

## 勞保給付 一 老年給付常見問答

## Labor Insurance Benefits – Old-Age Benefits FAQ

序號	問題	回答
1	<p>我是外國人，曾經來台灣工作並參加保過勞工保險，我可以請領勞保老年給付嗎？</p> <p>I am foreigner, had worked in Taiwan before and paid labor insurance premium. Can I claim for Labor insurance Old-age pension benefits?</p>	<p>勞工保險條例對外國籍被保險人請領老年給付之規定與本國籍被保險人並無不同，依現行勞工保險老年給付相關規定，被保險人於離職退保，年齡及保險年資符合勞工保險條例第 58 條規定之老年給付請領條件，即得向本局請領。</p> <p>There is no difference on the provisions of Labor Insurance Act for foreign insured person or Taiwan nationals when claiming for Labor insurance Old-age pension benefits, and current rules just stated that applicant can apply to claim as long as he/she has resigned and surrendered insurance, with age and insurance years meeting the requirements of Article no. 58 on Labor Insurance Act.</p>
2	<p>如已結束在臺工作回至母國，是否可以申請老年給付？應如何申請？</p> <p>Can applicant apply for Old-age pension benefits if he/she finished employment contract and already went back to their home country?</p>	<p>如曾經在台灣工作並參加勞工保險，年齡及勞保年資符合勞工保險條例第 58 條規定，即使已經回母國，仍可請領勞保老年給付。申請時應檢具相關紙本文件郵寄本局辦理。</p> <p>Applicant is eligible to apply as long as he/she has worked in Taiwan before and paid for Labor insurance premium, with age and insurance years meeting requirements of Article no. 58 on Labor Insurance Act. Please note to prepare and attach all relative documents when applying and just send to the Bureau of Labor Insurance for review and approval.</p>
3	<p>外國人申請勞工保險老年給付要準備哪些文件？</p> <p>What are the documents to prepare, if foreigner wants to apply and claim for Labor</p>	<p>請檢具下列資料郵寄至本局（100232 台北市中正區羅斯福路 1 段 4 號）辦理。</p> <p>Please prepare below documents and send to the Bureau of Labor Insurance from post office (ADD: No.4, Sec.1 Roosevelt Rd., Zhongzheng District,</p>

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	insurance Old-age pension benefits?	<p>Taipei City, 100232)</p> <p>1. 勞工保險老年給付申請書及給付收據。 1. Labor Insurance Old-age Benefits Application Form and Payment Receipts</p> <p>2. 金融機構存簿封面影本（如為國外帳戶須為美金帳戶，並請以英文註明銀行名稱、銀行地址、帳號、戶名、帳號及匯款所需之 swift code） 2. Financial institution bankbook cover duplicate copy (strictly needs USD account if foreign account, and please clearly indicate the English name and address of bank, account number, account name, recipient's account number, and swift code for remittance)</p> <p>3. 未於國內設有戶籍者，應檢附經我國駐外單位驗證之身分或居住相關證明文件。另如有保留參歷次在我國參加勞保期間之身份文件影本（如護照影本、居留證影本，並於影本簽名）等證明文件可一併檢附。 3. Applicants without Household registration in Taiwan must attach Certificate of Identity or Residence authenticated by Taiwan consular or representative office in their home country. Can also attach copies of other identification like passport, ARC used when working in Taiwan (need signature on copy), if you still have them.</p> <p>4. 符合擔任具有危險、堅強體力等特殊性質之工作退職者，須另檢附工作證明文件。 4. Resigned applicant who is eligible to claim as previously engaged in dangerous or special job nature physical strength demanding works, must attach work certificate or other supporting document as proof.</p>
4	勞工保險老年給付有無申請期間的限制？	被保險人若符合請領老年給付規定，得於離職退保後向本局提出申請勞工保險老年給付，不

