

## 附 錄

表 1-1 臺灣地區推計人口變動率及預期壽命-民國 91 至 140 年(中推計)

項目 年別 (民國)	15 歲以上 人口成長 率(%)	人口變動率(‰)				預期壽命(歲)		嬰兒 死亡率 (‰)	總生育率 (每一婦女 生育數)
		粗出生	粗死亡	自然 增加	淨遷徙	男	女		
91	1.02	11.73	5.78	5.95	0	73.10	79.04	6.62	1.430
92	1.18	11.72	5.88	5.85	0	73.34	79.33	6.41	1.435
93	0.97	11.63	5.97	5.66	0	73.58	79.63	6.20	1.430
94	1.08	11.60	6.06	5.53	0	73.82	79.92	5.99	1.435
95	0.98	11.55	6.16	5.40	0	74.05	80.21	5.78	1.445
96	0.95	11.42	6.25	5.17	0	74.29	80.51	5.57	1.445
97	0.96	11.35	6.34	5.01	0	74.53	80.80	5.36	1.450
98	0.92	11.17	6.43	4.74	0	74.77	81.09	5.15	1.445
99	0.90	11.05	6.52	4.53	0	75.01	81.39	4.94	1.450
100	0.87	10.82	6.61	4.21	0	75.25	81.68	4.73	1.450
101	0.86	10.67	6.70	3.98	0	75.49	81.98	4.52	1.465
102	0.54	10.61	6.78	3.83	0	75.73	82.27	4.31	1.485
103	0.61	10.47	6.87	3.61	0	75.97	82.56	4.31	1.495
104	0.70	10.38	6.96	3.42	0	76.21	82.86	4.31	1.510
105	0.45	10.38	7.04	3.34	0	76.44	83.15	4.30	1.535
106	0.45	10.24	7.13	3.11	0	76.68	83.44	4.29	1.540
107	0.44	10.15	7.22	2.94	0	76.92	83.74	4.29	1.555
108	0.43	10.03	7.31	2.72	0	77.16	84.03	4.29	1.565
109	0.42	10.01	7.40	2.62	0	77.40	84.33	4.29	1.585
110	0.40	9.99	7.49	2.50	0	77.64	84.62	4.29	1.600
111	0.36	9.89	7.71	2.18	0	77.69	84.67	4.29	1.600
112	0.33	9.72	7.93	1.78	0	77.73	84.71	4.28	1.600
113	0.29	9.53	8.17	1.36	0	77.78	84.76	4.28	1.600
114	0.25	9.36	8.41	0.95	0	77.82	84.80	4.28	1.595
115	0.20	9.24	8.66	0.58	0	77.87	84.85	4.27	1.600
116	0.16	9.08	8.92	0.16	0	77.91	84.90	4.27	1.600
117	0.12	8.94	9.20	-0.25	0	77.96	84.94	4.27	1.600
118	0.08	8.83	9.49	-0.66	0	78.00	84.99	4.27	1.600
119	0.04	8.70	9.78	-1.09	0	78.05	85.03	4.27	1.600
120	0.01	8.58	10.09	-1.51	0	78.09	85.08	4.26	1.600
121	-0.04	8.49	10.42	-1.93	0	78.14	85.13	4.26	1.600
122	-0.09	8.40	10.75	-2.35	0	78.18	85.17	4.26	1.595
123	-0.12	8.37	11.09	-2.72	0	78.23	85.22	4.26	1.595
124	-0.17	8.31	11.44	-3.13	0	78.27	85.26	4.25	1.595
125	-0.20	8.32	11.80	-3.49	0	78.32	85.31	4.25	1.605
126	-0.25	8.29	12.17	-3.87	0	78.37	85.36	4.25	1.605
127	-0.30	8.28	12.54	-4.26	0	78.41	85.40	4.25	1.605
128	-0.36	8.27	12.91	-4.64	0	78.46	85.45	4.25	1.605
129	-0.42	8.23	13.28	-5.05	0	78.50	85.49	4.25	1.600
130	-0.47	8.22	13.64	-5.42	0	78.55	85.54	4.24	1.600
131	-0.52	8.23	14.00	-5.77	0	78.59	85.59	4.24	1.600
132	-0.57	8.23	14.34	-6.11	0	78.64	85.63	4.24	1.600
133	-0.61	8.23	14.67	-6.44	0	78.68	85.68	4.24	1.600
134	-0.66	8.23	14.98	-6.75	0	78.73	85.72	4.24	1.600
135	-0.70	8.26	15.28	-7.02	0	78.77	85.77	4.23	1.605
136	-0.74	8.26	15.55	-7.28	0	78.82	85.82	4.23	1.605
137	-0.77	8.24	15.79	-7.56	0	78.86	85.86	4.23	1.600
138	-0.79	8.24	16.02	-7.79	0	78.91	85.91	4.23	1.600
139	-0.83	8.23	16.23	-8.00	0	78.95	85.95	4.23	1.600
140	-0.83	8.21	16.42	-8.21	0	79.00	86.00	4.23	1.600

表 1-2 臺灣地區工作與依賴年齡人口推計數及結構-民國 91 至 140 年(中推計)

項目 年別 (民國)	年底人口 (千人)				年底人口結構 (%)			扶養比 (%)		年齡 中位 數(歲)
	總人口	0-14 歲	15-64 歲	65 歲以 上	0-14 歲(1)	15-64 歲(2)	65 歲以上 (3)	幼年人口 (1/2)*100	老年人口 (3/2)*100	
91	22,486	4,615	15,852	2,019	20.52	70.50	8.98	29.11	12.74	33.00
92	22,618	4,537	16,010	2,072	20.06	70.78	9.16	28.34	12.94	33.48
93	22,746	4,488	16,128	2,130	19.73	70.90	9.36	27.83	13.20	33.97
94	22,873	4,416	16,264	2,192	19.31	71.11	9.58	27.15	13.48	34.46
95	22,996	4,361	16,385	2,251	18.97	71.25	9.79	26.62	13.74	34.93
96	23,116	4,303	16,509	2,304	18.61	71.42	9.97	26.06	13.96	35.35
97	23,232	4,238	16,637	2,357	18.24	71.61	10.15	25.47	14.17	35.77
98	23,342	4,174	16,764	2,404	17.88	71.82	10.30	24.90	14.34	36.21
99	23,448	4,107	16,915	2,426	17.52	72.14	10.34	24.28	14.34	36.66
100	23,547	4,038	17,050	2,459	17.15	72.41	10.44	23.68	14.42	37.20
101	23,641	3,965	17,152	2,524	16.77	72.55	10.67	23.12	14.71	37.65
102	23,731	3,949	17,174	2,609	16.64	72.37	10.99	22.99	15.19	38.10
103	23,817	3,915	17,184	2,719	16.44	72.15	11.42	22.78	15.82	38.54
104	23,899	3,856	17,201	2,842	16.13	71.97	11.89	22.42	16.52	38.96
105	23,979	3,845	17,127	3,007	16.03	71.42	12.54	22.45	17.56	39.48
106	24,054	3,828	17,061	3,164	15.92	70.93	13.15	22.44	18.55	39.92
107	24,124	3,809	16,991	3,324	15.79	70.43	13.78	22.42	19.56	40.42
108	24,190	3,788	16,911	3,491	15.66	69.91	14.43	22.40	20.64	40.93
109	24,253	3,767	16,816	3,671	15.53	69.33	15.14	22.40	21.83	41.39
110	24,314	3,745	16,714	3,855	15.40	68.74	15.85	22.41	23.06	41.89
111	24,367	3,723	16,622	4,022	15.28	68.22	16.51	22.40	24.20	42.33
112	24,411	3,697	16,514	4,199	15.15	67.65	17.20	22.39	25.43	42.76
113	24,444	3,670	16,393	4,381	15.02	67.06	17.92	22.39	26.73	43.22
114	24,467	3,641	16,267	4,559	14.88	66.48	18.63	22.38	28.03	43.65
115	24,481	3,614	16,134	4,734	14.76	65.90	19.34	22.40	29.34	44.10
116	24,485	3,584	15,995	4,906	14.64	65.32	20.04	22.41	30.67	44.58
117	24,479	3,552	15,851	5,076	14.51	64.75	20.73	22.41	32.02	45.03
118	24,463	3,520	15,710	5,233	14.39	64.22	21.39	22.40	33.31	45.40
119	24,437	3,485	15,575	5,376	14.26	63.74	22.00	22.38	34.52	45.71
120	24,400	3,446	15,437	5,516	14.13	63.27	22.61	22.33	35.73	45.97
121	24,353	3,408	15,321	5,624	13.99	62.91	23.09	22.24	36.71	46.25
122	24,295	3,368	15,188	5,739	13.86	62.52	23.62	22.17	37.79	46.61
123	24,229	3,329	15,054	5,847	13.74	62.13	24.13	22.11	38.84	46.91
124	24,154	3,288	14,922	5,944	13.61	61.78	24.61	22.03	39.83	47.22
125	24,070	3,246	14,801	6,023	13.48	61.49	25.02	21.93	40.69	47.43
126	23,976	3,204	14,688	6,084	13.36	61.26	25.38	21.82	41.42	47.65
127	23,875	3,166	14,572	6,137	13.26	61.04	25.70	21.72	42.11	47.92
128	23,764	3,130	14,452	6,182	13.17	60.81	26.01	21.66	42.78	48.12
129	23,645	3,097	14,324	6,224	13.10	60.58	26.32	21.62	43.45	48.35
130	23,517	3,064	14,143	6,309	13.03	60.14	26.83	21.67	44.61	48.55
131	23,381	3,035	13,989	6,357	12.98	59.83	27.19	21.70	45.44	48.74
132	23,239	3,008	13,816	6,415	12.94	59.45	27.60	21.77	46.43	48.90
133	23,090	2,983	13,631	6,476	12.92	59.04	28.04	21.88	47.50	49.06
134	22,935	2,960	13,453	6,522	12.91	58.66	28.44	22.00	48.48	49.24
135	22,774	2,939	13,267	6,568	12.91	58.26	28.84	22.15	49.50	49.39
136	22,609	2,920	13,090	6,599	12.91	57.90	29.19	22.31	50.42	49.55
137	22,439	2,901	12,928	6,610	12.93	57.61	29.46	22.44	51.13	49.54
138	22,265	2,882	12,776	6,607	12.95	57.38	29.67	22.56	51.71	49.57
139	22,087	2,864	12,644	6,579	12.97	57.25	29.79	22.65	52.03	49.68
140	21,907	2,844	12,545	6,518	12.98	57.27	29.75	22.67	51.96	49.64

