



衛生福利部
Ministry of Health and Welfare

中華民國 113 年版
國民年金監理會 年報
2024 Annual Report
National Pension Supervisory Committee
Ministry of Health and Welfare



ISBN 978-626-7667-38-5
9 786267 667385 00300

衛生福利部



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國民年金監理會年報
中華民國 113 年版
2024 Annual Report

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National Pension Supervisory Committee
Ministry of Health and Welfare

中華民國 114 年 7 月編印



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Ministry of Health and Welfare

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中華民國 113 年版

國民年金監理會

年報



2024 Annual Report

National Pension Supervisory Committee
Ministry of Health and Welfare

序言 Foreword 004

部長的期勉	006
Words from the Minister	
主任委員的話	008
Words from the Chairperson	

壹、國民年金監理會介紹 010

Chapter 1. An Overview of the National Pension Supervisory Committee

一 成立宗旨及法定任務	012
The Goal and Statutory Missions	
二 組織、成員及職掌	014
Organization Structure, Members and Functions	

貳、業務監理 032

Chapter 2. Operations Supervision

一 國民年金概況及監理重點事項	034
Overview of the National Pension and Key Supervisory Matters	
二 主要業務及成果	052
Major Duties and Achievements	

參、財務監理 060

Chapter 3. Financial Supervision

一 基金財務運用概況及監理重點事項	062
Overview of Fund Financial Management and Key Supervisory Matters	
二 主要業務及成果	092
Major Duties and Achievements	

肆、爭議審議 104

Chapter 4. Dispute Review

一 爭議審議概況分析	106
Analysis of Dispute Review Overview	
二 主要業務及成果	118
Major Duties and Achievements	

伍、附錄 126

Chapter 5. Appendices

113 年重要工作紀事、會議及事件表	128
2024 Milestones, Meetings and Major Events	

陸、讀者意見表 132

Chapter 6. Reader Opinion Form

讀者意見表	134
Reader Opinion Form	

序言

Foreword



序言

部長的期勉

本部為國民年金保險（以下稱國保）的中央主管及監理機關，負責制度監督與政策推動，並設有國民年金監理會，職司國保業務、財務監理及保險爭議審議等事項，與本部社會保險司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。

國保係我國社會安全體系之重要制度之一，為利永續經營發展，國保基金自成立以來，以追求「中長期穩健收益」為原則，透過多元投資，持續調整布局，截至 113 年底，國保基金規模已達新臺幣 6,189 億元，持續穩健成長。又為提升收益，密切關注金融市場，著重資產配置與風險管理，113 年度國保基金投資績效表現亮眼，收益率達 17.68%，大幅超越預定年度收益率 3.65%，收益金額達 902 億餘元，創下基金成立以來新高。

另為落實政府鼓勵生育政策，考量懷孕至生產係為同一孕程，依法原取得之權利應予保障，不因其保險效力屆期停止而受影響，爰本部於 114 年 3 月 13 日修正發布國民年金法施行細則第 44 條之 3 規定，國保被保險人只要在加保有效期間懷孕，於退保後 1 年內，因同一懷孕事故而分娩或早產，且未領取其他社會保險生育給付者，皆可申請國保生育給付，並自 113 年 4 月 15 日起 5 年內追溯發給。

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

謹識

邱永源

Foreword

Words from the Minister

As the central competent and supervisory authority of the National Pension Insurance, the Ministry is responsible for overseeing the system and promoting relevant policies. To fulfill the philosophy of caring for all citizens and ensure the sound operation of the system, the Ministry has established the National Pension Supervisory Committee, which is in charge of supervising the operations and finances of the National Pension Insurance, as well as handling insurance dispute reviews. The Committee works jointly with the Department of Social Insurance of this Ministry, the Bureau of Labor Insurance, and the Bureau of Labor Funds of the Ministry of Labor to safeguard the basic economic security of citizens in old age.

The National Pension Insurance is one of the key pillars of Taiwan's social security system. To support its sustainable development, the National Pension Insurance Fund has adhered to the principle of seeking steady medium- to long-term returns since its establishment. Through diversified investments and continuous portfolio adjustments, the Fund reached NT\$618.9 billion in scale by the end of 2024, reflecting stable and sustained growth. In pursuit of higher returns, the Fund closely monitored financial markets with a strong focus on asset allocation and risk management. In 2024, the Fund achieved an impressive investment performance, recording a rate of return of 17.68%, which significantly outperformed the target rate of 3.65%. The total investment income exceeded NT\$90.2 billion, marking the highest annual return since the Fund's inception.

To implement the government's pro-birth policy, and in consideration that pregnancy and childbirth constitute a single gestational event, rights acquired under the law shall be protected and not affected by the expiration of insurance coverage. Accordingly, on March 13, 2025, the Ministry amended and promulgated Article 44-3 of the Enforcement Rules of the National Pension Act. Under the new provision, insured persons of the National Pension Insurance who become pregnant during their coverage period may still apply for maternity benefits within one year after withdrawal, provided the childbirth or premature birth arises from the same pregnancy and no other maternity benefits under other social insurance schemes have been claimed. The benefit may be applied retroactively for up to five years starting from April 15, 2024.

Upholding the principle of caring for all citizens, the Ministry remains committed to safeguarding the rights and interests of insured persons and ensuring the sound operation and sustainable development of the National Pension Insurance 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 Chin

- Minister, Ministry of Health and Welfare

主任委員的話

國民年金監理會之職責，為監督國民年金保險業務、基金財務及審議保險爭議事項。我們邀請來自不同專業領域、團體的專家學者，透過合議制之委員會議及爭議審議委員會議，審議各項國保重要議案，執行監理功能，持續發揮國民年金溝通交流平臺之角色，與各界攜手努力，共同推動國民年金政策與業務順利運作，保障民眾權益。

國民年金自 97 年 10 月開辦至 113 年 12 月止，累積納保人數達 1,190 萬餘人，領取給付人數亦逐年增加，113 年度計 207 萬餘人，核付金額約 1,000 億餘元。為執行保險監理工作，本會依 113 年度工作計畫，推動重要業務。業務監理方面，促請勞動部勞工保險局完成國保手冊易讀版，希有助於身心障礙朋友們更加瞭解國保權益；每半年追蹤國民年金法第 7 條第 3 款落日後之影響，並研擬預警機制；加強監督「政府疫後加碼補助國民年金保險費」方案，提醒民眾於 114 年 10 月 31 日前繳費即可獲得補助；財務監理方面，促成修正「國保基金投資政策書」，納入永續投資相關規範，亦督請勞動部勞動基金運用局強化氣候風險評估，將氣候變遷納入整體投資風險控管機制，並精進永續投資策略；爭議審議方面，完成審議 113 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 57.21%。展望未來，本會仍將積極採取各項監理作為，持續精進監理機制，落實對被保險人權益的保障，期使國民年金制度健全運作並永續發展。

在此特別感謝所有委員的熱忱投入與寶貴意見，亦向勞動部勞工保險局、勞動部勞動基金運用局及各地方政府等夥伴單位致以誠摯謝意，正因大家的辛勞付出，國民年金制度才能穩健發展，為民眾提 全的社會保障。

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

The National Pension Supervisory Committee is responsible for supervising the operations of the National Pension Insurance system, overseeing the financial management of the National Pension Insurance Fund, and reviewing insurance-related disputes. We invite experts and scholars from various professional fields and organizations to participate in the committee meetings and dispute review meetings conducted under a collegial system. Through these platforms, key proposals related to the National Pension Insurance are deliberated, supervisory functions are carried out, and the role of the National Pension as a platform for communication and engagement is actively fulfilled. By working together with stakeholders from all sectors, we aim to promote the smooth implementation of policies and operations and safeguard the rights and interests of the public.

Since its launch in October 2008, the National Pension Insurance has enrolled a cumulative total of over 11.9 million insured persons as of December 2024. The number of benefit recipients has continued to increase each year, reaching over 2.07 million in 2024, with total approved benefit payments amounting to approximately NT\$100 billion. To implement insurance supervision responsibilities, the Committee carried out key tasks in accordance with the 2024 Work Plan. In terms of operations supervision, the Committee urged the Bureau of Labor Insurance of the Ministry of Labor to complete the easy-to-read version of the National Pension Handbook, aiming to enhance accessibility and help persons with disabilities better understand their rights under the National Pension Insurance. The Committee also tracked the impact of the sunset clause under Subparagraph 3, Article 7 of the National Pension Act on a semiannual basis and proposed an early warning mechanism. In addition, it strengthened oversight of the “Post-Pandemic Enhanced Subsidy Program for National Pension Insurance Premiums,” reminding the public to complete premium payments by October 31, 2025, to qualify for the subsidy. In terms of financial supervision, the Committee facilitated the revision of the National Pension Insurance Fund Investment Policy Statement to include sustainable investment principles. It also urged the Bureau of Labor Funds of the Ministry of Labor to enhance climate risk assessment and incorporate climate change factors into the overall investment risk management framework, while continuing to refine sustainable investment strategies. With respect to dispute review, the Committee completed the review and adjudication of dispute cases for 2024 and their corresponding decisions. Among the cases resolved through the dispute review mechanism, the rate of successful administrative relief reached 57.21%. Looking ahead, the Committee will continue to actively implement various supervisory measures, enhance supervisory mechanisms, and uphold the protection of insured persons' rights and interests. These efforts aim to ensure the sound operation and sustainable development of the National Pension Insurance system.

We would like to express our sincere appreciation to all Committee members for their dedicated participation and valuable insights. Our heartfelt thanks also go to our partner agencies, including the Bureau of Labor Insurance, the Bureau of Labor Funds of the Ministry of Labor, and local governments. It is through the joint efforts and contributions of all parties that the National Pension Insurance system has been able to grow steadily and provide stronger social protection for the public.

JEN-DER LUE

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



壹、國民年金監理會介紹

An Overview of the National
Pension Supervisory Committee



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。

（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。

Chapter 1. An Overview of the National Pension Supervisory Committee

I. The Goal and Statutory Missions

(I) Goal

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

(II) 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:

1. Review of annual National Pension plans and operational reports.
2. Inspection and evaluation of National Pension operations.
3. Review of annual budgets and financial statements of the National Pension Insurance Fund.
4. Supervision of the balance, custody and utilization of the National Pension Insurance Fund.
5. Inspection and evaluation of National Pension finance and accounts.
6. Review of National Pension disputes.
7. Review of National Pension regulations and suggestions of research results for operation improvements.
8. Other affairs related to National Pension operations.

二、組織、成員及職掌

(一) 組織架構

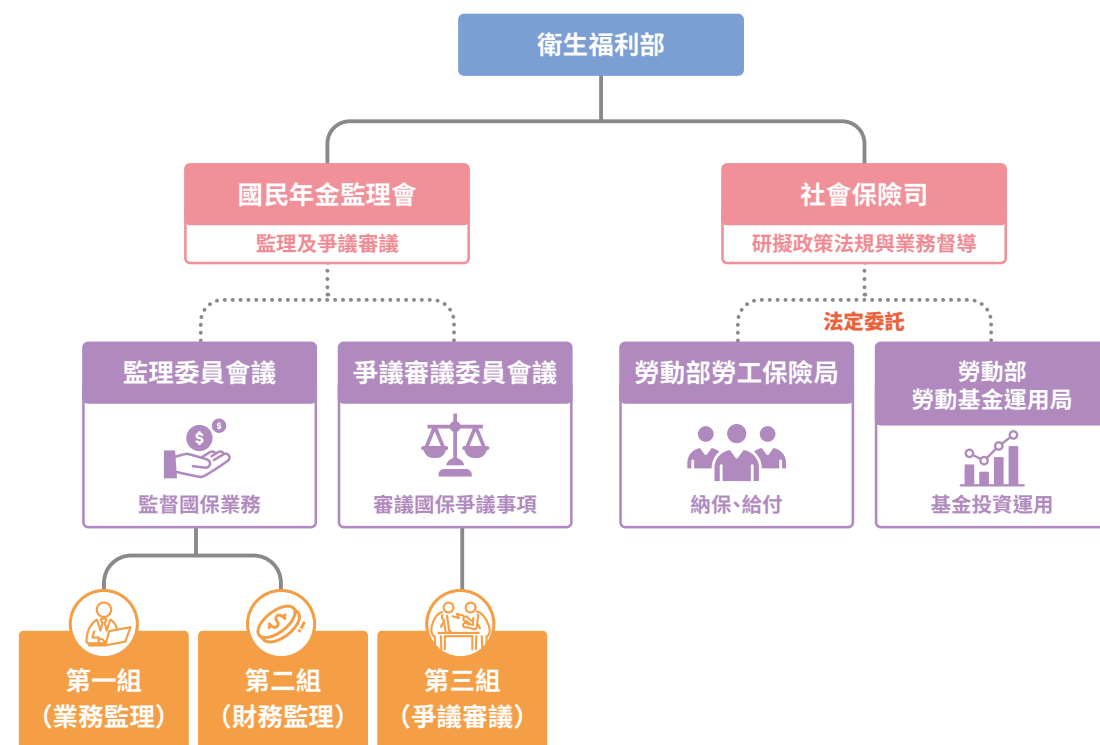
1. 行政組織體系

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

本會則依國民年金法第5條規定，負責監督國保（含業務及財務）及審議保險爭議事項，以合議制之監理委員會及爭議審議委員會，執行監理功能。

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



II. Organization Structure, Members and Functions

(I) Organization Structure

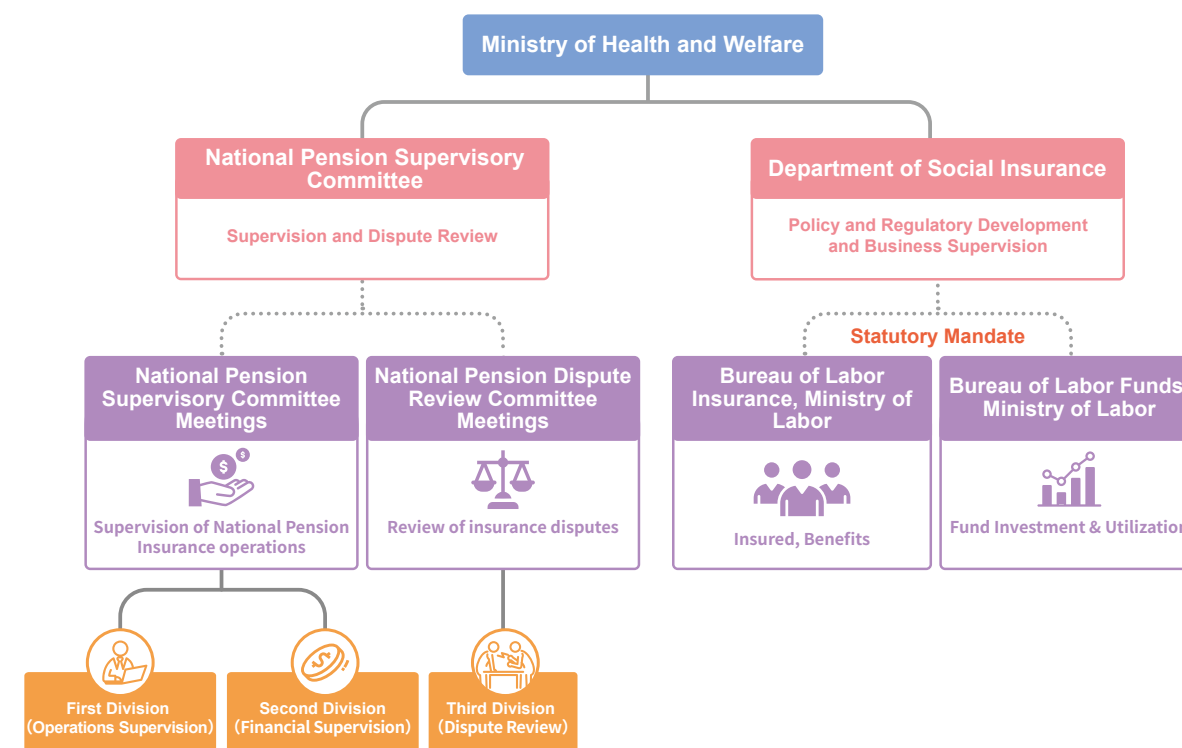
1. Administrative System

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.

2. National Pension Supervisory Committee Organization

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

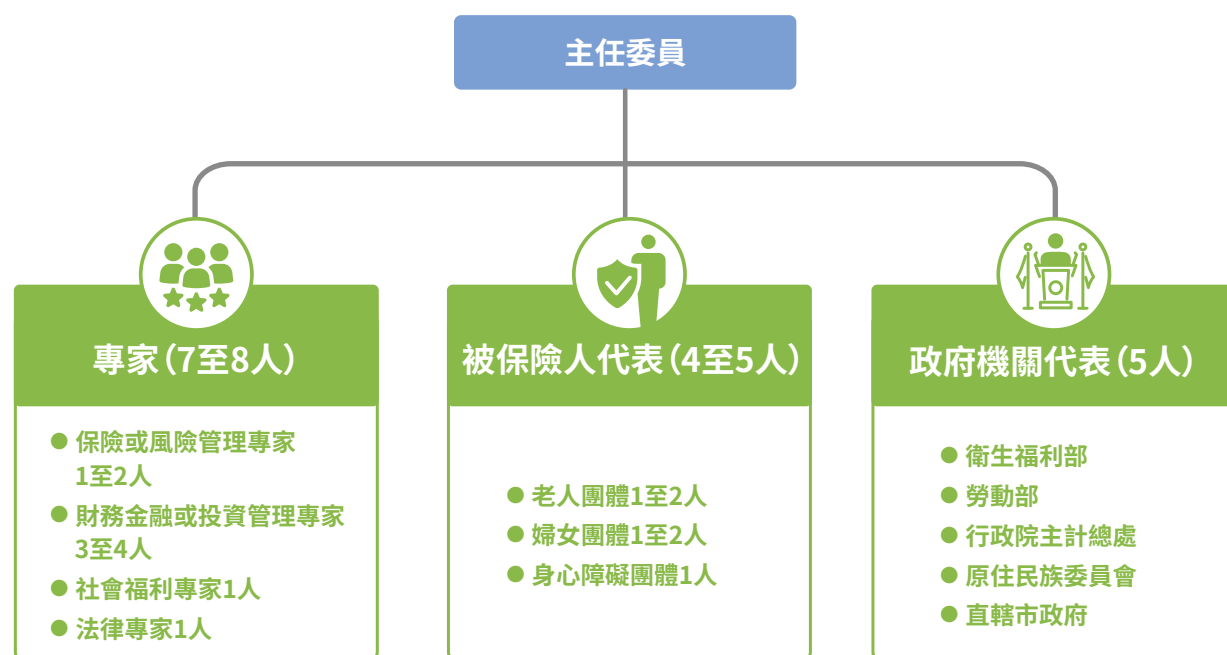


(二) 成員及職掌

1. 監理委員

(1) 監理委員組成

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：

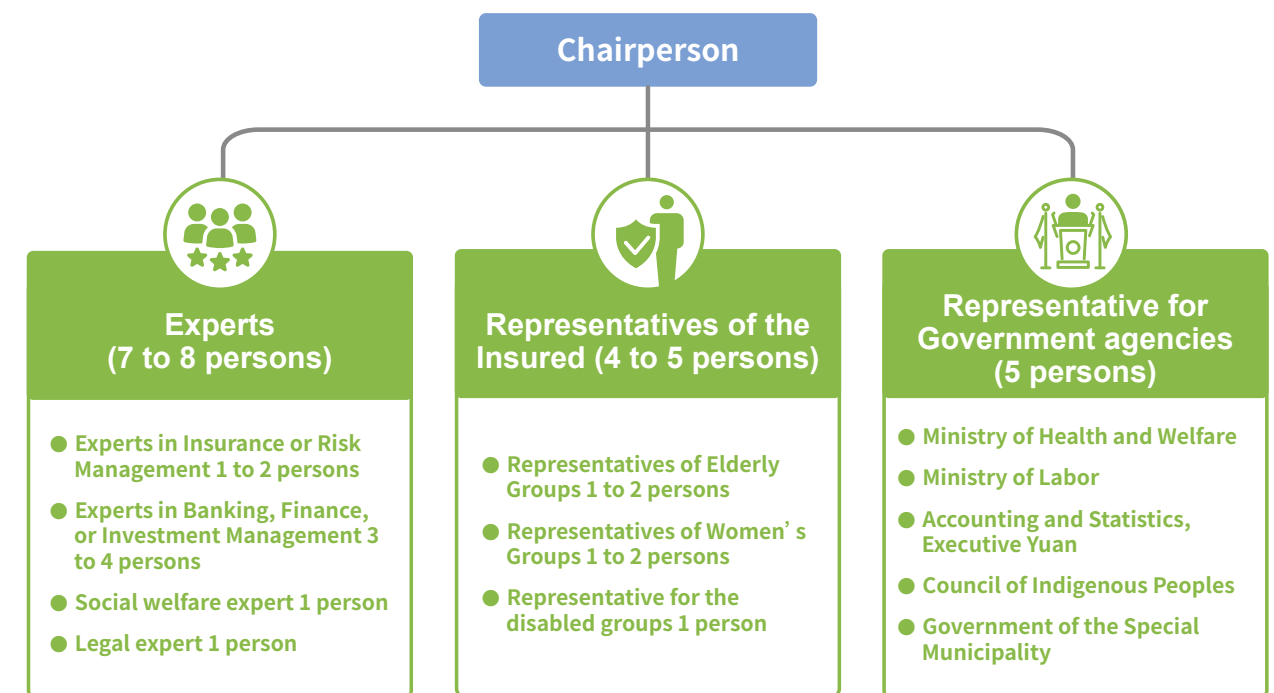


(II) Members and Functions

1. Supervisory Committee

(1) Composition of the Supervisory Committee

The 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:



(2) 監理委員會職掌

① 審議國民年金年度計畫及業務報告

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

② 審議國保基金年度預算、決算

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

③ 審議國保基金之收支及運用

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

B. 勞保局按月彙整勞金局所送國保基金之運用情形，包含投資國內外有價證券項目、金額、收益；委託經營配置、績效統計；投資虧損逾 30% 之個股及其處理情形，與從事衍生性金融商品避險概況等，提請監理委員會審議或報告後，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，提請監理委員會審議。

(2) Functions of the Supervisory Committee Meetings

① Review of annual national pension plans and operation reports:

Each year, the BLI is required to submit the annual National Pension plan for the following year and the general work report for the first half of the year to be ratified by the Supervisory Committee Meeting before they are presented to the central competent authority for approval.

② Review of annual budgets and financial statements of the National Pension Insurance Fund:

According to regulations, the BLI shall submit the annual budget and financial statement of the National Pension Fund subsidiary agencies each year. The Committee reviews and makes necessary suggestions on the said annual budget and financial statement and turns them over to be reviewed and approved by the Supervisory Committee Meeting.

③ Review of balance and utilization of the National Pension Insurance Fund:

A. 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.

B. The BLI is required to compile the data on utilization of the National Pension Insurance Fund from the BLF monthly, including the names of domestic and foreign securities invested in, the amounts, earnings, allocation of discretionary management, performance statistics, individual stocks with losses exceeding 30% and their handling, and outline of hedging measures taken for derivatives purchased to be reviewed by the Supervisory Committee Meeting before they are to be processed according to the corresponding administrative procedures.

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

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



邱部長泰源與本會同仁合影
Minister Tai-Yuan Chiu with Personnel of the National Pension Supervisory Committee-Group Photo

(3) 監理委員名單

第7屆監理委員共計聘派17人，聘期為2年，自113年10月1日至115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)



王儷玲
Jennifer L. Wang

- 國立政治大學風險管理與保險學系特聘教授兼國立政治大學金融科技研究中心主任
- 保險或風險管理專家
- Distinguished Professor, Department of Risk Management and Insurance, National Cheng Chi University and Director, Fintech Research Center, National Cheng Chi University
- Experts in Insurance or Risk Management



黃泓智
Hong-Chih Huang

- 財團法人保險事業發展中心董事長兼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
- Chairman, Taiwan Insurance Institute and Distinguished Professor, Department of Risk Management and Insurance, National Cheng Chi University
- Experts in Insurance or Risk Management



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



張森林
San-Lin Chung

- 臺灣大學財務金融學系特聘教授
- 財務金融或投資管理專家
- Distinguished Professor, Department of Finance, National Taiwan University
- Experts in Banking, Finance, or Investment Management



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
- Experts in Banking, Finance, or Investment Management

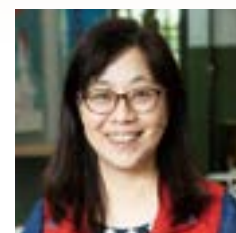


傅從喜
Tsung-His Fu

- 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

(3) List of Supervisory Committee Members

17 persons were recruited or appointed to serve as the members of 7th NPSC for a 2-year term of office, from October 1, 2024 until September 30, 2026. 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



李若綺
Jou-Chi Lee

- 弘道老人福利基金會執行長
- 老人團體代表



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



連穎
Ying Lien

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



劉玉娟
Yu-Chuan Liu

- 衛生福利部主任秘書
- 政府機關代表
- Secretary General, Ministry of Health and Welfare
- Representative for Government agencies



陳美女
Mei-Nu Chen

- 勞動部勞動保險司司長
- 政府機關代表
- Director, the Department of Labor Insurance, Ministry of Labor
- Representative for Government agencies



羅赫陸 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



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



廖靜芝
Ching-Chih Liao

- 臺中市政府社會局局長
- 政府機關代表
- Director, Social Affairs Bureau of Taichung City Government
- Representative for Government agencies

2. 爭議審議委員

(1) 爭議審議委員組成：

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

2. Dispute Review Committee

(1) Composition of the Dispute Review Committee:

According to Article 10 of the Regulations for Review of National Pension Disputes, NPSC shall recruit (appoint) 13 to 15 people according to the following principle to be members of the Dispute Review Committee. The executive secretary of the NPSC shall serve as the convener and as a member.

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



Insurance, social welfare expertise (3 to 4 persons)

- Persons who have held a position related to social insurance, insurance studies, national pension, or served as a lecturer in social welfare for three years or more.



Legal expertise (3 to 4 persons)

- Persons who have served as a judge, lawyer, senior-ranking legal officer in government, or lecturer in legal studies for three years or more.



Medical expertise (3 persons)

- Persons who have served as an attending physician at a public hospital or as 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.

(2) 爭議審議委員會職掌：

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

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

(2) Functions of National Pension Dispute Review Committee Meetings

- ① The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes” have also been established according to Paragraph 3 of 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. In principle, the meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.

- ② 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.



