國民年金監理會｜年報

中華民國 112 年版

2023 Annual Report

National Pension Supervisory Committee
Ministry of Health and Welfare

衛生福利部
Ministry of Health and Welfare

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衛生福利部

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Ministry of Health and Welfare

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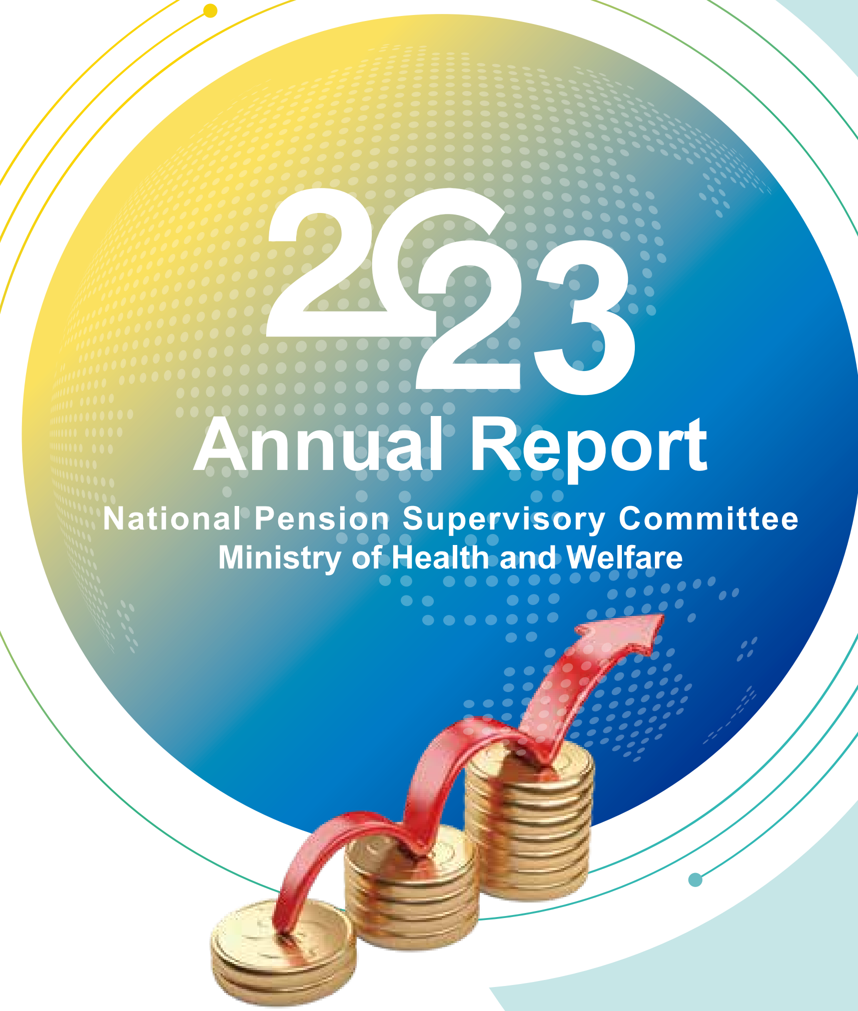

2023 Annual Report

National Pension Supervisory Committee
Ministry of Health and Welfare

中華民國 113 年 7 月編印

衛 生 福 利 部
Ministry of Health and Welfare

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部長的期勉

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，設有國民年金監理會，職司國民年金業務、財務監理及審議保險爭議事項，並與本部社會保險司（主管機關）及受託機關勞動部勞工保險局、勞動基金運用局，共同保障國民老年基本經濟安全。

隨著國保制度實施迄今已逾 15 年，國民年金法第 7 條第 3 款「落日條款」於 112 年 10 月退場，同時具有勞工保險（以下稱勞保）及國保年資的民眾，因勞保條例及國民年金法訂有年資併計規定，因此勞保年資未滿 15 年者，可於年滿 65 歲時，併計國保有效年資後滿 15 年，即可依各該保險年資，同時領取國保及勞保老年年金給付，使老年生活享有國保及勞保的雙重保障。

為使國保基金財務更為健全穩定，並符合世代公平原則，112 年 1 月 1 日調整保險費率為 10%、月投保金額調高為 19,761 元。另為加強照顧民眾，避免因通貨膨脹影響其基本經濟生活，國民年金法第 54 條之 1 明定，每 4 年參照消費者物價指數（CPI）成長率調整 6 項具津貼性質之年金給付，爰自 113 年 1 月 1 日起，老年年金給付加計金額、老年基本保證年金、遺屬年金給付基本保障及原住民給付，由 3,772 元調整為 4,049 元，身心障礙年金給付基本保障及身心障礙基本保證年金，由 5,065 元調整為 5,437 元。

此外，為強化對國保被保險人之照顧，本部積極爭取超過 70 億元的疫後特別預算來補助國保保險費，被保險人只要於 114 年 10 月 31 日前，繳納 112 年 4 月至 12 月份保險費，該自付保險費之 50%將由疫後特別預算補助，每人最多可獲得補助 5,337 元。本部將秉持落實照護全民之理念，為被保險人權益持續努力，確保國民年金制度健全運用及永續發展。值此年報付梓之際，特敘文共勉之。

衛生福利部 部長

邱泰源 謹識

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Words from the Minister

As the central competent supervisory authority of the National Pension Insurance, our ministry has a National Pension Supervisory Committee that is responsible for national pension operations, financial supervision and reviewing insurance disputes and jointly ensures the basic economic security for the elderly population with our Department of Social Insurance (the competent authority herein), and the delegated institutions, Bureau of Labor Insurance (BLI) and Bureau of Labor Funds (BLF) , Ministry of Labor.

With the implementation of the National Pension system for over 15 years, Paragraph 3 "Sunset Clause" of Article 7 of the National Pension Act exited in October 2023. There are seniority and calculation provisions as stipulated by the Labor Insurance Act and the National Pension Act for people who have both labor insurance and National Pension seniority, so those who have less than 15 years of labor insurance seniority can receive National Pension Insurance and labor insurance pension benefits based on their seniority of each such insurance upon expiration of the valid National Pension Insurance seniority of 15 years when they reach the age of 65 to enjoy dual protection of National Pension Insurance and labor insurance in elderly life.

In order to make the financial system of the National Pension Insurance Fund more sound and stable and to comply with the principle of generational fairness, the insurance premium rate was adjusted to 10% on January 1, 2023, and the monthly insured amount was increased to NT$19,761. Furthermore, in order to strengthen the care for the public and avoid the impact of inflation on their basic economic life, Article 54-1 of the National Pension Act stipulates that six pension benefits with a subsidy nature shall be adjusted every four years by reference to the growth rate of the Consumer Price Index (CPI). Therefore, since January 1, 2024, the additional amount of pension benefits for the elderly, old-age basic guaranteed pension payments, survivor basic guaranteed pension payments and indigenous people payments have been adjusted from NT$3,772 to NT$4,049, and the basic guaranteed disability pension payments and disability basic guaranteed pension payments have been adjusted from NT$5,065 to NT$5,437.

In addition, in order to strengthen the care for the insureds under the National Pension Insurance, our ministry actively strives for a special post-epidemic budget exceeding NT$7 billion to subsidize National Pension Insurance premiums. As long as the insureds pay insurance premiums from April to December 2023 before October 31, 2025, 50% of the self-paid insurance premiums will be subsidized by the special post-epidemic budget, and each insured will receive a maximum subsidy of NT$5,337. Our ministry will uphold the concept of implementing the care for the entire people and continue to strive for the rights and interests of the insureds to ensure the sound use and sustainable development of the National Pension system. 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.

Tai-Yuan Chiu

\- Minister, Ministry of Health and Welfare

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主任委員的話

依「衛生福利部國民年金監理會設置要點」規定，本會依法執行國民年金保險業務及基金財務之監督，並審議保險爭議事項。我們以合議制的方式，讓來自不同專業領域、團體的專家學者，在公開、透明的平臺下，審議各項國保重要議案，並面對面地溝通國保的核心議題，期能精進服務品質，維護民眾權益。

國民年金自 97 年 10 月開辦至 112 年底，累積納保人數達 1,159 萬餘人，領取給付人數亦逐年增加，112 年度計 202 萬餘人，核付金額約 944 億餘元。為執行保險監理工作，本會依 112 年度工作計畫，推動重要業務。業務監理方面，持續督請勞動部勞工保險局積極辦理遺屬年金追溯補發及「政府疫後加碼補助國民年金保險費」方案，迄至 112 年底，遺屬年金已補發比率達 93.8%，至符合政府加碼補助之受益人數平均每月 278 萬人，此外，邀集中華民國儲蓄互助協會、屏東縣政府及臺東縣政府，持續推展地方政府結合民間資源協助弱勢被保險人繳納欠費之試辦方案；財務監理方面，112 年 12 月底基金規模為 5,217 億元，投資收益率 14.20%，大幅超越預定年度收益率 3.63%，且 112 年收益數達 640 億餘元，亦創成立以來之新高；爭議審議方面，完成審議 112 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 50.00%。

過去一年，本會秉持國民年金溝通交流平臺之角色，感謝所有委員的積極參與並提供建言，亦感謝勞動部勞工保險局、勞動部勞動基金運用局、各地方政府等全體夥伴的辛勞，因為有大家的努力，國民年金政策及業務推動才得以順利運作。展望未來，本會仍將積極採取各項監理作為，保障民眾權益及維護基金穩健收益，期使國民年金制度健全運作並永續發展。

衛生福利部國民年金監理會 主任委員

呂建德 謹識

Words from the Chairperson

According to the "Guideline for the Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare", our committee carries out the supervision of national pension insurance operations and fund finance in accordance with the law and reviews insurance disputes. We use a collegial system to allow experts and scholars from different professional fields and organizations to review important National Pension Insurance proposals on an open and transparent platform and to carry out face-to-face communication about the core issues of National Pension Insurance in order to improve service quality and safeguard the rights and interests of the people.

The National Pension was established from October 2008 to the end of 2023, with a cumulative number of insureds of over 11.59 million, and the total number of people receiving benefits has also increased year by year. In 2023, the total number of people receiving benefits was over 2.02 million, with an approved benefits amount of approximately NT$94.4 billion. In order to carry out insurance supervision work, our committee promotes important operations in accordance with the 2023 work plan. In terms of operations supervision, our committee continues to urge the Bureau of Labor Insurance of the Ministry of Labor to actively handle the retroactive supplementary payment of survivor pensions and the plan for the "government's additional post-epidemic subsidies for national pension insurance premiums". As of the end of 2023, the rate of supplementary payment of survivor pensions reached 93.8%, and the average number of beneficiaries eligible for the government's additional subsidies was 2.78 million per month. In addition, our committee invited the Credit Union League of the Republic of China, the Pingtung County Government and the Taitung County Government to continue promoting the pilot program for local governments to assist the vulnerable insureds in paying arrears in conjunction with folk resources; in terms of financial supervision, the fund size at the end of December 2023 was NT$521.7 billion, with an investment rate of return of 14.20%, significantly exceeding the predetermined annual rate of return of 3.63%, and the return for 2023 reached over NT$64 billion, also reaching a new high since its establishment; in terms of dispute review, our committee completed the review of dispute cases and their approval documents for 2023, and the administrative remedy rate for cases where remedies have been obtained through dispute review procedures reached 50.00%.

Over the past year, our committee has upheld the role of a national pension communication and exchange platform. We appreciate the active participation and suggestions of all members as well as the hard work of all partners such as the Bureau of Labor Insurance of the Ministry of Labor, the Bureau of Labor Funds of the Ministry of Labor and local governments. Thanks to everyone's efforts, the national pension policy and operation promotion can operate smoothly. Looking ahead to the future, our committee will still actively take various supervisory measures to protect the rights and interests of the people and maintain stable returns of the fund in order to ensure the sound operation and sustainable development of the national pension system.

JEN-DER LUE

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

Chapter 1

壹、國民年金監理會介紹

An Overview of the National Pension Supervisory Committee

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壹、國民年金監理會介紹

一、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。

第6屆國民年金監理委員合影
(The Members of 6th National Pension Supervisory Committee - Group Photo)

I. An Overview of the National Pension Supervisory Committee

1. The Goal and Statutory Missions

(1) Goal

To ensure that nationals without other related social insurance can still maintain basic-level economic security at old age, in times of childbirth, when suffering physical or mental disabilities, or that of their dependents when they pass away, the Legislative 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.

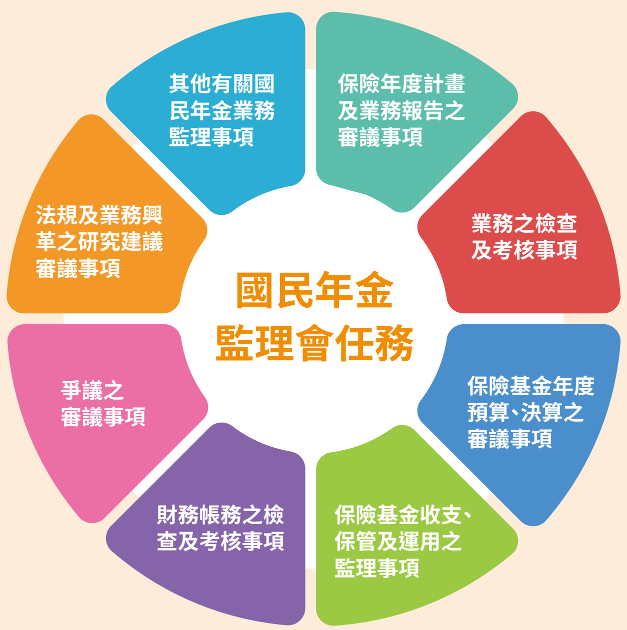
In line with the implementation of the National Pension Act on October 1, 2008, NPSC also began its supervisory duties at the same time under the philosophy for “Professional Supervision, Right Protection and Innovation” to actively oversee the insurance operations, review disputes as legally prescribed, 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：



(2) 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:

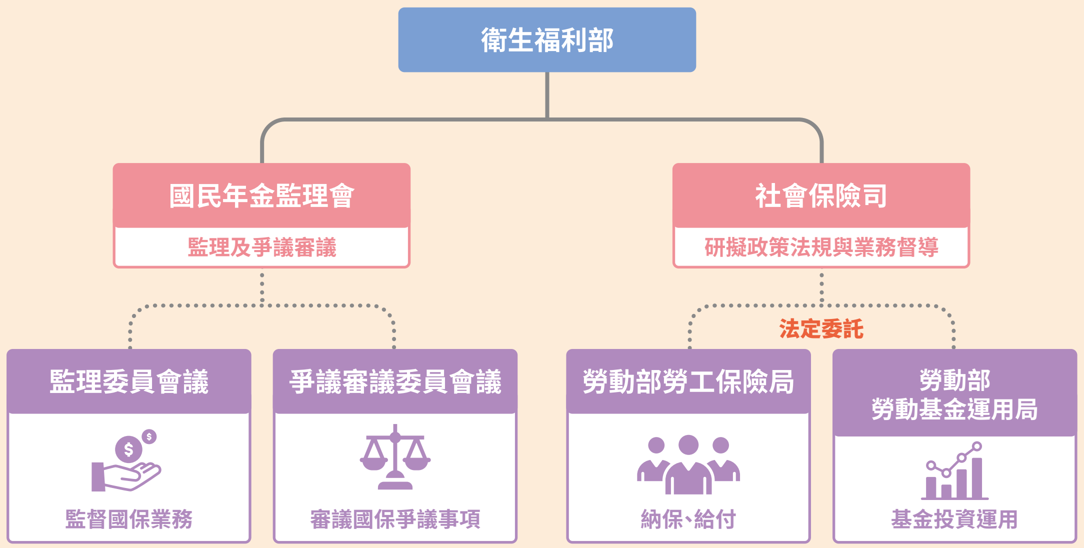
二、組織、成員及職掌

(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議及爭議審議委員會議，執行監理功能。其行政組織圖如下：



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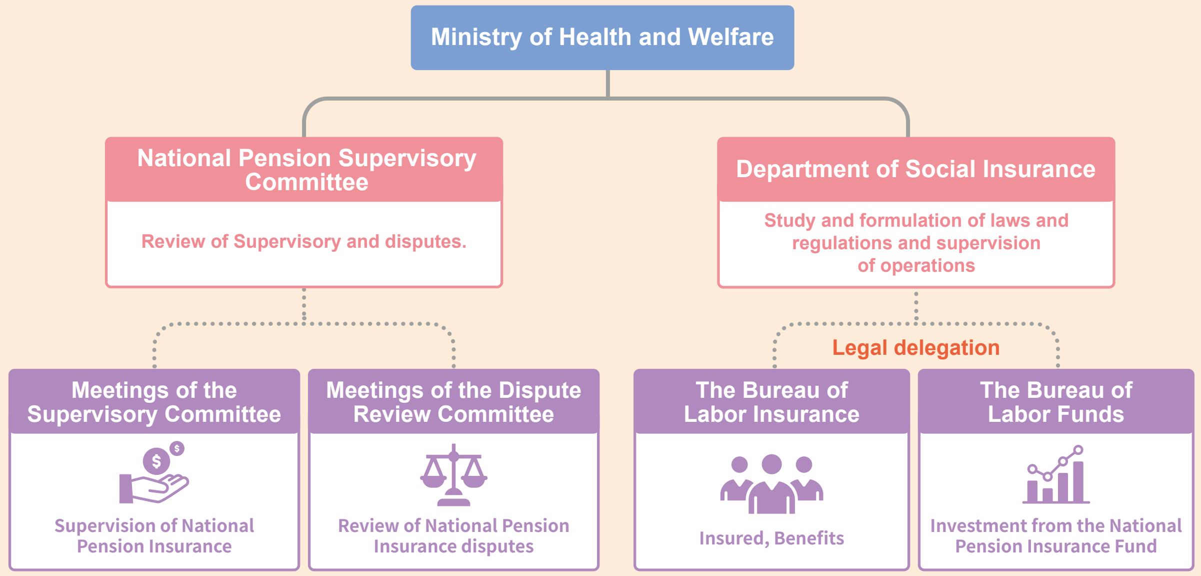
2. Organization Structure, Members and Functions

(1) Organization Structure

A. Administrative System

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

Meanwhile, according to Article 5 of the National Pension Act, the NPSC is responsible for supervision of National Pension Insurance (including operations and finance) and review of insurance disputes. The supervisory functions are to be executed according to the decisions of the members of the NPSC and the Dispute Review Committee. The structures of the two committees are as shown below:



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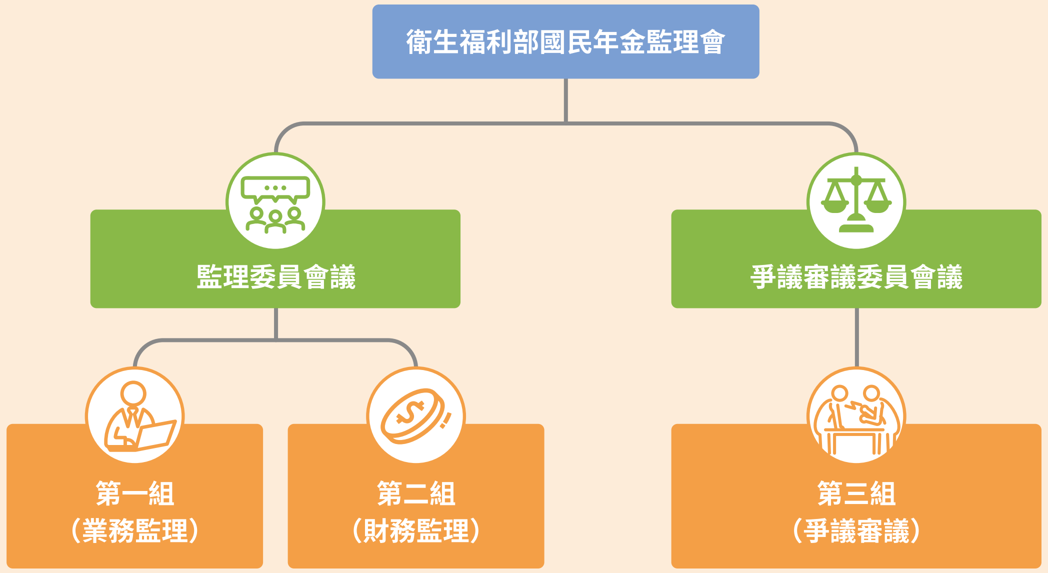
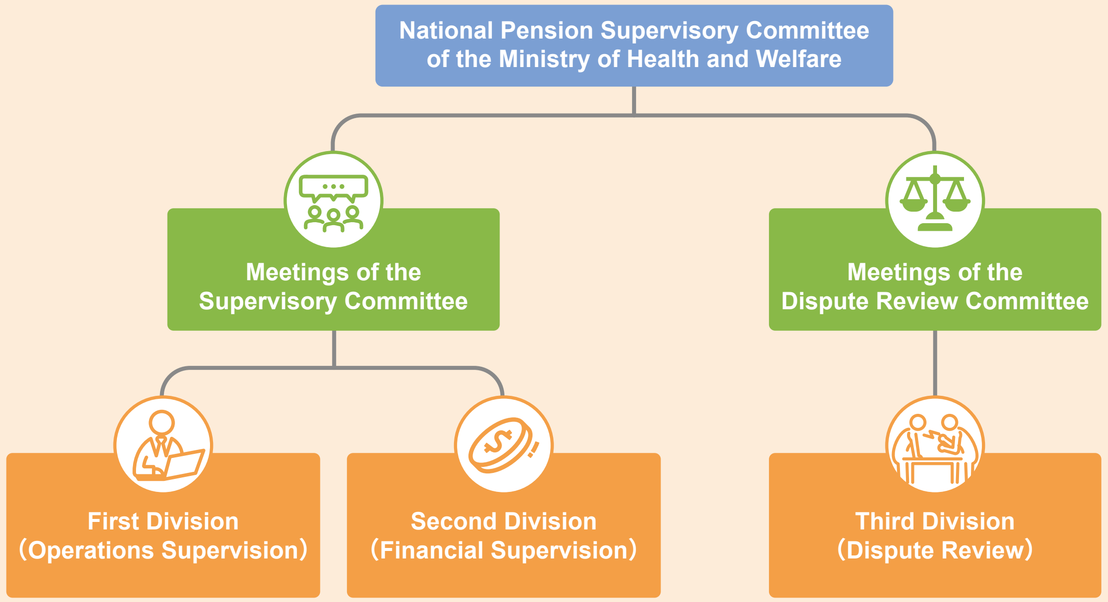
2. 本會組織體系

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



B. National Pension Supervisory Committee Organization

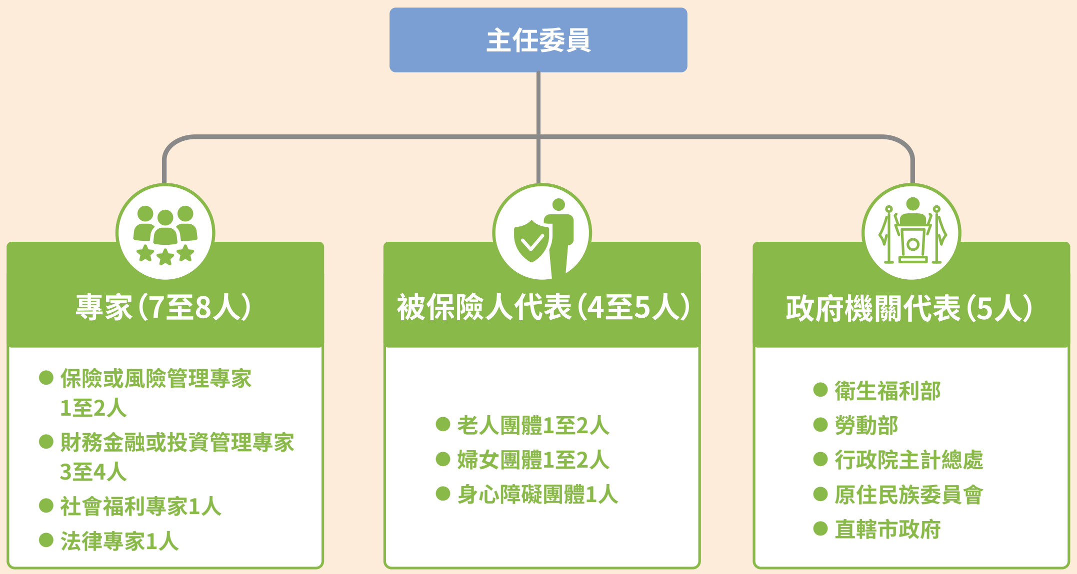
According to Points 1 and 5 of the "Guidelines for Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare", the NPSC shall include the Operations Supervision Division, Financial Supervision Division and Dispute Review Division to carry out staff work for the 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

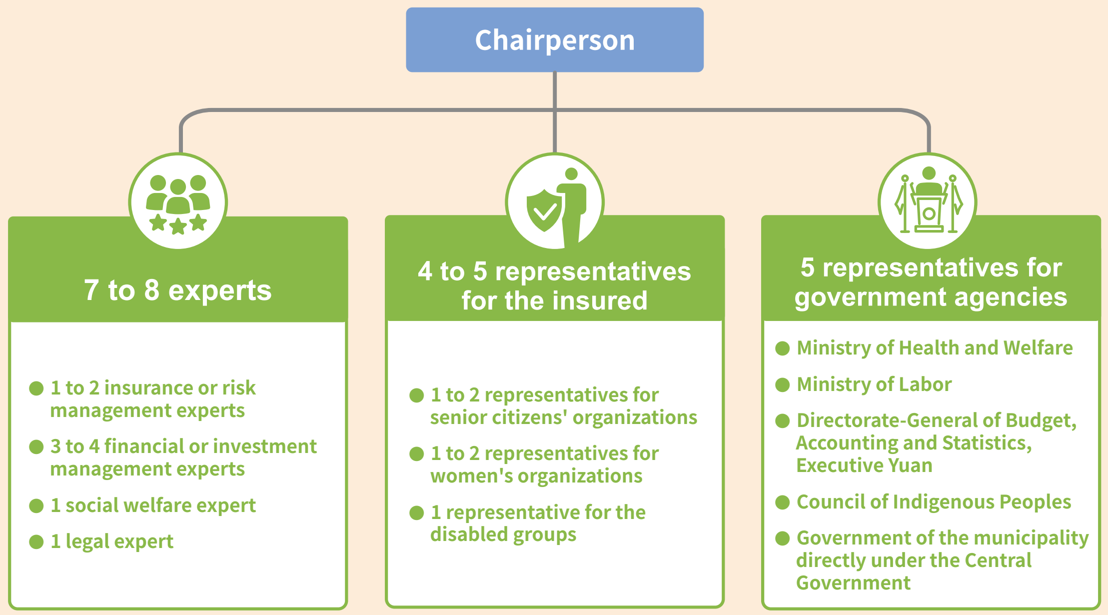
本會置監理委員17至19人。其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：



(2) 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：

呂建德
Jen-Der Lue

- 主任委員
- 衛生福利部政務次長（自 113 年 5 月 20 日起派兼）

- Chairperson
- Political Deputy Minister, Ministry of Health and Welfare (concurrent post held as from May 20, 2024)

張森林
Sen-Lin Chung

- 臺灣大學財務金融學系特聘教授兼長庚大學數位金融科技學系主任
- 財務金融或投資管理專家

- Distinguished Professor, Department of Finance, National Taiwan University, and Department Chair, Department of Digital Financial Technology, Chang Gung University
- Financial or Investment Management Expert

李瑞珠
Jui-Chu Lee

- 台灣社會保險教育發展協會理事長
- 保險或風險管理專家

- Chairperson, Taiwan Social Insurance Education Development Association
- Insurance or Risk Management Expert

林修葳
Hsiou -Wei Lin

- 臺灣大學國際企業學系教授
- 財務金融或投資管理專家

- Professor, Department of International Business, National Taiwan University
- Financial or Investment Management Expert

黃泓智
Hong-Chih Huang

- 政治大學風險管理與保險學系特聘教授
- 保險或風險管理專家

- Distinguished Professor, Department of Risk Management and Insurance, National Cheng Chi University
- Insurance or Risk Management Expert

汪信君
Hsin-Chun Wang

- 臺灣大學法律學院教授
- 法律專家

- Professor, College of LAW, National Taiwan University
- Legal Expert

陳聖賢
Sheng-Syan Chen

- 臺灣大學財務金融學系終身特聘教授
- 財務金融或投資管理專家

- Lifetime Distinguished Professor, Department of Finance, National Taiwan University
- Financial or Investment Management 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 Social work, National Taiwan University
- Social Welfare Expert

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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:

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, The Alliance for Senior Welfare
- Representative for Senior Citizens' Organizations

陳美女
Mei-Nu Chen

- 勞動部勞動保險司司長
- 政府機關代表

- Director-General,Department of Labor Insurance, Ministry of Labor
- Representative for Government Agencies

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

羅赫睦 Helu Chiu
Ho-Lu Lo

- 原住民族委員會社會福利處處長
- 政府機關代表

- Director, Department of Social Welfare, Council of Indigenous Peoples
- Representative for Government Agencies

王瓊枝
Chiung-Chih Wang

- 台灣婦女團體全國聯合會副理事長
- 婦女團體代表

- Vice-Chairperson, National Alliance of Taiwan Women's Associations
- Representative for Women's Organizations

吳婉玉
Wan-Yu Wu

- 行政院主計總處基金預算處專門委員
- 政府機關代表

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

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

林淑娥
Shu-O Lin

- 臺北市政府社會局副局長（自 113 年 4 月 1 日起聘）
- 政府機關代表

- Deputy Commissioner, Department of Social Welfare, Taipei City Government(appointed as from April 1, 2024)
- Representative for Government Agencies

劉玉娟
Yu-Chuan Liu

- 衛生福利部社會保險司司長（自 112 年 6 月 5 日起派兼）
- 政府機關代表

- Director-General, Department of Social Insurance, Ministry of Health and Welfare (concurrent post held as from June 5, 2023)
- Representative for Government Agencies

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2. 爭議審議委員

依據國民年金爭議事項審議辦法第10條規定，本會為審議爭議事件，遴聘（派）下列人員13至15人為審議委員，本會執行秘書為召集人並為委員。

召集人（本會執行秘書擔任，並為委員）

- **保險、社福領域（3或4人）**
  - 擔任社會保險或保險學、國民年金、社會福利講師以上職務3年以上者
- **法制領域(3或4人)**
  - 擔任司法官、律師，簡任法制工作或法學講師以上職務3年以上者
- **醫學領域(3人)**
  - 擔任公立醫院主治醫師或醫學院講師以上職務3年以上者
- **政府機關(3人)**
  - 中央、直轄市及縣（市）主管機關科級主管以上者

B. Dispute Review Committee

Our committee is responsible for reviewing disputes according to Article 10 of the Measures for Review of National Pension Disputes. 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.