資料來源：行政院經濟建設委員會中華民國臺灣地區民國91年至140年人口推計，頁31-32。

表2-1 關於公務人員一次退休金及公保養老給付優惠存款制度  
(年息18%) 問卷調查結果統計表

問卷件數：1280份；統計時間：91年12月3日

題號	題目	答案	個數	占全部答題數百分比	占有效答題數百分比	
1	在現今國內金融市場低利率之趨勢下，公務人員一次退休金及公保養老給付優惠存款制度（年息18%），係屬解決退撫新舊制度改革，銜接過渡時期之配套措施，宜予繼續維持，讓時間來解決此一問題即可。（本題勾選非常同意或同意者，請直接跳至第6題繼續作答）	非常同意	641	50.08%	51.69%	
		同意	324	25.31%	26.13%	
		無意見	83	6.48%	6.69%	
		不同意	143	11.17%	11.53%	
		非常不同意	49	3.83%	3.95%	
		拒答	40	3.13%		
		總計	1280	100%	100%	
		有效答題數(扣除拒答)	1240	97%	100%	
2	基於減輕政府財政負擔、並適度回應外界要求改革之期待等因素考量，在適度合理維護公務人員退撫權益之前提下，如對於優惠存款制度進行研議調整，應如何處理因應：	(1) 適度調降一次退休金及公保養老給付18%之優惠存款利率（請就下列四個選項擇一勾選，或填寫「其他」）：	將一次退休金及公保養老給付18%之優惠存款利率，一次調降為15%	59	4.61%	18.32%
			將一次退休金及公保養老給付18%之優惠存款利率，一次調降為12%	63	4.92%	19.57%
			將一次退休金及公保養老給付18%之優惠存款利率，一次調降為10%	54	4.22%	16.77%
			將一次退休金及公保養老給付18%之優惠存款利率，一次調降為9%	64	5.00%	19.88%
			其他(請敘明)	82	6.41%	25.47%
			拒答	958	74.84%	
			總計	1280	100%	100%
			有效答題數(扣除拒答)	322	25%	100%
			(2) 對於公務人員辦理一次退休金及公保養老給付優惠存款兩者合計金額，增定最高上限之規定（請就下列四個選項擇一勾選，或填寫「其他」）：	將最高上限定為新台幣三百萬元	102	7.97%
		將最高上限定為新台幣二百五十萬元		39	3.05%	11.24%
		將最高上限定為新台幣二百萬元		110	8.59%	31.70%
		將最高上限定為新台幣一百五十萬元		39	3.05%	11.24%
		其他(請敘明)		57	4.45%	16.43%
		拒答		933	72.89%	
		總計		1280	100%	100%
		有效答題數(扣除拒答)		347	27%	100%

題號	題目	答案	個數	占全部答題數百分比	占有效答題數百分比
3	承上題，您認為公務人員辦理一次退休金及公保養老給付優惠存款合計金額，如有超過前述最高上限額度者，其超過之金額部分，應按何種利率計息，較為合理。(請就下列兩個選項擇一勾選，或填寫「其他」：)	按 9%之利率計息。	133	10.39%	40.80%
		按國內金融市場之浮動利率計息(依臺灣銀行 91 年 10 月 29 日牌告一年期定存利率為 2.125%)。	160	12.50%	49.08%
		其他(請敘明)：	33	2.58%	10.12%
		拒答	954	74.53%	
		總計	1280	100%	100%
		有效答題數(扣除拒答)	326	25%	100%
4	倘優惠存款制度有所變動時(例如調降優惠存款利率，或限制辦理優惠存款之金額等)，對於公務人員已符合法定退休條件，並具有舊制服務年資，但尚未提出退休申請者，應訂定適當期間之過渡條款，使其於該期限內辦理退休者，仍得依原優惠存款相關法令規定辦理。	非常同意	97	7.58%	29.85%
		同意	113	8.83%	34.77%
		無意見	59	4.61%	18.15%
		不同意	36	2.81%	11.08%
		非常不同意	20	1.56%	6.15%
		拒答	955	74.61%	
		總計	1280	100%	100%
		有效答題數(扣除拒答)	325	25%	100%
5	承上題，您認為上開過渡期限應訂定為幾年，較為合理。(請就下列三個選項擇一勾選，或填寫「其他」)：	三年	125	9.77%	41.12%
		二年	65	5.08%	21.38%
		一年	66	5.16%	21.71%
		其他(請敘明)：	48	3.75%	15.79%
		拒答	976	76.25%	
		總計	1280	100%	100%
		有效答題數(扣除拒答)	304	24%	100%
6	假設您已符合法定退休條件，並有舊制服務年資，但尚未提出退休申請，將來優惠存款制度如有所變動，您會於優惠存款制度變動前，提前申請辦理退休。	非常同意	539	42.11%	43.61%
		同意	495	38.67%	40.05%
		無意見	108	8.44%	8.74%
		不同意	71	5.55%	5.74%
		非常不同意	23	1.80%	1.86%
		拒答	44	3.44%	
		總計	1280	100%	100%
		有效答題數(扣除拒答)	1236	97%	100%
7	假設您已符合法定退休及支領月退休金之條件，如優惠存款制度有所變動，您仍會選擇支領一次退休金。	非常同意	147	11.48%	12.05%
		同意	193	15.08%	15.82%
		無意見	204	15.94%	16.72%
		不同意	506	2.81%	41.48%
		非常不同意	170	1.56%	13.93%
		拒答	60	4.69%	
		總計	1280	100%	100%
有效答題數(扣除拒答)	1220	95%	100%		

表3-1 公務人員退休金採給付制或提撥制之一次給付試算表

繳費資料		確定給付制		確定提撥制		自提/退撫新制之比值
繳費年資	本俸金額 B	一次退休金 C		期滿本利和 D		
	(G=4--3%)*	退撫新制 C1	退撫舊制 C2	公提+自提 D1	公提 D2	D3%
A	$B=1 \times 1.04 \text{ or } 1.03^{(A-1)}$	$C1=2B \times A \times 1.5$	$C2=B \times (2A - \text{or} + 1)$	$D1=(2B \times 0.088 \times 12) \times (1+I)^{(N-A)}$	$D2=(2B \times 0.088 \times 12) \times (1+I)^{(N-A)} \times 0.65$	$D3%=(2B \times 0.088 \times 12) \times (1+I)^{(N-A)} \times 0.35 / C1$
1	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	1.0400	0.0000	0.0000	0.0000	0.0000	0.0000
3	1.0816	0.0000	0.0000	0.0000	0.0000	0.0000
4	1.1249	0.0000	0.0000	0.0000	0.0000	0.0000
5	1.1699	17.5479	10.5287	13.0873	8.5067	0.2610
6	1.2167	21.8998	13.3832	16.5730	10.7724	0.2649
7	1.2653	26.5717	16.4491	20.4054	13.2635	0.2688
8	1.3159	31.5824	19.7390	24.6130	15.9985	0.2728
9	1.3686	36.9514	23.2657	29.2264	18.9971	0.2768
10	1.4233	42.6994	27.0429	34.2783	22.2809	0.2810
11	1.4802	48.8481	31.0851	39.8040	25.8726	0.2852
12	1.5395	55.4203	35.4074	45.8416	29.7971	0.2895
13	1.6010	62.4403	40.0258	52.4319	34.0807	0.2939
14	1.6651	69.9331	44.9570	59.6188	38.7522	0.2984
15	1.7317	77.9254	50.1820	67.4494	43.8421	0.3029
16	1.8009	86.4453	55.7111	75.9744	49.3834	0.3076
17	1.8730	95.5220	61.5543	85.2484	55.4115	0.3124
18	1.9479	105.1866	67.7223	95.3297	61.9643	0.3172
19	2.0258	115.4715	74.2308	106.2814	69.0829	0.3221
20	2.1068	126.4110	81.0808	118.1707	76.8110	0.3272
21	2.1701	136.7134	88.2824	131.0258	85.1668	0.3354
22	2.2352	147.5203	95.8375	144.9183	94.1969	0.3438
23	2.3022	158.8526	103.7480	159.9248	103.9511	0.3524
24	2.3713	170.7320	112.0156	176.1277	114.4830	0.3611
25	2.4424	183.1812	120.6423	193.6150	125.8498	0.3699
26	2.5157	196.2237	129.6290	212.4812	138.1128	0.3790
27	2.5912	209.8839	138.9767	232.8274	151.3378	0.3883
28	2.6689	224.1871	148.6864	254.7620	165.5953	0.3977
29	2.7490	239.1595	158.7591	278.4012	180.9608	0.4074
30	2.8314	254.8286	169.1958	303.8693	197.5150	0.4174
31	2.9164	271.2226	179.9975	331.2995	215.3447	0.4275
32	3.0039	288.3709	191.1652	360.8346	234.5425	0.4380
33	3.0940	306.3039	202.7000	392.6275	255.2079	0.4486
34	3.1868	325.0534	214.6029	426.8420	277.4473	0.4596
35	3.2824	347.9347	226.8750	463.6533	301.3747	0.4664

說明：本表假設提撥率=8.8%，年利率=7%，繳費基數，係假設初任人員之本俸為B，其後任職期間，前20年之年增率(G)為4%（考績晉級1%、調薪3%），後15年之年增率為3%（僅有調薪）。退休時所領金額，等於B乘以繳費第N年對照之倍數。

表3-2 薦任八功二535俸點採給付制與提撥制之一次退休給付比較表

年利率	退休新制 (給付制)	退休舊制	提撥制	提撥制/退休新制比例
0%	\$2,801,400	\$1,900,950	\$1,295,145	46.23%
1%	\$2,801,400	\$1,900,950	\$1,451,544	51.81%
2%	\$2,801,400	\$1,900,950	\$1,634,954	58.36%
3%	\$2,801,400	\$1,900,950	\$1,850,635	66.06%
4%	\$2,801,400	\$1,900,950	\$2,104,914	75.14%
5%	\$2,801,400	\$1,900,950	\$2,405,401	85.86%
6%	\$2,801,400	\$1,900,950	\$2,761,247	98.57%
7%	\$2,801,400	\$1,900,950	\$3,183,459	113.64%
8%	\$2,801,400	\$1,900,950	\$3,685,274	131.55%
9%	\$2,801,400	\$1,900,950	\$4,282,598	152.87%
10%	\$2,801,400	\$1,900,950	\$4,994,550	178.29%
11%	\$2,801,400	\$1,900,950	\$5,844,091	208.61%
12%	\$2,801,400	\$1,900,950	\$6,858,794	244.83%