第 7 屆爭議審議委員合影

The Members of National Pension Dispute Review Committee -Group Photo

(3) 爭議審議委員名單

第7屆審議委員共計聘派15人，聘期為2年，自113年10月1日起至115年9月30日止。委員名單如下：



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



羅紀琮

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, social welfare 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 and Secretary General, National Chung Cheng University
- Deputy Director of Center for Innovative Research on Aging Society (CIRAS), National Chung Cheng University
- Insurance, social welfare expert



張桐銳

Tung-Jui Chang

- 政治大學法學院教授
- 法制領域專家

- Professor, Graduate Institute of Law and Government, National Central University
- Legal expertise



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, social welfare 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 expertise



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
- Insurance, social welfare 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 expertise

(3) List of Dispute Review Committee

15 persons were recruited or appointed to serve as the members of 7th NPSC for a 2-year term of office, from October 1, 2024 until September 30, 2026. The names of the supervisors are listed below:



蕭維德

Wei-Te Hsiao

- 永曜法律事務所主持律師
- 法制領域專家

- Managing Attorney, Sunshine Attorneys-at-law
- Legal expertise



謝玉新

Yu-Hsin Hsieh

- 衛生福利部社會保險司科長
- 政府機關代表

- Section Chief, Department of Social Insurance, Ministry of Health and Welfare
- Representative for 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

- Vice President of Taipei Veterans General Hospital and Professor of the Institute of Hospital & Health Care Administration of National Yang Ming Chiao Tung University
- Medical expertise



吳淑芳

Shu-Fang Wu

- 新北市政府社會局副局長
- 政府機關代表

- Deputy Director, Social Welfare Department, New Taipei City Government
- Representative for 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金山分院院長
- 醫學領域專家

- Professor, Department of Family Medicine, National Taiwan University; Superintendent, Jinshan Branch, National Taiwan University Hospital
- Medical expertise

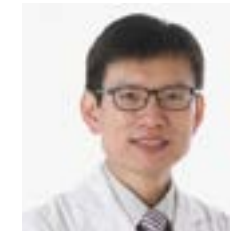


陳建中

Chien-Chung Chen

- 南投縣政府社會及勞動局老人福利科科長
- 政府機關代表

- Section Chief, Senior Citizens Welfare Section, Social and Labor Affairs Bureau, Nantou County Government
- Representative for Government agencies



劉燦宏

Tsan-Hung Liu

- 臺北市立萬芳醫院院長
- 醫學領域專家

- Superintendent, Taipei Municipal Wanfang Hospital
- Medical expertise

3. 本會成員

(1) 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113年底，本會預算員額共計20名。

(2) 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

3. NPSC Members

(1) According to Points 3 and 4 of the Guidelines for Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare, the minister of the Ministry of Health and Welfare shall appoint the political deputy minister to be the chairperson of the NPSC. The Committee shall have one executive secretary to deal with routine business per order by the chairperson, and one vice executive secretary to assist the affairs of NPSC. There shall also be a deputy executive secretary to assist with the affairs of NPSC, one inspector of the senior rank, and 3 division chiefs to be in charge of First Division (Operations Supervision), Second Division (Financial Supervision), and Third Division (Dispute Review) respectively. As of the end of 2024, the official staff of the NPSC was 20 persons in total.

(2) Functions of the Divisions

① First Division(Operations Supervision):

- A. Organize the monthly Supervisory Committee meetings
- B. Review annual insurance plan, operation reports, and annual report
- C. Inspect and evaluate insurance operations
- D. Review insurance regulations and results of research and suggestions for improvement of operations
- E. Compile NPSC's quarterly (general) operations supervision reports and annual work plan
- F. Onsite Inspections of Local Government National Pension Operations
- G. Conduct NPSC's training program and other general operations.



呂主任委員建德與本會同仁合影
Chairperson Jen-Der Lue with Personnel of the National Pension Supervisory Committee-Group Photo

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

② Second Division (Financial Supervision):

- A. Organize the quarterly Risk Control Promotion Task Force meetings
- B. Review the annual budget and financial statement of the Insurance Fund
- C. Evaluate the income, expenditure and utilization of the Insurance Fund
- D. Review important financial operations in relation to the Insurance Fund
- E. Audit, examine and evaluate the finance and accounts of the Insurance Fund
- F. Review financial regulations regarding the Insurance Fund and results of research and suggestions for financial improvement

③ Third Division (Dispute Review):

- A. Organize the monthly Dispute Review Committee meetings
- B. Review national pension disputes from the insured persons and beneficiaries
- C. Collect statistics, analyze and research on dispute cases reviewed
- D. Provide assistance in petition and administrative lawsuit cases involving the National Pension
- E. Maintain NPSC's dispute review management information system.

2

貳、業務監理

Operations Supervision



貳、業務監理

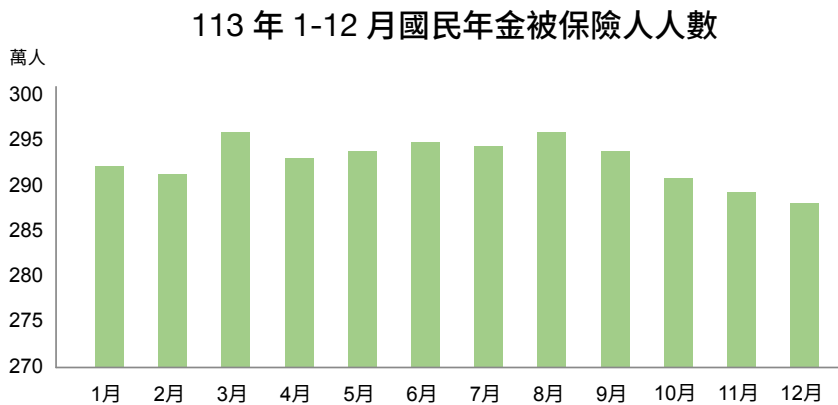
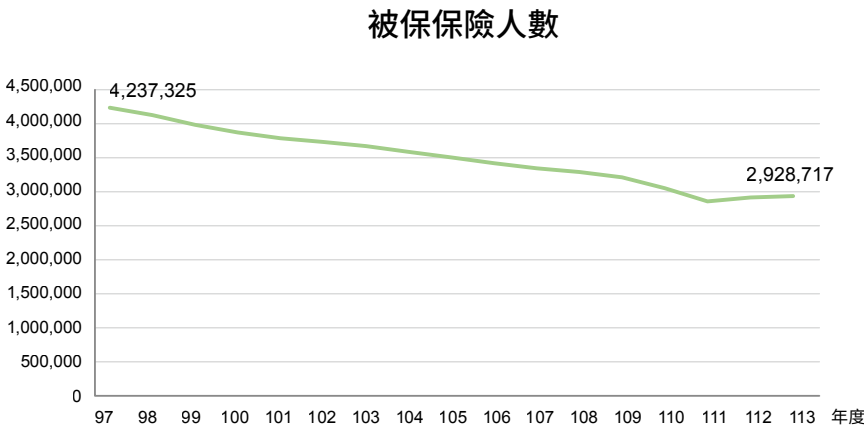
一、國民年金概況及監理重點事項

(一) 納保相關數據

1. 被保險人數

國保於 97 年 10 月 1 日開辦，97 年底被保險人人數為 423 萬 7,325 人，並逐年呈現遞減趨勢，至 111 年底人數為 285 萬 8,136 人；惟 112 年開始微幅增加，113 年底被保險人數增至 292 萬 8,717 人。國保被保險人人數增減原因，主要為被保險人於國保與勞工保險身分轉換所致。

被保險人人數	
年度	平均人數
97 年	4,237,325
98 年	4,129,769
99 年	3,987,360
100 年	3,873,936
101 年	3,788,315
102 年	3,734,822
103 年	3,672,160
104 年	3,587,009
105 年	3,506,417
106 年	3,420,466
107 年	3,347,217
108 年	3,293,068
109 年	3,213,578
110 年	3,054,445
111 年	2,858,136
112 年	2,916,965
113 年	2,928,717



Chapter 2. Operations Supervision

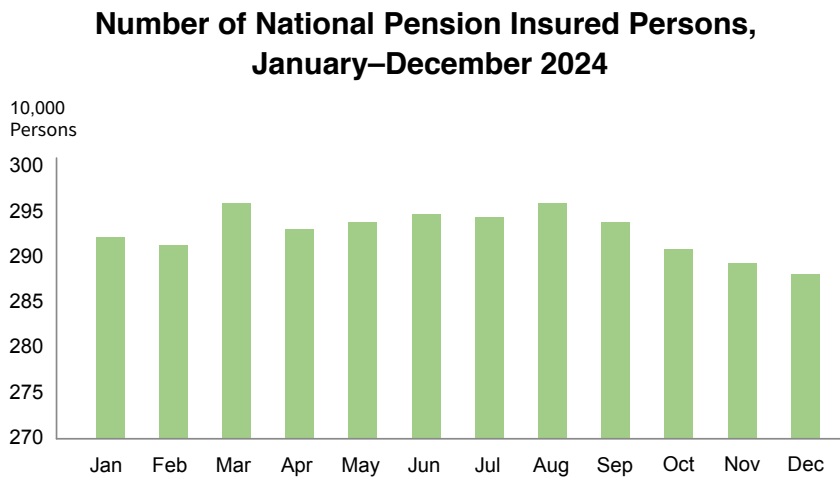
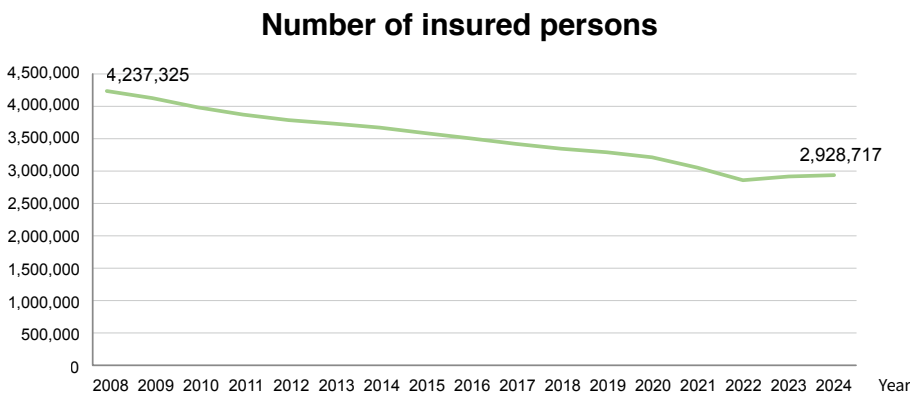
I. Overview of the National Pension and Key Supervisory Matters

(I) Insured-related statistics

1. Number of insured persons

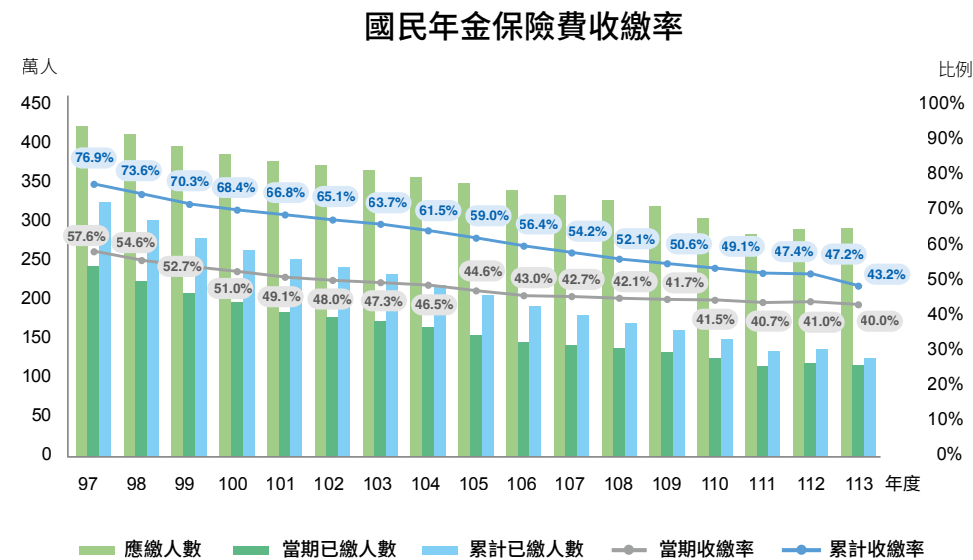
The National Pension Insurance was launched on October 1, 2008. By the end of 2008, the number of insured persons was 4,237,325. This figure declined year by year, reaching 2,858,136 by the end of 2022. However, starting in 2023, a slight increase was observed, with the number rising to 2,928,717 by the end of 2024. The fluctuation in the number of insured persons under the National Pension Insurance is mainly attributable to status transfers between the National Pension Insurance and the Labor Insurance system.

Number of insured persons	
Year	Average number of insured persons
2008	4,237,325
2009	4,129,769
2010	3,987,360
2011	3,873,936
2012	3,788,315
2013	3,734,822
2014	3,672,160
2015	3,587,009
2016	3,506,417
2017	3,420,466
2018	3,347,217
2019	3,293,068
2020	3,213,578
2021	3,054,445
2022	2,858,136
2023	2,916,965
2024	2,928,717



2. 收繳率

國保自97年10月至113年12月被保險人保險費平均收繳率為59.4%（統計至114年3月8日止），113年平均收繳率則為43.2%。由於國保被保險人主要以未就業之經濟弱勢者居多，爰國民年金法規定被保險人之保險費10年內皆可補繳，因此被保險人當期的繳費率明顯較低，但經過一段時間的補繳，收繳率皆有明顯提升之跡象。

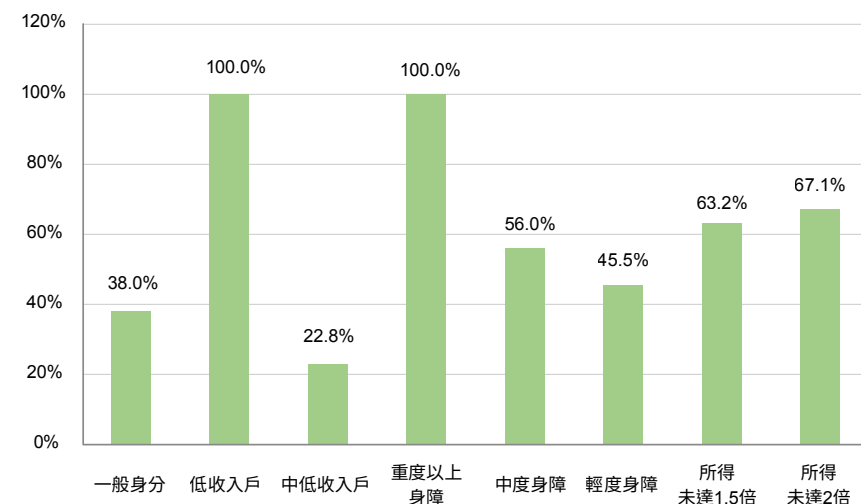


3. 收繳率分析

(1) 補助別

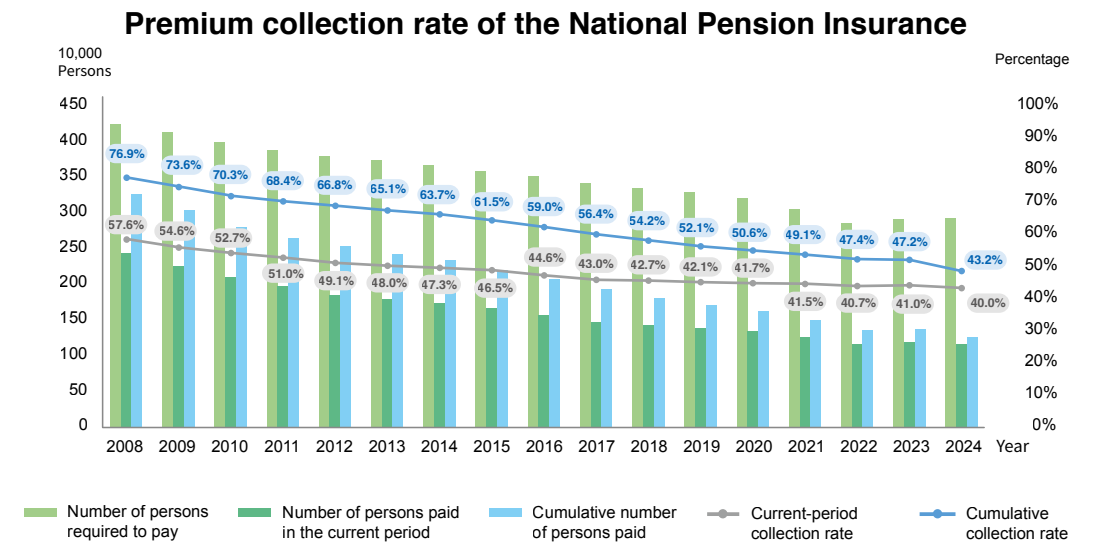
低收入戶及重度以上身心障礙者均有政府全額保費補助，爰收繳率為100%，其餘身分別則以所得未達一定標準身分者次之，依序再為身心障礙者、一般身分別，而中低收入戶之收繳率居末。

近1年國民年金收繳率—按補助別



2. Collection rates

From October 2008 to December 2024, the average premium collection rate under the National Pension Insurance was 59.4% (as of March 8, 2025). The average collection rate for 2024 alone was 43.2%. Since the majority of insured persons under the National Pension Insurance are economically disadvantaged and unemployed, the National Pension Act allows insured persons to make retroactive premium payments within a 10-year period. As a result, current-period payment rates tend to be significantly lower. However, with time, the overall collection rate shows a clear upward trend due to subsequent retroactive payments.

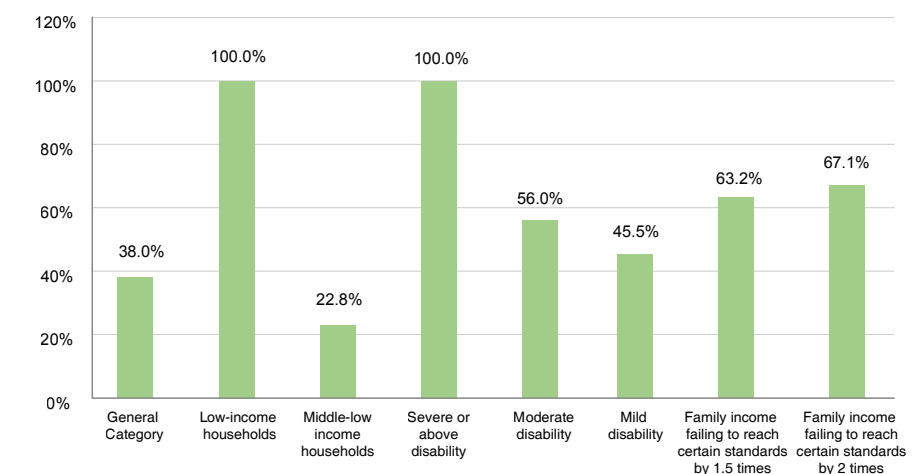


3. Analysis of collection rates

(1) By subsidy type

The government provides full premium subsidies for low-income households and persons with severe or above disability; therefore, their collection rate is 100%. Among other insured categories, the next highest collection rate is observed among those whose income falls below a certain standard, followed by persons with disabilities and the general insured population. The lowest collection rate is found among individuals from Middle-low income households.

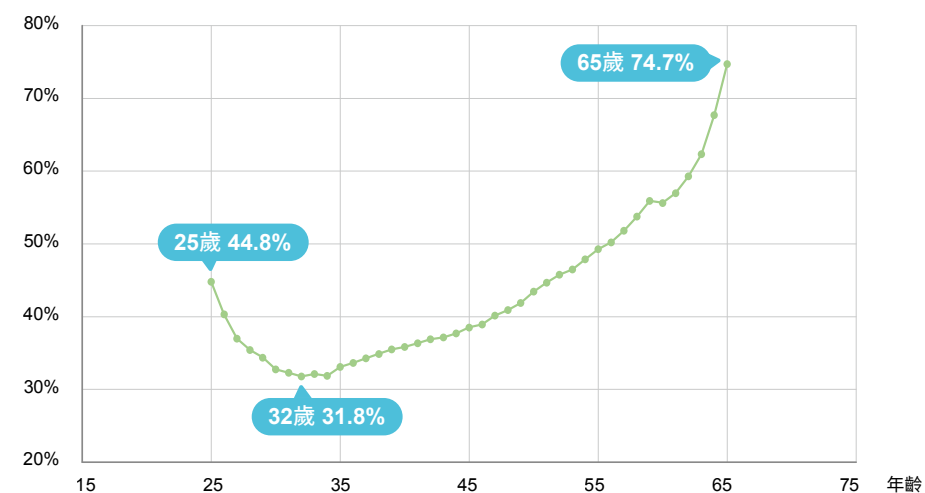
National Pension collection rate in the past year - by subsidy type



(2) 年齡別

收繳率自 25 歲（44.8%）以後降至 32 歲（31.8%）最低，再緩升至 65 歲（74.7%）最高。以被保險人的年齡層觀察保費收繳狀況發現，隨著年齡層往上增加，收繳率亦有明顯提升，足見年紀愈大之被保險人，因有領取老年年金給付之切身需要，繳費意願遠勝其他各年齡層的被保險人。

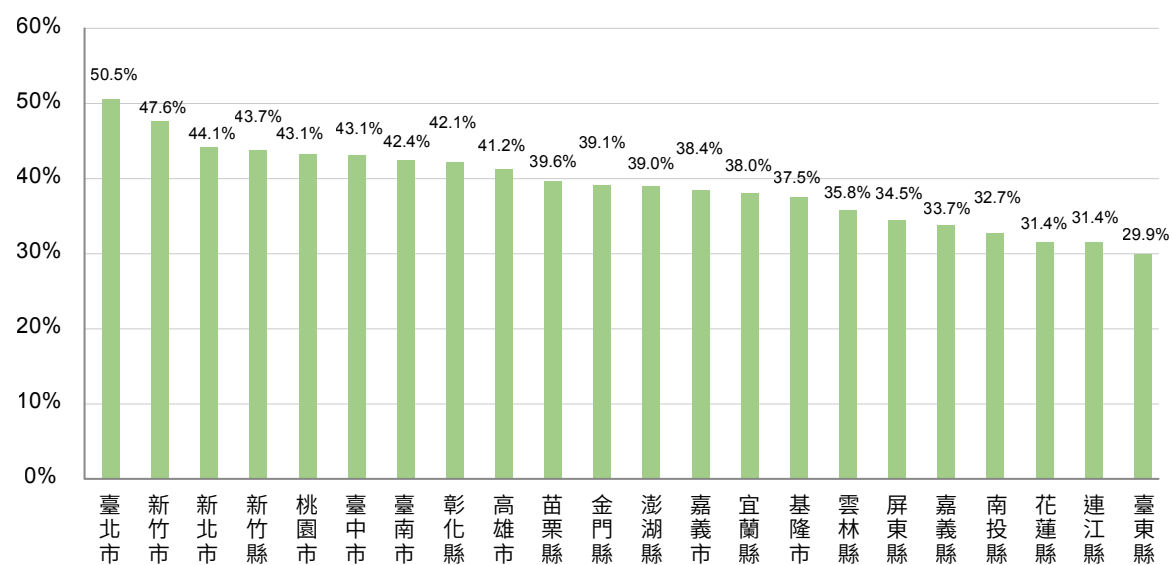
近 1 年國民年金收繳率—按年齡別



(3) 地區別

收繳率前 5 名依序為臺北市、新竹市、新北市、新竹縣，而桃園市及臺中市並列第 5。受各地區被保險人數變動影響，每月各縣市收繳率皆有變化。

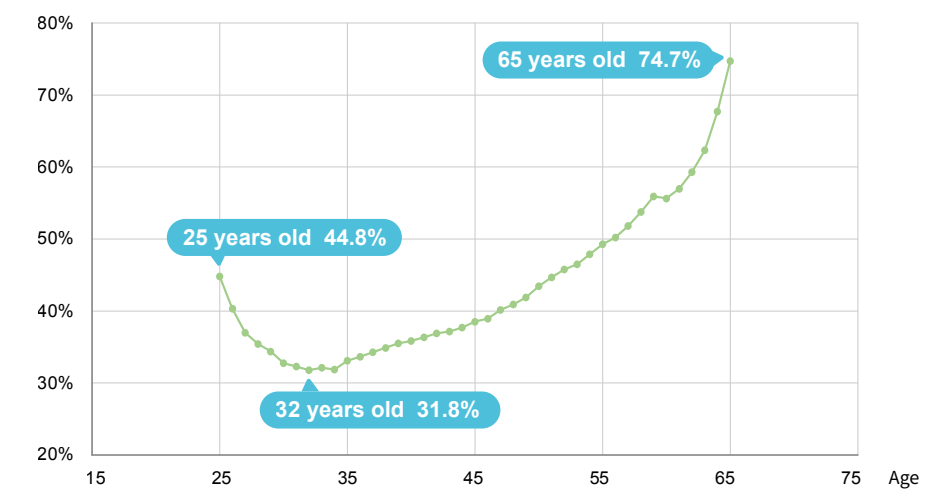
近 1 年國民年金收繳率—按地區別



(2) By age group

The collection rate declined from 44.8% at age 25 to a low of 31.8% at age 32, then gradually increased to a peak of 74.7% at age 65. An analysis of premium collection rates by age group reveals a clear upward trend as age increases. This suggests that older insured persons are more willing to pay premiums, likely due to their stronger incentive to secure eligibility for pension benefits for the elderly.

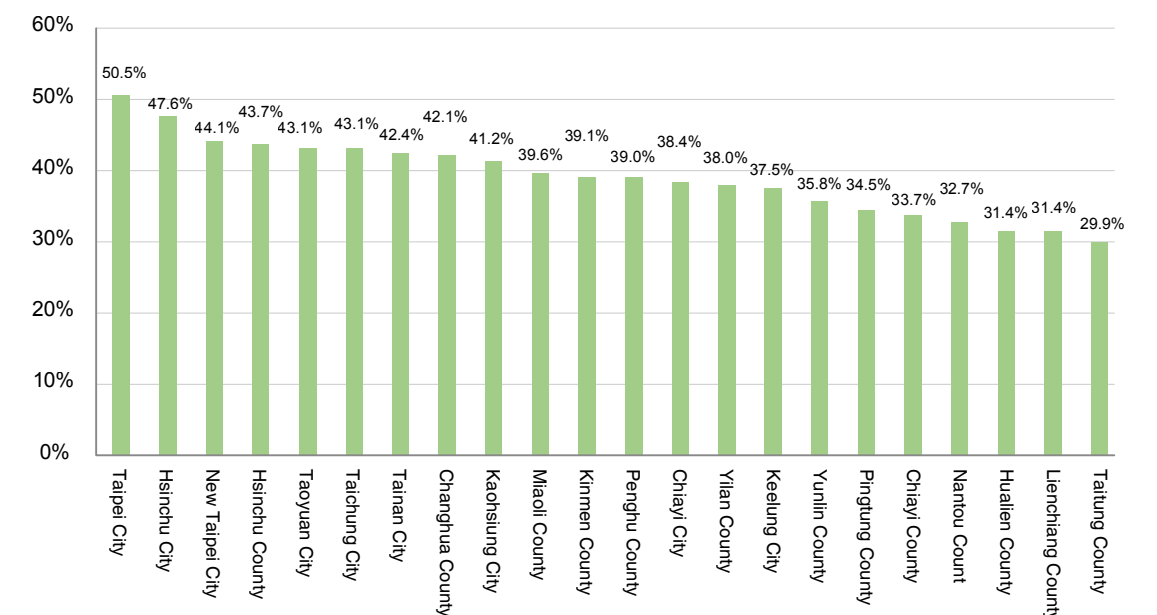
National Pension collection rate in the past year - by age group



(3) By region

The top five regions in terms of collection rate were Taipei City, Hsinchu City, New Taipei City, and Hsinchu County, with Taoyuan City and Taichung City tied for fifth place. Due to fluctuations in the number of insured persons in each region, the collection rate by city and county varied from month to month.

National Pension collection rate in the past year - by region



4. 監理重點事項

(1) 提供分眾、分齡多元宣導措施

督請勞保局持續積極透過多元管道辦理宣導工作，包括電視、廣播、平面媒體廣告、戶外媒體公車、網路影片、文宣摺頁，也舉辦抽獎活動及說明會等，另根據被保險人年齡、地區、職業背景及資訊獲取方式之不同，提供分眾、分齡多元宣導措施，同時，為利身心障礙朋友瞭解，完成「國民年金保險手冊易讀版（電子版）」製作，期使民眾充分知悉國保相關資訊。

(2) 無力繳納保費被保險人協助措施

促請勞保局協助無力繳納保費之被保險人申請分期繳納、小額繳款單等繳費協助措施，並針對不同身分別（如60-64歲加保中且有逾10年欠費者）定期提供名冊由國保服務員進行訪視，期使被保險人於10年補繳期限內繳納保費以維護其權益，亦擴大推展地方政府結合民間資源合作，協助弱勢被保險人繳納欠費，各縣市政府已陸續與當地儲蓄互助

社或民間團體合作，公私協力，共同協助無力繳納保費被保險人。

(3) 推行轉帳代繳及電子帳單申辦

為能更便民並提高行政效率，督請勞保局除原有保費繳款單及各類網路數位繳款方式外，研議約定轉帳代繳申請書增加勾選申辦電子帳單欄位，且於寄發各期繳款單之信封內頁印製電子帳單申請書，供民眾勾選申辦，並持續針對不同族群加強宣導轉帳代繳優點，以提升轉帳代繳之約定比率，促使被保險人按期繳費，並減省後續催繳行政成本。

(4) 提升原住民收繳率相關措施

督請勞保局持續研議原住民被保險人相關協助措施，除對於初次核付原住民給付者，於合格函中建議被保險人辦理轉帳代繳國保保費，以簡化繳款手續並維護其老年年金給付權益外，亦促其結合原住民族委員會，加強宣導國保納保及給付請領等資訊，以提升原住民被保險人收繳率，共同維護族人權益。

4. Key Supervisory Matters

(1) Implementing diversified promotional measures tailored to different audience segments and age groups

The BLI was urged to continue actively promoting the National Pension Insurance through multiple channels, including television, radio, print advertisements, outdoor bus ads, online videos, brochures, and promotional events such as raffles and briefing sessions. In addition, outreach efforts were diversified and tailored by audience segment, age group, geographic region, occupational background, and information access habits. To enhance understanding among persons with disabilities, an easy-to-read digital version of the National Pension Insurance Handbook (electronic version) was produced to ensure broader public awareness of the program.

