

銓敘部 106 年度
「公務人員退休制度調整成本分析財務評估報告」

精算基準日：105 年 12 月 31 日

銓敘部

研究單位：擎天駒管理顧問有限公司

研究計畫主持人：魏吉漳精算師

研究協同主持人：周瑞芝精算師

民國 106 年 4 月 18 日

表 6-5 銓敘部原提方案全部挹注退撫基金現金流量(35年 75%-60%/提撥率 18%)

(1)最後在職5-15年均薪(2)調降退休所得上下限32160元(3)調整優存制度(4)取消年資補償(5)調整月撫慰(6)延後月退起支年齡(7)調整提撥費率至18%							所得上限影響數		單位:百萬元	
提撥率	年度	基金 期初結餘	提撥收入	100%優存 挹注款	利息收入	給付支出	新制調整 影響金額	100%舊制 挹注款	當期 收支餘絀	基金 期末結餘
12.0%	106	347,168	27,205	0	13,651	38,971	0	0	1,886	349,054
12.0%	107	349,054	27,410	0	13,689	41,068	0	0	31	349,085
13.0%	108	349,085	29,840	9,364	13,644	45,810	0	1,619	8,657	357,742
14.0%	109	357,742	31,462	9,662	13,938	50,037	0	2,038	7,064	364,806
15.0%	110	364,806	33,867	12,886	14,195	53,737	0	1,623	8,835	373,641
16.0%	111	373,641	36,261	13,271	14,556	55,746	0	2,130	10,472	384,113
17.0%	112	384,113	38,580	16,486	14,960	58,828	0	1,887	13,084	397,197
18.0%	113	397,197	40,901	16,868	15,469	61,845	0	2,466	13,859	411,057
18.0%	114	411,057	40,928	17,508	15,936	66,230	0	3,065	11,208	422,264
18.0%	115	422,264	41,116	17,720	16,347	68,319	0	3,735	10,600	432,864
18.0%	116	432,864	41,356	17,716	16,779	68,116	1	4,454	12,191	445,055
18.0%	117	445,055	41,555	17,628	17,234	69,947	5	5,183	11,658	456,713
18.0%	118	456,713	41,702	17,471	17,658	72,251	17	5,937	10,534	467,247
18.0%	119	467,247	41,822	17,234	18,039	74,344	56	6,696	9,503	476,750
18.0%	120	476,750	41,905	16,943	18,366	77,091	149	7,453	7,725	484,474
18.0%	121	484,474	41,930	16,597	18,611	80,340	317	8,162	5,278	489,752
18.0%	122	489,752	41,938	16,222	18,731	84,887	407	8,558	969	490,721
18.0%	123	490,721	41,896	15,817	18,707	88,002	524	8,906	(2,152)	488,570
18.0%	124	488,570	41,848	15,381	18,545	91,744	656	8,801	(6,514)	482,056
18.0%	125	482,056	40,980	14,917	18,216	94,272	806	8,653	(10,698)	471,358
18.0%	126	471,358	41,134	14,437	17,723	97,700	946	8,473	(14,987)	456,371
18.0%	127	456,371	41,310	13,938	17,093	99,397	1,064	8,262	(17,729)	438,642
18.0%	128	438,642	41,376	13,420	16,344	101,469	1,169	8,024	(21,135)	417,506
18.0%	129	417,506	41,374	12,879	15,460	103,388	1,266	7,759	(24,650)	392,856
18.0%	130	392,856	41,320	12,321	14,454	104,356	1,347	7,473	(27,442)	365,415
18.0%	131	365,415	41,259	11,753	13,328	105,694	1,426	7,168	(30,760)	334,655
18.0%	132	334,655	41,159	11,178	12,079	106,498	1,494	6,848	(33,741)	300,914
18.0%	133	300,914	40,922	10,597	10,713	107,101	1,563	6,514	(36,792)	264,123
18.0%	134	264,123	40,621	10,013	9,164	110,644	1,633	6,166	(43,046)	221,077
18.0%	135	221,077	40,309	9,427	7,428	111,079	1,709	5,808	(46,398)	174,678
18.0%	136	174,678	40,058	8,842	5,548	112,009	1,783	5,442	(50,337)	124,342
18.0%	137	124,342	39,771	8,259	3,522	112,344	1,855	5,069	(53,868)	70,474
18.0%	138	70,474	39,425	7,682	1,354	112,667	1,920	4,692	(57,594)	12,880
18.0%	139	12,880	39,024	7,112	0	113,564	1,980	4,316	(61,131)	(48,251)
18.0%	140	(48,251)	38,788	6,553	0	113,575	2,027	3,941	(62,266)	(110,518)
18.0%	141	(110,518)	38,473	6,007	0	113,479	2,067	3,573	(63,359)	(173,877)
18.0%	142	(173,877)	38,162	5,475	0	113,217	2,100	3,214	(64,267)	(238,144)
18.0%	143	(238,144)	37,739	4,961	0	112,786	2,124	2,867	(65,095)	(303,239)
18.0%	144	(303,239)	37,183	4,466	0	112,903	2,134	2,534	(66,585)	(369,824)
18.0%	145	(369,824)	36,782	3,993	0	112,434	2,128	2,220	(67,312)	(437,136)
18.0%	146	(437,136)	36,471	3,543	0	111,868	2,101	1,925	(67,829)	(504,965)
18.0%	147	(504,965)	36,137	3,117	0	111,251	2,060	1,653	(68,283)	(573,248)
18.0%	148	(573,248)	35,839	2,718	0	110,623	2,012	1,403	(68,650)	(641,898)
18.0%	149	(641,898)	35,581	2,348	0	110,109	1,956	1,178	(69,047)	(710,944)
18.0%	150	(710,944)	35,339	2,006	0	109,212	1,890	977	(69,000)	(779,944)
18.0%	151	(779,944)	35,058	1,693	0	108,356	1,817	801	(68,986)	(848,931)
18.0%	152	(848,931)	34,770	1,412	0	107,389	1,740	648	(68,820)	(917,751)
18.0%	153	(917,751)	34,500	1,160	0	106,496	1,660	517	(68,659)	(986,409)
18.0%	154	(986,409)	34,554	939	0	105,411	1,577	407	(67,934)	(1,054,344)
18.0%	155	(1,054,344)	34,634	747	0	104,197	1,493	315	(67,008)	(1,121,351)
	106-155年合計數		1,913,579	482,687		4,602,802	54,980	211,554		

