



衛生福利部

國民年金監理會年報

中華民國一
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(2022)

衛生福利部

國民年金監理會 年報

中華民國111年版

▶ 2022

ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



衛生福利部
國民年金監理會年報

2022 ANNUAL REPORT
National Pension Supervisory Committee
Ministry of Health and Welfare



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中華民國112年7月 編印



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序言 Foreword	011
部長的期勉 Words from the Minister	012
主任委員的話 Words from the Chairperson	016



壹、國民年金監理會介紹

An Overview of the National Pension Supervisory Committee

一、成立宗旨及法定任務 The Goal and Statutory Missions	022
二、組織、成員及職掌 Organization Structure, Members and Functions	026



貳、主要業務及111年成果

Major Duties and Achievements of 2022

051

一、業務監理 Operations Supervision	052
(一) 召開國民年金監理委員會議 Convention of National Pension Supervisory Committee Meetings	052
(二) 審議國民年金年度計畫及業務報告 Review of Annual National Pension Plans and Operation Reports	052
(三) 辦理111年度國民年金業務檢查 2022 National Pension Operations Inspection	052
(四) 辦理111年度地方政府國民年金業務實地訪查 Onsite Inspections of 2022 National Pension Operations of Local Governments	054
(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 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.”	058
(六) 舉辦「推展國民年金與民間資源合作」 標竿學習活動 Organization of a Benchmarking Learning Activity Called “Promoting Collaboration between the National Pension Insurance and the Private Sector”	058
(七) 對於國民年金業務監理與革之建議事項 Measures Taken and Suggestions for Improvement of National Pension Operations Supervision	060





二、財務監理	064
Financial Supervision	
（一）召開國民年金風險控管推動小組會議	064
Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings	
（二）審議國保基金年度預算及決算	064
Review of Annual Budgets and Financial Statements of the National Pension Insurance Fund	
（三）審議國保基金收支及運用	064
Review of Balance and Utilization of the National Pension Insurance Fund	
（四）辦理111年度國民年金財務帳務檢查	066
Conduct the 2022 National Pension Financial Accounting Inspection	
（五）廣續推動「國民年金財務監理精進計畫」	066
Continue to Implement the “Plan for Improvement of National Pension Financial Supervision”	
（六）舉辦「元宇宙（Metaverse）概念與未來投資策略及方向」研討會	068
Held a Seminar on “Metaverse Concept and Future Investment Strategies and Directions”	
（七）完成「國民年金保險基金投資運用歷程與策略分析」自行研究	072
Independent Completion of the Study of “National Pension Insurance Fund Investment History and Strategy Analysis”	
（八）對於國民年金財務監理興革之建議事項	072
Measures Taken and Suggestions for Improvement of National Pension Financial Supervision	



三、爭議審議	078
Dispute Review	
（一）召開國民年金爭議審議委員會會議	078
Convention of National Pension Dispute Review Committee Meetings	
（二）審議國民年金爭議案件	080
Review of National Pension Disputess	
（三）配合辦理訴願及行政訴訟案件業務	086
Provision of Assistance in Petition, Appeal and Administrative Litigation Cases	
（四）充實爭議審議法學專業知能	086
Enhancement of Legal Expertise Needed in Review of Disputes	
（五）廣續辦理本會網站公開查詢最近3年審定書作業	088
Continue the Search Service for Written Decision Issued for the Most Recent 3 Years on NPSC's Website	
（六）持續推動國民年金爭議審議線上申辦服務	088
Continue to Promote the National Pension Dispute Review Online Application Service	
（七）舉辦「勞、國保爭議審議業務交流與展望」研討會	090
Organization of the Seminar “Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System”	
（八）強化國民年金爭議審議系統資安稽核功能	090
Enhance the Function of Auditing the Information Security of the National Pension Dispute Review System	
（九）辦理國民年金法規興革與制度精進事項	092
Suggestions for Reform of National Pension Laws & Regulations and Improvement of National Pension System	



參、基金財務運用及概況

Fund Utilization and Overview

097

一、基金積存數額 Fund Accumulation	098
二、基金資產配置 Fund Asset Allocation	100
三、基金投資運用績效 Fund Investment Performance & Supervisory Conduct	108
四、資產負債及損益 Balance Sheet and Income Statement	114



肆、未來展望及策進作為

Future Prospects and Improvement Measures

125

一、規劃協助弱勢被保險人繳納欠費之 試辦方案 Initiating a Pilot Initiative to Help the Insured at Disadvantage to Cover the Premiums They Owe	126
二、規劃辦理國保基金運用交流研討會 Plan to Hold Seminars on Use of National Pension Insurance Fund	126
三、強化國民年金爭議審議個資及資安防護 Enhance Protection Information Security, and Personal Data During a National Pension Dispute Review	128
四、規劃辦理國民年金爭議審議專題研究或研討 Plan to Carry Out a Research or Seminar on Review of National Pension Disputes	128





伍、國民年金專欄

An Editorial about National Pension

131

一、專家怎麼說

「理性看待國保基金的投資績效」..... 132

(臺灣大學財務金融學系特聘教授張委員森林)

What do Professionals Advise

“A Rational Expectation of the Investment Performance of the National Pension Insurance Fund”

Sen-Lin Chang, Distinguished Professor,
Department of Finance, National Taiwan University

二、國保放大鏡

「國勞雙寶、守護老年」..... 136

(勞保局臺北市辦事處馬專門委員兼主任襄玲)

National Pension Insurance Magnifier

“National Pension Insurance along with Labor Insurance makes life in old age easier”

Hsiang-Ling Ma, Senior Executive Officer
and Director of BLI's Taipei Office

三、結合民間資源 國保好暖心

Together with the Private Sector, the National Pension Insurance is so heartening. 140

「攜手共建週轉金，傳遞社會溫馨情」..... 140

(屏東縣政府社會處社會救助科張科長佳樺)

“Unify to generate a working capital and share the warmth of society”

Chia-Hua Chang, Chief of the Social Relief Section,
Social Welfare Department, Pingtung County Government.

「社福小創舉，照亮人間路」..... 146

(臺東縣政府社會處社會救助及社工科楊科長幸錦)

“A small step in social welfare, a beacon of hope for the world”

Hsing-Chin Yang, Chief of the Social Assistance and Social Work
Section, Social Affairs Department, Taitung County Government

「結合儲蓄互助，協助國保弱勢」..... 152

(中華民國儲蓄互助協會廖組長仁祿)

“Join force with savings associations to help the insured of National Pension Insurance who are economically disadvantaged”

Jen-Lu Liao, Section Chief, Credit Union League of the Republic of China



陸、附錄

Appendices

157

一、國民年金簡介..... 158

A Brief Introduction to the National Pension

二、國保基金規模及收益情形..... 164

National Pension Insurance Fund Scale and Rate of Return

三、重要監理數據簡表..... 170

Important Supervisory Work Statistics

四、重要工作紀事、會議及事件表..... 176

Milestones, Meetings and Major Events

五、歷任部長、主任委員及執行秘書簡介..... 184

Ministers, Chairpersons and Executive Secretaries Over the Years

六、加強照顧國保被保險人政策宣導..... 188

Intensify Communication Of The Policy to Take Care of National Pension Insurance Insureds

七、申請爭議審議程序宣導..... 194

Publicizing the Dispute Review Application Procedures

八、國民年金保險諮詢電話一覽表..... 196

National Pension Insurance Information Service Phone Numbers



柒、讀者意見表

Reader Opinion Form

203

讀者意見表..... 204

Reader Opinion Form



序 言

Foreword

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



部長的期勉



薛瑞元部長

為維護全民健康與福祉，本部秉持全球化、在地化及創新化思維，整合社會福利及衛生醫療資源，戮力規劃施政藍圖。從福利服務、長期照顧、社會安全、醫療照護、疫病防治、食品藥物管理到健康促進等攸關全民福祉之議題，擬定具整合性、連續性之公共政策，期能提供完善且一體之服務，以達成「促進全民健康與福祉」之使命。

本部身為國民年金保險（以下稱國保）之中央主管及監理機關，為使國保基金財務更為健全穩定，並符合世代公平原則，自112年1月1日調整保險費率為10%，並依法隨消費者物價指數累計成長率，亦調高月投保金額為19,761元，讓可領取給付的金額也因此增加。另為維護符合納保資格與請領給付者之權益，111年1月4日核定「為保障因疫情無法歸國致出境滿2年戶籍遭遷出民眾國民年金保險權益之彈性措施」，並將適用期間延至112年12月31日。

此外，本部考量國保被保險人多屬無固定收入之家庭主婦（夫）、學生或短期失業民眾，屬經濟弱勢族群，雖現行規定已依身分別補助40%-100%之保險費，惟近幾年受COVID-19疫情、物價上漲影響，民眾已增加不少經濟負擔。為加強照顧國保被保險人，特別爭取到疫後特別預算70億餘元補助國保保險費，於114年10月31日以前，已繳納112年4月至12月份保險費之國保被保險人，將由疫後特別預算補助其自付保險費50%，每人最多可獲得5,337元的補助。

面對多變的挑戰，本部將秉持落實照護全民之理念，廣續加強監督國保業務，落實基金資產有效配置及風險管理，並維護被保險人權益，以確保國民年金制度健全運作，達成永續發展的使命。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

薛瑞元 謹識

Words from the Minister

To uphold citizens' health and well-being, the MOHW spares no efforts in planning its policy implementation blueprint by integrating social welfare, healthcare, and medical resources in line with the spirit of globalization, localization, and innovation. The MOHW has formulated integrated and continuous public policy on issues relating to citizens' well-being, including social welfare service, long-term care, social security, healthcare, epidemic control food and drug management, and health promotion, in the hope to provide

sound and one-stop service, thereby fulfilling the mission of "promoting citizens' health and well-being."

As the central competent authority and supervisory institution on National Pension Insurance, the MOHW, with the aim to stabilize the financial operation of the National Pension Insurance Fund and conform to the principle of equality among generations, raised the insurance rate to 10% on January 1, 2023; meanwhile, it also raised the monthly insured amount to NT\$19,761,

which will likewise increase the amount of claimable pension. In addition, to uphold the interests of those eligible to be insured and claim benefits, the MOHW promulgated the "Expedient Measures for Protecting the National Pension

Insurance Benefits of Citizens Who Were Kept Abroad by the Epidemic for Two Years or More Such That Their Household Registration Was Moved Out" on January 4, 2022, and extended the validity period to December 31, 2023.

In addition, considering that the insured of the National Pension Insurance are mostly housewives (househusbands), students, or temporarily unemployed citizens who do not have fixed income, the MOHW has already subsidized 40%–100% of the insurance premium depending on the eligibility. Despite this, the COVID-19 epidemic and soaring consumer prices in the past few years already bore economically on citizens. To further take care of the insured of the National Pension Insurance, the MOHW has managed to seek NT\$7 billion and more of post-pandemic special budget to subsidize the National Pension Insurance premium. The insured who paid the premium for the period between April and December, 2023 before

October 31, 2025 may be subsidized by the post-pandemic special budget by up to 50% (but no more than NT\$5,337 per person) of the premium paid.

Despite facing ever-changing challenges, the MOHW will, by adhering to its ideal to take care of all citizens, continue to intensify its supervision of the operation of the National Pension Insurance, implement effective allocation of fund assets and risk management, and protect the benefits of the insured, to as to ensure sound operation of the National Pension Insurance System, thereby fulfilling its mission of sustainable development. Accordingly, at the time of publication of the annual report, I hereby take this chance to share all of you with my words herein to encourage each other together.



- Minister, Ministry of Health and Welfare





主任委員的話



李麗芬主任委員

國民年金監理會的主要職責，是監理國民年金業務與基金財務，以及審議保險爭議事項。我們結合不同專業領域、團體的專家學者，採用合議制方式，透過公開、透明的平臺，溝通、討論並審議各項重要議案，期能貼近民眾需求，精進服務品質，維護民眾權益。

監理會致力監督國民年金保險業務、基金之運作，並依111年度工作計畫，推動重要業務。在業務監理方面，持續督請勞動部勞工保險局精進給付核發之正確性，自111年起，各直轄市及縣（市）政府已全面採用本部弱勢關懷系統報送媒體資料，減少遲誤報等情況發生；在財務監理方面，111年市場波動幅度雖劇，然國保基金風險值均未逾越風險預算限額上限（3.67%），且近5年移動平均報酬率4.07%已達投資政策書之中長期目標2.33%；在爭議審議方面，完成審議111年度之爭議案件及其審定書，另經爭議審議程序獲得救濟之案件，行政救濟率達到51.89%。

自97年開辦至今已逾14年的國保，維持穩健向前的步伐，為能保障因疫情無法歸國致出境滿2年戶籍遭遷出民眾國民年金保險權益，同意接續納保比率達97%、核准請領老年基本保證年金計72件。此外，力求國保基金之安全及長期收益，整體基金平均收益率為3.96%，累積收益數達1,286億元，持續穩健成長。展望未來，本會仍將發揮溝通平臺的功能，協助國民年金各項工作更臻完善。

最後，特別感謝所有監理委員和爭議審議委員，對於國人老年基本經濟安全和國保制度穩健發展，投入熱忱，提供建言。也再次感謝中央各協力機關、地方政府、民間團體及社會各界共同支持參與助成。

衛生福利部國民年金監理會
主任委員

 謹識



Words from the Chairperson



The National Pension Supervisory Committee (NPSC) is primarily responsible for supervising the implementation of the National Pension Insurance system and the finance operation of the National Pension Insurance Fund, and for reviewing insurance disputes. We engage experts and professionals with different expertise and from different groups to deliberate and review various important motions via open and transparent channels in line with the committee system, hoping to fulfill citizens' needs, enhance service quality, and preserve citizens' benefits.

The NPSC spares no efforts in supervising the operation of the National Pension Insurance system and the National Pension Insurance Fund; it also accomplished pivotal activities against the 2022 work plan. In terms of supervision of the system, NPSC continued to urge the Bureau of Labor Insurance of the Ministry of Labor to

improve the accuracy of approval of benefit payment. Starting from 2022, each municipality and county (city) government used only the MOHW's e-Care System for the vulnerable system to submit media and materials, successfully reducing the chances of delayed or false report. On the finance supervisory front, although the market of 2022 fluctuated violently, the risk value of the National Pension Insurance Fund did not exceed the risk cap of 3.67%, and the moving average rate of return of 4.07% over the past five years already met the medium- and long-term goal of 2.33% set forth in the investment white book. In terms of dispute review, the NPSC completed review of dispute cases of 2022 and issued a Written Decision accordingly. In addition, 51.89% of the cases going through the dispute review proceedings were successfully granted administrative relief.

The National Pension Insurance system, which has been in place for 14 years since its launch in 2008, proceeds steadily. To protect the National Pension Insurance benefits of citizens who were kept abroad for 2 years or more by the epidemic such that their household registration was moved out, 97% of the application by them for renewal of insurance was accepted; a total of 72 applications for Old-age Basic Guaranteed Pension Payments were approved. In addition, NPSC seeks to ensure the security and long term income of the National Pension Insurance Fund. The fund achieved an average rate of return of 3.96% of the total income reached NT\$128.6 billion and continues to grow. In the future, NPSC will fulfill its function as a communication platform, for the purpose of bettering the National Pension Insurance work.

Last but not least, we would like to express gratitude to all of the supervisory committee members and dispute review committee members, again, for the enthusiasm 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 suggestions. We sincerely appreciate all cooperative entities of the central government, local governments, and private groups, and various sectors of society, that help contribute to all of these operations.

Li-Feng Lee

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



壹 國民年金監理會介紹

An Overview of the National Pension
Supervisory Committee

2022 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。

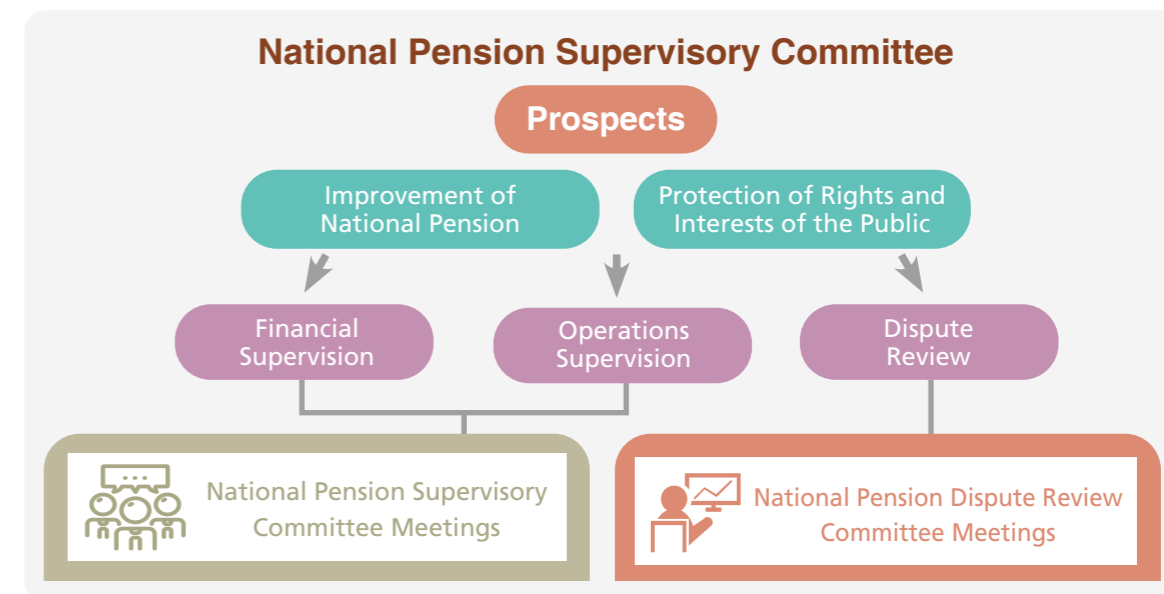
配合國民年金法於97年10月1日施行，本會同步依法執行監理及爭議審議業務，秉持「專業監理、維護權益、積極創新」理念，積極監督保險業務及審議保險爭議事項，適時提供政策及實務執行建議，以確保國民年金制度健全運作及永續發展。



112.1.3 薛部長瑞元視察本會一業務報告
(Minister Jui-Yuan Hsueh received a comprehensive briefing on the operations)

I. The Goal and Statutory Missions

A. 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：

1. 國民年金年度計畫及業務報告之審議事項。
2. 國民年金業務之檢查及考核事項。
3. 國民年金保險基金年度預算、決算之審議事項。
4. 國民年金保險基金收支、保管及運用之監理事項。
5. 國民年金財務帳務之檢查及考核事項。
6. 國民年金爭議之審議事項。
7. 國民年金法規及業務興革之研究建議審議事項。
8. 其他有關國民年金業務監理事項。

本會任務：



B. Statutory Missions

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

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

Missions of NPSC:





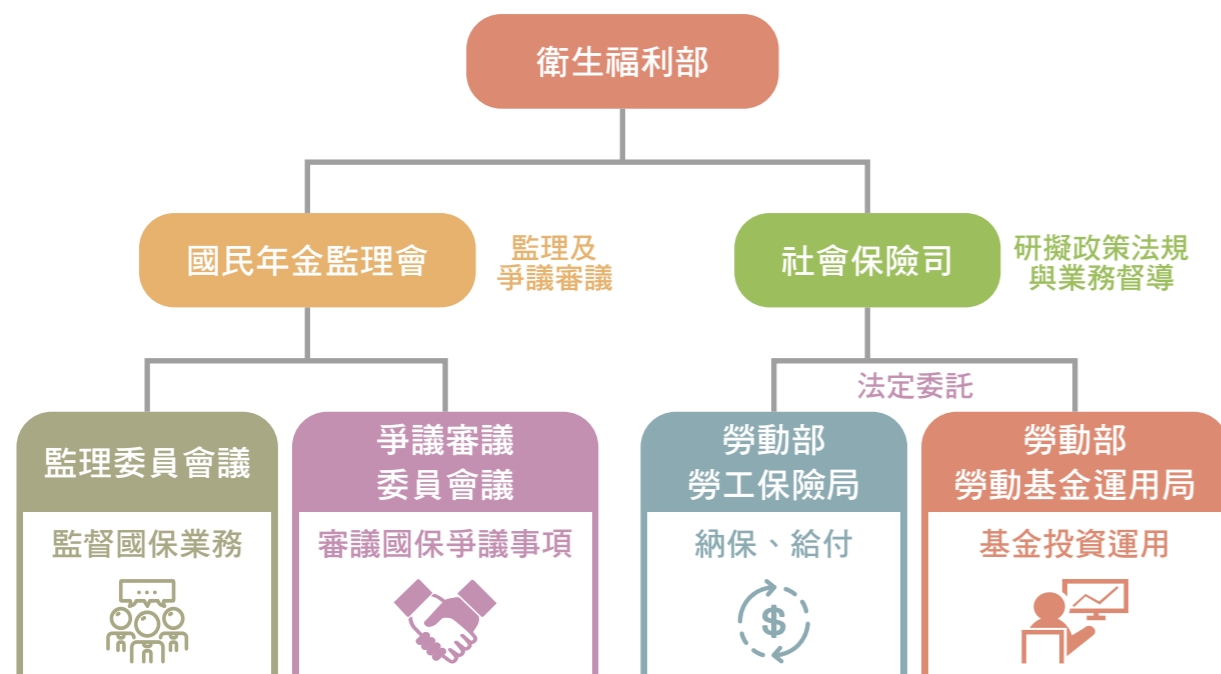
二、組織、成員及職掌

(一) 組織架構

1. 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本部(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，負責監督國保(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及爭議審議委員會，執行監理功能。其行政組織圖如下：



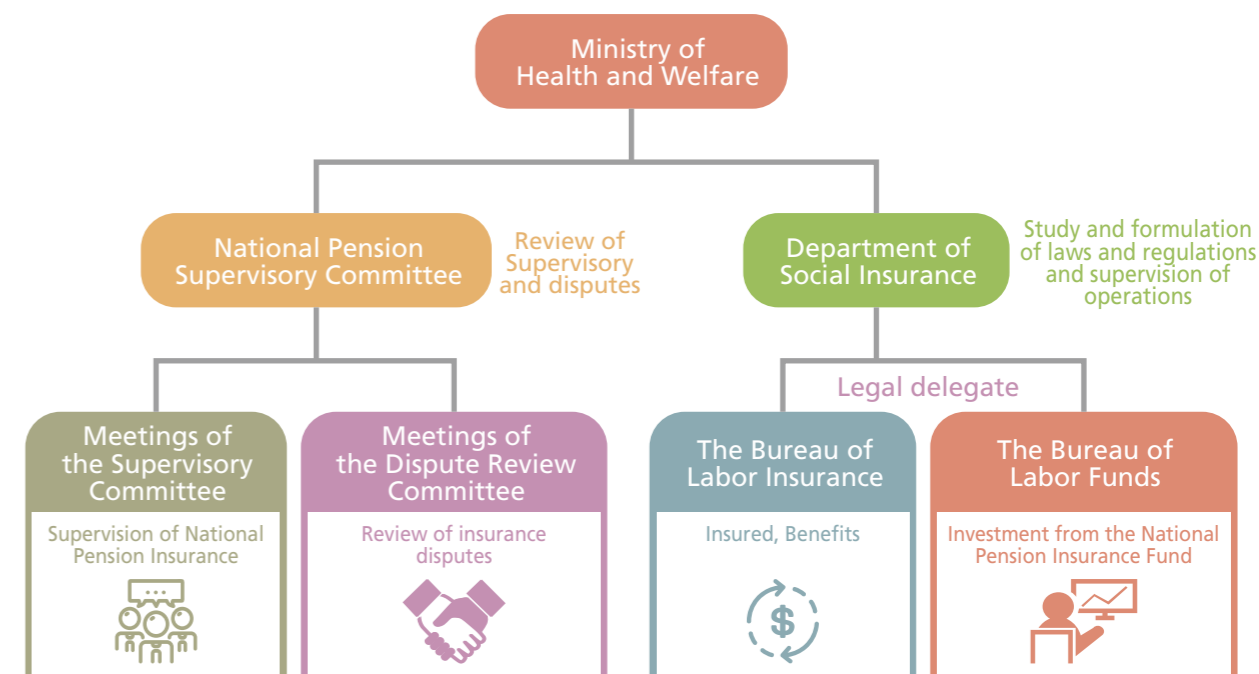
II. Organization Structure, Members and Functions

A. 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:

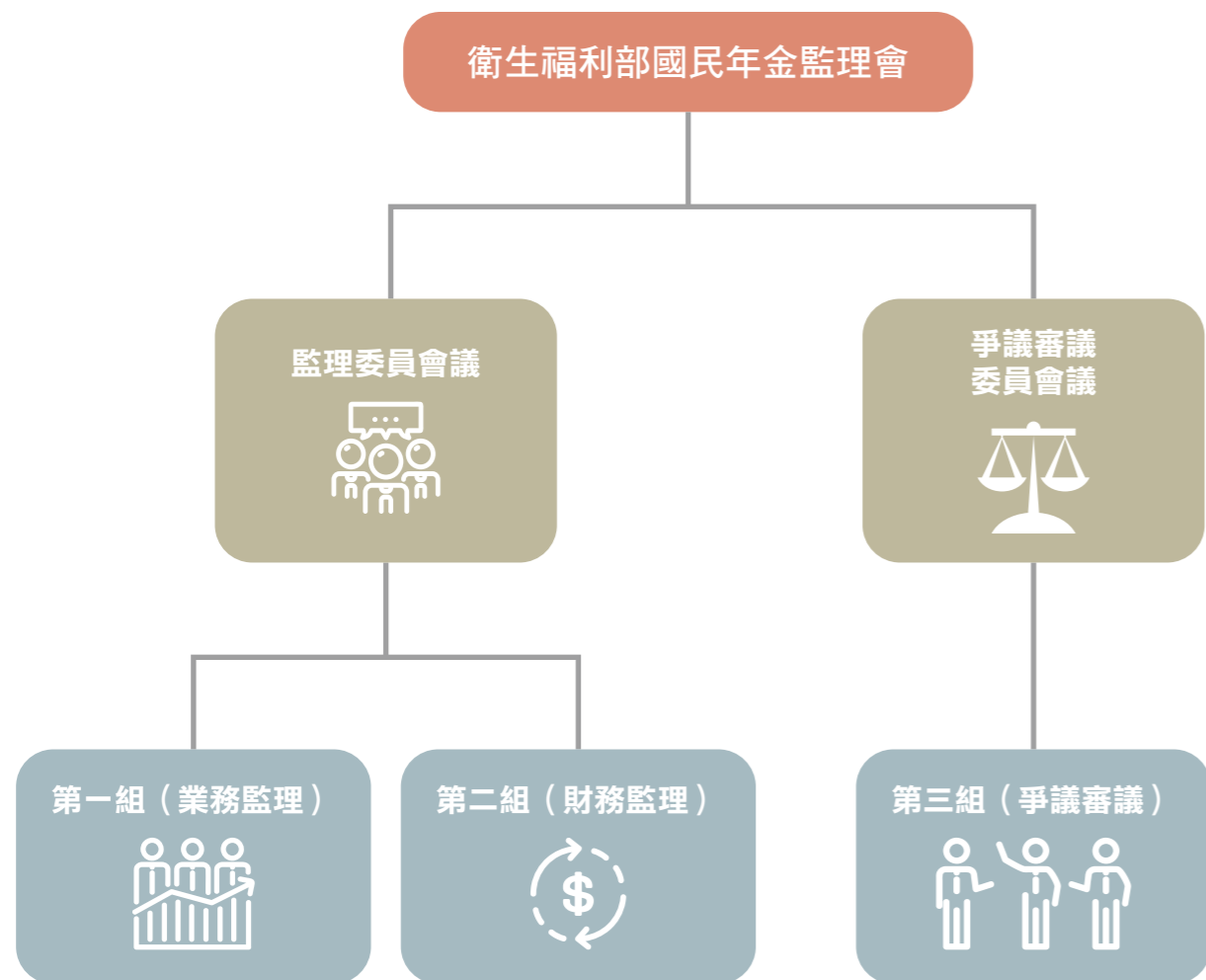




2. 本會組織體系

依據「衛生福利部國民年金監理會設置要點」第1點及第5點規定，本會設業務監理組、財務監理組及爭議審議組3組，辦理監理委員會會議與

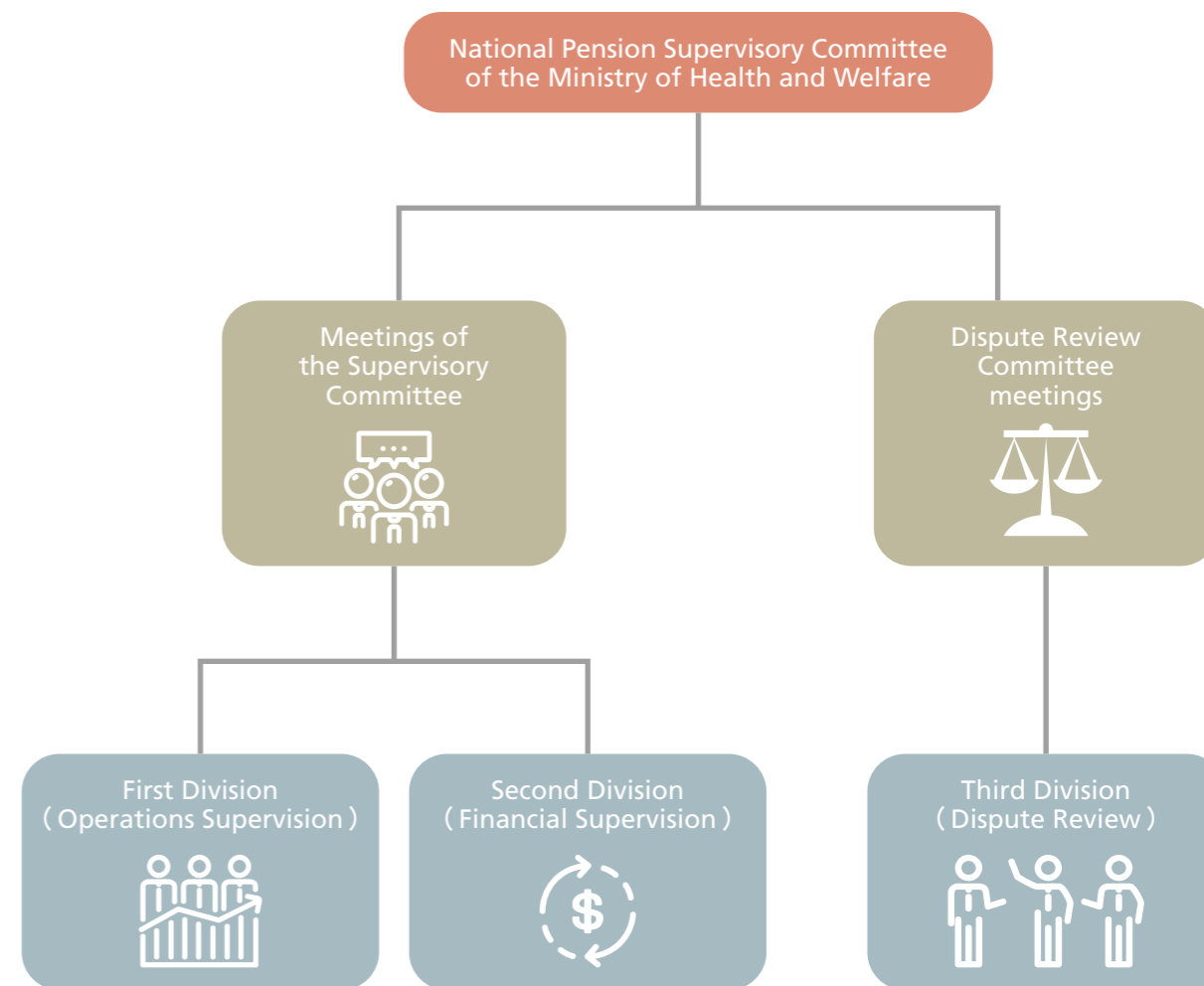
爭議審議委員會會議幕僚工作，以利監督國保業務、財務暨審議保險爭議事項。



(b) National Pension Supervisory Committee Organization

According to Points 1 and 5 of the “Guidelines for Establishment of the 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.

