親愛的老師、同仁，大家好！

為方便本校公保人員自行試算個人退休的相關給付(包含退撫新舊制退休金和公保養老給付)，本室於網頁(https://c009.wzu.edu.tw/)快速連結提供資料。

簡要說明退休金計算步驟如下：

一、了解自己目前的薪額 (可參考個人服務成績考核通知書)。

二、計算自己的年齡、年資 (https://reurl.cc/xer92Z)。

三、退休條件：

(一)屆齡退休：年滿 65 歲。

(二)自願退休：年滿 60 歲或任職滿 25 年。

四、退撫舊制退休金：適用於 98.12.31 前到職者

(一)進行退撫舊制退休金試算 (https://tinyurl.com/25adlkvo)。

(二)選擇退休時薪額。

(三)輸入舊制年資（98.12.31 以前年資）。

(四)按**開始試算**，即可試算得出舊制年資的退休金金額。

五、退撫新制退休金：適用於 98.12.31 前以及 99.1.1 後到職者

(一)進入私校自主投資平台 (https://tinyurl.com/2c2xftzg)，請參閱自主投資平台操作手冊 (https://tinyurl.com/268hl2oe) 以及退撫會自主投資專區 (https://tinyurl.com/2c6r6cfe) 了解詳細資訊。

(二)輸入個人帳號密碼，如有相關疑問(包含帳號密碼)請洽中國信託銀行 (02)2558-0128。

(三)查看個人退撫新制退休金金額。

(四)敬請每年撥冗登入私校自主投資平台 (https://tinyurl.com/2c2xftzg)。

1. 新進人員必須完成風險屬性評估，方得辦理自主投資。
2. 風險屬性評估超過一年可選擇是否重新評估。
3. 未登入平台、未完成風險屬性評估者，盡速至自主投資平台完成風險屬性評估，以維護個人最大投資效益!!!

4. 教職員若未選擇投資組合，將以「人生週期基金」(https://tinyurl.com/23ebed4y)作為其預設選項。

5. 自主投資平台操作時程：

（1） 每月 1 日至 15 日平台操作之內容為當月生效。

（2） 16 日至 17 日為中國信託銀行結算作業日，教職員得登入及查閱、不得操作。

（3） 18 日至 31 日得登入及操作，操作內容為預約下個月動作。

（4） 若須變更基本資料如姓名、ID、emails、戶籍/通訊地址等，請 email 通知 ps1002@mail.wzu.edu.tw。

六、公保養老給付：

(一)進入公教人員保險網路作業ｅ系統(https://gnweb.bot.com.tw/GNWeb/pen/)，選擇自然人憑證登入或健保卡登入。

1. 進入前，須先備妥自然人憑證或健保卡、連接讀卡機、安裝健保卡程式、以及備妥自然人憑證或健保卡註冊密碼。
2. 選擇保險給付試算，選擇退休。

(二)被保險人依法退休（職）、資遣，或繳付公保費滿十五年且年滿五十五歲以上而離職退保時，給與養老給付。

(三)請領養老年金給付條件：

1. 繳付公保費滿十五年以上且年滿六十五歲。
2. 繳付公保費滿二十年以上且年滿六十歲。
3. 繳付公保費滿三十年以上且年滿五十五歲。
4. 被保險人退休時不符請領養老年金條件，限請領一次養老給付、減額年金或展期年金。

(四)被保險人於公教人員保險法中華民國九十四年一月二十一日修正生效後退保而未請領本保險養老給付者，除第四十九條另有規定外，其保險年資予以保留，俟其符合下列條件之一時，得由原服務機關（構）

學校，以其退保當時之保險年資，依退保當時之規定，請領公教人員保險養老給付：

1. 於參加勞工保險或軍人保險期間依法退休（職、伍）。
2. 領受國民年金保險老年給付。
3. 年滿六十五歲。

(五)其他規定請詳閱公教人員保險法第三節養老給付(https://tinyurl.com/yw9e3tlf)。

若有其他問題，請洽詢 ps1002@mail.wzu.edu.tw 或分機 1212 陳美珠小姐。

敬祝

平安喜樂

人事室 謹啟

Dear Faculty and Staff,

To make it easier for our faculty and staff to calculate your own pension (including the Old and New Retirement Reserve Funds and the Old Age Benefits), we have provided the information in a quick link on our website (https://c009.wzu.edu.tw/).