Convener
(assumed by NPSC's executive secretary who is also a committee member)

- **Insurance, social welfare expertise (3 to 4 persons)**
  - Persons who has been in a job related to social insurance, insurance, or national pension, or as a social welfare lecturer, for three years or more.
- **Legal expertise (3 to 4 persons)**
  - Persons who have been a judiciary, lawyer, senior rank legal worker in government, or lecturer in legal studies, for three years or more.
- **Medical expertise (3 persons)**
  - Persons who have been an attending physician at a public hospital or a lecturer at a medical school for three years or more
- **Government agencies (3 persons)**
  - Persons who are the chief of a section or an organizational unit of higher level of the competent authority of the central government, a municipality, or county or city.

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:

石美春
Mei-Chun Shih

- 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

羅紀琼
Joan C. Lo

- 中央研究院經濟研究所兼任研究員
- 保險、社會領域專家

- Adjunct Research Fellow, Institute of Economics, Academia Sinica
- Insurance or Social Domain Expert

吳明儒
Ming-Ju Wu

- 中正大學社會福利學系教授
- 高齡跨域創新研究中心副主任
- 保險、社會領域專家

- Professor, Department of Social Welfare, National Chung Cheng University
- Deputy Director of Center for Innovative Research on Aging Society (CIRAS), National Chung Cheng University
- Insurance or Social Domain Expert

張桐銳
Tung-Jui Chang

- 政治大學法學院教授
- 法制領域專家

- Professor, College of Law, National Chengchi University
- Legal Expert

陳琇惠
Hsiu-Hui Chen

- 東海大學社會工作學系兼任教授
- 保險、社會領域專家

- Adjunct Professor, Department of Social Work, Tunghai University
- Insurance or Social Domain Expert

張劍男
Chien-Nan Chang

- 衛生福利部法規會委員
- 法制領域專家

- Committee member, Legal Affairs Committee, Ministry of Health and Welfare
- Legal Expert

曾妙慧
Miao-Huei Tseng

- 淡江大學風險管理與保險學系副教授
- 保險、社會領域專家

- Associate Professor, Department of Risk Management and Insurance, Tamkang University Social
- Insurance or Social Domain Expert

張文郁
Wun-Yu Chang

- 臺北大學法律學系教授
- 法制領域專家

- Professor, Department of Law, National Taipei University
- Legal Expert

蔡志揚
Chih-Yang Tsai

- 宏道法律事務所律師
- 法制領域專家

- Lawyer, Hongdow Law Firm
- Legal Expert

姚惠文
Hui-Wen Yao

- 衛生福利部社會保險司專門委員
- 政府機關代表

- Senior Executive Officer, Department of Social Insurance, Ministry of Health and Welfare
- Representative of Government Agencies

李偉強
Wui-Chiang Lee

- 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
- 醫學領域專家

- Deputy Superintendent of Taipei Veterans General Hospital and Professor of the Institute of Hospital and Health Care Administration, National Yang Ming Chiao Tung University
- Medical Expert

陳虹米
Hung-Mi Chen

- 嘉義縣社會局科長
- 政府機關代表

- Section Chief of Social Affairs Bureau of Chiayi County
- Representative of Government Agencies

蔡兆勳
Jaw-Shiun Tsai

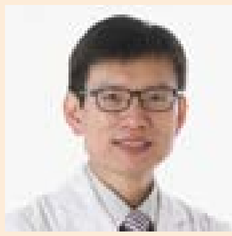
- 臺灣大學醫學院家庭醫學科教授兼臺灣大學醫學院附設醫院緩和醫療科主任
- 醫學領域專家

- Professor, College of Medicine, National Taiwan University; Director, Division of Palliative Medicine, National Taiwan University Hospital
- Medical Expert

陳肯玉
Ken-Yu Chen

- 臺北市政府社會局科長
- 政府機關代表

- Section Chief, Department of Social Welfare, Taipei City
- Representative of Government Agencies



劉燦宏
Tsan-Hon Liou

- 臺北市立萬芳醫院院長
- 醫學領域專家

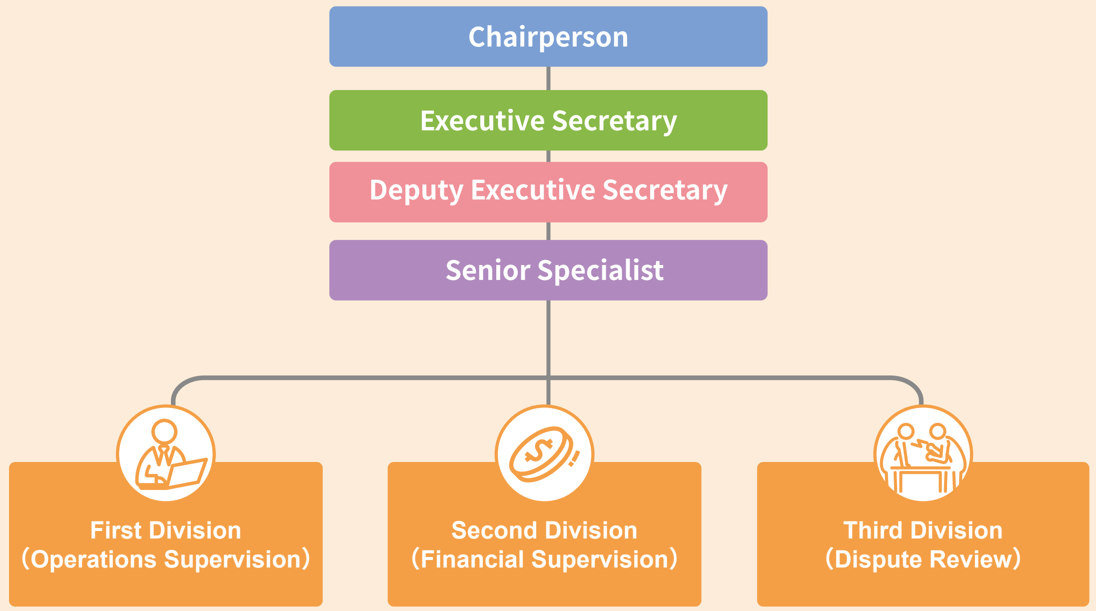
- Director, Taipei Municipal Wanfang Hospital
- Medical Expert

（三）本會成員

依據「衛生福利部國民年金監理會設置要點」第 3 點及第 4 點規定，由本部部長指定政務次長擔任本會主任委員；本會置執行秘書 1 人，承主任委員之命處理日常事務；副執行秘書 1 人，襄助處理會務。另置簡任視察 1 人，組長 3 人，分別掌理第一組（業務監理）、第二組（財務監理）及第三組（爭議審議），截至 112 年底，本會預算員額共計 20 名。

(3) NPSC Members

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 2023, the official staff of the NPSC was 20 persons in total.



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(四) 組織職掌

1. 監理委員會議

(1) 審議國民年金年度計畫及業務報告

勞保局每年度依規定函送次年度國民年金年度計畫及上年度業務總報告，提請監理委員會議審議通過後，報請中央主管機關鑒核。

(2) 審議國保基金年度預算、決算

勞保局每年度依規定函送國保基金附屬單位預算、決算案，本會就基金之年度預算及決算案研擬查核意見，提請監理委員會議審議。

(3) 審議國保基金之收支及運用

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

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、

112.12.29 第 125 次國民年金監理委員會議
(The 125th National Pension Supervisory Committee Meeting)

113.5.31 第 130 次國民年金監理委員會議
(The 130th National Pension Supervisory Committee Meeting)

(4) Organization Functions

A. National Pension Supervisory Committee Meetings

a. 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.

b. 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.

c. Review of balance and utilization of the National Pension Insurance Fund

(i) 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.

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

(2)上開委員會議審議之案件，係申請人不服勞保局就國民年金所為之核定，於接到核定文件之次日起 60 日內，填具國民年金爭議事

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

(ii) 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 s tocks 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.

d. 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

a. The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes” have also been established according to Paragraph 3 of Article 5 of the same Act to provide the criteria for review of disputes. The NPSC has acted in accordance with Article 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.

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議審定結果如有不服，得依法提起訴願及行政訴訟。

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

(4)如果對於國民年金爭議審議有相關疑問，誠摯歡迎來電（02-33437139本會諮詢，以維護您的國民年金權益）。

112.11.10 第 123 次國民年金爭議審議委員會議
（The 123rd National Pension Dispute Review Committee Meeting）

b. 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.

c. 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).

d. People with questions about National Pension dispute review are welcome to call the NPSC (02-33437139) for clarification to protect their rights and interests of National Pension.

國民年金爭議審議流程如下：

申請期限
收到勞保局核定函後60日內申請審議

審議期限
國監會收到申請書3~6個月內

審定結果
國監會核定後15日內寄發

民眾不服勞保局核定

↓

填寫「國民年金爭議事項審議申請書」並檢附相關證明文件

↓

勞保局重新核定或提出意見書

↓

國民年金監理會
爭議審議委員會議

↓

審定結果(寄發審定書)
駁回或不受理或撤銷

↓

申請人 | 勞保局

Application deadline
File an application for review within 60 days after receiving the decision notice from the Bureau of Labor Insurance

Review period
Within 3 to 6 months upon NPSC's receipt of the application form

Review outcome
Be sent within 15 days upon NPSC's decision.

People refuse to accept the decision of the Bureau of Labor Insurance

↓

Fill out the Application Form for Review of National Pension Disputes and submit it together with the relevant supporting documents attached

↓

The Bureau of Labor Insurance makes another decision or submits proposals in written form.

↓

National Pension Supervisory Committee Meetings of the Dispute Review Committee

↓

Results of review decision
(sending a written decision)
Overruled or Rejected or Revoked

↓

Applicant | Bureau of Labor Insurance

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.

Chapter 2

貳、主要業務及 112 年成果

Major Duties and Achievements of 2023

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貳、主要業務及 112 年成果

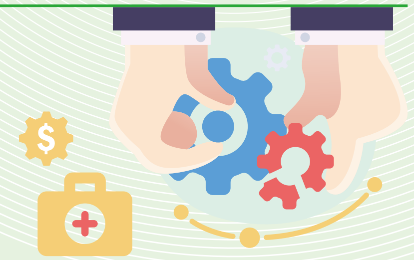
一、業務監理

(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：監理委員會議以每月開會 1 次為原則，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、基金年度預算、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. 112 年度本會計召開 12 次監理委員會議，完成審議 113 項議案。

113.5.31 第 130 次國民年金監理委員會議
（The 130th National Pension Supervisory Committee Meeting）

II. Major Duties and Achievements of 2023



1. Operations Supervision

(1) Convention of National Pension Supervisory Committee Meetings

A. Meeting format: The chairperson shall convene and officiate the meetings to be attended by experts, who are chosen by Ministry of Health and Welfare, representatives for the insured persons and representatives from government agencies to achieve joint decisions in line with the committee system. The chairperson shall convene and chair the meeting. When unable to attend, the chairperson may appoint a member to chair the meeting. When such appointment is not made, the attending members shall elect one among them to preside over the meeting.

B. Meeting frequency: Supervisory Committee Meetings shall be convened once a month. Ad hoc meetings may be convened when necessary.

C. Matters to be reviewed: Including annual National Pension plans, the annual work report, annual budgets of National Pension and financial statements, and other matters statutorily required to be reviewed; committee members may also put forth important National Pension issues for discussion.

D. Review outcomes: The review outcomes shall be reported to the central competent authority or turned over in writing to the BLI and BLF for implementation. Related resolutions shall be tracked and the results shall be reported in the following Supervisory Committee.

E. In 2023, NPSC held 12 Supervisory Committee meetings and completed the deliberation of 113 proposals

（二）審議國民年金年度計畫及業務報告

1. 審議 111 年度國民年金業務總報告
2. 審議 113 年度國民年金年度計畫

（三）辦理 112 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「112 年度國民年金業務檢查實施計畫」，檢查主題為「配偶連帶繳納保費及正當理由認定之執行情形」，於 112 年 9 月 19 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處理配偶連帶繳納保費及正當理由認定之執行情形進行查核，查核結果「無異常情事」。

112 年度檢查結果，計有 5 項綜合座談決議及 13 項檢查委員建議意見，包括修正國民年金法第 15 條及第 50 條規定之必要性部分，請本部社會保險司持續廣納各界意見，尋求社會共識；在未修法前，勞保局建議主管機關明訂於配偶催繳作業前，可查調配偶所得資料部分，請再洽財政部多作說明與溝通；請藉由 113 年參照 CPI（消費者物價指數）調整給付金額，增加宣導加保國保之好處等共計 18 項，業請相關機關研議辦理，並視研議情形予以列管。

112.9.19 112 年度國民年金業務檢查 - 檢查小組委員參與檢核
（The members of the Commission participated Inspection of 2023 National Pension Operations）

(2) Review of Annual National Pension Alans and Operation Reports

A. Review of the 2022 National Pension General Work Report

B. Review of the 2024 Annual National Pension Plan

(3) 2023 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 “2023 Implementation Plan for National Pension Operations Inspection” on September 19, 2023. The inspection subject is the "Implementation of Spousal Joint Payment of Premiums and Determination of Legitimate Reasons". The inspection committee members were divided into three groups to review the implementation of spousal joint payment of premiums and determination of legitimate reasons by the Bureau of Labor Insurance according to the inspection form, and the inspection result is "no abnormal circumstances".

The inspection result for 2023 includes 5 comprehensive discussion resolutions and 13 suggestions from inspection committee members, including the necessity of amending Articles 15 and 50 of the National Pension Act. Our Social Insurance Department is kindly requested to continue to solicit opinions from all sectors of society and seek social consensus; before the amendment of the Act, the Bureau of Labor Insurance suggests that the competent authority should specify that the spouse's income information can be inspected and investigated before the spouse's debt collection operation. Please contact the Ministry of Finance for further explanation and communication; please adjust the amount of benefits for 2024 by reference to the Consumer Price Index (CPI) and increase the benefits of advocating for additional national pension insurance, totaling 18 items. Relevant authorities are requested to discuss and handle this matter and list them for management according to the discussion situation.

（四）辦理 112 年度地方政府國民年金業務實地訪查

為強化中央與地方的夥伴關係，提供溝通交流平臺，並增加第一線同仁知識學習機會，本會延續以雙縣市交流模式，於 112 年 10 月 4 日邀請訪查委員及相關機關前往基隆市，合併辦理基隆市及連江縣國民年金業務實地訪查，並進行交流座談，以掌握該 2 縣市實際辦理國民年金業務之情形，並將訪查委員建議及會議結論，提送同年 12 月 29 日第 125 次監理委員會議討論通過。

112 年度實地訪查結果，包括建請服務員積極宣導本部「疫後國民年金保險費補助方案」，可補助 50% 之保險費；訪視時加強說明國保及勞保雙重年金保障之優勢，鼓勵民眾繳納保險費；

建請勞保局儘速完成建置以簡訊補發繳款單功能，提供民眾更便捷的服務；建請基隆市及連江縣政府可參考屏東縣及臺東縣政府與中華民國儲蓄互助協會之合作模式，連結民間資源協助國保弱勢被保險人等 21 項建議意見，業請相關機關提報後續辦理情形並追蹤列管。

112.10.4 112 年基隆市及連江縣國民年金業務實地訪查 - 全體大合照
（Onsite Inspection of 2023 National Pension Operations in Keelung City and Lienchiang County - Group Photo）

112.10.4 112 年基隆市及連江縣國民年金業務實地訪查
（Onsite Inspection of 2023 National Pension Operations in Keelung City and Lienchiang County）

(4) Onsite Inspections of 2023 National Pension Operations of Local Governments

In order to strengthen the partnership between the central government and local governments,

provide the platform dedicated to communication and exchange, and increase the opportunities for the first line workers to learn knowledge, NPSC continued the model of exchange between two cities/counties, and invited the visiting members and related authorities to attend the consolidated onsite visits on the National Pension operations of Keelung City and Lienchiang County at the premises of Keelung City on October 4, 2023, 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 125th meeting of the NPSC and approved upon review at the same meeting on December 29, 2023.

The results of site visits in 2023 including requesting service staff to actively advocate for our "plan for subsidizing post-epidemic national pension insurance premiums", which can subsidize 50% of the insurance premiums; strengthening the explanation of the advantages of the dual pension protection of national pension insurance and labor insurance during the visit, and encouraging the public to pay insurance premiums; requesting the Bureau of Labor Insurance to complete the establishment of the function of reissuing payment forms through SMS as soon as possible, and providing more convenient services to the public; requesting Keelung City and Lienchiang County governments to implement 21 suggestions on linking folk resources to assist the vulnerable insureds under the national pension insurance by reference to the cooperation model between Pingtung County and Taitung County governments and the Mutual Aid Savings Union of the Republic of China, and 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。112年度勞保局查核對象為屏東縣、苗栗縣、嘉義市、宜蘭縣、澎湖縣、彰化縣及新北市等 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。

112.8.18 宜蘭縣政府所得未達補助經費實地訪查
（Onsite Inspection of Yilan County Government）

（六）持續推展地方政府結合民間資源，規劃協助弱勢被保險人繳納欠費之試辦方案

為執行 112 年度工作計畫，本會邀請中華民國儲蓄互助協會、屏東縣政府、臺東縣政府，以及勞保局、原住民族委員會、本部社會保險司等相關機關（單位）召開「如何結合儲蓄互助社協助國保弱勢被保險人研商會議」，並依會議結論由中華民國儲蓄互助協會、儲蓄互助社、屏東縣政府及臺東縣政府共同試辦，並請相關機關（單位）協助，期能協助國保弱勢被保險人繳納欠費，以請領保險給付。又為能擴大協助，併請各地方政府參考此合作模式予以評估，如評估後有試辦需求可洽中華民國儲蓄互助協會或上開 2 縣政府洽詢相關事宜。

(5) 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 2023, the counterparts to be audited by the BLI were seven local governments, including Pingtung County, Miaoli County, Chiayi City, Yilan County, Changhua County, Penghu County and New Taipei 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.

(6) Continuous Promotion of the Pilot Program for Local Governments to Assist the Vulnerable Insureds in Paying Arrears in Conjunction with Folk resources

In order to implement the 2023 work plan, our committee invited the Credit Union League of the Republic of China, the Pingtung County Government, the Taitung County Government and the Bureau of Labor Insurance, Council of Indigenous Peoples, our Social Insurance Department and other relevant authorities (units) to hold a “seminar on how to assist vulnerable insureds under the national pension insurance in conjunction with the Credit Unions and requested the assistance of relevant authorities (units) to assist vulnerable insureds under the national pension insurance in paying arrears to claim insurance benefits. Furthermore, in order to expand assistance, our committee also requested local governments to conduct evaluation by referring to this cooperation model. If there is a need for trial operation after evaluation, they can contact the Credit Union League of the Republic of China or the two county governments mentioned above to inquire about relevant issues.

結合儲蓄互助社協助國保弱勢被保險人研商會議
(Discussion meeting to assist vulnerable insured persons under National Pension Insurance)

(七) 對於國民年金業務監理興革之建議事項

112 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. 對於符合老年年金給付 A 式條件且無欠費者，請勞保局持續與地方政府共商積極協助措施。
2. 請勞保局賡續積極研議及推行更加貼近長輩需求的宣導方案，以解決多數長者因「不知有此項權益」致未請領老年年金給付問題。
3. 請勞保局持續以分齡、易懂方式強化宣導及協助措施，避免被保險人因欠費損及給付權益。
4. 為確保被保險人充分接收「政府疫後加碼補助國民年金保險費」相關資訊，請勞保局持續加強分眾宣導，除周知各地方政府服務員及時提供相關繳費協助措施，並適時更新常見問答等文宣資料外，亦請該局與原住民族委員會持續加強原住民地區之宣導。
5. 為利民眾了解及降低國民年金法第 7 條第 3 款於 112 年 10 月 1 日落日後之影響，建請勞保局針對可能影響之對象加強宣導，另建請本部社會保險司對可能受影響之「曾參加軍公教保」對象，轉請相關權責機關了解及預為因應。

112.9.19 檢查小組與勞保局進行雙向交流座談
The conference for exchange between the inspection team and the Bureau of Labor Insurance

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

In 2023, a total of 12 NPSC meetings were convened. The important suggestions regarding improvement of related operations are stated as follows:

A. Suggest that the Bureau of Labor Insurance continue to consult with local governments on active assistance measures for those who meet the A-type conditions for old-age pension benefits and have no arrears.

B. Suggest that the Bureau of Labor Insurance continue to actively discuss and implement advocacy plans that are more in line with the needs of elders in order to solve the problem of the majority of elderly people not claiming old-age pension benefits due to their “lack of awareness of this right”.

C. Suggest that the Bureau of Labor Insurance continue to strengthen the advocacy and assistance measures by age and in an easy-to-understand way to avoid the insureds' loss of benefits rights due to arrearage.

D. In order to ensure that the insureds fully receive information related to the "government's additional post-epidemic subsidies for national pension insurance premiums", suggest that the Bureau of Labor Insurance continue to strengthen its focus advocacy efforts and continue to strengthen its advocacy in indigenous areas with the Council of Indigenous Peoples in addition to informing local government servers to provide timely payment assistance measures and updating FAQs and other promotional data in a timely manner.

E. In order to help the public understand and reduce the impact of Paragraph 3 of Article 7 of the National Pension Act after sunset on October 1, 2023, suggest that the Bureau of Labor Insurance strengthen its advocacy for objects that may be affected and suggest our Social Insurance Department to objects that may be affected and have participated in the “pension insurance for military personnel, civil servants and teachers” to relevant responsible authorities for understanding and advance response.

6. 請勞保局對可以領取國、勞保雙年金者加強宣導與諮詢，並加強國、勞保可整併試算雙年金資訊系統，即時提供被保險人正確資訊。
7. 請勞保局善用 111 短碼簡訊發送平臺等政府相關資源，減少被保險人受騙疑慮。
8. 對於「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」之申請期限可至 113 年 6 月 30 日，請勞保局視個案需求持續提供必要協助。

112 年基隆市及連江縣國民年金業務實地訪查 - 大合照
(Onsite Inspection of 2023 National Pension Operations in Keelung City and Lienchiang County - Group Photo)

112.6.9 嘉義市政府所得未達補助經費實地訪查
(Onsite Inspection of Chiayi County Government)

F. Suggest that the Bureau of Labor Insurance strengthen advocacy and consultation for those who can receive both national pension insurance and labor insurance pensions and strengthen the national pension insurance and labor insurance integration and trial calculation of double pension information system to provide accurate information of the insureds in real time.

G. Suggest that the Bureau of Labor Insurance make good use of government-related resources such as the 111 SMS sending platform to reduce the insureds' suspicion of being deceived.

H. Suggest that the Bureau of Labor Insurance continue to provide necessary assistance according to the needs of individual cases for the deadline for application for the "elastic measures to protect the national pension insurance pension insurance benefits of people whose registered residence has been relocated for two years upon expiration of 2 years from their departure from Taiwan due to the inability to return to Taiwan due to the epidemic" that can be extended to June 30, 2024.

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，必要時得召開臨時會議。112 年度，本會依規定共召開 4 次風險控管推動小組會議及 1 次臨時會議，討論「國保基金國內外委託經營 111 年第 4 季績效考核報告」、「111 年度國保基金投資績效與未來因應策略分析專案報告」、「針對美國矽谷銀行倒閉及瑞士信貸銀行財務危機等事件，國保基金曝險部位之風險控管情形」、「國保基金國內委託經營絕對報酬型帳戶到期續約評定情形」、「本會與勞金局共同訪察國保基金國外受託機構之程序及項目」、「112 年度國民年金財務帳務檢查實施計畫」、「國保基金 113 年度資產配置暨投資運用計畫」與「因應當前金融情勢及未來國保基金投資運用應留意之風險」等共計 13 項議案，本會並蒐整與會專家學者所提之建議意見，再提監理委員會議審議，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。

112.11.8 第 41 次國民年金風險控管推動小組會議
(The 41st Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meeting)

2. Financial Supervision

(1) 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. The Task Force may hold an interim meeting when necessary. In 2023, our committee held a total of four Risk Control Promotion Task Force meetings and one interim meeting in accordance with regulations to discuss a total of 13 proposals including the "Performance Evaluation Report for the 4th Quarter of 2022 for Domestic and Foreign Discretionary Management of the National Pension Insurance Fund", the "Report on the Investment Performance and Future Response Strategy Analysis Project of the National Pension Insurance Fund for 2022", the "Risk Control of Risk Exposures of the National Pension Insurance Fund for the Bankruptcy of Silicon Valley Bank in the United States and the Financial Crisis of Credit Suisse Bank", the "Assessment of the Renewal of Absolute Return Account Upon Expiration for Domestic Discretionary Management of the National Pension Insurance Fund", the "Procedures and Projects for the Joint Visit to the Foreign Mandated Institutions of the National Pension Insurance Fund by Our Committee and the Bureau of Labor Funds", the "2023 National Pension Financial Accounting Inspection Implementation Plan", the "Asset Allocation and Investment Utilization Plan of the National Pension Insurance Fund for 2024 and the “Risks to Be Noticed for Future Investment Utilization of the National Pension Insurance Fund in Response to the Current Financial Situation”. Opinions and suggestions of each meeting submitted by attending experts and scholars were gathered by NPSC, 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.

(二)審議國保基金年度預算及決算

1. 審議 113 年度國保基金附屬單位預算
2. 審議 111 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 113 年度資產配置暨投資運用計畫
2. 審議 111 年 12 月至 112 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 111 年第 4 季至 112 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 111 年下半年度及 112 年上半年度內部自行查核作業相關表件
6. 審議勞金局 111 年度國保基金稽核報告

112.12.15 國民年金財務帳務檢查 - 周常務次長志浩致詞
(The Deputy Minister Chou, Jih-Haw held the Meeting of the National Pension Financial Accounting Inspection)

(2) Review of Annual Budgets and Financial Statements of the National Pension Insurance Fund

A. Review of 2024 annual budget of the National Pension Insurance Fund.

B. Review of the 2022 annual financial statement of the National Pension Insurance Fund.

(3) Review of Balance and Utilization of the National Pension Insurance Fund

A. Review of the 2024 Asset Allocation and Investment Utilization Plan for the National Pension Insurance Fund.

B. 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 2022 and November 2023.

C. Review of the Performance Evaluation Report for Domestic and Foreign Discretionary Management of the National Pension Insurance Fund between Q4 2022 and Q3 2023.

D. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.

E. Review on the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF 2H of 2022 and 1H of 2023.

F. Review BLF on 2022 National Pension Insurance Fund Audit Report.

(四) 辦理 112 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「112 年度國民年金財務帳務檢查實施計畫」，訂定 112 年度之檢查主題為「111 年未達預定收益率項目改善及其因應策略執行情形」，並於 112 年 12 月 15 日前往勞金局辦理財務帳務檢查。檢查委員分3組（第 1 組：查核 111 年度建議事項需複查項目之辦理情形、第 2 組：查核「國內」委託經營日常監管、契約及法令遵循、「因應策略」項目之執行情形及確認先期檢查發現之缺失、第 3 組：查核「國外」委託經營日常監管、契約及法令遵循、「因應策略」項目之執行情形及確認先期檢查發現之缺失）依檢核表查核勞金局辦理情形，抽檢結果「無異常情事」。

112 年度檢查結果，包括先期檢查與實地檢查委員建議意見及查核之書面意見，如建請勞金局針對「分批撥款」及「撥款時點」持續檢討精進措施及機制；深化實地稽核的深度及廣度；持續推動並增加永續投資相關項目；研議增列受託機構不履行通知義務的法律效果等 24 項建議意見，業請相關機關針對所需列管之 20 項建議事項研議辦理，並按季函報辦理情形。

112.12.15 112 年度國民年金財務帳務檢查
（2023 National Pension Financial Accounting Inspection）

(4) Conduct the 2023 National Pension Financial Accounting Inspection

To grasp the compliance of the National Pension Insurance Fund utilization unit with relevant policy, laws, and regulations, according to the “2023 National Pension Financial Accounting Inspection Implementation Plan”, the inspection subject for 2023 set by our committee was the "improvement of projects that did not reach the predetermined rate of return in 2022 and implementation of response strategies", and we conducted financial accounting inspection at the Bureau of Labor Funds before December 15, 2023. The inspection committee members were divided into three groups (Group 1: audit of the handling of items that need to be reviewed for the suggestions for 2022, Group 2: audit of the daily supervision of "domestic" discretionary management, compliance with contracts and laws, implementation of "response strategy" projects and confirmation of deficiencies found during the preliminary inspection; Group 3: audit of the daily supervision of "foreign" discretionary management, compliance with contracts and laws, implementation of "response strategy" projects and confirmation of deficiencies found during the preliminary inspection). Each group used a checklist to audit the BLF's implementation, and no anomaly was found during the inspection.