說明：本表有關假設如下：(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年，退休時本俸 B 為3,3350元，本俸+專業加給 = 56630元。

表3-3 試算年金換算公式(Ri0~12)

	I=0% G=3% L=23年	I=1% G=3% L=23年	I=2% G=3% L=23年	I=3% G=3% L=23年	I=4% G=3% L=23年	I=5% G=3% L=23年	I=6% G=3% L=23年	I=7% G=3% L=23年	I=8% G=3% L=23年	I=9% G=3% L=23年	I=10% G=3% L=23年	I=11% G=3% L=23年	I=12% G=3% L=23年
退休後餘 命年序	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值	年給付額 現值
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0300	1.0198	1.0098	1.0000	0.9904	0.9810	0.9717	0.9626	0.9537	0.9450	0.9364	0.9279	0.9196
3	1.0609	1.0400	1.0197	1.0000	0.9809	0.9623	0.9442	0.9266	0.9096	0.8929	0.8768	0.8611	0.8457
4	1.0927	1.0606	1.0297	1.0000	0.9714	0.9439	0.9175	0.8920	0.8674	0.8438	0.8210	0.7990	0.7778
5	1.1255	1.0816	1.0398	1.0000	0.9621	0.9260	0.8915	0.8586	0.8273	0.7973	0.7687	0.7414	0.7153
6	1.1593	1.1030	1.0500	1.0000	0.9528	0.9083	0.8663	0.8265	0.7890	0.7534	0.7198	0.6880	0.6578
7	1.1941	1.1249	1.0603	1.0000	0.9437	0.8910	0.8418	0.7956	0.7525	0.7120	0.6740	0.6384	0.6049
8	1.2299	1.1471	1.0707	1.0000	0.9346	0.8740	0.8179	0.7659	0.7176	0.6728	0.6311	0.5924	0.5563
9	1.2668	1.1698	1.0812	1.0000	0.9256	0.8574	0.7948	0.7373	0.6844	0.6357	0.5910	0.5497	0.5116
10	1.3048	1.1930	1.0918	1.0000	0.9167	0.8411	0.7723	0.7097	0.6527	0.6008	0.5534	0.5101	0.4705
11	1.3439	1.2166	1.1025	1.0000	0.9079	0.8250	0.7504	0.6832	0.6225	0.5677	0.5181	0.4733	0.4327
12	1.3842	1.2407	1.1133	1.0000	0.8992	0.8093	0.7292	0.6576	0.5937	0.5364	0.4852	0.4392	0.3979
13	1.4258	1.2653	1.1242	1.0000	0.8905	0.7939	0.7086	0.6331	0.5662	0.5069	0.4543	0.4075	0.3660
14	1.4685	1.2903	1.1352	1.0000	0.8820	0.7788	0.6885	0.6094	0.5400	0.4790	0.4254	0.3782	0.3366
15	1.5126	1.3159	1.1464	1.0000	0.8735	0.7640	0.6690	0.5866	0.5150	0.4526	0.3983	0.3509	0.3095
16	1.5580	1.3420	1.1576	1.0000	0.8651	0.7494	0.6501	0.5647	0.4911	0.4277	0.3730	0.3256	0.2846
17	1.6047	1.3685	1.1689	1.0000	0.8568	0.7351	0.6317	0.5436	0.4684	0.4042	0.3492	0.3022	0.2618
18	1.6528	1.3956	1.1804	1.0000	0.8485	0.7211	0.6138	0.5232	0.4467	0.3819	0.3270	0.2804	0.2407
19	1.7024	1.4233	1.1920	1.0000	0.8404	0.7074	0.5964	0.5037	0.4260	0.3609	0.3062	0.2602	0.2214
20	1.7535	1.4514	1.2037	1.0000	0.8323	0.6939	0.5796	0.4849	0.4063	0.3410	0.2867	0.2414	0.2036
21	1.8061	1.4802	1.2155	1.0000	0.8243	0.6807	0.5632	0.4667	0.3875	0.3223	0.2685	0.2240	0.1872
22	1.8603	1.5095	1.2274	1.0000	0.8164	0.6677	0.5472	0.4493	0.3696	0.3045	0.2514	0.2079	0.1722
23	1.9161	1.5394	1.2394	1.0000	0.8085	0.6550	0.5317	0.4325	0.3524	0.2878	0.2354	0.1929	0.1584
累計(23年)	32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-4 提撥收益率=0%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I =0~12%，給付調整率G =3%，退休後餘命 Y =23年

退休時本俸 B =33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一 次 退 休 金 P												
年 餘 命	2,880,360	1,954,530													
	月 退 休 金													1,331,649	
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$													
			$P3 = P / R / 12$												
1	37,352	29,348	3,419	3,856	4,325	4,825	5,355	5,913	6,498	7,107	7,739	8,390	9,058	9,742	10,437
2	38,473	30,228	3,522	3,972	4,455	4,970	5,515	6,091	6,693	7,321	7,971	8,642	9,330	10,034	10,750
3	39,627	31,135	3,628	4,091	4,588	5,119	5,681	6,273	6,894	7,540	8,210	8,901	9,610	10,335	11,073
4	40,816	32,069	3,737	4,214	4,726	5,272	5,851	6,462	7,101	7,766	8,456	9,168	9,898	10,645	11,405
5	42,040	33,031	3,849	4,340	4,868	5,430	6,027	6,655	7,314	7,999	8,710	9,443	10,195	10,964	11,747
6	43,301	34,022	3,964	4,470	5,014	5,593	6,208	6,855	7,533	8,239	8,971	9,726	10,501	11,293	12,100
7	44,600	35,043	4,083	4,604	5,164	5,761	6,394	7,061	7,759	8,487	9,241	10,018	10,816	11,632	12,463
8	45,938	36,094	4,205	4,742	5,319	5,934	6,586	7,273	7,992	8,741	9,518	10,319	11,141	11,981	12,836
9	47,316	37,177	4,332	4,885	5,479	6,112	6,783	7,491	8,232	9,003	9,803	10,628	11,475	12,340	13,222
10	48,736	38,292	4,462	5,031	5,643	6,295	6,987	7,715	8,479	9,274	10,097	10,947	11,819	12,710	13,618
11	50,198	39,441	4,595	5,182	5,812	6,484	7,196	7,947	8,733	9,552	10,400	11,275	12,174	13,092	14,027
12	51,704	40,624	4,733	5,338	5,987	6,679	7,412	8,185	8,995	9,838	10,712	11,614	12,539	13,485	14,448
13	53,255	41,843	4,875	5,498	6,166	6,879	7,635	8,431	9,265	10,133	11,034	11,962	12,915	13,889	14,881
14	54,853	43,099	5,022	5,663	6,351	7,085	7,864	8,684	9,543	10,437	11,365	12,321	13,302	14,306	15,327
15	56,498	44,391	5,172	5,833	6,542	7,298	8,100	8,944	9,829	10,751	11,706	12,690	13,701	14,735	15,787
16	58,193	45,723	5,327	6,008	6,738	7,517	8,343	9,213	10,124	11,073	12,057	13,071	14,113	15,177	16,261
17	59,939	47,095	5,487	6,188	6,940	7,742	8,593	9,489	10,428	11,405	12,418	13,463	14,536	15,632	16,749
18	61,737	48,508	5,652	6,373	7,148	7,975	8,851	9,774	10,740	11,747	12,791	13,867	14,972	16,101	17,251
19	63,589	49,963	5,821	6,565	7,363	8,214	9,116	10,067	11,063	12,100	13,175	14,283	15,421	16,584	17,769
20	65,497	51,462	5,996	6,762	7,584	8,460	9,390	10,369	11,395	12,463	13,570	14,712	15,884	17,082	18,302
21	67,462	53,006	6,176	6,964	7,811	8,714	9,671	10,680	11,736	12,837	13,977	15,153	16,360	17,594	18,851
22	69,486	54,596	6,361	7,173	8,045	8,976	9,962	11,000	12,088	13,222	14,396	15,608	16,851	18,122	19,416
23	71,570	56,234	6,552	7,389	8,287	9,245	10,260	11,330	12,451	13,619	14,828	16,076	17,357	18,666	19,999
一次/年金給付折算率( $R_{i0-12}$ )			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>



