



衛生福利部

國民年金監理會

年報

中華民國**109**年版



2020

ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



衛生福利部 編印
中華民國110年6月

國民年金 監理會年報

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National Pension Supervisory Committee
Ministry of Health and Welfare



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序言

Foreword



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部長的期勉

國民年金保險制度是為了讓民眾在沒有參加其他社會保險期間，也有基本的經濟安全保障。在生育小孩時有生育給付，年滿65歲有老年年金給付，如發生重度以上身心障礙時有身心障礙年金給付，不幸往生時給予喪葬給付協助處理後事，還有遺屬年金給付照顧家人。

為符合社會保險財務自給自足原則，並兼顧世代公平原則，國民年金保險費率設有定期調整，自110年1月1日起費率由9%調整為9.5%，但一般被保險人享有40%的保險費補助，而低收入戶及經濟

弱勢的民眾則有55%至100%不等補助，並可申請分期或延期繳費，給付金額也是定期隨消費者物價指數調整，被保險人保障不會縮水，使民眾基本生活持續獲合理且妥善的照顧。

為了加強照顧弱勢民眾，109年6月3日修法放寬國民年金保險遺屬年金給付請領者的每月工作收入限制，由過去的月投保金額1萬8,282元提高為勞工保險基本工資（110年1月起為2萬4,000元），以及自109年6月起新增「中低收入戶」為保費補助對象，並比照

「所得未達一定標準1.5倍」者給予70%的保費補助，可確實照顧約4.8萬名弱勢被保險人。

本部身為國民年金保險之中央主管及監理機關，為落實全民照顧之理念及健全制度之運作，國民年金監理會廣續推動國民年金保險監理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，以保障國人老年基本經濟安全。最後，衷心感謝國民年金監理會委員對國民年金政策的支持，以及對制度與各項執行措施提出多項寶貴的

建議，謹向站在第一線工作同仁的付出及全體國人的支持，致上最大謝忱。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

陳時中 謹識

Words from the Minister

The National Pension Insurance system is adopted in order to provide the public with basic economic security when the public are not enrolled into any other social insurance programs. The insured may claim the maternity benefits for childbirth. Old age benefits may be claimed by the insured attaining 65 years old. Disability pension is available to the insured with severe or above physical and mental disability. If the insured is deceased, the claimable funeral benefits may help the handling of funeral matters, and survivors may receive the pension benefits for

surviving family accordingly.

In line with the self-sufficiency principles upheld by the social insurance finance, and also the generational equity principles, the National Pension Insurance premium will be raised periodically. The premium has been adjusted from 9% to 9.5% as of January 1, 2021. The general insured persons may claim the reimbursement equivalent to 40% of the premium. Notwithstanding, the low-income family and economically disadvantaged groups may claim the reimbursement ranging from 55% to 100%, and may also pay the premium in installment or defer the payment of premium. The payment would vary depending on the commodity price periodically. The protection provided to the insured would never be scaled down, in order to keep taking care of the insured basic life reasonably and perfectly.



In order to strengthen protection of the disadvantaged groups, we amended the laws on June 3, 2020, in order to relax the restriction on income earned by the claimants for the pension benefits for surviving family under the National Pension Insurance on a monthly basis. Specifically, the monthly insured value increased from NT\$18,282 to the basic pay offered by the Labor Insurance (NT\$24,000 from January 2021). Meanwhile, as of June 2020, the “low-income and middle-income families” were included into the recipients of the premium reimbursement and also eligible for 70% premium reimbursement if their income “fails to reach the certain standards by 1.5 times.” Therefore, about 48,000 insured persons may be protected under the insurance.

As the central authority and supervisory agency of the National Pension Insurance, in order to realize its philosophy for looking after all citizens and help a robust system's operations, we have the National Pension Supervisory Committee continue to boost the National Pension Insurance supervisory operations and dispute review. 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 provide the nationals with basic economic security when they are old. Finally, we are sincerely thankful for the support given by the National Pension Supervisory Committee to the national pension policy, as well as so many precious suggestions provided by it with respect to the system and various implementation measures. We hereby extend our warmest appreciation for the contribution of all first-line workers and support from all nationals. 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

Shih-Chang Chen



主任委員的話

國民年金制度的實施，開啟我國全民納保新紀元，保障了原先未能享有軍、公教、農、勞保等社會保險之國民，經由國民年金制度的開辦，發給定期性、持續性之年金給付，讓民眾老年基本經濟生活得以保障，希望落實政府照顧全民理念及體現社會公平正義之目標。

國民年金監理會（以下稱本會）配合國民年金保險於民國97年10月1日開辦而同步成立，主要任務為監督保險業務與財務及審議保險爭議事項。截至109年12月底，國民年金保險被保險人數達310萬人，並且已經有186萬人領取各項給付，基金規模為4,178億元，整

體投資運用的報酬率高達8.76%；另已完成審定爭議案件6,921件，其中2,453件業已改准發給給付，顯見在監理機制運作下，國民年金制度之推動已獲得具體成效。

國民年金保險費有「10年補繳」的緩衝期，並已於108年4月之後陸續屆期，本會透過爭議審議委員會議積極協助民眾舉證是否有「不可歸責事由」，以使民眾得補繳逾10年之欠費，及透過監理委員會議及主題式的業務檢查，促請勞動部勞工保險局檢視修正「補繳逾10年保費」的作業標準及加強宣導案例，以利民眾瞭解。為瞭解地方政府直接面臨之衝擊情形及因應

作為，本會於109年度廣續至收繳率較低的縣市辦理實地訪查。經本部、勞工保險局與各地方政府國民年金服務員協助經濟有困難的被保險人繳費後，截至109年12月底，首期應繳人數423萬人，已有326萬人繳費，爰此，首期之收繳率已達77%。

在過去一年中，我們共同完成許多重要的監理任務，在此特向各位國民年金監理委員及爭議審議委員致上最高敬意，感謝委員們貢獻自身經驗及智慧，踴躍提供國民年金業務及財務投資運用之建言，相信制度會越來越完善。最後，也要感謝勞動部勞工保險局、勞動部勞

動基金運用局、各地方政府，及本部社會保險司、國民年金監理會全體夥伴的辛勞，因為有大家的努力，國民年金政策及業務推動才得以順利運作。展望未來，本會仍將積極採取各項監理作為，保障民眾國民年金保險權益，並在兼顧風險控制原則下，持續監督保險基金資產配置與投資，以確保國民年金制度健全運作及永續發展。

衛生福利部國民年金監理會
主任委員

 謹識

Words from the Chairperson

The implementation of National Pension System creates a new age for all nationals' enrollment to insurance and also protects the nationals who are not enrolled into the social insurance programs, such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Farmers Insurance or Labor Insurance. Under the National Pension System, the insured may receive the pension benefits periodically and consistently to provide them with basic economic security when they are old, so that the government may also realize its philosophy of looking after all citizens and its target of social justice.

In response to the National Pension Insurance offered as of October 1, 2008, the National Pension Supervisory Committee (hereinafter referred to as the “NPSC”) was established at the same time, primarily engaged in supervising the insurance operations and finance, and reviewing insurance dispute. Until the end of December 2020, a total of 3,100,000 persons have been enrolled into the National Pension Insurance. Among them, 1,860,000 persons received various benefits. The fund scale attained NT\$417.8 billion, and the rate of return from the fund investment and utilization attained 8.76%.

Meanwhile, NPSC has reviewed and decided the dispute totaling 6,921 cases, out of which 2,453 cases approved the payment of benefits. Apparently, under the supervisory mechanism, the promotion of the National Pension System has achieved specific results.

The “10-year Late Payment” of the National Pension Insurance has expired successively after April 2019. NPSC used its best efforts to help the public bear the burden of proof as to whether there was “any circumstance attributable to no one” through the Dispute Review Council meeting, in order to enable the public to make the 10-year late payment. Meanwhile, NPSC held meetings and conducted theme-based business inspections to urge the Bureau of Labor Insurance of Ministry of Labor to review and amend the operating standards for processing the “10-year late payment” and strengthen promotional cases to help the public better understand the insurance. In order to verify the impact posed to the local governments directly therefor and how to respond to the situation, NPSC continued to conduct the onsite survey in counties/cities of lower contribution rates in 2020. After the Ministry of Health and Welfare, Bureau of Labor Insurance of



Ministry of

Labor, and national pension service workers from various local governments helped the insured having difficulty in paying the premium pay the premium, until the end of December 2020, 3,260,000 persons out of the total 4,230,000 persons who ought to pay the 1st-installment premium have made such payment. In other words, the contribution rate for the 1-installment premium attained 77%.

In the past year, we have worked with each other to fulfill many important supervisory missions. We hereby extend our most respectful greeting to all NPSC members and Dispute Review Council members. We thank all of the members for the contribution of their own experience and intelligence, and also for their feedback to the national pension operations and finance, and the insurance fund investment and utilization. We believe that the system will become more and more perfect. Finally, we would like to appreciate the Bureau of Labor Insurance and Bureau of Labor

Funds of the Ministry of Labor, all local governments, and Department of Social Insurance and NPSC of this Ministry for

their hardworking. Thank for everyone's efforts to make the National Pension policy and business operate so successfully. Looking forward to the future, NPSC will keep using its best efforts to adopt various supervisory practices to protect the public right protected under the National Pension Insurance. Meanwhile, by upholding the risk management principles, it will also continue to supervise the insurance fund asset allocation and investment to ensure the robust operation and sustainable development of the National Pension system.

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

Li-Feng Lee

衛生福利部
國民年金監理會



國民年金監理會介紹





An Overview of the National Pension Supervisory Committee



衛生福利部
國民年金監理會



壹

成立宗旨及法定任務

The Goal and Statutory Missions



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National Pension Supervisory Committee
Ministry of Health and Welfare



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（以下分別稱勞保局、勞

金局）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。



第92次國民年金監理委員會議
(The 92nd Meeting of the National Pension Supervisory Committee)

I. The Goal and Statutory Missions

1. Goal



第78次國民年金爭議審議委員會議
(The 78th Meeting of the National Pension Dispute Review Council)

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 (“NPSC”) 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：



2. Statutory Missions

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





貳

組織、成員及職掌

Organization Structure,
Members and Functions



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



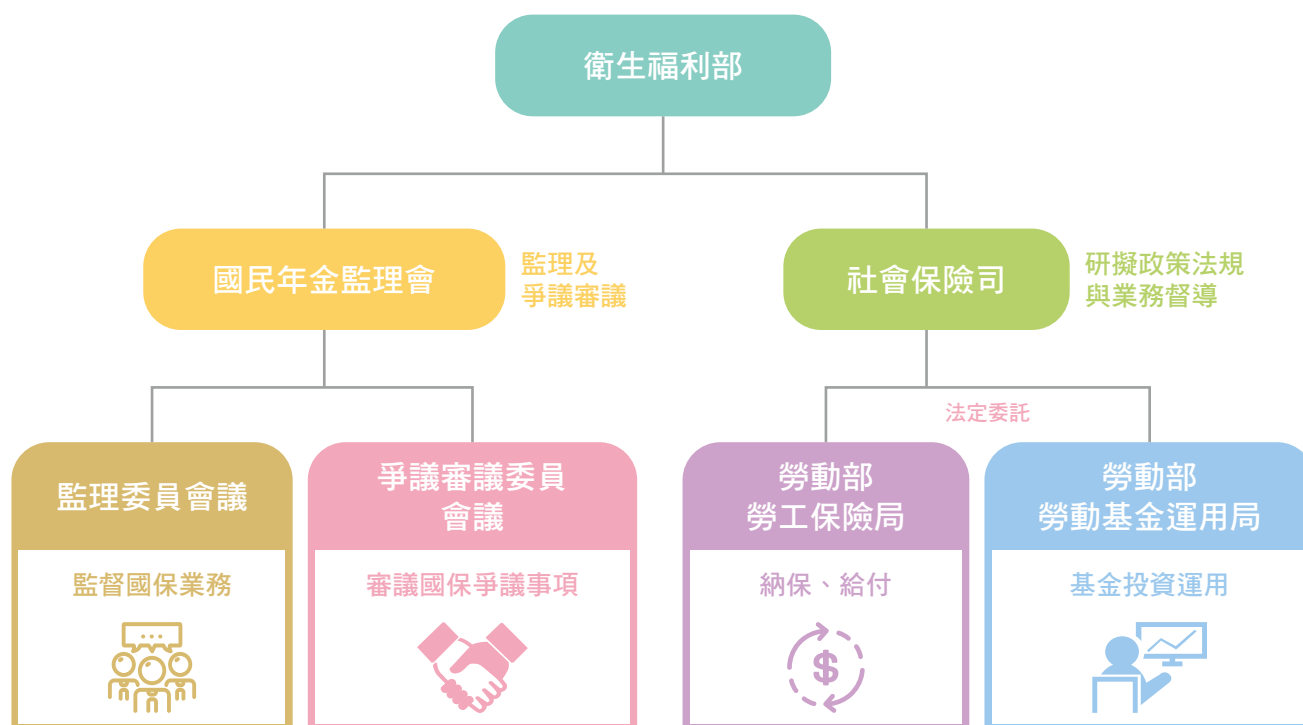
貳、組織、成員及職掌

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、勞金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：



II. Organization Structure, Members and Functions

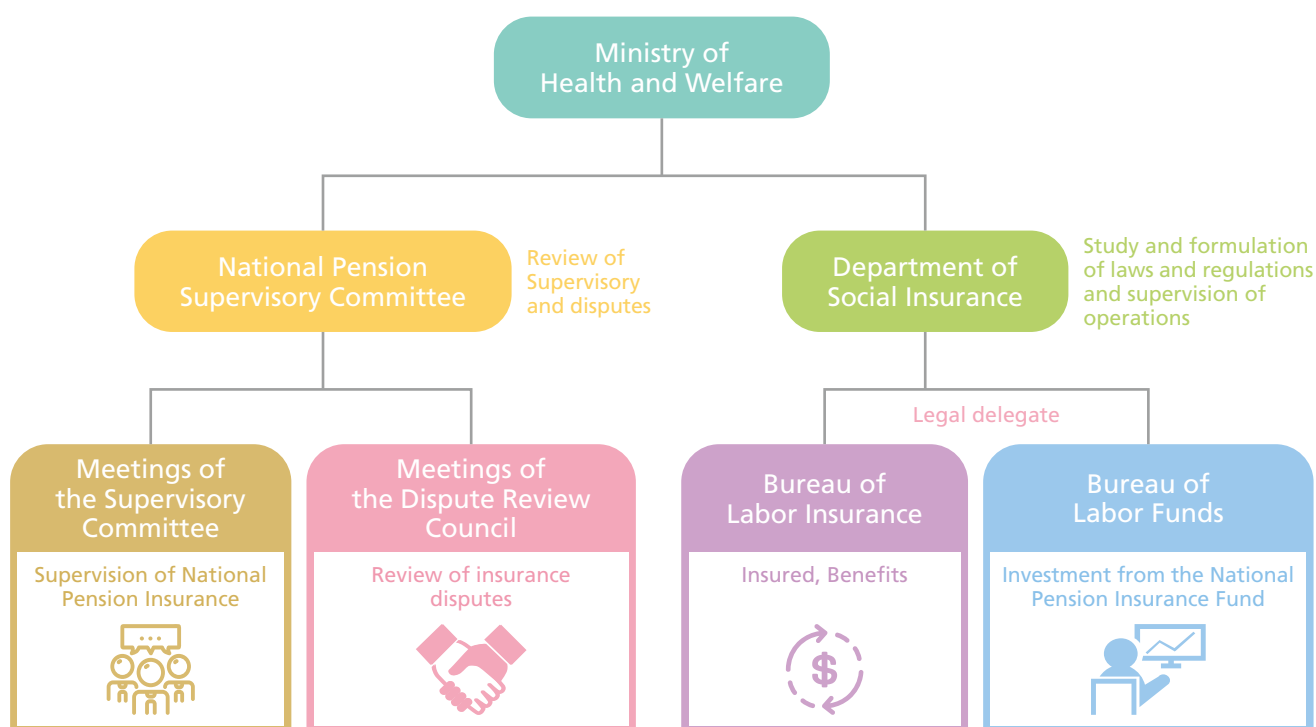
1. Organization Structure

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

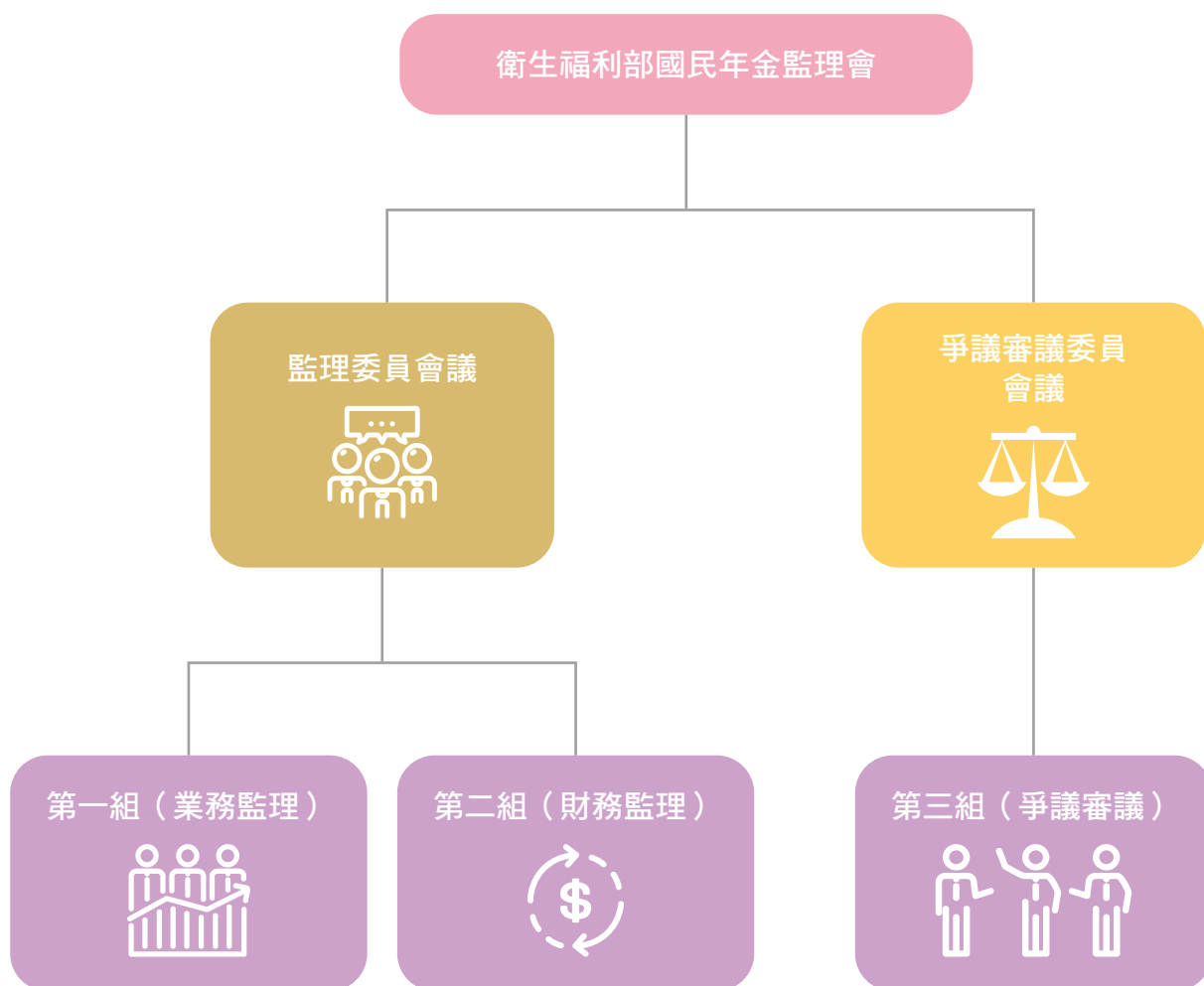




（二）本會組織體系

依據衛生福利部國民年金監理會設置要點第1點及第5點規定，本會設置業務監理組、財務監理組及爭議審議

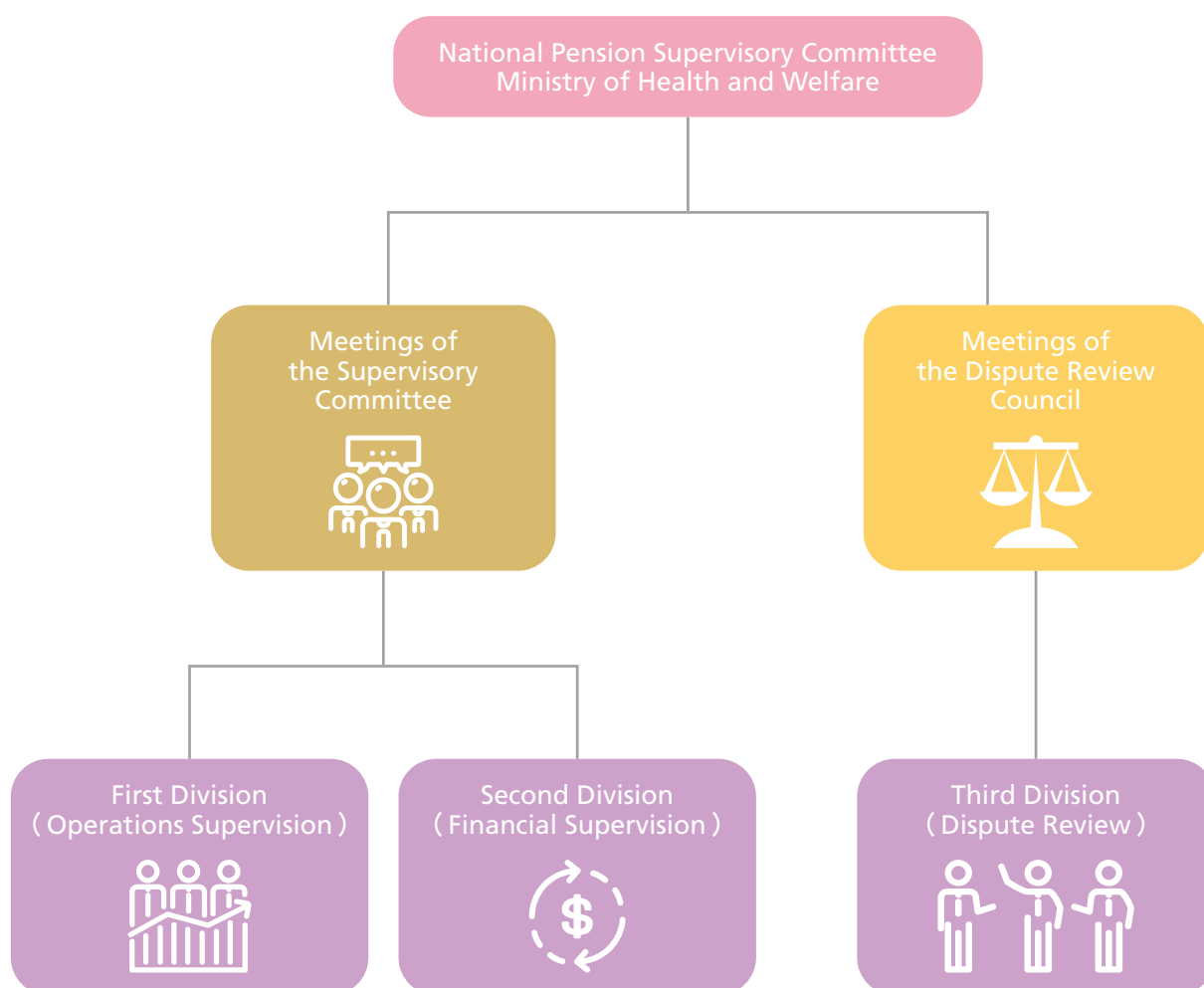
組3組，辦理監理委員會議與爭議審議委員會議幕僚工作，以利監督國民年金保險業務暨審議保險爭議事項。



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 Council to facilitate execution of supervision of National Pension Insurance operations and insurance dispute review.



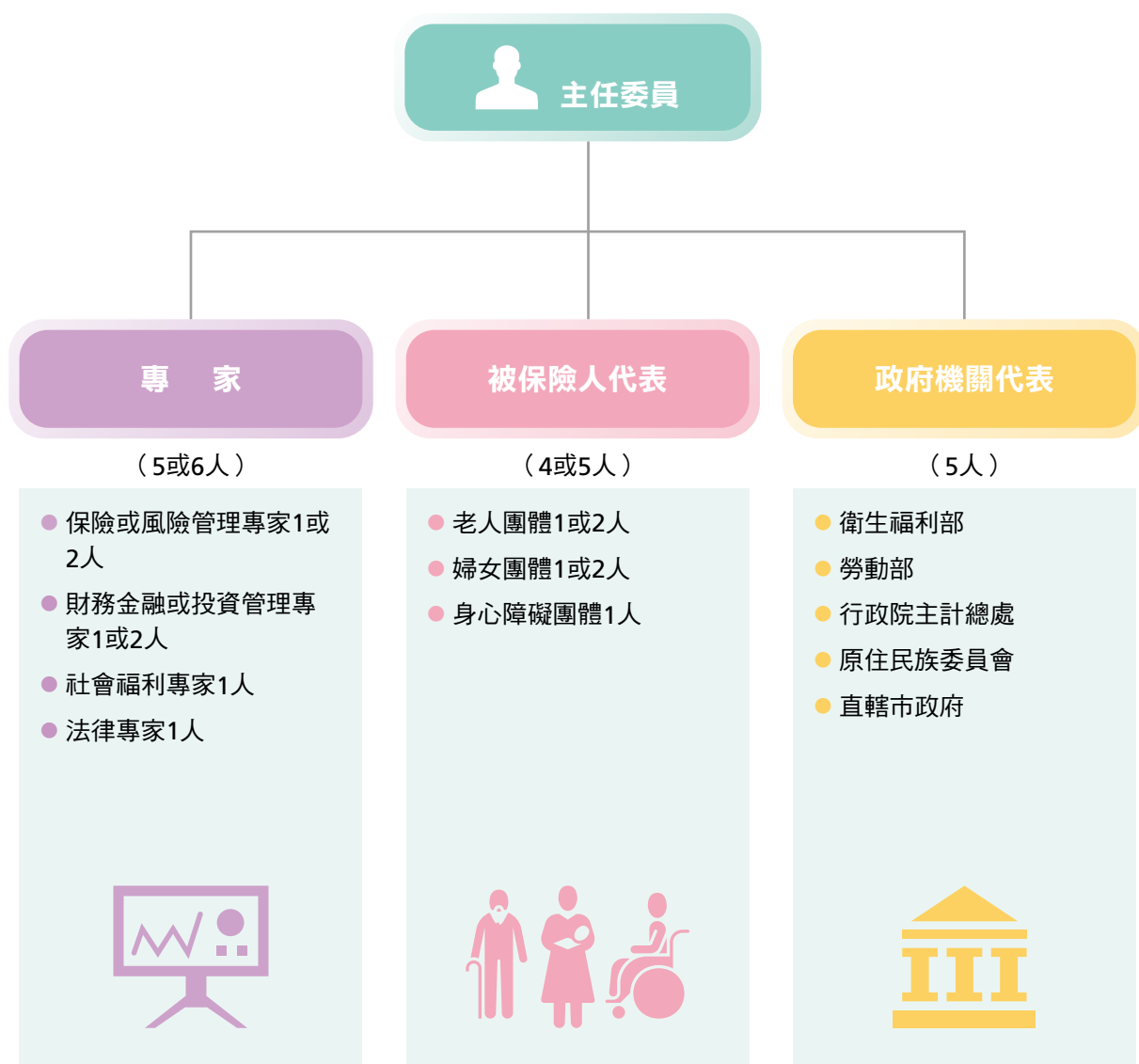


二、組織成員

（一）監理委員

依據衛生福利部國民年金監理會設置要點第3點規定，本會置委員15至17人，其中1人為主任委員，由

部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：

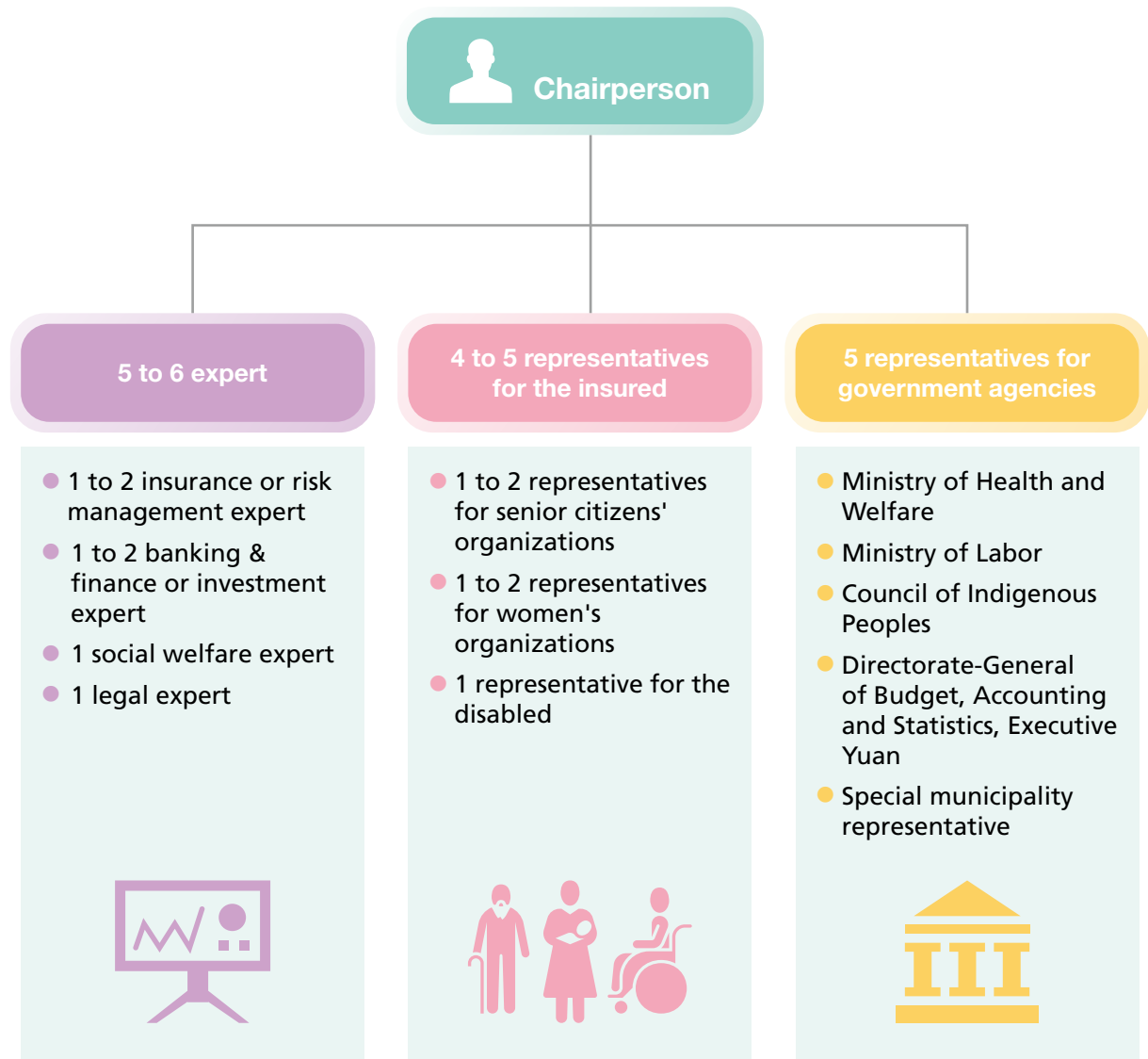


2. Organization Members

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:





貳、組織、成員及職掌

Organization Structure, Members and Functions

第5屆監理委員共計聘派16人，聘期為2年，自109年10月1日至111年9月30

日止。委員名單如下表：



李麗芬

Lee, Li-Feng

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



張淑卿

Chang, Shu-Ching

- 中華民國老人福利推動聯盟秘書長
- 老人團體代表
- Secretary General, Federation for the Welfare of the Elderly, R.O.C.
- Representative for senior citizens' organizations



李瑞珠

Lee, Jui-Chu

- 中華民國退休基金協會監事
- 保險專家
- Executive Director, Pension Fund Association, R.O.C.
- Insurance expert



陳秀惠

Chen, Hsiu-Hui

- 台灣婦女團體全國聯合會理事
- 婦女團體代表
- Director, National Alliance of Taiwan Women's Associations
- Representative for women's organizations



黃泓智

Huang, Hung-Chih

- 政治大學風險管理與保險學系特聘教授
- 保險專家
- Distinguished Professor, Department of Risk Management and Insurance, National Chengchi University
- Insurance expert



劉貞鳳

Liu, Chen-Feng

- 中華民國智障者家長總會理事長
- 身心障礙團體代表
- Chairman, Parents' Association for Persons with Intellectual Disability, R.O.C.
- Representative for the organizations for persons with disabilities



陳聖賢

Chen, Sheng-Syan

- 政治大學財務管理學系講座教授
- 財務金融專家
- University Chair Professor Department of Finance National Chengchi University
- Financial expert



商東福

Shang, Tung-Fu

- 衛生福利部社會保險司司長
- 衛生福利部代表
- Director-General, Department of Social Insurance, Ministry of Health and Welfare
- Representative for the Ministry of Health and Welfare

16 persons were recruited or appointed to serve as the members of 5th NPSC for a 2-year term of office, from October 1, 2020 until September 30, 2022. The names of the supervisors are listed below:



黃慶堂
Huang, Chintan

- 銘傳大學企業管理系副教授
- 財務金融專家
- Associate Professor, Department of Business Administration, Ming Chuan University
- Financial expert



白麗真
Pai, Li-Chen

- 勞動部勞動保險司司長
- 勞動部代表
- Director of the Department of Labor Insurance, Ministry of Labor
- Representative for Ministry of Labor



傅從喜
Fu, Tsung-Hsi

- 臺灣大學社會工作學系副教授
- 社會福利專家
- Associate Professor, Department of Social Work, National Taiwan University
- Social welfare expert



董靜芬
Tung, Ching-Fen

- 原住民族委員會社會福利處副處長
- 原住民族委員會代表
(自109年11月10日起聘)
- Deputy Director-General, Social and Welfare Department, Council of Indigenous Peoples
- Representative for Council of Indigenous Peoples
(appointed on Nov.10, 2020)



郭玲惠
Kuo, Ling-Hwei

- 臺北大學法律學系教授
- 法律專家
- Professor, Department of Law, National Taipei University
- Legal expert