The inspection results for 2023 include the suggestions and written opinions on the audit from the preliminary inspection and site inspection committee members, including 24 suggestions and opinions that the Bureau of Labor Funds continuously review and improve measures and mechanisms for "allocation of funds in batches" and "allocation timing"; deepen the depth and breadth of on-site audits; continuously promote and increase projects related to sustainable investment; research and discuss legal effects of adding Mandated institutions that fail to fulfill their notification obligations. Relevant authorities are requested to discuss and handle the 20 management items that need to be proposed and report their handling situation on a quarterly basis.

(五) 賡續推動「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，對於可能涉及國保基金之異常情事或重大輿情，112 年度啟動 3 次即時監理機制，函請勞金局妥為因應及提出說明，以因應突發重大事件，強化基金風險控管。

訪察國外投資委託經營受託機構－貝萊德
（Visit to the Mandated Institutions for Discretionary Management of Foreign Investment - BlackRock）

(六) 訪察國保基金國外投資委託經營受託機構

依「衛生福利部國民年金監理會設置要點」規定，國保基金收支、保管及運用之監理事項暨財務帳務檢查及考核事項，係屬本會法定任務，次依監理委員會議決議，由本會偕同勞金局共同訪察國保基金國外受託機構，爰 112 年度本會派員參與勞金局訪察貝萊德（美國）及野村（日本）共 2 家國外受託機構。查勞金局業依「勞動基金運用局基金業務稽核要點」及「勞動基金運用局 112 年度稽核計畫」辦理前開訪察作業，至訪察結果，各受託機構所提之外部稽核報告，並無出具任何對基金之意見，另完成實地測試，確認系統出現相關警示，並提經第 128 次監理委員會議報告竣事。此外，為能明確化國外訪察業務之角色定位並強化監理效能，本會訂定國外委託經營實地訪察受託機構之程序及項目，業經第 119 次監理委員會議審議竣事，並據以執行。

(5) 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. For abnormal situations or major public opinion that may involve the National Pension Insurance Fund, the real-time supervisory mechanism was activated three times in 2023. We kindly request by letter the Bureau of Labor Funds to respond appropriately and provide explanations in order to deal with major contingencies and strengthen the Fund's risk controls.

(6) Visits to the Mandated Institutions for Discretionary Management of Foreign Investment from the National Pension Insurance Fund

According to the "Guideline for the Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare", the supervision of the receipt and payment, custody and utilization of the National Pension Insurance Fund and financial accounting inspection and assessment are statutory tasks of our committee. In accordance with the resolution of the Supervisory Committee meeting, our committee jointly visited the foreign mandated institutions of the National Pension Insurance Fund together with the Bureau of Labor Funds. In 2023, our committee sent personnel to participate in the visits of the Bureau of Labor Funds to two foreign mandated institutions, BlackRock (USA) and Nomura (Japan). According to our investigation, the Bureau of Labor Funds conducted the above visits in accordance with the "Key Points for Audit of Fund Operations of the Bureau of Labor Funds" and the "2023 Audit Plan of the Bureau of Labor Funds", the Bureau of Labor Funds conducted pre audit operations. According to the visit results, the external audit reports provided by each mandated institution did not provide any opinions on the fund. In addition, we completed field testing and confirmed that the system issued relevant warnings, which were raised for the 128th time. In addition, in order to clarify the role positioning of foreign visit operations and strengthen supervision efficiency, our committee has established procedures and projects for discretionary foreign operation and on-site visits to mandated institutions, which have been deliberated at the 119th supervisory committee meeting and implemented accordingly.

(七) 促進國內外退休基金合作交流，拓展國際視野

在國內部分，為強化財務監理效能，本會與公務人員退休撫卹基金監理委員會、財團法人中華民國證券暨期貨市場發展基金會及中華民國退休基金協會等各相關機關（構）進行業務交流，並派員參與綠色及永續金融等培訓課程，掌握金融新知及趨勢，未來亦將繼續保持密切聯繫，拓展更多合作機會。

在國外部分，鑑於金融市場波動劇烈，監管財務風險日益複雜，本會透過與日本 Government Pension Investment Fund（GPIF）、美國 The California State Teachers' Retirement System（CalSTRS）等大型國際退休基金交流的機會，瞭解其資產配置、投資策略及未來展望等，期借鏡國際經驗，互相交流並學習，拓展財務監理國際視野，讓國保基金投資能夠不斷精進、永續經營。

(八) 舉辦「AI 與未來投資布局及策略」研討會

為瞭解生成式 AI （Generative AI）對各項產業的影響、變革與趨勢，本會業於 112 年 12 月 11 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，並與中華民國退休基金協會共同舉辦，邀請國民年金監理委員、各投信投顧高階主管、政府基金管理單位與監理單位、金融監督管理委員會、行政院主計總處、數位發展部、國家科學及技術委員會、國家發展委員會、勞金局、勞保局、各地方政府、本部相關單位等，參與人數逾 200 人，活動順利圓滿。

本次研討會由本部薛部長瑞元蒞臨開幕致詞，邀請數位發展部唐部長鳳主講「我國 AI 未來發展趨勢及資安防護」，並由臺灣大學資訊工程學系張教授智星主講第一場論壇「生成式 AI 發展與產業趨勢」、臺灣微軟特約講師尹技術長相

(7) Promotion of Cooperation and Exchange Between Domestic and Foreign Pension Funds and Expansion of International Perspectives

In the domestic sector, in order to strengthen the efficiency of financial supervision, our committee conducted business exchanges with various relevant agencies (institutions) such as the Public Service Pension Fund Supervisory Board, Securities and Futures Institute and the Pension Fund Association of the Republic of China and sent personnel to participate in training courses on green and sustainable finance to grasp new financial knowledge and trends.In the future, our committee will continue to maintain close contact and expand more cooperation opportunities.

In the foreign sector, considering the intense fluctuations in the financial market and the increasing complexity of regulatory financial risks, our committee, through the opportunities for communication with large International Pension Insurance Funds such as the Government Pension Investment Fund (GPIF) in Japan and The California State Teachers' Retirement System (CalSTRS) in the United States, understood their asset allocation, investment strategies and future prospects etc. and hopes to exchange with and learn from each other by drawing on international experience and expand the international perspective of financial supervision to enable the continuous improvement and sustainable operation of the investment from the National Pension Insurance Fund.

(8) Hold a Seminar on "AI and Future Investment Layout and Strategies"

In order to understand the impact, changes and trends of Generative AI on various industries, our committee held the above seminar at the Chang Yung-Fa Foundation International Convention Center on December 11, 2023 and jointly organized it with the Pension Fund Association, R.O.C. Our committee invited more than 200 participants, including the member of National Pension Supervisory Committee, senior executives of various investment trusts and investment advisors, government fund management units and supervisory units, the Financial Supervision Committee, Directorate-General of Budget, Accounting and Statistics of the Executive Yuan, The Ministry of Digital Affairs, the National Science and Technology Council, the National Development Council, the Bureau of Labor Funds, Bureau of Labor Insurance, local governments and relevant units of our ministry. The event was successfully completed.

This seminar was opened by our minister Jui-Yuan Hsueh. Audrey Tang, Minister of the Ministry of Digital Affairs, was invited to give a lecture on the "Future Development Trends and Information Security Protection of AI in Taiwan", and Professor Jyh-Shing Jang, Department of Information Engineering, National Taiwan University, gave a lecture on the first

112.12.11 美國加州教師退休基金副投資長 Scott Chan 分享「加州教師退休基金 (CalSTRS) 資產配置及投資策略」
（“Asset Allocation and Investment Strategy of the CalSTRS” by Scott Chan, Deputy Chief Investment Officer of California State Teacher' Retirement System）

志主講第二場論壇「AI 創新與應用」、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三場論壇「AI 未來投資布局及策略」。至國際專題部分，邀請美國加州教師退休基金副投資長 Scott Chan 分享「加州教師退休基金（CalSTRS）資產配置及投資策略」。最後綜合座談，由臺灣集中保管結算所林董事長丙輝擔任主持人，與政治大學金融科技研究中心王主任儷玲、中華民國證券暨期貨市場發展基金會張董事長傳章，以及各論壇主講人淺談國保基金與 AI 投資。透過本次研討會，與來自產官學界的專家互相交流並學習，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。

forum on "Generative AI Development and Industry Trends", the guest lecturer Xiang-Zhi Yin, Chief Technical Officer of Microsoft Taiwan, gave a lecture on the second forum on "AI Innovation and Applications", and Tsung-Sheng Liu, Chairman of the Securities Investment Trust and Consulting Association of the R.O.C, gave a lecture on the third forum on "AI Future Investment Layout and Strategies". In the international topic section, Scott Chan, Deputy Chief Investment Officer of The California State Teachers' Retirement System (CalSTRS) in the United States, was invited to share the “asset allocation and investment strategy of the CalSTRS”. Finally, a panel discussion was held under the auspices of Bing-Huei Lin, Chairman of Taiwan Depository & Clearing Corporation, with a brief discussion on the National Pension Insurance Fund and AI investment with Li-Ling Wang, Director of the Financial Research Center, National Chengchi University, Chuang-Chang Chang, Chairman of the Securities and Futures Institute of the R.O.C, and keynote speakers of various forums. Through this seminar, we exchanged with and learned from experts from industry, government 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.

112.12.11「AI 與未來投資布局及策略」研討會綜合座談
（Held a seminar on “AI and Future Investment Layout and Strategies”）

(九) 對於國民年金財務監理興革之建議事項

112 年度共召開 5 次風險控管推動小組會議（含 1 次臨時會議）及 12 次國民年金監理委員會議，研提財務興革重要建議如下：

1. 有關受託機構受主管機關處分，因涉其內控及公司治理的問題，建請勞金局在契約檢討時應列入考慮並加強各受託機構之履約管理，納入實地查核項目。
2. 建請勞金局持續精進國內委託經營「絕對報酬型」帳戶之相關作業，如加減碼、到期續約評定、續約金額衡量等標準。另將受託機構報酬率的標準差列入考量，以檢討是否有達到下檔風險保護之委託目的。
3. 有關綠色通膨的風險、碳交易、美國殖利率倒掛風險及以哈衝突等議題，建請勞金局持續關注，並適時動態調整投資策略。
4. 建請勞金局密切關注銀行風暴後續發展，追蹤國外受託機構後續投資策略，適時調整原有曝險部位，盤點及檢視分析所投資銀行之評等表現與資產結構情形等，以加強風險控管、備妥因應方案及做好相關之防範。
5. 有關部分受託機構獲加碼但未完成增額撥款一節，建請勞金局納入年度績效檢討會議檢視，視市場狀況，審慎評估撥款時點，並持續精進撥款時機。

112.2.15 第 38 次國民年金風險控管推動小組會議
(The 38th Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meeting)

(9) Suggestions for Improvement of National Pension Financial Supervision

In 2023, a total of 5 Risk Control Promotion Task Force meetings (including 1 interim meeting) and 12 meetings of the National Pension Supervisory Committee were held, and important suggestions for improvement of financial supervision were proposed as follows:

A. As the punishments on mandated institutions by the competent authorities involve their internal control and corporate governance, suggest that the Bureau of Labor Funds take them into consideration during contract review and strengthen the performance management of mandated institutions and include them in the on-site inspection projects.

B. Suggest that the Bureau of Labor Funds continue to improve the relevant operations of domestic discretionary management of "absolute return" accounts, such as additions and reductions, assessment of renewal upon expiration, and renewal amount measurement and other standards, and take into account the standard deviation of the rate of return of entrusted institutions to review whether the purpose of entrusting downside risk protection has been achieved.

C. Suggest that the Bureau of Labor Funds continue to pay attention to issues such as the risk of green inflation, carbon trading, the risk of US yield to maturity inversion and the conflict between Israel and Kazakhstan, and dynamically adjust investment strategies in a timely manner.

D. Suggest that the Bureau of Labor Funds pay close attention to the subsequent development of the banking storm, track the subsequent investment strategies of foreign mandated institutions, adjust the original risk exposures in a timely manner, conduct inventory, review and analysis of the rating performance and asset structure of the invested banks in order to strengthen risk control, prepare response plans and take relevant precautions.

E. Regarding the section on some mandated institutions that have received additional transaction volumes but have not completed the increase in funding, suggest that the Bureau of Labor Funds include it in the annual performance review meeting for review, carefully evaluate the timing of funding based on market conditions and continuously improve the timing of funding.

6. 建請勞金局留意地緣政治衝突及利率政策等國內外情勢變化與風險，未來不確定因素仍存，應多元化於幣別及地區國家，避免集中風險。另外，歐盟邊境碳稅等議題對未來衝擊影響，仍要預做判斷，據以檢討投資布局。
7. 對於累積績效落後目標較大之國內、外受託帳戶，建請勞金局加強管考及持續追蹤其績效表現，並促請改善，以確保達成基金委託經營之目標。
8. 建請勞金局持續強化並規劃 ESG 永續投資、AI 及另類投資策略，期使國保基金投資組合更加多元，以維護中長期穩健收益。

112.12.15 112 年度國民年金財務帳務檢查
（2023 National Pension Financial Accounting Inspection）

F. Suggest that the Bureau of Labor Funds pay attention to changes and risks in domestic and foreign situations such as geopolitical conflicts and interest rate policies and diversify currencies and regions and countries for uncertain factors that will still exist in the future to avoid concentration risks. In addition, the impact of EU carbon border taxes and other issues on the future still needs to be judged in advance to review investment layout.

G. For domestic and foreign mandated accounts with accumulated performance that lags behind the target significantly, suggest that the Bureau of Labor Funds strengthen management assessment and continuously track their performance and urge them to make improvements to ensure the achievement of the fund's discretionary management goals.

H. Suggest that the Bureau of Labor Funds continuously strengthen and plan ESG sustainable investment, AI and alternative investment strategies in order to make the investment portfolio of the National Pension Insurance Fund more diversified and maintain stable returns in the medium and long term.

回目錄

回目錄

三、爭議審議

(一) 召開國民年金爭議審議委員會議

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 次爭議審議委員會議為原則，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。

第 6 屆爭議審議委員合影
(The Members of National Pension Dispute Review Committee-Group Photo)

3. Dispute Review

(1) Convention of National Pension Dispute Review Committee Meetings

A. 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.

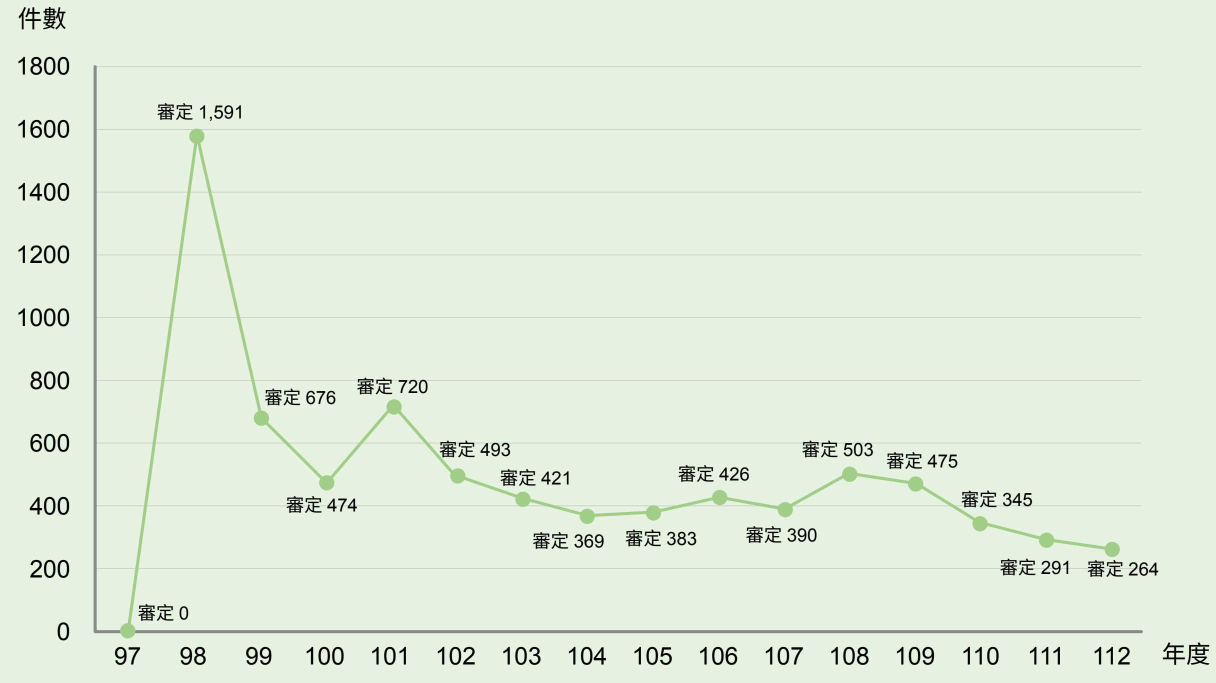
B. Meeting frequency:Dispute Review Committee Meetings shall be convened once a month. Ad hoc meetings may be convened when necessary.

C. Dispute review:When an insured person, beneficiary, benefit claimant, stakeholder, or an insured person's spouse jointly responsible for payment of the insurance premiums has doubts about the decision of the BLI with regard to the qualification of the applicant, insurance enrollment, years of coverage, premiums or interest, benefit payments, severity of disability, premium payment within a given period, overdue fines, or any issue related to the rights and interests of the insured person, he or she may apply for review of the matter in concern according to the Regulations for Review of National Pension Disputes.

(二) 審議國民年金爭議案件

1. 審定案件

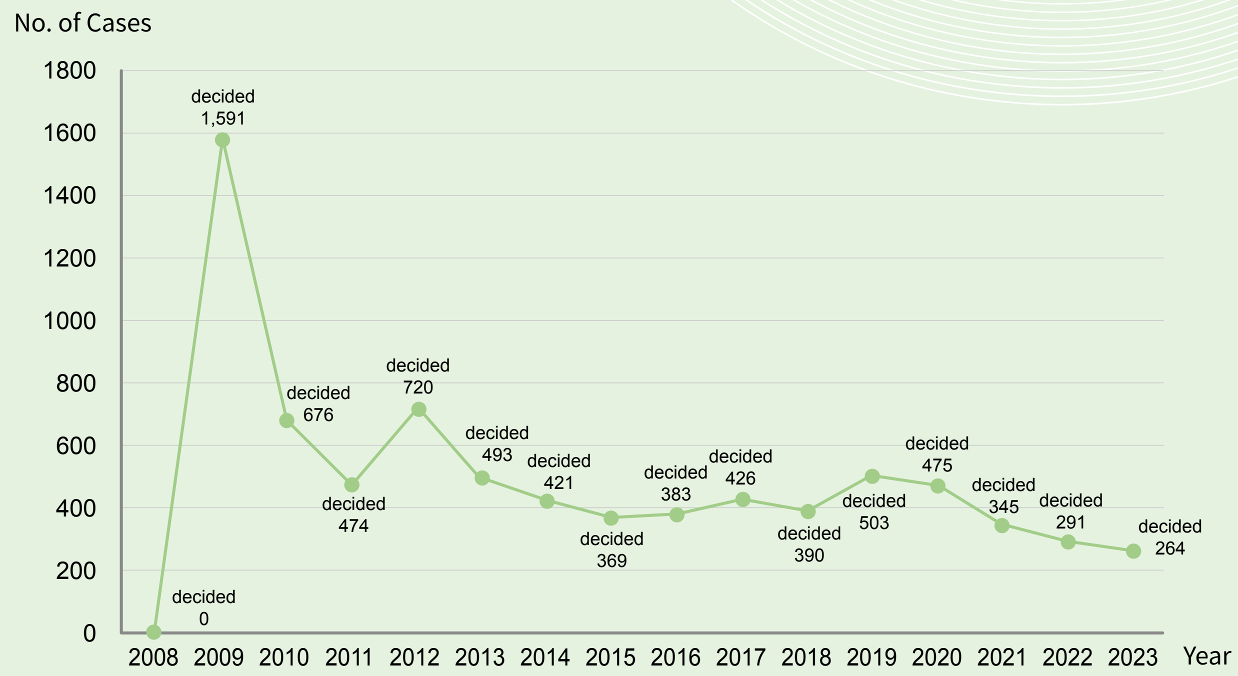
本會自 97 年 10 月成立以來，已審定 7,821 件爭議案件，審議情形如下：



(2) Review of National Pension disputes

A. Cases reviewed and adjudicated

Since NPSC was established in October 2008, it has resolved 7,821 dispute cases. The details are provided as follows:



本會 112 年度共計審定 264 件爭議案件，其中駁回 114 件、不受理 127 件、自行撤回 16 件及撤銷 7 件，審議情形分析如下：

In 2023, NPSC has resolved 264 dispute cases, including 114 cases overruled, 127 cases rejected, 16 cases withdrawn by the applicants voluntarily, and 7 cases revoked. The review is described as follows:

112 年度國民年金爭議審議結果統計

Statistics on the Review Results of National Pension Disputes for 2023

2. 審定案件申請項目：

112 年度審定案件之「申請項目」如下：

申請項目	件數	百分比
老年基本保證年金	97	36.74%
老年年金給付	76	28.79%
遺屬年金給付	23	8.71%
保險費或利息	16	6.06%
喪葬給付	13	4.92%
原住民給付	12	4.55%
身心障礙基本保證年金	8	3.03%
申請人資格及納保事項	7	2.65%
身心障礙年金給付	6	2.27%
其他國民年金權益事項	4	1.52%
生育給付	2	0.76%
總計（112 年度）	264	100%

3. 審定案件類型：

112 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	40.53%
給付數額	58	21.97%
其他	20	7.58%
保險效力	17	6.44%
加保資格	11	4.17%
溢領繳還	8	3.03%
退還保費	6	2.27%
擇一請領	5	1.89%
分期延期繳費	5	1.89%
給付期間	4	1.52%
10 年緩繳	4	1.52%
免計利息	4	1.52%
配偶連帶繳納義務	4	1.52%

B. Scope of Application:

In 2023, the “scope of application for” review on cases in dispute is described as follows:

Scope of Application	No. of Cases	Percentage
Old-age basic guaranteed pension benefits Payments	97	36.74%
Pension Benefits for the Elderly	76	28.79%
Indigenous People Payments	23	8.71%
Premium or Interest	16	6.06%
Funeral Benefits	13	4.92%
Indigenous People Payments	12	4.55%
Disability Pension Payments	8	3.03%
Applicant Qualification or Insurance Subscription	7	2.65%
Disability Basic Guaranteed Pension Payments	6	2.27%
Other National Pension Rights and Interests	4	1.52%
Maternity Benefits	2	0.76%
Total (2023)	264	100%

C. Types of Cases:

In 2023, the “Types” of cases in dispute as decided are described as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	107	40.53%
Amount of Benefits	58	21.97%
Others	20	7.58%
Insurance Coverage	17	6.44%
Insurance enrollment Qualification	11	4.17%
Refund of Overpayment	8	3.03%
Refund of Premium	6	2.27%
Selection of Single Claim Only	5	1.89%
Deferred payment of premiums in installments	5	1.89%
Benefit Payment Period	4	1.52%
10-year period allowed for late payment	4	1.52%
Exemption from interest	4	1.52%
Spouse Obligation for Payment of Insurance Premiums	4	1.52%
Residence Confirmation	3	1.14%
Assessment of Ability to Work	2	0.76%
Degree of Disability	2	0.76%
Premium Subsidization	2	0.76%

案件類型	件數	百分比
居住事實	3	1.14%
工作能力評估	2	0.76%
身障程度	2	0.76%
保費補助	2	0.76%
遺屬順位	1	0.38%
身分證明	1	0.38%
總計（112 年度）	264	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。112 年度國民年金訴願決定案件計 26 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 96.83%，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 112 年度辦理 4 場次、12 主題研習如下：

1. 行政訴訟法部分：分就「訴訟程序與起訴要件」、「訴訟類型、關聯與標的」、「撤銷訴訟」等訴訟程序、類型與標的，針對實務案例應用進行深入淺出之介紹，建立行政訴訟完整之認知。
2. 法學文章及判（案）例分享：包含「行政處分之廢棄與人民之無瑕疵裁量請求權」、「原住民族身分認同權」、「老年安全制度下剩餘財產分配請求權之研究」及「訴願先行程序之檢討」等文章及國民年金相關判（案）例之分享，就審議實務進行交流討論。

Case Type	No. of Cases	Percentage
Survivor Priority	1	0.38%
Identity certificate	1	0.38%
Total (2023)	264	100.00%

(3) 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 2023 , among the total 26 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, 96.83% 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.

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

In order to improve the co-workers' legal expertise, in 2023, 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:

A. Administrative Litigation Act: for "litigation procedures and elements of litigation", "litigation types, associations and objectives" and "revocation of action", this section introduces practical case applications in a simple and easy-to-understand manner to establish a complete understanding of administrative litigation.

B. Sharing of legal articles and cases: exchange and discuss review practices, including articles on the "abandonment of administrative sanctions and the people's right to claim flawless discretion, the "right to identity recognition of indigenous peoples", the "study on the right to request distribution of residual property under the elderly safety system" and the "review of the petition priority procedure and sharing of cases related to national pension.

(五) 賡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，本會網站主動公開最近 3 年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、醫療資訊等均經妥適遮蔽或去辨識化，始予以公開查詢。112 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。國民年金爭議審議線上申辦服務，提供民眾更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。

(七) 辦理國民年金保險給付法律關係專題研究

考量國民年金各項給付爭議常見於爭審程序，為提出有效解決方法，本會 112 年度委託政治大學法學院張桐銳教授，以「國民年金保險給付法律關係之研究」為主題，從爭議案件探討重要法律議題（含給付請求權、申復、溢領給付追繳、一身專屬性、程序參與及舉證責任等），提供精進國民年金（含爭議審議）制度與實務執行之相關建議，包括建議以區分「保險給付」及「非保險給付」方式修正國民年金法第 18 條之 1；刪除第 24 條第 4 項部分文字；第 31 條「所得 50 萬元」之認定改採「以財稅機關資料推定」等。另建議勞保局依行政

(5) 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 of last 3 years 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 individual and medical information that have been properly masked or de-identified before being made accessible by the public. The increasing number of inquiries made by the public on our website in the 2023 indeed reflects the achievement of the goal of transparent governance by the government. It also enhances the public's understanding and approval of the deliberations on the National Pension disputes.

(6) 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. 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.

(7) Organize a Research on the Legal Relationship of National Pension Insurance Benefits

Considering that disputes over various national pension benefits are common in the dispute review process, in order to propose effective solutions, our committee entrusted Professor Tung-Jui Chang from the Law School of National Chengchi University in 2023 to explore important legal issues themed by the "study on the legal relationship of national pension insurance benefits" from dispute cases (including the right to claim benefits, file a response, recovery of excess benefits, personal exclusivity, procedural participation and burden of proof) and provide relevant suggestions for improving the national

程序法精進「事實調查」、「陳述意見」及以「再開行政程序」替代「申復」等相關行政作為。

(八)舉辦社會保險專題研討會

為持續精進爭議審議業務，本研討會業於 112 年 11 月 23 日舉辦竣事，邀請勞、農、國保等相關業務人員參加及交流。除邀請政治大學法學院張教授桐銳主講外，並邀請臺灣大學法律學系孫教授迺翊、東海大學社會工作學系陳教授琇惠、中華民國老人福利推動聯盟張秘書長淑卿、臺北市政府社會局陳科長肯玉及勞保局國民年金組烏組長惟揚等 5 位專家學者與談，從法律、社會福利、被保險人代表、社會救助、國民年金業務執行等層面，提供專業意見，促進理論與實務充分對話。

112.11.23 社會保險專題研討會
(Held a seminar on social insurance)

112.11.23 社會保險專題研討會 - 主席致詞
(Held a seminar on social insurance - Chairman's Address)

pension (including dispute review) system and practical implementation, including suggestions for amending Article 18-1 of the National Pension Act by distinguishing between "insurance benefits" and "non-insurance benefits", deleting some texts of Article 24, Item 4 and changing the determination of Article 31 "income of NT$500,000" to the "estimation based on data from financial and tax authorities". It was also suggested that the Bureau of Labor Insurance improve its administrative actions such as "factual investigation" and "statement of opinions" and replace " file a response " with "restarting administrative procedures" in accordance with the Administrative Procedure Act.

(8) Organize a Special Seminar on Social Insurance

In order to continuously improve the dispute review operations, this seminar was held on November 23, 2023, inviting relevant labor insurance, agricultural insurance and national pension insurance personnel to attend the meeting and exchange ideas. In addition to inviting Professor Tung-Jui Chang from the Law School of National Chengchi University to give a lecture, five experts and scholars, including Professor Nai-Yi Sun from the Department of Law of National Taiwan University, Professor Hsiu-Hui Chen from the Department of Social Work of Tunghai University, Secretary General Shu-Ching Chang of the Alliance of Elderly Welfare Promotion of the Republic of China, Section Chief Ken-Yu Chen of the Social Affairs Bureau of Taipei City Government and Leader Wei-Yang Wu of the National Pension Group of the Bureau of Labor Insurance, were also invited to provide professional opinions and promote full dialogue between theory and practice in terms of law, social welfare, representatives for the insureds, social assistance and implementation of national pension operations.