(2) Assistance measures for insured persons unable to afford insurance premiums

The BLI was urged to assist insured persons unable to pay premiums by providing installment payment plans, small-amount payment notices, and other premium payment support measures. For specific categories of insured persons (such as those aged 60 to 64 who have been enrolled and have over ten years of unpaid premiums), name lists are regularly compiled and provided to National Pension service personnel to conduct follow-up visits. These efforts aim to help insured persons pay their premiums within the 10-year retroactive payment period and safeguard their rights. In addition, local governments have been encouraged to expand collaboration with civil society groups. Many city and county governments have begun working with local credit unions or

non-governmental organizations to jointly support disadvantaged insured persons in paying overdue premiums through public-private partnerships.

(3) Promoting auto debit payment and electronic billing application services

To enhance administrative efficiency and improve public convenience, the BLI was urged to not only maintain existing premium payment methods such as paper bills and various digital channels, but also consider adding a checkbox for e-bill application on the direct debit authorization form. Additionally, an e-bill application form was printed on the inside of the envelope used for mailing each billing notice, allowing the public to easily check and apply. The Bureau was also asked to strengthen outreach efforts to various population groups to promote the advantages of direct debit, in order to increase the authorization rate for such payments, encourage timely premium contributions, and reduce administrative costs related to overdue payment reminders.

(4) Measures to improve premium collection rates among indigenous people

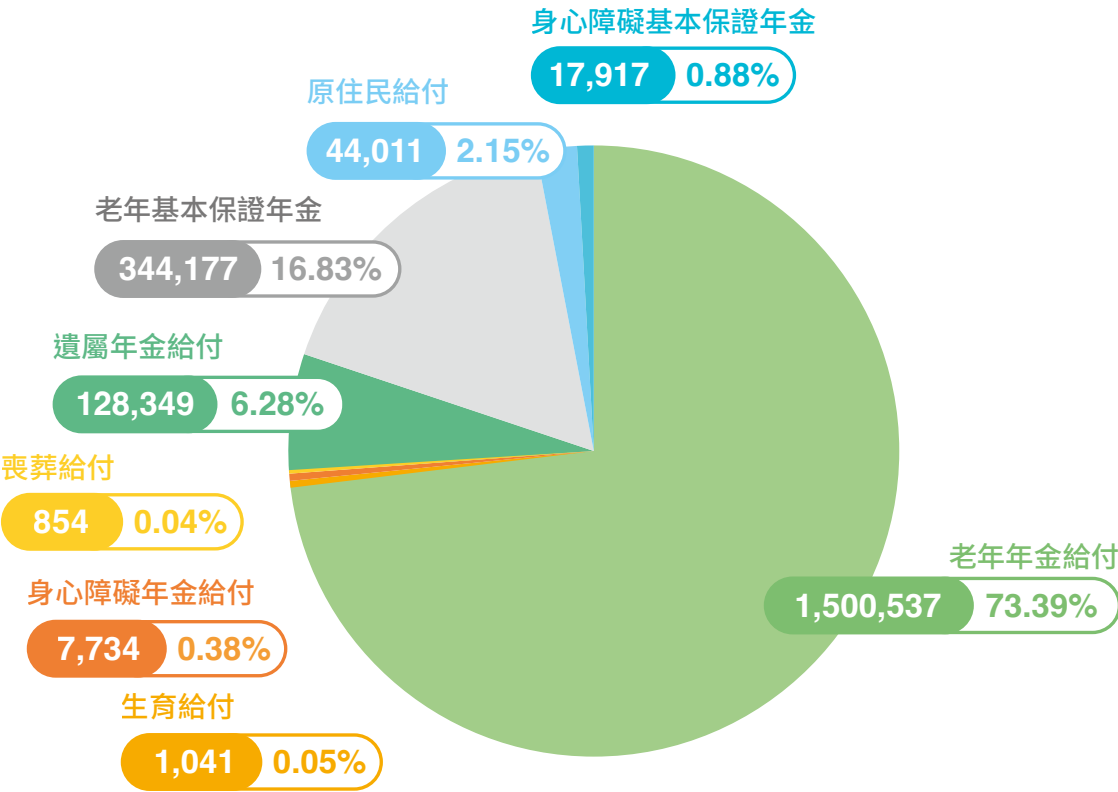
The BLI was further urged to continue exploring support measures for indigenous insured persons. For those receiving indigenous benefits for the first time, the official approval letter included a recommendation for setting up direct debit to pay National Pension premiums, in order to simplify payment procedures and protect future old-age pension entitlements. The Bureau also coordinated with the Council of Indigenous Peoples to strengthen outreach on National Pension enrollment and benefit application procedures, with the goal of improving premium collection rates among indigenous insured persons and jointly safeguarding their rights and interests.

(二) 給付相關數據

1. 國民年金給付核付人數

以老年年金給付之核付人數 150 萬 537 人（73.39%）為大宗，再來依序為老年基本保證年金核付人數 34 萬 4,177 人（16.83%）、遺屬年金核付人數 12 萬 8,349 人（6.28%）、原住民給付核付人數 4 萬 4,011 人（2.15%）、身心障礙基本保證年金核付人數 1 萬 7,917 人（0.88%）、生育給付核付人數 1,041 人（0.05%）與喪葬給付核付人數 854 人（0.04%）。

113 年 12 月國民年金給付核付人數

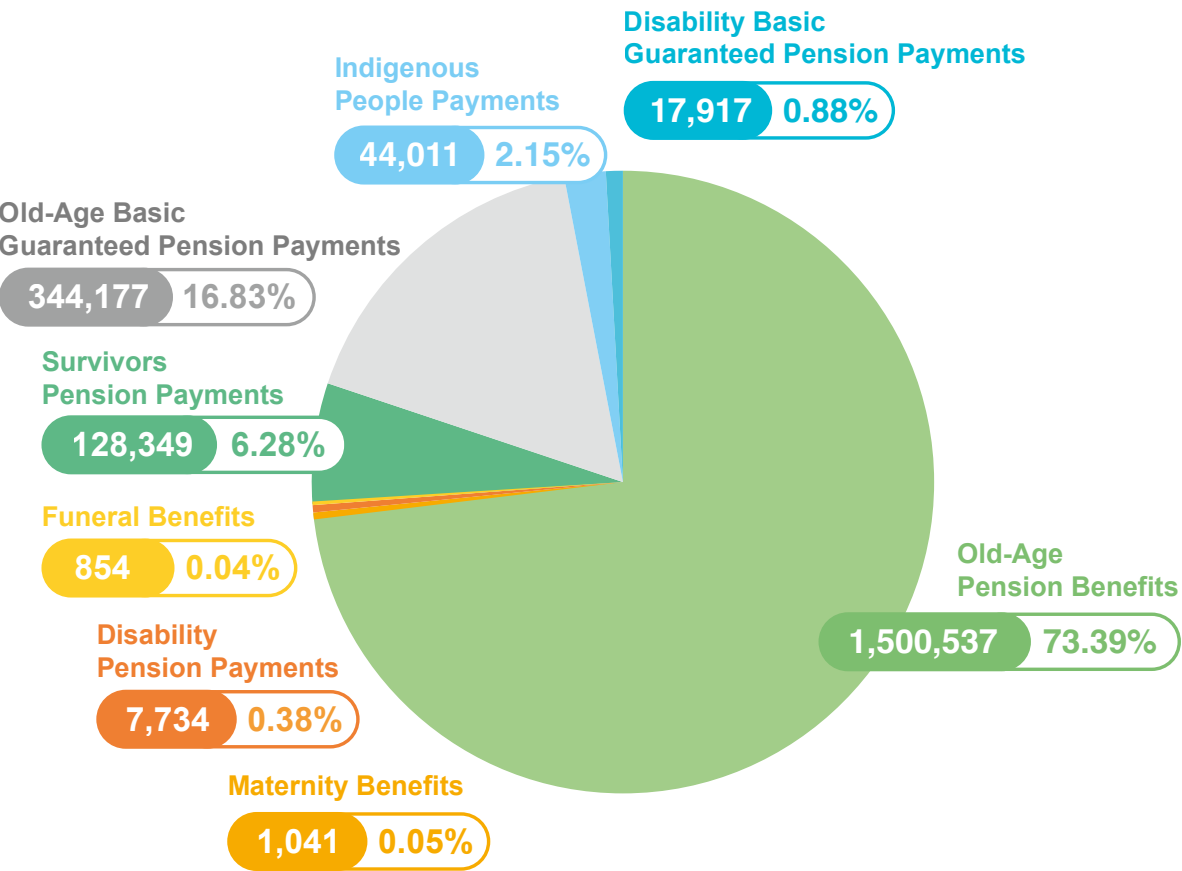


(II) Benefit-related statistics

1. Number of national pension benefit recipients

The majority of benefit recipients received Old-Age Pension Benefits, totaling 1,500,537 persons (73.39%), followed by recipients of the basic guaranteed pension for the elderly, totaling 344,177 persons (16.83%), survivor's pension payments with 128,349 recipients (6.28%), indigenous benefits with 44,011 recipients (2.15%), Disability Basic Guaranteed Pension Payments with 17,917 recipients (0.88%), maternity benefits with 1,041 recipients (0.05%), and funeral benefits with 854 recipients (0.04%).

Number of national pension benefit recipients in December 2024

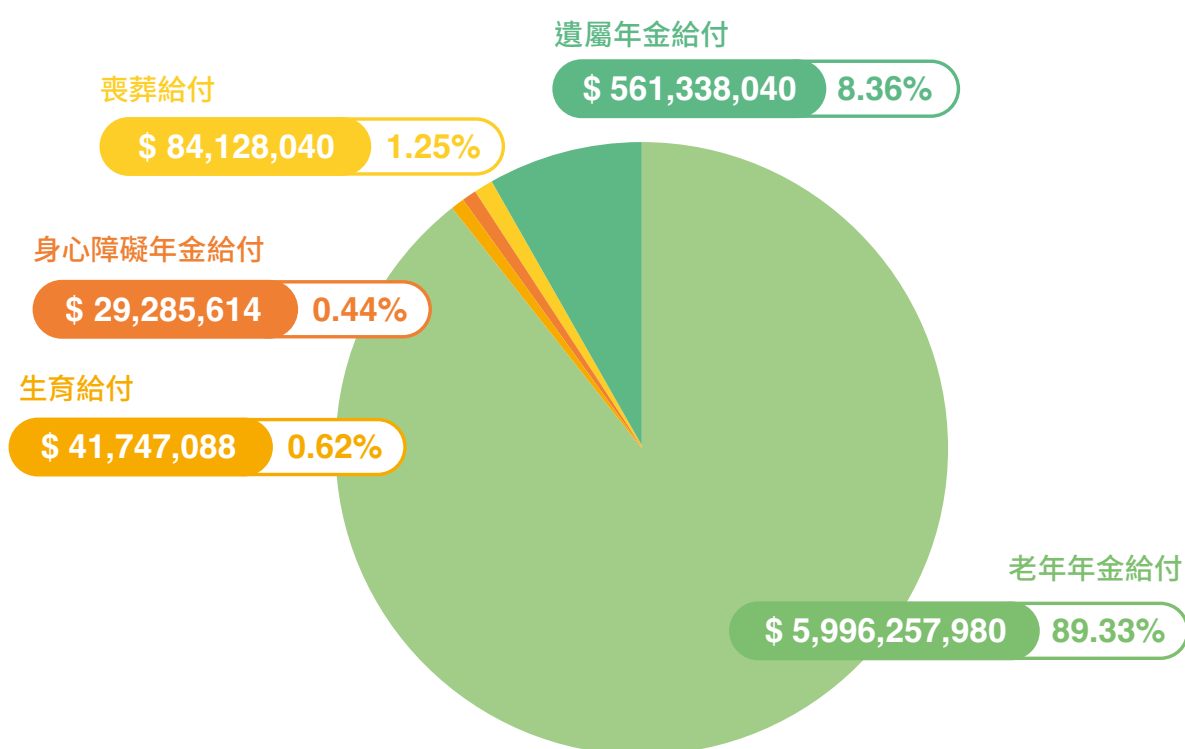


2. 國民年金給付核付金額

(1) 保險給付支出金額（含年金差額）

以老年年金給付之核付金額59億9,625萬7,980元（89.33%）為最多，再來依序為遺屬年金給付5億6,133萬8,040元（8.36%）、喪葬給付8,412萬8,040元（1.25%）、生育給付4,174萬7,088元（0.62%）與身心障礙年金給付2,928萬5,614元（0.44%）。

113年12月國民年金給付核付金額—保險給付支出金額

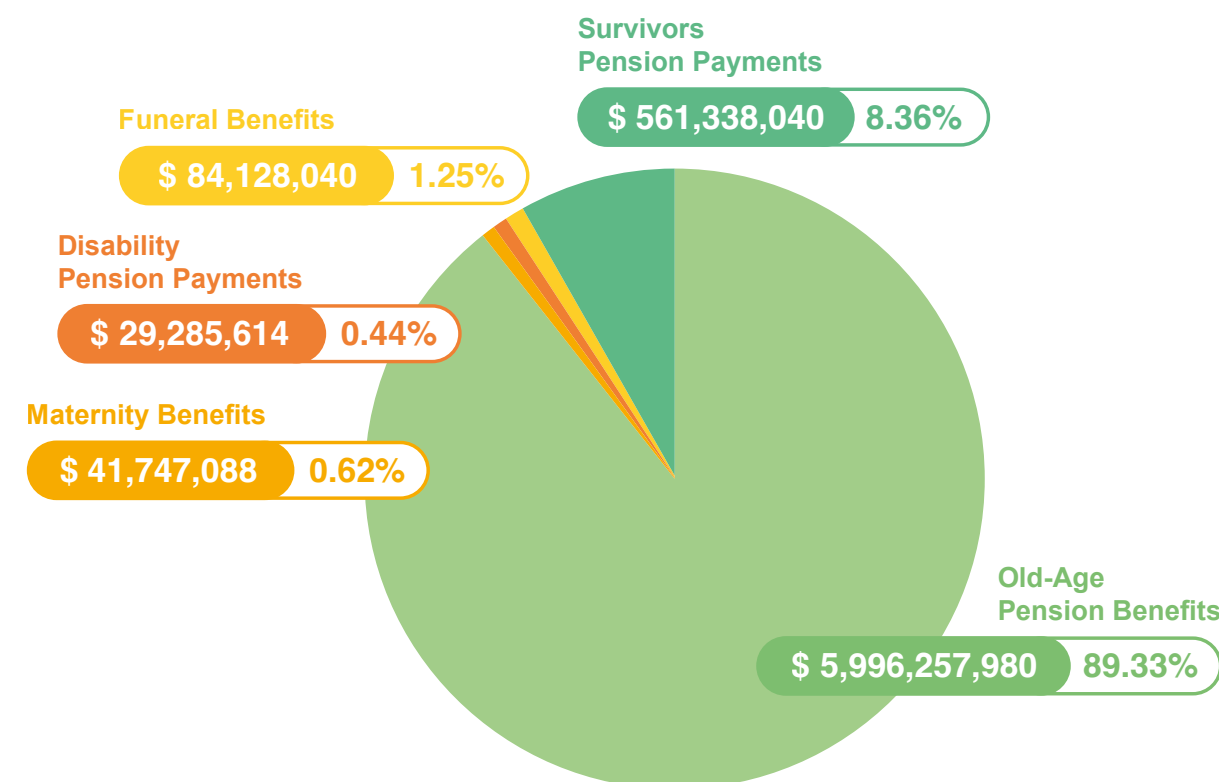


2. Amount of national pension benefits approved

(1) Expenditure on insurance benefits (including pension differences)

The highest benefit expenditure was for Old-Age Pension Benefits, totaling NT\$5,996,257,980 (89.33%), followed by survivor's pension payments of NT\$561,338,040 (8.36%), funeral benefits of NT\$84,128,040 (1.25%), maternity benefits of NT\$41,747,088 (0.62%), and pension benefits for the disabled of NT\$29,285,614 (0.44%).

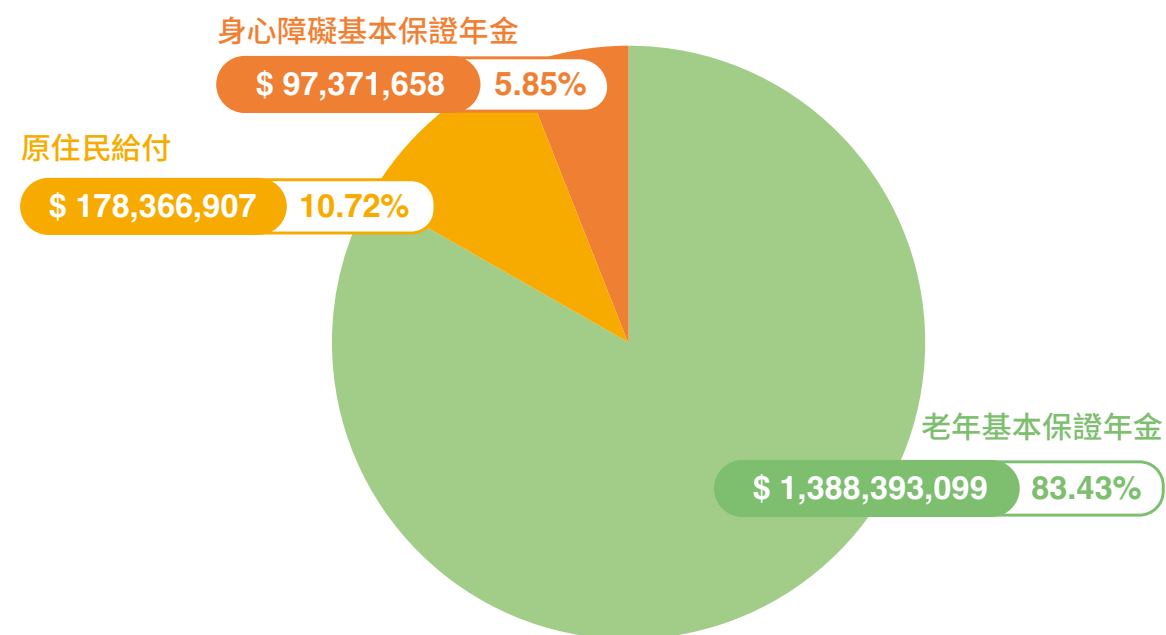
Benefit payments under the national pension insurance
in December 2024 - Insurance benefit expenditures



(2) 主管機關編列預算支應金額

以老年基本保證年金核付金額 13 億 8,839 萬 3,099 元 (83.43%) 為最多，原住民給付 1 億 7,836 萬 6,907 元 (10.72%) 居次，身心障礙基本保證年金 9,737 萬 1,658 元 (5.85%) 為第三。

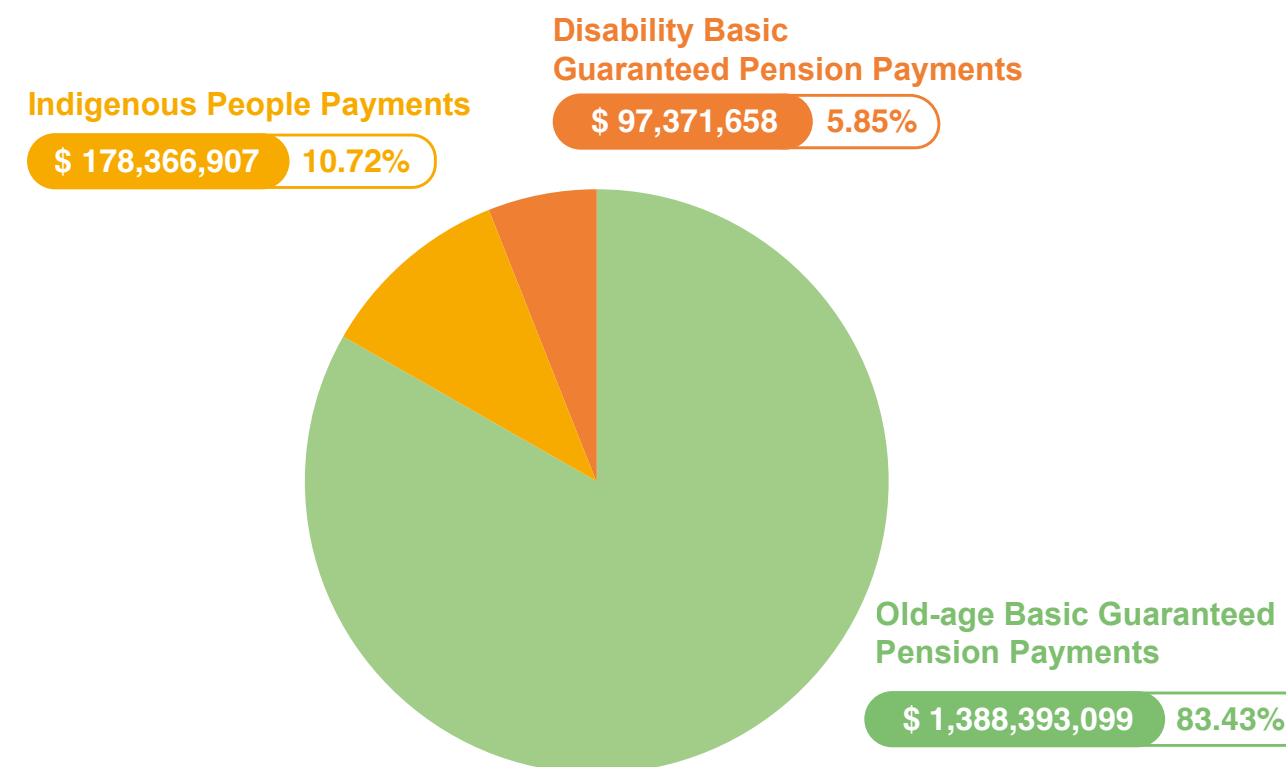
113 年 12 月國民年金給付核付金額—主管機關編列預算支應金額



(2) Amount funded by the competent authority's budget allocation

The highest benefit expenditure was for the old-age basic guaranteed pension benefits payments for the Elderly, totaling NT\$1,388,393,099 (83.43%), followed by indigenous benefits of NT\$178,366,907 (10.72%) and the basic guaranteed pension for the disabled of NT\$97,371,658 (5.85%).

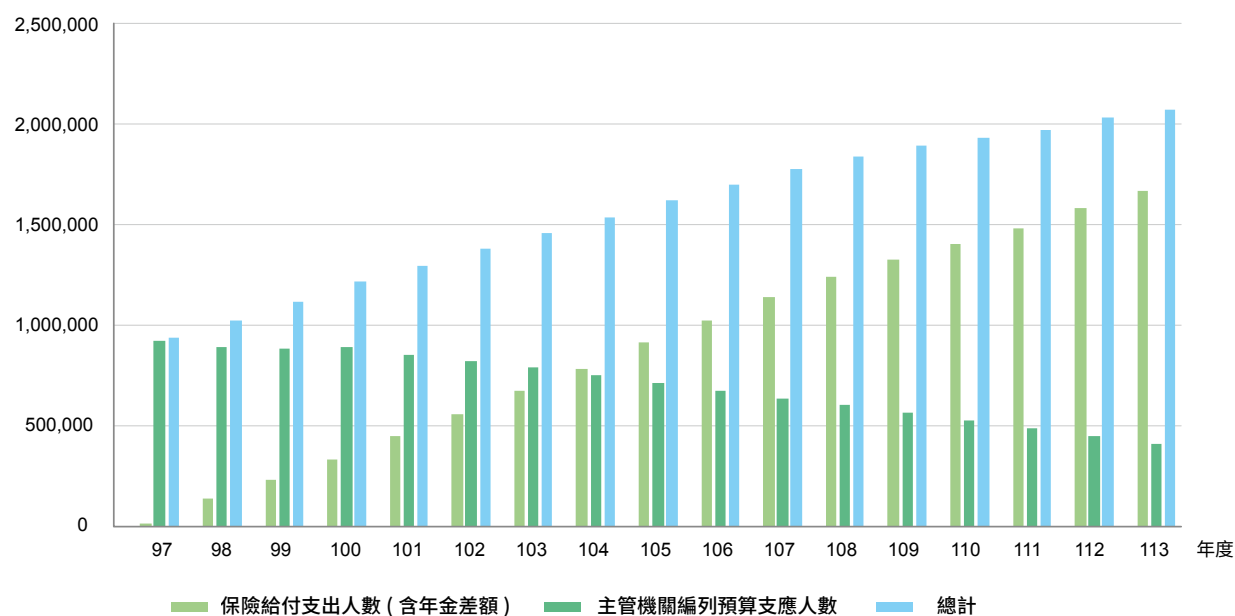
Benefit payments under the national pension insurance in December 2024 -
Budgeted amounts allocated by the competent authority



3. 國民年金給付現況分析

國保提供之保險給付如老年年金給付、生育給付、身心障礙年金給付、喪葬給付及遺屬年金給付等，係由被保險人按時繳交保險費，當保險事故發生時，由基金支應保險給付；至老年基本保證年金、身心障礙基本保證年金及原住民給付等為具津貼性質之給付，係由中央主管機關編列預算支應。上開給付項目中，以老年年金給付與老年基本保證年金為大宗，惟請領老年基本保證年金者，係 97 年 10 月 1 日國保開辦前已年滿 65 歲者，隨著年齡逐漸增長及凋零，渠等人口持續遞減中，爰給付支出亦呈現逐漸減少之趨勢。

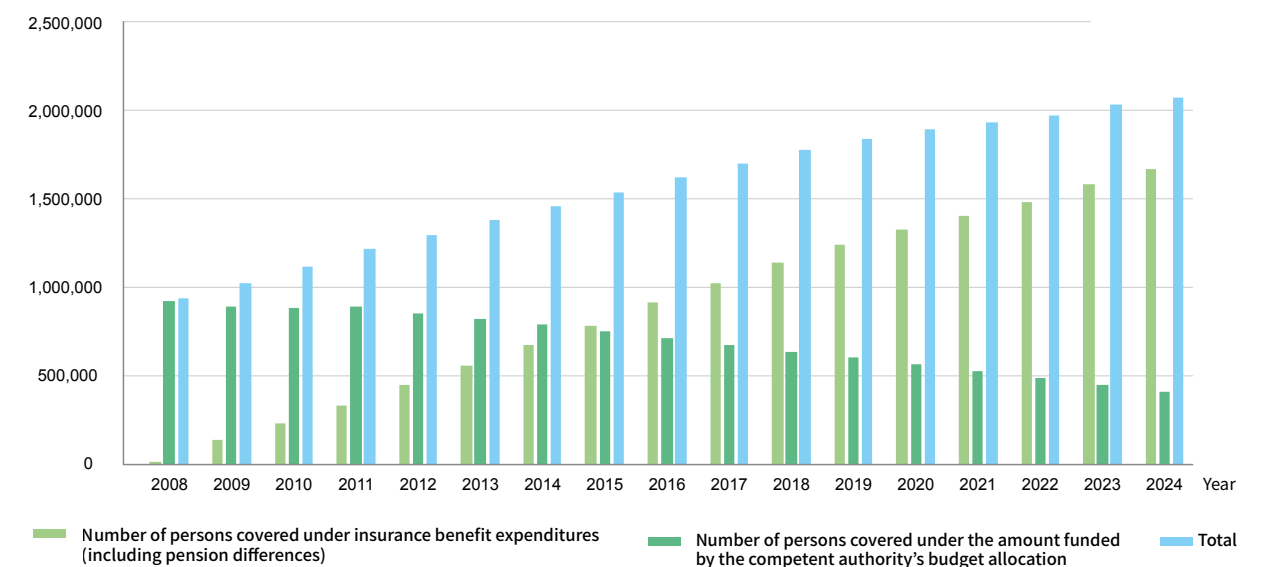
國民年金給付核付人數變化



3. Analysis of the Current Status of National Pension Benefit Payments

The National Pension Insurance provides various benefit payments, including pension benefits for the elderly, maternity benefits, pension benefits for the disabled, funeral benefits, and survivors' pension benefits. These benefits are funded by the National Pension Fund, on the condition that insured persons pay premiums regularly, and are granted upon the occurrence of insured events. In contrast, benefits with subsidy characteristics, such as old-age basic guaranteed pension benefits payments, basic guaranteed pension for the disabled, and indigenous people payments, are funded through the budget allocated by the central competent authority. Among the aforementioned benefit categories, pension benefits for the elderly and old-age basic guaranteed pension benefits payments account for the largest proportion. However, recipients of the old-age basic guaranteed pension benefits payments are those who had reached the age of 65 before the National Pension Insurance was launched on October 1, 2008. As this population continues to age and gradually decline, the corresponding benefit expenditures have also shown a decreasing trend.