陳雅惠
Chen, Ya-Huei

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



林玲如
Lin, Ling-Ju

- 中華民國老人福祉協會理事
- 老人團體代表
- Director, Welfare Organization for the Elderly, R.O.C.
- Representative for senior citizens' organizations



林坤宗
Lin, Kuen-Tzong

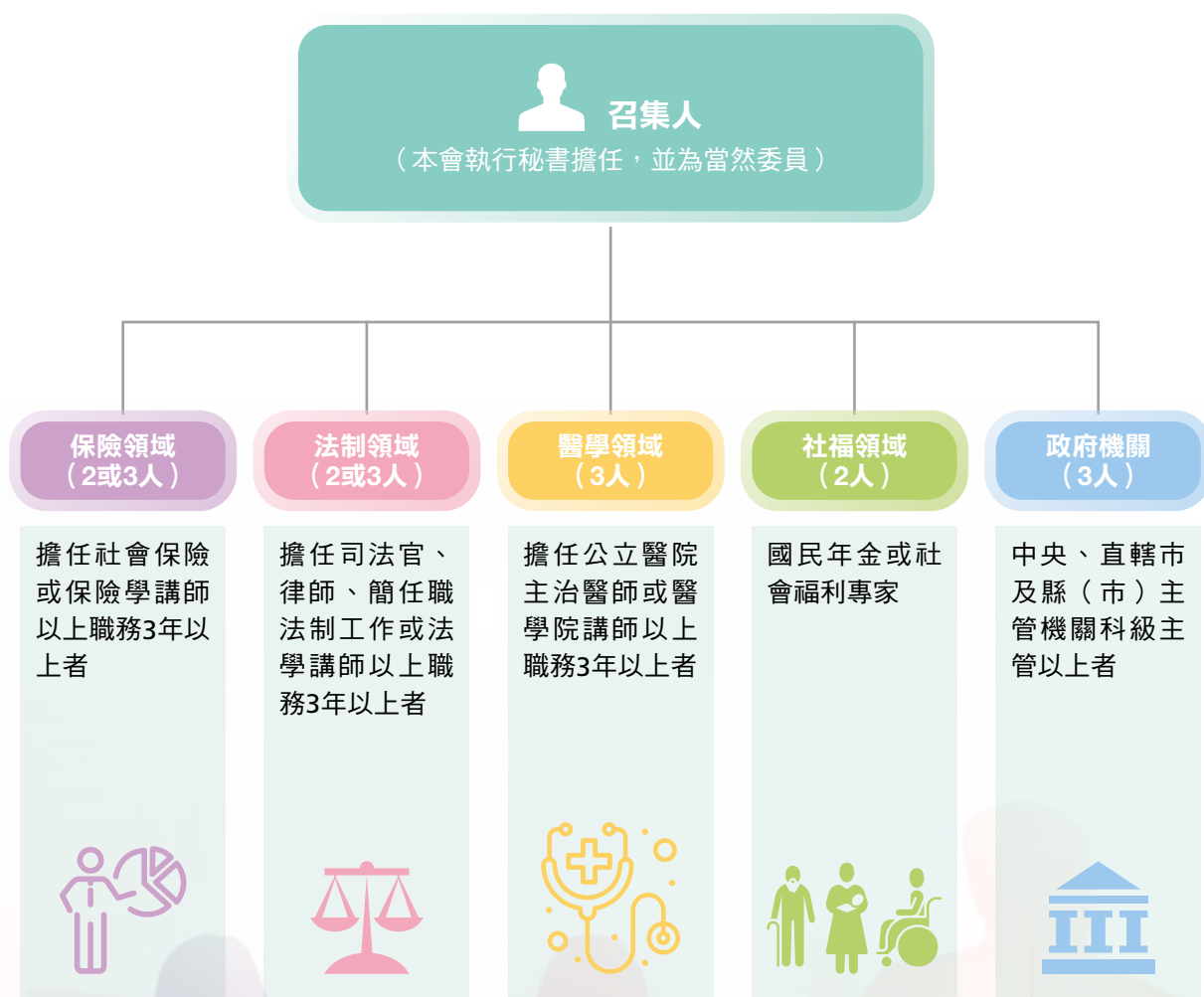
- 新北市政府社會局專門委員
- 直轄市政府代表
- Senior Executive Officer, Social Welfare Department of New Taipei City Government
- Special municipality representative



(二) 爭議審議委員

依據國民年金爭議事項審議辦法
第9條規定，本會為審議爭議事件，
遴聘（派）下列人員13至15人為審

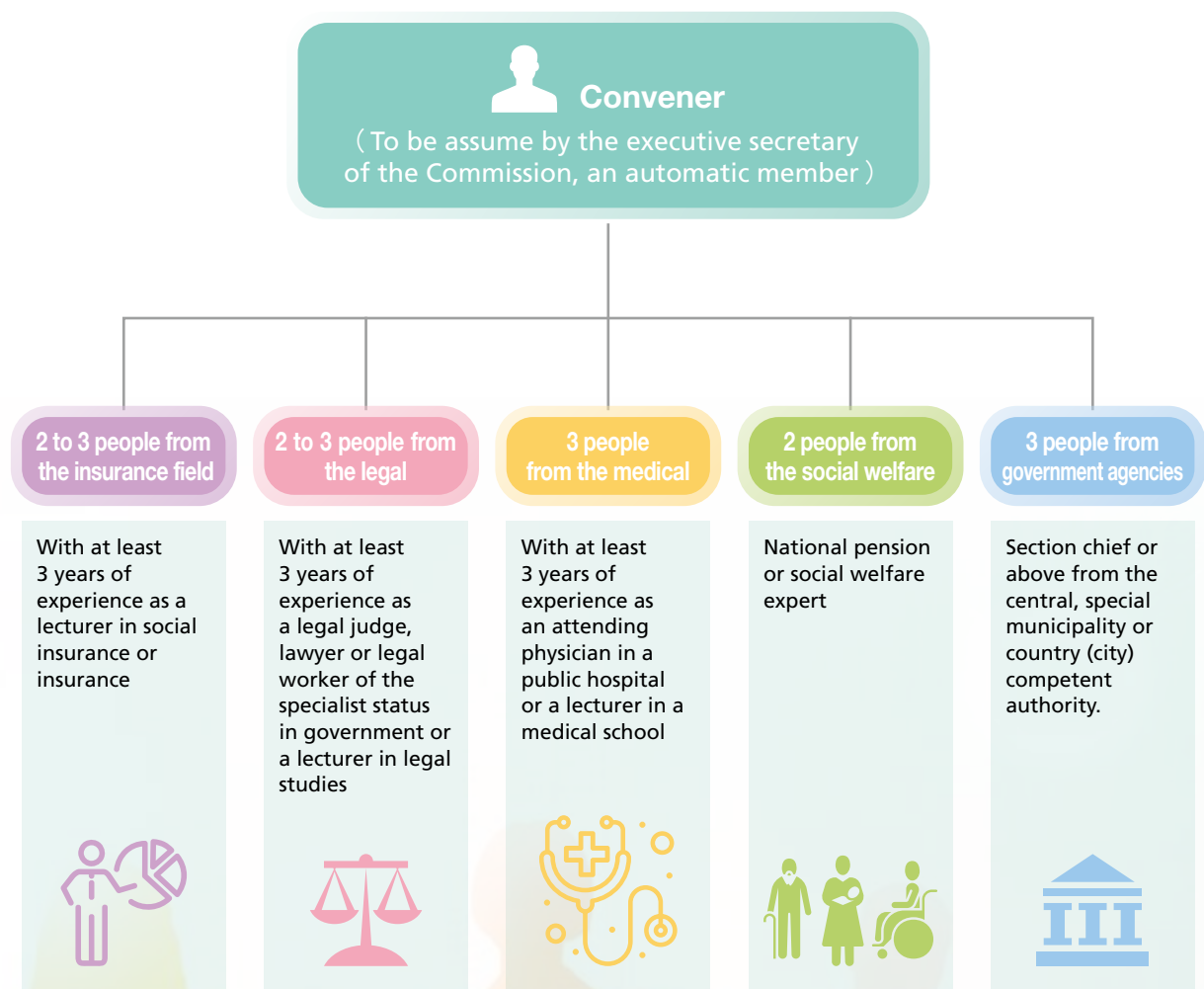
議委員，本會執行秘書為當然委員並
為召集人。



B. Dispute Review Council

According to Article 9 of the Regulations for Review of National Pension Disputes, NPSC shall recruit (appoint) 13 to 15 people according to the following principle to be

members of the Dispute Review Council. The executive secretary of NPSC shall be an automatic member and shall serve as the convener.





貳、組織、成員及職掌

Organization Structure, Members and Functions

第5屆審議委員共計聘派15人，聘期為2年，自109年10月1日起至111年9月

30日止。委員名單如下表：

 <p>石美春 Shih, Mei-Chun</p>	<ul style="list-style-type: none"> ● 召集人 ● 衛生福利部國民年金監理會執行秘書 <hr/> <ul style="list-style-type: none"> ● Convener ● Executive Secretary, National Pension Supervisory Committee, Ministry of Health and Welfare 	 <p>利菊秀 Li, Chu-Shiu</p>	<ul style="list-style-type: none"> ● 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 <hr/> <ul style="list-style-type: none"> ● Professor, Department of Risk Management and Insurance, National Kaohsiung University of Science and Technology ● Lecturer in social insurance or insurance
 <p>蔡兆勳 Tsai, Jaw-Shiun</p>	<ul style="list-style-type: none"> ● 臺灣大學醫學院家庭醫學科副教授兼臺灣大學醫學院附設醫院家庭醫部主任 ● 主治醫師或講師 <hr/> <ul style="list-style-type: none"> ● Associate Professor and Chair, Department of Family Medicine College of Medicine, National Taiwan University and Hospital ● Attending physician or lecturer 	 <p>陳琇惠 Chen, Hsiu-Hui</p>	<ul style="list-style-type: none"> ● 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 <hr/> <ul style="list-style-type: none"> ● Professor and Chair, Department of Social Work, Tunghai University ● Lecturer in social insurance or insurance
 <p>李偉強 Lee, Wui-Chiang</p>	<ul style="list-style-type: none"> ● 臺北榮民總醫院醫務企管部主任／教授 ● 主治醫師或講師 <hr/> <ul style="list-style-type: none"> ● Director and Professor, Department of Medical Affair & Planning, Taipei Veterans General Hospital ● Attending physician or lecturer 	 <p>曾妙慧 Tsen, Miao-Huei</p>	<ul style="list-style-type: none"> ● 淡江大學風險管理與保險學系副教授 ● 社會保險或保險學講師 <hr/> <ul style="list-style-type: none"> ● Associate Professor, Department of Risk Management and Insurance, Tamkang University ● Lecturer in social insurance or insurance
 <p>羅紀琮 Lo, Joan C.</p>	<ul style="list-style-type: none"> ● 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 <hr/> <ul style="list-style-type: none"> ● Adjunct Research Fellow, Institute of Economics, Academia Sinica ● National pension or social welfare expert 	 <p>張文郁 Chang, Wun-Yu</p>	<ul style="list-style-type: none"> ● 臺北大學法律學系教授兼行政副校長 ● 司法官、律師、簡任職法制工作或法學講師 <hr/> <ul style="list-style-type: none"> ● Professor and Executive Vice President, Department of Law, National Taipei University ● Judiciary, lawyer, senior rank of legal affair or lecturer in law

15 persons were recruited or appointed to serve as the members of 5th NPSC for a 2-year term of office, from October 1, 2020 until September 30, 2022. The names of the supervisors are listed below:



吳明儒
Wu, Ming-Ju

- 中正大學社會福利學系教授兼高齡跨域創新研究中心副主任
- 國民年金或社會福利專家
- Professor and Deputy Director, Department of Social Welfare and Center for Innovative Research on Aging Society, National Chung Cheng University
- National pension or social welfare expert



張桐銳
Chang, Tung-Jui

- 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
- Professor, College of Law, National Chengchi University
- Judiciary, lawyer, senior rank of legal affair or lecturer in law



姚惠文
Yao, Hui-Wen

- 衛生福利部社會保險司專門委員
- 中央主管機關代表
- Senior Executive Officer, Department of Social Insurance, Ministry of Health and Welfare
- Representative for the central competent authority



張劍男
Chang, Chien-Nan

- 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
- Legal Affairs Committee, Ministry of Health and Welfare
- Judiciary, lawyer, senior rank of legal affair or lecturer in law



許敏松
Hsu, Min-Sung

- 桃園市政府社會局副局長
- 直轄市主管機關代表
- Deputy Director-general, Department of Social Welfare, Taoyuan City Government
- Special municipality representative



李世代
Lee, Shyh-Dye

- 天主教輔仁大學醫學院醫學系暨長期照護學程教授
- 主治醫師或講師
- Professor, School of Medicine and Long-Term Care Program, Fu Jen Catholic University
- Attending physician or lecturer



周珈羽
Chou, Chia-Yu

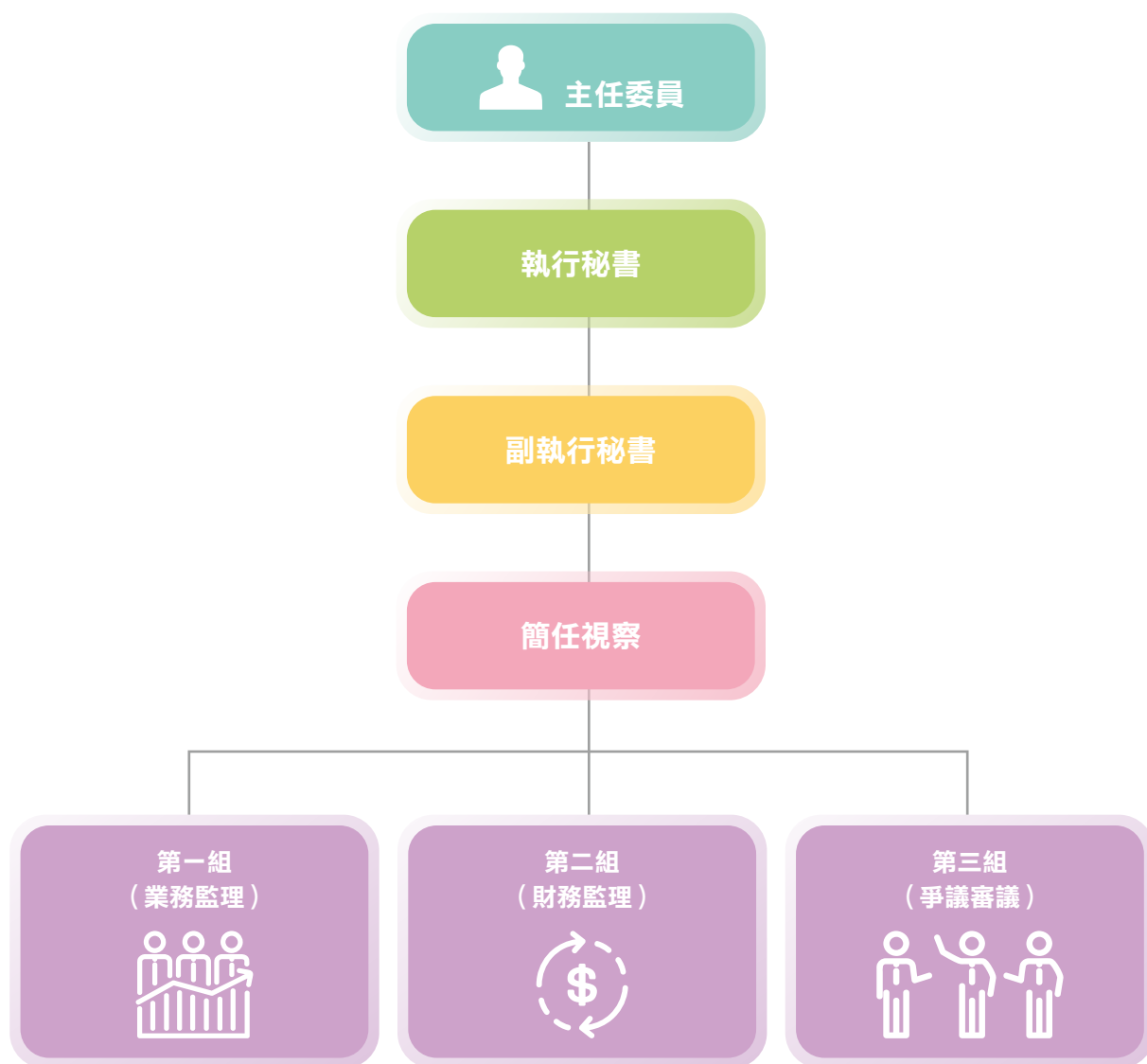
- 雲林縣政府社會處科長
- 縣（市）主管機關代表
- Director, Social Welfare Department of Yunlin County Government
- Local Government competent authority representative



（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

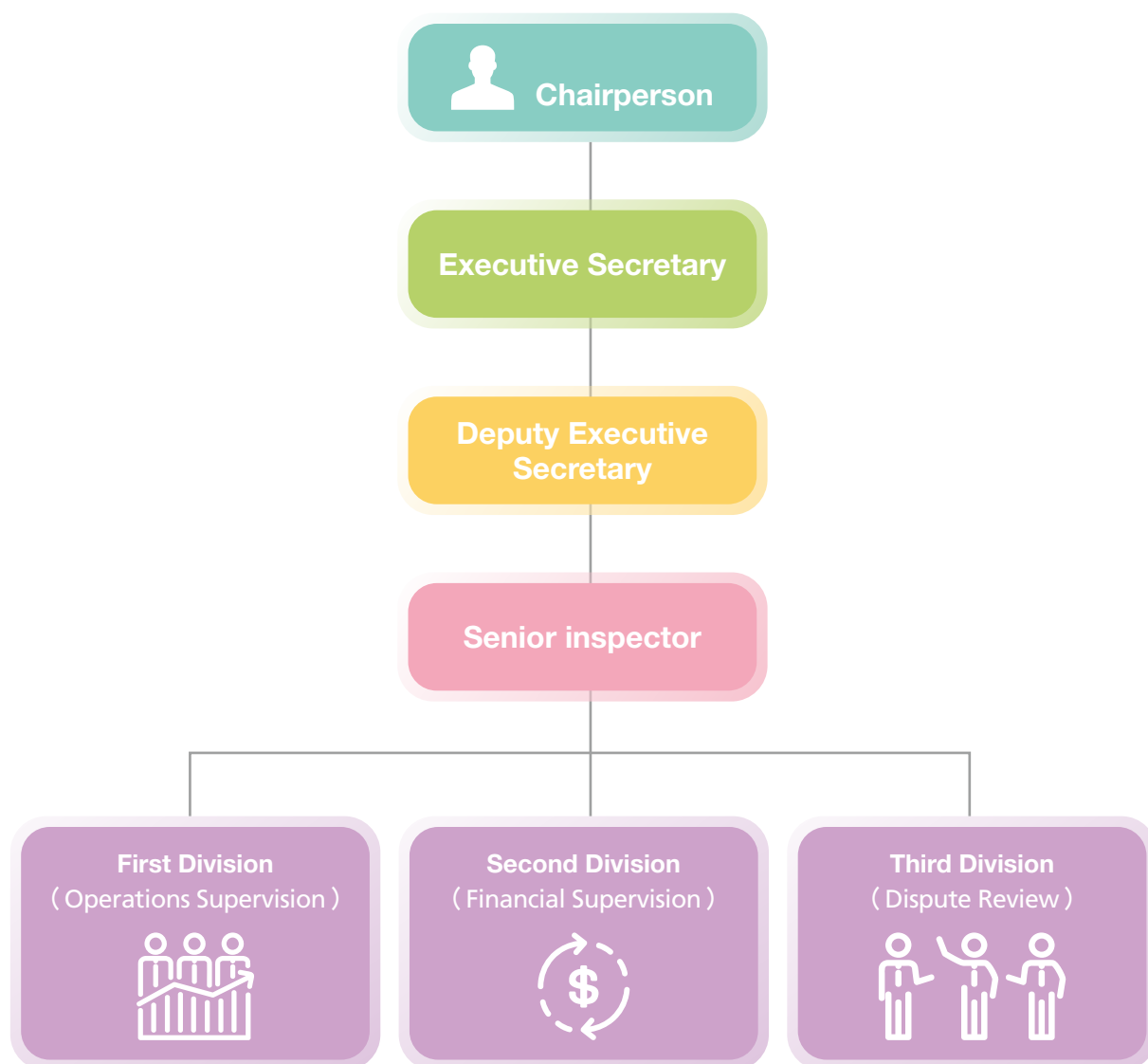
書1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組（業務監理）、第二組（財務監理）及第三組（爭議審議），截至109年底，本會預算員額共計20名。



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 3 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 2020, 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) 勞金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) 勞保局按月彙整勞金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。

3. 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 monthly, including the names of domestic and overseas 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. 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）、勞保局及勞金局研擬之法規、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。

（二）爭議審議委員會議

1. 國民年金法第5條第2項定有爭議審議制度，另依據同法第5條第3項規定，訂定「國民年金爭議事項審議辦法」作為審議之依據，本會依上開辦法第9條規定組成爭議審議委員會議，專司審議爭議事項，按月召開爭議審議委員會議，必要時得召開臨時會議。
2. 上開委員會議審議之案件，係申請人不服勞保局就國民

年金所為之核定，於接到核定文件之次日起60日內，填具國民年金爭議事項審議申請書（一式2份），並檢附原核定函影本及其他有關證件，經由勞保局向本會申請審議。審議期間以3個月為原則，必要時得延長3個月。申請人對上開委員會議審定結果如有不服，得依法提起訴願及行政訴訟。

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。

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.

B. National Pension Dispute Review Council Meetings

1. The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes”

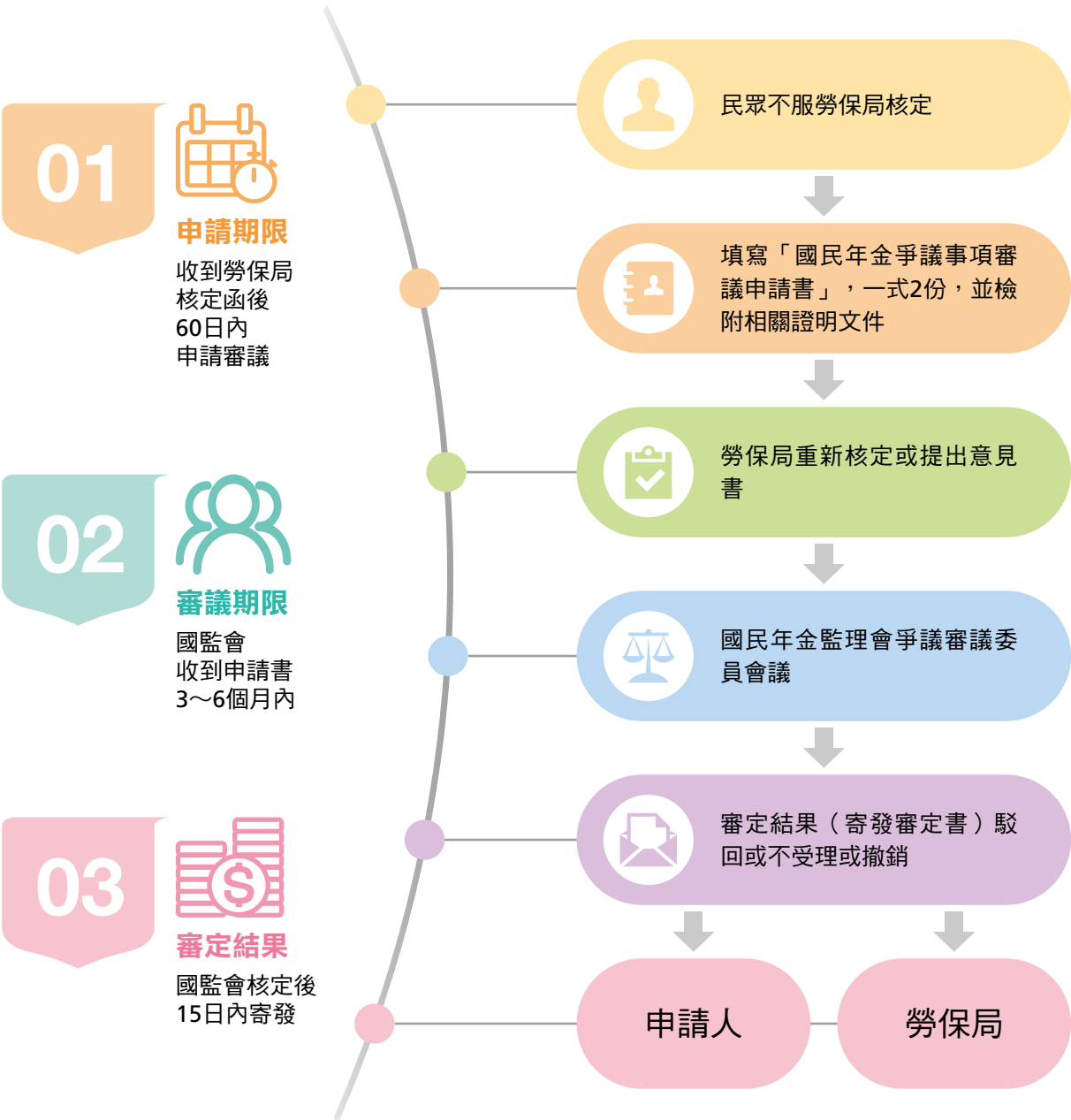


have also been established according to Paragraph 3 of Article 5 of the same Act to provide the criteria for review of disputes. The NPSC has acted in accordance with Article 9 of the said Regulations and organized the Dispute Review Council. The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.

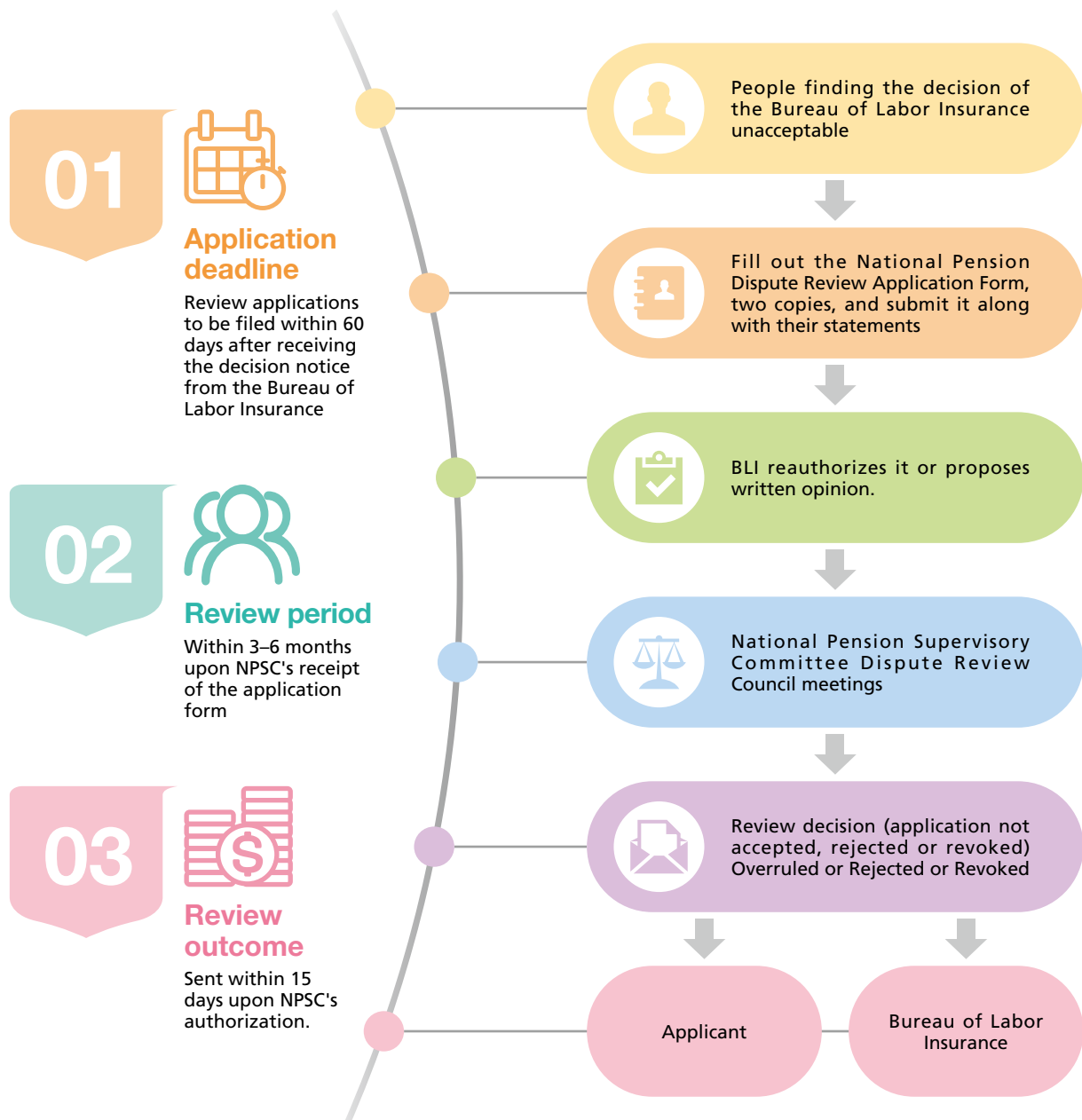
2. The abovementioned cases to be reviewed during meetings of the Dispute Review Council are cases in which insured persons find the amounts of National Pensions decided by the BLI unacceptable. Within 60 days after receiving the decision documents, they have to fill out the National Pension Dispute Review Application Form (2 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 3 months in principle but may be extended for another 3 months if necessary. Applicants finding the decisions of the Dispute Review Council 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議
- （2）審議年度計畫、業務報告及年度總報告
- （3）辦理保險業務之檢查及考核
- （4）審議保險法規及業務興革之研究建議事項
- （5）辦理本會業務監督季（總）報告及年度工作計畫
- （6）辦理地方政府國民年金業務實地訪查
- （7）辦理本會組織學習及其他綜合業務

2. 第二組（財務監理）：

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

3. 第三組（爭議審議）：

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

C. Functions of the Divisions

1. First Division (Operations Supervision):
 - (1) Organize the monthly Supervisory Committee meetings
 - (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 the quarterly Risk Management Promotion Task Force meetings
 - (2) Review the annual budget and financial statement of the Insurance Fund
 - (3) Evaluate the income, expenditure and utilization of the Insurance Fund
 - (4) Review important financial operations in relation to the Insurance Fund
 - (5) Audit, examine and evaluate the finance and accounts of the Insurance Fund
 - (6) Review financial regulations regarding the Insurance Fund and results of research and suggestions for financial improvement
3. Third Division (Dispute Review):
 - (1) Organize the monthly Dispute Review Council meetings
 - (2) Review national pension disputes from the insured 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



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



參、重要會議及業務

一、召開國民年金監理委員會

(一) 會議形式：由衛生福利部遴聘（派）專家、被保險人代表及政府機關代表組成，屬合議制。由主任委員召集並為主席；主任委員未能出席時，得由主任委員指定委員1人為主席；主任委員未指定時，由委員互推1人為主席。

(二) 召開期程：每月召開1次監理委員會，必要時得召開臨時會

議。

(三) 審議事項：包括年度計畫、年度總報告、預算、決算及其他法定審議事項等，委員亦就國民年金重要議題提出討論。

(四) 審議結果：陳報中央主管機關核辦或函請勞保局、勞金局辦理，相關決議案予以列管追蹤並提下次監理委員會報告。



第87次國民年金監理委員會
(The 87th Meeting of the National Pension Supervisory Committee)

III. Major Conventions and Operations

1. Convention of National Pension Supervisory Committee Meetings



第92次國民年金監理委員會會議
(The 92nd Meeting of the National Pension Supervisory Committee)

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: Supervisory Committee Meetings 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.



二、召開國民年金爭議審議委員會

(一) 會議形式：由衛生福利部遴聘（派）社會保險學者、法律專業人員、公立醫院醫師、社會福利專家、中央、地方政府主管人員為審議委員，以合議制方式審理之。由本會執行秘書召集並為主席，召集人因故不能主持會議時，由審議委員互推1人為主席。

(二) 召開期程：每月召開1次爭議審議委員會，必要時得召開臨時會議。

(三) 審議事項：被保險人、受益人、請領給付者或利害關係人及負連帶繳納保險費義務之被保險人配偶，對勞保局所為之核定案件發生爭議事項時，得依據國民年金爭議事項審議辦法，就申請人資格或納保、被保險人年資、保險費或利息、給付事項、身心障礙程度、限期繳納、罰鍰及其他有關國民年金權益等事項申請審議。



第5屆國民年金爭議審議委員合影
(The Photograph of the 5th National Pension Dispute Review Supervisors)

2. Convention of National Pension Dispute Review Council Meetings



109.9.4 第86次國民年金爭議審議委員會會議
(The 86th Meeting of the National Pension Dispute Review Council)

A. Meeting format: The Ministry of Health and Welfare shall recruit (appoint) social insurance academics, legal professionals, physicians from public hospitals, social welfare specialists, supervisors from central and local competent authorities to be members of the Dispute Review Council to deliberate on disputes under review in line with the committee system. The executive secretary shall convene and chair meetings. If the convener is unable to preside over a meeting, the members of the Dispute Review Council shall elect from among them one person to chair the meeting.

B. Meeting frequency: The Meetings 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。



109.10.16 109年度國民年金業務檢查
(Inspection of 2020 National Pension Operations)



109.10.16 109年度國民年金業務檢查委員參與檢核
(The members of the Commission participated Inspection of 2020 National Pension Operations)

3. Inspection of National Pension 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.



109.8.13 李政務次長麗芬主持109年度國民年金業財務帳務實地檢查會議
(The Deputy Minister Lee, Li-Feng held the 2020 Meeting of the Onsite Inspection of National Pension Fund Finances and Accounts)

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。

4. 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.



109.8.13 李政務次長麗芬與委員交換國民年金財務帳務實地檢查會議意見
(The Deputy Minister Lee, Li-Feng exchanged the opinions about the Inspection of National Pension Fund Finances and Accounts with the members of the Commission)



五、召開國民年金風險控管推動小組會議

(一) 會議形式：由本會執行秘書、副執行秘書、簡任視察、三組（業務監理、財務監理及爭議審議）組長兼任小組成員，並配合提案事項邀請相關機關代表或專家學者諮詢指導。

(二) 召開期程：每季召開1次會議，必要時得召開臨時會議。

(三) 小組任務：審查國民年金

保險基金投資政策書、年度運用計畫、各項風險管理機制流程及解決方案，不定期進行風險控管查核，並追蹤基金管理機關對受託機構管理及稽核等。

(四) 決議結果：彙整會議決議及建議意見提監理委員會議審議或報告後，予以列管追蹤，並納入財務帳務檢查之重點查核事項。



109.3.10 第27次國民年金監理會風險控管推動小組會議
(The 27th Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings)

5. 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.