(九) 辦理國民年金法規興革與制度精進事項

本會 112 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. 建請修正國民年金法第 28 條保險給付請求權時效規定。
2. 建請勞保局於核定函中清楚敘明如何將具體個案事實涵攝於法令規定。
3. 建請將被保險人各項「動產」列入「國民年金法第五十條第二項正當理由範圍」或增列概括條款等。
4. 建請修正國民年金法第 40 條「婚姻關係存續 1 年以上」之計算。
5. 建請研議修正被保險人配偶因未履行連帶繳納保險費義務而須受罰鍰之規定。
6. 建請研議修正國民年金法施行細則，明定以「年度」作為審核「個人所有之土地及房屋價值合計 500 萬元以上」要件。
7. 建請勞保局於核定函「主旨」中清楚載明行政處分之決定結果。
8. 建請勞保局遇涉繼承土地及房屋價值時點之爭議案件，依「繼承時」為不動產價值是否新增之審核依據，並據以補發或追繳溢領給付。
9. 建請勞保局針對「申請人登記新增不動產，未能於次年 1 月比對出之問題」，精進資訊系統內容、媒體資料取得時點及比對作業之正確性與效率性。
10. 建請勞保局櫃台人員就民眾所詢國民年金事項主動告知與其相關之社會保險權益資訊，並提供適切協助。

112.8.11 召開本部國民年金爭議審議委員會議第 120 次會議
(The 120th National Pension Dispute Review Committee Meeting)

回目錄

(9) Suggestions for Reform of National Pension Acts & 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 2023, NPSC proposed concrete improvement opinions or amendment suggestions:

A. Suggest amending Article 28 of the National Pension Act concerning the statute of limitations on the right to claim insurance benefits.

B. Suggest that the Bureau of Labor Insurance clearly state in the written decision how to incorporate specific case facts into legal provisions.

C. Suggest including the insureds' “movable property” in the “scope of justifiable reasons under Paragraph 2 of Article 50 of the National Pension Act” or adding a general clause, etc.

D. Suggest amending Article 40 of the National Pension Act concerning the calculation of “the duration of marriage for more than one year”.

E. Suggest discussing and amending the provisions on fines imposed on the insureds' spouses due to the failure to fulfill their obligation of joint and several payment of insurance premiums.

F. Suggest discussing and amending the rules for implementation of the National Pension Act to clearly stipulate that "year" shall be used as an element for the review of “the total value of land and housing owned by individuals exceeding NT$5 million”.

G. Suggest that the Bureau of Labor Insurance clearly state the result of administrative sanction in the “subject” of the written decision.

H. Suggest that the Bureau of Labor Insurance use the "time of inheritance" as the basis for reviewing whether the real estate value has increased in cases involving disputes over the inheritance of land and housing value time point and thereby make a supplementary payment or recover excess payments.

I. Suggest that the Bureau of Labor Insurance improve the accuracy and efficiency of the information system content, media data acquisition time point and comparison operation for “the issue of the applicant's registration of newly added real estate not being compared in January of the following year”.

J. Suggest that the receptionists of the Bureau of Labor Insurance proactively inform the public about the social insurance benefits related to them for inquiries from the public regarding national pension matters and provide appropriate assistance.

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Chapter 3

參、基金財務運用及概況

Fund Utilization and Overview

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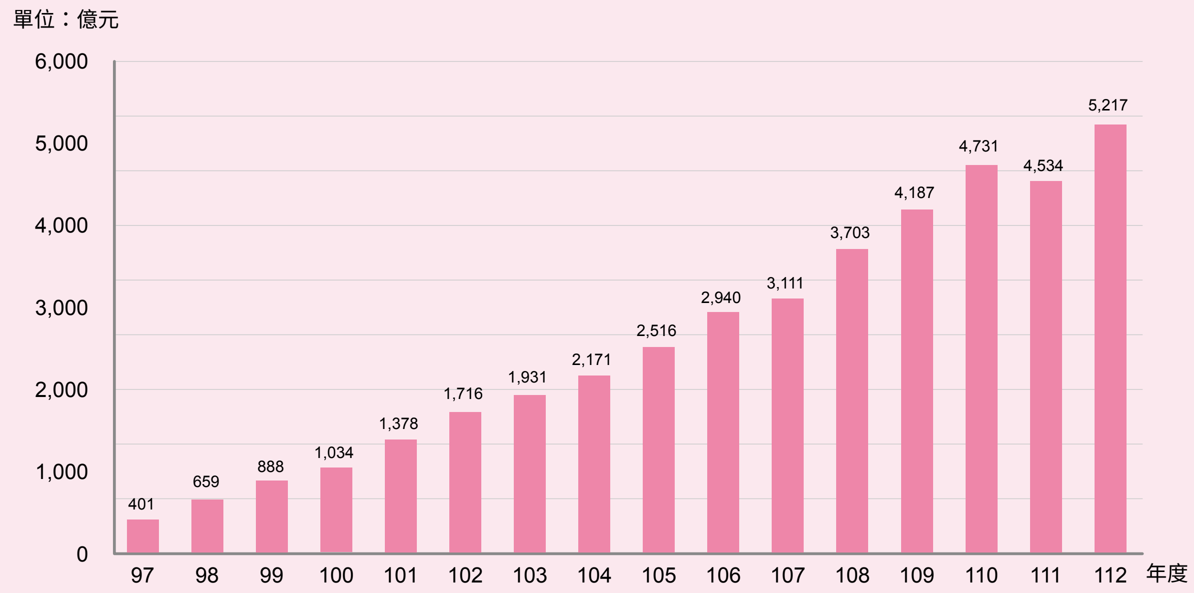
參、基金財務運用及概況

一、基金積存數額

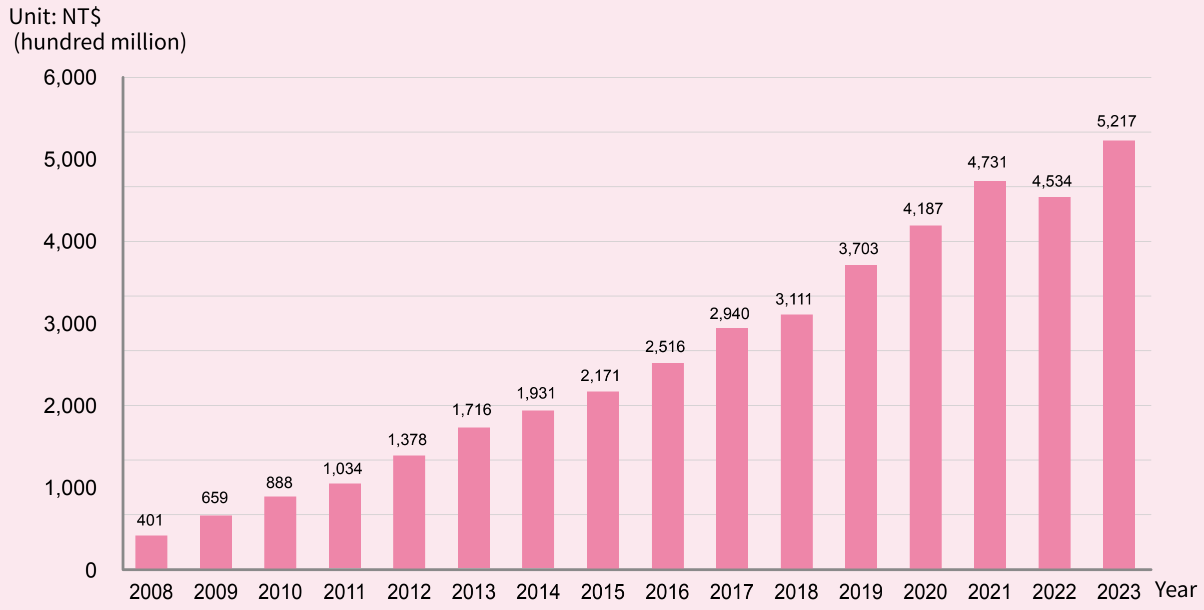
國保基金自 97 年 10 月設立迄今，為提升基金有效運用，兼具安全性和收益性，朝多元化資產配置，期能獲取長期穩定報酬。截至 112 年 12 月，基金積存數額為 5,216 億 8,553 萬 8,665 元，規模穩健成長。



III. Fund Utilization and Overview

1. 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 2023, the Fund totaled NT$521,685,538,665, indicating steady growth in scale.



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 112 年度國保基金資產配置暨投資運用計畫，國內業務占 47%，以權益證券比重最高，占 26%；國內債務證券占 9%；銀行存款占 6%；政策性貸款占 6%。國外業務占 53%，權益證券比重最高，占 24%；債務證券占 19%；另類投資占 10%。

運用項目			中心配置比率 (%)	允許變動區間比率 (%)
國內投資（47%）	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		9	6～19
國外投資（53%）	權益證券	自行操作	8	15～27
		委託經營	16	
	債務證券	自行操作	12	13～24
		委託經營	7	
	另類投資	自行操作	4	5～13
		委託經營	6	
合計			100	—

2. Fund Asset Allocation

(1) 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 2023, the domestic operations accounted for 47% of the fund, with equity securities topping the list, to 26%; domestic debt securities 9%; bank deposits 6%, and policy-based loans 6%. Overseas operations accounted for 53%, with equity securities topping the list, to 24%, 19% debt securities, and 10% other investments.

Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic investment (47%)	Bank Deposits		6	5 ~ 25
	Policy-based loans		6	2 ~ 10
	Equity securities	Self-managed	18	20 ~ 34
		Under mandated management	8	
	Debt securities		9	6 ~ 19
Overseas investment (53%)	Equity securities	Self-managed	8	15 ~ 27
		Under mandated management	16	
	Debt securities	Self-managed	12	13 ~ 24
		Under mandated management	7	
	Alternative investments	Self-managed	4	5 ~ 13
		Under mandated management	6	
Total			100	—

(二) 運用情形

1. 基金運用金額

截至 112 年底，整體國保基金運用金額為 5,203 億 1,592 萬 3,865 元（與積存數額 5,216 億 8,553 萬 8,665 元相差 13 億 6,961 萬 4,800 元，主要係支應國保收支業務所需）。其中，運用於國外權益證券比率最高，占 24.05%；其次為國內權益證券與國外債務證券，分別占 23.52%與 21.33%；至於國內債務證券，占 9.91%。

投資項目			實際金額 (億元)	實際配置比率 (%)
國內投資 46.66%	銀行存款		414.66	7.97
	政策性貸款		273.67	5.26
	權益證券	自行操作	896.58	17.23
		委託經營	327.34	6.29
	債務證券		515.64	9.91
國外投資 53.34%	權益證券	自行操作	360.72	6.93
		委託經營	890.80	17.12
	債務證券	自行操作	736.67	14.16
		委託經營	372.96	7.17
	另類投資	自行操作	201.18	3.87
		委託經營	212.94	4.09
合計			5203.16	100.00

(2) Utilization

A. Amounts of Funds Utilized

As of the end of 2023, a total of NT$520,315,923,865 from the Fund was utilized (different from the accumulated amount of NT$521,685,538,665 by NT$1,369,614,800 primarily due to payment of National Pensions). Among them, the largest proportion, which was 24.05%, was invested in overseas equity securities, 23.52% and 21.33% in domestic equity securities and overseas debt securities, respectively, and 9.91% in domestic debt securities.

Investment items			Actual Amount Invested (NT$ hundred million)	Actual Allocation Ratio (%)
Domestic Investment 46.66%	Bank Deposits		414.66	7.97
	Policy-based loans		273.67	5.26
	Equity securities	Self-managed	896.58	17.23
		Under mandated management	327.34	6.29
	Debt securities		515.64	9.91
Overseas investment 53.34%	Equity securities	Self-managed	360.72	6.93
		Under mandated management	890.80	17.12
	Debt securities	Self-managed	736.67	14.16
		Under mandated management	372.96	7.17
	Alternative investments	Self-managed	201.18	3.87
		Under mandated management	212.94	4.09
Total			5203.16	100.00

2. 112 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	31.29%	南山人壽－公司債	13.54%
台達電	5.83%	國泰銀－金融債	8.58%
鴻海	4.75%	台積電－公司債	7.15%
中華電	4.73%	華南金－公司債	4.86%
富邦金	3.54%	中華金－公司債	4.58%
國泰金	3.49%	王道銀－金融債	4.44%
廣達	2.69%	鴻海－公司債	3.43%
兆豐金	2.44%	永豐銀－金融債	3.43%
統一超商	2.21%	日月光－公司債	3.43%
台哥大	2.04%	上海銀－金融債	3.15%

3. 112 年下半年前 10 大持股及債券

十大個股	占股票投資比率 (%)	十大債券	占債券投資比 (%)
台積電	28.42%	南山人壽－公司債	14.18%
台達電	4.95%	國泰銀－金融債	8.19%
鴻海	4.25%	台積電－公司債	6.83%
中華電	4.15%	華南金－公司債	4.64%
富邦金	3.68%	中華金－公司債	4.37%
國泰金	3.29%	王道銀－金融債	4.23%
廣達	3.12%	鴻海－公司債	3.28%
兆豐金	2.32%	永豐銀－金融債	3.28%
聯發科	2.20%	日月光－公司債	3.28%
統一超商	2.14%	上海銀－金融債	3.00%

B. Top Ten Stocks and Bonds Held in the First Half of Year 2023

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	31.29%	Nan Shan Life Insurance Co., Ltd – corporate bonds	13.54%
Delta Electronics	5.83%	Cathay United Bank: bank debentures	8.58%
HON HAI	4.75%	TSMC – corporate bonds	7.15%
Chunghwa Telecom	4.73%	Hua Nan Financial Holdings – corporate bonds	4.86%
Fubon Financial Holdings	3.54%	CDFH – corporate bonds	4.58%
Cathay Financial Holdings	3.49%	O-Bank – bank debentures	4.44%
Quanta	2.69%	Hon Hai – corporate bonds	3.43%
Mega Financial Holding Company Ltd.	2.44%	Bank SinoPac – bank debentures	3.43%
President Chain Store Corporation	2.21%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.43%
Taiwan Mobile	2.04%	Shanghai Commercial & Savings Bank – bank debentures	3.15%

C. Top Ten Stocks and Bonds Held in the Second Half of Year 2023

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	28.42%	Nan Shan Life Insurance Co., Ltd – corporate bonds	14.18%
Delta Electronics	4.95%	Cathay United Bank : bank debentures	8.19%
HON HAI	4.25%	TSMC – corporate bonds	6.83%
Chunghwa Telecom	4.15%	Hua Nan Financial Holdings – corporate bonds	4.64%
Fubon Financial Holdings	3.68%	CDFH – corporate bonds	4.37%
Cathay Financial Holdings	3.29%	O-Bank – bank debentures	4.23%
Quanta	3.12%	Hon Hai – corporate bonds	3.28%
Mega Financial Holding Company Ltd.	2.32%	Bank SinoPac – bank debentures	3.28%
MediaTek Inc.	2.20%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.28%
President Chain Store Corporation	2.14%	Shanghai Commercial & Savings Bank – bank debentures	3.00%

4. 112 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 (%)
電子類	71.23	73.68	71.80
金融保險類	17.09	6.61	14.73
百貨貿易類	2.10	2.19	2.12
塑膠類	1.89	1.68	1.84
食品類	1.42	2.98	1.77
ETF	1.59	-	1.23
紡織纖維類	0.65	2.31	1.02
鋼鐵類	0.96	0.63	0.88
電機機械類	0.79	0.28	0.68
水泥類	0.77	0.33	0.67
油電燃氣類	0.27	1.91	0.63
運輸類	0.14	2.24	0.61
運動休閒類	0.19	1.57	0.50
生技醫療類	0.01	2.20	0.50
橡膠類	0.49	-	0.38
居家生活類	0.15	0.44	0.22
其他類	0.10	0.18	0.12
汽車類	0.07	0.14	0.09
數位雲端類	0.05	0.20	0.09
化學工業類	0.04	0.21	0.08
電器電纜類	-	0.16	0.03
營造建材類	-	0.04	0.01
造紙類	-	0.02	0.00
合計	100.00	100.00	100.00

D. Investment Ratio in Stocks at the End of 2023

Type of Stocks Invested	Investment Ratio in Self-Managed Stocks (%)	Investment Ratio in Mandated management (%)	Overall investment ratio (%)
Electronics	71.23	73.68	71.80
Financial Insurance	17.09	6.61	14.73
Department Store & Trade	2.10	2.19	2.12
Plastics	1.89	1.68	1.84
Food	1.42	2.98	1.77
ETF	1.59	-	1.23
Textile and Fiber	0.65	2.31	1.02
Steel	0.96	0.63	0.88
Electric Machines and Power Electronics	0.79	0.28	0.68
Cement	0.77	0.33	0.67
Oil and Electricity	0.27	1.91	0.63
Transportation	0.14	2.24	0.61
Sports and leisure	0.19	1.57	0.50
Biotechnology	0.01	2.20	0.50
Rubber	0.49	-	0.38
Domestic life	0.15	0.44	0.22
Others	0.10	0.18	0.12
Auto	0.07	0.14	0.09
Digital cloud	0.05	0.20	0.09
Chemical industry	0.04	0.21	0.08
Electric appliance and cables	-	0.16	0.03
Construction Materials	-	0.04	0.01
Papermaking	-	0.02	0.00
Total	100.00	100.00	100.00

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三、基金投資運用績效

國保基金 112 年收益數為 639.70 億元、收益率為 14.20%，大幅超越預定年度目標 3.63%。其中尤以國內權益證券收益率 31.77%及國外權益證券收益率 21.46%，表現最為亮眼。

近年來受到國際政經因素影響，金融市場波動幅度持續擴大，國保基金透過多元資產配置，因應國內外經濟金融情勢與市場變動，持續動態調整投資布局並積極投資運用，以增進基金長期穩健之投資收益。

以長期投資績效來看，國保基金多超越預定年度目標。自 97 年開辦至 112 年之累積收益數為 1,926.21 億元、加權平均收益率為 5.21%，112 年之收益數更創開辦以來之新高。

3. Fund Investment Performance

The investment returns of the National Pension Insurance Fund for 2023 were NT$63.97 billion, with a rate of return of 14.20%, significantly exceeding the predetermined annual target of 3.63%. Among them, the rate of return of investments in domestic equity securities was 31.77%, and the rate of return of investments in overseas equity securities was 21.46%, showing the most eye-catching performance.

In recent years, influenced by international political and economic factors, the volatility of financial markets has continued to expand. Through diversified asset allocation, the National Pension Insurance Fund has continuously and dynamically adjusted its investment layout and actively invested and utilized it in response to domestic and foreign economic and financial situations and market changes to enhance the long-term stable investment returns of the fund.

In terms of long-term investment performance, the National Pension Insurance Fund often exceeds the predetermined annual targets. The accumulated investment returns of the National Pension Insurance Fund from its establishment in 2008 to 2023 were NT$192.621 billion, with a weighted average rate of return of 5.21%. The investment returns of the National Pension Insurance Fund in 2023 reached a new high since its establishment.

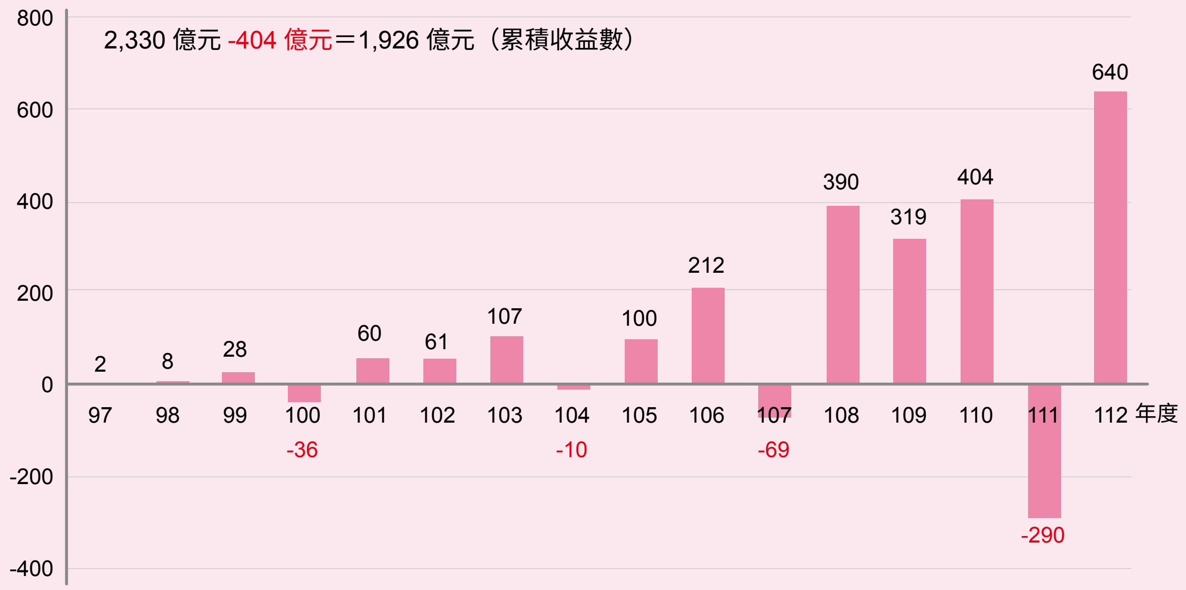
年度	已實現損益(億元)	未實現損益(億元)	實際收益數(億元)	實際收益率 (%)	預定目標 (%)
97	2.14		2.14	2.39	2.43
98	6.97	1.15	8.11	1.52	1.86
99	13.31	15.05	28.36	3.74	2.13
100	-16.52	-19.57	-36.09	-3.66	3.94
101	24.95	34.60	59.55	5.06	3.69
102	46.07	15.07	61.14	4.06	3.56
103	57.44	49.03	106.47	6.05	3.39
104	43.43	-53.01	-9.58	-0.45	4.00
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
112	**205.18**	**434.52**	**639.70**	**14.20**	**3.63**

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
2023	**205.18**	**434.52**	**639.70**	**14.20**	**3.63**

(一) 歷年及累積收益數

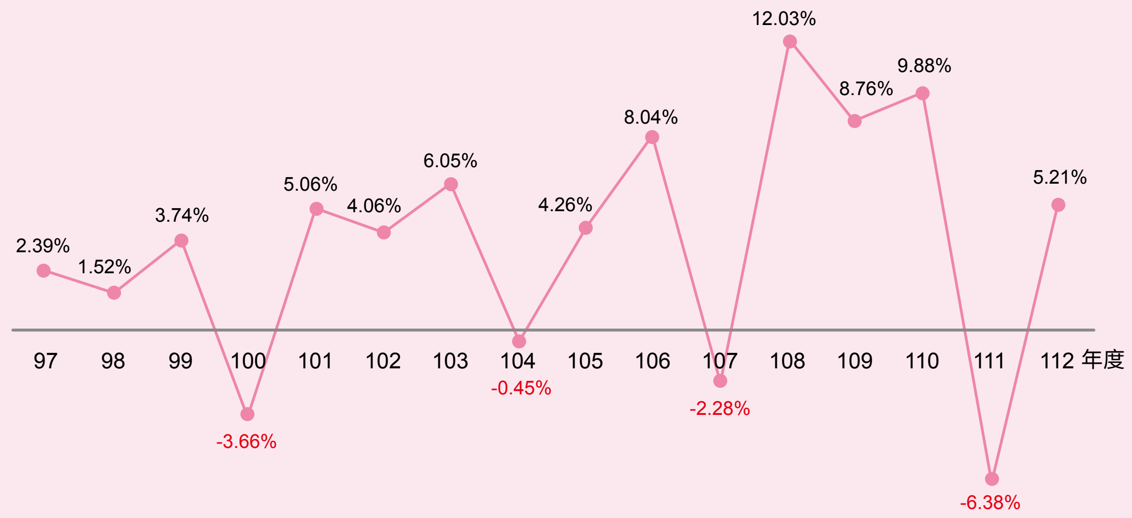
97 年至 112 年國保基金之累積收益數為 1,926 億元。

單位：新台幣億元



(二) 歷年及平均收益率

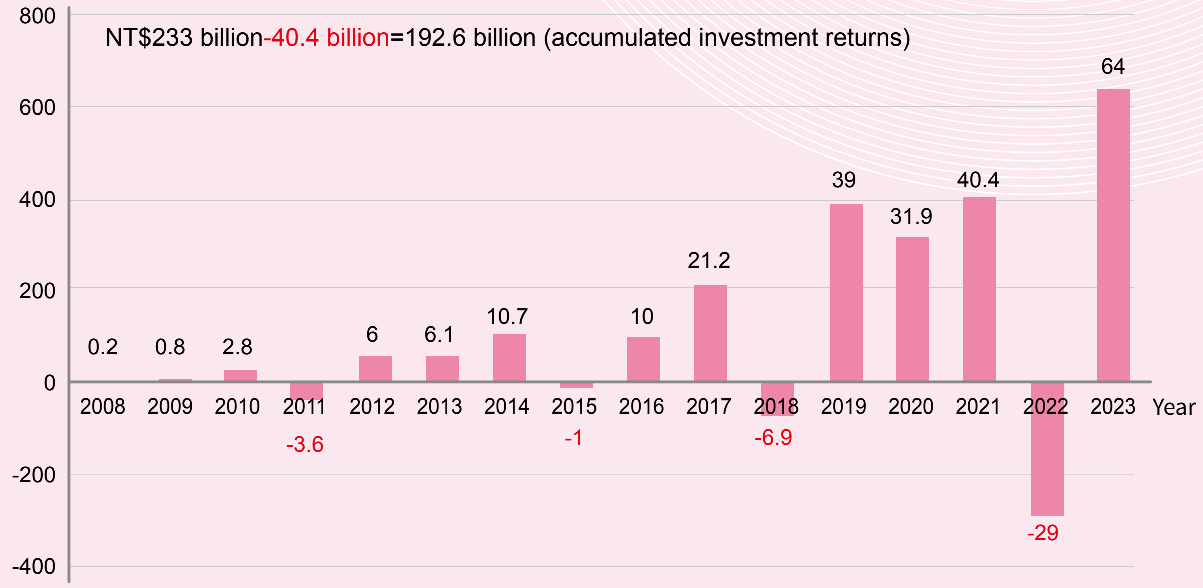
97 年至 112 年之加權平均收益率為 5.21%。



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

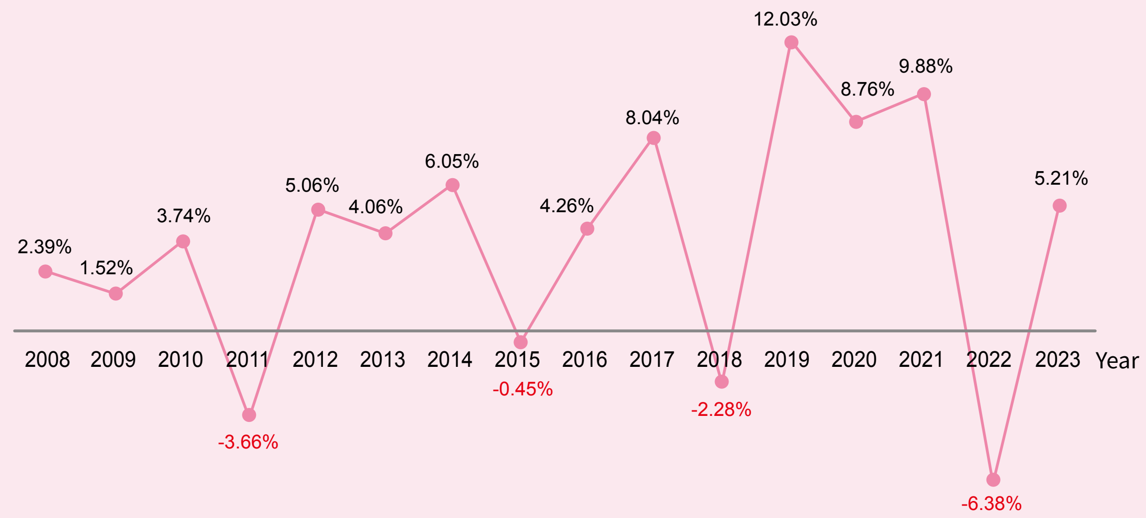
Between 2008 and 2023, the National Pension Insurance Fund amassed a total return of NT$192.6 billion.

Unit: NT$ (billion)



(2) Rate of Average Return in Past Years

The weighted average yield between fiscal years 2008 and 2023 was 5.21%.



