



衛生福利部

# 國民年金監理會

## 年報

中華民國110年版

► 2021

### ***ANNUAL REPORT***

National Pension Supervisory Committee  
Ministry of Health and Welfare





衛生福利部 編印  
中華民國111年6月

# 國民年金 監理會年報

中華民國**110**年版



## 2021 ANNUAL REPORT

National Pension Supervisory Committee  
Ministry of Health and Welfare



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# 序言

Foreword



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National Pension Supervisory Committee  
Ministry of Health and Welfare



根據國民年金保險（以下稱國保）制度的設計，本部設有國民年金監理會，負責推動監理業務及審議保險爭議事項，與本部社會保險司（主管機關）及受託機關勞動部勞工保險局、勞動基金運用局，共同保障國人老年基本經濟安全。

過去2多年來，隨著COVID-19疫情席捲全球，本部展開許多防疫措施，感謝國人的高度配合，一起成功守住我們的家園。然部分國人

仍因疫情致出國2年戶籍遭遷出，影響國民年金之權益，本部為落實「促進全民健康與福祉」的使命，考量疫情之發生，不可歸責於民眾，同時避免國人擔心國民年金權益受影響而貿然返國，增加疫情傳播的風險，爰110年12月發布「因COVID-19疫情影響無法返臺民眾之國民年金權益因應措施」，使戶籍遭遷出之被保險人得申請接續納保國保，或年金給付權益不受疫情影響或從寬採計請領資格。



## 部長的期勉

國保採社會保險方式辦理，亦為我國社會安全體系中重要的一環，為符合社會保險財務自給自足原則，並兼顧世代公平原則，國保的費率設有定期調整，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，使民眾基本生活能夠獲得合理且妥善的照顧。

國保制度施行迄今已逾13年，這中間各項工作的推展，相當感謝中央各協力機關、地方政府與民間團體，以及社會各界共同支持參與助成。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

陳時中 謹識





## Words from the Minister

According to the design of the National Pension Insurance, the Ministry of Health and Welfare (MOHW) has established the National Pension Supervisory Committee (NPSC) responsible for boosting the National Pension Insurance supervisory operations and dispute review and working with the Department of Social Insurance (the competent authority herein), MOHW, and the delegated institutions, Bureau of Labor Insurance (BLI) and Bureau of Labor Funds (BLF), Ministry of Labor, in order to provide the nationals with basic economic security when they are old.

Since the outbreak of COVID-19 all over the world in the past two years, MOHW has implemented multiple epidemic prevention policies. Thanks to the nationals' cooperation, all of us guarded our homeland together successfully. Notwithstanding, due to the epidemic, some nationals could not help but stay overseas for more than two years and their household registrations were moved out of the country. As a result, their interests and rights in the national pension were affected adversely. For "the goal of improving the health and welfare of

all citizens," considering that the epidemic shall not be attributed to the citizens, and in order to prevent nationals, who worried that their interests and rights in the national pension would be impaired, from returning back to Taiwan arbitrarily, thus increasing the risk over the epidemic spread, MOHW promulgated the "Response Measures



for the Interests and Rights of Citizens Who Cannot Return back to Taiwan due to Impact Posed by COVID-19 Epidemic in the National Pension” in December 2021, in order to help the insured whose household registration has been moved out apply for continued enrollment into the National Pension Insurance, prevent their interests and rights in the national pension benefits from being affected by the epidemic, or evaluate their eligibility for the benefits leniently.

The National Pension Insurance, operated in the same manner applicable to the social insurance, plays an important role in Taiwan’s social security system. 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. Notwithstanding, premium subsidy for the general qualifications are 40%, and 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 Consumer Price Index (CPI) 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.

It has been over 13 years since the National Pension Insurance system was implemented. I sincerely appreciate all cooperative entities of the central government, local governments and private groups, and various sectors from the society, that help contribute to all of these operations. Accordingly, at the time of publication of the annual report, I hereby take this chance to share all of you with my words herein to encourage each other together.

*Shih-Chang Chen*

- Minister, Ministry of Health and Welfare



國民年金監理會主要職責是辦理國民年金業務與財務之監理及審議保險之爭議事項，讓來自不同專業領域、團體的專家學者，以合議制的方式，在公開、透明管道下，審議各項重要議案，並面對面地溝通國保的核心議題，維護民眾權益。監理會自97年成立迄今，扮演國保業務及財務的溝通交流平臺，持續推升各項服務措施品質，及健全基金財務風險控管。再次感謝所有委員，對國人老年基本經濟安全和國保制度穩健發展，投入熱忱與智慧，並提供具體建言。

國保制度開辦之目的，主要為照顧國人在未參加軍公教、勞、農保等社會保險期間，在發生老年、生育或身心障礙的基本經濟安全。自97年10月至110年12月止，累計納保人數1,093萬餘人，110年截至12月領取各項給付人數為190萬餘人，核付金額共885億餘元；110年12月底基金規模為4,717億元，整體基金投資運用的報酬率高達9.88%，大幅超越預定年度收益率3.86%；另開辦至110年12月底止，完成審定爭議案件7,266件，其中2,596件業已改准發給給付，



## 主任委員的話

顯見監理機制的運作，已有具體成效。

為提供政府e化服務，落實節能減碳，監理會積極促請勞動部勞工保險局宣導「國民年金電子帳單」以鼓勵民眾使用，截至110年12月申請電子帳單人數達13萬餘人；另為保障民眾權益，追蹤列管遺屬年金給付追溯補發之辦理情形，110年完成補發2萬370人，金額達1億2,170萬餘元，並請該局廣續研議各項主動補發之作為。

在國保基金方面，110年收益數達404億餘元，創成立以來新

高。為利基金長期穩健獲利，面對今（111）年美國升息縮表、全球供應鏈瓶頸、通膨壓力攀升、烏俄戰爭等國際重大經濟情勢，監理會仍將持續督請勞動部勞動基金運用局妥慎因應，並彈性調整投資策略，以維護國保基金之安全性及收益性。

衛生福利部國民年金監理會  
主任委員

謹識



## Words from the Chairperson

NPSC is primarily responsible for carrying out the business and finance supervisory operations and dispute review related to the National Pension Insurance. It allows experts and professionals with different expertise and from different groups to deliberate various important motions via open and transparent channels in line with the committee system, and communicate with each other about the core issues on the National Pension Insurance face to face, in order to maintain the public interest and rights. Since NPSC was established in 2008, it has acted as the communication platform for the National Pension Insurance business and finance, continued to improve the quality of various services and policies, and achieved the robust control over the Insurance Fund's financial risk. I would like to express gratitude to all of the Committee members, again, for the enthusiasm and wisdom contributed by them to the basic economic security of the nationals' life in old age and the steady

development of the National Pension Insurance system, and also for their specific suggestions.

The National Pension Insurance system is organized in order to take care of the nationals' basic economic security for their life in old age, childbirth or physical and mental disability if they are not enrolled into any social insurance, such as Military Personnel Insurance, Civil Servant and Teacher Insurance, Labor Insurance and Farmers Insurance. From October 2008 until December 2021, a total of 10,930,000 persons have been enrolled into the Insurance cumulatively. Among them, more than 1,900,000 persons have received various benefits, amounting to NT\$88.5 billion, until December 2021. The fund scale attained NT\$471.7 billion at the end of December 2021, and the rate of return from the fund investment and utilization attained 9.88%, more than the expected yield, 3.86%, significantly. Since the system was implemented, NPSC has reviewed and decided disputes totaling





7,266 cases until the end of December 2021, out of which 2,596 cases approved the payment of benefits. Clearly, under the supervisory mechanism, the system has achieved specific results.

In order to provide the government e-service and practice the energy-conservation and carbon-reduction policy, NPSC proactively urges the BLI, Ministry of Labor to promote the “National Pension Insurance e-Bill” and encourage citizens to use the e-bill as much as they can. As of December 2021, more than 130,000 persons have applied for the e-bill service. Meanwhile, in order to protect the citizens’ interests and rights, it also followed up and controlled the status in retroactive payment of the surviving family pension benefits. In 2021, it has completed the retroactive payment to 20,370 persons, amounting to more than NT\$121.7 million. NPSC also asked the Bureau to continue researching the practices to achieve the voluntary retroactive payment.

The National Pension Insurance Fund generated the earnings amounting to more than NT\$40.4 billion in 2021, the highest record since the Fund was established. In order to secure the Fund’s long-term stable profit and also deal with the major international economic issues, such as the Fed’s shrinking of the balance sheet and lift rates, global supply chain bottleneck, increasing pressure from inflation and Russia-Ukraine War this year (2022), NPSC will keep urging the Bureau of Labor Funds, Ministry of Labor to respond to such situation with care and adjust the investment strategies resiliently, in order to maintain the safety and profitability of the Fund.

*Li-Feng Lee*

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

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







壹

# 成立宗旨及法定任務

The Goal and Statutory Missions



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare





## 壹、成立宗旨及法定任務

### 一、成立宗旨

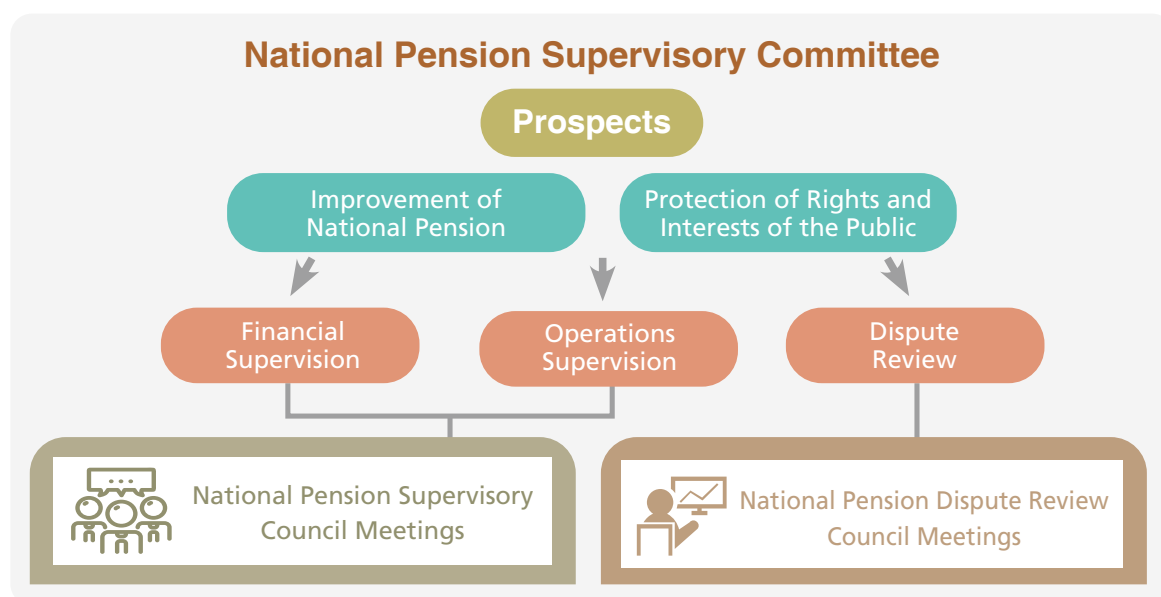
為確保未能於相關社會保險獲得適足保障之國民，因老年、生育、身心障礙及死亡等事故發生之基本經濟安全，並謀其遺屬生活之安定，立法院於民國96年7月20日三讀通過「國民年金法」，奉總統於同年8月8日公布，明定自97年10月1日起正式施行，以社會保險方式辦理。中央主管機關為本部(社會保險司)，並分別委託勞動部勞工保險局、勞動基金運用局(以下分別稱勞保局、勞金局)辦理

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)負責國保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。

# I. The Goal and Statutory Missions

## 1. Goal



To ensure that nationals without other related social insurance can still maintain basic-level economic security at old age, in times of childbirth, when suffering physical or mental disabilities, or that of their dependents when they pass away, the Legislative Yuan passed on third reading the National Pension Act on July 20, 2007. It was promulgated on August 8 of the same year under the President's decree and came into force on October 1, 2008, to be operated in the form of social insurance. The Ministry of Health and Welfare (Department of Social Insurance) was made the central competent authority. The Bureau of Labor Insurance and the Bureau of Labor Funds (hereinafter referred to as the BLI and the BLF) of the Ministry of Labor were delegated respectively to be in charge of

National Pension operations and investment from the National Pension Insurance Fund while the National Pension Supervisory Committee (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 Commission, Ministry of Health and Welfare, the Commission has to bear the following 8 responsibilities:

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

### Missions of NPSC:





# 貳 組織、成員及職掌

Organization Structure,  
Members and Functions



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare





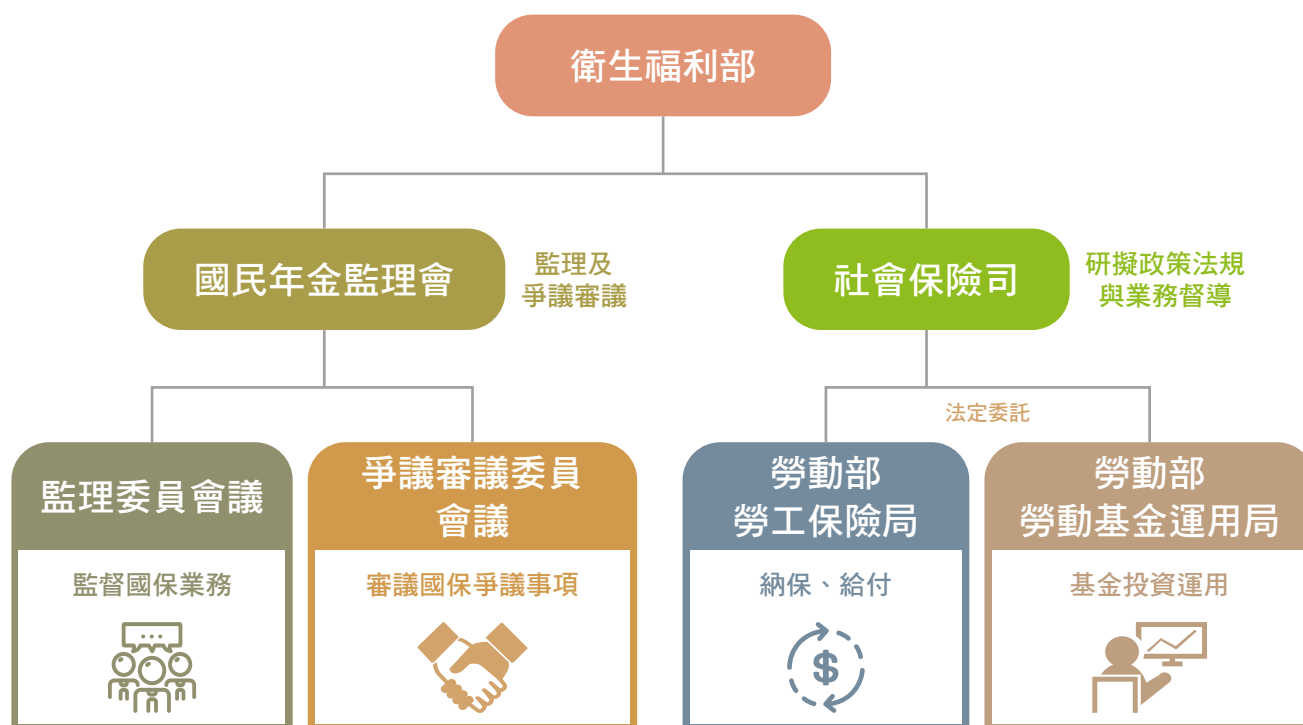
## 貳、組織、成員及職掌

### 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：



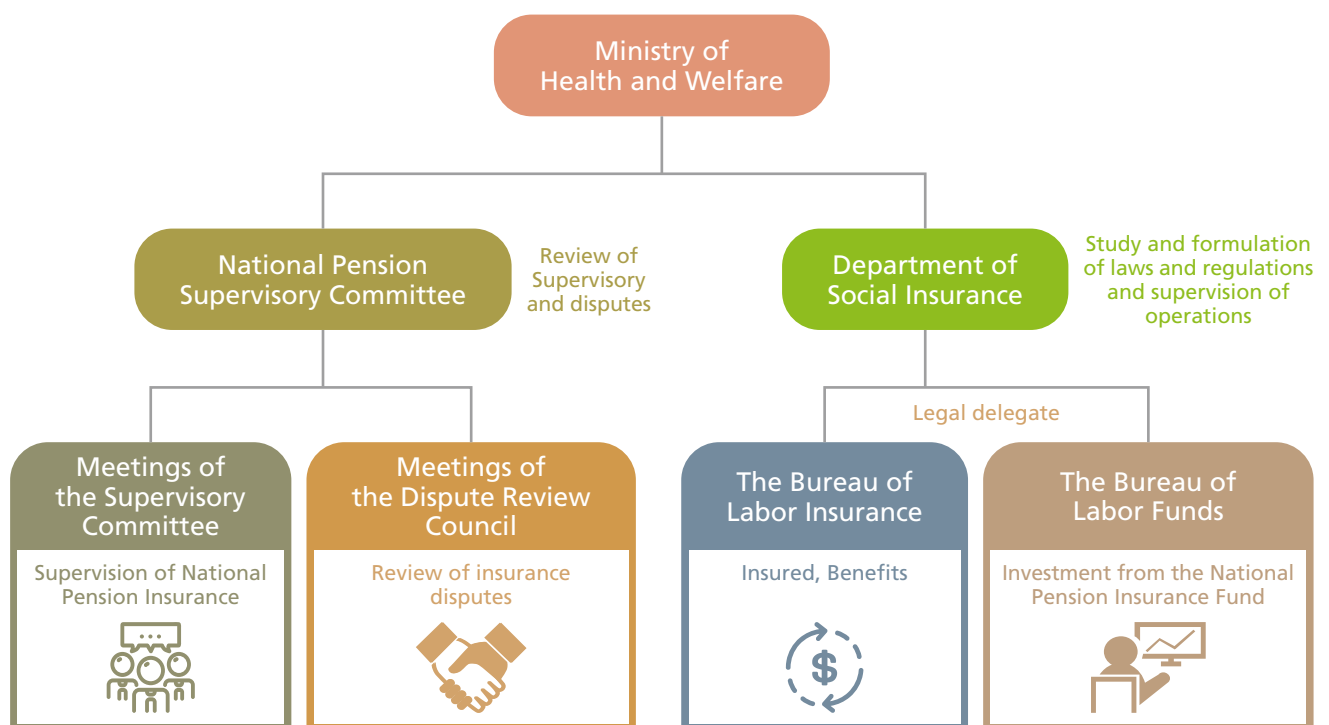
## II. Organization Structure, Members and Functions

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

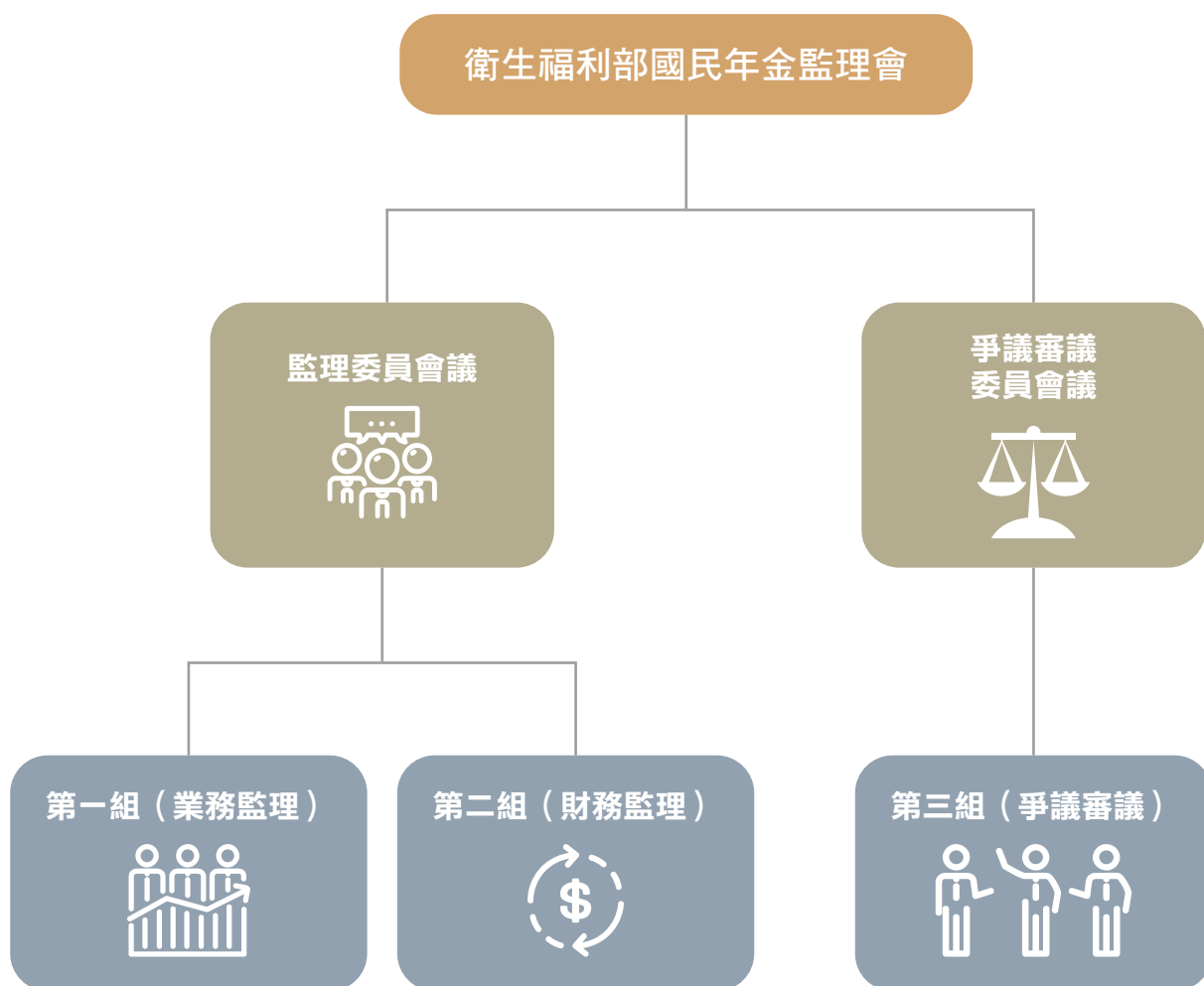




## (二) 本會組織體系

依據「衛生福利部國民年金監理會設置要點」第1點及第5點規定，本會設第一組（業務監理）、第二組（財務監理）及第三組（爭議審

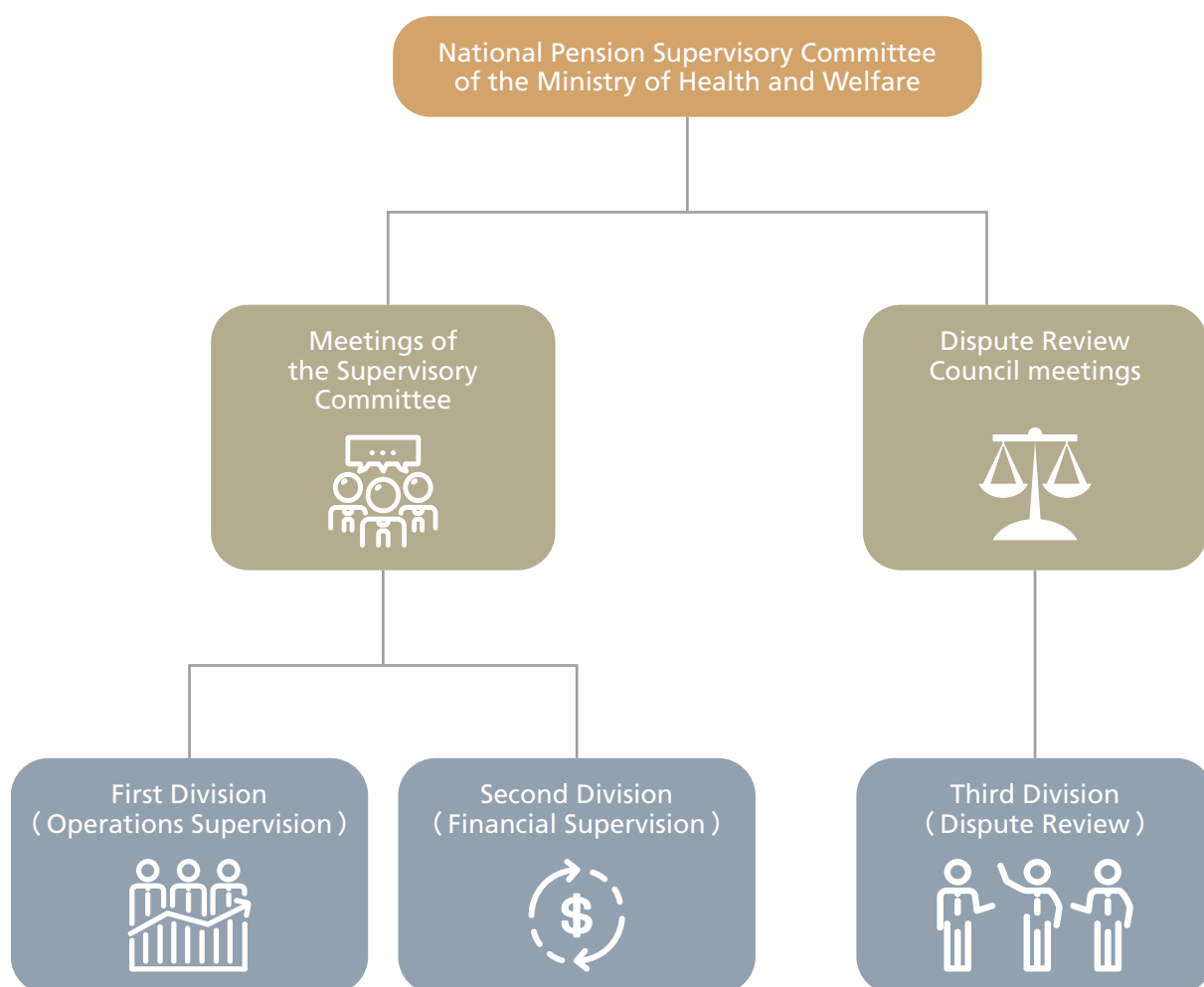
議），辦理監理委員會議與爭議審議委員會議幕僚工作，以利監督國保業務、財務暨審議保險爭議事項。



## **B. National Pension Supervisory Committee Organization**

According to Points 1 and 5 of the Guidelines for Establishment of National Pension Supervisory Committee of the Ministry of Health and Welfare, the NPSC shall include the Operations Supervision Division,

Financial Supervision Division and Dispute Review Division to carry out staff work for the meetings of the NPSC and the Dispute Review Committee to facilitate execution of supervision of National Pension Insurance operations, finance and insurance dispute review.



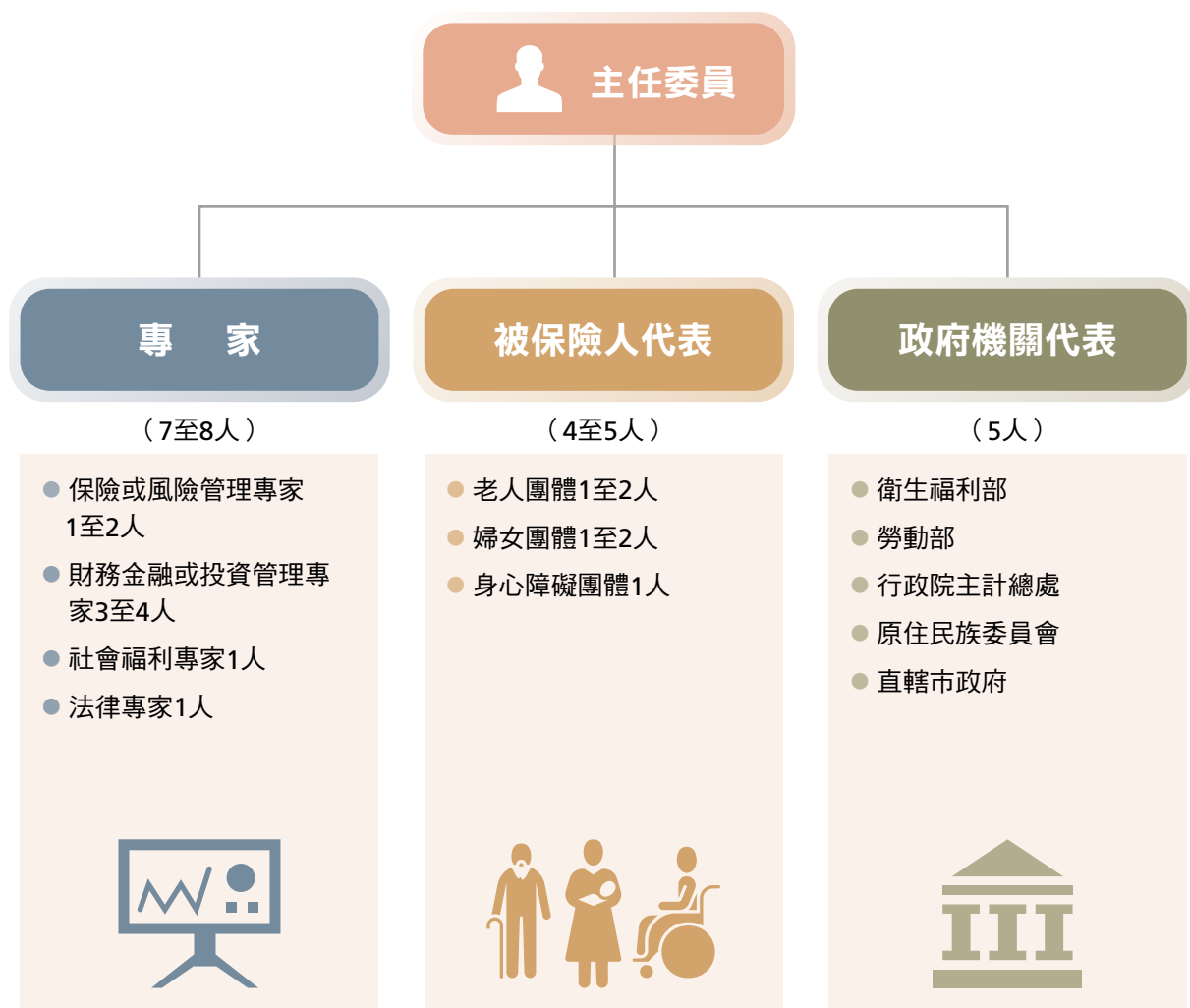


## 二、組織成員

### (一) 監理委員

本會原置監理委員15至17人，嗣因隨國保基金規模擴增，為因應審議多元投資組合及基金監理之需，本部於110年9月30日修正「衛生福利部國民年金監理會設置要點」第3點

規定，調增財務金融專家人數，爰監理委員人數調整為17至19人。又其中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：

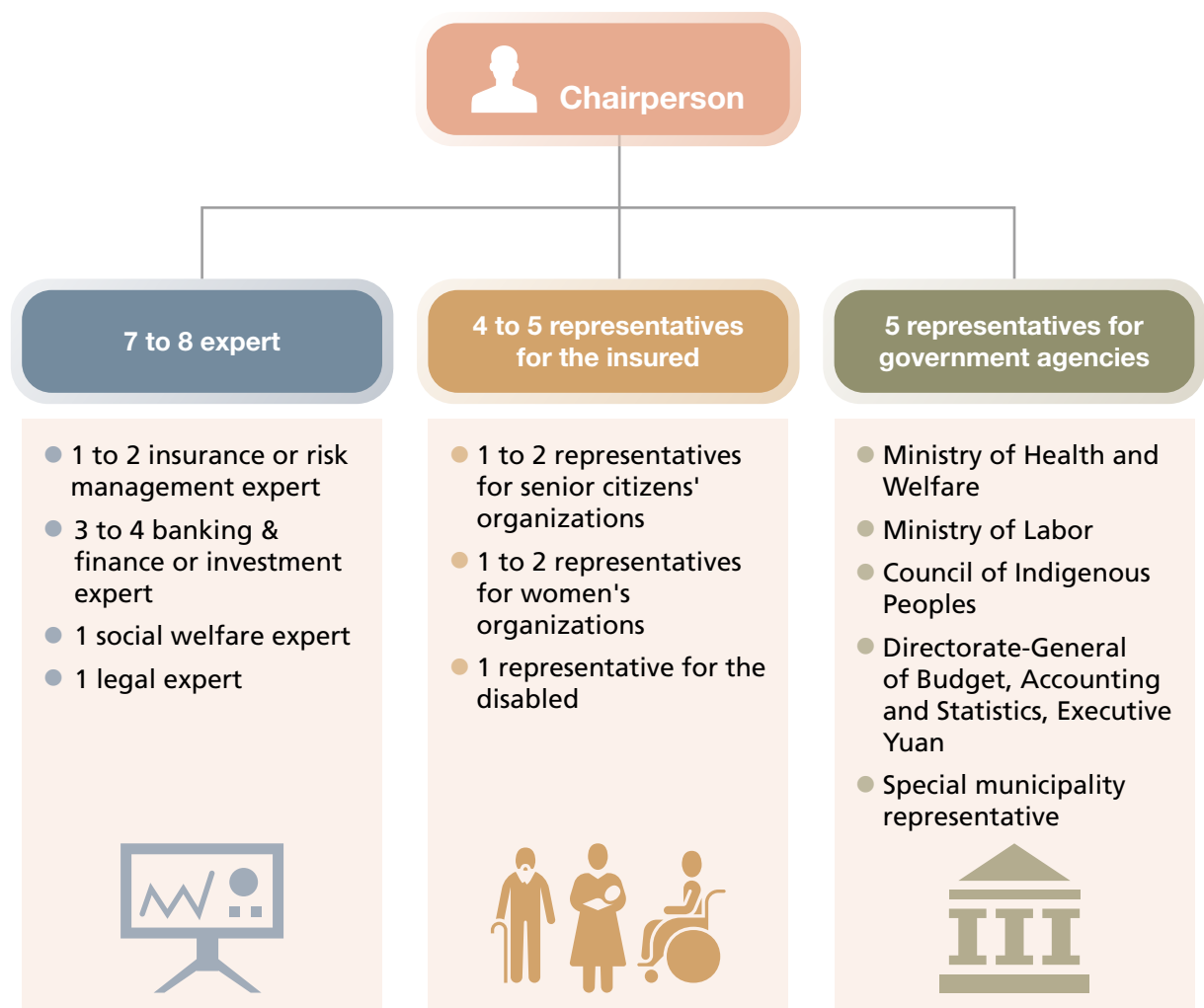


## 2. Organization Members

### A. Supervisory Committee

The Committee initially consisted of 15–17 members. Notwithstanding, given the expanding National Pension Insurance Fund scale, in order to deal with the need for review on diversified investment portfolio and fund supervision, MOHW amended Point 3 of the “Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare” on September 30, 2021 to add the number of financial experts. Therefore,

the Committee’s composition was adjusted to consist of 17–19 members. 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17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：



**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



**黃慶堂**

Huang, Ching-Tang

- 銘傳大學企業管理系副教授
- 財務金融專家

- Associate Professor, Department of Business Management, Ming Chuan University
- Banking & Finance expert



**李瑞珠**

Lee, Jui-Chu

- 中華民國退休基金協會監事
- 保險專家

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



**張森林**

Chung, San-Lin

- 臺灣大學財務金融學系特聘教授
- 財務金融專家 (自110年10月8日起聘)

- Director-General, Department of Social Insurance, Ministry of Health and Welfare
- Representative for the Ministry of Health and Welfare (appointed from October 8, 2021)



**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



**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



**陳聖賢**

Chen, Sheng-Syan

- 臺灣大學財務金融學系終身特聘教授
- 財務金融專家

- Lifetime Distinguished Professor, Department of Finance, National Taiwan University
- Banking & Finance expert



**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

17 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:



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



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



陳秀惠

Chen, Hsiu-Hui

- 臺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



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

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



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



陳美女

Chen, Mei-Nu

- 勞動部勞動保險司司長
- 勞動部代表  
(自110年9月1日起聘)

- Director of the Department of Labor Insurance, Ministry of Labor
- Representative for Ministry of Labor  
(appointed from September 1, 2021)



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

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



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

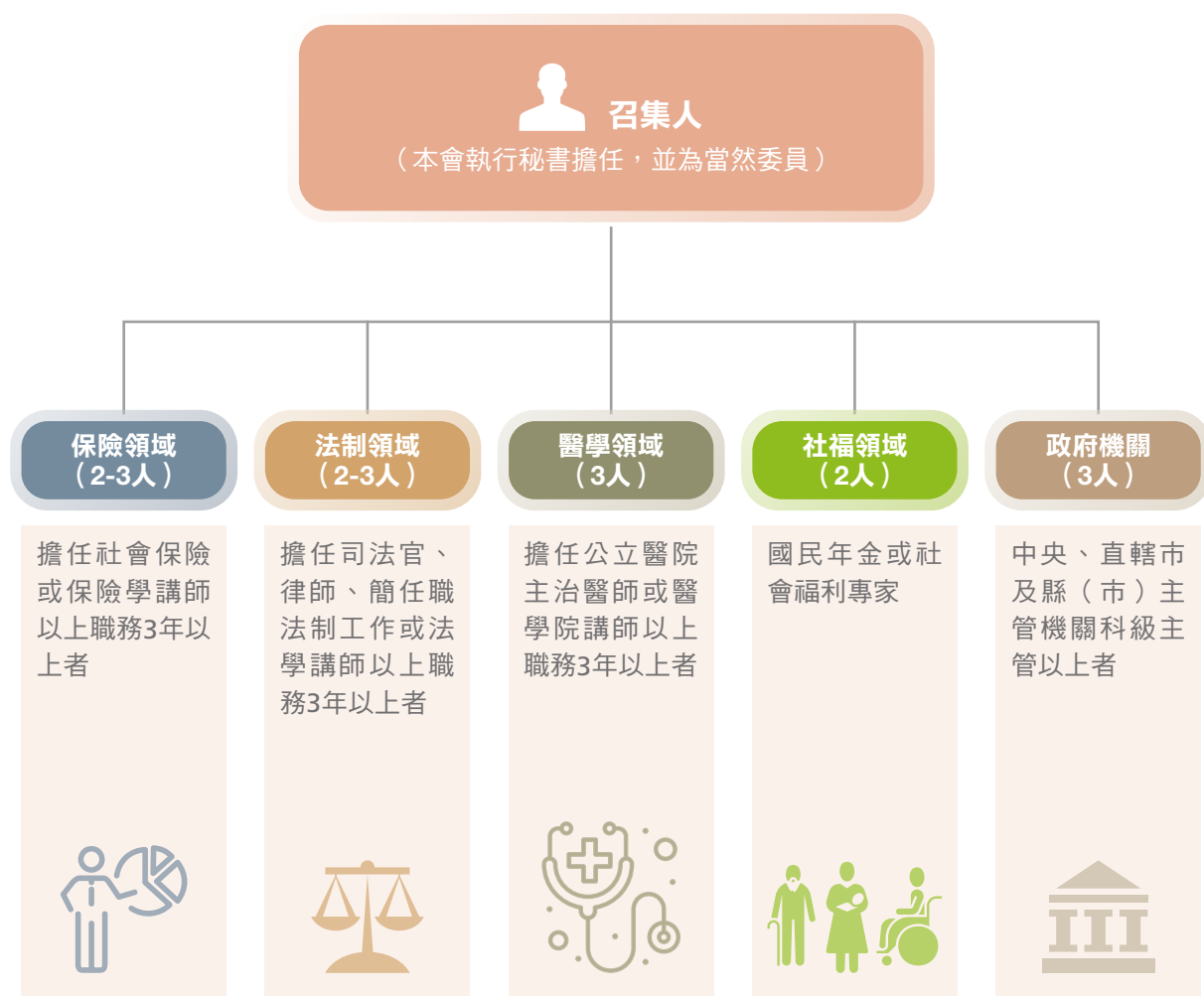
- 新北市政府社會局專門委員
- 直轄市政府代表

- Senior Executive Officer, Social Welfare Department, New Taipei City Government
- Special municipality representative