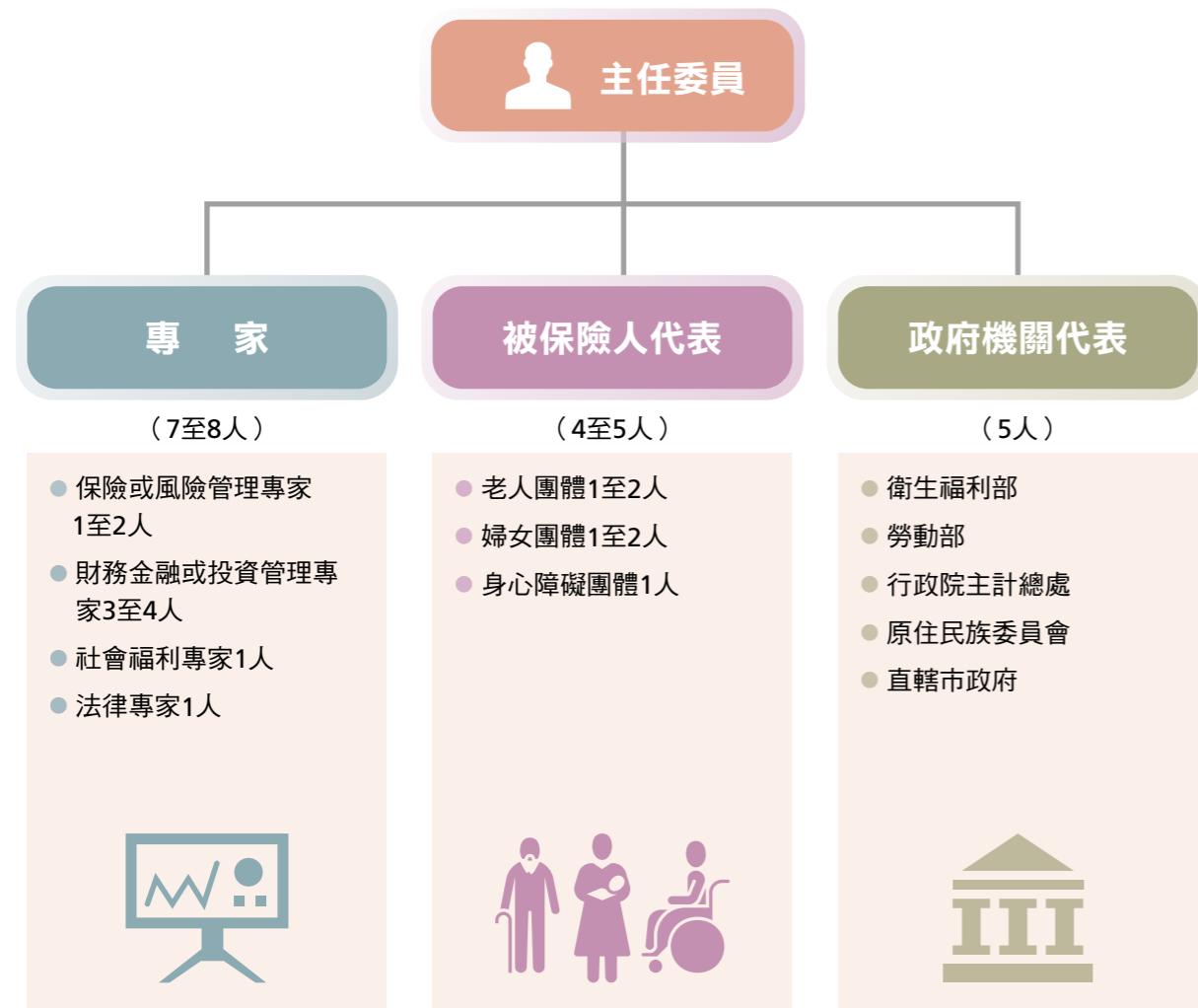




(二) 組織成員

1. 監理委員

本會置監理委員17至19人。其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘(派)兼之：

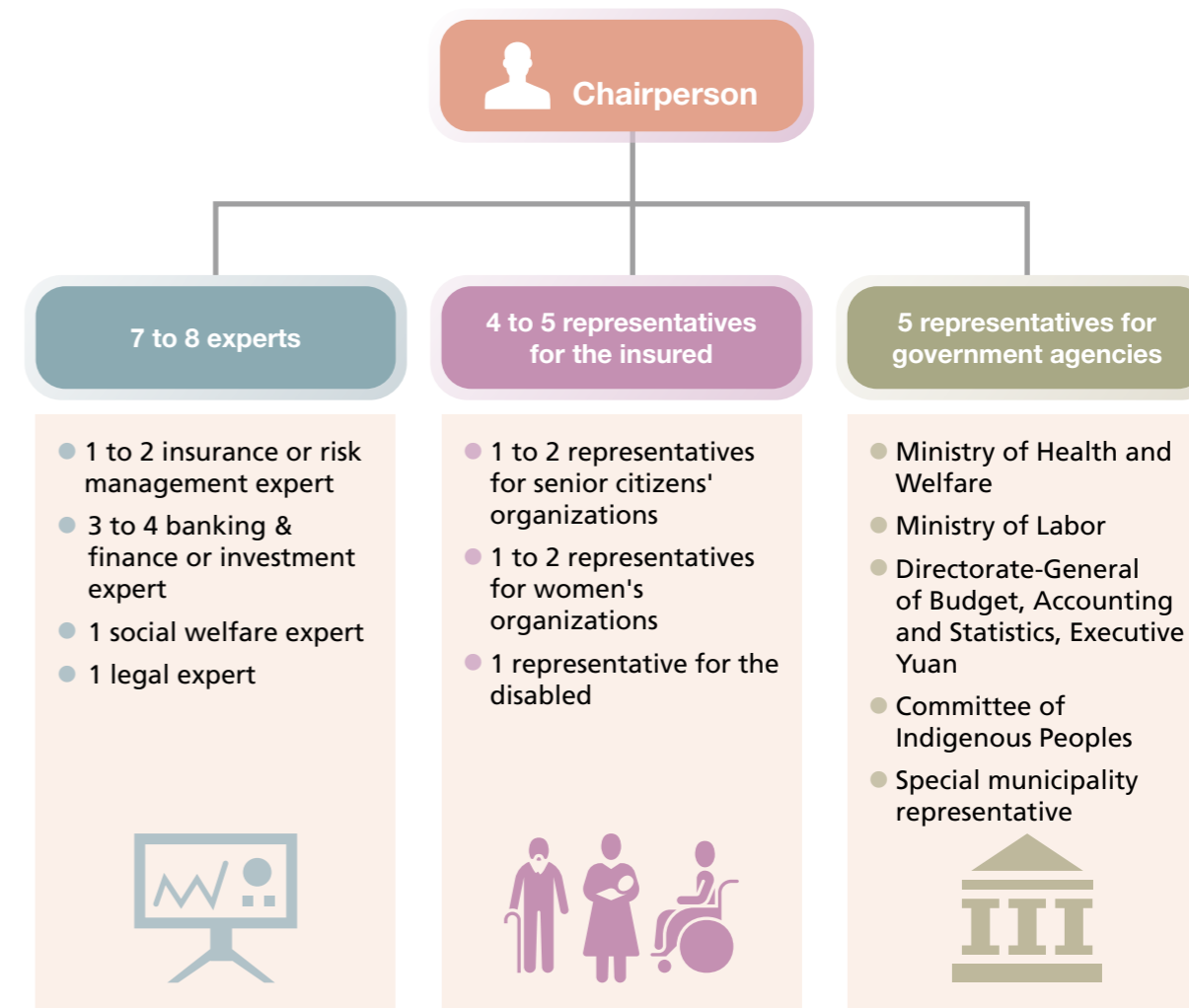


B. Organization Members

(a) Supervisory Committee

The Supervisory Committee has 17 to 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:





第6屆監理委員共計聘派17人，聘期為2年，自111年10月1日至113年9月30日止。委員名單如下：

17 persons were recruited or appointed to serve as the members of 6th NPSC for a 2-year term of office, from October 1, 2022 until September 30, 2024. The names of the supervisors are listed below:



李麗芬
Li-Feng Lee

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



張森林
Sen-Lin Chang

- 臺灣大學財務金融學系特聘教授
- 財務金融專家
- Distinguished Professor, Department of Finance, National Taiwan University
- Banking & Finance expert



張淑卿
Shu-Ching Chang

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



羅赫陸 Helu Chiu
Ho-Lu Lo

- 原住民族委員會社會福利處處長
- 原住民族委員會代表
- Director-General, Social Welfare Department, Committee of Indigenous Peoples
- Representative for Committee of Indigenous Peoples



李瑞珠
Jui-Chu Lee

- 台灣社會保險教育發展協會理事長
- 保險專家
- Chairperson, Taiwan Social Insurance Education
- Development Association Insurance expert



林修葳
Hsia-Wei Lin

- 臺灣大學國際企業學系教授
- 財務金融專家
- Professor, Department of International Business, National Taiwan University
- Banking & Finance expert



王瓊枝
Chiung-Chih Wang

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



林玲如
Ling-Ju Lin

- 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



黃泓智
Hung-Chih Huang

- 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 Cheng Chi University
- Insurance expert



汪信君
Hsin-Chun Wang

- 臺灣大學法律學院教授
- 法律專家
- Professor, NTU College of LAW
- Legal expert



連穎
Ying Lien

- 財團法人伊甸社會福利基金會主任
- 身心障礙團體代表
- Director, Eden Social Welfare Foundation
- Representative for the disabled groups



吳婉玉
Wan-Yu Wu

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



陳聖賢
Sheng-Syan Chen

- 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



傅從喜
Tsung-His Fu

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



劉玉娟
Yu-Chuan Liu

- 衛生福利部社會保險司司長
- 衛生福利部代表 (自112年6月5日起派兼)
- Director-General, Department of Social Insurance, Ministry of Health and Welfare
- Representative for the Ministry of Health and Welfare (appointed from June 5, 2023)



廖雪如
Hsueh-Ju Liao

- 臺北市政府社會局副局長
- 直轄市政府代表
- Deputy Director, Department of Social Welfare, Taipei City Government
- Representative for special municipality



陳美女
Mei-Nu Chen

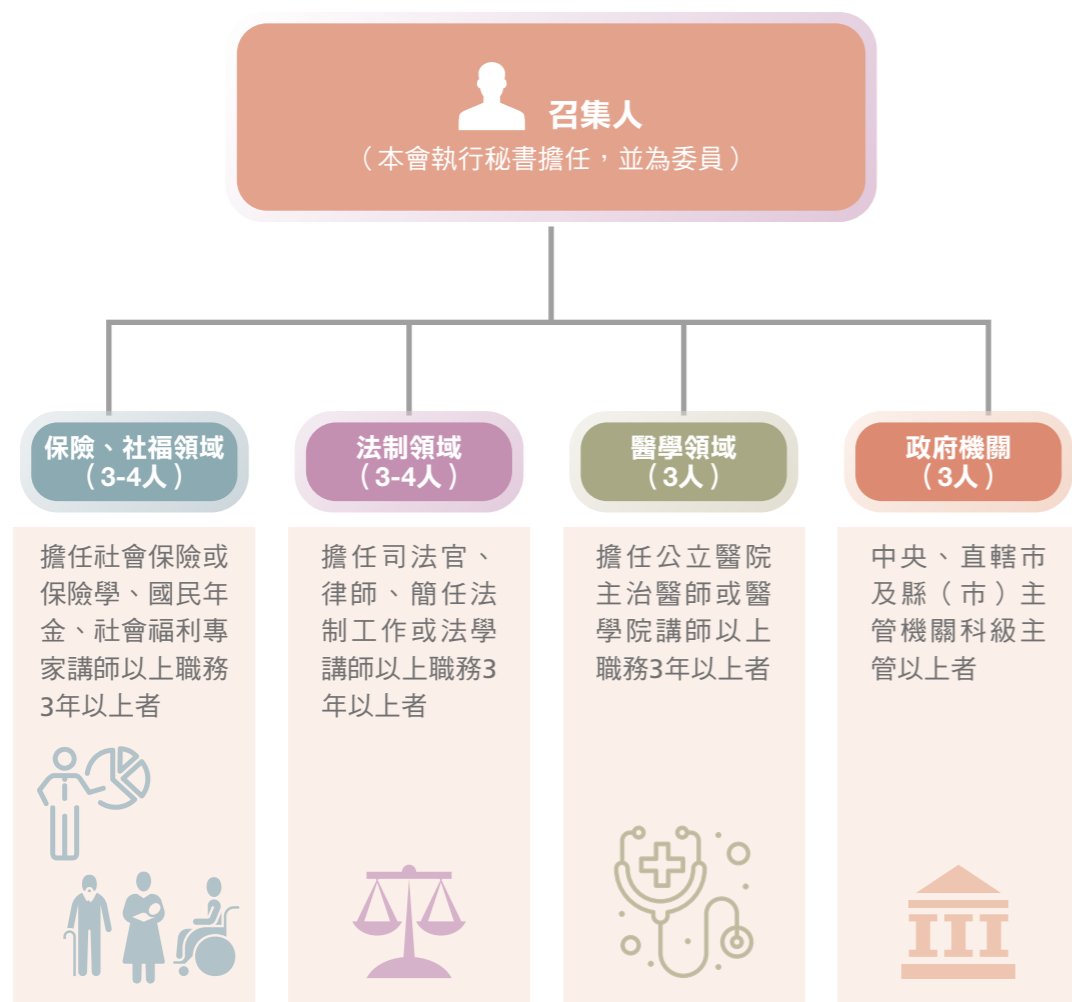
- 勞動部勞動保險司司長
- 勞動部代表
- Director-General, the Department of Labor Insurance, Ministry of Labor
- Representative for Ministry of Labor



2. 爭議審議委員

為因應實務審議作業需要，本部於111年8月11日修正「國民年金爭議事項審議辦法」第10條規定，調整審議委員組成之領域及人數，並將委

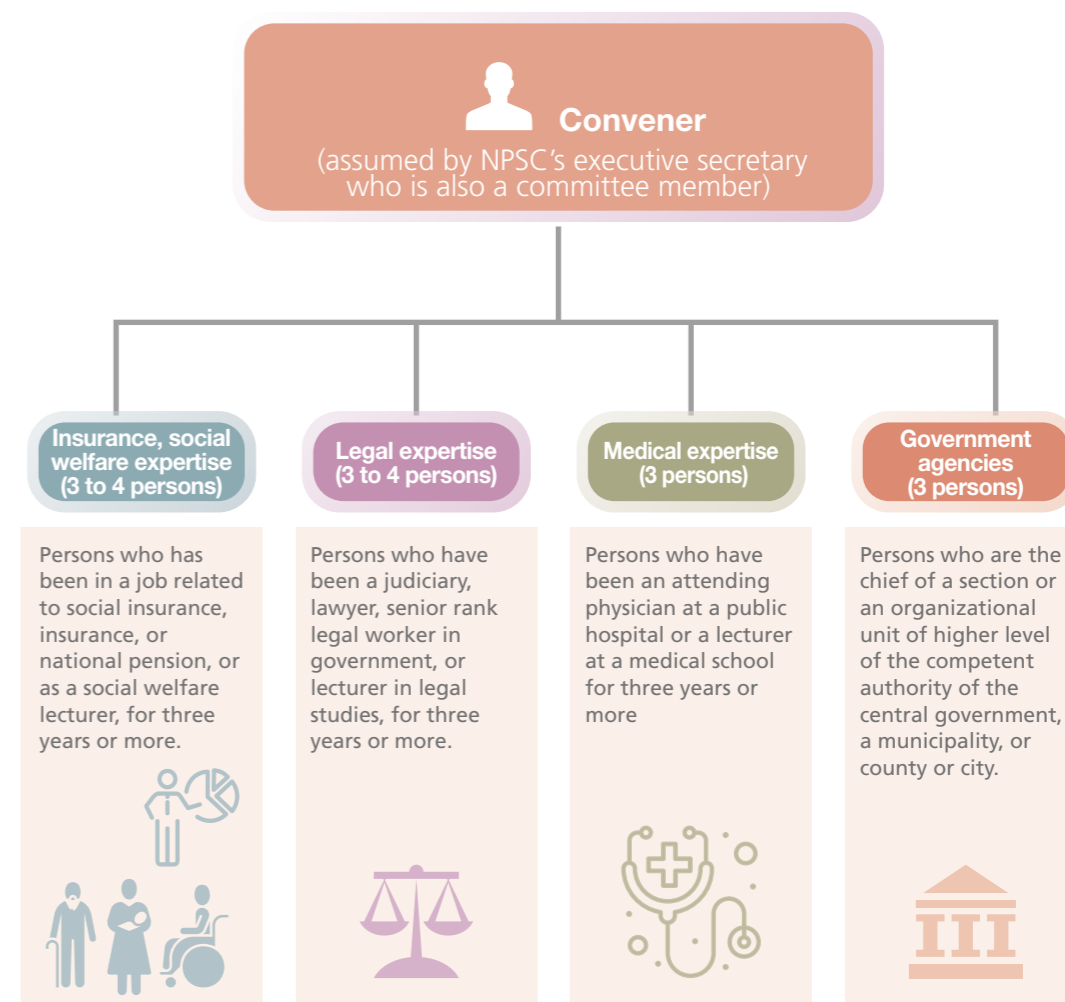
員性別比例納入規範，遴聘(派)下列人員13至15人為審議委員，本會執行秘書為召集人並為委員。



(b) Dispute Review Committee

To meet the requirement of practical review operation, on August 11, 2022, the MOHW revised Article 10 of the "Regulations for Review of National Pension Disputes"; it revised the fields of expertise required of committee members and the number of

committee members, and included gender ratio in the regulations. As a result, the following 13 to 15 persons were selected as committee members. NPSC's executive secretary shall be the convener who is a committee member.





第6屆審議委員共計聘派15人，聘期為2年，自111年10月1日起至113年9月30日止。委員名單如下：

15 persons were recruited or appointed to serve as the members of 6th NPSC for a 2-year term of office, from October 1, 2022 until September 30, 2024. The names of the supervisors are listed below:

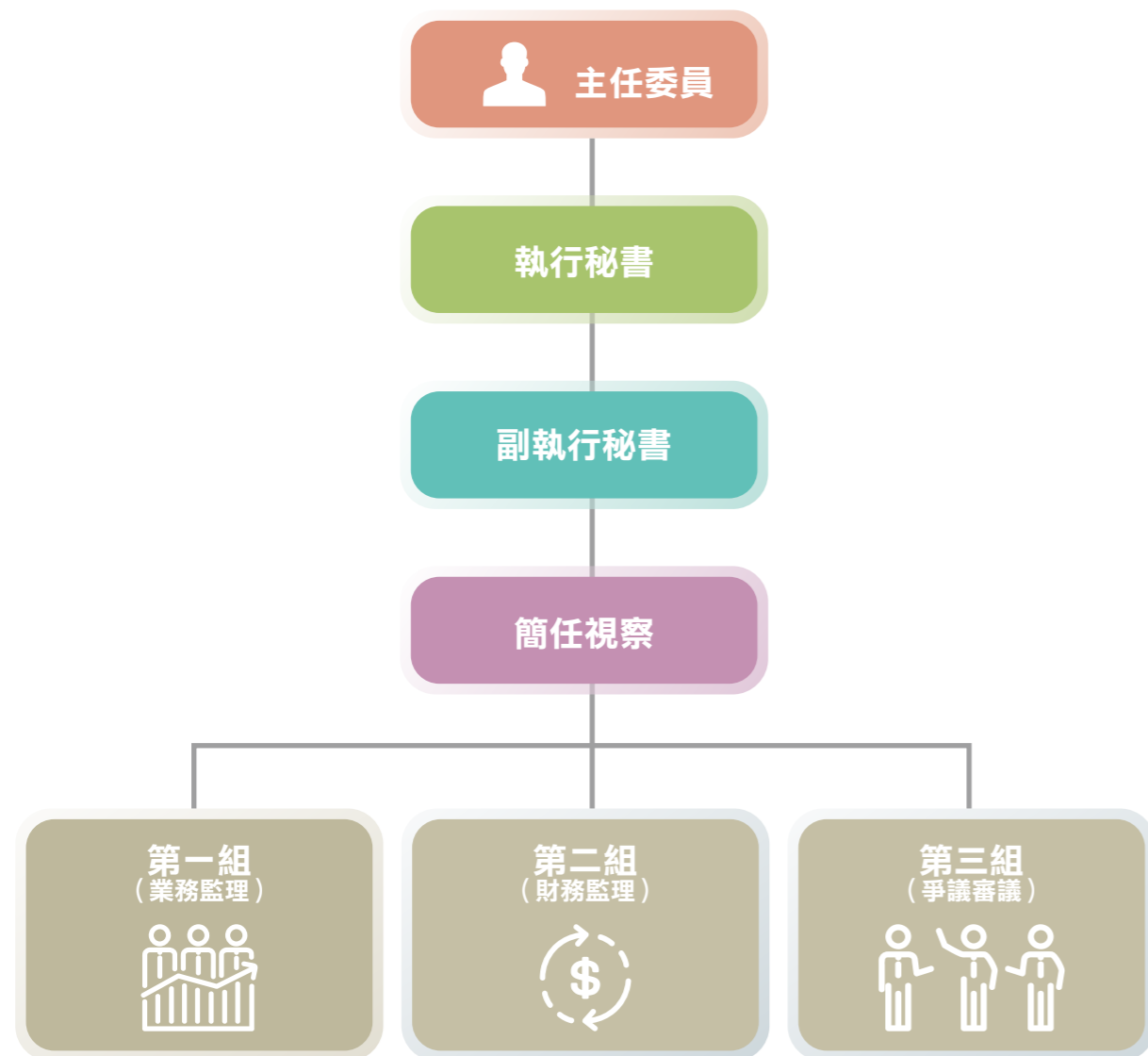
 <p>石美春 Mei-Chun Shih</p>	<ul style="list-style-type: none"> 召集人 衛生福利部國民年金監理會執行秘書 Convener Executive Secretary, National Pension Supervisory Committee, Ministry of Health and Welfare 	 <p>羅紀琮 Joan C. Lo</p>	<ul style="list-style-type: none"> 中央研究院經濟研究所兼任研究員 社會保險、保險學、國民年金或社會福利專家 Adjunct Research Fellow, Institute of Economics, Academia Sinica Social Insurance, Insurance, National Pension or social welfare specialist 	 <p>蔡志揚 Chih-Yang Tsai</p>	<ul style="list-style-type: none"> 宏道法律事務所律師 司法官、律師、簡任職法制工作或法學講師 Lawyer, Hongdow Law Firm Judiciary, lawyer, senior rank legal worker in government or lecturer in legal studies 	 <p>姚惠文 Hui-Wen Yao</p>	<ul style="list-style-type: none"> 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
 <p>吳明儒 Ming-Ju Wu</p>	<ul style="list-style-type: none"> 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 社會保險、保險學、國民年金或社會福利專家 Professor, Department of Social Welfare, National Chung Cheng University Deputy Director of Center for Innovative Research on Aging Society (CIRAS), National Chung Cheng University Social Insurance, Insurance, National Pension or social welfare specialist 	 <p>張桐銳 Tung-Jui Chang</p>	<ul style="list-style-type: none"> 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 worker in government or lecturer in legal studies 	 <p>李偉強 Wui-Chiang Lee</p>	<ul style="list-style-type: none"> 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 主治醫師或醫學院講師 Deputy Superintendent of Taipei Veterans General Hospital and Professor of the Institute of Hospital and Health Care Administration, National Yang Ming Chiao Tung University Attending physician or instructor at a medical school 	 <p>陳肯玉 Ken-Yu Chen</p>	<ul style="list-style-type: none"> 臺北市政府社會局科長 直轄市主管機關代表 Section Chief, Department of Social Welfare, Taipei City Government representative for special municipality competent authority
 <p>陳琇惠 Hsiu-Hui Chen</p>	<ul style="list-style-type: none"> 東海大學社會工作學系兼任教授 社會保險、保險學、國民年金或社會福利專家 Adjunct Professor, Department of Social Work, Tunghai University Social Insurance, Insurance, National Pension or social welfare specialist 	 <p>張劍男 Chien-Nan Chang</p>	<ul style="list-style-type: none"> 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 worker in government or lecturer in legal studies 	 <p>蔡兆勳 Jaw-Shiun Tsai</p>	<ul style="list-style-type: none"> 臺灣大學醫學院家庭醫學科教授兼臺灣大學醫學院附設醫院緩和醫療科主任 主治醫師或醫學院講師 Professor, College of Medicine, National Taiwan University; Director, Division of Palliative Medicine, National Taiwan University Hospital Attending physician or instructor at a medical school 	 <p>陳虹米 Hung-Mi Chen</p>	<ul style="list-style-type: none"> 嘉義縣社會局科長 縣(市)主管機關代表 Section Chief of Social Affairs Bureau of Chiayi County Government representative for local government competent authority
 <p>曾妙慧 Miao-Huei Tseng</p>	<ul style="list-style-type: none"> 淡江大學風險管理與保險學系副教授 社會保險、保險學、國民年金或社會福利專家 Associate Professor, Department of Risk Management and Insurance, Tamkang University Social Social Insurance, Insurance, National Pension or social welfare specialist 	 <p>張文郁 Wun-Yu Chang</p>	<ul style="list-style-type: none"> 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 worker in government or lecturer in legal studies 	 <p>劉燦宏 Tsan-Hon Liou</p>	<ul style="list-style-type: none"> 教授兼衛生福利部雙和醫院副院長 主治醫師或醫學院講師 Professor; Deputy Superintendent, Shuang Ho Hospital, Ministry of Health and Welfare Attending physician or instructor at a medical school 		



3. 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

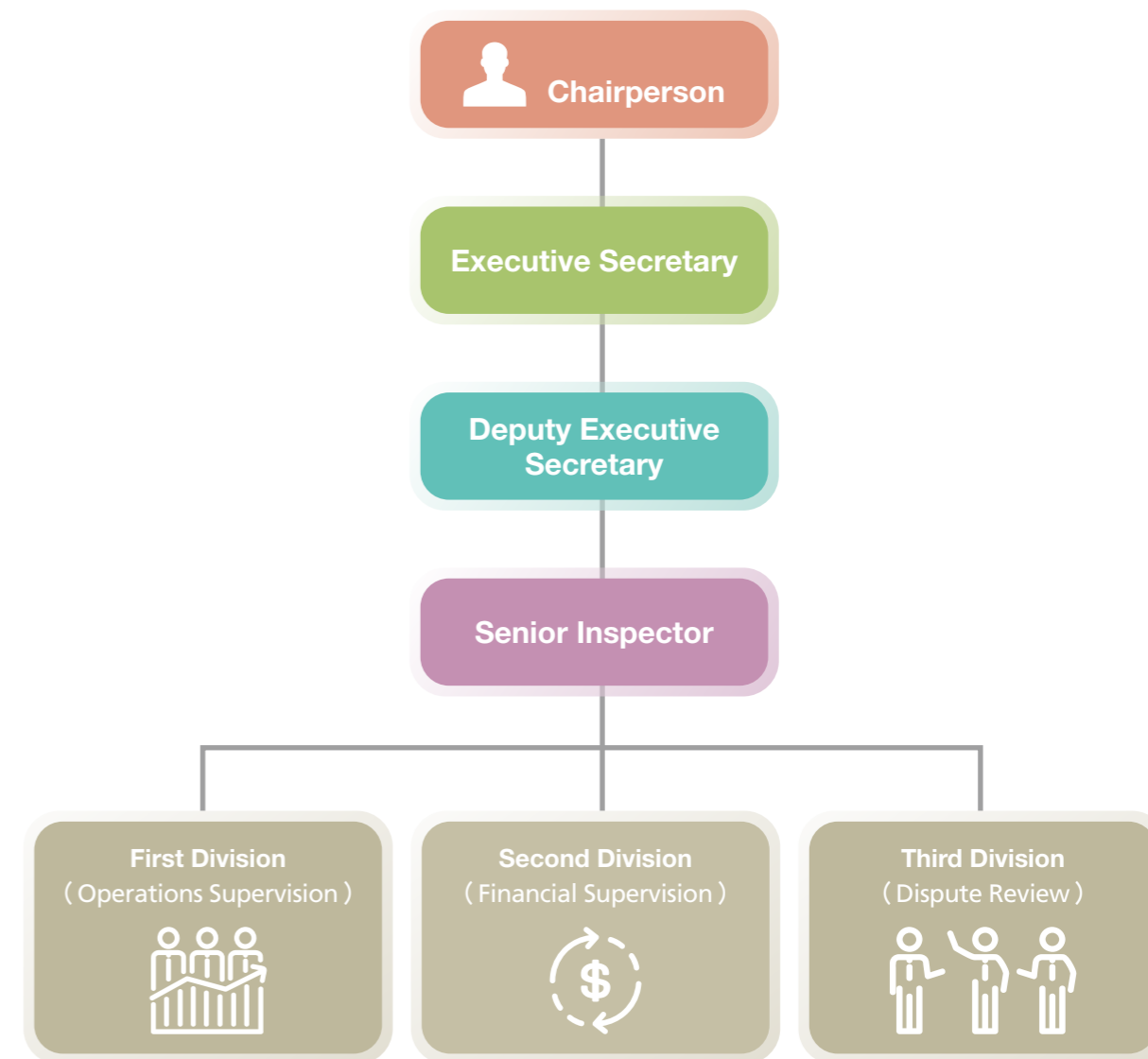
1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組(業務監理)、第二組(財務監理)及第三組(爭議審議)，截至111年底，本會預算員額共計20名。



(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 2022, the official staff of the NPSC was 20 persons in total.





(三) 組織職掌

1. 監理委員會職

(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，提請監理委員會審議。

(3) 審議國保基金之收支及運用

A. 勞金局依規定於年度開始前編具國保基金運用計畫，提請監理委員會審議通過，報請中央主管機關核定後實施。



111.3.25 第 104 次國民年金監理委員會會議
(The 104th National Pension Supervisory Committee Meeting)

C. Organization Functions

(a) National Pension Supervisory Committee Meetings

(i) 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.

(ii) 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. NPSC 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.

(iii) Review of balance and utilization of the National Pension Insurance Fund

- 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.



111.2.25 第 103 次國民年金監理委員會會議
(The 103rd National Pension Supervisory Committee Meeting)



B. 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30%之個股及其處理情形，以及從事衍生性金融商品避險概況等，提請監理委員會議審議或報告後，依行政程序處理。

(4) 審議國民年金法規及業務興革之研究建議

針對本部（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，提請監理委員會議審議。

2. 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



• 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 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.

(iv) 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 Committee Meetings

(i) The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The "Regulations for Review of National



111.9.30 第 110 次國民年金監理委員會議
(The 110th National Pension Supervisory Committee Meeting)



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10條規定組成爭議審議委員會，專司審議爭議事項，按月召開爭議審議委員會，必要時得召開臨時會議。

(2) 上開委員會審議之案件，係申請人不服勞保局就國民年金所為之核定，於接到核定文件之次日起60日內，填具國民年金爭議事項審議申請書，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(02-3343-7138)本會諮詢，

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 10 of the said Regulations and organized the Dispute Review Committee. The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.

(ii) The above mentioned cases to be reviewed during meetings of the Dispute Review Committee are cases in which insured persons find the amounts of National Pensions decided by the BLI unacceptable. Within 60 days after receiving the decision documents, they have to fill out the National Pension Dispute Review Application Form 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 Committee unacceptable may file petitions and administrative lawsuits according to related regulations.

(iii) For 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).

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



112.1.13 第 113 次國民年金爭議審議委員會會議
(The 113rd National Pension Dispute Review Committee Meetings)



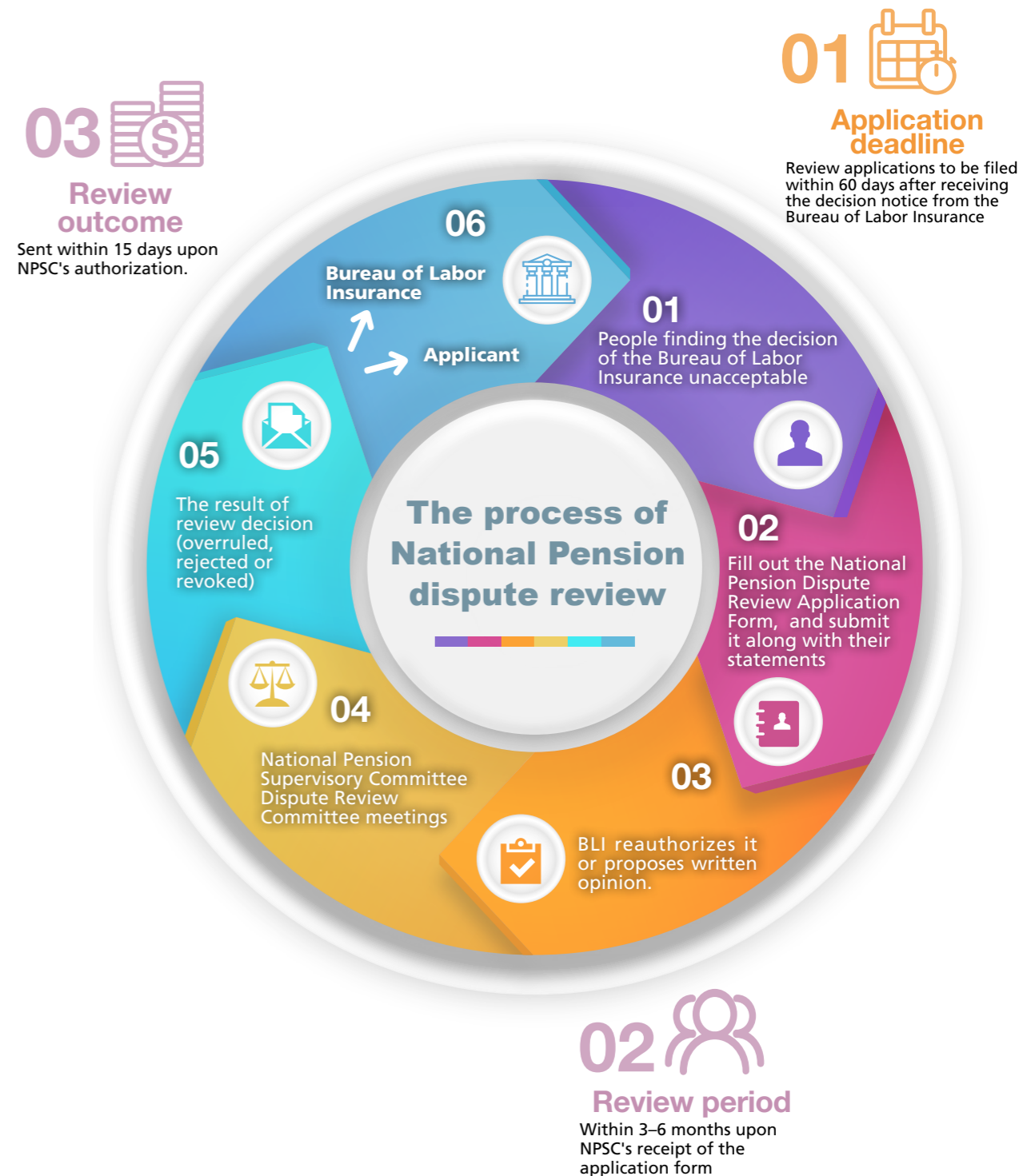
112.2.10 第 114 次國民年金爭議審議委員會會議
(The 114th National Pension Dispute Review Committee Meetings)



國民年金爭議審議流程如下：



The process of National Pension dispute review is as follows:





3. 本會各組業務

(1) 第一組（業務監理）：

- A. 籌辦每月監理委員會議
- B. 審議年度計畫、業務報告及年度總報告
- C. 辦理保險業務之檢查及考核
- D. 審議保險法規及業務興革之研究建議事項
- E. 辦理本會業務監督季(總)報告及年度工作計畫
- F. 辦理地方政府國民年金業務實地訪查
- G. 辦理其他綜合業務

(2) 第二組（財務監理）：

- A. 籌辦每季風險控管推動小組會議
- B. 審議保險基金年度預算、決算事項
- C. 審議保險基金收支及運用事項
- D. 審議保險基金重要財務事項
- E. 辦理財務帳務之檢查及考核事項
- F. 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）：

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

C. Functions of the Divisions

(a) First Division (Operations Supervision):

- (i) Organize the monthly Supervisory Committee meetings
- (ii) Review annual insurance plan, operation reports, and annual report
- (iii) Inspect and evaluate insurance operations
- (iv) Review insurance regulations and results of research and suggestions for improvement of operations
- (v) Compile NPSC's quarterly (general) operations supervision reports and annual work plan
- (vi) Onsite Inspections of Local Government National Pension Operations
- (vii) Conduct NPSC's training program and other general operations.

(b) Second Division (Financial Supervision):

- (i) Organize the quarterly Risk Control Promotion Task Force meetings
- (ii) Review the annual budget and financial statement of the Insurance Fund
- (iii) Evaluate the income, expenditure and utilization of the Insurance Fund
- (iv) Review important financial operations in relation to the Insurance Fund
- (v) Audit, examine and evaluate the finance and accounts of the Insurance Fund
- (vi) Review financial regulations regarding the Insurance Fund and results of research and suggestions for financial improvement

(c) Third Division (Dispute Review):

- (i) Organize the monthly Dispute Review Committee meetings
- (ii) Review National Pension disputes from the insured persons and beneficiaries
- (iii) Collect statistics, analyze and research on dispute cases reviewed
- (iv) Provide assistance in petition and administrative lawsuit cases involving the National Pension
- (v) Maintain National Pension dispute review case management information system.





貳

主要業務及111年成果

Major Duties and Achievements of 2022

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



貳、主要業務及111年成果

一、業務監理

(一) 召開國民年金監理委員會議：

1. 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。
2. 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。
3. 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。
4. 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。

5. 111年度本會計召開12次監理委員會議，其中1月、4月至8月計6次會議，因配合防疫需求而採線上視訊會議方式辦理。

(二) 審議國民年金年度計畫及業務報告

1. 審議110年度國民年金業務總報告
2. 審議112年度國民年金年度計畫

(三) 辦理111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「111年度國民年金業務檢查實施計畫」，檢查主題為「處理溢領給付案件之執行情形」，於111年10月21日前往勞保局辦理國民年金業務檢查，檢查委員分3組依檢核表就勞保局辦理溢領給付案件之執行情形進行查核，經實地查核結果，尚無異常情事。

II. Major Duties and Achievements of 2022

A. Operations Supervision

(a) Convention of National Pension Supervisory Committee Meetings

(i) **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.

(ii) **Meeting frequency:** Supervisory Committee Meetings shall be convened once a month. Ad hoc meetings may be convened when necessary.

(iii) **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.

(iv) **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.

(v) In 2022, NPSC held 12 Supervisory Committee meetings, of which six meetings held in January and April through August were convened by video conferencing based on considerations of pandemic control.