109.11.11 第30次國民年金監理會風險控管推動小組會議
(The 30th Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings)



六、辦理地方政府國民年金業務實地訪查

為強化中央與地方溝通合作之夥伴關係，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，本會每年訂頒「地方政府國民年金業務實地訪查實施計畫」，由本會主任委員邀請訪查委員、原住民族委員會、勞保局及衛生福利部（社會保險司）共同參與，與受訪查

之地方政府就國民年金保險議題進行雙向溝通，並進行國民年金財務運用與爭議審議報告，以強化與會人員對國民年金之了解及信心。本會並彙整建議事項後續處理情形，提送監理委員會會議討論，相關決議事項予以列管追蹤。



109.11.9 臺東縣、花蓮縣國民年金業務實地訪查會議留影
(The Photograph of the Onsite Inspections of Taitung County Government and Hualien County Government National Pension Operations)

6. Onsite Inspections of Local Government National Pension Operations

To strengthen the partnership of communications and collaboration between the central and local governments, NPSC conducts the onsite visits to verify how local governments handle the business of National Pension, improves how it handles its own business, and strengthens collaborations and exchanges. Each year, NPSC promulgated the “Implementation Plan for Onsite Inspections of National Pension Operations of Local Governments.” The Chairperson of NPSC invited the visiting members, the Committee of Indigenous Peoples, the BLI and the

Ministry of Health and Welfare (Department of Social Insurance) to engage in the two-way communication with visited local governments on the national pension insurance issues, and also reported on the national pension fund utilization and dispute review, in order to strengthen the attendees' understanding and confidence in the National Pension. NPSC will also compile any proposals and submit the same to the Supervisory Committee meeting for discussion. The relevant resolutions will be controlled and followed up.



109.11.9 臺東縣、花蓮縣國民年金業務實地訪查李政務次長麗芬致詞
(The Deputy Minister Lee, Li-Feng Gave a speech in the Onsite Inspections of Taitung County Government and Hualien County Government National Pension Operations)



肆 基金財務運用及概況

Fund Utilization and Overview



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



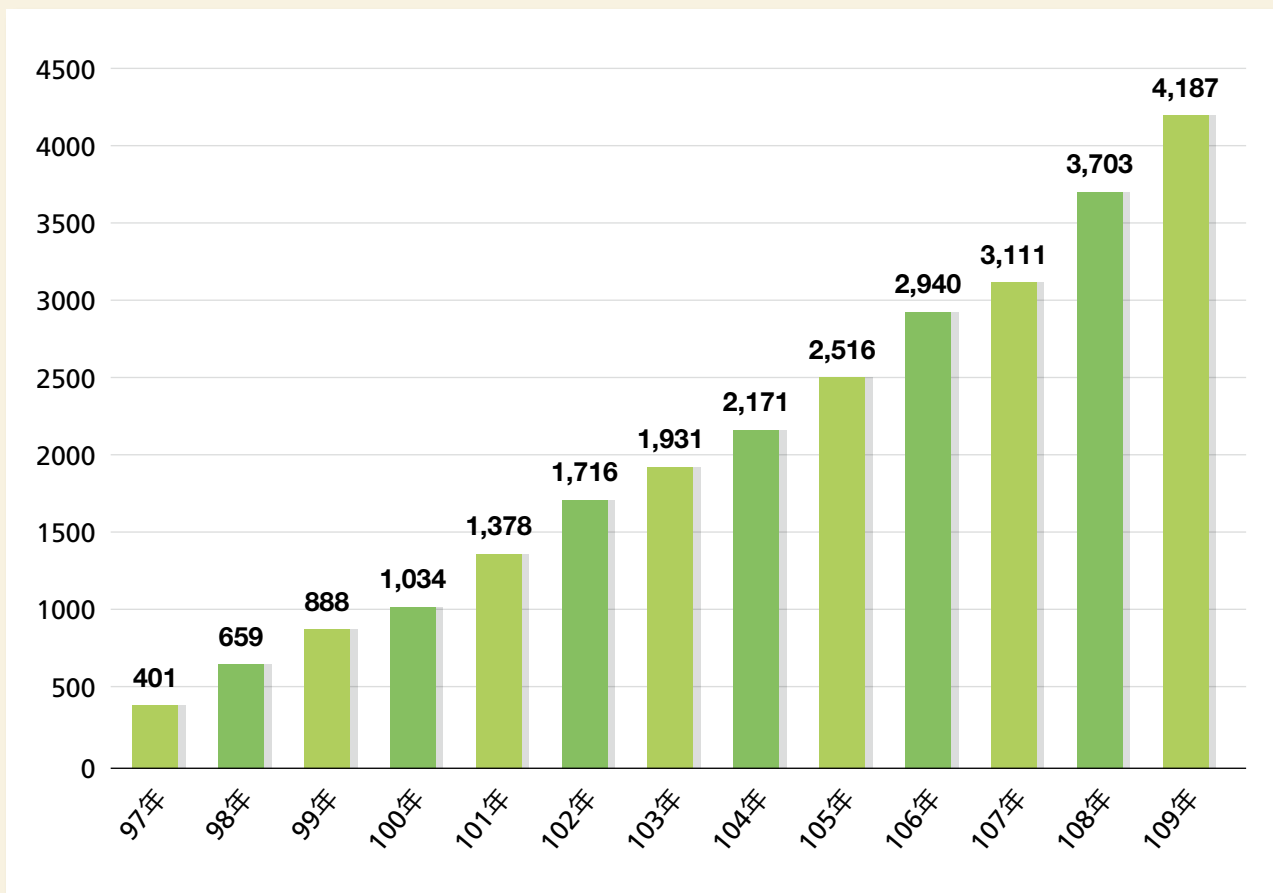
肆、基金財務運用及概況

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109年12月，基金積存數額為4,187億2,666萬5,025元，規模穩健成長。

一、基金積存數額

單元：億元



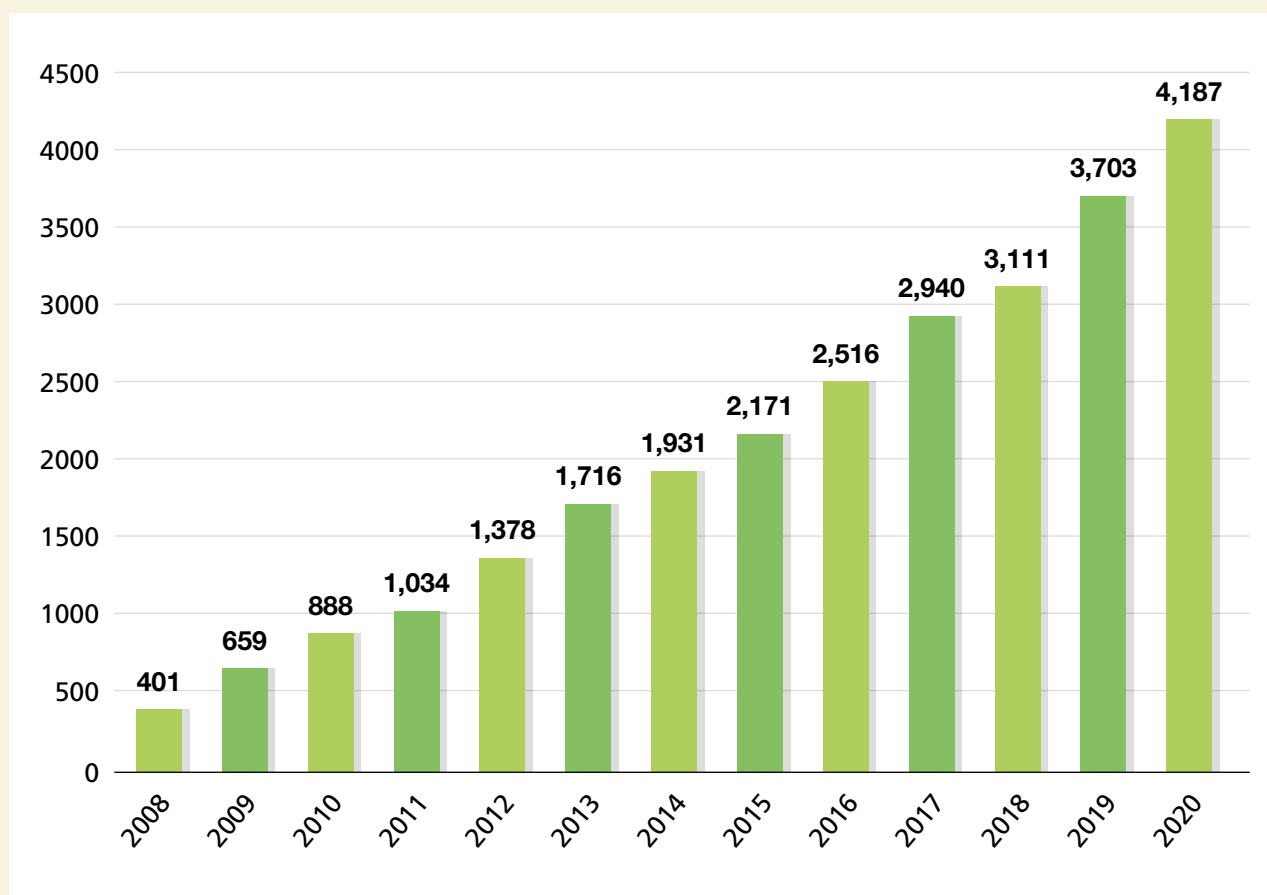
IV. Fund Utilization and Overview

The National Pension Insurance Fund has been set up since October 2008. 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 December of 2020, the Fund totaled NT\$418,726,665,025, indicating steady growth in scale.

1. Fund Accumulation

Unit: NT\$ hundred million





二、基金資產配置

(一) 運用計畫

根據109年度國民年金保險基金資產配置暨投資運用計畫，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%。

運用項目			中心配置比率（％）	允許變動區間比率（％）
國內投資	銀行存款		6	5～25
	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
國外投資	權益證券	自行操作	8	10～26
		委託經營	16	
	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	3～10
		委託經營	3	
合計			100	—

國外另類投資

Other overseas investments

國外債務證券

Overseas debt securities

國外權益證券

Overseas equity securities

國內銀行存款

Domestic bank deposits

政策性貸款

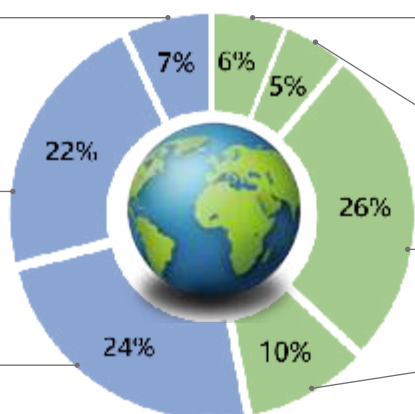
Policy-based loans

國內權益證券

Domestic equity securities

國內債務證券

Domestic debt securities



2. Fund Asset Allocation

A. Utilization plan

According to the “National Pension Insurance Fund Asset Allocation and Investment & Utilization Plan” in 2020, 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% overseas equity securities, 22% overseas debt securities and 7% other investments.

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic investment	Bank Deposits		6	5～25
	Policy-based loans		5	0～11
	Equity securities	Self-managed	17	20～35
		Under mandated management	9	
	Debt securities		10	7～19
Overseas investment	Equity securities	Self-managed	8	10～26
		Under mandated management	16	
	Debt securities	Self-managed	13	14～24
		Under mandated management	9	
	Other investments	Self-managed	4	3～10
		Under mandated management	3	
Total			100	—

國外另類投資

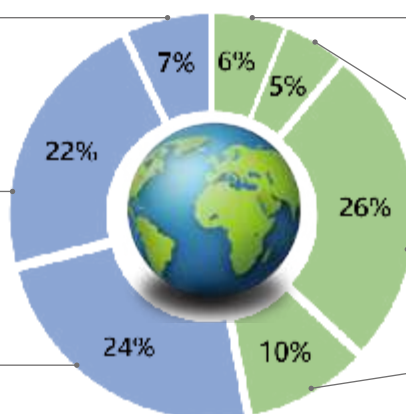
Other overseas investments

國外債務證券

Overseas debt securities

國外權益證券

Overseas equity securities



國內銀行存款

Domestic bank deposits

政策性貸款

Policy-based loans

國內權益證券

Domestic equity securities

國內債務證券

Domestic debt securities



(二) 運用情形

1. 109年底基金運用金額

截至109年底，整體基金運用金額為4,177億6,266萬2,939元。其中，運用於國內權益證券比率最

高，占25.90%；其次為國外權益證券與國外債務證券，分別占23.06%與18.26%；至於國內債務證券，占10.61%。

投資項目			實際金額（億元）	實際配置比率（%）
國內投資 52.95%	銀行存款		421.05	10.08
	政策性貸款		265.51	6.36
	權益證券	自行操作	780.54	18.68
		委託經營	301.65	7.22
	債務證券		443.35	10.61
國外投資 47.05%	權益證券	自行操作	325.64	7.79
		委託經營	637.89	15.27
	債務證券	自行操作	543.96	13.02
		委託經營	218.64	5.24
	另類投資	自行操作	145.46	3.48
		委託經營	93.93	2.25
合計			4,177.63	100.00

單位：新臺幣；%

國外另類投資

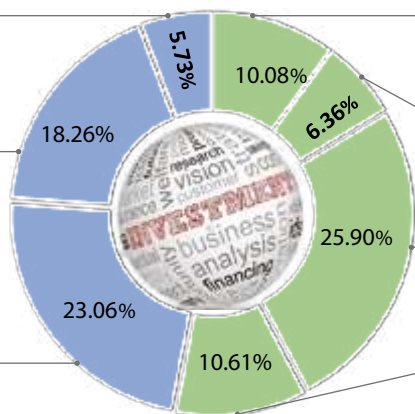
239.39億元

國外債務證券

762.60億元

國外權益證券

963.53億元



國內銀行存款

421.05億元

政策性貸款

265.51億元

國內權益證券

1082.19億元

國內債務證券

443.35億元

B. Utilization**1. Amounts of funds utilized as of the end of 2020**

As of the end of 2020, a total of NT\$417,762,662,939 from the Fund was utilized. Among the other things, 25.90% was

invested in domestic equity securities, the highest, and followed by 23.06% and 18.26% in overseas equity securities and overseas debt securities, and then 10.61% in domestic debt securities.

Investment items			Actual Amount Invested (NT\$ hundred million)	Actual Allocation Ratio Actual Allocation Ratio (%)
Domestic investment 52.95%	Bank Deposits		421.05	10.08
	Policy-based loans		265.51	6.36
	Equity securities	Self-managed	780.54	18.68
		Under mandated management	301.65	7.22
	Debt securities		443.35	10.61
Overseas investment 47.05%	Equity securities	Self-managed	325.64	7.79
		Under mandated management	637.89	15.27
	Debt securities	Self-managed	543.96	13.02
		Under mandated management	218.64	5.24
	Other investments	Self-managed	145.46	3.48
		Under mandated management	93.93	2.25
Total			4,177.63	100.00

Unit : NT\$; %

Other overseas investments

239.39

Overseas debt securities

762.60

Overseas equity securities

963.53

Domestic bank deposits

421.05

Policy-based loans

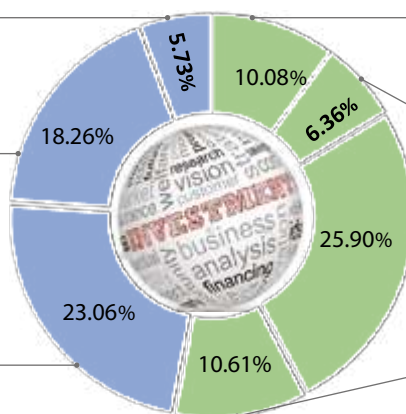
265.51

Domestic equity securities

1082.19

Domestic debt securities

443.35





2. 109年下半年前10大持股及債券

十大個股	占股票投資比 (%)	十大債券	占債券投資比 (%)
台積電	32.59%	南山人壽-公司債	13.93%
台達電	5.65%	國泰銀-金融債	12.38%
中華電	5.18%	鴻海-公司債	6.81%
鴻海	3.87%	富邦金-公司債	6.19%
富邦金	3.26%	王道銀-金融債	5.42%
國泰金	3.20%	中華金-公司債	4.95%
台哥大	2.36%	彰化銀-金融債	4.02%
聯發科	1.99%	華南金-公司債	3.72%
統一超商	1.89%	日月光-公司債	3.72%
兆豐金	1.75%	上海銀-金融債	3.41%

2. Top Ten Stocks and Bonds Held in the second half of year 2020

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	32.59%	Nan Shan Life Insurance Co., Ltd – corporate bonds	13.93%
Delta Electronics	5.65%	Cathay United Bank : bank debentures	12.38%
Chunghwa Telecom	5.18%	Hon Hai – corporate bonds	6.81%
Hon Hai	3.87%	Fubon Financial Holding – corporate bonds	6.19%
Fubon Financial Holdings	3.26%	O-Bank – bank debentures	5.42%
Cathay Financial Holdings	3.20%	China Development Financial Holding Corporation: corporate bonds	4.95%
Taiwan Mobile	2.36%	Chang Hwa Bank: bank debentures	4.02%
MediaTek Inc.	1.99%	Hua Nan Financial Holdings – corporate bonds	3.72%
President Chain Store Corporation	1.89%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.72%
Mega Financial Holding Company Ltd.	1.75%	Shanghai Commercial & Savings Bank– bank debentures	3.41%



3. 109年底國內股票投資比率概況表（表一）

投資類別	自行操作投資比率 (%)	投資類別	自行操作投資比率 (%)
水泥	1.36	汽車	0.04
食品	1.35	電子	70.00
塑膠	4.73	運輸	0.60
紡織纖維	0.35	金融	14.54
電機	0.10	百貨	2.58
化學	0.11	指數股票型基金	0.46
鋼鐵	2.07	油電	0.45
橡膠	0.81	生技醫療	0.45
合計	100.00		

3. Investment Ratio in Stocks at the End of 2020

Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)	Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)
Cement	1.36	Auto	0.04
Food	1.35	Electronics	70.00
Plastics	4.73	Transportation	0.60
Textile and Fiber	0.35	Financial Institution	14.54
Electric Machinery	0.10	Department Store	2.58
Chemical	0.11	Exchange Traded Funds (ETF)	0.46
Steel	2.07	Oil and Electricity	0.45
Rubber	0.81	Biotechnology	0.45
Total	100.00		



4. 109年底國內股票投資比率概況表（表二）

投資類別	委託經營投資比率 (%)	投資類別	委託經營投資比率 (%)
半導體類	39.35	其他電子類	1.49
電子零組件類	14.34	水泥類	1.38
光電類	7.99	電機機械類	1.07
電腦及周邊設備類	6.75	電子通路類	0.59
金融保險類	4.97	汽車類	0.51
塑膠類	4.07	百貨貿易類	0.41
其他類	3.65	鋼鐵類	0.41
通信網路類	2.81	造紙類	0.22
紡織纖維類	2.73	橡膠類	0.21
食品類	2.54	營造建材類	0.11
油電燃氣類	2.15	生技醫療類	0.10
運輸類	2.12	資訊服務類	0.03
合計	100.00		

4. Investment Ratio in Stocks at the End of 2020

Type of Stocks Invested	Mandated Investments in domestic stocks (%)	Type of Stocks Invested	Mandated Investments in domestic stocks (%)
Semiconductor	39.35	Other Electronics	1.49
Electronic Parts	14.34	Cement	1.38
Optics	7.99	Electric Machines and Power Electronics	1.07
PC and Peripheral devices	6.75	E-channels	0.59
Financial Insurance	4.97	Auto	0.51
Plastics	4.07	Department Store & Trade	0.41
Others	3.65	Steel	0.41
Communication Networks	2.81	Paper making	0.22
Textile and Fiber	2.73	Rubber	0.21
Food	2.54	Construction Materials	0.11
Oil and Electricity	2.15	Biotechnology	0.10
Transportation	2.12	Information service	0.03
Total	100.00		



三、基金投資運用績效

整體國民年金保險基金109年收益數為319.38億元，自97年開辦至109年之累積收益率為1,172.24億元；109年度收益率為8.76%。除

100年、104年與107年因歐債危機、希臘債務危機、中美貿易戰等因素影響而導致負報酬外，其他年度皆為正報酬。

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
109	236.60	82.78	319.38	8.76

3. Fund Investment & Utilization Performance

The Fund's overall earnings for fiscal year 2020 were NT\$31.938 billion while the Fund's cumulative earnings from fiscal years 2008 to 2020 were NT\$117.224 billion. The yield for fiscal year 2020 was 8.76%. Except

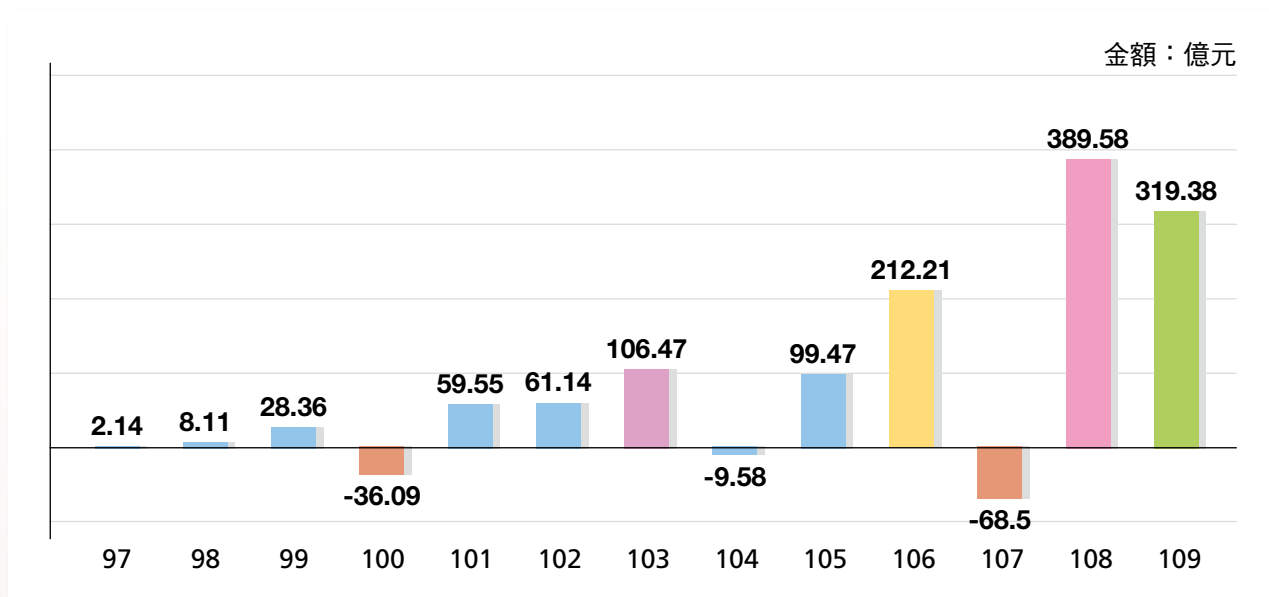
2011, 2015 and 2018 in which European Debt Crisis, Greek Debt Crisis and U.S.-China Trade War broke out respectively, resulting in negative rate of return, and positive rates of return derived in the other years.

Year	Realized Profit and Losses (NT\$ hundred million)	Unrealized Profit 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
2020	236.60	82.78	319.38	8.76



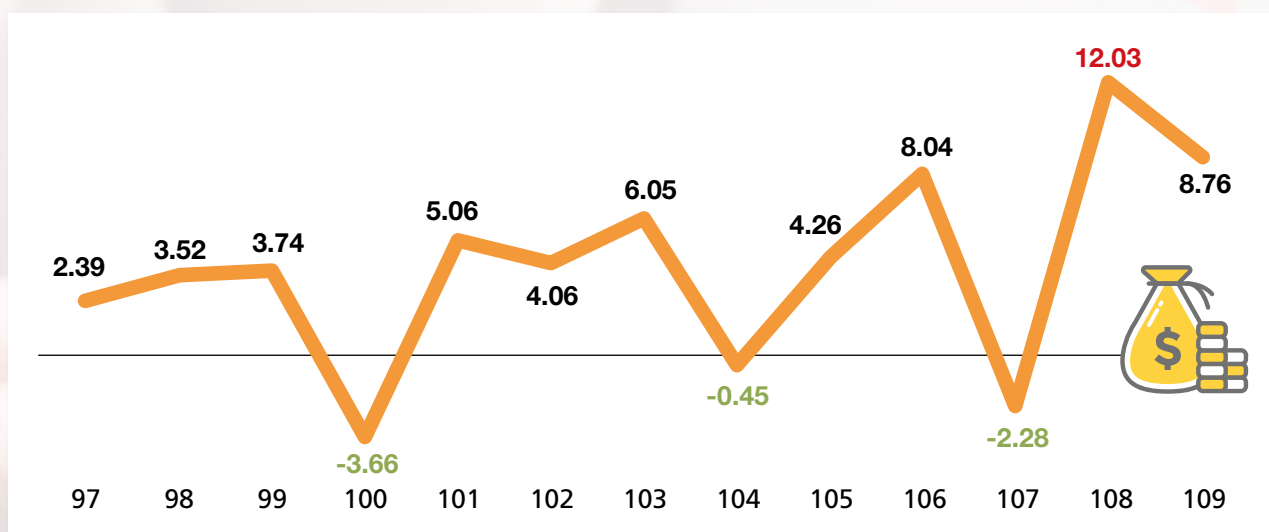
(一) 歷年及累積收益數

109年度基金收益數為319.38億元，97年至109年之累積收益數為1,172.24億元。



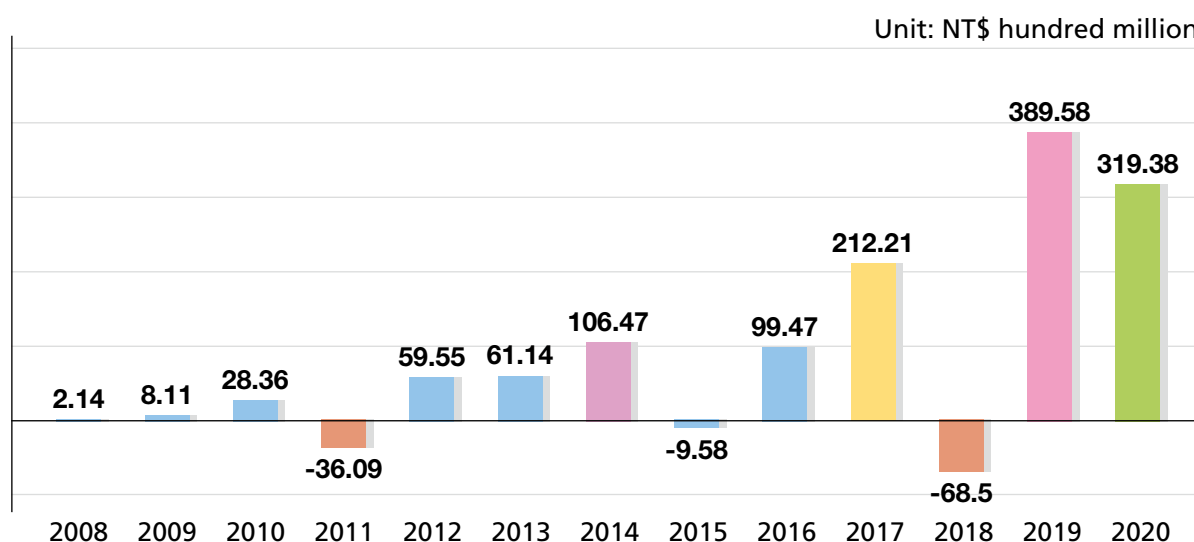
(二) 歷年及平均收益率

109年度收益率為8.76%，97年至109年之加權平均收益率為4.92%。



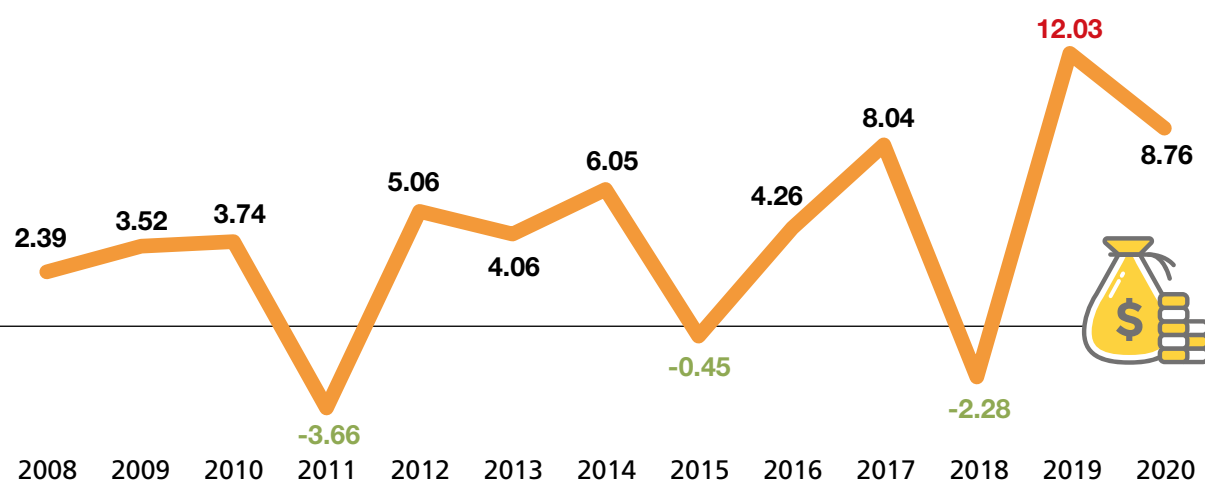
A. Earnings of the National Pension Insurance Fund over the years

The fund's earnings for fiscal year 2020 were NT\$31.938 billion while the fund's cumulative earnings from fiscal years 2008 to 2020 were NT\$117.224 billion.



B. Rate of average return in past years

The yield for fiscal year 2020 was 8.76%, and the weighted average yield between fiscal years 2008 and 2020 was 4.92%.