## (二) 爭議審議委員

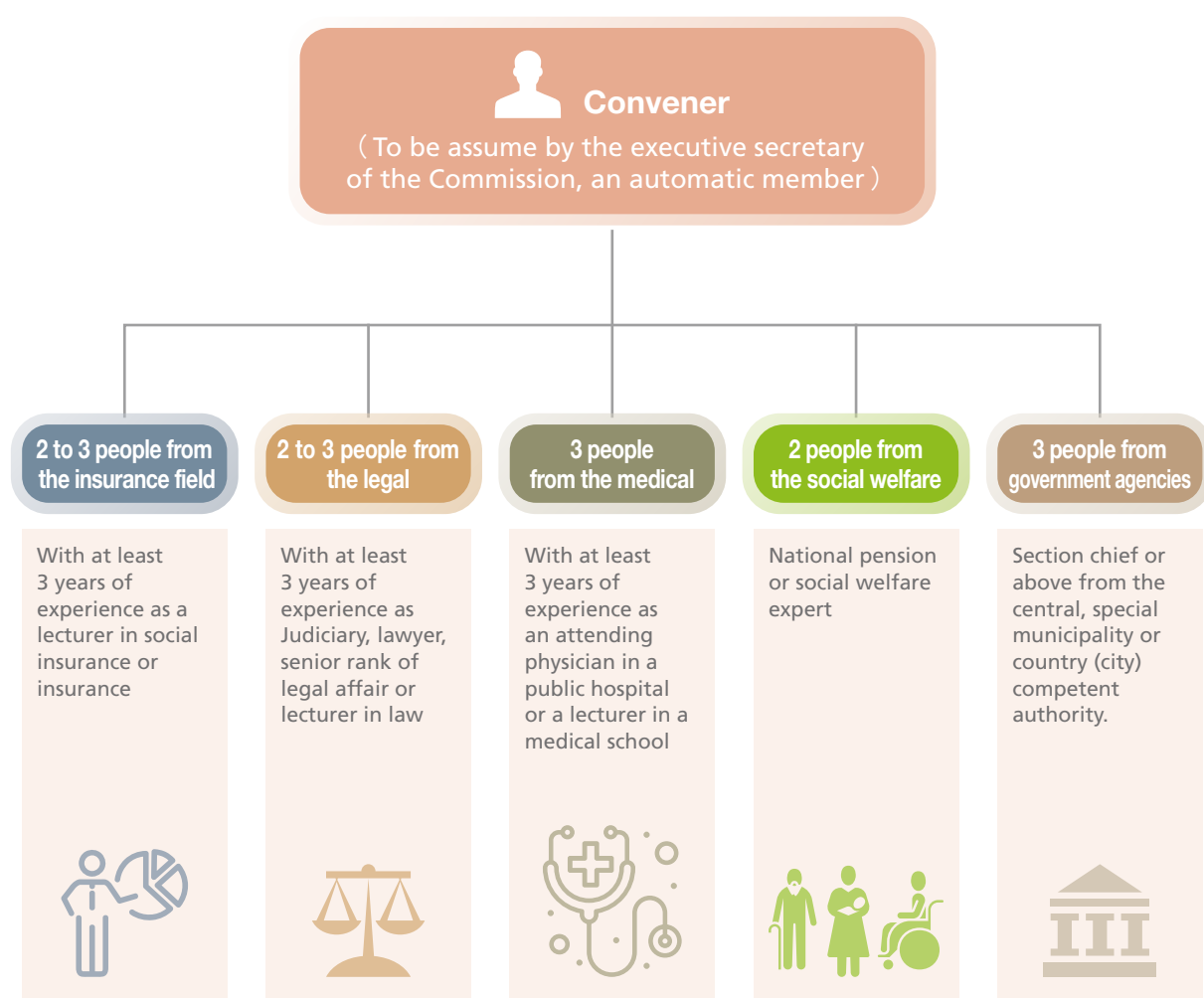
依據國民年金爭議事項審議辦法第9條規定，本會為審議爭議事件，遴聘(派)下列人員13至15人為審議委員，本會執行秘書為當然委員並為召集人。



## 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 Committee. 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：



**石美春**

Shih, Mei-Chun

- 召集人
- 衛生福利部國民年金監理會執行秘書
- Convener
- Executive Secretary, National Pension Supervisory Committee, Ministry of Health and Welfare



**張文郁**

Chang, Wun-Yu

- 臺北大學法律學系教授
- 司法官、律師、簡任職法制工作或法學講師
- Professor, Department of Law, National Taipei University
- Judiciary, lawyer, senior rank legal affair or lecturer in law



**利菊秀**

Li, Chu-Shiu

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



**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 legal affair or lecturer in law



**陳琇惠**

Chen, Hsiu-Hui

- 東海大學社會工作學系教授
- 社會保險或保險學講師
- Professor, Department of Social Work, Tunghai University
- Lecturer in social insurance or insurance



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



**曾妙慧**

Tsen, Miao-Huei

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



**李偉強**

Lee, Wui-Chiang

- 臺北榮民總醫院副院長兼國立陽明交通大學醫務管理研究所教授
- 主治醫師或講師
- Deputy Superintendent of Taipei Veterans General Hospital and Professor of Institute of Hospital and Health Care Administration, National Yang Ming Chiao Tung University
- Attending physician or lecturer



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:



**蔡兆勳**  
Tsai, Jaw-Shiun

- 臺灣大學醫學院教授兼臺灣大學醫學院附設醫院緩和醫療科主任
- 主治醫師或講師
- Professor, College of Medicine, National Taiwan University, and Director of Division of Palliative Medicine, National Taiwan University Hospital
- Attending physician or lecturer



**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



**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



**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
- Special municipality representative



**羅紀琮**  
Lo, Joan C.

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



**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



**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 of Department of Social Welfare and Deputy Director of Center for Innovative Research on Aging Society (CIRAS), National Chung Cheng University
- National pension or social welfare expert

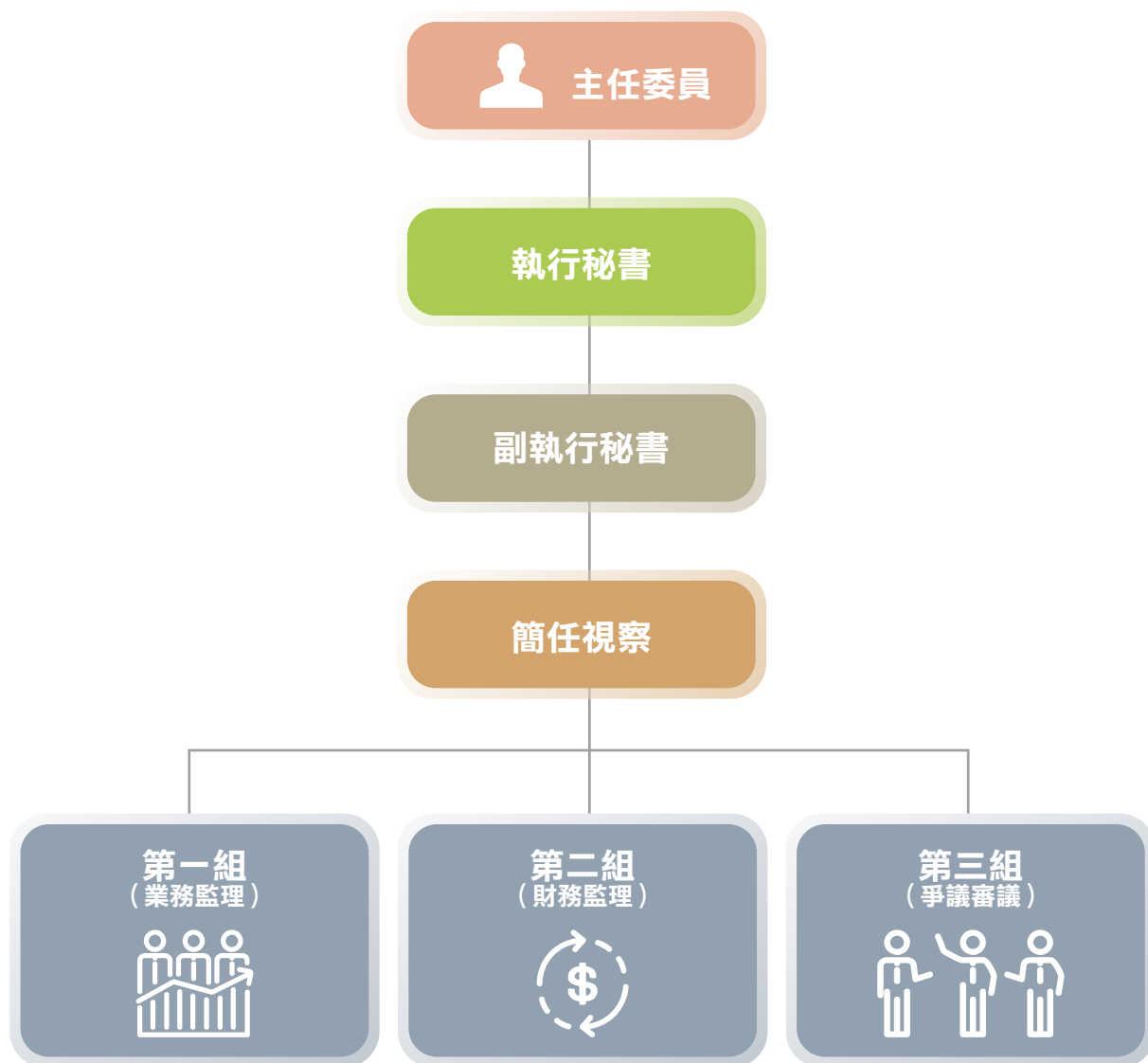




### (三) 本會成員

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，由本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

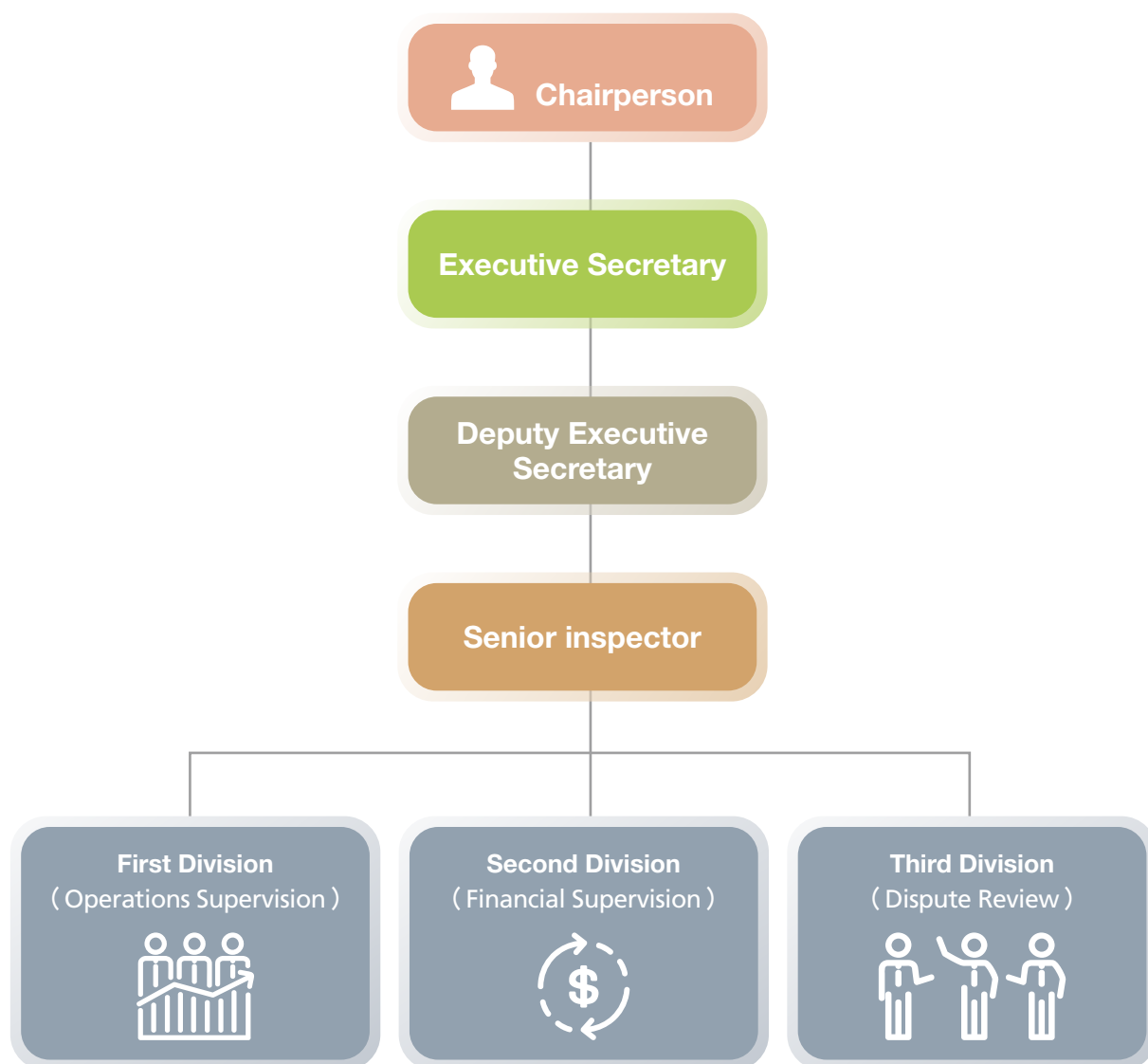
1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組(業務監理)、第二組(財務監理)及第三組(爭議審議)，截至110年底，本會預算員額共計20名。



### 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 2021, 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. 審議國保基金年度預算、決算

勞保局每年度依規定函送國保基金附屬單位預算、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. 審議國保基金之收支及運用

(1) 勞金局依規定於年度開始前編具國保基金運用計畫，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保基金之運用情形，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



110.12.28 第 101 次國民年金監理委員會議  
(The 101st Meeting of the National Pension Supervisory Committee)

### 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 Insurance Fund subsidiary agencies 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 foreign securities invested in, the amounts, earnings, allocation of discretionary



110.7.30 第 96 次國民年金監理委員會會議 (視訊會議)  
(The 96th Meeting of the National Pension Supervisory Committee)



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，提請監理委員會會議審議或報告後，依行政程序處理。

#### 4. 審議國民年金法規及業務興革之研究建議

針對本部（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，研析擬具意見，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，專司審議爭議事項，按月召開爭議審議委員會，必要時得召開臨時會議。

2. 上開委員會會議審議之案件，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，並檢附原核定函影本及其他有關證件，經由勞保局向本會申請審議。審議期間以3個月為原則，必要時得延長3個月。申請人對上開委員會審定結果如有不服，得依法提起訴願及行政訴訟。

3. 「國民年金爭議事項審議申請書」請至本會網站下載（衛生福利部首頁/本部各單位及所屬機關/國民年金監理會）。

4. 如果對於國民年金爭議審議有相關疑問，誠摯歡迎來電（02-33437138）本會諮詢，以維護您的國民年金權益。



management, performance statistics, individual stocks with losses exceeding 30% and their handling, and outline of hedging measures taken for derivatives purchased to be reviewed by the Supervisory Committee Meeting before they are to be processed according to the corresponding administrative procedures.

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

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

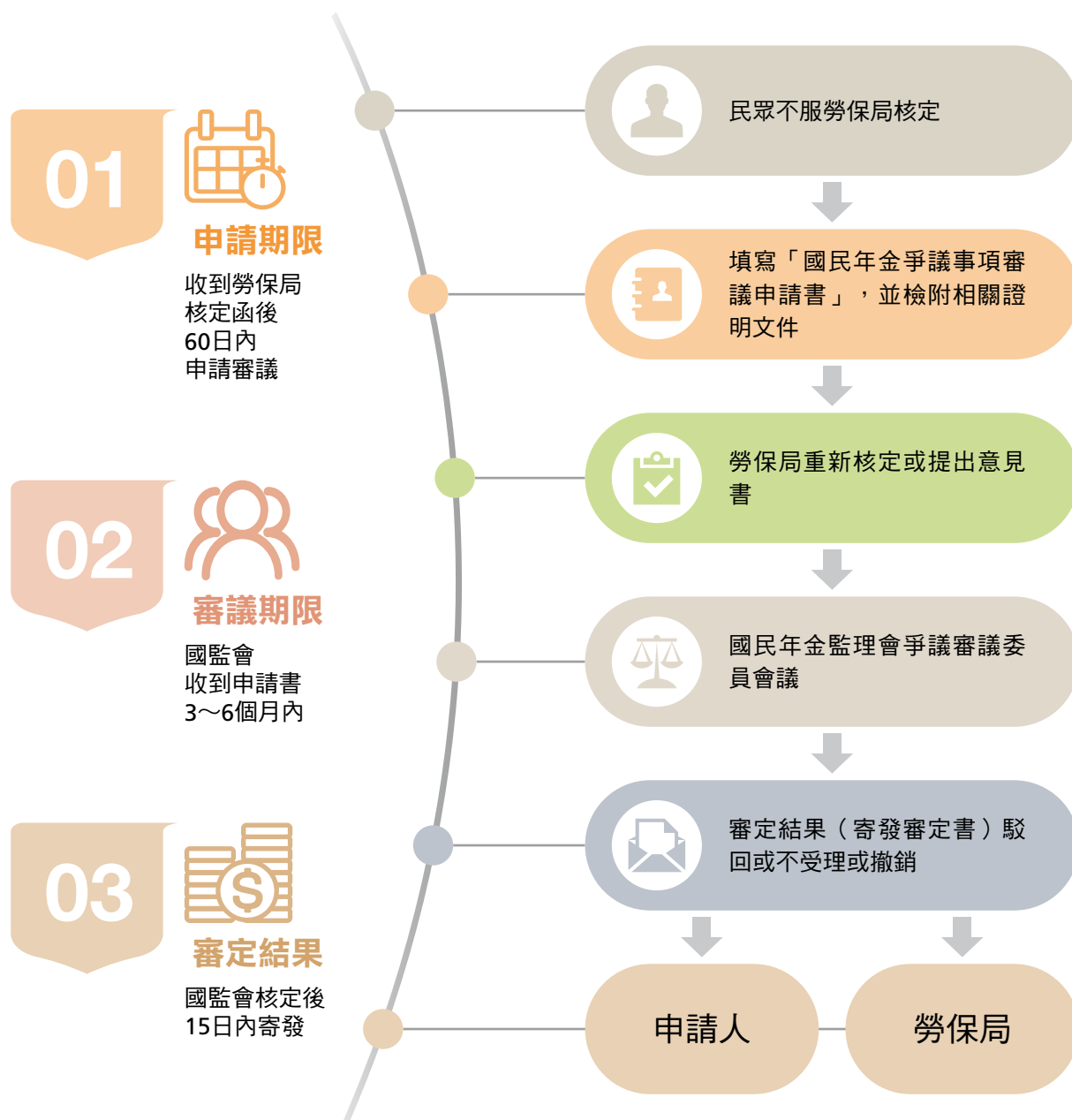
## **B. National Pension Dispute Review Council Meetings**

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 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. The “National Pension Dispute Review Application Form”, 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.

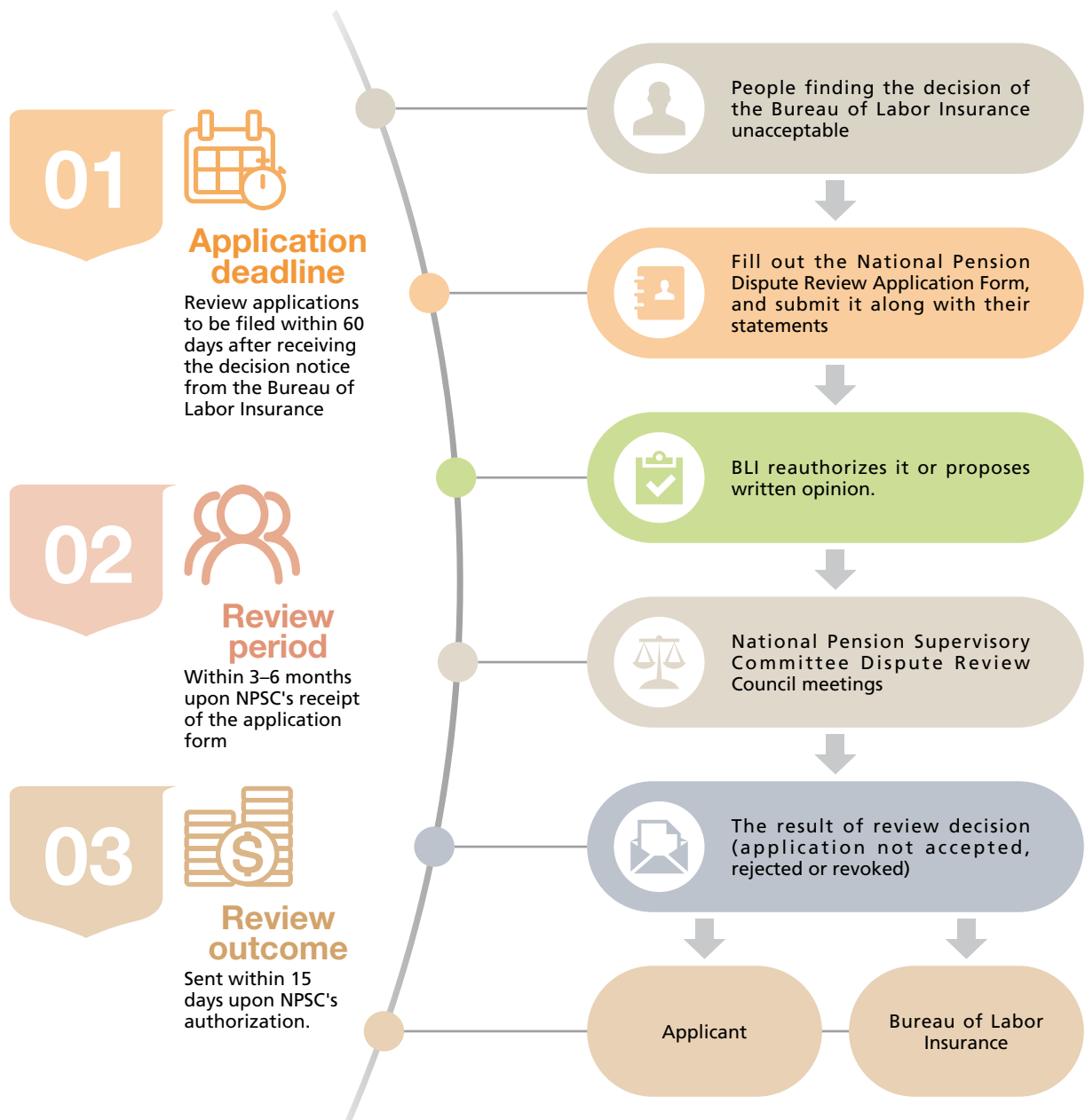




國民年金爭議審議流程如下：



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) Onsite Inspections of Local Government National Pension Operations
- (7) Conduct NPSC's training program and other general operations

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

- (1) Organize the quarterly Risk Control 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



**2021 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議

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

(二) 召開期程：每月召開1次監理委員會議，必要時得召開臨時會

議。

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

(四) 審議結果：陳報中央主管機關核辦或函請勞保局、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議報告。



110.8.27 第 97 次國民年金監理委員會議 (視訊會議)  
(The 97th Meeting of the National Pension Supervisory Committee)

### III. Major Conventions and Operations

#### 1. Convention of National Pension Supervisory Committee Meetings



110.10.29 第99次國民年金監理委員會會議  
( The 99th 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會議

(一) 會議形式：由本部遴聘(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次爭議審議委員會會議，必要時得召開臨時會議。

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



110.2.5 第 91 次國民年金爭議審議委員會會議  
(The 91st Meeting of the National Pension Dispute Review Council)

## 2. Convention of National Pension Dispute Review Council Meetings



110.3.12 第 92 次國民年金爭議審議委員會會議  
(The 92nd 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 council 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:** Dispute Review Council 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保

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掌握。

(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。



110.10.25 110年度國民年金業務檢查  
(The 2021 National Pension Operations Inspection)



110.10.25 110年度國民年金業務檢查  
(The 2021 National Pension Operations Inspection)

### 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.





110.12.14 110年度國民年金財務帳務檢查  
(The 2021 National Pension Financial and Accounting Inspection)

#### 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、國保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保

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掌握。

(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. National Pension Financial and Accounting Inspection

**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 national

pension insurance finance 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.



110.12.14 110年度國民年金財務帳務檢查會後合影  
(Group Photo Taken after the 2021 National Pension  
Financial and Accounting Inspection)



## 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：審查國保基金

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。



110.3.18 第31次國民年金風險控管推動小組會議  
(The 31st Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)

## 5. Convention of National Pension Insurance Fund Risk Control 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 Financial and Accounting Inspection.



110.3.18 第31次國民年金風險控管推動小組會議  
(The 31st Convention of National Pension Insurance Fund Risk Control 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，實地了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、勞保局及本部（社會保險司）共同參與，與受訪查之地方政

府就國保議題進行雙向溝通，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掌握及信心。為確保訪查效益，本會會彙整訪查建議事項，提送監理委員會議討論後，函請相關機關（單位）積極研處，並予以列管追蹤。



110.11.23 嘉義縣、南投縣國民年金業務實地訪查  
(Onsite Inspections of Local Government National Pension Operations in Chiayi and Nantou County)

## 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. In order to ensure the effect of such inspection, NPSC will also compile any proposals and submit the same to the NPSC meeting for discussion. Then, the relevant agencies (units) will be requested in writing to research and resolve the cases proactively, and the relevant resolutions will be controlled and followed up.



110.11.23 嘉義縣、南投縣國民年金業務實地訪查  
(Onsite Inspections of Local Government National Pension Operations in Chiayi and Nantou County)

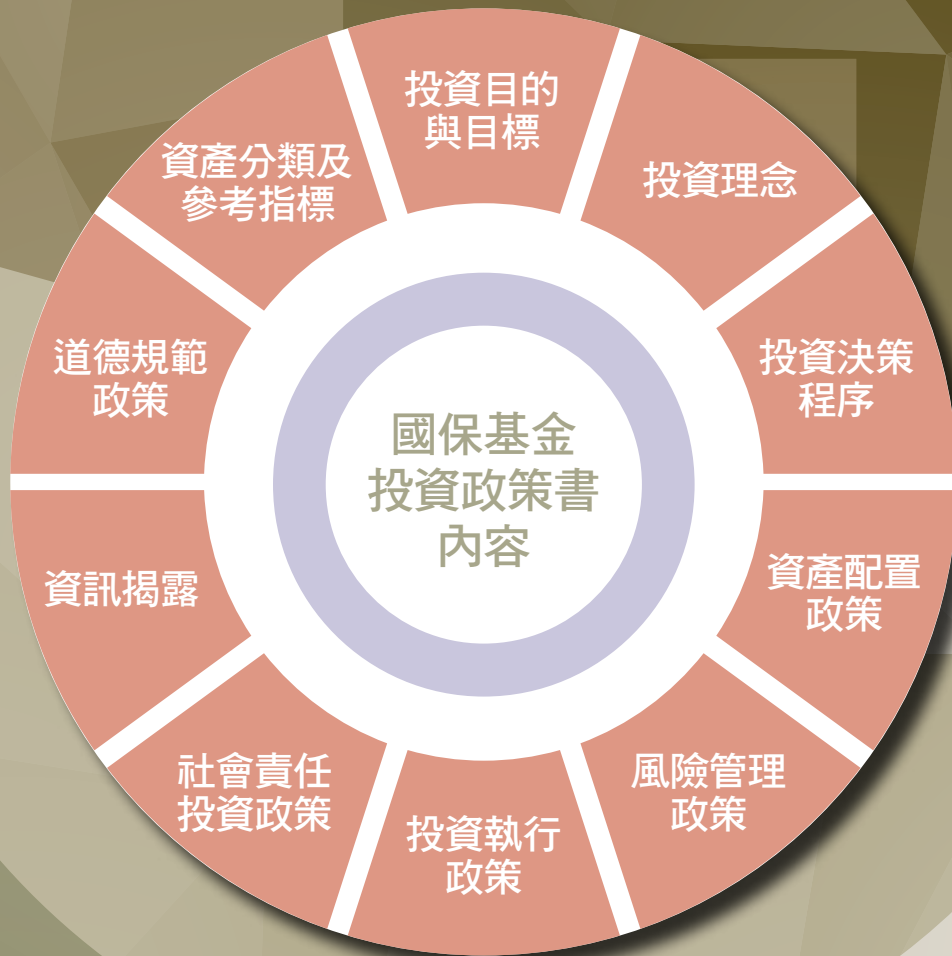




肆

# 基金財務運用及概況

Fund Utilization and Overview



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare



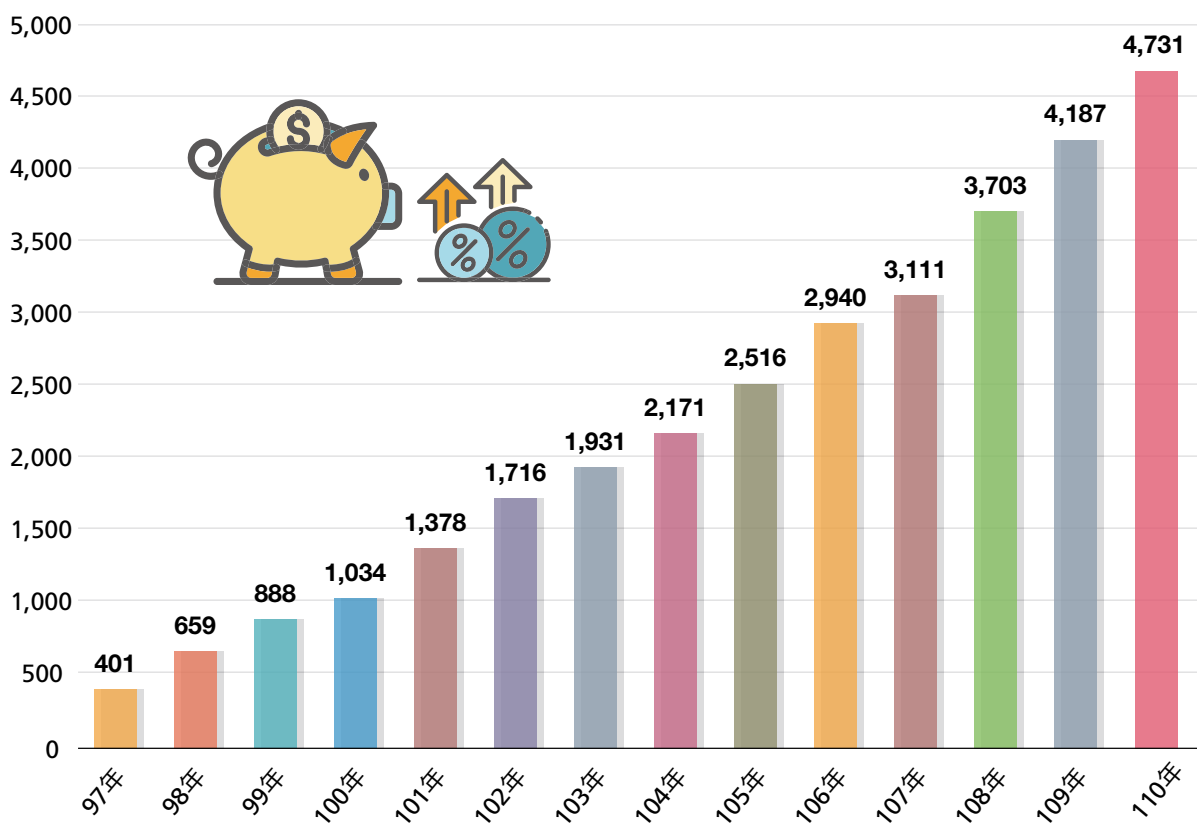
## 肆、基金財務運用及概況

國保基金自97年10月設立迄今，為提升基金有效運用，兼具安全性和收益性，朝多元化資產配置，期能獲取長期穩定報酬。截至110年12

月，基金積存數額為4,730億9,835萬2,715元，規模穩健成長。

### 一、基金積存數額

單元：新臺幣億元



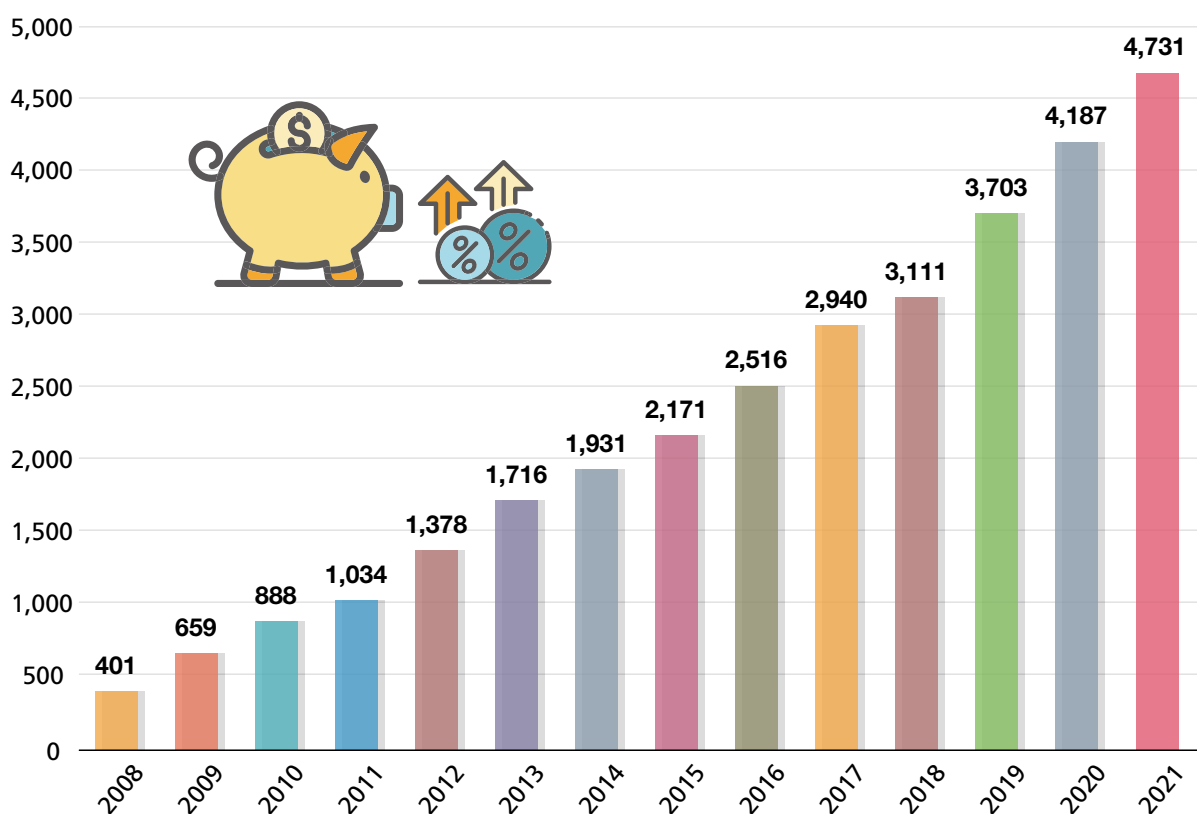
## IV. Fund Utilization and Overview

The National Pension Insurance Fund was set up since October 2008, and 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 2021, the Fund totaled NT\$473,098,352,715, indicating steady growth in scale.

### 1. Fund Accumulation

Unit: NT\$ hundred million





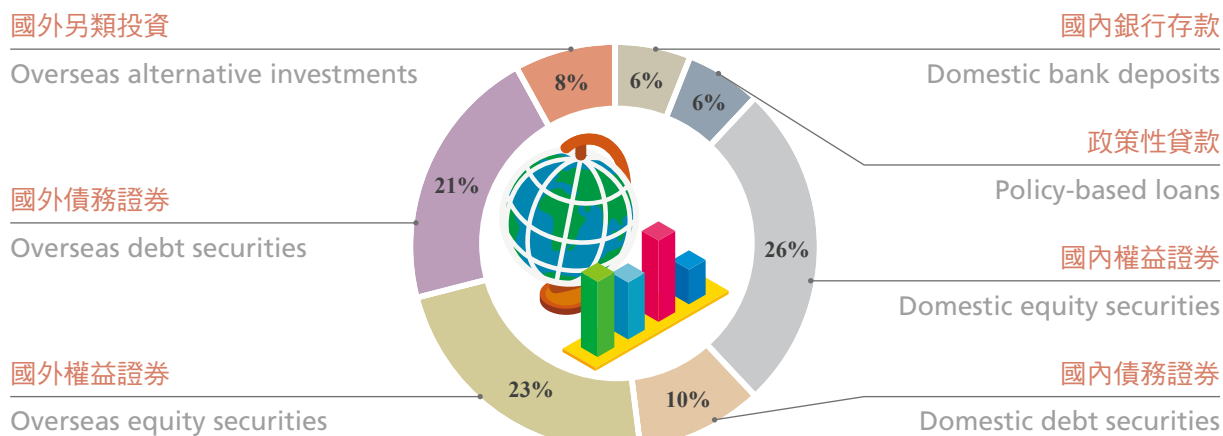
## 二、基金資產配置

### (一) 運用計畫

按國保基金管理運用及監督辦法第11條暨投資政策書規定，國保基金之運用，應由勞金局於每「年度開始前」擬編國保基金運用計畫，經該局投資策略小組討論通過，再提送國民年金監理委員會議審議通過，報請本部核定後據以執行。

根據110年度國保基金資產配置暨投資運用計畫，國內業務占48%，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6%。國外業務占52%，權益證券比重最高，占23%；債務證券占21%；另類投資占8%。

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		6	2 ～ 10
	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	15 ～ 26
		委託經營	15	
	債務證券	自行操作	12	14 ～ 24
		委託經營	9	
	另類投資	自行操作	4	5 ～ 11
		委託經營	4	
合計			100	—



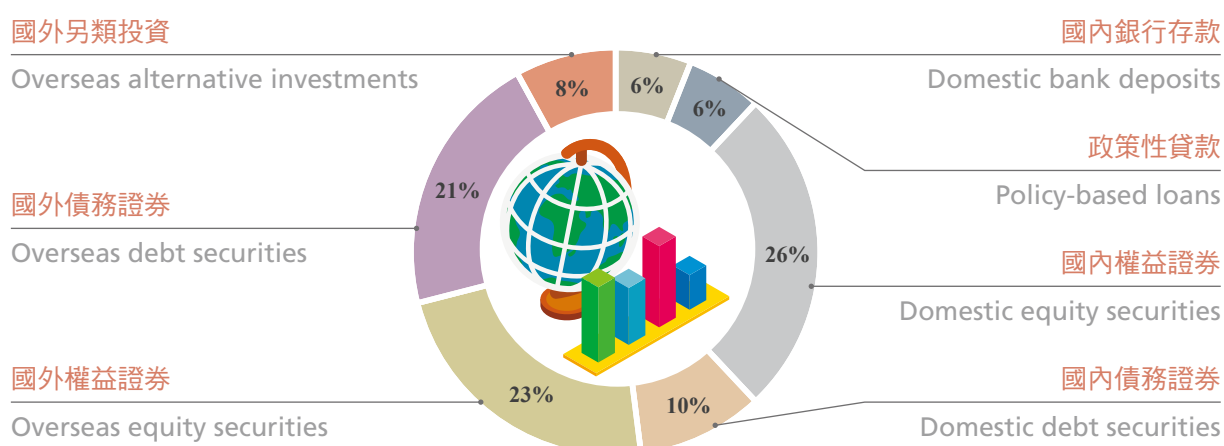
## 2. Fund Asset Allocation

### A. Utilization plan

According to Article 11 of the Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund and the investment policy, the Bureau of Labor Fund shall draft the utilization plan of the Fund “prior to the commencement of each year.” The plan shall be approved by the Bureau’s investment strategy group upon discussion, and then submitted to NPSC for examination, then to MOHW for approval and execution.