The steps for calculating your pension are summarized below:

I. Please refer to your Personal Service Evaluation Letter and know your current base salary.

II. Calculate your age and years of service (https://tinyurl.com/2a9a2vka).

III. Retirement Requirements:

i. Mandatory retirement: 65 years of age

ii. Voluntary retirement: minimum age of 60 or 25 years of service

IV. The Old Retirement Reserve Fund: Applicable to those employed by private schools before December 31, 2009

i. Conduct a trial run of the Old Retirement Reserve Fund (https://tinyurl.com/25adlkvo).

ii. Select the amount of base salary to be paid at retirement.

iii. Enter the old system seniority (seniority prior to December 31, 2009)

iv. Press **Start** to calculate the amount of the Old Retirement Reserve Fund.

V. The New Retirement Reserve Fund: Applicable to those employed by private schools before December 31, 2009 and after January 1, 2010.

i. Access the Private School Self-Directed Investment Platform (https://tinyurl.com/2c2xftzg). For more information, please refer to the Self-Directed Investment Platform User Guide (https://tinyurl.com/268hl2oe) and the Self-Directed Investment Area (https://tinyurl.com/2c6r6cfe).

ii. Enter your ID and password. If you have any questions (including ID and password), please contact CTBC Bank at (02) 2558-0128.

iii. Check the amount of your New Retirement Reserve Fund.

iv. Please make a redundant login to the Private Schools Self-Directed Investment Platform (https://tinyurl.com/2c2xftzg) each year.

A. New employees must complete **the Risk Attribute Assessment** prior to requesting self-directed investments.

B. Those who have completed **the Risk Attribute Assessment** for more than one year may elect to retake and complete **the Risk Attribute Assessment**.

C. Those who have not accessed the Platform and have not completed **the Risk Attribute Assessment** should complete **the Risk Attribute Assessment** on the Self-Directed Investment Platform as soon as possible in order to receive the maximum benefit from personal investment.

D. If faculty and staff have not selected an investment portfolio, the Life Cycle Fund (https://tinyurl.com/23ebed4y) will be the default option.

E. The Self-Directed Investment Platform Operating Schedule:

a. From the 1st to the 15th of each month, the contents of the Platform operation will be effective for that month.

b. The 16th and 17th of each month are CTBC Bank settlement days. Faculty and staff may log in and review the content of the Platform, but may not operate it.

c. From the 18th through the 31st day of the month, faculty and staff may log in and operate the Platform, and the content of the operation will be booked for the next month.

F. If you need to change your basic information such as name, ID, email address, account/correspondence address, etc., please send a request email to ps1002@mail.wzu.edu.tw.

VI. Old Age Benefits:

i. Enter the e-System for Government Employees' and School Staff's Insurance (GESSI) (https://gnweb.bot.com.tw/GNWeb/pen/) and select Login for Natural Person Certificate or Health Insurance Card.

A. Before entering the e-System, you must prepare your natural person card or health insurance card, connect the card reader, install the health insurance card program, and prepare the registration password of your natural person card or health insurance card.

B. Select **the Trial Calculation** option and choose **Retire**.

ii. The Old Age Benefits are paid when the insured person of the GESSI policy retires or is demobilized in accordance with the law, or when the insured person who has paid the GESSI premiums for 15 years or more and has reached the age of 55 or more leaves the service and withdraws from the policy.

iii. Conditions for applying for the Annual Annuity of the Old Age Benefits:

A. If you have paid GESSI premiums for at least 15 years and have reached the age of 65.

B. If you have paid GESSI premiums for at least 20 years and have reached the age of 60.

C. The insured person has paid GESSI premiums for at least 30 years and has reached the age of 55.

D. The insured person is not eligible to apply for an Annual Annuity of the Old Age Benefits upon retirement and is limited to applying for a Lump Sum Retirement Benefit, Reduced Annuity or Rollover Annuity.

iv. If an insured person surrenders his/her insurance after the amendment to the GESSI Act came into effect on January 21, 2005, and has not claimed this old age benefit under the insurance, the insured person's insurance seniority shall be retained, except for provided in Article 49, and the insured person shall be allowed to claim the old age benefit under the insurance from his/her former service agency (organization) school on the basis of his/her insurance seniority in accordance with the regulations at the time of his/her surrender if he/she meets one of the following conditions:

A. Retirement (in service or in the military) in accordance with the law during the period of participation in the Labor Insurance or Military Insurance.

B. Receiving the National Pension Insurance Old Age Benefit.

C. Reached the age of 65.

v. For other regulations, please visit https://tinyurl.com/yw9e3tlf and refer to Section 3 of the GESSI Act for details.

If you have any other questions, please contact Ms. Pearl Chen at extension 1212 or ps1002@mail.wzu.edu.tw.

Best regards,

Personnel Office