四、資產負債及損益

(一) 國民年金保險基金平衡表

中華民國109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	559,210,392,495	100.00	508,254,939,453	100.00	50,955,453,042.00	10.03
流動資產	398,956,202,021	71.34	357,366,572,940	70.31	41,589,629,081	11.64
現金	36,979,516,298	6.61	16,154,946,707	3.18	20,824,569,591	128.91
銀行存款	36,979,516,298	6.61	16,154,946,707	3.18	20,824,569,591	128.91
流動金融資產	297,373,158,173	53.18	277,228,304,380	54.55	20,144,853,793	7.27
透過餘絀按公允價值衡量之 金融資產—流動	209,438,499,718	37.45	209,219,297,609	41.16	219,202,109	0.10
透過餘絀按公允價值衡量之 金融資產評價調整—流動	49,069,459,758	8.77	31,461,222,806	6.19	17,608,236,952	55.97
持有至到期日金融資產 —流動	7,671,213,225	1.37	7,053,713,062	1.39	617,500,163	8.75
無活絡市場之債務工具投資 —流動	3,500,000,000	0.63	1,700,000,000	0.33	1,800,000,000	105.88
其他金融資產—流動	27,693,985,472	4.95	27,794,070,903	5.47	-100,085,431	-0.36

4. Balance Sheet and Income Statement

A. National Pension Insurance Fund Balance Sheet

December 31, 2020 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Assets	559,210,392,495	100.00	508,254,939,453	100.00	50,955,453,042.00	10.03
Current Assets	398,956,202,021	71.34	357,366,572,940	70.31	41,589,629,081	11.64
Cash	36,979,516,298	6.61	16,154,946,707	3.18	20,824,569,591	128.91
Bank Deposits	36,979,516,298	6.61	16,154,946,707	3.18	20,824,569,591	128.91
Current Financial Assets	297,373,158,173	53.18	277,228,304,380	54.55	20,144,853,793	7.27
Through excess or shortfall, financial assets evaluated at fair value — Current	209,438,499,718	37.45	209,219,297,609	41.16	219,202,109	0.10
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — Current	49,069,459,758	8.77	31,461,222,806	6.19	17,608,236,952	55.97
Held-to-maturity Financial Assets — Current	7,671,213,225	1.37	7,053,713,062	1.39	617,500,163	8.75
Investments in Debt Securities with No Active Market — Current	3,500,000,000	0.63	1,700,000,000	0.33	1,800,000,000	105.88
Other financial assets — Current	27,693,985,472	4.95	27,794,070,903	5.47	-100,085,431	-0.36



肆、基金財務運用及概況

Fund Utilization and Overview

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
應收款項	38,052,129,573	6.80	39,795,863,621	7.83	-1,743,734,048	-4.38
應收帳款	633,575,590	0.11	163,637,096	0.03	469,938,494	287.18
應收退稅款	56,597,241	0.01	50,976,336	0.01	5,620,905	11.03
應收收益	294,440,687	0.04	258,906,891	0.05	-9,466,204	-3.66
應收利息	764,160,812	0.14	849,872,874	0.17	-85,712,062	-10.09
應收保費	36,380,471,369	6.51	38,502,321,961	7.58	-2,121,850,592	-5.51
備抵呆帳—應收保費	-75,382,334	-0.01	-74,907,931	-0.01	-474,403	0.63
其他應收款	43,297,888	0.01	45,082,132	0.01	-1,784,244	-3.96
備抵呆帳—其他各項應收款	-31,680	0.00	-25,738	0.00	-5,942	23.09
短期貸墊款	26,551,397,977	4.75	24,187,458,232	4.76	2,363,939,745	9.77
短期貸款	26,551,397,977	4.75	24,187,458,232	4.76	2,363,939,745	9.77

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Receivables	38,052,129,573	6.80	39,795,863,621	7.83	-1,743,734,048	-4.38
Accounts Receivables	633,575,590	0.11	163,637,096	0.03	469,938,494	287.18
Tax refunds receivables	56,597,241	0.01	50,976,336	0.01	5,620,905	11.03
Earned Revenue Receivable	294,440,687	0.04	258,906,891	0.05	-9,466,204	-3.66
Interest Receivable	764,160,812	0.14	849,872,874	0.17	-85,712,062	-10.09
Premiums Receivable	36,380,471,369	6.51	38,502,321,961	7.58	-2,121,850,592	-5.51
Allowance for Uncollectible Accounts — Premiums Receivable	-75,382,334	-0.01	-74,907,931	-0.01	-474,403	0.63
Other Accounts Receivable	43,297,888	0.01	45,082,132	0.01	-1,784,244	-3.96
Allowance for Uncollectible Accounts — Other Accounts Receivable	-31,680	0.00	-25,738	0.00	-5,942	23.09
Short-term Advances	26,551,397,977	4.75	24,187,458,232	4.76	2,363,939,745	9.77
Short-term Loans	26,551,397,977	4.75	24,187,458,232	4.76	2,363,939,745	9.77



肆、基金財務運用及概況

Fund Utilization and Overview

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
投資、長期應收款、貸墊款及準備金	59,132,380,399	10.57	55,389,253,975	10.90	3,743,126,424	6.76
非流動金融資產	59,132,380,399	10.57	55,389,253,975	10.90	3,743,126,424	6.76
透過餘絀按公允價值衡量之金融資產 — 非流動	5,650,000,000	1.01	5,550,000,000	1.09	100,000,000	1.80
透過餘絀按公允價值衡量之金融資產評價調整 — 非流動	65,580,531	0.01	75,764,928	0.01	-10,184,397	-13.44
持有至到期日金融資產 — 非流動	24,668,390,968	4.41	24,341,111,820	4.79	327,279,148	1.34
無活絡市場之債務工具投資 — 非流動	23,149,668,900	4.14	21,849,577,227	4.30	1,300,091,673	5.95
其他金融資產 — 非流動	5,598,740,000	1.00	3,572,800,000	0.70	2,025,940,000	56.70
不動產、廠房及設備	194,225,053	0.03	361,124,751	0.07	-166,899,698	-46.22
機械及設備	192,778,019	0.03	359,732,157	0.07	-166,954,138	-46.41
機械及設備	667,944,257	0.12	923,163,798	0.18	-255,219,541	-27.65
累計折舊 — 機械及設備	-475,166,238	-0.08	-563,431,641	-0.11	88,265,403	-15.67
交通及運輸設備	361,092	0.00	506,268	0.00	-145,176	-28.68
交通及運輸設備	3,779,854	0.00	3,779,854	0.00	0	0.00
累計折舊 — 交通及運輸設備	-3,418,762	0.00	-3,273,586	0.00	-145,176	4.43

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Investments, long-term Accounts Re-ceiveable, Reimbursable Accounts, and Reserve	59,132,380,399	10.57	55,389,253,975	10.90	3,743,126,424	6.76
Non-current financial assets	59,132,380,399	10.57	55,389,253,975	10.90	3,743,126,424	6.76
Through excess or shortfall, financial assets evaluated at fair value — non-current	5,650,000,000	1.01	5,550,000,000	1.09	100,000,000	1.80
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — non-current	65,580,531	0.01	75,764,928	0.01	-10,184,397	-13.44
Held-to-maturity Financial Assets — non-current	24,668,390,968	4.41	24,341,111,820	4.79	327,279,148	1.34
Bond Investments with No Active Market — Non-current	23,149,668,900	4.14	21,849,577,227	4.30	1,300,091,673	5.95
Other financial assets — non-current	5,598,740,000	1.00	3,572,800,000	0.70	2,025,940,000	56.70
Real property, plant, and equipment	194,225,053	0.03	361,124,751	0.07	-166,899,698	-46.22
Machinery and equipment	192,778,019	0.03	359,732,157	0.07	-166,954,138	-46.41
Machinery and equipment	667,944,257	0.12	923,163,798	0.18	-255,219,541	-27.65
Accumulated depreciation – Machinery and equipment	-475,166,238	-0.08	-563,431,641	-0.11	88,265,403	-15.67
Transportation and communication facilities	361,092	0.00	506,268	0.00	-145,176	-28.68
Transportation and communication facilities	3,779,854	0.00	3,779,854	0.00	0	0.00
Accumulated depreciation – Transportation and communication facilities	-3,418,762	0.00	-3,273,586	0.00	-145,176	4.43



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

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
什項設備	1,085,942	0.00	886,326	0.00	199,616	22.52
什項設備	6,590,692	0.00	6,508,311	0.00	82,381	1.27
累計折舊－什項設備	-5,504,750	0.00	-5,621,985	0.00	117,235	-2.09
租賃權益改良	0	0.00	0	0.00	0	
租賃權益改良	169,530	0.00	169,530	0.00	0	0.00
累計折舊－租賃權益改良	-169,530	0.00	-169,530	0.00	0	0.00
無形資產	128,363,377	0.02	144,772,147	0.03	-16,408,770	-11.33
無形資產	128,363,377	0.02	144,772,147	0.03	-16,408,770	-11.33
電腦軟體	126,647,127	0.02	144,085,647	0.03	-17,438,520	-12.10
發展中之無形資產	1,716,250	0.00	686,500	0.00	1,029,750	150.00
其他資產	100,799,221,645	18.03	94,993,215,640	18.69	5,806,006,005	6.11
什項資產	100,799,221,645	18.03	94,993,215,640	18.69	5,806,006,005	6.11
催收款項	159,975,874,175	28.61	143,946,850,981	28.32	16,029,023,194	11.14
備抵呆帳－催收款項	-59,176,652,530	-10.58	-48,953,635,341	-9.63	-10,223,017,189	20.88
合計	559,210,392,495	100.00	508,254,939,453.00	100.00	50,955,453,042	10.03

註1：本年度、上年度信託代理與保證資產（負債）分別為68,922,728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	%
Miscellaneous equipment	1,085,942	0.00	886,326	0.00	199,616	22.52
Miscellaneous equipment	6,590,692	0.00	6,508,311	0.00	82,381	1.27
Accumulated depreciation – Miscellaneous equipment	-5,504,750	0.00	-5,621,985	0.00	117,235	-2.09
Leasehold improvements	0	0.00	0	0.00	0	
Leasehold improvements	169,530	0.00	169,530	0.00	0	0.00
Accumulated depreciation – Leasehold improvements	-169,530	0.00	-169,530	0.00	0	0.00
Intangible assets	128,363,377	0.02	144,772,147	0.03	-16,408,770	-11.33
Intangible assets	128,363,377	0.02	144,772,147	0.03	-16,408,770	-11.33
Computer software	126,647,127	0.02	144,085,647	0.03	-17,438,520	-12.10
Intangible assets under development	1,716,250	0.00	686,500	0.00	1,029,750	150.00
Other Assets	100,799,221,645	18.03	94,993,215,640	18.69	5,806,006,005	6.11
Miscellaneous Assets	100,799,221,645	18.03	94,993,215,640	18.69	5,806,006,005	6.11
Overdue Accounts Receivable	159,975,874,175	28.61	143,946,850,981	28.32	16,029,023,194	11.14
Allowance for Uncollectible Accounts — Overdue Accounts Receivable	-59,176,652,530	-10.58	-48,953,635,341	-9.63	-10,223,017,189	20.88
Total	559,210,392,495	100.00	508,254,939,453.00	100.00	50,955,453,042	10.03

Note 1: Assets (liabilities) under trust, agency and guaranty were NT\$68,922,728 and NT\$77,822,728 this year and last year, respectively, and are collateral in mandated parties.



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

中華民國109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	558,886,804,065	99.94	507,748,042,555	99.90	51,138,761,510	10.07
流動負債	2,940,490,504	0.53	4,506,127,820	0.89	-1,565,637,316	-34.74
應付款項	2,856,023,014	0.51	4,451,963,932	0.88	-1,595,940,918	-35.85
應付票據	0	0.00	215,194,744	0.04	-215,194,744	-100.00
應付帳款	933,727,282	0.17	2,518,454,795	0.50	-1,584,727,513	-62.92
應付代收款	37,772,969	0.01	45,858,873	0.01	-8,085,904	-17.63
應付費用	126,143,763	0.02	127,244,520	0.03	-1,100,757	-0.87
應付保險給付	1,758,379,000	0.31	1,545,211,000	0.30	213,168,000	13.80
預收款項	26,780,735	0.00	29,650,444	0.01	-2,869,709	-9.68
預收保費	26,780,457	0.00	29,637,895	0.01	-2,857,438	-9.64
其他預收款	278	0.00	12,549	0.00	-12,271	-97.78
流動金融負債	57,686,755	0.01	24,513,444	0.00	33,173,311	135.33
透過餘絀按公允價值 衡量之金融負債評價 調整—流動	57,686,755	0.01	24,513,444	0.00	33,173,311	135.33
其他負債	555,946,313,561	99.42	503,241,914,735	99.01	52,704,398,826	10.47

December 31, 2020 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	558,886,804,065	99.94	507,748,042,555	99.90	51,138,761,510	10.07
Current Liabilities	2,940,490,504	0.53	4,506,127,820	0.89	-1,565,637,316	-34.74
Payables	2,856,023,014	0.51	4,451,963,932	0.88	-1,595,940,918	-35.85
Bills Payable	0	0.00	215,194,744	0.04	-215,194,744	-100.00
Accounts Payable	933,727,282	0.17	2,518,454,795	0.50	-1,584,727,513	-62.92
Accrued Receipts under Custody Payable	37,772,969	0.01	45,858,873	0.01	-8,085,904	-17.63
Accrued Expenses Payable	126,143,763	0.02	127,244,520	0.03	-1,100,757	-0.87
Insurance Benefits Payable	1,758,379,000	0.31	1,545,211,000	0.30	213,168,000	13.80
Advance receipts	26,780,735	0.00	29,650,444	0.01	-2,869,709	-9.68
Prepaid insurance	26,780,457	0.00	29,637,895	0.01	-2,857,438	-9.64
Other advance receipts	278	0.00	12,549	0.00	-12,271	-97.78
Current Financial Liabilities	57,686,755	0.01	24,513,444	0.00	33,173,311	135.33
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment—Current	57,686,755	0.01	24,513,444	0.00	33,173,311	135.33
Other Liabilities	555,946,313,561	99.42	503,241,914,735	99.01	52,704,398,826	10.47



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

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
負債準備	555,666,617,383	99.37	503,013,796,511	98.97	52,652,820,872	10.47
安全準備	555,666,617,383	99.37	503,013,796,511	98.97	52,652,820,872	10.47
什項負債	279,696,178	0.05	228,118,224	0.04	51,577,954	22.61
應付保管款	279,696,178	0.05	228,118,224	0.04	51,577,954	22.61
淨值	323,588,430	0.06	506,896,898	0.10	-183,308,468	-36.16
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
公積	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
資本公積	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
其他資本公積	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
累積餘絀	0	0.00	0	0.00	0	
累積賸餘	0	0.00	0	0.00	0	
累積賸餘	0	0.00	0	0.00	0	
本期賸餘	0	0.00	0	0.00	0	
合計	559,210,392,495.00	100.00	508,254,939,453.00	100.00	50,955,453,042.00	10.03

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1,382,561,142,000元。

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liability Reserves	555,666,617,383	99.37	503,013,796,511	98.97	52,652,820,872	10.47
Reserve Fund	555,666,617,383	99.37	503,013,796,511	98.97	52,652,820,872	10.47
Miscellaneous Liabilities	279,696,178	0.05	228,118,224	0.04	51,577,954	22.61
Custodial Fees Payable	279,696,178	0.05	228,118,224	0.04	51,577,954	22.61
Net Value	323,588,430	0.06	506,896,898	0.10	-183,308,468	-36.16
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Reserve	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
Additional paid-in capital	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
Other capital reserve	322,588,430	0.06	505,896,898	0.10	-183,308,468	-36.23
Accumulated Surplus and Deficit	0	0.00	0	0.00	0	
Accumulated Surplus	0	0.00	0	0.00	0	
Accumulated Surplus	0	0.00	0	0.00	0	
Current Surplus	0	0.00	0	0.00	0	
Total	559,210,392,495.00	100.00	508,254,939,453.00	100.00	50,955,453,042.00	10.03

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,382,561,142,000.



(二) 國民年金保險基金收支餘絀表

中華民國109年度 單位：新臺幣元

科目	本年度預算數		本年度決算數		比較增減		上年度決算數	
	金額	%	金額	%	金額	%	金額	%
業務收入	109,844,466,000	100.00	205,995,387,648	100.00	96,150,921,648	87.53	161,955,341,582	100.00
投融資業務收入	14,152,858,000	12.88	113,175,338,448	54.94	99,022,480,448	699.66	69,712,751,760	43.04
投資業務收入	13,601,979,000	12.38	106,632,881,155	51.76	93,030,902,155	683.95	61,357,671,846	37.89
融資業務收入	236,870,000	0.22	353,639,745	0.17	116,769,745	49.30	296,283,190	0.18
兌換賸餘	0	0.00	5,825,832,401	2.83	5,825,832,401		7,525,243,689	4.65
手續費收入	0	0.00	72,098,284	0.03	72,098,284		53,104,060	0.03
存款利息收入	314,009,000	0.29	290,886,863	0.14	-23,122,137	-7.36	480,448,975	0.30
保險收入	51,641,512,000	47.01	51,345,872,074	24.93	-295,639,926	-0.57	53,976,390,167	33.33
保費收入	51,641,512,000	47.01	51,345,872,074	24.93	-295,639,926	-0.57	53,976,390,167	33.33
其他業務收入	44,050,096,000	40.10	41,474,177,126	20.13	-2,575,918,874	-5.85	38,266,199,655	23.63
其他補助收入	43,666,131,000	39.75	41,144,400,856	19.97	-2,521,730,144	-5.78	37,859,995,402	23.38
雜項業務收入	383,965,000	0.35	329,776,270	0.16	-54,188,730	-14.11	406,204,253	0.25
業務成本與費用	109,844,940,000	100.00	206,004,708,082	100.00	96,159,768,082	87.54	161,959,201,732	100.00
投融資業務成本	317,384,000	0.29	81,260,262,296	39.45	80,942,878,296	25,503.14	30,788,350,636	19.01
投資業務成本	317,384,000	0.29	66,916,806,229	32.48	66,599,422,229	20,983.86	18,600,899,734	11.49
兌換短絀	0	0.00	14,343,456,067	6.96	14,343,456,067		12,187,450,902	7.53

B. National Pension Insurance Fund Income Statement

2020 Unit : NT\$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	109,844,466,000	100.00	205,995,387,648	100.00	96,150,921,648	87.53	161,955,341,582	100.00
Investment and Financing Income	14,152,858,000	12.88	113,175,338,448	54.94	99,022,480,448	699.66	69,712,751,760	43.04
Investment income	13,601,979,000	12.38	106,632,881,155	51.76	93,030,902,155	683.95	61,357,671,846	37.89
Finance business income	236,870,000	0.22	353,639,745	0.17	116,769,745	49.30	296,283,190	0.18
Exchange Surplus	0	0.00	5,825,832,401	2.83	5,825,832,401		7,525,243,689	4.65
Fees income	0	0.00	72,098,284	0.03	72,098,284		53,104,060	0.03
Deposit Interest	314,009,000	0.29	290,886,863	0.14	-23,122,137	-7.36	480,448,975	0.30
Insurance Income	51,641,512,000	47.01	51,345,872,074	24.93	-295,639,926	-0.57	53,976,390,167	33.33
Premium Income	51,641,512,000	47.01	51,345,872,074	24.93	-295,639,926	-0.57	53,976,390,167	33.33
Other Business Incomes	44,050,096,000	40.10	41,474,177,126	20.13	-2,575,918,874	-5.85	38,266,199,655	23.63
Income from Subsidies	43,666,131,000	39.75	41,144,400,856	19.97	-2,521,730,144	-5.78	37,859,995,402	23.38
Income from Miscellaneous Operations	383,965,000	0.35	329,776,270	0.16	-54,188,730	-14.11	406,204,253	0.25
Operation Costs and Expenses	109,844,940,000	100.00	206,004,708,082	100.00	96,159,768,082	87.54	161,959,201,732	100.00
Investment and Financing Costs	317,384,000	0.29	81,260,262,296	39.45	80,942,878,296	25,503.14	30,788,350,636	19.01
Cost of investments	317,384,000	0.29	66,916,806,229	32.48	66,599,422,229	20,983.86	18,600,899,734	11.49
Exchange Deficit	0	0.00	14,343,456,067	6.96	14,343,456,067		12,187,450,902	7.53



肆、基金財務運用及概況

Fund Utilization and Overview

科目	本年度預算數		本年度決算數		比較增減		上年度決算數	
	金額	%	金額	%	金額	%	金額	%
保險成本	108,373,262,000	98.66	123,651,564,548	60.03	15,278,302,548	14.10	130,155,656,593	80.37
保險給付	63,377,362,000	57.70	60,768,987,171	29.50	-2,608,374,829	-4.12	55,361,354,387	34.18
提存安全準備	34,795,101,000	31.68	52,652,820,872	25.56	17,857,719,872	51.32	66,502,786,620	41.06
呆帳	10,200,799,000	9.29	10,229,756,505	4.97	28,957,505	0.28	8,291,515,586	5.12
行銷及業務費用	1,154,294,000	1.05	1,092,881,238	0.53	-61,412,762	-5.32	1,015,194,503	0.63
業務費用	1,154,294,000	1.05	1,092,881,238	0.53	-61,412,762	-5.32	1,015,194,503	0.63
業務賸餘（短絀）	-474,000	0.00	-9,320,434	0.00	-8,846,434	1,866.34	-3,860,150	0.00
業務外收入	474,000	0.00	9,428,466	0.00	8,954,466	1,889.13	4,390,468	0.00
財務收入	0	0.00	5,326	0.00	5,326		6,716	0.00
利息收入	0	0.00	5,326	0.00	5,326		6,716	0.00
其他業務外收入	474,000	0.00	9,423,140	0.00	8,949,140	1,888.00	4,383,752	0.00
違規罰款收入	474,000	0.00	5,410,213	0.00	4,936,213	1,041.40	558,234	0.00
收回呆帳	0	0.00	53,622	0.00	53,622		94,805	0.00
雜項收入	0	0.00	3,959,305	0.00	3,959,305		3,730,713	0.00
業務外費用	0	0.00	108,032	0.00	108,032		530,318	0.00
其他業務外費用	0	0.00	108,032	0.00	108,032		530,318	0.00
雜項費用	0	0.00	108,032	0.00	108,032		530,318	0.00
業務外賸餘（短絀）	474,000	0.00	9,320,434	0.00	8,846,434	1,866.34	3,860,150	0.00
本期賸餘（短絀）	0	0.00	0	0.00	0		0	0.00

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Insurance Costs	108,373,262,000	98.66	123,651,564,548	60.03	15,278,302,548	14.10	130,155,656,593	80.37
Insurance Benefits	63,377,362,000	57.70	60,768,987,171	29.50	-2,608,374,829	-4.12	55,361,354,387	34.18
Reserve Fund Deposit and Withdrawal	34,795,101,000	31.68	52,652,820,872	25.56	17,857,719,872	51.32	66,502,786,620	41.06
Uncollectible Accounts	10,200,799,000	9.29	10,229,756,505	4.97	28,957,505	0.28	8,291,515,586	5.12
Marketing and Operation Expenses	1,154,294,000	1.05	1,092,881,238	0.53	-61,412,762	-5.32	1,015,194,503	0.63
Operation Expenses	1,154,294,000	1.05	1,092,881,238	0.53	-61,412,762	-5.32	1,015,194,503	0.63
Operating Surplus (Deficit)	-474,000	0.00	-9,320,434	0.00	-8,846,434	1,866.34	-3,860,150	0.00
Non-operating Income	474,000	0.00	9,428,466	0.00	8,954,466	1,889.13	4,390,468	0.00
Financial Income	0	0.00	5,326	0.00	5,326		6,716	0.00
Interest Income	0	0.00	5,326	0.00	5,326		6,716	0.00
Other Non-operating Income	474,000	0.00	9,423,140	0.00	8,949,140	1,888.00	4,383,752	0.00
Income from Fines	474,000	0.00	5,410,213	0.00	4,936,213	1,041.40	558,234	0.00
Bad Debts Recovered	0	0.00	53,622	0.00	53,622		94,805	0.00
Miscellaneous Income	0	0.00	3,959,305	0.00	3,959,305		3,730,713	0.00
Non-operating Expenses	0	0.00	108,032	0.00	108,032		530,318	0.00
Other Non-operating Expenses	0	0.00	108,032	0.00	108,032		530,318	0.00
Miscellaneous Expenses	0	0.00	108,032	0.00	108,032		530,318	0.00
Non-operating Surplus (Deficit)	474,000	0.00	9,320,434	0.00	8,846,434	1,866.34	3,860,150	0.00
Current Surplus (Deficit)	0	0.00	0	0.00	0		0	0.00



伍 109年重要工作成果

Important Achievements in 2020



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



伍、109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，109年度共召開12次會議。

（二）審議國民年金年度計畫及業務報告

1. 審議108年度國民年金業務總報告
2. 審議110年度國民年金年度計畫



109.10.30 第88次國民年金監理委員會議
(The 88th Meeting of the National Pension Supervisory Committee)

V. Important Achievements in 2020

1. 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 2020.

B. Review of Annual National Pension Plans and Work Reports

1. Review of the 2019 National Pension General Work Report
2. Review of the 2021 Annual National Pension Plan





（三）辦理109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「109年度國民年金業務檢查實施計畫」，於109年10月16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第89次會議審議通過。

為確保被保險人之保險權益，109年度檢查主題為「國民年金不可歸責事由而得補繳保費之執行情形」，深入查核勞保局辦理被保險人申請補繳逾10年保險費、審認是否具「不可歸責事由」相關作業之實況。經檢查委員實地抽查結果，尚無異常情事。



109.10.16 109年度國民年金業務檢查會議
(Inspection of 2020 National Pension Operations)



109.10.16 109年度國民年金業務檢查綜合座談
(The Comprehensive Discussion of the inspection of 2020 National Pension Operations)

C. Inspection of 2020 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 “2020 Implementation Plan for National Pension Operations Inspection” on October 16, 2020. The inspection report has been submitted to and approved by the 89th meeting of NPSC.

In order to ensure the insured

interest and right, the 2020 inspection was themed on the “permission of late payment of National Pension Insurance premium given circumstances attributable to no one,” in order to verify the status in the BLI's review on the “circumstances attributable to no one” claimed in the application for payment of premium overdue for 10 years filed by the insured. The random check conducted by the inspection members on the site showed no abnormality.



109年度檢查結果，包括修正「補繳國民年金逾10年保險費申請表」、加強行政人員審核標準的一致性、請勞保局研析無力繳納欠費之被保險人態樣，並可再洽衛生福利部與社政網絡相互勾稽等5項決議事項，以及被保險人申請補繳並經審核符合資格後，仍請勞保局正式書面通知、建請衛生福利部（社會保險司）就國民年金制度「柔性」強制保險部分，分別從制度面和執行面加以探討改善等6項建議意見，業請相關機關積極研議辦理及列管追蹤。

（四）辦理109年度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，本會首度以臺東縣及花蓮縣雙縣市交流方式，於109年11月9日由本會主任委員邀請訪查委員及相關機關至臺東縣政府，瞭解2縣國民年金業務推動情形，並將建議事項後續處理情形，提送國民年金監理委員會議第90次會議審議通過。

109年度實地訪查，針對評估研修國民年金所得未達一定標準系統功能或縮短訪視後繳費情形資料之期程（如按季或按月）、評估是否配置平板電腦供服務員訪視之用、協助無力繳納欠費被保險人之專案合作，以及檢視調整服務員工作內容以期能有更大彈性等11項建議意見，已函請相關機關研處及列管追蹤。

According to the 2020 inspection results, the related authorities have been asked to work on, control and follow up the 5 resolutions including the amendments to the “application form for payment of the National Pension Insurance premium overdue for 10 years,” improvement of the consistency in administrative personnel's review standards, research and analysis by BLI of the patterns of the insured unable to pay the overdue premium, and collusion between the Ministry of Health and Welfare and social administration networks, and the 6 suggestions, including the suggestion that the BLI is still required to issue an official written notice upon receipt of the late payment by the insured eligible for the late payment, and the Ministry of Health and Welfare (Department of Social Insurance) is required to discuss and improve, in terms of system and execution, the “non-executable” obligatory social insurance under the National Pension Insurance system.

D. Onsite inspections of 2020 National Pension operations of local governments

In order to deepen the connected networks for the National Pension

operations among various government units, NPSC took the initiative to exchange with Taitung County and Hualien County for the first time. On November 9, 2020, the Chairperson of NPSC invited the visiting members and related authorities to visit Taitung County Government to verify the promotion of National Pension in both counties. After that, the relevant proposals were submitted at 90th meeting of the NPSC and approved upon review at the same meeting.

After the 2020 onsite visit, the related authorities have been asked to work on, control and follow up the 11 suggestions, including, assessment and research of the functions of the system for insured person whose family income fails to reach certain standards or reduction of the post-visit payment schedule (e.g. quarterly or monthly instead), assessment on whether a pad should be made available to the service worker for the purpose of visit, the cooperation in the project for assistance to the insured unable to pay the overdue premium, and inspection and adjustment of the service workers to pursue more flexibility.



(五) 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。109年度勞保局查核對象為新竹市、

嘉義縣、臺南市、高雄市、澎湖縣、新北市、桃園市及南投縣等8個地方政府，本會均派員會同訪查竣事，實地瞭解該局補助各地方政府經費及其查核情形。

(六) 對於國民年金業務監理興革之建議事項

109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：



109.9.11 查核新竹市政府辦理所得未達補助經費情形
(Audit Hsinchu City Government on Conducting Subsidies under the “Project for Determination of the Insured Whose Income Fail to Reach Certain Standards and Promoting Contribution Rate of the National Pension Insurance”)



109.7.31 查核新北市政府辦理所得未達補助經費情形
(Audit New Taipei City Government on Conducting Subsidies under the “Project for Determination of the Insured Whose Income Fail to Reach Certain Standards and Promoting Contribution Rate of the National Pension Insurance”)

E. 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 2020,

the counterparts to be audited by the BLI were 8 local governments, including Hsinchu City, Chiayi County, Tainan City, Kaohsiung City, Penghu County, New Taipei City, Taoyuan City and Nantou County. NPSC sent 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.

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

In 2020, a total of 12 NPSC meetings were convened. The important suggestions regarding improvement of related operations are stated as follows:



伍、109年重要工作成果 Important Achievements in 2020

1. 有關研議修正「身心障礙（基本保證）年金給付工作能力綜合評量表」，以及系統化整理保險費逾10年繳款期限「不可歸責事由」內涵，據以修正「被保險人申請補繳已逾10年繳納期限保險費之作業標準」等建議，請勞保局積極配合辦理。
2. 請勞保局適時回應及澄清宣導影片之負評留言，俾利民眾獲得即時且正確之國保資訊。
3. 請勞保局未來宣導業務，應釐清傳達宣導內容，明確主題文字，以達到宣傳效益。
4. 建請勞保局於疫情期間有被保險人「遇到保險費10年補繳期限屆期」，依個案從寬認定，給予被保險人得補繳機會。



109.8.14 查核南投縣政府辦理所得未達補助經費情形
(Audit Nantou County Government on Conducting Subsidies under the “Project for Determination of the Insured Whose Income Fail to Reach Certain Standards and Promoting Contribution Rate of the National Pension Insurance”)



地方政府國民年金宣導品

(Local Government National Pension Promotional Materials)

1. The BLI has been asked to work in response to the suggestions about research of the amendments to the “Comprehensive Evaluation List of the Working Capacity for the National Pension Insurance (Basic Guaranteed) Disability Pension Benefits” and the amendments to the “standard operating procedure adopted by the Bureau to review the insurance premium beyond the 10-year period” according to the systematic data about the “premium overdue for 10 years due to circumstances attributable to no one.”
2. The BLI has been asked to respond to and clarify the negative comments about the promotional film to help the public have real-time and correct understanding about the National Pension Insurance.
3. The BLI has been asked to clarify the promotional contents more specifically and provide more specific descriptions about the theme, in order to achieve the promotional effects.
4. The BLI has been asked to decide the insured case “involving the expiring 10-year late payment” in a more lenient manner, in order to provide the insured with a chance to make up the premium.



伍、109年重要工作成果 Important Achievements in 2020

5. 建請勞保局研議針對首期納保之被保險人增列鼓勵申請電子帳單之方案，並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。

6. 為強化特定族群宣導效益，請衛生福利部（社會保險

司）洽社會及家庭署，提供社工人員國民年金相關教育訓練，並請勞保局配合社福團體大型活動加強宣傳，讓更多民眾瞭解。

7. 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。

8. 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。

9. 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。

國民年金被保險人通訊資料變更及電子帳單申請書

身分證統一編號: B 1 0 0 5 0 0 9 8 7

姓名: 李大阿

出生年月日: 民國 50 年 5 月 5 日

本人通訊資料變更如下，請查照辦理。

此致
勞動部勞工保險局

被保險人簽名或蓋章: 李大阿 (請蓋印)

變更項目: 通訊地址

變更後資料: 100231 台北 中正 郵局 南海 路 巷 弄 1 號 10 樓之 室

聯絡電話: 市話: (02) 23681266 手機: 09XX-666888

【請務必填寫】

電子帳單: ☐申請電子帳單
電子郵件信箱: ☐變更電子帳單收件信箱
電子郵件信箱: ☐停發電子帳單(改寄書面保險費繳款單)

填表說明:
一、被保險人通訊資料變更時，請填妥本表各項欄位資料，並請簽名或蓋印(送)本局辦理變更。如果是請寄身分證統一編號或出生年月日有更改，則不需通知本局。本局會以戶政機關提供的變更資料為準。
二、勾選「申請電子帳單」時，請務必同時填寫「電子郵件信箱」；如未填寫，本局將仍按期寄發書面保險費繳款單；勾選「變更電子帳單收件信箱」時，亦請同時填寫「電子郵件信箱」；如未填寫，本局將仍按期寄發書面保險費繳款單。
三、本表寄(送)本局方式:
1. 為維護個人資料安全，建議您將本表裝入標準信封，郵寄地址: 100023 臺北市中正區南海路 2 段 122 號「勞動部勞工保險局國民年金組」收(如電腦網路傳送信件，請洽各地辦事處)。
2. 如不裝封，請將本表對折黏貼封好，填妥表背面信封資料後寄本局。

5. The BLI has been asked to research the addition of e-bill which the insured persons enrolled into the insurance were encouraged to apply for. Meanwhile, the BLI and national pension service workers were also asked to continue strengthening the promotion for e-bill to raise the insured persons' willingness to apply for the e-bill.
6. In order to strengthen the effect posed by the promotion to specific groups, Ministry of Health and Welfare (Department of Social Insurance) has been asked to communicate with the Social and Family Affairs Administration to provide social workers with the National Pension-related training programs. Meanwhile, the BLI was asked to strengthen its promotion to help the public have better understanding, in response to social welfare groups' large-scale activities.
7. 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.
8. 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.
9. 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.



申請電子帳單 簡單搞定!
(How to sign up for e-bill? It's easy!)



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110年度國民年金保險基金附屬單位預算
2. 審議108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110年度資產配置暨投資運用計畫
2. 審議108年12月至109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108年第4季至109年第3季國民年金保險基金委託經營績效考核報告
4. 審議國民年金保險欠費轉銷

呆帳清冊

5. 審議國民年金保險基金委託經營帳戶年度績效檢討情形
6. 審議國民年金保險基金風險值逾越風險限額上限之處理情形
7. 審議勞金局前國內投資組組長疑似涉及不法專案報告(含勞金局強化內控機制報告)

(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，本會109年度以「國內自行經營」及「國內、外委託經營部分帳戶異動情形」，作為財務帳務檢查主題，分為「先期檢查」、「溝通確認會議」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。

2. Achievements in Financial Supervision

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

1. Review of 2021 annual budget of the National Pension Insurance Fund.
2. Review of the 2019 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 2021 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 December 2019 and November 2020.
3. Review of the Performance Evaluation Report on Discretionary Management

of Domestic Investments from the National Pension Insurance Fund between Q4 2019 and Q3 2020.

4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.
5. Review of annual performance of Mandate of the National Pension Insurance Fund accounts.
6. Review of the resolution about National Pension Insurance Fund risk value exceeding the limit of risk value.
7. Review of the former Domestic Investment Section Chief of the BLF suspected to be involved in the illegal project report (including the report on BLF's enhancement of the internal control mechanism).

C. Financial and Accounting Inspections

To assure units using the National Pension Insurance Fund abiding by related policies and regulations, and enhance performance of financial supervision and thoroughness of inspections, NPSC adopted the “domestic proprietary trading” and “update in domestic/certain overseas accounts for mandate” as the keynote of the financial and accounting inspections in 2020. The standard operating procedures included “preliminary inspection,” “communication and coordination meeting,” and “onsite inspection (including pre-meetings and onsite inspection meetings)” .





109年6月16日至23日由本會人員赴勞金局辦理先期檢查，經溝通確認會議討論後，確認7項查核發現暨建議意見。109年9月11日召開會前會及實地檢查會議，由檢查小組依據檢核表進行實地檢查，並於綜合座談時進行提問交流，提出10項建議意見。

至「109年度國民年金財務帳務檢查結果報告」業綜整上開17項建議事項，包含債務證券投資事宜4項、權益證券投資事宜5項、風險控管事宜2項、受託機構監管2項、管理及人力3項及檢查行政事務1項，已提第88次監理委員會議審議通過，並函請勞金局積極研議辦理，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，必要時得召開臨時會議。109年度共召開4次會議及1次臨時會議，討論「國民年金保險基金風險值逾越風險限額上限之處理情形」、「國內外委託經營帳戶季、年度績效檢討情形」、「因應當前金融情勢及未來國民年金保險基金投資運用應留意之風險」、「國民年金保險基金投資政策書」、「110年度資產配置暨投資運用計畫案」與「勞金局內控機制應如何加強及防範」等共計13項議案，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。

NPSC's staff members headed for the BLF to conduct a preliminary inspection from June 16 to June 23, 2020. After discussion in the communication and coordination meeting, 7 findings and suggestions were confirmed. On September 11, 2020, 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, 10 suggestions were proposed after questions were raised at the meeting.

The “2020 National Pension Financial and Accounting Inspection Report,” which complied said 17 suggestions, including 4 suggestions on investment in bonds securities, 5 suggestions on investment in equity securities, 2 suggestions on risk managements, 2 suggestions on supervision of entrusted institutions, 3 suggestions on the management and human resources, and 1 suggestion on administrative affairs, was reviewed and approved at the 88th meeting of NPSC.