Change in number of national pension benefit recipients



4. 監理重點事項

(1) 遲未申請生育給付者相關協助措施

為維護被保險人給付請領之權益，督請勞保局加強協助分娩被保險人請領生育給付，除提供被保險人至全國各地戶政事務所辦理子女出生登記時，即可「一站式便民服務」申請外，每半年再針對符合生育給付請領資格者中，已分娩逾半年或將屆 5 年請求權時效仍未提出申請者，主動寄發通知函併附生育給付申請書，此外，更提供訪視名單由國保服務員進行訪視，期透過主動積極之協助，確保被保險人及時獲得給付之保障。

(2) 將屆 5 年請求權之請領給付權益相關措施

對於將屆 5 年請求權遲未請領給付者，督請勞保局強化各項

協助措施，該局除每月主動對將屆 65 歲且符合給付請領資格者，寄發通知函及給付申請書外，每半年對「滿 65 歲仍未申請給付者」及「將屆 5 年請求權時效仍未提出申請者」，會再次發函通知其請領給付權益。此外，提供國保服務員訪視名單，由服務員從第一線直接協助長輩們提出給付申請，以維護基本經濟安全保障。另為避免應請領而未請領國保喪葬給付者逾 5 年請求權時效而喪失給付權益，自 113 年度起，將「未申請遺屬年金給付之被保險人家屬」亦納入主動通知對象，以使所有將屆 5 年請求權時效，惟尚未申請喪葬給付之家屬，均可知悉其給付權益。

4. Key Supervisory Matters

(1) Assistance measures for late applicants of maternity benefits

To protect the rights of insured persons in claiming benefits, the BLI was urged to strengthen assistance for insured persons giving birth in applying for maternity benefits. In addition to providing a one-stop service that allows insured persons to apply for maternity benefits when registering their child's birth at any household registration office nationwide, the Bureau also conducts a semiannual review to identify those who meet the eligibility criteria but have either given birth more than six months ago or are approaching the five-year statute of limitations without having submitted an application. These individuals are proactively sent a notification letter with the maternity benefit application form enclosed. In addition, name lists are provided for home visits to be conducted by National Pension service personnel. Through these proactive efforts, insured persons are better supported in claiming their benefits in a timely manner.

(2) Measures to protect benefit entitlements approaching the 5-year statutory claim period

For insured persons who have not yet claimed benefits and are approaching the five-year statute of limitations, the BLI was urged

to strengthen all relevant support measures. In addition to proactively sending notification letters and benefit application forms each month to individuals nearing the age of 65 who meet eligibility requirements, the Bureau also conducts a semiannual review and sends another round of notifications to those who have reached age 65 but have not yet applied for benefits, as well as to those whose five-year claim period is nearing expiration without having submitted an application. In addition, name lists are provided for National Pension service personnel to conduct home visits and assist elderly insured persons directly on the front lines in submitting benefit applications, thereby ensuring their basic economic security. To prevent eligible individuals from losing their right to claim National Pension funeral benefits due to expiration of the five-year statute of limitations, as of 2024, the family members of insured persons who have not applied for survivors' pension benefits are also included among those proactively notified. This ensures that all families approaching the five-year limit for claiming funeral benefits are made aware of their entitlements.

二、主要業務及成果

(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，委員亦可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. 113 年度本會計召開 12 次監理委員會議，完成審議 113 項議案。



113.9.27 第 134 次國民年金監理委員會議
The 134th National Pension Supervisory Committee Meeting

II. Major Duties and Achievements

(I) Convention of National Pension Supervisory Committee Meetings

1. Meeting format: The chairperson shall convene and officiate the meetings to be attended by specialists, who are chosen by Ministry of Health and Welfare, representatives for the insured persons and representatives from government agencies to achieve joint decisions in line with the committee system. The chairperson shall convene and chair the meeting. When unable to attend, the chairperson may appoint a member to chair the meeting. When such appointment is not made, the attending members shall elect one among them to preside over the meeting.
2. Meeting Frequency: Supervisory Committee meetings shall be held once a month in principle. Ad hoc meetings may be convened when necessary.
3. Matters to be Reviewed: Including the annual plan, annual report, annual fund budget, financial statements, and other matters statutorily required to be reviewed. Committee members may also propose important issues related to the National Pension for discussion.
4. 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.
5. In 2024, the Committee convened 12 Supervisory Committee meetings and completed the review of 113 proposals.

(二) 審議國民年金年度計畫及業務報告

1. 審議 112 年度國民年金業務總報告
2. 審議 114 年度國民年金年度計畫

(三) 辦理 113 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，本會訂定「113 年度國民年金業務檢查實施計畫」，113 年度之檢查主題為「老年基本保證年金關於『新增不動產』審核之執行情形」，於 113 年 11 月 18 日前往勞保局辦理國民年金業務檢查，檢查委員分 3 組依檢核表就勞保局辦理老年基本保證年金關於「新增不動產」審核之執行情形進行查核，查核結果「無異常情事」。113 年度檢查結果，綜合座談決議為審核作業更自動化、AI 化；初次申請給付應備資料可一次備齊等，

請勞保局持續研議精進；並有 9 項檢查委員建議意見，業請相關機關研議辦理，並視研議情形予以列管。

(四) 參與「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。113 年度勞保局查核對象為高雄市、雲林縣、臺中市、新竹縣、桃園市、臺北市、臺東縣及連江縣等 8 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。

(II) Review of annual national pension plans and operation reports:

1. Review of the 2023 National Pension General Work Report
2. Review of the 2025 Annual National Pension Plan

(III) 2024 National Pension Operations Inspection

In order to monitor the actual implementation of National Pension operations by the BLI, the NPSC formulated the “2024 Implementation Plan for National Pension Operations Inspection.” The inspection theme for 2024 was “Status of Implementation of the Review Process for Newly Added Real Estate in Old-Age Basic Guaranteed Pension Benefits Payments.” On November 18, 2024, the NPSC conducted an on-site inspection at the BLI. Committee members were divided into three groups and followed a checklist to examine the BLI's implementation of the review process for newly added real estate in old-age basic guaranteed pension benefits payments. The inspection results indicated no anomaly. Based on the 2024 inspection results, the conclusions reached during the final discussion included recommendations for further automation and application of AI in the review process, as well as ensuring that all required documents for initial benefit applications can be submitted in one go. The BLI was requested to continue exploring and improving these processes. In addition,

nine suggestions were raised by the inspection committee members. Relevant agencies were requested to evaluate and take follow-up action accordingly, and the progress will be tracked based on the outcome of such evaluations.

(IV) Participation in the Audit on Subsidies under the “Project for Determination of the Insured Whose Income Fails to Reach Certain Standards and Promoting of 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 2024, the BLI conducted audits on eight local governments, including Kaohsiung City, Yunlin County, Taichung City, Hsinchu County, Taoyuan City, Taipei City, Taitung County, and Lienchiang County. The NPSC assigned personnel to join the on-site inspections in coordination with the Bureau, participating directly in the audits related to the Bureau's subsidization of local governments.



113.11.18 113 年度國民年金業務檢查－檢查小組委員參與檢核
2024 National Pension Inspection-Participation of Inspection Team Members in the Audit

(五) 辦理 113 年度地方政府國民年金業務實地訪查及標竿學習

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，本會於 113 年 8 月 2 日邀請訪查委員及相關機關前往南投縣，瞭解南投縣政府辦理國民年金業務情形及邀請彰化縣政府提供標竿學習，另加邀苗栗縣政府及雲林縣政府派員參與交流，並將訪查委員建議及會議結論，提送同年 9 月 27 日第 134 次監理委員會議討論通過。

113 年度實地訪查結果，包括國保服務員之薪資、獎勵、保險、福利、放寬偏鄉進用條件，建請本部（社會保險司）持續蒐集各縣市意見研議辦理；請南投縣、彰化縣、苗栗縣及雲林縣政府積極思考提升的相關措施及連結民間資源協助國保弱勢被保險人；南投縣政府可參考臺東天后宮協助案例，研議與紫南宮合作，以協助更多國保弱勢被保險人繳納保險費；彰化縣政府標竿學習值得借鏡之處，建請與會縣市視各自需求參採運用；另建議訂定改善目標值等 8 項建議意見，業請相關機關提報後續辦理情形並追蹤列管。



113.8.2 113 年國民年金業務實地訪查及標竿學習—大合照
2024 Onsite Inspection and Benchmarking of National Pension Operations – Group Photo

(V) Onside inspections of 2024 National Pension operations of local governments

In order to strengthen the partnership between the central and local governments, provide a platform for communication and exchange, and enhance learning opportunities for frontline personnel, the NPSC invited visiting committee members and relevant agencies to conduct a field visit to Nantou County on August 2, 2024, to understand the county's implementation of National Pension operations. The event also included a benchmarking session by Changhua County Government. In addition, representatives from Miaoli County Government and Yunlin County Government were invited to join the exchange. The suggestions raised by the visiting committee members and the conclusions of the meeting were submitted to and approved at the 134th meeting of the NPSC held on September 27, 2024.

The 2024 on-site inspection covered topics including the salary, incentives, insurance, benefits, and relaxed recruitment conditions for National Pension

service personnel in remote areas. The Ministry (Department of Social Insurance) was advised to continue collecting feedback from local governments and studying possible improvements. Nantou County, Changhua County, Miaoli County, and Yunlin County governments were encouraged to continue exploring enhancement measures and to strengthen collaboration with civil society organizations to support disadvantaged insured persons under the National Pension. Nantou County Government may refer to the case of Taitung Tian Hou Temple and consider working with Tzunan Temple to help more disadvantaged insured persons pay their premiums. The benchmarking practices adopted by Changhua County Government were found valuable, and participating local governments are encouraged to adopt or adapt those practices as appropriate to their local needs. In addition, eight recommendations were proposed, including setting measurable improvement targets. Relevant agencies have been requested to report on their follow-up actions, which will be tracked and monitored accordingly.



(六) 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

為執行本會 113 年度工作計畫，擴大推展地方政府與民間資源合作，本會於 113 年 4 月 29 日第 129 次監理委員會議將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計畫」提會報告竣事，該計畫係以「有意願參與之地方政府」為共同辦理單位，至實施內容包括協助弱勢被保險人繳納欠費以支領喪葬給付案件，及協助原住民弱勢被保險人繳納欠費案件。本會並依會議決定，於同年 5 月 20 日行文各地方政府運用。

(七) 協助監督政府疫後加碼補助保險費之執行

本部 112 年 4 月 14 日訂定發布之「衛生福利部因應疫後補助國民年金保險費辦法」，針對 114 年 10 月 31 日以前，繳納 112 年 4 月至 12 月份保險費之國保被保險人，由疫後特別預算補助其自付保險費 50%。（註：上開辦法於 114 年 7 月 2 日修正，增加補助 112 年 3 月份保險費）

本項補助經費計 70.33 億元，據統計 112 年 4 月至 12 月份國保被保險人人數平均每月 292 萬 7,184 人，扣除具有低收入戶、重度以上身心障礙身分及由內政部役政署全額補助役男保費者，符合政府加碼補助之受益人數平均每月 277 萬 9,482 人。截至 113 年 12 月底止，該補助經費已達 83.50% 之執行率。

(VI) Expanding local government initiatives in collaboration with private resources to assist vulnerable insured persons in paying arrear premiums

To implement the Committee's 2024 work plan and expand cooperation between local governments and civil society organizations, the "Plan for Credit Unions to Assist Disadvantaged Insured Persons under the National Pension in Paying Overdue Premiums," formulated by the Credit Union League of the Republic of China, was presented and concluded as a report at the 129th meeting of the NPSC on April 29, 2024. The plan designates "willing local governments" as co-implementing units. Its scope includes assisting disadvantaged insured persons in paying overdue premiums in order to claim funeral benefits, as well as helping indigenous disadvantaged insured persons with overdue premium payments. In accordance with the resolutions adopted at the meeting, the Committee issued official correspondence to all local governments on May 20 of the same year for program implementation.

(VII) Assisting in the supervision of the government's post-pandemic enhanced subsidies for insurance premiums

On April 14, 2023, the Ministry of Health and Welfare promulgated the "Regulations Governing the Subsidy for National Pension Insurance Premiums under the Post-Pandemic Relief Program." According to the regulations, insured persons under the National Pension who pay premiums for the period from April to December 2023 on or before October 31, 2025, may receive a subsidy covering 50% of their self-paid portion of the premiums, funded by the post-pandemic special budget. (Note : The regulations was amended on July 2, 2025 to increase subsidies for insurance premium in March 2023.)

The total budget for this subsidy program was NT\$7.033 billion. According to statistics, the average monthly number of insured persons under the National Pension from April to December 2023 was 2,927,184. After excluding those identified as low-income households, persons with severe or above disabilities, and draftees whose premiums were fully subsidized by the National Conscription Agency of the Ministry of the Interior, the average monthly number of beneficiaries eligible for the government's additional subsidy was 2,779,482. As of the end of December 2024, the execution rate of the subsidy had reached 83.50%.

3

參、財務監理

Financial Supervision



參、財務監理

一、基金財務運用概況及監理重點事項

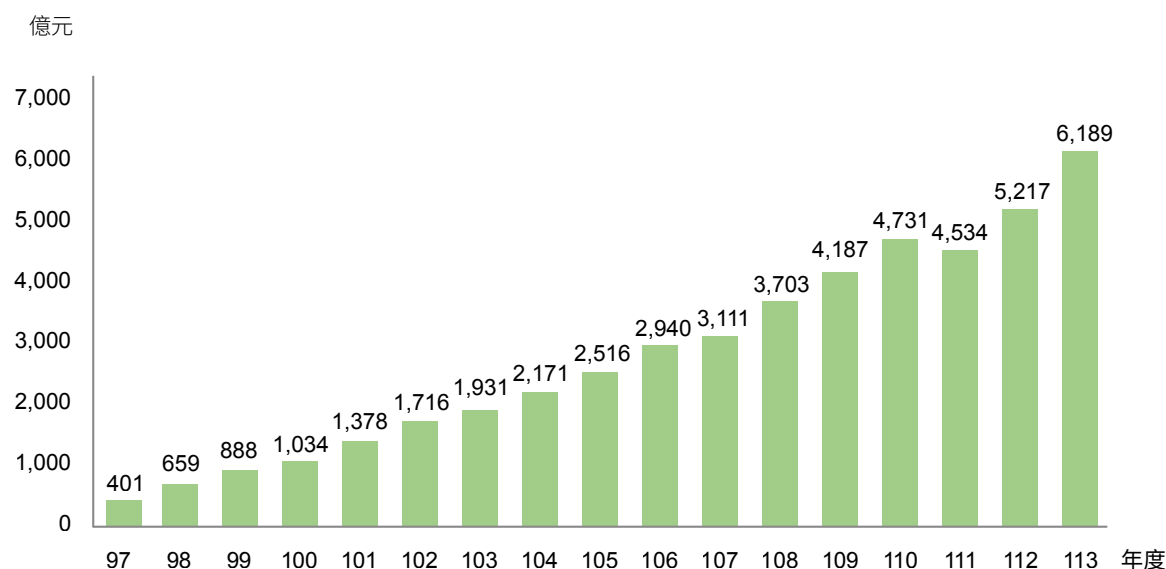
(一) 基金規模及收益情形

1. 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 113 年 12 月，基金積存數額為 6,189 億 1,208 萬 2,397 元，規模穩健成長。

基金財源部分，截至 113 年底止，公（運）彩盈餘累積撥入約 2,477 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 3,955 億元。

國民基金積存數額



Chapter 3. Financial Supervision

I. Overview of Fund Financial Management and Key Supervisory Matters

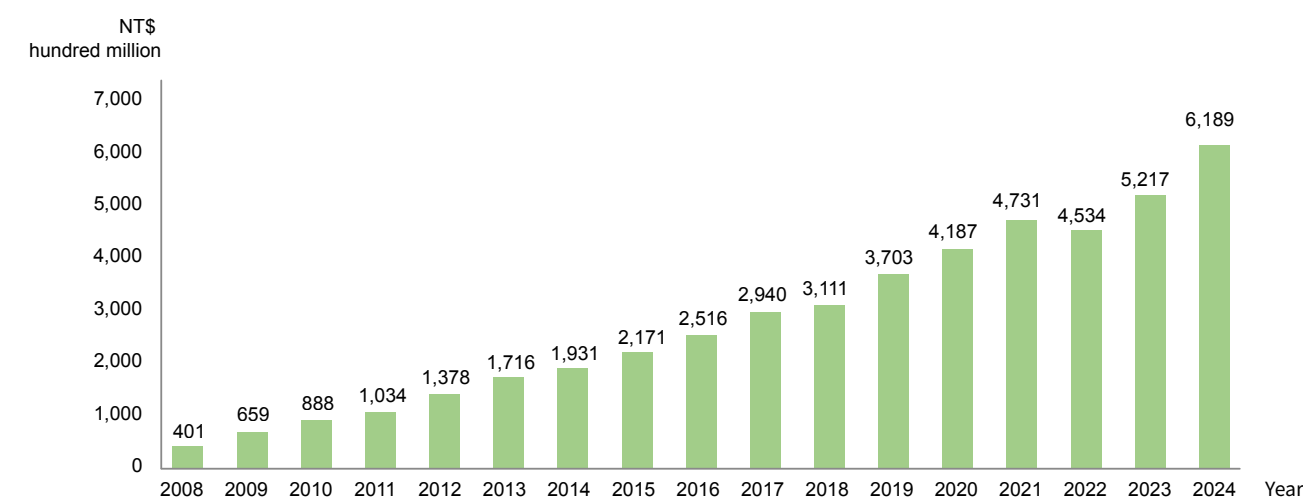
(I) National Pension Insurance Fund Scale and Rate of Return

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 2024, the Fund totaled NT\$618,912,082,397, indicating steady growth in scale.

Regarding the sources of the Fund, as of the end of 2024, approximately NT\$247.7 billion had been appropriated from the surplus of public interest lotteries (including Taiwan Lottery and Taiwan Sports Lottery), around NT\$11.8 billion from the specifically selected goods and services tax (which ceased appropriation in 2014), and approximately NT\$395.5 billion from the central competent authority's budget.

National Pension Fund Accumulation

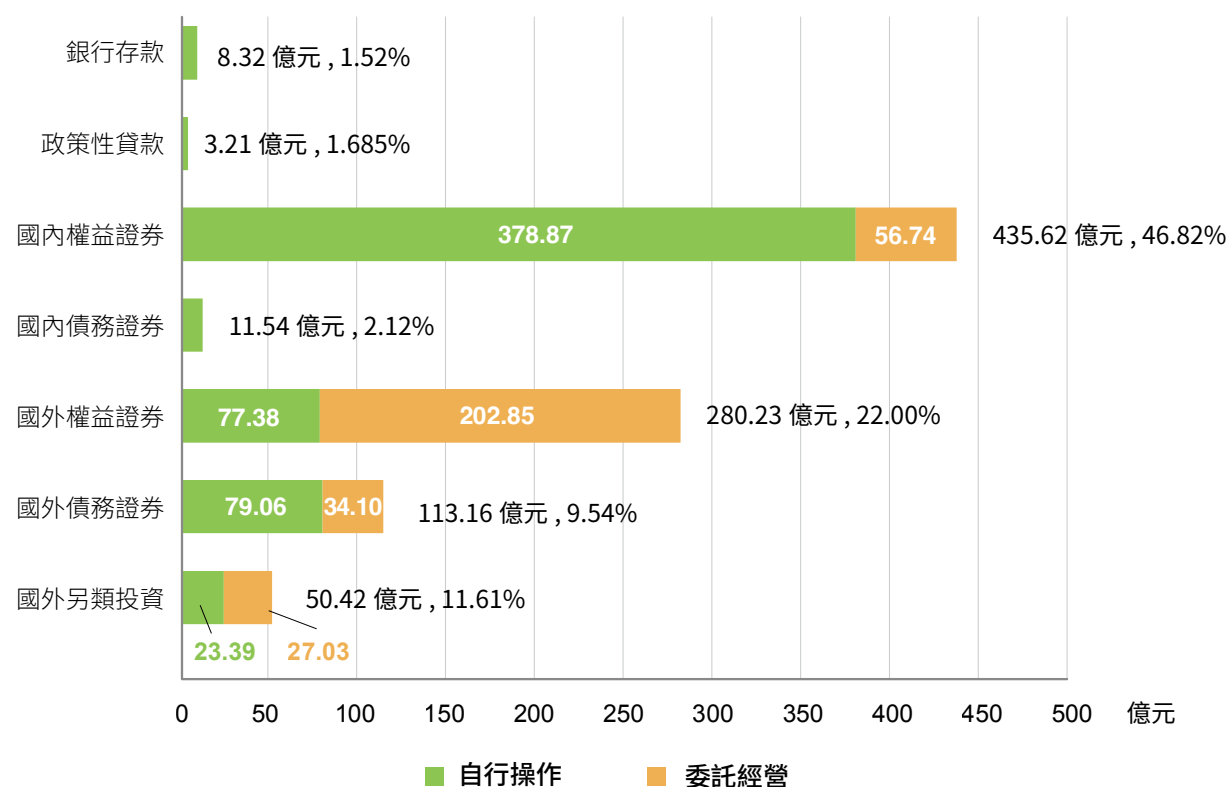


2. 投資運用收益

國保基金 113 年收益數為 902.49 億元、收益率為 17.68%，大幅超越預定年度目標 3.65%，再創開辦以來之新高。其中以國內權益證券收益率 46.82% 及國外權益證券收益率 22.00%，表現最為亮眼。

113 年度各類資產收益數，國內權益證券（自行操作）378.87 億元、國內權益證券（委託經營）56.74 億元、國內債務證券 11.54 億元、國外權益證券（自行操作）77.38 億元、國外權益證券（委託經營）202.85 億元、國外另類投資（自行操作）23.39 億元、國外另類投資（委託經營）27.03 億元、國外債務證券（自行操作）79.06 億元、國外債務證券（委託經營）34.10 億元、銀行存款 8.32 億元及政策性貸款 3.21 億元。

113 年國保基金各類資產收益情形

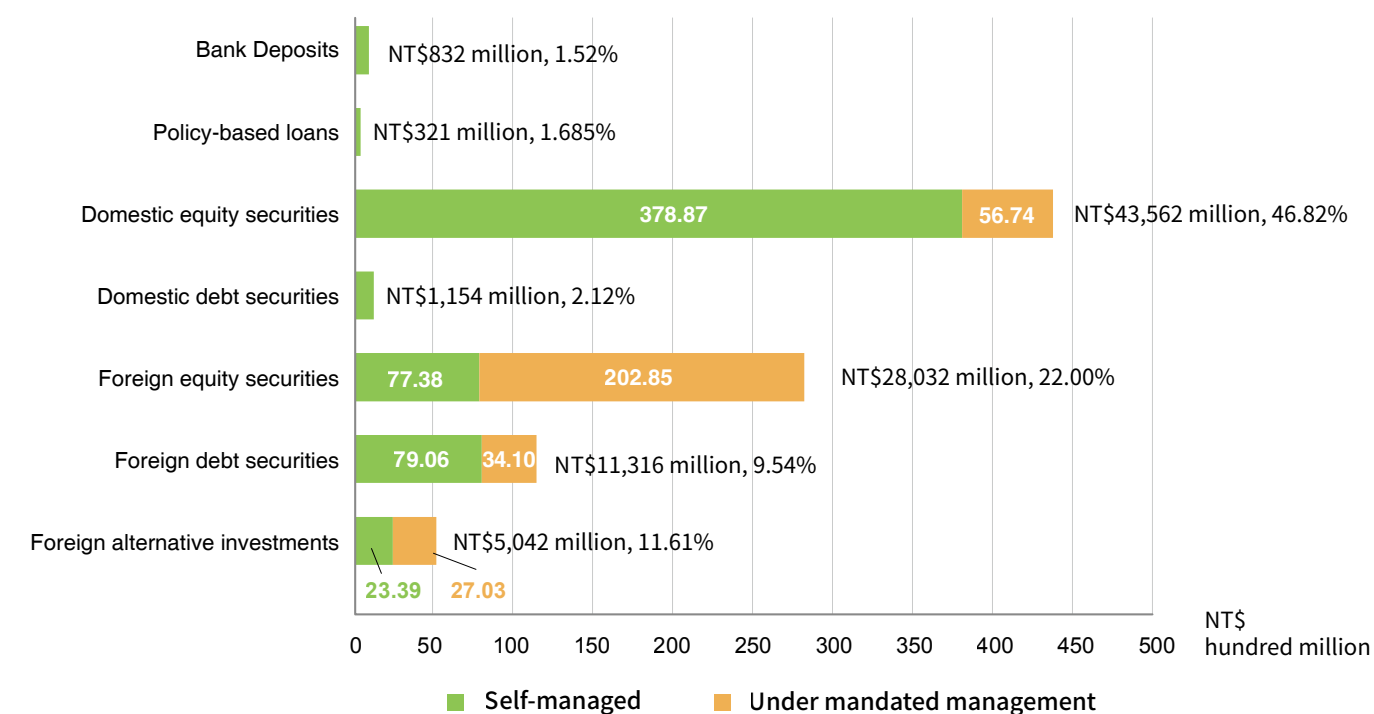


2. Investment Income

In 2024, the National Pension Insurance Fund recorded an investment return of NT\$90.249 billion, with a rate of return of 17.68%, significantly surpassing the annual target of 3.65% and setting a new record since the Fund's inception. Among all asset classes, domestic equity securities yielded a return of 46.82%, while foreign equity securities delivered a return of 22.00%, both representing the strongest performing categories.

