

## 赴法培训第一小组总结

### **Summary of Multi-tiered Design of Pension System Training in France Team One**

2015年6月21日-7月5日，我们随同国家发改委就业和收入分配司组织的“构建多层次养老保险体系”赴法培训团，在法国学习交流历时15天，收获颇多、感受颇深，现将我们的学习和感受汇报如下：

From June 21 to July 5, 2015, we participated in the training of “Multi-tiered Design of Pension System” in France organized by the Department of Employment and Income Distribution of the National Development and Reform Commission (NDRC). During 15 days of training and idea exchange, we have gained much inspiration:

第一是感谢。

1、非常感谢就业司，让我们有机会来到世界的浪漫之都和艺术之城，学习欧盟尤其是法国在社会保障领域的经验做法。这些经验做法，对于推动当前和今后中国社会保障领域的改革，具有重要的参与意义和借鉴价值。感谢国家发改委的活动组织者，你们为这次成功的培训付出了很大的努力。正是由于有了你们组织事前、事中和事后的辛勤工作，才使得这次培训活动能够获得圆满成功；也正是由于你们的辛勤工作，才使得我们在这两个星期的时间里，能够全身心地、毫无顾虑地投入到培训学习中。

First of all, we want to thank the Department of Employment and Income Distribution for this opportunity to learn in France. In this city of romance and art, we have learned the practices and experience in social security of the European Union, France in particular. The practice is an important reference in promoting current and future social security reforms in China. We are also grateful for the great efforts of our organizer, NDRC. The training session would never be so successful without your hard work throughout the entire training. Your efforts make it possible for us to engage wholeheartedly without disturbance.

2、非常感谢组织这次培训活动的法方代表，你们为活动安排了非常丰富、具有针对性的培训内容。这些内容几乎涵盖了社会保障的各个领域，既有养老、

医疗、工伤、失业、生育等方面的全面介绍，既充分展示了欧盟和法国在社会保障方面的特色，又充分照顾到了中国当前的实际。可以说，这次培训是中欧战略全面合作，实现互利互助的又一成功典范。

Our thanks also go to representatives of the French organizers. You arranged extensive and targeted courses that covered almost every area in social security, including pension, healthcare, occupational diseases, unemployment and family benefits. The courses fully demonstrated the features of the social security systems of EU and France, and looked into China's current situation. This training program is another example of comprehensive strategic cooperation between China and Europe that brings a win-win result.

3、非常感谢参加本次培训的欧盟专家和法国专家。你们扎实的专业知识和技能，你们乐于分享的崇高精神，你们孜孜不倦的授课态度，都给我们留下了极其深刻的印象。你们教授的每一项内容，都使我们受益匪浅。这些知识、技能、理念以及思维方式，对我们今后的工作，必将产生深远影响。

We would also like to acknowledge the experts from France and other European countries. Your expertise, skills, spirit of sharing and diligence have left us deep impressions and we have benefited from your classes greatly. The knowledge, know-how, ideas and ways of thinking will have enduring influences on our future work.

第二是体会。

There are some impressions of the training that we want to share.

1、这次培训是一次成果丰硕的知识之旅，让我们充分体会到了人类知识的丰富性和多样性。中国有句古话叫“天外有天、人外有人”，我们这次培训的一大目的，就是要向外面的天、外面的人学习和求教。这个目的已经达到了。

It is a learning tour with fruitful achievements. We have fully realized the richness and diversity of human civilization. As a Chinese saying goes, "There is always higher sky above, and there is always someone stronger." Our major goal in this training is to explore "the higher sky" and learn from "someone stronger". We reached the goal already.

2、这次培训也是一次内容丰富的思想之旅。欧洲大陆，尤其是法国，是人类思想的发源地，也是人类文明的先行者。这一点在社会保障领域有充分体现。

法国拥有如此众多的养老保险制度和基金种类，不仅体现了法国对各类人群的充分尊重，更体现了法国在社会保障领域的不断创新。这对我们在以后的工作中拓展思维宽度、提升思维高度，都将产生积极影响。

It is an inspirational trip with rich content. The European continent, France in particular, is an origin of human thinking and a pioneer in human civilization. Social security is a showcase. The diversified pension schemes and funds in France demonstrate the country's full respect to all social groups, and constant innovation in social security. This inspirational trip will broaden our horizon and enhance higher level thinking.