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四、資產負債及損益

(一) 國保基金平衡表

112 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	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74
流動資產	483,748,885,513	71.05	409,408,471,763	68.39	74,340,413,750	18.16
現金	26,789,618,402	3.93	24,992,361,402	4.18	1,797,257,000	7.19
銀行存款	26,789,618,402	3.93	24,992,361,402	4.18	1,797,257,000	7.19
流動金融資產	386,314,436,368	56.74	321,439,340,898	53.70	64,875,095,470	20.18
透過餘絀按公允價值衡量之金融資產－流動	290,369,602,121	42.65	278,558,451,009	46.53	11,811,151,112	4.24
透過餘絀按公允價值衡量之金融資產評價調整－流動	51,701,309,994	7.59	8,120,829,369	1.36	43,580,480,625	536.65
按攤銷後成本衡量之金融資產－流動	16,703,631,287	2.45	17,573,020,520	2.94	-869,389,233	-4.95
其他金融資產－流動	27,539,892,966	4.04	17,187,040,000	2.87	10,352,852,966	60.24
應收款項	43,277,798,684	6.36	35,444,702,649	5.92	7,833,096,035	22.10
應收帳款	1,697,366,453	0.25	297,164,884	0.05	1,400,201,569	471.19
應收退稅款	88,636,384	0.01	80,379,866	0.01	8,256,518	10.27
應收收益	333,186,109	0.05	284,713,529	0.05	48,472,580	17.03
應收利息	1,046,186,181	0.15	953,150,796	0.16	93,035,385	9.76
應收保費	40,138,957,693	5.90	33,876,868,016	5.66	6,262,089,677	18.48
備抵呆帳－應收保費	-95,739,396	-0.01	-85,694,535	-0.01	-10,044,861	11.72
其他應收款	69,371,585	0.01	38,147,487	0.01	31,224,098	81.85
備抵呆帳－其他各項應收款	-166,325	0.00	-27,394	0.00	-138,931	507.16
短期貸墊款	27,367,032,059	4.02	27,532,066,814	4.60	-165,034,755	-0.60
短期貸款	27,367,032,059	4.02	27,532,066,814	4.60	-165,034,755	-0.60
投資、長期應收款、貸墊款及準備金	86,660,011,202	12.73	81,003,136,887	13.53	5,656,874,315	6.98
非流動金融資產	86,660,011,202	12.73	81,003,136,887	13.53	5,656,874,315	6.98
按攤銷後成本衡量之金融資產－非流動	79,858,641,202	11.73	75,114,936,887	12.55	4,743,704,315	6.32
其他金融資產－非流動	6,801,370,000	1.00	5,888,200,000	0.98	913,170,000	15.51

IV. Balance Sheet and Income Statement

(1) National Pension Insurance Fund Balance Sheet

December 31, 2023

Unit : NT$

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Assets	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74
Current Assets	483,748,885,513	71.05	409,408,471,763	68.39	74,340,413,750	18.16
Cash	26,789,618,402	3.93	24,992,361,402	4.18	1,797,257,000	7.19
Bank Deposits	26,789,618,402	3.93	24,992,361,402	4.18	1,797,257,000	7.19
Current Financial Assets	386,314,436,368	56.74	321,439,340,898	53.70	64,875,095,470	20.18
Through excess or shortfall, financial assets evaluated at fair value – Current	290,369,602,121	42.65	278,558,451,009	46.53	11,811,151,112	4.24
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment – Current	51,701,309,994	7.59	8,120,829,369	1.36	43,580,480,625	536.65
Held-to-maturity Financia Assets – Current	16,703,631,287	2.45	17,573,020,520	2.94	-869,389,233	-4.95
Other financial assets – Current	27,539,892,966	4.04	17,187,040,000	2.87	10,352,852,966	60.24
Receivables	43,277,798,684	6.36	35,444,702,649	5.92	7,833,096,035	22.10
Accounts Receivables	1,697,366,453	0.25	297,164,884	0.05	1,400,201,569	471.19
Tax refunds receivables	88,636,384	0.01	80,379,866	0.01	8,256,518	10.27
Earned Revenue Receivable	333,186,109	0.05	284,713,529	0.05	48,472,580	17.03
Interest Receivable	1,046,186,181	0.15	953,150,796	0.16	93,035,385	9.76
Premiums Receivable	40,138,957,693	5.90	33,876,868,016	5.66	6,262,089,677	18.48
Allowance for Uncollectible Accounts – Premiums Receivable	-95,739,396	-0.01	-85,694,535	-0.01	-10,044,861	11.72
Other Accounts Receivable	69,371,585	0.01	38,147,487	0.01	31,224,098	81.85
Allowance for Uncollectible Accounts – Other Accounts Receivable	-166,325	0.00	-27,394	0.00	-138,931	507.16
Short-term Advances	27,367,032,059	4.02	27,532,066,814	4.60	-165,034,755	-0.60
Short-term Loans	27,367,032,059	4.02	27,532,066,814	4.60	-165,034,755	-0.60
Investments, long-term Accounts Re-ceivable, Reimbursable Accounts, and Reserve	86,660,011,202	12.73	81,003,136,887	13.53	5,656,874,315	6.98
Non-current financial assets	86,660,011,202	12.73	81,003,136,887	13.53	5,656,874,315	6.98
Financial assets measured at amortized cost – non-current	79,858,641,202	11.73	75,114,936,887	12.55	4,743,704,315	6.32
Other financial assets – non-current	6,801,370,000	1.00	5,888,200,000	0.98	913,170,000	15.51

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
不動產、廠房及設備	224,203,881	0.03	132,710,955	0.02	91,492,926	68.94
機械及設備	222,927,867	0.03	131,290,625	0.02	91,637,242	69.80
機械及設備	952,304,938	0.14	819,064,149	0.14	133,240,789	16.27
累計折舊－機械及設備	-729,377,071	-0.11	-687,773,524	-0.11	-41,603,547	6.05
交通及運輸設備	153,187	0.00	189,078	0.00	-35,891	-18.98
交通及運輸設備	3,755,178	0.00	3,755,178	0.00	0	0.00
累計折舊－交通及運輸設備	-3,601,991	0.00	-3,566,100	0.00	-35,891	1.01
什項設備	1,122,827	0.00	1,231,252	0.00	-108,425	-8.81
什項設備	6,549,297	0.00	6,450,080	0.00	99,217	1.54
累計折舊－什項設備	-5,426,470	0.00	-5,218,828	0.00	-207,642	3.98
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	231,324,808	0.03	190,788,851	0.03	40,535,957	21.25
無形資產	231,324,808	0.03	190,788,851	0.03	40,535,957	21.25
電腦軟體	231,324,808	0.03	190,712,631	0.03	40,612,177	21.29
發展中之無形資產	0	0.00	76,220	0.00	-76,220	-100.00
其他資產	109,998,539,960	16.16	107,879,152,441	18.02	2,119,387,519	1.96
什項資產	109,998,539,960	16.16	107,879,152,441	18.02	2,119,387,519	1.96
催收款項	169,661,303,772	24.92	165,520,002,162	27.65	4,141,301,610	2.50
備抵呆帳－催收款項	-59,662,763,812	-8.76	-57,640,849,721	-9.63	-2,021,914,091	3.51
合計	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74

註 1：本年度、上年度信託代理與保證資產 (負債) 分別為 120,618,402 元、76,422,728 元，係國內委託經營受託機構所存入之保證品。

註 2：本表相關金融資產科目之上年度決算數，配合企業會計準則公報第 15 號「金融工具」規定修正，業經重分類調整如下：

(1)「持有至到期日金融資產 - 流動」15,073,020,520 元及「無活絡市場之債務工具投資 - 流動」2,500,000,000 元重分類「按攤銷後成本衡量之金融資產 - 流動」17,573,020,520 元。

(2)「透過餘絀按公允價值衡量之金融資產 - 非流動」5,910,000,000 元、「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 元、「持有至到期日金融資產 - 非流動」41,377,359,809 元及「無活絡市場之債務工具投資 - 非流動」27,549,858,711 元重分類為「按攤銷後成本衡量之金融資產 - 非流動」75,114,936,887 元。

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Real property, plant, and equipment	224,203,881	0.03	132,710,955	0.02	91,492,926	68.94
Machinery and equipment	222,927,867	0.03	131,290,625	0.02	91,637,242	69.80
Machinery and equipment	952,304,938	0.14	819,064,149	0.14	133,240,789	16.27
Accumulated depreciation – Machinery and equipment	-729,377,071	-0.11	-687,773,524	-0.11	-41,603,547	6.05
Transportation and communication facilities	153,187	0.00	189,078	0.00	-35,891	-18.98
Transportation and communication facilities	3,755,178	0.00	3,755,178	0.00	0	0.00
Accumulated depreciation – Transportation and communication facilities	-3,601,991	0.00	-3,566,100	0.00	-35,891	1.01
Miscellaneous equipment	1,122,827	0.00	1,231,252	0.00	-108,425	-8.81
Miscellaneous equipment	6,549,297	0.00	6,450,080	0.00	99,217	1.54
Accumulated depreciation – Miscellaneous equipment	-5,426,470	0.00	-5,218,828	0.00	-207,642	3.98
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	231,324,808	0.03	190,788,851	0.03	40,535,957	21.25
Intangible assets	231,324,808	0.03	190,788,851	0.03	40,535,957	21.25
Computer software	231,324,808	0.03	190,712,631	0.03	40,612,177	21.29
Intangible assets under development	0	0.00	76,220	0.00	-76,220	-100.00
Other Assets	109,998,539,960	16.16	107,879,152,441	18.02	2,119,387,519	1.96
Miscellaneous Assets	109,998,539,960	16.16	107,879,152,441	18.02	2,119,387,519	1.96
Overdue Accounts Receivable	169,661,303,772	24.92	165,520,002,162	27.65	4,141,301,610	2.50
Allowance for Uncollectible Accounts – Overdue Accounts Receivable	-59,662,763,812	-8.76	-57,640,849,721	-9.63	-2,021,914,091	3.51
Total	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74

Note 1: Assets (liabilities) under trust, agency and guaranty were NT$120,618,402 and NT$76,422,728 this year and last year, respectively, and are collateral in mandated parties.

Note 2: The final settlement amounts of related financial asset items for the last year in this table were revised in accordance with the Announcement No. 15 of Accounting Standards for Business Enterprises "Financial Instruments" and reclassified and adjusted as follows:

(1) The "Held-to-maturity Financial Assets-Current" of NT$15,073,020,520 and the "Investments in Debt Instruments without Active Markets-Current" of NT$2,500,000,000 were reclassified to the "Financial Assets Measured at Amortized Cost-Current" of NT$17,573,020,520.

(2) The "Financial Assets Measured at Fair Value through Profit or Loss-Non-current" of NT$5,910,000,000, the "Evaluation and Adjustment of Financial Assets Measured at Fair Value through Profit or Loss- Non-current" of NT$277,718,367, the " Held-to-maturity Financial Assets-Non-current" of NT$41,377,359,809 and the "Investments in Debt Instruments without Active Markets-Non-current" of NT$27,549,858,711 were reclassified to the "Financial Assets Measured at Amortized Cost -Non-current" of NT$75,114,936,887.

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112 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	680,406,436,675	99.93	598,289,761,091	99.95	82,116,675,584	13.73
流動負債	9,641,158,605	1.42	4,567,441,462	0.76	5,073,717,143	111.08
應付款項	9,375,696,683	1.38	4,500,716,081	0.75	4,874,980,602	108.32
應付帳款	2,546,654,116	0.37	2,083,903,596	0.35	462,750,520	22.21
應付代收款	4,061,211,414	0.60	50,935,706	0.01	4,010,275,708	7,873.21
應付費用	189,771,023	0.03	157,688,656	0.03	32,082,367	20.35
應付保險給付	2,577,818,000	0.38	2,207,522,000	0.37	370,296,000	16.77
其他應付款	242,130	0.00	666,123	0.00	-423,993	-63.65
預收款項	25,531,236	0.00	23,097,729	0.00	2,433,507	10.54
預收保費	25,530,978	0.00	23,094,529	0.00	2,436,449	10.55
其他預收款	258	0.00	3,200	0.00	-2,942	-91.94
流動金融負債	239,930,686	0.04	43,627,652	0.01	196,303,034	449.95
透過餘絀按公允價值衡量之金融負債評價調整－流動	239,930,686	0.04	43,627,652	0.01	196,303,034	449.95
其他負債	670,765,278,070	98.52	593,722,319,629	99.18	77,042,958,441	12.98
負債準備	670,466,508,286	98.47	593,353,139,512	99.12	77,113,368,774	13.00
安全準備	670,466,508,286	98.47	593,353,139,512	99.12	77,113,368,774	13.00
什項負債	298,769,784	0.04	369,180,117	0.06	-70,410,333	-19.07
應付保管款	298,769,784	0.04	369,180,117	0.06	-70,410,333	-19.07
淨值	456,528,689	0.07	324,499,806	0.05	132,028,883	40.69
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	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
資本公積	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
其他資本公積	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
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	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74

註 3：因擔保、保證或契約可能造成未來會計年度支出事項（包括或有負債）為 1,382,216,229,000 元。

回目錄

December 31, 2023

Unit : NT$

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	680,406,436,675	99.93	598,289,761,091	99.95	82,116,675,584	13.73
Current Liabilities	9,641,158,605	1.42	4,567,441,462	0.76	5,073,717,143	111.08
Payables	9,375,696,683	1.38	4,500,716,081	0.75	4,874,980,602	108.32
Accounts Payable	2,546,654,116	0.37	2,083,903,596	0.35	462,750,520	22.21
Accrued Receipts under Custody Payable	4,061,211,414	0.60	50,935,706	0.01	4,010,275,708	7,873.21
Accrued Expenses Payable	189,771,023	0.03	157,688,656	0.03	32,082,367	20.35
Insurance Benefits Payable	2,577,818,000	0.38	2,207,522,000	0.37	370,296,000	16.77
Other Payable	242,130	0.00	666,123	0.00	-423,993	-63.65
Advance receipts	25,531,236	0.00	23,097,729	0.00	2,433,507	10.54
Prepaid insurance	25,530,978	0.00	23,094,529	0.00	2,436,449	10.55
Other advance receipts	258	0.00	3,200	0.00	-2,942	-91.94
Current Financial Liabilities	239,930,686	0.04	43,627,652	0.01	196,303,034	449.95
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment – Current	239,930,686	0.04	43,627,652	0.01	196,303,034	449.95
Other Liabilities	670,765,278,070	98.52	593,722,319,629	99.18	77,042,958,441	12.98
Liability Reserves	670,466,508,286	98.47	593,353,139,512	99.12	77,113,368,774	13.00
Reserve Fund	670,466,508,286	98.47	593,353,139,512	99.12	77,113,368,774	13.00
Miscellaneous Liabilities	298,769,784	0.04	369,180,117	0.06	-70,410,333	-19.07
Custodial Fees Payable	298,769,784	0.04	369,180,117	0.06	-70,410,333	-19.07
Net Value	456,528,689	0.07	324,499,806	0.05	132,028,883	40.69
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	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
Additional paid-in capital	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
Other capital reserve	455,528,689	0.07	323,499,806	0.05	132,028,883	40.81
Accumulated Surplus 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	680,862,965,364	100.00	598,614,260,897	100.00	82,248,704,467	13.74

Note 3: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT$1,382,216,229,000

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(二) 國保基金收支餘絀決算表

112 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	122,769,325,000	100.00	233,516,898,254	100.00	110,747,573,254	90.21	229,585,671,704	100.00
投融資業務收入	19,976,135,000	16.27	133,699,728,471	57.25	113,723,593,471	569.30	119,882,818,404	52.22
投資業務收入	19,411,842,000	15.81	111,302,704,927	47.66	91,890,862,927	473.38	80,413,107,189	35.03
融資業務收入	296,073,000	0.24	356,895,245	0.15	60,822,245	20.54	353,469,199	0.15
兌換賸餘	0	0.00	20,893,841,800	8.95	20,893,841,800		38,515,942,517	16.78
手續費收入	0	0.00	166,774,074	0.07	166,774,074		152,343,117	0.07
存款利息收入	268,220,000	0.22	979,512,425	0.42	711,292,425	265.19	447,956,382	0.20
保險收入	57,881,477,000	47.15	55,356,221,941	23.71	-2,525,255,059	-4.36	66,254,816,819	28.86
保費收入	57,881,477,000	47.15	55,356,221,941	23.71	-2,525,255,059	-4.36	47,516,570,777	20.70
收回安全準備	0	0.00	0	0.00	0		18,738,246,042	8.16
其他業務收入	44,911,713,000	36.58	44,460,947,842	19.04	-450,765,158	-1.00	43,448,036,481	18.92
其他補助收入	44,703,456,000	36.41	44,084,309,283	18.88	-619,146,717	-1.39	43,194,714,325	18.81
雜項業務收入	208,257,000	0.17	376,638,559	0.16	168,381,559	80.85	253,322,156	0.11
業務成本與費用	122,769,730,000	100.00	233,721,341,354	100.09	110,951,611,354	90.37	229,692,952,587	100.05
投融資業務成本	461,919,000	0.38	69,762,313,453	29.87	69,300,394,453	15,002.72	148,902,713,881	64.86
投資業務成本	461,919,000	0.38	48,269,410,779	20.67	47,807,491,779	10,349.76	129,010,718,310	56.19
兌換短絀	0	0.00	21,492,902,674	9.20	21,492,902,674		19,891,995,571	8.66

(2) National Pension Insurance Fund Income Statement

2023

Unit : NT$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	122,769,325,000	100.00	233,516,898,254	100.00	110,747,573,254	90.21	229,585,671,704	100.00
Investment and Financing Income	19,976,135,000	16.27	133,699,728,471	57.25	113,723,593,471	569.30	119,882,818,404	52.22
Investment income	19,411,842,000	15.81	111,302,704,927	47.66	91,890,862,927	473.38	80,413,107,189	35.03
Finance business income	296,073,000	0.24	356,895,245	0.15	60,822,245	20.54	353,469,199	0.15
Exchange Surplus	0	0.00	20,893,841,800	8.95	20,893,841,800		38,515,942,517	16.78
Fees income	0	0.00	166,774,074	0.07	166,774,074		152,343,117	0.07
Deposit Interest	268,220,000	0.22	979,512,425	0.42	711,292,425	265.19	447,956,382	0.20
Insurance Income	57,881,477,000	47.15	55,356,221,941	23.71	-2,525,255,059	-4.36	66,254,816,819	28.86
Premium Income	57,881,477,000	47.15	55,356,221,941	23.71	-2,525,255,059	-4.36	47,516,570,777	20.70
Reserve Fund for Recovery	0	0.00	0	0.00	0		18,738,246,042	8.16
Other Business Incomes	44,911,713,000	36.58	44,460,947,842	19.04	-450,765,158	-1.00	43,448,036,481	18.92
Income from Subsidies	44,703,456,000	36.41	44,084,309,283	18.88	-619,146,717	-1.39	43,194,714,325	18.81
Income from Miscellaneous Operations	208,257,000	0.17	376,638,559	0.16	168,381,559	80.85	253,322,156	0.11
Operation Costs and Expenses	122,769,730,000	100.00	233,721,341,354	100.09	110,951,611,354	90.37	229,692,952,587	100.05
Investment and Financing Costs	461,919,000	0.38	69,762,313,453	29.87	69,300,394,453	15,002.72	148,902,713,881	64.86
Cost of investments	461,919,000	0.38	48,269,410,779	20.67	47,807,491,779	10,349.76	129,010,718,310	56.19
Exchange Deficit	0	0.00	21,492,902,674	9.20	21,492,902,674		19,891,995,571	8.66

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	121,263,125,000	98.77	162,980,888,509	69.79	41,717,763,509	34.40	79,820,369,186	34.77
保險給付	72,542,476,000	59.09	73,585,726,007	31.51	1,043,250,007	1.44	67,674,408,184	29.48
提存安全準備	37,850,455,000	30.83	77,113,368,774	33.02	39,262,913,774	103.73	0	0.00
呆帳	10,870,194,000	8.85	12,281,793,728	5.26	1,411,599,728	12.99	12,145,961,002	5.29
業務費用	1,044,686,000	0.85	978,139,392	0.42	-66,546,608	-6.37	969,869,520	0.42
業務費用	1,044,686,000	0.85	978,139,392	0.42	-66,546,608	-6.37	969,869,520	0.42
業務賸餘 (短絀)	-405,000	0.00	-204,443,100	-0.09	-204,038,100	50,379.78	-107,280,883	-0.05
業務外收入	405,000	0.00	204,844,008	0.09	204,439,008	50,478.77	107,745,524	0.05
財務收入	0	0.00	37,418	0.00	37,418		10,916	0.00
利息收入	0	0.00	37,418	0.00	37,418		10,916	0.00
其他業務外收入	405,000	0.00	204,806,590	0.09	204,401,590	50,469.53	107,734,608	0.05
違規罰款收入	405,000	0.00	15,931,684	0.01	15,526,684	3,833.75	14,047,280	0.01
收回呆帳	0	0.00	181,779,294	0.08	181,779,294		83,155,241	0.04
雜項收入	0	0.00	7,095,612	0.00	7,095,612		10,532,087	0.00
業務外費用	0	0.00	400,908	0.00	400,908		464,641	0.00
其他業務外費用	0	0.00	400,908	0.00	400,908		464,641	0.00
財產交易短絀	0	0.00	31,546	0.00	31,546		0	0.00
雜項費用	0	0.00	369,362	0.00	369,362		464,641	0.00
業務外賸餘（短絀）	405,000	0.00	204,443,100	0.09	204,038,100	50,379.78	107,280,883	0.05
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	121,263,125,000	98.77	162,980,888,509	69.79	41,717,763,509	34.40	79,820,369,186	34.77
Insurance Benefits	72,542,476,000	59.09	73,585,726,007	31.51	1,043,250,007	1.44	67,674,408,184	29.48
Reserve Fund Deposit and Withdrawal	37,850,455,000	30.83	77,113,368,774	33.02	39,262,913,774	103.73	0	0.00
Uncollectible Accounts	10,870,194,000	8.85	12,281,793,728	5.26	1,411,599,728	12.99	12,145,961,002	5.29
Operation Expenses	1,044,686,000	0.85	978,139,392	0.42	-66,546,608	-6.37	969,869,520	0.42
Operation Expenses	1,044,686,000	0.85	978,139,392	0.42	-66,546,608	-6.37	969,869,520	0.42
Operating Surplus (Deficit)	-405,000	0.00	-204,443,100	-0.09	-204,038,100	50,379.78	-107,280,883	-0.05
Non-operating Income	405,000	0.00	204,844,008	0.09	204,439,008	50,478.77	107,745,524	0.05
Financial Income	0	0.00	37,418	0.00	37,418		10,916	0.00
Interest Income	0	0.00	37,418	0.00	37,418		10,916	0.00
Other Nonoperating Income	405,000	0.00	204,806,590	0.09	204,401,590	50,469.53	107,734,608	0.05
Income from Fines	405,000	0.00	15,931,684	0.01	15,526,684	3,833.75	14,047,280	0.01
Bad Debts Recovered	0	.00	181,779,294	0.08	181,779,294		83,155,241	0.04
Miscellaneous Income	0	0.00	7,095,612	0.00	7,095,612		10,532,087	0.00
Non-operating Expenses	0	0.00	400,908	0.00	400,908		464,641	0.00
Other Nonoperating Income	0	0.00	400,908	0.00	400,908		464,641	0.00
Shortage of property transactions	0	0.00	31,546	0.00	31,546		0	0.00
Miscellaneous Expenses	0	0.00	369,362	0.00	369,362		464,641	0.00
Non-operating Surplus (Deficit)	405,000	0.00	204,443,100	0.09	204,038,100	50,379.78	107,280,883	0.05
Current Surplus (Deficit)）	0	0.00	0	0.00	0		0	0.00

Chapter 4

肆、未來展望及策進作為

Future Prospects and Improvement Measures

回目錄

回目錄

肆、未來展望及策進作為

一、規劃辦理地方政府推展國民年金業務標竿學習

為增加地方政府推展國民年金業務之交流機會與管道，本會擬於 113 年度前往地方政府訪查時，邀請表現較好之縣市分享實務執行推展技巧、案例分享或結合民間資源經驗等標竿學習內容，並適時請監理委員或熟悉國民年金之專家學者提供建議，以發揮監理平臺的效能。

二、持續辦理國保基金投資運用交流研討會

鑑於本會近年舉辦國保基金投資策略及未來方向等相關研討會，增加國保基金與國內外退休基金等產官學界交流學習之機會，爰擬於 113 年度持續辦理國保基金投資運用交流研討會，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，期能賡續精進國保基金財務監理效能。

三、擴大推展地方政府結合民間資源，協助弱勢被保險人繳納欠費

本會 112 年度發起並由中華民國儲蓄互助協會訂定之「儲蓄互助社辦理協助國民年金弱勢被保險人繳納欠費試辦計畫」，係以屏東縣及臺東縣為試辦縣市，爰擬於 113 年度持續擴大推展其他縣市與民間資源專案合作，期協助弱勢被保險人繳納欠費。

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IV. Future Prospects and Improvement Measures

1. Plan the Organization of Benchmarking Learning for Local Governments to Promote National Pension Operations

To increase communication opportunities and channels for local governments to promote national pension operations, our committee plans to invite counties and cities with good performance to share practical implementation and promotion skills, cases or benchmarking learning content based on the experience in folk resources when visiting local governments in 2024, and will invite supervision committee members or experts and scholars familiar with national pension to provide suggestions in a timely manner in order to leverage the effectiveness of the supervision platform.

2. Continue to Organize an Exchange Seminar on Investment Utilization of the National Pension Insurance Fund

Considering that our committee has organized seminars on investment strategies and future directions of the National Pension Insurance Fund in recent years, providing more opportunities for exchange and learning between the National Pension Insurance Fund and domestic and foreign pension funds and other industries, governments and academia, our committee plans to continue to organize an exchange seminar on investment utilization of the National Pension Insurance Fund in 2024 and invite experts, scholars, government fund supervision and management units and relevant agencies and organizations to participate together in order to continuously improve the financial supervision efficiency of the National Pension Insurance Fund.

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四、強化國民年金爭議審議資訊系統資安防護及弱點修補

為提升系統資安防護能力，強化資通安全風險控管，本會113年度規劃增修「國民年金爭議審議案件管理資訊系統」，業務申辦（查詢）網頁改採人機驗證等功能，調整郵寄地址自動轉碼，並進行政府組態基準（GCB）套用及資安弱點掃瞄與修補，俾符合政府網站服務管理規範與行政院之資通系統防護基準目標。

五、規劃辦理國民年金爭議審議專題研究或研討

為厚實國民年金及社會保險基礎量能，彙整民眾對於國民年金法相關規定與勞保局行政行為之各類爭議與建議，本會113年度規劃探討國民年金行政救濟案件所發現之重要議題，予以類型化整理，必要時，參考其他社會保險行政救濟相關類似案例，適時交流研討，共同提出解決方法，回饋法律或制度之修正，除能確保民眾權益外，並能精進國民年金制度。

3. Expand the Promotion of the Pilot Program for Local Governments to Assist the Vulnerable Insureds in Paying Arrears in Conjunction with Folk resources

The "Pilot Program for the Mutual Aid Savings Union to Assist Vulnerable Insureds under the National Pension in Paying Arrears" initiated by our committee in 2023 and established by the Mutual Credit Union League of the Republic of China is based on Pingtung County and Taitung County as trial counties and cities. Therefore, our committee plans to continue expanding and promoting cooperation between other counties and cities and civil resource projects in 2024 to assist Vulnerable Insureds in paying arrears.

4. Strengthen the Information Security Protection and Vulnerability Repair of the National Pension Dispute Review Information System

In order to enhance the system's information security protection capabilities and strengthen the risk control of information security, our committee plans to add and revise the "National Pension Dispute Review Case Management Information System" in 2024, change operations application (inquiry) webpage to human-machine verification and other functions, adjust email address automatic transcoding, and mechanically apply the Government Configuration Baseline (GCB) and scan and repair information security vulnerabilities in order to comply with the government website service management standards and the information communication system protection benchmark goals of the Executive Yuan.

5. Plan to Carry Out a Research or Seminar on Review of National Pension Disputes

In order to strengthen the foundation and capacity of national pension and social insurance and gather various disputes and suggestions from the public regarding the relevant provisions of the National Pension Act and the administrative actions of the Bureau of Labor Insurance, in 2024 our committee plans to explore the important issues discovered in national pension administrative remedy cases, categorize and organize them and exchange and discuss them in a timely manner by reference to similar cases related to other social insurance administrative remedies where necessary to jointly propose solutions and provide feedback on the amendment of laws or systems, which can improve the national pension system in addition to ensuring the rights and interests of the people.

Chapter 5

伍、國民年金專欄

An Editorial about National Pension

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伍、國民年金專欄

一、專家怎麼說

(一) 國保基金深耕 ESG 期引領永續投資

國民年金從 2008 年 10 月開辦以來，至今已經過了 15 個年頭，在國內發揮關鍵性的功能，使我國的社會安全網得以全面性建構，補足了以往社會保險制度的缺口，讓台灣邁入全民保險的時代，落實政府全民照顧的理念。而國保基金除了提供未參加勞保、農保、公教保、軍保的國民重要的基本保障外，更重要的是國保基金本身也是台灣永續投資的先鋒。

中興大學財務金融學系
林特聘教授丙輝

Distinguished Professor Bing-Huei Lin, Department of Finance, National Chung Hsing University

國保基金是委由勞動部勞動基金運用局負責管理，除追求安全穩健的投資報酬外，更重要的也以履行社會責任投資（SRI）為宗旨，實踐 ESG 永續投資目標，發揮機構投資人盡職治理的功能。截至 2023 年 12 月，國保基金有高達 99.18% 的部位，是投資在社會責任相關評選優良企業，其中包括：台灣永續指數、各種社會責任指標成分股、國家永續發展獎、企業環保獎、公司治理評鑑前 50% 的企業等。而在國保基金的投資政策中，更是明訂採取多項措施，以實踐永續投資，包括：

1. 於國內投資時，將環境、社會及公司治理（ESG）及資訊揭露等構面納入投資考量中；
2. 對於持股占已發行股份或占基金股票淨值相當比例以上之國內公司，發生重大涉及受僱者權益、環境保護與公司治理等社會矚目

V. An Editorial about National Pension

1. What do Professionals Advise

(1) Deeply Cultivate the ESG Phase of the National Pension Insurance Fund to Lead Sustainable Investment

Since its establishment in October 2008, the National Pension Insurance Fund has been playing a crucial role in Taiwan for 15 years, and it has enabled the comprehensive construction of Taiwan's social safety net, filled the gap in the previous social insurance system and enabled Taiwan to enter the era of universal insurance and implement the concept of government universal care. In addition to providing important basic guarantees for citizens who have not participated in Labor Insurance, Agricultural Insurance, Government Employees Insurance and Military Insurance, the National Pension Insurance Fund itself is also a pioneer in Taiwan's sustainable investment.