(b) Review of annual National Pension plans and operation reports

- (i) Review of the 2021 National Pension General Work Report
- (ii) Review of the 2023 Annual National Pension Plan

(c) 2022 National Pension Operations Inspection

In order to verify the National Pension operations by the BLI, NPSC performed a National Pension operations inspection at the premises of the BLI in accordance with the "2022 Implementation Plan for National Pension Operations Inspection" on October 21, 2022 in order to check the "Status of Implementation of Dealing





111年度檢查結果，包括綜合座談決議，請勞保局參考委員提供之建議意見，以精進業務之執行；有關委員所提國保欠費催收及轉銷呆帳處理要點之相關意見，與勞工保險規定不同之處，請勞保局錄案研議，使國保與勞保之間的規定儘可能一致，如有必要修正，也請一併修正相關要點；另委員建議出境1年後即停止發給給付，俟被保險人提出身分或居住證明後再續發，以減少溢領情形發生，請本部社會保險司再深入瞭解，並可參考勞保修法情形，錄案研議；111年開

始，本部將召開以社政業務為主的社政大會，愛國保須由本部傳達的訊息，請勞保局提供本部參考或研議，俾利在社政大會與地方政府溝通及討論等，以及委員主要建議意見共計12項，業請相關機關積極研議辦理及列管追蹤。

(四) 辦理111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，提供沟通交流平臺，並增加第一線同仁知識學習機會，本會延續111年度以雙縣市交流模式，於111年11月4日邀請訪查委員及相



111.11.4 屏東縣、臺南市國民年金業務實地訪查 — 全體大合照
(Onsite Inspection of National Pension Operations in Pingtung County and Tainan City - Group Photo)



111.10.21 國民年金業務檢查會前會
(Pre-meeting for National Pension Operations Inspection)

with Overpayment Cases.” The inspection team members, who were broken down into three groups, check the BLI’s dealing with overpayment cases. The onsite inspection did not indicate any anomaly.

The BLI was requested to reference committee members’ suggestions regarding the 2022 inspection results, including resolutions reached at the general meeting, so as to facilitate the execution of business. In addition, the BLI was requested to record the difference between committee members’ suggestions on the Directions for Collection of Overdue National Pension Insurance Premium and Write-off as Doubtful Accounts and the regulations for labor insurance for future reference, so that the regulations for National Pension insurance and those for labor insurance can be aligned to the greatest extent. The BLI is requested to modify the Directions if amendment is required. In addition, committee members suggested suspension of payment to those having stayed abroad for one year until the insured present proofs

of identity and residence, in order to reduce overpayment; they urge the Department of Social Insurance of the MOHW to deepen its understanding, reference the amendment of the Labor Pension Act, and record it as a motion for further consideration. The MOHW will hold a social policy convention centered on social policy, starting from 2022. Therefore, the BLI was requested to provide the information relating to National Pension Insurance that is required to be disclosed by the MOHW, for reference and deliberation, so as to facilitate communication and discussion with local government at the social policy convention. Twelve suggestions and opinions were submitted by committee members, and then to relevant agency for deliberation on implementation, and for control and follow-up.

(d) Onsite inspections of 2022 National Pension operations of local governments

In order to strengthen the partnership between the central



關機關前往屏東縣，合併辦理屏東縣及臺南市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30日第113次監理委員會議討論通過。

111年度實地訪查結果，包括建議服務員協助弱勢民眾，整合勞保與國保年資併計後可發給雙年金之制度設計，極大化協助民眾所能

申請的金額；建議未來能針對不同被保險人的態樣，採取精準的宣導方式；建議可與地方儲蓄互助社合作，協助在地的弱勢被保險人繳納保險費、建議國保審核系統可即時查詢補繳情形，並思考再強化系統之介接或查詢功能，以及建請本部社會保險司及勞保局將本次訪查亮點，適時提供其他縣市參考等22項建議意見，業請相關機關積極研議辦理及列管追蹤。



111.11.4 屏東縣、臺南市國民年金業務實地訪查—屏東縣國民年金宣導品
(National Pension Promotional Materials in Pingtung County)



111.11.4 屏東縣、臺南市國民年金業務實地訪查—屏東縣業務簡報
(Business Presentation in Pingtung County)

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 the model of exchange in 2022 between two cities/counties, and invited the visiting members and related authorities to attend the consolidated onsite visits on the National Pension operations of Pingtung County and Tainan City at the premises of Pingtung County on November 4, 2022, and organized the conference for exchange of the information on the National Pension operations, in order to verify the actual National Pension operations of the county and the city. Meanwhile, the visiting members' suggestions and conclusion made at the conference were submitted at 113th meeting of the NPSC and approved upon review at the same meeting on December 30, 2022.

The 2022 onsite inspection yielded

results featuring 22 suggestions, including having service workers assist the vulnerable, designing a dual pension system incorporating the service years under labor insurance and those under National Pension Insurance so as to maximize the amount citizens may apply for, adopting precision communication based on the type of the insured, working with local credit unions to assist the insured who are vulnerable to pay insurance premium, equipping the National Pension Insurance Review System with the function of real-time inquiry about payment of late payment, deliberating on enhancing the interfacing function and inquiry function of the system, and having the MOHW's Department of Social Insurance and BLI provide the inspection highlights to other counties and cities for reference; all relevant agencies were urged to plan for implementation of such suggestions and control and track them.



(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，邀集本會及中央主管機關參與實地查核作業。111年度勞保局查核對象為南投縣、花蓮縣、金門縣、嘉義縣、基隆市、新竹市及臺南市等7個地方政府，本會均派員會同訪查，實地參與該局

補助地方政府經費的查核情形。經抽查有支用不符合補助計畫規定者，皆已依規定完成更正在案。

(六) 舉辦「推展國民年金與民間資源合作」標竿學習活動

為提供辦理各地方政府國民年金業務第一線同仁及相關機關（單位）相互交流學習之平臺，本會於111年12月6日在財團法人張榮發基金會國際會議中心辦理「地方政府推展國民年金業務」標竿學習活動，計有22縣市國民年金督導員、服務員與相關業務同仁，以及本部（社會保險司）與勞保局代表參加。

(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 2022, the counterparts to be audited by the BLI were seven local governments, including Nantou County, Hualien County, Kinmen County, Chiayi County, Keelung City, Hsinchu City and Tainan City. NPSC dispatched its staff members to conduct an inspection together and verify the status of the subsidies granted by the Bureau to various local governments and the audit conducted by the Bureau. Violations of the subsidy plan that were found during a sampling audit were corrected and documented as required.

(f) Organization of a benchmarking learning activity called “Promoting Collaboration between the National Pension Insurance and the Private Sector”

In order to provide the firstline workers of local governments who are dedicated to the National Pension operations with the chance to learn from each other, NPSC organized the “National Pension Operations Promoted by Local Governments” at Evergreen International Convention Center on December 6, 2022. National Pension supervisors and service workers from local governments, and staff of relevant units of 22 local governments, and BLI and the Department of Social Insurance of the MOHW attended the activity.

The event was inaugurated with an opening remark by Li-Feng Lee, the MOHW’s Political Deputy Minister; Pingtung County Government and Taitung County Government were invited



111.12.6 地方政府推展國民年金業務標竿學習活動 — 全體合影
(Benchmark Learning Activity for Local Government National Pension Operations - Group Photo)





當日活動由本部李政務次長麗芬開幕致詞，並邀請屏東縣政府與臺東縣政府分享如何與民間資源洽談共建周轉金及實際執行運作方式。此外，也參酌在111年11月辦理地方政府國民年金業務實地訪查之訪查委員建議，邀請中華民國儲蓄互助協會協助分享「結合儲蓄互助社協助國保弱勢被保險人」專題，以及邀請勞保局臺北市辦事處分享「勞保、國保、農保老年相關權益說明」，活動順利圓滿，且藉由上述之學習活動，以充實國保服務員之知能，俾提升其服務品質。

(七) 對於國民年金業務監理與革之建議事項

111年度共召開12次國民年金監理委員會議，研提業務興革重要建議如下：

1. 請勞保局研議強化「主動通知申請生育給付」方式，協助「可請領生育給付大於欠費」案件；尚未申請生育給付者，透過服務員通知宣導可扣抵欠費。
2. 請勞保局強化催繳作為，提升成效，並追蹤地方政府使用本部弱勢關懷系統後溢領改善情形。

to give a talk on how to collaborate with the private sector on setting up working capital and what the actual operation looks like. In addition, taking the suggestions submitted by committee members who had carried out the Of Local Government National Pension Operations in November 2022, NPSC invited the Credit Union League of the Republic of China to give a keynote speech of “Count Credit Unions in to Help the Insured of the National Pension Insurance who Are Vulnerable” and BLI’s Taipei Office to give a speech of “Benefits of the Labor Insurance, National Pension Insurance, and Farmers’ Insurance for the Elderly.” The event concluded successfully. In addition, the said learning event enriches the knowledge and skills of National Pension Insurance service workers, which is conducive for them to improve service quality.

(g) Measures Taken and Suggestions for Improvement of National Pension Operations Supervision

In 2022, a total of 12 NPSC meetings were convened. The important suggestions regarding improvement of related operations are stated as follows:

- (i) The BLI was requested to work out a better method for “Voluntary Notice about Application for Maternity Benefits,” help with cases where “eligible maternity benefits surpass owed premiums,” and have service workers notify those who haven’t applied for maternity Benefits of the option to offset owed premiums.
- (ii) The BLI was requested to improve the effectiveness of its overdue payment collection efforts and track the local government’s reduction in benefit overpayment after they adopted the MOHW’s E-Care System for the Vulnerable.



111.12.6 地方政府推展國民年金業務標竿學習活動－雙向溝通Q&A (Benchmark Learning Activity for Local Government National Pension Operations - Two-way Communication Q&A)





3. 請勞保局結合相關管道，強化身心障礙者宣導，以及注意不同障別需求。
4. 請勞保局針對民法成年年齡下修至18歲所涉遺屬年金給付受益人條件，修正系統、官網及文宣品資訊，提供服務員宣導。
5. 請勞保局透過服務員輔導無力繳費被保險人，申辦保費補助。
6. 請勞保局對於呆帳轉銷，依「國保欠費催收及轉銷呆帳處理要點」規定辦理，注意債務人動向，如有可供執行財產，應即移送執行，並關注消費者債務清理條例免責報准轉銷案件逐年成長的情形。
7. 請勞保局加強通知可請領老年年金給付者相關措施，並提供協助。
8. 請勞保局研議將南投縣政府輔導新住民製作四國語言宣導資料，納入全國性宣導素材，並請地方政府妥善運用。
9. 請勞保局將所得未達一定標準補助經費查核之缺失態樣，周知地方政府改善辦理。



111.7.15 新竹市政府所得未達補助經費實地訪查
(Onsite Inspection of Hsinchu City Government)

- (iii) The BLI was requested to enhance publicity to the physically challenged through each relevant channel and pay attention to the difference in needs of different types of physical challenge.
- (iv) The BLI was requested to modify the system and official website to reflect the change in the qualifications of beneficiary of Survivors Pension Payments that was effected by the reduction in the age of majority to 18 in the Civil Code, and to modify its printed literature as well for service worker to do publicity.
- (v) The BLI was requested to assist the insured unable to afford insurance premium to apply for subsidy for insurance premium.
- (vi) The BLI was requested to write off non-collectable overdue premium as non-collectable accounts in accordance with the "Directions for Collection of Overdue National Pension Insurance Premium and Write-off as Doubtful Accounts"; to keep an eye on the debtor and apply for enforcement once there is any asset available for enforcement; and to pay attention to the year-on-year growing number of cases of approval of application for write-off filed against the exemption clauses in The Consumer Debt Clearance Statute.
- (vii) The BLI was requested to better its measures for notifying those eligible for claiming old-age pension and offer help.
- (viii) The BLI was requested to include the promotional materials that were produced by local governments in four languages to assist new immigrants in national publicity materials and have local governments properly use them.
- (ix) The BLI was requested to notify local governments of the types of deficiency identified during the audit of instances where an insured person whose family income failing to reach certain standards successfully obtain subsidies, so that the local governments can make improvement.



112 年勞保局白局長麗真及國民年金組組長蒞會交流
(Director-General Pai, Li-Chen of the Labor Insurance Bureau and Director of the National Pension Division communicating and exchanging ideas)



二、財務監理

(一) 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。111年1月至12月底止，本會依規定召開4次風險控管推動小組會議。討論「國保基金資產配置執行情形與分析報告」、「110年度國保基金稽核報告」、「國保基金國內外委託經營『絕對報酬型』批次投資績效與效益分析報告」、「111年度國民年金財務帳務檢查實施計畫(草案)」、「111年上半年國保基金投資績效與未來因應策略分析專案報告」、「國保基金『112年度資產配置暨投資運用計畫(草案)』案」及「有關國保基金未來投資運用策略及應留意之風險」等10項議案，並於每次會議結束後，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。

(二) 審議國保基金年度預算及決算

1. 審議112年度國保基金附屬單位預算
2. 審議110年度國保基金附屬單位決算

(三) 審議國保基金收支及運用

1. 審議國保基金112年度資產配置暨投資運用計畫
2. 審議110年12月至111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%之個股暨處理情形，以及從事衍生性金融商品避險概況)
3. 審議110年第4季至111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110年下半年度及111年上半年度內部自行查核作業相關表件
6. 審議勞金局110年度國保基金稽核報告

2. Financial Supervision



111.8.16 第36次國民年金風險控管推動小組會議
(The 36th Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)

(a) 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. NPSC held four Risk Control Promotion Task Force meetings in January through December, 2022 as required. Ten motions were discussed, including “National Pension Insurance Fund Asset Allocation Analysis Report,” “2021 National Pension Insurance Fund Audit Report,” “Report on the Analysis of benefits and absolute-return batch investment performance of National Pension Insurance Fund under domestic and foreign mandated management,” “2022 National Pension Financial

Accounting Inspection Implementation Plan (Draft),” “Special Report on Analysis of the Performance of Investment of National Pension Insurance Fund for the First Half of 2022, and Response Strategy,” “2023 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.” At the end of each meeting, opinions and suggestions submitted by attending experts and scholars were gathered, submitted for review by the Supervisory Committee, and then delivered to relevant units for deliberation or implementation, in the hope to improve the performance of the National Pension Insurance Fund operation and the effectiveness of risk control.



(四) 辦理111年度國民年金財務帳務檢查

為了解國保基金運用單位遵循相關政策及法令之情形，本會依據「111年度國民年金財務帳務檢查實施計畫」，訂定111年度之檢查主題為「面對當前國際經濟及金融情勢之風險控管機制」，並於111年12月20日前往勞金局辦理財務帳務檢查。檢查委員分3組（第1組：確認110年度檢查缺失之改善情形、第2組：抽檢「面對當前國際經濟及金融情勢之風險控管機制」、第3組：抽檢「針對當前國際經濟及金融情勢之投資策略因應情形」）依檢核表查核勞金局辦理情形，抽檢結果「無異常情事」。

111年度檢查結果，包括綜合座談委員建議意見及查核之書面意見，如風險控管的結果及後續作為的呈現方式；交易室資安上定期密碼變更的控管及異地備援的加強；永續投資的持續推動；對於政風在稽核方面的精進作為；投資與風險控管方面的建議，請勞金局研議參考辦理等，共計20項建議事項，業請勞金局研議辦理並按季函報，另予追蹤列管。

(五) 廣續推動「國民年金財務監理精進計畫」

本會依據「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。為提升財務監理效能，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。

鑑於111年度烏俄戰爭、通膨、升息等金融經濟情勢，致國保基金投資績效表現不佳，引發輿論關注，本會爰依上開財務監理精進計畫及第108次監理委員會議之決定，分別於111年8月16日及同年11月2日啟動「即時監理機制」，請勞金局及時因應國際金融市場情勢與變化，強化風險控管、動態調整投資策略與停損機制及研提因應對策與避險等，以確保基金投資應用之安全，並適時對外界

(b) Review of annual budgets and financial statements of the National Pension Insurance Fund

- (i) Review of 2023 annual budget of the National Pension Insurance Fund.
- (ii) Review of the 2021 annual financial statement of the National Pension Insurance Fund.

(c) Review of balance and utilization of the National Pension Insurance Fund

- (i) Review of the 2023 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
- (ii) 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 2021 and November 2022.
- (iii) Review of the Performance Evaluation Report on Discretionary Management of Domestic/Foreign Investments from the National Pension Insurance Fund between Q4 2021 and Q3 2022.
- (iv) Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.
- (v) Review on the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF 2H of 2021 and 1H of 2022.
- (vi) Review BLF on 2021 National Pension Insurance Fund Audit Report.

(d) Conduct the 2022 National Pension Financial Accounting Inspection

To grasp the compliance of the National Pension Insurance Fund utilization unit with relevant policy, laws, and regulations, NPSC formulated the 2022 audit plan "Risk Control Mechanism in Response to the Current International Economic and Financial Situations" in accordance with the "2022 National Pension Financial Accounting Inspection Implementation Plan," and carried out a financial accounting audit at the premises of BLF on December 20, 2022. The Inspection Committee members were divided into three groups: The first group checked the status of improvement in the deficiencies identified in the 2021 inspection; the second group conducted a sampling inspection of the compliance with the "Risk Control Mechanism in Response to the Current International Economic and Financial Situations"; and the third group conducted a sampling inspection of the compliance with the "Investment Strategy in Response to the Current International Economic and Financial Situations." Each group used a checklist to audit the BLF's implementation, and no anomaly was found during the inspection.

The BLF was requested to deliberate or implement the 2022 inspection results comprised of a total of 20 suggestions, including committee members' suggestions at the general meeting and written inspection opinions, e.g. risk control performance and subsequent measures to be taken; regular change of





說明虧損原因、因應作為及重申基金積收益情形與中長期投資績效，俾使社會大眾瞭解。

(六) 舉辦「元宇宙概念與未來投資策略及方向」研討會

為能瞭解「元宇宙」(Metaverse)概念及其未來發展與影響，本會業於111年12月6日假財團法人張榮發基金會國際會議中心舉辦上開研討會，

並與中華民國證券期貨分析協會與中華民國退休基金協會共同舉辦，邀請日本臺灣交流協會、國民年金監理委員、各投信投顧高階主管、政府基金管理單位與監理單位、金管會、財政部、行政院主計總處、數位發展部、勞金局、勞保局、各地方政府、本部相關單位等，參與人數近200人，活動順利圓滿。



111.12.6 「元宇宙概念與未來投資策略及方向」研討會薛部長瑞元開幕致詞
(An Opening Remark by the MOHW's minister Jui-Yuan Hsueh on "Metaverse Concept and Future Investment Strategies and Directions")

passwords of the trading office to manage information security and enhancement of offsite backup; continuous promotion of sustainable investment; enhancement of audit of anti-corruption; and investment and risk control suggestions against which the BLF was requested to deliberate or implement.

(e) Continue to implement the "Plan for Improvement of National Pension Financial Supervision"

NPSC executed 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 in accordance with the "Plan for Improvement of National Pension Financial Supervision." To improve the financial supervisory function, NPSC collected the important domestic and international economic and financial developments to complete the "bi-weekly 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 supervisory mechanism, in order to deal with major contingencies and strengthen the Fund's risk controls.

Seeing that economic situations effected by the 2022 Russia-Ukraine war, inflation, and interest rate hike

reduced the investment performance of the National Pension Insurance Fund, which turned some heads, NPSC, by referencing the said financial supervisory enhancement plan and the resolutions reached at the 108th Supervisory Committee meeting, launched the "Real-time Supervisory Mechanism" separately on August 16, 2022 and November 2, 2022, demanding that the BLF respond in a timely manner to situations and changes in the international financial market, enhance risk control, dynamically adjust investment strategy and the stop-loss mechanism and submit response and hedging strategy to ensure the security of utilization of the Fund, communicate to external parties about the causes of profit or loss and response measures to be taken, and reiterate the accumulated gains and medium- and long-term investment performance of the Fund to facilitate the understanding of the general public.

(f) Held a seminar on "Metaverse Concept and Future Investment Strategies and Directions"

To gain insight into the notion of "Metaverse" and its potential evolution and effect in the future, NPSC, the Pension Fund Association, R.O.C., and the Securities Analysts Association, Chinese Taipei jointly held the said seminar at Evergreen International Convention Center on December 6, 2022; the seminar, attended by the Japan-Taiwan Exchange Association, National Pension Fund Supervisory Committee members, executives of investment trust and investment consulting service





本次研討會由本部薛部長瑞元蒞臨開幕致詞，當天邀請數位發展部唐部長鳳主講「從公益創新到多元宇宙」，由知識力科技公司曲執行長建仲主講第一場論壇「元宇宙概念、運用與產業發展趨勢」、由中華民國證券投資信託暨顧問商業同業公會劉理事長宗聖主講第二場論壇「元宇宙帶來新契機及未來投資策略與方向」。國際專題部分，邀請日本GPIF審議役

泉潤一先生分享「GPIF年金積立金運用」。至綜合座談，由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，與各論壇主講人及中華民國退休基金協會王理事長儷玲淺談未來投資策略與方向，藉由來自產官學界的各位專家先進，透過今天的主題互相交流並學習，期使國保基金投資能夠不斷精進，有助國民年金制度長遠發展。



111.12.6 「元宇宙概念與未來投資策略及方向」研討會綜合座談
(Held a seminar on “Metaverse Concept and Future Investment Strategies and Directions”)



111.12.6 數位發展部唐部長鳳主講「從公益創新到多元宇宙」
(“From Public Welfare Innovation to Multiverse” by Audrey Tang, the Minister of the Ministry of Digital Affairs)

companies, government agencies in charge of managing or supervising the Fund, the FSC, the Ministry of Finance, Directorate General of Budget, Accounting and Statistics, Executive Yuan, Ministry of Digital Affairs, BLF, BLI, local governments, and relevant units of the MOHW, concluded satisfactorily, with nearly 200 participants.

The seminar was inaugurated with an opening remark by the MOHW's minister Jui-Yuan Hsueh and featured a series of keynote speeches, including “From Public Welfare Innovation to Multiverse” by Audrey Tang, the Minister of the Ministry of Digital Affairs, “On Metaverse Notion, Usage, and Industry Development Trend” by Jefferey, CEO of Ansforce Inc., and “New Opportunities that Come with Metaverse, and Future Investment Strategies and Directions” by Tsung-Sheng Liu, chairperson of the Securities Investment

Trust & Consulting Association of the R.O.C. An international keynote speech titled “Government Pension Investment Fund (GPIF) Utilization” by Mr. Junichi Izumi, the GPIF review officer in Japan, The general meeting was chaired by Ping-Hui Lin, chairperson of the Securities and Futures Institute, who had a brief discussion on future investment strategy and direction with the keynote speaker of each forum and Li-Ling Wang, chairperson of the Pension Fund Association, R.O.C. Through exchange and learning on such keynote topics among experts from the government, industry, and academia, we hope to enhance the investment performance of the National Pension Insurance Fund, thereby facilitating long-term development of the National Pension system.





(七) 完成「國民年金保險基金投資運用歷程與策略分析」自行研究

為精進監理效能，即時掌握國民年金相關業務動態及趨勢，本會積極辦理自行研究發展工作，111年度完成辦理「國民年金保險基金投資運用歷程與策略分析」自行研究，除揭示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及精進國保基金財務監理之品質。

(八) 對於國民年金財務監理與革之建議事項

111年度共召開4次風控小組會議及12次國民年金監理委員會議，研提財務興革重要建議如下：

1. 請勞金局提出俄烏戰爭投資風險與因應策略之分析報告，關注各受託機構投資標的與帳戶管理情形，並落實風險控管。
2. 請本會持續關注金融情勢，適時啟動即時監理機制，並請勞金局配合辦理，另亦請該局適時對外界說明虧損原因、因應作為，及重申基金累積收益情形與中長期投資績效。

(g) Independent completion of the study of “National Pension Insurance Fund Investment History and Strategy Analysis”

To enhance the supervisory function and gain insight into the trend and operation of the National Pension system in a timely manner, NPSC is keen to carry out independent research. In 2022, it independently completed the “National Pension Insurance Fund Investment History and Strategy Analysis,” which not only disclosed the steady financial progress of the National Pension Insurance Fund but also served as a reference for future financial supervisory work and improvement in the quality of National Pension Insurance Fund supervision.

(h) Measures Taken and Suggestions for Improvement of National Pension Financial Supervision

In 2022, a total of 4 meetings of the Risk Control Promotion Task Force and 12 meetings of NPSC were convened, and the following important suggestions regarding financial reform were proposed:

- (i) The BLF was requested to submit an analysis report on the investment risks arising from the Russia-Ukraine war, and the response strategy thereof, keep an eye on each mandated institution regarding management of investment targets and accounts, and implement risk control.
- (ii) NPSC was requested to keep abreast of the financial climate and initiate the real-time supervisory mechanism in a timely manner, and have the BLF act the mechanism accordingly. In addition, the BLF was requested to communicate with external parties about the causes of profit or loss and response measures to be taken, and reiterate the accumulated gains and medium- and long-term investment performance of the Fund.





3. 為達中長期穩定收益目標，請勞金局以長期投資角度，運用多元投資策略，降低市場波動對收益影響，因應美國升息、通膨、俄烏戰爭等情勢發展，審慎評估資產配置，動態調整投資策略，擇優布局長期投資部位，強化風險控管與停損機制，及作必要之處置。

4. 全球市場波動加劇，請勞金局必要時仍促請受託機構回報因應對策，加強管考績效不佳之受託機構，督促強化風險控管與檢討改善績效，適時為必要之處置。

5. 請勞金局適時瞭解各受託機構之波動度管理，關注其資產配置、投資策略、避險成效與風險控管情形，適時督促改善。

(iii) To achieve the stable yield goals in the medium and long term, the BLF was requested to employ a diverse range of investment strategy from the perspective of long-term investment so as to reduce the impact of market fluctuation on yield; cautiously assess asset allocation, dynamically adjust investment strategy, preferentially opt for potential long-term position, enhance risk control and stop-loss mechanism, and carry out necessary measures in response to situations like interest rate spike in the US, inflation, and the Russia-Ukraine war.

(iv) Since the global financial market became increasingly violently, the BLF was requested to demand that mandated institutions submit response measures when necessary; and intensify evaluation of the mandated institutions that yielded poor performance, urge them to enhance risk control and review and improve performance, and take any necessary measures if need be.

(v) The BLF was requested to gain insight into how each mandated institution manage volatility, keep abreast of their asset allocation, investment strategy, hedging effectiveness and risk control, and where necessary, urge them to make improvement.



111.3.8 第 34 次國民年金風險控管推動小組會議
(The 34th Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)



6. 有關絕對報酬委託案之效益、檢討避險策略及著重ESG之永續投資等意見，請勞金局納入投資運用參考，並適時動態調整投資策略。
7. 針對委託經營之待撥款項，請勞金局妥為規劃運用，並視市場狀況，慎選撥款適當時機。
8. 請勞金局廣續落實內部自行查核，必要時滾動檢視各項查核重點，另有關市場大幅波動，請勞金局檢討國內、外查核項目之一致性。
9. 請勞金局將替代監管措施之結果，納入稽核報告，對於未能實地訪察之受託機構，亦請該局優先考量列入未來出國訪察計畫。



111.11.9 第 37 次國民年金風險控管推動小組會議
(The 37th Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meetings)



- (vi) The BLF was requested to factor in the suggestions on the yield of mandate management, hedging strategy, and increase in ESG sustainable investment when making investment decisions, and to continuously adjust its investment strategy in a timely manner.
- (vii) The BLF was requested to plan a proper usage of the funds to be put under mandated management, and cautiously select a time ideal for appropriation of funds.

- (viii) The BLF was requested to implement internal audit, carry out a rolling review of each key audit focus if necessary, and review the consistency of domestic and foreign audit items on market volatility.
- (ix) The BLF was requested to propose alternative supervisory measures in its audit report and preferentially include the mandated institutions of which an onsite audit was yet to be carried out into its overseas visit plan in the future.



三、爭議審議

(一) 召開國民年金爭議審議委員會會議

1. 會議形式：由本部遴聘(派)社會保險、國民年金、社會福利之學者專家、法律專業人員、醫師，以及中央、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。
2. 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。

3. 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。
4. 111年度本會計召開12次爭議審議委員會會議，因配合COVID-19防疫需求，除10月及12月召開實體會議，其餘月份均採線上視訊會議方式辦理。



112.5.12 第117次國民年金爭議審議委員會會議
(The 117th National Pension Dispute Review Committee Meetings)

C. Dispute Review

(a) Convention of National Pension Dispute Review Committee Meetings

- (i) **Meeting format:** The Ministry of Health and Welfare shall recruit (appoint) scholars and experts in social insurance, National Pension, and social welfare, legal professionals, physicians, and supervisors from central and local competent authorities to be members of the Dispute Review Committee to deliberate on disputes under review in line with the committee system. The executive secretary shall convene and chair meetings. If the convener is unable to preside over a meeting, the members of the Dispute Review Committee shall elect from among them one person to chair the meeting.
- (ii) **Meeting frequency:** Dispute Review Committee Meetings shall be convened once a month. Ad hoc meetings may be convened when necessary.

- (iii) **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.
- (iv) In 2022, NPSC held 12 Dispute Review Committee meetings, which, except those held in October and December, were held by video conferencing to satisfy the COVID-19 pandemic control requirements.





(二) 審議國民年金爭議案件

1. 審定案件

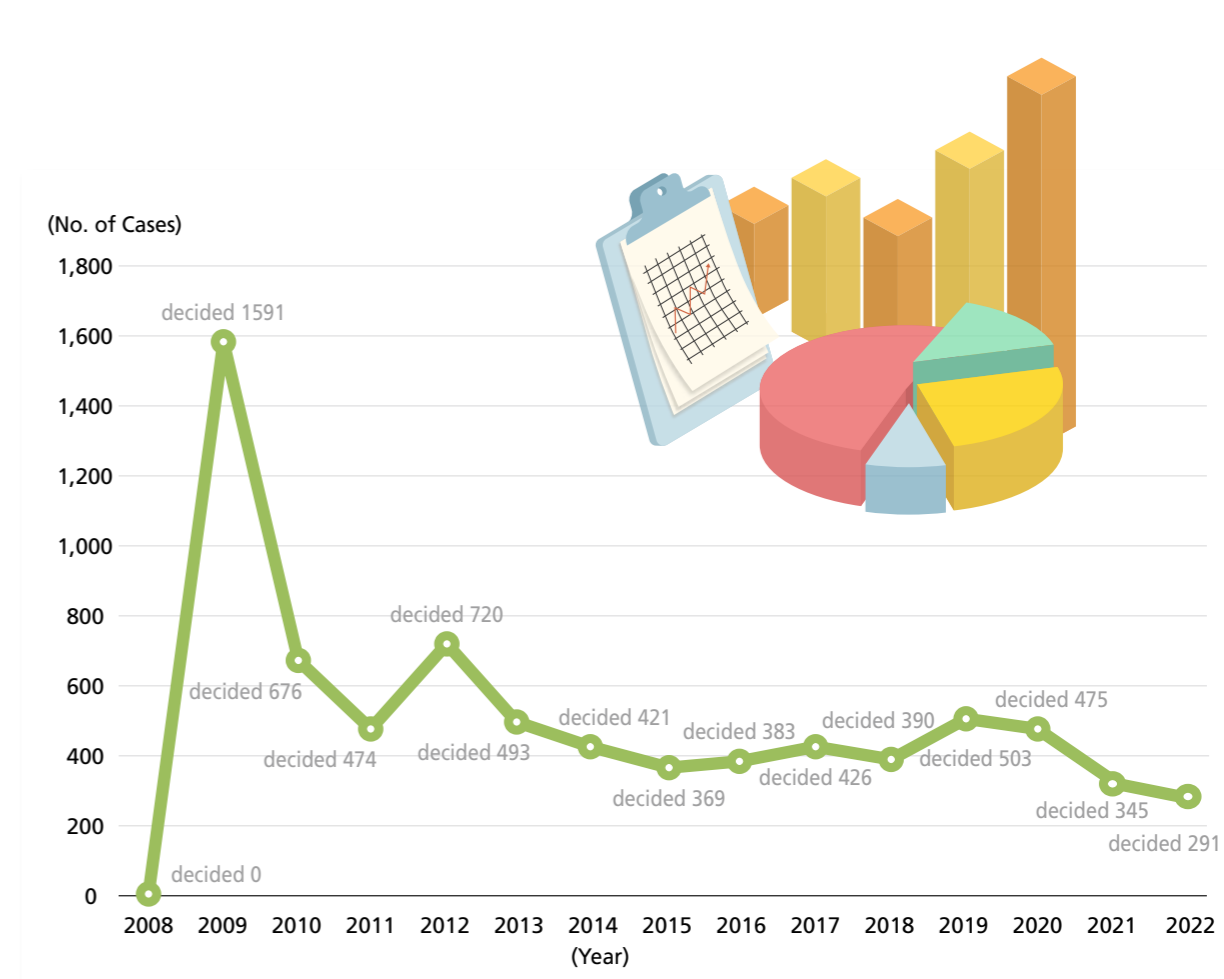
本會自97年10月成立以來，已審定7,557件爭議案件，審議情形如下：



(b) Review of National Pension disputes

(i) Cases reviewed and adjudicated

Since NPSC was established in October 2008, it has resolved 7,557 dispute cases. The details are provided as follows:



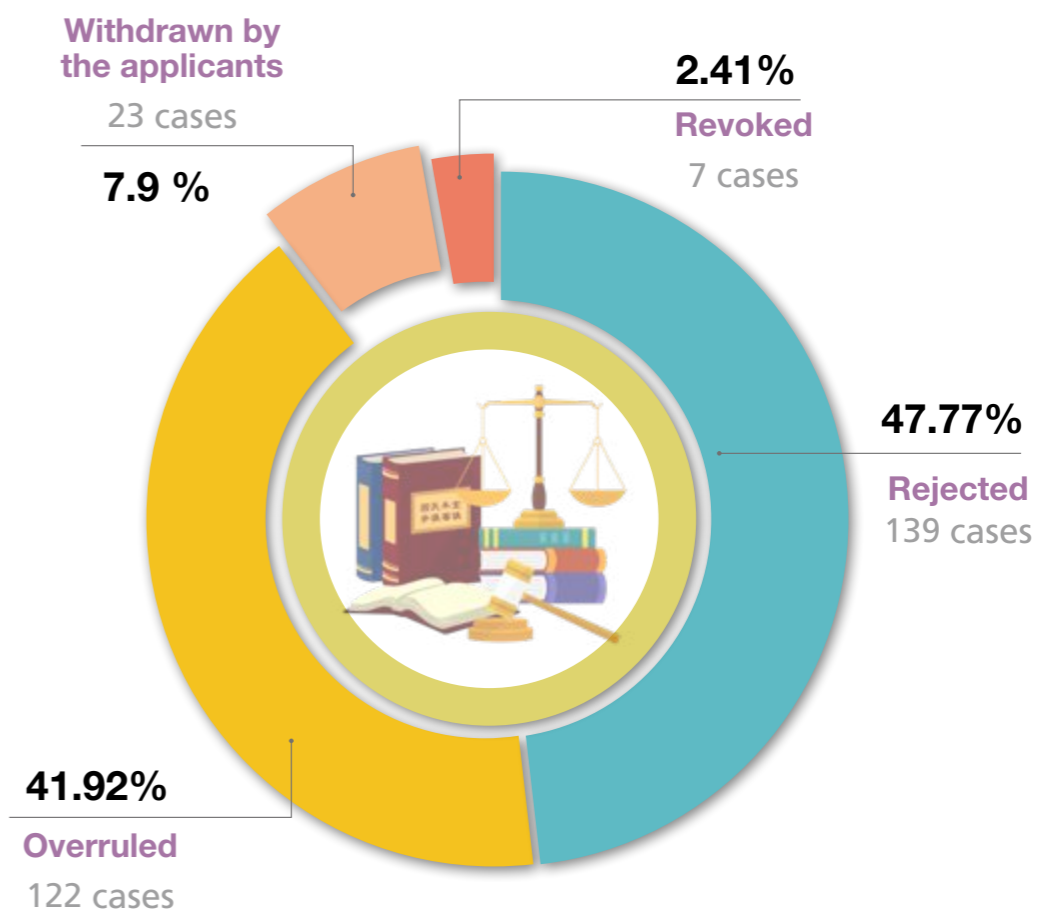
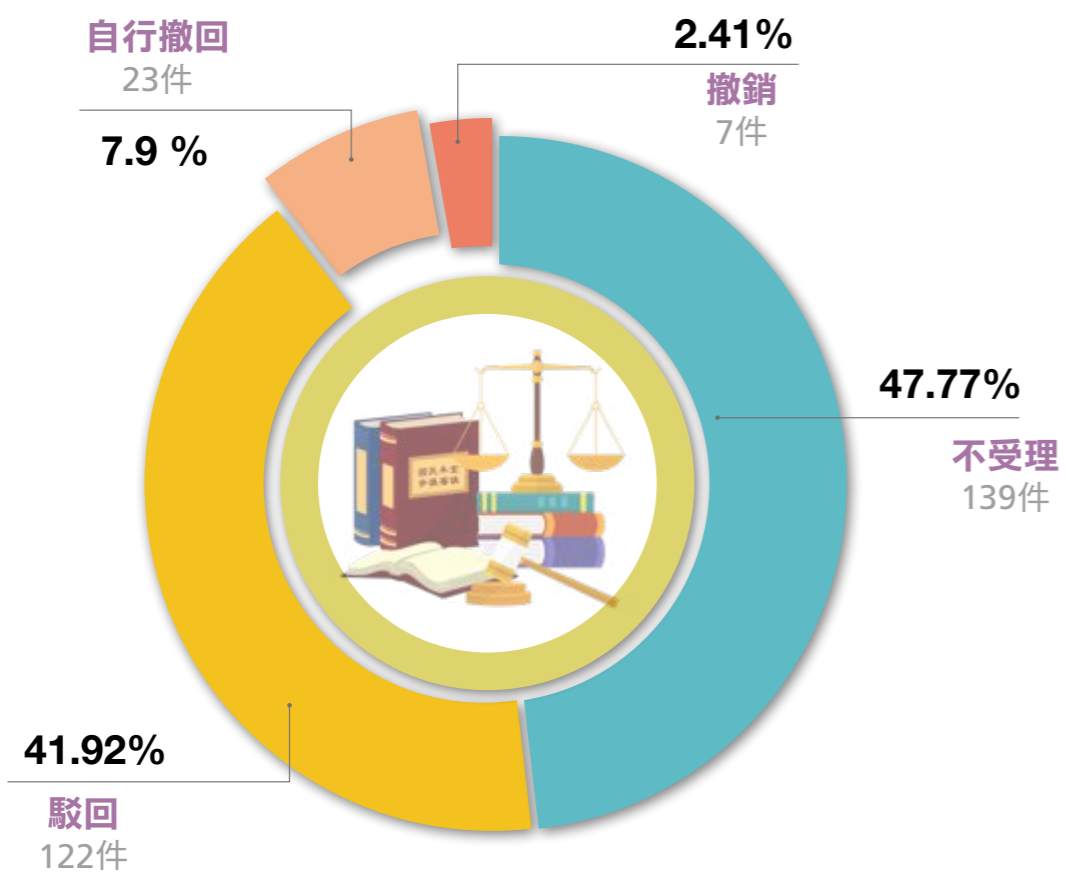