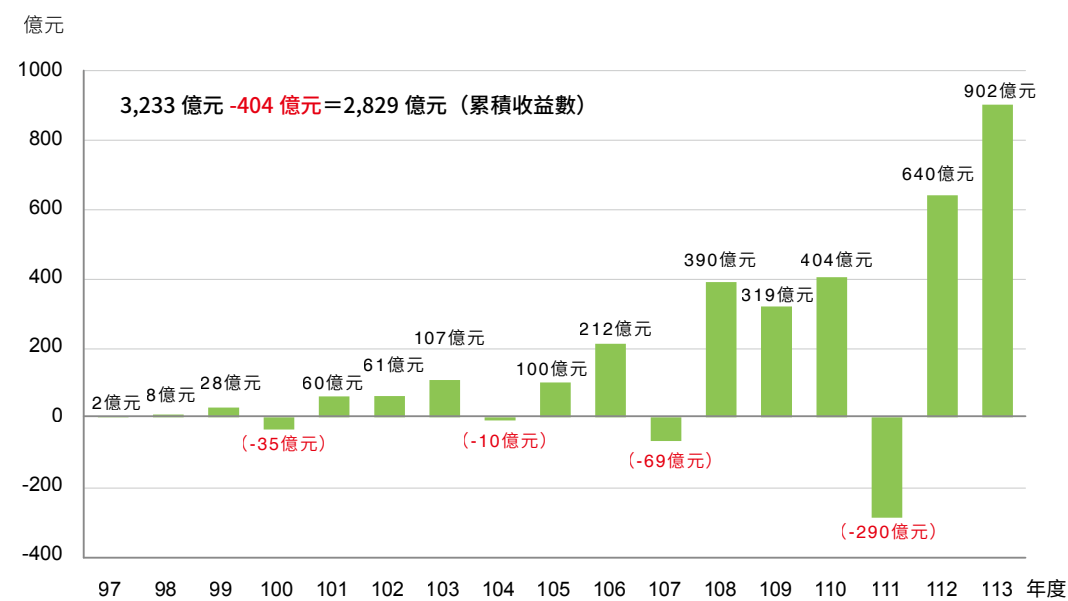
In 2024, the earnings from various asset classes included NT\$37.887 billion from domestic equity securities (self-managed) and NT\$5.674 billion from domestic equity securities (mandated management), domestic bond securities was NT\$1.154 billion, foreign equity securities (self-managed) was NT\$7.738 billion, foreign equity securities (mandated management) was NT\$20.285 billion, foreign alternative investments (self-managed) was NT\$2.339 billion, foreign alternative investments (mandated management) was NT\$2.703 billion, foreign bond securities (self-managed) was NT\$7.906 billion, foreign bond securities (mandated management) was NT\$3.41 billion, bank deposits was NT\$832 million and policy-based loans was NT\$321 million.

2024 Return on Investment by the National Pension Insurance Fund by Asset Class

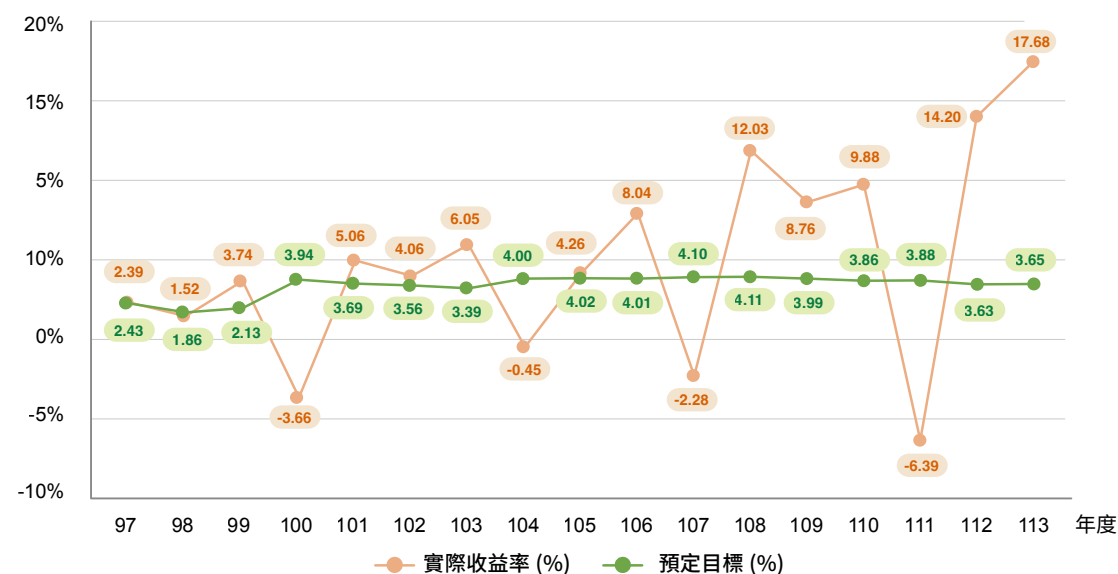


歷年及累積績效部分，97 年至 113 年國保基金之累積收益數為 2,829 億元，加權平均收益率為 6.72%。其中，國內股票自 98 年 5 月開始投資至 113 年 12 月底止，基金投資策略發揮成效，國內股票自行經營之收益率大多超越大盤表現。近年來受到國際政經因素影響，金融市場波動幅度持續擴大，國保基金透過多元資產配置，因應國內外經濟金融情勢與市場變動，持續動態調整投資布局並積極投資運用，以增進基金長期穩健之投資收益。

國保基金歷年收益數

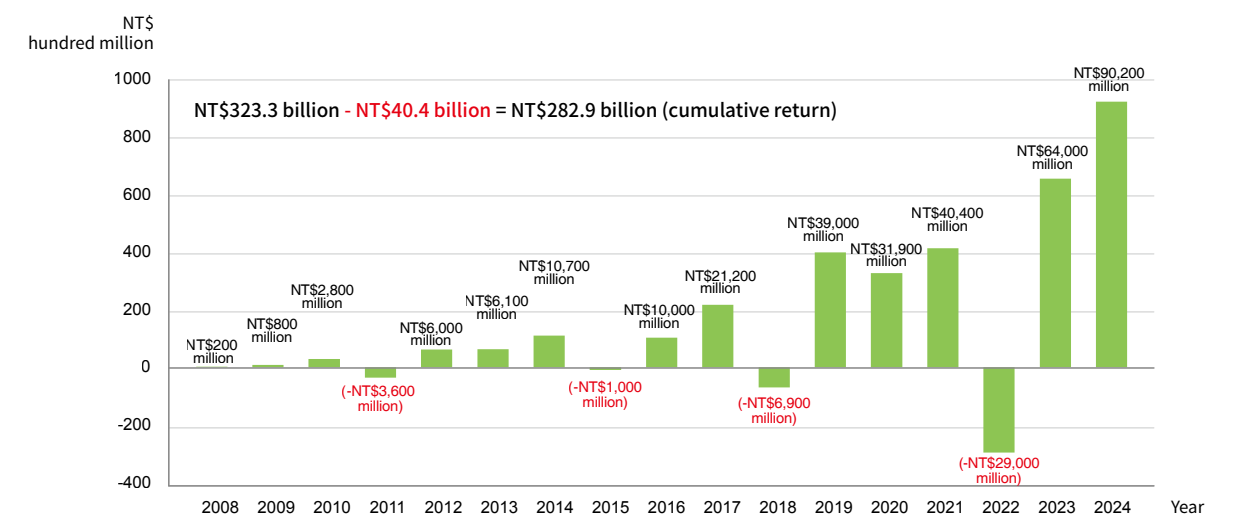


國保基金歷年收益率及預定目標

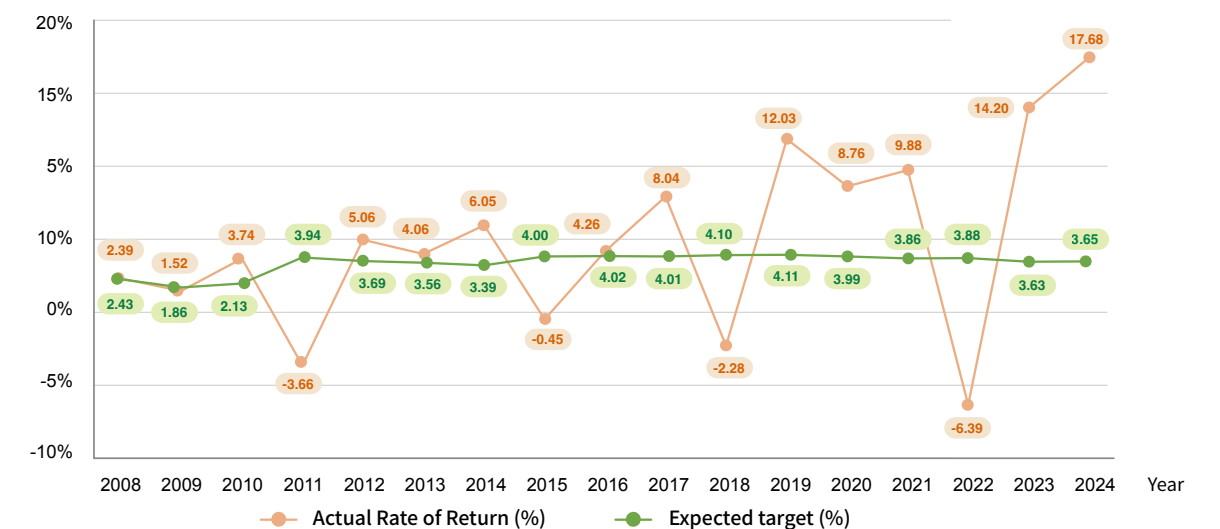


In terms of historical and cumulative performance, the cumulative investment return of the National Pension Insurance Fund from 2008 to 2024 amounted to NT\$282.9 billion, with a weighted average rate of return of 6.72%. The Insurance Fund has invested in domestic stocks since May 2009 until the end of December 2024. The Fund's investment strategies have proven effective, as the rate of return from proprietary trading of domestic stocks has outperformed the TAIEX performance most of the time. In recent years, due to the impact of global political and economic factors, volatility in financial markets has continued to increase. In response to domestic and international economic and financial conditions and market fluctuations, the National Pension Insurance Fund has adopted a diversified asset allocation strategy, continuously adjusted its investment portfolio dynamically, and actively utilized its capital to enhance long-term and stable investment returns.

Historical Investment Returns of the National Pension Insurance Fund



Historical Investment Returns and Annual Target Rates of the National Pension Insurance Fund



3. 監理重點事項

(1) 持續關注經濟發展趨勢，強化基金風險應對能力

全球經濟環境瞬息萬變，督請勞金局持續關注市場波動、政策變化及地緣政治風險等國內外經濟發展對市場之可能影響與衝擊，並強化風險評估及因應機制，密切追蹤市場變化，以確保投資策略能夠妥善因應。另外，針對媒體報導可能涉及國保基金之重大輿情，本會於 113 年度共啟動 4 次即時監理機制，主動洽請勞金局瞭解，並請將相關辦理情形提會說明，確保基金資產安全。

(2) 強化氣候風險評估，提升基金風險控管能力

為確保國保基金投資策略及風險控管能力與時俱進，督請勞

金局持續強化對「氣候風險」的評估能力，將氣候變遷風險納入整體投資風險控管機制，並持續關注國際市場相關發展，避免氣候變遷可能對基金造成之財務衝擊。

(3) 持續精進永續投資策略，強化基金長期穩健發展

永續投資項目為全球未來關注重點，為使國保基金與國際趨勢接軌並強化長期穩健發展，督請勞金局持續關注能源轉型和永續投資等國際議題；完成審議「國保基金管理及運用作業要點」及「投資政策書」修正草案，加入永續投資相關規範。

3. Key Supervisory Matters

(1) Monitoring economic trends to enhance the fund's risk response capabilities

In light of the rapidly changing global economic environment, the BLF was urged to continue monitoring market volatility, policy shifts, and geopolitical risks, as well as their potential impacts on domestic and international economic development and financial markets. The Bureau was also requested to strengthen its risk assessment and response mechanisms and to closely monitor market dynamics to ensure that investment strategies are appropriately adjusted. In addition, in response to major media coverage potentially involving the National Pension Insurance Fund, the NPSC activated its real-time supervisory mechanism on four occasions in 2024. The Committee proactively consulted the BLF for clarification and requested a report on the relevant actions taken, in order to safeguard the security of the Fund's assets.

(2) Enhancing climate risk assessment to strengthen the fund's risk management capabilities

To ensure that the National Pension Insurance Fund's investment strategies and risk

management capabilities keep pace with evolving trends, the BLF was urged to continuously strengthen its capacity to assess climate risks. Climate change risks should be incorporated into the Fund's overall investment risk management framework. The Bureau is also expected to stay informed of developments in international markets to prevent potential financial impacts of climate change on the Fund.

(3) Refining sustainable investment strategies to promote the fund's long-term and stable development

Sustainable investment has become a global focus in recent years. To align the National Pension Insurance Fund with international trends and strengthen its long-term and stable development, the BLF was urged to continue monitoring international issues such as energy transition and sustainable investment. The draft amendments to the "Directions for Management and Utilization of the National Pension Insurance Fund" and the "Investment Policy Statement" were reviewed and finalized, with provisions related to sustainable investment incorporated.

(二) 基金資產配置

1. 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 113 年度國保基金資產配置暨投資運用計畫，國內業務占 45%，以權益證券比重最高，占 26%；國內債務證券占 7%；銀行存款占 6%；政策性貸款占 6%。國外業務占 55%，權益證券比重最高，占 24%；債務證券占 21%；另類投資占 10%。

113 年運用計畫中心配置及允許變動區間比率

運用項目			中心配置比率（％）	允許變動區間比率（％）
國內投資 （45％）	銀行存款		6	4 ～ 24
	政策性貸款		6	2 ～ 10
	權益證券	自行操作	16	20 ～ 34
		委託經營	10	
	債務證券		7	5 ～ 17
國外投資 （55％）	權益證券	自行操作	8	15 ～ 29
		委託經營	16	
	債務證券	自行操作	14	13 ～ 26
		委託經營	7	
	另類投資	自行操作	4	5 ～ 13
		委託經營	6	
合計			100	—

(II) 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 statement, the BLF 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 Ministry of Health and Welfare for approval and execution.

According to the “National Pension Insurance Fund Asset Allocation and Investment & Utilization Plan” in 2024, the domestic operations accounted for 45% of the fund, with domestic equity securities making up 26%; domestic debt securities 7%; bank deposits 6%, and policy-based loans 6%. Foreign operations accounted for 55%, with 24% being debt securities, 21% equity securities and 10% alternative investments.

Central Allocation and Permitted Variation Ranges of the 2024 Investment Plan

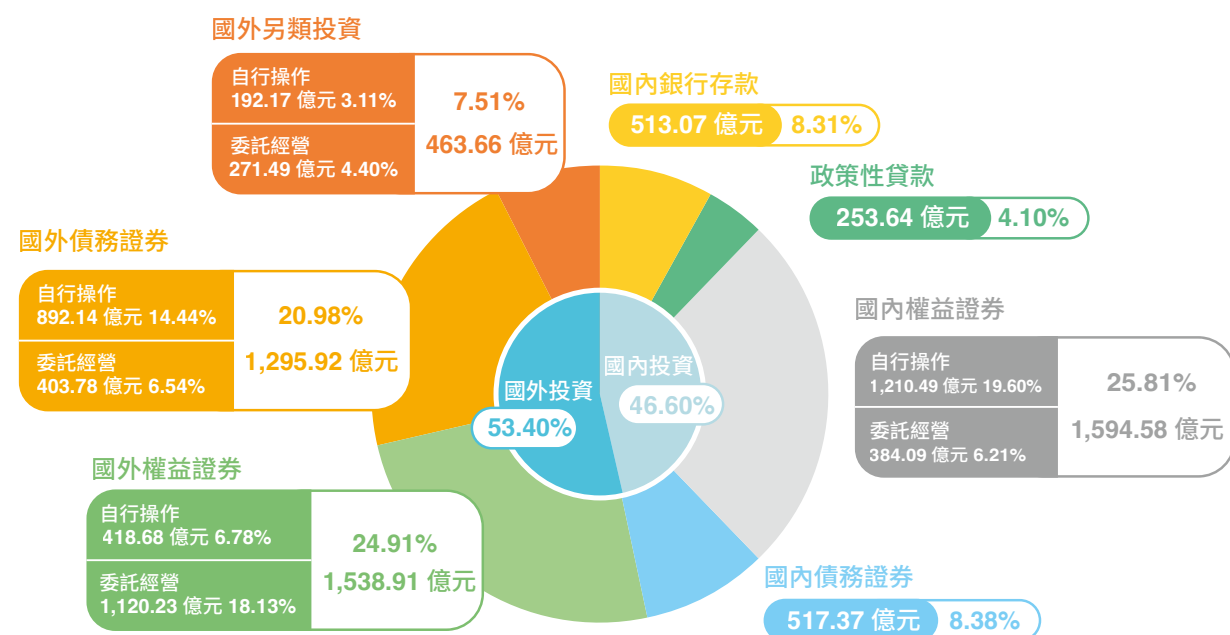
Utilization Item			Central Ratio of Allocation (%)	Permissible Range of Change (%)
Domestic investment (45%)	Bank Deposits		6	4 ~ 24
	Policy-based loans		6	2 ~ 10
	Equity securities	Self-managed	16	20 ~ 34
		Under mandated management	10	
	Debt securities		7	5 ~ 17
Foreign investment (55%)	Equity securities	Self-managed	8	15 ~ 29
		Under mandated management	16	
	Debt securities	Self-managed	14	13 ~ 26
		Under mandated management	7	
	alternative investments	Self-managed	4	5 ~ 13
		Under mandated management	6	
	Total			100

2. 運用情形

截至 113 年底，整體國保基金運用金額為 6,177 億 1,412 萬 2,296 元（與積存數額 6,189 億 1,208 萬 2,397 元相差 11 億 9,796 萬 101 元，主要係支應國保收支業務所需）。其中，運用於國內權益證券比率最高，占 25.81%；其次為國外權益證券與國外債務證券，分別占 24.91% 與 20.98%；至於國內債務證券，占 8.38%。

基金資產配置朝全球多元化布局及穩健經營，截至 113 年底止，實際權益證券配置 50.72%（其中國內自行操作 1,210.49 億元、國內委託經營 384.09 億元、國外自行操作 418.68 億元、國外委託經營 1,120.23 億元）；債務證券配置 29.36%（其中國內自行操作 517.37 億元、國外自行操作 892.14 億元、國外委託經營 403.78 億元）；另類投資配置 7.51%（國外自行操作 192.17 億元、國外委託經營 271.49 億元）。另有國內銀行存款 8.31%（513.07 億元）、政策性貸款 4.10%（253.64 億元）。

113 年底國保基金運用情形

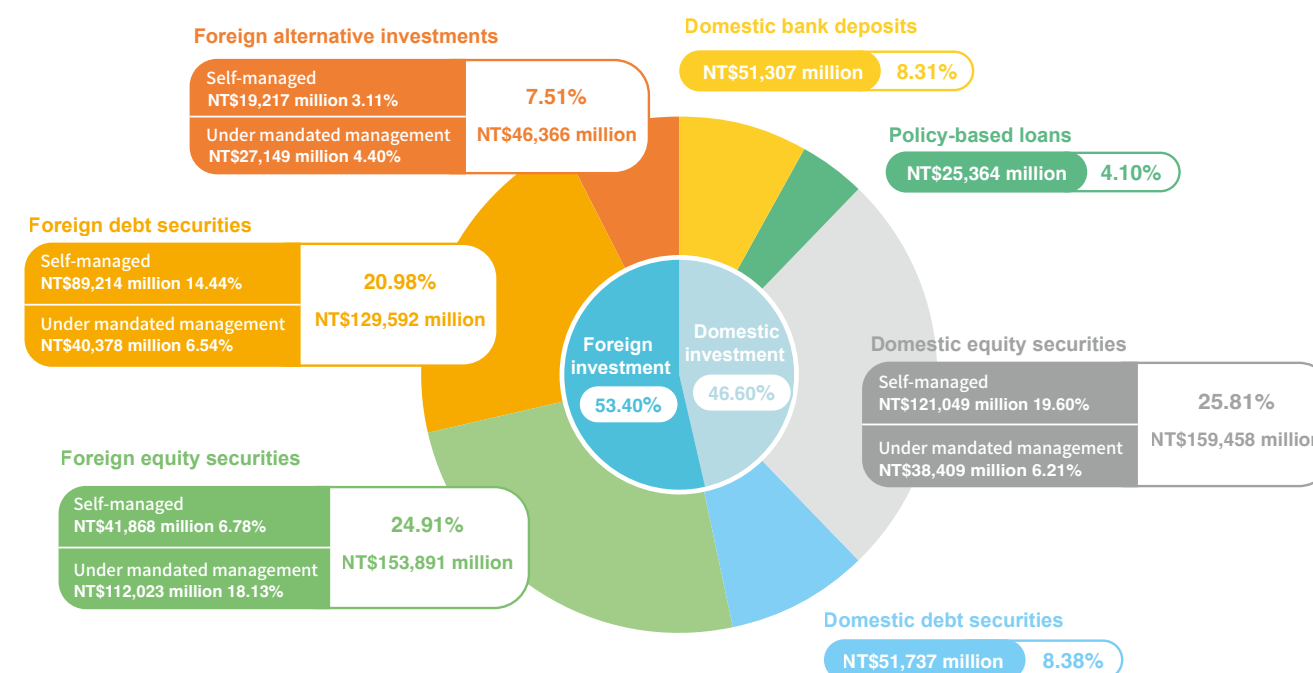


2. Utilization

As of the end of 2024, a total of NT\$617,714,122,296 from the Fund was utilized (different from the accumulated amount of NT\$618,912,082,397 by NT\$1,197,960,101 primarily due to payment of national pensions). Among the other things, 25.81% was invested in domestic equity securities, the highest, and followed by 24.91% and 20.98% in overseas equity securities and overseas debt securities, and then 8.38% in domestic debt securities.

Asset allocation has become more diversified globally. As of the end of 2024, the National Pension Insurance Fund's actual asset allocation was as follows: 50.72% in equity securities (NT\$121.049 billion in domestic equity securities was self-managed, NT\$38.409 billion in domestic equity securities was under mandated management, NT\$41.868 billion in foreign equity securities was self-managed, NT\$112.023 billion in foreign equity securities was under mandated management); 29.36% in bond securities (NT\$51.737 billion in domestic bond securities was self-managed, NT\$89.214 billion in foreign bond securities were self-managed, and NT\$40.378 billion in foreign bond securities was under mandated management); 7.51% in alternative investments (NT\$19.217 billion in foreign alternative investments was self-managed, and NT\$27.149 billion in foreign alternative investments was under mandated management). and 8.31% in bank deposits (NT\$51.307 billion), and 4.10% in policy-based loans (NT\$25.364 billion).

Status of National Pension Insurance Fund utilization as of the end of 2024



3. 113 年國保基金國內前 10 大持股及債券

(1) 113 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	32.95%	南山人壽－公司債	14.94%
鴻海	6.63%	台積電－公司債	6.85%
台達電	4.99%	國泰銀－金融債	5.48%
富邦金	3.48%	王道銀－金融債	4.93%
中華電	3.39%	華南金－公司債	4.66%
國泰金	3.29%	中華金－公司債	4.38%
廣達	3.16%	國泰人壽－公司債	3.98%
聯發科	2.74%	鴻海－公司債	3.29%
兆豐金	1.79%	永豐銀－金融債	3.29%
台哥大	1.75%	日月光－公司債	3.29%

(2) 113 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	35.05%	南山人壽－公司債	15.27%
鴻海	5.54%	台積電－公司債	6.68%
台達電	5.37%	國泰銀－金融債	5.34%
富邦金	3.85%	富邦人壽－公司債	4.68%
國泰金	3.79%	華南金－公司債	4.54%
聯發科	3.62%	中華金－公司債	4.27%
中華電	3.32%	國泰人壽－公司債	3.88%
廣達	2.58%	王道銀－金融債	3.47%
台哥大	1.77%	永豐銀－金融債	3.21%
兆豐金	1.67%	日月光－公司債	3.21%

3. Top Ten Domestic Stocks and Bonds Held in 2024

(1) Top Ten Stocks and Bonds Held in the first half of year 2024

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	32.95%	Nan Shan Life Insurance Co., Ltd – corporate bonds	14.94%
Hon Hai	6.63%	TSMC – corporate bonds	6.85%
Delta Electronics	4.99%	Cathay United Bank : bank debentures	5.48%
Fubon Financial Holdings	3.48%	O-Bank – bank debentures	4.93%
Chunghwa Telecom	3.39%	Hua Nan Financial Holdings – corporate bonds	4.66%
Cathay Financial Holdings	3.29%	China Development Financial Holding Corporation: corporate bonds	4.38%
Quanta Computer	3.16%	Cathay Life – corporate bonds	3.98%
MediaTek Inc.	2.74%	Hon Hai – corporate bonds	3.29%
Mega Financial Holding Company Ltd.	1.79%	Bank SinoPac – bank debentures	3.29%
Taiwan Mobile	1.75%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.29%

(2) Top Ten Stocks and Bonds Held in the second half of year 2024

Top ten stocks invested	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	35.05%	Nan Shan Life Insurance Co., Ltd – corporate bonds	15.27%
Hon Hai	5.54%	TSMC – corporate bonds	6.68%
Delta Electronics	5.37%	Cathay United Bank : bank debentures	5.34%
Fubon Financial Holdings	3.85%	Fubon Life – corporate bonds	4.68%
Cathay Financial Holdings	3.79%	Hua Nan Financial Holdings – corporate bonds	4.54%
MediaTek Inc.	3.62%	China Development Financial Holding Corporation: corporate bonds	4.27%
Chunghwa Telecom	3.32%	Cathay Life – corporate bonds	3.88%
Quanta Computer	2.58%	O-Bank – bank debentures	3.47%
Taiwan Mobile	1.77%	Bank SinoPac – bank debentures	3.21%
Mega Financial Holding Company Ltd.	1.67%	Advanced Semiconductor Engineering, Inc. – corporate bonds	3.21%

4. 113 年底國內股票各投資類別之投資比率

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	76.23%	79.43%	76.86%
金融保險類	15.73%	5.05%	13.59%
百貨貿易類	1.44%	1.90%	1.53%
塑膠類	0.00%	0.18%	0.04%
食品類	1.05%	2.42%	1.32%
ETF	1.55%	-	1.24%
紡織纖維類	0.60%	1.40%	0.76%
鋼鐵類	0.43%	0.94%	0.53%
電機機械類	1.14%	1.87%	1.29%
水泥類	0.51%	0.09%	0.43%
油電燃氣類	0.00%	0.24%	0.05%
運輸類	0.10%	1.54%	0.39%
運動休閒類	0.18%	0.69%	0.28%
生技醫療類	0.00%	1.58%	0.32%
橡膠類	0.34%	-	0.27%
居家生活類	0.11%	0.67%	0.22%
其他類	0.14%	0.30%	0.18%
汽車類	0.21%	0.81%	0.33%
數位雲端類	0.19%	0.03%	0.16%
化學工業類	0.05%	0.61%	0.16%
營造建材類	-	0.19%	0.04%
觀光類	-	0.05%	0.01%
綠能環保類	-	0.01%	0.00%
合計	100.00%	100.00%	100.00%

4. Investment Ratios by Domestic Equity Investment Category as of the End of 2024

Type of Stocks Invested	Investment Ratio in Self-Managed Stocks	Investment Ratio in Mandated management	Overall investment ratio
Electronics	76.23%	79.43%	76.86%
Financial Insurance	15.73%	5.05%	13.59%
Department Store & Trade	1.44%	1.90%	1.53%
Plastics	0.00%	0.18%	0.04%
Food	1.05%	2.42%	1.32%
ETF	1.55%	-	1.24%
Textile and Fiber	0.60%	1.40%	0.76%
Steel	0.43%	0.94%	0.53%
Electric Machines and Power Electronics	1.14%	1.87%	1.29%
Cement	0.51%	0.09%	0.43%
Oil and Electricity	0.00%	0.24%	0.05%
Transportation	0.10%	1.54%	0.39%
Sports and leisure	0.18%	0.69%	0.28%
Biotechnology	0.00%	1.58%	0.32%
Rubber	0.34%	-	0.27%
Domestic life	0.11%	0.67%	0.22%
Others	0.14%	0.30%	0.18%
Auto	0.21%	0.81%	0.33%
Digital cloud	0.19%	0.03%	0.16%
Chemical industry	0.05%	0.61%	0.16%
Construction Materials	-	0.19%	0.04%
Tourism	-	0.05%	0.01%
Green energy and environmental protection	-	0.01%	0.00%
Total	100.00%	100.00%	100.00%

5. 監理重點事項

(1) 加強受託帳戶績效監管，以達成基金委託經營目標

委託經營部分，針對未達目標報酬率之帳戶，督請勞金局持續關注績效與操作情形，適時加強敦促受託機構改善並為必要之處理。另為強化監理機制，本會派員列席該局每季國內外委託經營季績效簡報會議，與投資團隊即時交流，並將監理委員之建議意見適時轉達，以確保達成基金委託經營之目標。

(2) 落實委託經營帳戶履約管理，維護基金資產安全

針對部分發生不符投資方針或交易疏失之國內、國外委託經營受託帳戶，除督請勞金局於監理委員會議說明原因，並於季績效考核報告揭露處理情形及結果外，亦請該局落實履約管理，加強其內控機制控管，持續追蹤國內、國外受託機構後續改善情形並納入未來查核項目，避免類此情事再發生，以維護基金委託資產安全。

5. Key Supervisory Matters

(1) Strengthening performance oversight of mandated accounts to achieve fund management objectives

With regard to discretionary accounts, the BLF was urged to continuously monitor the performance and operations of those accounts that fail to meet their target rate of return, and to actively press the entrusted institutions to make improvements or take necessary corrective actions in a timely manner. In order to strengthen the supervisory mechanism, the NPSC assigned personnel to attend the Bureau's quarterly performance briefings on domestic and foreign discretionary accounts. These meetings allow real-time exchanges with investment teams, and suggestions from supervisory committee members are conveyed when appropriate to help ensure that the objectives of delegated fund management are achieved.

