

Comparison table:

	Before Jan. 1st, 2010.	Starting from Jan. 1st, 2010
What are pension contributions?	An employer contributes 2% to 15% of an employee's monthly wages to a special account as a reserve fund of retirement payment for the employee. The rate of contribution for Academia Sinica is 6% of the employee's monthly wages.	From Jan 1 st , 2010, Academia Sinica contributes 2% of an employee's monthly wages to a special account as a reserve fund of retirement payment for the employee, and 4% as "pay-as-you-go" contribution benefit. The rate of total contribution for Academia Sinica is 6% of the employee's monthly wages, same as before.
Voluntary Quit	No payments	"pay-as-you-go" contribution benefit from A.S. = monthly wages*4%* total months of service

**Calculation Example for Foreign employees' Voluntary Quit/
Severance Fee/ Retirement Payments**

外國籍聘僱人員退職金計算範例

姓名 Name		○○○
月支金額 Monthly wages		50,000 NT
每月提撥之勞工退休準備金 (2%) Contribution of reserve fund of retirement payment/ month		1,000 NT
每月提撥之 離職儲金(8%) "pay-as-you-go" contribution benefit/month	公提儲金(4%) "pay-as-you-go" contribution benefit from A.S.	$50,000 * 4\% = 2,000$ NT
	自提儲金(4%) "pay-as-you-go" contribution benefit from yourself	$50,000 * 4\% = 2,000$ NT
服務年資 Year of service		10 Years
累積提撥之勞工退休準備金 Total of reserve fund of retirement payment		$1,000 * 12 * 10 = 120,000$ NT
累積提撥之 離職儲金 Total of "pay-as-you-go" contribution benefit	公提儲金 Total "pay-as-you-go" contribution benefit from A.S.	$2,000 * 12 * 10 = 240,000$ NT
	自提儲金 Total "pay-as-you-go" contribution benefit from yourself	$2,000 * 12 * 10 = 240,000$ NT

Example:

<p>案例一：自願離職 Case 1: Voluntary Quit</p>	<p>資遣費：無 Severance Fee: 0 NT</p>	
	<p>離職儲金：“pay-as-you-go” 公提 from A.S.=240,000 NT 自提 from yourself=240,000 NT</p>	
	<p>退休金：無 Retirement payments : 0 NT</p>	
<p>案例二：資遣 Case 2: Severance</p>	<p>資遣費： Severance Fee $10*50,000=500,000$ NT</p>	<p>按年資計算，每滿1年發給1個月平均工資 Severance payment is calculated at one monthly average wage for each year of service</p>
	<p>離職儲金：“pay-as-you-go”: 公提 from A.S.=0 NT 自提 from yourself=240,000 NT</p>	<p>資遣費之二分之一(250,000元)由公提儲金(240,000元)抵充，不足部分由本院補足 Half of severance payment (250,000 NT) is from “pay-as-you-go” contribution benefit from A.S (240,000 NT). The rest is still from A.S.</p>
	<p>退休金：無 Retirement payment: 0 NT</p>	
<p>案例三：退休(年滿60歲工作年資滿10年) Case 3: Claim of Retirement Payment (attains the age of 60 and has worked for 10 years)</p>	<p>資遣費：無 Severance Fee: 0 NT</p>	
	<p>離職儲金：“pay-as-you-go” 公提 from A.S.=0 NT 自提 from yourself=240,000 NT</p>	<p>退休金由離職儲金先予抵充，不足部分由本院補足 Retirement payment is from the “pay-as-you-go” contribution benefit from A.S first, then the rest of payment is still from A.S.</p>
	<p>退休金： Retirement payment $50,000*20=1,000,000$ NT</p>	<p>每滿1年給與2個基數。超過15年以上之工作年資，每滿1年給與1個基數。 Two base units shall be given for each year of service, provided that each year of service exceeding fifteen years shall be entitled to only one unit of base wage.</p>