本會111年度共計審定291件爭議案件，其中駁回122件、不受理139件、自行撤回23件及撤銷7件，審議情形分析如下：

In 2022, NPSC has resolved 291 dispute cases, including 122 cases overruled, 139 cases rejected, 23 cases withdrawn by the applicants voluntarily, and 7 cases revoked. The review is described as follows:

111年度國民年金爭議審議結果統計

Statistics on the Results of Review of National Pension Disputes of 2022





2. 審定案件申請項目：

111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	112	38.49%
老年基本保證年金	100	34.36%
保險費或利息	18	6.19%
遺屬年金給付	18	6.19%
原住民給付	13	4.47%
喪葬給付	12	4.12%
身心障礙年金給付	5	1.72%
身心障礙基本保證年金	4	1.37%
其他國民年金權益事項	4	1.37%
申請人資格及納保事項	3	1.03%
生育給付	2	0.69%
總計(111年度)	291	100%

3. 審定案件類型：

111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	107	36.77%
給付數額	74	25.43%
其他	46	15.81%
保險效力	11	3.78%
加保資格	9	3.09%
分期延期繳費	8	2.75%
10年緩繳	5	1.72%
溢領繳還	5	1.72%
配偶連帶繳納義務	5	1.72%
給付期間	5	1.72%
居住事實	4	1.37%
擇一請領	3	1.03%
保費補助	2	0.69%
工作能力評估	2	0.69%
退還保費	2	0.69%
遺屬順位	2	0.69%
身障程度	1	0.34%
總計(111年度)	291	100.00%

(ii) Scope of Application:

In 2022, 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	112	38.49%
Old-age Basic Guaranteed Pension Payments	100	34.36%
Premium or Interest	18	6.19%
Survivors Pension Payments	18	6.19%
Indigenous People Payments	13	4.47%
Funeral Benefits	12	4.12%
Disability Pension Payments	5	1.72%
Disability Basic Guaranteed Pension Payments	4	1.37%
Other National Pension Rights and Interests	4	1.37%
Applicant Qualification or Insurance Subscription	3	1.03%
Maternity Benefits	2	0.69%
Total (2022)	291	100%

(iii) Types of Cases:

In 2022, the “Types” of cases in dispute as decided are described as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	107	36.77%
Amount of Benefits	74	25.43%
Others	46	15.81%
Insurance Coverage	11	3.78%
Insurance enrollment Qualification	9	3.09%
Deferred payment of premiums in installments	8	2.75%
10-year period allowed for late payment	5	1.72%
Refund of Overpayment	5	1.72%
Spouse Obligation for Payment of Insurance Premiums	5	1.72%
Benefit Payment Period	5	1.72%
Residence Confirmation	4	1.37%
Selection of Single Claim Only	3	1.03%
Premium Subsidization	2	0.69%
Assessment of Ability to Work	2	0.69%
Refund of Premium	2	0.69%
Survivor Priority	2	0.69%
Degree of Disability	1	0.34%
Total (2022)	291	100.00%



(三) 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。111年度國民年金訴願決定案件計22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96.78%，且尚無行政訴訟之判決結果有撤銷本會審議決定之情形，行政訴訟維持率為100%，顯示本會依據國民年金法等相關法規所為之審議決定，理由確實合法及妥適。



(四) 充實爭議審議法學專業知能

為強化同仁法學知能，本會就爭議審議案件主要爭點及審議委員所提之法律概念部分，於111年度辦理4場次、12主題研習如下：

1. 民事訴訟部分：辦理「調解程序」、「簡易訴訟程序及小額訴訟程序」、「督促程序」及「保全程序及公示催告程序」等訴訟程序之研習，建立訴訟法完整概念。
2. 法學文章或判（案）例分享：包含「行政救濟之實務聚焦」、「論行政程序上之事實調查(上)」、「論行政程序上之事實調查(下)」、「行政法上利益衡量方法論」及「國民年金保險遺屬年金請求權之財產權保障－兼評釋字第766號解釋」等文章，就審議實務交流討論。

(c) 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 2022, among the total 22 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 at that moment.

Since the enforcement of the National Pension Act on October 1, 2008, 96.78% of NPSC's review decision on the appeal sustained, and no administrative suit judgment was rendered to revoke NPSC's review decision, i.e. 100% of NPSC's review decisions were upheld. Apparently, the decision rendered by NPSC based on the National Pension Act and related laws was considered valid and proper.



(d) Enhancement of Legal Expertise Needed in Review of Disputes

In order to improve the co-workers' legal expertise, in 2022, with respect to the issues on dispute review cases and legal concepts proposed by the reviewing members, NPSC planned the four seminars centered on 12 topics, which are described as follows:

- (i) **Code of Civil Procedure:** Seminars on litigation proceedings, including "mediation proceedings," "summary proceeding and small-claim proceedings," "demand proceedings," and "provisional remedies proceeding and public summons proceedings," aiming to render a complete picture of the Code of Civil Procedure.
- (ii) **Sharing of legal articles or decisions (cases):** Including articles like "Practical Focus on Administrative Remedies," "Uncovering the Fact Investigation in Administrative Proceedings (Part 1)," "Uncovering the Fact Investigation in Administrative Proceedings (Part 2)," "Interests Measurement Methodology in Administrative Law," and "Guarantee of Property Rights to the Claims for Survivors' Benefits of the National Pension Insurance - from the Perspective of Judicial Yuan interpretation No.766," for interchange of ideals on review practices.
- (iii) **Sharing of administrative laws:** Exploring "Summary of the Personal Data Protection Act," "An Overview of the Constitutional Court Procedure



3. 行政法規分享：探究「個人資料保護法概要」、「憲法訴訟法概要」、「行政法與民刑事法相互之關係」，藉由跨法學領域之學理架構，提升法學專業與視野。

(五) 廣續辦理本會網站公開查詢最近3年審定書作業

為因應政府資訊公開趨勢，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，落實保障人民知的權利及俾利閱讀者理解案件之原因事實。此外，為維護隱私，有關審定書之公開內容均依相關法令審查，應保密之內容如自然人之姓名、身分證統一編號、其他足資識別該個人之資料、醫療上秘密資訊及正當利益等均經妥適處理遮蔽或去辨識化，始予以公開查詢。111年度民眾使用本會網站查詢次數日益增長，

確實有達成政府透明治理之目標，亦增進民眾對於國民年金爭議審議之瞭解與肯定。

(六) 持續推動國民年金爭議審議線上申辦服務

本會辦理國民年金線上申辦爭議審議，為我國社會保險爭議審議制度線上申辦之創舉。為配合我國智慧政府行動方案，提高民眾數位政府參與度，此項服務可使民眾及時透過網路申辦爭議審議，避免因時間及空間限制，無法於法定救濟期限60日內申請爭議審議，造成程序上之不利益，亦可藉以提高民眾權益保障之可近性及可及性。因111年度仍受COVID-19疫情影響，國民年金爭議審議線上申辦服務更能發揮功能，提供民眾更有效且多元之國民年金行政救濟管道，有效減少因逾期申請爭議審議而不受理之案件，維護民眾行政救濟權益。

Act” and “Relationship between the Administrative Law and Civil and Criminal Codes,” hoping to provide cross-legal domain theoretic framework that can improve legal expertise and vision.

(e) Continue the Search Service for Written Decision issued for the most recent 3 years on NPSC's website

To align with the government's information disclosure intension, NPSC discloses the written decisions on the National Pension disputes voluntarily on its official website to make it accessible by the public, so as to protect citizens' right to know and help readers understand the causes and facts of cases. In addition, to protect privacy, the content of the written decisions open to the public was reviewed according to applicable laws. The content required to be kept confidential, e.g. a natural person's name, national identification number, other materials sufficient to affirm the



identity of a person, medical information intended to be kept confidential, and righteous interests, was also masked or de-identified before being open for inquiry. In 2022, the access by citizens to NPSC's website has been increasing day by day, reflecting the government's transparent governance and the public's understanding and recognition for National Pension dispute review cases.

(f) Continue to promote the National Pension Dispute Review Online Application Service

NPSC allows application for review of National Pension disputes online, Taiwan's first-ever social insurance dispute review system allowing for online application. In support of our country's smart government action plan, and to improve citizens' participation in a digital government, this service not only allows the public to apply for dispute review online in a timely manner lest time and space restrictions prevent them from applying for dispute review within the 60-day remedy application period and thus cause procedural disadvantages, but also improves the citizens' accessibility to rights protection solutions. The online application for National Pension dispute review just came in 2022 when the COVID-19 pandemic still raged; it provides the public with a more effective and diverse administrative remedy channel with respect to National Pension and effectively reduces the number of dispute review cases rejected due to late application, effectively upholding citizens' rights to administrative remedies.



(七) 舉辦「勞、國保爭議審議業務交流與展望」研討會

本會於111年11月15日舉辦「勞、國保爭議審議業務交流與展望」研討會，藉由勞動部勞動法務司及本會分享爭議審議之實務經驗，並邀請實際參與勞保及國民年金爭議審議之法律委員，以及專精行政救濟法理論與實務之學者專家，就「勞工保險爭議審議制度簡介、實務運作與案例分享」、「國民年金爭議案件對法規及實務作業之回饋」、「行政救濟程序保障與人民參與」及「爭議審議業務交流與展望」等主題進行分享、討論及與談，提供爭議審議程序保障、人民參與、調查等之專業建議，收穫良多，期提升爭議審議之審議品質。

(八) 強化國民年金爭議審議系統資安稽核功能

為提升系統資訊安全防護能力，強化個人資料保護與資安稽核功能，以符合行政院之資通系統防護基準，本會於111年10月完成「國民年金爭議審議案件管理資訊系統」增修工作，除調整資通系統防護基準之事件日誌紀錄，強化可歸責性與完整性外，並完成適當遮蔽行政管理統計報表表件個人資料等功能，期以有效兼顧資通安全與個人資料保護之目標。



111.11.15 勞、國保業務交流與展望研討會
(Organization of the seminar “Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System”)

(g) Organization of the seminar “Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System”

On November 15, 2022, NPSC held the seminar “Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System,” at which NPSC and the Department Legal Service of the Ministry of Labor gave a speech on dispute review practices and experience; legal committee members who had participated in review of dispute over labor insurance or National Pension insurance and scholars who are an expert in the theory and practices of administrative laws were invited to talk about and discuss the topics including “Overview, Practices, and Case Study of the Labor Insurance Dispute Review System,” “Feedback on

Regulations and Practical Operations from National Pension Dispute Cases,” “Protocol for Assuring Administrative Relief and Public Engagement,” and “Interchange and Prospect of the Dispute Review System”; they provided professional suggestions on review procedural guarantee, citizen engagement, and investigation, which were beneficial, hoping to improve dispute review quality.

(h) Enhance the function of auditing the information security of the National Pension dispute review system

To improve the information security protection capacity of systems and enhance personal data protection and information security audit function to conform to the cyber security system protection standards set forth by the Executive Yuan, NPSC further refined the



(九) 辦理國民年金法規興革與制度精進事項

本會111年度共召開12次爭議審議委員會議，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，提出重要具體精進意見或修法建議如下：

1. 建請各社會保險主管機關應會同修法，並訂定一致之請領生育給付規範內容。

2. 建請考量仍否限制「109年1月1日至111年12月31日」期間未出境者，始得適用「為保障因疫情無法歸國致出境滿2年戶籍遭遷出民眾國民年金保險權益之彈性措施」。
3. 建請勞保局於國民年金保險費或利息繳款單上，載明民眾不服該行政處分時如何提起行政救濟之教示條款。
4. 建請研議國民年金溢領給付案件適用行政程序法第118條規定撤銷原授益處分時另定失效日期之處理原則。
5. 建請勞保局洽銓敘部等機關研議有關月撫慰金等媒體資料報送之精進方式。
6. 建請研議當事人同時符合老年年金給付及遺屬年金給付之請領條件時，考量發給其本人老年年金給付外，併再發給「B式遺屬年金給付」，或退還保險費等之修法可行性等。



112.4.14 第116次國民年金爭議審議委員會議
(The 116th National Pension Dispute Review Committee Meetings)

“National Pension Dispute Review Case Management Information System” in October 2022. Aside from adjusting the event log under the cyber security system protection standards and enhancing its attributable and integrity, NPSC also added the function of masking personal data on administrative management statistics statements, hoping to fulfill the goals of cyber security management and personal data protection.

(i) 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 12 Dispute Review Committee meetings convened in 2022, NPSC proposed concrete improvement opinions or amendment suggestions:

- (i) It was advised that each social insurance competent authority jointly amend the law to formulate consistent regulations for claim for maternity benefits.
- (ii) It was advised that consideration be given to whether to keep in place the regulations that exclusively granted





7. 建請勞保局研議居住國外民眾每年重新檢送經我國駐外館處驗證之身分或居住相關證明文件查核，得否以數位化或電子化之作業方式替代之可行性。
8. 建請勞保局針對相似之二項給付申請書合併為一之案件，於核定函中清楚敘明核定不符各項給付請領之理由，以使民眾明瞭及避免爭議等。



- those who were not abroad during the period “from January 1, 2020 to December 31, 2022”the eligibility for “Flexible measures for the Expedient Measures for Protecting the National Pension Insurance Benefits of Citizens Who Were Kept Abroad by the Epidemic for Two Years or More Such That Their Household Registration Was Moved Out.”
- (iii) It was advised that the BLI print the National Pension Insurance premium or interest bill with instructions on how a citizen unsatisfied with an administrative penalty can petition for an administrative remedy.
 - (iv) It was advised that cases of overpayment of National Pension be subject to Article 118 of the Administrative Procedure Act, which stipulates that an invalid date be set when the original penalty is revoked.
 - (v) It was advised that the BLI work with the Ministry of Civil Service to propose a better way to submit the media materials required for claiming the Monthly Survivor Annuity.

- (vi) It was advised that consideration be given to the feasibility of law amendments which allow for payment of old-age pension in conjunction with “Type B Survivors Pension Payments” or refund of insurance premiums when a person qualifies simultaneously for old-age pension payments and Survivors Pension Payments.”
- (vii) It was advised that the BLI investigate the feasibility of allowing overseas citizens to submit an electronic version of identity or residence proofs annually to our country’s foreign embassy for audit purpose.
- (viii) It was advised that the BLI combine the two similar benefits claim application forms into one and specify clearly in its decision letter the causes for ineligibility for benefits so as to facilitate the public’s understanding and avoid dispute.



基金財務運用及概況

Fund Utilization and Overview

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



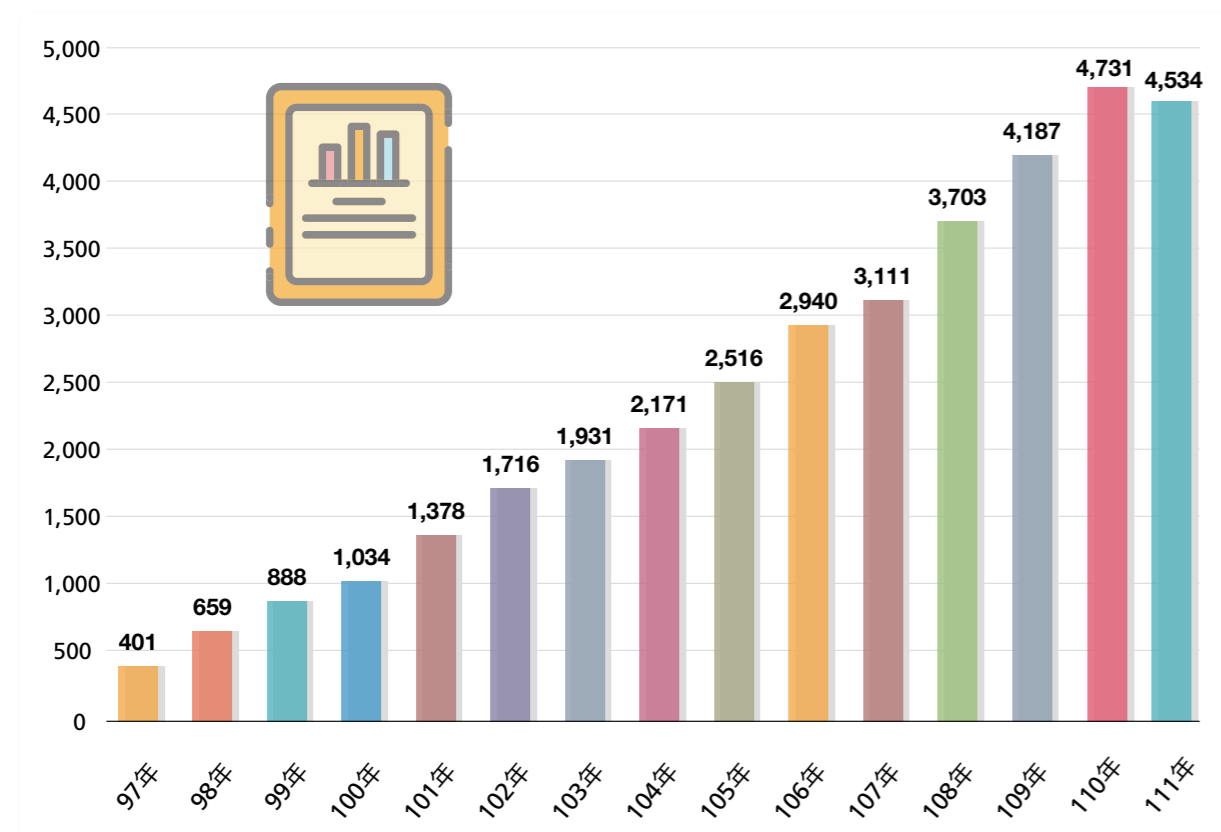
參、基金財務運用及概況

一、基金積存數額

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111年12月，基金積存數額為4,534億368萬3,722元，規模穩健成長。

單位：新臺幣(億元)



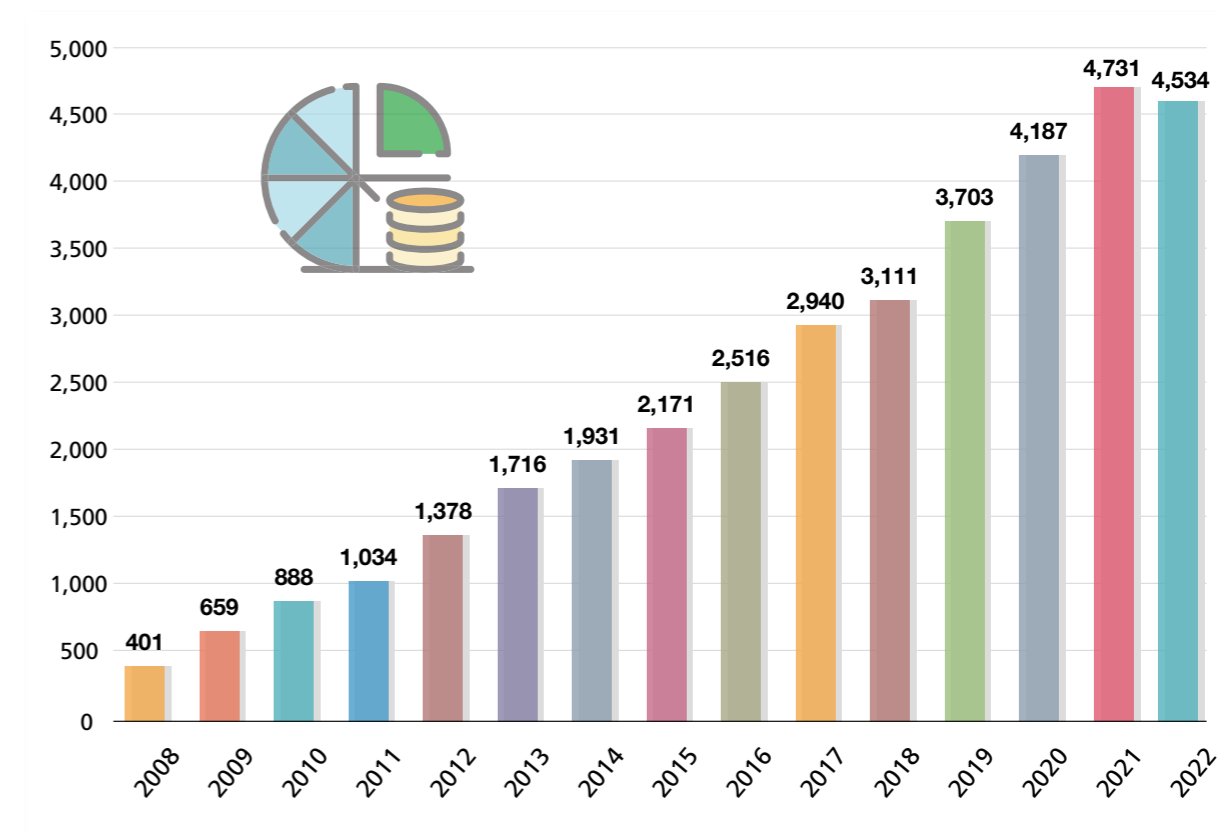
III. Fund Utilization and Overview

A. Fund Accumulation

Since the National Pension Insurance Fund was set up in October 2008, the Fund management has been geared toward diversified asset allocation to make more effective utilization of the funds with

both safety and profitability taken into consideration in the hope of gaining stable profits in the long run. As of December of 2022, the Fund totaled NT\$453,403,683,722, indicating steady growth in scale.

Unit: NT\$ (hundred million)



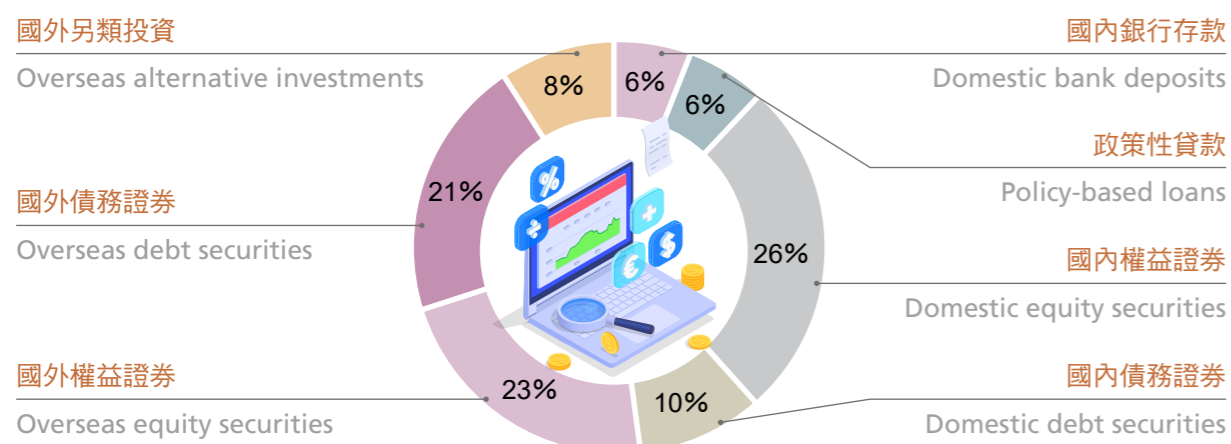
二、基金資產配置

(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111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20%；另類投資占9%。

運用項目		中心配置比率 (%)	允許變動區間比率 (%)	
國內投資 (48%)	銀行存款	6	5 ~ 25	
	政策性貸款	6	2 ~ 10	
	權益證券	自行操作	18	20 ~ 34
		委託經營	8	
	債務證券	10	6 ~ 19	
國外投資 (52%)	權益證券	自行操作	15 ~ 26	
		委託經營		15
	債務證券	自行操作	13 ~ 24	
		委託經營		8
	另類投資	自行操作	4	5 ~ 12
委託經營	5			
合計		100	—	



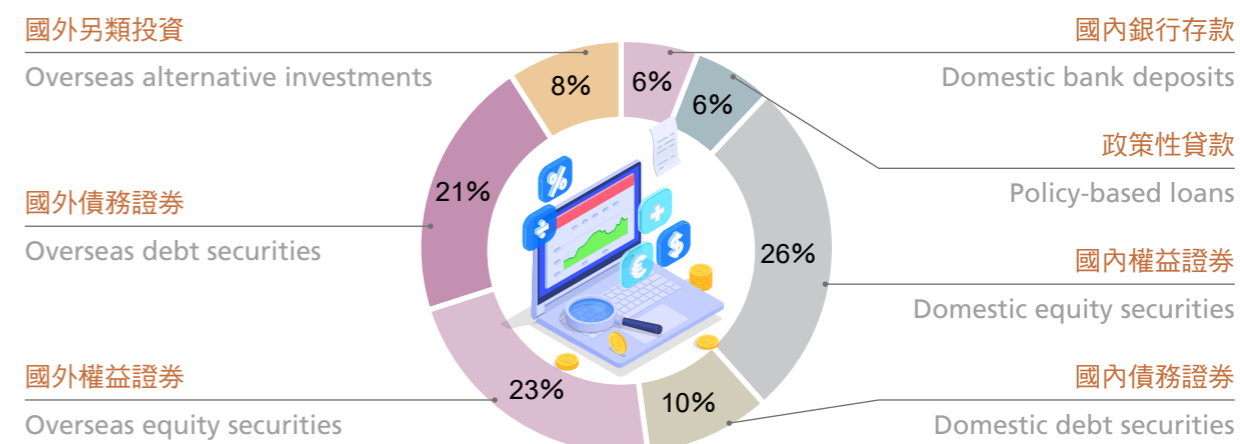
B. Fund Asset Allocation

(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 Funds 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 2022, the domestic operations accounted for 48% of the fund, with equity securities topping the list, to 26%; domestic debt securities 10%; bank deposits 6%, and policy-based loans 6%. Overseas operations accounted for 52%, with equity securities topping the list, to 23%, 20% debt securities, and 9% other investments.

Utilization Item		Central Ratio of Allocation (%)	Permissible Range of Change (%)	
Domestic investment (48%)	Bank Deposits	6	5 ~ 25	
	Policy-based loans	6	2 ~ 10	
	Equity securities	Self-managed	18	20 ~ 34
		Under mandated management	8	
	Debt securities	10	6 ~ 19	
Overseas investment (52%)	Equity securities	Self-managed	15 ~ 26	
		Under mandated management		15
	Debt securities	Self-managed	13 ~ 24	
		Under mandated management		8
	Alternative investments	Self-managed	5 ~ 12	
		Under mandated management		5
Total		100	—	



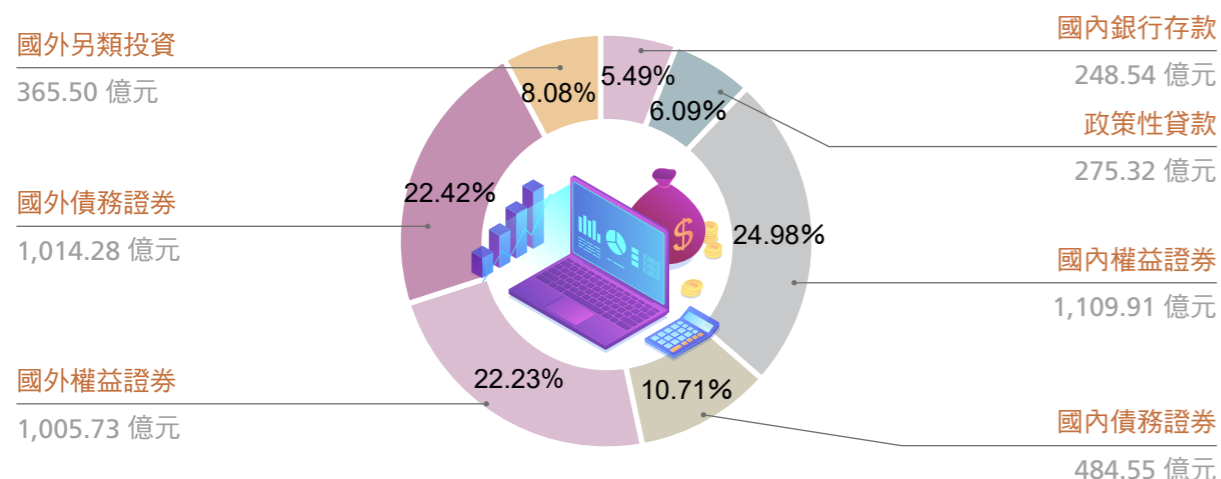
(二) 運用情形

1. 基金運用金額

截至111年底，整體國保基金運用金額為4,523億8,342萬7,939元（與積存數額4,534億368萬3,722元相差10億2,025萬5,783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24.98%；其次為國外債務證券與國外權益證券，分別占22.42%與22.23%；至於國內債務證券，占10.71%。

投資項目		實際金額 (億元)	實際配置比率 (%)	
國內投資 47.27%	銀行存款	248.54	5.49	
	政策性貸款	275.32	6.09	
	權益證券	自行操作	798.87	17.66
		委託經營	331.04	7.32
	債務證券	484.55	10.71	
國外投資 52.73%	權益證券	自行操作	330.22	7.30
		委託經營	675.51	14.93
	債務證券	自行操作	701.24	15.50
		委託經營	313.04	6.92
	另類投資	自行操作	188.55	4.17
	委託經營	176.95	3.91	
合計		4,523.83	100.00	

單位：新臺幣；%



(b) Utilization

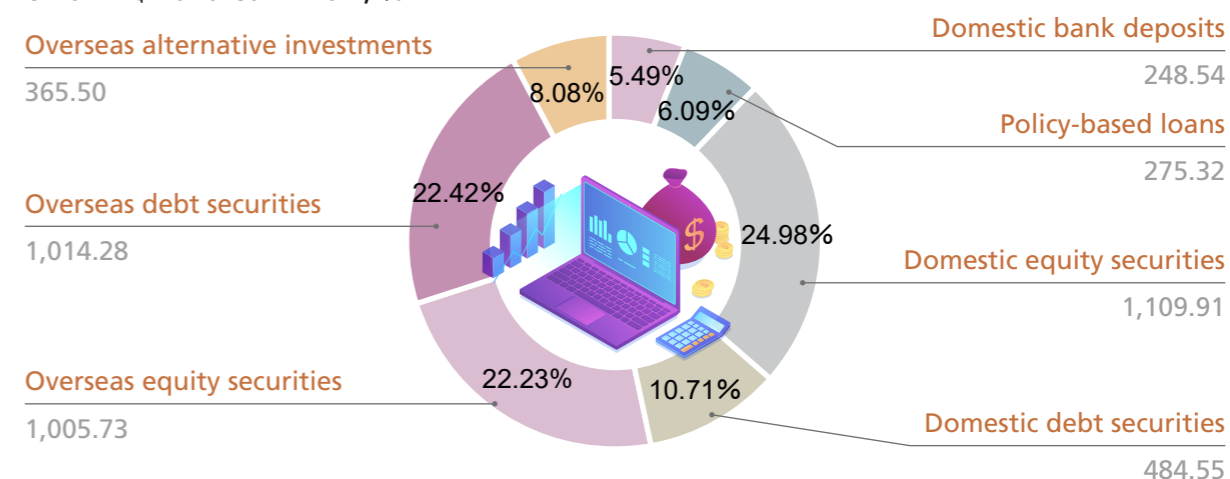
(i) Amounts of Funds Utilized

As of the end of 2022, a total of NT\$452,383,427,939 billion from the Fund was utilized (different from the accumulated amount of NT\$453,403,683,722 by NT\$1,020,255,783 primarily due to payment of National Pensions). Among them, the

largest proportion, which was 24.98%, was invested in domestic equity securities, 22.42% and 22.23% in overseas debt securities and overseas equity securities, respectively, and 10.71% in domestic debt securities.