(2) Ensuring contract compliance in mandated accounts to safeguard fund assets

For certain domestic and foreign discretionary accounts in which investment activities were inconsistent with the investment guidelines or where trading errors occurred, the BLF was urged to explain the causes at the Supervisory Committee meetings and to disclose the handling process and results in the quarterly performance evaluation reports. The Bureau was also requested to strengthen its contract compliance management and internal control mechanisms, to continuously monitor the corrective actions taken by domestic and foreign mandated institutions, and to include such matters in future audits, in order to prevent recurrence and safeguard the security of entrusted fund assets.



(3) 優化委託經營撥款機制，提升資金運用效率

針對部分委託經營受託機構決定加碼但仍未撥款之情形，除請勞金局納入年度績效檢討會議重新檢視，審慎評估增額撥款事宜外，亦請針對「分批撥款」及「撥款時點」持續檢討精進措施及機制，並於 113 年 11 月提報本會風險控管推動小組會議討論，邀請財金專家學者提供建議意見，納供國保基金撥款機制精進之參考。

(4) 精進另類投資策略，多元化基金資產配置

另類投資已成為全球投資趨勢之一，持續督請勞金局精進另類資產投資策略，除追蹤另類投資型委託經營批次績效外，亦請關注不動產、原物料等另類投資市場之表現，評估基金資產布局之妥適性，並請該局積極培育具備另類投資專業人才，以提升基金績效與風險控管能力。近年另類投資占國保基金運用比率穩定成長，由 104 年 3.34%，至 113 年提升至 7.51%，另外，113 年國外另類投資項目收益率 11.16%，亦超越預定年度收益率 5.03%。

(3) Optimizing the allocation mechanism for mandated operations to enhance capital utilization efficiency

For cases where certain discretionary investment managers decided to increase allocations but had not yet executed the fund transfers, the BLF was requested to include such cases in the annual performance review meetings for reevaluation and to carefully assess the necessity of additional fund disbursements. In addition, the Bureau was urged to continue reviewing and refining relevant mechanisms and measures regarding batch disbursements and the timing of fund transfers. These issues were submitted to the Risk Control Task Force Meeting of the NPSC in November 2024 for discussion, with financial experts and scholars invited to provide recommendations as a reference for enhancing the Fund's disbursement mechanisms.

(4) Refining alternative investment strategies to diversify fund asset allocation

Other investments have become one of the key trends in global asset allocation. The BLF was urged to further enhance its strategies for alternative asset investment. In addition to monitoring the batch performance of externally managed alternative investment accounts, the Bureau is also expected to closely observe the performance of alternative markets such as real estate and commodities, assess the appropriateness of the Fund's asset allocation, and actively cultivate professionals with expertise in alternative investments to improve both fund performance and risk management capabilities. In recent years, the proportion of alternative investments in the National Pension Insurance Fund has grown steadily, rising from 3.34% in 2015 to 7.51% in 2024. Moreover, the return on foreign alternative investments in 2024 was 11.16%, significantly exceeding the annual target rate of 5.03%.

(三) 資產負債及損益

1. 國保基金平衡表

113 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	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46
流動資產	575,945,577,147	73.90	483,748,885,513	71.05	92,196,691,634	19.06
現金	20,534,524,771	2.63	26,789,618,402	3.93	-6,255,093,631	-23.35
銀行存款	20,534,524,771	2.63	26,789,618,402	3.93	-6,255,093,631	-23.35
流動金融資產	479,381,997,442	61.51	386,314,436,368	56.74	93,067,561,074	24.09
透過餘絀按公允價值衡量之金融資產－流動	330,735,477,080	42.44	290,369,602,121	42.65	40,365,874,959	13.90
透過餘絀按公允價值衡量之金融資產評價調整－流動	93,180,246,848	11.96	51,701,309,994	7.59	41,478,936,854	80.23
按攤銷後成本衡量之金融資產－流動	14,476,373,514	1.86	16,703,631,287	2.45	-2,227,257,773	-13.33
其他金融資產－流動	40,989,900,000	5.26	27,539,892,966	4.04	13,450,007,034	48.84
應收款項	50,665,496,899	6.50	43,277,798,684	6.36	7,387,698,215	17.07
應收帳款	1,224,720,096	0.16	1,697,366,453	0.25	-472,646,357	-27.85
應收退稅款	102,091,270	0.01	88,636,384	0.01	13,454,886	15.18
應收收益	339,196,932	0.04	333,186,109	0.05	6,010,823	1.80
應收利息	1,268,880,664	0.16	1,046,186,181	0.15	222,694,483	21.29
應收保費	47,747,160,188	6.13	40,138,957,693	5.90	7,608,202,495	18.95
備抵呆帳－應收保費	-93,729,751	-0.01	-95,739,396	-0.01	2,009,645	-2.10
其他應收款	77,233,049	0.01	69,371,585	0.01	7,861,464	11.33
備抵呆帳－其他各項應收款	-55,549	0.00	-166,325	0.00	110,776	-66.60
短期貸墊款	25,363,558,035	3.25	27,367,032,059	4.02	-2,003,474,024	-7.32
短期貸款	25,363,558,035	3.25	27,367,032,059	4.02	-2,003,474,024	-7.32
投資、長期應收款、貸墊款及準備金	95,162,948,534	12.21	86,660,011,202	12.73	8,502,937,332	9.81
非流動金融資產	95,162,948,534	12.21	86,660,011,202	12.73	8,502,937,332	9.81

(III) Balance Sheet and Income Statement

1. National Pension Insurance Fund Balance Sheet

December 31, 2024

Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Assets	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46
Current Assets	575,945,577,147	73.90	483,748,885,513	71.05	92,196,691,634	19.06
Cash	20,534,524,771	2.63	26,789,618,402	3.93	-6,255,093,631	-23.35
Bank Deposits	20,534,524,771	2.63	26,789,618,402	3.93	-6,255,093,631	-23.35
Current Financial Assets	479,381,997,442	61.51	386,314,436,368	56.74	93,067,561,074	24.09
Through excess or shortfall, financial assets evaluated at fair value – Current	330,735,477,080	42.44	290,369,602,121	42.65	40,365,874,959	13.90
Through excess or shortfall, financial assets evaluated at fair value, evaluation adjustment – Current	93,180,246,848	11.96	51,701,309,994	7.59	41,478,936,854	80.23
Financial assets measured at amortized cost – Current	14,476,373,514	1.86	16,703,631,287	2.45	-2,227,257,773	-13.33
Other financial assets – Current	40,989,900,000	5.26	27,539,892,966	4.04	13,450,007,034	48.84
Receivables	50,665,496,899	6.50	43,277,798,684	6.36	7,387,698,215	17.07
Accounts Receivables	1,224,720,096	0.16	1,697,366,453	0.25	-472,646,357	-27.85
Tax refunds receivables	102,091,270	0.01	88,636,384	0.01	13,454,886	15.18
Earned Revenue Receivable	339,196,932	0.04	333,186,109	0.05	6,010,823	1.80
Interest Receivable	1,268,880,664	0.16	1,046,186,181	0.15	222,694,483	21.29
Premiums Receivable	47,747,160,188	6.13	40,138,957,693	5.90	7,608,202,495	18.95
Allowance for Uncollectible Accounts – Premiums Receivable	-93,729,751	-0.01	-95,739,396	-0.01	2,009,645	-2.10
Other Accounts Receivable	77,233,049	0.01	69,371,585	0.01	7,861,464	11.33
Allowance for Uncollectible Accounts – Other Accounts Receivable	-55,549	0.00	-166,325	0.00	110,776	-66.60
Short-term Advances	25,363,558,035	3.25	27,367,032,059	4.02	-2,003,474,024	-7.32
Short-term Loans	25,363,558,035	3.25	27,367,032,059	4.02	-2,003,474,024	-7.32
Investments, long-term Accounts Receivable, Reimbursable Accounts, and Reserve	95,162,948,534	12.21	86,660,011,202	12.73	8,502,937,332	9.81
Non-current financial assets	95,162,948,534	12.21	86,660,011,202	12.73	8,502,937,332	9.81

科目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
按攤銷後成本衡量之金融資產－非流動	89,574,148,534	11.49	79,858,641,202	11.73	9,715,507,332	12.17
其他金融資產－非流動	5,588,800,000	0.72	6,801,370,000	1.00	-1,212,570,000	-17.83
不動產、廠房及設備	232,369,306	0.03	224,203,881	0.03	8,165,425	3.64
機械及設備	229,059,545	0.03	222,927,867	0.03	6,131,678	2.75
機械及設備	1,034,810,654	0.13	952,304,938	0.14	82,505,716	8.66
累計折舊－機械及設備	-805,751,109	-0.10	-729,377,071	-0.11	-76,374,038	10.47
交通及運輸設備	117,307	0.00	153,187	0.00	-35,880	-23.42
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	-3,637,871	0.00	-3,601,991	0.00	-35,880	1.00
什項設備	3,192,454	0.00	1,122,827	0.00	2,069,627	184.32
什項設備	8,802,789	0.00	6,549,297	0.00	2,253,492	34.41
累計折舊－什項設備	-5,610,335	0.00	-5,426,470	0.00	-183,865	3.39
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	227,018,349	0.03	231,324,808	0.03	-4,306,459	-1.86
無形資產	227,018,349	0.03	231,324,808	0.03	-4,306,459	-1.86
電腦軟體	226,841,877	0.03	231,324,808	0.03	-4,482,931	-1.94
發展中之無形資產	176,472	0.00	0	0.00	176,472	
其他資產	107,763,479,801	13.83	109,998,539,960	16.16	-2,235,060,159	-2.03
什項資產	107,763,479,801	13.83	109,998,539,960	16.16	-2,235,060,159	-2.03
催收款項	169,033,142,764	21.69	169,661,303,772	24.92	-628,161,008	-0.37
備抵呆帳－催收款項	-61,269,662,963	-7.86	-59,662,763,812	-8.76	-1,606,899,151	2.69
合計	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46

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、120,618,402 元，係國內委託經營受託機構所存入之保證品。

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Financial assets measured at amortized cost – non-current	89,574,148,534	11.49	79,858,641,202	11.73	9,715,507,332	12.17
Other financial assets – non-current	5,588,800,000	0.72	6,801,370,000	1.00	-1,212,570,000	-17.83
Real property, plant, and equipment	232,369,306	0.03	224,203,881	0.03	8,165,425	3.64
Machinery and equipment	229,059,545	0.03	222,927,867	0.03	6,131,678	2.75
Machinery and equipment	1,034,810,654	0.13	952,304,938	0.14	82,505,716	8.66
Accumulated depreciation – Machinery and equipment	-805,751,109	-0.10	-729,377,071	-0.11	-76,374,038	10.47
Transportation and communication facilities	117,307	0.00	153,187	0.00	-35,880	-23.42
Transportation and communication facilities	3,755,178	0.00	3,755,178	0.00	0	0.00
Accumulated depreciation – Transportation and communication facilities	-3,637,871	0.00	-3,601,991	0.00	-35,880	1.00
Miscellaneous equipment	3,192,454	0.00	1,122,827	0.00	2,069,627	184.32
Miscellaneous equipment	8,802,789	0.00	6,549,297	0.00	2,253,492	34.41
Accumulated depreciation – Miscellaneous equipment	-5,610,335	0.00	-5,426,470	0.00	-183,865	3.39
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	227,018,349	0.03	231,324,808	0.03	-4,306,459	-1.86
Intangible assets	227,018,349	0.03	231,324,808	0.03	-4,306,459	-1.86
Computer software	226,841,877	0.03	231,324,808	0.03	-4,482,931	-1.94
Intangible assets under development	176,472	0.00	0	0.00	176,472	
Other Assets	107,763,479,801	13.83	109,998,539,960	16.16	-2,235,060,159	-2.03
Miscellaneous Assets	107,763,479,801	13.83	109,998,539,960	16.16	-2,235,060,159	-2.03
Overdue Accounts Receivable	169,033,142,764	21.69	169,661,303,772	24.92	-628,161,008	-0.37
Allowance for Uncollectible Accounts – Overdue Accounts Receivable	-61,269,662,963	-7.86	-59,662,763,812	-8.76	-1,606,899,151	2.69
Total	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46

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

113 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	778,871,005,482	99.94	680,406,436,675	99.93	98,464,568,807	14.47
流動負債	6,338,621,582	0.81	9,641,158,605	1.42	-3,302,537,023	-34.25
應付款項	6,267,683,205	0.80	9,375,696,683	1.38	-3,108,013,478	-33.15
應付帳款	2,029,720,570	0.26	2,546,654,116	0.37	-516,933,546	-20.30
應付代收款	1,270,538,634	0.16	4,061,211,414	0.60	-2,790,672,780	-68.72
應付費用	223,692,829	0.03	189,771,023	0.03	33,921,806	17.88
應付保險給付	2,743,722,000	0.35	2,577,818,000	0.38	165,904,000	6.44
其他應付款	9,172	0.00	242,130	0.00	-232,958	-96.21
預收款項	24,223,835	0.00	25,531,236	0.00	-1,307,401	-5.12
預收保費	24,223,683	0.00	25,530,978	0.00	-1,307,295	-5.12
其他預收款	152	0.00	258	0.00	-106	-41.09
流動金融負債	46,714,542	0.01	239,930,686	0.04	-193,216,144	-80.53
透過餘絀按公允價值衡量之金融負債評價調整—流動	46,714,542	0.01	239,930,686	0.04	-193,216,144	-80.53
其他負債	772,532,383,900	99.13	670,765,278,070	98.52	101,767,105,830	15.17
負債準備	772,264,608,384	99.09	670,466,508,286	98.47	101,798,100,098	15.18
安全準備	772,264,608,384	99.09	670,466,508,286	98.47	101,798,100,098	15.18
什項負債	267,775,516	0.03	298,769,784	0.04	-30,994,268	-10.37
應付保管款	267,775,516	0.03	298,769,784	0.04	-30,994,268	-10.37
淨值	460,387,655	0.06	456,528,689	0.07	3,858,966	0.85
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	459,387,655	0.06	455,528,689	0.07	3,858,966	0.85
資本公積	459,387,655	0.06	455,528,689	0.07	3,858,966	0.85
受贈公積	12,926	0.00	0	0.00	12,926	
其他資本公積	459,374,729	0.06	455,528,689	0.07	3,846,040	0.84
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	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46

註 2：因擔保、保證或契約可能造成未來會計年度支出事項（包括或有負債）為 1,390,482,590,000 元。

December 31, 2024

Unit : NT\$

Account Title	Current year (audited)		Last Year (audited)		Increase / Decrease Comparison	
	Amount	%	Amount	%	Amount	%
Liabilities	778,871,005,482	99.94	680,406,436,675	99.93	98,464,568,807	14.47
Current Liabilities	6,338,621,582	0.81	9,641,158,605	1.42	-3,302,537,023	-34.25
Payables	6,267,683,205	0.80	9,375,696,683	1.38	-3,108,013,478	-33.15
Accounts Payable	2,029,720,570	0.26	2,546,654,116	0.37	-516,933,546	-20.30
Accrued Receipts under Custody Payable	1,270,538,634	0.16	4,061,211,414	0.60	-2,790,672,780	-68.72
Accrued Expenses Payable	223,692,829	0.03	189,771,023	0.03	33,921,806	17.88
Insurance Benefits Payable	2,743,722,000	0.35	2,577,818,000	0.38	165,904,000	6.44
Other Payable	9,172	0.00	242,130	0.00	-232,958	-96.21
Advance receipts	24,223,835	0.00	25,531,236	0.00	-1,307,401	-5.12
Prepaid insurance	24,223,683	0.00	25,530,978	0.00	-1,307,295	-5.12
Other advance receipts	152	0.00	258	0.00	-106	-41.09
Current Financial Liabilities	46,714,542	0.01	239,930,686	0.04	-193,216,144	-80.53
Through excess or shortfall, financial liabilities evaluated at fair value, evaluation adjustment – Current	46,714,542	0.01	239,930,686	0.04	-193,216,144	-80.53
Other Liabilities	772,532,383,900	99.13	670,765,278,070	98.52	101,767,105,830	15.17
Liability Reserves	772,264,608,384	99.09	670,466,508,286	98.47	101,798,100,098	15.18
Reserve Fund	772,264,608,384	99.09	670,466,508,286	98.47	101,798,100,098	15.18
Miscellaneous Liabilities	267,775,516	0.03	298,769,784	0.04	-30,994,268	-10.37
Custodial Fees Payable	267,775,516	0.03	298,769,784	0.04	-30,994,268	-10.37
Net Value	460,387,655	0.06	456,528,689	0.07	3,858,966	0.85
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	459,387,655	0.06	455,528,689	0.07	3,858,966	0.85
Additional paid-in capital	459,387,655	0.06	455,528,689	0.07	3,858,966	0.85
Donated surplus	12,926	0.00	0	0.00	12,926	
Other capital reserve	459,374,729	0.06	455,528,689	0.07	3,846,040	0.84
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	779,331,393,137	100.00	680,862,965,364	100.00	98,468,427,773	14.46

Note 2: Security, guarantee, or contracts that may result in expenditures in future fiscal years (including contingent liabilities) total NT\$1,390,482,590,000.

2. 國保基金收支餘絀決算表

113 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	122,778,827,000	100.00	262,790,978,713	100.00	140,012,151,713	114.04	233,515,734,763	100.00
投融資業務收入	18,009,196,000	14.67	157,639,348,994	59.99	139,630,152,994	775.33	133,699,728,471	57.26
投資業務收入	17,240,260,000	14.04	123,253,659,001	46.90	106,013,399,001	614.92	111,302,704,927	47.66
融資業務收入	295,413,000	0.24	320,585,976	0.12	25,172,976	8.52	356,895,245	0.15
兌換賸餘	0	0.00	32,637,965,375	12.42	32,637,965,375		20,893,841,800	8.95
手續費收入	0	0.00	133,214,610	0.05	133,214,610		166,774,074	0.07
存款利息收入	473,523,000	0.39	1,293,924,032	0.49	820,401,032	173.25	979,512,425	0.42
保險收入	54,906,209,000	44.72	56,457,831,280	21.48	1,551,622,280	2.83	55,356,221,941	23.71
保費收入	54,906,209,000	44.72	56,457,831,280	21.48	1,551,622,280	2.83	55,356,221,941	23.71
其他業務收入	49,863,422,000	40.61	48,693,798,439	18.53	-1,169,623,561	-2.35	44,459,784,351	19.04
其他補助收入	49,559,062,000	40.36	48,278,650,323	18.37	-1,280,411,677	-2.58	44,083,145,792	18.88
雜項業務收入	304,360,000	0.25	415,148,116	0.16	110,788,116	36.40	376,638,559	0.16
業務成本與費用	122,850,973,000	100.06	263,060,756,726	100.10	140,209,783,726	114.13	233,720,177,863	100.09
投融資業務成本	440,634,000	0.36	67,406,168,043	25.65	66,965,534,043	15,197.54	69,762,313,453	29.87
投資業務成本	440,634,000	0.36	51,422,337,635	19.57	50,981,703,635	11,570.08	48,269,410,779	20.67
兌換短絀	0	0.00	15,983,830,408	6.08	15,983,830,408		21,492,902,674	9.20

2. National Pension Insurance Fund Income Statement

2024

Unit : NT\$

Account Title	Current Year budget		Current year (audited)		Increase/Decrease Comparison		Last Year (audited)	
	Amount	%	Amount	%	Amount	%	Amount	%
Operating income	122,778,827,000	100.00	262,790,978,713	100.00	140,012,151,713	114.04	233,515,734,763	100.00
Investment and Financing Income	18,009,196,000	14.67	157,639,348,994	59.99	139,630,152,994	775.33	133,699,728,471	57.26
Revenue from Investment Operations	17,240,260,000	14.04	123,253,659,001	46.90	106,013,399,001	614.92	111,302,704,927	47.66
Finance business income	295,413,000	0.24	320,585,976	0.12	25,172,976	8.52	356,895,245	0.15
Exchange Surplus	0	0.00	32,637,965,375	12.42	32,637,965,375		20,893,841,800	8.95
Fees income	0	0.00	133,214,610	0.05	133,214,610		166,774,074	0.07
Deposit Interest	473,523,000	0.39	1,293,924,032	0.49	820,401,032	173.25	979,512,425	0.42
Insurance Income	54,906,209,000	44.72	56,457,831,280	21.48	1,551,622,280	2.83	55,356,221,941	23.71
Premium Income	54,906,209,000	44.72	56,457,831,280	21.48	1,551,622,280	2.83	55,356,221,941	23.71
Other Business Incomes	49,863,422,000	40.61	48,693,798,439	18.53	-1,169,623,561	-2.35	44,459,784,351	19.04
Income from Subsidies	49,559,062,000	40.36	48,278,650,323	18.37	-1,280,411,677	-2.58	44,083,145,792	18.88
Income from Miscellaneous Operations	304,360,000	0.25	415,148,116	0.16	110,788,116	36.40	376,638,559	0.16
Operation Costs and Expenses	122,850,973,000	100.06	263,060,756,726	100.10	140,209,783,726	114.13	233,720,177,863	100.09
Investment and Financing Costs	440,634,000	0.36	67,406,168,043	25.65	66,965,534,043	15,197.54	69,762,313,453	29.87
Cost of investments	440,634,000	0.36	51,422,337,635	19.57	50,981,703,635	11,570.08	48,269,410,779	20.67
Exchange Deficit	0	0.00	15,983,830,408	6.08	15,983,830,408		21,492,902,674	9.20

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	121,310,051,000	98.80	194,583,635,843	74.05	73,273,584,843	60.40	162,980,888,509	69.79
保險給付	79,679,162,000	64.90	79,851,594,387	30.39	172,432,387	0.22	73,585,726,007	31.51
提存安全準備	30,686,809,000	24.99	101,798,100,098	38.74	71,111,291,098	231.73	77,113,368,774	33.02
呆帳	10,944,080,000	8.91	12,933,941,358	4.92	1,989,861,358	18.18	12,281,793,728	5.26
業務費用	1,100,288,000	0.90	1,070,952,840	0.41	-29,335,160	-2.67	976,975,901	0.42
業務費用	1,100,288,000	0.90	1,070,952,840	0.41	-29,335,160	-2.67	976,975,901	0.42
業務賸餘（短絀）	-72,146,000	-0.06	-269,778,013	-0.10	-197,632,013	273.93	-204,443,100	-0.09
業務外收入	72,146,000	0.06	271,380,925	0.10	199,234,925	276.16	204,844,008	0.09
財務收入	0	0.00	3,825	0.00	3,825		37,418	0.00
利息收入	0	0.00	3,825	0.00	3,825		37,418	0.00
其他業務外收入	72,146,000	0.06	271,377,100	0.10	199,231,100	276.15	204,806,590	0.09
違規罰款收入	327,000	0.00	2,403,744	0.00	2,076,744	635.09	15,931,684	0.01
收回呆帳	70,415,000	0.06	261,833,123	0.10	191,418,123	271.84	181,779,294	0.08
雜項收入	1,404,000	0.00	7,140,233	0.00	5,736,233	408.56	7,095,612	0.00
業務外費用	0	0.00	1,602,912	0.00	1,602,912		400,908	0.00
其他業務外費用	0	0.00	1,602,912	0.00	1,602,912		400,908	0.00
財產交易短絀	0	0.00	724,892	0.00	724,892		31,546	0.00
雜項費用	0	0.00	878,020	0.00	878,020		369,362	0.00
業務外賸餘（短絀）	72,146,000	0.06	269,778,013	0.10	197,632,013	273.93	204,443,100	0.09
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	121,310,051,000	98.80	194,583,635,843	74.05	73,273,584,843	60.40	162,980,888,509	69.79
Insurance Benefits	79,679,162,000	64.90	79,851,594,387	30.39	172,432,387	0.22	73,585,726,007	31.51
Reserve Fund Deposit and Withdrawal	30,686,809,000	24.99	101,798,100,098	38.74	71,111,291,098	231.73	77,113,368,774	33.02
Uncollectible Accounts	10,944,080,000	8.91	12,933,941,358	4.92	1,989,861,358	18.18	12,281,793,728	5.26
Operation Expenses	1,100,288,000	0.90	1,070,952,840	0.41	-29,335,160	-2.67	976,975,901	0.42
Operation Expenses	1,100,288,000	0.90	1,070,952,840	0.41	-29,335,160	-2.67	976,975,901	0.42
Operating Surplus (Deficit)	-72,146,000	-0.06	-269,778,013	-0.10	-197,632,013	273.93	-204,443,100	-0.09
Non-operating Income	72,146,000	0.06	271,380,925	0.10	199,234,925	276.16	204,844,008	0.06
Financial Income	0	0.00	3,825	0.00	3,825		37,418	0.00
Interest Income	0	0.00	3,825	0.00	3,825		37,418	0.00
Other Nonoperating Income	72,146,000	0.06	271,377,100	0.10	199,231,100	276.15	204,806,590	0.06
Income from Fines	327,000	0.00	2,403,744	0.00	2,076,744	635.09	15,931,684	0.00
Bad Debts Recovered	70,415,000	0.06	261,833,123	0.10	191,418,123	271.84	181,779,294	0.06
Miscellaneous Income	1,404,000	0.00	7,140,233	0.00	5,736,233	408.56	7,095,612	0.00
Non-operatingExpenses	0	0.00	1,602,912	0.00	1,602,912		400,908	0.00
Other Nonoperating Income	0	0.00	1,602,912	0.00	1,602,912		400,908	0.00
Shortage of property transactions	0	0.00	724,892	0.00	724,892		31,546	0.00
Miscellaneous Expenses	0	0.00	878,020	0.00	878,020		369,362	0.00
Non-operating Surplus (Deficit)	72,146,000	0.06	269,778,013	0.10	197,632,013	273.93	204,443,100	0.06
Current Surplus (Deficit)	0	0.00	0	0.00	0		0	0.00

二、主要業務及成果

(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。113年度，本會依規定共召開4次風險控管推動小組會議，討論「勞金局所提『國保基金103年至112年自行操作與委託經營投資績效分析報告』案」、「113年度國民年金財務帳務檢查實施計畫（草案）」、「國保基金『投資政策書』案」、

「國保基金『114年度資產配置暨投資運用計畫（草案）』案」、「有關『國保基金撥款研析報告』及『國保基金國內委託相對報酬型批次績效說明』案」、「國保基金國內、外委託經營績效未達目標暨113年第3季績效考核報告案」與「因應當前金融情勢，未來國保基金投資運用應留意之風險」等共計12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。



113.12.27 第43次國民年金風險控管推動小組會議
The 43rd Convention of National Pension Insurance Fund Risk Control Promotion Task Force Meeting

II. Major Duties and Achievements

(I) 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 NPSC, the Task Force meets once per quarter in principle and may convene a special meeting whenever necessary. In 2024, the NPSC convened four Risk Control Task Force Meetings in accordance with regulations to deliberate on a total of 12 proposals, including: the “Performance Analysis Report on Proprietary and Mandated Investment of the National Pension Insurance Fund from 2014 to 2023” submitted by the BLF; the “Draft 2024 Financial Audit Implementation Plan for the National Pension”; the “Investment Policy Statement of the National Pension Insurance Fund”; the “Draft 2025 Asset Allocation and

Investment Plan of the National Pension Insurance Fund”; the “Analysis Report on Fund Disbursement Mechanism” and the “Explanation of the Performance of Domestic Mandated Relative Return Batches”; the “Performance Evaluation Report for the Third Quarter of 2024 and Underperforming Domestic and Foreign Mandated Accounts”; and “Risks to Be Monitored in Future Investment Operations of the National Pension Insurance Fund in Response to Current Financial Conditions.” The Committee consolidated the suggestions and opinions raised by participating experts and scholars and submitted them to the NPSC Meetings for further deliberation, requesting the relevant agencies to study or refer to them as appropriate, in order to enhance the effectiveness of business and financial risk management for the National Pension system.