NPSC also requested the BLF in writing 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 Management Promotion Task Force of the National Pension Supervisory Committee, the Task Force meets once per quarter in principle and may convene a ad hoc meetings whenever necessary. In 2020, four meetings and 1 ad hoc meetings were convened to discuss a total of 13 motions, including “the resolution about National Pension Insurance Fund risk value exceeding the limit of risk value,” “review of annual/quarterly performance of Mandate of domestic/overseas accounts,” “risks over the national pension insurance fund utilization to be noted in response to the current financial trends,” “investment policies of the National Pension Insurance Fund,” “2021 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund” and “how to strengthen and prevent the BLF's internal control mechanism.” 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 management performance.





（五）辦理國民年金財務監理興革之建議事項

109年度共召開5次風險控管推動小組會議（含1次臨時會議）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. 建請勞金局依國民年金保險基金投資政策書所定債務證券之參考指標，允當表達國民年金保險基金收支、運用情形及其積存數額概況附表3「國保基金各項投資運用及收益概況表」債務證券之績效指標。
2. 建請勞金局宜強化適法性、收益性及風險性之分析（如一致性呈現、揭露同期其他標的評比資料、對環境破壞風險影響等），在選擇券商的行政控管流程宜更明確，並留存具體紀錄。
3. 建請勞金局確實就所持國民

年金保險基金國外自營投資標的跌幅逾30%者，主動於監理委員會議揭露，並說明處理情形。

4. 建請勞金局調整個股停損評估機制，對於帳面未實現損益過大且跌幅較深之股票，應考量機會成本，動態彈性調整持股。另如是大盤造成的系統性風險，除檢討個股外，更應重視整體投資策略之因應。
5. 為確保受託機構確實履行契約通知義務，倘受託機構違反通知更換經理人類此之契約通知義務，建請勞金局納入未來評選受託機構時之參考。
6. 建請勞金局對於未達目標報酬之國民年金保險基金國內委託經營受託機構，積極督促受託機構提升績效，俾確保基金收益。

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

1. The BLF has been asked to adequately express the debt securities investment performance indicators in the overview of the income and expenditure, utilization and balance of the National Pension Insurance Fund, as shown in Schedule 3 hereto, "Schedule of Overview of Investment, Utilization and Income of National Pension Insurance Fund," based on the reference indicators for debt securities defined in the investment policies of the National Pension Insurance Fund.
2. The BLF has been asked to strengthen the analysis about legality, yields and risk (such as consistency, disclosure of data about other comparable objects in the same period, and level of risk over damage to the environment), and adopt more specific administrative control procedures for selection of securities houses and retain specific records.
3. The BLF has been asked to disclose the investment portfolio in its proprietary trading with the National Pension Insurance Fund, of which the value declined by more than 30%, at a meeting of NPSC voluntarily, and also state the resolution thereof.
4. The BLF has been asked to adjust the stop-loss evaluation mechanism for individual stocks, and take into account the opportunity costs about stocks with excessive book value of unrealized gains and losses and also fluctuating sharply, in order to adjust the shareholdings flexibly from time to time. Further, it was advised that in the case of systematic risk caused by the market, it should discuss the stocks and pay more attention to the responsive measures against the entire investment strategies.
5. In order to ensure that the entrusted institution would perform the obligation to advise pursuant to the contract, where the entrusted institution breaches the obligation to advise the changes of contract, such as replacement of managers, the BLF was also advised to take such breach into account when selecting another entrusted institution in the future.
6. The BLF has been asked to urge the entrusted institution which failed to attain the targeted return from the domestic Mandate of the National Pension Insurance Fund to improve its performance, in order to ensure the income from the Fund.





7. 鑑於COVID-19疫情已對全球造成衝擊，建請勞金局落實風險控管，做好應變之標準作業流程及解決機制，以確保國民年金保險基金管理業務正常運作。
8. 建請勞金局密切掌握國內、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。
9. 建請勞金局參考專家學者建議意見，包括精進追蹤指標、更細緻揭露風控計畫執行面、慎選多元資產之受託機構，以及加大國外權益證券及另類投資比率。
10. 建請勞金局加強內部控制機制及同仁自律公約，以及研擬相關防弊措施，以防範官員涉貪類此情事再次發生，並應避免影響國民年金保險基金之投資運用及績效。
11. 建請勞金局針對前國內投資組組長疑似涉及不法專案報告（含勞金局強化內控機制報告）已揭露之個股及投信公司，應確實釐清對國民年金保險基金投資與績效之影響，並依相關規定及委託經營契約等，妥為因應及處理，以免損及基金之收益。



7. Considering that the COVID-19 epidemic has caused huge impact to the world, the BLF has been asked to implement the risk management and have the standard operating procedure and resolution mechanism in place to respond to the contingency, in order to ensure the normal operation of the National Pension Insurance Fund management.
8. The BLF was recommended to keep tracking 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.
9. The BLF has been asked to take the suggestions provided by experts and scholars into account, including improvement of follow-up indicators, more thorough disclosure of risk management plan implementation, careful selection of the entrusted institution for the diversified assets, and increase the investment in overseas equity securities and alternative investment.
10. The BLF has been asked to strengthen its internal control mechanism and self-discipline convention for workers, and research and draft related anti-corruption policies, in order to prevent the reoccurrence of official corruption, and also to avoid affecting the investment and utilization of National Pension Insurance Fund, and performance thereof.
11. The BLF has been asked to precisely verify the effect posed to the National Pension Insurance Fund investment and performance thereof, with respect to the stocks and investment trust companies disclosed in the illegal project report which the former Domestic Investment Section Chief of the BLF suspected to be involved in, and take appropriate responsive action and measures pursuant to the related requirements and Mandate contract lest the income from the Fund should be damaged.



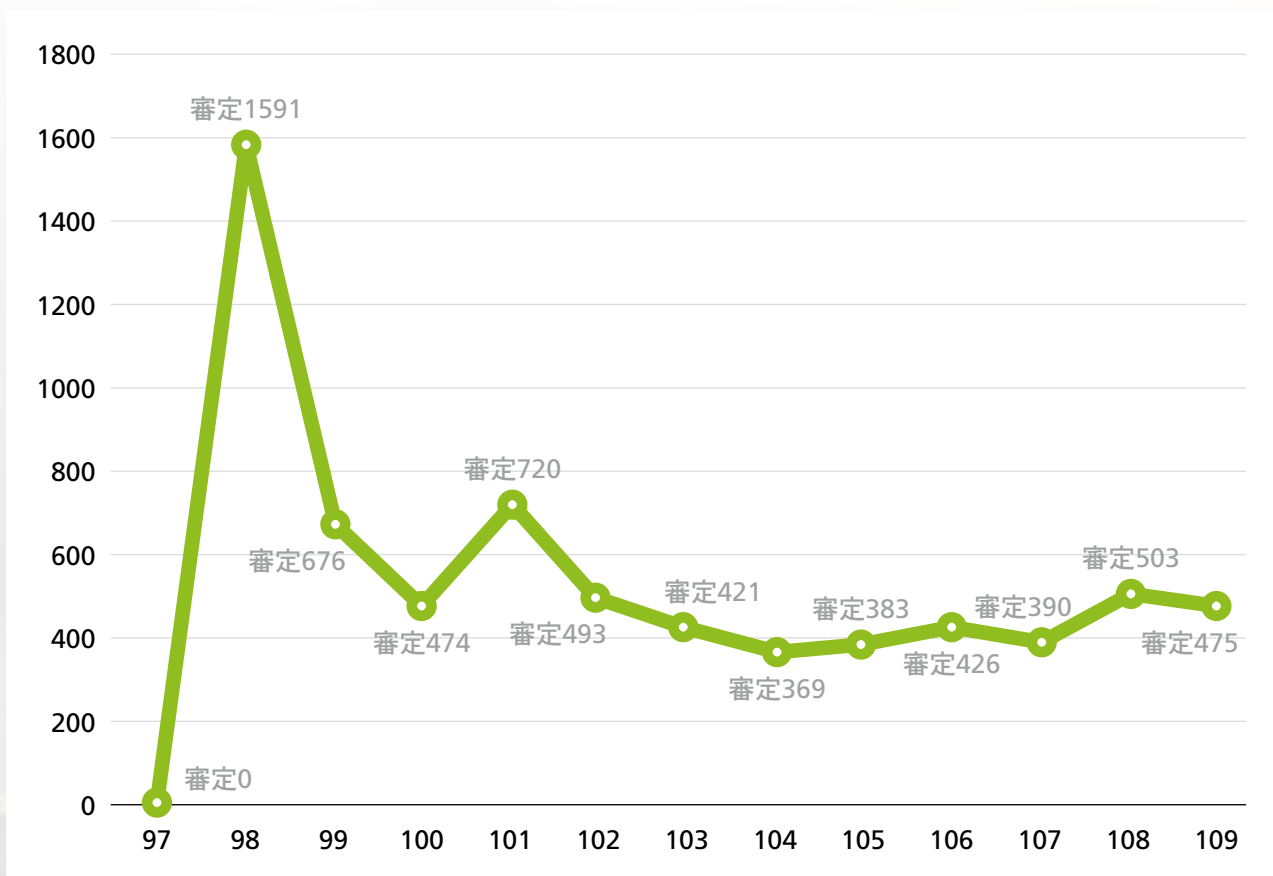


三、辦理國保爭議審議成果

(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109年底，本會共審定6,921件爭議案件，審議情形如下：

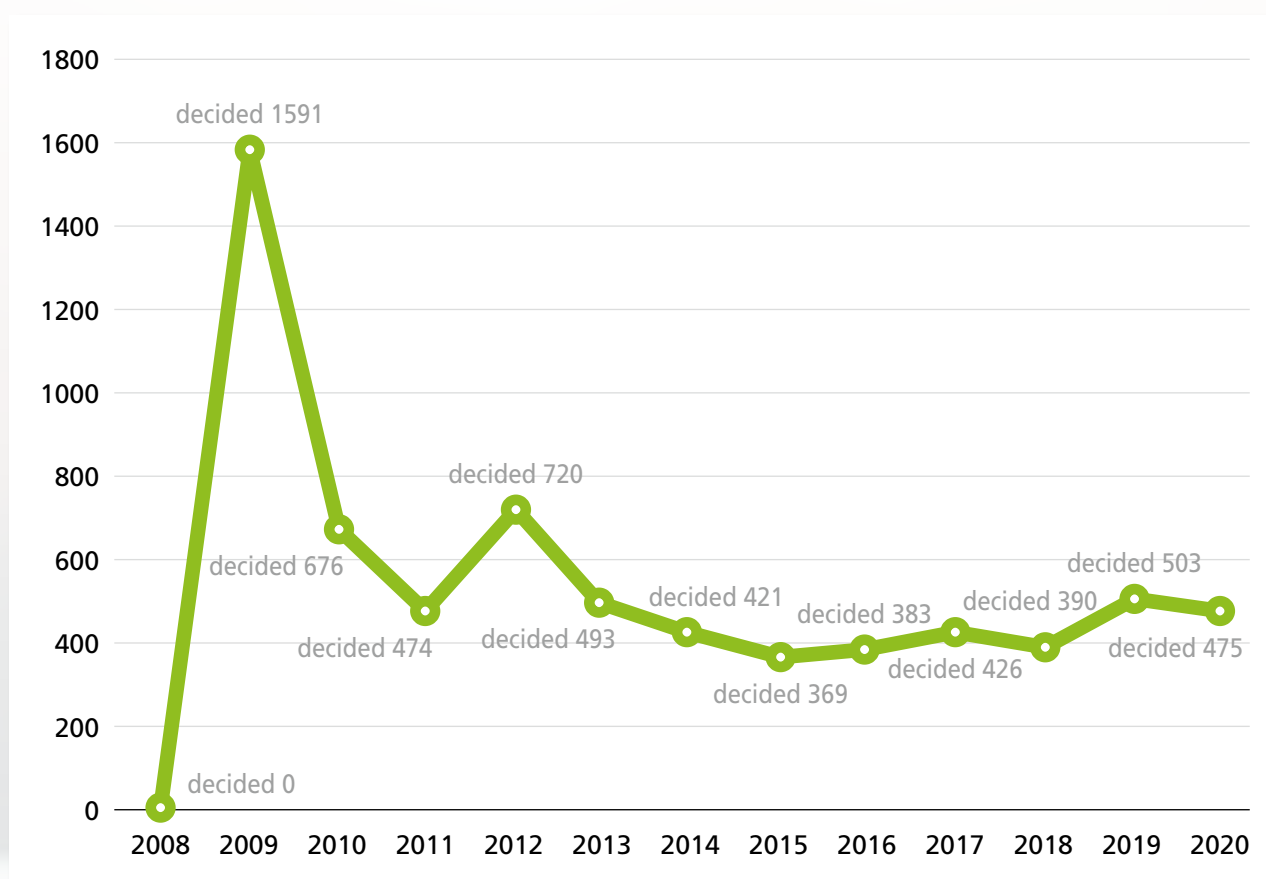


3. Achievements in National Pension Insurance Dispute Review

A. Review of National Pension disputes

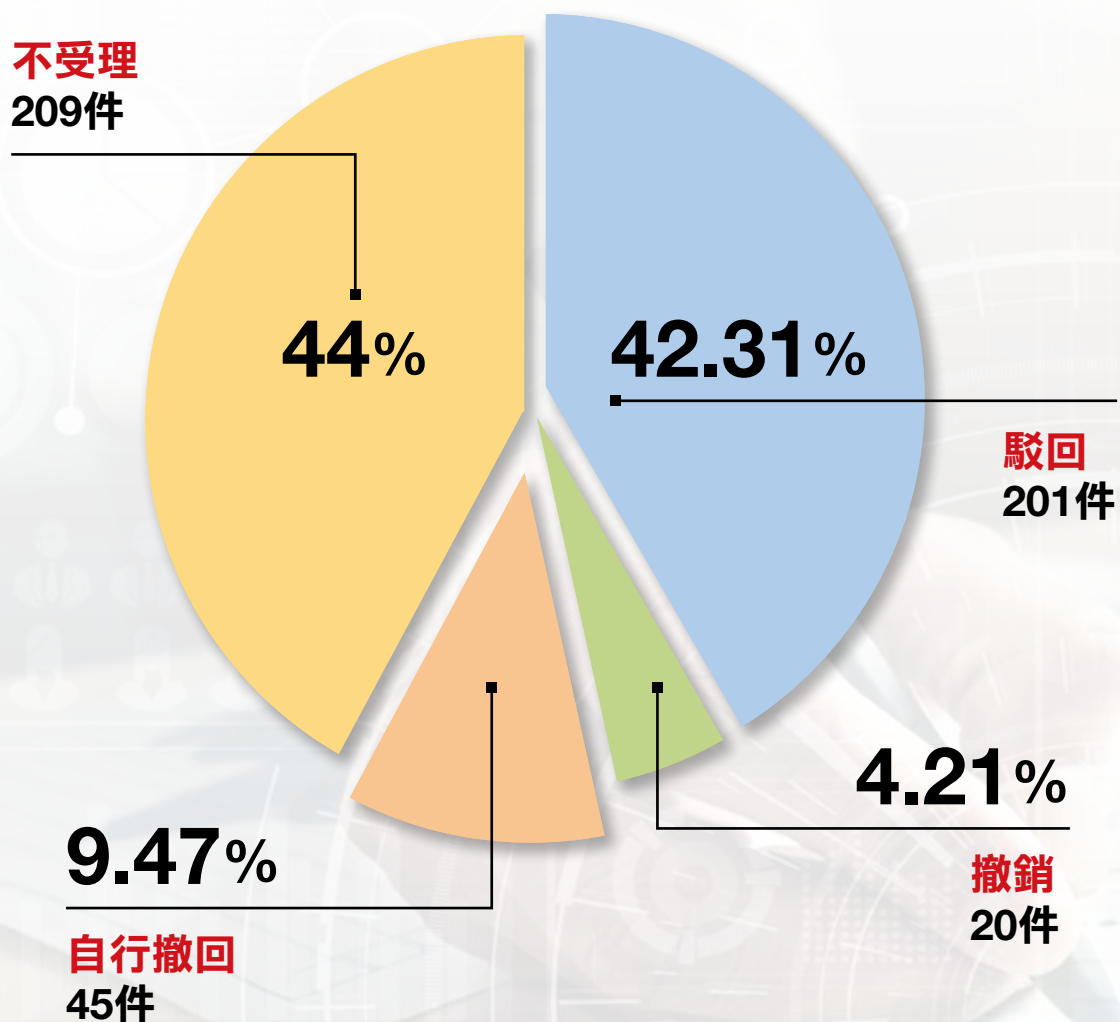
1. Cases reviewed and adjudicated

(1) Since October 2008 when the National Pension Insurance was launched until the end of 2020, NPSC has decided 6,921 cases in dispute. The review is described as follows:

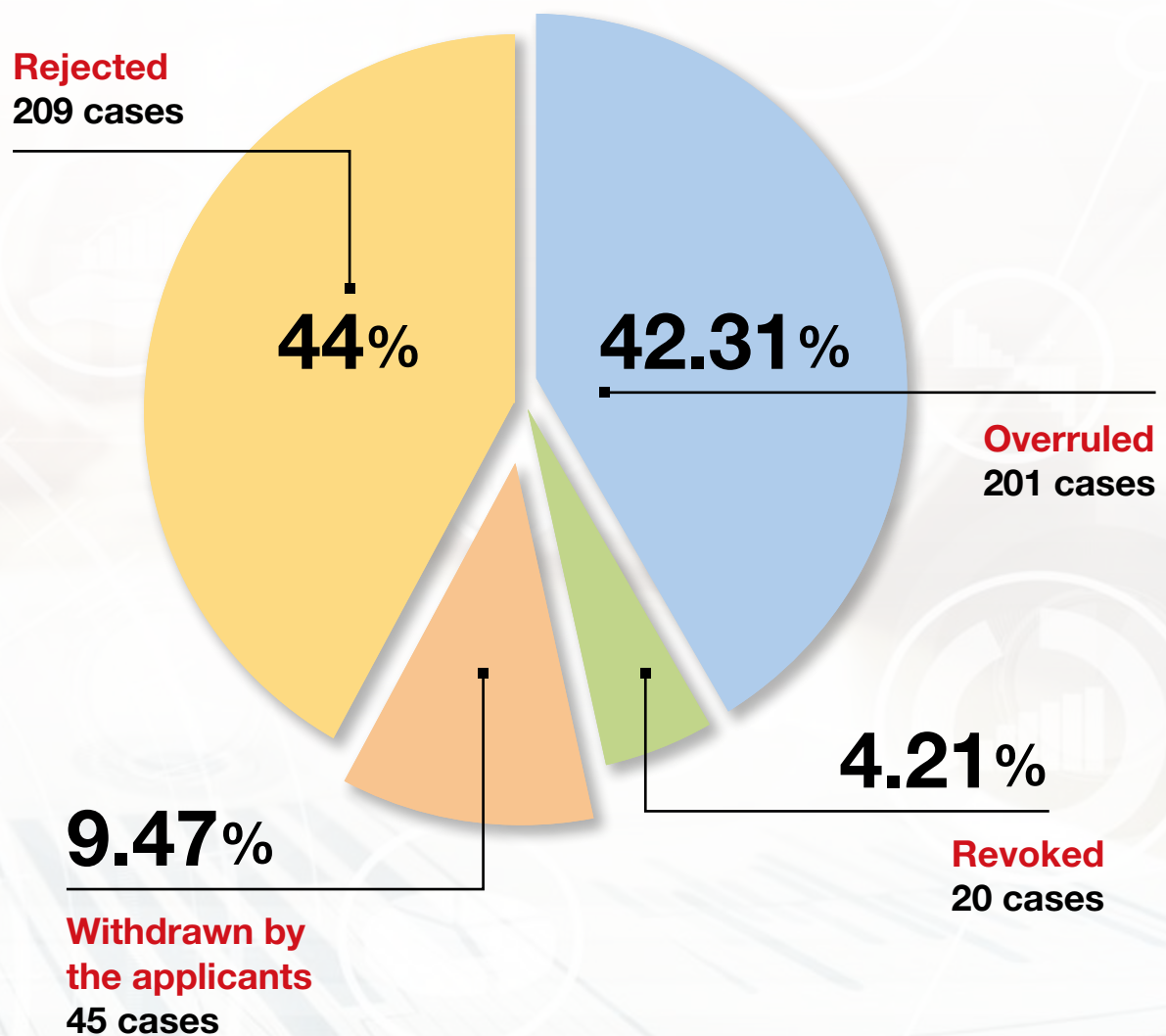




(2) 自109年1月1日至12月31日止，本會共計召開12次爭議審議委員會，審定475件爭議案件，其中駁回201件、不受理209件、自行撤回45件、撤銷20件，審議情形分析如下：



(2) Since January 1 to December 31, 2020, NPSC has convened 12 dispute review meetings, decided 475 cases, including 201 cases overruled, 209 cases rejected, 45 cases withdrawn by the applicants and 20 cases revoked. The review is described as follows:





伍、109年重要工作成果

Important Achievements in 2020

2. 審定案件申請項目：

109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	177	37.26%
老年年金給付	118	24.84%
保險費或利息	68	14.32%
遺屬年金	37	7.79%
原住民給付	20	4.21%
身心障礙基本保證年金	18	3.79%
身心障礙年金	13	2.74%
喪葬給付	11	2.32%
生育給付	5	1.05%
其他國民年金權益事項	5	1.05%
申請人資格及納保事項	3	0.63%
總計（109年度）	475	100.00%

2. Scope of Application:

In 2020, the “scope of application for” review on cases in dispute is described as follows:

Scope of Application	No. of Cases	Percentage
Old-age Basic Guaranteed Pension Payments	177	37.26%
Pension Benefits for the Elderly	118	24.84%
Premium or Interest	68	14.32%
Pension Benefits for the Survivors	37	7.79%
Indigenous People Payments	20	4.21%
Basic Pension Guaranteed for the Disabled	18	3.79%
Pension Benefits for the Disabled	13	2.74%
Funeral Benefits	11	2.32%
Maternity Benefits	5	1.05%
Other National Pension Rights and Interests	5	1.05%
Applicant Qualification or Insurance Subscription	3	0.63%
Total (2020)	475	100.00%



3. 審定案件申請項目：

109年度審定案件之「申請項目」如下：

案件類型	件數	百分比
排富條款	187	39.37%
給付數額	87	18.32%
10年緩繳	53	11.16%
其他	50	10.53%
加保資格	15	3.16%
分期延期繳費	14	2.95%
保險效力	13	2.74%
給付期間	12	2.53%
擇一請領	10	2.11%

3. Types of Cases:

In 2020, the “Types” of cases in dispute as decided are described as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	187	39.37%
Amount of Benefits	87	18.32%
10-year period allowed for late payment	53	11.16%
Others	50	10.53%
Insurance enrollment Qualification	15	3.16%
Deferred payment of premiums in installments	14	2.95%
Insurance Coverage	13	2.74%
Benefit Payment Period	12	2.53%
Selection of Single Claim Only	10	2.11%



伍、109年重要工作成果

Important Achievements in 2020

案件類型	件數	百分比
身障程度	7	1.47%
居住事實	7	1.47%
配偶連帶繳納義務	5	1.05%
工作能力評估	4	0.84%
保費補助	3	0.63%
溢領繳還	3	0.63%
免計利息	2	0.42%
退還保費	2	0.42%
遺屬順位	1	0.21%
計費期間	0	0%
總計（109年度）	475	100.00%

Case Type	No. of Cases	Percentage
Degree of Disability	7	1.47%
Residence Confirmation	7	1.47%
Spouse Obligation for Payment of Insurance Premiums	5	1.05%
Assessment of Ability to Work	4	0.84%
Premium Subsidization	3	0.63%
Refund of Overpayment	3	0.63%
Interest-Free	2	0.42%
Refund of Premium	2	0.42%
Survivor Priority	1	0.21%
Billing Period	0	0%
Total (2020)	475	100.00%



109.4.10 第81次國民年金爭議審議委員會會議
(The 81st Meeting of the National Pension Dispute Review Council)

(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後，對於審議結果仍有不服，得再循訴願、行政訴訟程序提起行政救濟。109年度國民年金訴願決定案件計26件，其中撤銷本會審定1件，本會審議決定維持率為96%。至國民年金之行政訴訟案件計15件，並無撤銷

本會審議決定之裁判。

自97年10月1日國民年金法施行迄今，本會審議決定於行政訴訟的維持率為100%（原108年度撤銷本會審定之判決1件，業經上級法院廢棄），尚無行政訴訟之判決結果有撤銷本會審議決定之情形，顯示本會依據國民年金法等相關法律所為之審議決定，理由確實合法妥當。

B. Provision of assistance in administrative appeal and administrative litigation cases

The insured and beneficiaries covered by the National Pension Insurance who apply for dispute review and find the decision unacceptable may act according to the administrative appeal or administrative litigation procedure to file for administrative remedies. In 2020, among the total 26 administrative appeal decisions about the national pension, one of the decisions revoked NPSC's review decision. Therefore, 96% of NPSC's review decisions were preserved. Notwithstanding, the total 15

administrative litigation cases about the national pension didn't revoke NPSC's review decisions.

Since the enforcement of the National pension Act on October 1, 2008, 100% of NPSC's review decisions on administrative litigations were sustained (one of these judgments revoked NPSC's review decision in 2019, but it was abandoned by the superior court). Therefore, no administrative litigation judgment was rendered to revoke NPSC's review decisions. Apparently, the decisions rendered by NPSC based on the National Pension Act and related laws were considered valid.



109.6.5 第83次國民年金爭議審議委員會議
(The 83rd Meeting of the National Pension Dispute Review Council)



（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，於109年度規劃辦理對公法上請求權與消滅時效、法律溯及既往、排富條款之土地爭議等議題進行研析，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。

（四）完成本會網站公開查詢最近3年審定書之目標

為因應政府資訊公開之趨勢，本會參考各級行政救濟機關決定（審定）書公開上網供民眾查詢之作法，將審定書內容上網供民眾查詢瀏覽。就查詢範圍部分，目前除可提供申請人查詢個人審定書內容外，亦可供民眾依條件或關鍵字公開查詢審定書（已遮蔽個資）內容。截至109年底，已完成透過本會網站查詢最近3年內爭議審定書內容之目標，落實保障人民知的權利，增進對國民年金爭議審議結果之瞭解與信賴。



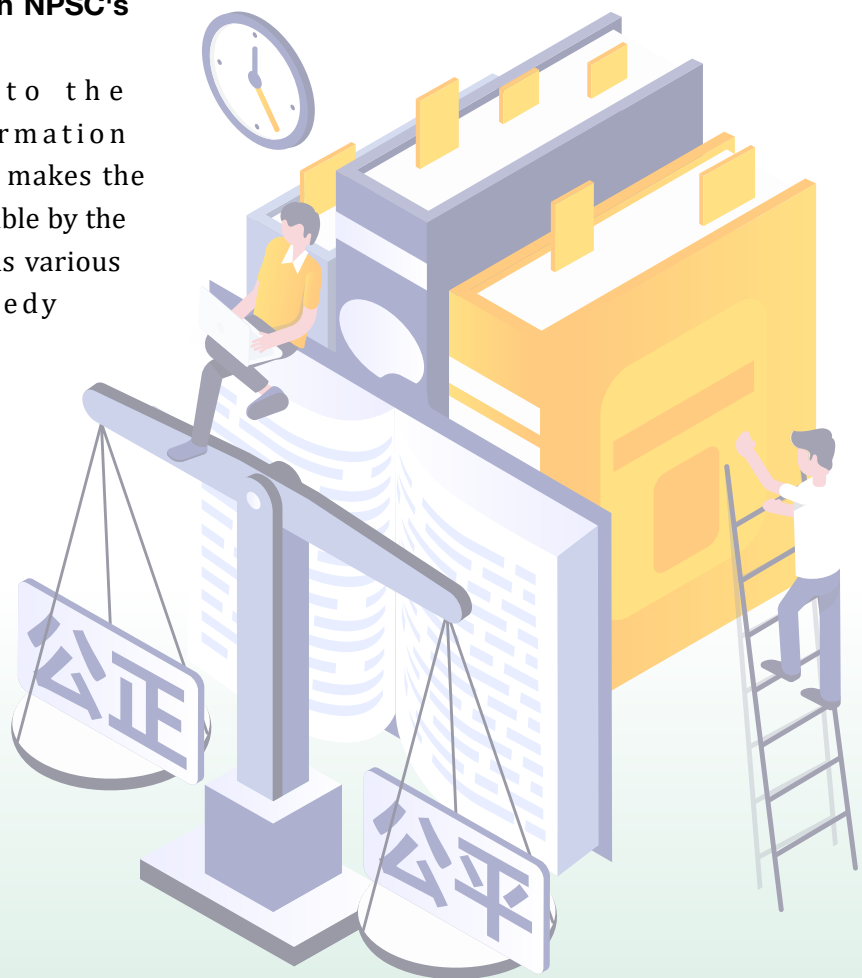
C. Enhancement of Legal Expertise Needed in Review of Disputes

In order to improve the co-workers' legal expertise, NPSC planned the theme-based conferences, such as the rights and extinctive prescription, Principle of Retroactivity of Law, and land dispute subject of wealth exclusion clauses, and organized other topics, such as survey evidence and judgment, based on the theories and principles under the Code of Civil Procedure, improve the co-workers' legal expertise and core competence.

authorities do. For the scope of search, applicants can search for the individual written decisions, and the written decisions (personal data being blocked) based on specific conditions or keywords. Until the end of 2020, NPSC had fulfilled the target for the search for written decision issued for the most recent 3 years on NPSC's website, practiced the protection of the people's right to know and enhanced their understanding and confidence in the national pension dispute review results.

D. Fulfillment of the target for the Search for Written Decision issued for the most recent 3 years on NPSC's website

In response to the government's information disclosure trend, NPSC makes the written decisions accessible by the public online, as same as various administrative remedy





（五）辦理國民年金法規興革與制度

精進事項

本會109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. 建議修正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評分項目，以充分呈現受評者社會參與面向，請勞保局納入

研議之參考。

2. 因現行老年年金給付採申請制，致有未及申請老年年金給付而死亡者，其家屬亦不得領取之情形。為解決類此爭議，或可採老年年金給付權利不待申請，自被保險人年滿65歲即發生，由被保險人以事前提供或事後補具帳戶資料等方式辦理，建請衛生福利部（社會保險司）納入參考。



109.2.7 第79次國民年金爭議審議委員會議
(The 79th Meeting of the National Pension Dispute Review Council)



參加國保幸福有保 國民年金讚

(Enroll in the National Pension Insurance Makes Your Future Assured. National Pension is Excellent)

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

When discovering issues in execution of National Pension operations or legally questionable practices during the dispute cases in the Dispute Review Council meeting convened in 2020, NPSC proposed concrete and improved opinions or amendment suggestions:

1. Suggestion about the evaluated items of the working capacity for mentally/physically disability (basic guaranteed) pension payments, in order to reflect the aspect about the evaluated subjects' social participation sufficiently, as the reference for the BLI.

2. Under the existing system, the old age Pension Payment is claimed only upon the insured person's request. As a result, sometimes the surviving family members of the insured person who is deceased may not be able to claim such pension payment promptly. In order to settle the dispute, the Ministry of Health and Welfare (Department of Social Insurance) has been recommended to refer the old age Pension Payment should be incurred when the insured person attains 65 years old, and the insured person can provide in advance or submit his/her account details afterwards.



3. 國民年金保險被保險人之外籍或大陸籍配偶離境或失聯，致其他弱勢遺屬（如年邁父母）不得請領遺屬年金給付之情形，建議衛生福利部（社會保險司）參照現行勞工保險條例第65條規定，放寬國民年金法第41條遺屬年金給付遺屬順位規定。
4. 建議衛生福利部（社會保險司）修正國民年金保險遺屬年金給付婚姻關係存續相關規定，參考公務人員退休資遣撫卹法，法定婚姻關係累積存續一定期間且未再婚之配偶，仍得給付遺屬年金。
5. 考量目前政府鼓勵人民生育、改善少子女化之目標，建議衛生福利部（社會保險司）研議放寬流產之被保險人亦得請領半數或一定比例之生育給付。
6. 建議修正國民年金法第30條第2項及第31條第1項規定，將按月累計公教人員保險養老給付或軍人保險退伍給付金額，能隨消費者物價指數調整，建請衛生福利部（社會保險司）納入制度修正參考。
7. 行政程序法第131條已放寬人民公法上請求權消滅時效為10年，更能有效保障民眾權利，建議衛生福利部（社會保險司）比照修正國民年金法第28條給付請求權消滅時效規定。
8. 建議「既成道路」應納入國民年金法第31條及同法施行細則第44條之扣除規定。另建議勞保局設計供民眾填寫之同意書或申請書時，應考量文字或格式內容之表達，足以讓一般民眾或教育程度不高的民眾能輕鬆理解。

3. With respect to the disadvantaged surviving family members (e.g. elderly parents) cannot claim the Surviving Family Pension Payment, because the insured person's spouse who is a foreigner or mainland China national leaves the country or loses contact, the Ministry of Health and Welfare (Department of Social Insurance) has been recommended to relax the restriction on the order of Surviving Family Pension Payment referred the Article 65 of the current Labor Insurance Act to adjust the Article 41 of the National Pension Act.
4. The Ministry of Health and Welfare (Department of Social Insurance) has been recommended to amend the requirements about the existence of marital relationship with respect to the National Pension payments for surviving family in response to the Public Servant Retirement and Pension Act, so as to provide that a spouse can receive the pension payments for surviving family, insofar as he/she maintains the legal marital relationship for a specific term and still single.
5. In consideration of the government's existing goals to encourage people to have children and improve the problem about lower birth rate, the Ministry of Health and Welfare (Department of Social Insurance) has been recommended to research the feasibility about the insured person who miscarried can claim the maternity payment at 50% or specific percentage.
6. The Ministry of Health and Welfare (Department of Social Insurance) has been recommended to amend the Paragraph 2 of Article 30 and Paragraph 1 of Article 31 of the National Pension Act, in order to provide that the insurance payments of Civil Servant and Teacher Insurance or discharge payments of Military Personnel Insurance, it may vary depending on Consumer Price Index.
7. As Article 131 of the Administrative Procedure Act provides that the right of claim under public law can be exercised within 10 years, the Ministry of Health and Welfare (Department of Social Insurance) has been recommended to amend the extinguishment of the right in Article 28 of the National Pension Act.
8. Suggestion about the “accomplished road” should be included into the deduction requirements of Article 31 of the National Pension Act and Article 44 of the Enforcement Rules of the Act. The BLI has been suggested to consider the text or format expressed in the manner enabling the people with lower education level to understand how to complete the agreement or application form easily





四、新興業務成果

（一）辦理「地方政府推展國年金業務」標竿學習活動

為提供辦理國民年金業務相關同仁彼此溝通、觀摩之機會，發揮本會監理平臺之效能，經調查地方政府亟待瞭解之主題需求，以及參採地方政府國民年金業務實地訪查經驗，本會於109年12月1日在衛生福利部1樓大禮堂辦理「地方政府推展國民年金業務」標竿學習活動。

當日活動分享「如何提升

收繳率技巧」、「訪視欠費被保險人訣竅」、「如何協助繳費經驗分享」及「績優服務員經驗分享及回饋」等內容，以主題簡報、實務執行、案例討論、績優經驗、參與對象提問討論等方式進行，以增進知識之吸收，促使行政作業能夠更具效率，計有地方政府國民年金督導員與服務員，以及原住民族委員會、勞保局及衛生福利部（社會保險司）等相關機關同仁，近百餘人共襄盛舉，活動順利圓滿。



109.12.1

109年度地方政府推展國民年金業務標竿學習活動講師分享

(The National Pension Supervisors and Service workers shared the excellent experience in the benchmarking learning activities for the “National Pension Operations Promoted by Local Governments”)

4. Achievements in Emerging Operations

A. Organization of the benchmarking learning activities for the “National Pension Operations Promoted by Local Governments”

In order to provide the workers dedicated to the National Pension operations with the chance to communicate with and observe each other and exercise the function of NPSC's supervision platform, NPSC organized the “National Pension Operations Promoted by Local Governments” at the auditorium at 1F of the Ministry of Health and Welfare on December 1, 2020, upon investigation on the topics desired by local governments and based on the experience gathered from the onsite visit to local governments for the National Pension operations.