Investment items		Actual Amount Invested (NT\$ hundred million)	Actual Allocation Ratio (%)	
Domestic investment 47.27%	Bank Deposits	248.54	5.49	
	Policy-based loans	275.32	6.09	
	Equity securities	Self-managed	798.87	17.66
		Under mandated management	331.04	7.32
	Debt securities	484.55	10.71	
Overseas investment 52.73%	Equity securities	Self-managed	330.22	7.30
		Under mandated management	675.51	14.93
	Debt securities	Self-managed	701.24	15.50
		Under mandated management	313.04	6.92
	Alternative investments	Self-managed	188.55	4.17
		Under mandated management	176.95	3.91
Total		4,523.83	100.00	

Unit : NT\$ hundred million ; %





2. 111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	33.62%	南山人壽-公司債	13.39%
中華電	6.42%	國泰銀-金融債	11.90%
台達電	4.46%	台積電-公司債	5.36%
鴻海	4.31%	王道銀-金融債	5.21%
富邦金	3.84%	中華金-公司債	4.76%
國泰金	3.80%	鴻海-公司債	3.57%
台哥大	2.83%	華南金-公司債	3.57%
兆豐金	2.66%	永豐銀-金融債	3.57%
統一超商	2.44%	日月光-公司債	3.57%
遠傳	2.10%	上海銀-金融債	3.27%

3. 111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	29.20%	南山人壽-公司債	12.51%
中華電	6.05%	國泰銀-金融債	11.12%
台達電	5.88%	台積電-公司債	7.79%
鴻海	4.71%	華南金-公司債	4.73%
富邦金	4.02%	中華金-公司債	4.45%
國泰金	3.76%	王道銀-金融債	4.31%
統一超商	2.65%	鴻海-公司債	3.34%
台哥大	2.62%	永豐銀-金融債	3.34%
兆豐金	2.44%	日月光-公司債	3.34%
統一企業	2.15%	上海銀-金融債	3.06%

(ii) Top Ten Stocks and Bonds Held in the First Half of Year 2022

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	33.62%	Nan Shan Life Insurance Co., Ltd – corporate bonds	13.39%
Chunghwa Telecom	6.42%	Cathay United Bank : bank debentures	11.90%
Delta Electronics	4.46%	TSMC – corporate bonds	5.36%
HON HAI	4.31%	O-Bank – bank debentures	5.21%
Fubon Financial Holdings	3.84%	China Development Financial Holding Corporation: corporate bonds	4.76%
Cathay Financial Holdings	3.80%	Hon Hai – corporate bonds	3.57%
Taiwan Mobile	2.83%	Hua Nan Financial Holdings – corporate bonds	3.57%
Mega Financial Holding Company Ltd.	2.66%	Bank SinoPac – bank debentures	3.57%
President Chain Store Corporation	2.44%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.57%
Far EasTone	2.10%	Shanghai Commercial & Savings Bank – bank debentures	3.27%

(iii) Top Ten Stocks and Bonds Held in the Second Half of Year 2022

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	29.20%	Nan Shan Life Insurance Co., Ltd – corporate bonds	12.51%
Chunghwa Telecom	6.05%	Cathay United Bank : bank debentures	11.12%
Delta Electronics	5.88%	TSMC – corporate bonds	7.79%
HON HAI	4.71%	Hua Nan Financial Holdings – corporate bonds	4.73%
Fubon Financial Holdings	4.02%	China Development Financial Holding Corporation: corporate bonds	4.45%
Cathay Financial Holdings	3.76%	O-Bank – bank debentures	4.31%
President Chain Store Corporation	2.65%	Hon Hai – corporate bonds	3.34%
Taiwan Mobile	2.62%	Bank SinoPac – bank debentures	3.34%
Mega Financial Holding Company Ltd.	2.44%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.34%
Uni-President	2.15%	Shanghai Commercial & Savings Bank – bank debentures	3.06%



4. 111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	66.96	62.55	66.28
金融保險	17.38	6.88	15.75
塑膠	3.58	3.08	3.50
指數股票型基金	3.53	-	2.98
百貨貿易	2.36	5.63	2.87
食品	1.55	5.08	2.09
鋼鐵	1.30	0.75	1.21
紡織纖維	0.61	2.80	0.95
其他	0.17	5.10	0.93
油電燃氣	0.31	4.04	0.89
水泥	1.01	0.21	0.89
電機機械	0.61	0.65	0.62
橡膠	0.45	-	0.38
運輸	0.13	0.87	0.25
化學工業	0.05	0.74	0.16
生技醫療	0.00	0.85	0.13
汽車	-	0.38	0.06
營造建材	-	0.25	0.04
觀光	-	0.13	0.02
電器電纜	-	0.01	0.00
合計	100.00	100.00	100.00

(iv) Investment Ratio in Stocks at the End of 2022

Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)	Investment Ratio in Mandated management (%)	Overall investment ratio (%)
Electronics	66.96	62.55	66.28
Financial Insurance	17.38	6.88	15.75
Plastics	3.58	3.08	3.50
Exchange Traded Funds (ETF)	3.53	-	2.98
Department Store & Trade	2.36	5.63	2.87
Food	1.55	5.08	2.09
Steel	1.30	0.75	1.21
Textile and Fiber	0.61	2.80	0.95
Others	0.17	5.10	0.93
Oil and Electricity	0.31	4.04	0.89
Cement	1.01	0.21	0.89
Electric Machines and Power Electronics	0.61	0.65	0.62
Rubber	0.45	-	0.38
Transportation	0.13	0.87	0.25
Chemical industry	0.05	0.74	0.16
Biotechnology	0.00	0.85	0.13
Auto	-	0.38	0.06
Construction Materials	-	0.25	0.04
Tourism	-	0.13	0.02
Electric appliance and cables	-	0.01	0.00
Total	100.00	100.00	100.00



三、基金投資運用績效及監理作為

111年受美國升息、通膨趨勢、俄烏戰爭及中國防疫清零政策等國際政經因素影響，全球經濟走緩，金融市場劇烈震盪，股債市場均大幅修正，國保基金績效表現受市場不佳影響，111年收益數為-289.88億元、收益率為-6.38%。對此，本會已加強相關之監理作為，除將「面對當前國際經濟及金融情勢之風險控管機制」列為111年度財務帳務檢查主題外，另亦即時召開風控小組會議，邀集專家學者討論應留意之風險，並針對111年上半年及整年度基金投資運用績效，責請勞金局提出2次專案報告及其因應策略，並提至監理委員會議完成審議。

國保基金111年度之投資運用績效雖未達預定年度目標，惟整體表現仍優於大盤，且長期投資績效尚屬穩健，以近5年（107-111年）移動平均之報酬率為4.07%，已有達投資政策書所訂定之中長期目標2.33%。另，國保基金自開辦至今（97-111年）之平均報酬率為3.96%，累積收益數為正數且達1,286億元。

國保基金將持續秉持以長期投資之角度，透過全球多元資產配置，因應國內、外經濟金融情勢發展，降低市場波動對收益影響，持續動態調整投資布局並強化風險控管機制，以追求中長期穩定收益及確保基金安全為首要目標。

C. Fund Investment Performance & Supervisory Conduct

In 2022, international political and economic factors, e.g. interest rate spike in the US, inflationary pressure, the Russia-Ukraine war, and China's zero-Covid policy dragged the global economy and rattled the financial market, causing huge correction of both the stock and bond markets. Impacted by the downward economic climate, the National Pension Insurance Fund generated a deficit of NT\$28,988 billion and a return rate of -6.38%. Consequently, NPSC has implemented appropriate oversight measures. NPSC listed the "Risk Control Mechanism in Response to the Current International Economic and Financial Situations" as an item of the 2022 financial accounting inspection; convened a risk control group meeting, at which experts and scholars were invited to discuss about the risks requiring special attention; had the BLF propose two special reports on the fund investment performance for the first half and 2022 and for 2022, and response measures therefor, which reports and response measures so proposed were submitted to and reviewed by the Supervisory Committee.

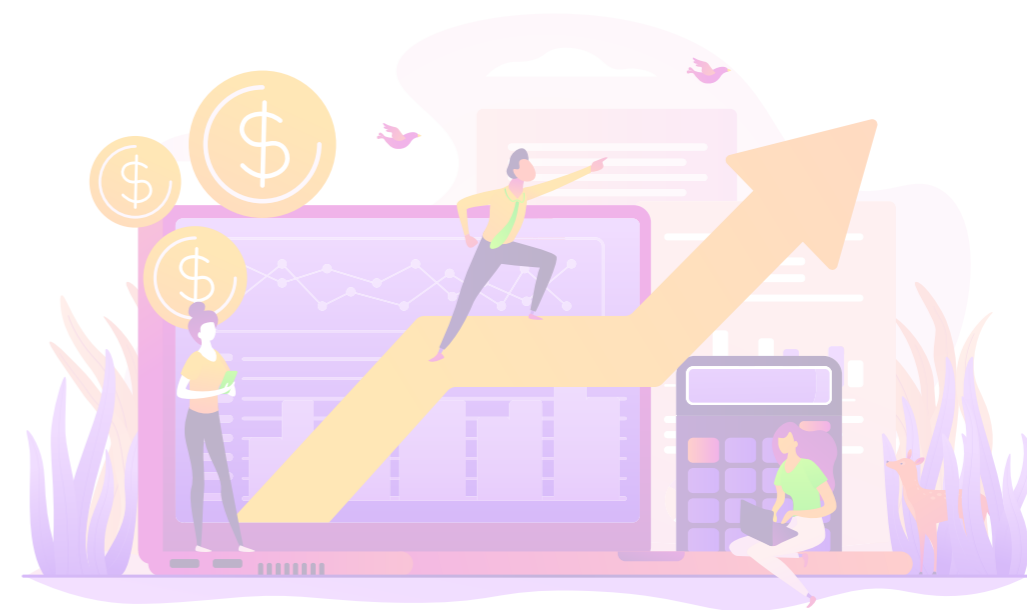
Although the investment performance of the National Pension Insurance Fund did not meet the annual goals in 2022, it still outperformed the market, and yielded stable income in the long term in that its 5-year (2018 through 2022) moving average rate of return of 4.07% has surpassed the medium- and long-term goal of 2.33% set forth in the investment white book. Over the period from 2008 to 2022, the National Pension Insurance Fund has achieved an average rate of return of 3.96%, and a total return of NT\$128.6 billion.

The National Pension Insurance Fund will lower the impact of market fluctuation on returns by adhering to the long term investment strategy through diverse asset allocation around the world in line with the economic and financial development at home and abroad; and will conduct a rolling adjustment of investment portfolio and enhance the risk control mechanism, primarily in pursuit of stable returns in the medium and long term and the safety of the Fund.



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
111	90.77	-380.66	-289.88	-6.38	3.88

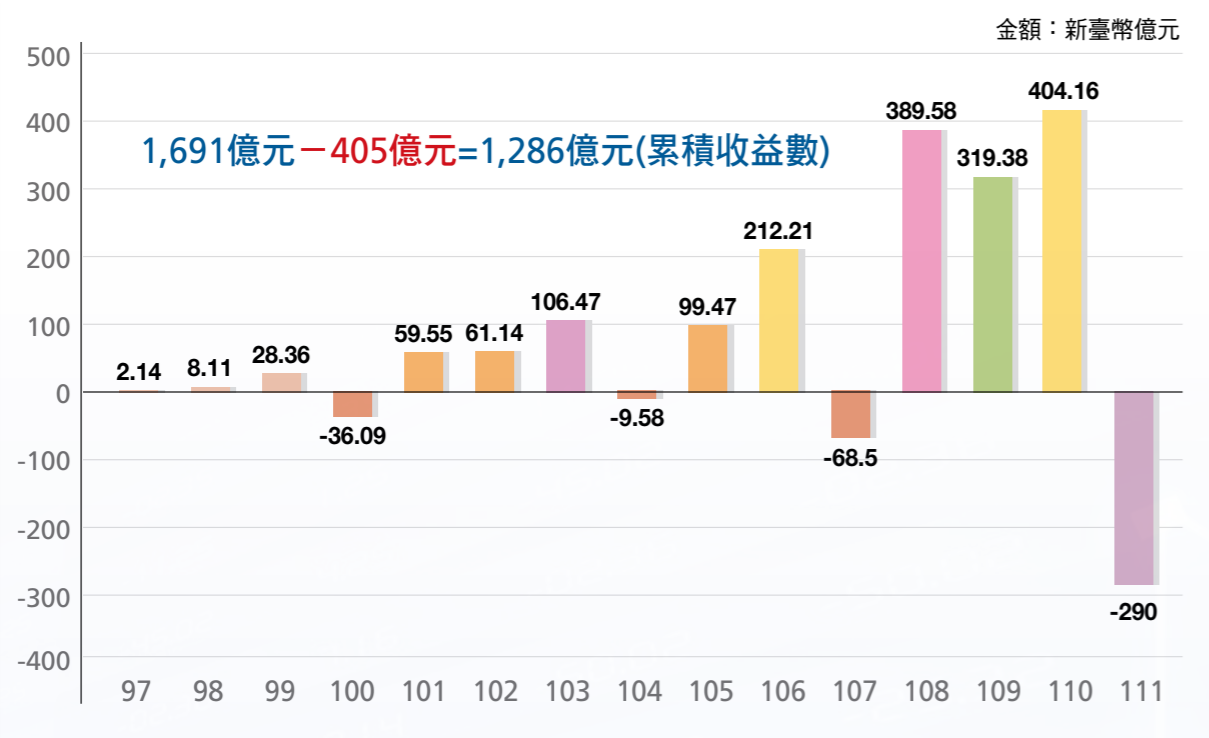
Year	Realized Gains and Losses (NT\$ hundred million)	Unrealized Gains and Losses (NT\$ hundred million)	Actual Income (NT\$ hundred million)	Actual Rate of Return (%)	Expected Target (%)
2008	2.14		2.14	2.39	2.43
2009	6.97	1.15	8.11	1.52	1.86
2010	13.31	15.05	28.36	3.74	2.13
2011	-16.52	-19.57	-36.09	-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
2022	90.77	-380.66	-289.88	-6.38	3.88





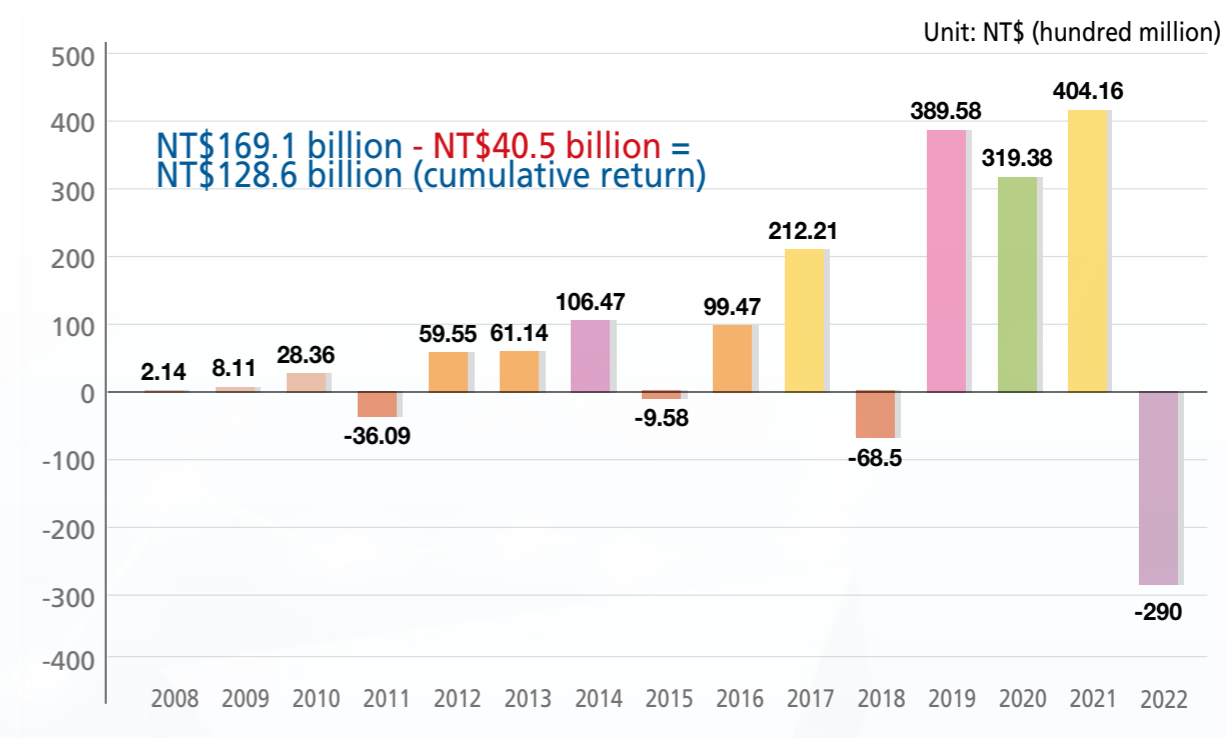
(一) 歷年及累積收益數

97年至111年國保基金之累積收益數為1,286億元。



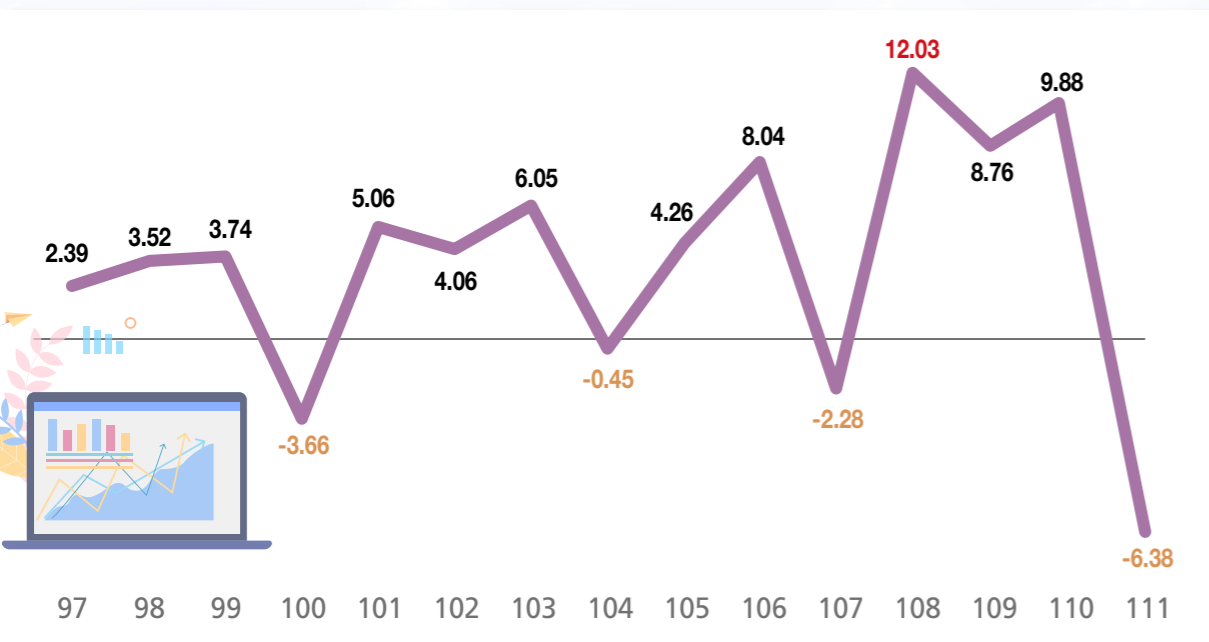
(a) Earnings of the National Pension Insurance Fund Over the Years

Between 2008 and 2022, the National Pension Insurance Fund amassed a total return of NT\$128.6 billion.



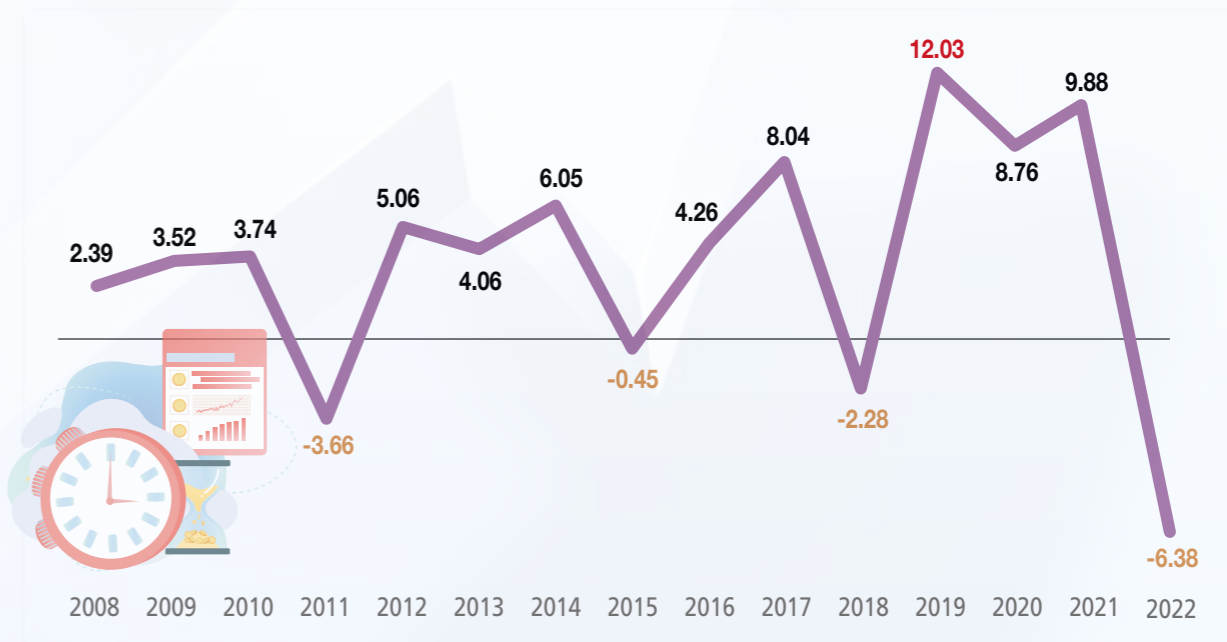
(二) 歷年及平均收益率

97年至111年之加權平均收益率為3.96%。



(b) Rate of Average Return in Past Years

The weighted average yield between fiscal years 2008 and 2022 was 3.96%.





四、資產負債及損益

(一) 國保基金平衡表

111年12月31日 單位：新臺幣元

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
資產	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85
流動資產	409,408,471,763	68.39	448,958,283,791	72.87	-39,549,812,028	-8.81
現金	24,992,361,402	4.18	20,419,288,246	3.31	4,573,073,156	22.40
銀行存款	24,992,361,402	4.18	20,419,288,246	3.31	4,573,073,156	22.40
流動金融資產	321,439,340,898	53.70	365,687,125,366	59.35	-44,247,784,468	-12.10
透過餘絀按公允價值衡量之金融資產—流動	278,558,451,009	46.53	246,922,341,440	40.08	31,636,109,569	12.81
透過餘絀按公允價值衡量之金融資產評價調整—流動	8,120,829,369	1.36	68,015,539,209	11.04	-59,894,709,840	-88.06
持有至到期日金融資產—流動	15,073,020,520	2.52	9,007,640,212	1.46	6,065,380,308	67.34
無活絡市場之債務工具投資—流動	2,500,000,000	0.42	600,000,000	0.10	1,900,000,000	316.67
其他金融資產—流動	17,187,040,000	2.87	41,141,604,505	6.68	-23,954,564,505	-58.22
應收款項	35,444,702,649	5.92	37,932,943,314	6.16	-2,488,240,665	-6.56
應收帳款	297,164,884	0.05	637,394,737	0.10	-340,229,853	-53.38
應收退稅款	80,379,866	0.01	66,547,047	0.01	13,832,819	20.79
應收收益	284,713,529	0.05	276,280,793	0.04	8,432,736	3.05
應收利息	953,150,796	0.16	815,460,080	0.13	137,690,716	16.89
應收保費	33,876,868,016	5.66	36,184,763,282	5.87	-2,307,895,266	-6.38
備抵呆帳—應收保費	-85,694,535	-0.01	-82,583,718	-0.01	-3,110,817	3.77
其他應收款	38,147,487	0.01	35,110,833	0.01	3,036,654	8.65
備抵呆帳—其他各項應收款	-27,394	0.00	-29,740	0.00	2,346	-7.89
短期貸墊款	27,532,066,814	4.60	24,918,926,865	4.04	2,613,139,949	10.49
短期貸款	27,532,066,814	4.60	24,918,926,865	4.04	2,613,139,949	10.49

D. Balance Sheet and Income Statement

(a) National Pension Insurance Fund Balance Sheet

December 31, 2022 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Assets	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85
Current Assets	409,408,471,763	68.39	448,958,283,791	72.87	-39,549,812,028	-8.81
Cash	24,992,361,402	4.18	20,419,288,246	3.31	4,573,073,156	22.40
Bank Deposits	24,992,361,402	4.18	20,419,288,246	3.31	4,573,073,156	22.40
Current Financial Assets	321,439,340,898	53.70	365,687,125,366	59.35	-44,247,784,468	-12.10
Through excess or shortfall, financial assets evaluated at fair value — Current	278,558,451,009	46.53	246,922,341,440	40.08	31,636,109,569	12.81
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — Current	8,120,829,369	1.36	68,015,539,209	11.04	-59,894,709,840	-88.06
Held-to-maturity Financial Assets — Current	15,073,020,520	2.52	9,007,640,212	1.46	6,065,380,308	67.34
Investments in Debt Securities with No Active Market — Current	2,500,000,000	0.42	600,000,000	0.10	1,900,000,000	316.67
Other financial assets — Current	17,187,040,000	2.87	41,141,604,505	6.68	-23,954,564,505	-58.22
Receivables	35,444,702,649	5.92	37,932,943,314	6.16	-2,488,240,665	-6.56
Accounts Receivables	297,164,884	0.05	637,394,737	0.10	-340,229,853	-53.38
Tax refunds receivables	80,379,866	0.01	66,547,047	0.01	13,832,819	20.79
Earned Revenue Receivable	284,713,529	0.05	276,280,793	0.04	8,432,736	3.05
Interest Receivable	953,150,796	0.16	815,460,080	0.13	137,690,716	16.89
Premiums Receivable	33,876,868,016	5.66	36,184,763,282	5.87	-2,307,895,266	-6.38
Allowance for Uncollectible Accounts — Premiums Receivable	-85,694,535	-0.01	-82,583,718	-0.01	-3,110,817	3.77
Other Accounts Receivable	38,147,487	0.01	35,110,833	0.01	3,036,654	8.65
Allowance for Uncollectible Accounts — Other Accounts Receivable	-27,394	0.00	-29,740	0.00	2,346	-7.89
Short-term Advances	27,532,066,814	4.60	24,918,926,865	4.04	2,613,139,949	10.49
Short-term Loans	27,532,066,814	4.60	24,918,926,865	4.04	2,613,139,949	10.49



科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
投資、長期應收款、貸墊款及準備金	81,003,136,887	13.53	62,942,287,546	10.22	18,060,849,341	28.69
非流動金融資產	81,003,136,887	13.53	62,942,287,546	10.22	18,060,849,341	28.69
透過餘絀按公允價值衡量之金融資產－非流動	5,910,000,000	0.99	5,650,000,000	0.92	260,000,000	4.60
透過餘絀按公允價值衡量之金融資產評價調整－非流動	277,718,367	0.05	354,776,737	0.06	-77,058,370	-21.72
持有至到期日金融資產－非流動	41,377,359,809	6.91	25,798,947,336	4.19	15,578,412,473	60.38
無活絡市場之債務工具投資－非流動	27,549,858,711	4.60	25,549,763,473	4.15	2,000,095,238	7.83
其他金融資產－非流動	5,888,200,000	0.98	5,588,800,000	0.91	299,400,000	5.36
不動產、廠房及設備	132,710,955	0.02	82,881,043	0.01	49,829,912	60.12
機械及設備	131,290,625	0.02	81,269,652	0.01	50,020,973	61.55
機械及設備	819,064,149	0.14	721,593,513	0.12	97,470,636	13.51
累計折舊－機械及設備	-687,773,524	-0.11	-640,323,861	-0.10	-47,449,663	7.41
交通及運輸設備	189,078	0.00	242,390	0.00	-53,312	-21.99
交通及運輸設備	3,755,178	0.00	3,765,463	0.00	-10,285	-0.27
累計折舊－交通及運輸設備	-3,566,100	0.00	-3,523,073	0.00	-43,027	1.22
什項設備	1,231,252	0.00	1,369,001	0.00	-137,749	-10.06
什項設備	6,450,080	0.00	6,580,665	0.00	-130,585	-1.98
累計折舊－什項設備	-5,218,828	0.00	-5,211,664	0.00	-7,164	0.14
租賃權益改良	0	0.00	0	0.00	0	
租賃權益改良	169,530	0.00	169,530	0.00	0	0.00
累計折舊－租賃權益改良	-169,530	0.00	-169,530	0.00	0	0.00
無形資產	190,788,851	0.03	180,344,734	0.03	10,444,117	5.79
無形資產	190,788,851	0.03	180,344,734	0.03	10,444,117	5.79
電腦軟體	190,712,631	0.03	180,344,734	0.03	10,367,897	5.75
發展中之無形資產	76,220	0.00	0	0.00	76,220	
其他資產	107,879,152,441	18.02	103,981,832,465	16.88	3,897,319,976	3.75
什項資產	107,879,152,441	18.02	103,981,832,465	16.88	3,897,319,976	3.75
催收款項	165,520,002,162	27.65	159,354,451,274	25.86	6,165,550,888	3.87
備抵呆帳－催收款項	-57,640,849,721	-9.63	-55,372,618,809	-8.99	-2,268,230,912	4.10
合計	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85%

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、76,422,728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	%
Investments, long-term Accounts Re-ceiveable, Reimbursable Accounts, and Reserve	81,003,136,887	13.53	62,942,287,546	10.22	18,060,849,341	28.69
Non-current financial assets	81,003,136,887	13.53	62,942,287,546	10.22	18,060,849,341	28.69
Through excess or shortfall, financial assets evaluated at fair value — non-current	5,910,000,000	0.99	5,650,000,000	0.92	260,000,000	4.60
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment — non-current	277,718,367	0.05	354,776,737	0.06	-77,058,370	-21.72
Held-to-maturity Financial Assets — non-current	41,377,359,809	6.91	25,798,947,336	4.19	15,578,412,473	60.38
Bond Investments with No Active Market — Non-current	27,549,858,711	4.60	25,549,763,473	4.15	2,000,095,238	7.83
Other financial assets — non-current	5,888,200,000	0.98	5,588,800,000	0.91	299,400,000	5.36
Real property, plant, and equipment	132,710,955	0.02	82,881,043	0.01	49,829,912	60.12
Machinery and equipment	131,290,625	0.02	81,269,652	0.01	50,020,973	61.55
Machinery and equipment	819,064,149	0.14	721,593,513	0.12	97,470,636	13.51
Accumulated depreciation – Machinery and equipment	-687,773,524	-0.11	-640,323,861	-0.10	-47,449,663	7.41
Transportation and communication facilities	189,078	0.00	242,390	0.00	-53,312	-21.99
Transportation and communication facilities	3,755,178	0.00	3,765,463	0.00	-10,285	-0.27
Accumulated depreciation – Transportation and communication facilities	-3,566,100	0.00	-3,523,073	0.00	-43,027	1.22
Miscellaneous equipment	1,231,252	0.00	1,369,001	0.00	-137,749	-10.06
Miscellaneous equipment	6,450,080	0.00	6,580,665	0.00	-130,585	-1.98
Accumulated depreciation – Miscellaneous equipment	-5,218,828	0.00	-5,211,664	0.00	-7,164	0.14
Leasehold improvements	0	0.00	0	0.00	0	
Leasehold improvements	169,530	0.00	169,530	0.00	0	0.00
Accumulated depreciation – Leasehold improvements	-169,530	0.00	-169,530	0.00	0	0.00
Intangible assets	190,788,851	0.03	180,344,734	0.03	10,444,117	5.79
Intangible assets	190,788,851	0.03	180,344,734	0.03	10,444,117	5.79
Computer software	190,712,631	0.03	180,344,734	0.03	10,367,897	5.75
Intangible assets under development	76,220	0.00	0	0.00	76,220	
Other Assets	107,879,152,441	18.02	103,981,832,465	16.88	3,897,319,976	3.75
Miscellaneous Assets	107,879,152,441	18.02	103,981,832,465	16.88	3,897,319,976	3.75
Overdue Accounts Receivable Allowance for Uncollectible Accounts — Overdue Accounts Receivable	165,520,002,162	27.65	159,354,451,274	25.86	6,165,550,888	3.87
	-57,640,849,721	-9.63	-55,372,618,809	-8.99	-2,268,230,912	4.10
Total	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85%

Note 1: Assets (liabilities) under trust, agency and guaranty were NT\$76,422,728 and NT\$76,422,728 this year and last year, respectively, and are collateral in mandated parties.



111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	598,289,761,091	99.95	615,881,403,802	99.96	-17,591,642,711	-2.86
流動負債	4,567,441,462	0.76	3,467,835,346	0.56	1,099,606,116	31.71
應付款項	4,500,716,081	0.75	3,396,178,646	0.55	1,104,537,435	32.52
應付帳款	2,083,903,596	0.35	1,240,966,168	0.20	842,937,428	67.93
應付代收款	50,935,706	0.01	45,547,352	0.01	5,388,354	11.83
應付費用	157,688,656	0.03	153,648,126	0.02	4,040,530	2.63
應付保險給付	2,207,522,000	0.37	1,956,017,000	0.32	251,505,000	12.86
其他應付款	666,123	0.00	0	0.00	666,123	
預收款項	23,097,729	0.00	27,612,392	0.00	-4,514,663	-16.35
預收保費	23,094,529	0.00	27,612,157	0.00	-4,517,628	-16.36
其他預收款	3,200	0.00	235	0.00	2,965	1261.70
流動金融負債	43,627,652	0.01	44,044,308	0.01	-416,656	-0.95
透過餘絀按公允價值 衡量之金融負債評價 調整—流動	43,627,652	0.01	44,044,308	0.01	-416,656	-0.95
其他負債	593,722,319,629	99.18	612,413,568,456	99.39	-18,691,248,827	-3.05
負債準備	593,353,139,512	99.12	612,091,385,554	99.34	-18,738,246,042	-3.06
安全準備	593,353,139,512	99.12	612,091,385,554	99.34	-18,738,246,042	-3.06
什項負債	369,180,117	0.06	322,182,902	0.05	46,997,215	14.59
應付保管款	369,180,117	0.06	322,182,902	0.05	46,997,215	14.59
淨值	324,499,806	0.05	264,225,777	0.04	60,274,029	22.81
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	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
資本公積	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
其他資本公積	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
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	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85

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1,311,374,124,000元。

December 31, 2022 Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	598,289,761,091	99.95	615,881,403,802	99.96	-17,591,642,711	-2.86
Current Liabilities	4,567,441,462	0.76	3,467,835,346	0.56	1,099,606,116	31.71
Payables	4,500,716,081	0.75	3,396,178,646	0.55	1,104,537,435	32.52
Accounts Payable	2,083,903,596	0.35	1,240,966,168	0.20	842,937,428	67.93
Accrued Receipts under Custody Payable	50,935,706	0.01	45,547,352	0.01	5,388,354	11.83
Accrued Expenses Payable	157,688,656	0.03	153,648,126	0.02	4,040,530	2.63
Insurance Benefits Payable	2,207,522,000	0.37	1,956,017,000	0.32	251,505,000	12.86
Insurance Benefits Payable	666,123	0.00	0	0.00	666,123	
Advance receipts	23,097,729	0.00	27,612,392	0.00	-4,514,663	-16.35
Prepaid insurance	23,094,529	0.00	27,612,157	0.00	-4,517,628	-16.36
Other advance receipts	3,200	0.00	235	0.00	2,965	1261.70
Current Financial Liabilities	43,627,652	0.01	44,044,308	0.01	-416,656	-0.95
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment—Current	43,627,652	0.01	44,044,308	0.01	-416,656	-0.95
Other Liabilities	593,722,319,629	99.18	612,413,568,456	99.39	-18,691,248,827	-3.05
Liability Reserves	593,353,139,512	99.12	612,091,385,554	99.34	-18,738,246,042	-3.06
Reserve Fund	593,353,139,512	99.12	612,091,385,554	99.34	-18,738,246,042	-3.06
Miscellaneous Liabilities	369,180,117	0.06	322,182,902	0.05	46,997,215	14.59
Custodial Fees Payable	369,180,117	0.06	322,182,902	0.05	46,997,215	14.59
Net Value	324,499,806	0.05	264,225,777	0.04	60,274,029	22.81
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Reserve	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
Additional paid-in capital	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
Other capital reserve	323,499,806	0.05	263,225,777	0.04	60,274,029	22.90
Accumulated Surplus and Deficit	0	0.00	0	0.00	0	
Accumulated Surplus	0	0.00	0	0.00	0	
Accumulated Surplus	0	0.00	0	0.00	0	
Current Surplus	0	0.00	0	0.00	0	
Total	598,614,260,897	100.00	616,145,629,579	100.00	-17,531,368,682	-2.85

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,311,374,124,000.



