備	-3,273,586.00	0.00	-3,152,032.00	0.00	-121,554.00	3.86
什項設備	886,326.00	0.00	632,641.00	0.00	253,685.00	40.10
什項設備	6,508,311.00	0.00	6,392,444.00	0.00	115,867.00	1.81
累計折舊－什項設備	-5,621,985.00	0.00	-5,759,803.00	0.00	137,818.00	-2.39
租賃權益改良	0.00	0.00	12,856.00	0.00	-12,856.00	-100.00
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	-169,530.00	0.00	-156,674.00	0.00	-12,856.00	8.21
無形資產	144,772,147.00	0.03	143,064,154.00	0.03	1,707,993.00	1.19
無形資產	144,772,147.00	0.03	143,064,154.00	0.03	1,707,993.00	1.19
電腦軟體	144,085,647.00	0.03	143,064,154.00	0.03	1,021,493.00	0.71
發展中之無形資產	686,500.00	0.00	0.00	0.00	686,500.00	
其他資產	94,993,215,640.00	18.69	89,301,029,334.00	20.34	5,692,186,306.00	6.37
什項資產	94,993,215,640.00	18.69	89,301,029,334.00	20.34	5,692,186,306.00	6.37
催收款項	143,946,850,981.00	28.32	129,968,480,321.00	29.60	13,978,370,660.00	10.76
備抵呆帳－催收款項	-48,953,635,341.00	-9.63	-40,667,450,987.00	-9.26	-8,286,184,354.00	20.38
合 計	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74

註1：本年度、上年度信託代理與保證資產(負債)分別為77,822,728元、77,822,728元，係國內委託經營受託機構所存入之保證品。

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Held-to-maturity Financial Assets — non-current	24,341,111,820.00	4.79	18,972,715,397.00	4.32	5,368,396,423.00	28.30
Bond Investments with No Active Market — Non-current	21,849,577,227.00	4.30	20,399,486,742.00	4.65	1,450,090,485.00	7.11
Other financial assets — non-current	3,572,800,000.00	0.70	3,108,770,000.00	0.71	464,030,000.00	14.93
Real property, plant, and equipment	361,124,751.00	0.07	354,578,120.00	0.08	6,546,631.00	1.85
Machinery and equipment	359,732,157.00	0.07	353,533,603.00	0.08	6,198,554.00	1.75
Machinery and equipment	923,163,798.00	0.18	1,277,688,230.00	0.29	-354,524,432.00	-27.75
Accumulated depreciation — Machinery and equipment	-563,431,641.00	-0.11	-924,154,627.00	-0.21	360,722,986.00	-39.03
Transportation and communication facilities	506,268.00	0.00	399,020.00	0.00	107,248.00	26.88
Transportation and communication facilities	3,779,854.00	0.00	3,551,052.00	0.00	228,802.00	6.44
Accumulated depreciation — Transportation and communication facilities	-3,273,586.00	0.00	-3,152,032.00	0.00	-121,554.00	3.86
Miscellaneous equipment	886,326.00	0.00	632,641.00	0.00	253,685.00	40.10
Miscellaneous equipment	6,508,311.00	0.00	6,392,444.00	0.00	115,867.00	1.81
Accumulated depreciation — Miscellaneous equipment	-5,621,985.00	0.00	-5,759,803.00	0.00	137,818.00	-2.39
Leasehold improvements	0.00	0.00	12,856.00	0.00	-12,856.00	-100.00
Leasehold improvements	169,530.00	0.00	169,530.00	0.00	0.00	0.00
Accumulated depreciation — Leasehold improvements	-169,530.00	0.00	-156,674.00	0.00	-12,856.00	8.21
Intangible assets	144,772,147.00	0.03	143,064,154.00	0.03	1,707,993.00	1.19
Intangible assets	144,772,147.00	0.03	143,064,154.00	0.03	1,707,993.00	1.19
Computer software	144,085,647.00	0.03	143,064,154.00	0.03	1,021,493.00	0.71
Intangible assets under development	686,500.00	0.00	0.00	0.00	686,500.00	
Other Assets	94,993,215,640.00	18.69	89,301,029,334.00	20.34	5,692,186,306.00	6.37
Miscellaneous Assets	94,993,215,640.00	18.69	89,301,029,334.00	20.34	5,692,186,306.00	6.37
Overdue Accounts Receivable	143,946,850,981.00	28.32	129,968,480,321.00	29.60	13,978,370,660.00	10.76
Allowance for Uncollectible Accounts — Overdue Accounts Receivable	-48,953,635,341.00	-9.63	-40,667,450,987.00	-9.26	-8,286,184,354.00	20.38
Total	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74

Note1: Assets (liabilities) under trust, agency and guaranty were NT\$77,822,728 and NT\$77,822,728 this year and last year, respectively, and are collateral in mandated parties.

中華民國108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	507,748,042,555.00	99.90	438,620,744,664.00	99.89	69,127,297,891.00	15.76
流動負債	4,506,127,820.00	0.89	1,868,651,678.00	0.43	2,637,476,142.00	141.14
應付款項	4,451,963,932.00	0.88	1,586,736,175.00	0.36	2,865,227,757.00	180.57
應付票據	215,194,744.00	0.04	30,685,258.00	0.01	184,509,486.00	601.30
應付帳款	2,518,454,795.00	0.50	94,061,557.00	0.02	2,424,393,238.00	2,577.45
應付代收款	45,858,873.00	0.01	33,806,725.00	0.01	12,052,148.00	35.65
應付費用	127,244,520.00	0.03	93,178,635.00	0.02	34,065,885.00	36.56
應付保險給付	1,545,211,000.00	0.30	1,335,004,000.00	0.30	210,207,000.00	15.75
預收款項	29,650,444.00	0.01	28,652,535.00	0.01	997,909.00	3.48
預收保費	29,637,895.00	0.01	28,652,280.00	0.01	985,615.00	3.44
其他預收款	12,549.00	0.00	255.00	0.00	12,294.00	4,821.18
流動金融負債	24,513,444.00	0.00	253,262,968.00	0.06	-228,749,524.00	-90.32
透過餘絀按公允價值衡量之金融負債 評價調整—流動	24,513,444.00	0.00	253,262,968.00	0.06	-228,749,524.00	-90.32
其他負債	503,241,914,735.00	99.01	436,752,092,986.00	99.46	66,489,821,749.00	15.22
負債準備	503,013,796,511.00	98.97	436,511,009,891.00	99.41	66,502,786,620.00	15.24
安全準備	503,013,796,511.00	98.97	436,511,009,891.00	99.41	66,502,786,620.00	15.24
什項負債	228,118,224.00	0.04	241,083,095.00	0.05	-12,964,871.00	-5.38
應付保管款	228,118,224.00	0.04	241,083,095.00	0.05	-12,964,871.00	-5.38
淨 值	506,896,898.00	0.10	498,642,274.00	0.11	8,254,624.00	1.66
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	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
資本公積	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
其他資本公積	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
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	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74

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1,366,702,400,000元。

December 31, 2019

Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	507,748,042,555.00	99.90	438,620,744,664.00	99.89	69,127,297,891.00	15.76
Current Liabilities	4,506,127,820.00	0.89	1,868,651,678.00	0.43	2,637,476,142.00	141.14
Payables	4,451,963,932.00	0.88	1,586,736,175.00	0.36	2,865,227,757.00	180.57
Bills Payable	215,194,744.00	0.04	30,685,258.00	0.01	184,509,486.00	601.30
Accounts Payable	2,518,454,795.00	0.50	94,061,557.00	0.02	2,424,393,238.00	2,577.45
Accrued Receipts under Custody Payable	45,858,873.00	0.01	33,806,725.00	0.01	12,052,148.00	35.65
Accrued Expenses Payable	127,244,520.00	0.03	93,178,635.00	0.02	34,065,885.00	36.56
Insurance Benefits Payable	1,545,211,000.00	0.30	1,335,004,000.00	0.30	210,207,000.00	15.75
Advance receipts	29,650,444.00	0.01	28,652,535.00	0.01	997,909.00	3.48
Prepaid insurance	29,637,895.00	0.01	28,652,280.00	0.01	985,615.00	3.44
Other advance receipts	12,549.00	0.00	255.00	0.00	12,294.00	4,821.18
Current Financial Liabilities	24,513,444.00	0.00	253,262,968.00	0.06	-228,749,524.00	-90.32
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment—Current	24,513,444.00	0.00	253,262,968.00	0.06	-228,749,524.00	-90.32
Other Liabilities	503,241,914,735.00	99.01	436,752,092,986.00	99.46	66,489,821,749.00	15.22
Liability Reserves	503,013,796,511.00	98.97	436,511,009,891.00	99.41	66,502,786,620.00	15.24
Reserve Fund	503,013,796,511.00	98.97	436,511,009,891.00	99.41	66,502,786,620.00	15.24
Miscellaneous Liabilities	228,118,224.00	0.04	241,083,095.00	0.05	-12,964,871.00	-5.38
Custodial Fees Payable	228,118,224.00	0.04	241,083,095.00	0.05	-12,964,871.00	-5.38
Net Worth	506,896,898.00	0.10	498,642,274.00	0.11	8,254,624.00	1.66
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	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
Additional paid-in capital	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
Other capital reserve	505,896,898.00	0.10	497,642,274.00	0.11	8,254,624.00	1.66
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	508,254,939,453.00	100.00	439,119,386,938.00	100.00	69,135,552,515.00	15.74

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,366,702,400,000.

(二) 國民年金保險基金收支餘絀決算表

中華民國108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	107,127,490,000.00	100.00	161,958,581,371.00	100.00	54,831,091,371.00	51.18	131,736,122,789.00	100.00
投融資業務收入	14,176,920,000.00	13.23	69,712,751,760.00	43.04	55,535,831,760.00	391.73	43,736,990,515.00	33.20
投資業務收入	13,552,822,000.00	12.65	61,357,671,846.00	37.88	47,804,849,846.00	352.73	32,122,406,746.00	24.38
融資業務收入	219,471,000.00	0.20	296,283,190.00	0.18	76,812,190.00	35.00	288,617,075.00	0.22
兌換賸餘	0.00	0.00	7,525,243,689.00	4.65	7,525,243,689.00		10,849,316,881.00	8.24
手續費收入	0.00	0.00	53,104,060.00	0.03	53,104,060.00		41,448,894.00	0.03
存款利息收入	404,627,000.00	0.38	480,448,975.00	0.30	75,821,975.00	18.74	435,200,919.00	0.33
保險收入	52,821,295,000.00	49.31	53,976,390,167.00	33.33	1,155,095,167.00	2.19	51,973,667,937.00	39.45
保費收入	52,821,295,000.00	49.31	53,976,390,167.00	33.33	1,155,095,167.00	2.19	51,973,667,937.00	39.45
其他業務收入	40,129,275,000.00	37.46	38,269,439,444.00	23.63	-1,859,835,556.00	-4.63	36,025,464,337.00	27.35
其他補助收入	39,816,741,000.00	37.17	37,863,235,191.00	23.38	-1,953,505,809.00	-4.91	35,662,416,345.00	27.07
雜項業務收入	312,534,000.00	0.29	406,204,253.00	0.25	93,670,253.00	29.97	363,047,992.00	0.28
業務成本與費用	107,127,844,000.00	100.00	161,962,441,521.00	100.00	54,834,597,521.00	51.19	131,742,199,168.00	100.00
投融資業務成本	311,751,000.00	0.29	30,788,350,636.00	19.01	30,476,599,636.00	9,775.94	50,620,551,168.00	38.43
投資業務成本	311,751,000.00	0.29	18,600,899,734.00	11.48	18,289,148,734.00	5,866.59	42,087,872,335.00	31.95
兌換短絀	0.00	0.00	12,187,450,902.00	7.53	12,187,450,902.00		8,532,678,833.00	6.48
保險成本	105,756,090,000.00	98.72	130,155,656,593.00	80.36	24,399,566,593.00	23.07	80,102,806,537.00	60.81
保險給付	57,225,067,000.00	53.42	55,361,354,387.00	34.18	-1,863,712,613.00	-3.26	50,709,560,485.00	38.49
提存安全準備	40,259,805,000.00	37.58	66,502,786,620.00	41.06	26,242,981,620.00	65.18	21,538,495,430.00	16.35
呆帳	8,271,218,000.00	7.72	8,291,515,586.00	5.12	20,297,586.00	0.25	7,854,750,622.00	5.96
行銷及業務費用	1,060,003,000.00	0.99	1,018,434,292.00	0.63	-41,568,708.00	-3.92	1,018,841,463.00	0.77
業務費用	1,060,003,000.00	0.99	1,018,434,292.00	0.63	-41,568,708.00	-3.92	1,018,841,463.00	0.77
業務賸餘(短絀)	-354,000.00	0.00	-3,860,150.00	0.00	-3,506,150.00	990.44	-6,076,379.00	0.00
業務外收入	354,000.00	0.00	4,390,468.00	0.00	4,036,468.00	1,140.25	6,209,257.00	0.00
財務收入	0.00	0.00	6,716.00	0.00	6,716.00		19,923.00	0.00
利息收入	0.00	0.00	6,716.00	0.00	6,716.00		19,923.00	0.00
其他業務外收入	354,000.00	0.00	4,383,752.00	0.00	4,029,752.00	1,138.35	6,189,334.00	0.00
違規罰款收入	354,000.00	0.00	558,234.00	0.00	204,234.00	57.69	408,750.00	0.00
收回呆帳	0.00	0.00	94,805.00	0.00	94,805.00		90,016.00	0.00
雜項收入	0.00	0.00	3,730,713.00	0.00	3,730,713.00		5,690,568.00	0.00
業務外費用	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
其他業務外費用	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
雜項費用	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
業務外賸餘(短絀)	354,000.00	0.00	3,860,150.00	0.00	3,506,150.00	990.44	6,076,379.00	0.00
本期賸餘(短絀)	0.00	0.00	0.00	0.00	0.00		0.00	0.00

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

B. National Pension Insurance Fund Income Statement

2019

Unit : NT\$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	107,127,490,000.00	100.00	161,958,581,371.00	100.00	54,831,091,371.00	51.18	131,736,122,789.00	100.00
Investment and Financing Income	14,176,920,000.00	13.23	69,712,751,760.00	43.04	55,535,831,760.00	391.73	43,736,990,515.00	33.20
Investment income	13,552,822,000.00	12.65	61,357,671,846.00	37.88	47,804,849,846.00	352.73	32,122,406,746.00	24.38
Finance business income	219,471,000.00	0.20	296,283,190.00	0.18	76,812,190.00	35.00	288,617,075.00	0.22
Exchange Surplus	0.00	0.00	7,525,243,689.00	4.65	7,525,243,689.00		10,849,316,881.00	8.24
Fees income	0.00	0.00	53,104,060.00	0.03	53,104,060.00		41,448,894.00	0.03
Deposit Interest	404,627,000.00	0.38	480,448,975.00	0.30	75,821,975.00	18.74	435,200,919.00	0.33
Insurance Income	52,821,295,000.00	49.31	53,976,390,167.00	33.33	1,155,095,167.00	2.19	51,973,667,937.00	39.45
Premium Income	52,821,295,000.00	49.31	53,976,390,167.00	33.33	1,155,095,167.00	2.19	51,973,667,937.00	39.45
Other Business Incomes	40,129,275,000.00	37.46	38,269,439,444.00	23.63	-1,859,835,556.00	-4.63	36,025,464,337.00	27.35
Income from Subsidies	39,816,741,000.00	37.17	37,863,235,191.00	23.38	-1,953,505,809.00	-4.91	35,662,416,345.00	27.07
Income from Miscellaneous Operations	312,534,000.00	0.29	406,204,253.00	0.25	93,670,253.00	29.97	363,047,992.00	0.28
Operation Costs and Expenses	107,127,844,000.00	100.00	161,962,441,521.00	100.00	54,834,597,521.00	51.19	131,742,199,168.00	100.00
Investment and Financing Costs	311,751,000.00	0.29	30,788,350,636.00	19.01	30,476,599,636.00	9,775.94	50,620,551,168.00	38.43
Cost of investments	311,751,000.00	0.29	18,600,899,734.00	11.48	18,289,148,734.00	5,866.59	42,087,872,335.00	31.95
Exchange Deficit	0.00	0.00	12,187,450,902.00	7.53	12,187,450,902.00		8,532,678,833.00	6.48
Insurance Costs	105,756,090,000.00	98.72	130,155,656,593.00	80.36	24,399,566,593.00	23.07	80,102,806,537.00	60.81
Insurance Benefits	57,225,067,000.00	53.42	55,361,354,387.00	34.18	-1,863,712,613.00	-3.26	50,709,560,485.00	38.49
Reserve Fund Deposit and Withdrawal	40,259,805,000.00	37.58	66,502,786,620.00	41.06	26,242,981,620.00	65.18	21,538,495,430.00	16.35
Uncollectible Accounts	8,271,218,000.00	7.72	8,291,515,586.00	5.12	20,297,586.00	0.25	7,854,750,622.00	5.96
Marketing and Operation Expenses	1,060,003,000.00	0.99	1,018,434,292.00	0.63	-41,568,708.00	-3.92	1,018,841,463.00	0.77
Operation Expenses	1,060,003,000.00	0.99	1,018,434,292.00	0.63	-41,568,708.00	-3.92	1,018,841,463.00	0.77
Operating Surplus (Deficit)	-354,000.00	0.00	-3,860,150.00	0.00	-3,506,150.00	990.44	-6,076,379.00	0.00
Non-operating Income	354,000.00	0.00	4,390,468.00	0.00	4,036,468.00	1,140.25	6,209,257.00	0.00
Financial Income	0.00	0.00	6,716.00	0.00	6,716.00		19,923.00	0.00
Interest Income	0.00	0.00	6,716.00	0.00	6,716.00		19,923.00	0.00
Other Non-operating Income	354,000.00	0.00	4,383,752.00	0.00	4,029,752.00	1,138.35	6,189,334.00	0.00
Income from Fines	354,000.00	0.00	558,234.00	0.00	204,234.00	57.69	408,750.00	0.00
Bad Debts Recovered	0.00	0.00	94,805.00	0.00	94,805.00		90,016.00	0.00
Miscellaneous Income	0.00	0.00	3,730,713.00	0.00	3,730,713.00		5,690,568.00	0.00
Non-operating Expenses	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
Other Non-operating Expenses	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
Miscellaneous Expenses	0.00	0.00	530,318.00	0.00	530,318.00		132,878.00	0.00
Non-operating Surplus (Deficit)	354,000.00	0.00	3,860,150.00	0.00	3,506,150.00	990.44	6,076,379.00	0.00
Current Surplus (Deficit)	0.00	0.00	0.00	0.00	0.00		0.00	0.00

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



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108年重要工作成果

Important Achievements in 2019

伍、108年重要工作成果

一、業務監理成果

(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，108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年度國民年金業務總報告

2. 審議109年度國民年金年度計畫

(三) 辦理108年國民年金業務檢查

為瞭解勞保局辦理國民年金業務實況，本會依據「108年度國民年金業務檢查實施計畫」，於108年11月8日邀請委員前往勞保局辦理國民年金業務檢查竣事，至檢查結果報告業提送國民年金監理委員會議第78次會議審議通過。

108年度檢查主題為「釋字第766號解釋遺屬年金給付追溯補發情形，以及因銓敘部提供全量資料致發現年金給付溢發及追繳情形」，並輔以瞭解國民年金保險費10年補繳期限屆期後之執行情形。經檢查委員抽查結果，尚無異常情事。

108年度主要建議事項，包括應分析未繳費原因，以及正視影響層面逐漸擴大之行政成本，通盤檢視法規修正或研提因應作為；針對遺屬年金給付約5萬餘件可能符合追溯補發者，寄發淺顯易懂的宣傳單張，並鎖定目標群體加強追蹤；加強鼓勵民眾申請分期攤還；強化機關間（如銓敘部、財政部等）橫向溝通，精進資料比對等行政作業；適時檢視現行追溯補發遺屬年金之處理原則之妥適性等14項，請相關機關積極研議辦理。

V. Important Achievements in 2019

I . Achievements in Operations Supervision

A. Convention of National Pension Supervisory Committee Meetings

According to Point 6 of the Regulations for Establishment of the National Pension Supervisory Committee, the Ministry of Health and Welfare and the Supervisory Committee of the Committee shall meet once a month. 12 meetings were convened in 2019.

B. Review of Annual National Pension Plans and Work Reports

1. Review of the 2018 National Pension General Work Report
2. Review of the 2020 Annual National Pension Plan

C. Inspection of 2019 National Pension Operations

In order to verify the national pension operations handled by the BLI, NPSC invited its members to perform the national pension operations inspection at the BLI in accordance with the “2019 Implementation Plan for National Pension Operations Inspection” on November 8, 2019. The inspection report has been submitted to and approved by the 78th meeting of NPSC.

The 2019 inspection was themed on the “retroactive payment of the surviving family pension benefits referred to in Sizi number 766 explanation, and overpayment and recovery of pension benefits found based on the full data provided by Ministry of Civil Service,” which also helped verify the condition of execution after expiration of the 10-year periods for late payment of National Pension Insurance premiums. The random check conducted by the inspection members showed no abnormality.

The recommendations proposed in 2019 primarily include analysis on the cause of failure to make the payment, envisagement of the administrative costs posing expanding impact, and a thorough inspection on amendments to laws or work out responsive measures. Leaflets which were easy to understand were sent to the recipients who might be eligible for retroactive payment of the surviving family pension benefits in more than 50,000 cases. In the meantime, customer segments were targeted and followup thereon was strengthened. The citizens were encouraged to apply the payment in installments more frequently. The administrative operations, including cross-departmental communications (e.g. between the Ministry of Civil Service and Ministry of Finance) and enhancement of data mapping, was also improved. Meanwhile, the validity of the existing principles for handling the retroactive payment of the surviving family benefits, covering 14 issues, was also reviewed in a timely manner. Related entities were asked to resolve the same actively.