附表三 公務人員退休資遣撫卹法第三十七條附表一退休公務人員經審定退休年資之退休所得替代率對照彙整表

比率 任職年資	實施期間										
	中華民國一百零七年七月一日至一百零八年十二月三十一日	中華民國一百零九年一月一日至一百零九年十二月三十一日	中華民國一百一十年一月一日至一百一十年十二月三十一日	中華民國一百一十一年一月一日至一百一十一年十二月三十一日	中華民國一百一十二年一月一日至一百一十二年十二月三十一日	中華民國一百一十三年一月一日至一百一十三年十二月三十一日	中華民國一百一十四年一月一日至一百一十四年十二月三十一日	中華民國一百一十五年一月一日至一百一十五年十二月三十一日	中華民國一百一十六年一月一日至一百一十六年十二月三十一日	中華民國一百一十七年一月一日至一百一十七年十二月三十一日	中華民國一百一十八年一月一日以後
四十	77.5%	76.0%	74.5%	73.0%	71.5%	70.0%	68.5%	67.0%	65.5%	64.0%	62.5%
三十九	77%	75.5%	74.0%	72.5%	71.0%	69.5%	68.0%	66.5%	65.0%	63.5%	62.0%
三十八	76.5%	75.0%	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%
三十七	76%	74.5%	73.0%	71.5%	70.0%	68.5%	67.0%	65.5%	64.0%	62.5%	61.0%
三十六	75.5%	74.0%	72.5%	71.0%	69.5%	68.0%	66.5%	65.0%	63.5%	62.0%	60.5%
三十五	75.0%	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%
三十四	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%
三十三	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%
三十二	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%
三十一	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%
三十	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%
二十九	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%
二十八	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%
二十七	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%
二十六	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%
二十五	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%
二十四	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%
二十三	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%
二十二	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%