According to the “National Pension Insurance Fund Asset Allocation and Investment & Utilization Plan” in 2021, the domestic operations accounted for 48% of the fund, with domestic equity securities making up 26%; domestic debt securities 10%; bank deposits 6%, and policy-based loans 6%. Overseas operations accounted for 52%, with 23% being equity securities, 21% debt securities and 8% alternative investments.

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic investment	Bank Deposits		6	5 ~ 25
	Policy-based loans		6	2 ~ 10
	Equity securities	Self-managed	17	20 ~ 35
		Under mandated management	9	
	Debt securities		10	7 ~ 19
Overseas investment	Equity securities	Self-managed	8	15 ~ 26
		Under mandated management	15	
	Debt securities	Self-managed	12	14 ~ 24
		Under mandated management	9	
	Alternative investments	Self-managed	4	5 ~ 11
		Under mandated management	4	
Total			100	—







## (二) 運用情形

### 1. 基金運用金額

110年依本部核定之國保基金運用計畫，於各項目之允許變動區間範圍內辦理投資運用，截至110年底，整體基金運用金額為4,717億2,377萬2,178元（與積存數額4,730億9,835萬2,715元相差13億7,458萬537元，

主要係支應國保收支業務所需）。

其中，運用於國內權益證券比率最高，占25.99%；其次為國外權益證券與國外債務證券，分別占23.43%與17.44%；至於國內債務證券，占9.44%。

投資項目			實際金額（億元）	實際配置比率（%）
國內投資 50.76%	銀行存款		474.15	10.05
	政策性貸款		249.19	5.28
	權益證券	自行操作	876.08	18.57
		委託經營	349.97	7.42
	債務證券		444.96	9.44
國外投資 49.24%	權益證券	自行操作	368.85	7.82
		委託經營	736.62	15.61
	債務證券	自行操作	507.10	10.75
		委託經營	315.61	6.69
	另類投資	自行操作	193.92	4.11
		委託經營	200.79	4.26
	合計			4,717.24

單位：新臺幣；%

#### 國外另類投資

394.71億元

#### 國外債務證券

822.71億元

#### 國外權益證券

1,105.47億元

#### 國內銀行存款

474.15億元

#### 政策性貸款

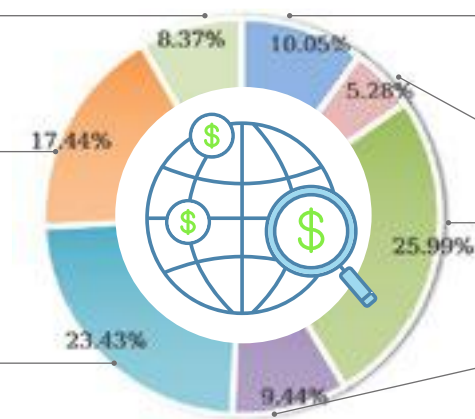
249.19億元

#### 國內權益證券

1,226.05億元

#### 國內債務證券

444.96億元



## B. Utilization

### 1. Amounts of funds utilized

In 2021, the Fund was invested and utilized within the permissible range of change for respective projects per the National Pension Insurance Fund Utilization Plan authorized by MOHW. As of the end of 2021, a total of NT\$471,723,772,178 from the Fund was utilized (different from the Fund Accumulation, NT\$473,098,352,715, by

NT\$1,374,580,537, and primarily used to cover the needs for the revenue and expenditure of the National Pension Insurance). Among other things, 25.99% was invested in domestic equity securities, the highest, and followed by 23.43% and 17.44% in overseas equity securities and overseas debt securities, and then 9.44% in domestic debt securities.

Investment items			Actual Amount Invested (NT\$ hundred million)	Actual Allocation Ratio (%)
Domestic investment 50.76%	Bank Deposits		474.15	10.05
	Policy-based loans		249.19	5.28
	Equity securities	Self-managed	876.08	18.57
		Under mandated management	349.97	7.42
	Debt securities		444.96	9.44
Overseas investment 49.24%	Equity securities	Self-managed	368.85	7.82
		Under mandated management	736.62	15.61
	Debt securities	Self-managed	507.10	10.75
		Under mandated management	315.61	6.69
	Alternative investments	Self-managed	193.92	4.11
		Under mandated management	200.79	4.26
Total			4,717.24	100.00

Unit : NT\$ hundred million ; %

Overseas alternative investments

394.71

Domestic bank deposits

474.15

Overseas debt securities

822.71

Policy-based loans

249.19

Domestic equity securities

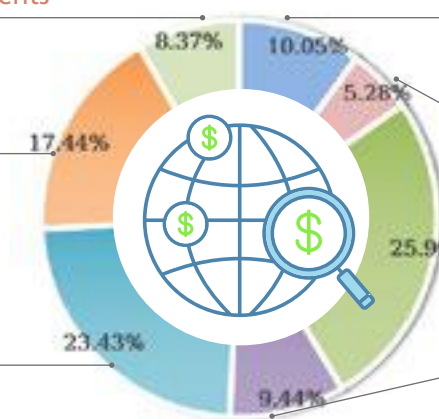
1,226.05

Overseas equity securities

1,105.47

Domestic debt securities

444.96





## 2. 110年上半年前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	35.27%	南山人壽-公司債	13.39%
台達電	5.59%	國泰銀-金融債	11.90%
中華電	5.45%	鴻海-公司債	6.55%
富邦金	4.00%	富邦金-公司債	5.95%
國泰金	3.28%	王道銀-金融債	5.21%
鴻海	3.26%	中華金-公司債	4.76%
中鋼	2.48%	華南金-公司債	3.57%
台哥大	2.21%	永豐銀-金融債	3.57%
兆豐金	2.04%	日月光-公司債	3.57%
統一超商	1.82%	上海銀-金融債	3.27%

## 3. 110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	35.24%	南山人壽-公司債	14.15%
中華電	5.77%	國泰銀-金融債	12.58%
台達電	4.52%	王道銀-金融債	5.50%
富邦金	3.96%	中華金-公司債	5.03%
國泰金	3.39%	鴻海-公司債	3.77%
鴻海	3.08%	華南金-公司債	3.77%
台哥大	2.20%	永豐銀-金融債	3.77%
兆豐金	2.11%	日月光-公司債	3.77%
聯發科	2.09%	上海銀-金融債	3.46%
統一超商	1.81%	台電-公司債	1.57%

## 2. Top Ten Stocks and Bonds Held in the first half of year 2021

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	35.27%	Nan Shan Life Insurance Co., Ltd – corporate bonds	13.39%
Delta Electronics	5.59%	Cathay United Bank : bank debentures	11.90%
Chunghwa Telecom	5.45%	Hon Hai – corporate bonds	6.55%
Fubon Financial Holdings	4.00%	Fubon Financial Holding – corporate bonds	5.95%
Cathay Financial Holdings	3.28%	O-Bank – bank debentures	5.21%
Hon Hai	3.26%	China Development Financial Holding Corporation: corporate bonds	4.76%
CSC	2.48%	Hua Nan Financial Holdings – corporate bonds	3.57%
Taiwan Mobile	2.21%	Bank SinoPac – bank debentures	3.57%
Mega Financial Holding Company Ltd.	2.04%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.57%
President Chain Store Corporation	1.82%	Shanghai Commercial & Savings Bank – bank debentures	3.27%

## 3. Top Ten Stocks and Bonds Held in the second half of year 2021

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	35.24%	Nan Shan Life Insurance Co., Ltd – corporate bonds	14.15%
Chunghwa Telecom	5.77%	Cathay United Bank : bank debentures	12.58%
Delta Electronics	4.52%	O-Bank – bank debentures	5.50%
Fubon Financial Holdings	3.96%	China Development Financial Holding Corporation: corporate bonds	5.03%
Cathay Financial Holdings	3.39%	Hon Hai – corporate bonds	3.77%
Hon Hai	3.08%	Hua Nan Financial Holdings – corporate bonds	3.77%
Taiwan Mobile	2.20%	Bank SinoPac – bank debentures	3.77%
Mega Financial Holding Company Ltd.	2.11%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.77%
MediaTek Inc.	2.09%	Shanghai Commercial & Savings Bank – bank debentures	3.46%
President Chain Store Corporation	1.81%	Taiwan Power – corporate bonds	1.57%



#### 4.110年底國內股票投資比率概況表

投資類別	自行操作 投資比率(%)	委託經營 投資比率(%)	整體基金 投資比率(%)
電子	71.10	72.00	71.29
金融保險	16.00	6.93	14.02
塑膠	3.69	5.12	4.01
百貨貿易	2.13	1.26	1.94
鋼鐵	1.49	2.21	1.65
食品	1.18	2.17	1.40
指數股票型基金	1.31	-	1.02
水泥	1.16	0.49	1.01
油電燃氣	0.34	3.12	0.95
紡織纖維	0.19	2.65	0.73
運輸	0.54	1.22	0.69
其他	-	1.92	0.42
橡膠	0.33	0.09	0.28
生技醫療	0.30	0.09	0.25
電機機械	0.18	0.22	0.19
造紙	-	0.28	0.06
化學工業	0.06	-	0.04
汽車	-	0.13	0.03
觀光	-	0.10	0.02
合計	100.00	100.00	100.00

#### 4. Investment Ratio in Stocks at the End of 2021

Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)	Investment Ratio in Mandated management (%)	Overall investment ratio (%)
Electronics	71.10	72.00	71.29
Financial Insurance	16.00	6.93	14.02
Plastics	3.69	5.12	4.01
Department Store & Trade	2.13	1.26	1.94
Steel	1.49	2.21	1.65
Food	1.18	2.17	1.40
Exchange Traded Funds (ETF)	1.31	-	1.02
Cement	1.16	0.49	1.01
Oil and Electricity	0.34	3.12	0.95
Textile and Fiber	0.19	2.65	0.73
Transportation	0.54	1.22	0.69
Others	-	1.92	0.42
Rubber	0.33	0.09	0.28
Biotechnology	0.30	0.09	0.25
Electric Machines and Power Electronics	0.18	0.22	0.19
Paper making	-	0.28	0.06
Chemical industry	0.06	-	0.04
Auto	-	0.13	0.03
Tourism	-	0.10	0.02
Total	100.00	100.0	100.00





### 三、基金投資運用績效

國保基金110年收益數為404.16億元、收益率為9.88%，大幅超越預定年度目標3.86%。其中尤以國內權益證券收益率26.39%及國外另類投資收益率20.32%，表現最為亮眼。

近年來受到國際政經因素及疫情影響，金融市場波動幅度持續擴大，國保基金透過多元資產配置，因應國

內外經濟金融情勢與市場變動，持續動態調整投資布局並積極投資運用，以增進基金長期穩健之投資收益。

以長期投資績效來看，國保基金多超越預定年度目標。自97年開辦至110年之累積收益數為1,576.39億元、加權平均收益率為5.65%，110年之收益數更創開辦以來之新高。

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 (%)	預定目標 (%)
97	2.14		2.14	2.39	2.43
98	6.97	1.15	8.11	1.52	1.86
99	13.31	15.05	28.36	3.74	2.13
100	-16.52	-19.57	-36.09	-3.66	3.94
101	24.95	34.60	59.55	5.06	3.69
102	46.07	15.07	61.14	4.06	3.56
103	57.44	49.03	106.47	6.05	3.39
104	43.43	-53.01	-9.58	-0.45	4.00
105	68.58	30.89	99.47	4.26	4.02
106	109.86	102.35	212.21	8.04	4.01
107	108.82	-177.32	-68.50	-2.28	4.10
108	109.96	279.62	389.58	12.03	4.11
109	236.60	82.78	319.38	8.76	3.99
110	265.99	138.16	404.16	9.88	3.86

### 3. Fund Investment & Utilization Performance

In 2021, the Fund's earnings were NT\$40.416 billion, and the yield thereof was 9.88%, significantly more than the expected yield of 3.86%. Among other things, the total yield rates on domestic equity securities and foreign alternative investments, 26.39% and 20.32%, reflected the best performance.

Due to the impact posed by the recent international economic and politic factors, and the epidemic, the financial market volatility has been expanding increasingly. The Insurance Fund tends to cope with the domestic and foreign economic and financial conditions, and the market movement, continue to adjust its investment planning and engage in active investment

and utilization, through diversified asset allocation, in order to increase the long-term stable investment income from the Insurance Fund.

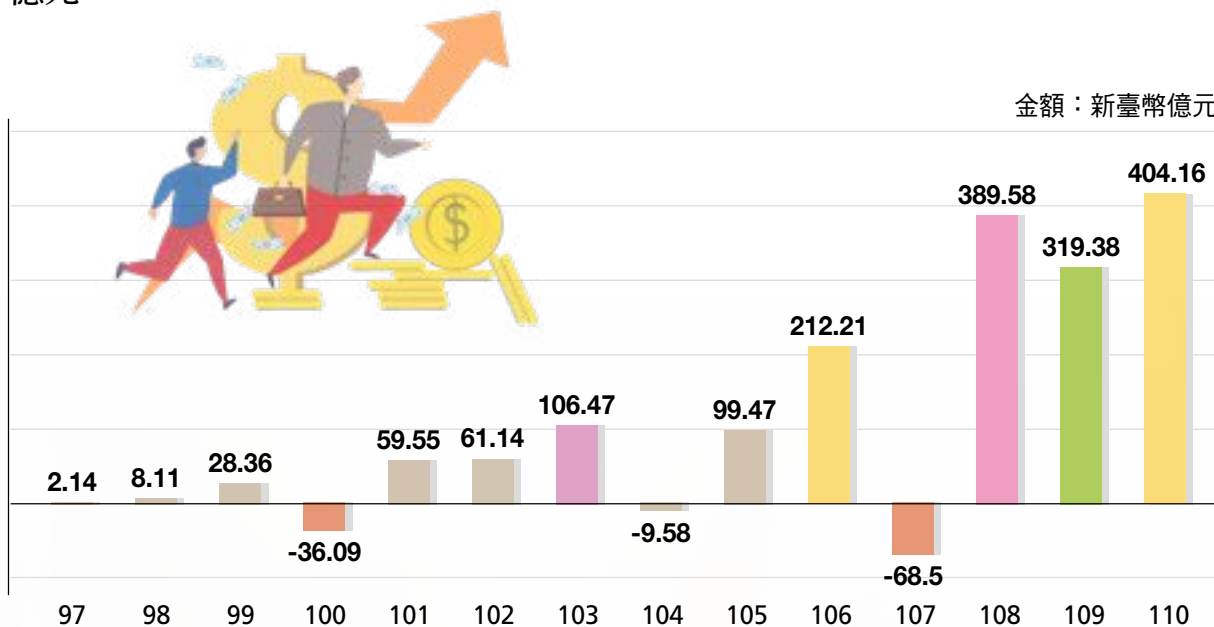
In terms of the long-term investment performance, the results generated by the Insurance Fund often exceeded the expected annual target. From 2008 in which the Insurance Fund was organized until 2021, the Fund's cumulative earnings have amounted to NT\$157.639 billion, and the weighted average yield 5.65%. The earnings generated by it in 2021 have hit the highest record since it was organized.

Year	Realized Gains and Losses (NT\$ hundred million)	Unrealized Gains and Losses (NT\$ hundred million)	Actual Income (NT\$ hundred million)	Actual Rate of Return (%)	Expected Target (%)
2008	2.14		2.14	2.39	2.43
2009	6.97	1.15	8.11	1.52	1.86
2010	13.31	15.05	28.36	3.74	2.13
2011	-16.52	-19.57	-36.09	-3.66	3.94
2012	24.95	34.60	59.55	5.06	3.69
2013	46.07	15.07	61.14	4.06	3.56
2014	57.44	49.03	106.47	6.05	3.39
2015	43.43	-53.01	-9.58	-0.45	4.00
2016	68.58	30.89	99.47	4.26	4.02
2017	109.86	102.35	212.21	8.04	4.01
2018	108.82	-177.32	-68.50	-2.28	4.10
2019	109.96	279.62	389.58	12.03	4.11
2020	236.60	82.78	319.38	8.76	3.99
2021	265.99	138.16	404.16	9.88	3.86



### (一) 歷年及累積收益數

110年度基金收益數為404.16億元，97年至110年之累積收益數為1,576.39億元。



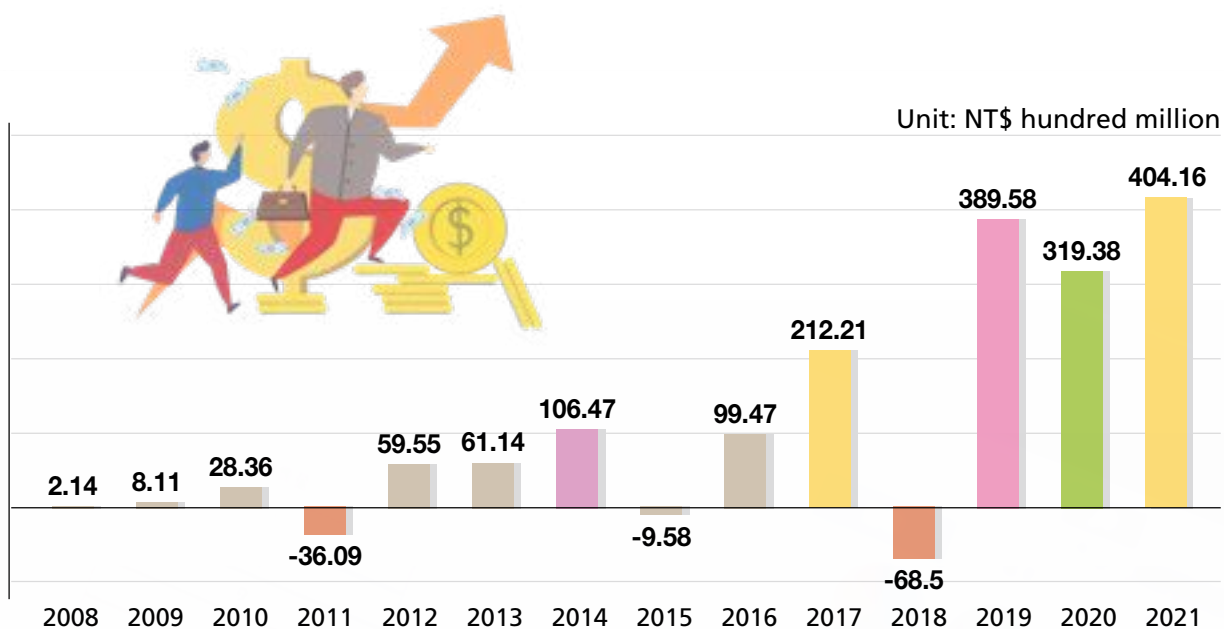
### (二) 歷年及平均收益率

110年度收益率為9.88%，97年至110年之加權平均收益率為5.65%。



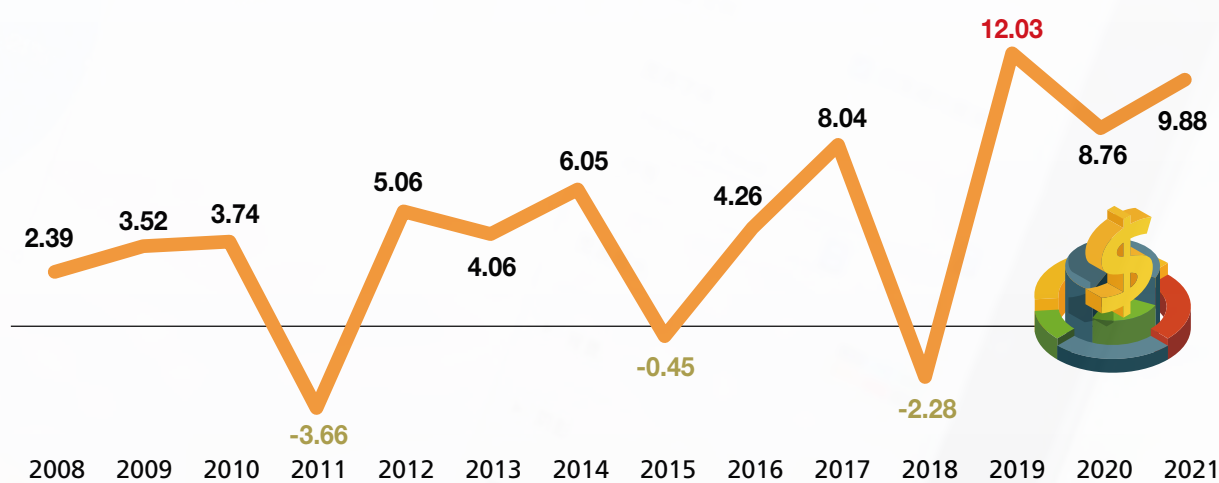
### A. Earnings of the National Pension Insurance Fund over the years

The fund's earnings for fiscal year 2021 were NT\$40.416 billion while the fund's cumulative earnings from fiscal years 2008 to 2021 were NT\$157.639 billion.



### B. Rate of average return in past years

The yield for fiscal year 2021 was 9.88%, and the weighted average yield between fiscal years 2008 and 2021 was 5.65%.





## 四、資產負債及損益

### (一) 國保基金平衡表

110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	%
<b>資產</b>	616,145,629,579	100.00	559,210,392,495	100.00	56,935,237,084	10.18
<b>流動資產</b>	448,958,283,791	72.87	398,956,202,021	71.34	50,002,081,770	12.53
現金	20,419,288,246	3.31	36,979,516,298	6.61	-16,560,228,052	-44.78
銀行存款	20,419,288,246	3.31	36,979,516,298	6.61	-16,560,228,052	-44.78
<b>流動金融資產</b>	365,687,125,366	59.35	297,373,158,173	53.18	68,313,967,193	22.97
透過餘絀按公允價值衡量之 金融資產——流動	246,922,341,440	40.08	209,438,499,718	37.45	37,483,841,722	17.90
透過餘絀按公允價值衡量之 金融資產評價調整——流動	68,015,539,209	11.04	49,069,459,758	8.77	18,946,079,451	38.61
持有至到期日金融資產 ——流動	9,007,640,212	1.46	7,671,213,225	1.37	1,336,426,987	17.42
無活絡市場之債務工具投資 ——流動	600,000,000	0.10	3,500,000,000	0.63	-2,900,000,000	-82.86
其他金融資產——流動	41,141,604,505	6.68	27,693,985,472	4.95	13,447,619,033	48.56
<b>應收款項</b>	37,932,943,314	6.16	38,052,129,573	6.80	-119,186,259	-0.31
應收帳款	637,394,737	0.10	633,575,590	0.11	3,819,147	0.60
應收退稅款	66,547,047	0.01	56,597,241	0.01	9,949,806	17.58
應收收益	276,280,793	0.04	249,440,687	0.04	26,840,106	10.76
應收利息	815,460,080	0.13	764,160,812	0.14	51,299,268	6.71
應收保費	36,184,763,282	5.87	36,380,471,369	6.51	-195,708,087	-0.54
備抵呆帳——應收保費	-82,583,718	-0.01	-75,382,334	-0.01	-7,201,384	9.55
其他應收款	35,110,833	0.01	43,297,888	0.01	-8,187,055	-18.91
備抵呆帳——其他各項應收款	-29,740	0.00	-31,680	0.00	1,940	-6.12
<b>短期貸墊款</b>	24,918,926,865	4.04	26,551,397,977	4.75	-1,632,471,112	-6.15
短期貸款	24,918,926,865	4.04	26,551,397,977	4.75	-1,632,471,112	-6.15



## 4. Balance Sheet and Income Statement

### A. National Pension Insurance Fund Balance Sheet

December 31, 2021 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
<b>Assets</b>	<b>616,145,629,579</b>	<b>100.00</b>	<b>559,210,392,495</b>	<b>100.00</b>	<b>56,935,237,084</b>	<b>10.18</b>
<b>Current Assets</b>	<b>448,958,283,791</b>	<b>72.87</b>	<b>398,956,202,021</b>	<b>71.34</b>	<b>50,002,081,770</b>	<b>12.53</b>
Cash	20,419,288,246	3.31	36,979,516,298	6.61	-16,560,228,052	-44.78
Bank Deposits	20,419,288,246	3.31	36,979,516,298	6.61	-16,560,228,052	-44.78
<b>Current Financial Assets</b>	<b>365,687,125,366</b>	<b>59.35</b>	<b>297,373,158,173</b>	<b>53.18</b>	<b>68,313,967,193</b>	<b>22.97</b>
Through excess or shortfall, financial assets evaluated at fair value — Current	246,922,341,440	40.08	209,438,499,718	37.45	37,483,841,722	17.90
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — Current	68,015,539,209	11.04	49,069,459,758	8.77	18,946,079,451	38.61
Held-to-maturity Financial Assets — Current	9,007,640,212	1.46	7,671,213,225	1.37	1,336,426,987	17.42
Investments in Debt Securities with No Active Market — Current	600,000,000	0.10	3,500,000,000	0.63	-2,900,000,000	-82.86
Other financial assets — Current	41,141,604,505	6.68	27,693,985,472	4.95	13,447,619,033	48.56
<b>Receivables</b>	<b>37,932,943,314</b>	<b>6.16</b>	<b>38,052,129,573</b>	<b>6.80</b>	<b>-119,186,259</b>	<b>-0.31</b>
Accounts Receivables	637,394,737	0.10	633,575,590	0.11	3,819,147	0.60
Tax refunds receivables	66,547,047	0.01	56,597,241	0.01	9,949,806	17.58
Earned Revenue Receivable	276,280,793	0.04	249,440,687	0.04	26,840,106	10.76
Interest Receivable	815,460,080	0.13	764,160,812	0.14	51,299,268	6.71
Premiums Receivable	36,184,763,282	5.87	36,380,471,369	6.51	-195,708,087	-0.54
Allowance for Uncollectible Accounts — Premiums Receivable	-82,583,718	-0.01	-75,382,334	-0.01	-7,201,384	9.55
Other Accounts Receivable	35,110,833	0.01	43,297,888	0.01	-8,187,055	-18.91
Allowance for Uncollectible Accounts — Other Accounts Receivable	-29,740	0.00	-31,680	0.00	1,940	-6.12
<b>Short-term Advances</b>	<b>24,918,926,865</b>	<b>4.04</b>	<b>26,551,397,977</b>	<b>4.75</b>	<b>-1,632,471,112</b>	<b>-6.15</b>
Short-term Loans	24,918,926,865	4.04	26,551,397,977	4.75	-1,632,471,112	-6.15



## 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	%
<b>投資、長期應收款、貸墊款及準備金</b>	<b>62,942,287,546</b>	<b>10.22</b>	<b>59,132,380,399</b>	<b>10.57</b>	<b>3,809,907,147</b>	<b>6.44</b>
非流動金融資產	62,942,287,546	10.22	59,132,380,399	10.57	3,809,907,147	6.44
透過餘絀按公允價值衡量之金融資產 — 非流動	5,650,000,000	0.92	5,650,000,000	1.01	0	0.00
透過餘絀按公允價值衡量之金融資產評價調整 — 非流動	354,776,737	0.06	65,580,531	0.01	289,196,206	440.98
持有至到期日金融資產 — 非流動	25,798,947,336	4.19	24,668,390,968	4.41	1,130,556,368	4.58
無活絡市場之債務工具投資 — 非流動	25,549,763,473	4.15	23,149,668,900	4.14	2,400,094,573	10.37
其他金融資產 — 非流動	5,588,800,000	0.91	5,598,740,000	1.00	-9,940,000	-0.18
<b>不動產、廠房及設備</b>	<b>82,881,043</b>	<b>0.01</b>	<b>194,225,053</b>	<b>0.03</b>	<b>-111,344,010</b>	<b>-57.33</b>
機械及設備	81,269,652	0.01	192,778,019	0.03	-111,508,367	-57.84
機械及設備	721,593,513	0.12	667,944,257	0.12	53,649,256	8.03
累計折舊 — 機械及設備	-640,323,861	-0.10	-475,166,238	-0.08	-165,157,623	34.76
交通及運輸設備	242,390	0.00	361,092	0.00	-118,702	-32.87
交通及運輸設備	3,765,463	0.00	3,779,854	0.00	-14,391	-0.38
累計折舊 — 交通及運輸設備	-3,523,073	0.00	-3,418,762	0.00	-104,311	3.05
什項設備	1,369,001	0.00	1,085,942	0.00	283,059	26.07
什項設備	6,580,665	0.00	6,590,692	0.00	-10,027	-0.15
累計折舊 — 什項設備	-5,211,664	0.00	-5,504,750	0.00	293,086	-5.32
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
<b>無形資產</b>	<b>180,344,734</b>	<b>0.03</b>	<b>128,363,377</b>	<b>0.02</b>	<b>51,981,357</b>	<b>40.50</b>
無形資產	180,344,734	0.03	128,363,377	0.02	51,981,357	40.50
電腦軟體	180,344,734	0.03	126,647,127	0.02	53,697,607	42.40
發展中之無形資產	0	0.00	1,716,250	0.00	-1,716,250	-100.00
<b>其他資產</b>	<b>103,981,832,465</b>	<b>16.88</b>	<b>100,799,221,645</b>	<b>18.03</b>	<b>3,182,610,820</b>	<b>3.16</b>
什項資產	103,981,832,465	16.88	100,799,221,645	18.03	3,182,610,820	3.16
催收款項	159,354,451,274	25.86	159,975,874,175	28.61	-621,422,901	-0.39
備抵呆帳 — 催收款項	-55,372,618,809	-8.99	-59,176,652,530	-10.58	3,804,033,721	-6.43
<b>合計</b>	<b>616,145,629,579</b>	<b>100.00</b>	<b>559,210,392,495</b>	<b>100.00</b>	<b>56,935,237,084</b>	<b>10.18</b>

註1：本年度、上年度信託代理與保證資產(負債)分別為76,422,728元、68,922,728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	%
<b>Investments, long-term Accounts Re-ivable, Reimbursable Accounts, and Reserve</b>	<b>62,942,287,546</b>	<b>10.22</b>	<b>59,132,380,399</b>	<b>10.57</b>	<b>3,809,907,147</b>	<b>6.44</b>
Non-current financial assets	62,942,287,546	10.22	59,132,380,399	10.57	3,809,907,147	6.44
Through excess or shortfall, financial assets evaluated at fair value — non-current	5,650,000,000	0.92	5,650,000,000	1.01	0	0.00
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — non-current	354,776,737	0.06	65,580,531	0.01	289,196,206	440.98
Held-to-maturity Financial Assets — non-current	25,798,947,336	4.19	24,668,390,968	4.41	1,130,556,368	4.58
Bond Investments with No Active Market — Non-current	25,549,763,473	4.15	23,149,668,900	4.14	2,400,094,573	10.37
Other financial assets — non-current	5,588,800,000	0.91	5,598,740,000	1.00	-9,940,000	-0.18
<b>Real property, plant, and equipment</b>	<b>82,881,043</b>	<b>0.01</b>	<b>194,225,053</b>	<b>0.03</b>	<b>-111,344,010</b>	<b>-57.33</b>
Machinery and equipment	81,269,652	0.01	192,778,019	0.03	-111,508,367	-57.84
Machinery and equipment	721,593,513	0.12	667,944,257	0.12	53,649,256	8.03
Accumulated depreciation – Machinery and equipment	-640,323,861	-0.10	-475,166,238	-0.08	-165,157,623	34.76
Transportation and communication facilities	242,390	0.00	361,092	0.00	-118,702	-32.87
Transportation and communication facilities	3,765,463	0.00	3,779,854	0.00	-14,391	-0.38
Accumulated depreciation – Transportation and communication facilities	-3,523,073	0.00	-3,418,762	0.00	-104,311	3.05
Miscellaneous equipment	1,369,001	0.00	1,085,942	0.00	283,059	26.07
Miscellaneous equipment	6,580,665	0.00	6,590,692	0.00	-10,027	-0.15
Accumulated depreciation – Miscellaneous equipment	-5,211,664	0.00	-5,504,750	0.00	293,086	-5.32
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
<b>Intangible assets</b>	<b>180,344,734</b>	<b>0.03</b>	<b>128,363,377</b>	<b>0.02</b>	<b>51,981,357</b>	<b>40.50</b>
Intangible assets	180,344,734	0.03	128,363,377	0.02	51,981,357	40.50
Computer software	180,344,734	0.03	126,647,127	0.02	53,697,607	42.40
Intangible assets under development	0	0.00	1,716,250	0.00	-1,716,250	-100.00
<b>Other Assets</b>	<b>103,981,832,465</b>	<b>16.88</b>	<b>100,799,221,645</b>	<b>18.03</b>	<b>3,182,610,820</b>	<b>3.16</b>
Miscellaneous Assets	103,981,832,465	16.88	100,799,221,645	18.03	3,182,610,820	3.16
Overdue Accounts Receivable	159,354,451,274	25.86	159,975,874,175	28.61	-621,422,901	-0.39
Allowance for Uncollectible Accounts — Overdue Accounts Receivable	-55,372,618,809	-8.99	-59,176,652,530	-10.58	3,804,033,721	-6.43
<b>Total</b>	<b>616,145,629,579</b>	<b>100.00</b>	<b>559,210,392,495</b>	<b>100.00</b>	<b>56,935,237,084</b>	<b>10.18</b>

Note 1: Assets (liabilities) under trust, agency and guaranty were NT\$76,422,728 and NT\$68,922,728 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

110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	615,881,403,802	99.96	558,886,804,065	99.94	56,994,599,737	10.20
流動負債	3,467,835,346	0.56	2,940,490,504	0.53	527,344,842	17.93
應付款項	3,396,178,646	0.55	2,856,023,014	0.51	540,155,632	18.91
應付帳款	1,240,966,168	0.20	933,727,282	0.17	307,238,886	32.90
應付代收款	45,547,352	0.01	37,772,969	0.01	7,774,383	20.58
應付費用	153,648,126	0.02	126,143,763	0.02	27,504,363	21.80
應付保險給付	1,956,017,000	0.32	1,758,379,000	0.31	197,638,000	11.24
預收款項	27,612,392	0.00	26,780,735	0.00	831,657	3.11
預收保費	27,612,157	0.00	26,780,457	0.00	831,700	3.11
其他預收款	235	0.00	278	0.00	-43	-15.47
流動金融負債	44,044,308	0.01	57,686,755	0.01	-13,642,447	-23.65
透過餘絀按公允價值 衡量之金融負債評價 調整—流動	44,044,308	0.01	57,686,755	0.01	-13,642,447	-23.65
其他負債	612,413,568,456	99.39	555,946,313,561	99.42	56,467,254,895	10.16
負債準備	612,091,385,554	99.34	555,666,617,383	99.37	56,424,768,171	10.15
安全準備	612,091,385,554	99.34	555,666,617,383	99.37	56,424,768,171	10.15
什項負債	322,182,902	0.05	279,696,178	0.05	42,486,724	15.19
應付保管款	322,182,902	0.05	279,696,178	0.05	42,486,724	15.19
淨值	264,225,777	0.04	323,588,430	0.06	-59,362,653	-18.35
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	263,225,777	0.04	322,588,430	0.06	-59,362,653	-18.40
資本公積	263,225,777	0.04	322,588,430	0.06	-59,362,653	-18.40
其他資本公積	263,225,777	0.04	322,588,430	0.06	-59,362,653	-18.40
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	616,145,629,579	100.00	559,210,392,495	100.00	56,935,237,084	10.18

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1,464,645,148,000元。

December 31, 2021 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
<b>Liabilities</b>	<b>615,881,403,802</b>	<b>99.96</b>	<b>558,886,804,065</b>	<b>99.94</b>	<b>56,994,599,737</b>	<b>10.20</b>
<b>Current Liabilities</b>	<b>3,467,835,346</b>	<b>0.56</b>	<b>2,940,490,504</b>	<b>0.53</b>	<b>527,344,842</b>	<b>17.93</b>
<b>Payables</b>	<b>3,396,178,646</b>	<b>0.55</b>	<b>2,856,023,014</b>	<b>0.51</b>	<b>540,155,632</b>	<b>18.91</b>
Accounts Payable	1,240,966,168	0.20	933,727,282	0.17	307,238,886	32.90
Accrued Receipts under Custody Payable	45,547,352	0.01	37,772,969	0.01	7,774,383	20.58
Accrued Expenses Payable	153,648,126	0.02	126,143,763	0.02	27,504,363	21.80
Insurance Benefits Payable	1,956,017,000	0.32	1,758,379,000	0.31	197,638,000	11.24
<b>Advance receipts</b>	<b>27,612,392</b>	<b>0.00</b>	<b>26,780,735</b>	<b>0.00</b>	<b>831,657</b>	<b>3.11</b>
Prepaid insurance	27,612,157	0.00	26,780,457	0.00	831,700	3.11
Other advance receipts	235	0.00	278	0.00	-43	-15.47
<b>Current Financial Liabilities</b>	<b>44,044,308</b>	<b>0.01</b>	<b>57,686,755</b>	<b>0.01</b>	<b>-13,642,447</b>	<b>-23.65</b>
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment—Current	44,044,308	0.01	57,686,755	0.01	-13,642,447	-23.65
<b>Other Liabilities</b>	<b>612,413,568,456</b>	<b>99.39</b>	<b>555,946,313,561</b>	<b>99.42</b>	<b>56,467,254,895</b>	<b>10.16</b>
<b>Liability Reserves</b>	<b>612,091,385,554</b>	<b>99.34</b>	<b>555,666,617,383</b>	<b>99.37</b>	<b>56,424,768,171</b>	<b>10.15</b>
Reserve Fund	612,091,385,554	99.34	555,666,617,383	99.37	56,424,768,171	10.15
<b>Miscellaneous Liabilities</b>	<b>322,182,902</b>	<b>0.05</b>	<b>279,696,178</b>	<b>0.05</b>	<b>42,486,724</b>	<b>15.19</b>
Custodial Fees Payable	322,182,902	0.05	279,696,178	0.05	42,486,724	15.19
<b>Net Value</b>	<b>264,225,777</b>	<b>0.04</b>	<b>323,588,430</b>	<b>0.06</b>	<b>-59,362,653</b>	<b>-18.35</b>
<b>Fund</b>	<b>1,000,000</b>	<b>0.00</b>	<b>1,000,000</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
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
<b>Reserve</b>	<b>263,225,777</b>	<b>0.04</b>	<b>322,588,430</b>	<b>0.06</b>	<b>-59,362,653</b>	<b>-18.40</b>
Additional paid-in capital	263,225,777	0.04	322,588,430	0.06	-59,362,653	-18.40
Other capital reserve	263,225,777	0.04	322,588,430	0.06	-59,362,653	-18.40
<b>Accumulated Surplus and Deficit</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	
<b>Accumulated Surplus</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	
Accumulated Surplus	0	0.00	0	0.00	0	
Current Surplus	0	0.00	0	0.00	0	
<b>Total</b>	<b>616,145,629,579</b>	<b>100.00</b>	<b>559,210,392,495</b>	<b>100.00</b>	<b>56,935,237,084</b>	<b>10.18</b>

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,464,645,148,000.