(二) 國保基金收支餘絀決算表

111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	120,755,573,000	100.00	229,594,029,201	100.00	108,838,456,201	90.13	180,708,830,937	100.00
投融資業務收入	22,378,164,000	18.53	119,882,818,404	52.22	97,504,654,404	435.71	86,924,593,948	48.10
投資業務收入	21,707,320,000	17.98	80,413,107,189	35.02	58,705,787,189	270.44	79,379,340,228	43.93
融資業務收入	282,281,000	0.23	353,469,199	0.15	71,188,199	25.22	349,118,888	0.19
兌換賸餘	0	0.00	38,515,942,517	16.78	38,515,942,517		6,792,843,955	3.76
手續費收入	0	0.00	152,343,117	0.07	152,343,117		106,729,437	0.06
存款利息收入	388,563,000	0.32	447,956,382	0.20	59,393,382	15.29	296,561,440	0.16
保險收入	52,909,210,000	43.82	66,254,816,819	28.86	13,345,606,819	25.22	51,430,311,213	28.46
保費收入	52,909,210,000	43.82	47,516,570,777	20.70	-5,392,639,223	-10.19	51,430,311,213	28.46
收回安全準備	0	0.00	18,738,246,042	8.16	18,738,246,042		0	0.00
其他業務收入	45,468,199,000	37.65	43,456,393,978	18.93	-2,011,805,022	-4.42	42,353,925,776	23.44
其他補助收入	45,210,509,000	37.44	43,203,071,822	18.82	-2,007,437,178	-4.44	42,083,378,136	23.29
雜項業務收入	257,690,000	0.21	253,322,156	0.11	-4,367,844	-1.69	270,547,640	0.15
業務成本與費用	120,756,212,000	100.00	229,701,310,084	100.05	108,945,098,084	90.22	180,759,227,891	100.03
投融資業務成本	394,943,000	0.33	148,902,713,881	64.85	148,507,770,881	37,602.33	46,539,438,099	25.75
投資業務成本	394,943,000	0.33	129,010,718,310	56.19	128,615,775,310	32,565.66	35,461,952,774	19.62
兌換短絀	0	0.00	19,891,995,571	8.66	19,891,995,571		11,077,485,325	6.13

(b) National Pension Insurance Fund Income Statement

2022 Unit: NT\$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	120,755,573,000	100.00	229,594,029,201	100.00	108,838,456,201	90.13	180,708,830,937	100.00
Investment and Financing Income	22,378,164,000	18.53	119,882,818,404	52.22	97,504,654,404	435.71	86,924,593,948	48.10
Investment income	21,707,320,000	17.98	80,413,107,189	35.02	58,705,787,189	270.44	79,379,340,228	43.93
Finance business income	282,281,000	0.23	353,469,199	0.15	71,188,199	25.22	349,118,888	0.19
Exchange Surplus	0	0.00	38,515,942,517	16.78	38,515,942,517		6,792,843,955	3.76
Fees income	0	0.00	152,343,117	0.07	152,343,117		106,729,437	0.06
Deposit Interest	388,563,000	0.32	447,956,382	0.20	59,393,382	15.29	296,561,440	0.16
Insurance Income	52,909,210,000	43.82	66,254,816,819	28.86	13,345,606,819	25.22	51,430,311,213	28.46
Premium Income	52,909,210,000	43.82	47,516,570,777	20.70	-5,392,639,223	-10.19	51,430,311,213	28.46
Reserve Fund for Recovery	0	0.00	18,738,246,042	8.16	18,738,246,042		0	0.00
Other Business Incomes	45,468,199,000	37.65	43,456,393,978	18.93	-2,011,805,022	-4.42	42,353,925,776	23.44
Income from Subsidies	45,210,509,000	37.44	43,203,071,822	18.82	-2,007,437,178	-4.44	42,083,378,136	23.29
Income from Miscellaneous Operations	257,690,000	0.21	253,322,156	0.11	-4,367,844	-1.69	270,547,640	0.15
Operation Costs and Expenses	120,756,212,000	100.00	229,701,310,084	100.05	108,945,098,084	90.22	180,759,227,891	100.03
Investment and Financing Costs	394,943,000	0.33	148,902,713,881	64.85	148,507,770,881	37,602.33	46,539,438,099	25.75
Cost of investments	394,943,000	0.33	129,010,718,310	56.19	128,615,775,310	32,565.66	35,461,952,774	19.62
Exchange Deficit	0	0.00	19,891,995,571	8.66	19,891,995,571		11,077,485,325	6.13





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	119,326,352,000	98.82	79,820,369,186	34.77	-39,505,982,814	-33.11	133,176,368,044	73.70
保險給付	69,606,448,000	57.64	67,674,408,184	29.48	-1,932,039,816	-2.78	64,021,977,622	35.43
提存安全準備	38,334,846,000	31.75	0	0.00	-38,334,846,000	-100.00	56,424,768,171	31.22
呆帳	11,385,058,000	9.43	12,145,961,002	5.29	760,903,002	6.68	12,729,622,251	7.04
行銷及業務費用	1,034,917,000	0.86	978,227,017	0.43	-56,689,983	-5.48	1,043,421,748	0.58
業務費用	1,034,917,000	0.86	978,227,017	0.43	-56,689,983	-5.48	1,043,421,748	0.58
業務賸餘(短絀)	-639,000	0.00	-107,280,883	-0.05	-106,641,883	16,688.87	-50,396,954	-0.03
業務外收入	639,000	0.00	107,745,524	0.05	107,106,524	16,761.58	50,606,272	0.03
財務收入	0	0.00	10,916	0.00	10,916		8,735	0.00
利息收入	0	0.00	10,916	0.00	10,916		8,735	0.00
其他業務外收入	639,000	0.00	107,734,608	0.05	107,095,608	16,759.88	50,597,537	0.03
違規罰款收入	639,000	0.00	14,047,280	0.01	13,408,280	2,098.32	12,337,148	0.01
收回呆帳	0	0.00	83,155,241	0.04	83,155,241		33,439,323	0.02
雜項收入	0	0.00	10,532,087	0.00	10,532,087		4,821,066	0.00
業務外費用	0	0.00	464,641	0.00	464,641		209,318	0.00
其他業務外費用	0	0.00	464,641	0.00	464,641		209,318	0.00
雜項費用	0	0.00	464,641	0.00	464,641		209,318	0.00
業務外賸餘(短絀)	639,000	0.00	107,280,883	0.05	106,641,883	16,688.87	50,396,954	0.03
本期賸餘(短絀)	0	0.00	0	0.00	0		0	0.00

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Insurance Costs	119,326,352,000	98.82	79,820,369,186	34.77	-39,505,982,814	-33.11	133,176,368,044	73.70
Insurance Benefits	69,606,448,000	57.64	67,674,408,184	29.48	-1,932,039,816	-2.78	64,021,977,622	35.43
Reserve Fund Deposit and Withdrawal	38,334,846,000	31.75	0	0.00	-38,334,846,000	-100.00	56,424,768,171	31.22
Uncollectible Accounts	11,385,058,000	9.43	12,145,961,002	5.29	760,903,002	6.68	12,729,622,251	7.04
Marketing and Operation Expenses	1,034,917,000	0.86	978,227,017	0.43	-56,689,983	-5.48	1,043,421,748	0.58
Operation Expenses	1,034,917,000	0.86	978,227,017	0.43	-56,689,983	-5.48	1,043,421,748	0.58
Operating Surplus (Deficit)	-639,000	0.00	-107,280,883	-0.05	-106,641,883	16,688.87	-50,396,954	-0.03
Non-operating Income	639,000	0.00	107,745,524	0.05	107,106,524	16,761.58	50,606,272	0.03
Financial Income	0	0.00	10,916	0.00	10,916		8,735	0.00
Interest Income	0	0.00	10,916	0.00	10,916		8,735	0.00
Other Non-operating Income	639,000	0.00	107,734,608	0.05	107,095,608	16,759.88	50,597,537	0.03
Income from Fines	639,000	0.00	14,047,280	0.01	13,408,280	2,098.32	12,337,148	0.01
Bad Debts Recovered	0	0.00	83,155,241	0.04	83,155,241		33,439,323	0.02
Miscellaneous Income	0	0.00	10,532,087	0.00	10,532,087		4,821,066	0.00
Non-operating Expenses	0	0.00	464,641	0.00	464,641		209,318	0.00
Other Non-operating Expenses	0	0.00	464,641	0.00	464,641		209,318	0.00
Miscellaneous Expenses	0	0.00	464,641	0.00	464,641		209,318	0.00
Non-operating Surplus (Deficit)	639,000	0.00	107,280,883	0.05	106,641,883	16,688.87	50,396,954	0.03
Current Surplus (Deficit)	0	0.00	0	0.00	0		0	0.00



肆 未來展望及策進作為

Future Prospects and
Improvement Measures

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



肆、未來展望及策進作為

一、規劃協助弱勢被保險人繳納欠費之試辦方案

鑑於本會111年度舉辦「地方政府推展國民年金業務」標竿學習活動，其中中華民國儲蓄互助協會提出「原住民」專案，如有助於原住民繳納國保欠費，建請屏東縣政府及臺東縣政府先行試辦，並請該協會協助媒合，爰本會112年度擬規劃持續推展地方政府與民間資源專案合作，期協助弱勢被保險人繳納欠費。

二、規劃辦理國保基金運用交流研討會

本會111年度舉辦「元宇宙概念與未來投資策略及方向研討會」，其中「日本GPIF年金積立金運用」之國際專題分享，深獲迴響，爰本會112年度擬繼續延伸，規劃可能與國際大型退休基金（如美國CalPERS或韓國NPS等）辦理基金運用交流研討會，邀請專家學者、政府基金監理及管理單位、相關機關團體等共同參加，期能廣續精進國保基金財務監理效能。

IV. Future Prospects and Improvement Measures

A. Initiating a pilot initiative to help the insured at disadvantage to cover the premiums they owe

During the benchmarking learning event, namely, “National Pension Operations Promoted by Local Governments,” held by NPSC in 2022, the Credit Union League of the Republic of China proposed the “Indigenous People” project to help indigenous people to repay owed premiums; it was advised that Pingtung County Government and Taitung County Government implement a trial plan and the credit union be responsible for matchmaking. Therefore, in 2023, NPSC continued to promote partnership between local governments and the private section, hoping to help disadvantaged insureds repay owed insurance premiums.

B. Plan to hold seminars on use of National Pension Insurance Fund

In 2022, NPSC held the seminar “Metaverse Concept and Future Investment Strategies and Directions,” at which the international keynote speech, namely, “Government Pension Investment Fund (GPIF) Utilization,” was highly regarded. Therefore, in 2023, NPSC intends to engage large international Pension funds (like the US’s CalPERS or South Korea’s NPS) in a seminar on use of funds; experts and scholars, government fund supervisory and management units, and relevant institutions and groups will be invited, in the hope to further the effectiveness of financial supervision of the National Pension Insurance Fund.



三、強化國民年金爭議審議個資及資安防護

為廣續提升系統資安防護能力，本會112年度規劃增修「國民年金爭議審議案件管理資訊系統」，強化系統資料傳輸加密方式，並增加對資料庫機敏性資料保護，落實資料庫作業管理與使用安全，符合行政院之資通系統防護基準及本部資料庫管理作業規範要求，達成資通安全及個資安全保護之目標。

四、規劃辦理國民年金爭議審議專題研究或研討

國民年金自97年10月開辦以來，經憲法法庭、行政法院、訴願決定及爭議審議決定，已逐漸累積對於國民年金法相關規定以及各類實務爭議案件類型與建議。本會規劃委託專家學者參酌國民年金行政救濟案件所發現之問題與困境，進行類型化分析整理，期能透過交流研討以集思廣益，激盪出問題解決方法，回饋法律或制度之修正，以保障民眾權益，並能精進國民年金制度。

C. Enhance protection information security, and personal data during a National Pension Dispute review

To continue to improve the information security protection capacity of systems, NPSC intends to further refine the “National Pension Dispute Review Case Management Information System” in 2023 by enhancing the encryption of data transmission, further protecting the sensitive data in the database, and implementing database operation management and use safety to an extent compliant with the cyber security system protection standards of the Executive Yuan and the MOHW’s operating procedures for database management, so as to meet the goal of cyber security and personal data safety protection.

D. Plan to carry out a research or seminar on review of National Pension disputes

With the decisions made at constitutional courts and administrative courts, appeal decisions, and review decision accumulated since the inception of the National Pension Act in October 2008, there have been sufficient patterns and suggestions regarding the regulations of the National Pension Act and each type of dispute case. NPSC plans to engage experts and scholars to categorize, and analyze the categories of, the problems and predicaments found in National Pension dispute administrative remedies, hoping to brainstorm through interchange and discussion to find solutions, which may serve as a reference for amendment of law or system, thereby protecting citizens’ interests and furthering the National Pension system.





伍 國民年金專欄

An Editorial about National Pension

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare



伍、國民年金專欄

一、專家怎麼說

理性看待國保基金的投資績效

臺灣大學財務金融學系特聘教授張委員森林

國保基金攸關數百萬未就業民眾的老年退休金福祉，因此其投資績效受到媒體和一般民眾特別的關注，尤其是當基金虧損時更容易遭致批評，例如以111年為例，國保基金虧損約為-290億元(投資報酬率為-6.38%)，許多媒體以聳動的標題批評投資績效不彰¹。國保基金的績效真的這麼差嗎？以財金專業的角度持平而論，實際的狀況並非如此，許多民眾和媒體的誤解其實是因為理財知識不足與誤解造成的結果。



首先，投資一定有風險，而且風險與報酬率間長期呈現高度正相關是投資理論的基本原則。國民年金的屬性是退休基金，因此基金的管理是以長期投資為目的，必須適當地承擔風險，長期而言才能有好的報酬率。其次，111年由於受到俄烏戰爭和各國央行暴力升息的影響，全球的股票市場和債券市場都呈現大幅下跌的趨勢，以摩根史坦利世界股價指數為例，111年下跌幅度高達-18.36%，彭博全球債券指數下跌幅度也高達-16.25%，在股債雙雙下跌的情況下，即使是專業的基金經理人，其投資績效都很難避免負報酬率，因此國保基金-6.38%的報酬率其實是相當好的。

¹ 例如聯合報的標題為：慘！去年勞動、國保、退撫三大政府退休基金合虧4,297億元。
(<https://money.udn.com/money/story/5618/6942681>)

V. An Editorial about National Pension

1. What do Professionals Advise

A Rational Expectation of the Investment Performance of the National Pension Insurance Fund

Sen-Lin Chang, Distinguished Professor, Department of Finance, National Taiwan University

Since the National Pension Insurance Fund relates to the old age benefits of millions of unemployed citizens, its investment performance always attracts extraordinary attention from the media and the general public; it attracts criticism especially when in the red. For instance, in the previous year (2022) when the National Pension Insurance Fund recorded a loss of NT\$29 billion (with a rate of return on investment of -6.38%), the media lambasted the investment performance with sensationalized headlines¹. Is it true that the performance of the National Pension Insurance Fund performs so poorly? Not really, from a professional financial standpoint. The misunderstanding of the public and media is due to their lack of knowledge of wealth management.

First of all, investment must entail risks, and the long term positive correlation of risk and return is a fundamental principle in investment theory. By nature, the National Pension fund is a retirement fund, whose management must be for the long term. Therefore, it has to assume the appropriate level of risks to obtain a good return on investment in long-term. Secondly, the Russia-Ukraine war and violent interest rate spike by each central bank around the world in the previous year plummeted the global stock market and bond market. Taking MSCI World Index as an example, it dropped by 18.36% in the previous year; the Bloomberg Global Aggregate Bond Index also fell by as much as -16.25%. At a time when both the stock market and the bond market go downwards, even a professional fund manager will have difficulty not recording a negative return on investment. Therefore, the National Pension Insurance Fund's return rate of -6.38% is actually really remarkable.

Maybe some people would say, "Why don't you sell stocks or bonds before the markets fall and wait until the market prices fall to the lowest point before you buy them back, that way the losses could have been avoided." This kind of argument is kind of hindsight because the uncertainty (randomness) entailed in the price on the capital market is by nature so large that forecasting the market price trend is almost impossible.

¹ For example, a headline in the United States Daily News says: Miserable! The Three Major Government Retirement Funds (Labor Pension Fund, National Pension Insurance Fund, and Civil Service Pension Fund) Recorded a Loss of NT\$429.7 billion Last Year
(<https://money.udn.com/money/story/5618/6942681>)





或許有些民眾會說，那為什麼不提早在市場下跌之前將股票和債券賣出，等待市場價格跌到低點再買回就可以避免損失，這樣的論點其實是風涼話(事後諸葛)，因為資本市場價格的走勢本來就有很大的不確定性(隨機性)，要預測市場未來價格走勢基本上是不可能的。以精財網公布20間保險公司發行的500檔類全委保單為例，這些投資型保單分別委由37間專業投信公司操作，111去年的投資幾乎全部都是虧損，績效(報酬率)優於國保基金的比例不到一成，由此可見即使是投資專家也無法預測市場即將下跌而提早賣出以避免損失。

如果民眾覺得國保基金的投資風險太高無法接受，那麼將全部基金做最保守的投資(放在定存)是否會比較好？答案是否定的，作者按照勞動部勞動基金運用局公佈的歷年勞退新制基金保證收益率(兩年期定存利率)來計算保守投資的報酬率，² 從國保基金成立(2008年)到去年底為止，如果基金全部定存投資，累積報酬率只有20.2%，這樣的報酬率遠低於國民年金歷年投資的累積報酬率65.4%，這樣的結果符合前面所言:適當地承擔風險，長期而言才能有好的報酬率。

總結而言，長期投資最重要的就是做好資產配置，投資的資產種類和區域都應該盡量分散以降低風險，目前國保基金的投資組合就像一艘航空母艦一樣，雖然資本市場就像波滔洶湧的大海，無預期的巨浪雖然會產生晃動，但無礙於航空母艦航向目的地，國保基金也是如此，長期而言仍可為國人創造合理穩健的報酬。

² 資料查詢自下列網站: <https://www.blf.gov.tw/49200/49255/49261/49269/49277/73025/post>。



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

Taking the 500 semi-mandated insurance policies of 20 insurers on the Sharpinvestment website as an example, they were entrusted to 37 professional investment trusts for investment operation, and most of them recorded a loss last year, with less than 10% outperforming the National Pension Insurance Fund. Therefore, we know that even an investment professional is unable to anticipate a fall in the market and sell early to avoid loss.

If the public considers that the risk of investment made using the National Pension Insurance Fund is too great and inadmissible, is it better to put the entire fund in a more conservative manner (in fixed deposits)? Of course not! The Author took the guaranteed yield rate of the New-scheme Pension Fund (i.e. interest rate on two-year deposits) published by the Bureau of Labor Funds of the Ministry of Labor and used it to calculate the rate of return had the National Pension Insurance Fund been invested in a conservative manner.² If the National Pension Insurance Fund had been put entirely in time deposits since its inception in 2008, the accumulated rate of return would have been only 20.2%, far less than the accumulated rate of return of 65.4% of the National Pension Insurance Fund over the past years. This rightly proves what is just mentioned above: Assuming the appropriate level of risks is the key to obtaining a good return on investment in long-term.

To sum up, asset allocation is the key to long-term investment; assets underlying an investment must be widely dispersed by type and region to reduce risk. The current investment portfolio of the National Pension Insurance Fund resembles an aircraft carrier. Although the violent ocean of the capital market unexpectedly causes rumbling high tides, that won't prevent the aircraft carrier from cruising to the intended destination. That is the case for the National Pension Insurance Fund, which will eventually create reasonable and steady return for citizens.

² Data sourced from the following websites:
<https://www.blf.gov.tw/49200/49255/49261/49269/49277/73025/post>.





二、國保放大鏡

國勞雙寶、守護老年

我有國保也有勞保，如何享有退休雙年金？

勞保局臺北市辦事處馬專門委員兼主任襄玲

一個陽光和煦的冬日午後，張女士帶著勞保局的通知書，來到勞保局臺北市辦事處大廳，一進門就有志工迎上來、親切的引導，等待時她看著旁邊形形色色的勞工，回想起自己年輕時也曾在百貨業工作過，後來結婚生子，為了照顧家庭而退出職場，辛苦了大半輩子，到現在滿65歲，成為銀髮族的一員，正想著自己年輕時工作的勞保年資，「888號，請到10號櫃檯!」，終於輪到她了。

帶著滿腹疑惑與忐忑的心情，張女士坐下後遲疑了一會兒，不知從何問起，櫃檯人員親切地請她出示身分證件，經過身分檢核後，查調資料得知，張女士有10年7個月的國保年資且皆按時繳費，在無排除適用條件下，可請領擇優A式(月投保金額×國保年資×0.65%+3,772)核發的國民年金老年年金，計5仟1佰多元，另外櫃檯人員發現張女士曾經有過7年的勞保年資，也已經符合勞保老年一

次金的請領條件，初步試算可以請領2萬多元。

想要問的問題，都還沒說出口，就已經知道答案，張女士在心裡暗暗佩服櫃檯服務人員的專業，沒想到讓她更驚訝的事還在後頭，「您的投保狀況，還可以有另一種領法，我幫您試算。」原



B. National Pension Insurance Magnifier

National Pension Insurance along with Labor Insurance Makes Life in Old Age Easier

I'm covered under the National Pension Insurance and the Labor Insurance.
How do I claim for a dual pension?

Hsiang-Ling Ma, Senior Executive Officer and Director of BLI's Taipei Office

On a sunny winter afternoon, Ms. Chang came to the lobby of BLI's Taipei Office, bringing with her a notice from the BLI. No sooner had she stepped through the door than volunteers welcomed her and kindly showed her the way. As she sat there, she noticed the various types of labor around her. She remembered her days working at a department store when she was young; she left the job to care for her family when she married and had a baby. Having been strenuous for most of her life, she now turned 65 and became a member of the senior citizens. While pondering about her years of service covered by the labor insurance, she heard a radio broadcast saying "No. 888, would you please go to the counter No 10." It was her turn.

After sitting down, Ms. Chang, full of doubts and worries, was at a loss for a while, unsure of what to inquire. The counter attendant kindly requested her to present her identification documents. After identity verification and data retrieval, it became clear that Ms. Chang had 10 years and 7 months of service years under the National Pension Insurance and she paid the premiums in time. Since she was not under any condition that would null her eligibility, she may opt to apply for old-age pension calculated using type A formula (monthly insured amount * Number of service years under the National Pension Insurance * 0.65% + 3,772), which eventually arrived at NT\$5,100 or so. In addition, the counter attendant also found that Ms. Chang had 7 service years under the Labor Insurance and was qualified for applying for a lump sum payment of old-age pension under the Labor Insurance; preliminary calculation suggested that she could claim for a little more than NT\$20,000.

Having obtained the answer to her question before she had asked it, Ms. Chang was impressed by the counter staff's professionalism. She was even more impressed by what came later, something she hadn't expected. "Based on your insurance status, there is an alternate way to obtain the pension. Let me try to figure it out for you," said the counter attendant. It turned out that the counter attendant noticed that Ms. Chang had 10 years and 7 months of service under the National Pension Insurance and 7 years of service under the Labor Insurance. Since the total number of service years exceeded 15, Article 74-2 of the Labor Insurance Act and Article 32, Paragraph 2 of the National Pension Act applied, meaning that if Ms. Chang did not apply for a lump sum payment of old-age pension under the Labor Insurance, she could claim for the old-age pension under the Labor Insurance and the old-age pension under the National Pension Insurance simultaneously.



來櫃檯人員注意到，張女士的國保年資有10年7個月，加上年輕時工作的勞保年資7年，兩者併計後的年資已經滿15年，符合勞工保險條例第74條之2及國民年金法第32條第2項規定，若是不申請勞保老年一次金的話，可以選擇同時請領勞保與國保兩份老年年金。

經試算若張女士選擇「雙年金」方案，勞保老年年金可以擇優計算按月發給3仟1佰多元，國保老年年金則依規定僅得採B式計算(月投保金額x國保年資x1.3%)，可領2仟7佰多元，「雙年金」方案合計每月可領5仟9佰多元。張女士發現兩種方案每月年金相差近8佰元，如果選擇「雙年金」方案，只要2年多的時間，就可以領超過勞保老年一次金2萬多元加上國保老年年金的保障，當下便決定選擇請領雙年金的方案，並頻頻向櫃檯人員致謝。

這類型的案例時常在勞保局櫃檯上演，如果您是國保被保險人，曾有加過一天的國保並依規定繳費，就能取得國保年資。其實大多數民眾都不知道國保是無縫接軌勞保中斷期間的另一層社會保險保障，提供民眾國保期間生育、老年、身障及死亡等意外風險的經濟生活安全保障，所以在有工作時保勞保，沒勞保時保國保，累積勞保年資與國保年資，等到老年退休時，就可以像張女士一樣同時享有領取雙年金的保障，為自己老年幸福生活加分喔！



了解更多

國民年金老年年金試算



勞保局國民年金服務人員正在協助申請國保給付
(BLI's National Pension Service personnel assisting in pension application)

As the calculation results indicated, if Ms. Chang opted for the “dual pension” scheme, she could receive old-age pension in the amount of a little more than NT\$3,100 under the Labor Insurance every month, plus the old-age pension under the National Pension Insurance, which could only be calculated using type B formula (monthly insured amount * Number of service years under the National Pension Insurance * 1.3%) and eventually arrived at a little more than NT\$2,700. This way, the pension paid every month under the “dual pension” scheme amounted to a little more than NT\$5,900. Ms. Chang found out that month pension payment varied by almost NT\$800 between the two payment packages, meaning that if she opted for the “dual pension” package, she would receive more than NT\$20,000, the amount of lump-sum old-age pension payment under the Labor Insurance, after a little longer than 2 years, plus the guarantee of old-age pension under the National Pension Insurance. Therefore, she promptly opted for the “dual pension” package. On top of that, she often expressed her gratitude to the counter attendant.

This sort of situation is often seen at the BLI's counter. If you are insured under the National Pension Insurance, even for a single day, and pay premiums as required, your service period will be counted towards the service years under the National Pension Insurance. What most people don't know is that National Pension Insurance is another type of social insurance that seamlessly connects the period during which a person is not covered by the Labor Insurance. During the coverage period of National Pension Insurance, the insured are provided with guarantee of economic safety in case of childbirth, old age, disability, and death. Therefore, you are advised to purchase Labor Insurance when you have a job and National Pension Insurance when you don't, so as to accumulate the service years under both. This way, when you get old and retire, you may claim dual pension as Ms. Chang did, which will make your life in old age much happier.



Learn more
Calculation of the
old-age pension
under the National
Pension Insurance





三、結合民間資源 國保好暖心

(一)攜手共建週轉金，傳遞社會溫馨情

屏東縣政府社會處社會救助科張科長佳樺



屏東縣政府國保服務團隊，於110年發展「週轉金」計畫，連結慈善會協助積欠保費無法領取遺屬年金的家庭，以週轉金的方式清償保費，落實國保對被保險人遺屬的照顧，提供家庭支持、強化社會安全網的韌性。

國監會標竿學習計畫的啟發

國監會定期舉辦標竿計畫，目的在提供各縣市國保推動模式、創新計劃之交流及學習。其中109年標竿學習活動，有縣市分享了協助被保險人媒合慈善單位借貸償還欠費得以請領喪葬給付的做法，啟發了本縣思考如何照顧縣內被保險人遺屬的服務計畫。

下而上的推動：國保督導的計畫擬定

本縣國保督導參與該次標竿學習後，積極思考如何落實國保保障；無法請領國保相關的年金、給付，原因在於積欠保費，如何清償欠費即是關鍵。而編列經費或對外募款2種方式，將面對的是資源的有限與無法預測的經費概算，因此持續運作且具體明確的需求額度便是計畫的第一項主軸，次為及時靈活的經費運用；故擬定結合慈善單位來協助服務對象先繳納欠費，再經由領取之喪葬給付扣

C. Together with the Private Sector, the National Pension Insurance is so Heartening.

(a) Unify to Generate a Working Capital and Share the Warmth of Society

Chia-Hua Chang, Chief of the Social Relief Section, Social Welfare Department, Pingtung County Government.

Pingtung County Government's National Pension Insurance Service Team launched the "working capital" plan in 2021; the plan sourced working capital from charitable groups for the families who are unable to claim Survivors' Pension Benefits due to owed insurance premiums to settle the premiums, thereby fulfilling the obligation of the National Pension Insurance to care for the survivors of the insured, providing family support, and enhancing the resilience of the social security network.

Inspiration from NPSC's Benchmarking Learning Program

On a regular basis, NPSC holds benchmarking projects with the purpose of facilitating exchanges and sharing of successful National Pension Insurance promotion models and innovative plans among different counties and cities. In the 2020 benchmarking projects, a county (city) shared its practice of helping the insured to borrow from a charitable group to pay owed premiums so that the insured may claim for subsidies for funeral. That inspired the County to ponder how to start a service plan which can take care of the surviving dependents of the insured in the County.

Bottom-up promotion: the drafting of the National Pension Insurance supervision plan

After participating in the benchmarking study, the County's National Pension Insurance supervisor actively considered how to implement the National Pension Insurance protection mechanism. Arrears of insurance premiums are the reason for not being able to claim pension and benefits on National Pension Insurance, so the solution is to pay the arrears off. Nevertheless, forming a budget or obtaining funds from an external source is unavoidably subject to constraints of resources or an uncertain budget. Therefore, the first pillar of the plan is to establish a continuously running and specific amount of funds available





除代繳費用後所剩下之差額返還被保險人家屬，透過週轉金的方式取得國保保障，最終目的在被保險人家屬領取遺屬年金獲得長期照顧，適以相成。

上到下的支持：單位主管媒合資源與同仁的用心

不要捐款而是週轉、還要增加行政程序，顛覆傳統與民間單位合作的模式，然此概想受到本處處長的大力支持，積極協助連結單位、親自陪同進行本計畫的專案報告，終爭取到本縣「慧光慈善功德會」的認同。另對同仁而言，本計畫的推行，意味著每件減免申請案、訪視案，都需進一步檢視家庭成員的狀況，以比對是否具領取喪葬給付、遺屬年金然尚未請領者，以發掘計畫服務對象並進行訪視予以協助。

訂定完整的行政流程、充分溝通，以利合作單位了解與執行

本計畫需要合作單位代繳納欠費、寄送喪葬給付申請書，最終還須將給付扣除週轉金後之餘額交還被保險人家屬，前述皆為民間合作單位須增加的行政工作，因此計畫說明時需將此些流程清楚介紹，並將必須文件設計完成，以確認彼此合作關係與工作分配；另國保服務員如欲運用本計畫，一定要向被保險人家

屬說明週轉機制與流程，並同意由協助清

償欠費的週轉單位代為申請喪葬給付，待核撥後扣除代繳保費，讓受助家戶領回差額。

週轉金計畫成功的感動

111年1月，本縣第一件週轉金計畫協助案終於完成，與縣府攜手推動本計畫的慧光慈善功



for demand, followed by timely and flexible use of funds. Therefore, we have charitable groups pay the arrears owed by the insured first, and return to the surviving dependent the funeral subsidies net of the amount paid on behalf of the insured; this way, they are able to receive National Pension Insurance benefits by means of a working capital. The ultimate goal is to assist surviving dependents of the insured in obtaining Survivors' Pension Benefits and long-term care services.

Top-down support: Unit supervisors matching resources together with attentive colleagues

Moving away from donations to a working capital incurs more administrative steps, and this thwarts the customary pattern of working together with the private sector. Nevertheless, the director of the office gave strong backing to this idea by actively coordinating the various units, and by being present at the meeting in which a special report on this plan was presented. Finally, we secured the support from the County's "Huiguang Charity Association." In addition, for colleagues, implementation of the plan means each deduction application case and each visit case requires additional efforts to verify the status of family members in order to figure out whether they are eligible for claiming funeral subsidies and whether they have claimed Survivors' Pension Benefits. By doing this, we can identify the expected beneficiary of this plan, contact them, and provide help.

Formulate and fully communicate a complete set of administrative procedures to facilitate understanding of, and implementation by, the collaborative units

This plan requires the collaborative unit to pay arrears on half of applicants, mail the funeral benefits application form, and return to the insured's surviving dependents the funeral benefits net of the working capital paid on behalf. This is the additional administrative work the collaborative private unit needs to undertake. Therefore, when briefing the collaborative unit on this plan, these procedures must be clearly communicated and necessary documents designed, so as to confirm the collaboration relationship and allocate jobs. In addition, if a National Pension Insurance service worker wishes to apply this plan, he/she must communicate clearly with surviving dependents of the insured about the working capital mechanism and procedures and obtain consent allowing the collaborative unit that have paid arrears on their behalf to apply for funeral benefits on their behalf. After the application is approved, the funeral benefits net of arrears of premiums paid on behalf will be given to the beneficiary families.

Overwhelmed by the success of the working capital plan

In January 2022, the first case under the working capital plan was successfully completed. The chairperson of Huiguang Charity Association who had jointly promoted this plan with the County Government, the service worker who have been around throughout the course, and the Writer visited the surviving dependents of the insured to offer solace. After the accidental death of the insured, his/her elder sister stepped up to look after the children who were left behind. The aunt of the child smiled and said she was unsure if it was a scam when the first time the





德會理事長、發掘本案的國保督導、全程陪伴協助的服務員以及筆者，一同來到被保險人家屬家中進行關懷。被保險人因故逝世後，所遺下之未成年孩子由其姊姊監護照顧。孩子的姑姑笑著說：國保服務員第一次到家裡說明週轉金計畫，她一直擔心是詐騙，經親自去公所確認後才放心；難以想像縣府與慈善單位願意週轉善款協助她弟弟清償國保欠費，申請過程發現文件缺漏，服務員甚至於開車載她去葬儀社拿收據...，娓娓道來從徬徨懷疑到此刻溫暖感動的心情。每月3,772的遺屬年金，對於年事已高、從事房務員薪資有限的她，提供了照顧姪子的重要支持！

週轉金計畫：照顧被保險人遺屬，落實國保、幸福有保！

國民年金保險的推動，補強了軍、公、教、勞、農保之外，社會保險的最後一塊拼圖。然因納保的對象未具職業身分，相較其他保險，弱勢身分者比例較高、保費繳納的比例有限，也因此影響保險保障；若是不幸逝去者是家中的經濟支柱，無疑是雪上加霜。如何落實國保照顧被保險人家戶內的遺屬，是本計畫的初衷與目的。很感謝國監會的標竿學習計畫，此平台協助國保的交流與激發服務模式的創新，讓國保持續進步落實照顧到每位被保險人與其家庭！



National Pension Insurance service worker came to her place to explain the working capital plan. She felt relieved after obtaining verification at the government's office in person. She couldn't imagine the County Government and charitable unit would be willing to offer working capital to pay off the National Pension Insurance premium arrears owed by her brother. When there were missing papers during the application process, the service worker even drove her to the funeral service to take receipts. She talked about the transition of her feelings, from a moment of hesitation and fear, to a moment of warmth and euphoria. For a woman like her in old age and with limited income as a room attendant, the monthly Survivors' Pension Benefits of NT\$3,772 is an important support for caring for her nephew.

Working capital plan: Taking care of the surviving dependents of the insured by offering them access to the National Pension Insurance benefits

The introduction of National Pension Insurance was the last part of the puzzle of social insurance, along with the insurance for military personnel, civil servants, teachers, laborers, and farmers. However, since those required to be insured do not have a job, and a higher percentage of them belongs to the vulnerable group compared to the insured of other identities, only a limited percentage of them pay premiums; those not paying the premiums will not receive any social insurance coverage. If the deceased happens to be the breadwinner of a family, things will be even miserable. This plan mainly intends to take care of the surviving dependents of the insured of the National Pension Insurance. We're very grateful to NPSC for its benchmarking learning program. The platform facilitates exchange of ideas about the National Pension Insurance and inspires innovative service models; it carries the National Pension Insurance forward, to an extent able to take care of each of the insured and their families.