The activity shared the issues about “how to improve the technique to increase

the contribution rates,” “tips for the visit to the insured person default on payment of premium,” “experience in how to help payment,” and “excellent service workers' sharing of experience and feedback,” through theme-based presentation, execution, case study, exchange of excellent experience, and participants' questioning, hoping to improve communication of knowledge and urge the administrative operations to run more effectively. About one hundred persons, including the National Pension supervisors and service workers from local governments, and staff from the Committee of Indigenous Peoples, BLI and Ministry of Health and Welfare (Department of Social Insurance), have attended the activity. The activity proceeded amicably and successfully.



109.12.1 109年度地方政府推展國民年金業務標竿學習活動
(The benchmarking learning activities for the “National Pension Operations Promoted by Local Governments”)



（二）編印「國民年金財務監理常用名詞彙編」

為利橫跨社會福利、法律及保險等不同專業之監理委員，能更加瞭解國民年金保險基金之財務監理工作，提升議事效率及品質，本會爰蒐羅財務監理、金融保險及風險管理等相關專業用語，並敦聘財

金學者提供專業審查意見，遂將財務監理業務相關與延伸名詞，包括中心配置比例、另類投資、絕對報酬與相對報酬、ESG、委託經營（Mandate）等會議常用財務監理名詞，共計187則彙集成冊，並於109年12月編印完成。





B. Publication of the “National Pension Financial Supervision Vocabulary Compilation”

In order to facilitate NPSC members specialized in social welfare, laws and insurance to better understand the National Pension Insurance Fund financial supervision, and to improve efficiency and quality of the parliamentary procedures, NPSC collects related terminology related to the professions, such as financial

supervision, financial insurance and risk management and also retains financial scholars to provide their professional opinion therefor. Accordingly, it compiles the financial supervision terms, such as the central ratio for asset allocation, alternative investment, absolute and relative returns, ESG, and Mandate, commonly used at meetings into the book including 187 volumes. The compilation was completed in December 2020.



（三）研究各國退休基金監理制度

國民年金保險基金規模逐年成長，目前已超過4千億元，投資項目橫跨國內外且益趨複雜，增加監理之難度，近年來不斷引起外界對於投資績效及監理作為之關切。為利基金監管與時俱進，期進一步探討與我國國情相近似之亞洲國家退休基金之監理制度，以強化基金財務監理效能及品質，本會於109年度委託東海大學陳琇惠教授辦理「國民年金

保險財務監理策進模式之研究」，執行內容包括：探討我國及日本、韓國、香港及新加坡等國退休基金監理制度及模式、研訂基金投資績效監理機制、研訂基金財務永續經營監測指標與提出國保財務監理制度策進模式之具體建議。

經參考國外文獻與本研究專家會議的討論，提出有關財務監理的組織、模式等建議，我國國民年金保險的監理策進模式可參考以風險為基礎的年金監理模式（RBS）之財務監理的架構與方向，該模式之監理著重於資產、財務及收入狀況（assets, financial and income situation）、成長率（growth）、品質管理（quality of management）等3大面向為財務監理的核心，可以參採借鏡。



C. Research of Pension Supervisory Systems Adopted by Various Countries

The scale of National Pension Insurance Fund is growing year by year. For the time being, it is more than NT\$400 billion, covering domestic and overseas investment projects. Meanwhile, the increasing complexity in investment raises the difficulty in supervision. As a result, external parties have been concerned about the investment performance and supervision practices very much in the recent years. To keep the fund supervision and management up with the trend and probe into the pension fund supervision systems adopted by Asian countries in a state similar to Taiwan to strengthen the fund financial supervision performance and quality. In 2020, NPSC contracted Professor Chen Hsiu-Hui of Tunghai University to engage in the “Study on National Pension Insurance Financial Supervision Improvement Model,”

which covered the study on the pension fund supervision systems and models adopted in Taiwan, Japan, Korea, Hong Kong and Singapore, establishment of the fund investment performance supervision mechanism, establishment of the fund financial sustainability monitoring indicators and submission of specific suggestions about the national pension supervision system improvement model.

In response to global studies literature review and discussions at the experts' meeting, the suggestions about financial supervision organization and model were submitted. Taiwan's National Pension Insurance supervision improvement model may follow the risk-based supervision (RBS) framework and orientation model which focuses on 3 major aspects, including assets, financial and income situation, growth, and quality of management as the core of financial supervision.





(四) 跨單位合作—精進國保基金財務 監理效能方案

現行國民年金保險基金收支管理及運用管理，由衛生福利部委由勞保局及勞金局分別辦理。衡酌基金管理攸關民眾權益至鉅，而監理制度之良窳，更牽動外界對政府的信任。近年來，外界對於政府基金績效表現益加關注，為能建立有效的政府基金監理作業模式，本會依據衛生福利部「109年度跨單位合作績效專案獎勵方案」，提出「精進國

保基金財務監理效能方案」，邀請國內各政府基金監理機關召開2次交流會議，會中各機關對監理模式及指標，均踴躍分享建置之成果及經驗，並成立交流群組，促成政府基金監理機關之跨單位合作。

在本方案的政策績效指標（KPI）部分，分別完成建置基金財務績效預警機制、訂定基金財務永續經營監測指標及建立基金即時監理機制，目標值達成情形為100%。



109.9.22 國民年金監理會至教育部學校法人及其所屬私立學校教職員退休撫卹離職資遣儲金監理會交流

(The National Pension Supervisory committee visited the ROC Private School Staff Retirement and Bereavement Compensation Fund Management Committee, Ministry of Education)

D. Cross-functional Cooperation – National Pension Insurance Fund Financial Supervisory Performance Improvement Program

For the time being, the BLI and BLF of the Ministry of Health and Welfare are responsible for managing the income & expenditure and utilization of National Pension Insurance Fund thereof. Considering that the Fund management is critical to the public interest and right, external parties' trust in the government might vary depending on the supervision system's quality. In the most recent years, external parties have been more and more concerned about the government fund performance. In order to establish an effective operating model for the government bond supervision, NPSC proposed the “National Pension Insurance Found Financial Supervision

Performance Improvement Program” based on the “2020 Cross-Functional Cooperation Performance Special Incentive Program” of the Ministry of Health and Welfare, and invited domestic government fund supervision authorities to convene 2 communication meetings. At the meetings, each authority shared its results and experience on the supervision model and indicators actively. They also created a group to exchange with each other and facilitate the cross-functional cooperation among the government fund supervision authorities. For the KPI on the Program, it completed the construction of the fund financial performance pre-warning mechanism, establishment of the fund financial sustainability supervision indicators and also establishment of the fund real-time supervision mechanism. The achieved target value was 100%.



109.8.18 政府基金監理單位交流會議
(The Communication Meeting among the Domestic Government Fund Supervision Authorities)



（五）出版「國民年金權益保障案例彙編—由爭議審議案件解析」

為增進民眾對國民年金爭議審議制度之瞭解，加強民眾權利意識，本會蒐集近年常見之爭議案例，於109年3月完成出版，並於國家書店松江門市及五南文化廣場同步販售。

本書內容分為「程序案例篇」及「實體案例篇」，除提醒最易被民眾所忽略的程序事項外，並介紹與民眾權益息息相關的國保納保與給付事項。全書收錄業務簡介計11篇，代表性案例計26篇，以淺顯易懂之故事敘述方式，吸引民眾閱讀，引導讀者認識爭議審議制度與實務，關心個人切身國民年金權益。

（六）創新建置「國民年金爭議審議線上申辦服務」

本會配合行政院推動智慧政府行動方案，並考量爭議審

議案件，屢見民眾疏於注意，致申請審議時已逾60日法定期間，影響案件實體審查權益，爰創各社會保險爭議審議之先，建置「國民年金爭議審議線上申辦（聲明）服務」，並自109年5月起正式啟用。讓民眾不服勞保局對國民年金所作之核定，欲申請審議時，除使用郵寄方式，寄送紙本爭議審議申請書外，亦可透過本會網站「國民年金爭議審議線上申辦（聲明）服務」（網址：<https://service.mohw.gov.tw/NPSC/NPAPApply.aspx>）辦理。

透過本項服務，當民眾收到勞保局之核定將屆60日申請爭議審議的救濟期間，卻不方便馬上跑郵局寄送紙本爭議審議申請書時，可以立刻透過手機、平板電腦或是個人電腦，線上申請（聲明）爭議審議。



國民年金權益保障案例彙編-由爭議審議案件解析
(Compilation of the Case in National Pension Right Protection-Interpretation Based on Dispute Review Cases)

E. Publication of “Compilation of the Case in National Pension Right Protection – Interpretation Based on Dispute Review Cases”

In order to enhance the public's knowledge about the National Pension Dispute Review System and strengthen the public awareness toward rights, NPSC collects common cases for dispute in the recent years, and compiles them into books. The books were published in March 2020 and also sold at Government Publications Bookstore, Songjiang Branch and Wunan Cultural Plaza at the same time.

The book consists of “Procedural Case Part” and “Substantive Case Part,” in order to remind the public of the procedures most likely to be ignored by the public and also introduce the National Pension Insurance enrollment and payment of the public interest and right. The book contains 11 chapters about the business profile and 26 representative cases, through the simple and understandable stories to

attract readers and guide the readers to know about the dispute review system and practices and concern about their personal interest and right in the National Pension.

F. Innovation and Establishment of “National Pension Dispute Review Online Application Service”

In response to the Smart Government Action Program promoted by Executive Yuan, and considering that the public frequently ignore the dispute review cases and thereby cause the application to exceed the statutory 60-day period, thus affecting their interest and right in the substantive review, NPSC takes the initiative to offer the “National Pension Dispute Review Online Application (Declaration) Service” as the first one. The Service has been activated officially as of May 2020. Therefore, the public opposing to the decision rendered by the BLI against the National Pension decision may send their application form for the review in writing via mail, and may also file the application via the “National Pension Dispute Review Online Application (Declaration) Service” accessible on NPSC's website (at <https://service.mohw.gov.tw/NPSC/NPAPApply.aspx>).

By accessing the Service, the public who are unable to send the application form in writing via mail at any post office within 60 days authorized by the BLI as the remedy period for review on the dispute can file the application (declare) online immediately via their mobile phones, pads or PCs.



（七）完成建置「國民年金爭議審議智慧服務專區」

為能一站式滿足民眾對國民年金爭議審議之需求及了解，本會於於官網建置「國民年金爭議審議智慧服務專區」（網址：<https://dep.mohw.gov.tw/NPSC/np-4857-118.html>），整合國民年金爭議審議線上申辦（聲明）服務、爭議審議案件個人進度查詢、國

民年金爭議審定書公開查詢及國民年金爭議審議Q&A等8項服務，使民眾可快速進行各項查詢。

另為使本項服務能更接近民眾，擴張服務效益增加服務連結，本會並將前開服務專區，與衛生福利部官網「便民服務專區」及衛生福利e寶箱「線上服務」完成連結，提升為民服務品質及效能。





兩種申請審議方式供您選擇 - 書面或者線上申請
(Two Methods to Apply for Dispute Review- Online or on Paper)

G.Completion of Construction for “National Pension Dispute Review Smart Service Zone”

In order to satisfy the public need and understanding about the National Pension dispute review via one-stop services, NPSC set up the “National Pension Dispute Review Smart Service Zone” on NPSC's official website (at <https://dep.mohw.gov.tw/NPSC/np-4857-118.html>), which integrates 8 services including the national pension dispute review online application (declaration) service, search for the personal status in the dispute review, search for written decision

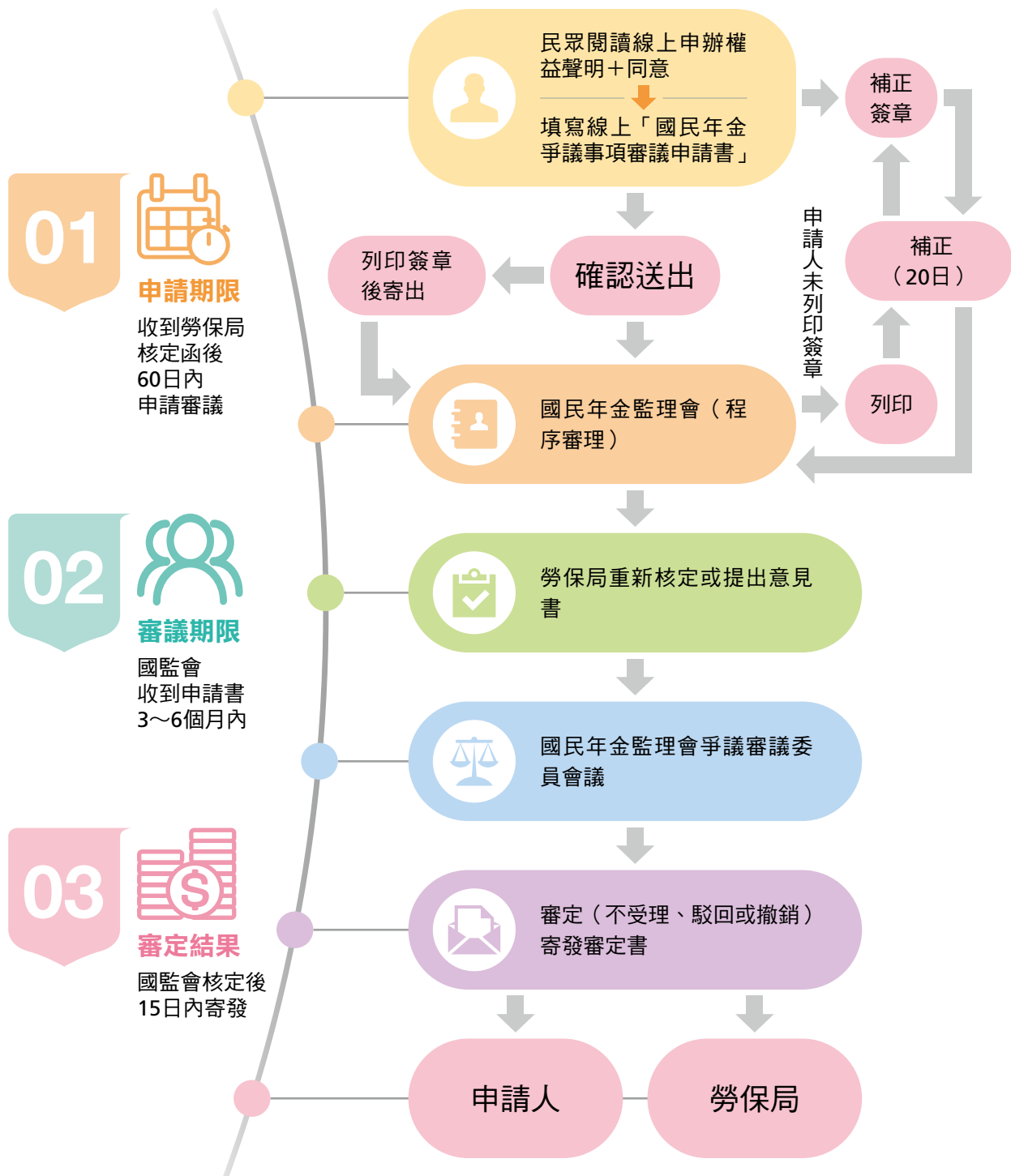
rendered against the national pension dispute review, and Q&A for the national pension dispute review, in order to help the public complete various inquiries rapidly.

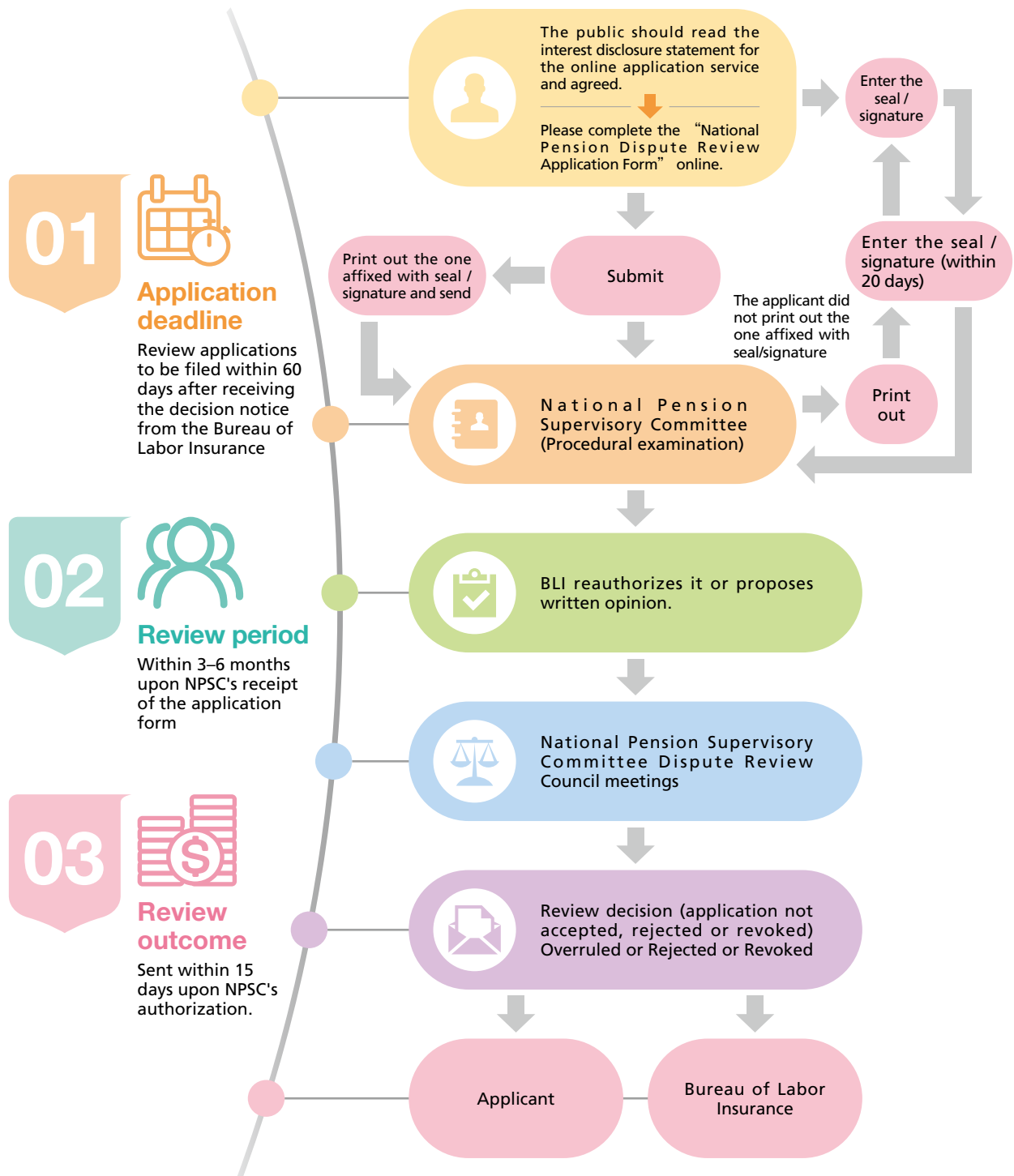
Meanwhile, in order to enable the service to be more user-friendly, expand the service efficiency and increase links to the service, NPSC also completed the connection of the service zone with the “Citizen Service Center” and “Online Service” on the official website of Ministry of Health and Welfare, so as to improve the citizen service quality and performance.



伍、109年重要工作成果

Important Achievements in 2020







(八) 舉辦「行政救濟與國民年金爭議審議」研討會

為精進行政救濟專業知能，並建立同仁正確行政救濟觀念，本會於109年11月20日舉辦「行政救濟與國民年金爭議審議研討會」，邀請臺灣大學法律學院林教授明昕與臺北大學法律學系張教授文郁，分

別主講「衛生福利業務行政處分與行政救濟綜論」及「行政救濟之訴願先行政程序—以國民年保險爭議審議為例」，同時邀請政治大學法學院吳副教授秦雯與張教授桐銳，由程序及實體2方面，針對前揭議題進行與談。



109.11.20 「行政救濟與國民年金爭議審議」研討會李政務次長麗芬致詞
(The Deputy Minister Lee, Li-Feng Gave a Speech in the Conference of Administrative Remedy and National Pension Dispute Review)



109.11.20 「行政救濟與國民年金爭議審議」研討會
(The Conference of Administrative Remedy and National Pension Dispute Review)

H. Organization of “Administrative Remedy and National Pension Dispute Review” Conference

In order to improve the professional knowledge toward administrative remedy and build the workers' correct awareness toward administrative remedy, NPSC organized the “Administrative Remedy and National Pension Dispute Review Conference” on November 20, 2020, which invited Professor Lin Ming-Hsin from the Department of Law National Taiwan University and

Professor Chang Wen-Yu from Department of Law, National Taipei University, respectively, to give keynote speech on the topics “Reviews on Administrative Sanction and Administrative Remedy for Health and Welfare Operations” and “Administrative Appeals – e.g. National Pension Insurance Dispute Review.” At the same time, Associate Professor Wu Ching-Wen and Professor Chang Tung-Ju from the Law School of National Chengchi University were invited to talk about the topics, procedurally and substantively.



本研討會由衛生福利部李政務次長麗芬開幕致詞，並邀請國民年金相關機構及人員參加。當日與會來賓包括立法院法制局、行政院法規會、行政院農業委員會、勞動部、勞保局、各縣市政府國民年金督導員及服務員、衛生福利部法規會、社會保險司等單位及疾病管制署等所屬機關等，近200人共襄盛舉，活動順利圓滿。

（九）強化國民年金保險費10年補繳不可歸責態樣之監理作為

本會審議國民年金保險費逾10年不得補繳之爭議案件，皆秉持「從寬」原則，發掘實務個案態樣，提供法律見解，促使勞保局系統化分析與整理「10年補繳」案件之「不可歸責事由」類型，作為後續審查之重要依據。

為有效解決「10年補繳」

保費爭議，本會辦理109年度國民年金業務檢查，特以「國民年金不可歸責事由而得補繳保費之執行情形」為檢查主題，亦請勞保局檢視修正「10年補繳之不可歸責事由態樣」，並加強宣導及分享案例，以利被保險人了解補繳權益。

迄至109年底止，「10年補繳」之爭議案件，本會已受理72件，審定71件，其中案件經改准補繳及撤銷者計60件，行政救濟率為84.51%。為保障民眾權益，透過多次溝通，使勞保局審查民眾申請之「10年補繳」案，同意補繳之比率自108年4月（87%）迄至109年8月（98%）為止，已顯著上升11%，亦使後續爭議有效減少，達解訟止紛功能。

Political Deputy Minister of the Ministry of Health and Welfare, Lee Li-Feng, presented opening remarks for the Conference on the site, and all entities and personnel involved in the National Pension were invited to attend the Conference. The guests attending the Conference on the same day included about 200 persons from Legal Affairs Bureau of Executive Yuan, Legal Affairs Committee of Executive Yuan, Council of Agriculture of Executive Yuan, Ministry of Labor, BLI, national pension supervisors and service workers from various county/city governments, Legal Affairs Committee and Department of Social Insurance of Ministry of Health and Welfare, and Taiwan Centers for Disease Control. The Conference proceeded amicably and successfully.

I. Enhancement of Supervision on 10-Year Late Payment of National Pension Insurance Premium Resulting from Inscrutable Fault

NPSC is used to reviewing the dispute about the National Pension Insurance 10-year late payment in a “lenient” manner. It explores the individual cases and provides legal opinion to urge the BLI to analyze and organize the cases about “10-year late payment due to inscrutable fault” systematically, as the important

basis for the follow-up review.

In order to settle the dispute over the “10-year late payment” effectively, NPSC conducted the 2020 National Pension Operations Inspection themed on the “permission of late payment of National Pension Insurance premium given circumstances attributable to no one,” and also asked the BLI to review the amendments to the “types of 10-year late payment due to an inscrutable fault,” and also strengthen the promotion and sharing of guiding cases to help the insured persons understand their interest and right in making up such payment easily.

Until the end of 2020, NPSC has accepted a total of 72 cases involving the dispute over 10-year late payment issues and decided 71 cases thereof, including 60 cases approved for late payment and revoked. The administrative remedy rate reached 84.51%. In order to protect the public interest and right, NPSC has communicated with the BLI several times and the BLI eventually agreed to review the applications for “10-year late payment” filed by the public. The approved late payment has increased by 11% from April 2019 (87%) to August 2020 (98%). Meanwhile, the subsequent dispute was also reduced effectively, and legal actions as well.



陸 未來展望及策進作為

Future Prospects and
Improvement Measures



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



陸、未來展望及策進作為

一、推進地方政府與民間資源專案合作

為發揮監理平臺之效能，提供辦理國民年金業務同仁間多向溝通交流之機會，本會由109年度辦理之「地方政府國民年金業務實地訪查」及「地方政府推展國民年金業務」標竿學習活動，所汲取之地方政府國民年金業務結合民間資源（如天后宮），

以協助經濟弱勢族群繳納國民年金保險欠費之標竿經驗，於110 年度持續規劃推進更多的地方政府與民間資源進行專案合作，使更多國民年金保險被保險人能以更彈性之作法，協助解決因欠費而無法獲得國民年金保險提供之基本保障。



109.11.9 臺東縣、花蓮縣國民年金業務實地訪查會議全體人員合影
(The Photograph of the Onsite Inspections of Taitung County Government and Hualien County Government National Pension Operations)

VI. Future Prospects and Improvement Measures

1. Boost the project of cooperation between local government and resources from the private sector.

In order to exercise the function of NPSC's supervision platform and provide the workers dedicated to the National Pension operations with the chance to communicate with and observe each other, based on the benchmarking experience gathered by NPSC in the local governments involved in the “onsite visit to local governments for the National Pension operations” and “National Pension Operations Promoted by Local Governments” organized by NPSC 2020 in combination of the public

sector's resources to help the economically disadvantaged pay the overdue national pension insurance premium, NPSC in 2021 continues to plan more projects of cooperation with local governments and the private sector's resources, so that the national pension insured persons may have more flexible options helpful for them to solve the problem about their inability to enjoy the basic protection provided by the National Pension Insurance resulting from their default on payment.



二、多元化資產配置布局， 規劃辦理政府基金投資運用與監理研討會

近期受疫情影響，國內外經濟金融情勢波動變化詭譎，各種衍生性金融商品及投資操作策略亦日新月異，為優化財務監管能量，精進並拓展監理業務，本會規劃辦理政府基金投資運用與監理研討會，針對國際大型退

休基金及政府基金投資趨勢及監管作為進行討論，促進產官學界之交流，汲取國內、外退休基金監理經驗，並深化國內監理單位實質交流，精進財務監理品質與效能。



2. Diversify the asset allocation and layout, and plan to organize the government fund investment, utilization and supervision conference.

Due to the recent epidemic, domestic and overseas economy and finance have been fluctuating and changeable. Different financial derivatives and investment & management strategies are emerging. In order to optimize the financial supervision energy, and improve and develop the supervisor operations, NPSC plans to organize the conference about investment, utilization and supervision of the government fund, in order to discuss

about the investment trend and supervision of international large-scale pension fund and government fund, facilitate the exchange among the industry, government and academy, gather the experience in management of domestic and overseas pension fund, deepen the substantive communication with domestic supervision units and improve the financial supervision quality and performance.





三、強化爭議審議回饋制度功能，落實審定書易讀易懂目標

為確實保障民眾權益，歷年爭議審議委員會議均就個案所發現之問題，提出法令興革及實務執行改善之建議，供相關機關研議改善。未來本會除賡續強化爭議審議結果回饋法規與制度修正

功能外，並將系統化整理歷年爭議審議委員會議決議之建議事項落實於國民年金法規之影響，作為業務執行之參考。

另國民年金爭議審定書為法律文書，考量國民年金保險之被保險人等多為弱勢民眾，如論述方式及法律用語過於艱深，恐不易瞭解審定書內容。為實質發揮行政救濟功能，本會將持續精進調整審定書內容之呈現方式，以適當白話法律用語，落實審定書內容易讀易懂目標，增進民眾對爭議審議制度之信賴。

國民年金爭議事項審議申請書

申請日期： 年 月 日

(請先詳閱填表須知及說明)

(1)申請人	姓名： 地址： 身分證統一編號： 電話：	民國 年 月 日生
(2)被保險人	<input type="checkbox"/> 同上資料(被保險人與申請人為同一人) 姓名： 地址： 身分證統一編號： 電話：	民國 年 月 日生
(3)不服勞保局核定文件(請檢附影本)	1. <input type="checkbox"/> 年 月 日 字第 號 2. <input type="checkbox"/> 服務單(年 月 字第 號)	收受或知悉核定文件日期： 年 月 日
(4)申請審議之請求事項、事實及理由	1. 請求事項： 2. 事實及理由：	
(5)證據	1. 勞保局核定文件影本。 2.	

茲依國民年金爭議事項審議辦法第3條規定，敬請對本案為爭議。

此致
勞動部勞工保險局
轉送
衛生福利部國民年金監理會

申請人： (簽章)

填表須知及說明：
1. 本申請書請詳實填寫一式2份。連同有關證據及勞保局核定文件影本(附件亦需一式2份)，一併寄至勞保局國民年金組(10056臺北市中正區濟南路2段49號)。
2. 本申請書之申請人如下：被保險人、喪失給付或遺屬年金給付之受益人、老年基本保證年金或專性民給付之請領給付者、負連帶繳納義務之被保險人配偶或國民年金制書關係人。
3. 本申請書申請審議之事實及理由，請以條列方式，簡要敘明，如不能填寫時，可以另紙書寫附後，並在該欄內註明詳另紙。

108.10 版

3. Improve the dispute review feedback system functions, and fulfill the target for simple and understandable written decision.

In order to protect the public interest and right, historically, the dispute review council meetings always propose suggestions about reform in laws and improvement of practices solve the problems discovered in individual cases, to help related authorities research the suitable actions. In the future, NPSC will continue to improve the dispute review result feedback to laws and amended system functions, and will systematically sort out the effects posed by practicing of the resolutions rendered by the dispute review council meetings to the national pension act, as the reference for execution of work.

Further, the written decision of the

dispute council meeting is a kind of legal documents. Considering that the insured persons enrolled into the National Pension Insurance are mostly the disadvantaged groups, if the written decision contains difficult interpretation and legal terms, it might not be easy for them to understand the decision. In order to practice the functions of administrative remedy, NPSC will continue to improve and adjust the way to state the written decision, through the appropriate and understandable legal terms make the written decision becomes simple and understandable. At last, enhance the public trust in the dispute review system.





老年基本
保證年金

老年年
金給付

身心障礙
年金給付

原住民
給付

身心障礙
基本保證
年金

遺屬年
金給付

喪葬
給付

生育
給付

國民
年金



柒 國民年金小櫥窗

National Pension Showcase



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



柒、國民年金小櫥窗

櫥窗一

國保好康加碼囉！

中低收入戶的國民年金保險費補助提高至7成！

自109年6月起，國民年金新增被保險人如具有中低收入戶資格，由政府逕予補助70%保險費。換言之，「中低收入戶」的保險費補助對象，並比照「所得未達一定標準1.5倍」

給予70%的保險費補助，因此，政府補助保費比例將由現在的4成增至7成，每月被保險人自付保費比例將由6成降至3成。



VII. National Pension Showcase

Showcase 1

Here Comes the Bonus for National Pension Insurance !

Reimbursement to low-income and mid-income family for the National Pension Insurance premium has been upgraded to 70%!

Since June 2020, a new condition has been added into the National Pension Insurance contract, requiring that the insured person who satisfies the low-income and mid-income family requirements may receive reimbursement equivalent to 70% of the insurance premium from the government directly. In other words, the recipients of the insurance premium reimbursement for the “low-income and mid-income family” may be eligible for 70% premium reimbursement if their income “fails to reach the

certain standards by 1.5 times.” Therefore, the premium reimbursement granted by the government will be increased from 40% to 70%. The deductions to be borne by the insured person on a monthly basis will decline from 60% to 30%.





● 保險費負擔比率

全月保費=18,282*9.5%=1,737元，政府補助及被保險人自付金額各是多少呢？

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		695元 (40%)	1,042元 (60%)
低收入戶		1,737元 (100%)	0元
中低收入戶		1,216元 (70%)	521元 (30%)
所得未達 一定標準	未達當年度 最低生活費1.5倍	1,216元 (70%)	521元 (30%)
	未達當年度 最低生活費2倍	955元 (55%)	782元 (45%)
身心障礙者	極重度及重度	1,737元 (100%)	0元
	中度	1,216元 (70%)	521元 (30%)
	輕度	955元 (55%)	782元 (45%)

● Share of insurance premium

In the event of monthly premium= $18,282 \times 9.5\% = \text{NT\$}1,737$, what the government reimbursement and the insured person's deductions will be?