二十一	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%
二十	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%
十九	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%
十八	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%
十七	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%
十六	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%	31.5%
十五	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%	31.5%	30.0%

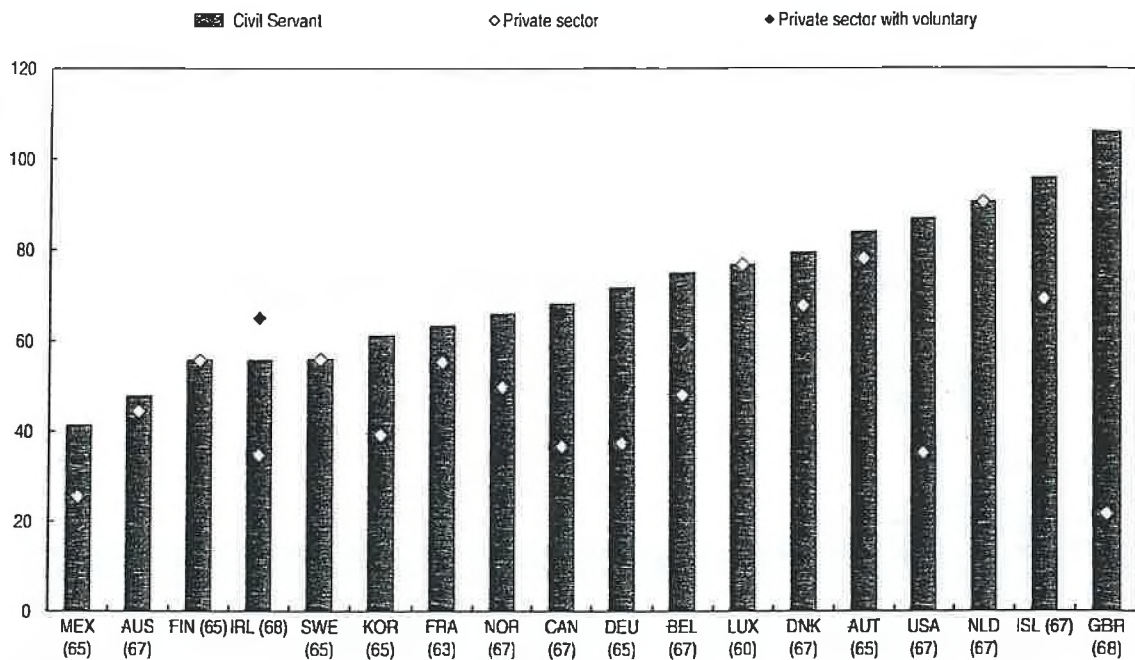
註記：退休公務人員退休審定年資未滿十五年者，其退休所得替代率以十五年計。



OECD Pensions Outlook 2016



Figure 6.2. Long-term gross replacement rates for civil service and private sector average earners, entering at age 20 in 2014, %



Note: Retirement age (in brackets) is the same for both civil servants and private sector workers.

Source: OECD pension models.

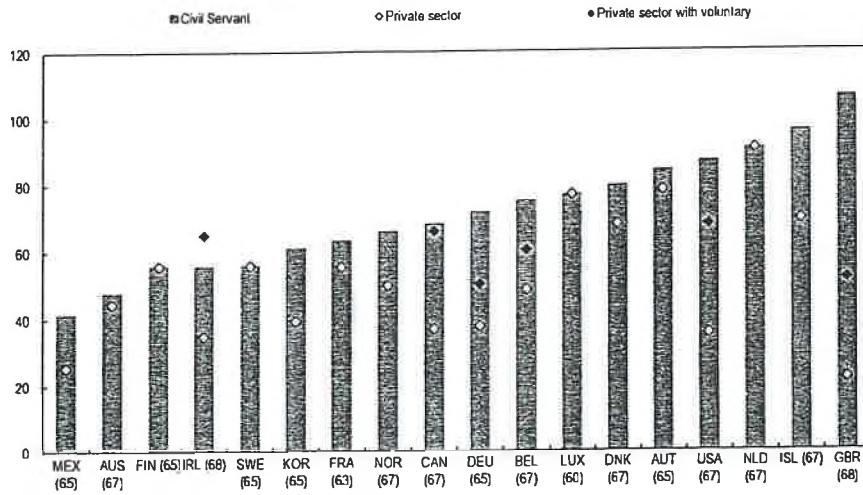
StatLink <http://dx.doi.org/10.1787/888933426812>

also show huge differences, although there is more heterogeneity within that group. The gap across sectors is large in Iceland, Mexico, Norway, the United Kingdom and the United States, while they are minimal in Australia and Austria.