(四) 擴大辦理地方政府國民年金業務實地訪查

為深化各級政府辦理國民年金業務之連結網絡，本會自101年度起開始辦理地方政府國民年金業務實地訪查，108年度分別於4月19日、7月23日、9月20日及10月2日前往新竹縣、臺北市、雲林縣及臺中市政府辦理，相關實地訪查報告及建議事項後續處理案，分別提送國民年金監理委員會議第71次、第75次、第76次及第77次會議審議通過。

108年度實地訪查結果，就研議國民年金服務員工作條件（如薪資晉階機制、團體意外保險等）與強化歸屬感、授權公所列印繳款單、開放系統權限查詢申請人戶內應計人口之財稅資料、修正訪視欠費被保險人處理流程圖等作成重要決議，已請相關機關（單位）研處及列管追蹤。此外，為利國民年金後續監理、政策規劃及業務執行之參考，本會並彙編年度實地訪查實錄，函送各地方政府及相關機關（單位）參考。

(五) 配合國民年金業務說明會辦理宣導

勞保局為供各縣市國民年金宣導種子及一般民眾與該局之交流管道，增進對國民年金保險之認知，每年至各縣市辦理國民年金業務說明會。本會基於過去辦理地方政府國民年金實地訪查經驗，發現宣講國民年金保險基金運用收益及爭議審議程序，有助民眾了解國民年金制度及提升權利意識。爰藉由勞保局辦理業務說明會時，本會亦併同宣導基金收益情形及爭議審議程序，希望透過多元的管道，加深民眾對於基金運用情形及爭議審議權益的認知，進而提升繳費意願。

本會108年度派員參加新竹縣、屏東縣、基隆市、彰化縣、嘉義縣及臺北市共6場次說明會，實地瞭解各縣市及勞保局辦事處執行國民年金業務之實際情形，並適時將第一線國民年金工作夥伴對於國民年金制度之建言，回饋於本會執行監理業務之參考。

D. Expand Onsite Inspections of Local Government National Pension Operations

To improve the network connecting the National Pension operations of local governments at various levels, NPSC started in 2012 to conduct onsite inspections of National Pension operations at local governments. In 2019, inspections were performed in Hsinchu County, Taipei City, Yunlin County, and Taichung City Governments respectively on April 19, July 23, September 20, and October 2, 2019. NPSC compiled the onsite inspection reports and presented recommendations about follow ups subject to discussion at 71st, 75th, 76th, and 77th meetings of NPSC for resolution.

According to the 2019 onsite inspection results, NPSC rendered important resolutions about the national pension service staff's work conditions (e.g salary & promotion mechanism, group accident insurance, etc.) and enhancement of the sense of belonging, authorized the household registration offices to print payment slips, permission of the system's authority of access to the accruing financial and tax information of the population in the applicant's household registration certificate, and amendments to the flow chart for visiting the insured person owing the insurance premium. NPSC has also urged related agencies (units) to resolve, control, and follow up the same. In order to help the following supervision, policy planning, and execution of operations of the National Pension, NPSC compiled the annual onsite inspection records and sent the same to various local governments and related agencies (units) for reference.

E. Presentations on National Pension Operations

In order to provide various counties/cities with seeds of promotional campaigns and the communication channels between the public and the BLI to improve the public awareness toward the Insurance, the Bureau will convene the presentation on National Pension operations at various counties/cities each year. Based on the past experience in conducting onsite inspections on local governments, NPSC found that the presentation on the National Pension Fund income utilization and dispute review procedure may help the public understand the national pension system and raise their awareness towards rights. At the same time when the BLI held the presentation, NPSC also took this chance to promote the Fund income and dispute review procedure, hoping to make the public know more about the Fund utilization and how disputes were reviewed, and thereby raise their willingness to make the payment.

In 2019, NPSC sent staff members to participate in a total of six presentations held respectively in Hsinchu County, Pingtung County, Keelung City, Changhua County, Chiayi County, and Taipei City, in order to learn about the status of National Pension operations in said counties and cities and as executed by local branches of the BLI. Meanwhile, it also fed the suggestions proposed by the firstline partners dedicated to the national pension operations back to NPSC as the reference for execution of the supervision work.

(六) 配合「所得未達一定標準認定及國民年金被保險人繳費率提升計畫」補助經費查核

為保障經濟弱勢民眾申請保費補助權益及提升被保險人繳費率，由勞保局補助地方政府辦理所得未達一定標準認定及訪視宣導活動相關工作之經費，每年派員查核補助款使用情形，並邀本會及中央主管機關參與實地查核作業。108年度勞保局查核對象為屏東縣、新竹縣、宜蘭縣、苗栗縣、彰化縣、基隆市及嘉義市等7個地方政府，本會均派員會同訪查竣事，實地了解該局補助各地方政府經費及其查核情形。

(七) 對於國民年金業務監理興革之建議事項

108年度共召開12次國民年金監理委員會議，研提業務興革重要建議如下：

1. 考量國民年金保險10年補繳期限陸續屆期，請衛生福利部（社會保險司）及勞保局參考委員建議催繳及宣傳方式，積極努力加強各項作為，並妥為因應。
2. 建請勞保局結合國民年金服務員加強宣導已放寬之分期繳費措施；另是否再放寬分期繳費措施或精簡查調所得作業，請衛生福利部（社會保險司）及勞保局再研議，俾符簡政便民之目標。
3. 建請勞保局就被保險人無法簽名申請補單之特殊案例，先逐案提供解決方式，並持續蒐集各地方政府類此實務困境，律定處理流程，周知第一線同仁業務參用。
4. 建請勞保局蒐集地方政府反映逾10年補繳之不可歸責事由的問題與態樣，提供共通性解釋，俾利依循。

F. In Response to Audit on Subsidies under the “Project for Determination of the Insured Whose Income Fails to Reach Certain Standards and Promoting Contribution Rates of the National Pension Insurance.”

In order to protect the economically disadvantaged groups' right of application for premium subsidies and promote the insured person contribution rates, the BLI subsidized the expenditure spent by local governments in the operations related to determination of the insured person whose income fails to reach certain standards and inspection & promotional campaigns. The Bureau will invite NPSC and the competent central authority to attend an onsite audit together. In 2019, the counterparts to be audited by the BLI were 7 local governments, including Pingtung County, Hsinchu County, Yilan County, Miaoli County, Changhua County, Keelung City, and Chiayi City. NPSC will send its staff members to conduct an inspection together and verify the status in the subsidies granted by the Bureau to various local governments and the audit conducted by the Bureau.

G. Measures Taken and Suggestions for Improvement of National Pension Operations Supervision

In 2019, a total of 12 NPSC meetings were convened. The important suggestions regarding improvement of related operations are stated as follows:

1. Considering that the 10-year periods allowed for late payment of the Insurance premiums has expired successively, the Ministry of Health and Welfare (Department of Social Insurance) and BLI were requested to take into account the reminder and propagation recommended by various members, use the best effort to improve their actions, and adopt adequate responsive policies.
2. The BLI was recommended to work with the National Pension service attendants to strengthen the installment payment policy which has already been relaxed. Meanwhile, the Ministry of Health and Welfare and BLI were requested to research and determine whether the installment payment policy shall be relaxed further or the investigation on income shall be simplified, for the purpose of simplicity and convenience.
3. The BLI was recommended to provide the insured person who cannot enter his/her signature onto the application form with a solution for such special case, on a case-by-case basis, and continue to collect the information about similar trouble encountered by various local governments, define operating procedures, and communicate the same to all firstline workers for reference.
4. The BLI was recommended to collect the information about questions and patterns of late payment upon expiration of 10 years attributable to no one, as reflected by local governments, and provide the general explanation as the basis to follow.

5. 建請衛生福利部(社會保險司)洽勞保局細緻化訪查紀錄表之欠費原因選項，並研議提供全國原住民或原鄉原住民的訪視結果分析數據。另瞭解各地方政府具創意且多元的訪視方式，提供跨部門及各縣市參考，以提高訪視成功率。
6. 建請衛生福利部(社會保險司)重新檢討現行地方政府僱用國民年金服務員、行政管理等相關規定，制定單一且可行之制度，並加強國民年金服務員在職訓練及人際溝通技巧。另請定期檢視及充實既有交流平台之內容，俾利即時溝通及經驗分享，並建置績優服務員表揚機制，提升服務士氣。
7. 建請衛生福利部(社會保險司)針對多次訪視仍無繳納意願者持續訪視及催繳之必要性等建議，納入未來制度改革通盤考量。
8. 建請衛生福利部(社會保險司)及勞保局洽監理委員討論國民年金保險模擬試算表可行方案，並於地方政府交流平台列舉試算實例，提供服務員參用。
9. 建請衛生福利部(社會保險司)與勞保局再精進目前資料匯入流程與查對程序等審查機制，避免因媒體資料比對不全致溢領給付情形發生。
10. 建請衛生福利部(社會保險司)與相關社政單位或勞保局業務聯繫時，加強宣導把服務員當成組織內一份子，以提升服務員工作歸屬感。
11. 建請衛生福利部(社會保險司)和勞保局共同協處，授權公所列印補開繳款單，俾利服務員及時處理民眾問題，減少等候時間。
12. 建請衛生福利部(社會保險司)與勞保局具體研議國民年金系統性宣導策略(如訂定國民年金月)。另請勞保局與國民年金服務員持續加強宣導使用電子帳單，以提高被保險人申辦意願。

5. The Ministry of Health and Welfare (Department of Social Insurance) was recommended to consult with the BLI to refine the options for causes of overdue payment identified in the inspection record form, and work out the analysis data about the results of the inspection on the indigenous peoples throughout the nation or in any jurisdiction. Meanwhile, it was recommended to understand the creative and diversified ways to conduct the inspection on various local governments, and provide the relevant information to cross-departments and various counties/cities for reference to upgrade the successful inspection rate.
6. The Ministry of Health and Welfare (Department of Social Insurance) was recommended to re-discuss the requirements about employment of national pension service attendants and administrative management adopted by local governments, formulate a single and feasible system, and strengthen the national pension service attendants' in-service training and skills in interpersonal communication. It was also recommended to review and enhance the contents of the existing exchange platforms periodically to help real-time communication and sharing of experience, and to establish the mechanism for honoring outstanding service attendants to raise their morale.
7. The Ministry of Health and Welfare (Department of Social Insurance) recommended continuing visiting and reminding the insured person who still had no willingness to make payment upon multiple visits and take into account such recommendations when reforming the system in the future.
8. The Ministry of Health and Welfare (Department of Social Insurance) and BLI were recommended to consult with the supervisory committee members to discuss some feasible program about the stimulated trial balance of national pension insurance, and enumerate the trial calculation examples on local governments' exchange platforms as the reference available to the service attendants.
9. The Ministry of Health and Welfare (Department of Social Insurance) and BLI were recommended to refine the review mechanism about data import procedure and mapping procedure, lest overpayment should arise due to defective media data mapping.
10. The Ministry of Health and Welfare (Department of Social Insurance) was recommended to strengthen the propagation that service attendants should be identified as a part of the organization to raise the service attendants' sense of belonging, when communicating with related social affairs units or the BLI.
11. The Ministry of Health and Welfare (Department of Social Insurance) and BLI were recommended to work with each other and authorize household registration offices to print payment slips, in order to help service attendants solve problems for the citizens and reduce the waiting time.
12. The Ministry of Health and Welfare (Department of Social Insurance) and BLI were recommended to work out the systematic promotional strategies for the national pension (establishment of the national pension month). Meanwhile, the BLI and service attendants were also requested to continue strengthening the propagation for e-bill to raise the insured persons' willingness to apply for enrollment into the Insurance.

二、財務監理成果

(一) 審議國民年金保險基金年度預算及決算

1. 審議109年度國民年金保險基金附屬單位預算
2. 審議107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109年度資產配置暨投資運用計畫案
2. 審議107年12月至108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107年第4季至108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108年國民年金保險欠費轉銷呆帳清冊
5. 審議108年度國民年金保險基金稽核報告
6. 審議國民年金保險基金國內外委託經營帳戶年度績效檢討情形
7. 審議國民年金保險基金國內外委託經營實地查核及訪察業務案
8. 審議國外保管銀行受香港金融管理局處紀律處分報告

(三) 辦理國民年金財務帳務檢查

為確保國民年金保險基金運用單位能確實遵循相關政策及法令，並強化財務監理效能及檢查深度，經本會調查檢查委員之意見後，擇定「委託經營」，作為108年度財務帳務檢查主題，續採風險導向及差異化檢查機制，分為「先期檢查」、「溝通協調會議」及「實地檢查(含會前會及實地檢查會議)」之標準化作業流程辦理。

108年6月11日至20日由本會人員赴基金運用局辦理先期檢查，經溝通協調會議討論後，確認8項查核發現暨建議意見。108年8月13日召開會前會及實地檢查會議，由檢查小組依據檢查表進行實地檢查，並於綜合座談時，針對業務簡報及檢查發現進行提問交流，提出3項建議意見。

II . Achievements in Financial Supervision

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

1. Review of 2020 annual budget of the National Pension Insurance Fund.
2. Review of the 2018 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 2020 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. 2018 and Nov. 2019.
3. Review of the Performance Evaluation Report on Discretionary Management of Domestic Investments from the National Pension Insurance Fund between Q4 2018 and Q3 2019.
4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2019.
5. Review of the 2019 National Pension Insurance Fund Audit Report.
6. Review of annual performance of discretionary management of domestic/overseas accounts of the National Pension Insurance Fund.
7. Review of results of onsite audits and inspections of discretionary management of domestic/overseas accounts of the National Pension Insurance Fund.
8. Review of the report on disciplinary action rendered against the foreign custodian bank by Hong Kong Monetary Authority.

C. Financial and Accounting Inspections

To assure units using the National Pension Insurance Fund abided by related policies and regulations, and enhance performance of financial supervision and thoroughness of inspections, “discretionary management” was adopted as the main theme of financial and accounting inspections upon NPSC’s survey on the inspection members’ opinion in 2019. NPSC continued to adopt the risk-orientation and differentiated inspection mechanism, consisting of the standard operating procedures including “preliminary inspection,” “communication and coordination meeting,” and “onsite inspection (including pre-meetings and onsite inspection meetings).

至「108年度國民年金財務帳務檢查結果報告」業綜整上開11項建議事項，包含國外受託機構日常監管3項建議事項、國內受託機構遴選作業2項建議事項、國外受託機構稽核控管3項建議事項、國外受託機構訪察規劃1項建議事項及基金法規制度研修2項建議事項，提第75次監理委員會議審議通過，並於108年11月4日函請基金運用局積極研議辦理，按季函報改善情形。

(四) 召開國民年金風險控管推動小組會議

依據本會風險控管推動小組設置要點第4點規定，該小組以每季召開1次會議為原則，108年度共召開4次會議及1次臨時會議，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「國民年金首期保險費10年補繳期延至108年3月底，如何協助欠費被保險人」、「國內外委託經營帳戶年度績效檢討情形」及「因應當前金融情勢，未來國民年金保險基金投資運用應留意之風險」等相關議案共計10案，本會並蒐整與會專家學者所提之建議意見，再提監理委員會議報告，請相關機關研議或參考辦理，期強化國民年金業務及財務風險控管效能。

(五) 訪察國外投資委託經營受託機構

為確保國民年金保險基金國外委託資產安全，強化外部稽核，本會108年度派員偕同基金運用局赴美國費城訪察受託機構世邦魏理仕公司(CBRE Group, Inc)，深入瞭解基金運用局執行國外受託機構實地訪察情形，並提出針對績效較為落後之受託機構，建議優先排入訪察行程規劃，以及另類投資為國際投資新趨勢，建議增加配置比率等2項訪察建議，經提第78次監理委員會議審議通過，請基金運用局研議辦理。

NPSC's staff members headed for the BLF to conduct a preliminary inspection from June 11 to June 20, 2019. After discussion in the communication and coordination meeting, eight findings and suggestions were confirmed. On August 13, 2019, the pre-meeting and onsite inspection meeting were convened. The inspection team performed onsite inspections in accordance with the checklist established. The results were presented during a general meeting held afterwards. Eventually, three suggestions were proposed after questions were raised and ideas were exchanged.

The "2019 National Pension Financial and Accounting Inspection Report," which complied said 11 suggestions, including 3 suggestions on routine supervision of foreign entrusted institutions, 2 suggestions on selection of domestic entrusted institutions, 3 suggestions on audit and control of foreign entrusted institutions, 1 suggestion on the planning to visit foreign entrusted institutions and 2 suggestions on research of the amendments to the fund laws & systems, was reviewed and approved at 75th meeting of NPSC. On November 4, 2019, NPSC requested the BLF to work out measures accordingly and present the results of improvement in writing on a quarterly basis.

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

As specified in Point 4 of the Regulations Governing Establishment of the Risk Control Promotion Task Force of the National Pension Supervisory Committee, the task force meets once per quarter in principle. In 2019, four meetings and 1 preliminary meeting were convened. In addition to reviewing the "Important Domestic and International Economic and Financial Developments and Allocation of National Pension Fund Assets and Analytic Report" on a quarterly basis, the task force also discussed 10 motions, including "how to assist the insured person owing the premiums upon expiration of the 10-year periods for late payments of National Pension Insurance premiums at the end of March 2019," "review of annual performance of discretionary management of domestic/overseas accounts" and "risks over the national pension insurance fund utilization to be noted in response to the current financial trends." NPSC also collected and compiled the suggestions and opinions submitted by the experts and scholars attending meetings, and submitted the same to related entities for research or reference, in order to improve National Pension operations and financial risk control performance.

E. Inspections of institutions entrusted for discretionary investment management overseas

To assure the security of National Pension Insurance Fund assets placed under discretionary management overseas and to reinforce external audits, NPSC sent staff members to accompany representatives from the BLF to visit CBRE Group, Inc. in Philadelphia, an entrusted institution, in 2019 to understand the onsite inspections performed by the BLF on entrusted institutions overseas. Meanwhile, said staff members also suggested that the entrusted institutions with poorer performance should be included into the visiting schedule as the first priority, and given the alternative investment as a new investment trend in the world, the staff members also proposed 2 suggestions about increase in the allocation ratio. Said suggestions were submitted to the 78th meeting of NPSC for review and approval, and the BLF was requested to work on the relevant measures.

(六) 拓展國內外退休基金之合作交流

鑑於國內外經濟金融情勢波動變化劇烈，各種金融商品及投資操作策略推陳出新，為優化財務監管能量，爰本部於108年度申請加入國內退休基金協會會員，並參與相關研討會，以及參訪國際監理機關與經營績效卓越之國際資產管理機構，重點說明如下：

1. 加入成為中華民國退休基金協會團體會員

有鑑於退休基金協會資源網絡豐富綿密，每年舉辦多場教育訓練、學術演講及國際研討會等，議題涵蓋全球退休基金趨勢、投資策略探析、國際金融政經及退休基金理財規劃與保障等內容，促進產官學界間之交流，爰本部於108年度申請加入退休基金協會成為團體會員，汲取國內、外退休基金監理經驗，精進監理效能。

2. 參加108年舉辦之第11屆「海峽兩岸暨港澳地區養老保險研討會」

本次研討會由澳門社會保障協會主辦，並以「公平、效率、善治」為主軸，探討臺灣、香港、澳門及中國大陸養老保險改革情形、養老保險制度之公平性，以及如何提升以民眾個人之力為養老做準備之方案等。本會受中華民國退休基金協會邀請，一同參與第11屆「海峽兩岸暨港澳地區養老保險研討會」，期能拓展與各地交流管道，瞭解養老保險風險問題，學習其他地區社會保險養老經驗，增進國民年金保險監理動能。

3. 參加財團法人中華民國證券暨期貨市場發展基金會「2019資產管理高階主管海外考察團」

本考察團係為配合政府政策及產業發展所需，安排實地拜會國際監理機關與經營績效卓越之國際資產管理機構，藉此考察歐盟主管機關之政策走向及監理機制，並深化我國資產管理者國際交流管道，有助於本會執行監理業務，強化監理職能，拓展監理之深度及廣度，並促進監理機構間之經驗交流。

F. Develop Cooperation and Exchange of Domestic/Overseas Pension Funds

In consideration of the drastic changes and fluctuations in domestic and overseas economic and financial conditions, various financial products and investment strategies have been emerging constantly. In order to optimize the financial supervision capacity, the Ministry of Health and Welfare applied for the membership of the Pension Fund Association, R.O.C. in 2019, attended related conferences, and visited international supervisory entities, as well as asset management institutions with outstanding operating performance. The key points are stated as follows:

1. Enrollment in the Pension Fund Association, R.O.C. as a Member

In consideration of the abundant resource network owned by the Pension Fund Association, the Association organizes multiple programs covering educational training, academic speech and international conferences each year. The topics thereof cover the global pension fund trends, study on investment strategies, international finance, politics and economy, and pension fund wealth management planning and protection, in order to urge exchanges between the industry, government and academia. Given this, the Ministry of Health and Welfare applied for the membership of the Pension Fund Association in 2019 to learn the experience in supervising domestic/overseas pension funds and improve its supervisory performance.

2. Attendance at the “Cross-strait and Hong Kong/Macau Old Age Insurance Conference” of the 11th Term in 2019

The Conference was organized by the Macau Social Security Society, themed on “Fairness, Efficiency and Good Governance,” to study the old age insurance reform practices, fairness of the old age insurance system, and how to upgrade the citizens’ personal strength to prepare for retirement life in Taiwan, Hong Kong, Macau, and Mainland China. NPSC was invited by the Pension Fund Association, ROC to attend the 11th Term “Cross-strait and Hong Kong/Macau Old Age Insurance Conference” together with the Association, hoping to develop the channels of exchange with the other jurisdictions, verify the old age risk issues, learn the experience in social insurance and retirement life from the other jurisdictions, and improve the national pension insurance supervision capacity.