Insured Identity		Government subsidy amount/month (ratio)	Insured deductible amount/month (ratio)
The public		NT\$695 (40%)	NT\$1,042 (60%)
Low-income family		NT\$1,737 (100%)	NT\$0
Low-income and mid-income family		NT\$1,216 (70%)	NT\$521 (30%)
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\$1,216 (70%)	NT\$521 (30%)
	Insured person failing to reach 2 times of the lowest living expense of that specific year	NT\$955 (55%)	NT\$782 (45%)
Physically and mentally disabled	Extremely severe and severe	NT\$1,737 (100%)	NT\$0
	Medium	NT\$1,216 (70%)	NT\$521 (30%)
	Mild	NT\$955 (55%)	NT\$782 (45%)



遺屬年金的收入限制提高為基本工資2萬4,000元！

另外，國保自109年6月起，也放寬遺屬年金請領者每月工作收入限制，由原來的月投保金額（18,282元）提高為勞保基本工資（110年1月起為2萬4,000元），可讓工作收入高於原國保月投保金額，但低於基本工資的弱勢遺屬獲得遺屬年金保障。

案例說明

109年1月小陳於參加國保期間死亡，保險年資有7年，遺屬年金怎麼領呢？

情況1：遺有配偶1人時

每月遺屬年金為3,772元（依「 $18,282 \text{元} \times 7 \text{年} \times 1.3\%$ 」計算，金額為1,664元，金額不足3,772元，發給保障金額3,772元）。

情況2：遺有配偶及子女共2人時

每月遺屬年金為4,715元（依「 $18,282 \text{元} \times 7 \text{年} \times 1.3\%$ 」計算，金額為1,664元，金額不足3,772元，按保障金額3,772元加計25%，即為4,715元）。

情況3：遺有配偶及子女共3人（或3人以上）時

每月遺屬年金為5,658元（依「 $18,282 \text{元} \times 7 \text{年} \times 1.3\%$ 」計算，金額為1,664元，金額不足3,772元，按保障金額3,772元加計50%，即為5,658元）。

●相關問題都可以到以下網址查詢唷～

★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/lmLabor/>

The limit of income required for the pension benefits for surviving family has been raised until equivalent to the basic pay, NT\$24,000.

Meanwhile, the National Pension Insurance has also relaxed the restriction on income earned by the claimants for pension benefit for surviving family under the National Pension Insurance on a monthly basis, since June 2020. Specifically, the monthly insured value increased from NT\$18,282 to the

basic pay offered by the Labor Insurance (NT\$24,000 from January 2021). Therefore, the disadvantaged surviving family members whose income is higher than the original insured value but less than the basic pay may also claim the protection under the pension benefits for surviving family.

Case

Chen, who passed away in January 2020 during enrollment into the National Pension Insurance, had been enrolled into the insurance for 7 years. In this case, how should the pension benefits for surviving family be claimed?

Case 1: In the case of the spouse as the only surviving family

The pension benefits for surviving family are NT\$3,772 per month (if NT\$18,282 x 7 years x 1.3%, the product is NT\$1,664. The guaranteed amount, NT\$3,772, will be granted).

Case 2: In the case of the spouse and child, i.e. 2 persons, as the only surviving family

The pension benefits for surviving family are NT\$4,715 per month (if NT\$18,282 x 7 years x 1.3%, the product is NT\$1,664. The guaranteed amount, NT\$3,772, plus 25% thereof, namely NT\$4,715 will be granted).

Case 3: In the case of the spouse and children, i.e. 3 (or more) persons, as the only surviving family

The pension benefits for surviving family are NT\$5,658 per month (if NT\$18,282 x 7 years x 1.3%, the product is NT\$1,664. The guaranteed amount, NT\$3,772, plus 50% thereof, namely NT\$5,658 will be granted).

● For related questions, please visit the following website:

- ★ A brief introduction to the National Pension: <https://www.bli.gov.tw/0019852.html>
- ★ The BLI official website: <https://www.bli.gov.tw/>
- ★ The BLI FB Fanpage: <https://www.facebook.com/ImLabor/>



櫥窗二

為什麼要調漲國民年金保險費率呢？

國民年金保險費率自110年1月1日起由9%調整為9.5%。



● 國民年金法規定

國民年金法第10條規定，國保之保險費率，於國民年金法施行第1年為6.5%；於第3年調高0.5%，以後

每2年調高0.5%至上限12%。但保險基金餘額足以支付未來20年保險給付時，不予調高。

● 為什麼國民年金保險費110年1月1日起要調整為9.5%？

依據勞保局108年委外辦理「國民年金保險費精算及財務評估」研究結果，國保最適費率為20.24%，且精算評價日（108年10月1日）之基金餘額不足支應未來20年保險給付，並無國民年金法第10條但書規定「保險基金餘額足以支付未來20年保險給付時，不予調高」情形之適用，為使國保基金財務更為健全穩定，並符合

世代公平原則，衛生福利部爰依法公告國保保險費率自110年1月1日起由9%調整為9.5%。

被保險人若有無力繳納保險費的情形，請儘速向戶籍所在地公所申請低收入戶、中低收入戶或所得未達一定標準資格認定，若符合資格，可提高保險費補助比率。

Showcase 2

Why would the National Pension Insurance Premium be raised ?

The National Pension Insurance premium has been adjusted from 9% to 9.5% since January 1st, 2021.



● Requirements under National Pension Act

According to Article 10 of the National Pension Act, the premium rate for the Insurance will be 6.5% for the first year of the implementation of this Act. The rate will be increased by 0.5% on the third year and

another increase of 0.5% for every 2 years thereafter until it reaches the limit of 12%. But no increase will be implemented if the balance of the insurance fund is enough to pay for the pension payment for the next 20 years.

● Why should the National Pension Insurance premium be adjusted to 9.5% as of January 1st, 2021?

According to the results of the “National Pension Insurance Premium Actuation and Financial Assessment” conducted by the entity contracted by the BLI in 2019, the optimal National Pension Insurance premium should be 20.24%, and the balance of the insurance fund available on the date of assessment (October 1st, 2019) could not afford to cover the insurance benefits for the next 20 years. Therefore, the proviso referred to in Article 10 of the National Pension Act, i.e. “no increase will be implemented if the balance of the insurance fund is enough to pay for the pension payment for the next 20 years,” may not apply. In order to make the

National Pension Insurance Fund's finance more robust and stable and in line with the generational equity principles, the Ministry of Health and Welfare announced pursuant to laws that the National Pension Insurance premium should be adjusted from 9% to 9.5% as of January 1st, 2021.

Any insured person who is unable to pay the insurance premium is advised to apply for identification of the qualification for a low-income and mid-income family or a family income failing to reach certain standards. If he/she is held as satisfying the qualification, the insurance premium reimbursement applicable to him/her may be raised accordingly.



● 國民年金保險費110年1月1日起要繳多少？

算給你看

1. 一般被保險人

$$18,282 \times 9.5\% \times 60\% = 1,042 \text{元}$$

2. 中低收入戶及所得未達1.5倍

$$18,282 \times 9.5\% \times 30\% = 521 \text{元}$$

3. 中度身心障礙

$$18,282 \times 9.5\% \times 30\% = 521 \text{元}$$

4. 所得未達2倍及輕度身心障礙

$$18,282 \times 9.5\% \times 45\% = 781 \text{元}$$

5. 低收入戶及重度身心障礙者

保費由政府100%補助

● 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



● How much of the National Pension Insurance premium should be payable as of January 1st, 2021?

Calculation

1. General insured persons

$$18,282 \times 9.5\% \times 60\% = \text{NTD}1,042$$

2. Income earned by low-income and mid-income family failing to reach certain standards by 1.5 times

$$18,282 \times 9.5\% \times 30\% = \text{NTD}521$$

3. Moderate physically and mentally disabled

$$18,282 \times 9.5\% \times 30\% = \text{NTD}521$$

4. Income failing to reach certain standards by double and mild physically and mentally disabled

$$18,282 \times 9.5\% \times 45\% = \text{NTD}781$$

5. Low-income family and severe physically and mentally disabled

Premium to be reimbursed by the government 100%

● 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 / National Pension
<https://www.bli.gov.tw/0000031.html> or call: 02-23961266 #6066



櫥窗三

國保基金投資好收益

國保基金為什麼要投資？

依據「國民年金保險基金管理運用及監督辦法」第3條規定，國保基金之運用管理，委託勞金局辦理。勞金局面對市場的不確定性，以審慎態度投資，並秉持長期投資、管理與承

擔合理風險、追求有效監控與管理的態度，考慮不同風險因子與報酬關係，兼顧管理操作成本，訂立中長期報酬的參考目標，本會擔任監督的角色。



Showcase 2

Remarkable Investment Income of National Fund Insurance

Why should the National Pension Insurance Fund engage in investment?

According to Article 3 of the “Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund,” the BLF should be contracted to utilize and manage the National Pension Insurance Fund. The BLF manages the investment with due diligence in response to the uncertainty in markets. It also upholds long-term

investment, management and assumption of reasonable risks, pursues effective control and management, takes into account different risk factors and remuneration, balances the management and operating costs, and sets the reference target for mid-term and long-term remuneration. NPSC plays the role of supervisor.



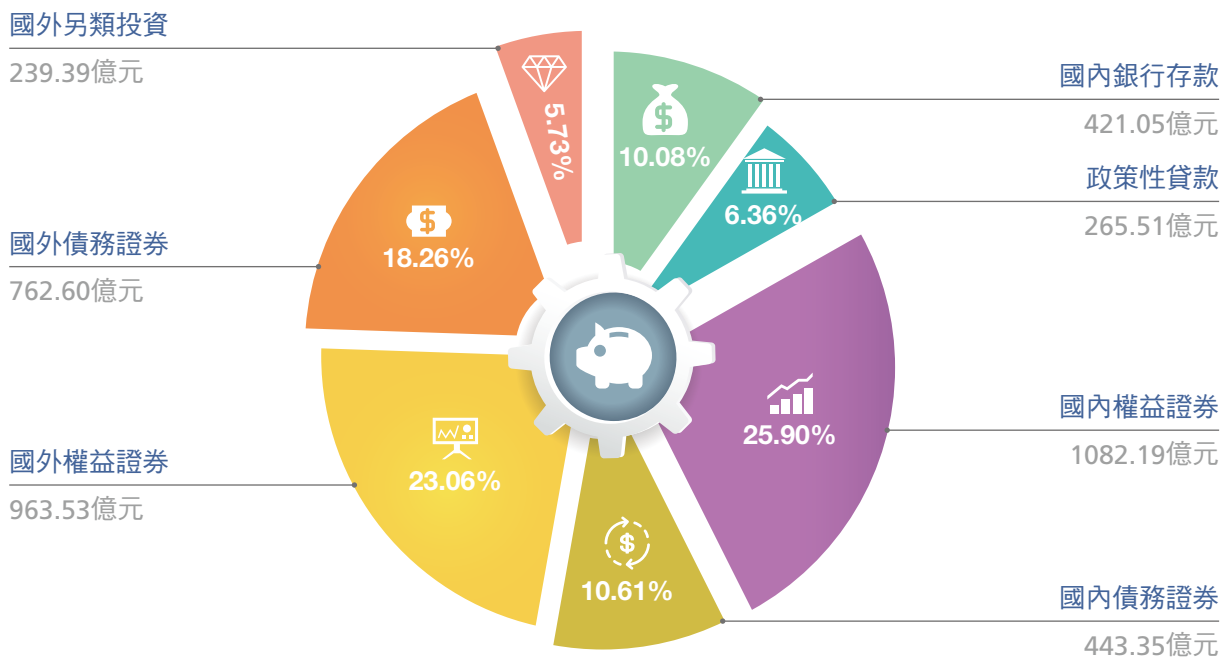


國保基金如何投資呢？

國保基金投資運用原則除需考量安全性、流動性及獲利性，亦須考量投資標的之企業社會責任與倫理，來選擇最有利的投資組合及買賣時點，進行專業性投資。國保基金投資包含國內投資和國外投資，國內投資涵蓋銀行存款、政策性貸款、債務證券以及權益證券；國外投資涵蓋國外債務證券、權益證券以及另類投資（109年12月實際配置如下圖），投資策略

採用多元化資產配置，不會把雞蛋放同一籃子裡，請大家放心！

近期國際經濟情勢受COVID-19疫情影響而詭譎多變，又金融商品種類日新月異，本會積極督促勞金局密切掌握國、內外經濟金融局勢以妥善因應，並研議可投資新標的，來分散投資風險，期確保國保基金之安全性及收益性，讓人民不用擔心老年經濟生活！

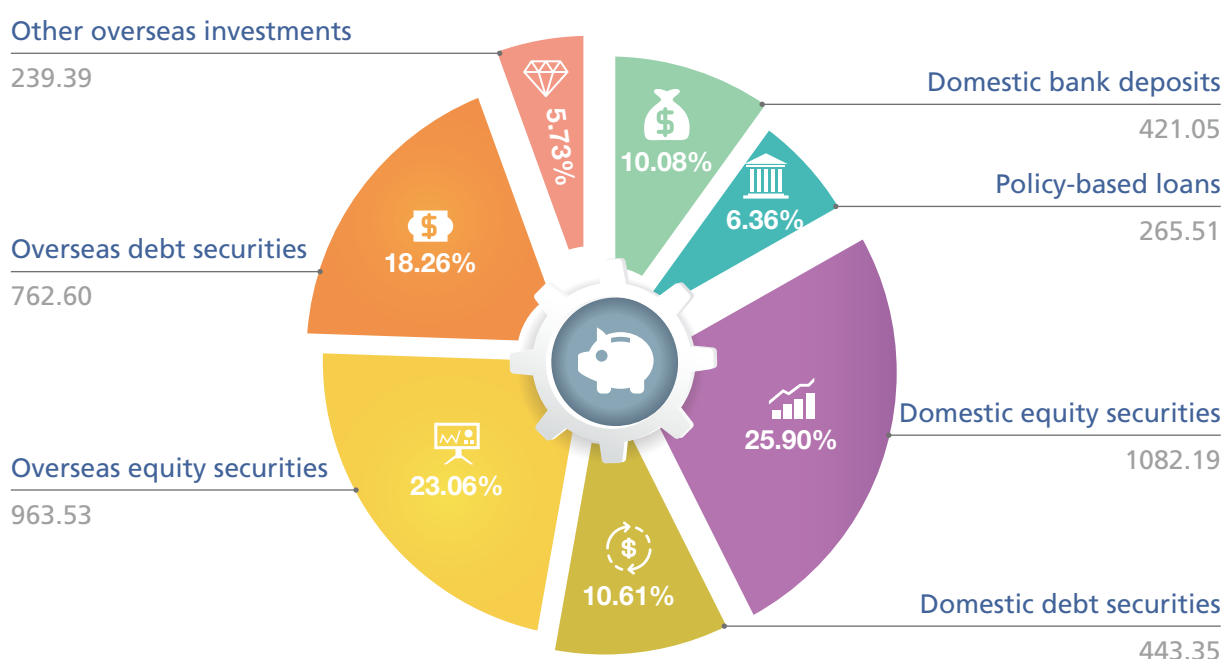


How should the National Pension Insurance Fund engage in investment?

Under the National Pension Insurance Fund investment and utilization principles, the safety, liquidity and profitability must be taken into account, in addition to the corporate social responsibility and ethics of the investment portfolio, in order to choose the most advantageous investment portfolio and trading hours for professional investment. The investment of National Pension Insurance Fund primarily consists of domestic investment and overseas investment. The domestic investment covers bank deposits, policy-based loans, debt securities and equity securities. The overseas investment covers overseas debt securities, overseas equity securities and alternative investment (the actual allocation in December

2020 is stated in the following drawing). Everyone may rest assured that the investment strategy adopts diversified asset allocations and would never put all eggs in one basket.

Due to the recent COVID-19 epidemic, the international economy has been fluctuating and changeable. Different financial merchandises are emerging at the same time. NPSC uses the best effort to urge the BLF to align with the domestic/overseas economic and financial trends for appropriate response and also research new investable portfolio to diversify investment risk to ensure the safety and yield of the National Pension Insurance Fund to keep the people from worrying about their economic life when they are old.

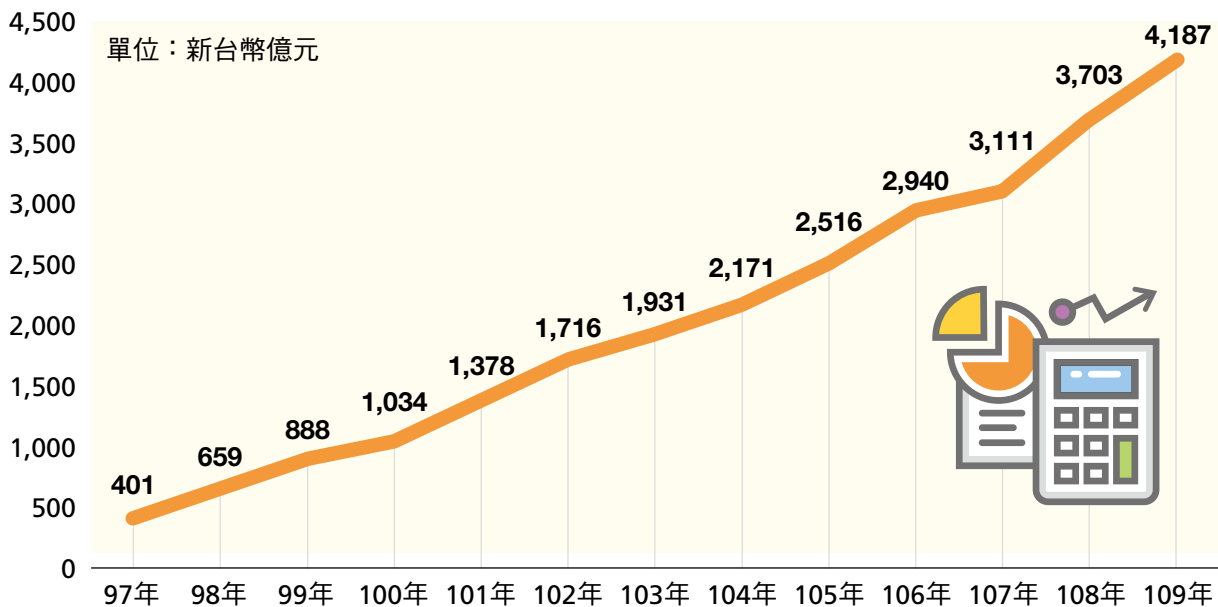




國保基金投資收益情形

截至109年底，國保基金累積收益數為1,172億元，109年度收益數為319億元，總收益率為8.76%，超越預定年度收益率3.99%。國保基金

從97年開辦的401億元，一路穩定成長，至109年底已達到4,187億元，基金穩健成長！



堅定監督信念，守護國保基金！

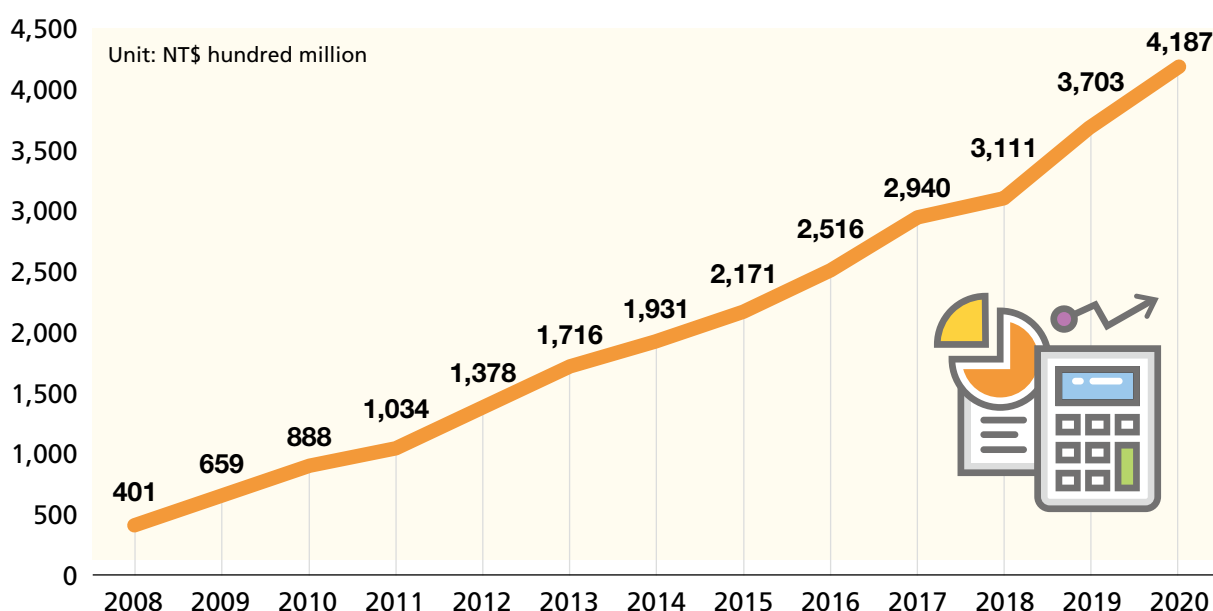
為審慎監督國保基金之投資運用情形，本會定期每月召開國民年金監理委員會會議，每季召開風險控管推動小組會議，並透過國民年金財務帳務檢查作業，包含風險導向型檢查、結

合日常監理工作落實差異化查核，並加邀財務專業委員增加覆核缺失機制，以落實標準化檢查作業，守護我們國保基金，錢進老年生活無煩惱！

The Investment Performance of National Pension Insurance Fund

Until the end of 2020, the Fund's accumulated earnings have been NT\$117.2 billion. The earnings for 2020 were NT\$31.9 billion, and the yield thereof was 8.76%, more than the expected yield, 3.99%. The National

Pension Insurance Fund has been growing stably, from NT\$40.1 billion in 2008 when the Insurance was launched, to NT\$418.7 billion at the end of 2020.



The firm belief in the supervision and guard the National Pension Insurance Fund!

In order to supervise the investment and utilization of the National Pension Insurance Fund carefully, NPSC convenes the NPSC meeting on a monthly basis, and the Risk Management Promotion Task Force meeting on a quarterly basis. Meanwhile, it conducts the National Pension Financial and Accounting Inspection, including the inspection on risk-oriented types and combination of

routine supervision operations, to fulfill the differentiated audit. NPSC also invites the members specialized in finance to enhance the deficiency of review mechanism and implement the standardized inspection at the same time, and guards our National Pension Fund to keep us from worrying about life when we are getting old.



櫥窗四

提供全國民國民年金爭議審議全方位智慧服務！

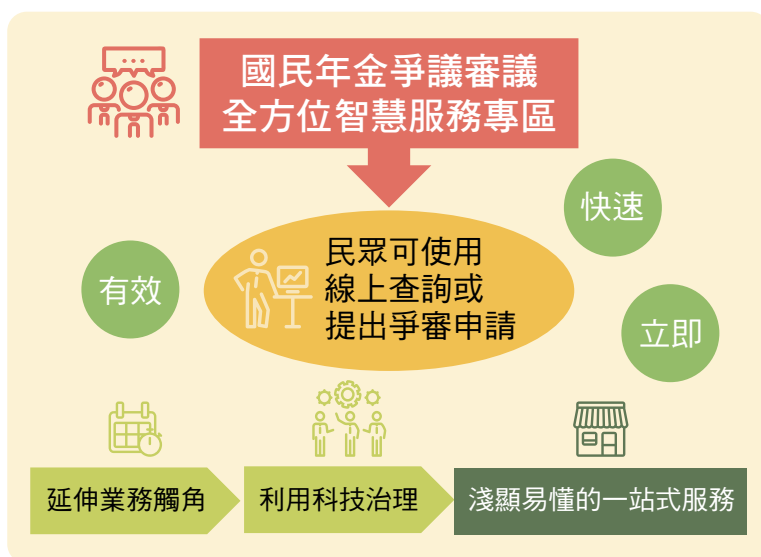
各位新朋友、老朋友～好康道相報！

國民年金爭議審議智慧服務專區已經從109年度開始啟用了！

蛤？感覺很厲害但看不太懂？就是提供全民爭議審議線上申辦功能，已啟用啦！而且除了「線上申辦」之外，本專區還有「個人進度查詢」功能，讓您隨時都能掌握所申請爭議案件的進度與結果。另外，也提供「審定書查詢」功能，開放所有民眾線上

查詢最近3年內已審定案件的審定書內容。還提供各項爭議審議相關「書表下載」，如果有關於爭議審議的疑問，也可以在專區內的「Q & A」找到解答，提供完整的國民年金爭議審議全方位智慧服務！

從109年度開始，如果您收到勞保局核定公文後有不服，但來不及在收到公文後60天前寄出紙本爭議審議書，也可以透過線上申請爭議審議的方式，來捍衛您的權益喔～



Showcase 4

National Pension Dispute Review Smart Service is made available !

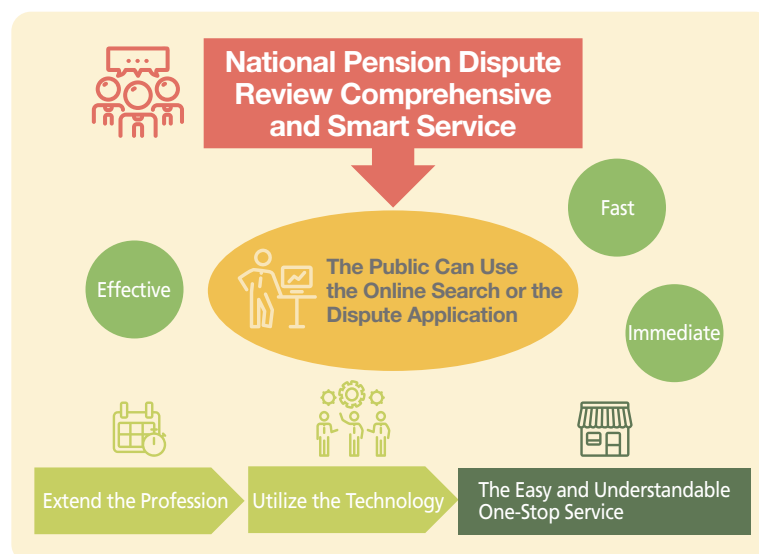
New friends and old friends, here comes good news !

The National Pension Dispute Review Smart Service Zone has been activated since 2020!

What? It seems amazing but I don't quite understand it. That is, the online dispute review application service has been accessible by all citizens! Besides, in addition to the “online application,” the Zone also provides the function of “the search for personal status” to enable you to keep controlling the progress and results of the dispute review applications filed by you. Meanwhile, the function of “the search for written decision” has been also available to

help people search the written decision for the most recent 3 years. It also provides the function “Download Documents” with the dispute review operations. If you have any question about the dispute review, you can find the answer in the “Q&A” in the Zone where provides the complete National Pension Dispute Review Smart Service!

Start from 2020, if you disagree to any written decision from the BLI but cannot send the application for dispute review in writing within 60 days upon receipt of said decision, you can use the application for dispute review online to defend your interest and right.





線上申辦方式

1. 打開網路瀏覽器，輸入「國民年金監理會」，進入官方網站

2. 找到左邊列表中「國民年金爭議審議智慧服務專區」，按下「國民年金爭議審議線上申辦（聲明）服務」

（網址：<https://service.mohw.gov.tw/NPSC/NPAPApply.aspx>）

3. 依照上面的程序填完，然後確認送出，就完成了！

提醒您，依照現行的法令規定，請記得在申請完成的次日起30天內，趕快把相關的書面證明文件寄出，包含已經蓋章/簽名的申請書，才算是完成爭議審議的申請程序哦～



Online application:

1. Please open your browser online and enter “National Pension Supervisory Committee” to access the official website thereof.

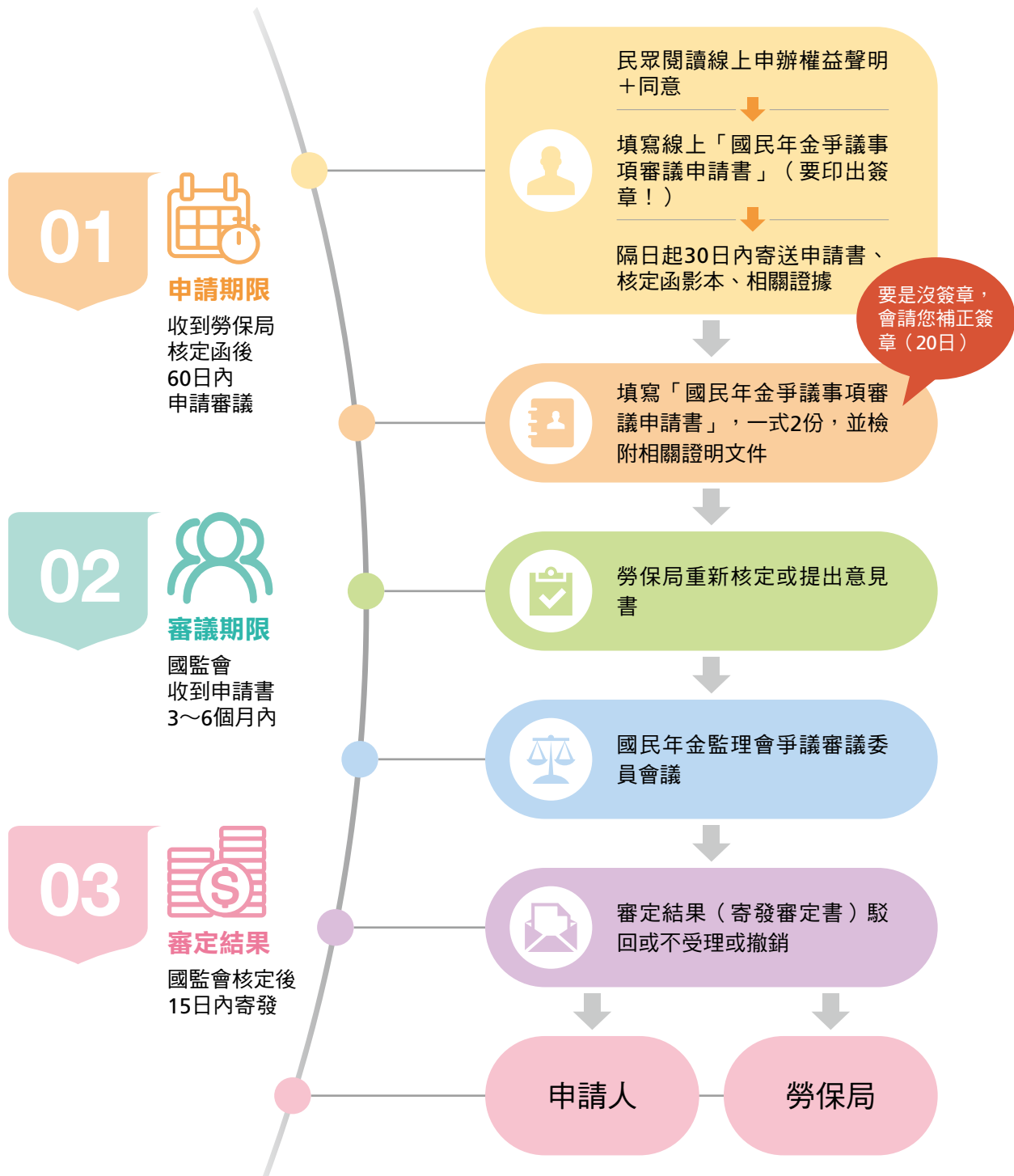
2. Then, find the “National Pension Dispute Review Smart Service Zone”, it is on the left menu and click the “national pension dispute review online application (declaration) service”

(at <https://service.mohw.gov.tw/NPSC/NPAPApply.aspx>).

3. Complete the form per said procedure, confirm and submit, and then it is done!

Please bear in mind that according to the existing laws, the related written certificates must be sent out within 30 days following completion of the application, including the application form affixed with seal/signature, and then the application for dispute review is held completed satisfactorily.



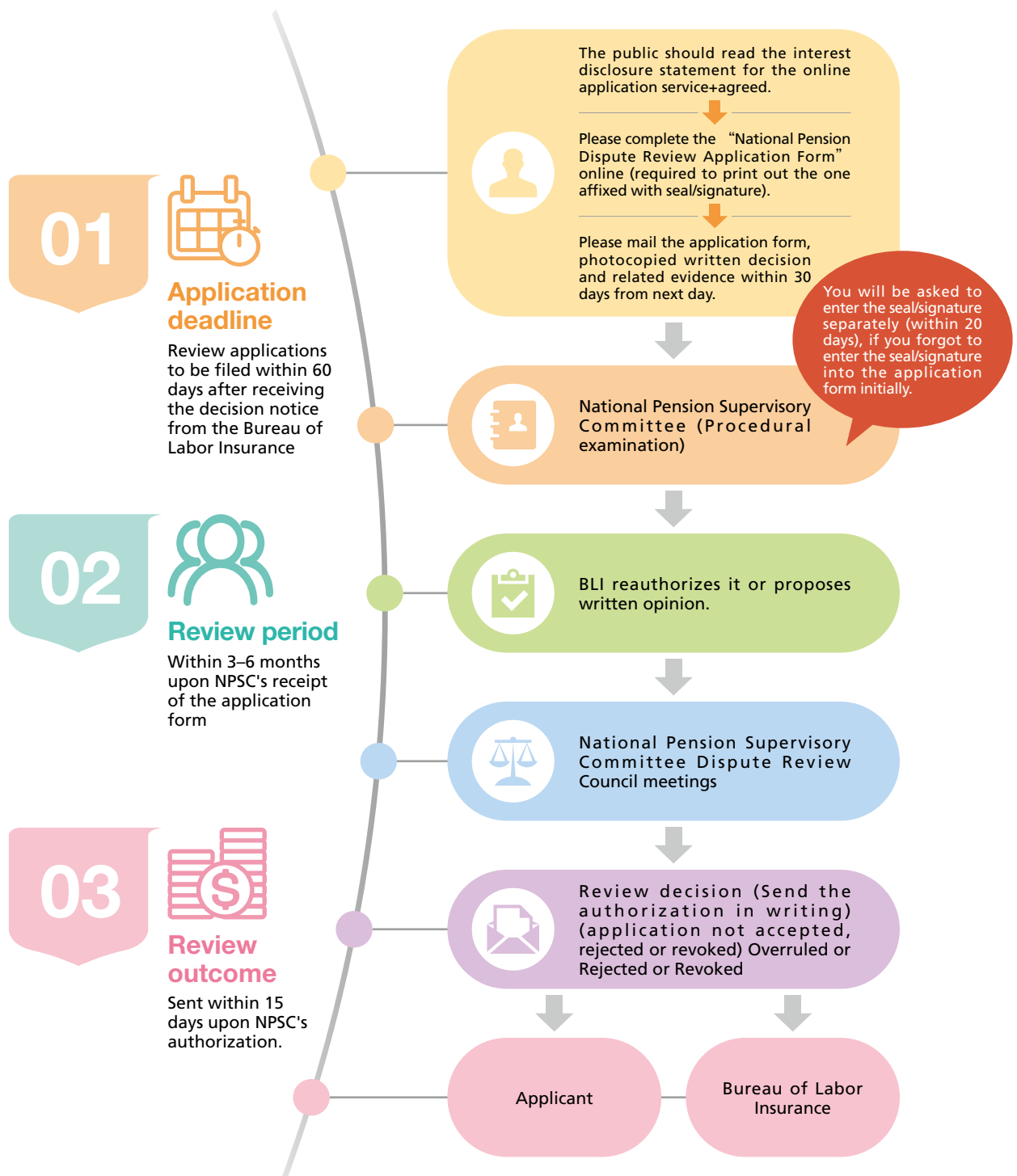


● 相關訊息網站

★ 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>



● 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/npsc/mp-118.html>

Financial Development Index

Global investment percentage



Creative concept allows marketers, treat as part of production. Organization's activities reflect convergent, relevant, various market trends. Qualitative perspectives of the national level, giving the concept related, abstract, audience, indicating marketing, However, it comprehensive and exclusively develops marketing.