(二) 審議國保基金年度預算及決算

1. 審議 114 年度國保基金附屬單位預算
2. 審議 112 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 114 年度資產配置暨投資運用計畫
2. 審議 112 年 12 月至 113 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 112 年第 4 季至 113 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 112 年下半年度及 113 年上半年度內部自行查核作業相關表件
6. 審議勞金局 112 年度國保基金稽核報告

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

1. Review of 2025 annual budget of the National Pension Insurance Fund.
2. Review of the 2023 annual financial statement of the National Pension Insurance Fund.

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

1. Review of the 2025 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
2. Review of the income and expenditure, management, utilization and balance (including individual stocks with investment

losses exceeding 30% and their disposal and the outline of hedging measure taken for derivatives) of the National Pension Insurance Fund between December 2023 and November 2024.

3. Review of the Performance Evaluation Report on Discretionary Management of Domestic/Foreign Investments from the National Pension Insurance Fund between Q4 2023 and Q3 2024.
4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts.
5. Review on the Forms and Documents Related to Internal Audit on National Pension Insurance Fund by the BLF H2 of 2023 and H1 of 2024.
6. Review on 2023 National Pension Insurance Fund Audit Report.

(四) 辦理 113 年度國民年金財務帳務檢查

為瞭解國保基金運用單位遵循相關政策及法令之情形，本會訂定「113 年度國民年金財務帳務檢查實施計畫」，113 年度之檢查主題為「委託經營到期續約之評估機制及處理情形」，並於 113 年 12 月 16 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 112 年度建議事項需複查項目之辦理情形、例行查核事項及確認先期檢查之發現與建議；第 2 組：查核「國內」委託經營到期續約之評估機制、處理情形及確認先期檢查發現之發現與建議；第 3 組：查核「國外」委託經營到期續約之評估機制、處理情形及確認先期檢查發現之

發現與建議）依檢核表查核勞金局辦理情形，抽檢結果「無異常情事」。

113 年度檢查結果，包括建請勞金局在國外委託到期續約之檢核表加註說明「法規及契約遵循」及「續約加碼委任額度適法性檢視」等 2 項之檢核情形；對於受託機構加減碼長時間未能執行，其中考量因素「市場條件是否適合」部分訂定較明確的標準；建議國內「絕對報酬型」委託經營到期衡量時，將受託帳戶累計績效上漲或下跌的百分比不要差距大盤太大做為參考指標，而非採用絕對值的方式等 13 項建議意見，業請相關機關針對所需列管之 11 項建議事項研議辦理，並按季函報辦理情形。



113.12.16 113 年度國民年金財務帳務檢查—呂政務次長建德致詞
2024 National Pension Financial and Accounting Inspection - Remarks by Deputy Minister Jen-Der Lue

(IV) Conduct the 2024 National Pension Financial Accounting Inspection

To understand the extent to which the National Pension Insurance Fund utilization unit complies with relevant policies and regulations, the NPSC formulated the “2024 National Pension Financial Accounting Inspection Implementation Plan.” The inspection theme for 2024 was “Evaluation Mechanisms and Handling of Contract Renewals upon the Expiration of Mandated Investment Agreements.” On December 16, 2024, a financial accounting inspection was conducted at the BLF. The inspection committee was divided into three groups (Group 1: Reviewed the implementation status of items from the 2023 recommendations that required follow-up, routine inspection items, and the findings and suggestions from the preliminary inspection. Group 2: Reviewed the evaluation mechanisms and handling of contract renewals upon the expiration of “domestic” mandated investment agreements, and confirmed the findings and suggestions from the preliminary inspection. Group 3: Reviewed the evaluation mechanisms and handling of contract renewals upon the expiration of “foreign” mandated investment

agreements, and confirmed the findings and suggestions from the preliminary inspection.) All groups conducted inspections of the BLF in accordance with the checklist. The sampling results indicated no anomalies.

The 2024 inspection results included the 13 recommendations for the BLF to revise the checklist for foreign mandated investment contract renewals by adding two inspection items: “compliance with regulations and contracts” and “legal review of increased delegation amounts upon renewal.” It was also suggested that, in cases where entrusted institutions failed to execute increases or reductions in delegation for an extended period, clearer standards should be established to assess whether market conditions are appropriate. For domestic absolute return mandates, it was recommended that performance evaluation upon expiration consider the percentage increase or decrease in the account's cumulative performance relative to the market index, rather than relying on absolute performance values. In total, 11 items were identified as requiring follow-up and supervision. Relevant agencies were requested to study and implement these recommendations and submit quarterly reports on their progress.

(五) 廣續推動「國民年金財務監理精進計畫」

本會依據「國民年金財務監理精進計畫」，據以執行財務監理雙週報及季報、審議國保基金財務報表、定期揭露國保基金績效燈號及強化金融資訊即時監理等工作。為提升財務監理效能，本會蒐整國內外重要經濟金融情勢，完成按雙週編製之「財務監理雙週報」、按月審查國保基金財務報表、按季提出「國民年金財務監理報告」及揭露績效燈號，並落實金融資訊即時監理機制，對於可能涉及國保基金之異常情事或重大輿情，113 年度啟動 4 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。

(六) 訪察國保基金國外投資委託經營受託及保管機構

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 113 年度本會派員參與勞金局訪察國外 1 家保管機構「摩根大通銀行」（英國）及 1 家受託機構「Insight」（英國）。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 113 年度基金業務稽核計畫」辦理前開訪察作業，至訪察結果，保管機構及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，確認系統會出現相關警示，未發現有異常情形。

(V) 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 Insurance Fund”. 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 supervision mechanism. In 2024, this mechanism was activated on four occasions. Official letters were issued to the BLF requesting proper responses and explanations to address major unexpected events and to strengthen the Fund’s risk management.

(VI) Inspections of Foreign Institutions Entrusted with Mandate Investment Management and Custodial Services for the National Pension Insurance Fund

In accordance with the “Guideline for the Establishment of the NPSC of the Ministry of Health and Welfare,” the supervision of the National Pension Insurance Fund’s revenue and expenditure, custody, utilization, as well as the inspection and evaluation of financial accounts, fall under the Committee’s statutory responsibilities. Based on resolutions of the Supervisory Committee Meetings, the Committee, together with the BLF, jointly conducted an inspection of overseas entrusted institutions. In 2024, the Committee assigned personnel to participate in on-site inspections of one custodian institution, JPMorgan Chase Bank (UK), and one investment manager, Insight Investment (UK). According to the “Audit Guidelines for Fund Operations of the BLF” and the “2024 Annual Audit Plan,” the Bureau carried out the aforementioned inspections. Based on the results, the external audit reports submitted by both the custodian and the investment manager included no comments or concerns regarding the Fund. In addition, on-site testing confirmed that the system would trigger appropriate alerts, and no anomalies were found.

(七) 完成「人工智慧對於國保基金投資效益分析」之研究

為精進監理效能，即時掌握國民年金相關業務動態及趨勢，本會積極辦理研究發展工作，113 年度完成辦理「人工智慧對於國保基金投資效益分析」研究，揭示善用人工智慧即時監控及預測市場波動的能力，可以增強國保基金的風險管理能力，並提出運用於信用風險、市場風險和作業風險管理等具體建議，供未來執行財務監理工作之參考及精進國保基金財務監理之品質。

(八) 舉辦「人工智慧 (AI) 與永續投資」研討會

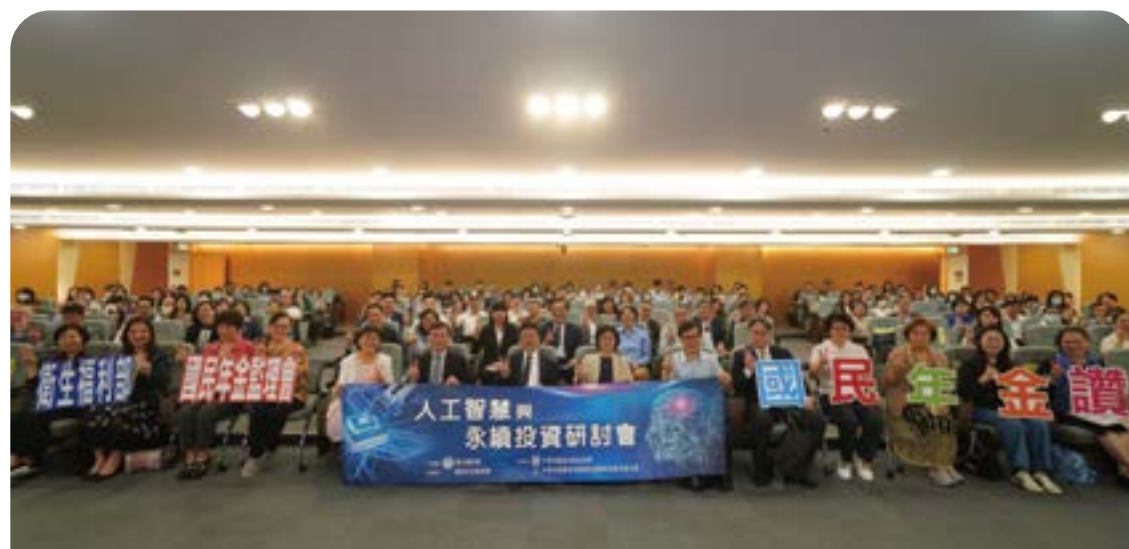
為瞭解及掌握 AI 發展及永續投資趨勢，本會業於 113 年 10 月 22 日假張榮發基金會國際會議中心舉辦「人工智慧 (AI) 與永續投資」研討會，並與中華民國證券投資信託暨顧問商業同業公會及中華民國退休基金協會協辦，邀請日本台灣交流協會、國民年金監理委員、各投信投顧高階主管、政府基金管理單位與監理單位、金融監督管理委員會（以下稱金管會）、行政院主計總處、行政院國家發展基金管理會、數位發展部、國家科學及技術委員會、國家發展委員會、勞金局、勞保局、各地方政府、本部相關單位等，參與人數 200 人，活動順利圓滿。

(VII) Completion of the “AI Analysis on the Investment Efficiency of the National Pension Insurance Fund”

To enhance supervisory effectiveness and gain timely insights into the developments and trends related to the National Pension system, the NPSC actively promotes research and development efforts. In 2024, the Committee completed the study “AI Analysis on the Investment Efficiency of the National Pension Insurance Fund.” The research highlighted the potential of artificial intelligence in real-time market monitoring and forecasting, which can strengthen the Fund’s risk management capabilities. It also offered specific recommendations for applying AI to credit risk, market risk, and operational risk management, serving as a reference for future financial supervisory practices and for improving the overall quality of financial supervision of the National Pension Insurance Fund.

(VIII) Organization of the seminar on “Artificial intelligence (AI) and sustainable investment”

To gain insight into the development of artificial intelligence (AI) and sustainable investment trends, the NPSC held the seminar “Artificial Intelligence (AI) and Sustainable Investment” on October 22, 2024, at the CHANG YUNG-FA FOUNDATION International Convention Center. The event was co-organized with the Securities Investment Trust and Consulting Association of the R.O.C. and the Pension Fund Association, R.O.C. Participants included representatives from the Japan-Taiwan Exchange Association, members of the NPSC, senior executives from investment trust and consulting firms, government fund management and supervisory agencies, the Financial Supervisory Commission (hereinafter referred to as FSC), the Directorate-General of Budget, Accounting and Statistics, the National Development Fund Management Committee of the Executive Yuan, the Ministry of Digital Affairs, the National Science and Technology Council, the National Development Council, the BLF, the BLI, local governments, and relevant units of the Ministry of Health and Welfare. A total of 200 participants attended, and the event concluded successfully.



113.10.22「人工智慧 (AI) 與永續投資」研討會—大合照
Seminar on Artificial Intelligence (AI) and Sustainable Investment – Group Photo

本次研討會由本部周常務次長志浩蒞臨開幕致詞，邀請金管會邱副主任委員淑貞主講「金管會『人工智慧（AI）與永續投資』」，並由臺灣大學財務金融學系張特聘教授森林主講「人工智慧（AI）與政府基金」、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「AI和永續投資之現況與展望」；至國際專題部分，以日本GPIF及挪威主權基金為題，分別由塩村賢史部長及Mr.Mahmoud Farahmand分享「日本GPIF與ESG

投資」與「The Norwegian sovereign wealth fund-background, experiences and the future」。最後綜合論壇，由臺灣集中保管結算所林董事長丙輝擔任主持人，與中華民國證券暨期貨市場發展基金會張董事長傳章、中華民國退休基金協會巫理事長慧燕，以及各論壇主講人進行座談。透過本次研討會，與來自產官學界的專家互相交流並學習，期使國保基金投資不斷精進，有助國民年金制度長遠發展。

The seminar was opened with remarks by Jih-Haw Chou, Deputy Minister of the Ministry of Health and Welfare. The keynote session featured Jean Chiu, Vice Chairperson of the FSC, who delivered a speech on "AI and Sustainable Investment: The FSC's Perspective." Distinguished speakers included Professor San-Lin Chung of the Department of Finance, National Taiwan University, who presented on "AI and Government Funds," and Tsung-Sheng Liu, Chairman of the Securities Investment Trust and Consulting Association of the R.O.C., who spoke on "The Current Status and Outlook of AI and Sustainable Investment." In the international section, Mr. Kenji Shiomura from Japan's Government Pension Investment Fund (GPIF) presented on "Japan's GPIF and ESG Investment," while Mr. Mahmoud Farahmand shared

insights on "The Norwegian Sovereign Wealth Fund: Background, Experiences, and the Future." The final panel discussion was moderated by Bing-Huei Lin, Chairman of the Taiwan Depository and Clearing Corporation. Panelists included Chuan-Chang Chang, Chairman of the Securities and Futures Institute, Francine Wu, Chairperson of the Pension Fund Association, R.O.C., along with the keynote speakers from each session. Through this seminar, the Committee engaged in mutual exchange and learning with experts from industry, government, and academia, with the aim of continuously improving the investment performance of the National Pension Insurance Fund and contributing to the long-term development of the National Pension system.



4

肆、爭議審議

Dispute Review

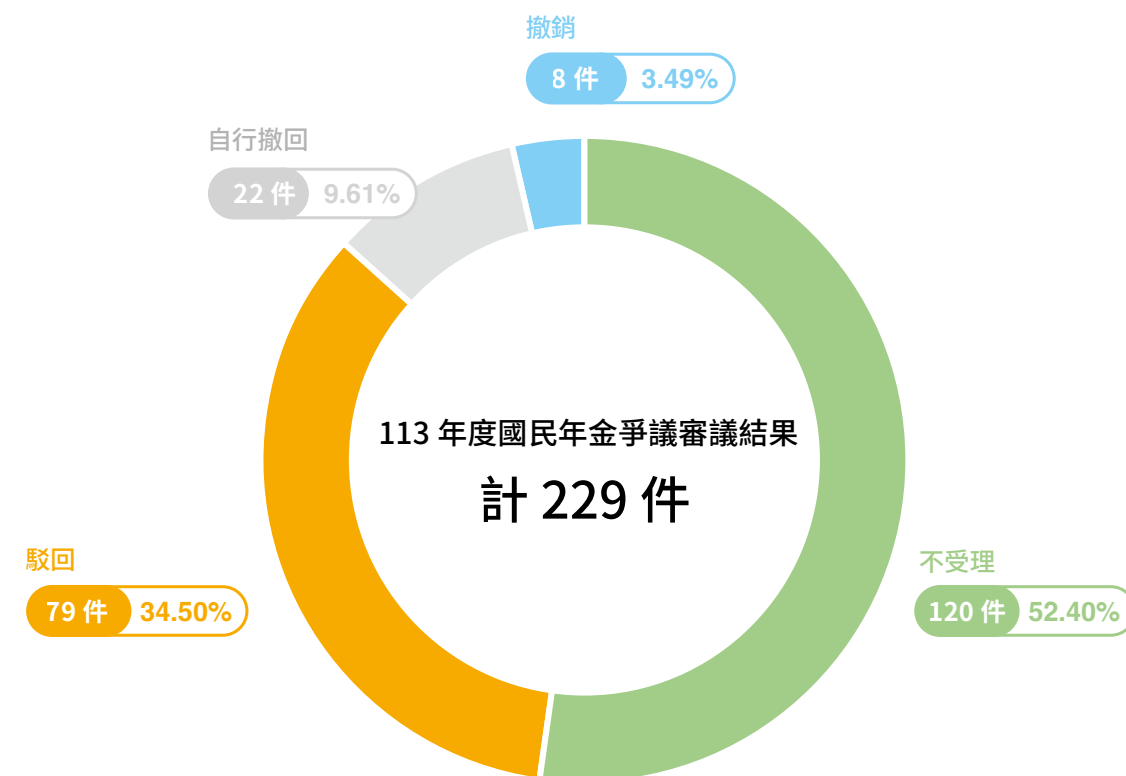


肆、爭議審議

一、爭議審議概況分析

(一) 審議結果統計

本會 113 年度經爭議審議委員會議審定之爭議案件計 229 件，其中「駁回」79 件（占 34.50%）、「不受理」120 件（占 52.40%，含改准發給 109 件）、「自行撤回」22 件（占 9.61%，含改准發給 14 件）及「撤銷」8 件（占 3.49%）。上開案件中，涉及血親受領資格、分期繳費、支出殯葬費認定、工作收入、加保資格、居住事實、繳還溢領、個人所有之土地是否新增、停發始點、給付期間、退還保費及詐領給付等重要爭點及疑義者，本會共擬具 19 項提案提會審查，俾使法律見解及審定理由更臻周延。

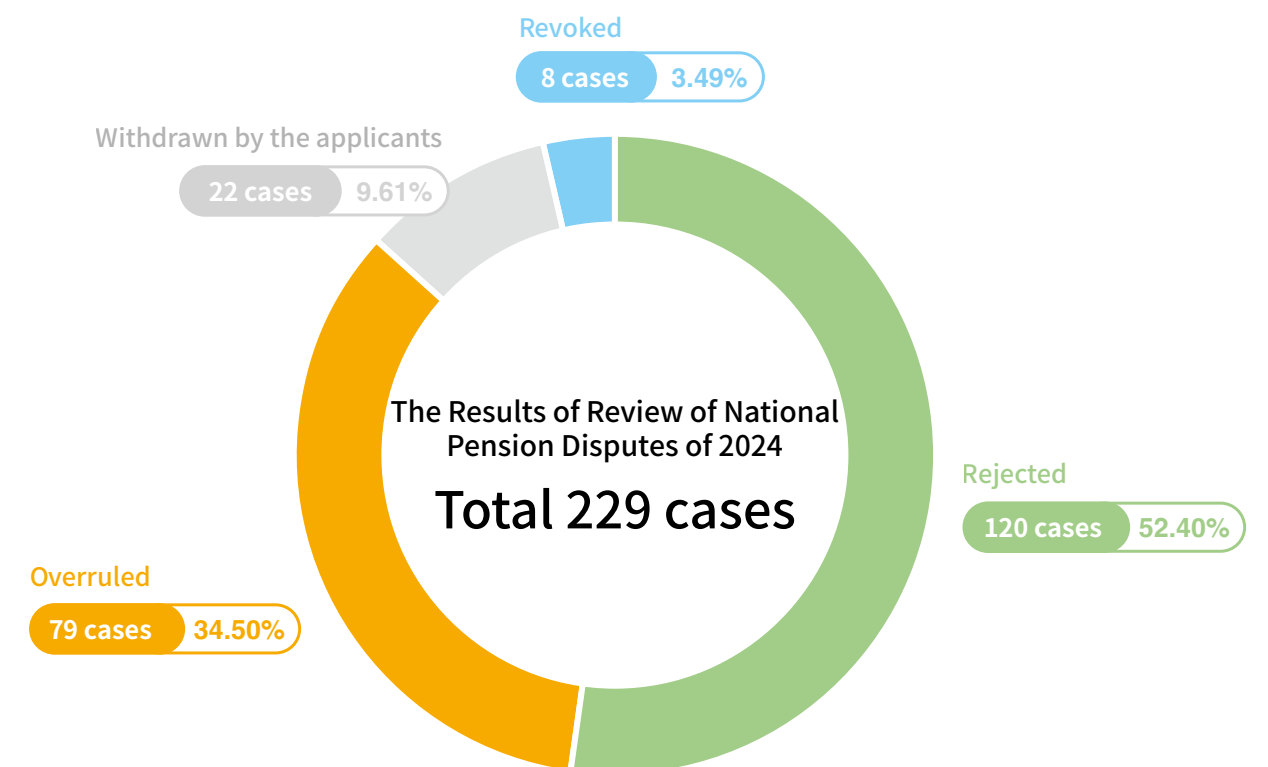


Chapter 4. Dispute Review

I. Analysis of Dispute Review Overview

(I) Statistics on Dispute Results

In 2024, a total of 229 dispute cases were reviewed and adjudicated by the Dispute Review Committee. Among them, 79 cases (34.50%) were overruled, 120 cases (52.40%) were not accepted (including 109 cases that were subsequently approved), 22 cases (9.61%) were voluntarily withdrawn (including 14 cases that were subsequently approved), and 8 cases (3.49%) were revoked. Among these cases, key issues and disputes included eligibility of blood relatives to receive benefits, installment payments, recognition of funeral expenses, employment income, qualification for enrollment, proof of residence, repayment of overpaid benefits, determination of newly acquired land ownership, the starting point for benefit suspension, benefit period, refund of premiums, and fraudulent claims. A total of 19 proposals were drafted by the Committee and submitted for review to ensure that legal interpretations and adjudication reasoning are thorough and well-founded.



(二) 審定案件申請項目

113 年度審定案件中，「申請爭議審議項目」仍維持歷年以「老年年金給付」及「老年基本保證年金」為案件數最多之前 2 大項，合計高達 7 成。

申請項目	件數	百分比
老年基本保證年金	102	44.54%
老年年金給付	59	25.76%
遺屬年金給付	14	6.11%
原住民給付	11	4.80%
喪葬給付	11	4.80%
保險費或利息	10	4.37%
身心障礙基本保證年金	7	3.06%
身心障礙年金	6	2.62%
申請人資格及納保事項	4	1.75%
其他國民年金權益事項	3	1.31%
生育給付	2	0.87%
總計（113 年度）	229	100%

(II) Application Items for Review

Among the adjudicated cases in 2024, the top two categories of dispute review applications remained “Old-Age Pension Benefits” and “Old-Age Basic Guaranteed Pension Payment,” accounting for approximately 70 percent of the total cases, consistent with trends in previous years.

Application Item(s)	No. of Cases	Percentage
Old-Age Basic Guaranteed Pension Payments	102	44.54%
Old-Age Pension Benefits	59	25.76%
Survivors Pension Payments	14	6.11%
Indigenous People Payments	11	4.80%
Funeral Benefits	11	4.80%
Premium or Interest	10	4.37%
Disability Basic Guaranteed Pension Payments	7	3.06%
Disability Pension Payment	6	2.62%
Applicant Qualification or Insurance Subscription	4	1.75%
Other National Pension Rights and Interests	3	1.31%
Maternity Benefits	2	0.87%
Total (2024)	229	100%

(三) 審定案件類型

113 年度審定案件中，「案件類型」部分，除維持以「排富條款」（108 件，占 47.16%）及「給付數額」（40 件，占 17.47%）為案件數最多之前 2 大類型外，因申請人未受被保險人生前扶養、或與出養之被保險人間之權利義務停止、或再婚、或婚姻關係存續未滿 1 年等不符遺屬年金給付請領規定等，致「其他」類型案件為 17 件（占 7.42%），名列第 3。

案件類型	件數	百分比
排富條款	108	47.16%
給付數額	40	17.47%
其他	17	7.42%
尚有欠費	8	3.49%
保險效力	7	3.06%
加保資格	6	2.62%
給付期間	6	2.62%
退還保費	5	2.18%
溢領繳還	5	2.18%
身分證明	5	2.18%
居住事實	4	1.75%
擇一請領	3	1.31%
免計利息	3	1.31%
10 年緩繳	3	1.31%
請求權時效	3	1.31%
身障程度	2	0.87%
分期延期繳費	2	0.87%
保費補助	1	0.44%
配偶連帶繳納義務	1	0.44%
總計（113 年度）	229	100%

(III) Types of Cases

Among the adjudicated cases in 2024, the top two categories by case type remained “Means-testing Clause” with 108 cases (47.16%) and “Benefit Amount”. Additionally, due to situations such as the applicant not being financially supported by the insured during their lifetime, the termination of legal rights and obligations between the applicant and an adopted insured person, remarriage, or a marriage lasting less than one year, all of which do not meet the eligibility criteria for claiming Survivor Pension Payments, the “Other” category accounted for 17 cases (7.42%), ranking third.

Case Type	No. of Cases	Percentage
Means-testing Clause	108	47.16%
Benefit Amount	40	17.47%
Others	17	7.42%
Outstanding Premiums	8	3.49%
Insurance Coverage	7	3.06%
Insurance enrollment Qualification	6	2.62%
Benefit Payment Period	6	2.62%
Refund of Premium	5	2.18%
Refund of Overpayment	5	2.18%
Identity Certificate	5	2.18%
Residence Confirmation	4	1.75%
Selection of Single Claim Only	3	1.31%
Interest-Free	3	1.31%
10-year period allowed for late payment	3	1.31%
Statute of limitations on the right to claim insurance benefits	3	1.31%
Degree of Disability	2	0.87%
Deferred payment of premiums in installments	2	0.87%
Premium Subsidization	1	0.44%
Spouse Obligation for Payment of Insurance Premiums	1	0.44%
Total (2024)	229	100%

(四) 爭審精進事項

本會 113 年度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. 具有行政處分性質之函文，應加註教示條款

建請勞保局以公文函復民眾所詢國民年金相關具體事項，如具有行政處分性質者，即應依行政程序法第 96 條規定加註教示條款，以符保障人民之救濟權利。

2. 完善「勞工保險老年給付申請書及給付收據」之提醒字樣

「勞工保險老年給付申請書及給付收據」之注意事項欄位，雖已載明「112 年 10 月 1 日（含）以後請領勞保老年給付者，不得再參加國保」等提醒字樣，惟考量國保被保險人難以清楚瞭解「不得再參加國保」與「得否請領國保各項給付」之關聯，建請勞保局完善前開申請書表之提醒字樣，避免僅因領取短淺年資且微薄之勞保老年給付而排除納入國保，無法再享有國保加保期間之生育給付、身心障礙（基本保證）年金給付、遺屬年金給付及喪葬給付等各項保障。

(IV) Dispute Review Enhancements

In 2024, during the review of dispute cases discussed in the Dispute Review Committee meetings, the NPSC identified certain issues in the practical implementation of the National Pension system or in legal interpretations, and accordingly proposed key recommendations for improvement and suggestions for legislative amendments are as follows:

1. **Official correspondence with the nature of an administrative sanction shall include an advisory clause on appeal rights**

It is recommended that the BLI respond to public inquiries regarding specific matters related to the National Pension Insurance in the form of official documents. If the content constitutes an administrative sanction, the notice shall include an instruction clause in accordance with Article 96 of the Administrative Procedure Act, in order to safeguard the people's right to administrative remedies.