3. Attendance at the “2019 Asset Management Senior Managers’ Overseas Observation Delegation” of Securities & Futures Institute

The Delegation was arranged to pay the onsite visit to international supervisory entities and international asset management institutions with excellent operating performance, in response to the government policies and industrial development needs, in order to observe the policy orientation and supervisory mechanism of the European Union’s competent authorities, and deepen the international exchange channel for Taiwan’s asset managers. This can help NPSC perform its supervisory duty, strengthen the supervisory functions, develop the supervision in depth and width, and urge the exchange of experience among supervisory entities.

4. 參加財團法人中華民國證券暨期貨市場發展基金會「資產管理ALPHA+培訓計畫」

本會派員參加及通過財團法人中華民國證券暨期貨市場發展基金會「資產管理ALPHA+培訓計畫」之第1階段國內培訓課程，並獲薦參加第2階段美國紐約海外研習，實地參訪當美國紐約相關金融機構，包括我國金融監督管理委員會駐紐約辦事處，以及聯博控股(Alliance Bernstein Holding)、柏瑞投資(PineBridge Investment)、德意志資產管理(Deutsche Asset Management, DWS)、景順投資(Invesco Ltd.)、花旗銀行(Citigroup Inc.)、紐約梅隆銀行(Bank of New York Mellon)等6家金融機構，增進國際實務交流，以拓展財務監理國際視野、創新思維與專業知能，深化培訓效果。

(七) 辦理國民年金財務監理興革之建議事項

108年度共召開5次風險控管推動小組會議及12次國民年金監理委員會議，研提財務興革之重要建議如下：

1. 建請基金運用局對外說明盡可能使社會大眾理解，針對基金投資操作，已盡力維護基金安全及積極追求長期投資之利得，並適時揭露最新之績效表現，俾利外界瞭解。
2. 建請基金運用局研議適時調整另類投資之資產類別，俾利分散國民年金保險基金投資風險並確保投資績效。
3. 建請基金運用局可給予受託機構適度壓力或例外管理，並強化現有措施，例如收回部分或全部受託資產、議減費率等，俾利達到年收益率之目標。
4. 建請基金運用局對外說明績效表現及風險控管機制，可與國際各大型退休基金績效情形，例如日本、美國加州、新加坡及澳洲等四大國際退休基金，進行比對，俾利提升外界對基金運用局之投資操作信心。

4. Attendance at the “Asset Management ALPHA+Training Plan” of Securities & Futures Institute

NPSC sent its staff members to attend and pass the 1st-phase domestic training courses of the “Asset Management ALPHA+Training Plan” of Securities & Futures Institute, and the staff members were recommended to attend the overseas workshop in New York, in the 2nd-phase, who paid the onsite visit to the related financial institutions in New York, including Taiwan’s Financial Supervisory Commission (FSC) Office in New York, and the six financial institutions, such as Alliance Bernstein Holding, PineBridge Investment, Deutsche Asset Management (DWS), Invesco Ltd., Citigroup Inc., and Bank of New York Mellon to enhance the international exchange about practices, expand the global view about financial supervisory, innovate thoughts and professional knowledge, and deepen the training effects.

G. Suggestions for Financial Supervision Reform of the National Pension System

In 2019, a total of five meetings of the Risk Control Promotion Task Force and 12 meetings of NPSC were convened, and the following important suggestions regarding financial reform were proposed:

1. The BLF was recommended to use its best effort to provide an explanation enabling the public to understand that it has made every endeavor to maintain the safety of the Fund and pursue the long-term investment income through operation of the fund and also disclosed the latest performance to the public.
2. The BLF was recommended to work out the timely adjustment of the categories of alternative investment assets to help diversify the Insurance investment risk and ensure the investment performance.
3. The BLF was recommended to press adequate pressure or apply exceptional management on entrusted institutions and improve all of the existing policies, e.g. recall of entrusted assets, in whole or in part, negotiation for reduction of rates, to help achieve the annual yield target.
4. The BLF was recommended to explain the performance and risk control mechanism to the public, and compare the performance with that of various international large-size pension funds, e.g. the four major international pension funds in Japan, California (the USA), Singapore, and Australia, to help raise the public’s confidence in the operations of investment by the BLF.

5. 建請基金運用局與受託機構討論rebalance（資產再平衡）的時間點，俾利穩定投資績效。
6. 建請基金運用局應重新檢視其資產管理策略及操作哲學，適時進行調整或區隔處理。
7. 建請基金運用局密切掌握國內、外經濟金融情勢變動，並適時研議調整國內外資產配置比率之可行性，妥為因應。
8. 建請基金運用局針對未達累計目標報酬率之受託機構，加強監督、考核其投資績效，並為必要之因應處置，研議優先列為實地訪察對象，俾利確保基金收益及安全性。



5. The BLF was recommended to discuss with the entrusted institution about the rebalance timing to help stabilize the investment performance.
6. The BLF was recommended to re-check its asset management strategies and operating philosophy, and adjust or segment the same in a timely manner.
7. The BLF was recommended to keep watching the changes in domestic/overseas economic and financial trends, and research the feasibility of adjustment on domestic/overseas asset allocation rates to deal with the situation in a timely manner.
8. The BLF was recommended to enhance the supervision on, appraise the investment performance of, and take necessary responsive action against, any entrusted institution which failed to attain the accumulated target rate of return, and research the subject to be included in the onsite inspection as the first priority, in order to ensure the yield and safety of the Fund.

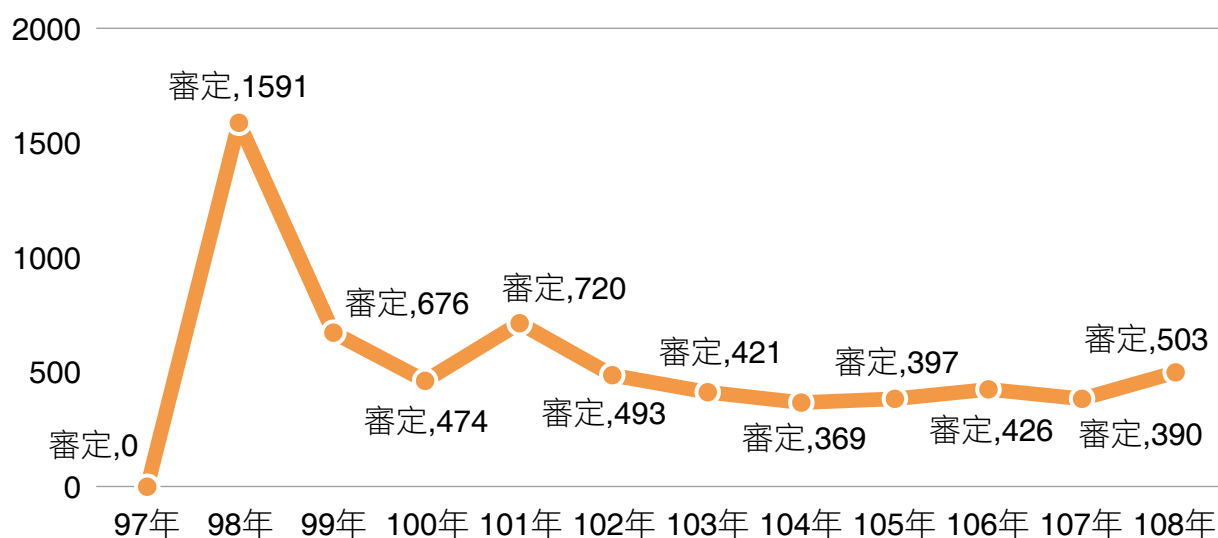


三、爭議審議成果

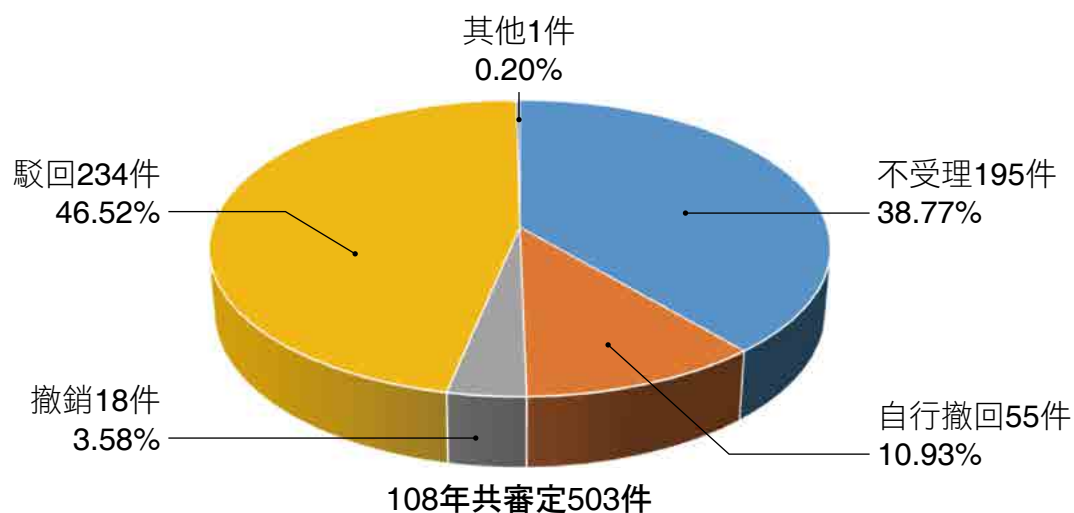
(一) 審議國民年金爭議案件

1. 審定案件

(1) 自民國97年10月國民年金保險開辦迄至108年底，本會共審定6,446件爭議案件，審議情形如下：



(2) 自108年1月1日至12月31日止，本會共計受理536件爭議案件，並召開12次爭議審議委員會議，審定503件爭議案件，其中駁回234件、不受理195件、自行撤回55件、撤銷18件、其他1件，審議情形分析如下：

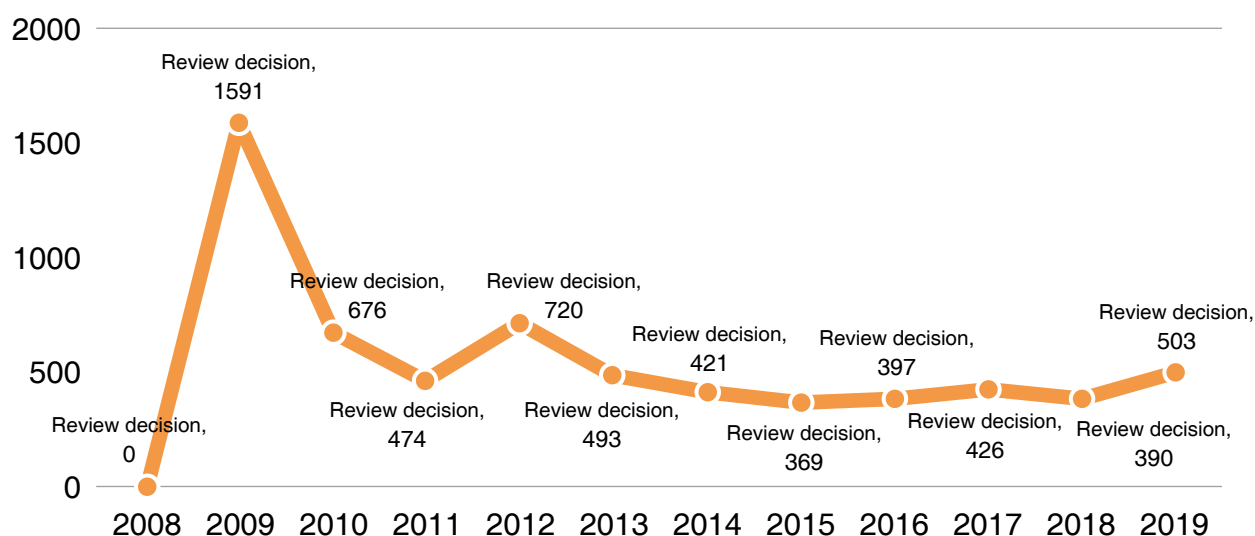


III. Achievements in Dispute Review

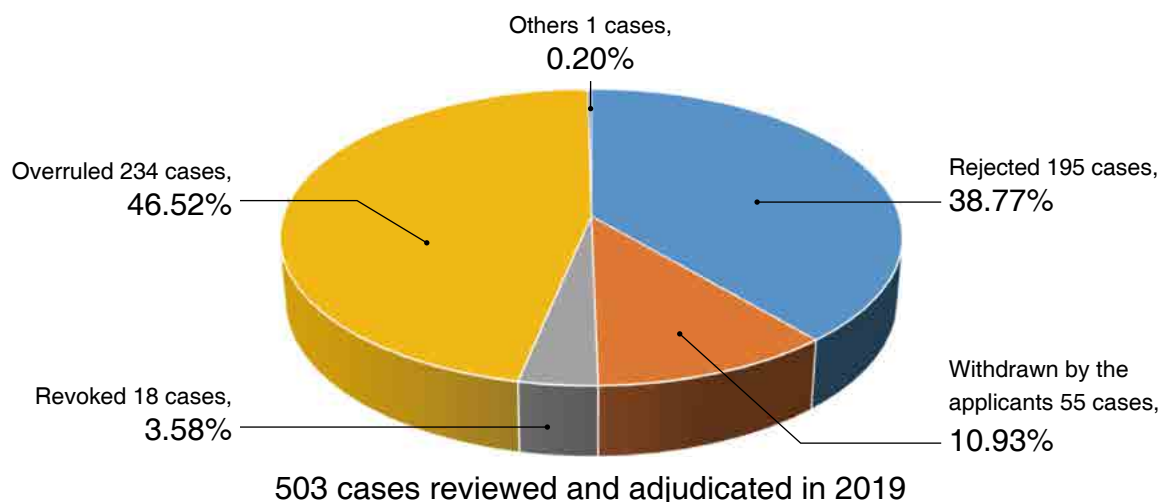
A. Review of National Pension disputes

1. Cases reviewed and adjudicated

(1) Since October 2008 when the National Pension Insurance was launched until the end of 2019, NPSC has decided 6,446 cases in dispute. The review is described as follows:



(2) Since January 1 to December 31, 2019, NPSC has accepted 536 cases in dispute and convened 12 meetings of the Review Committee, decided 503 cases, including 234 cases overruled, 195 cases rejected, 55 withdrawn voluntarily, 18 cases revoked, and 1 case categorized as “other.” The review is described as follows:



2. 審定案件申請項目：

108年度審定案件之「申請項目」如下：

申請項目	件數	百分比
老年基本保證年金	239	47.51%
老年年金給付	92	18.29%
保險費或利息	66	13.12%
遺屬年金	31	6.16%
原住民給付	18	3.58%
身心障礙基本保證年金	18	3.58%
身心障礙年金	12	2.39%
喪葬給付	11	2.19%
申請人資格及納保事項	6	1.19%
生育給付	6	1.19%
其他國民年金權益事項	4	0.80%
總計(108年度)	503	100%

2. Scope of Application:

In 2019, the “scope of application for” review on cases in dispute is described as follows:

Scope of Application	No. of Cases	Percentage
Basic Pension Guaranteed for the Elderly	239	47.51%
Pension Benefits for the Elderly	92	18.29%
Premium or Interest	66	13.12%
Pension Benefits for the Survivors	31	6.16%
Benefits for Indigenous People	18	3.58%
Basic Pension Guaranteed for the Disabled	18	3.58%
Pension Benefits for the Disabled	12	2.39%
Benefits for Funerals and Burials	11	2.19%
Applicant Qualification or Insurance Subscription	6	1.19%
Maternity Benefits	6	1.19%
Other National Pension Rights and Interests	4	0.80%
Total (2019)	503	100%

3. 審定案件類型：

108年度審定案件之「案件類型」如下：

案件類型	件數	百分比
排富條款	194	38.57%
給付數額	79	15.71%
溢領繳還	51	10.14%
其他	39	7.75%
分期延期繳費	29	5.77%
10年緩繳	18	3.58%
給付期間	17	3.38%
保險效力	12	2.39%
加保資格	11	2.19%
居住事實	9	1.79%
擇一請領	8	1.59%
免計利息	7	1.39%
身障程度	6	1.19%
工作能力評估	5	0.99%
退還保費	5	0.99%
保費補助	5	0.99%
配偶連帶繳納義務	4	0.80%
遺屬順位	4	0.80%
計費期間	0	0%
總計（108年度）	503	100.00%

3. Types of Cases:

In 2019, the “Types” of cases in dispute as decided are described as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	194	38.57%
Amount of Benefits	79	15.71%
Refund of Overpayment	51	10.14%
Others	39	7.75%
Deferred payment of premiums in installments	29	5.77%
10-year period allowed for late payment	18	3.58%
Benefit Payment Period	17	3.38%
Insurance Coverage	12	2.39%
Insurance enrollment Qualification	11	2.19%
Residence Confirmation	9	1.79%
Selection of Single Claim Only	8	1.59%
Interest-Free	7	1.39%
Degree of Disability	6	1.19%
Assessment of Ability to Work	5	0.99%
Refund of Premium	5	0.99%
Premium Subsidization	5	0.99%
Spouse Obligation for Payment of Insurance Premiums	4	0.80%
Survivor Priority	4	0.80%
Billing Period	0	0%
Total (2019)	503	100.00%

(二) 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. 108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44件，其中無撤銷本會審定，本會審議決定維持率為100%，顯見爭議審議制度已發揮保障民眾權益之功能。
2. 108年度有關國民年金之行政訴訟案件裁判計8件，其中撤銷本會審定1件，本會審議決定維持率為87.5%。另查本會自97年10月開辦迄今，僅1件經行政法院撤銷本會審議決定，爭點係公教人員遺屬領取月撫慰金得否逕依衛生福利部函釋不得領取老年基本保證年金之爭議，且勞保局刻正上訴中，尚無最新判決結果。
3. 綜上，108年度本會審議決定之訴願及行政訴訟維持率平均為93.75%。

(三) 充實爭議審議法學專業知能

為強化同仁法學知能，本會就爭議審議案件主要爭點及爭議審議委員所提之法律概念部分，規劃對行政程序再開、暫時性行政處分、社會保險權利之憲法保障、社會保險給付期待權等，並以民事訴訟法之法理，如證據調查、判決等進行主題式研習，俾利強化同仁法學素養，精進核心專業能力。

B. 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 BLI 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 2019, none of the 44 cases as decided revoked NPSC's decision. 100% of NPSC's review decisions sustained, indicating the dispute review system could indeed protect the citizens' interest and right.
2. In 2019, among the total 8 administrative suit cases about the national pension, 1 case revoked NPSC's review decision. Therefore, 87.5% of NPSC's review decisions sustained at that moment. Meanwhile, since NPSC launched the Insurance in October 2008, only one case in dispute against which the review decision rendered by NPSC has been revoked by the administrative court, on the ground of the issue about whether the survivors of civil servants and teachers should be prohibited from claiming the basic pension guaranteed for the elderly on a monthly basis pursuant to the written explanation by Ministry of Health and Welfare. The appeal filed by the BLI is still pending now.
3. In conclusion, 93.75% of NPSC's review decision on appeals and administrative suits sustained in 2019.

C. Enhancement of Legal Expertise Needed in Review of Disputes

In order to improve the co-workers' legal expertise, NPSC planned the theme-based conferences, such as the re-opening of administrative procedures, provisional administrative decisions, protection of social insurance rights under the Constitution, and right to expect social insurance benefits, with respect to the major issues of the dispute review and legal concepts proposed by the dispute review committee members, and organized other topics, such as investigation of evidence and judgment, based on the theories and principles under the Code of Civil Procedure, to improve the co-workers' legal expertise and their core competence at the same time.

(四) 簡化審議申請書格式並調整爭議審定書內容易讀易懂

1. 簡化審議申請書格式：為簡省民眾時間，方便提出爭議審議之申請，避免資料重複填寫，本會爰修正並簡化國民年金爭議事項審議申請書內容，包括簡化欄位資料重複填寫之處，整併申請審議之請求事項、事實及理由等部分。又為提供多元便民措施，將簡化後之審議申請書及填寫範例電子檔置於政府入口網及本會網站等提供下載，便於民眾參考利用。
2. 調整爭議審定書內容易讀易懂：考量國民年金爭議審議案件所涉事例繁複，法令依據眾多，故調整國民年金爭議審定書撰寫格式，法令部分按法規位階及關連性，分層摘錄法條，再依個別案情進行分點分段，並視案件需要彈性調整。又為使申請人更了解審議決定內容，審定書儘量以易讀易懂之方式表達，避免艱深法律用語。另考量國民年金爭議審議案件申請人多為社會相對弱勢者，經審議決定仍有不服者而欲提起訴願，其訴願救濟期間僅30日。為避免申請人不諳訴願申請書取得方式，遲誤訴願期間，故調整國民年金爭議審定書之教示條款內容，增列訴願書電子檔下載路徑。以上相關簡化措施，使民眾更易於閱讀理解審定書內容，有效提升審議解決紛爭功能，增進民眾對爭議審議制度之信賴。

(五) 辦理國民年金法規興革與制度精進事項

1. 本會108年度於召開之爭議審議委員會議討論之爭議審議個案中，發現國民年金實務執行或法律爭議，致提出具體精進意見或修法建議如下：
 - (1) 第67次爭議審議委員會議：考量多數國民年金保險被保險人較勞工保險或公教人員保險被保險人更為弱勢，因被保險人死亡，受其生前照顧扶助之非當序遺屬，恐更需遺屬年金給付之保障，建請衛生福利部(社會保險司)可考量參照勞工保險或公教人員保險之規定，研議放寬國民年金保險遺屬順位之規定。

D. Simplify Review Application Form and Adjust Written Decision on Dispute Review to Make it Easy to Read and Understand

1. Simplify the review application form: In order to save the citizens' time and help them apply for the dispute review conveniently and avoid repeated entry of the same information, NPSC amended and simplified the National Pension Dispute Review Application Form, including simplifying the fields where the same information was entered repeatedly, and integration of claims, facts, and reasons of the application for review. Meanwhile, for simplicity and convenience, NPSC posted the simplified review application form and sample thereof in an electronic form on the e-government portals and NPSC's official website where the public may download the same for reference.
2. Adjust written decision on dispute review to make it easy to read and understand: Considering that the national pension dispute involved multiple issues and legal bases, NPSC adjusted the format of written decision on national pension dispute review, while the laws & regulations were summarized hierarchically by rank and relevance, and then divided into points and paragraphs case by case, and adjusted flexibly subject to the case. Meanwhile, in order to help the applicant better understand the review decision, the written decision was written in a manner that makes it easy to read and understand, and avoids difficult legal terms. Considering that most of the applicants for the national pension dispute review were the disadvantaged ones in the society, any person who wished to file an appeal against the review decision may be entitled to the relief period for only 30 days through the appeal. In order to prevent the applicant who was not familiar with the access to application form, the instructive clauses in the written decision on national pension dispute were adjusted, and the URL for downloading the written appeal was added. Said simplified policies aim to help the public read and understand the written decision more easily, improve the function of dispute resolution through review, and enhance the public reliance on the dispute review system.