3、这次培训更是一次印象深刻的生活之旅。在紧张的培训生活之余，我们也积极深入到了法国的大街小巷、城市和农村，与法国当地的城乡居民、各类人群和人员，包括老人、小孩、中青年等进行充分接触和交流，深入了解他们日常生活中的方方面面。这对我们理论联系实际、从课堂中来、到群众中去，更直接、更活现地了解培训课堂中学到的内容大有裨益。

It is an impressive trip with a glance of local life. After the busy training sessions, we travelled to cities and countryside, and talked to French people, young and old, to have a touch of their daily lives. By doing so, we combined what we learned with what we saw, and gained an insight into what we learned in class more directly and vividly.

最后，再次感谢大家。非常高兴与大家共同度过了这次愉快的培训旅程。谢谢！

Once again, thank you all. It is indeed a great pleasure to have this lovely training trip with you. Thank you!

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组员：陈建华、刘淑华、姜丹

2015.07.03

Team One

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July 3, 2015

### 赴法培训第二小组总结

## **Summary of Multi-tiered Design of Pension System Training in France**

### **Team Two**

这次随国家发展改革委就业和收入分配司赴法进行为期两周的法国养老保险体系培训，接受了养老保险咨询委员会、私营部门养老保险基金理事会、退休联盟、罗纳-阿尔卑斯大区养老保险基金管理局接待中心、自由职业者社保地区理事会等有关机构的培训，在听取和学习了法国有关部门、各领域专家关于欧盟、法国在完善养老保险体系方面的主要做法、经验介绍以及下步改革方向，对我国在构建和完善养老保险体系方面的做法和下一步工作进行了认真的对比和思考。整个培训组织周到、安排细致、内容丰富、准备精心、紧张而充实。课堂氛围热烈浓厚，发问讨论与专家互动积极踊跃，达到了预期成效，收获颇多。

It is a great pleasure for us to join in the two-week training session on French pension system organized by the Department of Employment and Income Distribution of (NDRC). Pension Advisory Council, National Old-Age Insurance Fund, Union Retraites, Regional Fund for Pension and Occupational Health, Regional Social Security Fund for the Self-employed provided training for us. Experts from the French government and institutions introduced the practices, experience and future innovation planning in social security of France and other EU countries. We compared those with China's practice in pension system design and improvement. The entire training is well organized and carefully arranged with rich content and busy schedule, during which we had heated discussion and active interaction with the experts in class. All in all, we have achieved expected results and more.

非常感谢国家发展改革委就业司及国中国际合作中心，给我们提供这次非常难得的学习机会。非常感谢欧盟和法方，为这次培训所做的精心准备和周到安排，使在法国期间尽可能多的了解和学习了欧盟和法国在社保体系建设方面的经验和做法。也感谢译员精确的翻译和辛苦的工作。通过两周的学习，主要有以下心得：

We want to thank the Department of Employment and Income Distribution and the International Cooperation Center (ICC) for the precious learning opportunity. We also want to thank the European Union and the French organizers for the thoughtful preparation and arrangement. Your efforts allow us to understand and learn from your experience and practices in social security systems. Our thanks also go to the interpreters for the accurate translation and hard work. After a two-week session, we have the following observations:

1、构建一个体系全面、制度完善、管理规范、运营持续的养老保险体系对保障退休人员生活水平和社会稳定具有十分重要的意义。法国在 1945 年建设真正意义的社会保障体系以来，通过几十年的不断完善和发展，基本形成了包括养老、医疗、家庭、职业工伤四大类内容、覆盖所有人群的较为完善的社会保险体系。从法律层面确保每个从业者都能有基本的养老保险，凝聚和维护了不同代际之间的团结。作为世界人口最多的发展中大国，我们要借鉴这些好的做法和经验，加快构建和完善社会保障体系，充分发挥社会保障在经济发展中的“稳定器”的作用。

First, building a comprehensive pension system with a complete structure, well-organized management and consistent operation is of great significance to guarantee the livelihood of retirees and maintain social stability. Over dozens of years of improvement since the social security system set up officially in 1945, France has gradually formed a relatively comprehensive social security system consisting of four branches: old-aged pension, healthcare, family benefits, occupational work injuries. This system covers all social groups and ensures that every employee enjoy a basic pension by law. By doing so, inter-generational solidarity is well maintained. China is the most populated developing country in the world. We need to learn from your practices and experience in scheme design and improve our social security system to make the system a “stabilizer” in economic development.