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	Is there any time limit or restriction when applying for Labor insurance Old-age pension benefits?	論一次性老年給付或按月領取之老年年金給付皆不受請求權時效規定之限制。但是勞保老年年金給付依規定應自申請之當月起發給。 Eligible insured person can apply to claim for Old-age benefits after job resignation and insurance withdrawal, and there is no restrictions or time limit whether application is for One-time benefit or Monthly pension payment. The rule is Labor insurance old-age benefits will be issued started from the month of application.
5	請領老年給付的年齡，係按實足年齡抑或虛齡為準？ What is the standard age basis for claiming Old-age benefits?	依戶籍記載，自出生之日起實足計算。 According to Household Registration record, eligible standard of age will be the full age, counted from the day of birth.
6	我在 98 年 1 月 1 日勞保年金實施後才參加勞保，以後我是不是也可以一次請領老年給付？ I started my Labor insurance after the implementation of new Labor Insurance Pension on Jan. 1 <sup>st</sup> 2009, can I claim Old-age benefits at one time in the future?	不可以。如果您在勞保年金實施後才參加勞保，將來老年退休時，如果年資滿 15 年以上，只能請領「老年年金」；如果年資未滿 15 年，只能請領「老年一次金」。 NO. Those who enrolled in labor insurance after the new labor pension implementation date, can only choose to claim for “Old-age pension” after retirement if insurance seniority is 15 years or above; and for those not meeting 15 years, can only claim for “Lump-sum old age benefits”.
7	勞保年金施行時我是 50 歲，請問我要到何時才能請領老年年金給付？ I was 50 years old when the new Labor Pension system was implemented, when can I possibly claim my Old-age benefits?	因為老年年金的請領年齡會逐步提高，從年金施行之日起，第 10 年（即民國 107 年）提高 1 歲（為 61 歲），以後每 2 年提高 1 歲，至 65 歲為止（即民國 115 年）；所以假設您是 48 年出生，勞保年資合計滿 15 年，當您年滿 62 歲時才能請領老年年金給付。 Eligible age to claim continually increased after the new implementation of new Labor Pension last 2009, and one year old was added on the 10 <sup>th</sup> year at first, wherein eligible age became 61 years old in 2018, then another one year added further to every 2 years after, until reaching the maximum, 65 years old (in 2026) which will stay as the last and

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		<p>final standard age to claim.</p> <p>For example: If you were born on 1959 with insurance seniority of 15 years, then your eligible age to claim for Old-age benefits is when you turn 62 (that is on 2021).</p>
8	<p>我已經離職退保多年，如果在 65 歲要申請老年給付，請問還要經過投保單位蓋章嗎？</p> <p>I quitted job and surrendered insurance many years ago, and if I claim Old-age benefits at the age of 65, do I still need chop of the insured unit on application form?</p>	<p>如果您已經離職退保很多年，並且已經符合老年給付條件，將來要申請老年給付的時候，可以免經投保單位蓋章證明。</p> <p>The insured unit chop can be waived if you already left job years ago and surrendered labor insurance, provided that you are eligible or meeting the requirements of claiming Old-age benefits.</p>
97	<p>如果我 99 年 1 月已經 60 歲，保險年資 25 年，並已退出勞保，本來還想再找工作，但到 62 歲還是沒有找到，這樣我可以領多少老年年金？</p> <p>If I was 60 last January 2010, with 25 years of insurance seniority after leaving job and surrendering insurance; wanted to continue working after but cannot find job till 62 years old, how much Old-age benefits can I claim for?</p>	<p>1.雖然您已退出勞保，但您已經符合老年年金給付條件，仍然可依展延年金之計算方式，每延後 1 年請領，就增給 4%，最多增給 20%。</p> <p>1. You are qualified to claim though had surrendered insurance, as calculation method of the Postponed old-age benefits can be applicable to your case, wherein additional 4% will be added for every 1 year postponed or late application made, with maximum up to 20%.</p> <p>2.舉例：假設您 62 歲提出申請，保險年資仍是 25 年，如以加保期間最高 60 個月平均月投保薪資 32,000 元來計算。每月可領老年年金金額：<math>32,000 \times 25 \times 1.55\% = 12,400</math>，<math>12,400 \times (1 + 4\% \times 2) = 13,392</math> 元。</p> <p>2. For example: If you apply benefit claim at the age of 62, total of insurance years remains to be 25 years, and calculation basis will be taken the 60 months wherein you have the highest average monthly insured salary during insured period which is 32,000, thus, benefit amount to receive monthly will be: <math>32,000 \times 25 \times 1.55\% = 12,400</math>, <math>12,400 \times (1 + 4\% \times 2) = \text{Ntd}13,392</math>.</p>