In Ireland and Canada, the gap even disappears when voluntary components are taken into account. In Ireland, it is even negative although only for those private sector workers who choose to make a voluntary contribution to the defined-contribution pension; otherwise, the replacement rate is 35% for average earners (against 65% including the voluntary component), below that of government workers. Civil servants in Ireland are entitled to a lump-sum payment at the time of retirement, up to a maximum of 150% of the final annual salary; the assumption here is that the lump-sum is annuitised in line with the OECD methodology. In Canada, the voluntary component closes the pension gap from around 30 percentage points without it to 2 percentage points; both civil servants and private sector workers have in that case replacement rates around two-thirds of their previous earnings.

In the United Kingdom, even if private sector workers take up the voluntary component, the civil service replacement rate is still over twice that in the private sector. Without this voluntary component it is nearly five times the level applying to private sector workers (who then rely solely on the basic pension, for which civil servants are also eligible). The United Kingdom has changed the civil service pension scheme more than any other country over the last 20 years, with a total of four different schemes still being applicable to many current workers. The pension has changed from a final salary scheme under both the Classic and Premium schemes to a career average scheme as under Nuvos and Alpha (for details of the four schemes, see Annex 6.A1). The retirement ages have also increased considerably, with members of Classic able to retire with a full pension

Figure 6.2. Long-term gross replacement rates for civil service and private sector average earners, entering at age 20 in 2014, %.



Note: Retirement age (in brackets) is the same for both civil servants and private sector workers.

Source: OECD pension models

	Private sector	Private sector with voluntary	Civil Servant
MEX (65)	25.5		41.4
AUS (67)	44.5		47.9
FIN (65)	55.8		55.8
IRL (68)	34.7	65.1	55.8
SWE (65)	56.0		56.0
KOR (65)	39.3		61.2
FRA (63)	55.4		63.4
NOR (67)	48.8		66.0
CAN (67)	36.7	66.0	68.2
DEU (65)	37.5	50.0	71.8
BEL (67)	48.1	59.9	75.0
LUX (60)	76.8		76.8
DNK (67)	67.8		79.5
AUT (65)	78.1		84.0
USA (67)	35.2	67.8	86.8
NLD (67)	90.5		90.5
ISL (67)	69.2		95.8
GBR (68)	21.6	51.4	106.0

OECD Civil servant replacement rates 2014

	Private sector	Private sector with voluntary	Civil Servant
MEX (65)	25.5		41.4
AUS (67)	44.5		47.9
FIN (65)	55.8		55.8
IRL (68)	34.7	65.1	55.8
SWE (65)	56.0		56.0
KOR (65)	39.3		61.2
FRA (63)	55.4		63.4
NOR (67)	49.8		66.0
CAN (67)	36.7	66.0	68.2
DEU (65)	37.5	50.0	71.8
BEL (67)	48.1	59.9	75.0
LUX (60)	76.8		76.8
DNK (67)	67.8		79.5
AUT (65)	78.1		84.0
USA (67)	35.2	67.8	86.9
NLD (67)	90.5		90.5
ISL (67)	69.2		95.8
GBR (68)	21.6	51.4	106.0

教育部委託辦理
「106 年度教育人員退休制度調整成本分析計畫」

初步書面精算結果

精算基準日：105 年 12 月 31 日

研究單位：擎天駒管理顧問有限公司

研究計畫主持人：魏吉漳 精算師

研究協同主持人：周瑞芝 精算師

民國 106 年 3 月 27 日

表 6-14 綜合乙案全部挹注退撫基金現金流量(35 年 75%-60%/提撥率 18%)