表3-5 提撥收益率=1%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年餘命	2,880,360	1,954,530	1,492,457												
			月退休金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	3,832	4,322	4,847	5,407	6,001	6,627	7,283	7,966	8,673	9,403	10,152	10,918	11,698
2	38,473	30,228	3,947	4,451	4,992	5,570	6,182	6,826	7,501	8,205	8,934	9,685	10,457	11,245	12,049
3	39,627	31,135	4,066	4,585	5,142	5,737	6,367	7,031	7,726	8,451	9,202	9,976	10,770	11,583	12,410
4	40,816	32,069	4,188	4,722	5,296	5,909	6,558	7,242	7,958	8,704	9,478	10,275	11,094	11,930	12,782
5	42,040	33,031	4,313	4,864	5,455	6,086	6,755	7,459	8,197	8,965	9,762	10,583	11,426	12,288	13,166
6	43,301	34,022	4,443	5,010	5,619	6,269	6,957	7,683	8,443	9,234	10,055	10,901	11,769	12,657	13,561
7	44,600	35,043	4,576	5,160	5,788	6,457	7,166	7,913	8,696	9,511	10,356	11,228	12,122	13,037	13,968
8	45,938	36,094	4,713	5,315	5,961	6,650	7,381	8,151	8,957	9,797	10,667	11,565	12,486	13,428	14,387
9	47,316	37,177	4,855	5,475	6,140	6,850	7,602	8,395	9,226	10,091	10,987	11,911	12,860	13,830	14,818
10	48,736	38,292	5,000	5,639	6,324	7,056	7,831	8,647	9,502	10,393	11,317	12,269	13,246	14,245	15,263
11	50,198	39,441	5,150	5,808	6,514	7,267	8,065	8,907	9,788	10,705	11,656	12,637	13,644	14,673	15,721
12	51,704	40,624	5,305	5,982	6,709	7,485	8,307	9,174	10,081	11,026	12,006	13,016	14,053	15,113	16,192
13	53,255	41,843	5,464	6,162	6,911	7,710	8,557	9,449	10,384	11,357	12,366	13,406	14,475	15,566	16,678
14	54,853	43,099	5,628	6,347	7,118	7,941	8,813	9,732	10,695	11,698	12,737	13,809	14,909	16,033	17,178
15	56,498	44,391	5,797	6,537	7,332	8,179	9,078	10,024	11,016	12,049	13,119	14,223	15,356	16,514	17,694
16	58,193	45,723	5,971	6,733	7,552	8,425	9,350	10,325	11,346	12,410	13,513	14,650	15,817	17,010	18,225
17	59,939	47,095	6,150	6,935	7,778	8,677	9,631	10,635	11,687	12,783	13,918	15,089	16,291	17,520	18,771
18	61,737	48,508	6,334	7,143	8,011	8,938	9,920	10,954	12,037	13,166	14,336	15,542	16,780	18,046	19,334
19	63,589	49,963	6,524	7,357	8,252	9,206	10,217	11,283	12,399	13,561	14,766	16,008	17,283	18,587	19,914
20	65,497	51,462	6,720	7,578	8,499	9,482	10,524	11,621	12,771	13,968	15,209	16,488	17,802	19,145	20,512
21	67,462	53,006	6,922	7,805	8,754	9,766	10,839	11,970	13,154	14,387	15,665	16,983	18,336	19,719	21,127
22	69,486	54,596	7,129	8,040	9,017	10,059	11,165	12,329	13,548	14,819	16,135	17,492	18,886	20,311	21,761
23	71,570	56,234	7,343	8,281	9,287	10,361	11,499	12,699	13,955	15,263	16,619	18,017	19,453	20,920	22,414
一次/年金給付折算率(R <sub>10-12</sub> )			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-6 提撥收益率=2%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年別	2,880,360	1,954,530	1,681,037												
			月退休金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	4,317	4,868	5,459	6,091	6,760	7,465	8,203	8,972	9,769	10,591	11,435	12,297	13,176
2	38,473	30,228	4,446	5,014	5,623	6,273	6,963	7,689	8,449	9,241	10,062	10,909	11,778	12,666	13,571
3	39,627	31,135	4,579	5,164	5,792	6,462	7,171	7,919	8,703	9,519	10,364	11,236	12,131	13,046	13,978
4	40,816	32,069	4,717	5,319	5,966	6,655	7,387	8,157	8,964	9,804	10,675	11,573	12,495	13,438	14,397
5	42,040	33,031	4,858	5,479	6,145	6,855	7,608	8,402	9,233	10,098	10,995	11,920	12,870	13,841	14,829
6	43,301	34,022	5,004	5,643	6,329	7,061	7,836	8,654	9,510	10,401	11,325	12,278	13,256	14,256	15,274
7	44,600	35,043	5,154	5,812	6,519	7,273	8,072	8,913	9,795	10,713	11,665	12,646	13,654	14,684	15,732
8	45,938	36,094	5,309	5,987	6,714	7,491	8,314	9,181	10,089	11,035	12,015	13,026	14,064	15,124	16,204
9	47,316	37,177	5,468	6,166	6,916	7,716	8,563	9,456	10,391	11,366	12,375	13,417	14,485	15,578	16,691
10	48,736	38,292	5,632	6,351	7,123	7,947	8,820	9,740	10,703	11,707	12,747	13,819	14,920	16,045	17,191
11	50,198	39,441	5,801	6,542	7,337	8,185	9,085	10,032	11,024	12,058	13,129	14,234	15,368	16,527	17,707
12	51,704	40,624	5,975	6,738	7,557	8,431	9,357	10,333	11,355	12,420	13,523	14,661	15,829	17,023	18,238
13	53,255	41,843	6,154	6,940	7,784	8,684	9,638	10,643	11,696	12,792	13,929	15,100	16,303	17,533	18,785
14	54,853	43,099	6,339	7,148	8,017	8,944	9,927	10,962	12,046	13,176	14,346	15,553	16,793	18,059	19,349
15	56,498	44,391	6,529	7,363	8,258	9,213	10,225	11,291	12,408	13,571	14,777	16,020	17,296	18,601	19,929
16	58,193	45,723	6,725	7,584	8,506	9,489	10,532	11,630	12,780	13,978	15,220	16,501	17,815	19,159	20,527
17	59,939	47,095	6,927	7,811	8,761	9,774	10,847	11,979	13,164	14,398	15,677	16,996	18,350	19,734	21,143
18	61,737	48,508	7,135	8,046	9,024	10,067	11,173	12,338	13,558	14,830	16,147	17,506	18,900	20,326	21,777
19	63,589	49,963	7,349	8,287	9,294	10,369	11,508	12,708	13,965	15,275	16,631	18,031	19,467	20,936	22,431
20	65,497	51,462	7,569	8,536	9,573	10,680	11,853	13,089	14,384	15,733	17,130	18,572	20,051	21,564	23,104
21	67,462	53,006	7,796	8,792	9,860	11,001	12,209	13,482	14,816	16,205	17,644	19,129	20,653	22,211	23,797
22	69,486	54,596	8,030	9,055	10,156	11,331	12,575	13,887	15,260	16,691	18,174	19,703	21,272	22,877	24,511
23	71,570	56,234	8,271	9,327	10,461	11,670	12,952	14,303	15,718	17,192	18,719	20,294	21,910	23,563	25,246
一次/年金給付折算率( $R_{10-12}$ )			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-7 提撥收益率=3%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年別	2,880,360	1,954,530	1,902,797												
			月退休金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	4,886	5,510	6,180	6,894	7,652	8,449	9,285	10,156	11,058	11,988	12,943	13,920	14,914
2	38,473	30,228	5,033	5,675	6,365	7,101	7,881	8,703	9,564	10,460	11,390	12,348	13,332	14,337	15,361
3	39,627	31,135	5,184	5,845	6,556	7,314	8,118	8,964	9,851	10,774	11,731	12,718	13,732	14,767	15,822
4	40,816	32,069	5,339	6,021	6,753	7,533	8,361	9,233	10,146	11,098	12,083	13,100	14,144	15,210	16,297
5	42,040	33,031	5,499	6,201	6,955	7,759	8,612	9,510	10,451	11,430	12,446	13,493	14,568	15,667	16,786
6	43,301	34,022	5,664	6,387	7,164	7,992	8,870	9,795	10,764	11,773	12,819	13,898	15,005	16,137	17,289
7	44,600	35,043	5,834	6,579	7,379	8,232	9,136	10,089	11,087	12,127	13,204	14,315	15,455	16,621	17,808
8	45,938	36,094	6,009	6,776	7,600	8,479	9,410	10,392	11,420	12,490	13,600	14,744	15,919	17,119	18,342
9	47,316	37,177	6,190	6,980	7,828	8,733	9,693	10,704	11,762	12,865	14,008	15,186	16,396	17,633	18,892
10	48,736	38,292	6,375	7,189	8,063	8,995	9,984	11,025	12,115	13,251	14,428	15,642	16,888	18,162	19,459
11	50,198	39,441	6,566	7,405	8,305	9,265	10,283	11,355	12,479	13,649	14,861	16,111	17,395	18,707	20,043
12	51,704	40,624	6,763	7,627	8,554	9,543	10,592	11,696	12,853	14,058	15,307	16,595	17,917	19,268	20,644
13	53,255	41,843	6,966	7,856	8,811	9,829	10,909	12,047	13,238	14,480	15,766	17,093	18,454	19,846	21,264
14	54,853	43,099	7,175	8,091	9,075	10,124	11,237	12,408	13,636	14,914	16,239	17,605	19,008	20,442	21,901
15	56,498	44,391	7,391	8,334	9,347	10,428	11,574	12,781	14,045	15,362	16,726	18,133	19,578	21,055	22,558
16	58,193	45,723	7,612	8,584	9,628	10,741	11,921	13,164	14,466	15,822	17,228	18,677	20,165	21,686	23,235
17	59,939	47,095	7,841	8,842	9,917	11,063	12,278	13,559	14,900	16,297	17,745	19,238	20,770	22,337	23,932
18	61,737	48,508	8,076	9,107	10,214	11,395	12,647	13,966	15,347	16,786	18,277	19,815	21,393	23,007	24,650
19	63,589	49,963	8,318	9,380	10,521	11,737	13,026	14,385	15,807	17,290	18,825	20,409	22,035	23,697	25,390
20	65,497	51,462	8,568	9,662	10,836	12,089	13,417	14,816	16,282	17,808	19,390	21,022	22,696	24,408	26,151
21	67,462	53,006	8,825	9,951	11,161	12,452	13,820	15,261	16,770	18,343	19,972	21,652	23,377	25,141	26,936
22	69,486	54,596	9,089	10,250	11,496	12,825	14,234	15,718	17,273	18,893	20,571	22,302	24,079	25,895	27,744
23	71,570	56,234	9,362	10,557	11,841	13,210	14,661	16,190	17,791	19,460	21,188	22,971	24,801	26,672	28,576
一次/年金給付折算率( $R_{i0-12}$ )			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-8 提撥收益率=4%月退休金試算表

\*本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I =0~12%，給付調整率 G =3%，退休後餘命 Y =23年