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10	<p>如果我在 99 年 4 月已經滿 60 歲，保險年資 30 年，並已退出勞保，到 99 年 12 月才提出申請，延後請領還不滿 1 年，是不是就不能增給年金金額？</p> <p>If I was 60 on April 2010 with 30 years of insurance seniority when leaving job and surrendering insurance, but later applied for Old-age insurance benefit claim on December of the same year 2010, as application delayed only for months, does it mean that there is no additional "Postponed benefits"?</p>	<p>1.雖然您延後請領老年年金不滿 1 年，但還是會依照您延後請領的實際月數按比例計算增給年金。您延後請領的期間是自 5 月算到 12 月共 8 個月，則以「12 分之 8」年（0.67 年）計，按「0.67 年×4%」比例增給。</p> <p>1. Calculation method of the Postponed old-age benefits can still be applicable to your case, though time of delayed application is less than a year. Additional percentage of benefit amount will be counted in proportion to the number of months delayed. In this case, you postponed total 8 months (that is from May to August), so calculation basis will be 8/12 (=0.67 year), and your extra benefit is "0.67 x 4%".</p> <p>2.舉例：假設以加保期間最高 60 個月平均月投保薪資 32,000 元來計算。每月可領老年年金金額：32,000×30×1.55%=14,880，14,880×(1+4%×0.67)=15,279 元。</p> <p>2. For example: If taken 32,000 as the calculation basis for highest monthly average salary during 60 insured months, then benefit amount to receive monthly will be:</p> <p>32,000 x 30 x 1.55% = 14,880,</p> <p>14,880 x (1+4% x 0.67) = Ntd15,279.</p>
11	<p>聽說老年年金可以提前領，是真的嗎？</p> <p>I have heard that Old-age benefits can be claimed in advance, is it true?</p>	<p>1.是的。如果被保險人保險年資合計滿 15 年，但尚未符合法定老年年金請領年齡，得提前 5 年請領老年年金，每提前 1 年，依原計算金額減給 4%。</p> <p>2.舉例：陳先生是 45 年出生，60 歲可以領老年年金，到 57 歲時想提早退休，保險年資 32 年又 11 個多月，加保期間最高 60 個月平均月投保薪資 32,000 元，因為他提前 3 年請領老年年金。每月年金金額：32,000×(32+1)×1.55%=16,368，16,368×(1-4%×3)=14,404 元。</p> <p>1. YES. The insured person who has insurance seniority of total 15 years can apply for Old-age</p>

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		<p>benefit claim before the eligible age, and earliest to claim is 5 years in advance. Calculation is 4% deduction for every 1 year of advanced application made.</p> <p>2. For example: Mr. Chen was born on 1956, he is eligible to claim at the age of 60 but retired earlier at 57. Total of insurance seniority is 32 years and 11 months, and 60 months highest monthly average insured salary is 32,000. As he applied 3 years earlier, his Old-age pension amount to receive monthly will be:</p> $32,000 \times (32+1) \times 1.55\% = 16,368,$ $16,368 \times (1-4\% \times 3) = \text{Ntd}14,404.$
12	<p>如果我提前 3 年請領老年年金，領了 3 年後到 60 歲時，是不是可改領全額的老年年金，不必再扣減比例？</p> <p>If I applied for claim of Old-age benefits 3 years ahead (57), received 3 years benefit amount after, yet later wanted to change and claim for One-time old-age benefit at the age of 60, can the proportion percentage of deduction be waived?</p>	<p>不行，提前請領後減給比例不會再變更。所以您到 60 歲以後，仍然是依照原減給計算後的金額，按月領取老年年金。</p> <p>NO, upon application and receipt of advanced Old-age benefit claim, proportion percentage of deduction can no longer be altered after. Meaning, you will remain to receive the same benefit amount of monthly pension at 60 or after 60, wherein basis of calculation follows the condition of your previously made initial application with deducted percentage.</p>
13	<p>如果提前請領老年年金，領了一段時間又找到工作，可以反悔不領嗎？</p> <p>If I filed Old-age benefit claim in advance, yet later found a new job, can I change my mind to stop or not claiming it?</p>	<p>不可以，依照規定，老年給付經本局核付後，不得變更。</p> <p>NO, based on policy and legal provisions, no changes of advanced Old-age benefit application can be made, after approval or receipt of the Bureau of Labor Insurance.</p>
14	<p>被保險人在 7 月 31 日月底離職退保，同時申請勞保老年年金給付，老年年金什麼時候開始發給？</p> <p>If the insured person left job and</p>	<p>1.被保險人請領勞保老年年金給付，應以離職退保之翌日始具備請領資格。因此被保險人在 7 月 31 日月底離職退保，同時申請老年年金給付，其在 8 月 1 日始具備請領老年年金給付資格，所以老年年金從 8 月起按月發給，並於 9</p>



