

臺灣年金改革與退休基金管理

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摘 要

世界各先進國家人民壽命普遍延長，同時也面臨少子化的現象，加以政治與經濟環境變化迅速，金融危機不時出現，使得各國的年金（pension）制度面臨考驗，紛紛進行年金改革的政策推動。2008年6月經建會即受行政院指示規劃老年經濟安全體系，2016年，我國再次經歷政黨輪替，同年5月27日公布成立「總統府國家年金改革委員會」，且公告我國強制社會保險與強制職業退休金的兩層年金的改革內涵，並於2017年6月27日與29日分別三讀通過公教人員的年金改革法案，預定於2018年7月開始實施。法定公共年金之起源，咸認為是德國首相畢斯麥建置了世界第一個工人養老與社會保險制度，各先進國家莫不紛紛效法，然時日久後問題紛陳，OECD調查發現其會員國在近三十年間大部分都進行了年金的改革，世界銀行的研究也認為年金改革應朝向多層次的老年經濟保障模式進行。同時，世界各國的退休基金管理模式，在金融海嘯中受到了一定程度的考驗，使得退休基金管理的良窳，在各國的年金改革中受到相當的重視。本文探討公共年金的緣起、我國的退休制度、退休金的給付與退休基金的運作，並提供後續之年金改革三點建議：一、年金改革委員會應適時回歸行政院，二、基金管理應重視專業與彈性規劃，三、制定退休基金的保障專法，以達成世代共識與社會和諧的目的。

關鍵字：年金改革、退休金、退休基金

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aiwan's Pension Systems Reform and Pension Fund Management

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Abstract

Because of the life expectancy, low birth rate and the financial crisis, those challenges made countries' pension system collapsed. In June 2008, the National Development Council was instructed by the Executive Yuan to plan the economic security system for the aged. In 2016, Taiwan underwent political rotation again. On May 27 2016, government announced the establishment of the "Office of the President's Pension Reform Committee". The committee declared "two set" pension system that may be reformed. Then in June 27 and 29 2017, Legislative Yuan passed the pension reform bills of government employee and public school staffs, it is scheduled to be implemented in July 2018. The origin of the public pension was built by German Prime Minister Bismarck who set up the world first pension and social insurance system, then many western countries followed. However, after a long period of time, the OECD survey found that most member states carried out pension reforms the last thirty years. The World Bank also believes that pension reforms should be directed toward a multi-level model of economic security for the elderly. At the same time, the management models of pension funds in various countries have been tested in the financial tsunami, and the good management of pension funds has received considerable. This article discusses the origin of public pensions, the retirement system in our country, the payment of pensions and the operation of pension funds, and provides three suggestions for the Taiwan pension reform: 1, the pension reform committee should return to the Executive Yuan timely; 2, the fund management should pay attention to the specialty and flexible planning, and 3, to formulate the special protection law for retirement funds so as to achieve the consensus of generations and the goal of social harmony.

Keywords: pension reform 、 pension 、 pension funds

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