退休時本俸 B =33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一 次 退 休 金 P												
餘命年別	2,880,360	1,954,530	2,164,243												
			月 退 休 金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	5,557	6,267	7,029	7,841	8,703	9,610	10,561	11,551	12,577	13,636	14,722	15,832	16,963
2	38,473	30,228	5,724	6,455	7,240	8,077	8,964	9,899	10,878	11,898	12,955	14,045	15,163	16,307	17,472
3	39,627	31,135	5,896	6,649	7,457	8,319	9,233	10,196	11,204	12,255	13,343	14,466	15,618	16,796	17,996
4	40,816	32,069	6,073	6,848	7,681	8,569	9,510	10,502	11,540	12,622	13,744	14,900	16,087	17,300	18,536
5	42,040	33,031	6,255	7,053	7,911	8,826	9,795	10,817	11,886	13,001	14,156	15,347	16,570	17,819	19,092
6	43,301	34,022	6,443	7,265	8,148	9,090	10,089	11,141	12,243	13,391	14,581	15,807	17,067	18,354	19,665
7	44,600	35,043	6,636	7,483	8,393	9,363	10,392	11,475	12,610	13,793	15,018	16,282	17,579	18,905	20,255
8	45,938	36,094	6,835	7,708	8,645	9,644	10,703	11,820	12,989	14,207	15,469	16,770	18,106	19,472	20,862
9	47,316	37,177	7,040	7,939	8,904	9,933	11,025	12,174	13,378	14,633	15,933	17,273	18,649	20,056	21,488
10	48,736	38,292	7,251	8,177	9,171	10,231	11,355	12,539	13,780	15,072	16,411	17,791	19,209	20,658	22,133
11	50,198	39,441	7,469	8,422	9,446	10,538	11,696	12,916	14,193	15,524	16,903	18,325	19,785	21,277	22,797
12	51,704	40,624	7,693	8,675	9,729	10,854	12,047	13,303	14,619	15,990	17,410	18,875	20,378	21,916	23,481
13	53,255	41,843	7,924	8,935	10,021	11,180	12,408	13,702	15,057	16,469	17,932	19,441	20,990	22,573	24,185
14	54,853	43,099	8,161	9,203	10,322	11,515	12,780	14,113	15,509	16,963	18,470	20,024	21,620	23,250	24,911
15	56,498	44,391	8,406	9,479	10,632	11,861	13,164	14,537	15,974	17,472	19,024	20,625	22,268	23,948	25,658
16	58,193	45,723	8,658	9,764	10,951	12,217	13,559	14,973	16,454	17,996	19,595	21,244	22,936	24,666	26,428
17	59,939	47,095	8,918	10,057	11,279	12,583	13,966	15,422	16,947	18,536	20,183	21,881	23,624	25,406	27,221
18	61,737	48,508	9,186	10,358	11,618	12,961	14,385	15,885	17,456	19,092	20,788	22,537	24,333	26,168	28,037
19	63,589	49,963	9,461	10,669	11,966	13,350	14,816	16,361	17,979	19,665	21,412	23,214	25,063	26,953	28,878
20	65,497	51,462	9,745	10,989	12,325	13,750	15,261	16,852	18,519	20,255	22,054	23,910	25,815	27,762	29,745
21	67,462	53,006	10,037	11,319	12,695	14,163	15,718	17,357	19,074	20,863	22,716	24,627	26,589	28,595	30,637
22	69,486	54,596	10,338	11,658	13,076	14,587	16,190	17,878	19,647	21,489	23,398	25,366	27,387	29,453	31,556
23	71,570	56,234	10,649	12,008	13,468	15,025	16,676	18,415	20,236	22,133	24,100	26,127	28,209	30,336	32,503
一次/年金給付折算率 <sub>(R10-12)</sub>			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-9 提撥收益率=5%月退休金試算表

\*本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年  
 退休時本俸 B = 33350元  
 本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一 次 退 休 金 P												
年 餘 命	2,880,360	1,954,530	2,473,199												
			月 退 休 金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	6,351	7,162	8,032	8,961	9,945	10,982	12,069	13,200	14,373	15,582	16,823	18,092	19,385
2	38,473	30,228	6,541	7,376	8,273	9,230	10,244	11,312	12,431	13,596	14,804	16,050	17,328	18,635	19,966
3	39,627	31,135	6,738	7,598	8,521	9,507	10,551	11,651	12,804	14,004	15,248	16,531	17,848	19,194	20,565
4	40,816	32,069	6,940	7,826	8,777	9,792	10,867	12,001	13,188	14,424	15,706	17,027	18,383	19,770	21,182
5	42,040	33,031	7,148	8,060	9,040	10,086	11,193	12,361	13,583	14,857	16,177	17,538	18,935	20,363	21,817
6	43,301	34,022	7,362	8,302	9,311	10,388	11,529	12,732	13,991	15,303	16,662	18,064	19,503	20,974	22,472
7	44,600	35,043	7,583	8,551	9,591	10,700	11,875	13,113	14,411	15,762	17,162	18,606	20,088	21,603	23,146
8	45,938	36,094	7,811	8,808	9,879	11,021	12,231	13,507	14,843	16,235	17,677	19,164	20,691	22,251	23,840
9	47,316	37,177	8,045	9,072	10,175	11,351	12,598	13,912	15,288	16,722	18,207	19,739	21,311	22,919	24,556
10	48,736	38,292	8,286	9,344	10,480	11,692	12,976	14,329	15,747	17,223	18,753	20,331	21,951	23,606	25,292
11	50,198	39,441	8,535	9,625	10,795	12,043	13,366	14,759	16,219	17,740	19,316	20,941	22,609	24,315	26,051
12	51,704	40,624	8,791	9,913	11,118	12,404	13,767	15,202	16,706	18,272	19,895	21,569	23,288	25,044	26,833
13	53,255	41,843	9,055	10,211	11,452	12,776	14,180	15,658	17,207	18,820	20,492	22,216	23,986	25,795	27,638
14	54,853	43,099	9,326	10,517	11,796	13,159	14,605	16,128	17,723	19,385	21,107	22,883	24,706	26,569	28,467
15	56,498	44,391	9,606	10,833	12,149	13,554	15,043	16,612	18,255	19,966	21,740	23,569	25,447	27,366	29,321
16	58,193	45,723	9,894	11,157	12,514	13,961	15,494	17,110	18,803	20,565	22,392	24,276	26,210	28,187	30,200
17	59,939	47,095	10,191	11,492	12,889	14,380	15,959	17,623	19,367	21,182	23,064	25,005	26,997	29,033	31,106
18	61,737	48,508	10,497	11,837	13,276	14,811	16,438	18,152	19,948	21,818	23,756	25,755	27,807	29,904	32,040
19	63,589	49,963	10,812	12,192	13,674	15,255	16,931	18,697	20,546	22,472	24,469	26,527	28,641	30,801	33,001
20	65,497	51,462	11,136	12,558	14,084	15,713	17,439	19,258	21,162	23,147	25,203	27,323	29,500	31,725	33,991
21	67,462	53,006	11,470	12,935	14,507	16,184	17,962	19,835	21,797	23,841	25,959	28,143	30,385	32,677	35,011
22	69,486	54,596	11,814	13,323	14,942	16,670	18,501	20,430	22,451	24,556	26,738	28,987	31,297	33,657	36,061
23	71,570	56,234	12,169	13,722	15,390	17,170	19,056	21,043	23,125	25,293	27,540	29,857	32,235	34,667	37,143
一次/年金給付折算率( $R_{i0-12}$ )			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-10 提撥收益率=6%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年 餘 命	2,880,360	1,954,530	2,839,075												
			月 退 休 金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	7,290	8,221	9,220	10,287	11,417	12,607	13,854	15,153	16,499	17,887	19,312	20,769	22,252
2	38,473	30,228	7,509	8,468	9,497	10,595	11,759	12,985	14,270	15,608	16,994	18,424	19,892	21,392	22,920
3	39,627	31,135	7,734	8,722	9,782	10,913	12,112	13,375	14,698	16,076	17,504	18,977	20,488	22,034	23,607
4	40,816	32,069	7,966	8,983	10,075	11,240	12,475	13,776	15,139	16,558	18,029	19,546	21,103	22,695	24,316
5	42,040	33,031	8,205	9,253	10,378	11,578	12,849	14,189	15,593	17,055	18,570	20,132	21,736	23,376	25,045
6	43,301	34,022	8,451	9,530	10,689	11,925	13,235	14,615	16,061	17,566	19,127	20,736	22,388	24,077	25,796
7	44,600	35,043	8,705	9,816	11,010	12,283	13,632	15,053	16,542	18,093	19,701	21,358	23,060	24,799	26,570
8	45,938	36,094	8,966	10,111	11,340	12,651	14,041	15,505	17,039	18,636	20,292	21,999	23,752	25,543	27,367
9	47,316	37,177	9,235	10,414	11,680	13,031	14,462	15,970	17,550	19,195	20,901	22,659	24,464	26,309	28,188
10	48,736	38,292	9,512	10,727	12,031	13,422	14,896	16,449	18,076	19,771	21,528	23,339	25,198	27,099	29,034
11	50,198	39,441	9,797	11,048	12,391	13,824	15,343	16,943	18,619	20,364	22,173	24,039	25,954	27,912	29,905
12	51,704	40,624	10,091	11,380	12,763	14,239	15,803	17,451	19,177	20,975	22,839	24,760	26,733	28,749	30,802
13	53,255	41,843	10,394	11,721	13,146	14,666	16,277	17,975	19,753	21,605	23,524	25,503	27,535	29,612	31,726
14	54,853	43,099	10,706	12,073	13,541	15,106	16,766	18,514	20,345	22,253	24,229	26,268	28,361	30,500	32,678
15	56,498	44,391	11,027	12,435	13,947	15,559	17,268	19,069	20,955	22,920	24,956	27,056	29,212	31,415	33,658
16	58,193	45,723	11,358	12,808	14,365	16,026	17,787	19,641	21,584	23,608	25,705	27,868	30,088	32,357	34,668
17	59,939	47,095	11,699	13,192	14,796	16,507	18,320	20,231	22,232	24,316	26,476	28,704	30,990	33,328	35,708
18	61,737	48,508	12,050	13,588	15,240	17,002	18,870	20,837	22,899	25,046	27,270	29,565	31,920	34,328	36,779
19	63,589	49,963	12,411	13,996	15,697	17,512	19,436	21,463	23,586	25,797	28,089	30,452	32,878	35,358	37,883
20	65,497	51,462	12,783	14,416	16,168	18,037	20,019	22,106	24,293	26,571	28,931	31,365	33,864	36,418	39,019
21	67,462	53,006	13,167	14,848	16,653	18,579	20,619	22,770	25,022	27,368	29,799	32,306	34,880	37,511	40,190
22	69,486	54,596	13,562	15,294	17,153	19,136	21,238	23,453	25,773	28,189	30,693	33,276	35,926	38,636	41,396
23	71,570	56,234	13,969	15,752	17,667	19,710	21,875	24,156	26,546	29,035	31,614	34,274	37,004	39,795	42,637
一次/年給付折算率(R10~12)			<b>32.4529</b>	<b>28.7786</b>	<b>25.6593</b>	<b>23.0000</b>	<b>20.7235</b>	<b>18.7665</b>	<b>17.0773</b>	<b>15.6134</b>	<b>14.3395</b>	<b>13.2267</b>	<b>12.2508</b>	<b>11.3915</b>	<b>10.6322</b>

表3-11 提撥收益率=7%月退休金試算表

\*本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I =0~12%，給付調整率G =3%，退休後餘命 Y =23年