## (二) 國保基金收支餘絀決算表

110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	114,712,524,000	100.00	180,717,447,870	100.00	66,004,923,870	57.54	205,986,872,333	100.00
投融資業務收入	16,372,773,000	14.27	86,924,593,948	48.10	70,551,820,948	430.91	113,175,338,448	54.94
投資業務收入	15,858,827,000	13.82	79,379,340,228	43.92	63,520,513,228	400.54	106,632,881,155	51.77
融資業務收入	296,363,000	0.26	349,118,888	0.19	52,755,888	17.80	353,639,745	0.17
兌換賸餘	0	0.00	6,792,843,955	3.76	6,792,843,955		5,825,832,401	2.83
手續費收入	0	0.00	106,729,437	0.06	106,729,437		72,098,284	0.04
存款利息收入	217,583,000	0.19	296,561,440	0.16	78,978,440	36.30	290,886,863	0.14
保險收入	53,275,772,000	46.44	51,430,311,213	28.46	-1,845,460,787	-3.46	51,345,872,074	24.93
保費收入	53,275,772,000	46.44	51,430,311,213	28.46	-1,845,460,787	-3.46	51,345,872,074	24.93
其他業務收入	45,063,979,000	39.28	42,362,542,709	23.44	-2,701,436,291	-5.99	41,465,661,811	20.13
其他補助收入	44,713,719,000	38.98	42,091,995,069	23.29	-2,621,723,931	-5.86	41,135,885,541	19.97
雜項業務收入	350,260,000	0.31	270,547,640	0.15	-79,712,360	-22.76	329,776,270	0.16
業務成本與費用	114,713,148,000	100.00	180,767,844,824	100.03	66,054,696,824	57.58	205,996,192,767	100.00
投融資業務成本	399,958,000	0.35	46,539,438,099	25.75	46,139,480,099	11,536.08	81,260,262,296	39.45
投資業務成本	399,958,000	0.35	35,461,952,774	19.62	35,061,994,774	8,766.42	66,916,806,229	32.49
兌換短絀	0	0.00	11,077,485,325	6.13	11,077,485,325		14,343,456,067	6.96

## B. National Pension Insurance Fund Income Statement

2021 Unit : NT\$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	114,712,524,000	100.00	180,717,447,870	100.00	66,004,923,870	57.54	205,986,872,333	100.00
Investment and Financing Income	16,372,773,000	14.27	86,924,593,948	48.10	70,551,820,948	430.91	113,175,338,448	54.94
Investment income	15,858,827,000	13.82	79,379,340,228	43.92	63,520,513,228	400.54	106,632,881,155	51.77
Finance business income	296,363,000	0.26	349,118,888	0.19	52,755,888	17.80	353,639,745	0.17
Exchange Surplus	0	0.00	6,792,843,955	3.76	6,792,843,955		5,825,832,401	2.83
Fees income	0	0.00	106,729,437	0.06	106,729,437		72,098,284	0.04
Deposit Interest	217,583,000	0.19	296,561,440	0.16	78,978,440	36.30	290,886,863	0.14
Insurance Income	53,275,772,000	46.44	51,430,311,213	28.46	-1,845,460,787	-3.46	51,345,872,074	24.93
Premium Income	53,275,772,000	46.44	51,430,311,213	28.46	-1,845,460,787	-3.46	51,345,872,074	24.93
Other Business Incomes	45,063,979,000	39.28	42,362,542,709	23.44	-2,701,436,291	-5.99	41,465,661,811	20.13
Income from Subsidies	44,713,719,000	38.98	42,091,995,069	23.29	-2,621,723,931	-5.86	41,135,885,541	19.97
Income from Miscellaneous Operations	350,260,000	0.31	270,547,640	0.15	-79,712,360	-22.76	329,776,270	0.16
Operation Costs and Expenses	114,713,148,000	100.00	180,767,844,824	100.03	66,054,696,824	57.58	205,996,192,767	100.00
Investment and Financing Costs	399,958,000	0.35	46,539,438,099	25.75	46,139,480,099	11,536.08	81,260,262,296	39.45
Cost of investments	399,958,000	0.35	35,461,952,774	19.62	35,061,994,774	8,766.42	66,916,806,229	32.49
Exchange Deficit	0	0.00	11,077,485,325	6.13	11,077,485,325		14,343,456,067	6.96



## 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	113,202,087,000	98.68	133,176,368,044	73.69	19,974,281,044	17.64	123,651,564,548	60.03
保險給付	67,091,716,000	58.49	64,021,977,622	35.43	-3,069,738,378	-4.58	60,768,987,171	29.50
提存安全準備	33,559,264,000	29.26	56,424,768,171	31.22	22,865,504,171	68.13	52,652,820,872	25.56
呆帳	12,551,107,000	10.94	12,729,622,251	7.04	178,515,251	1.42	10,229,756,505	4.97
行銷及業務費用	1,111,103,000	0.97	1,052,038,681	0.58	-59,064,319	-5.32	1,084,365,923	0.53
業務費用	1,111,103,000	0.97	1,052,038,681	0.58	-59,064,319	-5.32	1,084,365,923	0.53
業務賸餘（短絀）	-624,000	0.00	-50,396,954	-0.03	-49,772,954	7,976.43	-9,320,434	0.00
業務外收入	624,000	0.00	50,606,272	0.03	49,982,272	8,009.98	9,428,466	0.00
財務收入	0	0.00	8,735	0.00	8,735		5,326	0.00
利息收入	0	0.00	8,735	0.00	8,735		5,326	0.00
其他業務外收入	624,000	0.00	50,597,537	0.03	49,973,537	8,008.58	9,423,140	0.00
違規罰款收入	624,000	0.00	12,337,148	0.01	11,713,148	1,877.11	5,410,213	0.00
收回呆帳	0	0.00	33,439,323	0.02	33,439,323		53,622	0.00
雜項收入	0	0.00	4,821,066	0.00	4,821,066		3,959,305	0.00
業務外費用	0	0.00	209,318	0.00	209,318		108,032	0.00
其他業務外費用	0	0.00	209,318	0.00	209,318		108,032	0.00
雜項費用	0	0.00	209,318	0.00	209,318		108,032	0.00
業務外賸餘（短絀）	624,000	0.00	50,396,954	0.03	49,772,954	7,976.43	9,320,434	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	%
<b>Insurance Costs</b>	<b>113,202,087,000</b>	<b>98.68</b>	<b>133,176,368,044</b>	<b>73.69</b>	<b>19,974,281,044</b>	<b>17.64</b>	<b>123,651,564,548</b>	<b>60.03</b>
Insurance Benefits	67,091,716,000	58.49	64,021,977,622	35.43	-3,069,738,378	-4.58	60,768,987,171	29.50
Reserve Fund Deposit and Withdrawal	33,559,264,000	29.26	56,424,768,171	31.22	22,865,504,171	68.13	52,652,820,872	25.56
Uncollectible Accounts	12,551,107,000	10.94	12,729,622,251	7.04	178,515,251	1.42	10,229,756,505	4.97
<b>Marketing and Operation Expenses</b>	<b>1,111,103,000</b>	<b>0.97</b>	<b>1,052,038,681</b>	<b>0.58</b>	<b>-59,064,319</b>	<b>-5.32</b>	<b>1,084,365,923</b>	<b>0.53</b>
Operation Expenses	1,111,103,000	0.97	1,052,038,681	0.58	-59,064,319	-5.32	1,084,365,923	0.53
<b>Operating Surplus (Deficit)</b>	<b>-624,000</b>	<b>0.00</b>	<b>-50,396,954</b>	<b>-0.03</b>	<b>-49,772,954</b>	<b>7,976.43</b>	<b>-9,320,434</b>	<b>0.00</b>
<b>Non-operating Income</b>	<b>624,000</b>	<b>0.00</b>	<b>50,606,272</b>	<b>0.03</b>	<b>49,982,272</b>	<b>8,009.98</b>	<b>9,428,466</b>	<b>0.00</b>
Financial Income	0	0.00	8,735	0.00	8,735		5,326	0.00
Interest Income	0	0.00	8,735	0.00	8,735		5,326	0.00
<b>Other Non-operating Income</b>	<b>624,000</b>	<b>0.00</b>	<b>50,597,537</b>	<b>0.03</b>	<b>49,973,537</b>	<b>8,008.58</b>	<b>9,423,140</b>	<b>0.00</b>
Income from Fines	624,000	0.00	12,337,148	0.01	11,713,148	1,877.11	5,410,213	0.00
Bad Debts Recovered	0	0.00	33,439,323	0.02	33,439,323		53,622	0.00
Miscellaneous Income	0	0.00	4,821,066	0.00	4,821,066		3,959,305	0.00
<b>Non-operating Expenses</b>	<b>0</b>	<b>0.00</b>	<b>209,318</b>	<b>0.00</b>	<b>209,318</b>		<b>108,032</b>	<b>0.00</b>
<b>Other Non-operating Expenses</b>	<b>0</b>	<b>0.00</b>	<b>209,318</b>	<b>0.00</b>	<b>209,318</b>		<b>108,032</b>	<b>0.00</b>
Miscellaneous Expenses	0	0.00	209,318	0.00	209,318		108,032	0.00
<b>Non-operating Surplus (Deficit)</b>	<b>624,000</b>	<b>0.00</b>	<b>50,396,954</b>	<b>0.03</b>	<b>49,772,954</b>	<b>7,976.43</b>	<b>9,320,434</b>	<b>0.00</b>
<b>Current Surplus (Deficit)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>		<b>0</b>	<b>0.00</b>



# 伍 110年重要工作成果

Important Achievements in 2021



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare





## 伍、110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，本會監理委員會議以每月開會1次為原則，其中因COVID-19疫情全國三級警戒影響，原訂5月份會議合併至6月份召開，又為配合防疫需求，6、7、8、9月份採線上

視訊會議方式辦理，110年度共召開11次會議。

#### （二）審議國民年金年度計畫及業務報告

1. 審議109年度國民年金業務總報告
2. 審議111年度國民年金年度計畫



110.10.29 第99次國民年金監理委員會議  
(The 99th Meeting of the National Pension Supervisory Committee)

## V. Important Achievements in 2021

### 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. Notwithstanding, in consideration of the Level-3 Alert due to the COVID-19 epidemic throughout the nation, the meeting was supposed to be convened in May was consolidated into the meeting to be convened in June. Meanwhile, in response to the need for epidemic prevention, the meetings were scheduled to be convened online in June, July, August and September. In 2021, 11 meetings were convened in total.

#### B. Review of annual national pension plans and operation reports

1. Review of the 2020 National Pension General Work Report
2. Review of the 2022 Annual National Pension Plan



### （三）辦理110年度國民年金業務檢查

為掌握勞保局辦理國民年金業務實況，本會依據「110年度國民年金業務檢查實施計畫」，於110年10月25日邀請委員前往勞保局辦理國民年金業務檢查，至檢查結果報告業提送同年12月28日第101次監理委員會議審議通過。

110年度檢查主題為「提升收繳率（含協助無力繳納被保險人繳費）措施之執行情形」，檢查委員分3組依檢核表就勞保局辦理提升收繳率執行情形進行查核，經實地查核結果，尚無異常情事。

110年度檢查結果，包括規劃分眾分齡分族群之宣導、對於國保服務員實際訪視之困境提供教育訓練及指引、採縣市競賽方式訂定獎勵措施、透過社政相關系統加強橫向聯繫、加強宣導國保基金操作績效及政府負最後支付責任，及

持續蒐集國保制度興革意見等，以及委員建議意見等18項，業請相關機關積極研議辦理及列管追蹤。

### （四）辦理110年度地方政府國民年金業務實地訪查

為強化中央與地方的夥伴關係，提供溝通交流平臺，並增加第一線同仁知識學習機會，本會延續109年度以雙縣市交流模式，於110年11月23日邀請訪查委員及相關機關前往嘉義縣政府，合併辦理嘉義縣及南投縣國民年金業務實地訪查，並進行交流座談，以掌握該2縣市實際辦理國民年金業務之情形，並將訪查委員建議及會議結論，提送同年12月28日第101次監理委員會議審議通過。

110年度實地訪查，包括積極協助受疫情影響致繳費困難之民眾申辦保費補助或分期、研議修法訂定月給付金額

### **C. 2021 National Pension Operations Inspection**

In order to verify the National Pension operations by the BLI, NPSC invited its members to perform the National Pension operations inspection at the premises of the BLI in accordance with the “2021 Implementation Plan for National Pension Operations Inspection” on October 25, 2021. The inspection report has been submitted to and approved by the 101st meeting of NPSC on December 28, 2021.

The 2021 inspection was themed based on “the contribution rate improvement policy implementation status (including assistance to the insured unable to pay the overdue premium).” The inspecting members were divided into three teams to conduct the inspection on the contribution rate improvement made by the BLI based on the checklist. The on-site audit results showed no abnormality.

According to the 2021 inspection results, the related authorities have been asked to work on, control and follow up the planning about promotional activities by segment, age and group, education & training and guide for the national pension service workers to deal with difficulties in visits, adoption of the incentive policies based on competition between cities/counties, enhancement of horizontal connection through the social and political systems, enhancement of the promotion for National Pension Insurance Fund’s operating performance and government’s ultimate liability for the payment, and continued collection of the opinion on reform of the National Pension

Insurance system, and 18 suggestions from the NPSC members.

### **D. Onsite inspections of 2021 National Pension operations of local governments**

In order to strengthen the partnership between the central government and local governments, provide the platform dedicated to communication and exchange, and increase the opportunities for the firstline workers to learn knowledge, NPSC continued to the model of exchange between two cities/counties, and invited the visiting members and related authorities to attend the consolidated on-site visits on the National Pension operations of Chiayi County Government and Nantou County Government at the premises of Chiayi County Government on November 23, 2021, and organized the conference for exchange of the information on the National Pension operations, in order to verify the actual National Pension operations of both counties. Meanwhile, the visiting members’ suggestions and conclusion made at the conference were submitted at 101st meeting of the NPSC and approved upon review at the same meeting on December 28, 2021.

According to the 2021 on-site visit results, the related authorities have been asked to work on, control and follow up the 25 suggestions, including proactive assistance to the citizens who have difficulty in payment of premium due to the epidemic to apply for the premium subsidization or payment in installments, research on the amendments to laws to





一定標準以下者改為一次給付、針對訪視對象需求製作簡單易懂的單張、鼓勵民眾設定轉帳代繳，以及加強宣導國保好處與國勞保併計的機制設計等25項建議意見，業請相關機關積極研議辦理及列管追蹤。

(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。110年



110.9.24 查核臺北市政府辦理所得未達補助經費情形  
(Audit 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”)



110.10.1 查核桃園市政府辦理所得未達補助經費情形  
(Audit Taoyuan 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” )

provide that the monthly payments less than the specific standard amount may be paid in a lump sum, production of easy and understandable leaflets per the visited parties' request, encouragement of the citizens to set up the transfer payment, and enhancement of the promotion for advantages delivered by the National Pension Insurance and the design of mechanism to consolidate the National Pension Insurance and Labor 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 2021,





度勞保局查核對象為臺北市、桃園市、臺中市、臺東縣、高雄市、新竹縣、雲林縣及連江縣等8個地方政府，本會均派員會同訪查竣事，實地參與該局補助地方政府經費的查核情形。

#### （六）對於國民年金業務監理興革之建議事項

110年度共召開11次國民

年金監理委員會議，研提業務興革重要建議如下：

1. 建請勞保局推廣轉帳代繳國民年金分期保險費之服務，並研議增加更多金融機構之可行性。
2. 建請勞保局對於被保險人的多元補件，與時俱進提出更便民做法或研發資訊軟體工具。



110.10.15 查核台東縣政府辦理所得未達補助經費情形  
(Audit Taitung 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”)



地方政府國民年金宣導品 (Local Government National Pension Promotional Materials)

the counterparts to be audited by the BLI were eight local governments, including Taipei City, Taoyuan City, Taichung City, Taitung County, Kaohsiung City, Hsinchu County, Yunlin County and Lienchiang County. NPSC sent its staff members to conduct an inspection together and participate in the audit on the status in the subsidies granted by the BLI to various local governments.

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

In 2021, a total of 11 NPSC meetings were convened. The important suggestions regarding improvement of related operations are stated as follows:

1. The BLI has been asked to promote the service for payment of the National Pension in installments via fund transfer and research the feasibility about additional financial institutions.
2. The BLI has been asked to keep up with the trend by proposing more convenient practices or research and develop information software tools to help the insured's submission of additional documents in a diversified manner.



3. 建請勞保局研議以更便民方式，辦理遺屬年金追溯補發作業，採取突破性遺屬年金追溯補發之策進作為，利用各式管道主動通知，以利受益人儘速申辦。
4. 建請勞保局協助太魯閣事故掌握事故發生5年內能夠請領喪葬給付和遺屬年金給付之辦理，並追蹤家屬申請給付事宜。
5. 建請勞保局與國民年金服務員積極協助「不知道有被納保」及「家庭經濟狀況不佳」致無力繳納保費之被保險人，俾確保其權益。
6. 建請勞保局針對遲未申請原住民給付者，研議更積極可行的通知方式。
7. 建請勞保局加強預繳保險費制度之宣導及鼓勵措施。
8. 建請勞保局宣導「國保能申請續保」與「給付資格從寬採計」之便民措施，以維護受疫情影響無法返臺民眾之權益。



110.10.25 110年度國民年金業務檢查  
(The 2021 National Pension Operations Inspection)



3. The BLI has been asked to research more convenient practices to process the retroactive payment of the surviving family pension benefits, adopt breakthrough strategies for the retroactive payment of the surviving family pension benefits, and give notice voluntarily via various channels to urge the beneficiaries to apply for the benefits promptly.
4. The BLI has been asked to give assistance in the TRA Taroko Accident and make the funeral benefits and surviving family pension benefits claimable within 5 years as of the Accident, and follow up the surviving family's application for the benefits.
5. The BLI has been asked to work with the national pension service workers to help the insured unable to pay the premium because "he/she has no idea that he/she was enrolled into the insurance" and "his/her family is poor," in order to help him/her protect his/her interest and right.
6. The BLI has been asked to research a more positive and feasible way to notify the insured who has not yet applied for the indigenous people payments.
7. The BLI has been asked to strengthen the promotion and incentive policy for the prepaid insurance premium system.
8. The BLI has been asked to promote the convenient policies, such as "renewable National Pension Insurance" and "Lenient Evaluation on Eligibility for the Benefits," in order to maintain the interest and right of the citizen who cannot return back to Taiwan due to the epidemic.



110.10.25 110年度國民年金業務檢查  
(The 2021 National Pension Operations Inspection)



## 二、財務監理成果

### (一) 審議國保基金年度預算及決算

1. 審議111年度國保基金附屬單位預算
2. 審議109年度國保基金附屬單位決算

### (二) 審議國保基金收支及運用

1. 審議國保基金111年度資產配置暨投資運用計畫
2. 審議109年12月至110年11月國保基金之收支、運用情形及其積存數額(含投資虧損逾30%之台股暨處理情形，以及從事衍生性金融商品避險概況)
3. 審議109年第4季至110年第3季國保基金國內外投資委託經營績效考核報告
4. 審議國保欠費轉銷呆帳清冊
5. 審議勞金局辦理國保基金109年下半年度及110年上半年度內部自行查核作業相

關表件

6. 審議勞金局109年度國保基金稽核報告

### (三) 辦理110年度國民年金財務帳務檢查

為確保國保基金運用單位能確實遵循政策和法令，強化財務監理效能及檢查深度，本會110年度以「強化內控機制及措施落實情形」為檢查主題，配合防疫需求，簡化作業流程，採「會前會」及「實地檢查」程序辦理。

110年12月14日分別召開國民年金財務帳務檢查會前會及實地檢查會議，由檢查小組分3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，提出包括請勞金局持續辦理12項強化內控機制措施並滾動檢討修正等10項建

## 2. Achievements in Financial Supervision

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

1. Review of 2022 annual budget of the National Pension Insurance Fund.
2. Review of the 2020 annual financial statement of the National Pension Insurance Fund.

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

1. Review of the 2022 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 2020 and November 2021.

3. Review of the Performance Evaluation Report on Discretionary Management of Domestic/Foreign Investments from the National Pension Insurance Fund between Q4 2020 and Q3 2021.
4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.
5. Review on the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF 2H of 2020 and 1H of 2021.
6. Review on 2020 National Pension Insurance Fund Audit Report from the BLF.



110.12.14 110年度國民年金財務帳務檢查  
(The 2021 National Pension Financial and Accounting Inspection)





議意見。

至「110 年度國民年金財務帳務檢查結果報告」業綜整上開 10 項建議事項（含投資流程面 2 項、作業規範面 3 項、監督管控面 2 項、廉政措施面 1 項及檢查行政事務 2 項），已提 111 年 1 月 28 日第 102 次監理委員會議審議通過，並函請相關機關積極研議辦理，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。110 年度第 2 季因 COVID-19 疫情三級警戒，將該季議案合併至第 3 季審議，爰 110 年度共召開 3 次會議。討論「國民年金保險轉銷呆帳清冊」、「國保基金 109 年下半年度內部自行查核作業相關表件」、「國保基金資產配置執行情形與分析報告」、「因應當前金融情勢，



110.3.18 第31次國民年金風險控管推動小組會議  
(The 31st Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)

### C. Conduct the 2021 National Pension Financial and Accounting Inspection

In order to ensure the Insurance Fund utilization unit's compliance with the policy and laws, and strengthen the financial supervisory performance and depth of inspection, NPSC conducted the 2021 inspection themed on the "enhancement of the internal control mechanism and fulfillment of the policy," and streamlined the operating procedures and adopted the "pre-meeting" and "onsite inspection" in response to the needs for epidemic prevention.

On December 14, 2021, the pre-meeting and onsite inspection meeting were convened with respect to the National Pension Financial and Accounting Inspection. The three inspection teams performed onsite inspections in accordance with the checklist established. The results were

presented during a general meeting held afterwards, at which meeting 10 suggestions on the 12 measures for enhancement of the internal control mechanism and also the discussion and amendments thereof on a rolling basis were raised.

The "2021 National Pension Financial and Accounting Inspection Report," which complied said 10 suggestions, including 2 suggestions on the investment procedures, 3 suggestions on operating regulations, 2 suggestions on supervision and control, 1 suggestions on ethical policies and 2 suggestions on the administrative affairs, was reviewed and approved at the 102nd meeting of NPSC on January 28, 2022. NPSC also asked the relevant authorities to work out the relevant measures accordingly and present the results of improvement in writing on a quarterly basis.



110.11.2 第33次國民年金風險控管推動小組會議 (視訊會議)

(The 33rd Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)



未來國保基金投資運用應留意之風險」、「110年度國民年金財務帳務檢查實施計畫」、「國民年金財務監理精進計畫部分規定修正草案」與「國保基金111年度資產配置暨投資運用計畫」等10項議案，並蒐整與會專家學者所提之建議意見，再提監理委員會議審議，請相關機關研議或參考辦理，期強化國民年金業務及財務風險控管效能。

#### （五）廣續推動「國民年金財務監理精進計畫」

本會前於108年7月1日訂頒「國民年金財務監理精進計畫」，據以執行財務監理雙週報及季報、審議國保基金財務報表、定期揭露國保基金績效燈號及強化金融資訊即時監理等工作。計畫執行期間，本會蒐整國內外重要經濟金融情勢，完成按雙週編製之「財務監理雙週報」、按月審查國保基金財務報表、按季提出「國民

年金財務監理報告」及揭露績效燈號，並落實金融資訊即時監理機制，即時因應突發重大事件，強化基金風險控管。經評估執行成效良好，業於110年9月22日函頒在案，由本會廣續推動。

#### （六）辦理國民年金財務監理興革之建議事項

110年度共召開3次風險控管推動小組會議及11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. 建請勞金局持續強化內部稽核機制，落實辦理內部自行查核作業，並將所提「強化內控機制報告」研議納入稽核計畫及查核重點。至所提12項具體措施，查處情形每2個月提監理委員會議報告。
2. 建請勞金局研議參考建立事前預警機制、保護檢舉人機制、外部查核機制及將洗錢防制法納入適用。

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

As specified in Point 4 of the Regulations Governing Establishment of the Risk Control Promotion Task Force of the National Pension Supervisory Committee, the Task Force meets once per quarter in principle. In consideration of the Level-3 Alert due to the COVID-19 epidemic in Q2 2021, the motions submitted in that quarter were consolidated to those submitted in Q3. Therefore, a total of three meetings have been convened in 2021. Ten cases were discussed during the meetings, including the “List of National Pension Insurance Premiums Written Off as Bad Debts,” “the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF in 2H of 2020,” “the National Pension Insurance Fund Asset Allocation Analysis Report,” “risks over the national pension insurance fund utilization to be noted in response to the current financial trends,” “2021 Implementation Plan for National Pension Financial and Accounting Inspection,” “Draft of the Amendments to Certain Provisions of the Plan for Improvement of National Pension Financial Supervision” and “2022 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.” NPSC also collected and compiled the suggestions and opinions submitted by the experts and scholars, had the same reviewed at the NPSC meeting, and submitted the same to related entities for research or reference, in order to improve National Pension operations and financial risk control performance.

#### **E. Continue to implement the “Plan for Improvement of National Pension Financial Supervision”**

NPSC adopted and promulgated the “Plan for Improvement of National Pension Financial Supervision” on July 1, 2019, in order to execute the operations including the bi-weekly and quarterly reports about the financial supervision, review on the National Pension Insurance Fund financial statements, periodic disclosure of the Fund performance signals and improvement of the financial information real-time supervision. During the execution of the Plan, NPSC collected the important domestic and international economic and financial developments to complete the “bi-weekly report about the financial supervision” compiled on a bi-weekly basis, review on the National Pension Insurance Fund financial statements on a monthly basis, submit the “National Pension Financial Supervision Report” on a quarterly basis, disclose the performance signals and practice the financial information real-time supervision mechanism, in order to deal with major contingencies and strengthen the Fund’s risk controls. The execution results were evaluated as excellent, and promulgated on September 22, 2021. NPSC will continue to promote execution of the Plan.

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

In 2021, a total of three meetings of the Risk Control Promotion Task Force and 11 meetings of NPSC were convened,





3. 建請勞金局研議於委任契約增加國外受託機構訪察方式之彈性。另未能實地訪察之國外受託機構，建議優先考量列入未來訪察計畫，並繼續落實各項監管措施。
4. 建請勞金局檢討分析現金部位對績效的影響；中短期戰術性配置，宜留意美國Fed貨幣政策及美元指數變化；至國內委託經營「絕對報酬型」批次，可呈現波動度、夏普指數、最大回落等，以客觀評估績效優劣等表現。
5. 建請勞金局持續注意國內外經濟發展趨勢，並針對收益率未達年度目標且為負報酬之投資項目，確實分析檢討原因及妥為因應，必要時對未來投資策略進行因應調整。
6. 國保基金另類投資之中心配置比率與其他國際基金相較仍屬偏低，建請勞金局可再適度提高。至另類投資長期人才培育，亦應予以整體性考慮。
7. 建請勞金局適度調整銀行存款占比，應以投資運用計畫之中心配置水準為依據；至委託經營之銀行存款，亦請該局適時促請受託機構積極操作，彈性調整投資組合及策略。
8. 建請勞金局更深入掌握顧問公司ESG評級評比項目及等級意義，嗣後於考核報告內敘明。另針對ESG評級較低之受託機構，亦請持續關注適時督促。
9. 建請勞金局持續強化ESG永續投資因子，並將金融監督管理委員會所送「挪威主權基金責任投資報告及日本退休基金ESG報告之研究」之結論與建議納入參考，以為因應。



and the following important suggestions regarding financial reform were proposed:

1. The BLF has been asked to continue strengthening the internal audit mechanism, practice the internal self-audit, and research inclusion of the “enhanced internal control mechanism report” as submitted into the audit plan and audit focuses. Meanwhile, the audit on the 12 proposals should also be reported at the NPSC meeting once per two months.
2. The BLF has been asked to research and consider the establishment of pre-warning mechanism, whistle-blower protection mechanism, external audit mechanism, and inclusion of the Money Laundering Control Act.
3. The BLF has been asked to research the addition of resiliency of methods of visits paid to the foreign management agents into the discretionary investment contract. Further, the foreign management agents which the on-site visit is unable to be executed are recommended to be included into the future visit plan as the first priority. Meanwhile, various monitoring policies should be implemented continuously.
4. The BLF has been asked to analyze and discuss the effect posed by the cash position to the performance, plan short-term/mid-term strategic allocation, pay attention to the Fed monetary policy and changes in the USD index, and evaluate the performance of the “absolute return strategy” for domestic discretionary investment objectively in terms of Volatility, Sharpe index and Maximum Drawdown.
5. The BLF has been asked to keep noting the domestic and foreign economic development trend, and analyze and discuss the reasons and responsive measures with respect to the investment projects generating the yield rate less than the annual target and negative rate of return, and adjust the future investment strategies, if necessary.
6. The central ratio of allocation for the National Pension Insurance Fund in alternative investments appears to be lower than that for the other international funds. Therefore, the BLF has been asked to raise the ratio adequately. The long-term talent training for alternative investments shall be considered comprehensively.
7. The BLF has been asked to adjust the bank deposit ratio adequately and based on the central ratio of allocation under the investment & utilization plan, and also to urge the management agents to operate the discretionary investment of bank deposits more positively and adjust the investment portfolio and strategies in a timely manner.
8. The BLF has been asked to have the in-depth understanding about the contents and significance of the consultation company’s ESG rating and level, and specify them in the appraisal report. Meanwhile, it was also asked to keep urging the management agents with lower ESG ratings.
9. The BLF has been asked to continue strengthening the ESG investment factors, and include the conclusion and suggestions of the “Study on CSR Report for Norway’s Sovereign Wealth Fund and ESG Report for Japanese Government Pension Investment Fund” for reference.

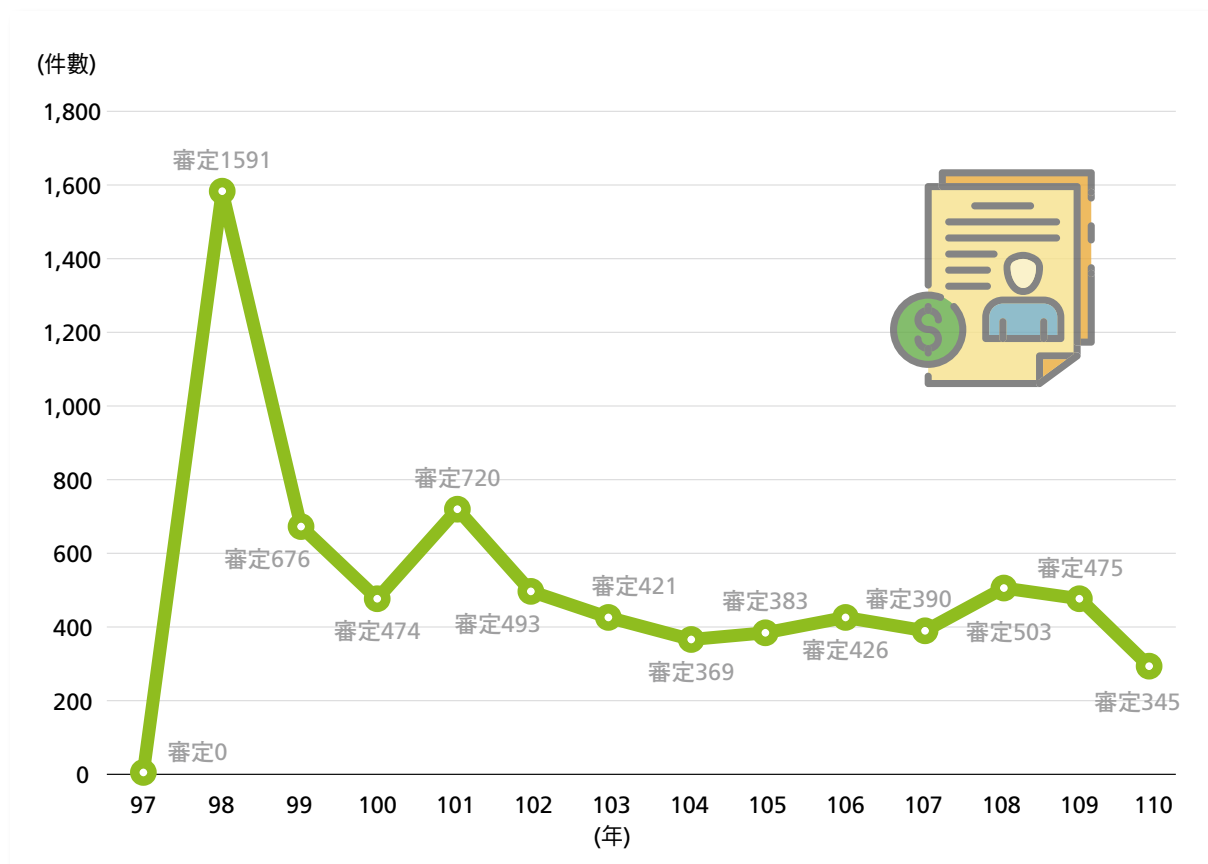


### 三、辦理國保爭議審議成果

#### (一) 審議國民年金爭議案件

##### 1. 審定案件

(1) 依據國民年金爭議事項審議辦法第10條規定，審議委員審議爭議事件，以每月開會1次為原則，惟110年因COVID-19疫情三級警戒，原訂6月份會議合併至7月份召開，又為配合防疫需求，7至12月份均採線上視訊會議方式辦理。故110年度本會共計召開11次爭議審議委員會。自成立以來，已審定7,266件爭議案件，審議情形如下：

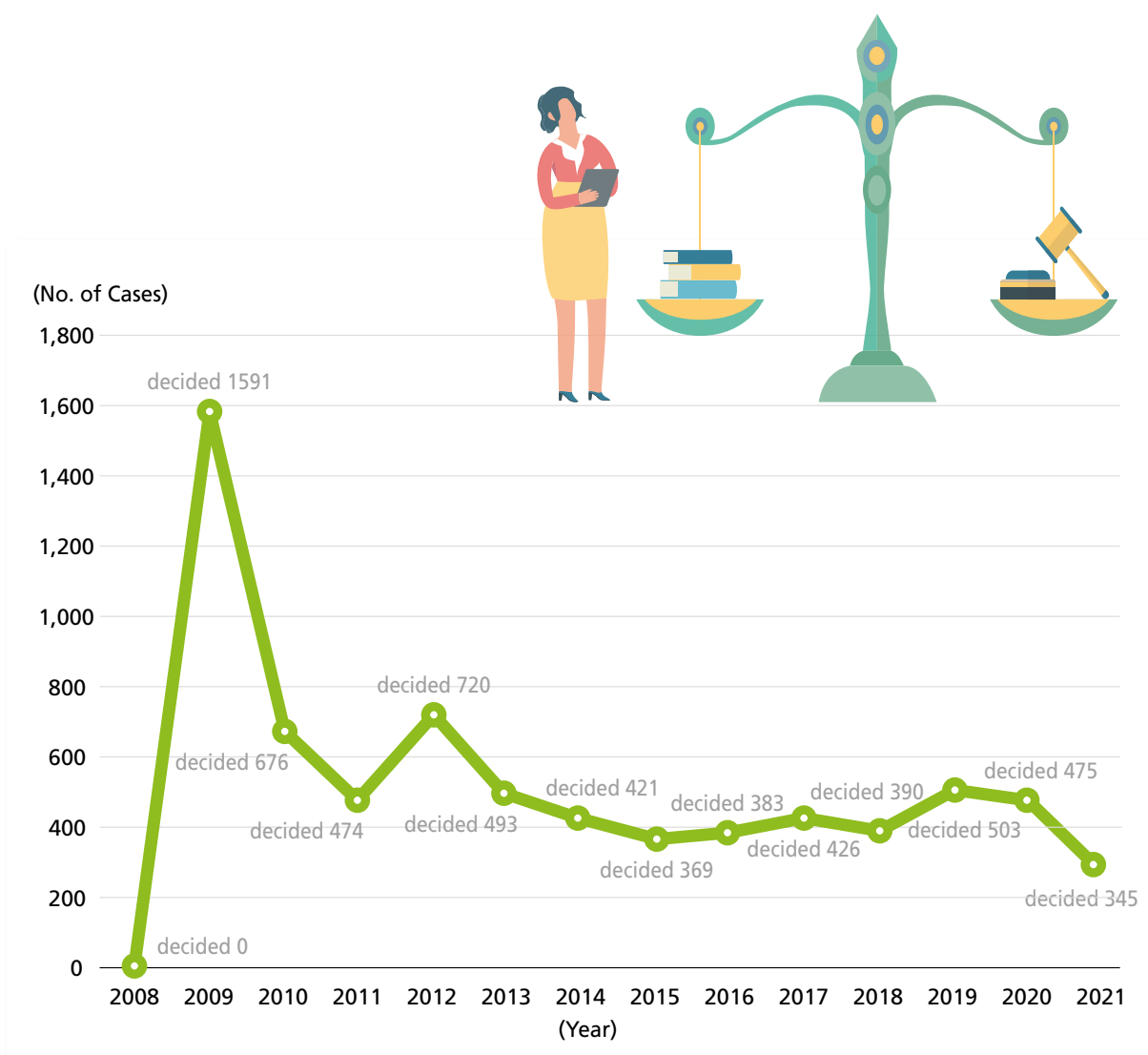


### 3. Achievements in National Pension Insurance Dispute Review

#### A. Review of National Pension disputes

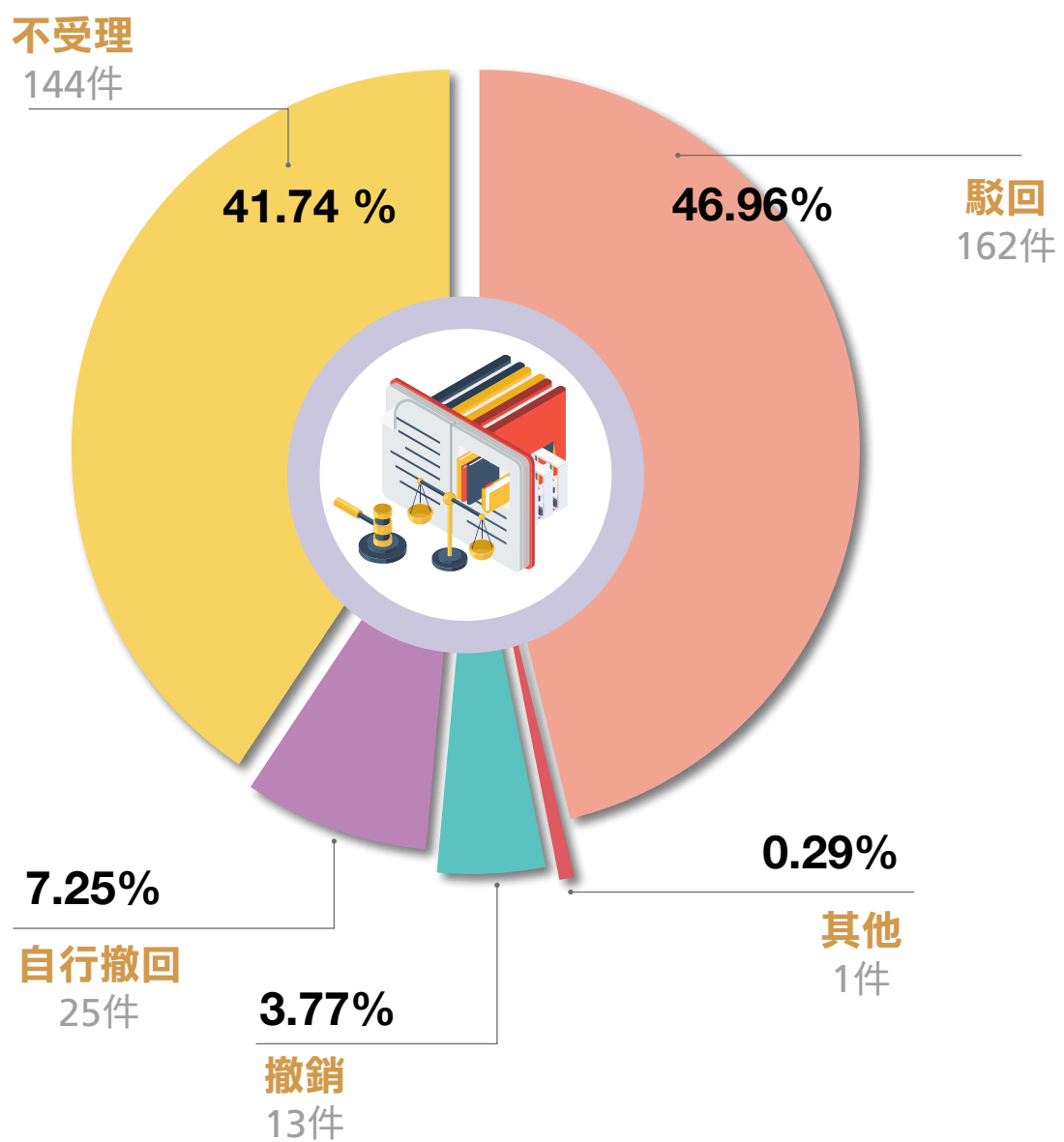
##### 1. Cases reviewed and adjudicated

(1) According to Article 10 of the “Regulations of the Settlement for National Pension Disputes,” the reviewing members shall meet once a month to review the National Pension disputes. Notwithstanding, in consideration of the Level-3 Alert due to the COVID-19 epidemic throughout the nation in 2021, the meeting was supposed to be convened in June was consolidated into the meeting to be convened in July. Meanwhile, in response to the need for epidemic prevention, the meetings were convened online from July to December. Therefore, a total of 11 dispute review meetings have been held in 2021. Since NPSC was established, it has resolved 7,266 dispute cases. The details are provided as following:

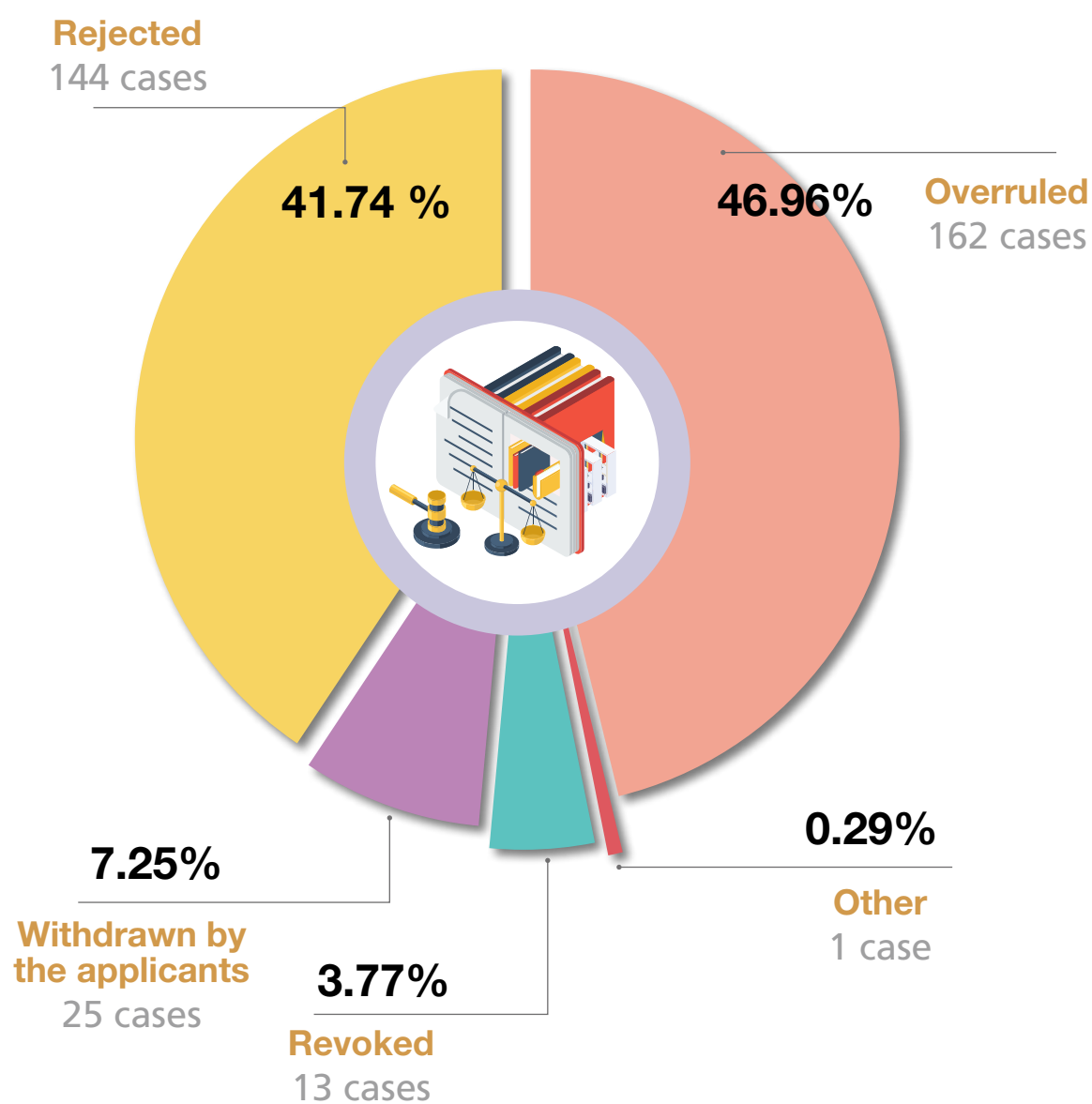




(2) 本會110年度共計審定345件爭議案件，其中駁回162件、不受理144件、自行撤回25件、撤銷13件及其他1件，審議情形分析如下：



- (2) NPSC has decided 345 cases, including 162 cases overruled, 144 cases rejected, 25 cases withdrawn by the applicants, 13 cases revoked and 1 case categorized as "other" in 2021. The review is described as follows:







## 2. 審定案件申請項目：

110年度審定案件之「申請項目」如下：

申請項目	件數	百分比
老年年金給付	131	37.97%
老年基本保證年金	112	32.46%
保險費或利息	47	13.62%
喪葬給付	13	3.77%
原住民給付	13	3.77%
遺屬年金給付	9	2.6%
身心障礙基本保證年金	7	2.03%
生育給付	7	2.03%
其他國民年金權益事項	3	0.87%
身心障礙年金給付	2	0.58%
申請人資格及納保事項	1	0.29%
總計(110年度)	345	100%

## 3. 審定案件類型：

110年度審定案件之「案件類型」如下：

案件類型	件數	百分比
排富條款	115	33.33%
給付數額	99	28.7%
其他	31	8.99%
10年緩繳	19	5.5%
加保資格	15	4.35%
保險效力	12	3.48%
給付期間	12	3.48%
退還保費	7	2.03%
配偶連帶繳納義務	7	2.03%
分期延期繳費	6	1.74%
居住事實	4	1.16%
保費補助	3	0.87%
免計利息	3	0.87%
工作能力評估	3	0.87%
擇一請領	2	0.58%
溢領繳還	2	0.58%
遺屬順位	2	0.58%
計費期間	2	0.58%
身障程度	1	0.29%
總計(110年度)	345	100.00%

## 2. Scope of Application:

In 2021, the “scope of application for” review on cases in dispute is described as follows:

Scope of Application	No. of Cases	Percentage
Pension Benefits for the Elderly	131	37.97%
Old-age Basic Guaranteed Pension Payments	112	32.46%
Premium or Interest	47	13.62%
Funeral Benefits	13	3.77%
Indigenous People Payments	13	3.77%
Pension Benefits for the Survivors	9	2.6%
Basic Pension Guaranteed for the Disabled	7	2.03%
Maternity Benefits	7	2.03%
Other National Pension Rights and Interests	3	0.87%
Pension Benefits for the Disabled	2	0.58%
Applicant Qualification or Insurance Subscription	1	0.29%
Total (2021)	345	100%

## 3. Types of Cases:

In 2021, the “Types” of cases in dispute as decided are described as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	115	33.33%
Amount of Benefits	99	28.7%
Others	31	8.99%
10-year period allowed for late payment	19	5.5%
Insurance enrollment Qualification	15	4.35%
Insurance Coverage	12	3.48%
Benefit Payment Period	12	3.48%
Refund of Premium	7	2.03%
Spouse Obligation for Payment of Insurance Premiums	7	2.03%
Deferred payment of premiums in installments	6	1.74%
Residence Confirmation	4	1.16%
Premium Subsidization	3	0.87%
Interest-Free	3	0.87%
Assessment of Ability to Work	3	0.87%
Selection of Single Claim Only	2	0.58%
Refund of Overpayment	2	0.58%
Survivor Priority	2	0.58%
Billing Period	2	0.58%
Degree of Disability	1	0.29%
Total (2021)	345	100.00%



## （二）配合辦理訴願及行政訴訟案件 業務

國保被保險人和受益人等申請爭議審議後，如對審議結果不服，得再循訴願、行政訴訟程序，提起行政救濟。110年度國民年金訴願決定案件計32件，無撤銷本會審議決定之案件，本會審議決定之訴願維持率為100%。

自97年10月1日國民年金法施行迄今，本會審議決定於訴願之維持率為96.56%，行政訴訟的維持率為100%，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規所為之審議決定，理由確實合法妥當。

## （三）充實爭議審議法學專業知能

為強化同仁法學知能（包含訴訟法原理原則），本會就爭議審議案件主要爭點及審議委員所提之法律概念部分，於110年度辦理「民事訴訟法」、「老年年金給付請求權時效」及「信賴保護與法律不溯及既往原則」等4場主題式研習，以精進法學專業能力。

**B. Provision of assistance in petition, 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 appeal or administrative litigation procedure to file for administrative remedies. In 2021, among the total 32 administrative suit cases about the National Pension, zero case revoked NPSC's review decision. Therefore, 100% of NPSC's review decisions on the appeal procedure sustained.

Since the enforcement of the National Pension Act on October 1, 2008 until now, 96.56% of NPSC's review decision on the appeal sustained, and 100% thereof on the administrative suits sustained. That is, no administrative

suit judgment was rendered to revoke NPSC's review decision. Apparently, the decision rendered by NPSC based on the National Pension Act and related laws was considered valid.

**C. Enhancement of Legal Expertise Needed in Review of Disputes**

In order to improve the co-workers' legal expertise, in 2021, with respect to the issues on dispute review cases and legal concepts proposed by the reviewing members, NPSC planned the four theme-based conferences covering the "Code of Civil Procedure," "Statutes of Limitations for Pension Benefits for the Elderly" and "the Principle of Reliance Protection and the Principle of Non-Retroactivity of Laws and Regulations," to improve the co-workers' legal expertise.



110.5.14 第 94 次國民年金爭議審議委員會會議  
(The 94th Meeting of the National Pension Dispute Review Council)



#### （四）賡續辦理本會網站公開查詢最近3年審定書作業

本會秉持政府資訊公開之精神，於本會網站主動公開國民年金爭議審定書內容，讓民眾得公開查詢審議之決定，以昭公信。審定書公開前，均依相關法令審查內容應保密部分。公開之內容不含自然人之姓名、身分證統一編號及其他足資識別該個人之資料。至特定內容，如涉及侵害個人隱私、醫療資訊上秘密或正當利益者，則不予揭露。經處理遮蔽或不提供應保持秘密之段落後，公開無秘密性之部分，俾利閱讀者理解案件之原因事實。110年度民眾使用本會網站查詢次數日益增加，確實有效開放政府透明治理，增進民眾對國民年金爭議審議之信賴及監督。

#### （五）持續推動國民年金爭議審議線上申辦服務

配合國家大力推動智慧政府行動方案，本會積極運用網路工具作為民眾參與公共事務的直接管道，善用資訊科技，於有限經費中，持續開發網路服務項目，以降低民眾必須出門申辦的不便與成本。109年5月開辦國民年金線上申辦爭議審議，成為我國社會保險制爭議審議制度之首創，適逢COVID-19疫情升溫，線上申辦提供民眾更多元救濟管道。受理線上申辦時，能即時聯繫民眾溝通及回應，提高民眾數位政府參與度，加速智慧政府轉型進程，並有效減少因逾期申請審議而不受理之案件，確實保障人民申請爭議審議之權益。

**D. Continue the Search Service for Written Decision issued for the most recent 3 years on NPSC' s website**

In the spirit of government information disclosure, NPSC discloses the written decision on the National Pension disputes voluntarily on its official website to make it accessible by the public for creditworthiness. The written decision to be kept confidential would be reviewed pursuant to laws before the written decision is disclosed to the public. The disclosed contents shall exclude the natural person's name and ID No, and any other information sufficient to identity the natural person. The specific contents involving infringement upon personal privacy, confidential information on medical treatment or justified benefits shall not be disclosed. After the paragraphs to be blocked or kept confidential are blocked or denied from access satisfactorily, the others not required to kept in confidence may be disclosed to help readers understand the reasons and facts about the case. In 2021, the access by citizens to NPSC's website has been increasing day by day, reflecting the government's transparent governance and the public reliance and supervision on the National Pension dispute review cases.

**E. Continue to promote the National Pension Dispute Review Online Application Service**

In order to promote the Smart Government Action Program , NPSC has used its best effort to apply the network utility as the direct channel via which citizens may participate in public affairs. It makes good use of the information technology to continue developing network services with limited budget, in order to mitigate the inconvenience and cost for the public requesting the services out of their home. In May 2020, the National Pension Dispute Review Online Application Service was made available as the first social insurance dispute review system of Taiwan. As the outbreak of COVID-19 was heating up, the online application service provided the public with more diversified channels to seek relief. Upon acceptance of the online application, the applicant may be communicated immediately; therefore, the public participation in the digital government may be raised, the Smart Government's transformation scheduled may be accelerated, and cases rejected for overdue application may be reduced effectively at the same time, so that the public interest and right in the application for dispute review can be protected precisely.







## (六) 辦理國民年金法規興革與制度

### 精進事項

本會110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，提出具體精進意見或修法建議如下：

1. 建請勞保局以淺顯易懂方式修正各類給付申請書格式，俾利民眾於申請時即能掌握相關權利義務。
2. 建請勞保局可修訂「補繳國民年金逾10年保險費申請

表」，於部分項目註明「可由勞保局協助查詢」等相關字句。

3. 有關「建議檢討老年年金給付需提出申請始得給付之申請制」等意見，提供本部（社會保險司）參考。
4. 鑒於勞工保險失能診斷及身心障礙鑑定之評估工具存有量尺上之差異，有關委員建議應使兩項判斷標準統一，



110.10.8 第 98 次國民年金爭議審議委員會議（視訊會議）  
（The 98th Meeting of the National Pension Dispute Review Council）



#### **F. Suggestions for Reform of National Pension Laws & Regulations and Improvement of National Pension System**

When discovering discrepancies in execution of National Pension operations or legally questionable practices during review of dispute cases in the Dispute Review Council meeting convened in 2021, NPSC proposed concrete improvement opinions or amendment suggestions:

1. The BLI has been suggested to amend various benefit application forms to make the forms more understandable, in order to help the public understand their interest and right immediately at the time of the application.
2. The BLI has been suggested to amend the “application form for payment of the National Pension Insurance premium overdue for 10 years” and insert the note indicating “BLI may assist in the search” into certain items on the form.
3. The opinions about “the application of discussion on the pension benefits for the elderly payable upon request” shall be provided to the Ministry of Health and Welfare (Department of Social Insurance) for reference.
4. The BLI has been suggested to evaluate suggestions on unification of the criteria for judging the disability and mental and physical disorder under the Labor Insurance to help horizontal comparison and mitigate such disputes, given the measuring difference in the assessment tools.



以利橫向比較，減少類此爭議案件發生，建請勞保局適時評估辦理。

5. 建議非屬「國民年金法施行前已領取敬老福利生活津貼者」，不宜適用內政部100年12月16日函釋之意見，提供給勞保局參考。
6. 建議研議得以民眾「勞保」加保期間遭取消所繳納之保險費，抵充補納「國保」期間應繳納保險費之可行性，提升國保之繳費率。
7. 為避免民眾因遷徙戶籍、未及至新戶籍所在地重新申請「所得未達一定標準資格」，影響其保險費補助之權益，建請本部（社會保險司）修正國民年金法施行細則相關規定，將保險費補助身分之變更，延至事實發生之次月起算。
8. 建請銓敘部研議，擴大將公教人員保險得納入併計國保

等社會保險年資之適用，以保障民眾老年基本經濟安全。

9. 現行工作能力評量表係就受評者之「生活自理功能」相關項目進行評估，惟「生活自理功能」與「工作能力」之概念、內涵並不相同，醫學實務上不乏發現有生活自理能力但無法工作之情形，爰評估有無工作能力，尚須考量受評者之動機、情緒、心理健康及社會參與等相關影響因素，相關意見提供勞保局參考。
10. 建議具原住民身分且經濟弱勢之國保被保險人，得以原住民族基本法第26條第2項為法源依據，由原住民族主管機關予以全額補助國保保險費之意見，請提供原住民族委員會參考。



5. The BLI has been suggested to take into account the opinion that “those already receiving the Old Age Welfare Living Allowance prior to enforcement of the National Pension Act” shall not apply the written interpretation provided by the Ministry of the Interior on December 16, 2011.
6. It has been suggested to research the possibility that the insurance premium paid by the public whose enrollment into the “Labor Insurance” may offset the insurance premium payable for their enrollment into the “National Pension Insurance,” in order to improve the National Pension Insurance premium contribution rate.
7. In order to prevent the citizens’ interest and right in the premium subsidy from being affected in case they move the household registration and fail to re-apply for registration of the “insured person whose family income failing to reach certain standards,” the Ministry of Health and Welfare (Department of Social Insurance) has been suggested to amend the Enforcement Rules of the National Pension Act to change the insurance premium subsidy commence from the next month upon occurrence of the fact.
8. Ministry of Civil Service has been suggested to include the seniority for the Civil Servant and Teacher Insurance into that for the social insurance, such as National Pension Insurance, in order to provide the citizens with basic economic security when they are old.
9. The existing Comprehensive Evaluation List of the Working Capacity aims to evaluate the evaluated subjects’ “self-care ability” Notwithstanding, the “self-care ability” and “working capacity” is different in concept and intention. Medically, there are some cases with self-care ability but without working capacity. Therefore, in order to identify the working capacity, it is also necessary to take into account the critical factors, such as the evaluated subject’s motive, emotion, mental health and social participation. Relevant opinions are provided to the BLI for reference.
10. The indigent person who is National Pension Insured and economically disadvantaged may seek the opinion on the National Pension Insurance premium subsidy from the competent authority of indigenous peoples in accordance with Paragraph 2, Article 26 of the Indigenous Peoples Basic Law, and then provide the opinion to the Council of Indigenous Peoples for reference.



## 四、新興業務成果

### （一）持續推進地方政府與民間資源 專案合作

為期能夠促使地方政府協助被保險人或家屬繳納國保欠費，本會參採國民年金業務實地訪查之臺東縣政府及天后宮專案合作模式，結合地方政府國民年金業務標竿學習活動，邀請地方政府第一線同仁共同學習參與，並將分享資料函送

各縣市作為後續推展之參考。

此外，本會亦研擬提案於本部衛政及社政首長聯繫會議時，建請地方政府社會局（處）予以協助，並將連結民間資源之措施情形，納入110年度地方政府國民年金業務實地訪查之重點，以推進服務員思考連結運用民間資源。



110.11.23 嘉義縣、南投縣國民年金業務實地訪查  
(Onsite Inspections of Local Government National Pension Operations in Chiayi and Nantou County)



## 4. Achievements in Emerging Operations

### A. Continue to boost the project of cooperation between local government and resources from the private sector.

In order to urge local governments to help the insured person or his/her family members pay the overdue insurance premium, NPSC, in reference to the cooperation model between Taitung County Government and the Tianhou Palace Project in the on-site visit to the National Pension operations by the Government, combined the local governments' benchmarking learning activities for the National Pension operations and invited the firstline workers of the local governments to participate in the learning altogether

and share the information in writing with various cities/counties as the reference helping following promotion thereof. Meanwhile, NPSC also researched and drafted the proposal to seek the assistance from departments of social welfare (departments of social affairs) of various local governments at the liaison meeting of the heads of health affairs and social affairs units of the Ministry of Health and Welfare, and also included the policy to link with private resources as one of the focuses of the 2021 on-site visit to the National Pension operations of local governments, in order to facilitate the service workers to think about linking with and utilization of the private resources.



109.11.9 台東縣國民年金業務實地訪查  
(Onsite Inspections of Local Government National Pension Operations in Taitung County)





## （二）研究國保基金財務穩健經營監測之最適指標

本會為利基金監管，探討國保基金財務穩健經營監測之最適指標，於110年度委託金融工程暨會計評價學會辦理「探討國民年金保險基金財務永續經營監測之最適指標」之研究，由黃特聘教授泓智擔任計畫主持人，內容包括：探討我國政府基金制度與財務狀況、研析比較政府基金適足性之判斷標準、研訂國保基金財務永續經營監測之最適指標，提供國保可行財務監理策略。

上開研究內容，涵括我國政府不同社會保險制度、國保基金財務狀況及現階段基金適足性判斷方法，並透過現金流量分析，預估未來30年現金流量；除了剖釋「提高保險費率」、「降低退休給付」及「增加政府挹注」等3項政策工具，對於延長基金破產年限的貢獻度之外，也深入探討同時運用這些工具對基金永續發展的可能，並建議透過每年的滾動檢討，以有效控管基金未來30年的風險。



「國保基金財務穩健經營監測之最適指標」研究  
(Research on "Optimal Indicators for Stable Financial Management of National Pension Insurance Fund")

## **B. Research on optimal indicators for stable financial management of National Pension Insurance Fund**

In order to help the fund supervision, NPSC would like to research the optimal indicators for stable financial management of the National Pension Insurance Fund. Therefore, in 2021, NPSC contracted the Financial Engineering and Accounting Evaluation Society to execute the project themed on “the research on optimal indicators for financial sustainability supervision of the National Pension Insurance Fund.” Distinguished Professor Huang Hung-Chih was invited to serve as the principal investigator of the project for research on Taiwan’s government fund system and financial position, analysis and comparison on the judgment criteria for adequacy of the government funds, and research and identification of the optimal indicators for financial sustainability supervision of the National Pension Insurance Fund, in order to provide the Fund with feasible financial supervision strategies.

Said research covered the different social insurance systems offered by Taiwan’s government, financial position of the National Pension Insurance Fund, and existing approaches to determine the adequacy of the funds, and also forecast the cash flow for the future 30 years based on the cash flow analysis. It not only analyzed the contribution made by the three policy instruments including “increase in insurance premium,” “decrease in retirement benefits” and “increase in the capital injected by the government,” in extension of the period for bankruptcy of the Fund, but also conducted an in-depth study on the possibility of the Fund’s sustainability based on these instruments. Meanwhile, the annual rolling review was also suggested to control the risk over the Fund for the next 30 years effectively.





### (三) 舉辦「全球退休及政府基金 ESG投資」研討會

鑑於近年來ESG（Environment 環境保護、Social社會責任、Governance 公司治理）投資已成為投資指標及世界趨勢，係影響投資決策重要因子，為利國保基金ESG投資未來規劃，並借助國外大型退休基金經驗，本會與協辦單位中華民國退休基金協會，於110年12月21日假財團法人張榮發基金會國際會議中心共同舉辦上開研討會，當日除國民年金監理委員蒞臨與會，尚有行政院主計總處、金融監督管理委員會證券期貨局、勞金局、勞保局等相關政府機關、各縣市國民年金服務員及中華民國退休基金協會會員等，約180人共襄盛舉，活動順利圓滿。

本次研討會計4場論壇，由本部李政務次長麗芬開幕致詞，財團法人中華民國證券暨期貨市場發展基金會林董事長丙輝擔任主持人，邀請勞金局李主任秘書韻清主講第1場次「勞動基金運用局之社會責任投資」、臺灣大學張特聘教授森林主講第2場次「ESG投資面面觀」、中華民國退休基金協會王理事長儷玲主講第3場次「國際與臺灣退休基金ESG投資趨勢」，並由前開3位講者及主持人共同主講第4場次「國保基金與ESG投資」。期藉由產官學界專家學者間的相互交流，針對國內外退休基金ESG投資現況及未來發展趨勢，提供寶貴建言，作為國保基金永續投資規劃之參考。



110.12.21 李政務次長與研討會貴賓團體大合照  
(Group Photo of the “Global Retirement and Government Fund ESG Investment” Conference)



110.12.21 「全球退休及政府基金ESG投資」研討會  
(The “Global Retirement and Government Fund ESG Investment” Conference)

### C. Organize the “Global Retirement and Government Fund ESG Investment” Conference

Considering that in the recent years, the ESG (Environment, Social and Governance) investment has become an investment indicator and world trend, as the important factor critical to the investment decision making, for the National Pension Insurance Fund’s ESG investment planning, NPSC mirrored foreign large-scale pension funds’ experience and organized together with the co-organizer, the Pension Fund Association, R.O.C. to convene said Conference at the Evergreen International Convention Center on December 21, 2021. On the same day, in addition to the NPSC members, representatives delegated by the Directorate-General of Budget, Accounting and Statistics, Securities and Futures Bureau of FSC, Bureau of Labor Fund and Bureau of Labor Insurance, national pension service workers from various cities/counties, and members of the Pension Fund Association, R.O.C., totaling 180 persons approximately, attended the Conference. The Conference was ended amicably at last.

The Conference consisted of four forums. The Political Deputy Minister, Lee Li-Feng, gave the opening speech. Chairman of the Securities and Futures Institute, Lin Ping-Hui, served as the chair of the Conference. The Chief Secretary of the BLF, Li Yun-Ching, was invited to give the speech in the first forum “Socially Responsible Investment by Bureau of Labor Fund”; the Distinguished Professor of National Taiwan University, Chang San-Lin, to give the speech in the second forum “ESG Investment”; and Chairman of the Pension Fund Association, R.O.C., Wang Li-Ling, to give speech in the third forum “ESG Investment Trend in International and Taiwan Retirement Fund.” Meanwhile, said three speakers and the chair gave the speech in the fourth forum “National Pension Insurance Fund and ESG Investment” jointly. It expected to provide precious comments on the overview of ESG investment and future development trend in domestic/foreign retirement fund through the interchange between experts and scholars from the industry, government and academia, as the reference helping the sustainable investment planning of the National Pension Insurance Fund.





#### (四) 完成「國民年金爭議審議制度與運作之影響分析研究」

本會自97年10月至110年12月已召開147次爭議審議委員會議。每次會議，委員均細究個案爭點並詳加討論，透過探求案件真實情況，在合乎法律之情形下進行審議，或於個案所反映之問題提出未來法令修正之改善建議。

為掌握歷次爭議審議委員會議對國民年金制度之影響，本會爰於110年度完成「國民

年金爭議審議制度與運作之影響分析研究」自行研究，系統化整理歷次爭議審議委員會議決議之建議事項，並研析前揭建議落實於國民年金法規與制度修正之情形與影響，輔以修法歷程，探討由爭議審議個案中出現之法規或制度漏洞，經由爭議審議委員會議之決議與建議，回饋法規修正與制度調整之結果，並作為未來會議運作方向修正之參考。



國民年金爭議審議制度與運作之影響分析研究  
(The Analysis and Research on Effects of National Pension Dispute Review System and Operation)



**D. Complete the “analysis and research on effects of National Pension dispute review system and operation thereof”**

NPSC has convened a total of 147 dispute review meetings from October 2008 until December 2021. At each meeting, the members would research the issues case by case carefully and discuss them thoroughly, and also verify the truth before conducting the review under laws, or propose the suggestions on amendments to laws based on the problems reflected case by case.

In order to verify the effect posed by each dispute review meeting to the National Pension system, NPSC completed the independent “analysis and research on effects of National Pension dispute review system and operation thereof” in 2021.

It compiled the suggestions provided in the resolution made by each dispute review meeting systematically, and analyzed and researched the implementation of said suggestions in amendments to the National Pension act and systems thereof, and effects posed by the implementation. Meanwhile, based on the amendment history, it explored the bugs in laws or systems reflected in the individual dispute review cases. Then, the dispute review council meeting’s resolution and suggestions fed back the results of amendments to laws and adjustment on systems, as the reference helping adjustment on the meeting’s future orientation.





### （五）持續推動「審定書易讀易懂」工作

為促進民眾確實掌握審定書內容，減少法律專業用語造成之隔閡，達成使民眾快速理解審定書內容之目的，本會業將「完成及落實審定書易懂易讀計畫」納入本會110年度工作計畫，並分階段落實。針對具共識且可行性高之部分，落實調整審定書用語，以利申請人易於閱讀及理解。優先調整之用語，包括不再使用「蓋」、「渠」等語句，且避

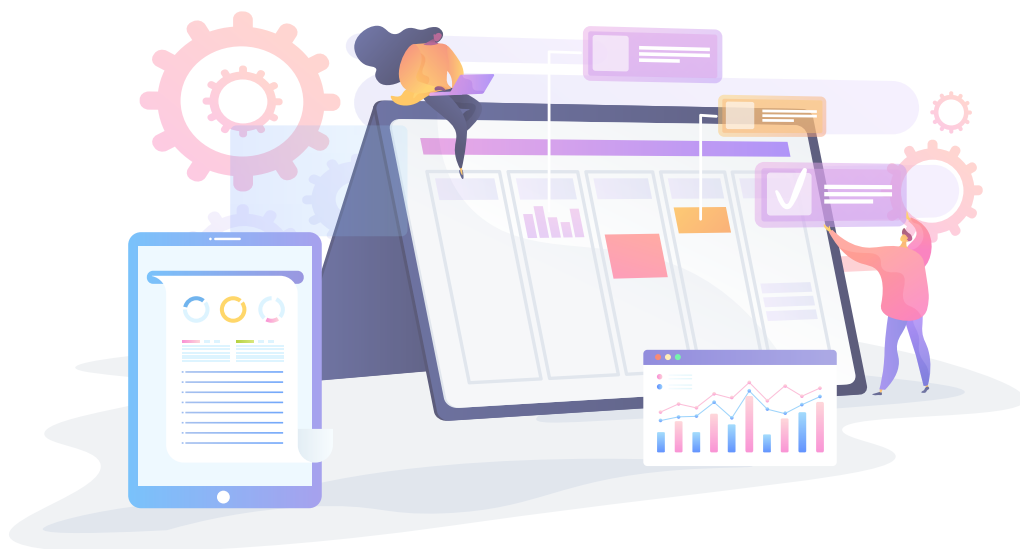
免使用雙重否定用語等。又參酌司法院製作之《裁判書類簡化及通俗化推動要覽》及「裁判書類通俗化用語彙整表」，篩選出建議通俗化且適合審定書使用之常用語，諸如「尚屬有間」、「附卷可稽」、「洵屬有據」、「要難謂非」等分別調整為「尚屬有別」、「附卷可查」、「確屬有據」、「可說是」等，語句務求明確，未來仍將適時滾動檢討，達成審定書易讀易懂目的。

#### 審定書易讀易懂



云云	等語	渠	其
前揭、首揭、上揭	前述	可稽、可考、可證	足以證明
尚難謂非	即/即屬	渠等	其等
尚非無據	應屬有據		





**E. Continue to promote the “target for simple and understandable written decision”**

In order to facilitate the public to well know the contents of a written decision, mitigate the gap caused by legal terminology, and enable the public to understand the contents of the written decision rapidly, NPSC has already included the “plan to complete and practice the simple and understandable written decision” into its 2021 work plan, and completed it in steps. For the parts commonly recognized and highly feasible, certain expressions in the written decision should be adjusted precisely to help the applicant read and understand the written decision easily. The expressions to be adjusted as the first priority include abolishment of some difficult wording

and also avoidance of double negative terms. Meanwhile, in reference to the “Guide for Promotion of Simplification and Popularization of Judgment Text” and “Glossary of Popularized Terms Used in Judgment Text” produced by Judicial Yuan, NPSC selected the common terms to be popularized and applied in a written decision to make the statement clearer and more specific. NPSC will keep reviewing the expressions in order to achieve the target for the simple and understandable written decision in the future.



# 陸 未來展望及策進作為

Future Prospects and  
Improvement Measures



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare





## 陸、未來展望及策進作為

### 一、規劃辦理地方政府國保業務成效標竿學習或經驗分享交流活動

以監理之平臺，研議規劃勞保局及地方政府等國保相關機關（單位）相互交流學習之活動，透過標竿學習或經驗分享活動等方式，增進推展國保業務成效之技巧與方法等。

### 二、規劃辦理國保基金投資運用發展歷程、策略分析及績效成果之研究

國保自97年10月開辦已歷經13年，帶來超過1,576億元之收益，為能鑑往知來，本會111年度規劃對國保基金投資運用之歷程進行研究分析，探討相關投資運用規劃與策略及世界各大退休基金投資趨勢，除記載國保基金財務穩健發展的成果，亦供未來執行財務監理工作之參考。

## VI. Future Prospects and Improvement Measures

### 1. Planning about organization of the benchmarking learning activities for the National Pension operations promoted by local governments or experience sharing activities

As a supervisory platform, NPSC researched the planning about interactive exchange and learning activities for the Bureau of Labor Insurance, and National Pension operations-related authorities (units) of various local governments, hoping to improve the skills and approaches to promote the National Pension business results via the benchmarking learning or experience sharing activities.

### 2. Planning about research on National Pension Insurance Fund investment and utilization development history, strategic analysis and performance & results

It has been 13 years since the National Pension Insurance Fund was organized in October 2008. The Fund has generated the return of more than NT\$157.6 billion. In order to learn from the past, NPSC planned the analysis and research on National Pension Insurance Fund investment and utilization history in 2022, in order to explore the related investment & utilization planning and strategies, as well as the worldwide retirement funds' investment trends, record the stable financial development results of the National Pension Insurance Fund and provide the reference helping future financial supervision operations.



### 三、規劃辦理促進政府基金財務投資運用與監理相關研討會

為精進財務監理業務及交流，規劃於111年結合相關機關、各政府基金相關單位或民間團體相關協會等辦理相關研討會，針對投資運用趨勢或監管作為等進行研討。

### 四、強化國保爭議審議資安防護及辦理社會保險爭議審議業務交流

為強化個人資料保護與資訊安全稽核功能，本會將強化「國民年金爭議審議案件管理資訊系統」之監測及資訊安全控管等方式，確保系統有效營運，兼顧爭議審議資料合理利用。又為增進國保相關社會保險專業知識及豐富爭議審議實務經驗，本會將針對社會保險爭議審議之專業性及實務運作遭遇之法律問題，與其他相關單位進行專題研討與交流，共同提升爭議審議品質。

### **3. Planning to organize the conference for boosting government fund investment, utilization and supervision**

In order to improve the financial supervision operations and communication, NPSC planned to combine with related authorities, government fund-related units or private association/groups to organize related conferences in 2022, in order to explore and discuss the investment & utilization trends or supervision and control practices.

### **4. Strengthening the information security protection for National Pension dispute review and organizing social insurance dispute review business exchange**

In order to strengthen the personal data protection and information security audit functions, NPSC will strengthen the supervision and information security controls under the “National Pension Dispute Review Cases Management Information System,” in order to ensure the effective operation of the system and use of the dispute review data suitably. Meanwhile, in order to enhance the professional knowledge about social insurance related to the National Pension Insurance and increase the practical experience in dispute review, NPSC will prepare to convene the seminar on special topic to exchange with other related units on the expertise in the social insurance dispute review and legal problems about the practical operations, in order to work with each other to improve the dispute review quality jointly.











## 柒、國民年金小櫥窗

### 櫥窗一

#### 老年年金只有5年請求權時效，請民眾要注意哦！

國保被保險人年滿65歲時，就可以開始請領老年年金給付。勞保局會在被保險人滿65歲的前一個月，主動寄發通知函及國保老年年金給付申請書。請注意，如果忘了提出申請，老年年金給付會有5年請求權時效，最多只可往前追溯補發60個月。

勞保局收到申請書件後，經審查申請人符合老年年金給付請領條件，且申請手續都完備，會於下個月底前，匯到指定戶頭，並從申請人符合

條件的當月開始按月發給老年年金，直到死亡當月為止。

勞保局為避免民眾疏忽致漏未申請國保老年年金給付，除了每月針對當月年滿65歲者，寄發通知函及申請書；也會每半年對於已滿65歲卻未申請或將屆滿5年請求權時效者發函提醒，目前已有9成以上民眾提出給付申請，請不要放棄維護自身的權益喔！



請求權年限 **5** 年內



向 **勞保局** 提出申請



必須在保險事故發生的5年內向勞保局提出申請

## VII. National Pension Showcase

### Showcase 1

#### Here Comes the Bonus for National Pension Insurance !

**Please pay attention that the pension benefits for the elderly is claimable within the time limit for five years only!**

The insured of the National Pension Insurance Fund may claim the pension benefits for the elderly after he/she attains the age of 65 years old. The Bureau of Labor Insurance will send a written notice and application form for the pension benefits for the elderly within one month before the insured attains the age of 65 years old. Please pay attention if you forget to file the application, you are still allowed to exercise the right to claim the pension benefits for the elderly within 5 years, and might claim the retroactive payment of such benefits for no more than 60 months before the date when the claim is made.

Where, upon receipt of the application documents, the Bureau of Labor Insurance holds that the applicant should be qualified for the pension benefits for the elderly and the application procedures are completed satisfactorily, it will remit the benefits to the designated account by the end of next month, and start to pay the benefits from the month in which the applicant is held qualified until the month in which the applicant passes away.



The application shall be filed with the Bureau of Labor Insurance within 5 years upon occurrence of the insurance incident, if any.