111.11.4 屏東縣、臺南市國民年金業務實地訪查—全體大合照
(Onsite Inspection of National Pension Operations in Pingtung County and Tainan City - Group Photo)





(二) 社福小創舉，照亮人間路

臺東縣政府社會處社會救助及社工科楊科長幸錦

看見邊緣戶的需要

臺東縣地理位置狹長，土地有93%是山坡地，居住在這塊地的鄉親賴以為生是靠天吃飯的農業，產銷也因為交通的問題必須付出更多成本，農作物出售不具競爭優勢，為了翻轉貧窮，縣府施政目標就是全力促進經濟發展、健全財務預算以及解決交通不便的問題，歷任縣長帶領縣府團隊利用臺東獨特的好山好水和兩座離島發展觀光產業，努力走出又老又窮的困境。

受到全球經濟連動影響，我國的低收入、中低收入戶居高不下，臺東的貧窮人數更位居全國前茅，尤其接近中低收入貧窮線邊緣有近4,000人，這些家庭往往不易取得補助資源，幸而近年來有民間善心人士及團體已開始重視關心，願意挹注資源來協助這些近貧戶。108年冬天，接連幾起因病亡故無力負擔喪葬的事件，讓我們看見邊緣戶的需要，有許多貧困民眾因無經濟來源，雖有保國民年金保險卻積欠保費，導致被保險人死亡時無力繳清欠費，亦無法領取喪葬補助9萬1,410元或是遺屬津貼，甚為可惜，家屬痛失親人之際，面對無著的醫療支出和喪葬費用，是人間最苦最難的煎熬…。

(b) A Small Step In Social Welfare, a Beacon of Hope for the World

Hsing-Chin Yang, Chief of the Social Assistance and Social Work Section,
Social Affairs Department, Taitung County Government

Seeing the needs of the disadvantaged

Taitung County's geography is elongated and slender, with 93% of its area being hilly. This land's inhabitants rely on agriculture for their sustenance. Due to traffic issues, production and sales incur higher costs, and therefore crops are at a disadvantage when it comes to sales. In order to overcome poverty, it is the goal of the county government to promote economic growth, pursue a sound financial structure and budget, and ameliorate the problems of inconvenient transportation. The county magistrate of each term led the county team in developing the tourism industry by leveraging Taitung's unique natural landscape and two outlying islands, in order to overcome the predicament of poverty and aging.

Impacted by the effect of correlation of global economy, our country's number of low-income and medium-income households was kept high. The number of people in poverty in Taitung even topped the list, especially those close to the medium-income poverty line, who totaled nearly 4,000. These families often find it hard to get hold of subsidy funds. Fortunately, in recent years, charitably minded individuals and groups in the private sector have directed their attention to those households living close to the poverty line, and they are willing to pour resources into that. Several incidents of people who died of illness and whose funeral expenses were nowhere to be sought in the winter of 2019 arose our attention to the needs of marginal households. Many disadvantaged citizens, though covered by the National Pension Insurance, cannot afford the premiums due to lack of economic income, causing inability to access funeral benefits of NT\$91,410 or survivors' allowance in the case of death of the insured, which is such a pity. Facing medical expenses and funeral expenses nowhere to be sought when losing a loved one is the most bitter suffering for the dependents.





啟動三方合作圓滿人生

109年初，臺東縣政府與臺東天后宮專案合作，對於甫亡故但因生前欠繳國民年金無力殮葬後事的縣民，協助完滿其人生最後一哩路，並保障亡者家屬領取遺屬津貼，讓亡者安息、生者有固定額度的補助收入以安定家庭生活。社會處國民年金服務員在第一線發現民眾需求時通報，接著與勞保局臺東辦事處申請欠費帳單以便結算繳清金額及利息，再轉介天后宮提供周轉金代繳國民年金保險欠費，2個月內完成所有程序並撥款。喪葬給付若高於欠費，差額由天后宮在縣府見證下交現金給亡者家屬；反之，欠費大於喪葬給付，家屬透過縣府繳還天后宮(即交即辦)。自開辦以來累計成功周轉25件，代墊160萬2,904元，其中8件除領有喪葬給付外，另領有每月3,772元(含)以上遺屬年金，目前還有受理中的案件待勞保局審核撥款。



Instigate trilateral partnership for a fulfilling life

At the beginning of 2020, the Taitung County Government partnered with Taitung Tianhou Temple to assist county citizens who passed away recently and owed National Pension Insurance premiums when alive, and whose funeral expenses were beyond reach, in completing the last mile of their lives by offering allowance to their surviving dependents. This way, the deceased can rest in peace and the survivors have fixed subsidy income to support their family. The firstline National Pension Insurance service workers of the Department of Social Affairs who become aware of the needs of citizens give a report; apply to the BLI's Taitung Office for billing of the arrears in order to settle the principal and interest; and then refer the case to Tianhou Temple, which provides working capital for settlement of National Pension Insurance premium arrears. The procedures will be completed and funds appropriated within 2 months. If the funeral benefits are higher than the arrears, the differences are handed by Tianhou Temple to the surviving dependents at the presence of the County Government. On the contrary, if the arrears are higher than the funeral benefits, the families must pay the differences through the County Government to Tianhou Temple (change hands immediately upon submission of payment). A total of 25 cases have been successfully handled since the inception of the working capital plan, paying NT\$1,602,904 on behalf of applicants. Among the cases, 8 were given funeral benefits in addition to the monthly payment of NT\$3,772 or more of Survivors' Pension Benefits. Currently, there are cases accepted and under the review of the BLI for appropriation of funds.



臺東縣政府與臺東天后宮合作
(The Taitung County Government collaborated with Taitung Tianhou Temple)



國民年金小創舉 用愛溫暖人間路

在國小幼兒園擔任廚工的陳女士是印尼外籍配偶，育有1名就讀國小五年級的女兒，先生平日靠打臨工維生，109年不幸過世，留下遺孀及幼女。陳女士求助社工員，得知陳女士已故丈夫國保欠費達新臺幣7萬5,966元，縣府透過天后宮協助陳女士繳清此筆欠費，得以領取餘額新臺幣1萬5,444元及每月3,772元之遺屬年金至幼女成年為止。

在這些申請案中不乏被保險人未婚無子女，父母高齡或身障，猝逝後無力治喪。經過縣府協助申請天后宮周轉獲得差額補助甚或遺屬年金，解決許多燃眉之急和社會問題，這項國民年金的小創舉，透過宣導確實能增加欠費民眾提繳意願。國民年金不僅提供「老年年金」、「身心障礙年金」、「遺屬年金」保障，另有「喪葬給付」、「生育給付」的一次性給付保障；被保險人只要按時繳納保險費，在生育、遭逢身障或死亡事故時，以及年滿65歲，就可依規定請領相關年金給付或一次性給付，保障本人或其遺屬的基本經濟生活。



A small step in National Pension, A world of tenderness

Ms. Chen, an Indonesian foreign spouse, holds a job as a kitchen assistant in an elementary school's kindergarten. She is the mother of a fifth grader in elementary school. Her husband is dependent on temporary work to earn his living and unfortunately passed away in 2020, leaving her and her young daughter behind. Ms. Chen sought assistance from a social worker, who later learned that Ms. Chen's late husband owed National Pension Insurance premiums in the amount of NT\$75,966. The County Government refereed the case to Tianhou Temple, which paid the arrears for Ms. Chen, who then was granted the residual amount of NT\$15,444 plus a monthly payment of Survivor's Pension Benefits of NT\$3,772 which she can claim until her little girl reaches adulthood.



(三) 結合儲蓄互助，協助國保弱勢

中華民國儲蓄互助協會廖組長仁祿



透過結合儲蓄互助，協助國保弱勢，就需先介紹儲蓄互助社，儲蓄互助社(Credit Union)最早起源於公元1849年德國南部。當時的德國正是工業發展初期，社會貧富不均差距甚大，農民與低收入者生活非常艱苦，且受高利貸的壓榨，鄉長雷發異(Friedrich Wilhelm Raiffeisen, 1818-1888)

知此情形後，即推動幫助窮困農民計畫，發動向富人募捐來救濟貧農，結果不甚理想。最後他發現到「百姓有社會上與經濟上的問題需解決，最好的方式就是讓他們自己幫助自己」這一社會運動原則。所以他後來依據自助互助原則，成功地組成了第一個儲蓄互助社。全球各地因農、工、漁民皆有受高利貸剝削問題，於是該運動理念被推展開來，繼而加拿大(1900年)、美國(1909年)…等國家紛紛成立儲蓄互助社，直至1938年傳抵亞洲，首在菲律賓推動，二次大戰後，漸推廣到其他亞洲國家。

儲蓄互助社運動自德國發軔至今已逾170年的歷史，在臺灣也已有一甲子，1963年由于斌樞機主教等人首先倡導並向國人介紹儲蓄互助社運動，次年(1964年)於新竹市成立臺灣第一家儲蓄互助社，後續於全臺各地推動成立，並於1997年經立法院完成儲蓄互助社立法，讓儲蓄互助社納入法制化管理，至2022年底，計有324家儲蓄互助社分布各縣市，社員22萬人，儲蓄股金230億元，放款餘額100億元，放款累計達136萬筆、金額2,019億元，平均每筆放款為14萬餘元。其中由原住民組成之儲蓄互助社為105家，而整體原住民社員超過7萬人，超過原住民人口數10%。

(c) Join Force with Savings Associations to Help the Insured of National Pension Insurance Who are Economically Disadvantaged

Jen-Lu Liao, Section Chief, Credit Union League of the Republic of China

To join force with savings associations to help the insured of National Pension Insurance who are economically disadvantaged, the credit unions must be mentioned. Credit unions have their roots in southern Germany dating back to 1849. Germany was at the early stages of its industrial development at the time, and the gap between rich and poor was huge in society. Farmers and the poor had it rough, and usury made it even worse. After the town's head Friedrich Wilhelm Raiffeisen (1818-1888) learned of this situation, he aimed to help poor farmers by launching a plan to raise funds from the well-off, but the results were unsatisfactory. In the end he learned the principle of social movement: "The best way to help people intending to solve social problems and economic issues is to have them help themselves." Afterwards, he successfully formed the first credit union based on the principle of mutual help. Since it was commonplace that farmers, workers, and fishermen around the world were abused by the usurpation, the idea of the movement was spread. Afterwards, credit unions flourished like mushrooms in Canada in 1900 and in 1909 in the US. In 1938, they started to spread across Asia, commencing in the Philippines, and later to other Asian countries after the end of World War II.

The credit unions have been around for more than 170 years since their origins in Germany and they have also existed for long time in Taiwan. In 1963, Cardinal Yu Pin, Paul and others first advocated and introduced the credit union movement to our country's fellows. In the following year in 1964, the first credit union in Taiwan was created in Hsinchu City. Over time, credit unions were increasingly established and popularized throughout Taiwan. In 1997, the Legislative Yuan enacted the Credit Union Act, making them subject to a legal, regulatory framework. By end of 2022, 324 credit unions had been established in counties and cities, with 220,000 members, a savings amount up to 23 billion, and an outstanding loan balance of more than 10 billion; cumulatively, a total of 1.36 million loans were granted, averaging NT\$140,000 or so each, totaling NT\$201.9 billion. Among them, there are 105 credit unions formed by indigenous people; such credit unions have more than 70,000 indigenous members, which are more than 10% of the indigenous population.

Credit unions are not financial institutions, but rather independently established non-profit financial cooperatives comprised of mutually aided grassroots. The founding purpose of credit unions are to





儲蓄互助社係自發成立之互助合作基層金融非營利團體，非一般所稱金融機構，其成立宗旨為：非為營利，非為救濟，乃是服務。是以改善社員生活，增進社員福利，促進社區發展為目的。透過儲蓄股金及互助貸款並行，經由社員小額儲蓄股金、貸款、按期還款機制，讓經濟弱勢社員能順利累積資產、取得融資、脫離貧窮循環。

「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等，讓一些原無相關年金給付的國人，能有更好完善的照顧。但既然是保險制度，被保險人就有支付保險費義務，然而國民年金被保險人中，因無工作收入或是相對弱勢族群，無力支付保險費而欠繳，最終無法請領相關年金、給付，讓家庭生活陷入困頓。

111年12月經由「地方政府推展國民年金業務」標竿學習活動了解，有許多因經濟因素欠繳國民年金保費，於是被保險人或其家人無法領取相關給付案例，讓原本困頓的生活更是雪上加霜。看到這些問題，儲蓄互助社成立初衷是服務社員，只要是儲蓄互助社社員均可向儲蓄互助社提出貸款申請，目前儲蓄互助社有承辦原民會小額周轉專案貸款，亦可配合需求辦理(須為原住民社員，每筆最高7萬低利貸款)。未來，國保被保險人或其家屬願意加入儲蓄互助社成為社員，可透過申請小額貸款支付欠繳保費，再分期償還應可解決其經濟困境。另對於欠保費已死亡之國保被保險人，亦可研議透過儲蓄互助社代償機制墊付欠繳保費並協助家屬申請相關給付。

相關訊息可至中華民國儲蓄
互助協會網站
<http://www.culroc.org.tw>



provide service as opposed to seeking profits or providing relief. The aim is to better the lives of members, increase the well-being of members, and foster the growth of the community. By taking in savings as capital stock and granting loans for mutually help purpose simultaneously, credit unions operate on a system where members deposit their savings in small sum and loans are loaned out and repaid on a predetermined schedule. This enables economically disadvantaged members to accumulate assets, access credit facilities, and escape from the poverty cycle.

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, survivors’ pension, and funeral benefits; it gives better care to those citizens who originally had nothing to do with the pension benefits. However, as this is an insurance system, the person covered needs to pay the insurance premium. On the contrary, some of the insured of the National Pension Insurance lack a job income or are relatively economically disadvantaged, so they cannot afford the premiums and elect not to pay, causing ineligibility to claim for pension and benefits, thus making life hard for their families.

During the benchmarking learning event, namely, “National Pension Operations Promoted by Local Governments” in December 2022, it became clear that some of the insured, out of economic reasons, owed insurance premiums and therefore deprived themselves or their families of the right to claim benefits, exacerbating their already difficult life. Since credit unions were formed with the aim of catering to their members, every single member has the right to apply for a loan from the credit union. Currently, credit unions simultaneously undertake the project of small-sum loan as working capital from the Committee of Indigenous Peoples, which members can apply for at the same time (the member must be an indigenous person, and the each of such low-interest loan is capped at NT\$70,000). In the future, should the insured of the National Pension Insurance or their family members are willing to become a member of credit unions, they may apply for small loans to pay arrears of premiums and repay such loans in installments afterwards; this should be able to liberate them from economic hardship. In the case of the insured of the National Pension Insurance who owed premiums and passed away, it is advised that premium arrears be repaid through the reimbursement mechanism of credit unions and that family members be assisted in applying for eligible benefits.

Relevant information is available
on the website of the Credit
Union League of the Republic of
China at

<http://www.culroc.org.tw>





陸
附 錄
Appendices

2022 ANNUAL REPORT

National Pension Supervisory Committee
Ministry of Health and Welfare

陸、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保，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！

VI. Appendices

A. 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11個月就回本，活到老領到老

以月投保金額1萬9,761元、保險費率10%試算，繳納3年保險費為4萬2,696元，65歲起領取老年年金給付，如果是領A式，每月領4,157元，則最快領11個月就回本。如按B式計算，每月領771元，最慢領4年多即可完全回本。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

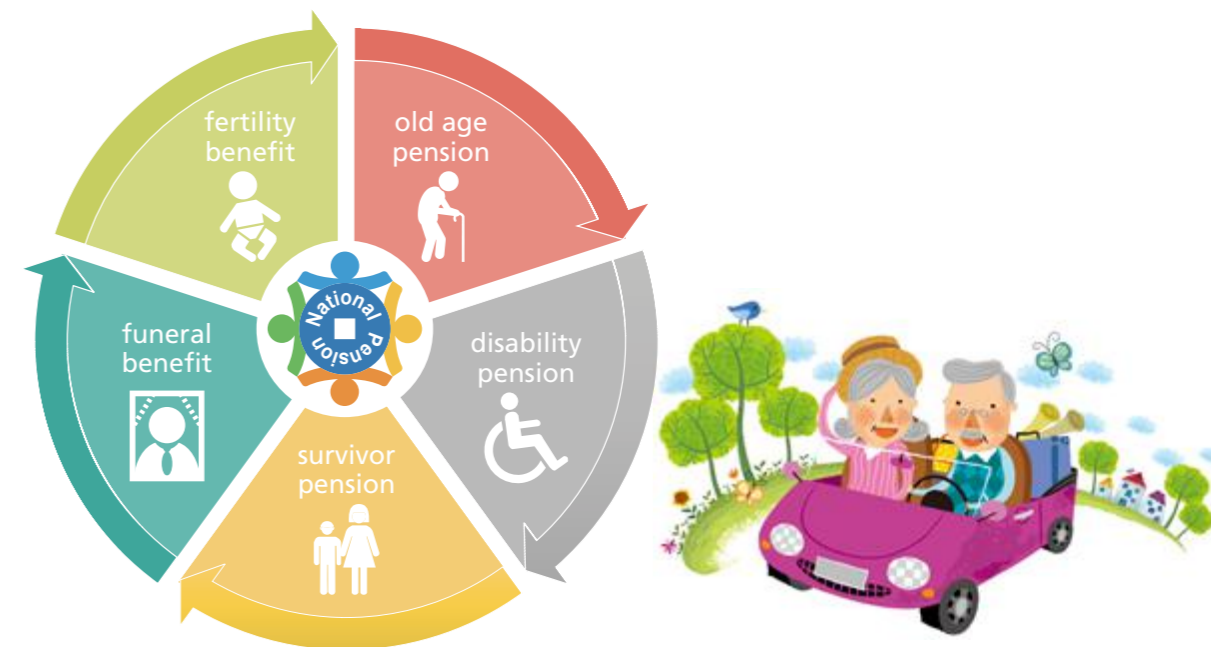
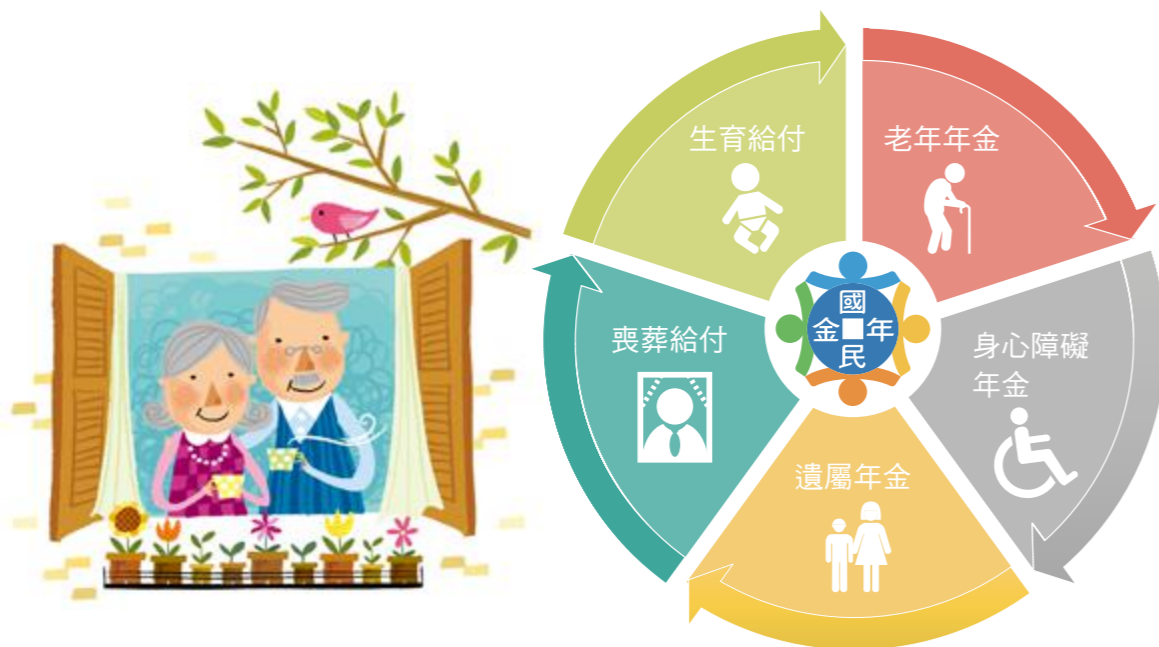
The National Pension is a social insurance that is different from commercial insurance, which seeks profit and whose premiums are borne by all the insured persons. As such, the premium for the National Pension is lower than that for commercial insurance.

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

Assuming monthly insured amount of NT\$19,761 and an insurance premium of 10%, the premium is NT\$42,696 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\$4,157, and you get your money back in 11 months. In the event of Type B calculation, the monthly benefit is NT\$771. It takes at more than 4 years 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1,976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1,186元/月，政府補助790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！！

- ★ 諮詢電話：(02)2396-1266 分機6066
- ★ 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>
- ★ 衛生福利部國民年金監理會
<https://gov.tw/L2Z>

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\$1,976, of which the insured person pays at most 60% and the government pays 40%. It comes to NT\$1,186 per month for the insured person and NT\$790 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.

- ★ Call: (02) 2396-1266 Ext.6066
- ★ 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>
- ★ National Pension Supervisory Committee, Ministry of Health and Welfare
<https://gov.tw/L2Z>



二、國保基金規模及收益情形

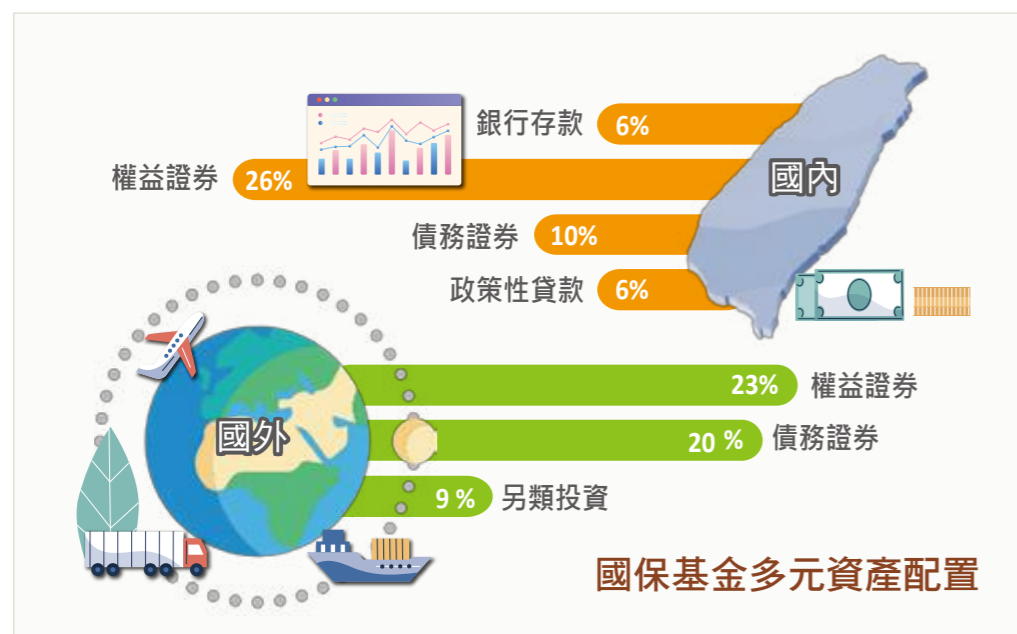
(一) 規模穩定成長

自97年開辦至111年12月底止，基金規模由401億元成長為4,534億元，持續穩定成長。



(二) 多元資產配置

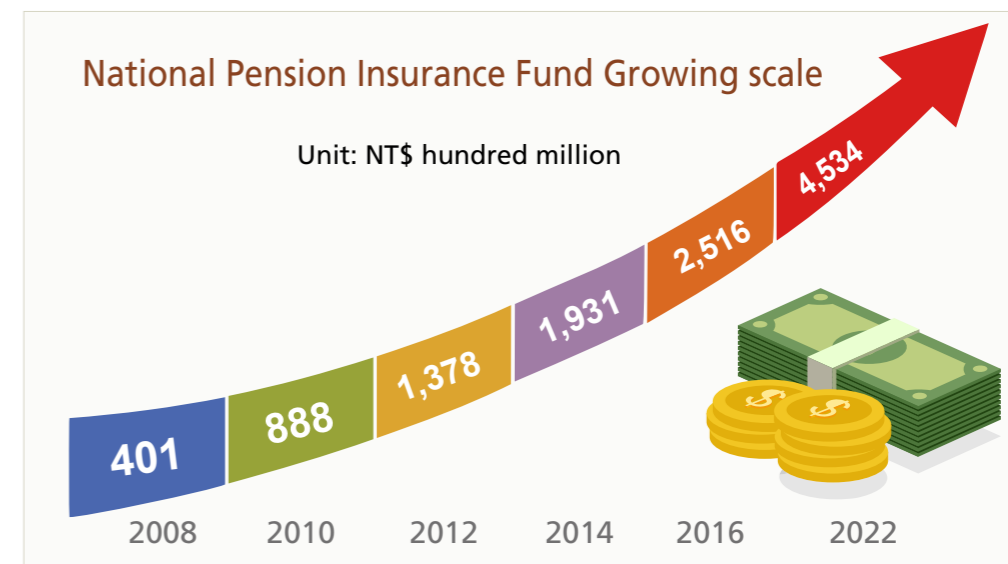
基金資產配置於國內外權益證券、債務證券及另類投資等，透過多元化投資，達到分散風險及長期穩定收益。



B. National Pension Insurance Fund Scale and Rate of Return

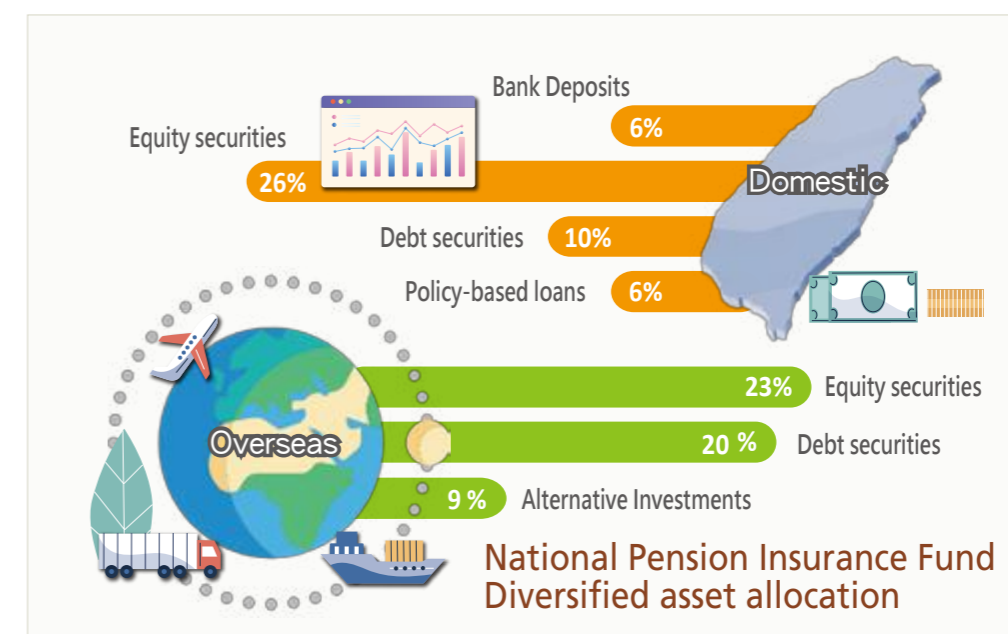
(a) Steadily growing size

Since it was organized in 2008 until the end of December 2022, the Fund size has grown from NT\$40.1 billion until NT\$453.4 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.





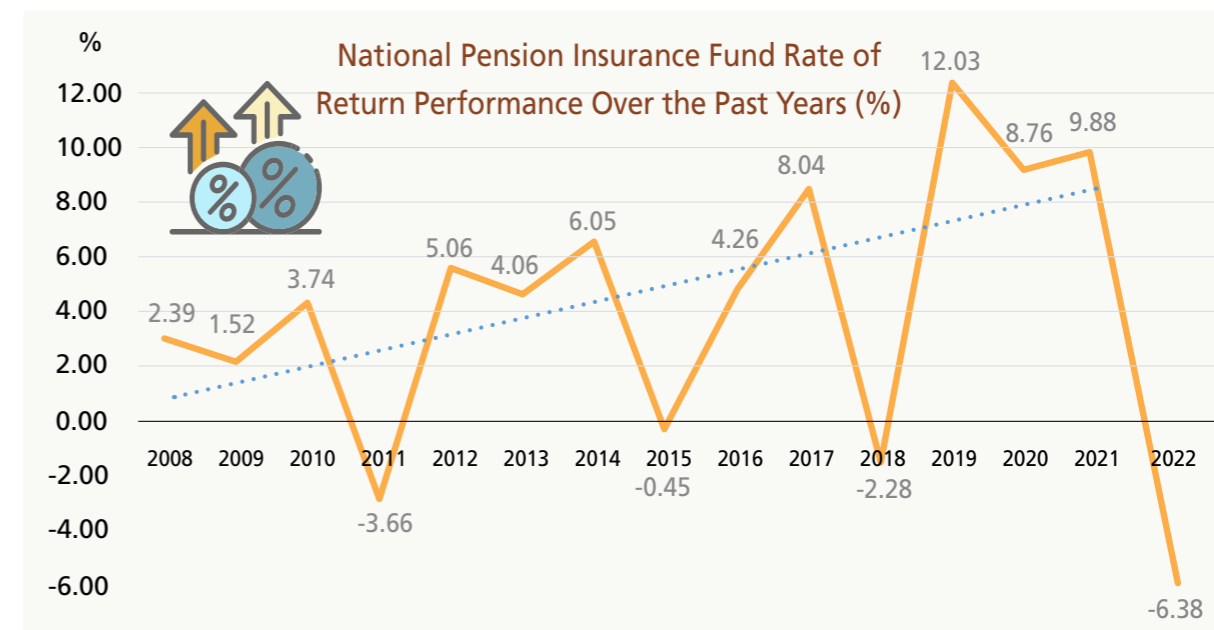
(三) 長期績效穩健

111年受全球股債市場重挫影響，收益數-289.88億元、收益率-6.38%，虧損為開辦以來之最，惟自97年開辦至111年12月底止，基金加權平均收益率為3.96%，以長期投資角度，持續透過多元資產配置，達長期穩健收益。



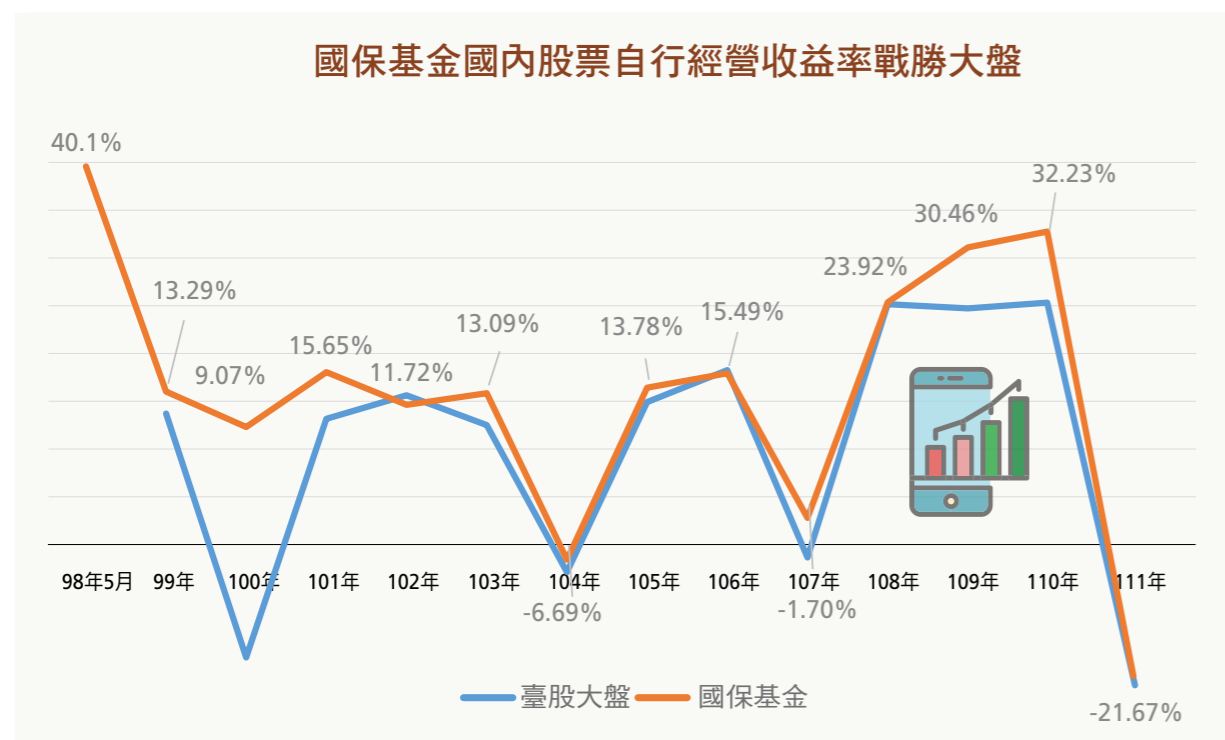
(c) Long-term stable performance

Dragged by plummeting stock market and bond market around the world, in 2022, the returns arrived at minus NT\$28.988 billion and yield rate at minus 6.38%, the largest losses ever seen since the fund's launch. On the other hand, however, the fund's weighted average yield rate stood at 3.96% for the period from the fund's launch in 2008 to December 31, 2022, indicating a stable, long-term yield that was achieved through diversified asset allocation by adhering to the principle of long-term investment.



(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111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。

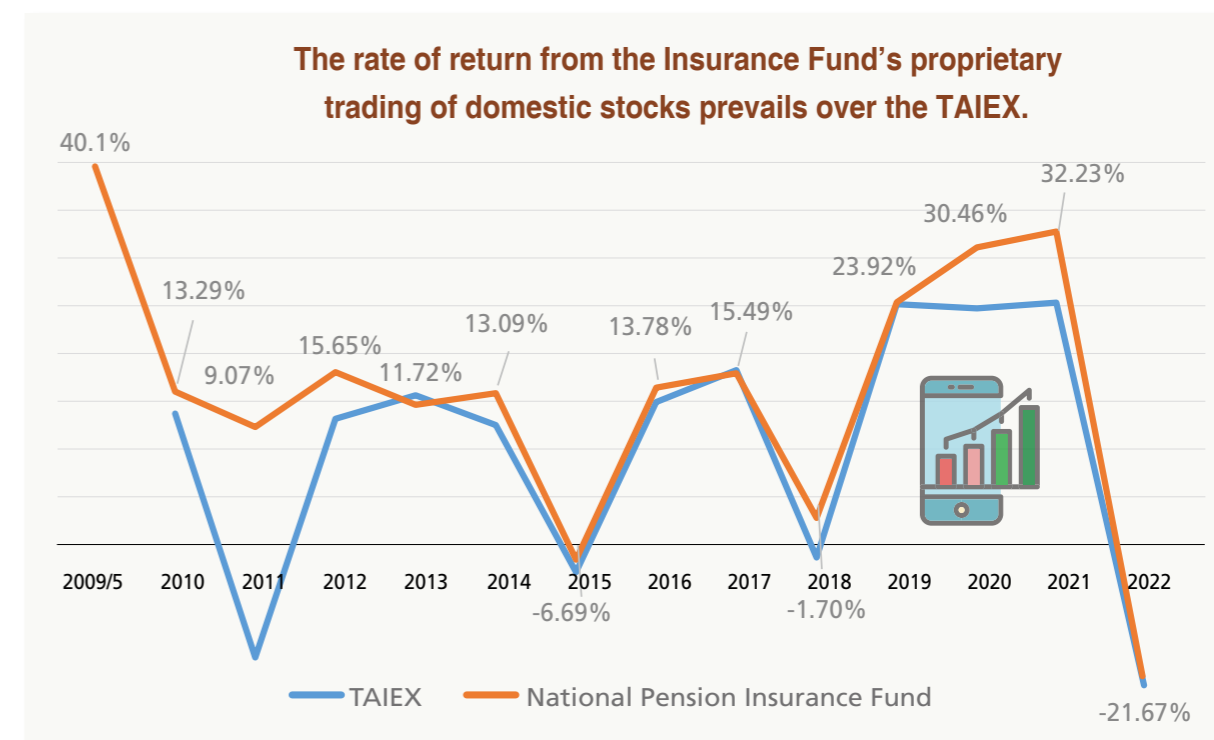


(五) 定期財務精算

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。

(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 2022. 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.