退休時本俸 B =33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年餘命	2,880,360	1,954,530	3,273,188												
			月退休金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	8,405	9,478	10,630	11,859	13,162	14,535	15,972	17,470	19,022	20,622	22,265	23,945	25,655
2	38,473	30,228	8,657	9,762	10,949	12,215	13,557	14,971	16,452	17,994	19,593	21,241	22,933	24,663	26,424
3	39,627	31,135	8,917	10,055	11,278	12,582	13,964	15,420	16,945	18,534	20,180	21,878	23,621	25,403	27,217
4	40,816	32,069	9,184	10,357	11,616	12,959	14,383	15,882	17,453	19,090	20,786	22,535	24,330	26,165	28,034
5	42,040	33,031	9,460	10,668	11,964	13,348	14,814	16,359	17,977	19,663	21,409	23,211	25,060	26,950	28,875
6	43,301	34,022	9,744	10,988	12,323	13,748	15,259	16,850	18,516	20,253	22,052	23,907	25,811	27,758	29,741
7	44,600	35,043	10,036	11,317	12,693	14,161	15,716	17,355	19,072	20,860	22,713	24,624	26,586	28,591	30,633
8	45,938	36,094	10,337	11,657	13,074	14,586	16,188	17,876	19,644	21,486	23,395	25,363	27,383	29,449	31,552
9	47,316	37,177	10,647	12,007	13,466	15,023	16,673	18,412	20,233	22,130	24,096	26,124	28,205	30,332	32,499
10	48,736	38,292	10,967	12,367	13,870	15,474	17,174	18,965	20,840	22,794	24,819	26,907	29,051	31,242	33,474
11	50,198	39,441	11,296	12,738	14,286	15,938	17,689	19,533	21,466	23,478	25,564	27,715	29,923	32,180	34,478
12	51,704	40,624	11,634	13,120	14,715	16,416	18,220	20,119	22,110	24,183	26,331	28,546	30,820	33,145	35,512
13	53,255	41,843	11,983	13,513	15,156	16,909	18,766	20,723	22,773	24,908	27,121	29,402	31,745	34,139	36,577
14	54,853	43,099	12,343	13,919	15,611	17,416	19,329	21,345	23,456	25,655	27,934	30,285	32,697	35,163	37,675
15	56,498	44,391	12,713	14,336	16,079	17,938	19,909	21,985	24,160	26,425	28,772	31,193	33,678	36,218	38,805
16	58,193	45,723	13,095	14,767	16,562	18,477	20,506	22,645	24,884	27,218	29,636	32,129	34,688	37,305	39,969
17	59,939	47,095	13,488	15,210	17,059	19,031	21,121	23,324	25,631	28,034	30,525	33,093	35,729	38,424	41,168
18	61,737	48,508	13,892	15,666	17,570	19,602	21,755	24,024	26,400	28,875	31,440	34,086	36,801	39,577	42,403
19	63,589	49,963	14,309	16,136	18,097	20,190	22,408	24,744	27,192	29,741	32,384	35,108	37,905	40,764	43,675
20	65,497	51,462	14,738	16,620	18,640	20,795	23,080	25,487	28,008	30,634	33,355	36,161	39,042	41,987	44,986
21	67,462	53,006	15,180	17,118	19,199	21,419	23,772	26,251	28,848	31,553	34,356	37,246	40,213	43,247	46,335
22	69,486	54,596	15,636	17,632	19,775	22,062	24,486	27,039	29,713	32,499	35,386	38,364	41,420	44,544	47,725
23	71,570	56,234	16,105	18,161	20,369	22,724	25,220	27,850	30,605	33,474	36,448	39,514	42,662	45,880	49,157
一次/年金給付折算率( $R_{i0-12}$ )			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-12 提撥收益率=8%月退休金試算表

\*本表有關假設如下：公務人員退撫制度(薦任八功二535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
			一次退休金 P												
年餘命	2,880,360	1,954,530	3,789,146												
			月退休金												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / I2$												
1	37,352	29,348	9,730	10,972	12,306	13,729	15,237	16,826	18,490	20,224	22,020	23,873	25,775	27,719	29,699
2	38,473	30,228	10,022	11,301	12,675	14,141	15,694	17,331	19,045	20,831	22,681	24,589	26,548	28,551	30,590
3	39,627	31,135	10,322	11,640	13,055	14,565	16,165	17,851	19,616	21,455	23,361	25,327	27,345	29,407	31,507
4	40,816	32,069	10,632	11,990	13,447	15,002	16,650	18,386	20,205	22,099	24,062	26,087	28,165	30,289	32,453
5	42,040	33,031	10,951	12,349	13,850	15,452	17,149	18,938	20,811	22,762	24,784	26,869	29,010	31,198	33,426
6	43,301	34,022	11,280	12,720	14,266	15,915	17,664	19,506	21,435	23,445	25,528	27,675	29,880	32,134	34,429
7	44,600	35,043	11,618	13,101	14,694	16,393	18,194	20,091	22,078	24,148	26,293	28,506	30,777	33,098	35,462
8	45,938	36,094	11,967	13,494	15,135	16,885	18,740	20,694	22,741	24,873	27,082	29,361	31,700	34,091	36,526
9	47,316	37,177	12,326	13,899	15,589	17,391	19,302	21,314	23,423	25,619	27,895	30,242	32,651	35,114	37,621
10	48,736	38,292	12,695	14,316	16,056	17,913	19,881	21,954	24,125	26,387	28,732	31,149	33,630	36,167	38,750
11	50,198	39,441	13,076	14,746	16,538	18,450	20,477	22,613	24,849	27,179	29,594	32,083	34,639	37,252	39,913
12	51,704	40,624	13,468	15,188	17,034	19,004	21,092	23,291	25,595	27,994	30,481	33,046	35,679	38,370	41,110
13	53,255	41,843	13,872	15,644	17,545	19,574	21,724	23,990	26,363	28,834	31,396	34,037	36,749	39,521	42,343
14	54,853	43,099	14,289	16,113	18,072	20,161	22,376	24,709	27,153	29,699	32,338	35,058	37,851	40,706	43,614
15	56,498	44,391	14,717	16,596	18,614	20,766	23,047	25,451	27,968	30,590	33,308	36,110	38,987	41,928	44,922
16	58,193	45,723	15,159	17,094	19,172	21,389	23,739	26,214	28,807	31,508	34,307	37,193	40,156	43,185	46,270
17	59,939	47,095	15,614	17,607	19,747	22,031	24,451	27,001	29,671	32,453	35,336	38,309	41,361	44,481	47,658
18	61,737	48,508	16,082	18,135	20,340	22,692	25,184	27,811	30,561	33,427	36,396	39,459	42,602	45,815	49,087
19	63,589	49,963	16,564	18,679	20,950	23,372	25,940	28,645	31,478	34,430	37,488	40,642	43,880	47,190	50,560
20	65,497	51,462	17,061	19,240	21,579	24,074	26,718	29,504	32,423	35,463	38,613	41,862	45,196	48,606	52,077
21	67,462	53,006	17,573	19,817	22,226	24,796	27,520	30,389	33,395	36,526	39,771	43,117	46,552	50,064	53,639
22	69,486	54,596	18,100	20,411	22,893	25,540	28,345	31,301	34,397	37,622	40,964	44,411	47,949	51,566	55,248
23	71,570	56,234	18,643	21,024	23,580	26,306	29,196	32,240	35,429	38,751	42,193	45,743	49,387	53,113	56,906
一次/年金給付折算率( $R_{i0-12}$ )			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322



表3-13 提撥收益率=9%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I =0~12%，給付調整率 G =3%，退休後餘命 Y =23年