The National Pension Insurance Fund is managed by the Bureau of Labor Funds of the Ministry of Labor. In addition to pursuing safe and stable investment returns, it also aims to fulfill social responsibility investment (SRI), practice ESG sustainable investment goals and play the role of institutional investors in due diligence governance. As of December 2023, the National Pension Insurance Fund had up to 99.18% of its investments in excellent enterprises selected for social responsibility, including the Taiwan Sustainability Index, constituent stocks of various social responsibility indicators, the National Sustainable Development Award, the Enterprise Environmental Protection Award and the top 50% of companies in corporate governance evaluations. Moreover, the investment policy of the National Pension Insurance Fund clearly stipulates that multiple measures should be taken to practice sustainable investment, including:

A. Incorporating environmental, social and corporate governance (ESG) and information disclosure into investment considerations when investing domestically;

B. If domestic companies who hold more than a considerable proportion of the shares issued or the net value of the fund stocks have experienced significant social attention cases involving the rights and interests of employees, environmental protection and corporate governance, encouraging the company to pay attention to relevant issues through

案件者，透過對話、去函或參加股東會、行使投票權等股東行動主義方式，以促使公司對相關議題之關注；

3. 股東會議案有不利於公司治理、重大影響公司財務穩定與業務發展，或損及股東利益等情形者，於評估後視個案情況不予支持；

4. 於網站上闡明企業社會責任與社會責任投資之相關定義及規範，並定期公布履行盡職治理暨投票情形，以及投資於符合社會責任評選企業之股票投資比例。

當然，作為提供國民基本保障的國保基金並不僅於此。ESG 議題日新月異，以標普全球公司（S&P Global）發布的 2024 年永續趨勢（Key 2024 sustainability trends driving the year ahead）為例，便強調包括氣候變遷、自願性碳排放市場、供應鏈管理、全球範圍的塑膠使用禁令、永續債券成長，以及人工智慧的治理等各面向議題，將對全球永續發展帶來新的挑戰。我國作為資通訊大國之一，大多數的公司將在其中扮演關鍵性的角色，我們也期待國保基金成為更積極的推動者，透過資金的引導，督促我國公司管理 ESG 風險並掌握永續投資機會。

shareholder activism methods such as dialogue, correspondence, attending shareholder meetings and exercising voting rights;

C. Giving no support for any proposal of the shareholders' meeting that is detrimental to corporate governance, significantly affects the financial stability and business development of the company or harms the interests of shareholders based on the case situation after evaluation;

D. Clarifying the relevant definitions of and standards for corporate social responsibility and social responsibility investment on the website, and regularly disclosing the performance of due diligence governance and voting situation and the proportion of stock investments in enterprises that meet the selection criteria for socially responsible enterprises.

Of course, the National Pension Insurance Fund which provides basic national security is not limited to this. ESG issues are constantly changing. Taking the Key 2024 Sustainability Trends Driving the Year Ahead released by S&P Global as an example, it emphasizes various issues including climate change, voluntary carbon emission markets, supply chain management, global ban on plastic usage, perpetual bond growth and governance of artificial intelligence, which will bring new challenges to global sustainable development. Most companies will play a crucial role in Taiwan as one of the major information communication countries. We also expect that the National Pension Insurance Fund will become a more active promoter, guiding Taiwan's companies to manage ESG risks and seize sustainable investment opportunities through funding guidance.

(二) 迎接金融創新浪潮，展望國保基金未來

ChatGPT（人工智慧聊天機器人）自111年11月問世後，生成式AI立刻成為火紅話題；而全聯「全支付」，只要一鍵便可立即支付，串聯食衣住行育樂，綁定生活大小事之嵌入式金融（Embedded Finance），已擴大第三方支付及數位支付的服務範疇。以上案例之科技應用澈底改變人們的工作模式與支付習慣，此皆為金融創新帶來的突破與便利。

回顧112年全球仍受高通膨威脅，各國央行持續升息，嗣因烏俄戰爭未平，又爆發以哈衝突，地緣政治緊張加劇，造成金融市場數次回跌修正，增添基金投資困難。而國民年金保險施行迄今已逾15年，年金保險開辦使我國社會安全網得以全面建構，補足社會保險制度缺口。截至112年12月底國保基金規模已達新臺幣5,203億1,592萬餘元，當年度績效約為14.2%，近3年（110至112年）平均績效為5.74%，與MSCI全球股票指數5.75%相當，以長期投資績效觀察，國保基金近10年（103～112年）平均收益率為5.65% [1]，已高於行政院年金制度改革小組針對勞工保險年金提出基金運用績效至少4%之制度改革規劃，實屬不易。

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金融創新內涵係引進新的思想、方法、產品、服務或技術，改進與優化金融機構的運作模式，近期利用區塊鏈、人工智慧、機器學習、大數據分析等新興技術，改善金融機構的業務流程、風險管理與客戶服務，即為金融科技（FinTech）帶來的破壞式創

[1] 勞動基金運用局新聞稿 2024.2.1.https://www.mol.gov.tw/1607/1632/1633/66122/

(2) Embrace the Wave of Financial Innovation and Look Ahead to the Future of the National Pension Insurance Fund

Since the launch of ChatGPT (artificial intelligence chatbot) in November 2022, generative AI has immediately become a hot topic; the "Pxpay Plus" of PX can achieve immediate payment with just one click, connecting food, clothing, shelter, transportation and entertainment and binding embedded finance for daily life affairs, and has expanded the service scope of third-party payment and digital payment. The technological applications in the above cases have completely changed people's work patterns and payment habits, bringing breakthroughs and convenience to financial innovation.

Looking back at 2023, the world has still been threatened by high inflation, with central banks of various countries continuously raising interest rates. Due to the ongoing conflict between Ukraine and Russia and the outbreak of the conflict between Israel and Kazakhstan, geopolitical tensions have intensified, causing several corrections in the financial market declines and adding difficulties in fund investments. The national pension insurance has been implemented for over 15 years so far, and the establishment of pension insurance has enabled the comprehensive construction of Taiwan's social safety net and filled the gap in the social insurance system. As of the end of December 2023, the size of the National Pension Insurance Fund had reached over NT$520.31592 billion, with a performance of approximately 14.2% for the year and an average performance of 5.74% over the past three years (from 2021 to 2023), which is equivalent to the MSCI Global Stock Index of 5.75%. In terms of long-term investment performance, the average rate of return of the National Pension Insurance Fund over the past 10 years (from 2014 to 2023) was 5.65%[1], which is higher than the fund utilization performance of at least 4% in the system reform plan proposed by the Pension System Reform Group of the Executive Yuan for labor insurance pensions, and this is not easy.

Financial innovation refers to the introduction of new ideas, methods, products, services or technologies, the improvement and optimization of the operation model of financial institutions, and the recent use of emerging technologies such as blockchain, artificial intelligence, machine learning and big data analysis to improve the business processes, risk management and customer service of financial institutions, that is , it is the disruptive innovation brought by FinTech,

[1] Bureau of Labor Funds Press Release 2024.2.1 https://www.mol.gov.tw/1607/1632/1633/66122/

新（Disruptive Innovation），透過電腦運算能力、加密技術、人工智慧等，配合行動裝置可及性與頻寬加大網路速度提升，使金融業在授信、支付、投資建議、保險定價等皆發展出新應用。

世界經濟論壇（WEF）將FinTech分成「支付」、「保險」、「存貸」、「籌資」、「投資管理」及「數據分析」6大領域。隨金融科技生態系演進，財富管理也產生智能變革，從諮詢配置（Advice Distribution）、帳務管理（Account Administration）、資產管理（Asset Management），到資產服務（Asset Servicing）皆面臨數位轉型。如諮詢配置部分，逐漸由理專與機器人協作，理財機器人以自動化方式，透過簡單問題計算出投資組合，適合個別客戶的風險、收入，相較過往，既降低成本又可接觸到過去無法服務的客群。而帳務管理則聚焦流程自動化（Robotic Process Automation，RPA），藉由模擬人的行為，將重複性工作由機器人取代，節省時間並防止人為失誤。

近年在金融創新浪潮下，投資領域已有翻天覆地的改變，國保基金的收入來源除保險費外，基金投資收益亦為重要來源，該基金之資產配置除自行運用占65.33%外，委託經營亦達34.67%。國保基金基於安全性與獲利性考量，委託代操業者須具備豐富的資產管理經驗、嚴謹的投資程序與風險控管制度，相關投資運用範圍、投資限制及委託報酬計算等皆遵循「國民年金保險基金國內投資委託投資契約」。資產管理已逐步轉向由機器人透過歷史資料推估未來分析，使收益極大化，而資產服務則可利用區塊鏈去中心化特色，顛覆傳統交易所中介。因應金融創新的趨勢，未來建議善用金融科技優勢為國保基金帶來新思維與新興投資模式，在可控風險下創造最大收益，共謀被保險人福祉。

which increases network speed through computer computing power, encryption technology and artificial intelligence as well as mobile device accessibility and bandwidth to enable the financial industry to develop new applications in credit granting, payment, investment advice and insurance pricing, etc.

The World Economic Forum (WEF) divides FinTech into six major areas: payments, insurance, deposit and lending, capital raising, investment management and market provisioning. With the evolution of the FinTech ecosystem, wealth management has also undergone intelligent transformation, facing digital transformation from advice distribution, account administration, asset management to asset servicing. As for the advice distribution, it has gradually shifted towards the collaboration with robots from science majors, and financial robots use automated methods to calculate investment portfolios through simple questions, which are suitable for individual clients' risks and income. Compared to the past, it can reduce costs and reach customer groups that were previously unavailable. The account administration focuses on Robotic Process Automation (RPA), which replaces workers doing repetitive work with robots by simulating human behavior to save time and prevent human errors.

In recent years, the investment field has undergone earth-shaking changes under the wave of financial innovation. The investment returns of the fund is also an important source of income of the National Pension Insurance Fund in addition to insurance premiums. Except for self-used assets accounting for 65.33% in the fund's asset allocation, the assets entrusted for operation account for 34.67%. Based on security and profitability considerations, the National Pension Insurance Fund requires entrusted operators to have rich asset management experience and rigorous investment procedures and risk control systems and to follow the "Domestic Investment Entrustment Contract of the National Pension Insurance Fund" for the scope of utilization of related investments, investment restrictions and entrusted return calculation. Asset management has gradually shifted towards robots predicting future analysis through historical data and maximizing returns, while asset servicing can overturn traditional exchange intermediaries by leveraging the decentralized features of blockchain. In response to the trend of financial innovation, it is recommended to make good use of the advantages of financial technology in the future to bring new ideas and emerging investment models to the National Pension Insurance Fund and create maximum returns under controllable risks to work together to benefit the insureds.

(三) 爭議審議：守護被保險人權益之第一道防護網

美國社會安全署（Social Security Administration），將社會安全給付類型，分為繳費制給付（contributory benefit）及非繳費制給付（non-contributory benefit）等兩種，國民年金給付均涵蓋這兩種型態。繳費制給付（contributory benefit），前提是必須繳費才能取得給付的資格條件，但也並非盡繳費義務，就取得保險給付的權利，仍須符合給付條件；非繳費制給付（non-contributory benefit），雖不需繳費，但一樣仍有請領資格條件之限制。因此，對於一些保險給付或是加保資格核定有爭議時，為維護被保險人及受益人權益，設有爭議審議制度，作為維護被保險人權益之第一道防護網，這是社會安全給付上非常獨特的權益保障機制，讓行政救濟程序多一道保障關卡，也讓被保險人及受益人的權益提前獲得救濟。

為客觀審議爭議事項，國民年金爭議事項審議辦法，明定委員會的組成，涵蓋社會保險、法學、醫療及中央與地方主管機關代表等組成，期能以跨領域及跨專業的角度來共同審理爭議案件。自 2008 年國民年金制度開辦以來，國民年金爭議審

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陳委員琇惠

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議委員會議就一直扮演被保險人第一道權益守護者的角色，除此之外，也在審議的過程中，就國民年金相關法制疑義之處，向中央主管機關提出建議，同時扮演著國民年金制度興革的建議者角色。

近年國民年金爭議審議在行政救濟以及修法建議上獲得成果如下：

1. 行政救濟率：近 5 年平均行政救濟率高達 49%，換言之，即被保險人或受益人提出申請爭議審議案件中，約近半數獲得恢復全部或部分保險給付，足見，爭議審議機制的設置，對被保險人等保險權益的確保，有其顯著的成效。

(3) Dispute Review:The First Protection Net to Protect the Rights and Interests of the Insureds

The Social Security Administration of the United States divides social security benefits into two types: contributory benefit and non-contributory benefit, both of which are covered by national pension benefits. The prerequisite for the contributory benefit is that payment must be made in order to qualify for benefits, but the rights to claim insurance benefits will not be obtained as long as payment obligations are fulfilled; the non-contributory benefit does not require payment, but it still has limitations on eligibility requirements for claim. Therefore, when there are disputes over some insurance benefits or verification of eligibility for additional insurance, in order to protect the rights and interests of the insureds and beneficiaries, a dispute review system has been established as the first protection net to protect the rights and interests of the insureds, and this is a very unique mechanism for protecting the rights and interests of the insureds in social security benefits, providing an additional level of protection for administrative remedy procedures and allowing the insureds and beneficiaries to be entitled to remedies for their rights and interests in advance.

In order to objectively review disputes, the measures for review of national pension disputes specify the composition of the committee, including social insurance, legal and medical representatives and representatives from and central and local competent authorities, with the aim of jointly reviewing disputes from a cross-disciplinary and multi-disciplinary perspective. Since the establishment of the national pension system in 2008, the National Pension Dispute Review Committee has been playing the role of the first guardian of the rights and interests of the insureds. In addition, during the review process, the committee has made suggestions to the central competent authority regarding legal questions about the national pension and played the role of a proposer for the improvement of the national pension system.

In recent years, the review of national pension disputes has achieved the following results in administrative remedies and suggested amendments to the law:

A. Administrative remedy rate: The average administrative remedy rate in the past five years has been as high as 49%. In other words, about half of the insureds or beneficiaries who apply for review of disputes have received all or part of the restored insurance benefits. This shows that the establishment of the dispute review mechanism has achieved significant results in ensuring the insurance benefits of the insureds, etc.

B. Suggested amendments to the law: (I) Delete the waiting days for maternity benefits to ensure that those who

2 法規建議修正：(1) 刪除生育給付之等待日數，讓轉換不同社會保險者不因年資天數不足而影響其請領生育給付之權益；(2) 修正正當理由之範圍，將被保險人資力足夠之事由，列入免除配偶連帶義務之一；(3) 修正施行細則將接受保險費補助者身分之變更，延至事實發生之次月，以減少時間差所產生的爭議；(4) 建議修正工作能力綜合評量表，以提升評量表之效度。以上，為中央主管機關採納並已完成修法施行者。另尚有建議納入參考，尚未完成修法者，舉其重要建議事項如下：建議比照行政程序法放寬請求權消滅時效為 10 年；老年年金給付不再採申請制；老年年金給付累計金額及起始時點；基本保證年金排富扣減要件；遺屬年金之遺屬順位、婚姻關係存續期間、擇一請領之可行性以及配偶連帶繳納義務之爭議等，均是攸關國民年金制度健全之重要修法建議事項。

綜上，國民年金爭議審議工作，雖是以處理保險給付或加保資格爭議，維護被保險人等權益為起始，但多年來其所發揮功能已不限於此，在完善國民年金制度之法制，也擔任起重要政策建議者角色功能。

switch to different social insurances do not have their right to claim maternity benefits affected by insufficient seniority, which will affect their rights to claim maternity benefits; (II) Amend the scope of justifiable reasons and include the sufficient financial resources of the insureds as one of the reasons for exempting spouses from joint and several obligations; (III) Amend the implementation rules to extend the time limit for changing the identity of recipients of insurance premium subsidies to the month following the occurrence of the facts in order to reduce disputes arising from the time difference; (IV) Amend the work ability comprehensive evaluation scale to enhance its validity. The above have been adopted by the central competent authority, and the implementation of the amendments to the law has been completed. In addition, there are also suggestions included for reference. For those who have not yet completed the amendments to the law, the important suggestions for them are as follows: any suggestions for relaxing the statute of limitations on the extinction of the right of claim by 10 years in accordance with the Administrative Procedure Act, ceasing to adopt the application system for the payment of old-age pensions, the cumulative amount and starting time point of old-age pension benefits, basic guaranteed pension deduction requirements, ranking of survivors of survivor pensions, duration of marital relationship, feasibility of choosing one for claim and disputes over the joint and several payment obligations of spouses are the important suggestions for amending the law related to the sound national pension system.

In summary, although the review of national pension disputes starts with resolving disputes over insurance benefits or eligibility for additional insurance and safeguarding the rights and interests of the insureds, its functions over the years are no longer limited to these, and it also plays an important role as a policy advisor in improving the law concerning the national pension system.

二、國保有愛

(一) 推動儲蓄互助社辦理協助國民年金弱勢被保險人繳納欠費試辦計畫分享

如果您欠繳了國民年金保費，所有國民年金相關給付都將暫時拒絕核付。此外，如果欠繳的時間超過 10 年，則無法補繳，這段時間內無法計入保險年資，進而影響身心障礙年金基本保障和老年年金的擇優領取權益。

有鑑於此，112 年初由衛生福利部國民年金監理會發起，經屏東縣政府、臺東縣政府、中華民國儲蓄互助協會及儲蓄互助社等單位，共同辦理「儲蓄互助社辦理協助國民年金弱勢被保險人繳納欠費試辦計畫」，協助欠繳國民年金保險費致無法請領喪葬給付等相關給付之弱勢民眾，經縣（市）政府將個案轉介至儲蓄互助社以周轉金方式，協助墊付繳清欠費，以請領相關給付，其中特別是含遺屬年金部分，更能對弱勢民眾給予協助。

該試辦計畫執行初期，在與各縣政府社會局（處）承辦人員討論相關作業流程時，雖然對儲蓄互助社感到陌生，但經過了解及充分說明討論，以及欲協助國民年金弱勢被保險人的初衷，都能順利完成合作細節討論並執行轉介墊付，至 113 年 2 月計有屏東縣、臺東縣、嘉義縣、南投縣、臺中市、新北市政府及 7 家儲蓄互助社參與該試辦計畫，其中部分縣市已完成墊付繳清欠費並請領相關給付案件累計達 10 件以上。

中華民國儲蓄互助協會
廖組長仁祿
Group Leader Ren-Lu Liao, Credit Union League of Republic of China

試辦計畫執行後，感謝國民年金監理會邀請各參與單位共同商議並擬定標準流程及各業務單位應注意配合事項，同時亦擬具「儲蓄互助社辦理協助國民年金弱勢被保險人繳納欠費計畫」，提供未來有意願參與之縣（市）政府及儲蓄互助社作業原則。

2. Love from the National Pension

(1) Promote the Sharing of the Pilot Program for the Credit Unions to Assist the Vulnerable Insureds under the National Pension in Paying Arrears

If you owe national pension insurance premiums, the approval of payment of all benefits related to the national pension will be temporarily refused. In addition, if the time of default on payment exceeds 10 years, you will be unable to make a supplementary payment, and this period of time cannot be included in the insurance seniority, which will affect the basic disability pension guarantee and the preferential right to claim old-age pensions.

In view of this, in early 2023, the National Pension Supervisory Committee of the Ministry of Health and Welfare initiated the "Pilot Program for the Credit Unions to Assist the Vulnerable Insureds under the National Pension in Paying Arrears" organized jointly by the Pingtung County Government, Taitung County Government, The Credit Union League of the Republic of China, credit unions and other units to assist vulnerable people who were unable to claim funeral benefits and other related benefits due to their default on national pension insurance premiums in paying off arrears advanced by credit unions to which the county (city) government referred cases in the form of revolving funds to claim related benefits, especially those including survivor pensions, which can better provide assistance to vulnerable people.

In the early stage of implementation of the pilot program, although we were unfamiliar with credit Unions during discussions with the personnel in charge of the social affairs bureaus (offices) of county governments about the relevant operational procedures, after understanding and fully explaining the discussions as well as the original intention of assisting the vulnerable insureds under the national pension, we were able to successfully complete the discussion of cooperation details and implement referral and advance payment. By February 2024, Pingtung County, Taitung County, Chiayi County, Nantou County, Taichung City and New Taipei City governments and seven credit unions participated in the pilot program, with more than 10 cumulative cases in which some counties and cities completed the advance payment of arrears and claimed related benefits.

We would like to express our gratitude to the National Pension Supervisory Committee for inviting all participating units to jointly discuss and formulate standard procedures and cooperation matters that each operation unit should pay attention to and develop the "Pilot Program for the Credit Unions Savings Union to Assist the Vulnerable Insureds under the National Pension in Paying Arrears" to provide operational principles for county (city)

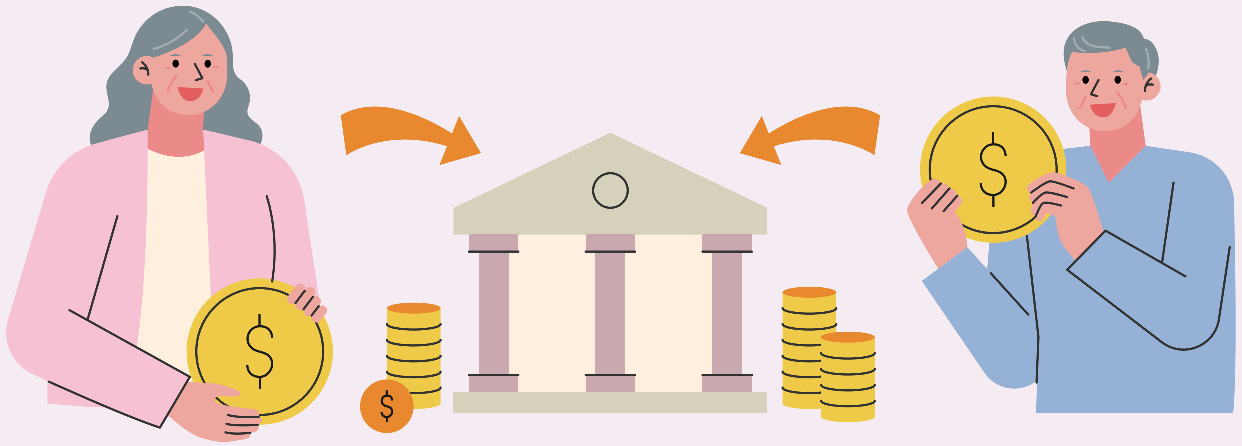
中華民國儲蓄互助協會經試辦計畫之執行，肯定透過該計畫能有效結合地方政府及儲蓄互助社協助國民年金弱勢被保險人，故自 113 年起將持續擴大推動「儲蓄互助社辦理協助國民年金弱勢被保險人繳納欠費計畫」，同時增加參與儲蓄互助社社數（至 112 年底全國儲蓄互助社共計 324 社）並將服務範圍擴及全國各地，以協助更多國民年金弱勢被保險人。

最後感謝參與及支持該試辦計畫之各部門長官、國民年金督導及服務員、儲蓄互助社理監事及職員努力讓試辦計畫順利執行，試辦期間臺中市、高雄市及新北市政府承辦國民年金保險業務主管、督導及服務員曾安排拜訪協會或儲蓄互助社進一步認識彼此，特別是 113 年 1 月份，臺中市政府更積極派員至臺中市部分儲蓄互助社，透過儲蓄互助社社員大會活動辦理國民年金業務宣導。看到各單位眾人相互合作努力，相信未來後繼計畫推動更能持續辦理以協助更多弱勢被保險人。

governments and credit unions that are willing to participate in the future after the implementation of the pilot program.

After the implementation of the pilot program, the Credit Union League of Republic of China confirmed that it could effectively assist the vulnerable insureds under the national pension in conjunction with local governments and credit unions through this program. Therefore, as from 2024, we will continue to expand and promote the "Pilot Program for the Credit Unions Savings Union to Assist the Vulnerable Insureds under the National Pension in Paying Arrears" and increase the number of participating credit unions (a total of 324 in Taiwan by the end of 2023) and expand our services to all parts of Taiwan to assist more vulnerable insureds under the national pension.

Finally, we would like to express my gratitude to the heads of various departments, national pension supervisors and service staff and supervisors and staff members of credit unions who participated in and supported this pilot program for their efforts in ensuring the smooth implementation of this pilot program. During the implementation of this pilot program, the heads, supervisors and service staff of Taichung City, Kaohsiung City and New Taipei City governments who undertook national pension insurance operations arranged visits to the Credit Union League of Republic of China or credit unions to further understand each other. Especially in January 2024, the Taichung City government actively dispatched personnel to some credit unions in Taichung City to advocate for processing national pension operations through general meetings of members of credit unions. Seeing everyone in various units working together and striving, we believe that future follow-up programs will promote more sustainable processing to assist more vulnerable insureds.



(二)公私協力小創舉，共創地方政府、民間互助團體及民眾三贏大局面

參與國民年金業務至今已滿 15 個年頭，一直以來，服務員的職掌便是向民眾傳遞正確的國民年金資訊、並提醒按時繳納保費以免損失自身國保權益，雖然國民年金制度立意良善，但不可諱言的對於大部分被保險人而言，這是另一筆額外支出。不同於健保需求，大多數的民眾在請領國保相關給付前會選擇忽略繳納，我們這些第一線的國保服務員不僅需承擔收繳率偏低的壓力，還要面對來自民眾的滿腔抱怨及怒火。儘管如此，仍有部分民眾在經服務員細心解釋下漸漸改變對國保的想法，並願意繳納積欠的保費；更有部分應請領而未領取的案例，因服務員細心挖掘下民眾才不至於錯失該權益。

自接觸這份工作，除了傳達正確資訊外，我一直將重心放在提醒民眾申請「所得未達一定標準保費減免申請」，畢竟還有什麼能比少繳一點錢來得實際。但隨著開辦時間增加，積累的欠費金額逐漸上升，慢慢的，保費減免申請對於積欠大額欠費的民眾已逐漸失去吸引力。實務上經驗，倘若國保被保險人為家庭主要經濟支柱，一旦發生事故想請領相關給付時，便

屏東縣政府社會處社會救助科
洪千惠督導

Supervisor Qian-Hui Hong, Social Assistance Section, Social Affairs Department, Pingtung County Government

會因為積欠高額的保費而無法請領。這種無法解決的惡性循環，讓執行這份工作的我充滿無力感。而當得知可以媒合民間資源來突破這個瓶頸時，我心裡只有一個念頭，那就是「屏東一定要做」。

111 年 1 月，屏東縣媒合「慧光慈善功德會」完成第一件週轉金計畫，除了協助申請人領回喪葬給付差額外，也讓被保險人家屬追溯了 18 個月的遺屬年金給付。也因週轉金計畫成功的運作再次燃起了我對這份工作的熱忱，原來，我們可以做的比想像的多。「遇到對的人」這句話原來不是只能用在感情上！回想起週轉金第一案，是來自監獄的一封申請書……

受刑人申請保費減免，照慣例依資料建檔、查調一等直系血親。本案申請人已

(2) Small Innovation in Public-Private Cooperation to Co-Create a Win-Win Situation for Local Governments, Civil Mutual Aid Organizations and the Public

We have been involved in the national pension operations at least 15 years, and we have always been responsible for conveying correct information about national pension to the public and reminding them to pay premiums on time to avoid losing their national pension benefits. Although the national pension system is well-intentioned, it is undeniable that this is another additional expense for most insured persons. Unlike the demand for health insurance, most people choose to ignore payment before claiming benefits related to national pension insurance. As frontline national pension insurance service staff, we not only need to bear the pressure of low collection rates, but also face complaints and anger from the public. Nevertheless, there are still some people who gradually change their thoughts about national pension insurance and are willing to pay outstanding premiums after the careful explanation of the service staff; some people who should have claimed benefits but did not claim them do not lose such benefits due to careful attention of service staff.

Since I started this work, in addition to conveying correct information, I have always focused on reminding the public to file an "application for reduction and exemption of premiums for income not meeting certain standards", after all, there is nothing more practical than paying a little less. However, as the opening time increases, the accumulated amount of arrears gradually increases. Gradually, the application for reduction and exemption of premiums has lost its appeal to the public who owe a large amount of premiums. According to my practical experience, if an insured person who effects the national pension insurance is the main economic pillar of the family, once an accident occurs and he wants to claim relevant benefits, he will be unable to claim them due to his default on high premiums. This unsolvable vicious cycle fills me with a sense of powerlessness as I carry out this work. When I learned that I could break through this bottleneck by combining folk resources, I only had one thought in my heart, which was "Pingtung County must do it.".

In January 2022, Pingtung County completed the first revolving fund plan in conjunction with the "Huiguang Charity and Merit Association". In addition to assisting applicants in claiming the difference in funeral benefits, it allowed the insureds' family members to trace 18-months survivor pension benefits. The successful operation of the revolving fund plan has once again ignited my enthusiasm for this job. It turns out that we can do more than we imagine. The phrase "meeting the right person" is not only applicable to emotions! The first revolving fund case comes from an application form from the prison...

離婚，育有 2 名未成年子女，依正常流程審核完財稅資料，寄發核定公文，這案子就結案了，但戶籍資料裡的死亡註記人口引起服務員的注意力，原來已歿者是申請人的前夫，過世時也是國保被保險人，而 2 名未成年子女卻無領取遺屬年金的紀錄。深入調查，其前夫生前有積欠保費，家人也未提出喪葬給付及遺屬年金的申請。服務員循線找到這 2 名小孩，目前照顧他們的是往生者的姊姊，姊姊在飯店從事清潔工作，雖有自己的家庭需負擔，仍義務性擔起照顧亡弟的 2 個孩子。經服務員說明到訪原因後，雖明白符合請領國保相關給付，但也因為無力繳納欠費只能放棄申請。當時週轉金計畫正處於試辦階段，提及此計畫時，姊姊一臉不可置信地說「真的有這麼好的事？」就這樣，我們替往生者家追溯了共 84,870 元的遺屬年金給付。1 個月後我們帶著物資協同慧光慈善功德會的理事長一同前往恆春鎮拜訪，當下的氛圍讓我深刻體認到最初堅持推動這個計畫是正確的～

感謝國監會的媒合，儲蓄互助社在 112 年加入週轉金計畫的行列，延續了週轉金計畫的精神，但讓申請過程變得更有彈性。113 年這個合作計畫更將擴展到多個縣市政府，也期待這個計畫的實施能讓更多的國保被保險人得到助益。

The prisoner applied for reduction and exemption of premiums, according to convention, files were created based on data to search for information on first-class direct blood relatives. The applicant in the case was divorced and has two minor children. After reviewing the financial and tax data according to the normal procedures and sending an official approval document, the case was closed. However, the person with a death note in the registered residence data attracted the attention of service staff, and it turned out that the deceased was the former husband of the applicant who was also an insured person under the national pension insurance when he died, but there was no record of receipt of survivor pensions by the two minor children. After in-depth investigation, it was found that her former husband had outstanding insurance premiums during his lifetime, and her family did not apply for funeral benefits and survivor pension benefits. The service staff followed this clue to find these two children. Currently, they are being taken care of by the older sister of the deceased, who works as a cleaner in a restaurant. Although she has her own family that she should be liable for, she still voluntarily takes care of her deceased brother's two children. After the service staff explained the reason for the visit, although she understood that she met the requirements for claiming benefits related to national pension insurance, she had to abandon her application because she was unable to pay outstanding premiums. At that time, the revolving fund plan was in the trial stage. When this plan was mentioned, his sister said "Is there really such a good thing?" with an incredulous expression. In this way, we traced survivor pension benefits totaling NT$84,870 for the family members of the deceased.