E. Suggestions for Reform of National Pension Laws & Regulations and Improvement of National Pension System

1. When discovering discrepancies in execution of National Pension operations or legally questionable practices during review of dispute cases in the Dispute Review Committee meeting convened in 2019, NPSC proposed concrete improvement opinions or amendment suggestions:
 - (1) The 67th meeting of the Dispute Review Committee: Considering that most of the insured persons of National Pension Insurance were disadvantaged more than those of the labor insurance or civil servant and teacher insurance, the survivors of the insured persons who were supported by the insured persons when the insured persons were alive might need the protection of Pension Benefits for the Survivors after the insured persons passed away more eagerly than the others. Accordingly, the Ministry of Health and Welfare (Department of Social Insurance) was recommended to work on the measures to relax the requirements about the priority of survivorship under the National Pension Insurance based on the requirements about the labor insurance or civil servants and teacher insurance.

- (2) 第68次爭議審議委員會議：具長期國民年金保險年資者，僅領取數月老年年金給付即死亡，因已非被保險人，依現行國民年金法之規範，其家屬不得請領喪葬給付，應否考量依比例或有條件發給部分喪葬給付，或可研議體制外之補貼方式，事涉國民年金之立法政策及財務考量，建請勞保局提供數據資料，俾使衛生福利部(社會保險司)作為法令或制度修正與否之參考。
- (3) 第72次爭議審議委員會議：涉配偶連帶繳納義務遭處罰鍰之爭議案件，建議應修正國民年金法有關正當理由範圍之規定，將被保險人資力足夠之事由，列入免除配偶連帶繳納義務情形之一，避免實務上出現經濟寬裕之被保險人欠費，卻可能由經濟困窘之配偶承擔繳納保險費義務結果，致使連帶繳納義務之合理性遭受質疑，建請衛生福利部(社會保險司)納入參考。
- (4) 第75次爭議審議委員會議：有關被保險人履行更生方案分期清償國民年金保險費及利息期間，應視同已申請分期繳納保險費或利息，以避免被保險人受國民年金法第16條第1項規定之限制，遭勞保局暫行拒絕給付，影響其生存權，建請衛生福利部(社會保險司)納入參考。
- (5) 第76次爭議審議委員會議：為提升國民年金保險身心障礙(基本保證)年金給付工作能力綜合評量表之效度，請勞保局依ICF新制身心障礙類別研議調整評分項目。

- (2) The 68th meeting of the Dispute Review Committee: Where the insured person entitled to the National Pension Insurance benefits was deceased after receiving the Pension Benefits for the Elderly for a few months only, their survivors would not be allowed to claim the funeral benefits according to the existing National Pension Act, as the insured person no longer existed. Therefore, a motion was proposed to consider the funeral benefits paid on a pro rata basis or conditionally or work out the measures for subsidy outside the organization. As such motion involved the legislative policy and financial considerations about the National Pension, the BLI was recommended to provide data to help the Ministry of Health and Welfare (Social Insurance Department) decide whether it is necessary to amend the laws or systems.
- (3) The 72nd meeting of the Dispute Review Committee: With respect to the dispute over the insured person's spouse jointly responsible for paying the premium, the Ministry of Health and Welfare (Department of Social Insurance) was recommended to amend the scope of justified reasons under the National Pension Act by including the insured person's sound financial standing into the circumstances under which the spouse may be exempted from the obligation to pay jointly and severally, in order to avoid such circumstance as that the insured who were well funded economically owed the premium but their spouses who were poor were required to pay the premium, which caused dispute over the reasonableness of the obligation to pay jointly and severally.
- (4) The 75th meeting of the Dispute Review Committee: When the insured person performs a rehabilitation program by repaying the National Pension Insurance premium plus interest, he/she shall be held having already applied for payment of the insurance premium or interest in installments, so that he/she may be exempted from the restrictions imposed under Paragraph 1 of Article 16 of the National Pension Act, which provides the suspension of insurance benefit payment by the BLI, lest his/her survivorship is affected. Given this, the Ministry of Health and Welfare (Department of Social Insurance) was recommended to take it into account.
- (5) The 76th meeting of the Dispute Review Committee: In order to improve the effectiveness of comprehensive evaluation list of the working capacity for the National Pension Insurance (basic guaranteed) disability pension benefits, the BLI was recommended to research adjustment on the scope of evaluation based on the physical and mental disability category under the new ICF system.

2. 為確保爭議案件申請人之權益，本會於審議爭議案件過程中，發現個案適用國民年金法相關規定或行政解釋產生疑義時，經由撤銷原核定或由會議決議建請勞保局提請主管機關函釋，108年度經由主管機關釋示如下表：

時間	函釋主旨	主管機關函釋摘述
108.12.3	國民年金老年基本保證年金、身心障礙基本保證年金及原住民給付之請領人為公益彩券經銷商之「受託人」或「代理人」其名下綜合所得稅各類所得總額含「機會中獎」及「競技」所得，是否應列計為國民年金法第31條第1項第4款個人綜合所得稅各類所得總額疑義一案。	經銷商「受託人」或「代理人」因係經銷商本人依上開規定申請，並經核准後始得「代理或受託」經銷商本人行使部分彩券業務行為，其資格要件、身分證明及範圍定義均有明確規範，鑒於「機會中獎」及「競技」所得為「受託人」或「代理人」中獎之機率均屬甚微，為免高估其實際收入，爰國民年金給付請領人如持有經銷商之「受託人」或「代理人」證明文件者，於受託或代理期間自應扣除其名下綜合所得稅各類所得總額「機會中獎」及「競技」之兌獎所得後，再據以審核其請領資格；但有事實足認該項所得為經銷商「受託人」或「代理人」中獎者。仍應予計入是項所得，始符合公平原則。

2. To protect the interests of applicants for review of disputes, when discovering doubts about application of National Pension regulations or administrative interpretations during review of dispute cases, the committee revoked the original decisions or requested the BLI to seek interpretations from the competent authorities. The following interpretations from the competent authorities were obtained in 2019:

Time	Purpose of Interpretation	Outline of Interpretation from the Competent Authority
December 3, 2019	Question: If the applicant for Basic Pension Guaranteed for the Elderly, Basic Pension Guaranteed for the Disabled and Benefits for Indigenous People is the “proxy” or “agent” of a public welfare lottery retailer, whether the total taxable income under its name, including the income from “lottery” and “competition,” shall be included into the various taxable individual incomes referred to in the subparagraph 4, Paragraph 1 of Article 31 of the National Pension Act?	The retailer’s “proxy” or “agent” may exercise certain lottery operations as the retailer’s “proxy or agent” only upon approval of the retailer’s request satisfying said requirements. The qualifications, ID and scope & definitions thereof are already expressly stated. Considering that the “proxy” or “agent” is very unlikely to win the “lottery” and “competition” generating the income, the proxy’s or agent’s actual income might be overestimated. Given this, where the applicant for the National Pension benefits may present the certificate proving that he/she is the “proxy” or “agent” of the retailer, the applicant’s qualifications may be reviewed after the income from “lottery” and “competition” is deducted from the individual income of the proxy or agent when the proxy or agent is appointed, unless there are sufficient facts proving that the winner of the lottery or competition is indeed the “proxy” or “agent” of the retailer. Therefore, such income shall be still included to satisfy the principle of impartiality.

四、新興業務成果

(一) 舉辦「監理新思維-展望國民年金的下一個10年」研討會

為因應未來環境的變遷，以及國際經濟情勢與金融市場瞬息萬變，並使國民年金及監理制度更加完善，促進基金投資績效益加穩健，本研討會邀請東海大學社會工作學系陳教授兼系主任琇惠、政治大學法學院張教授桐銳及基金運用局蔡局長豐清，分別主講「國內外年金制度之比較-兼論監理新思維」、「由爭議審議案件看國民年金制度問題初探」及「全球退休與政府基金資產配置及投資策略新趨勢」3場論壇，從更宏觀與務實態度，提出建言，俾作為未來國民年金及監理業務興革之參考。

本研討會於108年11月19日在衛生福利部1樓大禮堂辦理，由衛生福利部蘇政務次長麗瓊開幕致詞，並邀請國民年金相關機關及人員參加。當日除本會監理委員及爭議審議委員外，尚有國家發展委員會、勞保局、基金運用局、原住民族委員會、地方政府國民年金督導員及服務員、勞工保險監理會、勞動基金監理會、公務人員退休撫卹基金管理委員會及監理委員會、公教人員保險監理委員會、學校法人及所屬私立學校教職員退休撫卹離職資遣儲金監理會等，近200人共襄盛舉，活動順利圓滿。

(二) 強化國民年金保險費10年補繳期限陸續屆期之監理作為

國民年金保險在97年10月實施，自108年起保險費「10年補繳期限」陸續屆期，屆期後即無法補繳，直接影響被保險人之保險年資與給付權益。因此，衛生福利部已於106年10月30日訂頒「國民年金保險費10年補繳期屆至因應對策」，結合勞保局、原住民族委員會等相關機關，透過電視、廣播、網路等各式宣導管道，加強宣導保險費超過10年未繳之權益影響，並請各地方政府國民年金服務員加強訪視。

IV. Achievements in Emerging Operations

A. Organization of the “New Thought About Supervision - Look Forward to Next Decade for National Pension” Conference

In response to transformation in the future environment and rapid changes in the international economic trends and financial markets, and in order to make the National Pension and supervisory system better and facilitate the stable performance of the Fund investment, the Conference invited Chen, Hsiu-Huei, the professor and also Chair of Department of Social Work, Tunghai University, Professor Chang, Tung-Jui from College of Law, National Chengchi University, and Director of the BLF, Tsai, Ching-Feng to give the speech in the three forums including “Comparison of Domestic/Overseas Pension Systems and Discussion about New Thoughts About Supervision,” “Preliminary Study on Problems About National Pension System in terms of Cases in Dispute” and “New Trends in Retirement and Government Fund Asset Allocation and Investment Strategies” and provide suggestions from a more macro and pragmatic point of view as the reference for the future national pension and supervision operation reforms.

The Conference was held in the auditorium on the first floor at the Ministry of Health and Welfare on November 19, 2019. Political Deputy Minister of the Ministry of Health and Welfare, Su, Li-Chiu, presented opening remarks on the site, and all entities and personnel involved in the National Pension were invited to attend the Conference. On the same day, in addition to NPSC members and Dispute Review Committee members, about 200 representatives from National Development Council, BLI, BLF, Council of Indigenous Peoples, local governments (national pension inspectors and service attendants), Labor Insurance Supervisory Commission, Labor Funds Supervisory Committee, Management Board of Public Service Pension Fund and Public Service Pension Fund Supervisory Board, Supervisory Committee on Insurance for Public Servants and Teachers, and Supervisory Committee Managing Retirement, Compensation, Resignation and Severance Matters for Private School Teachers and Staff attended the Conference. Eventually, the Conference ended amicably.

B. Enhance Supervision on 10-Year Period for Late Payment of National Pension Insurance Premium Which is About to Expire

The National Pension Insurance has been launched since October 2008. Starting in 2019, the 10-year periods allowed for late payment of premiums would expire one after another; then, late payment of insurance premiums will not be accepted and insured persons' lengths of national pension insurance coverage and right to collect benefits will be affected directly. For this reason, the Ministry of Health and Welfare established and announced the “Countermeasures against the Expiration of 10-year Periods of Late Payment of National Pension Insurance Premiums” on Oct. 30, 2017 and worked with the BLI and the Council of Indigenous Peoples to use TV, radio and the Internet to publicize the impact of failure to make late payments within ten years on the rights and interests of the insured. National Pension Service workers of local governments were also requested to pay visits to concerned parties.

為確保被保險人之權益，本會108年度透過下列管道再持續強化監理作為：

1. 透過監理委員會議加強監理作為：持續促請勞保局、衛生福利部（社會保險司）、原住民族委員會等研議因應措施，如落實欠費者訪視、分析未繳費原因、加強分眾宣導、協助申辦保費補助及放寬分期繳費、結合社會資源協助無力繳費者、提供多元便利繳款機制（如台灣Pay等行動支付），以及透過機關資料整合取得通訊地址，落實100%有效通知每位相關被保險人，使其知悉權益並補繳保費。
2. 列入業務檢查及地方政府實地訪查重點：透過108年度辦理國民年金業務主題式檢查及收繳率較低縣市問題聚焦實地訪查，瞭解勞保局及地方政府面臨保險費10年補繳期限屆至後之衝擊情形，以及相關因應作為與解決之道。

（三）協助國保被保險人保險費逾10年繳款期限得補繳之事宜

鑑於被保險人欠費逾10年不得請求補繳，對其未來領取A式或B式年金給付之影響甚大，為保障民眾權益，類此爭議案件，如因「不可歸責事由」致未能於保險費屆期10年內繳款，本會均積極協助民眾舉證，並經國民年金爭議審議委員會議以合法、合理之原則，審議補繳10年保險費繳款期限爭議案件。申請人如因遭逢變故等個案狀況因素，審定尚可屬不可歸責事由，則撤銷原核定，由勞保局查明後另為適法之處分。

另為有效解決問題，國民年金爭議審議委員會議亦建請勞保局於審查類此案件究否屬不可歸責事由時，得轉請地方政府國民年金服務員進行訪查，並促請勞保局將符合補繳事由態樣予以統計，以利未來滾動式修正該局審查已逾10年繳納期限保險費之作業標準。

有關申請補繳逾10年保險費繳款期限之爭議案件，截至108年底，本會共受理48件，審定18件，行政救濟率（改准及撤銷計16件）為88.89%。顯見於本會與勞保局共同努力下，已確實發揮保障被保險人權益之功能。

In order to ensure the insured persons' interest and right, NPSC continued to improve the supervision practices via the following manners again in 2019:

1. Strengthen supervision practices via the NPSC meetings: Continue to urge the BLI, Ministry of Health and Welfare (Department of Social Insurance), and Council of Indigenous Peoples to work on the countermeasures, e.g. implementing visits to those owing the insurance premium, analyzing the reasons for failure to make payment, strengthening focus propagation, assisting the application for insurance premium subsidies and relaxing installment payments, combining social resources to help those unable to pay the bill, providing diversified and convenient payment mechanism (such as Taiwan Pay, etc.), and accessing mailing address via integration of entities' address, in order to 100% effectively notify each concerned insured person of his/her right and ask him/her to make up the premium.
2. Included as the focus of operations inspection and local governments' onsite visit: By organizing the theme-based national pension operations inspection and focusing on and paying visits to counties/cities of lower contribution rates in 2019, NPSC may verify the impact posed to the BLI and local governments by expiration of the 10-year period allowed for late payment, and work out the countermeasures for resolution.

C. Assist insured persons of the Insurance to make the payment in full upon expiration of the 10-year period allowed for late payment.

Considering that the insured person will not be allowed to make up the premium if he/she owes the premium for more than 10 years, this would be critical to his/her choice to claim the pension benefits under Type A or Type B. In order to protect the citizens' interest and right, where, in such case in dispute, it is impossible for the insured person to pay the premium within the 10-year period due to "circumstances attributable to no one," NPSC would actively assists the citizens to bear the burden of proof, and then the National Pension Dispute Review Committee would review the dispute over the 10-year period allowed for late payment in a legal and reasonable manner. Where any accidents occurring to the applicant are held, case by case, as the circumstances attributable to no one, the original decision should be revoked, and then the BLI would render another valid decision upon verification of the situation.

Meanwhile, in order to settle any dispute effectively, National Pension Dispute Review Committee also recommended that when reviewing such dispute and determining whether it should be held resulting from any circumstance attributable to no one, the BLI could ask the local government's national pension service workers to conduct a survey, and urged the BLI to gather statistics about the circumstances allowing makeup of the payment to facilitate the future rolling correction of the standard operating procedure adopted by the Bureau to review the insurance premium beyond the 10-year period.

Until the end of 2019, NPSC has accepted a total of 48 cases involving the dispute over the 10-year period issues, including 18 cases decided. The administrative remedy rate (16 cases re-approved and revoked) reached 88.89%. Apparently, under the cooperation between NPSC and BLI, the function of protecting the insured person's interest and right has been practiced precisely.

(四) 實施國民年金財務監理精進計畫

為完備國民年金保險基金監管機制，本會參酌各政府基金監理經驗、綜整現行監理重點業務及監理委員關切事項，108年研訂「國民年金財務監理精進計畫」，辦理財務監理雙週報及季報、審議國民年金保險基金財務報表、定期揭露基金績效燈號、強化金融資訊即時監理及建置不定期專案稽核機制等6項重點工作，自108年7月施行迄至12月底止，共出具12份雙週報及2季度監理報告，另針對報表缺失即時通知基金運用局補正，並督請該局針對國外投資配置比率之調整規劃、國外委託經營帳戶績效落後原因、美中貿易衝突對基金投資布局影響等11項重要議題回應說明。

(五) 提供爭議審議審定書公開上網查詢功能

為方便爭議審議申請人以網路或行動通訊設備查詢其所申請之爭議案件辦理進度，本會已於本會網站完成建置「申請人線上查詢爭議案件審議進度」之功能。如爭議案件已審定結案，亦可直接於同頁面點選「審定書查閱」功能，不需等待實體審定書郵寄送達後，才能得知審定內容與結果，跨越地域與空間之限制，達成便利與及時之數位化便民目的。

又爭議案件之審議結果，不僅是民眾注意之焦點，亦為學術研究之重點。為使民眾能夠瞭解審議決定內容，本會業將審定書內容數位化，於網站設立「審定書公開查詢」專區，並依個人資料保護法規定去除可識別之個資後，開放社會大眾得依條件查詢爭議審定書內容，方便應用，促使民眾能透過資訊化與數位化之協助，更瞭解國民年金於個案中爭議之審議結果。

(六) 完成「由爭議審議案件探究國民年金制度問題」之研究

有鑑於國民年金保險施行已逾10年，相關爭議審議案件已累積足夠案件數量，爰委託國立政治大學張桐銳教授率研究團隊進行「由爭議審議案件看國民年金制度問題」之研究。透過觀察挑選、類型化分析整理國民年金之爭議案件，探討個案適用國民年金法及相關行政解釋所產生之爭議，回饋法規與制度修正並提出6項研究結論與建議如下：

D. Implement the Plan for Improvement of National Pension Financial Supervision

In order to well-found the National Pension Insurance Fund supervision mechanism, NPSC referred to various governments' experience in supervision, compiled the existing supervision focuses and issues concerned by the Supervision Committee members, and established the "Plan for Improvement of National Pension Financial Supervision" in 2019, and processed 6 key operations including the bi-weekly and quarterly reports about the supervision, review on the National Pension Insurance Fund financial statements, disclosure of the Fund performance signals periodically, improvement of the financial information real-time supervision and establishment of the special audit mechanism. Since the Plan was implemented in July 2019 until the end of December, a total of 12 bi-weekly and 2 quarterly supervision reports have been released. Meanwhile, NPSC would notify the BLF to make corrections immediately upon awareness of any defects in the reports. NPSC also asked the Bureau to respond to 11 important issues including the planning for adjustment on overseas investment allocation rate, causes for poor performance of overseas discretionary accounts, and impact posed by the Sino-US trade war to the Fund's investment plans.

E. Provide the Open Access to Written Decision for Dispute Review Online

In order to help the applicant for dispute review search the status of his/her application via the Internet or mobile device, NPSC has provided the open access to the "Applicants' Online Search for Status in Dispute Review Online" on NPSC's website. Where the dispute review is closed irrevocably, one may click the "access to written decision" function on the same page, and learn the contents and result of the review before service of the tangible written decision free from the restrictions on territories and spaces, so as to establish the convenient and timely digitization policy available to the public.

The dispute review result is not only a focus concerned by the public but also a key point of academic research. In order to enable the public to understand the decision, NPSC digitizes the contents of the written decision and sets up a special zone, "Search for Written Decision," on the website, and removes identifiable personal information pursuant to the Personal Data Protection Act to allow the public to access the written decision conditionally but conveniently and urge the public to better understand the review results of individual cases via informatization and digitization.