退休時本俸 B =33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
餘命年別	2,880,360	1,954,530	4,403,307												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	11,307	12,751	14,301	15,954	17,707	19,553	21,487	23,502	25,590	27,742	29,953	32,212	34,512
2	38,473	30,228	11,646	13,133	14,730	16,433	18,238	20,140	22,132	24,207	26,357	28,575	30,851	33,178	35,548
3	39,627	31,135	11,996	13,527	15,171	16,926	18,785	20,744	22,796	24,933	27,148	29,432	31,777	34,174	36,614
4	40,816	32,069	12,355	13,933	15,627	17,433	19,348	21,366	23,480	25,681	27,962	30,315	32,730	35,199	37,713
5	42,040	33,031	12,726	14,351	16,095	17,956	19,929	22,007	24,184	26,451	28,801	31,224	33,712	36,255	38,844
6	43,301	34,022	13,108	14,781	16,578	18,495	20,527	22,667	24,909	27,245	29,665	32,161	34,723	37,342	40,009
7	44,600	35,043	13,501	15,225	17,076	19,050	21,143	23,347	25,657	28,062	30,555	33,126	35,765	38,463	41,210
8	45,938	36,094	13,906	15,682	17,588	19,621	21,777	24,048	26,426	28,904	31,472	34,120	36,838	39,617	42,446
9	47,316	37,177	14,323	16,152	18,116	20,210	22,430	24,769	27,219	29,771	32,416	35,143	37,943	40,805	43,719
10	48,736	38,292	14,753	16,637	18,659	20,816	23,103	25,512	28,036	30,664	33,389	36,198	39,081	42,029	45,031
11	50,198	39,441	15,196	17,136	19,219	21,441	23,796	26,278	28,877	31,584	34,390	37,284	40,254	43,290	46,382
12	51,704	40,624	15,651	17,650	19,795	22,084	24,510	27,066	29,743	32,532	35,422	38,402	41,461	44,589	47,773
13	53,255	41,843	16,121	18,179	20,389	22,747	25,245	27,878	30,635	33,508	36,485	39,554	42,705	45,926	49,206
14	54,853	43,099	16,605	18,725	21,001	23,429	26,003	28,714	31,555	34,513	37,579	40,741	43,986	47,304	50,683
15	56,498	44,391	17,103	19,286	21,631	24,132	26,783	29,576	32,501	35,549	38,706	41,963	45,306	48,723	52,203
16	58,193	45,723	17,616	19,865	22,280	24,856	27,586	30,463	33,476	36,615	39,868	43,222	46,665	50,185	53,769
17	59,939	47,095	18,144	20,461	22,948	25,602	28,414	31,377	34,480	37,713	41,064	44,519	48,065	51,691	55,382
18	61,737	48,508	18,689	21,075	23,637	26,370	29,266	32,318	35,515	38,845	42,296	45,854	49,507	53,241	57,044
19	63,589	49,963	19,249	21,707	24,346	27,161	30,144	33,288	36,580	40,010	43,564	47,230	50,992	54,839	58,755
20	65,497	51,462	19,827	22,358	25,076	27,975	31,049	34,286	37,678	41,210	44,871	48,647	52,522	56,484	60,518
21	67,462	53,006	20,422	23,029	25,828	28,815	31,980	35,315	38,808	42,447	46,218	50,106	54,098	58,178	62,333
22	69,486	54,596	21,034	23,720	26,603	29,679	32,940	36,374	39,972	43,720	47,604	51,609	55,721	59,924	64,203
23	71,570	56,234	21,665	24,431	27,401	30,570	33,928	37,466	41,172	45,032	49,032	53,157	57,392	61,721	66,129
一次/年金給付折算率(R10~12)			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-14 提撥收益率=10%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年・年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
年 餘 命	2,880,360	1,954,530	5,135,325												
Y	月 退 休 金														
	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$													$P3 = P/R/12$
1	37,352	29,348	13,187	14,870	16,678	18,606	20,650	22,804	25,059	27,409	29,844	32,354	34,932	37,567	40,250
2	38,473	30,228	13,582	15,316	17,178	19,164	21,270	23,488	25,811	28,231	30,739	33,325	35,980	38,694	41,457
3	39,627	31,135	13,990	15,776	17,694	19,739	21,908	24,192	26,585	29,078	31,661	34,325	37,059	39,855	42,701
4	40,816	32,069	14,409	16,249	18,224	20,332	22,565	24,918	27,383	29,950	32,611	35,355	38,171	41,050	43,982
5	42,040	33,031	14,842	16,737	18,771	20,942	23,242	25,666	28,204	30,849	33,589	36,415	39,316	42,282	45,301
6	43,301	34,022	15,287	17,239	19,334	21,570	23,939	26,436	29,050	31,774	34,597	37,508	40,496	43,550	46,661
7	44,600	35,043	15,746	17,756	19,914	22,217	24,657	27,229	29,922	32,728	35,635	38,633	41,711	44,857	48,060
8	45,938	36,094	16,218	18,288	20,512	22,883	25,397	28,046	30,820	33,709	36,704	39,792	42,962	46,203	49,502
9	47,316	37,177	16,704	18,837	21,127	23,570	26,159	28,887	31,744	34,721	37,805	40,986	44,251	47,589	50,987
10	48,736	38,292	17,206	19,402	21,761	24,277	26,944	29,754	32,697	35,762	38,939	42,215	45,578	49,016	52,517
11	50,198	39,441	17,722	19,984	22,414	25,005	27,752	30,646	33,677	36,835	40,107	43,482	46,946	50,487	54,092
12	51,704	40,624	18,253	20,584	23,086	25,755	28,585	31,566	34,688	37,940	41,311	44,786	48,354	52,001	55,715
13	53,255	41,843	18,801	21,201	23,779	26,528	29,442	32,513	35,728	39,078	42,550	46,130	49,805	53,561	57,387
14	54,853	43,099	19,365	21,837	24,492	27,324	30,326	33,488	36,800	40,251	43,826	47,514	51,299	55,168	59,108
15	56,498	44,391	19,946	22,493	25,227	28,144	31,235	34,493	37,904	41,458	45,141	48,939	52,838	56,823	60,881
16	58,193	45,723	20,544	23,167	25,984	28,988	32,172	35,527	39,041	42,702	46,495	50,407	54,423	58,528	62,708
17	59,939	47,095	21,161	23,862	26,763	29,858	33,138	36,593	40,213	43,983	47,890	51,919	56,056	60,284	64,589
18	61,737	48,508	21,795	24,578	27,566	30,753	34,132	37,691	41,419	45,303	49,327	53,477	57,737	62,092	66,527
19	63,589	49,963	22,449	25,316	28,393	31,676	35,156	38,822	42,662	46,662	50,807	55,081	59,469	63,955	68,523
20	65,497	51,462	23,123	26,075	29,245	32,626	36,210	39,986	43,941	48,061	52,331	56,734	61,254	65,874	70,578
21	67,462	53,006	23,816	26,857	30,122	33,605	37,297	41,186	45,260	49,503	53,901	58,436	63,091	67,850	72,696
22	69,486	54,596	24,531	27,663	31,026	34,613	38,415	42,421	46,617	50,988	55,518	60,189	64,984	69,885	74,876
23	71,570	56,234	25,267	28,493	31,957	35,652	39,568	43,694	48,016	52,518	57,183	61,995	66,933	71,982	77,123
一次/年金給付折算率( $R_{10-12}$ )			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-15 提撥收益率=11%月退休金試算表

\* 本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I =0~12%，給付調整率 G =3%，退休後餘命 Y =23年

退休時本俸 B =33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
年餘命	2,880,360	1,954,530	6,008,812												
Y	$P1 = B \times 2 \times 0.56 \times G^{(Y-1)}$	$P2 = B \times 0.88 \times G^{(Y-1)}$	$P3 = P / R / 12$												
1	37,352	29,348	15,430	17,400	19,515	21,771	24,163	26,682	29,322	32,071	34,920	37,858	40,874	43,957	47,096
2	38,473	30,228	15,892	17,922	20,100	22,424	24,888	27,483	30,201	33,033	35,967	38,994	42,100	45,275	48,509
3	39,627	31,135	16,369	18,459	20,703	23,097	25,634	28,307	31,107	34,024	37,046	40,163	43,363	46,634	49,964
4	40,816	32,069	16,860	19,013	21,324	23,790	26,403	29,157	32,041	35,045	38,158	41,368	44,664	48,033	51,463
5	42,040	33,031	17,366	19,583	21,964	24,504	27,195	30,031	33,002	36,096	39,303	42,609	46,004	49,474	53,007
6	43,301	34,022	17,887	20,171	22,623	25,239	28,011	30,932	33,992	37,179	40,482	43,888	47,384	50,958	54,597
7	44,600	35,043	18,424	20,776	23,302	25,996	28,852	31,860	35,012	38,294	41,696	45,204	48,805	52,487	56,235
8	45,938	36,094	18,976	21,399	24,001	26,776	29,717	32,816	36,062	39,443	42,947	46,560	50,270	54,061	57,922
9	47,316	37,177	19,546	22,041	24,721	27,579	30,609	33,800	37,144	40,626	44,235	47,957	51,778	55,683	59,660
10	48,736	38,292	20,132	22,702	25,462	28,406	31,527	34,814	38,258	41,845	45,562	49,396	53,331	57,354	61,450
11	50,198	39,441	20,736	23,384	26,226	29,258	32,473	35,859	39,406	43,101	46,929	50,878	54,931	59,074	63,293
12	51,704	40,624	21,358	24,085	27,013	30,136	33,447	36,935	40,588	44,394	48,337	52,404	56,579	60,846	65,192
13	53,255	41,843	21,999	24,808	27,823	31,040	34,450	38,043	41,806	45,725	49,787	53,976	58,276	62,672	67,148
14	54,853	43,099	22,659	25,552	28,658	31,972	35,484	39,184	43,060	47,097	51,281	55,595	60,024	64,552	69,162
15	56,498	44,391	23,339	26,318	29,518	32,931	36,548	40,359	44,352	48,510	52,819	57,263	61,825	66,489	71,237
16	58,193	45,723	24,039	27,108	30,403	33,919	37,645	41,570	45,682	49,965	54,404	58,981	63,680	68,483	73,374
17	59,939	47,095	24,760	27,921	31,315	34,936	38,774	42,817	47,053	51,464	56,036	60,751	65,590	70,538	75,575
18	61,737	48,508	25,503	28,759	32,255	35,984	39,937	44,102	48,464	53,008	57,717	62,573	67,558	72,654	77,843
19	63,589	49,963	26,268	29,622	33,223	37,064	41,135	45,425	49,918	54,598	59,449	64,450	69,585	74,833	80,178
20	65,497	51,462	27,056	30,510	34,219	38,176	42,369	46,788	51,416	56,236	61,232	66,384	71,672	77,078	82,583
21	67,462	53,006	27,868	31,426	35,246	39,321	43,641	48,191	52,958	57,923	63,069	68,375	73,823	79,391	85,061
22	69,486	54,596	28,704	32,368	36,303	40,501	44,950	49,637	54,547	59,661	64,961	70,427	76,037	81,773	87,612
23	71,570	56,234	29,565	33,339	37,392	41,716	46,298	51,126	56,183	61,451	66,910	72,539	78,318	84,226	90,241
一次/年金給付折算率(R <sub>10-12</sub> )			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-16 提撥收益率=12%月退休金試算表

\*本表有關假設如下：公務人員退撫制度(薦任八功二.535俸點)採確定給付或確定提撥制年金給付試算表(服務年資28年·年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23年

退休時本俸 B = 33350元

本俸+專業加給 = 56630 元

退休後	給付制(新制)	給付制(舊制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
年餘命	2,880,360	1,954,530	7,052,115												
Y	$P1 = B \times 2 \times 0.56 \times G^Y(Y-1)$	$P2 = B \times 0.88 \times G^Y(Y-1)$	$P3 = P/R/12$												
1	37,352	29,348	18,109	20,421	22,903	25,551	28,358	31,315	34,413	37,639	40,983	44,431	47,971	51,589	55,273
2	38,473	30,228	18,652	21,033	23,590	26,318	29,209	32,255	35,445	38,768	42,212	45,764	49,410	53,137	56,931
3	39,627	31,135	19,211	21,664	24,298	27,107	30,085	33,222	36,508	39,931	43,479	47,137	50,892	54,731	58,639
4	40,816	32,069	19,788	22,314	25,027	27,920	30,988	34,219	37,604	41,129	44,783	48,551	52,419	56,373	60,399
5	42,040	33,031	20,381	22,984	25,778	28,758	31,917	35,246	38,732	42,363	46,127	50,007	53,991	58,064	62,211
6	43,301	34,022	20,993	23,673	26,551	29,621	32,875	36,303	39,894	43,634	47,510	51,508	55,611	59,806	64,077
7	44,600	35,043	21,623	24,383	27,347	30,509	33,861	37,392	41,091	44,943	48,936	53,053	57,279	61,600	65,999
8	45,938	36,094	22,271	25,115	28,168	31,425	34,877	38,514	42,323	46,292	50,404	54,644	58,998	63,448	67,979
9	47,316	37,177	22,939	25,868	29,013	32,367	35,923	39,669	43,593	47,680	51,916	56,284	60,768	65,351	70,019
10	48,736	38,292	23,628	26,644	29,883	33,338	37,001	40,859	44,901	49,111	53,473	57,972	62,591	67,312	72,119
11	50,198	39,441	24,336	27,444	30,780	34,339	38,111	42,085	46,248	50,584	55,078	59,712	64,468	69,331	74,283
12	51,704	40,624	25,067	28,267	31,703	35,369	39,254	43,348	47,635	52,102	56,730	61,503	66,403	71,411	76,511
13	53,255	41,843	25,819	29,115	32,654	36,430	40,432	44,648	49,064	53,665	58,432	63,348	68,395	73,553	78,806
14	54,853	43,099	26,593	29,988	33,634	37,523	41,645	45,987	50,536	55,275	60,185	65,248	70,446	75,760	81,171
15	56,498	44,391	27,391	30,888	34,643	38,648	42,894	47,367	52,052	56,933	61,990	67,206	72,560	78,033	83,606
16	58,193	45,723	28,213	31,815	35,682	39,808	44,181	48,788	53,614	58,641	63,850	69,222	74,737	80,374	86,114
17	59,939	47,095	29,059	32,769	36,753	41,002	45,506	50,252	55,222	60,400	65,766	71,299	76,979	82,785	88,697
18	61,737	48,508	29,931	33,752	37,855	42,232	46,871	51,759	56,879	62,212	67,738	73,438	79,288	85,269	91,358
19	63,589	49,963	30,829	34,765	38,991	43,499	48,278	53,312	58,585	64,078	69,771	75,641	81,667	87,827	94,099
20	65,497	51,462	31,754	35,808	40,161	44,804	49,726	54,911	60,343	66,001	71,864	77,910	84,117	90,461	96,922
21	67,462	53,006	32,706	36,882	41,365	46,148	51,218	56,559	62,153	67,981	74,020	80,247	86,640	93,175	99,830
22	69,486	54,596	33,687	37,988	42,606	47,533	52,754	58,255	64,018	70,020	76,240	82,655	89,239	95,971	102,825
23	71,570	56,234	34,698	39,128	43,885	48,959	54,337	60,003	65,938	72,121	78,527	85,134	91,917	98,850	105,909
一次/年金給付折算率( $R_{10-12}$ )			32.4529	28.7786	25.6593	23.0000	20.7235	18.7665	17.0773	15.6134	14.3395	13.2267	12.2508	11.3915	10.6322