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	surrendered insurance on July 31 <sup>st</sup> , he/she then applied for Old-age pension the same day, when can he/she possibly receive his/her benefit amount?	<p>月底入帳。</p> <p>2.詳細說明請參考本局 101 年 6 月 20 日保給老字第 10112037730 號函。</p> <p>1. The eligibility of an insured person to claim starts on the next day after he/she quits job and surrenders insurance. Meaning even if applicant did all altogether on July 31<sup>st</sup>, start of calculation will still be August 1<sup>st</sup>, and Old-age pension amount will be given and remitted to applicant's account at the end of September.</p> <p>2. For more detailed information, please check and refer to the official decree of Bureau of Labor Insurance order no. 10112037730 issued last June 20<sup>th</sup> 2012.</p>
15	<p>勞保老年給付是不是只要符合年資和年齡的規定就可以請領？</p> <p>Can everybody claim for Labor insurance old-age benefits, as long as meeting the required age and years of insurance seniority?</p>	<p>除了年資及年齡要符合勞工保險條例第 58 條規定之外，被保險人還必須確實離職退保，在老年給付申請書填上離職退保日期（在職最後一天），才符合請領的要件。</p> <p>Aside from meeting the required age and insured years of the provisions in Labor Insurance Act Article no.58, it is a must that the insured person has already left job and surrendered insurance. Reason is that the date of both (usually the last day of work) is a required field to fill in when completing the application form for claiming Old-age benefits.</p>
16	<p>老年給付申請一次請領和申請按月領取年金，年資計算規定有不同嗎？</p> <p>Is there any difference between One-time claim of Old-age benefit and monthly pension?</p> <p>Also, any difference for the required years of insurance or calculation basis?</p>	<p>如果選擇一次請領老年給付，保險年資合計每滿 1 年，按平均月投保薪資發給 1 個月；保險年資合計超過 15 年者，超過部分，每滿 1 年發給 2 個月，最高以 45 個月為限；逾 60 歲繼續工作者，逾 60 歲以後之保險年資，最多以 5 年計，合併 60 歲以前之一次請領老年給付，最高以 50 個月為限。如果選擇領取年金，則保險年資沒有上限規定，可計算至退保當日止。</p> <p>When choosing One-time claim, benefit amount to every 1 insured year is 1 month of the average</p>

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		monthly insured salary; And for those with insurance seniority of more than 15 years, calculation basis will be 2 months salary benefit added for every 1 full extra insured year, with maximum claim limit up to 45 months. If applicant continues working after the age of 60, then maximum counting of the insured years after 60 will be considered and can only be fixed to 5 years maximum, and when added on the claimable one-time benefit before 60, maximum total to receive will be 50 months. In this case if applicant choose to claim for Old-age pension, no maximum limit to insured years, and calculation basis will be referred to the actual day when he/she surrenders insurance.
17	<p>選擇一次請領勞保老年給付者，60 歲以後如果繼續在職工作，而年資累計已達 5 年無法再增加，是不是可以先辦理退保？</p> <p>If applicant choose to claim for One-time Old-age benefit, continues working after the age of 60 and accumulated total 5 years of insurance (which is already the maximum), can he/she apply to surrender insurance in advance?</p>	<p>1. 勞工保險為在職保險，依照規定，60 歲至 65 歲的勞工，只要受僱於已辦理工商登記並僱用員工 5 人以上的事業單位，即為勞工保險的強制投保對象，除非員工離職，否則不得退保，申報在職員工退保者，經查證屬實，將依規定核處未加保期間應負擔保險費的 4 倍罰款，員工如因此遭受給付上的損失，亦應由投保單位負責賠償。</p> <p>1. Labor insurance is a mandatory insurance during the employment period, and based on legal provisions, company or business unit with legal registration and license who hires 5 workers or above, must strictly enroll in labor insurance for their workers aging from 60 to 65. They cannot stop the insurance policy unless worker resigns, and violation will lead to penalty of four times the actual insurance premium. In case of worker's benefit loss due to this cause, the insured unit must take responsibility to pay for the compensation.</p> <p>2. 為使高齡工作者於工作期間仍能享有勞工保險的相關保障，在職勞工年逾 65 歲後仍繼續工作</p>