F. Complete the "Study on Problems about National Pension System in terms of Cases in Dispute"

Considering that the National Pension Insurance has been implemented for more than one decade, NPSC has accumulated sufficient cases in dispute and, therefore, appointed Professor Chang, Tung-Jui from National Chengchi University led the research team to complete the "Study on Problems About National Pension System in terms of Cases in Dispute." Through observation and selection, and analysis and compilation of the National Pension disputes by type, NPSC studies the disputes arising from application of the National Pension Act and related administrative interpretation, feeds back the amendments to laws and systems, and also proposes 6 conclusions and suggestions as stated below:

1. 國民年金制度定位非單純之社會保險，而是社會救助色彩濃厚之社會保險，解釋國民年金法相關規定時，應充分斟酌憲法對生存權保障之意旨。
2. 國民年金法對勞工與軍公教人員，於加保與領取給付時有適用A、B式年金之不同，以國民年金保險之規範目的論，此差別對待恐難正當化，有違平等原則，建議應修法改善。
3. 被保險人配偶之連帶繳納保險費義務，雖與憲法無牴觸，惟自規範目的論，應限於被保險人依其收入、資力難以繳納之情形。建議修法將一定資力以上之被保險人配偶，排除連帶繳納保險費義務。
4. 司法院釋字第766號解釋，應不及於老年基本保證年金、身心障礙基本保證年金等以稅收為財源之給付，實務上相關案例仍應有國民年金法第18條之1第1項給付發給時點之適用。
5. 國民年金給付之法律關係為繼續性法律關係，惟不予發給之核定並非具繼續性效力之行政處分。勞保局核定不再發給者，該核定屬行政處分廢止，並向未來失效。當事人如提申復，勞保局應視其內容是否屬行政程序法第128條之事由，如係新申請，就其認為未來已合乎要件可准予發給，毋庸撤銷原不予發給之處分。
6. 有關違法領取給付之追繳問題，不宜因核定函已附相關法規即認當事人明知或有重大過失而不知原准予發給之核定違法。又勞保局於撤銷違法之核定时，當事人如無信賴不值得保護之情形，宜依行政程序法第118條另定失效日期，溯及失效日不宜超過5年，以求時效制度衡平。另受領人死亡後，勞保局不知其死亡而繼續發給者，受領人之繼承人即為公法上不當得利之得利者，勞保局得請求其返還不當得利，無須撤銷原准予發給之核定。惟我國目前繼承人僅於繼承遺產範圍內負其責任，故如受領人死亡後勞保局始發現原准予發給之核定違法，且受領人無遺產，撤銷無實益，不應以繼承人為對象而作撤銷原核定之行政處分。

1. The National Pension system is not positioned as a simple social insurance only, but a social insurance full of the sense for social relief. When interpreting the relevant requirements under the National Pension Act, the intent to protect survivorship under the Constitution shall be taken into account thoroughly.
2. The National Pension Act provides that enrollment into the Insurance and receipt of the Insurance benefits by the labors and military, civil servants and teachers would vary depending on Type A or Type B pension system. In terms of the purpose contemplated for the National Pension Insurance, it is hard to justify such discriminative treatment which is against the principle of impartiality. Therefore, amendments to the Act are suggested.
3. Though the provision that the insured person's spouse shall bear the obligation to pay insurance premium jointly and severally is not against the Constitution, in terms of the purpose contemplated for the Insurance, such provision shall apply only when it is impossible for the insured person to pay the premium based on his/her revenue and financial standing. Suggest that the Act should be amended to exclude the spouses of some insured persons with specific solvency from the joint and several obligations to pay the premium.
4. The Judicial Court Sizi number 766 explanation shall not extend to the benefits funded by income tax revenue, such as the basic guaranteed pension for the elderly and physically and mentally disabled. In practice, certain relevant cases may still apply the timing of benefit payment as referred to in Paragraph 1, Article 18-1 of the National Pension Act.
5. The legal relation of National Pension benefits refers to a continuous legal relation. Notwithstanding, the decision rejecting payment of benefits is not an administrative decision with continuous effect. Where the BLI decides that no benefits should be paid any longer, such decisions should be held as a revocation of administrative disposition to expire in the future. Where the concerned party petitions for a reconsideration, the BLI shall consider whether it satisfies the circumstances referred to in Article 128 of the Administrative Procedure Act. Notwithstanding, in the event of a new application which is held satisfying the requirements in the future and the payment of benefits may be granted accordingly, it is not necessary to revoke the original disposition rejecting the payment of benefits.
6. With respect to the recovery of overpayment received by the insured person against laws, it is inadequate to hold that the concerned party should be clearly aware that the original decision permitting the payment of benefits is against laws, only on the ground of the related laws & regulations attached to the approval letter. Additionally, where the concerned party is free from any circumstances deserving no protection of his reliance when the BLI revokes any defective disposition, it is advisable to specify a different date of annulment pursuant to Article 118 of the Administrative Procedure Act. The date of annulment set retroactively shall fall in a period no more than 5 years, in order to balance the prescription system. Further, after the recipient is deceased while the BLI continues to pay the benefits to the recipient as it is unaware of his death, the recipient's heir should be identified as the one seeking unjustified enrichment under public laws. The BLI may claim refund of the unjustified enrichment against the heir, without needing to revoke the original disposition permitting the payment of benefits. Notwithstanding, in Taiwan, for the time being, heirs only need to bear the liability in the range of estates inherited by him. Therefore, where the BLI finds that its original disposition is against laws after the recipient is deceased, and the recipients has no estates to be inherited, it is meaningless to revoke the disposition, and it is not advisable to identify the heir as the subject and revoke the original administrative disposition.



陸

未來展望及策進作為

Future Prospects and Improvement Measures

陸、未來展望及策進作為

一、研議建置更優化財務監理作業模式

國民年金的財務監理研究，是本會重要任務之一。為使國民年金財務監理機制更臻周延，爰規劃研議辦理精進財務監理措施。除可提供執行監理業務之參據外，也可適時提出對國民年金前瞻性之制度興革建議。再者，本會108年赴澳門參與第11屆「海峽兩岸暨港澳地區養老保險研討會」，交流各退休保障及基金制度趨勢前瞻等議題，為利基金監管與時俱進，未來將進一步探討國內外退休基金之監理機制，研議優化財務監理作業模式之可行性，提升監理效能及審議品質。

二、精進爭議審議效能，建置「全方位智慧型服務」

為精進爭議審議效能，保障民眾權益，發揮訴願先行程序之行政救濟功能，本會除透過爭議審議品管圈進行案例研討，提升案件審議品質外，亦將強化組織學習效能，研習法學專業知能，提升審議能量。

又為因應數位科技與行動裝置時代，使民眾減少因時空限制無法於法定期間內提出審議申請之情形，未來規劃辦理「國民年金爭議審議線上申辦服務」，結合「國民年金爭議審定書線上查詢服務」及「爭議審議案件個人進度查詢」，便利民眾不受時間與空間之限制，隨時上線申辦（聲明）提起爭議審議、公開查詢審定書內容，或查詢個人案件即時進度等資訊。本會並將統整各項爭議審議線上申辦與查詢業務，結合文件下載及常見Q&A等功能，整合為「國民年金爭議審議全方位智慧服務專區」，使民眾可一站式即時上網使用各項國民年金爭議審議數位化服務，落實行政院「智慧政府行動方案」，達成簡政便民、保障權益目的。

VI. Future Prospects and Improvement Measures

1. Work Out Establishment of More Optimized Financial Supervision Operation Model

One of NPSC's important missions is to supervise and research the National Pension's finance standing. In order to better the National Pension financial supervision mechanism, NPSC plans and works out the measures to improve its financial supervision. In addition to the reference information about execution of the supervision operations, NPSC may also propose the suggestions about the forward-looking system reform of the National Pension in a timely manner. Meanwhile, NPSC attended the "Cross-strait and Hong Kong/Macau Old Age Insurance Conference" of 11th Term in Macau in 2019, in order to exchange with others about the issues including the retirement protection and fund system trends and prospects and help the supervision of the Fund advance with times. NPSC will probe into the domestic/overseas retirement fund supervision mechanisms further, research the feasibility for optimization of financial supervision operation model, and improve the supervision performance and quality of review.

2. Improve Performance of Dispute Review and Establish "Omnibus Smart Services"

In order to improve the performance of dispute review, protect the citizens' interest and right, and practice the function of administrative remedy of preliminary procedure for appeals, NPSC conducts the case study on the dispute review quality to upgrade the quality of dispute review, and will also enhance the organization's learning performance, learn legal expertise and upgrade the review capacity.

In line with the age of digital technology and mobile devices to mitigate the circumstances that it is impossible for citizens to apply for dispute review within statutory time limit due to limited time and space, NPSC will plan the "National Pension Dispute Review Online Application Service" combined with the "Online Search for Written Decision of National Pension Dispute Review" and "Search for Status of Dispute Review," to help the citizens apply for (declare) the dispute review, search the written decisions, or search the status of cases online from time to time and free from the limits on time and space. NPSC will compile the online application and search for dispute review operations and combine them with the functions including downloading and Q&A to form the "National Pension Dispute Review Smart Service Zone," to enable the citizens to access various one-stop e-services for National Pension dispute review online, practice the "Smart Government Action Program" of the Executive Yuan, and achieve the purpose of simplifying policies and protecting the citizens' interests and rights.

三、加強交流接軌國際，提升監理作業品質

立足108年度工作成果基礎，本會將積極發揮溝通平台功能，促使國民年金制度運作得以與時俱進。109年度除賡續執行法定任務，將更積極推展各項創新工作，包括研擬地方政府推展國民年金業務標竿學習活動和規劃建立國民年金監理業務國際交流平台，期吸納中央、地方政府及專家學者多面向意見，以發掘問題、解決問題，並提高監理的公開透明。又為賡續精進監理業務，將積極爭取各種方式或管道，加強國際交流之機會，將不同國家經驗或值得借鏡之處，作為本會業務興革之重要參考，冀能接軌國際，以提升監理作業品質。



3. Strengthen Exchange to Connect the World, and Improve the Quality of Supervision Operations

Based on the 2019 work achievements, NPSC will use its best effort to practice the functions of a communication platform to procure that the National Pension system may be advanced with time. In 2020, NPSC will continue to perform the statutory missions and use the best efforts to promote various innovative work actively, including working out the benchmarking learning activities for the National Pension operations promoted by local governments and planning establishment of an international exchange platform for the National Pension supervision operations, in order to collect multi-faceted opinion from the central government, local governments and experts & scholars and then verify problems, solve them and improve the transparency of supervision. Meanwhile, in order to continue improving the supervision operations, NPSC will use the best effort to strive for various approaches or channels to strengthen the opportunities for international exchange, and take the experience or useful examples from different countries as some important reference information that may help NPSC reform its operations, connect the world and upgrade the quality of supervision operations accordingly.





柒

國民年金小櫥窗

National Pension Showcase

櫥窗一

年輕時繳國保保費，老年生活沒煩惱！

您知道嗎？國民年金欠費超過10年，就無法進行補繳….

當年輕的你，待業期間家中收入不穩定，沒有能力繳納保險費，為讓老年生活的經濟來源沒有煩惱，該怎麼辦呢？



Showcase 1

If you pay the National Insurance premium when you are young, you may enjoy a retirement life without worries.

Did you know? If you owe the National Pension Insurance premium for more than one decade, you will not be allowed to make up the premium.

When you were young and unemployed, earning unstable income which could not afford you to pay the premium, what can you do to keep your retirement life from worrying about the source of income.



別擔心……

使用4個緩衝方式，不會因欠費而影響老年生活～

方式1：在10年內補繳保費

如沒辦法一次繳清欠費，可衡量經濟能力在10年內補繳，只要有繳費，保險年資就可以持續累計；但要記得超過10年的欠費無法再補繳，未來給付權益將會受到影響。

方式2：申請保險費的補助

如因為家庭總收入比較少，但是又未達到低收入戶的標準，可以向戶籍所在地的縣市政府、公所申請「所得未達一定標準」的資格認定；審查符合資格後，國民年金保險費政府的補助比率，就會從一般身分補助40%，提高到補助55%或70%。

「所得未達一定標準」的認定是由各直轄市、縣(市)政府辦理，如有任何問題，也可到衛生福利部國民年金所得未達一定標準入口網站查詢：<https://napweb.mohw.gov.tw/>

方式3：辦理分期繳納

如國民年金應繳總額達3,000元以上，且財稅機關提供之公告年度個人綜合所得合計在50萬元以下，可以向勞保局申請分期繳納，1個月1期，每期最低應繳1,000元，最多以40期為限。

國民年金保險費分期繳納申請書：<https://www.bli.gov.tw/0015306.html>

國民年金屬於柔性強制的社會保險，沒有繳納保費，雖不會處罰被保險人本人，但是未繳費期間，無法計入保險年資，如完全不繳保費，就沒有有效的保險年資，未來無法請領任何給付！

Don't worry...

As long as you adopt one of the four alternatives, your retirement life will not be affected by the overdue payment.

Alternative 1: Make up the premium within the 10-year period

If it is impossible for you to make the payment in a lump sum, you may consider making it within the 10-year period subject to your financial standing. As long as you make payment, the insurance seniority may be kept and accumulated. However, please bear in mind that upon expiration of the 10-year period, you will not be able to make up the premium; therefore, your right to claim benefits will be affected indefinitely.

Alternative 2: Apply for the insurance premium subsidy

If your family earns less income but is not qualified as a low-income family, you may apply with the city/county government or district office within the jurisdiction where you register your household for recognition of the qualification for “a family income failing to reach certain standards.” After your family is held satisfying such qualifications, the government subsidy rate applicable to the National Pension Insurance premium will be increased from 40% for the general qualifications to 55% or 70%.

The “insured person whose family income fails to reach certain standards” shall be determined by various municipal city governments and county/city governments. Should you have any questions, you may also access the relevant portal of the Ministry of Health and Welfare at <https://napweb.mohw.gov.tw/>.

Alternative 3: Payment in Installments

If the total national pension insurance premium amounts to NT\$3,000 or more and the individual income returned by you for the most recent year is less than NT\$500,000, you may apply with the BLI for payment in installments, namely one month constitutes one installment, and no less than NT\$1,000 payable per installment for no more than 40 installments.

Application form for the National Pension Insurance premium payment in installments <https://www.bli.gov.tw/0015306.html>

National Pension refers to a non-executable obligatory social insurance. Therefore, even if the insured person doesn't pay the insurance premium, no penalty will be imposed on the insured person itself. Notwithstanding, the period in which the premium is not paid cannot be included into the insurance seniority. If no insurance premium is paid, no valid insurance seniority will be counted and the insured person will not be able to claim any benefits in the future.

方式4：申請小額補單

如被保險人欠費較多，無力一次繳清，亦可向勞保局申請小額補單分次補繳。欠費10年內，都可以補繳，延遲繳納期間，會按郵局1年期定存固定利率，按日加計利息。

保險費負擔比例 全月保費= 18,282 × 9%= 1,645元

被保險人身分		政府補助金額/月(比率)		被保險人自付金額/月(比率)	
一般民眾		658	(40%)	987	(60%)
低收入戶		1,645元	(100%)	0	
所得未達一定標準	未達當年度最低生活費1.5倍	1,151元	(70%)	494	(30%)
	未達當年度最低生活費2倍	905元	(55%)	704	(45%)
身心障礙者	極重度及重度	1,645元	(100%)	0	
	中度	1,151元	(70%)	494	(30%)
	輕度	905元	(55%)	740	(45%)

資料來源：勞保局網站。

◎ 國民年金簡介：<https://www.bli.gov.tw/0019852.html>

◎ 勞保局官網：<https://www.bli.gov.tw/>

◎ 勞保局官方臉書粉絲團：<https://www.facebook.com/ImLabor/>

Alternative 4: Apply for splitting the bill into smaller amounts

Where the insured person owes a large premium amount and is unable to make the payment in a lump sum, he/she may apply with the BLI for splitting the bill into smaller amounts. The owed insurance premium may be made up at any time within the 10-year period. Interest will accrue based on the fixed interest rate applicable to the 1-year term deposit in a post office for each overdue day during the late payment period.

Share of insurance premium Monthly premium= NT\$18,282 × 9%= NT\$1,645

Insured Identity		Government subsidy amount/month (ratio)		Insured deductible amount/month (ratio)	
The public		NT\$658	(40%)	NT\$987	(60%)
Low-income family		\$1,645	(100%)	NT\$0	
Insured person whose family income failing to reach certain standards	Insured person failing to reach 1.5 times of the lowest living expense of that specific year	NT\$1,151	(70%)	NT\$494	(30%)
	Insured person failing to reach 2 times of the lowest living expense of that specific year	NT\$905	(55%)	NT\$704	(45%)
Physically and mentally disabled	Extremely severe or severe	NT\$1,645	(100%)	NT\$0	
	Medium	NT\$1,151	(70%)	NT\$494	(30%)
	Mild	NT\$905	(55%)	NT\$740	(45%)

Source of Data: The BLI Website

For related questions, please visit the following website:

◎ A brief introduction to the National Pension:

<https://www.bli.gov.tw/0019852.html>

◎ The Bureau of Labor Insurance official website:

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

◎ The Bureau of Labor Insurance and Bureau of Labor Fund FB Fanpage:

<https://www.facebook.com/ImLabor/>

櫥窗二

我的國保保費超過10年補繳期，怎麼辦？

國民年金被保險人有逾10年補繳期限之保險費，除非具有「不可歸責於被保險人」的事由，否則不得請求補繳。

◎10年補繳期限怎麼算？

國民年金保險費的10年補繳期限是指「每個月保險費的繳納期限+10年」，也就是說，各期保險費是「陸續」屆滿10年，不是全部一起屆滿10年。所以無法一次繳清全部欠費的人，可以向勞保局申請補發小額繳款單，從最早期的欠費開始慢慢補繳喔！

◎哪些情況屬於「不可歸責於被保險人」的事由？

因為某些特殊情形導致被保險人沒有收到繳款單、不知道要繳費或無法繳費，原則上可以算是不可歸責事由，舉例來說，未居住在戶籍地、長期在國外、戶籍設在戶政事務所、在監服刑等。如果都不屬於前述情形，也可以向勞保局具體說明超過10年未繳保險費的原因，勞保局會依個案事實審查是否符合不可歸責事由。

◎寫信給勞保局申請補繳保險費需要注意什麼？

請寫清楚個人基本資料（身分證字號、出生日期、姓名、戶籍地址）以及連絡電話、保險費超過10年沒繳的具體原因，以及表明要申請補繳超過10年補繳期限的保險費。如果沒有住在戶籍地址，需要另外提供現行居住地址。信件請以掛號寄送到「勞動部勞工保險局國民年金組」（台北市中正區濟南路2段42號），勞保局收到後會儘快處理。

Showcase 2

What can I do, if my National Pension Insurance premium is found to have expired for more than a decade?

If an insured person of the National Pension Insurance fails to pay the premium within the 10-year period allowed for late payment, the insured person will not be allowed to make up the premium, unless the failure results from any “circumstances attributable to no one.”

◎ ***How to count the 10-year period allowed for late payment?***

Such period refers to the “due date for monthly insurance premium+10 years.” In other words, the insurance premium per installment might expire 10 years “successively” but not “altogether.” Therefore, the insured person who is unable to make the payment in a lump sum may apply with the BLI for splitting the bill into smaller amounts, and then may repay the debt in installments from the earliest overdue payment.

◎ ***Which circumstances shall be identified as “those attributable to no one” ?***

Where, under any special circumstances, the insured person doesn’t receive the bill, or has no idea about the payment of premium or fails to make the payment, such circumstances may be held those attributable to no one, in principle, e.g. not residing at the registered residence, permanent stay abroad, household registered in the household office, or service of a sentence in prison. Where none of said circumstances is met, the insured person may explain to the BLI the reason why he/she failed to pay the premium within 10 years. Then, the BLI will review and decide whether it should be referred to as a circumstance attributable to no one, on a case-by-case basis.

◎ ***What should I note when I apply with the BLI for makeup of the insurance premium?***

Please clearly specify your personal profile (ID No., date of birth, name, and registered residence) and Tel. No., and the reason why the premium is not paid within the 10-year period, and expressly state that you wish to apply for makeup of the premium upon expiration of the 10-year period allowed for late payment. If the insured person doesn’t reside at his/her registered residence, he/she needs to specify his/her current residence too. The written application shall be sent to the “National Pension Division of Bureau of Labor Insurance, Ministry of Labor” (No.42, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City) via registered mail. Upon receipt of it, the BLI will respond to it promptly.

我的國保保費沒辦法一次繳清，也沒辦法在10年內完成補繳，到底會怎樣…

欠繳保險費超過10年，權益影響很大！

1. 超過10年的欠費不能計入年資、不得補繳！
2. 每個月保險費的繳款期限+10年，就是補繳期限
3. 如果逾期，依法不得補繳，也不計入保險年資，直接影響自己的權益喔！
4. 身心障礙年金無基本保障5,065元
5. 老年年金不得擇優領取A式（A式至少3,772元）

相關訊息網站

如果還有國民年金相關的問題，可以透過下列網站
或打電話來找尋答案唷！！

◎ 勞保局國民年金業務專區

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

或洽諮詢電話：02-23961266 #6066

◎ 衛生福利部國民年金監理會

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



What will happen to me, if I have no way to pay the national pension insurance premium in a lump sum or make it within 10 years?

If your premiums are delinquent for more than 10 years, your benefits and rights will be greatly affected:

ppen to me, if I have no way to pay the national pension insurance premium in a lump sum or make it within 10 years?