(1)最後在職5-15年均薪(2)調降退休所得上下限乙案32160元(3)調整優存制度(4)取消年資補償(5)調整月撫獻(6)延後月退起支年齡(7)調整提撥費率至18%

提撥率	年度	基金 期初結餘	提撥收入	100%優存 挹注款	利息收入	給付支出	所得上限影響數		當期 收支餘額	基金 期末結餘
							新制調整 影響金額	100%舊制 挹注款		
12.0%	106	207,115	22,066	0	8,129	29,858	0	0	337	207,452
12.0%	107	207,452	22,163	0	8,120	31,070	0	0	(787)	206,665
13.0%	108	206,665	24,050	14,356	8,100	32,387	0	2,086	16,206	222,871
14.0%	109	222,871	26,014	14,440	8,754	34,039	0	2,743	17,913	240,783
15.0%	110	240,783	28,024	19,053	9,467	36,227	0	2,198	22,515	263,298
16.0%	111	263,298	30,032	19,077	10,350	39,109	0	2,882	23,232	286,531
17.0%	112	286,531	32,064	23,508	11,251	42,565	0	2,483	26,741	313,272
18.0%	113	313,272	34,125	23,430	12,293	46,033	0	3,254	27,070	340,341
18.0%	114	340,341	34,247	23,808	13,287	50,597	0	4,103	24,849	365,190
18.0%	115	365,190	34,334	23,546	14,202	54,592	0	5,117	22,608	387,798
18.0%	116	387,798	34,351	23,145	15,015	59,209	1	6,255	19,557	407,355
18.0%	117	407,355	34,376	22,661	15,729	62,651	11	7,527	17,654	425,008
18.0%	118	425,008	34,382	22,121	16,357	66,564	73	8,904	15,272	440,280
18.0%	119	440,280	34,329	21,550	16,969	66,433	223	10,363	17,002	457,282
18.0%	120	457,282	34,463	20,950	17,581	69,991	513	11,785	15,300	472,582
18.0%	121	472,582	34,564	20,317	18,121	73,696	3	8,634	7,942	480,524
18.0%	122	480,524	34,688	19,671	18,373	77,096	6	9,390	5,031	485,555
18.0%	123	485,555	34,782	18,991	18,512	80,296	12	10,120	2,120	487,675
18.0%	124	487,675	34,820	18,275	18,521	84,121	12	9,938	(2,556)	485,120
18.0%	125	485,120	34,887	17,525	18,353	87,456	11	9,735	(6,945)	478,175
18.0%	126	478,175	34,680	16,740	17,989	91,585	11	9,510	(12,655)	465,520
18.0%	127	465,520	34,671	15,937	17,416	94,893	11	9,263	(17,595)	447,925
18.0%	128	447,925	34,870	15,127	16,639	98,784	11	8,993	(23,145)	424,780
18.0%	129	424,780	34,960	14,322	15,649	102,045	11	8,700	(28,403)	396,377
18.0%	130	396,377	35,021	13,526	14,454	105,055	10	8,384	(33,658)	362,719
18.0%	131	362,719	35,145	12,741	13,054	107,897	10	8,046	(38,901)	323,818
18.0%	132	323,818	35,271	11,969	11,466	109,614	10	7,686	(43,211)	280,607
18.0%	133	280,607	35,490	11,215	9,714	111,016	9	7,306	(47,282)	233,325
18.0%	134	233,325	35,712	10,479	7,776	113,575	9	6,908	(52,692)	180,632
18.0%	135	180,632	35,994	9,763	5,659	114,329	9	6,493	(56,411)	124,222
18.0%	136	124,222	36,288	9,070	3,396	114,941	8	6,065	(60,114)	64,108
18.0%	137	64,108	36,619	8,401	1,000	114,815	8	5,628	(63,160)	948
18.0%	138	948	36,941	7,756	0	114,703	7	5,185	(64,815)	(63,867)
18.0%	139	(63,867)	37,176	7,136	0	115,594	7	4,739	(66,536)	(130,403)
18.0%	140	(130,403)	37,418	6,544	0	115,557	6	4,297	(67,293)	(197,696)
18.0%	141	(197,696)	37,683	5,978	0	115,275	5	3,862	(67,748)	(265,443)
18.0%	142	(265,443)	37,908	5,439	0	114,811	5	3,438	(68,021)	(333,465)
18.0%	143	(333,465)	38,144	4,928	0	114,208	4	3,030	(68,103)	(401,567)
18.0%	144	(401,567)	38,272	4,443	0	114,162	4	2,641	(68,802)	(470,369)
18.0%	145	(470,369)	38,429	3,986	0	113,608	3	2,276	(68,915)	(539,283)
18.0%	146	(539,283)	38,477	3,554	0	112,941	3	1,937	(68,970)	(608,253)
18.0%	147	(608,253)	38,606	3,149	0	111,981	3	1,627	(68,598)	(676,850)
18.0%	148	(676,850)	38,741	2,769	0	111,237	2	1,346	(68,379)	(745,229)
18.0%	149	(745,229)	38,848	2,414	0	110,720	2	1,096	(68,360)	(813,589)
18.0%	150	(813,589)	38,966	2,085	0	110,196	2	877	(68,266)	(881,855)
18.0%	151	(881,855)	39,039	1,781	0	109,736	1	689	(68,226)	(950,082)
18.0%	152	(950,082)	39,117	1,503	0	109,073	1	530	(67,921)	(1,018,003)
18.0%	153	(1,018,003)	39,191	1,251	0	108,523	1	399	(67,682)	(1,085,685)
18.0%	154	(1,085,685)	39,270	1,026	0	107,951	1	292	(67,363)	(1,153,047)
18.0%	155	(1,153,047)	39,356	827	0	107,342	0	208	(66,951)	(1,219,998)
	106-155年合計數		1,749,064	582,279		4,420,158	1,038	248,969		