One month later, we brought supplies to visit Hengchun Township together with the chairman of Huiguang Charity and Merit Association, and the current atmosphere made me deeply realize that it was correct to initially insist on promoting this plan.

We are grateful for the cooperation of the National Pension Supervisory Committee. Credit unions joined the revolving fund plan in 2023, continuing the spirit of the revolving fund plan but making the application process more flexible. This cooperation plan will be extended to multiple county and city governments in 2024, and we also expect that the implementation of this plan can help more insured persons under the national pension insurance.

Chapter 6

陸、附錄

Appendices

回目錄
回目錄

陸、附錄

一、國民年金簡介

「國民年金」是什麼？

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

好康 1：全面的保障、照顧你一生

民眾在有工作的期間參加勞工保險，未工作期間加保國保，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！

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（113 年 1 月起加計金額為 4,049 元），每月領 4,434 元，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！

VI. Appendices

1. A Brief Introduction to the National Pension

What is the National Pension？

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

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.

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。

另為加強照顧弱勢民眾，避免因通貨膨脹影響其基本經濟生活，國民年金法第 54 條之 1 明定， 6 項具津貼性質之年金給付，包括國民年金老年年金給付加計金額、老年基本保證年金、遺屬年金給付基本保障、原住民給付，以及身心障礙年金給付基本保障與身心障礙基本保證年金，自 101 年起定額調整；其後每 4 年參照最近一年消費者物價指數（CPI）較前次調整之前一年度 CPI 成長率調整。只要符合請領國民年金給付，且沒有老年年金不得擇優計給、身心障礙年金給付不得請領基本保障情形的人，都會是受惠對象。

Goodie 3: You get your money's worth in 11 months and your 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 additional amount is NT$4,049 from January 2024), the monthly benefit is NT$4,434, 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.

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.

In addition, in order to strengthen the care for vulnerable populations and avoid the impact of inflation on their basic economic life, Article 54-1 of the National Pension act stipulates six pension benefits with a subsidy nature, including the additional amount of pension benefits for the elderly, old-age basic guaranteed pension payments, survivor basic guaranteed pension payments, indigenous people payments, basic guaranteed disability pension payments and disability basic guaranteed pension payments, which will be adjusted by quota from 2012; afterwards, they will be adjusted every 4 years based on the growth rate of the Consumer Price Index (CPI) for the previous year in the previous adjustment by reference to the Consumer Price Index (CPI) for the last year. Any persons are beneficiaries as long as they meet the requirements for claiming national pension benefits and do not have the situation where old-age pension benefits should not be prioritized for payment or basic guaranteed disability pension payments should not be claimed.

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/0014293.html
- 衛生福利部國民年金監理會
  https://gov.tw/L2Z

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/0014293.html
- National Pension Supervisory Committee, Ministry of Health and Welfare
  https://gov.tw/L2Z

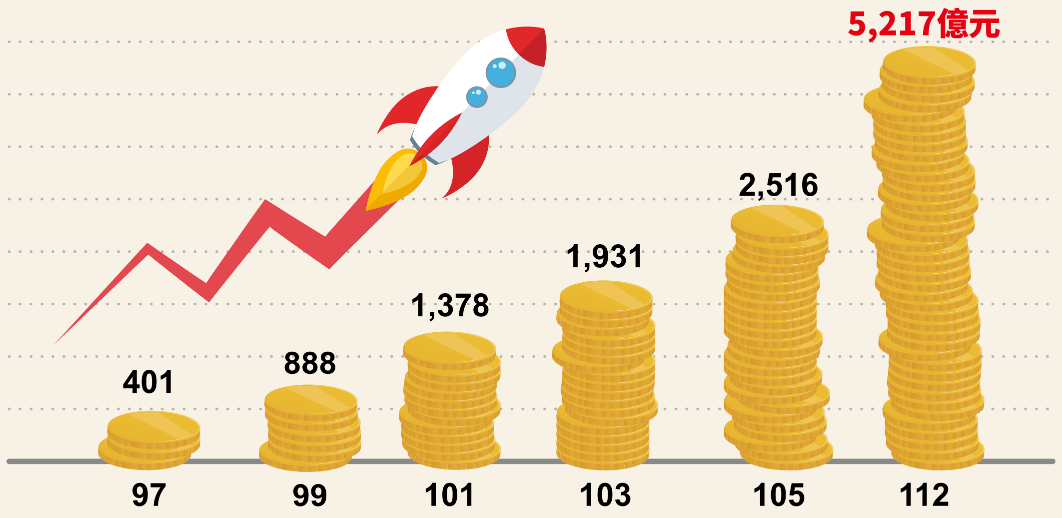
二、國保基金規模及收益情形

(一)規模穩定成長

自 97 年開辦至 112 年 12 月底止，基金規模由 401 億元成長為 5,217 億元，持續穩定成長。

(二)多元資產配置

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



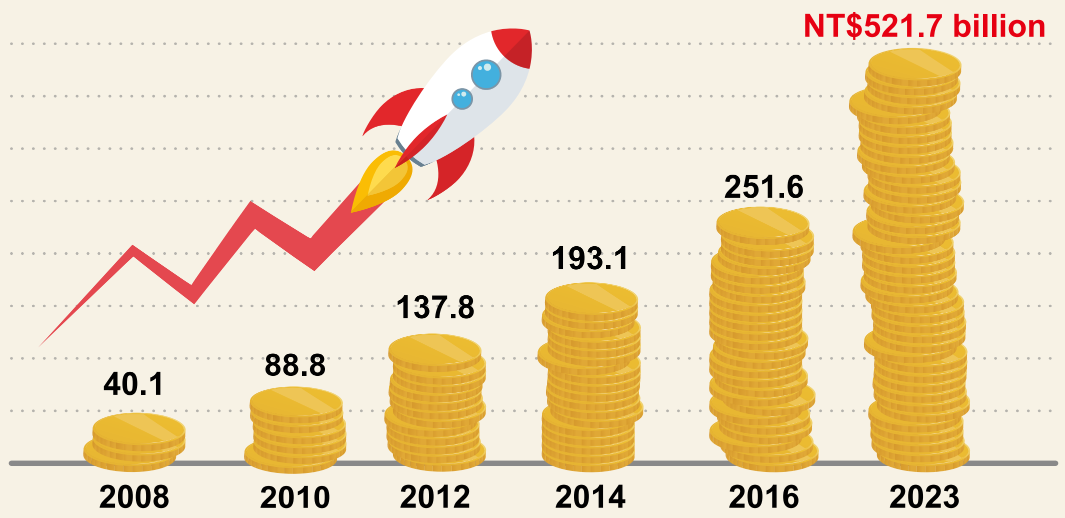
2. National Pension Insurance Fund Scale and Rate of Return

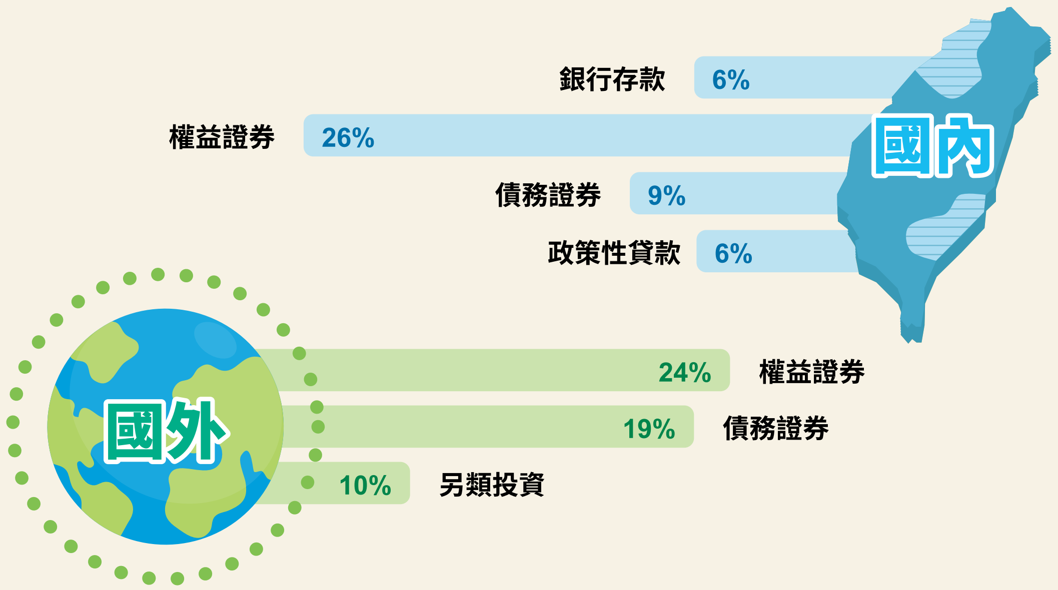
(1) Steadily growing size

Since it was organized in 2008 until the end of December 2023, the Fund size has grown from NT$40.1 billion until NT$521.7 billion steadily.

(2) Diversified asset allocation

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



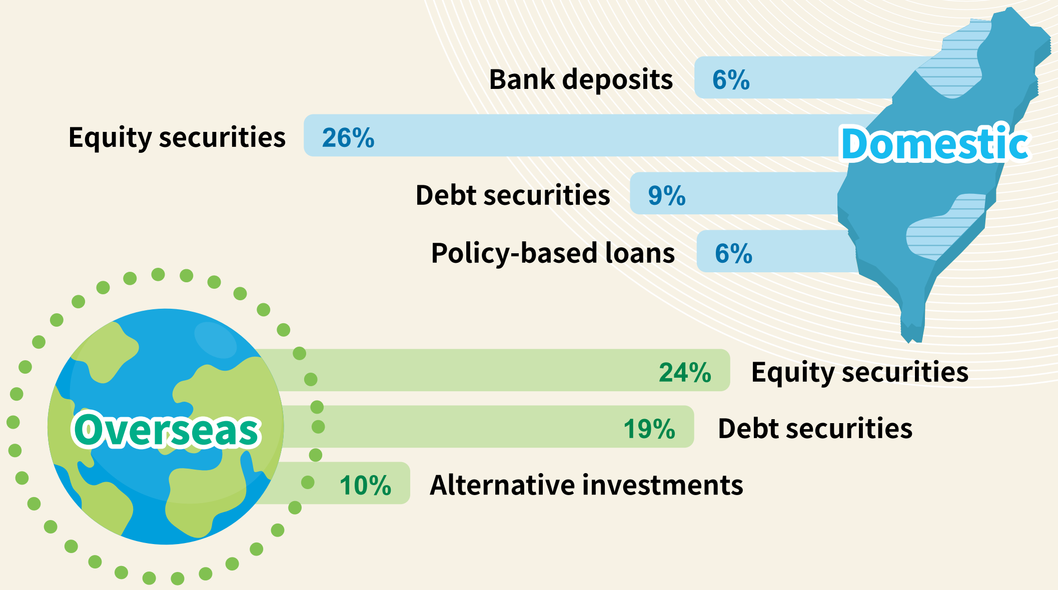


(三) 長期績效穩健

自 97 年開辦至 112 年 12 月底止，基金加權平均收益率為 5.21%，持續精進投資策略，以長期投資角度，透過多元資產配置，積極提升績效。其中 112 年收益率 14.20%、收益數 639.70 億元，再創開辦以來之新高。

(四) 國內股票自行經營收益率戰勝大盤

自 98 年 5 月開始投資國內股票至 112 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。



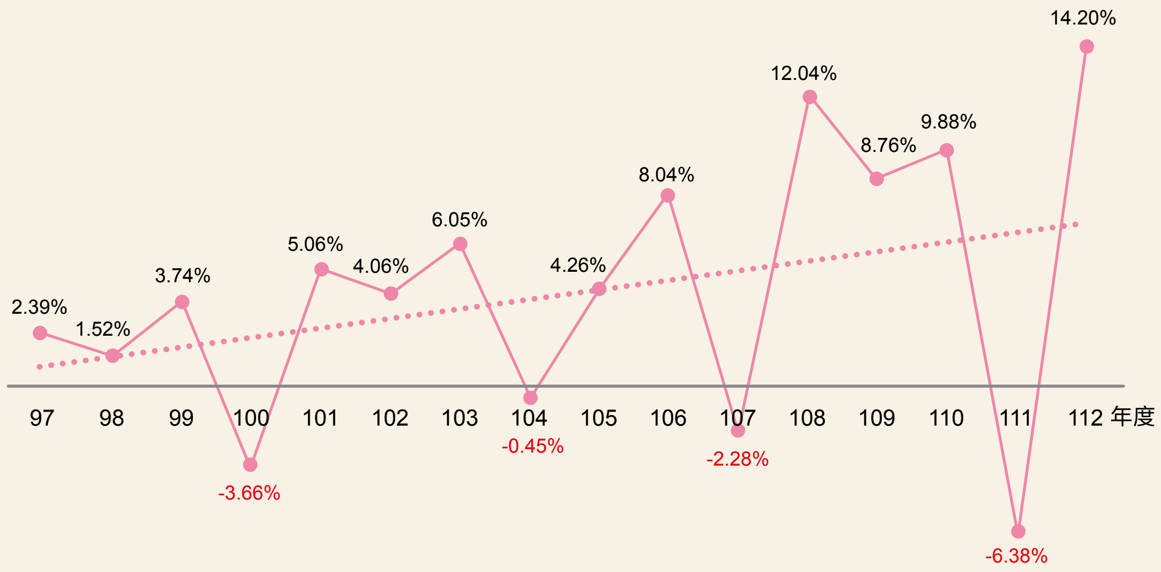
(3) Long-term stable performance

The weighted average rate of return of the fund was 5.21% from its establishment in 2008 to the end of December 2023, and its investment strategy was continuously improved. From a long-term investment perspective, the fund actively improved its performance through diversified asset allocation. Among them, the rate of return in 2023 was 14.20%, with a return of NT$63.97 billion, setting a new high since its establishment.

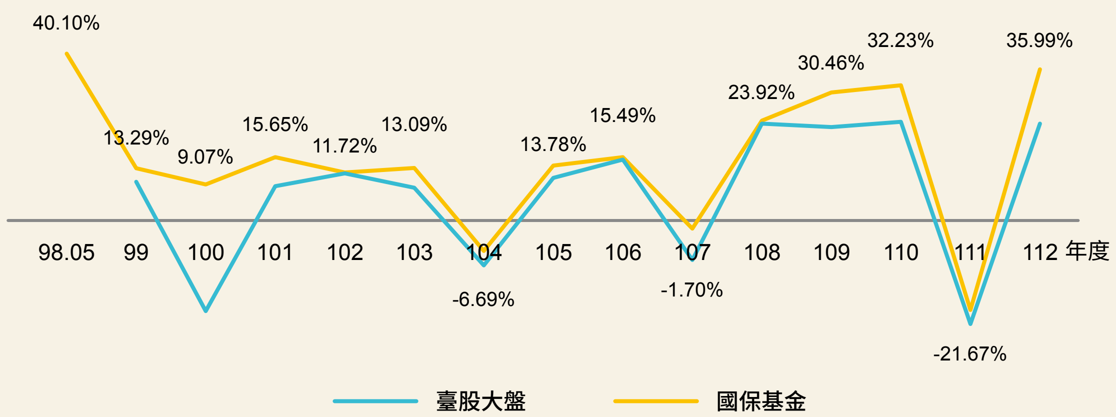
(4) The rate of return from proprietary trading of domestic stocks prevails over the TAIEX

The Insurance Fund has invested in domestic stocks since May 2009 until the end of December 2023. 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.

國保基金歷年收益表現 (%)



國保基金國內股票自行經營收益率戰勝大盤

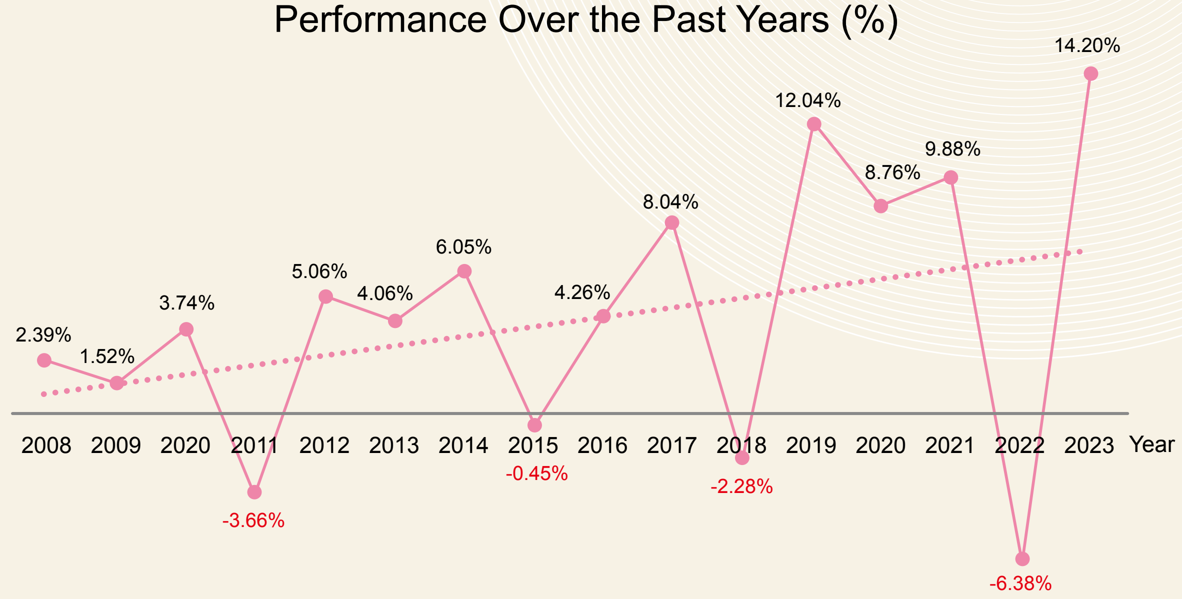


(五) 定期財務精算

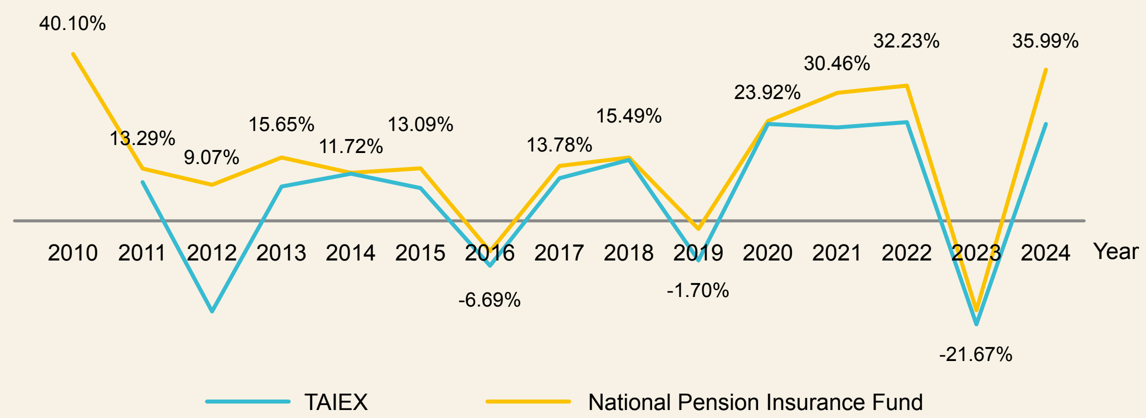
基金每 2 年進行費率精算及財務評估，將人口結構、社經情勢等納入考量，分析最適保險費率、精算負債與基金提存比率，評估基金財務健康狀況。

回目錄

National Pension Insurance Fund Rate of Return Performance Over the Past Years (%)



The Rate of Return from the National Pension Insurance Fund's proprietary trading of domestic stocks prevails over the TAIEX.



(5) 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.

回目錄

三、重要監理數據簡表

(一)被保險人人數

112 年 12 月之被保險人計有 289 萬 9,073 人。

(二)繳費率

被保險人平均繳費率為 59.6%。

(三)給付核付

112年度各項給付共核付202萬4,715人，金額共 944 億 9,158 萬 1,354 元。

(四)月投保金額及保險費率

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

112 年度國保基金總收入 2,337.22 億元，總支出 1,566.08 億元，賸餘 771.14 億元。總收入主要包括投資業務收入、兌換賸餘、保費收入、其他補助收入等；總支出則包括投資業務成本、提存安全準備、兌換短絀、保險給付、呆帳、業務費用等。

(六)催繳欠費

截至 112 年底止，催繳後繳納欠費人數計 25 萬 8 千餘人，繳納金額計 22 億 5,647 萬餘元。

(七)基金積存數額

截至 112 年底止，積存數額約為 5,217 億元，投入財務運用金額約 5,203 億元。

(八)基金財源

截至 112 年底止，公（運）彩盈餘累積撥入約 2,332 億元、特種貨物及勞務稅累積撥入約 118 億元（103 年已停止撥入）、中央主管機關累積撥入約 3,462 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 112 年底止，實際權益證券配置 47.57%（其中國內自行操作 896.57 億元、國內委託經營 327.34 億元、國外自行操作 360.72 億元、國外委託經營 890.80 億元）；債務證券配置 31.24%（其中國內自行操作 515.64 億

3. Important Supervisory Work Statistics

(1) Number of insured persons

There were 2,899,073 insured persons in December 2023.

(2) Premium payment rate

The average premium payment rate among the insured persons was 59.6%.

(3) Benefits paid

2,024,715 persons received various benefits, amounting to NT$94,491,581,354 in 2023.

(4) The monthly insured amount and premium rates

Starting on January 1, 2023, the monthly insured amount will be adjusted to NT$19,761 and the premium is 10%. The insurance premium to be collected for each month will be NT$1,976. Each regular insured person is responsible for NT$1,186 (60%) (NT$19,761 x 10% x 60%) and the government contributes NT$790 (subsidized 40%) (NT$19,761 x 10% x 40%).

(5) Revenue and expenditure

In 2023, the total revenue of the National Pension Insurance Fund was about NT$ 233.722 billion and the total expenditure was about NT$156.608 billion. The surplus around was NT$77.114 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..

(6) Reminder for overdue payment

After the reminder for overdue payment was served, as of the end of 2023, the number of insured who repaid the arrears of premiums totaled a little more than 258,000 persons and the amount repaid totaled NT$2.25647 billion.

(7) Fund accumulation

Until the end of 2023, the Fund has accumulated about NT$521.7 billion and about NT$520.3 billion out of which was utilized in financial investment.

(8) Sources of the Fund

Until the end of 2023, NT$233.2 billion had been appropriated into the Fund from Taiwan Lottery and Taiwan Sports Lottery, and about NT$11.8 billion had been appropriated for special goods and service tax (discontinued appropriation in 2014), and about NT$346.2 billion had been appropriated from the central competent authorities.

(9) Asset allocation

Asset allocation has become more diversified globally. As of the end of 2023, the National Pension Insurance Fund's actual asset allocation was as follows:

元、國外自行操作 736.67 億元、國外委託經營 372.96 億元）；另類投資配置 7.96%（國外自行操作 201.17 億元、國外委託經營 212.94 億元）。另有國內銀行存款 7.97%（414.66 億元）、政策性貸款 5.26%（273.67 億元）。

(十) 累積收益

自開辦至 112 年底止，累計收益數 1,926.21 億元。112 年度收益數為 639.70 億元，其中國內權益證券（自行操作）229.36 億元、國內權益證券（委託經營）64.85 億元、國內債務證券 10.76 億元、國外權益證券（自行操作）64.80 億元、國外權益證券（委託經營）160.64 億元、國外另類投資（自行操作）13.57 億元、國外另類投資（委託經營）20.43 億元、國外債務證券（自行操作）39.35 億元、國外債務證券（委託經營）26.70 億元、銀行存款 5.67 億元及政策性貸款 3.57 億元。112 年收益率 14.20%；97 年至 112 年之加權平均收益率 5.21%。

(十一) 爭議審議案件

截至 112 年底止，計受理 7,870 件，審定 7,821 件，其中撤銷 233 件、駁回 3,997 件、不受理 2,988 件、自行撤回 601 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 2,865 件（占爭議案件 36.63%）。

47.57% in equity securities (NT$89.657 billion in domestic equity securities was self-managed, NT$32.734 billion in domestic equity securities was under mandated management, NT$36.072 billion in foreign equity securities was self-managed, NT$89.08 billion in foreign equity securities was under mandated management); 31.24% in bond securities (NT$51.564 billion in domestic bond securities was self-managed, NT$73.667 billion in foreign bond securities were self-managed, and NT$37.296 billion in foreign bond securities was under mandated management); 7.96% in alternative investments (NT$20.117 billion in foreign alternative investments was self-managed, and NT$21.294 billion in foreign alternative investments was under mandated management), and 7.97% in bank deposits (NT$41.466 billion), and 5.26% in policy-based loans (NT$27.367 billion).

(10) Accumulated earnings

From the National Pension Insurance was launched to the end of 2023, the earnings totaled NT$192.621 billion. The earnings were NT$63.97 billion in 2023. Among the other things, earnings from domestic equity securities (proprietary trading) was NT$22.936 billion, domestic equity securities (mandate) was NT$6.485 billion, domestic bond securities was NT$1.076 billion, foreign equity securities (proprietary trading) was NT$6.48 billion, foreign equity securities (mandate) was NT$16.064 billion, foreign alternative investments (proprietary trading) was NT$1.357 billion, foreign alternative investments (mandate) was NT$2.043 billion, foreign bond securities (proprietary trading) was NT$3.935 billion, foreign bond securities (mandate) was NT$2.67 billion, bank deposits was NT$0.567 billion and policy-based loans was NT$0.357 billion. The yield for fiscal year 2023 was 14.2%, and the weighted average yield between fiscal years 2008 and 2023 was 5.21%.

(11) Number of reviewed cases

Up to the end of 2023, NPSC has accepted 7,870 cases in dispute, including 7,821 cases decided, 233 cases revoked, 3,997 cases overruled, 2,988 cases rejected, 601 cases withdrawn by the applicants, and 2 case categorized as “other”. In the meantime, there were 2,865 disputes (accounting for 36.63% 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
112.1.31 112.2.24 112.3.31 112.4.28 112.5.26 112.6.30 112.7.28 112.8.25 112.9.26 112.10.27 112.11.24 112.12.29	召開國民年金監理委員會議 第 114 至 125 次會議（每月召開）	審議國民年金 111 年度業務總報告及 113 年度計畫、國保基金 111 年度決算及 113 年度預算、國保基金 111 年度稽核報告及 113 年度資產配置暨投資運用計畫、國保欠費年度轉銷呆帳清冊查核、111 年 12 月至 112 年 11 月國民年金業務報告暨國保基金收支、運用情形及其積存數額概況報告、國保基金國內外委託經營 111 年第 4 季至 112 年第 3 季績效考核報告、本會風險控管推動小組第 38 至 41 次會議結果報告、本會 111 年度第 4 季至 112 年度第 3 季工作報告及 111 年度工作總報告、本會 113 年度工作計畫、112 年度國民年金業務檢查結果報告等 113 案。
112.1.13 112.2.10 112.3.10 112.4.14 112.5.12 112.6.9 112.7.14 112.8.11 112.9.8 112.10.13 112.11.10 112.12.8	召開國民年金爭議審議委員會議 第 113 至 124 次會議（每月召開）	112 年度國民年金爭議案件，本會計審定 264 件，其中自行撤回案 16 案、不受理案 127 案、駁回案 114 案、撤銷案 7 案。其中案件經改准發給及撤銷者計 132 件，行政救濟率為 50%。

4. Milestones, Meetings and Major Events

Date	Important Event or Meeting	Summary
2023.1.31 2023.2.24 2023.3.31 2023.4.28 2023.5.26 2023.6.30 2023.7.28 2023.8.25 2023.9.26 2023.10.27 2023.11.24 2023.12.29	Convention of the 114th - 125th Meeting of the National Pension Supervisory Committee (on a monthly basis)	Deliberation of the overall report on national pension operations for 2022 and the annual plan for 2024, the final accounts for 2022 and budget for 2024 of the National Pension Insurance Fund, the audit report for 2022 and the asset allocation and investment utilization plan for 2024 of the National Pension Insurance Fund, and check and verification of the write-off inventory of bad debts for the year in which national pension insurance premiums were owed, the report on national pension operations and report on the overview of receipts and payments, utilization and accumulated amount of the National Pension Insurance Fund from December 2022 to November 2023, the performance assessment report on domestic and foreign entrusted operations of the National Pension Insurance Fund from the fourth quarter of 2022 to the third quarter of 2023, the report on the results of the 38th to 41st meetings of the Risk Control Promotion Task Force of the committee, the work reports of the committee for the fourth quarter of 2022 to the third quarter of 2023 and the overall work report for 2022, work plan for 2024 and report on the inspection results of the national pension operations for 2023 of the committee, etc., totaling 113 cases.
2023.1.13 2023.2.10 2023.3.10 2023.4.14 2023.5.12 2023.6.9 2023.7.14 2023.8.11 2023.9.8 2023.10.13 2023.11.10 2023.12.8	Convention of the 113rd - 124th Meeting of the National Pension Dispute Review Committee (on a monthly basis)	Out of the National Pension disputes in 2023, 264 cases were decided by NPSC, including 16 cases withdrawn by the applicants, 127 cases rejected, 114 cases overruled, and 7 cases revoked. Among them, there are 132 cases that were revised and approved to be issued and revoked. The administrative remedy rate reached 50%.