1. Premiums that are delinquent for more than 10 years cannot be counted toward your time in the program and they cannot be paid up.
2. The monthly premium payment deadline + 10 years is the absolute deadline of your premium payment.
3. If payments are not paid up by then, then legally they cannot be paid up and payments will not count toward your time in the program, which directly impacts your rights!
4. Non-basic guaranteed disability pension NT\$ 5,065
5. With the old age pension, you may not choose type A calculation (no less than NT\$3,772)

Related web sites:

If you still have questions about the pension benefits or National Pension, you may visit the following websites

or call the number below for answers.

◎ Bureau of Labor Insurance, Ministry of Labor/Business Topic

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

or call: 02-23961266 #6066

◎ National Pension Supervisory Committee, Ministry of Health and Welfare

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



櫥窗三

請記得在5年請求權時效內，請領老年年金給付！

Q

阿美姨今年69歲，某天和鄰居聊天時聽到鄰居提到國民年金保險有老年年金給付的保障，阿美姨突然想起自己以前申請了銀行轉帳代扣繳國民年金保險費，只是在快滿65歲前，因故倉促搬家，也忘了向勞保局更改自己的收件地址，後來就將國民年金的事給拋在腦後，沒來得及申請老年年金給付，這下自己可虧大了，不知道現在還能不能領到前幾年沒來得及申請的老年年金給付呢？

A

提醒大家，包括老年年金給付在內，國民年金保險的各項給付都有5年請求權時效的限制喔！從阿美姨年滿65歲，符合老年年金給付請領資格當天開始計算，如果超過5年才提出申請，就只能補發最近5年內的老年年金給付！幸好阿美姨今年申請，還沒有超過5年請求權時效，還能順利請勞保局回溯至阿美姨65歲時起補發老年年金給付，真是太好了！



Showcase 3

Please bear in mind that the Pension Benefit for the Elderly must be claimed within the 5-year prescription period.

Q

Auntie A-Mei is 69 years old this year. One day, when chatting with neighbors, she heard one of the neighbors mentioned the Pension Benefits for the Elderly under the National Pension Insurance. Then, she remembered that she had once applied for a bank account to debit the national pension insurance premium on behalf of her. Notwithstanding, at some time before she attained the age of 65 years old, she was busy in moving house and forgot to apply for change of her mailing address with the BLI. After that, she forgot about her national pension insurance and, therefore, could not apply for the old age pension timely. She feels that she has suffered a significant loss, and wonders whether she still is entitled to claim the old age pension benefits which were supposed to be hers before.

A

Please note that the various benefits under the National Pension Insurance, including the old age pension benefit, are subject to the 5-year prescription period. Therefore, if Auntie A-Mei doesn't file the application until 5 years, counted from the date when Auntie A-Mei attained the age of 65 years old and satisfied the qualifications for old age pension benefits, expire, only the old age pension benefits within the most recent five years will be granted to her. Fortunately, Auntie A-Mei filed the application this year, still within the 5-year prescription period, she may receive the Pension Benefits for the Elderly accruing from the date when she attained the age of 65 years old retroactively from the BLI. It's really good.



補給站

1. 勞保局針對將屆滿65歲且有國保年資的民眾，都會主動發函通知，請民眾提出老年年金給付申請。為了維護自己請領年金給付的權益，民眾如有搬遷住居所時，要記得向勞保局變更通訊地址喔！
2. 根據國民年金法第28條規定，領取保險給付的請求權，從「得以請領之日」起，因5年間不行使而消滅。有國民年金保險之給付請求權時，千萬不要讓自己的權益睡著了！

相關訊息網站

◎ 勞保局國民年金業務專區

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

或洽諮詢電話：02-23961266#6066

◎ 衛生福利部國民年金監理會

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

Information Recharging Station

1. The BLI will voluntarily send a notice to the citizens who attain the age of 65 years old and are held qualified for the Insurance, reminding them to apply for the old age benefit. In order to protect their own interest and right in claiming the pension benefits, the national who moves house shall remember to apply with the BLI for changing his/her mailing address.
2. According to Article 28 of the National Pension Act, the right to apply for insurance payment will extinguish after 5 years of non-exercise of such right starting from “the first day when the right is ready to be asserted.” Never let your right expire while you still retain the right to claim the National Pension Insurance benefits.

Related web sites:

◎ Bureau of Labor Insurance, Ministry of Labor/Business Topic

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

or call: 02-23961266 #6066

◎ National Pension Supervisory Committee, Ministry of Health and Welfare

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



櫥窗四

年滿55歲的原住民朋友們，您申請原住民給付了嗎？

年滿55歲的原住民朋友，您申請國民年金的原住民給付了嗎？趕快提出申請才有得領，別讓自己的權益睡著了喔！

自97年10月1日國民年金開辦後，原來每月發給55歲至64歲原住民朋友的原住民敬老福利生活津貼，已經改依國民年金法中的「原住民給付」發放了！從109年1月起，每月的原住民給付金額已調高為3,772元，且每4年會依據消費者物價指數成長率調整，讓您的福利不縮水。

依據國民年金法第18條之1規定，原住民給付自「提出申請且符合條件」之當月起發給給付，無法追溯補發，所以請原住民朋友們，要記得在您年滿55歲的當月，主動向勞保局提出申請，以免影響您的權益喔！

請領資格

年滿55歲至64歲的原住民，且在國內設有戶籍，而且沒有以下條件者，可以向勞保局申請原住民給付：

1. 現職軍公教及公民營事業人員，但如果每個月工作總收入沒有超過勞工保險投保薪資分級表第1級(23,800元)，則不受限制。
2. 領取政務人員、公教人員或公營事業人員月退休金、軍人退休俸(終身生活補助費)。
3. 領取身心障礙者生活補助或榮民就養給付。
4. 由政府全額補助收容安置。
5. 財稅機關提供勞保局公告年度的個人綜合所得稅各類所得總額合計50萬元以上。
6. 個人所有的土地及房屋價值合計500萬元以上。
7. 入獄服刑、因案羈押或拘禁。

Showcase 4

Have you, the indigenous people attaining 55 years old, applied for the benefits for indigenous people?

Have you, the indigenous people attaining 55 years old, applied for the benefits for indigenous people? Please file an application for the benefits immediately. Never let your rights expire!

Since the National Pension System was launched on October 1, 2008, the Old Age Welfare Living Allowance for Indigenous People, which was distributed to the indigenous people attaining the age of 55-64 years old on a monthly basis, has been changed to the “Benefits for Indigenous People” under the National Pension Act. Since January 1, 2020, the Benefits for Indigenous People paid on a monthly basis has been raised as NT\$3,772, and adjusted based on the commodity price growth rate every 4 years, in order to keep the welfare vested in you remain unchanged.

According to Article 18-1 of the National Pension Act, the Benefits for Indigenous People will be paid monthly starting from the month in which “the insured person files an application and satisfies the qualifications,” and no retroactive payment of such benefits is allowed upon expiration of the specific time limit. Therefore, the indigenous people shall remember when you attain the age of 55 years old. Please file the application with the BLI voluntarily lest your rights should expire.

Applicant's Qualifications

The indigenous people attaining the age of 55-64 years old with household registration in the ROC and free from any one of the following circumstances are entitled to apply for the Benefits for Indigenous People with the BLI:

1. Military personnel, civil servants, and personnel of state-run or private enterprises currently on the posts, but those with monthly work salary not exceeding the first grade on the insured salary grading table of labor insurance (for NT\$23,800) are not included.
2. Recipients of monthly retirement pay of Government employees, civil servants, teachers, and state-run enterprise employees, and military retirement pay (lifetime living subsidy) are also included.
3. Recipients of mentally/physically disability living subsidy or allowance of veteran accommodations.
4. Recipients of the government's full amount subsidy in accommodation.
5. The total amount of every category income of individual income tax for the declaring year made available by the tax collection authority to BLI exceeds NT\$500,000.
6. The total value of personal land and houses exceeds NT\$5,000,000.
7. Current serving sentences in the prison, or, being detained or kept in custody because of criminal cases.

前述的土地價值，以公告土地現值計算；房屋價值，以評定標準價格計算。但有
下列情形之一者可扣除：

1. 土地之部分或全部被依法編為公共設施保留地，且因政府財務或其他不可歸責
於地主之因素而尚未徵收及補償者。
2. 屬個人所有之唯一房屋且實際居住者。但其土地公告現值及房屋評定標準價格
合計得扣除額度以400萬元為限。
3. 未產生經濟效益之原住民保留地。

請領方式

填妥「原住民給付申請書」，並貼妥匯入給付的金融機構存簿封面影本，寄至勞
保局國民年金組或送至勞保局各地辦事處。

如果有「個人所有的土地及房屋價值合計500萬元以上，但符合扣除規定」的情
況，要另外檢具下列書件：

1. 土地屬於「尚未徵收及補償的公共設施保留地」欲扣除價值時，須檢附：
 - (1) 縣(市)政府建管單位或鄉(鎮、市、區)公所出具的土地使用分區證明書。
 - (2) 稅捐稽徵機關核發的個人「全國財產稅總歸戶財產查詢清單」。
2. 房屋屬於「個人所有的唯一房屋且實際居住」欲扣除價值時，須檢附：
 - (1) 稅捐稽徵機關核發的個人「全國財產稅總歸戶財產查詢清單」。
 - (2) 個人所有唯一房屋且實際居住切結書。（可於勞保局網站下載或逕向勞保局
各辦事處索取）

Said land value will be calculated based on the announced land current value; as for the value of the house, it will be calculated based on the appraised prices. However, deductions will be applied under the following conditions:

1. The zoning code of part or all of the lands have been set legally as the land reservation for public facilities. Additionally, these lands are not yet expropriated or compensated because of government financial problems or other causes which are not the landowner's responsibility.
2. The house is the only one personally owned and actually lived. But the total deductible amount for the announced land current value together with the appraised house price is limited to NT\$4,000,000.
3. Lands reserved for indigenous people without generating economic benefits.

Application

Please complete the “Benefits for Indigenous People Application Form” and paste thereon a photocopy of the cover of the passbook issued by a financial institution for the account which the benefit shall be remitted into, and then send the same to the National Pension Division of the BLI or any BLI office.

In the event that “the total value of personal land and houses exceeds NT\$5,000,000, but any circumstances under which deductions may be applied are satisfied,” it is necessary to submit the following documents separately:

1. Where the land refers to the “land reserved for public facility but not yet expropriated or compensated” and deductions may apply therefore, it is necessary to submit the following documents:
 - (1) Land zoning certificate issued by a construction management unit or township (town, city, district) office of any county (city) government.
 - (2) “List of Enquiries about Data on Nationwide Personal Property” issued by a tax collection authority.
2. Where the house refers to the “house which is the only one personally owned and actually lived,” and deductions may apply therefor, it is necessary to submit the following documents:
 - (1) “List of Enquiries about Data on Nationwide Personal Property” issued by a tax collection authority.
 - (2) The letter of undertaking to certify that “the house is the only one personally owned and actually lived”.(Which may be downloaded from the BLI website or requested from any BLI office)

3. 屬於「未產生經濟效益的原住民保留地」欲扣除價值時，檢附縣(市)政府建管單位或鄉(鎮、市、區)公所出具的土地使用分區證明書及稅捐稽徵機關核發的個人「全國財產稅總歸戶財產查詢清單」。

相關訊息網站

◎ 勞保局國民年金業務專區

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

02-23961266#6066

◎ 衛生福利部國民年金監理會

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



3. Where the land refers to the “Land reserved for indigenous people without generating economic benefits” and deductions may apply therefore, it is necessary to submit the land zoning certificate issued by a construction management unit or township (town, city, district) office of any county (city) government and “List of Enquiries about Data on Nationwide Personal Property” issued by a tax collection authority.

Related web sites:

- ◎ Bureau of Labor Insurance, Ministry of Labor/Business Topic

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

02-23961266#6066

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

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



櫥窗五

國保小兵迎戰108年金融市場，交出亮麗成績單！

長期耕耘後看到了具體成果－國保基金成績亮眼

回顧108年全球金融市場，受到美中貿易戰、英國脫歐、美國聯準會貨幣政策動向不定和地緣政治紛擾等因素影響，國民年金保險基金(以下稱國保基金)仍開出紅盤，實現保障國人基本經濟生活的諾言。

成果一：108年度收益率為12.03%，遠高於預定收益率4.11%。

成果二：08年度基金運用之總收益金額為389.58億元，使基金運用規模到達3,693億元。

成果三：各項投資標的之總收益率皆高於預定收益率，國內投資以權益證券之總收益率20.75%表現最佳，國外投資同樣以權益證券表現最佳，總收益率達22.04%。

成果四：近3年(106-108)平均收益率達6.00%、近5年(104-108)平均收益率達4.66%。

守護國保基金的小小兵－政府監督問看聽

國保基金的收支與運用是由勞保局及基金運用局負責，依國民年金法第5條規定，本會擔任監督的角色，國保基金的操作原則需兼顧安全性、收益性、流動性及公益性，追求長期穩定收益，本會致力於完善風險管理機制，審慎督請基金運用局評估各項投資標的之報酬與風險，包括市場風險、法律風險、作業風險、流動性風險及信用風險等，達成提升基金長期運用效益之目的。

Showcase 5

The National Pension Insurance minions met the 2019 financial market and achieved outstanding performance!

Concrete achievements after the long-term hardworking and development - Remarkable Performance of National Pension Insurance Fund

Recalling the global financial market in 2019, despite the impact posed by the factors including Sino-US Trade Ware, Brexit, uncertain movement of Fed Monetary Policy, and geopolitical trouble, the National Pension Insurance Fund (hereinafter referred to as the “Insurance Fund”) still generated remarkable achievements.

Achievement 1: The yield in 2019 was 12.03%, far higher than the target yield, 4.11%.

Achievement 2: The total income generated from utilization of the Fund amounted to NT\$38.958 billion in 2019, i.e. the fund utilization scale attaining NT\$369.3 billion.

Achievement 3: The total yields on various investment vehicles were all higher than the target yields. Among domestic investment vehicles, the total yield on equity securities reflected the best performance, with the total yield attaining 20.75%. Among foreign investment vehicles, the one reflecting the best performance was still the equity securities, with the total yield attaining 22.04%.

Achievement 4: Average yield 6.00% for the most recent three years (2017-2019), and average yield 4.66 for the most recent five years (2015-2019).

The everyday workers Dedicated to Protecting the National Pension Insurance Fund - Ask, See, and Listen for Government Supervision

The revenue & expenditure and utilization of the National Pension Insurance Fund were handled by the BLI and the BLF jointly. According to Article 5 of the National Pension Act, NPSC should play the role of supervisor. The operating principles of the National Pension Insurance Fund shall take into account the safety, profitability, liquidity and public welfare, and aim to pursue long-term stable income. NPSC used its best efforts to better the risk management mechanism, and carefully supervised and urged the BLF to evaluate the return of and risk over various investment vehicles, including market risk, legal risk, operational risk, liquidity risk and credit risk, so as to achieve the purpose of enhancing the effect of long-term utilization of the Fund.

財務監理作戰策略之「問、看、聽」

問－錢怎麼用

召開監理委員會議，瞭解基金運用情形

本會藉由每月召開監理委員會議，針對國保基金收支、運用及投資收益情形予以審查，並與勞保局及基金運用局相互溝通交流，促成基金積極投資，以獲取最佳收益。

看－錢用得對不對

辦理財務帳務檢查，稽核財務運用實況

本會每年由同仁蒐集歷次監理委員會議重要議題、委員建議、基金重要風險項目等，製作查核重點，再由監理委員赴基金運用局進行實地財務帳務檢查，最後作成檢查結果報告，並定期追蹤改善情形。

聽－專家說什麼

設立風險控管推動小組，掌控財務經營風險

本會風險控管推動小組按季邀請財金保險專家學者、基金運用局及相關單位，針對法令規範、經濟情勢及風險管理等議題進行討論溝通，自該小組成立以來，截至108年底，已召開26次會議，結合專家學者的前瞻思維，以及基金運用局所提出實務執行時的癥點，相輔相成，期因應基金財務風險。



“Ask, See, Listen” in Financial Supervision Tactic Strategies

Ask - How the money should be utilized

Convention of National Pension Supervisory Committee Meetings to Verify the Status in Utilization

NPSC convened a meeting on a monthly basis to review the revenue & expenditure, utilization, and investment income of the National Pension Insurance Fund, and to communicate with the BLI and the BLF, procure the active investment by the Fund and seek the best income.

See - Whether the money is utilized in a right way

Conduct financial accounting inspection to audit the utilization of the Fund

NPSC sends its staff members to collect the important issues, members' suggestions, and important risk profile of the Fund at each NPSC meeting each year, produce the focus of audit, and then have the NPSC members conduct onsite financial accounting inspection at the premises of the BLF. At last, it produces the inspection report and follows up the improvement of deficiencies periodically.

Listen - What the experts say

Establishment of Risk Control Promotion Task Force to Control Financial Business Risk

NPSC's Risk Control Promotion Task Force invited the financial insurance experts and scholars, BLF and related units, on a quarterly basis, to discuss and communicate with each other about the laws & regulations, economic trends and risk control issues. Since the Task Force was established, it has convened 26 meetings until the end of 2019. It combined the forward-looking thoughts from experts and scholars and the features mentioned by the BLF about the practices, for complementation purpose, in response to the financial risk over the Fund.



戰術指導原則－布局多元化之資產配置

國民年金的財務來源為中央政府一次撥入之款項、保險費收入、中央主管機關依法負擔及中央政府責任準備款項、利息及罰鍰收入、基金孳息及運用之收益、其他收入等。基金運用採取因應市場情勢的動態投資策略，藉由委託類型及投資區域之多元化，分散投資風險，近年來亦逐步調高國外投資比率之上限（目前為60%），增加基金運用彈性，並分散國內單一市場風險。

為確保基金穩健發展，每年度開始前，均依最新經濟金融情勢及保險收支情形，編製「年度資產配置暨投資運用計畫」，作為執行資產配置的重要依據。本會亦持續積極促請基金運用局研議增加資產配置多樣性。

秉持初衷，

堅持守護讓愛圓滿的承諾－永續經營世代同享

本會配合國家年金改革進程及修法趨勢，以監理委員會議之平台，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，並關注每2年保險費率精算及財務評估結果，以因應我國人口老化、少子女化、經濟情勢改變等。國保基金自97年設立迄今，截至108年底，

基金積存數額為3,703億元，規模持續穩健成長。更重要的是，國民年金法第49條已明定保險財務由政府負最後支付責任，民眾無須擔心年老時領不到錢的情況，參加國保，使您的老年經濟生活更加有保障！



Tactic Strategy Guidelines - Diversified Asset Allocation

The Fund derived its financial income from the one-time appropriation from the central government, insurance premium income, legal obligation of the central competent authority and reserve for the responsibility of the central government, interest and fine income, interest on the Fund and income from utilization thereof, and other revenues. The Fund was utilized based on the dynamic investment strategies adopted in response to the market trend. The investment risk was dispersed by diversity of the contract type and investment areas. In the most recent years, the overseas investment rate threshold has been increased gradually (60% now), so as to increase the flexibility in utilization of the Fund and also disperse the domestic single market risk.

In order to ensure the stable development of the Fund, at the beginning of each fiscal year, NPSC will compile an “annual plan for the allocation and investment usage of assets” subject to the latest economic finance trends and revenue & expenditure of the Insurance, as the important basis for execution of asset allocation. NPSC will also keep urging the BLF to research the improvement on diversity of the asset allocation.

Keep the original promise and insist on protecting the promise to better the love - sustainable operation shared with the generations

In response to the reform schedule and amendment trend of the National Pension, NPSC, by virtue of the Supervisory Committing meetings, checked the issues about non-executable obligatory payment, enrolled subjects, and amount of benefit in a timely manner, and provided certain supervisory suggestions. Meanwhile, NPSC also concerns the actuation and financial evaluation of insurance premium rate once per two years, in order to respond to the problems about aging population, low birth rate, and changes in economic trends. Since the National Pension Insurance Fund was established in 2008 until the end of 2019, the Fund has totaled NT\$370.3 billion, indicating steady growth in scale. Most importantly, Article 49 of the National Pension Act expressly states that the government will assume the ultimate paying responsibility from the Insurance's finance. Therefore, citizens do not need to worry that they will not receive the money when they are old. Enrollment into the National Pension Insurance can better protect your economic life after retirement.





捌

附錄

Appendices

附錄

一、國民年金簡介

「國民年金」是什麼？

是政府在97年10月1日開辦的社會保險制度，只要您年滿25歲、未滿65歲，在國內設有戶籍，且沒有參加公教保、軍保、勞保、農保的國民都是國保納保對象，而當發生老年、生育、身心障礙和死亡事故時，可以獲得「老年年金」、「身心障礙年金」、「遺屬年金」、「生育給付」及「喪葬給付」相關保障～

好康1：全面的保障、照顧你一生

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

好康2：政府永續經營，零風險

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

好康3：最快領9個月就回本，活到老領到老

以月投保金額1萬8,282元、保險費率9%試算，繳納3年保險費為3萬5,532元，65歲起領取老年年金給付，如果是領A式，每月領4,128元，則最快領9個月就回本。如按B式計算，每月領713元，最慢領4年2個月即可完全回本。當年滿65歲後，可領的老年年金給付超過曾經繳過的保費，實在很划算！

Appendices

I . A brief introduction to the National Pension

What is the National Pension?

The National Pension Insurance is a social insurance system that the government established on October 1, 2008. Those nationals who are at least 25 but less than 65 years old and who are not covered by Civil Servant and Teacher Insurance, Military Personnel Insurance, Labor Insurance, or Farmers Insurance are eligible for coverage. When old age, giving birth, becoming disabled, or death occurs, the National Pension program pays out old age pension, disability pension, Pension Benefits for the Survivors, fertility benefit, and funeral benefit.