2. **Enhancing the reminder text on the "Labor Insurance Old-Age Benefits Application Form and Payment Receipts"**

Although the "Labor Insurance Old-Age Benefits Application Form and Payment Receipts" already includes a reminder stating that "those who claim labor insurance old-age benefits on or after October 1, 2023, are no longer eligible to participate in the National Pension Insurance," it is noted that insured persons under the National Pension system may have difficulty understanding the relationship between "ineligibility for re-enrollment" and their eligibility for various National Pension benefits. Therefore, it is recommended that the BLI improve the wording of the reminder on the aforementioned application form, to avoid situations where individuals are excluded from National Pension coverage solely because they received labor insurance old-age benefits based on short service periods and low amounts, thereby losing their entitlement to benefits such as maternity benefits, Disability Basic Guaranteed Pension Payments, Survivor Pension Payments, and funeral benefits that would otherwise be available during their insured period under the National Pension system.

3. 檢討未檢具「國內金融機構帳戶」者，暫行拒絕發給年金給付之做法

國民年金法施行細則第28條「依本法發給之各項給付，保險人算定後應匯至被保險人、受益人或請領人之國內金融機構帳戶」所定之義務人係指「保險人」。實務上，被保險人未檢具「國內金融帳戶」，勞保局即暫行拒絕發給年金給付之做法，恐有違反法律保留原則疑慮，建議予以檢討。

4. 建請參照消費者物價指數（CPI）成長率定期調整按月累計金額

為儘早落實保障已領取公教人員保險養老給付者及軍人保險退伍給付之基本經濟安全，建請參照消費者物價指數（CPI）成長率定期調整按月累計金額，以儘早領取老年基本保證年金。

5. 檢討國民年金法第18條之1之適用範圍

參照司法院釋字第766號解釋之精神，社會保險給付受憲法上財產權及生存權之保障。「身心障礙年金給付」與「遺屬年金給付」等，同屬「保險給付」性

質，仍應受憲法保障，爰建議檢討國民年金法第18條之1之適用範圍，擴大至「身心障礙年金給付」亦得適用。

6. 建請修正國民年金法第39條第2項後段之規定

現行國民年金法第39條第2項後段「未能協議者，保險人應平均發給各申請人」喪葬給付之規定，倘各申請人負擔殯葬費用額度有不同，一律採「平均發給」易有紛爭，且恐亦會強化不達成協議即可平均受領給付之動機，爰建請修正國民年金法第39條第2項後段之規定為「未能協議者，保險人應按支出殯葬費用比例發給」。

7. 建請國民年金法施行細則第26條第1項之規定提升至法律位階

國民年金法施行細則第26條第1項規定「本法第16條對被保險人暫行拒絕給付規定，於受益人準用之」。又前開「準用」規定僅定於施行細則，未以法律定之，恐有違反法律保留原則之疑慮，爰建請提升至法律層級之位階。

3. Reviewing the practice of temporarily denying pension benefit payments to applicants who fail to provide a domestic bank account

According to Article 28 of the Enforcement Rules of the National Pension Act, the party obligated to transfer various benefits granted under the Act to the domestic financial institution account of the insured person, beneficiary, or claimant, as calculated by the insurer, refers to the "insurer." In practice, when an insured person fails to provide a domestic financial account, the BLI temporarily withholds the payment of pension benefits. This approach may raise concerns of violating the principle of legal reservation and is therefore recommended for review.

4. Recommendation to adjust the accumulated monthly amount regularly based on the growth rate of the consumer price index (CPI)

To ensure the basic economic security of individuals who have received retirement benefits under the Insurance for Government Employees and School Staff or the Military Personnel Insurance, it is recommended to regularly adjust the accumulated monthly amount based on the growth rate of the Consumer Price Index (CPI), so as to allow earlier access to the old-age basic guaranteed pension payment.

5. Reviewing the scope of application of Article 18-1 of the National Pension Act

In reference to Constitutional Interpretation No. 766 issued by the Judicial Yuan, social insurance benefits are protected under the constitutional rights to property and to subsistence. Since "Disability Pension Payments" and "Survivor Pension Payment" are both classified as insurance benefits, they

should likewise be protected under the Constitution. It is therefore recommended that the applicability of Article 18-1 of the National Pension Act be reviewed, with a view to extending its scope to include "Disability Pension Payment."

6. Recommendation to amend the latter part of Paragraph 2, Article 39 of the National Pension Act

Under the current provision in the latter part of Paragraph 2, Article 39 of the National Pension Act, which states that "The insurer should distribute the expense equally among the applicants if the applicants fail to make such an agreement," disputes may arise when the applicants have contributed to the funeral expenses in differing amounts. This provision may also create an incentive for applicants to avoid reaching an agreement in order to receive equal shares. It is therefore recommended that the provision be amended to state: "The insurer shall distribute the benefits in proportion to the funeral expenses paid by each applicant if the applicants fail to make such an agreement."

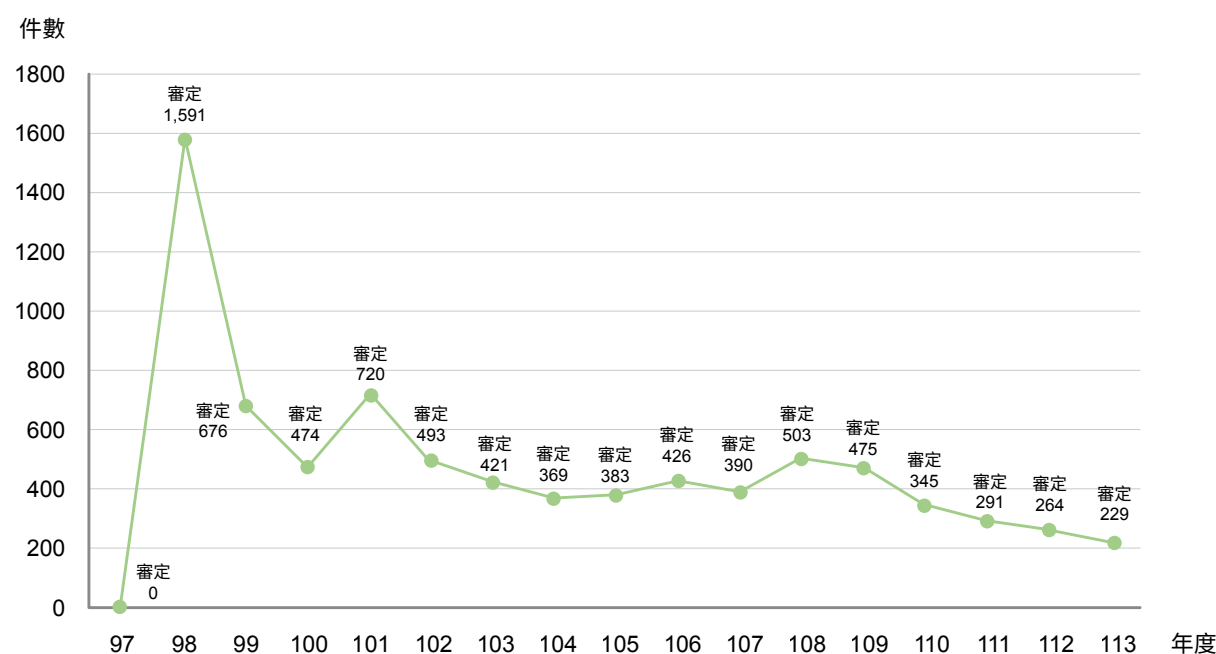
7. Recommendation to elevate Paragraph 1, Article 26 of the Enforcement Rules of the National Pension Act to statutory level

Paragraph 1, Article 26 of the Enforcement Rules of the National Pension Act provides that "the provision of Article 16 of the Act regarding temporary suspension of benefits for the insured shall apply mutatis mutandis to beneficiaries." However, since the aforementioned provision applying mutatis mutandis is stipulated only in the Enforcement Rules and not in the Act itself, there may be concerns regarding a potential violation of the principle of legal reservation. It is therefore recommended that this provision be elevated to the level of statutory law.

(五) 歷年審定案件情形及審議結果

1. 歷年審定情形

經觀察歷年爭議審議案件量，除開辦初期外，近年已呈穩定趨勢，係因本會職掌同時身兼國民年金監理之角色，為提升爭議審議紛爭解決效能，瞭解民眾不服核定的真正原因，常須完整研析爭議審議個案，據以深入檢討勞保局實務作業流程等行政舉措，並適時建請中央主管機關與時俱進修正國民年金法規與制度，紓減訟源已見初步成效。



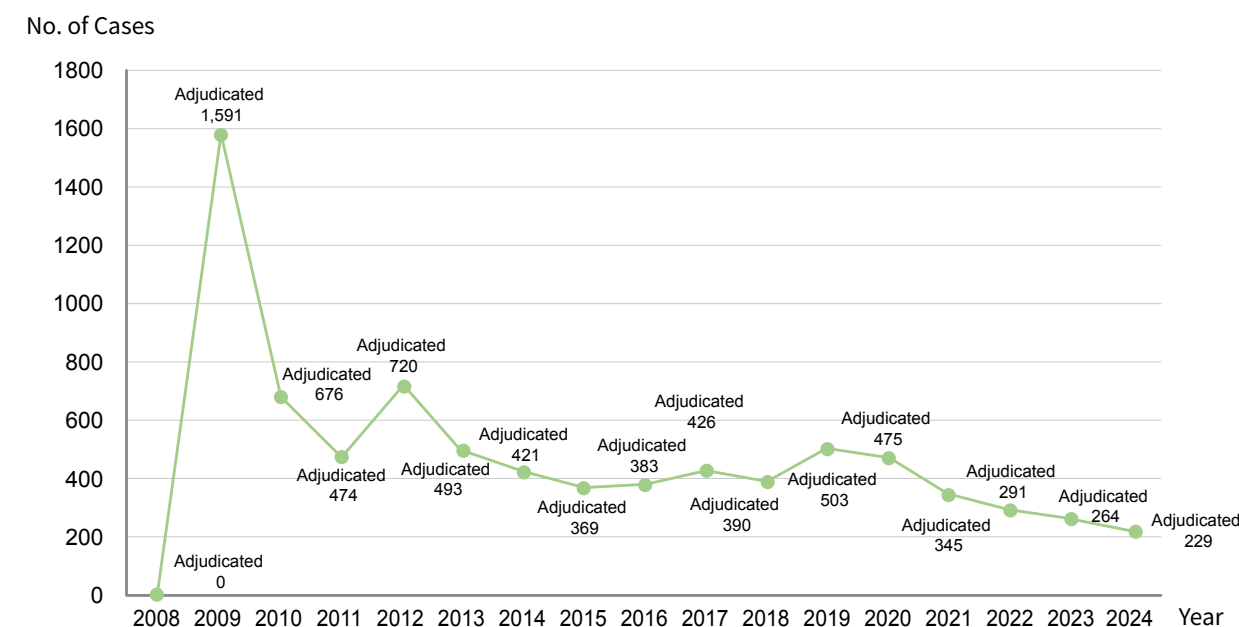
2. 歷年審議結果

自國保 97 年開辦截至 113 年底止，計受理 8,128 件，審定 8,050 件，其中撤銷 241 件、駁回 4,076 件、不受理 3,108 件、自行撤回 623 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 2,988 件（占爭議案件 37.12%）。

(V) Overview of Cases Reviewed and Adjudicated over the Years and Review Results

1. Overview of Case Review over the Years

Based on observations of dispute review cases over the years, the number of cases, except during the initial implementation period, has shown a stable trend in recent years. This is attributed to the Committee's dual responsibility in both dispute resolution and supervisory functions for the National Pension system. To enhance the effectiveness of dispute resolution and understand the underlying reasons why the public challenges benefit determinations, the Committee conducts in-depth analysis of individual dispute cases. These reviews serve as a basis for examining the BLI administrative practices and operational procedures. When necessary, the Committee also makes recommendations to the central competent authority to amend relevant laws and regulations in a timely manner. Such efforts have yielded preliminary results in reducing the number of disputes.



2. Review Results over the Years

Number of reviewed cases: From the launch of the National Pension Insurance in 2008 up to the end of 2024, NPSC has accepted 8,128 dispute cases, of which 8,050 were adjudicated. Among them, 241 cases were revoked, 4,076 cases were overruled, 3,108 cases were rejected, 623 cases were withdrawn by the applicants, and 2 cases were categorized as "other." In the meantime, there were 2,988 disputes (accounting for 37.12% of the total dispute cases) filed for review but the BLI made the decision to issue the benefits in question after reexamining the cases.

二、主要業務及成果

(一) 召開國民年金爭議審議委員會會議

1. 會議形式：由本部遴聘（派）社會保險、國民年金、社會福利之學者專家、法律專業人員、醫師，以及中央、地方政府主管人員為審議委員，以合議制方式審理之。由本會執行秘書召集並為主席，召集人因故不能主持會議時，由審議委員互推 1 人為主席。
2. 召開期程：每月召開 1 次爭議審議委員會會議為原則，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。



113.10.11 第 133 次國民年金爭議審議委員會會議
The 133rd National Pension Dispute Review Committee Meeting

II. Major Duties and Achievements

(I) Convention of National Pension Dispute Review Committee Meetings

1. Meeting format: The Ministry of Health and Welfare shall recruit (appoint) scholars and experts in social welfare, national pension, and social insurance, 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.
2. Meeting frequency: In principle, Dispute Review Committee Meetings shall be convened once a month. Ad hoc meetings may be convened when necessary.
3. 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) 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。113 年度國民年金訴願決定案件計 13 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 96.89%，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。

(三) 充實爭議審議法學專業知能

為強化同仁法學知能，本會就爭議審議案件主要爭點及審議委員所提之法律概念部分，於 113 年度辦理 4 場次、12 主題研習如下：

1. 行政訴訟法部分：分就「課予義務訴訟」、「違法確認訴訟」、「無效確認訴訟」及「一般給付訴訟」等行政訴訟程序之訴訟類型與標的，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「評憲法法庭 111 年憲判字第 19 號全民健保停保復保案判決」、「未卜先知的行政函釋效力－以最高行政法院 105 年 3 月份庭長法官聯席會議為中心」及「最高行政法院 109 年度大字第 5 號裁定」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。

(II) 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 2024, among the total 13 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, 96.89% of NPSC's review decision on the appeal sustained, and no administrative suit judgment was rendered to revoke NPSC's review decision, in other words, 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.

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

In order to improve the co-workers' legal expertise, in 2024, 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:

1. Administrative Litigation Act: A clear and practical introduction was provided to the types and subjects of administrative litigation procedures, including "administrative actions for effecting", "administrative actions for declaration of the illegality of an administrative acts", "administrative actions for declaration of the nullity of an administrative acts", and "actions for general payment". Real case applications were used to help establish a comprehensive understanding of administrative litigation.
2. Legal Articles and Case Sharing: Discussions included analyses of major legal interpretations and rulings such as "the Constitutional Court Judgment 111-Hsien-Pan-19 (2022) regarding Case on the Suspension and Resumption of the Coverage of National Health Insurance", the article "The Predictive Validity of Administrative Interpretations - Focusing on the Joint Meeting of Division Chiefs and Judges of the Supreme Administrative Court in March 2016," and "the Supreme Administrative Court Decision No. 5 (2020)". Relevant cases related to the National Pension were also shared and discussed to facilitate exchange on adjudication practices.

(四) 廣續辦理本會網站公開查詢最近 3 年審定書作業

為因應政府資訊公開趨勢，本會網站主動公開最近 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。113 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。

(五) 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。迄至 113 年底，民眾以線上申辦管道申請爭議審議案件計有 30 件，有助維護申辦爭議案件之程序權益，並提升行政效能。

(IV) 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 in the past three 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 personal privacy, the content of written decisions made available to the public is reviewed in accordance with applicable laws. Information that must be kept confidential, such as the name, national identification number, other personally identifiable information, and medical records of natural persons, is properly redacted or de-identified before being made available for public access. In 2024, the access by citizens to NPSC's website has been increasing day by day, reflecting the government's transparent governance and the public's understanding and recognition for National Pension dispute review cases.

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

NPSC allows application for review of National Pension disputes online, Taiwan's first-ever social insurance dispute review system allowing for online application. In support of our country's smart government action plan, and to improve citizens' participation in a digital government, this service not only allows the public to apply for dispute review online in a timely manner lest time and space restrictions prevent them from applying for dispute review within the 60-day remedy application period and thus cause procedural disadvantages, but also improves the citizens' accessibility to rights protection solutions. The online application service for National Pension dispute review provides the public with more diverse channels for seeking administrative remedies. It has effectively reduced the number of cases rejected due to late applications and helps safeguard citizens' rights to administrative relief. As of the end of 2024, a total of 30 dispute review cases had been filed by the public through the online application system. This measure has helped safeguard procedural rights in the dispute review process and enhanced administrative efficiency.

(六) 舉辦「行政函釋的類型與效力」研討會

為持續精進爭議審議業務，本研討會業於 113 年 11 月 13 日舉辦竣事，邀請勞、農、國保等相關業務人員參加及交流，參與人數約有 50 人。除邀請政治大學法學院吳副教授秦雯擔任講座外，並邀請臺灣大學法律學院林特聘教授明鏘、國民年金爭議審議委員張委員文郁、張委員桐銳、勞保局烏組長惟揚等 5 位專家學者與談，從法律專家、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。與會專家學者提出國民年金法令解釋與執行之意見與建議，本會業於 113 年 12 月 10 日函請相關單位參處。

(七) 強化國民年金爭議審議個資及資安防護

為提升系統資安防護能力，強化資通安全風險管理，本會已於 113 年 6 月增修「國民年金爭議審議案件管理資訊系統」，完成業務申辦（查詢）網頁改採 Cloudflare Turnstile 人類驗證機制取代「驗證碼」，調整郵寄地址自動轉碼，並配合進行政府組態基準（GCB）套用及資安弱點掃描與修補等工作，除能阻擋自動化程式濫用行為與大幅提升網站使用者體驗及隱私保護，更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。

(VI) Organization of the seminar on “Types and Legal Effect of Administrative Interpretations”

To further improve the dispute review process, a seminar was successfully held on November 13, 2024. Personnel involved in Labor Insurance, Farmer Health Insurance, and National Pension programs were invited to participate and engage in discussions. Approximately 50 participants attended the event. In addition to inviting Associate Professor Wu, Chin-Wen from the College of Law, National Chengchi University, as the keynote speaker, the seminar also featured five panelists, including Distinguished Professor Lin, Ming-Chiang from the College of Law, National Taiwan University; National Pension Dispute Review Committee Members Chang, Wun-Yu and Chang, Tung-Jui; and Section Chief Wu, Wei-Yang from the BLI. These experts and scholars shared professional insights from both legal and operational perspectives, fostering in-depth dialogue between theory and practice. The experts and scholars attending the seminar offered opinions and suggestions regarding the interpretation and implementation of the National Pension Act. On December 10, 2024, the Committee formally issued an official letter requesting the relevant agencies to take the opinions into consideration.

(VII) Enhance protection information security, and personal data during a national pension dispute review

To enhance system information security and strengthen cyber risk management, the Committee completed an update to the National Pension Dispute Review Case Management Information System in June 2024. The update included replacing the CAPTCHA with the Cloudflare Turnstile human verification mechanism on the service (inquiry) webpage, implementing automatic encoding for mailing addresses, applying the Government Configuration Baseline (GCB), and conducting vulnerability scanning and patching. These improvements not only block automated abuse, significantly enhance user experience and privacy protection, but also ensure compliance with government website service management standards and the cybersecurity baseline requirements set by the Executive Yuan.



113.11.13「行政函釋的類型與效力」研討會
Seminar on the Types and Legal Effect of Administrative Interpretations

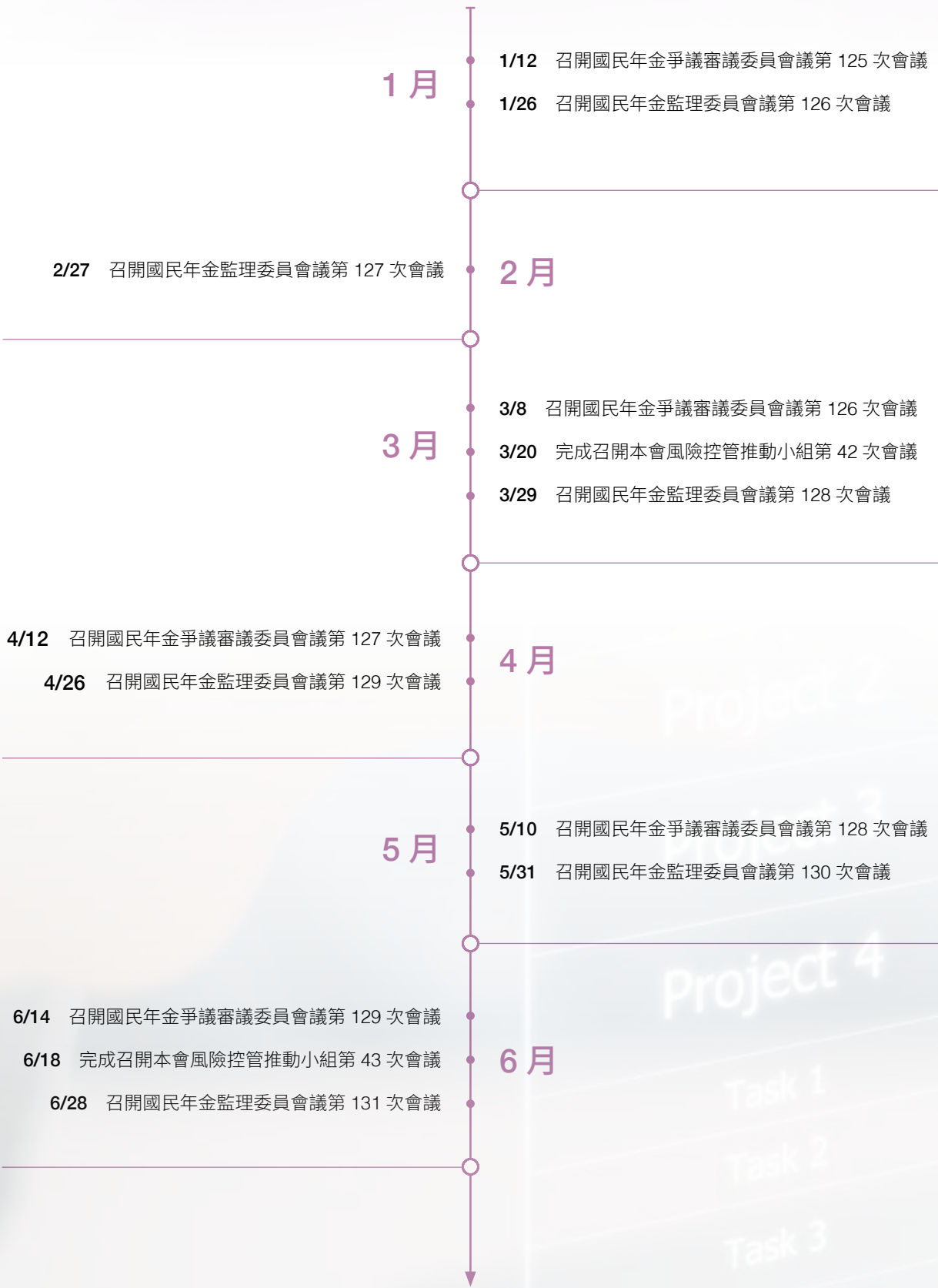


伍、附錄

Appendices



伍、附錄
113 年重要工作紀事、會議及事件表



Chapter 5. Appendices
2024 Milestones, Meetings and Major Events



7 月

- 7/12 召開國民年金爭議審議委員會第 130 次會議
- 7/26 召開國民年金監理委員會第 132 次會議

- 8/2 辦理 113 年度地方政府國民年金業務實地訪查及標竿學習
- 8/9 召開國民年金爭議審議委員會第 131 次會議
- 8/21 完成召開本會風險控管推動小組第 44 次會議
- 8/30 召開國民年金監理委員會第 133 次會議

8 月

9 月

- 9/20 召開國民年金爭議審議委員會第 132 次會議
- 9/27 召開國民年金監理委員會第 134 次會議

- 10/11 召開國民年金爭議審議委員會第 133 次會議
- 10/22 舉辦「人工智慧 (AI) 與永續投資」研討會
- 10/25 召開國民年金監理委員會第 135 次會議

10 月

11 月

- 11/8 召開國民年金爭議審議委員會第 134 次會議
- 11/11 完成召開本會風險控管推動小組第 45 次會議
- 11/13 舉辦「行政函釋的類型與效力」研討會
- 11/18 辦理 113 年度國民年金業務檢查
- 11/29 召開國民年金監理委員會第 136 次會議

12 月

- 12/13 召開國民年金爭議審議委員會第 135 次會議
- 12/16 辦理 113 年度國民年金財務帳務檢查
- 12/27 召開國民年金監理委員會第 137 次會議

July

- 7/12 Convention of the 130th Meeting of the National Pension Dispute Review Committee
- 7/26 Convention of the 132nd Meeting of the National Pension Supervisory Committee

- 8/2 Onside inspections of 2024 National Pension operations of local governments
- 8/9 Convention of the 131st Meeting of the National Pension Dispute Review Committee
- 8/21 Convened the NPSC's 44th Risk Control Promotion Task Force Meeting
- 8/30 Convention of the 133rd Meeting of the National Pension Supervisory Committee

August

September

- 9/20 Convention of the 132nd Meeting of the National Pension Dispute Review Committee
- 9/27 Convention of the 134th Meeting of the National Pension Supervisory Committee

- 10/11 Convention of the 133rd Meeting of the National Pension Dispute Review Committee
- 10/22 Organization of the seminar on "Artificial intelligence (AI) and sustainable investment"
- 10/25 Convention of the 135th Meeting of the National Pension Supervisory Committee

October

November

- 11/8 Convention of the 134th Meeting of the National Pension Dispute Review Committee
- 11/11 Convened the NPSC's 45th Risk Control Promotion Task Force Meeting
- 11/13 Organization of the seminar on "Types and Legal Effect of Administrative Interpretations"
- 11/18 2024 National Pension Operations Inspection
- 11/29 Convention of the 136th Meeting of the National Pension Supervisory Committee

- 12/13 Convention of the 135th Meeting of the National Pension Dispute Review Committee
- 12/16 Conduct the 2024 National Pension Financial Accounting Inspection
- 12/27 Convention of the 137th Meeting of the National Pension Supervisory Committee

December



陸、讀者意見表

Reader Opinion Form



讀者意見表



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Reader Opinion Form



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國民年金監理會年報. 中華民國113年版
= 2024 Annual report
national pension supervisory committee
Ministry of Health and Welfare/
衛生福利部國民年金監理會編.
-初版. --臺北市：衛生福利部, 民114.07
136面； 21×29.7公分
ISBN 978-626-7667-38-5(平裝)

1.CST: 國民年金 2.CST: 年金保險

548.933

114008288

國民年金監理會 年報

中華民國 113 年版

2024 Annual Report

National Pension Supervisory Committee
Ministry of Health and Welfare

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電話 (02) 2377-3689
定價 新臺幣300元
初版年月 中華民國114年7月
刊期頻率 年刊
ISBN：978-626-7667-38-5（平裝）
出版品類別：圖書

GPN：1011400640

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