Key indicators

Population (millions)	50.1
GDP (US\$ billions)	0.48
GDP (current prices) per capita	1.72
GDP (PPP) as share (%) of world total	
Average rate of real GDP growth (%)	

Factors, pillars

1st pillar: Institutional environment

- Financial sector liberalization
- Corporate governance
- Legal and regulatory issues
- Contract enforcement

2nd pillar: Business environment

- Human capital
- Taxes
- Infrastructure
- Cost of doing business

3rd pillar: Financial stability

- Currency stability
- Banking system stability
- Risk of sovereign debt crisis

Financial sector liberalization	8
Corporate governance	1
Legal and regulatory issues	5.2
Contract enforcement	10
Human capital	10
Taxes	11
Infrastructure	17
Cost of doing business	19
Currency stability	21
Banking system stability	14
Risk of sovereign debt crisis	23
	24
	33
	39
	16

2012-2013

2012-2013

54.2% Industry

58.5% Ecology

Services



1.3012

1.3012

1.3012

1.3012

1.3012

1.3012

1.3012

捌 附録

Appendices



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



捌、附錄

一、國民年金簡介

名詞解釋

「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！

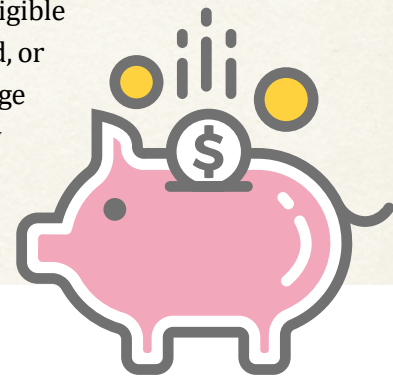
VIII. Appendices

1. A brief introduction to the National Pension

Glossary

What is the National Pension?

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



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 5 major benefit payments. There are many goodies in the program, so don't hesitate. Pay your premium.



好康 2 政府永續經營，零風險

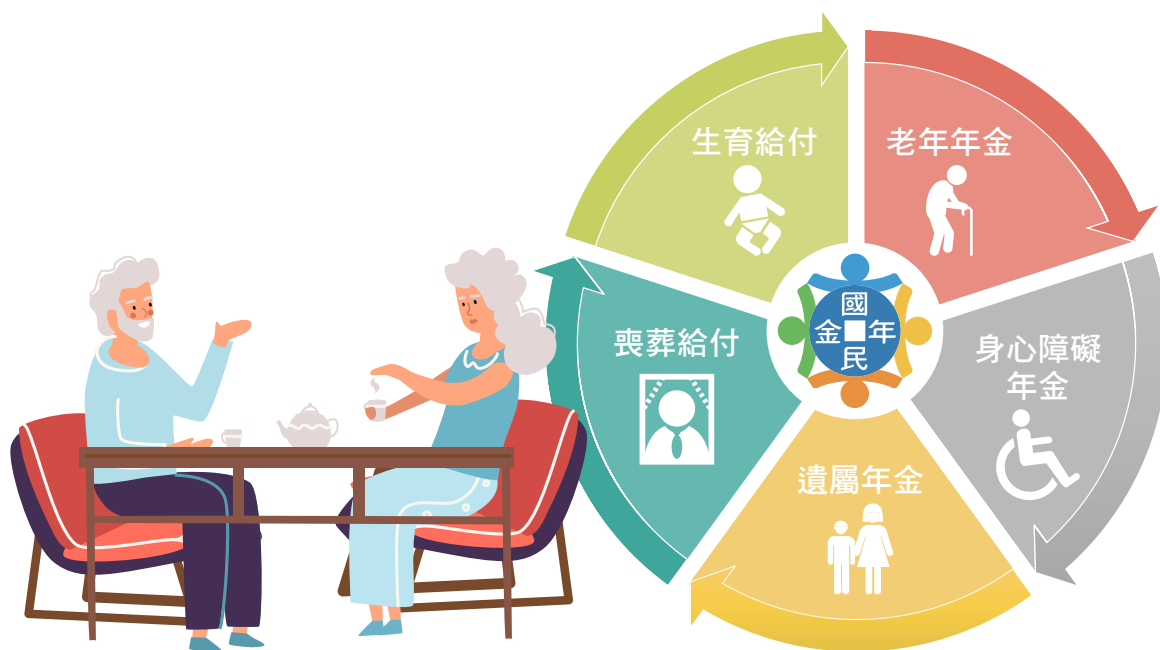
國民年金是社會保險，與商業保險公司以追求利潤為目的，保險費完全由個人全額負擔之性質並不相同，

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10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9.5%試算，繳納3年保險費為3萬7,512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10個月就回本。如按B

式計算，每月領713元，最慢領4年5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！



Goodie 2 Government's Sustainability Carries Zero Risk

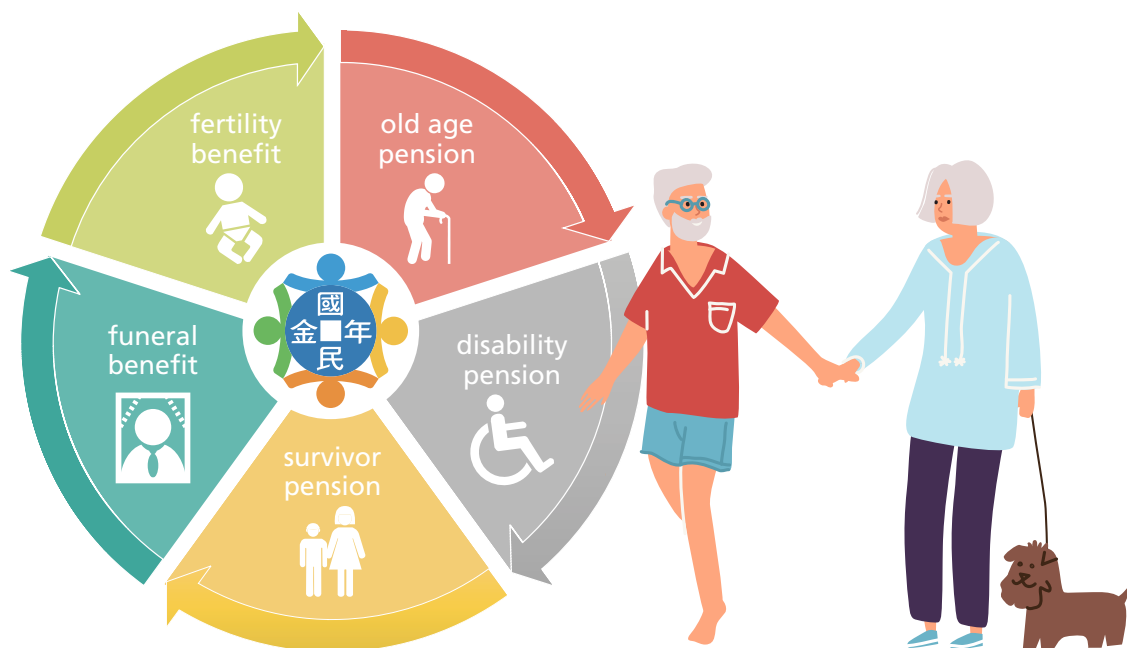
The National Pension is a social insurance that is different from commercial insurance, which seeks profit and whose premiums are borne by all the insured persons. As such, the premium for the National Pension is lower than that for commercial insurance.

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 10 months and you get paid as long as you live.

Assuming an insurance amount of NT\$18,282 and an insurance premium of 9.5%, the premium is NT\$37,512 every 3 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 10 months. In the event of Type B calculation, the monthly benefit is NT\$713. It takes at most 4 years and 5 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1,737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1,042元/月，政府補助695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\$1,737, of which the insured person pays at most 60% and the government pays 40%. It comes to NT\$1,042 per month for the insured person and NT\$695 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 5 major types of payments: maternity benefits, disability pension, old age pension, funeral benefit, and survivor pension. An application

for payment may be made when an insured event occurs while the insurance is in force and all requirements are met.

● 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 / National Pension <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：109年12月之被保險人計有310萬5,983人。

(二) 繳費率：被保險人平均繳費率為56%。

(三) 給付核付：109年度各項給付共核付188萬7,352人，金額共866億9,957萬5,326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，110年1月1日起保險費率由9%調整為9.5%，每月應收保險費為1,737元，其中一般身分被保險人（自付60%）每月負擔保險費為1,042元（ $18,282 \times 9.5\% \times 60\%$ ）；政府（補助40%）負擔695元（ $18,282 \times 9.5\% \times 40\%$ ）。

(五) 收支情形：109年度國保基金總收入2,060億481萬6,114元，總支出2,060億481萬6,114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) 溢領追繳：截至109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。

(七) 催繳欠費：109年度寄發催繳函計催繳245萬4千餘人，催繳欠費金額1,169億3,054萬元。

(八) 基金積存數額：截至109年底止，積存數額約為4,187億元，投入財務運用金額約4,178億元。

(九) 基金財源：截至109年底止，公（運）彩盈餘累積撥入約1,922億元、奢侈稅累積撥入約118億元（103年已停止撥入）、公務預算累積撥入約2,123億元。

2. Important Supervisory Work Statistics

A. Number of insured persons:

There were 3,105,983 insured persons in December 2020.

B. Premium payment rate: The average premium payment rate among the insured persons was 56%.

C. Benefits paid: 1,887,352 persons received various benefits, amounting to NT\$86,699,575,326, in 2020.

D. The monthly insured amount and premium rates: Starting on January 1st, 2015, the monthly insured amount will be adjusted from NT\$17,280 to NT\$18,282 and the premium from 9% to 9.5% on January 1st, 2021. The insurance premium to be collected for each month will be NT\$1,737. Each regular insured person is responsible for NT\$1,042 (60%) ($\text{NT\$18,282} \times 9.5\% \times 60\%$) and the government contributes NT\$695 (40%) ($\text{NT\$18,282} \times 9.5\% \times 40\%$).

E. Revenue and expenditure: In 2020, the total revenue of the Insurance Fund was about NT\$206,004,816,114 and the total expenditure was about NT\$206,004,816,114. 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. Recovery of overpayment: Until the end of 2020, 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.”

G. Reminder for overdue payment:

In 2020, over 2,454,000 persons were served the reminder for overdue payment which amounted to NT\$116,930,540,000 in total.

H. Fund accumulation: Until the end of 2020, the Fund has accumulated about NT\$418.7 billion and about NT\$417.8 billion out of which was utilized in financial investment.

I. Sources of the Fund: Until the end of 2020, NT\$192.2 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\$212.3 billion from government budgets.





(十) 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109年底止，實際權益證券配置53.42%（其中國內權益證券自行操作780.54億元、國內權益證券委託經營301.65億元、國外權益證券自行操作325.64億元、國外權益證券委託經營637.89億元、另類投資自行操作145.46億元及另類投資委託經營93.93億元）、國內債券10.61%、國外債券18.26%、銀行存款10.08%、政策性貸款6.36%。

(十一) 累積收益：自開辦至109年底止，累計收益數1,172.24億元。109年度收益數為319.38億元，其中國內權益證券（自行操作）169.46億元、國內權益證券（委託經營）55.29億元、國內債務證券6.89億元、國外權益證券（自行操作）30.93億元、國外權益證券（委託經營）50.93億元、國外另類投資（自行操作）-6.33億元、國外另類投資（委託經營）-8.16億元、國外債務證券（自行操作）4.17億元、國外

債務證券（委託經營）10.15億元、銀行存款2.52億元及政策性貸款3.54億元。109年收益率8.76%；97年至109年之加權平均收益率4.92%。

(十二) 爭議審議案件：截至109年底止，計受理7,027件，審定6,921件，其中撤銷206件、駁回3,599件、不受理2,578件、自行撤回537件，其他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2,453件（占爭議案件35.44%）。



J. Asset allocation: Asset allocation has become more diversified globally. As of the end of 2020, the National Pension Insurance Fund's actual asset allocation was as follows: 53.42% in equity securities (NT\$78.054 billion in domestic equity securities was self-managed, NT\$30.165 billion in domestic equity securities was under mandated management, NT\$32.564 billion in overseas equity securities was self-managed, NT\$63.789 billion in overseas equity securities was under mandated management, NT\$14.546 billion in other investments was self-managed, and NT\$9.393 billion in other investments was under mandated management), 10.61% in domestic bonds, 18.26% in overseas bonds, 10.08% in bank deposits, and 6.36% in policy-based loans.

K. Accumulated earnings: From the National Pension Insurance was launched to the end of 2020, the earnings totaled NT\$117.224 billion. The earnings were NT\$31.938 billion in 2020. Among the other things, earnings from domestic equity securities (proprietary trading) was NT\$16.946 billion, domestic equity securities (mandate) was NT\$5.529 billion, domestic debt securities was NT\$689 million, overseas equity securities (proprietary trading) was NT\$3.093 billion, overseas equity securities (mandate) was NT\$5.093 billion, overseas alternative investments (proprietary trading) was NT\$-633 million, overseas alternative investments (mandate) was NT\$-816 million, overseas debt securities (proprietary trading) was NT\$417 million, overseas debt securities (mandate) was NT\$1.015 billion, bank deposits was NT\$252 million and policy-based loans was NT\$354 million. The yield for the 2020 fiscal year was 8.76%, and the weighted average yield between fiscal years 2008 and 2020 was 4.92%.

L. Number of reviewed cases: Up to the end of 2020, NPSC has accepted 7,027 cases in dispute, including 6,921 cases decided, 206 cases revoked, 3,599 cases overruled, 2,578 cases rejected, 537 cases withdrawn by the applicants, and 1 case categorized as “other”. In the meantime, there were 2,453 disputes (accounting for 35.44% 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、重要工作紀事、會議及事件表

日期	重要事件或會議	紀要
109.1-109.12	召開衛生福利部國民年金爭議審議委員會議第78至89次會議（每月召開共12次）	109年度國民年金爭議案件，本會計審定475件，其中自行撤回案45件、不予受理案209件、駁回案201件及撤銷案20件。 有關10年補繳之爭議案件，本會已受理計72件，審定共71件，其中案件經改准補繳及撤銷者計60件，行政救濟率為84.51%。
109.1~109.12	召開衛生福利部國民年金監理委員會議第79至90次會議（每月召開共12次）	審議110年度國民年金計畫、108年度業務總報告、本會108年度第4季至109年度第3季工作報告、本會110年度工作計畫、109年度國民年金業務檢查結果報告、108年12月份至109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、本會風險控管推動小組第27至30次會議結果報告、國民年金保險基金國內外委託經營108年第4季至109年第3季績效考核報告、國民年金保險基金投資政策書與110年度資產配置暨投資運用計畫、勞金局前國內投資組組長疑似涉及不法專案報告（含勞金局強化內控機制報告）等120案。
109.3.10	召開衛生福利部國民年金監理會風險控管推動小組第27次會議	本會議討論提案計有「勞金局所送『國民年金保險基金資產配置執行情形與分析報告』案」、「109年度國民年金財務帳務檢查實施計畫案」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3案。

3. Milestones, Meetings and Major Events

Date	Important Event or Meeting	Summary
2020/1-2020/12	Convention of the 78th ~ 89th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare (A total of 12 meetings monthly)	Out of the National Pension disputes in 2020, 475 cases were decided by NPSC, including 45 cases withdrawn by the applicants, 209 cases rejected, 201 cases overruled, and 20 cases revoked. NPSC has accepted a total of 72 cases involving the dispute over the 10-year late payment issues and decided 71 cases thereof, including 60 cases approved for late payment and revoked. The administrative remedy rate reached 84.51%.
2020/1-2020/12	Convention of the 79th ~ 90th Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare (A total of 12 meetings monthly)	Review a total of 120 cases, including the 2021 National Pension Plan, 2019 National Pension General Work Report, NPSC's Work Report from Q4 of 2019 to Q3 of 2020, NPSC's 2021 Work Plan, 2020 National Pension Operations Inspection Report, National Pension Operations Report & Report on Revenue and Expenditure of National Pension Insurance Fund, and Utilization and Balance thereof from December 2019 to November 2020, Report on Resolutions of 27th-30th Meetings of NPSC's Risk Management Promotion Task Force, Performance Appraisal Report on Domestic/Overseas Mandated Management of National Pension Insurance Fund from Q4 of 2019 to Q3 of 2020, investment policies of the National Pension Insurance Fund, Report on 2021 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund. and the former Domestic Investment Section Chief of the BLF suspected to be involved in the illegal project report (including the report on BLF's enhancement of the internal control mechanism), etc.
2020/3/10	Convention of the 27th Meeting of the National Pension Supervisory Committee Risk Management Promotion Task Force of the Ministry of Health and Welfare	3 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 submitted by the BLF," "2020 National Pension Financial Accounting Inspection Implementation Plan" and "risks over the national pension insurance fund utilization to be noted in response to the current financial trends."



日期	重要事件或會議	紀要
109.6.8	召開衛生福利部國民年金監理會風險控管推動小組第28次會議	本會議除報告「109年度第1季國民年金財務監理報告」及「有關監察院重視國民年金財務帳務檢查作業，本會加強辦理事項」外，討論提案計有「國民年金保險基金國外委託經營109年第1季績效考核報告案」、「國民年金保險基金國外委託經營絕對報酬型帳戶績效檢討情形」、「國民年金保險基金風險值逾越風險限額上限之處理情形」及「因應前金融情勢，未來國民年金保險基金投資運用應留意之風險」等4案。
109.8.13	辦理109年度國民年金財務帳務檢查	本會依據「109年度國民年金財務帳務檢查實施計畫」，分別於109年6月16日至23日辦理先期檢查。109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88次監理委員會會議審議通過。
109.10.16	辦理109年度國民年金業務檢查	本會依據「109年度國民年金業務檢查實施計畫」，於109年10月16日由李政務次長麗芬率檢查委員前往勞保局辦理國民年金業務檢查竣事，計有5項決議事項及6項委員建議意見，檢查結果報告業提送第89次監理委員會會議審議通過。
109.11.9	109年度地方政府國民年金業務實地訪查	本會於109年11月9日由李政務次長麗芬邀請訪查委員及相關機關前往臺東縣政府，辦理臺東縣及花蓮縣雙縣市國民年金業務實地訪查完竣，提出11項建議意見，並送第90次監理委員會會議討論。

Date	Important Event or Meeting	Summary
2020/6/8	Convention of the 28th Meeting of the National Pension Supervisory Committee Risk Management Promotion Task Force of the Ministry of Health and Welfare	In addition to the “National Pension Financial Supervisory Report Q1 of 2020” and “the improvements required from NPSC given the national pension financial and accounting inspection operations valued by Control Yuan,” reported at the meeting, the motions proposed at the meetings covered the 4 cases including the “Performance Appraisal Report on Overseas Mandated Management of National Pension Insurance Fund in Q1 of 2020,” “Performance and Review of the National Pension Insurance Fund Accounts Under Overseas Mandated Management,” “resolution about National Pension Insurance Fund risk value exceeding the limit of risk value” and “risks over the national pension insurance fund utilization to be noted in response to the current financial trends,” etc.
2020/8/13	Conduct the 2020 National Pension Financial Accounting Inspection	NPSC conducted the preliminary inspection from June 16 to June 23, 2020 in accordance with the “2020 National Pension Financial Accounting Inspection Implementation Plan.” On August 13, 2020, the pre-meeting and onsite inspection meeting were convened. The financial accounting inspection report was also submitted to and approved by the 88th meeting of NPSC.
2020/10/16	2020 National Pension Operations Inspection	NPSC invited the Political Deputy Minister of the Ministry of Health and Welfare, Lee Li-Feng, to guide the inspectors to perform the national pension operations inspection at the BLI in accordance with the “2020 Implementation Plan for National Pension Operations Inspection” on October 16, 2020. As a result, a total of 5 resolutions and 6 members' suggestions were proposed. The inspection report was also submitted to and approved by the 89th meeting of NPSC.
2020/11/9	Onsite inspections of 2020 National Pension operations of local governments	On November 9, 2020, the Political Deputy Minister of the Ministry of Health and Welfare, Lee Li-Feng, invited the Committee members and related authorities to pay an onsite visit to Taitung County Government to inspect the National Pension operations of both Taitung County Government and Hualien County Government. As a result, 11 suggestions were proposed. The inspection report was also submitted to the 90th meeting of the NPSC meeting for discussion.



日期	重要事件或會議	紀要
109.11.20	舉辦「行政救濟與國民年金爭議審議」研討會	本研討會於109年11月20日在衛生福利部1樓大禮堂辦理，由衛生福利部李政務次長麗芬開幕致詞。活動當日除本會爭議審議委員外，尚有立法院法制局、行政院法規會、行政院農業委員會、勞動部、勞保局、各縣市政府國民年金督導員及服務員、衛生福利部法規會、社會保險司等單位及疾病管制署等所屬機關，合計154人共襄盛舉。
109.12.1	辦理「地方政府推展國民年金業務」標竿學習活動	為提供辦理國民年金業務相關同仁間彼此溝通、觀摩之機會，本會於109年12月1日在衛生福利部1樓大禮堂辦「地方政府推展國民年金業務」標竿學習活動，計有國民年金督導員與服務員，以及原住民族委員會、勞保局及衛生福利部（社會保險司）等相關機關（單位），近百餘人共襄盛舉，活動順利圓滿。
109.12.14	召開衛生福利部國民年金監理會風險控管推動小組第2次臨時會議	為應媒體於109年11月27日報導勞金局前國內投資組組長疑涉炒股弊案，為釐清是否涉及或影響國民年金保險基金之投資及績效，除於109年11月30日第89次監理委員會議臨時提案討論，並於109年12月14日召開本會風險控管推動小組第2次臨時會議，邀請專家學者共同討論「勞金局前組長疑涉貪，有關該局內控機制應如何加強及未來應如何防範」案。

Date	Important Event or Meeting	Summary
2020/11/20	Organization of “Administrative Remedy and National Pension Dispute Review” Conference	The Conference was held in the auditorium on the first floor at the Ministry of Health and Welfare on November 20, 2020. Political Deputy Minister of the Ministry of Health and Welfare, Lee, Li-Feng, presented opening remarks on the site. In addition to NPSC's dispute review members, the guests attending the Conference on the same day included the staff from Legal Affairs Bureau of Executive Yuan, Legal Affairs Committee of Executive Yuan, Council of Agriculture of Executive Yuan, Ministry of Labor, BLI, national pension supervisors and service workers from various county/city governments, Legal Affairs Committee and Department of Social Insurance of Ministry of Health and Welfare, and Taiwan Centers for Disease Control, totaling about 154 persons.
2020/12/1	Organization of the benchmarking learning activities for the “National Pension Operations Promoted by Local Governments”	In order to provide the workers dedicated to the National Pension operations with the chance to communicate with and observe each other, NPSC organized the “National Pension Operations Promoted by Local Governments” at the auditorium at 1F of the Ministry of Health and Welfare on December 1, 2020. About one hundred of persons, including the National Pension supervisors and service workers from local governments, and staff from the Committee of Indigenous Peoples, BLI and Ministry of Health and Welfare (Department of Social Insurance), have attended the activity. The activity proceeded amicably and successfully.
2020/12/14	Convention of the 2nd Special Meeting of the National Pension Supervisory Committee Risk Management Promotion Task Force of the Ministry of Health and Welfare	In response to the media report on the former Domestic Investment Section Chief of the BLF suspected to be involved in speculation on stocks on November 27, 2020, and in order to verify whether it would involve or affect the investment and performance of National Pension Insurance Fund, an extemporaneous motion was proposed at the 89th meeting of the NPSC on November 30, 2020 for discussion, and the 2nd ad hoc meetings of the NPSC's Risk Management Promotion Task Force was convened on December 14, 2020, which invited experts and scholars to work out the resolution for the case “how the Bureau should strengthen its internal control mechanism and deal with the same situation in the future, upon awareness of the involvement of the former Domestic Investment Section Chief of the BLF in corruption.”



四、歷任部長、主任委員及執行秘書簡介（摘錄自 102.7.23 衛生福利部成立後）

（一）部長 Minister

照片 Photo	姓名 Name	到任日期 Date of Appointment
	衛生福利部部長 Minister, Ministry of Health and Welfare 邱文達 Chiu, Wen-Ta	102年7月23日 Jul. 23, 2013
	衛生福利部部長 Minister, Ministry of Health and Welfare 蔣丙煌 Chiang, Been-Huang	103年10月22日 Oct. 22, 2014
	衛生福利部部長 Minister, Ministry of Health and Welfare 林奏延 Lin, Tzou-Yien	105年5月20日 May 20, 2016
	衛生福利部部長 Minister, Ministry of Health and Welfare 陳時中 Chen, Shih-Chung	現任 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
	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

4. Ministers, Chairpersons and Executive Secretaries Over the Years

(summarized after the establishment of the Ministry of Health and Welfare on July 23, 2013)

照片 Photo	姓名 Name	到任日期 Date of Appointment
	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
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare 李麗芬 Lee, Li-Feng	現任 109年8月5日 Aug. 5, 2020

(三) 執行秘書 Executive Secretary

照片 Photo	姓名 Name	到任日期 Date of Appointment
	衛生福利部國民年金監理會執行秘書 Executive Secretary, 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, National Pension Supervisory Committee, Ministry of Health and Welfare 石美春 Shih, Mei-Chun	現任 107年1月24日 Jan. 24, 2018



五、長期照顧宣導

廣告

申請長照服務 減輕照顧負擔

請撥 1966

週一至週五 08:30-12:00
13:30-17:30

長照服務有四類：

1. 照顧及專業服務
2. 交通接送服務
3. 輔具及居家無障礙環境改善服務
4. 喘息服務

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歲以上失智症患者
- ◆ 身心障礙者（領有身心障礙證明或手冊）
- ◆ 獨居或衰弱老人

 衛生福利部 關心您
Ministry of Health and Welfare

 我想申請長照

5. Promotion of Long-Term Care

廣告

APPLY FOR THE LONG-TERM CARE SERVICE TO MITIGATE CAREGIVERS' BURDEN.

PLEASE CALL **1966**
08:30-12:00 • 13:30-17:30
FROM MONDAYS TO FRIDAYS

THE LONG-TERM CARE SERVICES CONSIST OF THE FOUR SERVICES:

1. CARING AND PROFESSIONAL SERVICE
2. TRANSPORTATION AND PICK-UP SERVICE
3. ASSISTIVE DEVICES AND HOME ACCESSIBLE ENVIRONMENT IMPROVEMENT SERVICES
4. RESPITE CARE SERVICE

IF ANY OF YOUR RELATIVES AND FRIENDS WHO NEED AID FROM ANOTHER PERSON TO HELP HIS/HER DAILY LIFE (SUCH AS DRESSING AND TAKING OFF SOCKS, DINING, BATHING, AND MOVEMENT ON THE GROUND) SATISFIES THE FOLLOWING CONDITIONS, HE/SHE MIGHT BE CONSIDERED AS THE RECIPIENT OF THE LONG-TERM CARE SERVICE.

- ◆ THE ELDERLY MORE THAN 65 YEARS OLD
- ◆ THE INDIGENOUS PEOPLE MORE THAN 55 YEARS OLD
- ◆ DEMENTIA PATIENT MORE THAN 50 YEARS OLD
- ◆ PHYSICALLY AND MENTALLY DISABLED (HOLDING THE DISABILITY CERTIFICATE OR MANUAL)
- ◆ SOLITARY OR FRAIL ELDERLY



MINISTRY OF HEALTH AND WELFARE
CARES ABOUT YOU.



I WANT TO APPLY FOR
THE LONG-TERM CARE SERVICE.

delivered solid results in a challenging

Sale	Buy	Grow
\$285.00	\$314.07	10.20%
\$375.00	\$480.75	28.20%
\$625.00	\$663.75	6.20%
\$769.00	\$828.98	7.80%
\$124.00	\$552.90	30.40%
\$245.00	\$419.89	28.20%
\$338.00	\$226.77	23.60%
\$351.00	\$442.26	26.00%
\$512.00	\$578.01	11.80%
\$583.00	\$753.74	29.20%

\$118.00	\$162.60	37.80%
\$191.00	\$191.38	0.20%
\$208.00	\$264.58	27.20%
\$217.00	\$244.34	12.60%
\$199.00	\$218.11	8.60%
\$172.00	\$173.03	0.60%
\$109.00	\$151.07	38.60%

\$935.75		18.60%
		21.60%

\$900.00
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\$500.00
\$400.00
\$300.00
\$200.00
\$100.00
\$0.00

\$769.00
\$625.00
\$375.00
\$285.00

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玖 對本年報意見表達

Express your opinion on
this annual report



2020 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



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
☐ 109年重要工作成果 ☐ 未來展望及策進作為
☐ 國民年金小櫥窗

五、您對本年報之滿意度：

☐ 滿意 ☐ 普通 ☐ 非常不滿意：（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：100231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
☐ Important Achievements in 2020 ☐ Future Prospects and Improvement Measures
☐ National Pension Showcase

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 100231



國民年金保險諮詢電話一覽表

中央政府機關

★ 國民年金保險業務與給付之諮詢



勞保局國民年金組



地址：10056臺北市中正區濟南路2段42號



電話：02-23961266分機6066



★ 國民年金原住民給付之諮詢



原住民族委員會



地址：24220新北市新莊區中平路439號北棟14F



電話：02-89953456



★ 國民年金爭議審議之諮詢



衛生福利部國民年金監理會



衛生福利部地址：115204臺北市南港區忠孝東路6段488號
南海辦公室地址：100231臺北市中正區南海路1號5樓之1



電話：02-85906666
02-33437138



National Pension Insurance Information Service Phone Numbers

Center Government Organization

★ National Pension Insurance Business and Benefits Consultation Service



National Pension Division of the BLI



Address : No.42, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City 10056



Telephone : 02-23961266 Ext.6066



★ National Pension Insurance for Indigenous People Benefit Consultation Service



Council of Indigenous Peoples



Address : 14F., North Building, No.439, Zhongping Rd., Xinzhuang Dist., New Taipei City 24220



Telephone : 02-89953456



★ Review of National Pension Disputes Consultation Service



Ministry of Health and Welfare National Pension Supervisory Committee



Address : No.488, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 115204
5F.-1, No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 100231



Telephone : 02-85906666 、 02-33437138





各縣市政府辦理「所得未達一定標準」諮詢專線

機關名稱	地址	電話
宜蘭縣	26060宜蘭縣宜蘭市南津里13鄰縣政北路1號	03-9328822分機368、356、359、361
基隆市	20201基隆市中正區義一路1號	02-24240871
臺北市	11008臺北市信義區市府路1號	1999分機1609、1610、1612
新北市	22001新北市板橋區中山路1段161號	02-29603456分機5639、5640、5689、3899
桃園市	33001桃園市桃園區縣府路1號	03-3322101分機6403
新竹縣	30210 新竹縣竹北市光明六路10號	03-5518101分機3177
新竹市	30051 新竹市中正路120號	03-5352386分機202
苗栗縣	36001 苗栗市縣府路100號	037-559973
臺中市	40701 臺中市西屯區臺灣大道3段99號	04-22289111分機37218、37221、37236、37237
彰化縣	50001 彰化縣彰化市中山路2段 416 號	04-7532261
南投縣	54001 南投市中興路660號	049-2238983

County/city government hotlines for clarification of “Income below a certain standard”

Organization	Address	Telephone
Yilan County	No.1, Xianzheng N. Rd., Neighborhood 13, Nanjin Vil., Yilan City, Yilan County 26060	03-9328822 Ext 368, 356, 359, 361
Keelung City	No.1, Yi 1st Rd., Zhongzheng Dist., Keelung City 20201	02-24240871
Taipei City	No.1, Shifu Rd., Xinyi Dist., Taipei City 11008	1999 Ext 1609, 1610, 1612
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22001	02-29603456 Ext 5639, 5640, 5689, 3899
Taoyuan City	No.1, Xianfu Rd., Taoyuan Dist., Taoyuan City 33001	03-3322101 Ext 6403
Hsinchu County	No.10, Guangming 6th Rd., Zhubei City, Hsinchu County 30210	03-5518101 Ext 3177
Hsinchu City	No.120, Zhongzheng Rd., Hsinchu City 30051	03-5352386 Ext 202
Miaoli County	No.100, Xianfu Rd., Miaoli City 36001	037-559973
Taichung City	No.99, Sec.3, Taiwan Blvd., Xitun Dist., Taichung City 40701	04-22289111 Ext 37218, 37221, 37236, 37237
Changhua County	No. 416, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 50001	04-7532261
Nantou County	No.660, Zhongxing Rd., Nantou Cit 54001	049-2238983



玖、對本年報意見表達

Express your opinion on this annual report

機關名稱	地址	電話
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

Organization	Address	Telephone
Yunlin County	No.515, Sec. 2, Yunlin Rd., Douliu City, Yunlin County 64001	05-5522630
Chiayi County	No.1, Sec. E., Xianghe 1st Rd., Taibao City, Chiayi County 61249	05-3625342
Chiayi City	No.199, Zhongshan Rd., East Dist., Chiayi City 60006	05-2254321
Tainan City	No.6, Sec. 2, Yonghua Rd., Anping Dist., Tainan City 70801	06-2984977、06-2981854
Kaohsiung City	No.2, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 80203	07-3308580 (Siwei Center)
Pingtung County	No.527, Ziyu Rd., Pingtung City, Pingtung County 90001	08-7320415 Ext 5373 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 Ext 307 06-9264322



NOTE



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