

### **Module 3:**

SUBJECT 課程主題	:	<b>EMPLOYEE BENEFITS AND RETIREMENT PLANNING</b> <b>員工福利與退休金規劃</b>
LEVEL 課程等級	:	Undergraduate Year 1 or Year 2 大一或大二程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

The course will examine the decisions involved in evaluation retirement plans and employee benefits for employees and individuals in the context of overall financial planning.

本課程介紹退休金計劃及員工福利的基本觀念及應用，使理財規劃顧問能針對客戶之生涯規劃，提供退休金規劃服務。

### **OBJECTIVES 目標**

After students have completed this chapter, they should be able to:

本課程欲達到的目標是讓學員有能力：

- 1) Identify the life, medical and disability plans in employee benefit programs.  
認識各種員工福利計劃。
- 2) Understand different types of retirement plans in Taiwan, HK, US and other countries.  
認識我國與其它國家之各種退休金計劃。
- 3) Know how to analyze retirement needs, evaluate various alternatives.  
分析客戶之退休需求，評估各種可行方案。

## INDICATIVE CONTENT 課程綱要

### 員工福利& 退休金規劃(Employee benefits & retirement planning)

代號 code	課程名稱 course	講授大綱 outlines	時數 hours
	23. 員工福利及相關制度 (employee benefit plans) 6 小時(6 hours)	A. 團體人壽保險(group life insurance) B. 團體失能保險(group disability insurance) C. 團體醫療保險(group medical insurance) D. 員工退休金計畫(pension plan for employee) E. 自主性計畫及彈性保費帳戶 (cafeteria plans and flexible spending accounts) F. 員工福利委員會(employee welfare committee) G. 員工儲蓄信託(employee savings trust)	6
	24. 職業災害相關法規 (legal aspects of occupational disaster) 8 小時(8hours)	A. 職業災害之定義(definition) B. 雇主責任(employer's liability) C. 勞動基準法職災相關規定(workers' criterion law) D. 勞工保險職災相關規定(labors' insurance) 1) 保險對象(eligibility) 2) 保險給付(benefit) E. 從職業災害、勞基法及勞工保險規劃員工團體保險(to plan group insurances from the view of occupational disaster、workers' criterion law and labors' insurance)	8
	25. 企業保險 (employer/employee insurance arrangements) 3 小時(3 hours)	A. 繼續經營計畫(business continuation (buy/sell) plans) B. 高階主管失能補償計畫(business overhead disability plan) C. 企業主福利計畫(executive/owner benefits) D. 股東互保計畫(split-dollar) E. 重要幹部保險(key employee insurance) F. 股權移轉計畫(transfer of ownership and tax issues)	3
	26. 退休金制度種類與風險(types of retirement plans and risk) 3 小時(3 hours)	A. 確定給付制與確定提撥制(defined benefit plan & defined contribution plan) B. 退休金制度之風險(retirement plans and risk)	3
	27. 我國退休金制度 (retirement plans in Taiwan) 8 小時(8 hours)	A. 勞工退休金制度：勞工保險老年給付(含勞保年金制度)、勞基法退休金(勞退舊制)、勞工退休金條例(勞退新制) B. 公務人員退休金制度：公保養老給付、公務人員退休給付 C. 其他制度與政府規劃中之制度：國民年金法	8

	<p>28. 其他國家之退休金制度(retirement plans in the other country)</p> <p>2 小時(2 hours)</p>	<p>A. 歐美等國之退休金制度介紹：美國、英國、德國、智利(introduction of retirement plans in US、UK、Germany、Chile)</p> <p>B. 亞太國家之退休金制度介紹：日本、香港、澳洲、新加坡等 (introduction of retirement plans in Japan, HK, Australia and Singapore)</p>	<p>2</p>
	<p>29. 退休需求分析(retirement needs analysis)</p> <p>8 小時(8 hours)</p>	<p>A. 退休金規畫之假設(assumptions for retirement planning)</p> <p>1)通貨膨脹(inflation)</p> <p>2)退休期間及平均餘命(retirement period and life expectancy)</p> <p>3)期望退休生活(lifestyle)</p> <p>4)總收入(total return)</p> <p>B. 財務需求(financial needs)</p> <p>1)生活費(living costs)</p> <p>2)贈與計畫(charitable and beneficiary gifting objectives)</p> <p>3)醫療成本(medical costs)</p> <p>C. 所得來源(income sources)</p> <p>D. 補足現金流量缺口之可行方案(alternatives to compensate for projected cash-flow shortfalls)</p>	<p>8</p>
	<p>30. 我國及美國員工認股權證(employee stock options)</p> <p>2 小時(2 hours)</p>	<p>A. 基本條款(basic provisions)</p> <p>B. 激勵股票選擇權(incentive stock options)</p> <p>C. 美國員工認股權制度之介紹 (introduction of employee stock options in US)</p>	<p>2</p>

### REFERENCE BOOKS 參考書目

1. Retirement Planning for a Business and Business Owner, 1990 Second Edition, The American College.