勞保局為避免民眾疏忽致漏未申請國保老年年金給付，除了每月針對當月年滿65歲者，寄發通知函及申請書；也會每半年對於已滿65歲卻未

申請或將屆滿5年請求權時效者發函提醒，目前已有9成以上民眾提出給付申請，請不要放棄維護自身的權益喔！



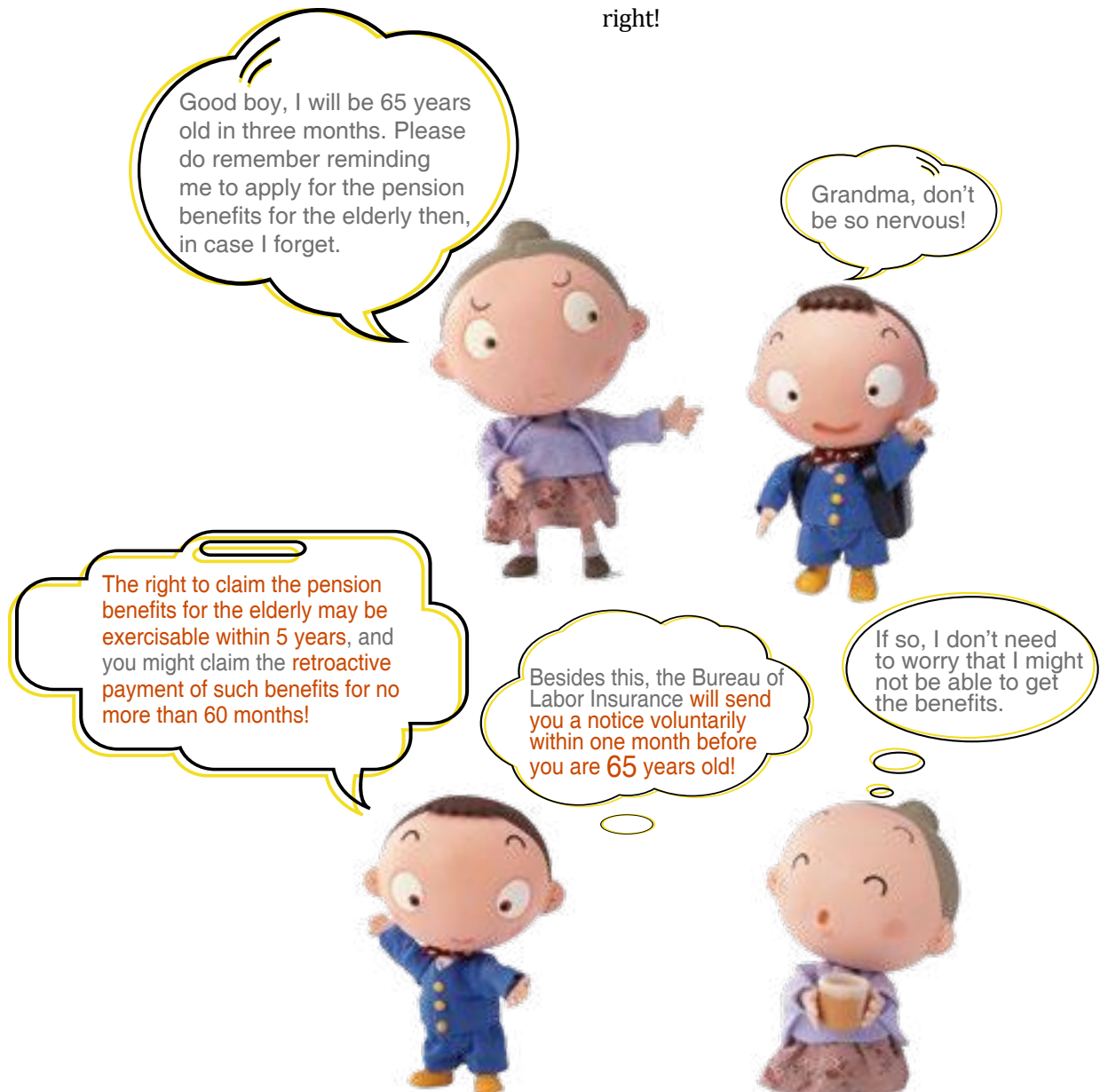
●相關問題都可以到以下網址查詢唷～

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

★勞保局官網：<https://www.bli.gov.tw/>

In order to prevent the citizens from omitting to claim the pension benefits for the elderly, the Bureau of Labor Insurance will send a written notice and application form to each of the insured who attains the age of 65 years old in current month on a monthly basis, and also send a reminder to the insured who

has attained the age of 65 years old but fails to claim the benefits, or the insured whose 5-year claimable time limit is going to expire, on a semi-annual basis. So far, more than 90% of the qualified citizens have filed an application for the benefits. Please do not give up the chance to secure your personal interest and right!



● 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/>





## 櫥窗二

### 國保基金13歲囉！ 想知道基金是怎麼健康長大的嗎？

「國民年金」是自97年10月1日開辦的社會保險制度，提供老年年金、生育給付、身心障礙年金、遺屬年金及喪葬給付，另整併97年9月以前發放之敬老津貼及原住民敬老津貼，分別發給老年基本保證年金與原住民給付，從搖籃到墳墓，國保都照顧！

國保基金實施初期，本會監理委員建議參考其他政府基金經驗，調整投資組合，調降國內外定期存款配置比率並增列股票運用配置比率，承擔

適度風險，以提升基金投資績效；98年新增衍生性金融商品交易、國內股票及債券投資；99年開啟第一批次國內投資委託經營；為有效分散基金投資風險，基金投資標的逐漸多元化，自101年9月起投資國外實體債券，103年勞動部組織改制後委由勞動部勞動基金運用局代操國保基金，陸續進行國外權益證券、債務證券投資及另類投資業務，國保基金投資逐步多元化經營，提升收益率！

#### 國保基金投資項目多元化歷程



Showcase 2

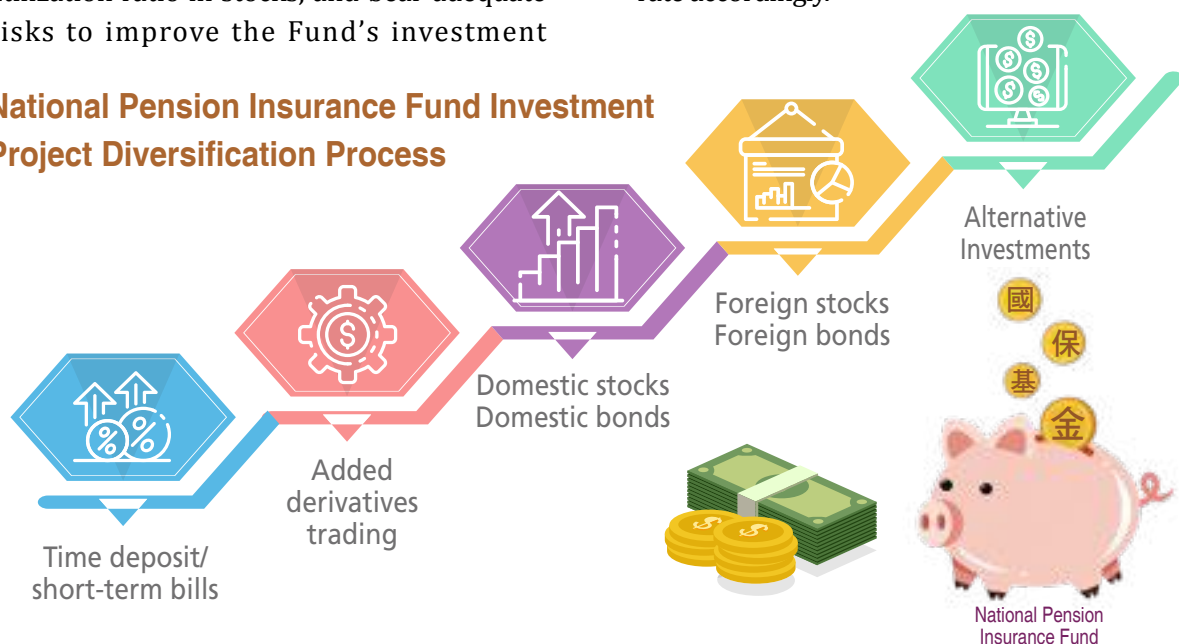
## The National Pension Insurance Fund is already 13 years old! Do you want to know how the Fund grows healthily?

The “National Pension” is a social insurance system organized since October 1, 2008, which provides the pension benefits for the elderly, maternity benefits, disability pension, survivor pension and funeral benefits, and also consolidates the old age welfare living allowance and the old age welfare living allowance for indigenous people paid before September 2008, and make the Old-age Basic Guaranteed Pension Payments and Indigenous People Payments, respectively, to take care of the nationals when they are babies in the cradle and until they rest in peace!

At the beginning of implementation of the National Pension Insurance Fund, NPSC members proposed to take into account the experience in the other government funds to adjust the investment portfolio of the Fund, reduce the allocation ratio of domestic/foreign time deposits and increase the allocation and utilization ratio in stocks, and bear adequate risks to improve the Fund's investment

performance. In 2009, the derivatives trading and investments in domestic stocks and bonds were added into the investment portfolio. In 2010, the first-time domestic mandated management of National Pension Insurance Fund took place. In order to disperse the investment risk over the Fund, the Fund's investment portfolio was becoming more and more diversified. Since September 2012, the Fund has been invested in the foreign bonds in a tangible form. In 2014, upon the organizational reform of Ministry of Labor, the Bureau of Labor Fund, Ministry of Labor was commissioned to manage the National Pension Insurance Fund as the agent, and the Fund was successively invested in foreign equity securities, bond securities and alternative investments. The increasingly diversified management of the investment by National Pension Insurance Fund improves the yield rate accordingly.

### National Pension Insurance Fund Investment Project Diversification Process



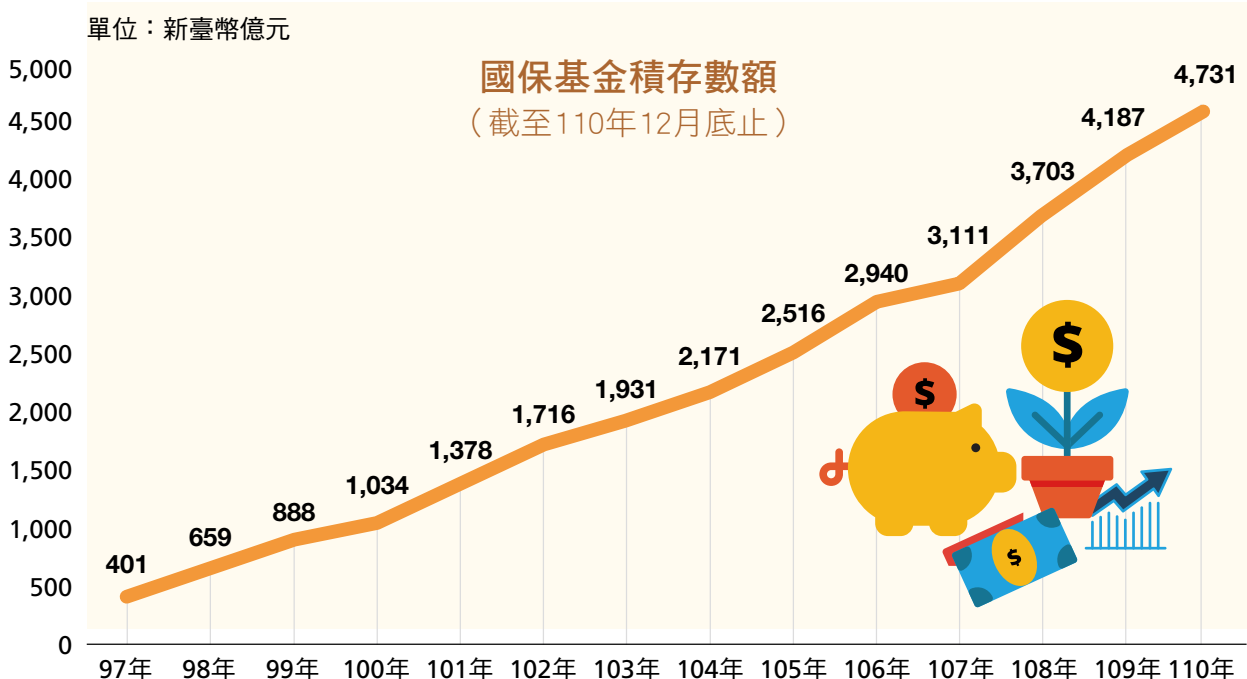


國保基金委託勞動部勞動基金運用局管理，將國保被保險人所繳交的保險費，妥善投資運用，本會負責國保基金之財務監理，包括定期召開監理委員會議與風險控管推動小組會議、季績效報告、年度報告等，並執行年度國民年金財務帳務檢查。本會也會持續關注國際金融脈動趨勢及風險，以確保國保基金妥適投資運用。

國保基金規模逐年擴增，自97年開辦至110年12月底止，基金積存數額由401億元成長至4,731億元，其中基金運用規模達4,717億元。投

資標的涵蓋國內外債務證券、國內外權益證券及國外另類投資等，積極開創全球多元化投資，110年度國內投資以權益證券總收益率26.39%居首，國外另類投資表現亮眼，收益率達20.32%！整體基金總收益率為9.88%，大幅超越年度目標3.86%。

近年受COVID-19疫情影響，國際金融市場瞬息萬變，國保基金110年整體收益率仍能達到9.88%，基金穩健成長，落實國人經濟生活基本保障的承諾！

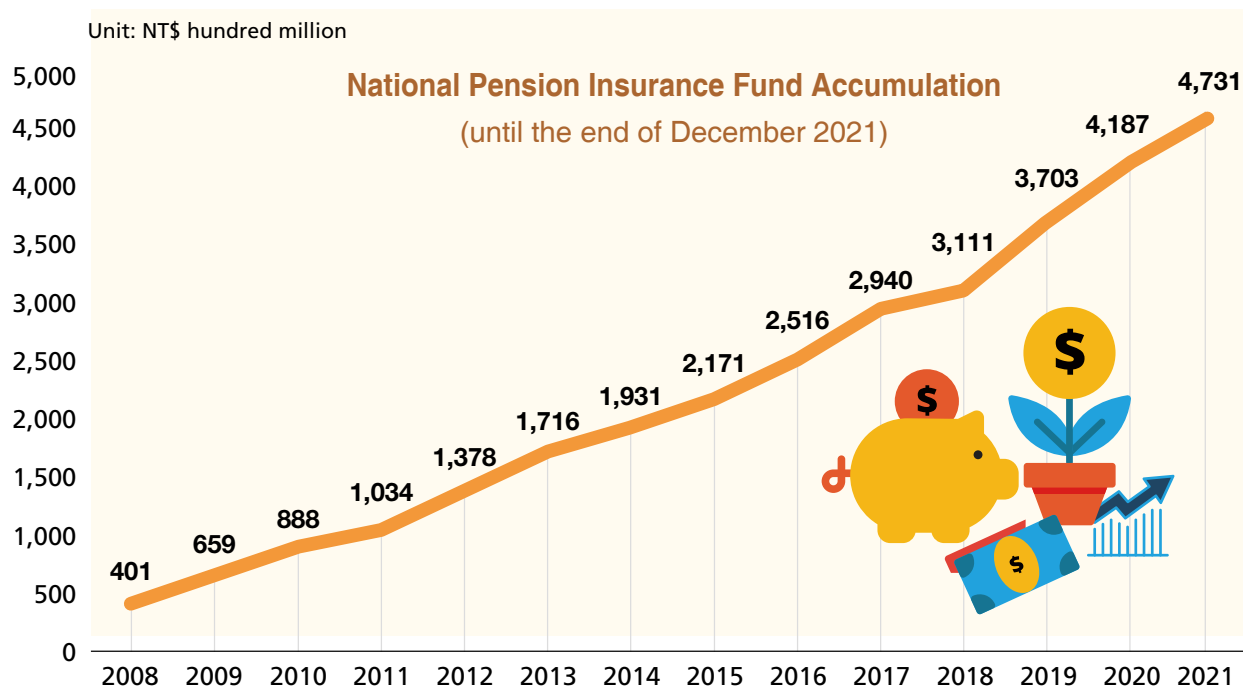


The National Pension Insurance Fund is managed by the Bureau of Labor Fund, Ministry of Labor as the agent. The Bureau shall invest and utilize the insurance premium paid by the insured of National Pension Insurance. NPSC is responsible for supervising the finance of National Pension Insurance Fund, including organization of the NPSC meetings and risk control task force meetings, report on quarterly performance and annual report, and also executing annual National Pension Financial and Accounting Inspection. NPSC will keep noting the international financial trends and risks to ensure the adequate investment and utilization of the National Pension Insurance Fund.

The National Pension Insurance Fund scale is expanding year by year. Since it was organized in 2008 until the end of December 2021, the Fund accumulation has grown from NT\$40.1 billion to NT\$473.1 billion. The Fund

utilization scale attained NT\$471.7 billion. The Fund's investment portfolio consisted of domestic/foreign bond securities, domestic/foreign equity securities and foreign alternative investments, in order to create the global diversified investments for the Fund. In 2021, the total yield rates on domestic equity securities and foreign alternative investments, 26.39% and 20.32%, reflected the best performance. The total yield rate for the entire Fund was 9.88%, more than the expected yield, 3.86%, significantly.

Due to the impact posed by COVID-19 epidemic, the international financial market has varied from time to time recently. Notwithstanding, the total yield rate for the National Pension Insurance Fund still attained 9.88% in 2021. The stable growth of the Fund helped practicing the promise to provide the nationals with the protection for basic economic security.





### 櫥窗三

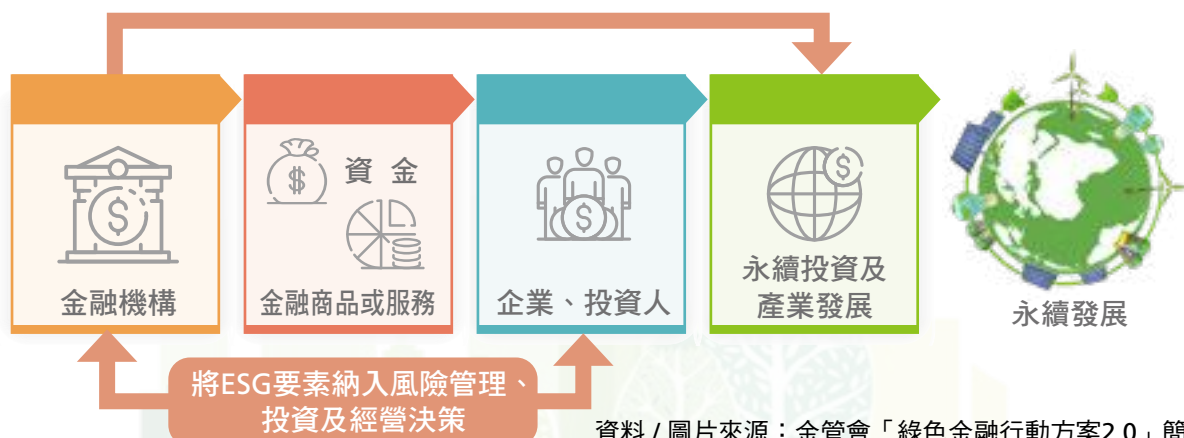
## 基金放大鏡--國保基金的ESG永續發展投資



近年來ESG（Environment環境保護、Social社會責任與Governance公司治理）投資已成為投資指標及市場新趨勢，係影響投資決策重要因子，金管會也於109年正式啟動「資本市場藍圖」，將「推動ESG永續發展」列為重點項目，顯見ESG投資重要性與日俱增。

國保基金依法委託之管理機關勞動部勞動基金運用局，透過盡責治理報告、社會責任報告書、投資政策書暨國保基金管理及運用作業要點來執行社會責任投資（SRI，Socially Responsible Investment）政策，將ESG及資訊揭露等社會責任構面納入投資考量中，並評估採用具可投資

性與代表性之相關社會責任指數，透過投資ESG基金及ETF（Exchange Traded Fund，指數股票型基金）、ESG投資評估議題納入受託機構遴選標準、國外受託機構不得投資於違反企業社會責任基金以及實地訪察受託機構ESG相關選股評估機制等，多面向深化SRI。同時配合金管會推動之「綠色金融行動方案2.0」，將ESG辦理情形列入投資建議書中，建構綠色及永續金融體系指引，設定短中期目標，透過資訊揭露促進適當的企業決策，驅動金融業因應氣候變遷之風險及掌握商機，運用市場機制引導經濟邁向永續發展。



資料 / 圖片來源：金管會「綠色金融行動方案2.0」簡報



Showcase 3

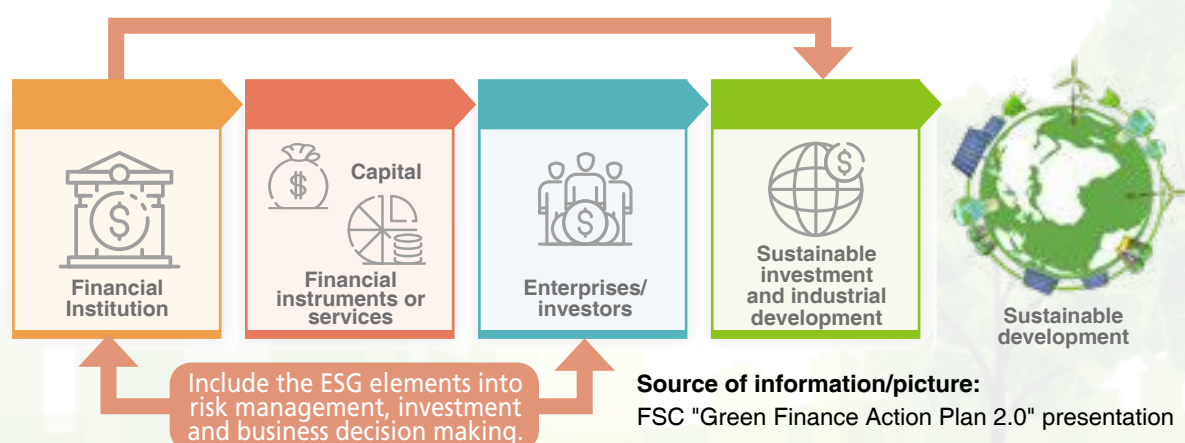


## Fund Magnifier – The ESG investment by National Pension Insurance Fund

In the recent years, the ESG (Environment, Social and Governance) investment has become an investment indicator and driven the new market trend, as the important factor critical to the investment decision making. Financial Supervisor Commissions (FSC) also activated the “Capital Market Roadmap” officially in 2020, in order to include the “promotion of ESG” as a focus project. Apparently, the ESG investment is becoming more and more important.

The Bureau of Labor Fund, Ministry of Labor is commissioned to manage the National Pension Insurance Fund pursuant to laws. It implements the Socially Responsible Investment (SRI) policy pursuant to the stewardship report, CSR report, investment policy and Regulations for Management, Utilization and Supervision of the National Pension Insurance Fund. It took into account the social responsibility factors, such as ESG and information disclosure, when considering the investment, and also evaluated the adoption of investable and representative

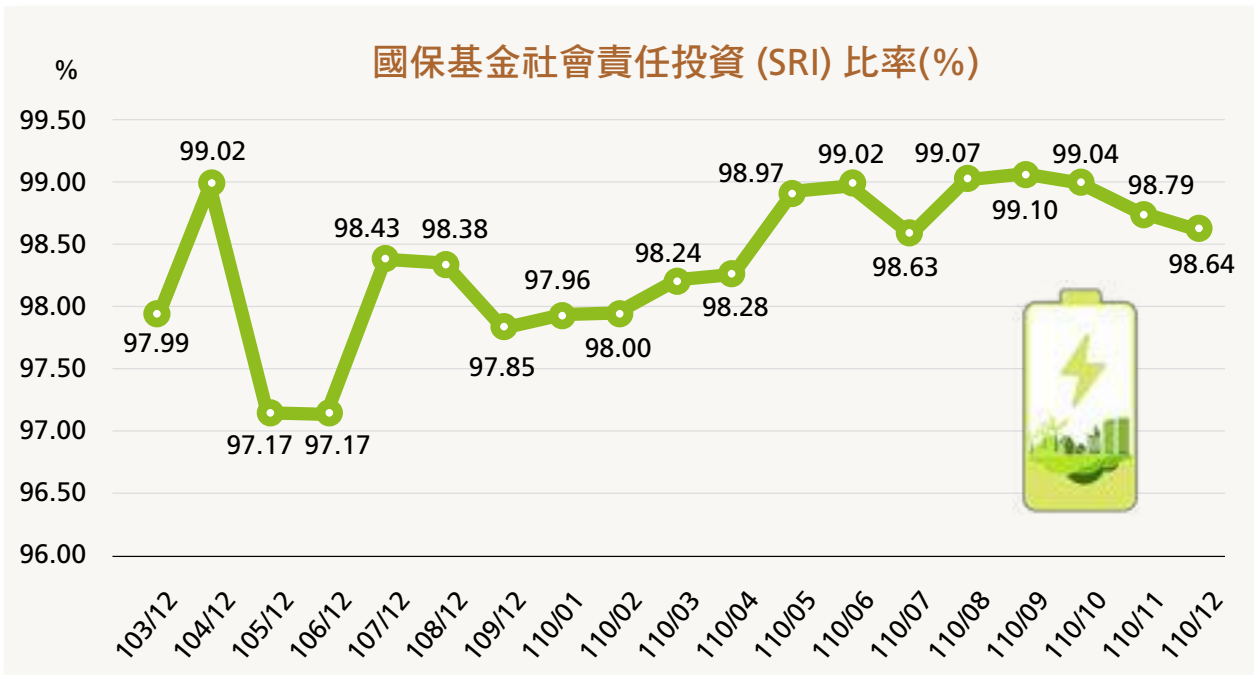
social responsibility index. Meanwhile, it strove to deepen the SRI in the diversified manners, such as investment in ESG funds and ETF (Exchange Traded Fund), inclusion of ESG investment issues into the criteria for selection of the management agent, prohibition of foreign management agent from investing in funds in violation of corporate social responsibility, and on-site visit to the management agent’s ESG-related stock selection and evaluation mechanism. Further, in response to the “Green Financial Action Plan 2.0” promoted by the FSC, it included the ESG operations into the investment proposal, built the green and sustainable financial system guides, set short-term/mid-term goals, facilitate adequate business decision making through information disclosure, drive the financial sector to respond to the risk over climate changes and seize the business opportunities, and utilize the market mechanism to guide the sustainable economic development.





自98年本會監理委員即建議將企業社會責任指標納入國保基金投資政策書之擬訂，並於每月監理委員會議揭露國保基金SRI比率，自103

年起始的97.99%，逐年呈現增長趨勢，截至110年12月SRI比率已達到98.64%。

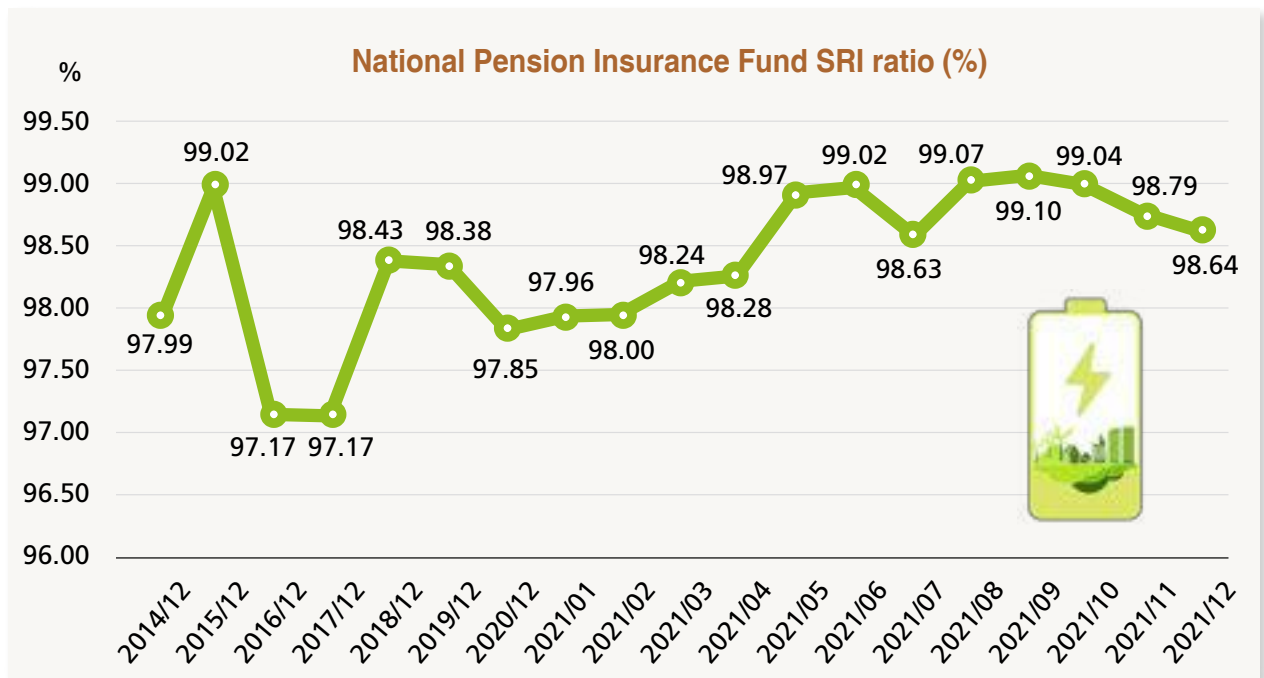


迄110年12月，國保基金投資於社會責任相關評選優良企業總額達1,096億元，占投資國內股票部位98.64%。上開評選優良企業包括公司治理協會之公司治理制度評量認證、臺灣就業99指數成分股、臺灣高薪100指數成分股、臺灣永續指數成分股、國家永續發展獎、企業環保獎及公司治理中心公司治理評鑑前50%等，以兼顧投資收益性及社會責任。

為因應國保基金未來投資環境的變遷，以及國際經濟情勢與金融市場瞬息萬變，本會仍將透過各式管道，積極研議國保基金ESG投資未來規劃，同時借鏡國外大型退休基金ESG投資發展，由監理委員及產官學界專家學者們從更宏觀與前瞻視野提出ESG投資趨勢及建言，期作為國保基金未來精進永續投資之參考，保障國保基金多元投資與穩定收益！

Since 2009, NPSC members have already proposed to include the corporate social responsibility indicators into the National Pension Insurance Fund investment policy when drafted, and also disclose the National

Pension Insurance Fund SRI ratio at the monthly NPSC meeting. The SRI ratio has grown from 97.99% in 2014 year by year, and attained 98.64% in December 2021.



Until December 2021, the total investments by the National Pension Insurance Fund in the enterprises selected as excellent CSR-related enterprises have amounted to NT\$109.6 billion, i.e. 98.64% of the investment in domestic stock position. Said selected excellent enterprises refer to those evaluated and certified by the Corporate Governance Association's corporate government system, Taiwan Employment 99 Index, Taiwan High Compensation 100 Index, FTSE4Good TIP Taiwan ESG Index, National Sustainable Development Awards, ROC Enterprise Environmental Protection Award and ranking Top 50% evaluated by the Corporate Governance Center's governance evaluation, with the balanced investment return and social responsibility.

In order to respond to the changes in the future investment environment for the National Pension Insurance Fund, and considering that the international economic trend and financial market vary from time to time, NPSC will keep researching and drafting the National Pension Insurance Fund's ESG investment planning via various channels, and also mirror foreign large-scale pension funds' ESG investment development history. NPSC members and experts and scholars from the industry, government and academia are encouraged to comment on the ESG investment trends and provide suggestions from a more macro and forward-looking perspective, as the reference helping improve the sustainable investment by the National Pension Insurance Fund to protect the diversified investments by and stable return from the Fund.



## ★名詞小辭典<sup>1</sup>

### 1. ESG (Environment, Social, and Governance)

ESG投資是在投資決策過程中，考慮環境、社會及治理因素的財務因素。其原則與過去企業僅就財務表現進行評估不同，主張將環境、社會及公司治理等因素，納入投資決策或者企業經營，為全球近幾年興起的評估企業價值的新方式。其中，E(Environment)指對於環境的關懷、S(Social)則是對社會及文化的考量，而G(Governance)則是公司治理。

### 2. SRI (Socially Responsible Investment)

社會責任投資，係配合永續經濟發展，在投資過程中，除傳統財務指標外，也整合社會正義性、環境永續性及財務績效等倫理性指標，穩定利潤分配的持續性與社會貢獻程度，以兼顧財務性與社會性的利益。



### 3. ETF (Exchange Traded Fund)

指數股票型基金，係指被動追蹤某一指數表現的共同基金，其投資組合只可能的完全比照指數的成分股組成，並且在集中市場掛牌，如同一般股票交易買賣。以「臺灣50(0050 ETF)」為例，可以理解為一次買進臺灣前50大公司的股票，這些股票又稱ETF的「成分股」。想像ETF是一個菜籃，這個菜籃裡面包含了臺灣前50大企業的股票，讓投資人不用去想要買什麼菜(股票)，直接買這個菜籃就可以了！

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<sup>1</sup> 衛生福利部，109年12月，

《國民年金財務監理常用名詞彙編》。

## ◎ Dictionary <sup>1</sup>

### 1. ESG (Environment, Social, and Governance)

The ESG investment takes into account the environmental, social and governance factors. The principles for such investment are different from the past principles focusing on the evaluation on financial performance only. It claims that the factors, such as environment, society and corporate governance, should be included into the investment decision making or business administration, as the emerging method by which an enterprise's value is evaluated. Among other things, E (Environment) stands for the care for environment. S (Social) stands for the social and cultural considerations. G (Governance) stands for corporate governance.

### 2. SRI (Socially Responsible Investment)

The socially responsible investment is carried out in response to the sustainable economic development. The investment process includes the traditional financial indicators and also integrates the ethical indicators, such as social justice, environmental sustainability and financial performance, in order to stabilize the continuity of profit distribution and social contribution level, and balance the financial and social interests at the same time.

### 3. ETF (Exchange Traded Fund)

ETF (Exchange Traded Fund) is a mutual fund that passively tracks a specific index performance. Its investment portfolio can only consist of the constituent stocks completely in response to the index, and may be listed on the centralized market and traded as the general stocks. For example, the subscription for Yuanta Taiwan Top 50 ETF (0050 ETF) may be understood as the subscription of stocks of Top 50 companies in Taiwan in one time. These stocks are referred to as the "constituent stocks" of the ETF. Just imagine the ETF as a vegetable basket which holds the stocks of Top 50 companies in Taiwan. Investors may buy the basket directly, without needing to spend time in thinking what vegetable (stock) should be bought.

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<sup>1</sup> Ministry of Health and Welfare, December 2020, the "National Pension Financial Supervision Vocabulary Compilation"

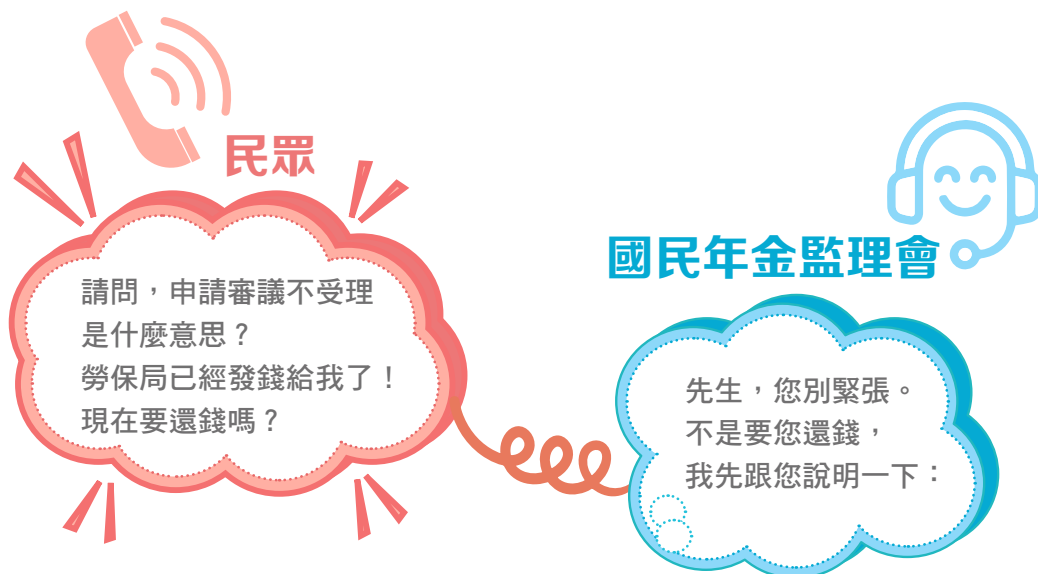






#### 櫥窗四

### 「申請審議不受理」是什麼意思？



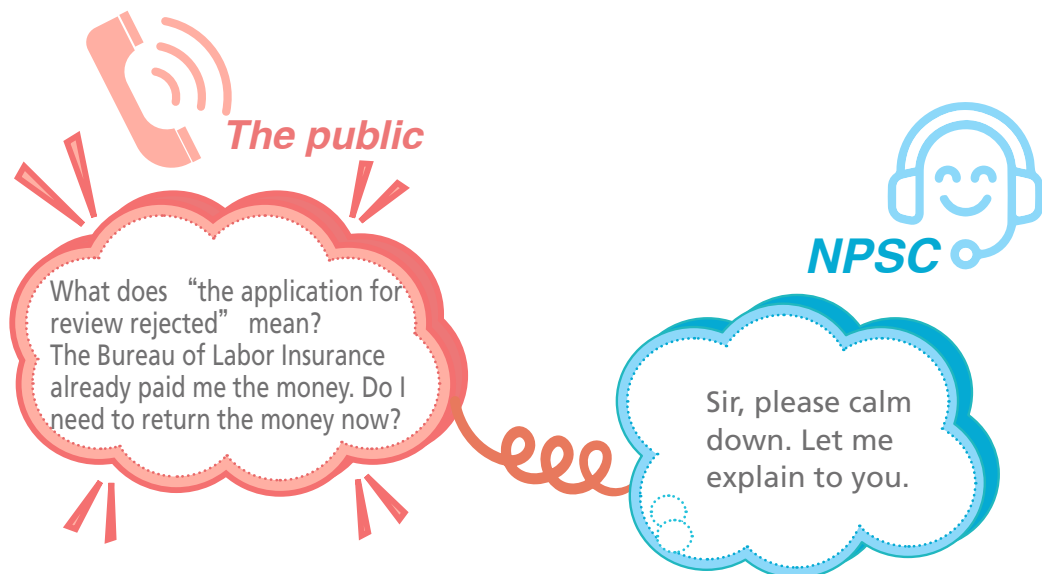
#### Q1：什麼是申請審議不受理？

#### A1：依據《國民年金爭議事項審議辦法》第16條規定，下列6種情形，應為不受理：

1. 申請書不合法定程式不能補正，或經通知補正，逾期不補正。
2. 申請審議逾第3條第1項所定期間。  
(收到審定書之次日起，超過60日才申請爭議審議)
3. 申請人不符合第2條規定。  
(申請人非「被保險人、受益人、請領給付人或利害關係人」等)
4. 原核定已不存在。  
(勞保局撤銷原核定並改准)
5. 對已審定或已撤回之爭議案件重行申請審議。
6. 對於非行政處分或非第2條所定事項申請審議。

Showcase 4

## What does “the application for review rejected” mean?



### Q1 : What does “the application for review rejected” mean?

**A1 : According to Article 16 of the “Regulations of the Settlement for National Pension Disputes,” the application shall be rejected in any of the following six circumstances:**

1. The application form is incompatible in law and the defect is irremediable, or the applicant fails to make correction within specific time limit prescribed in a notice.
2. The application is filed beyond the time limit set forth in Paragraph 1 of Article 3.  
(The application for dispute is filed beyond 60 days counted from the date following receipt of the written decision)
3. The applicant fails to satisfy Article 2.  
(The applicant is not the “insured, beneficiary, benefit claimant or stakeholder,” etc.)
4. The original notifying documents doesn’t exist any longer.  
(The Bureau of Labor Insurance revokes the original notifying documents, and then re-approves it instead.)
5. Re-apply for review on dispute cases which are already decided or withdrawn.
6. Apply for review on non-administrative decision or any matters other than those set forth in Article 2.