(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.



三、重要監理數據簡表

(一) 被保險人人數：

111年12月之被保險人計有281萬844人。

(二) 繳費率：

被保險人平均繳費率為55.38%。

(三) 給付核付：

111年度各項給付共核付196萬2,187人，金額共903億4,909萬7,609元。

(四) 月投保金額及保險費率：

1. 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，111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 x 9.5% x 60%)；政府(補助40%)負擔695元(18,282 x 9.5% x 40%)。

2. 112年1月1日起月投保金額調整為1萬9,761元，保險費率10%，每月應收保險費為1,976元，其中一般身分被保險人(自付60%)每月負擔保險費為1,186元(19,761 x 10% x 60%)；政府(補助40%)負擔790元(19,761 x 10% x 40%)。

(五) 收支情形：

111年度國保基金總收入2,109.64億元，總支出2,297.02億元，短絀187.38億元。總收入主要包括投資業務收入、兌換贖餘、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。

C. Important Supervisory Work Statistics

(a) Number of insured persons:

There were 2,810,844 insured persons in December 2022.

(b) Premium payment rate:

The average premium payment rate among the insured persons was 55.38%.

(c) Benefits paid:

1,962,187 persons received various benefits, amounting to NT\$90,349,097,609 in 2022.

(d) The monthly insured amount and premium rates:

- (i) 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, 2022. 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%) (NT\$18,282 x 9.5% x 60%) and the government contributes NT\$695 (subsidized 40%) (NT\$18,282 x 9.5% x 40%).
- (ii) On January 1, 2023, the monthly insured amount was adjusted to NT\$19,761; calculated on the premium rate of 10%, the monthly premium receivable is NT\$1,976, of which of NT\$1,186 (60%) was born by a regular insured (19,761 x 10% x 60%) and NT\$790 (subsidized 40%) was born by the government (19,761 x 10% x 40%).

(e) Revenue and expenditure:

In 2022, the total revenue of the National Pension Insurance Fund was about NT\$ 210.964 billion and the total expenditure was about NT\$229.702 billion. The surplus around was NT\$18.738 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..





(六) 催繳欠費：

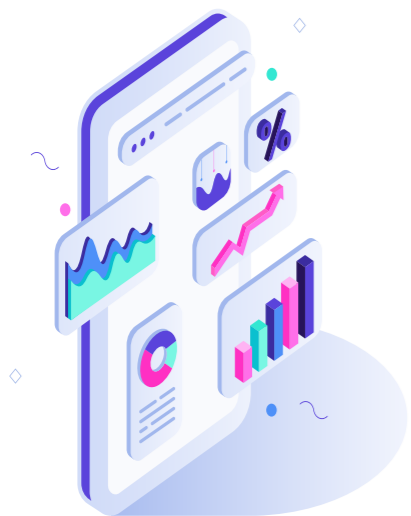
截至111年底止，催繳後繳納欠費人數計18萬5千餘人，繳納金額計14億7,080萬餘元。

(七) 基金積存數額：

截至111年底止，積存數額約為4,534億元，投入財務運用金額約4,524億元。

(八) 基金財源：

截至111年底止，公(運)彩盈餘累積撥入約2,188億元、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3,016億元。



(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111年底止，實際權益證券配置47.21%（其中國內自行操作798.87億元、國內委託經營331.04億元、國外自行操作330.22億元、國外委託經營675.51億元）；債務證券配置33.13%（其中國內自行操作484.55億元、國外自行操作701.24億元、國外委託經營313.04億元）；另類投資配置8.08%（國外自行操作188.55億元、國外委託經營176.95億元）。另有國內銀行存款5.49%（248.54億元）、政策性貸款6.09%（275.32億元）。

(f) Reminder for overdue payment:

After the reminder for overdue payment was served, as of the end of 2022, the number of insured who repaid the arrears of premiums totaled a little more than 185,000 persons and the amount repaid totaled NT\$1.4708 billion.

(g) Fund accumulation:

Until the end of 2022, the Fund has accumulated about NT\$453.4 billion and about NT\$452.4 billion out of which was utilized in financial investment.

(h) Sources of the Fund:

Until the end of 2022, NT\$218.8 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\$301.6 billion from government budgets.



(i) Asset allocation:

Asset allocation has become more diversified globally. As of the end of 2022, the National Pension Insurance Fund's actual asset allocation was as follows: 47.21% in equity securities (NT\$79.887 billion in domestic equity securities was self-managed, NT\$33.104 billion in domestic equity securities was under mandated management, NT\$33.022 billion in foreign equity securities was self-managed, NT\$67.551 billion in foreign equity securities was under mandated management); 33.13% in bond securities (NT\$48.455 billion in domestic bond securities was self-managed, NT\$70.124 billion in foreign bond securities were self-managed, and NT\$31.304 billion in foreign bond securities was under mandated management); 8.08% in alternative investments (NT\$18.855 billion in foreign alternative investments was self-managed, and NT\$17.695 billion in foreign alternative investments was under mandated management), and 5.49% in bank deposits (NT\$24.854 billion), and 6.09% in policy-based loans (NT\$27.532 billion).



(十) 累積收益：

自開辦至111年底止，累計收益數1,286.51億元。111年度收益數為-289.88億元，其中國內權益證券(自行操作)-134.44億元、國內權益證券(委託經營)-43.93億元、國內債務證券2.72億元、國外權益證券(自行操作)-50.29億元、國外權益證券(委託經營)-60.85億元、國外另類投資(自行操作)-8.14億元、國外另類投資(委託經營)-23.80億元、國外債務證券(自行操作)35.23億元、國外債務證券(委託經營)-13.29億元、銀行存款3.37億元及政策性貸款3.53億元。111年收益率-6.38%；97年至111年之加權平均收益率3.96%。

(十一) 爭議審議案件：

截至111年底止，計受理7,630件，審定7,557件，其中撤銷226件、駁回3,883件、不受理2,861件、自行撤回585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2,740件(占爭議案件36.26%)。



(j) Accumulated earnings:

From the National Pension Insurance was launched to the end of 2022, the earnings totaled NT\$128.651 billion. The earnings were -NT\$28.988 billion in 2022. Among the other things, earnings from domestic equity securities (proprietary trading) was -NT\$13.444 billion, domestic equity securities (mandate) was -NT\$4.393 billion, domestic bond securities was NT\$0.272 billion, foreign equity securities (proprietary trading) was -NT\$5.029 billion, foreign equity securities (mandate) was -NT\$6.085 billion, foreign alternative investments (proprietary trading) was -NT\$0.814 billion, foreign alternative investments (mandate) was -NT\$2.380 billion, foreign bond securities (proprietary trading) was NT\$3.523 billion, foreign bond securities (mandate) was -NT\$1.329 billion, bank deposits was NT\$0.337 billion and policy-based loans was NT\$0.353 billion. The yield for fiscal year 2022 was -6.38%, and the weighted average yield between fiscal years 2008 and 2022 was 3.96%.

(k) Number of reviewed cases:

Up to the end of 2022, NPSC has accepted 7,630 cases in dispute, including 7,557 cases decided, 226 cases revoked, 3,883 cases overruled, 2,861 cases rejected, 585 cases withdrawn by the applicants, and 2 case categorized as "other". In the meantime, there were 2,740 disputes (accounting for 36.26% 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
111.1.28 111.2.25 111.3.25 111.4.29 111.5.27 111.6.24 111.7.29 111.8.26 111.9.30 111.10.28 111.11.29 111.12.30	召開國民年金監理委員會議第102至113次會議（每月召開）	審議112年度國民年金計畫、110年度業務總報告、本會110年度第4季至111年度第3季工作報告、本會112年度工作計畫、111年度國民年金業務檢查結果報告、110年12月至111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34至37次會議結果報告、國保基金國內外委託經營110年第4季至111年第3季績效考核報告、國保基金112年度資產配置暨投資運用計畫等計115案。
111.1.14 111.2.11 111.3.11 111.4.8 111.5.13 111.6.10 111.7.8 111.8.12 111.9.2 111.10.14 111.11.8 111.12.9	召開國民年金爭議審議委員會議第101至112次會議（每月召開）	111年度國民年金爭議案件，本會計審定291件，其中自行撤回案23件、不予受理案139件、駁回案122件、撤銷案7件。有關10年補繳之爭議案件，本會已受理計98件，審定共96件，其中案件經改准補繳及撤銷者計80件，行政救濟率為83.33%。

D. Milestones, Meetings and Major Events

Date	Important Event or Meeting	Summary
2022.1.28 2022.2.25 2022.3.25 2022.4.29 2022.5.27 2022.6.24 2022.7.29 2022.8.26 2022.9.30 2022.10.28 2022.11.29 2022.12.30	Convention of the 102nd – 113th Meeting of the National Pension Supervisory Committee (on a monthly basis)	Review a total of 115 cases, including the 2023 National Pension Plan, 2021 National Pension General Work Report, NPSC's Work Report from Q4 of 2021 to Q3 of 2022, NPSC's 2023 Work Plan, 2022 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 2021 to November 2022, Report on Resolutions of 34th–37th 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 2021 to Q3 of 2022, and 2023 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
2022.1.14 2022.2.11 2022.3.11 2022.4.8 2022.5.13 2022.6.10 2022.7.8 2022.8.12 2022.9.2 2022.10.14 2022.11.8 2022.12.9	Convention of the 101st – 112nd Meeting of the National Pension Dispute Review Committee (on a monthly basis)	Out of the National Pension disputes in 2022, 291 cases were decided by NPSC, including 23 cases withdrawn by the applicants, 139 cases rejected, 122 cases overruled, and 7 cases revoked. NPSC has accepted a total of 98 cases involving the dispute over the 10-year period issues and decided 96 cases thereof, including 80 cases approved for late payment and revoked. The administrative remedy rate reached 83.33%.



日期	重要事件或會議	紀要
111.3.8	召開本會風險控管推動小組第34次會議	本會議討論提案計有「國保基金資產配置執行情形與分析報告」、「110年度國保基金稽核報告」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3案。
111.6.29	召開本會風險控管推動小組第35次會議	本會議討論提案計有「國保基金國內外委託經營『絕對報酬型』批次投資績效與效益分析報告」、「111年度國民年金財務帳務檢查實施計畫（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3案。
111.8.16	召開本會風險控管推動小組第36次會議	本會議討論提案計有「111年上半年國保基金投資績效與未來因應策略分析專案報告」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。
111.10.25	辦理111年度國民年金業務檢查	本會依據「111年度國民年金業務檢查實施計畫」，於111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4項綜合座談決議及8項委員建議意，檢查結果報告業提送第113次監理委員會議審議通過。

Date	Important Event or Meeting	Summary
2022.3.8	Convention of 34th Risk Control Promotion Task Force Meeting	Three cases were discussed during this meeting, including the “National Pension Insurance Fund Asset Allocation Analysis Report,” “2021 National Pension Insurance Fund Audit Report” and “risks over the National Pension Insurance Fund utilization to be noted in response to the current financial trends.”
2022.6.29	Convention of NPSC’s 35th Risk Control Promotion Task Force Meeting	Three cases were discussed during this meeting, including the “Report on the Analysis of benefits and absolute-return batch investment performance of National Pension Insurance Fund under domestic and foreign mandated management,” “2022 National Pension Financial Accounting Inspection Implementation Plan (Draft),” and “risks over the National Pension Insurance Fund utilization to be noted in response to the current financial trends.”
2022.8.16	Convention of NPSC’s 36th Risk Control Promotion Task Force Meeting	Two cases were discussed during this meeting, including the “Special Report on Analysis of the Performance of Investment of National Pension Insurance Fund for the First Half of 2022, and Response Strategy” and “risks over the National Pension Insurance Fund utilization to be noted in response to the current financial trends.”
2022.10.25	2022 National Pension Operations Inspection	NPSC invited the Political Deputy Minister of the Ministry of Health and Welfare, Li-Feng Lee to guide the inspectors to perform the National Pension operations inspection at the BLI in accordance with the “2022 Implementation Plan for National Pension Operations Inspection” on October 25, 2022. As a result, a total of 4 resolutions made at the general meeting and 8 members’ suggestions were proposed. The inspection report was also submitted to and approved by the 113th meeting of NPSC.





日期	重要事件或會議	紀要
111.11.4	辦理111年度地方政府國民年金業務實地訪查	本會於111年11月4日邀請訪查委員及相關機關前往屏東縣，合併辦理屏東縣及臺南市雙縣市國民年金業務實地訪查，提出22項建議事項，並送第113次監理委員會議討論通過。
111.11.9	召開本會風險控管推動小組第37次會議	本會議討論提案計有「有關國保基金『112年度資產配置暨投資運用計畫(草案)』案」及「有關國保基金111年迄今虧損近400億元，未來投資運用策略及應留意之風險」等2案。
111.11.15	舉辦「勞、國保爭議審議業務交流與展望」研討會	本會於111年11月15日辦理「勞、國保爭議審議業務交流與展望」研討會，並邀請勞動部勞動法務司甘科長耀斌、本會楊組長宗儀、政治大學法學院吳副教授秦雯分別針對「勞工保險爭議審議制度簡介、實務運作及案例分享」、「國民年金爭議案件對法規與實務作業之回饋」及「行政救濟程序與人民參與」等3場議題演講，並由臺北科技大學通識教育中心陳副教授建文、政治大學法學院吳副教授秦雯與張教授桐銳共同對「爭議審議業務交流與展望」進行與談分享。與會來賓有勞動部勞動法務司、勞動部勞動保險司、勞保局、行政院農業委員會輔導處農民健康保險專案辦公室、本部法規會、全民健康保險爭議審議會及社會保險司等機關(單位)，近60人共襄盛舉，活動順利圓滿。

Date	Important Event or Meeting	Summary
2022.11.4	Onsite inspections of 2022 National Pension operations of local governments	On November 4, 2022, the visiting members and related authorities were invited to pay an onsite visit to Pingtung County Government to inspect the National Pension operations of both Pingtung County Government and Tainan City Government. As a result, 22 suggestions were proposed. The inspection report was also submitted to the 113th meeting of the NPSC meeting for discussion.
2022.11.9	Convention of NPSC's 37th Risk Control Promotion Task Force Meeting	Two cases were discussed during this meeting, including the "2023 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 losses of nearly NT\$40 billion sustained by the National Pension Insurance Fund since 2022."
2022.11.15	Organization of the seminar "Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System"	On November 15, 2022, NPSC held the seminar "Interchange and Prospect of the Labor Insurance Dispute Review System and the National Pension Dispute Review System," at which Yao-Pin Kan, Section Chief of MOL's Department of Legal Services, Tsung-Yi Yang, NPSC's Section Chief, and Chin-Wen Wu, Associate Professor at the College of Law of National Chengchi University were invited to give a keynote speech, namely, "Overview, Practices, and Case Study of the Labor Insurance Dispute Review System," "Feedback on Regulations and Practical Operations from National Pension Dispute Cases," and "Protocol for Assuring Administrative Relief and Public Engagement," respectively; Chien-Wen Chen, Associate Professor at Taipei Tech General Education Center, Chin-Wen Wu, Associate Professor at the College of Law of National Chengchi University, and Tung-Jui Chang, Professor at the College of Law of National Chengchi University had a talk and discussion on "Interchange and Prospect of the Dispute Review System." The meeting concluded satisfactorily, participated in by 60 persons from the MOL's Department of Legal Services, Department of Labor Insurance, and BLI, the Farmers Health Insurance Project Office of the Committee of Agriculture of the Executive Yuan, the MOHW's Legal Affairs Committee, National Health Insurance Dispute Mediation Committee, and the Department of Social Insurance.



日期	重要事件或會議	紀要
111.12.6	舉辦「元宇宙概念與未來投資策略及方向」研討會	本會與中華民國證券期貨分析協會及中華民國退休基金協會共同舉辦，並邀請數位發展部唐部長鳳主講「從公益創新到多元宇宙」、知識力科技公司曲執行長建仲主講「元宇宙概念、運用與產業發展趨勢」論壇、投信投顧公會劉理事長宗聖主講「元宇宙帶來新契機及未來投資策略與方向」論壇、日本GPIF審議役泉潤一先生分享「GPIF年金積立金運用」國際專題，並由中華民國證基會林董事長丙輝擔任綜合座談主持人，與各論壇主講人及退休基金協會王理事長麗玲淺談未來投資策略與方向。
111.12.6	辦理「地方政府推展國民年金業務」標竿學習活動	本活動邀請22縣市國民年金督導員、服務員與相關業務同仁，以及本部（社會保險司）與勞保局代表參加。當日活動由本部李政務次長麗芬開幕致詞，並邀請屏東縣政府與臺東縣政府分享如何與民間資源洽談共建周轉金及實際執行運作方式、中華民國儲蓄互助協會協助分享「結合儲蓄互助社協助國保弱勢被保險人」專題，以及勞保局臺北市辦事處分享「勞保、國保、農保老年相關權益說明」。
111.12.20	辦理111年度國民年金財務帳務檢查	本會依據「111年度國民年金財務帳務檢查實施計畫」，於111年12月20日邀請檢查委員至勞金局辦理國民年金財務帳務檢查竣事，除1項綜合座談決議外，綜整檢查委員建議及書面意見，計有19項主要建議意見（共計20項），檢查結果報告業提送第115次監理委員會審議通過。

Date	Important Event or Meeting	Summary
2022.12.6	Held a seminar on "Metaverse Concept and Future Investment Strategies and Directions"	Under partnership with the Pension Fund Association, R.O.C. and the Securities Analysts Association, Chinese Taipei, NPSC invited several speakers to give a keynote speech, including "From Public Welfare Innovation to Multiverse" by Audrey Tang, the Minister of the Ministry of Digital Affairs, "On Metaverse Notion, Usage, and Industry Development Trend" by Jefferey, CEO of Ansforce Inc., and "New Opportunities that Come with Metaverse, and Future Investment Strategies and Directions" by Tsung-Sheng Liu, chairperson of the Securities Investment Trust & Consulting Association of the R.O.C., and the international keynote speech, namely, "Government Pension Investment Fund (GPIF) Utilization," by Mr. Junichi Izumi, the GPIF review officer in Japan. The general meeting was chaired by Ping-Hui Lin, chairperson of the Securities and Futures Institute, who had a brief discussion on future investment strategy and direction with the keynote speaker of each forum and Li-Ling Wang, chairperson of the Pension Fund Association, R.O.C.
2022.12.6	Organization of the benchmarking learning activities for the "National Pension Operations Promoted by Local Governments"	National Pension supervisors and service workers and staff of relevant units of 22 local governments, and BLI and the Department of Social Insurance of the MOHW have attended the activity. The event was inaugurated with an opening remark by Li-Feng Lee, the MOHW's Political Deputy Minister; Pingtung County Government and Taitung County Government were invited to give a talk on how to collaborate with the private sector on setting up working capital and what the actual operation looks like. In addition, NPSC also invited the Credit Union League of the Republic of China to give a keynote speech of "Count Credit Unions in to Help the Insured of the National Pension Insurance who Are Vulnerable" and BLI's Taipei Office to give a speech of "Benefits of the Labor Insurance, National Pension Insurance, and Farmers' Insurance for the Elderly."
2022.12.20	Conduct the 2022 National Pension Financial Accounting Inspection	NPSC invited the members of the Inspection Committee to perform the National Pension operations inspection at the BLF in accordance with the "2022 National Pension Financial Accounting Inspection Implementation Plan" on December 20, 2022. As a result, a total of 1 resolution reached at the general meeting and 19 suggestions and written opinions from members of the Inspection Committee (20 pieces in total) were submitted. The inspection report was also submitted to and approved by the 115th meeting of NPSC.

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 廖了以 Liou-Yi Liao	97年5月20日 May 20, 2008
	內政部部长 Minister, Ministry of The Interior 江宜樺 Yi-Huah Jiang	98年9月10日 Sep. 10, 2009
	內政部部长 Minister, Ministry of The Interior 李鴻源 Hong-Yuan Lee	101年2月6日 Feb. 6, 2012
	衛生福利部部长 Minister, Ministry of Health and Welfare 邱文達 Wen-Ta Chiu	102年7月23日 Jul. 23, 2013

E. Ministers, Chairpersons and Executive Secretaries Over the Years

照片 Photo	姓名 Name	到任日期 Date of Appointment
	衛生福利部部长 Minister, Ministry of Health and Welfare 蔣丙煌 Been-Huang Chiang	103年10月22日 Oct. 22, 2014
	衛生福利部部长 Minister, Ministry of Health and Welfare 林奏延 Tzou-Yien Lin	105年5月20日 May 20, 2016
	衛生福利部部长 Minister, Ministry of Health and Welfare 陳時中 Shih-Chung Chen	106年2月8日 Feb. 8, 2017
	衛生福利部部长 Minister, Ministry of Health and Welfare 薛瑞元 Jui-Yuan Hsueh	現任 111年7月18日 Jul. 18, 2022

(二) 主任委員 Chairperson

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部政務次長 Political Deputy Minister, Ministry of the Interior 賴峰偉 Feng-Wei Lai	97年10月1日 October 1, 2008
	內政部政務次長 Political Deputy Minister, Ministry of the Interior 林中森 Chung-Shen Lin	98年3月9日 March 9, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior 簡太郎 Tai-Lang Chien	98年9月10日 September 10, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior 蕭家淇 Chia-Chi Hsiao	102年2月18日 February 18, 2013
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 曾中明 Chung-Ming Tseng	102年7月23日 July 23, 2013
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 李玉春 Yue-Chune Lee	104年9月21日 September 21, 2015
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare 呂寶靜 Pau-Ching Lu	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 Political Deputy Minister, Ministry of Health and Welfare 蘇麗瓊 Li-Chung Su	108年1月14日 January 14, 2019
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 李麗芬 Li-Feng Lee	現任 110年8月5日 August 5, 2021

(三) 執行秘書 Executive Secretary

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



六、加強照顧國保被保險人政策宣導

衛生福利部因應疫後補助國民年金保險費

補助對象



於114年10月31日以前，已繳納
112年4月至12月保險費之國民年金保
險被保險人。



補助金額



被保險人應負擔保險費 **50%**



補助期間



112年**4月至12月**止



補助方式



免申請

由勞保局於112年4月至12月保險費繳單，
註明本部補助之金額及被保險人自付之金
額，民眾依限完成繳費即可享有補助。



F. Intensify communication of the policy to take care of National Pension Insurance insureds

The Ministry of Health and Welfare Provides Post-Pandemic Subsidies for the National Pension Insurance

Intended recipient



The National Pension Insurance
insureds **who already paid the premium
for April through December 2023**
before October 31, 2025.



Subsidy amount



The insured shall bear
50% of the premiums



Subsidy period



**April through
December 2023**



Subsidy method

Application is exempted

The BLI annotates the premium bills
for April through December 2023 with
the amount subsidized by the MOHW
and the amount to be born by the
insured. Citizens paid the bill before
deadline are entitled to subsidies.





一、保險費補助對象、補助期間及補助標準

國保被保險人於114年10月31日（含）以前，繳納112年4月至12月國保保險費，即享有政府加碼補助50%自付保險費。

二、免提出申請，馬上繳現省一半

國保被保險人無需提出申請，由本局主動比對戶政及相關社會保險資料後，主動辦理加保及計費作業，並在今（112）年5月、7月、9月、11月及明（113）年1月底陸續寄發的繳款單，即會顯示由政府加碼補助50%金額，也就是被保險人自付金額已自動減免一半（如下表），以一般被保險人最多補助9個月計算共可補助 5,337 元。

被保險人身分		被保險人應負擔金額/月	加碼補助後被保險人自付金額/月
一般民眾		1,186元 (60%)	593元 (30%)
中低收入戶		593元 (30%)	296元 (15%)
身心障礙者	中度身障	593元 (30%)	296元 (15%)
	輕度身障	889元 (45%)	444元 (22.5%)
所得未達一定標準者	所得未達1.5倍	593元 (30%)	296元 (15%)
	所得未達2倍	889元 (45%)	444元 (22.5%)

註：低收入戶或重度以上身心障礙者，已由政府全額補助保險費。

如有相關問題，歡迎電洽勞保局諮詢專線（02）2396-1266 轉 6066；或至勞保局全球資訊網 > 業務專區 > 國民年金 > 常見問答參考。

I. Intended recipient of the subsidy, subsidy period, and subsidy eligibility Premium Subsidy Program

The National Pension Insurance insureds who pay the premium for April through December 2023 by October 31, 2025 are entitled to additional government subsidy equal to 50% of the deductible paid.

II. Application exempted; pay now to save half

National Pension Insurance insureds need not submit application. Instead, the Bureau will, by checking household registration data and relevant social insurance data, take the initiative to purchase insurance for the insured-to-be and bill them in May, July, September, of November of this year (2023) and January of the following year (2024). The bills will indicate the amount net of the subsidy, which is 50% of the deductible, provided by the government. That is, the deductible born by the insured is automatically halved (as indicated in the table below). A regular insured person may be subsidized for 9 straight months for a total of NT\$5,337.

Insured Identity		Insured deductible amount/month	Insured deductible amount factoring in the subsidy/month
The public		NT\$1,186 (60%)	NT\$593 (30%)
Low-income and mid-income family		NT\$593 (30%)	NT\$296 (15%)
Physically and mentally disabled	Moderate physically and mentally disabled	NT\$593 (30%)	NT\$296 (15%)
	Mild disability	NT\$889 (45%)	NT\$444 (22.5%)
Insured person whose family income failing to reach certain standards	Family income failing to reach certain standards by 1.5 times	NT\$593 (30%)	NT\$296 (15%)
	Family income failing to reach certain standards by 2 times	NT\$889 (45%)	NT\$444 (22.5%)

Note: The premium born by low-income family and the severe physically and mentally disabled were fully subsidized by the government.

If you have any questions, please call the consultation line of the Bureau of Labor Insurance at (02) 2396-1266, extension 6066; or seek reference at BLI's Global Website > Business Topic > National Pension > Frequent Q&A.





嗯~ 有國民年金真好!

沒工作沒保障？ 免煩惱！還有國民年金保險喔...

以往，失業、轉職或是家庭主婦，都沒有社會保險的保障。政府為確保全民在未就業期間也能有相關保障，在民國97年10月實施國民年金保險，凡25到65歲的民眾，於國內設有戶籍，在未參加軍、公教保、勞保或農保等社會保險的期間，如符合納保資格，就會自動被納入國保。

意外總是來得措手不及，保障及時真正好 -面臨轉職的葉小姐

在轉職過程中葉小姐收到了國民年金繳納通知，但她忽略繳交保費，因為她認為找到工作就有勞保了，繳國民年金做什麼？其實像葉小姐這樣想法的人不在少數，可是人生風險難預料，一旦發生意外將因為不曾繳納過國民年金，無法及時請領給付。為了保障自己及家人的基本經濟生活，繳交國民年金絕對不只是「對自己有好處」，更是對家人一種「安心的保障」。



老年退休， 享有國勞保雙重保障好上加好

-中年失業的高先生
高先生最近面臨「中年失業」，只能打零工維生，勞保總是斷斷續續，無法多累積勞保年資，他一度對自己的老年生活感到相當無助。還好待業未參加勞保期間還有國民年金，他可以為自己的老年生活存下保障。他知道保險的重要性，所以一直繳納國民年金保費，以後老年就享有國勞保雙年金的雙重保障。



生寶寶也有保障，生育給付實在好 -從職場回歸家庭的李太太

李太太婚後因工作地點不便，辭去工作，原本覺得沒有就業，沒有勞保當然也就不會有生育給付。沒想到竟然還有國民年金保險提供生育給付，讓她更開心的迎接新生命的誕生。



國保有什麼保障？

國保 5 大給付有夠好，做您最好的靠山~

生小孩 生育給付	老年 老年年金給付	重度身心障礙 身心障礙年金給付	死亡 喪葬給付	照顧家人 遺屬年金給付
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加保期間，按時繳納保費，
享有 5 大保障，
好康多多、賺很大！

- ✓ **抗通膨**：給付金額隨消費者物價指數調整，保障不縮水，讓您與您的家人更安心！
- ✓ **終身領**：年輕開始存老本，老年安心享受樂活生活。
- ✓ **回本快**：超高投資報酬率，活得愈久領得愈多！
- ✓ **賺補助**：被保險人最多只需繳6成保費，現賺政府4成補助款，超划算。
- ✓ **免利息**：儘早繳納保險費，可免繳或減少因延遲繳費而計收的利息。



印製

網址：www.bli.gov.tw
國民年金諮詢電話：(02)23961266分機6066



112年3月編印

Well- The National Pension system is a real plus!

Ain't got no job, no insurance coverage? Chill! You still have the National Pension Insurance on your side 01...

In the past, social insurance did not extend to those unemployed, changing job, or who were housewives. The government set up the National Pension Insurance in October 2008 to make sure that all citizens are given appropriate protection during periods of joblessness. Citizens aged 25 to 65 with a domestic household registration who meet the insurance eligibility will be automatically covered by the National Pension Insurance during the period when they are not covered by social insurance like the insurance for military personnel, public servants, teachers, laborers, or farmers.

You never know when accidents might occur, so it's awesome to have something to protect you.

- Ms. Yeh in transition to another job!
During the time when Ms. Yeh was preparing for another job, she was billed for the National Pension Insurance premium, which she didn't bother to pay because she thought that she would be covered by the Labor Insurance as soon as she got a job. She couldn't see any justification for forking out the national pension.

Actually, quite a few people think the same way as Ms. Yeh. However, life is full of unexpected risks. When accident happens, one doesn't want to be denied insurance benefits due to not paying national pension premiums. In order to safeguard the basic life of your family and yourself, the payment of the National Pension is not only "a good thing for you," but "a guarantee of safety for your families."

Enjoy Labor Insurance pension and National Pension Insurance pension when retired is a plus plus plus

- Mr. Kao, unemployed at middle age
Mr. Kao lost his job in middle age, not too long ago, and has had to settle for doing odd jobs to make ends meet. Consequently, due to frequent interruptions, his years of service cannot be adequately credited to the labor insurance. For a while he felt quite helpless regarding his life in his senior years. Luckily, he got a National Pension Insurance policy, which he could rely upon when he wasn't covered by the Labor Insurance, so he could save for the guaranteed life in retirement.

He knows how significant insurance is, so he's been regularly paying National Pension Insurance premiums. This set-up will let him get the dual pension from both the Labor insurance and the National Pension Insurance when he's a senior.

It's a major plus that maternity benefits cover giving birth to a baby.

- Mrs. Li electing to quit her job to tend to her family

After tying the knot, Mrs. Li quit her job because the work location was too far away. Without work and no labor insurance, she figured she wouldn't get any maternity benefits for sure.

She wasn't counting on the National Pension Insurance to provide maternity benefits, which made her extra delighted to greet the arrival of a new life.



What benefits does National Pension Insurance provide?

The National Pension Insurance's net 5 top-notch benefits are your ultimate safety net

Having a baby Maternity Benefits	Old age Pension Benefits for the Elderly	Severe physically and mentally challenged Disability Pension Payments	Death Funeral Benefits	Taking care of families Survivors Pension Payments
--	--	---	----------------------------------	--



Don't let your insurance coverage lapse
- pay those premiums on time!
Take pleasure in 5 leading benefits
Grab a ton of bargains and make bank

- ✓ **Anti-inflation**: Benefits payment is pegged to the consumer price index, so you and your family can rest assured that the benefits won't shrink.
- ✓ **Claimable for as long as you live**: Begin putting away funds when you're young and reap the rewards when you're older.
- ✓ **Short payback period**: Super-sized returns! The longer you live, the more you get back!
- ✓ **Earn subsidy**: The insured only has to cover up to 60% of the premium, with the other 40% paid with government subsidy - that's an awesome deal.
- ✓ **Interest-free**: Pay the insurance premium as early as possible to avoid or reduce the interest accrued due to late payment.



Publication

Web: www.bli.gov.tw
National Pension Consultation Call: (02) 23961266 Ext.6066



七、申請爭議審議程序宣導



您在申請國民年金各項給付後
收到勞保局核定函，如不符合期待，
要如何提出救濟程序？

為什麼我只能領一種給付？

我都有繳錢為什麼不予給付？

怎麼領得比我想像中少？



請照著下列步驟申請爭議審議
洽詢電話：(02)3343-7138

1 填寫「國民年金爭議事項審議申請書」
也可以線上申辦喔！

2 附上勞保局核定函及其他相關證明文件

3 寄給勞保局

4 由「國民年金爭議審議委員會」審查

5 寄發結果審定書



G. Publicizing the dispute review application procedures



If you apply for National Pension Insurance
benefits and receive the BLI's written
decision unsatisfactory for you, how will
you set off the remedy procedures?

Why am I limited to one type of benefit?

I always pay premiums. Why refuse me the benefits?

How come I got less than I had expected?



Please follow the following procedures
to apply for dispute review:
Contact number: (02) 3343-7138

1 Please complete the "National Pension Dispute
Review Application Form".
You can also put in your application on the internet.

2 Please enclose the BLI's decision documents
and other proving documents

3 and send them to the BLI

4 For review by the "National Pension Dispute
Review Committee Meeting"

5 Send review decision



八、國民年金保險諮詢電話一覽表

中央政府機關

★ 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)8590-6666
(02)3343-7138



★ 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)8995-3456



★ 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)2396-1266 分機 6066



H. National Pension Insurance Information Service Phone Numbers

Center Government Organization

★ 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)8590-6666
(02)3343-7138



★ National Pension Insurance for Indigenous People Benefit Consultation Service



Committee of Indigenous Peoples

Address：14F., North Building, No.439, Zhongping Rd.,
Xinhuang Dist., New Taipei City 242030



Telephone：(02)8995-3456



★ 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)2396-1266 Ext. 6066



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 2323 ; 02-27208889 分機 2323
新北市	220242 新北市板橋區中山路1段161號	02-29603456 分機 5639、5640、5674、5678
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 3175、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 2323 02-27208889 Ext 2323
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220242	02-29603456 Ext 5639, 5640, 5674, 5678
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 3175, 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	05-2220072
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 5409、 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 221
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	05-2220072
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 5409 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 221
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



柒 讀者意見表

Reader Opinion Form

2022 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：

- 國民年金監理會介紹 主要業務及111年成果
 基金財務運用及概況 未來展望及策進作為
 國民年金專欄 附錄

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 sections of this annual report do you like ?

- An Overview of the National Pension Supervisory Committee
 Major duties and achievements of 2022
 Fund Utilization and Overview Future Prospects and Improvement Measures
 An editorial about National Pension Appendices

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: Less than 20 years old 21-40 years old 41-60 years old More than 61 years old

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 Data Protection Act and related regulations, the personal information collected shall be used for contact and reasonable applications only.

* Please fax this Reader Opinion Form to (02) 3343-7135 Contact number: (02) 3343-7129
Address: 5F-1, No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 100231



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Ministry of Health and Welfare
2022 ANNUAL REPORT,
National Pension Supervisory Committee



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電話：(02)33437138。

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