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		<p>者，可以選擇繼續參加勞工保險。</p> <p>2. In order to protect and maintain same labor insurance rights for elderly workers, those aged more than 65 who are still working can choose to continue enrollment in labor insurance.</p>
18	<p>一次請領勞保老年給付者，其 60 歲以後年資最多只採計 5 年，那無法計算年資的投保期間，是不是可以在請領老年給付時辦理退費？</p> <p>Noted that when claiming for On-time old-age benefits, maximum calculation of seniority after 60 years old can only be limited to 5 years, but what about the extra insured years not included or counted? Can applicant file or request for refund of insurance premium?</p>	<p>勞工保險為綜合保險，保費並非只保障老年退休生活，勞保被保險人於加保期間還享有勞工保險相關保障(如生育、傷病、失能及死亡…等)。因此，縱於申請老年給付時，年資無法併入計算，已繳交的保險費亦無法退還。</p> <p>Labor insurance is a comprehensive insurance, and premium paid not only covers and safeguards retirement life in old age, but also assures related protection and rights of the insured person (like childbirth, injury, sickness, disability and death, etc.) during the insurance period. Thus, any insurance premium made will be considered non-refundable, though extra years will not be counted in calculating basis of Old-age benefits.</p>
19	<p>選擇一次請領老年給付還是年金比較有利？一次請領可領多少？領年金每月可領多少？勞保局可以提供試算參考嗎？</p> <p>Which has more advantages, One-time claim of Old-age benefits or monthly pension? How much can I receive monthly if pension applied? Can the Bureau of Labor Insurance provide sample calculation method for reference?</p>	<p>老年給付一經本局核付後，即不得變更，所以被保險人申請老年給付前，可先試算一次請領老年給付或按月領取老年年金的金額，審慎考量何者符合自身需求後，再提出申請，以保障自身權益。試算老年給付金額的方式有下列 4 種：</p> <p>Old-age benefits cannot be altered upon approval of payment, so please try simplified calculation first before applying, so you can see the total benefit amount and distinguish which is better for you. Consider your actual needs and personal rights, then make careful evaluation on which one to apply, either One-time benefit claim or monthly pension. There are 4 calculation methods:</p> <p>1. 在本局全球資訊網，依序點選「便民服務/簡易試算/勞保、就保、災保給付及津貼補助金額試算/勞工保險」之「一次請領老年給付」或「老年年金給付」，輸入自行估算之保險</p>

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		<p>年資及平均月投保薪資簡易試算。</p> <p>Get access to the Global information website of Labor Insurance Bureau, click below topics by order “Public Service / Simplified Calculation / Labor Insurance, Employment Insurance, Labor Accident Insurance benefits and allowance trial calculation / Labor Insurance”, followed by “One-time claim of Old-age benefits” or “Old-age pension benefits”, enter your own evaluated years of insurance seniority and average monthly insured salary to start the simplified calculation.</p> <p>2. 登入「個人網路申報及查詢作業」後，點選「試算/勞工保險老年給付金額試算」，輸入退職（保）日期及預計申請年月試算。 Enter “Individual Online Applications and Inquiries Operations”, then click on “Simplified calculation / Labor Insurance Old-age Benefits Payment Simplified calculation”, enter the exact date when you resign and surrender insurance, estimated date to apply for claim, and start trial calculation.</p> <p>3. 本人攜帶身分證明文件，親自洽本局各地辦事處查詢。 Check onsite, bring all your personal identification documents to inquire at local offices of the Bureau.</p> <p>4. 本人檢附身分證影本，以書面方式來函查詢。 Check through mail, send duplicate copies of your personal identification to the Bureau for inquiry.</p>
20	負責人是否一定要加勞保？以後可以申請老年給付嗎？領了老年給付後就不能再當負責人	<p>1. 依照勞工保險條例第8條規定，實際從事勞動的雇主，才能與其受僱員工，以同一投保單位參加勞工保險，屬勞保自願投保對象。</p>