Goodie 1:It offers comprehensive protection all through your life.

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

Goodie 2:Government's Sustainability Carries Zero Risk

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

Goodie 3:You get your money's worth in 9 months and you get paid as long as you live.

Assuming an insurance amount of NT\$18,282 and an insurance premium of 9%, the premium is NT\$35,532 every three years. The old age pension starts paying benefit to the insured person when the insured person attains the age of 65 years old. In the event of Type A calculation, the monthly benefit is NT\$4,128, and you get your money back in 9 months. In the event of Type B calculation, the monthly benefit is NT\$713. It takes at most 4 years and 2 months to get all your money back. It's not a bad deal to get more money back when you are over 65 than your own payments.

好康4：每繳一次保費，馬上現賺政府至少4成保費補助款

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

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

好康5：多樣給付項目，保障範圍廣

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

相關訊息網站

如果還有年金給付或是國民年金相關的問題，可以透過下列網站或打電話來找尋答案唷！！

◎ 勞保局國民年金業務專區

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

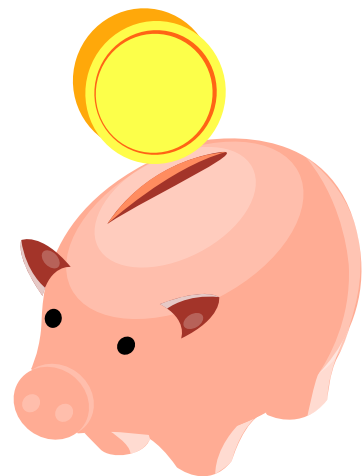
◎ 勞保局國民年金業務專區/給付業務所需表格

<https://www.bli.gov.tw/0014261.html>

◎ 洽諮詢電話：02-23961266 #6066

◎ 衛生福利部國民年金監理會

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



Goodie 4: Every time you make a premium payment, you earn a government premium subsidy of at least 40%.

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

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

Goodie 5: Broad coverage with diverse covered items

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

Related web sites:

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

- ◎ Bureau of Labor Insurance, Ministry of Labor
<https://www.bli.gov.tw/0000031.html>
- ◎ Bureau of Labor Insurance, Ministry of Labor/Business Topic/Benefit Claim Forms
<https://www.bli.gov.tw/0014261.html>
- ◎ Call: 02-23961266 #6066
- ◎ National Pension Supervisory Committee, Ministry of Health and Welfare
<https://dep.mohw.gov.tw/NPSC/mp-118.html>

二、重要監理數據簡表

- (一) 被保險人人數：108年12月之被保險人計有323萬918人，其中已繳費人數135萬3,826人，未繳費人數計187萬7,092人。
- (二) 繳費率：被保險人平均繳費率為56.40%。
- (三) 給付核付：108年度各項給付共核付183萬3,837人，金額共821億1,112萬1,009元。
- (四) 月投保金額及保險費率：104年1月1日起月投保金額由1萬7,280元調整為1萬8,282元，108年1月1日保險費率由8.5%調整為9%，每月應收保險費為1,645元，其中一般身分被保險人(自付60%)每月負擔保險費為987元($18,282 \times 9\% \times 60\%$)；政府(補助40%)負擔658元($18,282 \times 9\% \times 40\%$)。
- (五) 收支情形：108年度國保基金總收入1,619億6,297萬1,839元，總支出1,619億6,297萬1,839元，收支相抵餘絀為0。總收入主要包括投資業務收入、兌換賸餘、保費收入、其他補助收入等；總支出則包括投資業務成本、提存安全準備、兌換短絀、保險給付、呆帳、業務費用等。
- (六) 委員出席率：截至108年底止，衛生福利部第4屆監理委員平均出席率為87.08%，審議委員平均出席率為83.56%。
- (七) 溢領追繳：截至108年底止，溢領國民年金各項給付共計2萬7,063件，「已收回款項」者2萬6,626件，餘為「尚未收回款項」者362件及「移送行政執行中」者75件。
- (八) 催繳欠費：108年度寄發催繳函計催繳375萬6千餘人，催繳欠費金額1,259億3,282萬元。
- (九) 基金積存數額：截至108年底止，積存數額約為3,703億元，投入財務運用金額約3,693億元。

II. Important Supervisory Work Statistics

- A. Number of insured persons: There were 3,230,918 insured persons in December 2019, including 1,353,826 persons who already paid the premium, and 1,877,092 persons who have not yet paid the premium.
- B. Premium payment rate: The average premium payment rate among the insured persons was 56.40%.
- C. Benefits paid: 1,833,837 persons received various benefits, amounting to NT\$82,111,121,009, in 2019.
- D. The monthly insured amount and premium rates: Starting on Jan. 1, 2015, the monthly insured amount will be adjusted from NT\$17,280 to NT\$18,282 and the premium from 8.5% to 9% on Jan.1, 2018. The insurance premium to be collected for each month will be NT\$1,645. Each regular insured person is responsible for NT\$987 (60%) ($\text{NT\$18,282} \times 9\% \times 60\%$) and the government contributes NT\$658 (40%) ($\text{NT\$18,282} \times 9\% \times 40\%$).
- E. Revenue and expenditure: In 2019, the total revenue of the Insurance Fund was about NT\$161,962,971,839 and the total expenditure was about NT\$161,962,971,839. The surplus around was NT\$0. The total revenue primarily included the investment revenue, exchange surplus, premium revenue, and revenue from other subsidies. The total expenditure included the investment cost, reserve fund, exchange deficit, insurance premium, bad debt, and operating expenses, et al..
- F. Committee member attendance rates: As of the end of 2019, the average attendance rate of the members of 4th National Pension Supervisory Committee of the Ministry of Health and Welfare was 87.08% and the average attendance rate of the members of the 4th Dispute Review Committee was 83.56%.
- G. Recovery of overpayment: Until the end of 2019, there have been a total of 27,063 cases about overpayment of national pension benefits, including 26,626 cases in which “the overpayment was already recovered,” and 362 cases in which “the overpayment has not yet been recovered” and 75 cases “under administrative execution.”
- H. Reminder for overdue payment: In 2019, over 3,756,000 persons were served the reminder for overdue payment which amounted to NT\$125,932,820,000 in total.
- I. Fund accumulation: Until the end of 2019, the Fund has accumulated about NT\$370.3 billion and about NT\$369.3 billion out of which was utilized in financial investment.

- (十) 基金財源：截至108年底止，公(運)彩盈餘累積撥入約1,787億元、奢侈税累積撥入約118億元(103年已停止撥入)、公務預算累積撥入約1,700億元。
- (十一) 資產配置：基金資產配置朝全球多元化布局及穩健經營，截至108年底止，實際權益證券配置54.03%(其中國內權益證券自行操作619.80億元、國內權益證券委託經營261.36億元、國外權益證券自行操作309.31億元、國外權益證券委託經營570.27億元、另類投資自行操作132.02億元及另類投資委託經營102.10億元)、國內債券10.90%、國外債券19.6%、銀行存款8.92%、政策性貸款6.55%。
- (十二) 累積收益：自開辦至108年底止，累計收益數852.85億元。其中國內權益證券(自行操作)326.67億元、國內權益證券(委託經營)84.22億元、國內債務證券39.77億元、國外權益證券(自行操作)85.35億元、國外權益證券(委託經營)127.39億元、國外另類投資(自行操作)13.04億元、國外另類投資(委託經營)21.33億元、國外債務證券(自行操作)82.09億元、國外債務證券(委託經營)14.19億元、銀行存款48.80億元及政策性貸款9.31億元。108年收益率12.03%；97年至108年之加權平均收益率4.23%。
- (十三) 爭議審議案件：截至108年底止，計受理6,565件，審定6,446件，其中撤銷186件、駁回3,398件、不受理2,369件、自行撤回492件，其他(行政簽結)1件。又民眾提起爭議審議經勞保局重新審查後已改准發給者計2,237件(占爭議案件34.7%)。

- J. Sources of the Fund: Until the end of 2019, NT\$178.7 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\$170 billion from government budgets.
- K. Asset allocation: Asset allocation has become more diversified globally. As of the end of 2019, the National Pension Insurance Fund's actual asset allocation was as follows: 54.03% in equity securities (NT\$61.98 billion in domestic equity securities was self-managed, NT\$26.136 billion in domestic equity securities was under mandated management, NT\$30.931 billion in foreign equity securities was self-managed, NT\$57.027 billion in foreign equity securities was under mandated management, NT\$13.202 billion in other investments was self-managed, and NT\$10.210 billion in other investments was under mandated management), 10.90% in domestic bonds, 19.6% in foreign bonds, 8.92% in bank deposits, and 6.55% in policy-based loans.
- L. Accumulated earnings: From the National Pension Insurance was launched to the end of 2019, the earnings totaled NT\$85.285 billion. In which earnings from domestic equity securities (self-managed) was NT\$32.667 billion, domestic equity securities (mandated management) was NT\$8.422 billion, domestic debt securities was NT\$3.977 billion, foreign equity securities (self-managed) was NT\$8.535 billion, foreign equity securities (mandated management) was NT\$12.739 billion other foreign investments (self-managed) was NT\$1.304 billion, other foreign investments (mandated management) was NT\$2.133 billion, foreign debt securities (self-managed) was NT\$8.209 billion, foreign debt securities (mandated management) was NT\$1.419 billion, bank deposits was NT\$4.880 billion, and policy-based loans was NT\$931 million. The yield for the 2019 fiscal year was 12.03%, and the weighted average yield between fiscal years 2008 and 2019 was 4.23%.
- M. Number of reviewed cases: Up to the end of 2019, NPSC has accepted 6,565 cases in dispute, including 6,446 cases decided, 186 cases revoked, 3,398 cases overruled, 2,369 cases rejected, 492 cases withdrawn voluntarily, and 1 case categorized as "other" (administrative closure). In the meantime, there were 2,237 disputes (accounting for 34.7% of the total dispute cases) filed for review but the BLI made the decision to issue the benefits in question after reexamining the cases.



三、工作紀事、會議及事件表

日 期	重要事件或會議	紀要
108.1.4	召開衛生福利部國民年金爭議審議委員會第66次會議	審議爭議案件自行撤回案3案、不受理案1案、駁回案14案、部分撤銷案1案及保留案1案。
108.1.25	召開衛生福利部國民年金監理委員會第67次會議	審議107年12月份國民年金業務報告、國民年金保險基金之收支、運用情形及其積存數額案與本會配合參加勞保局辦理之107年度8場次國民年金業務說明會報告等6案。
108.2.15	召開衛生福利部國民年金爭議審議委員會第67次會議	審議爭議案件自行撤回案5案、不受理案8案、駁回案11案、部分撤銷案1案及非爭審案1案。
108.2.18	召開衛生福利部國民年金監理會風險控管推動小組第1次臨時會議	本次會議計討論「有關國民年金保險基金107年度未達預定報酬率專案報告、國內外委託經營107年第4季績效考核報告暨資產配置執行情形與分析報告案」及「有關國民年金首期保險費10年補繳期限延至108年3月底，如何積極協助欠費被保險人案」等2案，相關議案併同本會議之建議意見，提第68次監理委員會會議審議。
108.2.26	召開衛生福利部國民年金監理委員會第68次會議	審議國民年金保險基金附屬單位107年度決算報告暨109年度預算案、109年度國民年金年度計畫案、國民年金保險基金107年度未達預定報酬率專案報告、國內外委託經營107年第4季績效考核報告暨資產配置執行情形與分析報告，以及國民年金首期保險費10年補繳期限延至108年3月底，如何積極協助欠費被保險人案等11案。

III. Works Records, Meetings and Major Events

Date	Important Event or Meeting	Summary
2019.1.4	Convention of the 66th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	3 withdrawn by the applicants, 1 dispute review cases were rejected, 14 overruled, 1 revoked in part, and 1 undecided.
2019.1.25	Convention of the 67th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	6 cases were reviewed, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in December 2018, and NPSC's attendance at 8th Presentation on National Pension Operations organized by the BLI in 2018.
2019.2.15	Convention of the 67th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	5 withdrawn by the applicants, 8 dispute review cases were rejected, 11 overruled, 1 revoked in part, and 1 case other than review committee cases.
2019.2.18	Convention of the 1st Meeting of the National Pension Supervisory Committee Risk Control Promotion Task Force of the Ministry of Health and Welfare	2 cases were discussed during this meeting, including the "Special Report on Failure of the National Pension Insurance Fund to Attain the Target Rate of Return in 2018, Performance Appraisal Report on Domestic/Overseas Discretionary Management in Q4 of 2018, and Asset Allocation and Analysis Report," and "how to assist the insured person owing the premiums upon expiration of the 10-year periods for late payments of National Pension Insurance premiums at the end of March 2019." The related motions, together with the suggestions raised at this meeting, were submitted to the 68th meeting of the Supervisory Committee for review.
2019.2.26	Convention of the 68th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	11 cases were discussed during this meeting, including Review of the 2018 Annual Financial Statement and 2020 Budget of the National Pension Insurance Fund, Review of the 2020 Annual National Pension Plan, Special Report on Failure of the National Pension Insurance Fund to Attain the Target Rate of Return in 2018, Performance Appraisal Report on Domestic/Overseas Discretionary Management in Q4 of 2018, and Asset Allocation and Analysis Report, and how to assist the insured person owing the premiums upon expiration of the 10-year periods for late payments of National Pension Insurance premiums at the end of March 2019.

日 期	重要事件或會議	紀要
108.3.8	召開衛生福利部國民年金爭議審議委員會第68次會議	審議爭議案件不受理案7案、駁回案11案及撤銷案2件。
108.3.29	召開衛生福利部國民年金監理委員會第69次會議	審議108年2月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額報告、107年度國民年金業務總報告、國民年金保險基金107年下半年度內部自行查核報告，以及國民年金保險欠費轉銷呆帳清冊等8案。
108.4.9	召開衛生福利部國民年金監理會風險控管推動小組第23次會議	本次會議計討論「本會精進國民年金財務監理試辦計畫(草案)案」及「108年度國民年金財務帳務檢查實施計畫(草案)案」等2案，相關議案併同本會議之建議意見，提第71次監理委員會會議審議。
108.4.12	召開衛生福利部國民年金爭議審議委員會第69次會議	審議爭議案件自行撤回6案、不受理案7案、駁回案16案、撤銷案1件及保留案2件。
108.4.19	108年度新竹縣國民年金業務實地訪查	本會於108年4月19日由蘇主任委員麗瓊率監理委員至新竹縣政府辦理國民年金業務實地訪查完竣，提出3項結論及15項訪查建議事項，並擬具實地訪查結果及建議事項後續處理情形案，送第71次監理委員會會議討論。

Date	Important Event or Meeting	Summary
2019.3.8	Convention of the 68th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	7 dispute review cases were rejected, 11 overruled and 2 revoked.
2019.3.29	Convention of the 69th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	8 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in February 2019, the 2018 National Pension General Work Report, the Self-conducted National Pension Insurance Fund Internal Audit Report for the Second Half of 2018, and Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.
2019.4.9	Convention of the 23rd Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	2 cases were discussed during the meeting, including the “Draft of NPSC Trial Plan for Improvement of National Pension Financial Supervision” and “Draft of the 2019 National Pension Financial Accounting Inspection Implementation Plan.” The related motions, together with the suggestions raised at this meeting, were submitted to the 71st meeting of the Supervisory Committee for review.
2019.4.12	Convention of the 69th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	6 withdrawn by the applicants, 7 rejected, 16 overruled, 1 revoked, and 2 undecided.
2019.4.19	Fiscal year 2019 Hsinchu County onsite inspections of local government National Pension operations	On April 19, 2019, Chairperson Su, Li-Chiu of NPSC led the Committee members to pay an on-site visit to Hsinchu County Government to inspect the Government’s National Pension operations, proposed 3 conclusions and 15 suggestions, and compiled the onsite inspection results and presented recommendations about follow ups subject to discussion at the 71st meeting of NPSC for resolution.

日 期	重要事件或會議	紀要
108.4.29	召開衛生福利部國民年金監理委員會議第70次會議	審議108年3月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、基金運用局所報國民年金保險基金國外保管銀行受香港金融管理局處紀律處分報告、107年度國民年金財務帳務檢查結果報告建議事項辦理情形案及108年度國民年金財務帳務檢查實施計畫(草案)等9案。
108.5.3	召開衛生福利部國民年金爭議審議委員會議第70次會議	審議爭議案件自行撤回9案、不受理案25案、駁回案12案及保留案9件。
108.5.31	召開衛生福利部國民年金監理委員會議第71次會議	審議108年4月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額報告、107年度國民年金保險業務查核報告、國民年金保險基金國內、外委託經營108年第1季績效考核報告、108年度新竹縣國民年金業務實地訪查結果及建議事項後續處理案、本會精進國民年金財務監理試辦計畫(草案)案等11案。
108.6.5	召開衛生福利部國民年金監理會風險控管推動小組第24次會議	本次會議計討論「國民年金保險基金資產配置執行情形與分析報告案」及「國民年金保險基金國外委託經營帳戶年度績效檢討情形(全球主權信用增值債券型)案」等2案，相關議案併同本會議之建議意見，提第73次監理委員會議審議。
108.6.14	召開衛生福利部國民年金爭議審議委員會議第71次會議	審議爭議案件自行撤回11案、不受理案24案、駁回案31案及暫停審議案1件。

Date	Important Event or Meeting	Summary
2019.4.29	Convention of the 70th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	9 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in March 2019, BLF' report on disciplinary action rendered against the foreign custodian bank of National Pension Insurance Fund by Hong Kong Monetary Authority, status in suggestions provided in the 2018 National Pension Financial and Accounting Inspection Report, and Draft of 2019 National Pension Financial Accounting Inspection Implementation Plan.
2019.5.3	Convention of the 70th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	9 withdrawn by the applicants, 25 dispute review cases were rejected, 12 overruled, and 9 undecided.
2019.5.31	Convention of the 71st Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	11 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in April 2019, 2018 National Pension Insurance Operations Inspection Report, Performance Appraisal Report on Domestic/Overseas Discretionary Management in Q1 of 2019, 2019 Onsite Inspection Results of National Pension Operations conducted by Hsinchu County Government and follow ups on suggestions, and Draft of NPSC Trial Plan for Improvement of National Pension Financial Supervision.
2019.6.5	Convention of the 24th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	Two cases were discussed during this meeting, including the "National Pension Insurance Fund Asset Allocation Analysis Report" and "Annual Performance and Review of the National Pension Insurance Fund Accounts Under Entrusted Management Abroad (global sovereign credit appreciation bond type)." The related motions, together with the suggestions raised at this meeting, were submitted to the 73rd meeting of the Supervisory Committee for review.
2019.6.14	Convention of the 71st Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	11 withdrawn by the applicants, 24 rejected, 31 overruled, and 1 pending.

日 期	重要事件或會議	紀要
108.6.26	召開衛生福利部國民年金監理委員會議第72次會議	審議108年5月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、國民年金保險基金資產配置執行情形與分析報告、國民年金保險基金國外委託經營帳戶年度績效檢討情形(全球主權信用增值債券型)等7案。
108.7.2	召開衛生福利部國民年金爭議審議委員會議第72次會議	審議爭議案件自行撤回1案、不受理案27案、駁回案26案及撤銷案2案。
108.7.23	108年度臺北市國民年金業務實地訪查	本會於108年7月23日由蘇主任委員麗瓊(石執行秘書美春代理)率監理委員至臺北市政府辦理國民年金業務實地訪查完竣，提出24項共識或建議意見，並擬具實地訪查結果及建議事項後續處理情形案，送第75次監理委員會議討論。
108.7.30	召開衛生福利部國民年金監理委員會議第73次會議	審議108年6月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、銓敘部提供媒體料致溢領國民年金給付專案報告及108年度國民年金業務檢查實施計畫(草案)等8案。
108.8.6	召開衛生福利部國民年金爭議審議委員會議第73次會議	審議爭議案件自行撤回6案、不受理案32案、駁回案23案、撤銷案3件及暫停審議案1件。

Date	Important Event or Meeting	Summary
2019.6.26	Convention of the 72nd Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	7 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in May 2019, National Pension Insurance Fund Asset Allocation Analysis Report, and Annual Performance and Review of the National Pension Insurance Fund Accounts Under Entrusted Management Abroad (global sovereign credit appreciation bond type).
2019.7.2	Convention of the 72nd Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	1 withdrawn by the applicants, 27 dispute review cases were rejected, 26 overruled, and 2 revoked.
2019.7.23	Fiscal year 2019 Taipei City onsite inspections of local government National Pension operations	On July 23,, 2019, Executive Secretary Shih, Mei-Chun acting on behalf of Chairperson Su, Li-Chiu of NPSC led the Committee members to pay an onsite visit to Taipei City Government to inspect the Government's National Pension operations, proposed 24 mutual agreements or suggestions, and compiled the onsite inspection results and presented recommendations about follow ups subject to discussion at 75th meeting of NPSC for resolution.
2019.7.30	Convention of the 73rd Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	8 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in June 2019, Special Report on Overpayment of Pension Benefits Found Based on the Full Data Provided by Ministry of Civil Service, and Draft of 2019 National Pension Financial Accounting Inspection Implementation Plan.
2019.8.6	Convention of the 73rd Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	6 withdrawn by the applicants, 32 rejected, 23 overruled, 3 revoked and 1 pending.