附表三 公立學校教職員退休資遣撫卹條例第三十七條附表一退休教職員經審定退休年資之退休所得替代率對照彙整表

比率 實施期間 任職年資	中華民國一百零七年七月一日至一百零八年十二月三十一日	中華民國一百零九年一月一日至一百零九年十二月三十一日	中華民國一百一十年一月一日至一百一十年十二月三十一日	中華民國一百一十一年一月一日至一百一十一年十二月三十一日	中華民國一百一十二年一月一日至一百一十二年十二月三十一日	中華民國一百一十三年一月一日至一百一十三年十二月三十一日	中華民國一百一十四年一月一日至一百一十四年十二月三十一日	中華民國一百一十五年一月一日至一百一十五年十二月三十一日	中華民國一百一十六年一月一日至一百一十六年十二月三十一日	中華民國一百一十七年一月一日至一百一十七年十二月三十一日	中華民國一百一十八年一月一日以後
四十	77.5%	76.0%	74.5%	73.0%	71.5%	70.0%	68.5%	67.0%	65.5%	64.0%	62.5%
三十九	77.0%	75.5%	74.0%	72.5%	71.0%	69.5%	68.0%	66.5%	65.0%	63.5%	62.0%
三十八	76.5%	75.0%	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%
三十七	76.0%	74.5%	73.0%	71.5%	70.0%	68.5%	67.0%	65.5%	64.0%	62.5%	61.0%
三十六	75.5%	74.0%	72.5%	71.0%	69.5%	68.0%	66.5%	65.0%	63.5%	62.0%	60.5%
三十五	75.0%	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%
三十四	73.5%	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%
三十三	72.0%	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%
三十二	70.5%	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%
三十一	69.0%	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%
三十	67.5%	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%
二十九	66.0%	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%
二十八	64.5%	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%
二十七	63.0%	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%
二十六	61.5%	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%
二十五	60.0%	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%
二十四	58.5%	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%
二十三	57.0%	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%
二十二	55.5%	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%
二十一	54.0%	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%
二十	52.5%	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%
十九	51.0%	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%
十八	49.5%	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%
十七	48.0%	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%
十六	46.5%	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%	31.5%
十五	45.0%	43.5%	42.0%	40.5%	39.0%	37.5%	36.0%	34.5%	33.0%	31.5%	30.0%

註記：退休教職員退休審定年資未滿十五年者，其退休所得替代率以十五年計。