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	<p>了嗎？</p> <p>Is it a must for owners or representatives to enroll in labor insurance?</p> <p>Can they apply for Old-age benefits after?</p> <p>Can they remain to be the representative after claiming and receiving Old-age benefits?</p>	<p>Provisions of the Labor Insurance Act Article no.8 stated that, employers who actually engage in labor works can enroll in labor insurance together with their workers under one same insured unit, and in this case, they are considered voluntary insured persons.</p> <p>2. 實際從事勞動的雇主如依法加保為被保險人，得享有的勞保各項保險給付權益，與受僱的被保險人相同，其離職退保如符合勞工保險條例第 58 條規定，得請領老年給付。Employers engaged in labor works will become insured persons after enrollment in labor insurance, and will have same labor insurance rights and relative benefits like their employees. This means they can also apply for claim of Old-age benefits after quitting job and surrendering insurance, if eligibility meets with the legal provisions stated in Article no.58 of Labor Insurance Act.</p> <p>3. 投保單位不會因為負責人退休領取老年給付，就無法繼續擔任該單位負責人。但公司證照負責人如已變更，就須向本局辦理變更負責人手續。</p> <p>The owner can remain to be same representative of the insured unit, and his/her position will not be changed even after retirement and receipt of the Old-age benefit claim. But in case of owner change on company license, this is the time you need to apply for notice and alteration at the Bureau.</p>
21	<p>老年給付要不要扣稅？</p> <p>Is Old-age benefit taxable?</p>	<p>依照勞工保險條例施行細則第 2 條第 3 款規定，被保險人或其受益人領取之保險給付，依稅法有關規定免徵稅捐。所得稅法第 4 條第 1 項第 7 款規定，勞工保險之保險給付免納所得稅。所以勞保的老年給付免納所得稅。</p>

序號	問題	回答
		Based on the enforcement rules stated in Item 3 Article no.2 of Labor Insurance Act, the insurance benefits received by the insured or beneficiary person will be exempted from tax according to relevant provisions of the tax law. It was stated in item 7 of Article 4-1 of Income tax law that labor insurance benefits given to workers by the Bureau are not taxable, thus, no need to pay or file income tax for Old-age benefits received.
22	領取老年年金之後死亡，遺屬要通知勞保局嗎？ If case of applicant's death after receiving Old-age benefit, do beneficiaries need to inform the Bureau of Labor Insurance?	要。因為老年年金是發到領取人死亡當月止，如果有未及撥入死者帳戶的老年年金，得由其法定繼承人請領。因此遺屬通知本局後，本局會寄公文告訴遺屬如何辦理未及入帳的老年年金，及領取遺屬年金的資格，如果死者有老年給付的差額，公文內還會檢附申請書，由符合規定的受益人選擇請領差額。 YES. Old-age pension is paid until the month when applicant passes away, so if there is any benefit payment not yet transferred to his/her account, it can be claimed by his/her legal heirs. Therefore, after receiving notice from beneficiaries or family members, the Bureau will send an official letter to instruct on how to handle case, and inform the survivors' eligibility to claim. In case of payment difference related to previous Old-age benefits, the Bureau will attach or include application form when sending notice, so eligible beneficiaries can choose to claim for the amount difference.
23	老年給付可以匯入國外帳戶嗎？ Can Old-age benefit be remitted to a foreign account?	依照勞工保險條例施行細則第 48 條規定，保險給付應逕匯入被保險人之帳戶，金融機構帳戶在國外者，手續費用由請領保險給付之被保險人負擔。所以勞保老年給付可以匯到被保險人的國外帳戶，但需自行負擔手續費，又為匯款作業程序需要，請提供被保險人英文姓名、銀行及分行英文名稱、分行銀行英文地址、SWIFT CODE 及受款人國外英文地址（須分別載明國

序號	問題	回答
		<p>別、城市及其餘地址)等國外帳戶資料(<a href="#">國外匯款帳戶資料表下載</a>)。</p> <p>Based on the enforcement rules of Labor Insurance Act Article no.48, Insurance benefits must be remitted directly to personal account of the insured person, and in case of foreign bank accounts provided, service or handling fee will be charged to the applicant. Meaning, Old-age benefits can be remitted to a foreign account of the insured person, but payment transmittal charge will be deducted. Also, due to remittance procedures, applicants must provide all related information in English, like his/her English name, foreign country bank name and branch with address, SWIFTCODE, and full contact address of recipient (need complete details and clearly state country, city, etc.).</p> <p><a href="#">(Foreign account remittance information sheet download)</a></p>