日 期	重要事件或會議	紀要
108.8.13	辦理 108 年度國民年金財務帳務檢查	本會依據「108 年度國民年金財務帳務檢查實施計畫」，分別於 108 年 6 月 11 日至 20 日辦理先期檢查。108 年 8 月 13 日召開會前會及實地檢查會議竣事，財務帳務檢查結果報告業提第 75 次監理委員會議審議通過。
108.8.24 - 108.9.1	偕同訪察國民年金保險基金受託機構 CBRE	本會經核定派員偕同基金運用局赴美國費城訪察受託機構 CBRE，深入瞭解該局執行國外受託機構實地訪察情形，並提出 2 項訪察建議。
108.8.30	召開衛生福利部國民年金監理委員會議第 74 次會議	審議 108 年 7 月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、本會 108 年度第 2 季工作報告(草案)、國民年金保險基金國內、外委託經營 108 年第 2 季績效考核報告等 8 案。
108.9.6	召開衛生福利部國民年金爭議審議委員會議第 74 次會議	審議爭議案件自行撤回 7 案、不受理案 26 案、駁回案 32 案及撤銷案 4 案。
108.9.11	召開衛生福利部國民年金監理會風險控管推動小組第 25 次會議	本次會議計討論「國民年金保險基金資產配置執行情形與分析報告案」及「國民年金保險基金國內委託經營帳戶年度績效檢討案」等 2 案，相關議案併同本會議之建議意見，提第 76 次監理委員會議審議。

Date	Important Event or Meeting	Summary
2019.8.13	Conduct the 2019 National Pension Financial Accounting Inspection	NPSC conducted the preliminary inspection from June 11 to June 20, 2019 in accordance with the “2019 National Pension Financial Accounting Inspection Implementation Plan.” On August 13, 2019, the pre-meeting and onsite inspection meeting were convened. The financial accounting inspection report was also submitted to and approved by the 75th meeting of NPSC.
2019.8.24 - 2019.9.1	Jointly visited CBRE, an entrusted institution of the National Pension Insurance Fund	NPSC sent its staff members to join the visit paid to CBRE in Philadelphia, the USA, an entrusted institution, to get an in-depth understanding of how the BLF made onsite visits abroad. NPSC proposed 2 suggestions after the visit.
2019.8.30	Convention of the 74th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	8 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in July 2019, NPSC (Draft) Work Report for Q2 of 2019, and Performance Appraisal Report on Domestic/Overseas Discretionary Management in Q2 of 2019.
2019.9.6	Convention of the 74th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	7 withdrawn by the applicants, 26 dispute review cases were rejected, 32 overruled, and 4 revoked.
2019.9.11	Convention of the 25th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	Two cases were discussed during this meeting, including the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” and “A Brief Discussion on the National Pension Insurance Fund’s Investments in Emerging Markets.” The issues and the suggestions established in this meeting were to be reviewed during the 76th Supervisory Committee Meeting.

日 期	重要事件或會議	紀要
108.9.20	108年度雲林縣國民年金業務實地訪查	本會於108年9月20日由蘇主任委員麗瓊率監理委員至雲林縣政府辦理國民年金業務實地訪查完竣，提出7項結論及5項建議意見，並擬具實地訪查結果及建議事項後續處理情形案，送第76次監理委員會議討論。
108.9.22 - 108.10.2	參加2019資產管理高階主管海外考察團	本會經核定派員參加2019資產管理高階主管海外考察團，赴德國法蘭克福及瑞士蘇黎世參訪歐洲中央銀行、德國聯邦金融監管局及大型資產管理業者，考察主題為歐盟監理機制及政策走向、基金資產配置與風險管理，投資策略決策過程，以及社會責任投資盡職調查等。
108.9.27	召開衛生福利部國民年金監理委員會議第75次會議	審議108年8月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、國民年金保險基金108年上半年度內部自行查核報告、本會針對監察院調查意見提具財務帳務檢查之規劃、108年度臺北市國民年金業務實地訪查結果及建議意見後續處理案、108年度國民年金財務帳務檢查結果報告(草案)、本部國民年金財務帳務檢查要點第5點修正要點草案等10案。
108.10.2	108年度臺中市國民年金業務實地訪查	本會於108年10月2日由蘇主任委員麗瓊率監理委員至臺中市政府辦理國民年金業務實地訪查完竣，提出9項結論及9項建議意見，並擬具實地訪查結果及建議事項後續處理情形案，送第77次監理委員會議討論。
108.10.4	召開衛生福利部國民年金爭議審議委員會議第75次會議	審議爭議案件自行撤回2案、不受理案13案、駁回案25案及撤銷案1案。

Date	Important Event or Meeting	Summary
2019.9.20	Fiscal year 2019 Yunlin County onsite inspections of local government National Pension operations	On September 20, 2019, Chairperson Su, Li-Chiu of NPSC led the Committee members to pay an onsite visit to Yunlin County Government to inspect the Government's National Pension operations, proposed 7 conclusions and 5 suggestions, and compiled the onsite inspection results and presented recommendations about follow ups subject to discussion at the 76th meeting of NPSC for resolution.
2019.9.22 - 108.10.2	Attendance at the "2019 Asset Management Senior Managers' Overseas Observation Delegation" of Securities & Futures Institute	NPSC authorized and sent its staff members to join the 2019 Asset Management Senior Managers' Overseas Observation Delegation and visit European Central Bank, BAFIN and certain large-size asset management companies in Frankfurt, Germany and Zurich, Switzerland. The observation was themed on the EU's supervisory mechanism and policy orientation, fund assets allocation and risk management, investment strategy decision making process, and socially responsible investment with due diligence.
2019.9.27	Convention of the 75th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	10 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund for August 2019, Self-conducted National Pension Insurance Fund Internal Audit Report for the First Half of 2019, NPSC's planning to conduct the financial accounting inspection on comments provided by Judicial Yuan, 2019 Onsite Inspection Results of National Pension Operations in Taipei City and follow ups on suggestions, 2019 National Pension Financial and Accounting Inspection Report (Draft), and Draft of Amendments to Point 5 of the Directions for National Pension Financial Accounting Inspection of Ministry of Health and Welfare.
2019.10.2	Fiscal year 2019 Taichung City onsite inspections of local government National Pension operations	On October 2, 2019, Chairperson Su, Li-Chiu of NPSC led the Committee members to pay an on-site visit to Taichung City Government to inspect the Government's National Pension operations, proposed 9 conclusions and 9 suggestions, and compiled the onsite inspection results and presented recommendations about follow ups subject to discussion at the 77th meeting of NPSC for resolution.
2019.10.4	Convention of the 75th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	2 withdrawn by the applicants, 13 dispute review cases were rejected, 25 overruled, and 1 revoked.

日 期	重要事件或會議	紀要
108.10.23 - 108.10.26	參加第11屆「海峽兩岸暨港澳地區養老保險研討會」	本會經核定派員參加海峽兩岸暨港澳地區養老保險研討會，赴澳門針對海峽兩岸暨港澳地區養老保障制度新進展、善治與養老保障政策、養老保障制度的社會公平問題、養老第三支柱的發展現狀與挑戰、養老金融領域的趨勢前瞻、澳門養老金調整機制研究報告發布等議題進行交流。
108.10.25	召開衛生福利部國民年金監理委員會議第76次會議	審議108年9月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、本會風險控管推動小組第25次會議結果報告、108年度雲林縣國民年金業務實地訪查結果及建議事項後續處理案等9案。
108.10.27 - 108.11.7	參與財團法人證券暨期貨市場發展基金會「2019資產管理ALPHA+培訓計畫」	本會獲財團法人中華民國證券暨期貨市場發展基金會「資產管理ALPHA+培訓計畫」提供1名全額補助參訓名額，經核定派員參加國內「商品投資操作及風險管理模組」課程並赴美國紐約海外研習，實地參訪當金融機構。
108.11.1	召開衛生福利部國民年金爭議審議委員會議第76次會議	審議爭議案件不受理案15案、駁回案19案、撤銷案2案及行政簽結1案。
108.11.8	辦理108年度國民年金業務檢查	本會依據「108年度國民年金業務檢查實施計畫」，於108年11月8日邀請委員前往勞保局辦理國民年金業務檢查竣事，檢查結果報告業提送第78次監理委員會議審議通過。

Date	Important Event or Meeting	Summary
2019.10.23 - 2019.10.26	Attendance at the 11th Term “Cross-strait and Hong Kong/Macau Old Age Insurance Conference”	NPSC sent its ` to attend the Cross-strait and Hong Kong/Macau Old Age Insurance Conference to exchange with the others about the issues in Macau, including the new development in the old age protection system, good governance and old age protection policies, problems about social justice in the old age protection system, status and challenge in the development of the third pillar for the old age protection, and trends and prospects in the area of the old age finance in the Cross-Strait and Hong Kong/Macau, and release of the research report on the adjustment mechanism about old age pension of Macau.
2019.10.25	Convention of the 76th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	9 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in September 2019, Report on the 25th Meeting of NPSC Risk Control Promotion Task Force, 2019 Onsite Inspection Results of National Pension Operations conducted by Yunlin County Government and follow ups on suggestions.
2019.10.27 - 2019.11.7	Attendance at the “2019 Asset Management ALPHA+Training Plan” of Securities & Futures Institute	The Securities and Futures Institute offered to NPSC a free seat to the “Asset Management ALPHA+Training Plan.” NPSC sent one staff member to attend the domestic “Product Investment Operations and Risk Management Module” course and study abroad in New York, the United States to visit local governments and financial institutions.
2019.11.1	Convention of the 76th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	15 rejected, 19 overruled, 2 revoked, and 1 for administrative closure.
2019.11.8	2019 National Pension Operations Inspection	NPSC invited its members to perform the national pension operations inspection at the BLI in accordance with the “2019 Implementation Plan for National Pension Operations Inspection” on November 8, 2019. The inspection report has been submitted to and approved by the 78th meeting of NPSC.

日期	重要事件或會議	紀要
108.11.15	召開衛生福利部國民年金監理會風險控管推動小組第26次會議	本次會議計討論「有關國民年金保險基金109年度資產配置暨投資運用計畫(草案)案」及「因應當前金融情勢，未來國民年金保險基金投資運用應留意之風險」等2案，相關議案併同本會議之建議意見，提第77次監理委員會議審議。
108.11.19	舉辦「監理新思維－展望國民年金的下一個10年」研討會	本研討會於108年11月19日在衛生福利部1樓大禮堂辦理，由衛生福利部蘇政務次長麗瓊開幕致詞。活動當日除本會監理委員及爭議審議委員外，尚有國家發展委員會、勞保局、基金運用局、原住民族委員會、地方政府國民年金督導員及服務員、勞工保險監理會、勞動基金監理會、公務人員退休撫卹基金管理委員會及監理委員會、公教人員保險監理委員會、學校法人及所屬私立學校教職員退休撫卹離職資遣儲金監理會等，近200人共襄盛舉。
108.11.29	召開衛生福利部國民年金監理委員會議第77次會議	審議108年10月份國民年金業務報告暨國民年金保險基金之收支、運用情形及其積存數額案、國民年金保險基金國內、國外委託經營108年第3季績效考核報告、108年度臺中市國民年金業務實地訪查結果及建議事項後續處理案，以及國民年金保險基金109年度資產配置暨投資運用計畫(草案)等10案。
108.12.3	召開衛生福利部國民年金爭議審議委員會議第77次會議	審議爭議案件自行撤回案5案、不受理案10案、駁回案14案、部分撤銷案1案及保留1案。
108.12.27	召開衛生福利部國民年金監理委員會議第78次會議	審議108年11月份國民年金業務報告暨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、108年度國民年金保險基金稽核報告暨國外訪察受託機構報告、本會風險控管推動小組第26次會議結果報告、本會109年度工作計畫草案、108年度國民年金業務檢查結果報告草案等9案。

Date	Important Event or Meeting	Summary
2019.11.15	Convention of the 26th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	2 cases were discussed during this meeting, including the "2020 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund (Draft)," and "risks over the national pension insurance fund utilization to be noted in response to the current financial trends." The related motions, together with the suggestions raised at this meeting, were submitted to the 77th meeting of the Supervisory Committee for review.
2019.11.19	Organization of the "New Thought About Supervision - Look Forward to Next Decade for National Pension" Conference	The Conference was held in the auditorium on the first floor at the Ministry of Health and Welfare on November 19, 2019. Political Deputy Minister of the Ministry of Health and Welfare, Su, Li-Chiu, presented opening remarks on the site. On the same day, in addition to NPSC members and Dispute Review Committee members, about 200 representatives from National Development Council, BLI, BLF, Council of Indigenous Peoples, local governments (national pension inspectors and service attendants), Labor Insurance Supervisory Commission, Labor Funds Supervisory Committee, Management Board of Public Service Pension Fund and Public Service Pension Fund Supervisory Board, Supervisory Committee on Insurance for Public Servants and Teachers, and Supervisory Committee Managing Retirement, Compensation, Resignation and Severance Matters for Private School Teachers and Staff attended the Conference.
2019.11.29	Convention of the 77th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	10 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in October 2019, Performance Appraisal Report on Domestic/Overseas Discretionary Management in Q3 of 2019, 2019 Onsite Inspection Results of National Pension Operations conducted by Taichung City Government and follow ups on suggestions, and the 2020 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund (Draft).
2019.12.3	Convention of the 77th Meeting of the National Pension Dispute Review Committee of the Ministry of Health and Welfare	5 withdrawn by the applicants, 10 rejected, 14 overruled, 1 revoked in part, and 1 undecided.
2019.12.27	Convention of the 78th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare	9 cases were reviewed during this meeting, including the National Pension Operations Report, Revenue and Expenditure of National Pension Insurance Fund, and utilization and balance thereof in November 2019, 2019 National Pension Insurance Fund Audit Report and Report on Visit to Overseas Entrusted Institutions, Report on 26th Meeting of NPSC Risk Control Promotion Task Force, Draft of NPSC 2020 Work Plan, and 2019 National Pension Operations Inspection Report.

四、歷任部長、主任委員及執行秘書簡介

(一) 部長 Minister

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

VI. Ministers, Chairpersons and Executive Secretaries over the Years

照片 Photo	姓名 Name	到任日期 Date of Appointment
	衛生福利部部长 Minister, Ministry of Health and Welfare 林奏延 Lin, Tzou-Yien	105年5月20日 May 20, 2016
	衛生福利部部长 Minister, Ministry of Health and Welfare 陳時中 Chen, Shih-Chung	106年2月8日 Feb 8, 2017

(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

(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 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
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare 蘇麗瓊 Su, Li-Chiung	108年1月14日 Jan. 14, 2019

(三) 執行秘書 Executive Secretary

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of the Interior 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 Jan. 24, 2018

五、長期照顧宣導

長照2.0 減輕您照顧負擔

若您身邊親友日常生活（如穿衣脫襪、進食、洗澡、平地走動等）需要他人協助，且具備以下條件，都可能是長照服務對象！

- ◆ 65歲以上老人
- ◆ 55歲以上原住民
- ◆ 50歲以上失智症者
- ◆ 身心障礙者（領有身心障礙證明或手冊）
- ◆ 獨居或衰弱老人

長照資源哪裡找？

- ◆ 撥打 **1966** 長照服務專線
- ◆ 親洽 **各縣市照顧管理中心**
- ◆ 醫院出院準備服務

1

申請長照服務
撥 **1966**
就對了！



長照四包錢有哪些？

- ◆ 照顧及專業服務
- ◆ 交通接送服務
- ◆ 輔具及居家無障礙環境改善服務
- ◆ 喘息服務

2

聘有外籍看護家庭 可以申請嗎？

部分項目可以，
詳情請洽詢 **1966**

3衛生福利部
Ministry of Health and Welfare長照2.0
我們照顧您

廣告

V. Promotion of Long - Term Care

Long - Term Care Plan 2.0

Mitigate Your Burden

Your relatives or friends who need others to help them with their daily living (e.g. dressing, dining, bathing and walking) may receive the long-term care service if they satisfy the following conditions!

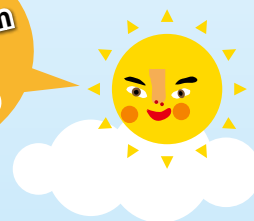
- ◆ Senior citizens aged over 65
- ◆ Indigenous people aged over 55
- ◆ People with dementia aged over 50
- ◆ Citizens with mental or physical disability and physical or mental incapacity (with disability certification or identification)
- ◆ Solitary or frail senior citizens

Where to Find the Long - Term Resources?

- ◆ Dial the Long-Term Care hotline - 1966
- ◆ Contact the Long-Term Care Management Centers
- ◆ Transfer service at discharge from hospital

1

Dial the Long-Term Care hotline
1966



2

What Are the Four Major Service Items?

- ◆ Care and professional service
- ◆ Transportation service
- ◆ Auxillary appliance service and home accessibility improvement services
- ◆ Respite service

Can Family That Already Hires a Foreign Caregiver Apply for It?

- ◆ It is allowed for certain items. For details, please call 1966.

3



衛生福利部
Ministry of Health and Welfare



長照 2.0
我們照顧您

廣告

對本年報意見表達

Express your opinion on this annual report

讀者意見表

一、請問您從何處取得本年報？

☐親友推薦 ☐圖書館 ☐書店 ☐公務機關_____

☐其他_____

二、您閱讀本年報的原因是？

☐被封面吸引 ☐喜歡某些文章 ☐生活或工作所需

☐其他_____

三、本年報有助於您更加瞭解國民年金嗎？

☐沒有 ☐尚可 ☐有

☐其他_____

四、喜歡本年報的單元是：

☐成立宗旨及法定任務 ☐組織、成員及職掌

☐重要會議及業務 ☐基金財務運用及概況

☐實際業務推動及成果 ☐未來展望及策進作為

☐國民年金透視鏡 ☐焦點話題

五、您對本年報之滿意度：

☐滿意 ☐普通 ☐不滿意：（請填列原因）_____

六、其他建議：_____

七、您的基本資料：

姓名：_____ 電話/E-mail：_____

年齡：☐20歲以下 ☐21-40歲 ☐41-60歲 ☐61歲以上

學歷：☐國中以下 ☐高中職 ☐大學（專） ☐碩士 ☐博士

職業：☐公務員 ☐軍人 ☐教職 ☐產業界 ☐其他_____

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

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

地址：10066臺北市中正區南海路1號5樓之1

Reader Opinion Form

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

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

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

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

Contact number: (02)3343-7138

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

國民年金保險諮詢電話一覽表

中央政府機關		
機關名稱	地址	電話
衛生福利部	11558 臺北市南港區忠孝東路6段488號	02-85906666
國民年金監理會	10066 臺北市中正區南海路1號5樓之1	02-33437138
原住民族委員會	24220 新北市新莊區中平路439號北棟14F	02-89953456
勞保局國民年金組	10056 臺北市中正區濟南路2段42號	02-23961266分機6066
各縣市政府辦理「所得未達一定標準」諮詢專線		
宜蘭縣	26060 宜蘭縣宜蘭市南津里13鄰縣政北路1號	03-9328822分機368、356、359、361
基隆市	20201 基隆市中正區義一路1號	02-24240871
臺北市	11008 臺北市信義區市府路1號	1999分機1609、1610、1612
新北市	22001 新北市板橋區中山路1段161號	02-29603456分機5639、5640、5689、3899
桃園市	33001 桃園市桃園區縣府路1號	03-3322101分機6403
新竹縣	30210 新竹縣竹北市光明六路10號	03-5518101分機3177
新竹市	30051 新竹市中正路120號	03-5352386分機202
苗栗縣	36001 苗栗市縣府路100號	037-559973

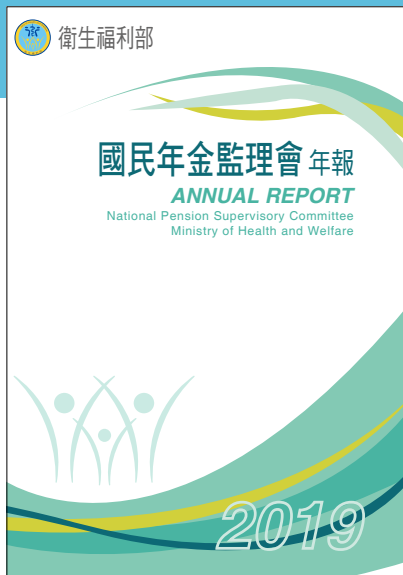
National Pension Insurance Information Service Phone Numbers

Center Government Organization		
Organization	Address	Telephone
Ministry of Health and Welfare	No.488, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 11558	02-85906666
National Pension Supervisory Committee	5F-1., No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 10066	02-33437138
Council of Indigenous Peoples	14F., North Building, No.439, Zhongping Rd., Xinzhuang Dist., New Taipei City 24220	02-89953456
National Pension Division of the Bureau of Labor Insurance	No.42, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City 10056	02-23961266 Ext 6066
County/city government hotlines for clarification of “Income below a certain standard”		
Yilan County	No.1, Xianzheng N. Rd., Lin13,Nanjin Li,Yilan City, Yilan County 26060	03-9328822 Ext 368、356、359、361
Keelung City	No.1, Yi 1st Rd., Zhongzheng Dist., Keelung City 20201	02-24240871
Taipei City	No.1, Shifu Rd., Xinyi Dist., Taipei City 11008	1999 Ext 1609、1610、1612
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22001	02-29603456 Ext 5639、5640、5689、3899
Taoyuan City	No.1, Xianfu Rd., Taoyuan Dist., Taoyuan City 33001	03-3322101 Ext 6403
Hsinchu County	No.10, Guangming 6 th 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

各縣市政府辦理「所得未達一定標準」諮詢專線

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

County/city government hotlines for clarification of “Income below a certain standard”		
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 3 rd Rd., Lingya Dist., Kaohsiung City 80203	07-3308580 (Siwei Center)
Pingtung County	No.527, Ziyu 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



國家圖書館出版品預行編目 (CIP) 資料

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臺北市：衛福部，民 109.07

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1. 國國民年金 2. 年金保險

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衛生福利部

國民年金監理會 108年報

Ministry of Health and Welfare

2019 Annual Report, National Pension Supervisory Committee

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