日期	重要事件或會議	紀要
112.2.15 112.3.27 112.6.14 112.9.5 112.11.8	召開本會風險控管推動小組第 38 至 41 次會議及第 3 次臨時會議（每季召開，必要時召開臨時會議）	1. 討論提案計有「國保基金國內、外委託經營 111 年第 4 季績效考核報告案」、「111 年度國民年金保險基金投資績效與未來因應策略分析專案報告案」、「國保基金國內委託經營『絕對報酬型』帳戶到期續約評定情形案」、「本會與勞金局共同訪察國保基金國外受託機構之程序及項目」、「112 年度國民年金財務帳務檢查實施計畫（草案）案」、「有關國保基金『113 年度資產配置暨投資運用計畫（草案）』案」等 11 案。 2. 臨時會議部分，主要討論「針對美國矽谷銀行倒閉及瑞士信貸銀行財務危機等事件，國保基金曝險部位之風險控管情形」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。
112.9.19	辦理 112 年度國民年金業務檢查	本會依據「112 年度國民年金業務檢查實施計畫」，於 112 年 9 月 19 日由李政務次長麗芬率檢查委員前往勞保局辦理國民年金業務檢查竣事，計有 5 項綜合座談決議及 13 項委員建議意見，檢查結果報告業提第 125 次監理委員會議審議通過。

Date	Important Event or Meeting	Summary
2023.2.15 2023.3.27 2023.6.14 2023.9.5 2023.11.8	Convention of 38th - 41st Risk Control Promotion Task Force Meeting and the 3rd interim meeting (on a quarterly basis.)	1. The proposals discussed include the "Performance Evaluation Report on Domestic and Foreign Entrusted Operations of the National Pension Insurance Fund for the Fourth Quarter of 2022", the "Report on the Investment Performance and Future Response Strategy Analysis Project of the National Pension Insurance Fund for 2022", the "Assessment of the Renewal of Absolute Return Account Upon Expiration for Domestic Entrusted Operations of the National Pension Insurance Fund", the "Procedures and Projects for the Joint Visit to the Foreign Entrusted Institutions of the National Pension Insurance Fund by Our Committee and the Bureau of Labor Funds", the "2023 National Pension Financial Accounting Inspection Implementation Plan (Draft)" and the "Asset Allocation and Investment Utilization Plan of the National Pension Insurance Fund for 2024 (Draft)", totaling 11 cases. 2. The interim meeting mainly discussed 2 cases, the "Risk Control of Risk Exposures of the National Pension Insurance Fund for the Bankruptcy of Silicon Valley Bank in the United States and the Financial Crisis of Credit Suisse Bank" and the "Risks to Be Noticed for Future Investment Utilization of the National Pension Insurance Fund in Response to the Current Financial Situation".
2023.9.19	2023 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 "2023 Implementation Plan for National Pension Operations Inspection" on September 19, 2023. As a result, a total of 5 resolutions made at the general meeting and 13 members' suggestions were proposed. The inspection report was also submitted to and approved by the 125th meeting of NPSC

日期	重要事件或會議	紀要
112.10.4	辦理 112 年度 地方政府國民年金業務實地訪查	本會於 112 年 10 月 4 日邀請訪查委員及相關機關前往基隆市，合併辦理基隆市及連江縣雙縣市國民年金業務實地訪查，提出 21 項建議事項及決議，並送第 125 次監理委員會議討論通過。
112.11.23	舉辦社會保險專題 「國民年金保險給付法律關係」研討會	本會於 112 年 11 月 23 日辦理本研討會，本會委託政治大學法學院張教授桐銳進行專題研究及成果分享，並邀請臺灣大學法律系孫教授迺翊、東海大學社工系陳教授琇惠、中華民國老人福利推動聯盟張秘書長淑卿、臺北市政府社會局社會救助科陳科長肯玉及勞保局國民年金組烏組長惟揚擔任與談人，共同對「國民年金保險給付法律關係」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、勞動部勞保局、農業部農民輔導司及社會保險司等機關（單位），近 50 人共襄盛舉，活動順利圓滿。

Date	Important Event or Meeting	Summary
2023.10.4	Onsite inspections of 2023 National Pension operations of local governments	On October 4, 2023, the visiting members and related authorities were invited to pay an onsite visit to Keelung City Government to inspect the National Pension operations of both Keelung City Government and Lienchiang County Government. As a result, 21 suggestions were proposed. The inspection report was also submitted to the 125th meeting of the NPSC meeting for discussion
2023.11.23	Holding of a seminar on the “legal relationship of national pension insurance benefits” themed by social insurance	Our committee held this seminar on November 23, 2023. Our committee entrusted Professor Tung-Jui Chang from the Law School of National Chengchi University to conduct a special research and share the results and invited Professor Nai-Yi Sun from the Department of Law of National Taiwan University, Professor Hsiu-Hui Chen from the Department of Social Work of Tunghai University, Secretary General Shu-Ching Chang of the Alliance of Elderly Welfare Promotion of the Republic of China, Section Chief Ken-Yu Chen of Social Assistance Section of Social Affairs Bureau of Taipei City Government and Leader Wei-Yang Wu of the National Pension Group of the Bureau of Labor Insurance to jointly discuss the “legal relationship of national pension insurance benefits” and share the results as the discussers. Nearly 50 guests attended this seminar, including the Labor Law Department of the Ministry of Labor, the Labor Insurance Department of the Ministry of Labor, the Bureau of Labor Insurance of the Ministry of Labor, the Farmers Guidance Department of the Ministry of Agriculture and the Social Insurance Department and other authorities (units), and the event was completed smoothly and successfully.

日期	重要事件或會議	紀要
112.12.11	舉辦「AI 與未來投資布局及策略」研討會	本會與中華民國退休基金協會共同舉辦，當日活動由本部薛部長瑞元開幕致詞，並邀請數位發展部唐部長鳳主講「我國 AI 未來發展趨勢及資安防護」，另請張教授智星、尹技術長相志與劉理事長宗聖擔任論壇主講人，再由美國 CalSTRS 副投資長 Scott Chan 先生進行國際專題分享，最後，邀請臺灣集中保管結算所林董事長丙輝主持綜合座談，與各論壇主講人及中華民國證券暨期貨市場發展基金會張董事長傳章、政治大學金融科技研究中心王主任儷玲淺談國保基金與 AI 投資。
112.12.15	辦理 112 年度國民年金財務帳務檢查	本會依據「112 年度國民年金財務帳務檢查實施計畫」，分別於 112 年 11 月 1 日至 3 日辦理先期檢查、112 年 12 月 15 日召開實地檢查會議竣事，計有 24 項檢查建議（先期檢查 10 項、實地檢查 14 項），財務帳務檢查結果報告業提第 126 次監理委員會議審議通過。

Date	Important Event or Meeting	Summary
2023.12.11	Holding of a Seminar on "AI and Future Investment Layout and Strategies"	Our committee and the Pension Fund Association of the Republic of China jointly held this seminar. The event of that day was opened by our minister Jui-Yuan Hsueh. Audrey Tang, Minister of the Digital Development Department, was invited to give a lecture on the "Future Development Trends and Information Security Protection of AI in Taiwan", and Professor Jyh-Shing Jang, Chief Technical Officer Xiang-Zhi Yin and Chairman Tsung-Sheng Liu were invited to serve as the speakers of the forum. Then Mr. Scott Chan, Deputy Chief Investment Officer of CalSTRS in the United States conducted international thematic sharing. Finally, Bing-Huei Lin, Chairman of Taiwan Depository & Clearing Corporation, was invited to preside over the panel discussion, with a brief discussion on the National Pension Insurance Fund and AI investment with the speakers of the forum, Chuang-Chang Chang, Chairman of the Securities and Futures Institute of the Republic of China, and Li-Ling Wang, Director of the Financial Research Center, National Chengchi University.
2023.12.15	Conduct the 2023 National Pension Financial Accounting Inspection	According to the “2023 National Pension Financial Accounting Inspection Implementation Plan”, our committee conducted preliminary inspections from November 1 to 3, 2023 and held a site inspection meeting on December 15, 2023. A total of 24 inspection suggestions were made (10 preliminary inspections and 14 site inspections). The report on the financial and accounting inspection results was submitted to the 126th supervisory committee meeting for deliberation and approval.

回目錄

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五、歷任部長、主任委員及執行秘書簡介

5. Ministers, Chairpersons and Executive Secretaries Over the Years

(一) 部長 Minister

Photo	Name	Date of Appointment
	內政部部長 Minister, Ministry of e Interior 廖了以 Liou-Yi Liao	97 年 5 月 20 日 May 20, 2008
	內政部部長 Minister, Ministry of e Interior 江宜樺 Yi-Huah Jiang	98 年 9 月 10 日 September 10, 2009
	內政部部長 Minister, Ministry of e Interior 李鴻源 Hong-Yuan Lee	101 年 2 月 6 日 February 6, 2012
	衛生福利部部長 Minister, Ministry of Health and Welfare 邱文達 Wen-Ta Chiu	102 年 7 月 23 日 July 23, 2013
	衛生福利部部長 Minister, Ministry of Health and Welfare 蔣丙煌 Been-Huang Chiang	103 年 10 月 22 日 October 22, 2014
	衛生福利部部長 Minister, Ministry of Health and Welfare 林奏延 Tzou-Yien Lin	105 年 5 月 20 日 May 20, 2016
	衛生福利部部長 Minister, Ministry of Health and Welfare 陳時中 Shih-Chung Chen	106 年 2 月 8 日 February 8, 2017
	衛生福利部部長 Minister, Ministry of Health and Welfare 薛瑞元 Jui-Yuan Hsueh	111 年 7 月 18 日 July 18, 2022
	衛生福利部部長 Minister, Ministry of Health and Welfare 邱泰源 Tai-Yuan Chiu	113 年 5 月 20 日 May 20, 2024

(二) 主任委員 Chairperson

Photo	Name	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

Photo	Name	Date of Appointment
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 呂寶靜 Pau-Ching Lu	105 年 5 月 20 日 May 20, 2016
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 蘇麗瓊 Li-Chiung 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	110 年 8 月 5 日 August 5, 2021
	衛生福利部政務次長 Political Deputy Minister, Ministry of Health and Welfare 呂建德 Jen-Der Lue	113 年 5 月 20 日 May 20, 2024

(三) 執行秘書 Executive Secretary

Photo	Name	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 of 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 of 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

112年國民年金保險費補助方案

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 月保險費繳款單，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。

(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。

6. Intensify Communication of the Policy to Take Care of National Pension Insurance insureds

2023 Subsidization Plan for National Pension Insurance Premiums

Intended recipients

The insureds under the National Pension Insurance who have already paid the premiums from April to December 2023 before October 31, 2025.

Amount subsidized

The insureds shall bear 50% of the premiums

Subsidization period

April to December 2023

Subsidization method

Exemption from application

The Bureau of Labor Insurance annotates the premium payment forms for April to December 2023 with the amount subsidized by the MOHW and the amount to be borne by the insureds. Citizens shall be entitled to subsidies after they complete the payment within the specified time limit.

(1) 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.

(二) 以前有國民年金欠費未繳，會不會影響到這次政府加碼補助保險費的資格？

不會喔，請您別擔心～本項特別預算係為補助依規定繳費之國保被保險人 112 年 4 月份至 12 月份依法應負擔保險費之 50%，以減輕疫後被保險人之保險費負擔，故不論您 112 年 3 月份之前有無欠費紀錄，均不影響本次補助資格。

(三) 最近經濟比較困難、沒有能力繳納國民年金保險費，如果等以後有錢再來補繳，是否就無法獲得加碼補助？

您如經濟困難或暫時無力繳納 112 年 4 月份至 12 月份的保險費，無給付需求者可洽勞保局申請分次繳納，但最重要的是，您必須在 114 年 10 月 31 日（含）前繳清，才能獲得此次加碼補助喔。

政府加碼補助金額表

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 > 疫後強化經濟與社會韌性及全民共享經濟成果特別條例補助國民年金保險費查閱。

(2) Will the failure to pay the previous outstanding national pension insurance premiums affect the eligibility for receiving the government's additional subsidies for insurance premiums?

No, please don't worry. This special budget is to subsidize 50% of the insurance premiums that the national pension insurance insureds should pay according to regulations from April to December 2023 in order to reduce the insurance premium burden on the insureds after the epidemic. Therefore, regardless of whether you have any outstanding payment records before March 2023, it does not affect your eligibility for receiving such subsidies.

(3) Recently I have been facing financial difficulties and am unable to pay the national pension insurance premiums. If I make a supplementary payment when I have enough money to do so in the future, will I not be able to receive additional subsidies?

If you have financial difficulties or are temporarily unable to pay the insurance premiums from April to December 2023, you can apply to the Bureau of Labor Insurance for payment in installments if you do not have a demand for payment. However, the most important thing is that you must pay them in full before October 31, 2025 (included) in order to receive such additional subsidies.

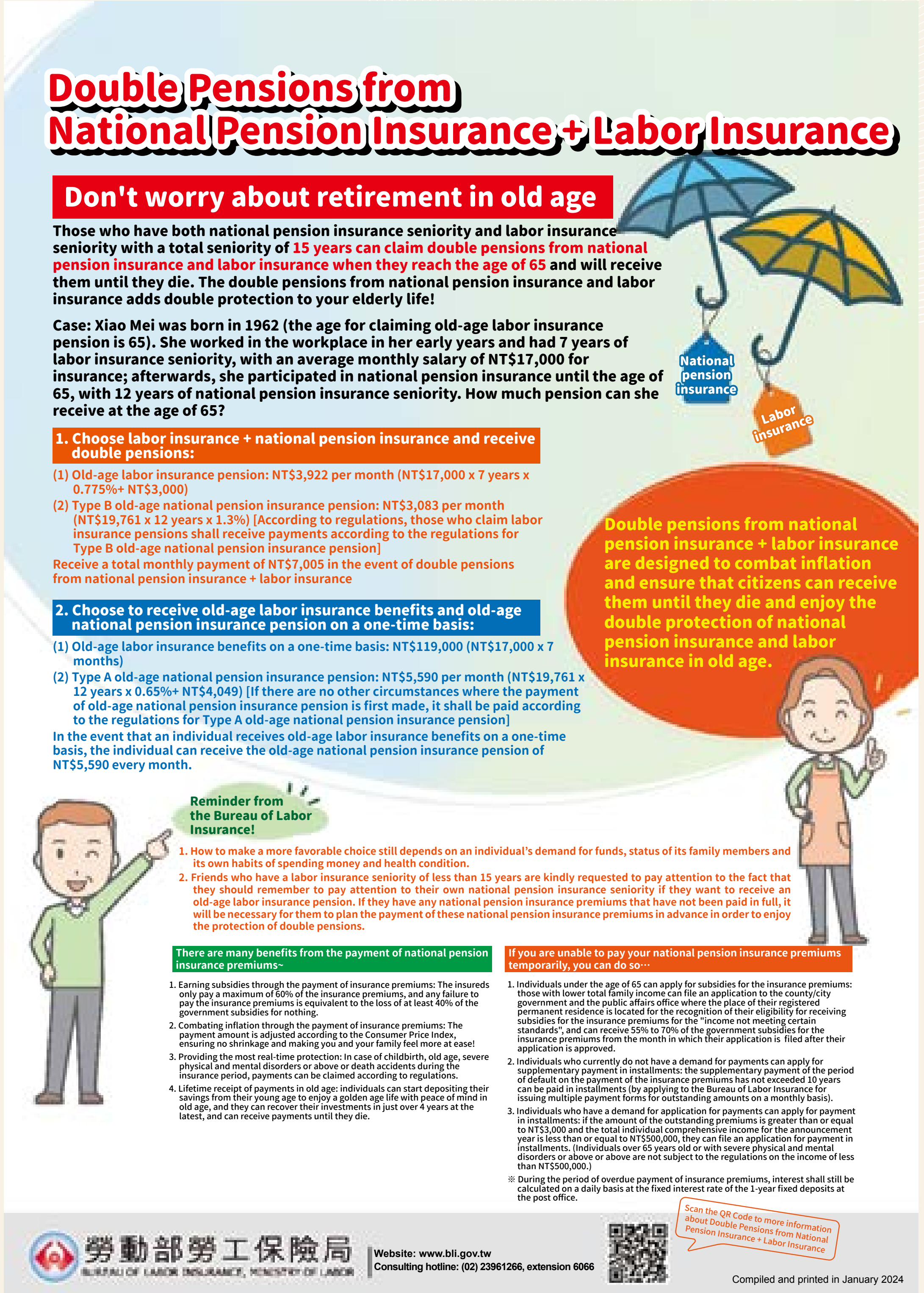
Table of the Government's Additional Subsidies

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> Refer to subsidies for national pension insurance premiums under the Special Regulations on Strengthening Economic and Social Resilience and Sharing Economic Achievements for the Whole People after the Epidemic.


國保+勞保雙年金
老年退休不擔心
有國保及勞保年資，且「國保+勞保」年資合併有15年，
可以在年滿65歲時同時請領國保及勞保雙年金，
活到老領到老，國保與勞保雙年金讓您的老年生活加上雙重保障！
案例：小美民國51年次出生(勞保老年年金之請領年齡為65歲)，早年曾有在職場工作，勞保年資7年，平均月投保薪資17,000元;之後參加國保至65歲，國保年資12年，在65歲時可領多少年金呢？
國保
勞保
1.選擇勞保+國保併計領雙年金：
(1)勞保老年年金：每月3,922元（17,000元x7年x0.775%+3,000元）
(2)國保老年年金B式：每月3,083元(19,761元x12年x1.3%)
國保+勞保雙年金，每月共可領7,005元
國保+勞保雙年金，抗通膨，活到老領到老，讓老年生活享有國保及勞保的雙重保障。
2.選擇一次領取勞保老年給付+國保老年年金：
(1)一次領取勞保老年給付：119,000元(17,000元x7個月)
(2)國保老年年金A式：每月5,590元(19,761元x12年x0.65%+4,049元)
一次領取勞保老年給付，國保老年年金每月可領5,590元
勞保局提醒！
勞動部勞工保險局
BUREAU OF LABOR INSURANCE, MINISTRY OF LABOR
網址：www.bli.gov.tw


Double Pensions from
National Pension Insurance + Labor Insurance
Don't worry about retirement in old age
Those who have both national pension insurance seniority and labor insurance seniority with a total seniority of 15 years can claim double pensions from national pension insurance and labor insurance when they reach the age of 65 and will receive them until they die. The double pensions from national pension insurance and labor insurance adds double protection to your elderly life!
Case: Xiao Mei was born in 1962 (the age for claiming old-age labor insurance pension is 65). She worked in the workplace in her early years and had 7 years of labor insurance seniority, with an average monthly salary of NT$17,000 for insurance; afterwards, she participated in national pension insurance until the age of 65, with 12 years of national pension insurance seniority. How much pension can she receive at the age of 65?
National pension insurance
Labor insurance
1. Choose labor insurance + national pension insurance and receive double pensions:
(1) Old-age labor insurance pension: NT$3,922 per month (NT$17,000 x 7 years x 0.775%+ NT$3,000)
(2) Type B old-age national pension insurance pension: NT$3,083 per month (NT$19,761 x 12 years x 1.3%) [According to regulations, those who claim labor insurance pensions shall receive payments according to the regulations for Type B old-age national pension insurance pension]
Receive a total monthly payment of NT$7,005 in the event of double pensions from national pension insurance + labor insurance
Double pensions from national pension insurance + labor insurance are designed to combat inflation and ensure that citizens can receive them until they die and enjoy the double protection of national pension insurance and labor insurance in old age.
2. Choose to receive old-age labor insurance benefits and old-age national pension insurance pension on a one-time basis:
(1) Old-age labor insurance benefits on a one-time basis: NT$119,000 (NT$17,000 x 7 months)
(2) Type A old-age national pension insurance pension: NT$5,590 per month (NT$19,761 x 12 years x 0.65%+ NT$4,049) [If there are no other circumstances where the payment of old-age national pension insurance pension is first made, it shall be paid according to the regulations for Type A old-age national pension insurance pension]
In the event that an individual receives old-age labor insurance benefits on a one-time basis, the individual can receive the old-age national pension insurance pension of NT$5,590 every month.
Reminder from the Bureau of Labor Insurance!
1. How to make a more favorable choice still depends on an individual's demand for funds, status of its family members and its own habits of spending money and health condition.
2. Friends who have a labor insurance seniority of less than 15 years are kindly requested to pay attention to the fact that they should remember to pay attention to their own national pension insurance seniority if they want to receive an old-age labor insurance pension. If they have any national pension insurance premiums that have not been paid in full, it will be necessary for them to plan the payment of these national pension insurance premiums in advance in order to enjoy the protection of double pensions.
There are many benefits from the payment of national pension insurance premiums~
1. Earning subsidies through the payment of insurance premiums: The insureds only pay a maximum of 60% of the insurance premiums, and any failure to pay the insurance premiums is equivalent to the loss of at least 40% of the government subsidies for nothing.
2. Combating inflation through the payment of insurance premiums: The payment amount is adjusted according to the Consumer Price Index, ensuring no shrinkage and making you and your family feel more at ease!
3. Providing the most real-time protection: In case of childbirth, old age, severe physical and mental disorders or above or death accidents during the insurance period, payments can be claimed according to regulations.
4. Lifetime receipt of payments in old age: individuals can start depositing their savings from their young age to enjoy a golden age life with peace of mind in old age, and they can recover their investments in just over 4 years at the latest, and can receive payments until they die.
If you are unable to pay your national pension insurance premiums temporarily, you can do so…
1. Individuals under the age of 65 can apply for subsidies for the insurance premiums: those with lower total family income can file an application to the county/city government and the public affairs office where the place of their registered permanent residence is located for the recognition of their eligibility for receiving subsidies for the insurance premiums for the "income not meeting certain standards", and can receive 55% to 70% of the government subsidies for the insurance premiums from the month in which their application is filed after their application is approved.
2. Individuals who currently do not have a demand for payments can apply for supplementary payment in installments: the supplementary payment of the period of default on the payment of the insurance premiums has not exceeded 10 years can be paid in installments (by applying to the Bureau of Labor Insurance for issuing multiple payment forms for outstanding amounts on a monthly basis).
3. Individuals who have a demand for application for payments can apply for payment in installments: if the amount of the outstanding premiums is greater than or equal to NT$3,000 and the total individual comprehensive income for the announcement year is less than or equal to NT$500,000, they can file an application for payment in installments. (Individuals over 65 years old or with severe physical and mental disorders or above or above are not subject to the regulations on the income of less than NT$500,000.)
※ During the period of overdue payment of insurance premiums, interest shall still be calculated on a daily basis at the fixed interest rate of the 1-year fixed deposits at the post office.
Scan the QR Code to more information about Double Pensions from National Pension Insurance + Labor Insurance
勞動部勞工保險局
Website: www.bli.gov.tw
Consulting hotline: (02) 23961266, extension 6066
Compiled and printed in January 2024

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七、申請爭議審議程序宣導

7. Publicizing the Dispute Review Application Procedures

八、國民年金保險諮詢電話一覽表

中央政府機關		
機關名稱	地址	電話
衛生福利部 國民年金監理會	115204 臺北市南港區忠孝東路 6 段 488 號 100231 臺北市中正區南海路 1 號 5 樓之 1	02-85906666 02-33437139
原住民族委員會	24220 新北市新莊區中平路 439 號北棟 14F	02-89953456
勞保局國民年金組	10056 臺北市中正區濟南路 2 段 42 號	02-23961266 分機 6066

各縣市政府辦理「所得未達一定標準」諮詢專線		
機關名稱	地址	電話
宜蘭縣	26060 宜蘭縣宜蘭市南津里 13 鄰縣政北路 1 號	03-9328822 轉 368、356、359、361
基隆市	20201 基隆市中正區義一路 1 號	02-24240871
臺北市	11008 臺北市信義區市府路 1 號	1999 轉 2323； 02-27208889 轉 2323
新北市	22001 新北市板橋區中山路 1 段 161 號	02-29603456 轉 5639、5640、5674、5678
桃園市	33001 桃園市桃園區縣府路 1 號	03-3322101 轉 6403
新竹縣	30210 新竹縣竹北市光明六路 10 號	03-5518101 轉 3175、3177
新竹市	30051 新竹市中正路 120 號	03-5352386 轉 202
苗栗縣	36001 苗栗市縣府路 100 號	037-559973
臺中市	40701 臺中市西屯區臺灣大道 3 段 99 號	04-22289111 轉 37218、37221、37236、37237
彰化縣	50001 彰化縣彰化市中山路 2 段 416 號	04-7532261

8.National Pension Insurance Information Service Phone Numbers

Center Government Organization		
Organization	Address	Telephone
Ministry of Health and Welfare National Pension Supervisory Committee	No.488, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 115204 5F.-1, No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 100231	02-85906666 02-33437139
Committee of Indigenous Peoples	14F., North Building, No.439, Zhongping Rd., Xinzhuang Dist., New Taipei City 24220	02-89953456
National Pension Division of the BLI	No.42, Sec. 2, Jinan Rd., Zhongzheng Dist., Taipei City 10056	02-23961266 Ext. 6066

County/city government hotlines for clarification of “Income below a certain standard		
Organization	Address	Telephone
Yilan County	No.1, Xianzheng N. Rd., Neighborhood 13, Nanjin Vil., Yilan City, Yilan County 26060	03-9328822 Ext. 368、356、359、361
Keelung City	No.1, Yi 1st Rd., Zhongzheng Dist., Keelung City 20201	02-24240871
Taipei City	No.1, Shifu Rd., Xinyi Dist., Taipei City 11008	1999 Ext. 2323； 02-27208889 Ext. 2323
New Taipei City	No.161, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22001	02-29603456 Ext. 5639、5640、5674、5678
Taoyuan City	No.1, Xianfu Rd., Tao Dist., Taoyuan City 33001	03-3322101 Ext. 6403
Hsinchu County	No.10, Guangming 6th Rd., Zhubei City, Hsinchu County 30210	03-5518101 Ext. 3175、3177
Hsinchu City	No.120, Zhongzheng Rd., Hsinchu City 30051	03-5352386 Ext. 202
Miaoli County	No.100, Xianfu Rd., Miaoli City 36001	037-559973
Taichung City	No.99, Sec.3, Taiwan Blvd., Xitun Dist., Taichung City 40701	04-22289111 Ext. 37218、37221、37236、37237
Changhua County	No. 416, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 50001	04-7532261

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
南投縣	54001 南投市中興路 660 號	049-2238983
雲林縣	64001 雲林縣斗六市雲林路 2 段 515 號	05-5522630
嘉義縣	61249 嘉義縣太保市祥和一路東段 1 號	05-3625342
嘉義市	60006 嘉義市東區中山路 199 號	05-2220072
臺南市	70801 臺南市安平區永華路 2 段 6 號	06-2984977；06-2981854
高雄市	80203 高雄市苓雅區四維三路 2 號	07-3308580（四維中心）
屏東縣	90001 屏東縣屏東市自由路 527 號	08-7320415 分機 5409、08-7325598
花蓮縣	97001 花蓮市府前路 17 號	03-8230840
臺東縣	95001 臺東市中山路 276 號	089-350731 轉 221
連江縣	20941 連江縣南竿鄉介壽村 76 號	0836-25022 分機 308
金門縣	89345 金門縣金城鎮民生路 60 號	082-330192
澎湖縣	88043 澎湖縣馬公市治平路 32 號	06-9274400 轉 307；06-9264322

County/city government hotlines for clarification of “Income below a certain standard		
Organization	Address	Telephone
Nantou County	No.660, Zhongxing Rd., Nantou Cit 54001	049-2238983
Yunlin County	No.515, Sec. 2, Yunlin Rd., Douliu City, Yunlin County 64001	05-5522630
Chiayi County	No.1, Sec. E., Xianghe 1st Rd., Taibao City, Chiayi County 61249	05-3625342
Chiayi City	No.199, Zhongshan Rd., East Dist., Chiayi City 60006	05-2220072
Tainan City	No.6, Sec. 2, Yonghua Rd., Anping Dist., Tainan City 70801	06-2984977；06-2981854
Kaohsiung City	No.2, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 80203	07-3308580 (Siwei Center)
Pingtung County	No.527, Ziyou Rd., Pingtung City, Pingtung County 90001	08-7320415 Ext.5409、08-7325598
Hualien County	No.17, Fuqian Rd., Hualien City, 97001	03-8230840
Taitung County	No.276, Zhongshan Rd., Taitung City, 95001	089-350731 Ext. 221
Lienchiang County	No.76, Jieshou Vil., Nangan Township, Lienchiang County 20941	0836-25022 Ext. 308
Kinmen County	No.60, Minsheng Rd., Jincheng Township, Kinmen County 89345	082-330192
Penghu County	No.32, Zhiping Rd., Magong City, Penghu County 88043	06-9274400 Ext. 307；06-9264322

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Chapter 7

柒、讀者意見表

Reader Opinion Form

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？

☐沒有　☐尚可　☐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 112 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　☐專家怎麼說

☐國保有愛　☐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) ______________________

其他建議：______________________

____

六、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)3343-7143　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 2023　☐ Fund Utilization and Overview

☐ Future Prospects and Improvement Measures　☐ An Editorial about National Pension

☐ What do Professionals Advise　☐ Love from the 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) ______________________

Suggestions: ______________________

____

6. 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) 3343-7143
Address: 5F.-1, No.1, Nanhai Rd., Zhongzheng Dist., Taipei City 100231

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National Pension Supervisory Committee
Ministry of Health and Welfare

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