**Q2：勞保局說我符合資格，已經發錢給我了，但是我收到「申請審議不受理」的審定書，是要我還錢的意思嗎？**

**A2：莫急、莫慌、莫害怕！**

只要經勞保局審查，認定您符合給付請領資格，就會發給給付，所以不需要還錢喔。

您的案子之所以不受理，是因為勞保局在新核定中，已經撤銷「之前不予發給給付的核定」，屬於不受理中「原核定已不存在」的情形，所以本會才會審定不受理。



**民眾**

喔，那我知道了。  
不好意思啦，  
謝謝你跟我解釋這些！  
現在我理解了！



**國民年金監理會**

不會，  
有問題隨時可以  
再來電詢問喔！

其實，在國民年金爭議審議的案件中，「申請審議不受理」的案子是很多的（相關流程可以參考下頁流程圖）。

因為許多案件是需要民眾自行提供證明資料，勞保局才可以依據這些證明資料再進行審查，確認民眾是否符合領取國保給付的資格，若是符合

的話，勞保局就會同意發給給付，並撤銷原本的處分，重新做一個新處分。因原來爭議的處分已經被撤銷而不存在，申請審議才會「不受理」。

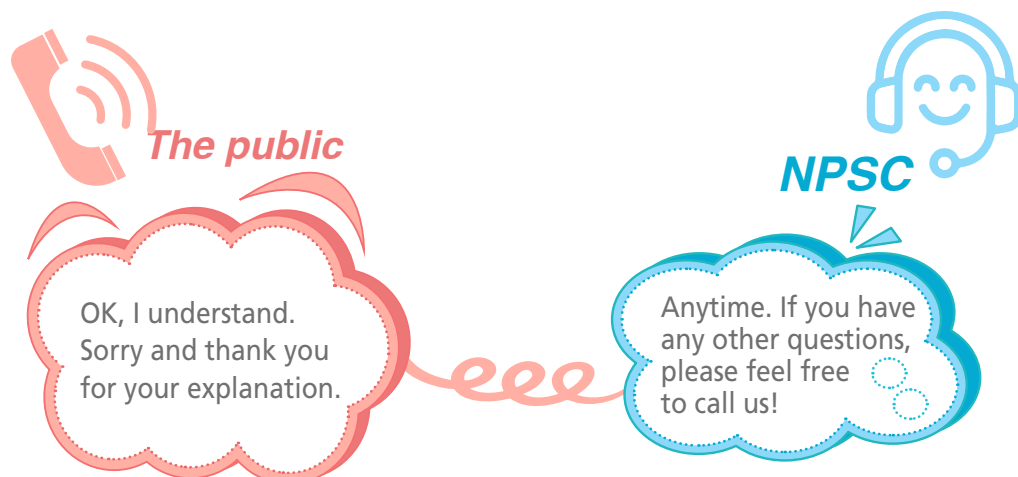
但是，不受理的理由是有很多種的（如超過60日才申請爭議審議），不是只有本案例提到的狀況才有不受理的情形！

**Q1 : The Bureau of Labor Insurance said that I was already qualified and also paid the money to me. However, I received the written decision indicating that “the application for review rejected.” Does it mean that I have to return the money?**

**A1 : Don't panic!**

As long as the Bureau of Labor Insurance decides that you are qualified for the benefits, it will pay you the benefits. So, you don't have to return the money.

The reason why your application is rejected is that the Bureau of Labor Insurance has revoked the old notifying documents for “no payment of benefits to be granted” in its new notifying documents. That is, the “original notifying documents doesn't exist any longer” as indicated above. Therefore, the application was rejected by NPSC.



Actually, there were many “the application for review rejected” cases of National Pension dispute cases (for the related procedures, please refer to the flow chart on the next page).

Considering that in a lot of cases citizens are required to provide relevant evidence voluntarily and then the Bureau of Labor Insurance may review the cases based on the evidence to confirm whether the citizens are qualified for the National Pension Insurance benefits. If they are, the Bureau will agree to pay the benefits, and then revoke the original

decision and render a new decision instead. Because the original decision in dispute has already been revoked and no longer exist, the application for review was “rejected.”

However, **there are multiple reasons resulting in rejection of the application** (e.g. The application for review is filed beyond the 60-day time limit). In other words, the circumstance referred to in this case is not the only reason resulting in the rejection.



所以，如果收到「申請審議不受理」的審定書，請勿驚慌～可以確認一下不受理的理由，也歡迎打電話到本會詢問喔！

常見之「申請審議不受理-原核定已不存在」流程，如下圖：



#### ● 相關訊息網站

##### ★ 勞工保險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

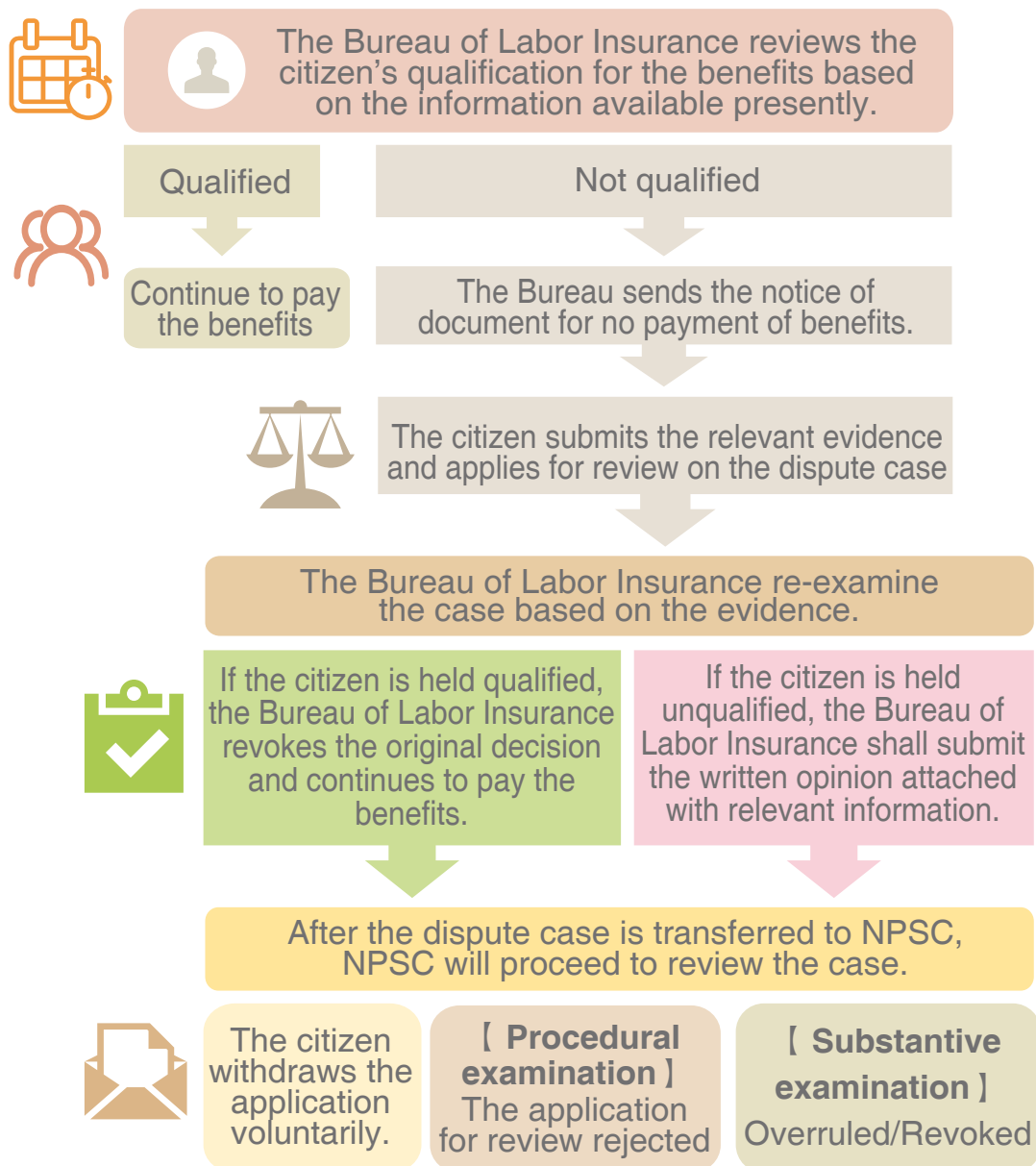
##### ★ 衛生福利部國民年金監理會

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



Therefore, if you receive the written decision indicating “the application for review rejected,” please don’t panic. You may try to confirm the reason first, or you may call NPSC for inquiry.

**The common procedure for “the application for review rejected – the original authorization doesn’t exist any longer”** is shown in the following chart:



● **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>



# 捌 特輯

歷年地方政府實地訪查回顧及照片集錦  
Special Collection



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare



## 捌、特輯

# 全臺走透透



## --歷年地方政府實地訪查回顧及照片集錦

本會依據國民年金監理委員會議決議，為瞭解各縣市辦理國民年金業務的實況與面臨的問題，101年起展開地方政府實地訪查，每年擇選2至3個縣市，邀請訪查委員及勞保局、原住民族委員會與本部社會保險司等機關（單位）參與，透過討論與回應，努力研議對策。首年（101年）前往新北市、屏東縣及臺東縣，迄至108年前往新竹縣、臺北市、雲林縣及臺中市，順利完成全臺22個縣市的實地訪查。

109年起為持續發揮監理平臺的效能，增進縣市間互相觀摩學習，本會構思以雙縣市交流，辦理臺東縣及花蓮縣實地訪查，110年延續辦理嘉義縣及南投縣實地訪查（歷年訪查縣

市如下表）。過程中受訪縣市與我們分享，連結民間資源以協助被保險人繳納欠費之相關做法，獲得訪查委員好評。為擴大訪查效益、促進知識流動，進一步引導各縣市突破框架，本會適時結合標竿學習活動，邀請表現較好的縣市與同仁，向其他國民年金夥伴們分享連結民間資源之起念與執行經驗。

藉此機會，感謝各地方政府全力配合實地訪查活動，並勇於反映執行困難，也謝謝每1場次參與的訪查委員與相關機關（單位），盡心提供建議與即時回應，一同努力讓國民年金業務推展更加順遂。

## VIII. Special collection

### *Walk Throughout Taiwan –*

### Review and Photo Collection of On-Site Visits to Local Governments Over the Past Years



Per the NPSC meeting's resolution, NPSC has initiated the on-site visit to local governments since 2012, in order to verify the status in the National Pension operations by various county/city governments and problems to be dealt with by them. NPSC will choose two or three county/city governments each year and invite the visiting members, and the agencies (units) including the Bureau of Labor Insurance, Council of Indigenous Peoples, and Department of Social Insurance, MOHW to participate in the visit, and work out the relevant countermeasures altogether through discussion and feedback. In the first year (2012), it headed for New Taipei City, Pingtung County and Taitung County, until 2019 when it headed for Hsinchu County, Taipei City, Yunlin County and Taichung County. In other words, it has completed the on-site visit to 22 cities/counties throughout Taiwan successfully.

As of 2020, in order to continue exercising the supervisory platform's functions and enhancing the interactive observation and learning between cities/counties, NPSC planned the exchange between two cities/counties, and conducted the on-site visit to Taitung County and Hualien County. In 2021, it continued to conduct the on-site visit to

Chiayi County and Nantou County (the cities/counties already visited in the past years are shown in the following chart). In the visiting process, the visited cities/counties shared information with us and linked private resources to help the insured pay the overdue premium in full, and, therefore, won the visiting members' positive recognition. In order to expand the effect of the visit and boost the communication of knowledge, NPSC also guided various cities/counties to think out of the box. NPSC would work with specific benchmarking learning activities promptly and invite the cities/counties and colleagues with better performance to share the thoughts about connection with the private resources and experience in execution with the other National Pension partners.

We would like to take this chance to thank all local governments for their efforts in working with us in the on-site visit and being bold to feed back the difficulties they have met. Meanwhile, we also thank all visiting members and related authorities (units) that attended each visit and made every endeavor to provide their suggestions and real-time feedback. Let's work together to promote the National Pension business more successfully.





## 本會歷年辦理國民年金業務實地訪查一覽表

### List of NPSC's On-Site Visits to National Pension Operations Over the Past Years

年度/ Year	地方政府 / Local governments
101 / 2012	新北市、屏東縣、臺東縣 New Taipei City, Pingtung County, Taitung County
103 / 2014	基隆市、嘉義市、花蓮縣 Keelung City, Chiayi City, Hualien County
104 / 2018	臺南市、南投縣、宜蘭縣 Tainan City, Nantou Count, Yilan County
105 / 2016	新竹市、嘉義縣、連江縣 Hsinchu City, Chiayi County, Lienchiang County
106 / 2017	桃園市、金門縣、彰化縣 Taoyuan City, Kinmen County, Changhua County
107 / 2018	苗栗縣、澎湖縣、高雄市 Miaoli County, Penghu County, Kaohsiung City
108 / 2019	新竹縣、臺北市、雲林縣、臺中市 Hsinchu County, Taipei City, Yunlin County, Taichung City
109 / 2020	臺東縣、花蓮縣（合併辦理） Taitung County, Hualien County (Consolidated)
110 / 2021	嘉義縣、南投縣（合併辦理） Chiayi County, Nantou County (Consolidated)

109年度  
(2020)

臺東縣、花蓮縣  
(合併辦理)

Taitung County,  
Hualien County  
(Consolidated)

108年度  
(2019)

新竹縣、臺北市、雲林縣、臺中市

Hsinchu County,  
Taipei City,  
Yunlin County,  
Taichung City

110年度  
(2021)

嘉義縣、南投縣  
(合併辦理)

Chiayi County,  
Nantou County  
(Consolidated)



103年度  
(2014)

基隆市、嘉義市、花蓮縣

Keelung City,  
Chiayi City,  
Hualien County

101年度  
(2012)

新北市、屏東縣、臺東縣

New Taipei City,  
Pingtung County,  
Taitung County

104年度  
(2015)

臺南市、南投縣、宜蘭縣

Tainan City,  
Nantou County,  
Yilan County

105年度  
(2016)

新竹市、嘉義縣、連江縣

Hsinchu City,  
Chiayi County,  
Lienchiang County

106年度  
(2017)

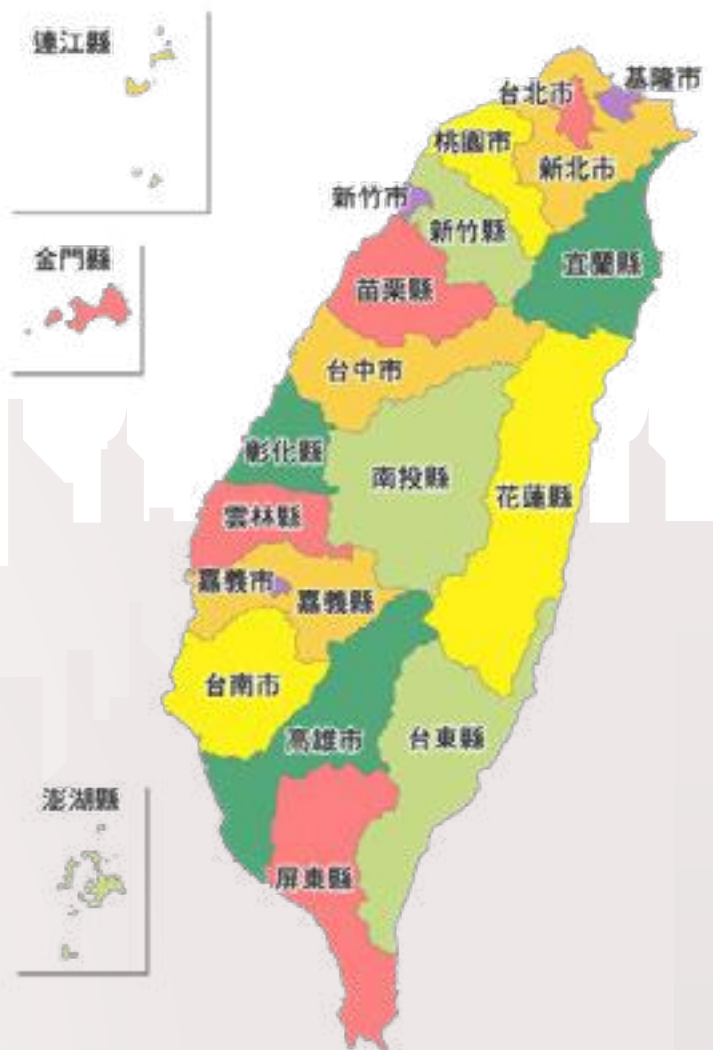
桃園市、金門縣、彰化縣

Taoyuan City,  
Kinmen County,  
Changhua County

107年度  
(2018)

苗栗縣、澎湖縣、高雄市

Miaoli County,  
Penghu County,  
Kaohsiung City





## 101年度訪查

### 新北市

Visit in 2012 / New Taipei City



101.7.13 會議進行  
( Meeting in Progress )



101.7.13 與三重區公所服務員雙向溝通  
( Two- Way Communication with the  
Service Workers of Sanchong District  
Office, New Taipei City )

## 101年度訪查

### 屏東縣

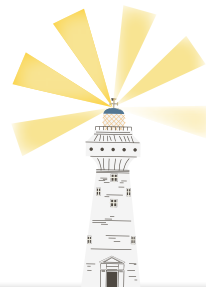
Visit in 2012 / Pingtung County



101.8.9 會議進行  
( Meeting in Progress )



101.8.10 與來義鄉公所服務員雙向溝通  
( Two- Way Communication with the  
Service Workers of Laiyi Township  
Office, Pingtung County )





**101年度訪查**

**臺東縣**

Visit in 2012 / Taitung County



101.9.13 主席致詞  
(Chairman Delivering a speech)

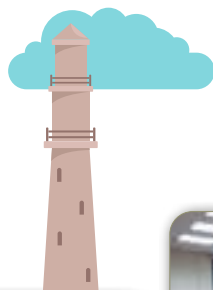


101.9.14 與金峰鄉公所服務員雙向溝通  
(Two- Way Communication with the  
Service Workers of Jinfeng Township  
Office, Taitung County)

**103年度訪查**

**基隆市**

Visit in 2014 / Keelung City



103.3.14 業務簡報  
(Briefing in Operations)



103.3.14 會議進行  
(Meeting in Progress)



## 103年度訪查

### 嘉義市

Visit in 2014 / Chiayi City



103.4.18 會議進行  
(Meeting in Progress)

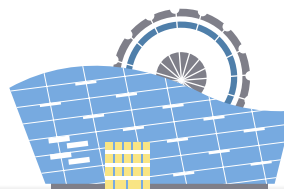


103.4.18 業務簡報  
(Briefing in Operations)

## 103年度訪查

### 花蓮縣

Visit in 2014 / Hualien County



103.6.13 會議進行  
(Meeting in Progress)



103.6.13 訪查資料與宣導素材展示  
(Displaying Visiting and Promotional Materials)



**104年度訪查  
臺南市**

Visit in 2015 / Tainan City



104.3.13 會議進行  
(Meeting in Progress)



104.3.13 業務簡報  
(Briefing in Operations)

**104年度訪查  
南投縣**

Visit in 2015 / Nantou County



104.4.17 會議進行  
(Meeting in Progress)



104.4.17 業務簡報  
(Briefing in Operations)



## 104年度訪查

### 宜蘭縣

Visit in 2015 / Yilan County



104.6.12 會議進行  
(Meeting in Progress)



104.6.12 訪視資料與宣導素材展示  
(Displaying Visiting and Promotional Materials)

## 105年度訪查

### 新竹市

Visit in 2016 / Hsinchu City



105.6.17 會議進行  
(Meeting in Progress)



105.6.17 訪查委員與服務員雙向溝通  
(Two- Way Communication between NPSC Members and Service Workers)

**105年度訪查**

**嘉義縣**

Visit in 2016 / Chiayi County



105.8.12 會議進行  
(Meeting in Progress)



105.8.12 訪查委員與服務員雙向溝通  
(Two- Way Communication between  
NPSC Members and Service Workers)

**105年度訪查**

**連江縣**

Visit in 2016 / Lienchiang County



105.9.9 會議進行  
(Meeting in Progress)



105.9.9 訪查委員與服務員雙向溝通  
(Two- Way Communication between  
NPSC Members and Service Workers)





## 106年度訪查

### 桃園市

Visit in 2017 / Taoyuan City



106.4.21 會議進行  
(Meeting in Progress)

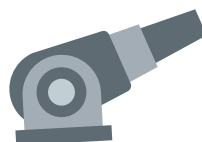


106.4.21 訪視資料及宣導素材展示  
(Displaying Visiting and Promotional Materials)

## 106年度訪查

### 金門縣

Visit in 2017 / Kinmen County



106.6.12 會議進行  
(Meeting in Progress)



106.6.12 訪視資料及宣導素材展示  
(Displaying Visiting and Promotional Materials)

**106年度訪查**  
**彰化縣**

Visit in 2017 / Changhua County



106.8.18 會議進行  
(Meeting in Progress)



106.8.18 訪視資料及宣導素材展示  
(Displaying Visiting and Promotional Materials)

**107年度訪查**  
**苗栗縣**

Visit in 2018 / Miaoli County



107.4.20 會議進行  
(Meeting in Progress)



107.4.20 全體大合照  
(Group Photo)





107年度訪查  
澎湖縣



Visit in 2018 / Penghu County

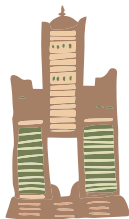


107.6.8 會議進行  
(Meeting in Progress)



107.6.8 訪視資料及宣導素材展示  
(Displaying Visiting and Promotional Materials)

107年度訪查  
高雄市



Visit in 2018 / Kaohsiung City



107.8.17 會議進行  
(Meeting in Progress)



107.8.17 全體大合照  
(Group Photo)



**108年度訪查  
新竹縣**

Visit in 2019 / Hsinchu County



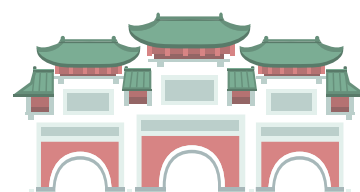
108.4.19 會議進行  
(Meeting in Progress)



108.4.19 全體大合照  
(Group Photo)

**108年度訪查  
臺北市**

Visit in 2019 / Taipei City



108.7.23 會議進行  
(Meeting in Progress)



108.7.23 全體大合照  
(Group Photo)







## 108年度訪查

### 雲林縣

Visit in 2019 / Yunlin County



108.9.20 會議進行  
(Meeting in Progress)

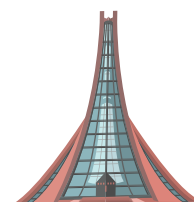


108.9.20 全體大合照  
(Group Photo)

## 108年度訪查

### 臺中市

Visit in 2019 / Taichung City



108.10.2 全體大合照  
(Group Photo)



108.10.2 會議進行  
(Meeting in Progress)

109年度訪查  
臺東縣、花蓮縣

Visit in 2020 / Taitung County, Hualien County



109.11.9 會議進行  
(Meeting in Progress)



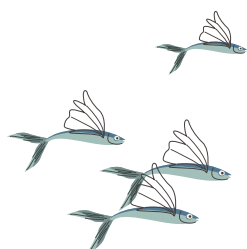
109.11.9 天后宮大合照  
(Group Photo)



109.11.9 全體大合照  
(Group Photo)



109.11.9 主席致詞  
(Chairman Delivering a speech)







## 110年度訪查

### 嘉義縣、南投縣

Visit in 2021 / Chiayi County, Nantou County



110.11.23 會議進行  
(Meeting in Progress)



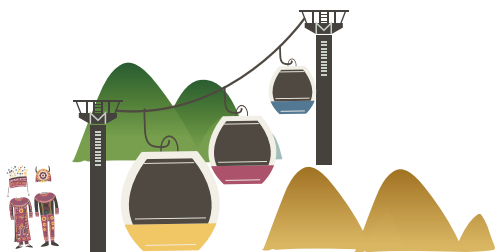
110.11.23 會議進行  
(Meeting in Progress)



110.11.23 全體大合照  
(Group Photo)



110.11.23 訪查委員與服務員雙向溝通  
(Two- Way Communication between  
NPSC Members and Service Workers)



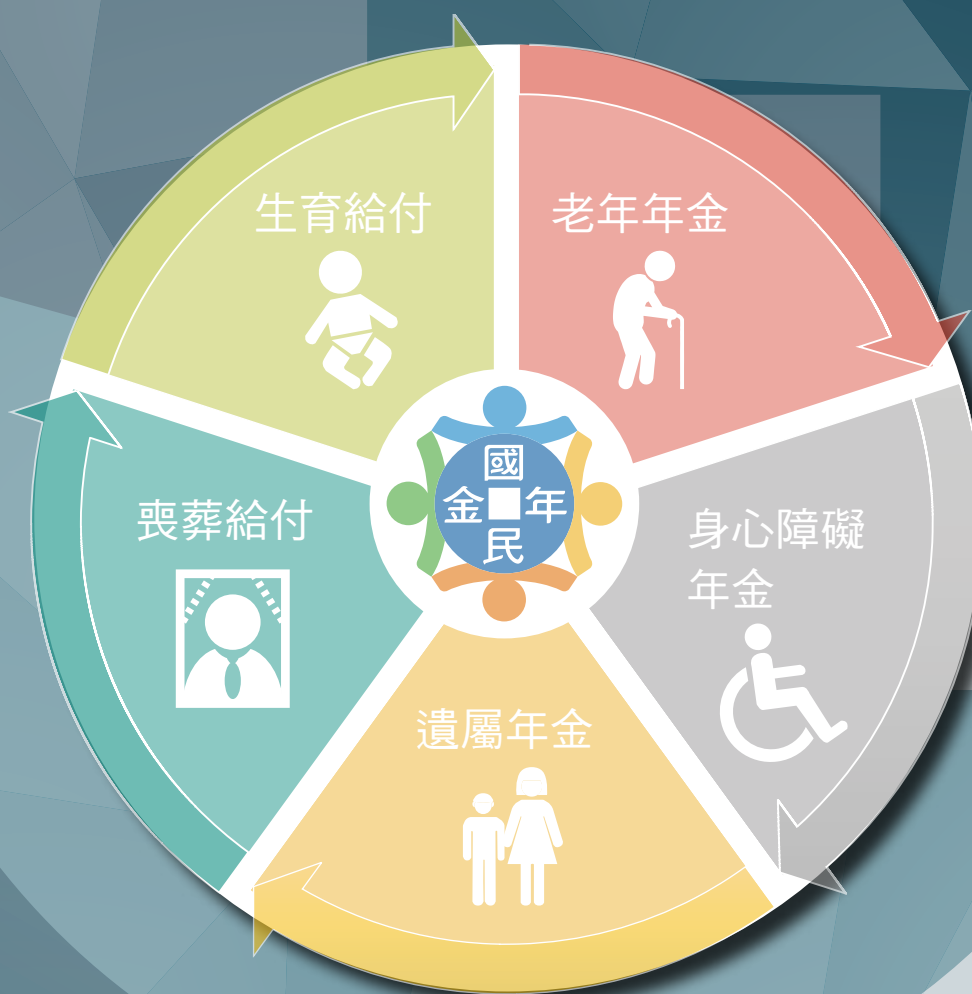






# 玖 附錄

Appendices



**2021 ANNUAL REPORT**

National Pension Supervisory Committee  
Ministry of Health and Welfare



## 玖、附錄

### 一、國民年金簡介

#### 名詞解釋

#### 「國民年金」是什麼？

國民年金是政府在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，未工作期間加保國保，無論有就業、未就業，都有政府提供的社會保險保障。參加國保，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！

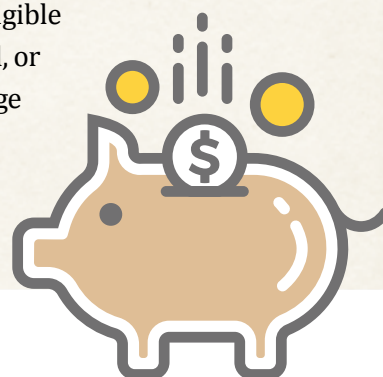
## VIII. Appendices

### 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 1, 2008. Those nationals who are at least 25 but less than 65 years old and who are not covered by Civil Servant and Teacher Insurance, Military Personnel Insurance, Labor Insurance, or Farmers Insurance are eligible for coverage. When old age, giving birth, becoming disabled, or death occurs, the National Pension program pays out old age pension, disability pension, survivor pension, 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.



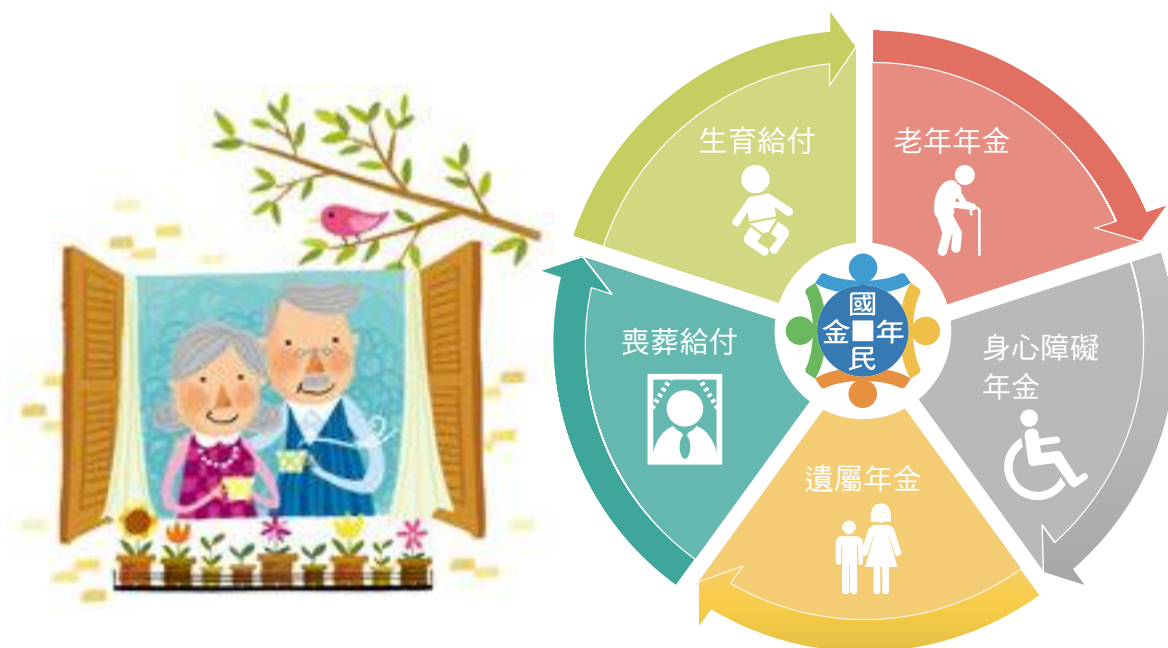


## 好康 2 政府永續經營，零風險

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

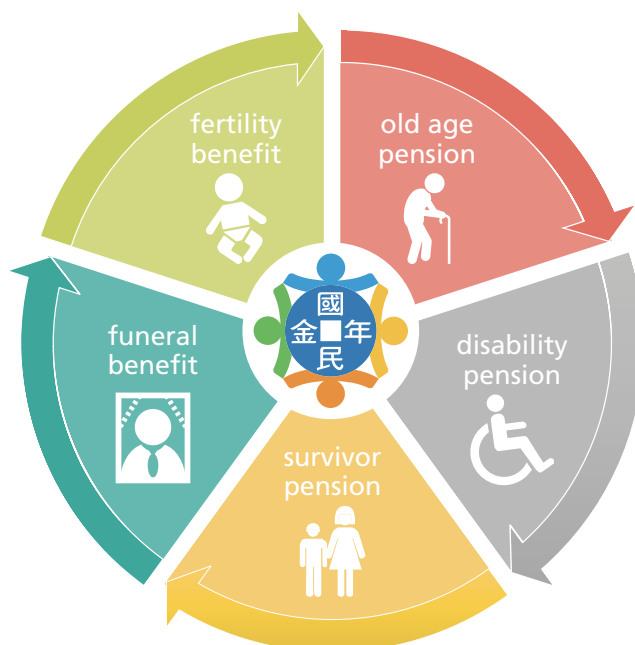
The National Pension is a social insurance that is different from commercial insurance, which seeks profit and whose premiums are borne by all the insured persons. As such, the premium for the National Pension is lower than that for commercial insurance.

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 three years. The old age pension starts paying benefit to the insured person when the insured person attains the age of 65 years old. In the event of Type A calculation, the monthly benefit is

NT\$4,128, and you get your money back in 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

目前國保每月保費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

國保提供生育給付、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

<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、國保基金規模及收益情形

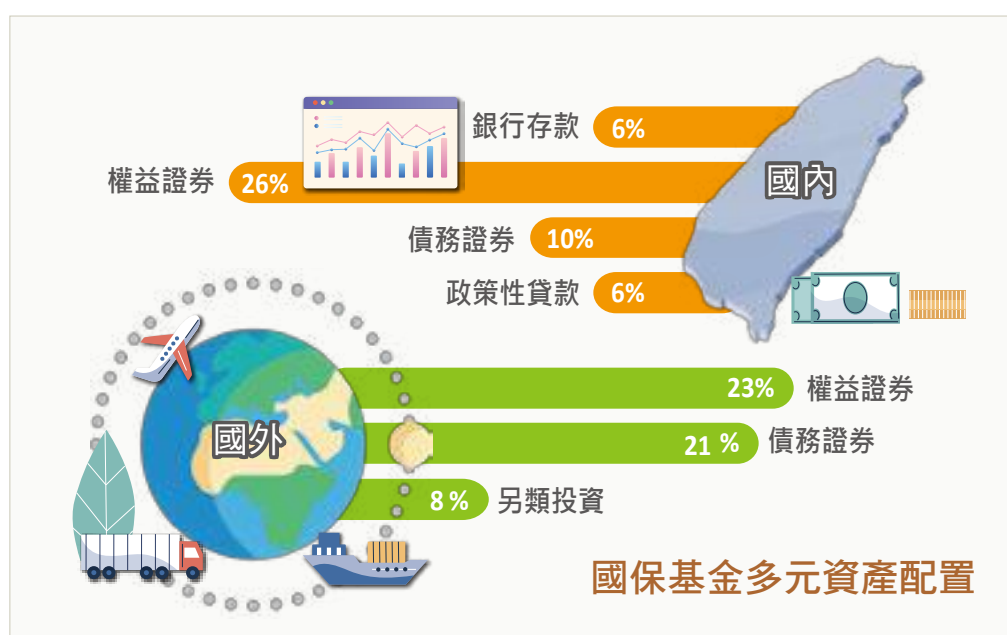
### （一）規模持續成長

自97年開辦至110年12月底止，基金規模由401億元成長為4,731億元，持續穩定成長。



### （二）多元資產配置

基金資產配置於國內外權益證券、債務證券及另類投資等，透過多元化投資，達到分散風險及長期穩定收益。

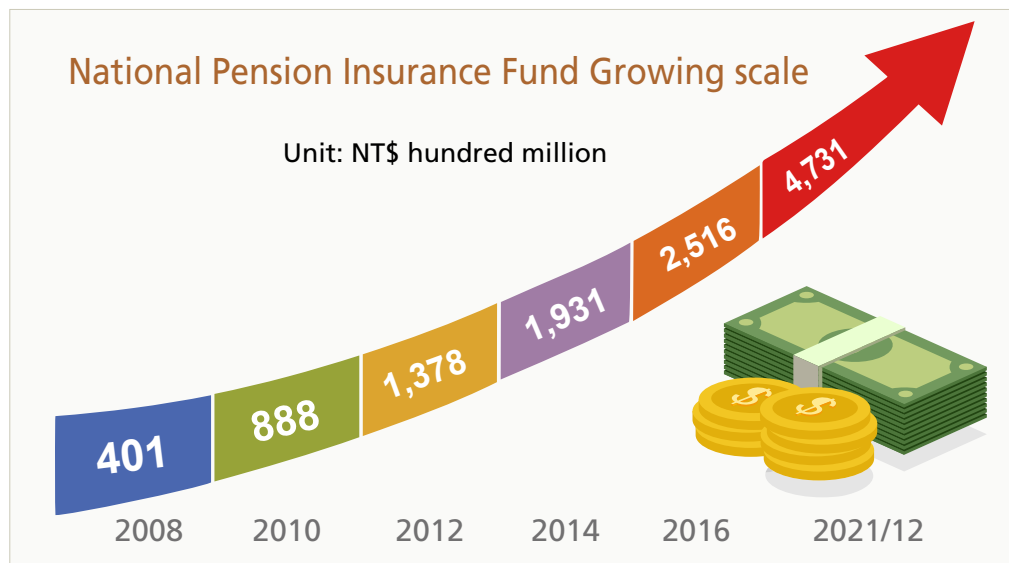




## 2. National Pension Insurance Fund Scale and Performance

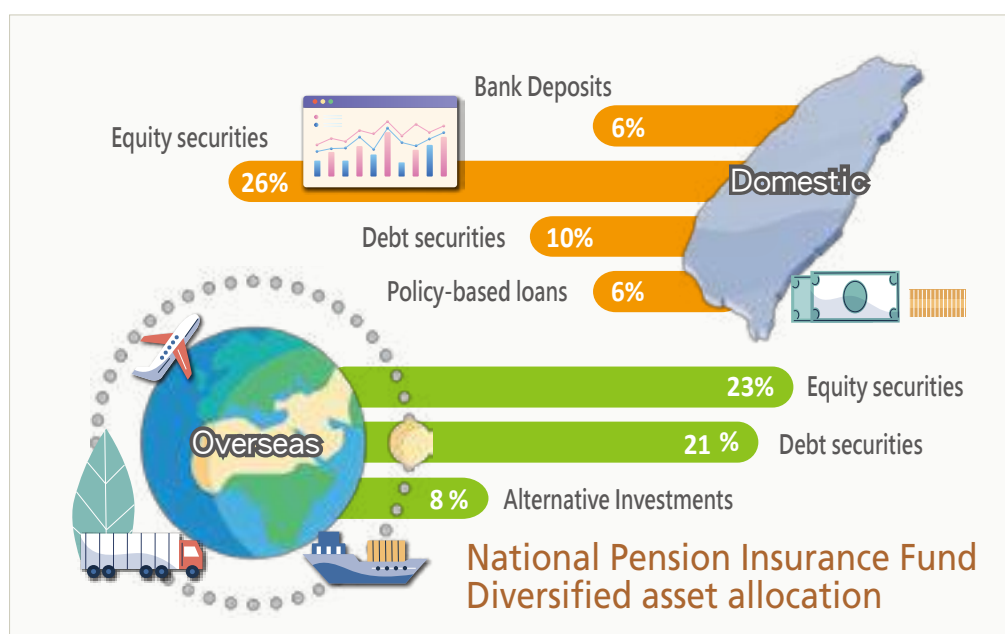
### A. Growing scale

Since it was organized in 2008 until the end of December 2021, the Fund scale has grown from NT\$40.1 billion to NT\$473.1 billion steadily



### B. Diversified asset allocation

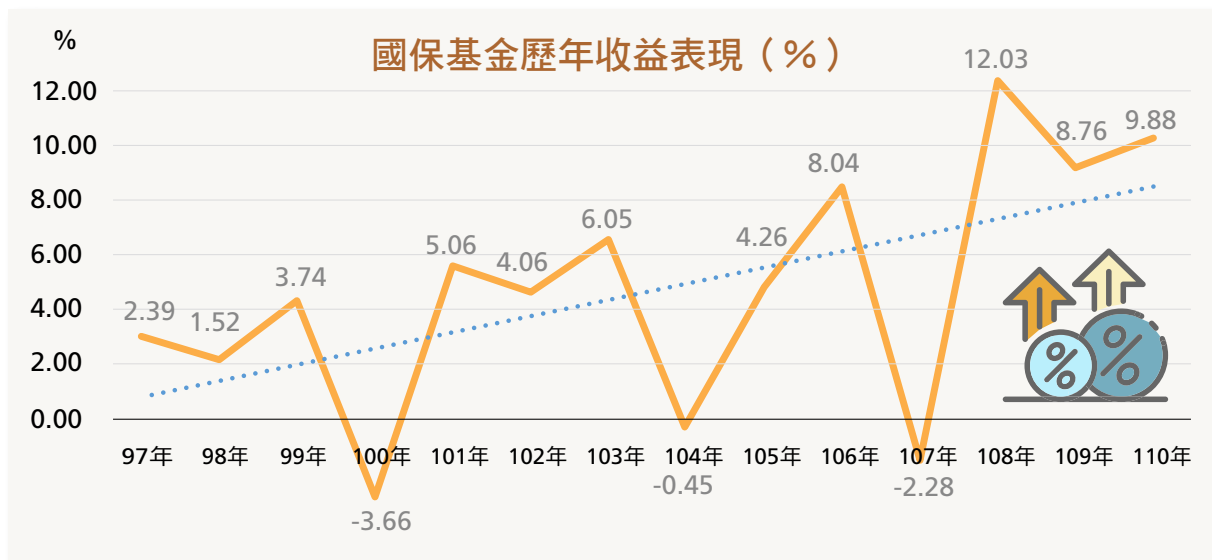
The Fund assets were allocated to the investment portfolio covering domestic/foreign equity securities, bond securities and alternative investments. The diversified investment portfolio was adopted to disperse risks and secure long-term stable return.