表3-17 薦任八功二535俸點採給付制或提撥制下之所得替代率對照表

提撥收益 率(%)	給付制(新 制)	給付制(舊 制)	提撥制 I (銀行存款利率)												
			0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
0%	66.71	52.41	5.94	6.70	7.51	8.38	9.30	10.27	11.29	12.35	13.44	14.57	15.73	16.92	18.13
1%	65.96	51.82	6.77	7.63	8.56	9.55	10.60	11.70	12.86	14.07	15.32	16.60	17.93	19.28	20.66
2%	65.96	51.82	7.62	8.60	9.64	10.76	11.94	13.18	14.49	15.84	17.25	18.70	20.19	21.72	23.27
3%	65.96	51.82	8.63	9.73	10.91	12.17	13.51	14.92	16.40	17.93	19.53	21.17	22.86	24.58	26.34
4%	65.96	51.82	9.81	11.07	12.41	13.85	15.37	16.97	18.65	20.40	22.21	24.08	26.00	27.96	29.95
5%	65.96	51.82	11.21	12.65	14.18	15.82	17.56	19.39	21.31	23.31	25.38	27.52	29.71	31.95	34.23
6%	65.96	51.82	12.87	14.52	16.28	18.16	20.16	22.26	24.46	26.76	29.13	31.59	34.10	36.67	39.29
7%	65.96	51.82	14.84	16.74	18.77	20.94	23.24	25.67	28.20	30.85	33.59	36.42	39.32	42.28	45.30
8%	<b>65.96</b>	51.82	17.18	19.38	21.73	24.24	26.91	29.71	<b>32.65</b>	35.71	38.88	42.16	45.51	48.95	52.44
9%	65.96	51.82	19.97	22.52	25.25	28.17	31.27	34.53	37.94	41.50	45.19	48.99	52.89	56.88	60.94
10%	65.96	51.82	23.29	26.26	29.45	32.86	36.47	40.27	44.25	48.40	52.70	57.13	61.68	<b>66.34</b>	<b>71.08</b>
11%	65.96	51.82	27.25	30.72	34.46	38.44	42.67	47.12	51.78	56.63	61.66	<b>66.85</b>	<b>72.18</b>	<b>77.62</b>	<b>83.16</b>
12%	65.96	51.82	31.98	36.06	40.44	45.12	50.08	55.30	60.77	<b>66.47</b>	<b>72.37</b>	<b>78.46</b>	<b>84.71</b>	<b>91.10</b>	<b>97.60</b>

表 3-18 公保養老給付薦任第八職等功二 535 俸點換算年金每月所得之金額

\* 本表有關假設如下：服務年資 28 年，年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23 年；公保養老給付 = 33,350 \* 33.6 = 1,120,560

Y	0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
1	2,877	3,245	3,639	4,060	4,506	4,976	5,468	5,981	6,512	7,060	7,622	8,197	8,783
2	2,964	3,342	3,748	4,182	4,641	5,125	5,632	6,160	6,707	7,272	7,851	8,443	9,046
3	3,053	3,442	3,861	4,307	4,780	5,279	5,801	6,345	6,909	7,490	8,087	8,697	9,318
4	3,144	3,546	3,977	4,436	4,924	5,437	5,975	6,535	7,116	7,715	8,329	8,957	9,597
5	3,239	3,652	4,096	4,570	5,072	5,600	6,154	6,731	7,329	7,946	8,579	9,226	9,885
6	3,336	3,762	4,219	4,707	5,224	5,768	6,339	6,933	7,549	8,184	8,836	9,503	10,182
7	3,436	3,874	4,345	4,848	5,380	5,941	6,529	7,141	7,776	8,430	9,102	9,788	10,487
8	3,539	3,991	4,476	4,993	5,542	6,120	6,725	7,356	8,009	8,683	9,375	10,082	10,802
9	3,645	4,110	4,610	5,143	5,708	6,303	6,927	7,576	8,249	8,943	9,656	10,384	11,126
10	3,754	4,234	4,748	5,297	5,879	6,492	7,135	7,804	8,497	9,212	9,945	10,696	11,460
11	3,867	4,361	4,891	5,456	6,056	6,687	7,349	8,038	8,752	9,488	10,244	11,017	11,803
12	3,983	4,492	5,038	5,620	6,237	6,888	7,569	8,279	9,014	9,773	10,551	11,347	12,157
13	4,102	4,626	5,189	5,789	6,424	7,094	7,796	8,527	9,285	10,066	10,868	11,687	12,522
14	4,226	4,765	5,344	5,962	6,617	7,307	8,030	8,783	9,563	10,368	11,194	12,038	12,898
15	4,352	4,908	5,505	6,141	6,816	7,526	8,271	9,046	9,850	10,679	11,530	12,399	13,285
16	4,483	5,055	5,670	6,325	7,020	7,752	8,519	9,318	10,146	10,999	11,875	12,771	13,683
17	4,617	5,207	5,840	6,515	7,231	7,985	8,775	9,597	10,450	11,329	12,232	13,154	14,094
18	4,756	5,363	6,015	6,711	7,448	8,224	9,038	9,885	10,763	11,669	12,599	13,549	14,517
19	4,899	5,524	6,196	6,912	7,671	8,471	9,309	10,182	11,086	12,019	12,977	13,955	14,952
20	5,046	5,690	6,381	7,119	7,901	8,725	9,588	10,487	11,419	12,380	13,366	14,374	15,401
21	5,197	5,860	6,573	7,333	8,138	8,987	9,876	10,802	11,762	12,751	13,767	14,805	15,863
22	5,353	6,036	6,770	7,553	8,382	9,257	10,172	11,126	12,114	13,134	14,180	15,249	16,339
23	5,513	6,217	6,973	7,779	8,634	9,534	10,477	11,460	12,478	13,528	14,605	15,707	16,829

表 3-19 公保養老給付薦任第八職等功二 535 俸點換算年金所得替代率之比

\* 本表有關假設如下：服務年資 28 年，年利率 I = 0~12%，給付調整率 G = 3%，退休後餘命 Y = 23 年；公保養老給付 = 33,350 \* 33.6 = 1,120,560

Y	0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%
1	5.08	5.73	6.43	7.17	7.96	8.79	9.66	10.56	11.50	12.47	13.46	14.48	15.51
2	5.23	5.90	6.62	7.38	8.20	9.05	9.95	10.88	11.84	12.84	13.86	14.91	15.97
3	5.39	6.08	6.82	7.61	8.44	9.32	10.24	11.20	12.20	13.23	14.28	15.36	16.45
4	5.55	6.26	7.02	7.83	8.69	9.60	10.55	11.54	12.57	13.62	14.71	15.82	16.95
5	5.72	6.45	7.23	8.07	8.96	9.89	10.87	11.89	12.94	14.03	15.15	16.29	17.46
6	5.89	6.64	7.45	8.31	9.22	10.19	11.19	12.24	13.33	14.45	15.60	16.78	17.98
7	6.07	6.84	7.67	8.56	9.50	10.49	11.53	12.61	13.73	14.89	16.07	17.28	18.52
8	6.25	7.05	7.90	8.82	9.79	10.81	11.88	12.99	14.14	15.33	16.55	17.80	19.07
9	6.44	7.26	8.14	9.08	10.08	11.13	12.23	13.38	14.57	15.79	17.05	18.34	19.65
10	6.63	7.48	8.38	9.35	10.38	11.46	12.60	13.78	15.00	16.27	17.56	18.89	20.24
11	6.83	7.70	8.64	9.64	10.69	11.81	12.98	14.19	15.45	16.75	18.09	19.45	20.84
12	7.03	7.93	8.90	9.92	11.01	12.16	13.37	14.62	15.92	17.26	18.63	20.04	21.47
13	7.24	8.17	9.16	10.22	11.34	12.53	13.77	15.06	16.40	17.77	19.19	20.64	22.11
14	7.46	8.41	9.44	10.53	11.69	12.90	14.18	15.51	16.89	18.31	19.77	21.26	22.78
15	7.69	8.67	9.72	10.84	12.04	13.29	14.61	15.97	17.39	18.86	20.36	21.90	23.46
16	7.92	8.93	10.01	11.17	12.40	13.69	15.04	16.45	17.92	19.42	20.97	22.55	24.16
17	8.15	9.19	10.31	11.50	12.77	14.10	15.49	16.95	18.45	20.01	21.60	23.23	24.89
18	8.40	9.47	10.62	11.85	13.15	14.52	15.96	17.46	19.01	20.61	22.25	23.93	25.63
19	8.65	9.75	10.94	12.21	13.55	14.96	16.44	17.98	19.58	21.22	22.91	24.64	26.40
20	8.91	10.05	11.27	12.57	13.95	15.41	16.93	18.52	20.16	21.86	23.60	25.38	27.20
21	9.18	10.35	11.61	12.95	14.37	15.87	17.44	19.07	20.77	22.52	24.31	26.14	28.01
22	9.45	10.66	11.95	13.34	14.80	16.35	17.96	19.65	21.39	23.19	25.04	26.93	28.85
23	9.74	10.98	12.31	13.74	15.25	16.84	18.50	20.24	22.03	23.89	25.79	27.74	29.72