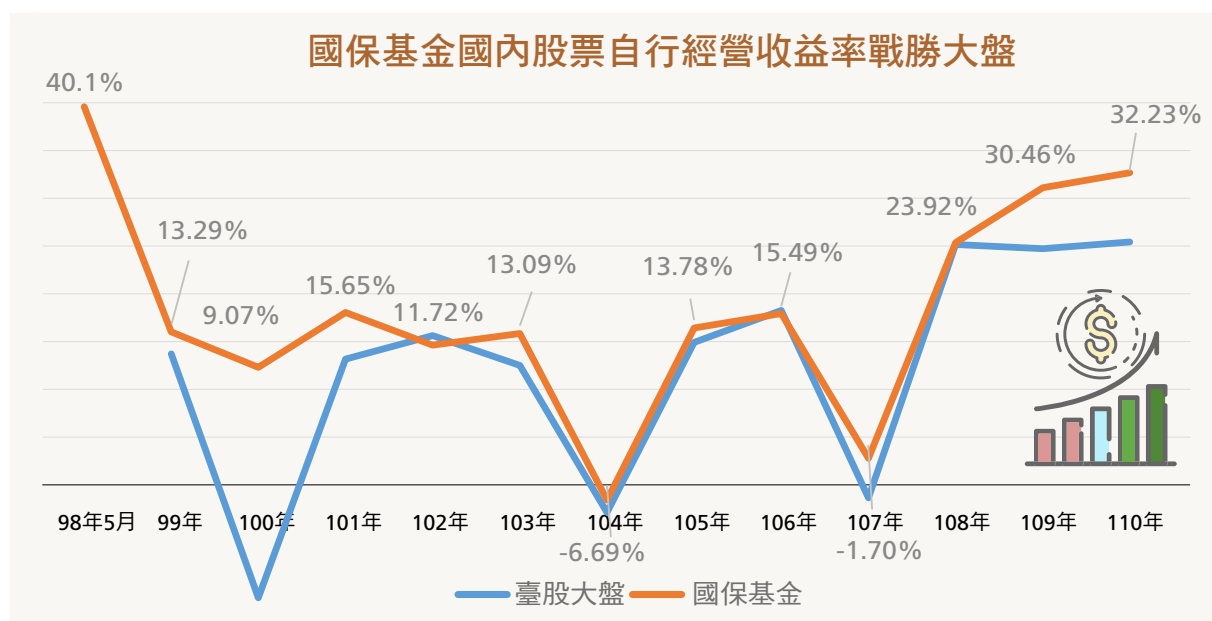
### （三）長期績效穩健

自97年開辦至110年12月底止，基金加權平均收益率為5.65%，持續精進投資策略，積極提升績效。106年收益率8.04%為各政府基金第一名，108年收益率12.03%創開辦以來新高，110年收益數404.16億元亦創新高。



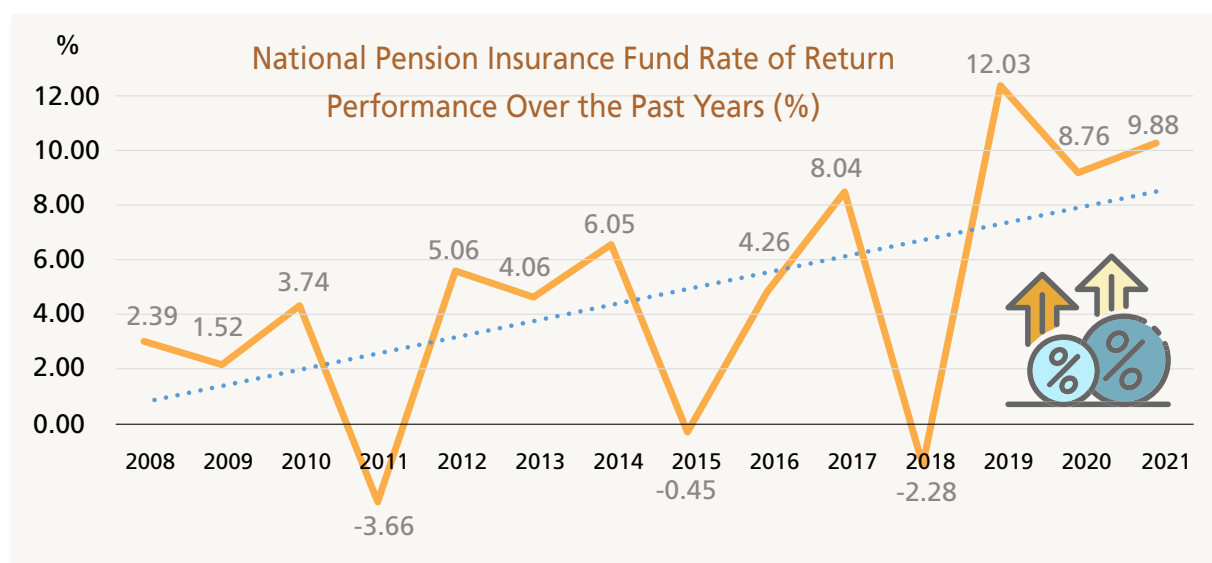
### （四）國內股票自行經營收益率戰勝大盤

自98年5月開始投資國內股票至110年12月底止，基金投資策略發揮成效，國內股票自行經營之收益率大多超越大盤表現。



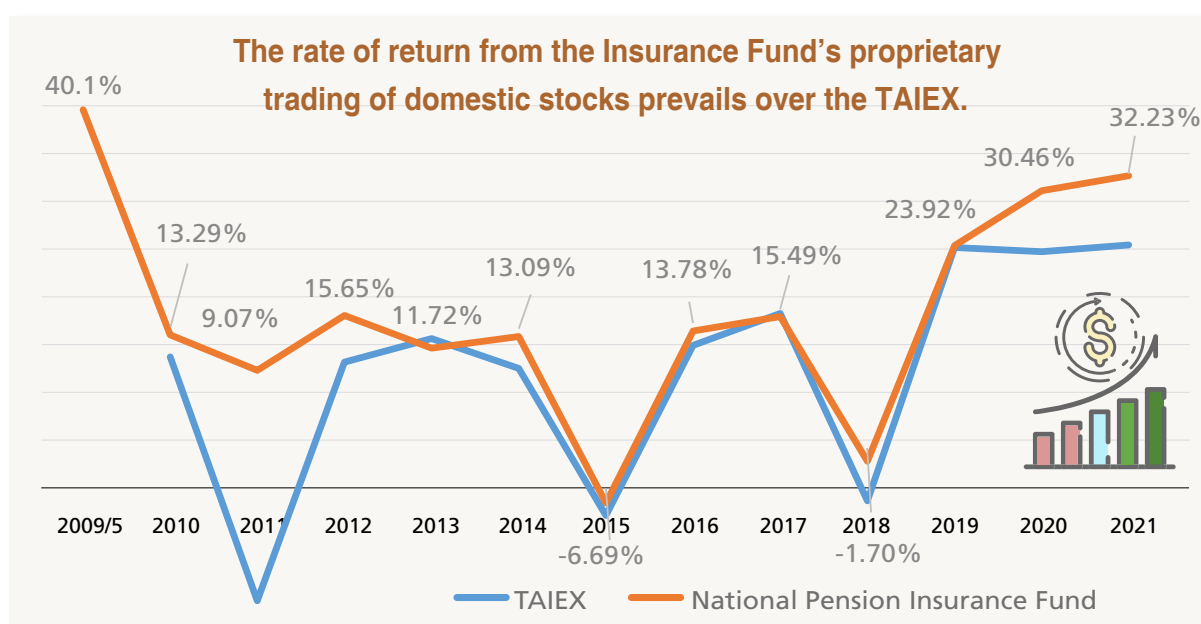
### C. Long-term stable performance

Since it was organized in 2008 until the end of December 2021, the weighted average yield has been 5.65%. The investment strategies have been improved continuously to boost the performance proactively. The Insurance Fund's yield of 8.04% was in the first place among all government funds in 2017, and hit the record, 12.03%, in 2019 since it was organized. The earnings generated from the Insurance Fund, NT\$40.416 billion, also hit the new record in 2021.



### D. The rate of return from proprietary trading of domestic stocks prevails over the TAIEX

The Insurance Fund has invested in domestic stocks since May 2009 until the end of December 2021. The Insurance Fund's investment strategies achieved specific results, as the rate of return from the proprietary trading of domestic stocks has prevailed over the TAIEX performance most of the time.





### （五）定期財務精算

基金每2年進行費率精算及財務評估，將人口結構、社經情勢等納入考量，分析最適保險費率、精算負債與基金提存比率，評估基金財務健康狀況。

## 三、重要監理數據簡表

（一）被保險人人數：110年12月之被保險人計有291萬1,028人。

（二）繳費率：被保險人平均繳費率為55.75%。

（三）給付核付：110年度各項給付共核付192萬7,506人，金額共885億9,683萬1,089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：110年度國保基金總收入1,807.68億元，總支出1,243.43億元，賸餘564.25億元。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）催繳欠費：110年度寄發催繳函計催繳241萬8千餘人，催繳欠費金額計1,193億822萬餘元；截至110年底止，繳納人數計20萬5千餘人，繳納金額計16億891萬餘元。

（七）基金積存數額：截至110年底止，積存數額約為4,731億元，投入財務運用金額約4,717億元。

#### E. Periodic financial actuarial

The Insurance Fund will proceed with the rate actuarial and financial evaluation once per two years, by taking into account the demographics and socioeconomic situation, in order to analyze the optimal insurance premium, actuarial liability and fund contribution ratio and evaluate the financial position of the Insurance Fund.

### 3. Important Supervisory Work Statistics

**A. Number of insured persons:** There were 2,911,028 insured persons in December 2021.

**B. Premium payment rate:** The average premium payment rate among the insured persons was 55.75%.

**C. Benefits paid:** 1,927,506 persons received various benefits, amounting to NT\$88,596,831,089 in 2021.

**D. The monthly insured amount and premium rates:** Starting on January 1, 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 1, 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 2021, the total revenue of the Insurance Fund was about NT\$180.768 billion and the total expenditure was about NT\$124.343 billion. The surplus around was NT\$56.425 billion. 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. Reminder for overdue payment:** In 2021, over 2,418,000 persons were served the reminder for overdue payment which amounted to NT\$119.30822 billion in total. Until the end of 2021, more than 205,000 persons have paid the premium amounting to NT\$1.60891 billion in total.

**G. Fund accumulation:** Until the end of 2021, the Fund has accumulated about NT\$473.1 billion and about NT\$471.7 billion out of which was utilized in financial investment.







(八) 基金財源：截至110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。

(九) 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110年底止，實際權益證券配置49.42%（其中國內自行操作876.08億元、國內委託經營349.97億元、國外自行操作368.85億元、國外委託經營736.62億元）；債務證券配置26.88%（其中國內自行操作444.96億元、國外自行操作507.10億元、國外委託經營315.61億元）；另類投資配置8.37%（國外自行操作193.92億元、國外委託經營200.79億元）。另有國內銀行存款10.05%（474.15億元）、政策性貸款5.28%（249.19億元）。

(十) 累積收益：自開辦至110年底止，累計收益數1,576.39億元。110年度收益數為404.16億元，其中國內權益證券(自行操作)172.56億元、國內權益證券(委託經營)48.31億元、國內債務證券11.27億元、國外權益證券(自行操作)27.54億元、國外權益證券(委託經營)98.98億元、國外另類投資(自行操作)30.71億元、國外另類投資(委託經營)23.29億元、國外債務證券(自行操作)-2.62億元、國外債務證券(委託經營)-12.16億元、銀行存款2.78億元及政策性貸款3.49億元。110年收益率9.88%；97年至110年之加權平均收益率5.65%。

(十一) 爭議審議案件：截至110年底止，計受理7,360件，審定7,266件，其中撤銷219件、駁回3,761件、不受理2,722件、自行撤回562件，其他2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2,596件(占爭議案件35.73%)。

**H. Sources of the Fund:** Until the end of 2021, 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.

**I. Asset allocation:** Asset allocation has become more diversified globally. As of the end of 2021, the National Pension Insurance Fund's actual asset allocation was as follows: 49.42% in equity securities (NT\$87.608 billion in domestic equity securities was self-managed, NT\$34.997 billion in domestic equity securities was under mandated management, NT\$36.885 billion in foreign equity securities was self-managed, NT\$73.662 billion in foreign equity securities was under mandated management); 26.88% in bond securities (NT\$44.496 billion in domestic bond securities was self-managed, NT\$50.710 billion in foreign bond securities were self-managed, and NT\$31.561 billion in foreign bond securities was under mandated management); 8.37% in alternative investments (NT\$19.392 billion in foreign alternative investments was self-managed, and NT\$20.079 billion in foreign alternative investments was under mandated management), and 10.05% in bank deposits (NT\$47.415 billion), and 5.28% in policy-based loans (NT\$24.919 billion).

**J. Accumulated earnings:** From the National Pension Insurance Fund was launched to the end of 2021, the earnings totaled NT\$157.639 billion. The earnings were NT\$40.416 billion in 2021. Among other things, earnings from domestic equity securities (proprietary trading) was NT\$17.256 billion, domestic equity securities



(mandate) was NT\$4.831 billion, domestic bond securities was NT\$1.127 billion, foreign equity securities (proprietary trading) was NT\$2.754 billion, foreign equity securities (mandate) was NT\$9.898 billion, foreign alternative investments (proprietary trading) was NT\$3.071 billion, foreign alternative investments (mandate) was NT\$2.329 billion, foreign bond securities (proprietary trading) was NT\$-262 million, foreign bond securities (mandate) was NT\$-1.216 billion, bank deposits was NT\$278 million and policy-based loans was NT\$349 million. The yield for fiscal year 2021 was 9.88%, and the weighted average yield between fiscal years 2008 and 2021 was 5.65%.

**K. Number of reviewed cases:** Up to the end of 2021, NPSC has accepted 7,360 cases in dispute, including 7,266 cases decided, 219 cases revoked, 3,761 cases overruled, 2,722 cases rejected, 562 cases withdrawn by the applicants, and 2 cases categorized as "other". In the meantime, there were 2,596 disputes (accounting for 35.73% of the total dispute cases) filed for review but the BLI made the decision to issue the benefits in question after reexamining the cases.



## 四、重要工作紀事、會議及事件表

日期	重要事件或會議	紀要
110.1~110.12	召開衛生福利部國民年金監理委員會議第91至101次會議（每月召開，其中5月份因疫情影響合併至6月辦理，共召開11次）	審議111年度國民年金計畫、110年度業務總報告、本會109年度第4季至110年度第3季工作報告、本會111年度工作計畫、110年度國民年金業務檢查結果報告、109年12月至110年11月國民年金業務報告暨國保基金之收支、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31至33次會議結果報告、國保基金國內外委託經營109年第4季至110年第3季績效考核報告、國保基金111年度資產配置暨投資運用計畫等106案。
110.1-110.12	召開衛生福利部國民年金爭議審議委員會議第90至100次會議（每月召開，其中6月份因疫情影響合併至7月辦理，共召開11次）	110年度國民年金爭議案件，本會計審定345件，其中自行撤回案25案、不予受理案144案、駁回案162案、撤銷案13案及其他1案。 有關10年補繳之爭議案件，本會已受理計94件，審定共91件，其中案件經改准補繳及撤銷者計76件，行政救濟率為83.52%。
110.3.18	召開衛生福利部國民年金監理會風險控管推動小組第31次會議	本會議討論提案計有「勞保局所報『國民年金保險轉銷呆帳清冊』案」、「勞金局辦理國保基金109年下半年度內部自行查核作業相關表件」、「勞金局所提『國保基金資產配置執行情形與分析報告』案」及「因應當前金融情勢，未來國保基金投資運用應留意之風險」等4案。

## 4. Milestones, Meetings and Major Events

Date	Important Event or Meeting	Summary
2021.1~2021.12	Convention of the 91st~101st Meeting of the National Pension Supervisory Committee of the Ministry of Health and Welfare (to be convened per month; the meeting to be convened in May was consolidated into the meeting to be convened in June due to the epidemic; a total of 11 meetings were convened in total).	Review a total of 106 cases, including the 2022 National Pension Plan, 2020 National Pension General Work Report, NPSC's Work Report from Q4 of 2020 to Q3 of 2021, NPSC's 2022 Work Plan, 2021 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 2020 to November 2021, Report on Resolutions of 31st~33rd Meetings of NPSC's Risk Control Promotion Task Force, Performance Appraisal Report on Domestic/ Foreign Mandated Management of National Pension Insurance Fund from Q4 of 2020 to Q3 of 2021, and 2022 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
2021.1-2021.12	Convention of the 90th ~ 100th Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare (To be convened per month; the meeting to be convened in June was consolidated into the meeting to be convened in July due to the epidemic; a total of 11 meetings were convened in total.)	Out of the National Pension disputes in 2021, 345 cases were decided by NPSC, including 25 cases withdrawn by the applicants, 144 cases rejected, 162 cases overruled, 13 cases revoked, and 1 case categorized as "other". NPSC has accepted a total of 94 cases involving the dispute over the 10-year period issues and decided 91 cases thereof, including 76 cases approved for late payment and revoked. The administrative remedy rate reached 83.52%.
2021.3.18	Convention of the 31st Meeting of the National Pension Supervisory Committee Risk Control Promotion Task Force of the Ministry of Health and Welfare	Four cases were discussed during this meeting, including the "List of National Pension Insurance Premiums Written Off as Bad Debts as reported by the BLI," "the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF in 2H of 2020," "the National Pension Insurance Fund Asset Allocation Analysis Report submitted by the BLF" 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
110.8.11	召開衛生福利部國民年金監理會風險控管推動小組第32次會議	本會議討論提案計有「勞金局所提『國保基金資產配置執行情形與分析報告』案」、「110年度國民年金財務帳務檢查實施計畫（草案）案」、「有關本會『國民年金財務監理精進計畫』部分規定修正草案」及「因應當前金融情勢，未來國保基金投資運用應留意之風險」等4案。
110.11.2	召開衛生福利部國民年金監理會風險控管推動小組第33次會議	本會議討論提案計有「有關國保基金『111年度資產配置暨投資運用計畫』（草案）案」及「因應當前金融情勢，未來國保基金投資運用應留意之風險」等2案。
110.10.25	辦理110年度國民年金業務檢查	本會依據「110年度國民年金業務檢查實施計畫」，於110年10月25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6項綜合座談決議及12項委員建議意，檢查結果報告業提送第101次監理委員會議審議通過。



Date	Important Event or Meeting	Summary
2021.8.11	Convention of the 32nd Meeting of the National Pension Supervisory Committee Risk Control Promotion Task Force of the Ministry of Health and Welfare	Four cases were discussed during this meeting, including the "National Pension Insurance Fund Asset Allocation Analysis Report submitted by the BLF," "2021 National Pension Financial and Accounting Inspection Implementation Plan (Draft)," "Draft of the Amendments to Certain Provisions of the Plan for Improvement of National Pension Financial Supervision" of NPSC" and "risks over the national pension insurance fund utilization to be noted in response to the current financial trends."
2021.11.2	Convention of the 33rd Meeting of the National Pension Supervisory Committee Risk Control Promotion Task Force of the Ministry of Health and Welfare	Two cases were discussed during this meeting, including the "2022 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund (Draft)," and "risks over the national pension insurance fund utilization to be noted in response to the current financial trends."
2021.10.25	2021 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 "2021 Implementation Plan for National Pension Operations Inspection" on October 25, 2021. As a result, a total of 6 resolutions made at the general meeting and 12 members' suggestions were proposed. The inspection report was also submitted to and approved by the 101st meeting of NPSC.



日期	重要事件或會議	紀要
110.11.23	110年度地方政府國民年金業務實地訪查	本會於110年11月23日邀請訪查委員及相關機關前往嘉義縣政府，合併辦理嘉義縣及南投縣雙縣市國民年金業務實地訪查，提出25項建議事項，並送第101次監理委員會會議討論通過。
110.12.14	辦理110年度國民年金財務帳務檢查	本會依據「110年度國民年金財務帳務檢查實施計畫」，於110年12月14日由李政務次長麗芬率檢查委員前往勞金局辦理國民年金財務帳務檢查竣事，計有2項決議事項及10項委員建議意見，檢查結果報告業提送第102次監理委員會會議審議通過。
110.12.21	舉辦「全球退休及政府基金ESG投資」研討會	本會邀中華民國退休基金協會協辦，並邀請勞金局李主任秘書韻清、臺灣大學財務金融學系張特聘教授森林及中華民國退休基金協會王理事長儷玲，分別主講「勞動基金運用局之社會責任投資」、「ESG投資面面觀」及「國際與臺灣退休金在ESG投資之概況」3場論壇，由李政務次長麗芬開幕致詞，與會來賓包括本會監理委員、各投信投顧高階主管、金管會證券期貨局、勞金局、勞保局、行政院主計總處、原民會、地方政府國民年金服務員、公務人員退休撫卹基金管理委員會及監理委員會等，近180人共襄盛舉，活動順利圓滿。

Date	Important Event or Meeting	Summary
2021.11.23	Onsite inspections of 2021 National Pension operations of local governments	On November 23, 2021, the visiting members and related authorities were invited to pay an on-site visit to Chiayi County Government to inspect the National Pension operations of both Chiayi County Government and Nantou County Government. As a result, 25 suggestions were proposed. The inspection report was also submitted to the 101st meeting of the NPSC meeting for discussion.
2021.12.14	Conduct the 2021 National Pension Financial and Accounting 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 financial and accounting inspection at the BLF in accordance with the "2021 Implementation Plan for National Pension Financial and Accounting Inspection" on December 14, 2021. As a result, a total of 2 resolutions and 10 members' suggestions were proposed. The inspection report was also submitted to and approved by the 102nd meeting of NPSC.
2021.12.21	Organize the "Global Retirement and Government Fund ESG Investment" Conference	NPSC invited the Pension Fund Association, R.O.C. to act as the co-organizer, and also invited the Chief Secretary of the BLF, Li, Yun-Ching, the Distinguished Professor, Department of Finance, National Taiwan University, Chang San-Lin, and Chairman of the Pension Fund Association, R.O.C., Wang Li-Ling, to give speech in the three forums, "Socially Responsible Investment by Bureau of Labor Fund," "ESG Investment" and "Overview of ESG Investment in International and Taiwan Retirement Fund." The Political Deputy Minister, Lee Li-Feng, gave the opening speech. The guests attending the Conference included NPSC members, senior management from investment trust and investment consulting service companies, and representatives delegated by the Securities and Futures Bureau of FSC, Bureau of Labor Fund, Bureau of Labor Insurance, Directorate-General of Budget, Accounting and Statistics and Council of Indigenous Peoples, national pension service workers from various local governments, and personnel from the Management Board of Public Service Pension Fund and Public Service Pension Fund Supervisory Board, totaling 180 persons approximately. The Conference ended amicably.



## 五、歷任部長、主任委員及執行秘書簡介

### (一) 部長 Minister

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部部长 Minister, Ministry of The Interior <b>廖了以</b> Liao, Liou-Yi	97年5月20日 May 20, 2008
	內政部部长 Minister, Ministry of The Interior <b>江宜樺</b> Jiang, Yi-Huah	98年9月10日 Sep. 10, 2009
	內政部部长 Minister, Ministry of The Interior <b>李鴻源</b> Lee, Hong-Yuan	101年2月6日 Feb. 6, 2012

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

照片 Photo	姓名 Name	到任日期 Date of Appointment
	衛生福利部部長 Minister, Ministry of Health and Welfare <b>邱文達</b> Chiu, Wen-Ta	102年7月23日 Jul. 23, 2013
	衛生福利部部長 Minister, Ministry of Health and Welfare <b>蔣丙煌</b> Chiang, Been-Huang	103年10月22日 Oct. 22, 2014
	衛生福利部部長 Minister, Ministry of Health and Welfare <b>林奏延</b> Lin, Tzou-Yien	105年5月20日 May 20, 2016
	衛生福利部部長 Minister, Ministry of Health and Welfare <b>陳時中</b> 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
	內政部政務次長 Deputy Minister, Ministry of Health and Welfare <b>賴峰偉</b> Lai, Feng-Wei	97年10月1日 Oct. 1, 2008
	內政部政務次長 Deputy Minister, Ministry of Health and Welfare <b>林中森</b> Lin, Chung-Shen	98年3月9日 Mar. 9, 2009
	內政部政務次長 Deputy Minister, Ministry of Health and Welfare <b>簡太郎</b> Chien, Tai-Lang	98年9月10日 Sep. 10, 2009
	內政部政務次長 Deputy Minister, Ministry of Health and Welfare <b>蕭家淇</b> Hsiao, Chia-Chi	102年2月18日 Feb. 18, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>曾中明</b> Tseng, Chung-Ming	102年7月23日 Jul. 23, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>李玉春</b> Lee, Yue-Chune	104年9月21日 Sep. 21, 2015
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>呂寶靜</b> Lu, Pau-Ching	105年5月20日 May 20, 2016

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

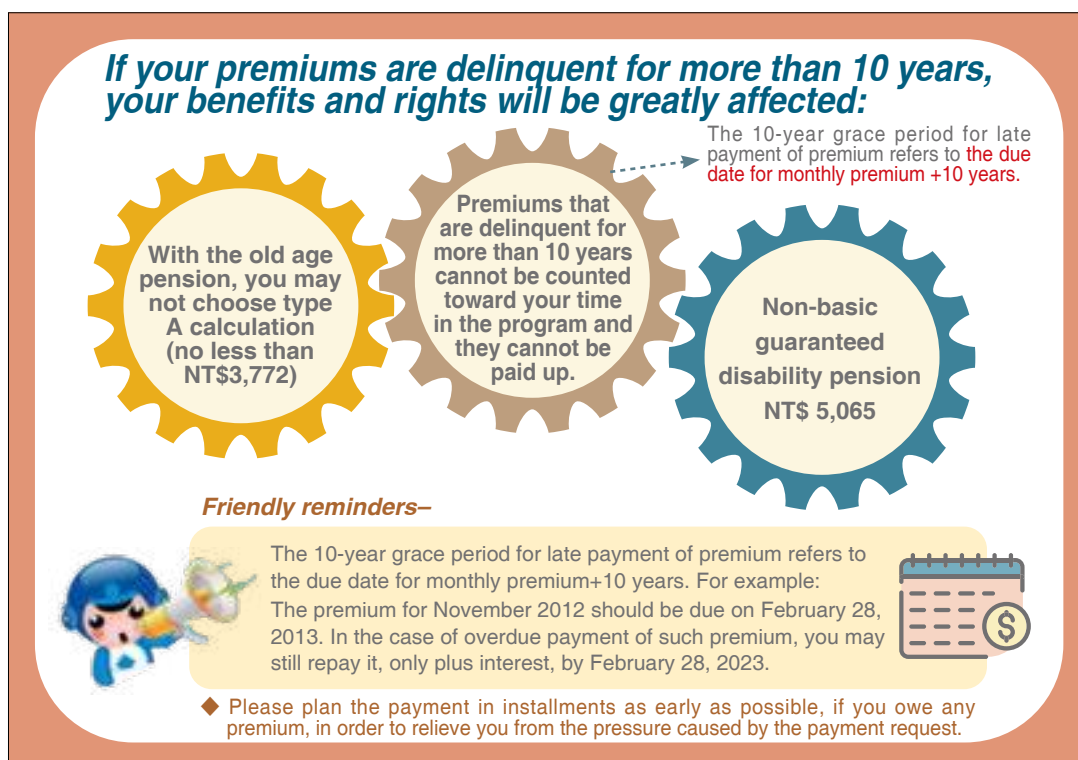
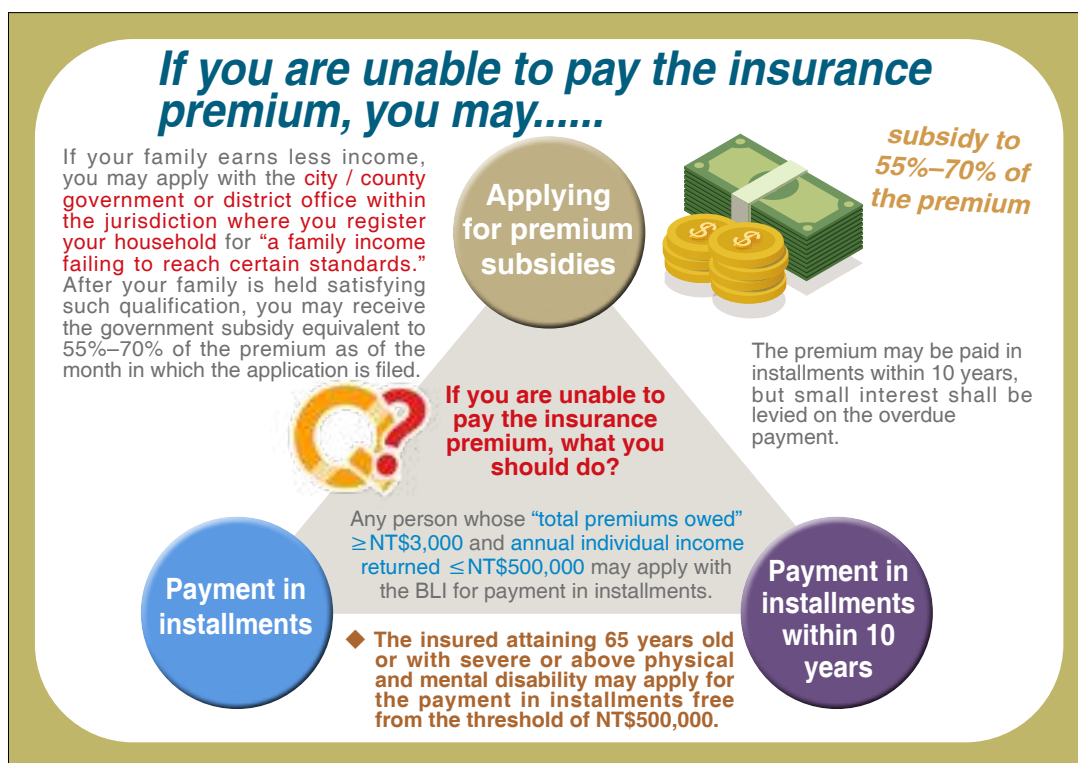


## 六、國民年金宣導



資料來源：勞保局，〈111 年國民年金輕鬆懂手冊〉，  
111 年 1 月，<https://www.bli.gov.tw/0014070.html>。

## 6. Promotion for the National Pension



**Source of data:** Bureau of Labor Insurance, <2022 National Pension Handbook>, January 2022, <https://www.bli.gov.tw/0014070.html>.



## 七、爭議審議宣導

在請領國民年金相關給付時，  
面對勞保局的核定，  
您是否曾有以下的**疑惑**？

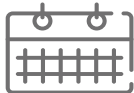
我領的**金額**  
好像不太對



我明明就符合  
請領給付的資格！



保險費超過**10**年  
不能繳了怎麼辦？



就是對**勞保局**  
的處分不服啦！



**別擔心！**

只要有疑問，就來申請國民年金爭議審議吧！

01 填寫「國民年金爭議事項審議申請書」（線上也可以填喔！）

02 備妥相關文件

03 將文件寄至勞保局

案件將由  
委員會議  
開會審查



國民年金監理會 關心您！



## 7. Promotion of Dispute Review

Have you ever felt **confused**  
about the notifying document given  
by the Bureau of Labor Insurance  
when applying the National Pension benefits?

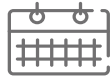
It seems that the  
amount received  
by me is not right.



I am supposed to  
be qualified for  
the benefits!



I have owed the  
insurance premium  
for more than 10 years.  
What should I do?



I cannot agree to the  
decision rendered  
by the Bureau of  
Labor Insurance.



National Pension

**DON'T WORRY!**

As long as you have any questions, you may apply for  
the review on the National Pension dispute cases!

**01** Please complete the "National Pension Dispute Review Application Form"  
(you may complete it online)

**02** Prepare the complete documents.

**03** Send the documents to  
the Bureau of Labor Insurance.

The case will be  
reviewed by the  
members at a  
meeting of NPSC.



National Pension Supervisory Committee Cares about You !



## 八、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：100023 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：242030 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



## 8.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 100023



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 242030



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	260011 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	202201 基隆市中正區義一路1號	02-24240871
臺北市	110204 臺北市信義區市府路1號	1999 分機 1609、1610、1612
新北市	220242 新北市板橋區中山路1段161號	02-29603456 分機 5639、5640、5689、3899
桃園市	330206 桃園市桃園區縣府路1號	03-3322101 分機 6403
新竹縣	302099 新竹縣竹北市光明六路10號	03-5518101 分機3177
新竹市	300191 新竹市中正路120號	03-5352386 分機 202
苗栗縣	360001 苗栗市縣府路100號	037-559973
臺中市	407610 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	500201 彰化縣彰化市中山路2段 416 號	04-7532261
南投縣	540225 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 260011	03-9328822 Ext 368, 356, 359, 361
Keelung City	No.1, Yi 1st Rd., Zhongzheng Dist., Keelung City 202201	02-24240871
Taipei City	No.1, Shifu Rd., Xinyi Dist., Taipei City 110204	1999 Ext 1609, 1610, 1612
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220242	02-29603456 Ext 5639, 5640, 5689, 3899
Taoyuan City	No.1, Xianfu Rd., Taoyuan Dist., Taoyuan City 330206	03-3322101 Ext 6403
Hsinchu County	No.10, Guangming 6th Rd., Zhubei City, Hsinchu County 302099	03-5518101 Ext 3177
Hsinchu City	No.120, Zhongzheng Rd., Hsinchu City 300191	03-5352386 Ext 202
Miaoli County	No.100, Xianfu Rd., Miaoli City 360001	037-559973
Taichung City	No.99, Sec.3, Taiwan Blvd., Xitun Dist., Taichung City 407610	04-22289111 Ext 37218, 37221, 37236, 37237
Changhua County	No. 416, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 500201	04-7532261
Nantou County	No.660, Zhongxing Rd., Nantou Cit 540225	049-2238983





機關名稱	地址	電話
雲林縣	640201 雲林縣斗六市雲林路2段515號	05-5522630
嘉義縣	612009 嘉義縣太保市祥和一路東段1號	05-3625342
嘉義市	600211 嘉義市東區中山路199號	05-2254321
臺南市	708201 臺南市安平區永華路2段6號	06-2984977、06-2981854
高雄市	802721 高雄市苓雅區四維三路2號	07-3308580 (四維中心)
屏東縣	900219 屏東縣屏東市自由路527號	08-7320415 分機 5373、 08-7325598
花蓮縣	970270 花蓮市府前路17號	03-8230840
臺東縣	950218 臺東市中山路276號	089-350731 分機 233
連江縣	209001 連江縣南竿鄉介壽村76號	0836-25022 分機 308
金門縣	893013 金門縣金城鎮民生路60號	082-330192
澎湖縣	880003 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 640201	05-5522630
Chiayi County	No.1, Sec. E., Xianghe 1st Rd., Taibao City, Chiayi County 612009	05-3625342
Chiayi City	No.199, Zhongshan Rd., East Dist., Chiayi City 600211	05-2254321
Tainan City	No.6, Sec. 2, Yonghua Rd., Anping Dist., Tainan City 708201	06-2984977 、 06-2981854
Kaohsiung City	No.2, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 802721	07-3308580 (Siwei Center)
Pingtung County	No.527, Ziyou Rd., Pingtung City, Pingtung County 900219	08-7320415 Ext 5373 08-7325598
Hualien County	No.17, Fuqian Rd., Hualien City, 970270	03-8230840
Taitung County	No.276, Zhongshan Rd., Taitung City, 950218	089-350731 Ext 233
Lienchiang County	No.76, Jieshou Vil., Nangan Township, Lienchiang County 209001	0836-25022 Ext 308
Kinmen County	No.60, Minsheng Rd., Jincheng Township, Kinmen County 893013	082-330192
Penghu County	No.32, Zhiping Rd., Magong City, Penghu County 880003	06-9274400 Ext 307 06-9264322



# 拾 讀者意見表

Reader Opinion Form



**2021 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掌握國民年金嗎？

☐ 有    ☐ 尚可    ☐ 沒有

☐ 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  
☐ 重要工作成果    ☐ 未來展望及策進作為  
☐ 國民年金小櫥窗    ☐ 特輯

### 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）3343-7129    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 ?

- ☐ Yes    ☐ No    ☐ Sort of  
☐ 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    ☐ 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 02-33437135    Contact number: 02-33437129

Address: 5F.-1, No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 100231



國家圖書館出版品預行編目（CIP）資料

國民年金監理會年報 中華民國110年版  
Ministry of Health and Welfare 2021 Annual Report,  
National Pension Supervisory Committee /  
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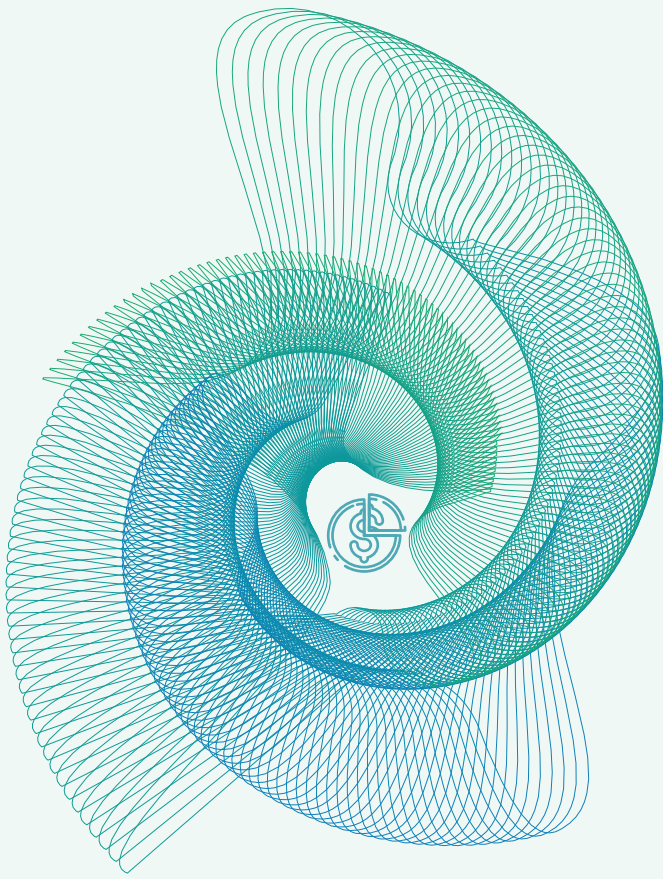
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