2、加快养老保险基金运营管理，确保基金安全性和持续性十分重要。法国目前采取的现收现付制养老保险体系有其独特的优势，但在面对人口老龄化趋势和后危机时期经济低速增长的新常态下，也面临着支付压力日益增大、赤字不断增加的困境。随着我国人口结构和社会结构的变化，我们也要提前在制度设计等方面做好准备，积极应对可能面临的挑战和困难。

Second, improving operation management and ensuring pension funds security and sustainability are of great importance. The pension system on a pay-as-you-go basis in France has its own advantages. As the population ages and the new normal of low economic growth prevail in post-crisis period, the country is confronted with increasing payment and deficit pressures. China is also undergoing changes in demographic and social structure. Given that, we should get prepared in scheme design to tackle possible challenges and difficulties.

3、进一步加强和完善社保服务体系基础设施建设对提供有效的社保服务十分重要。法国在提供养老保障经办服务，特别是在保障参保人知情权、提供职业生涯规划信息等方面的做法和经验，值得我们学习和借鉴。下一步我们要加快各级就业和社会保障服务体系基础社会及信息化系统建设，不断提高经办服务能力和水平。

Third, strengthening and improving the infrastructure of pension system is critical to effective social security services. We can learn from France in providing pension security administrative services, particularly in ensuring the insured's right to be informed and offering career planning guidance. Our next step is to accelerate the development of service systems and information systems at all levels of employment and social security agencies and further improve their administrative ability and level.

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2015.07.03

Team Two

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July 3, 2015

### 第三小组总结

## Summary of Multi-tiered Design of Pension System Training in France

### Team NO. 3

在本期中国-欧盟社会保障改革合作项目培训结束之际，感触良多、收获颇丰。借此机会，对国家发改委就业和收入分配司以及法方接待机构的精心组织、周密安排表示感谢。下面对培训工作小结如下：

As the training session of China-EU Social Security Reform Project comes to an end, we want to thank the Department of Employment and Income Distribution of the National Development and Reform Commission and related French agencies for the thoughtful organization and arrangements. We felt as much as we have learned:

1、增长了见识、增强了责任。法国是一个美丽的国度，传统和现代交织，时尚和精致结合，浪漫与现实交融。通过培训，丰富了大家的知识，开拓了视野，直观感受了法国社会保障，特别是养老保险体系的历史传承和改革创新。初步了解了法国民众的日常生活和社会保障的重要作用，增强了做好本职工作的使命感和责任感。俗话说百闻不如一见，从事社会保障领域相关工作责任重大、使命光荣。

First, the training has broadened our horizon and helped develop a stronger sense of responsibility. France is a beautiful country where tradition and modernity interweave, fashion and delicacy blend, romance and reality merge. The training here has enriched our knowledge, expanded our vision and touched upon social security in France directly, especially the historic development and innovation of French pension system. Through the session, we also had a glimpse of French people's daily lives and the important role of social security. "Seeing is believing". As we see more, the sense of responsibility and mission grow as well. We believe more firmly that social security work is an honorable mission with great responsibility.

2、课程设置合理，培训效果明显。本次培训课程安排丰富合理，既有客观层面的养老金制度设计、传统继承，又有微观层面的具体操作细节，真正做好了虚实结合，理论与实践的统一。讲授课程的专家准备充分、认真细致，教学氛围好、教授与答疑相结合，增强了教学互动，提升了培训效果。我们直观切实感受了法国活跃的课堂环境、良好的学习效果。

Second, training sessions are well arranged and well received. The training covered solid information on pension system design and tradition inherence, and hands-on practices. Therefore, we learned both theories and application. Diligent, meticulous and well-prepared experts created a harmonious class atmosphere, arranged Q&A in teaching, and enhanced classroom interaction, making the training more effective. Lively classroom and effective learning have left us deep impression.

3、借鉴作用重大，促进社会公平。法国的养老保险体系设置之初，是从部分行业和人群开始。随着社会进步不断改革完善，不同的制度之间相互借鉴融合，进而惠及全体民众。

Third, this training session is an importance reference to promote social fairness. The French pension system started from certain groups and sectors. As the society progresses and the pension system innovates and improves, different schemes learns from each other and integrates, gradually covering all people.

一是基本养老金的标准要合理。既要有全面保障、广覆盖的内容，又要与经济社会发展相适应，应切合实际、科学合理、可持续、不贪大求高。

The benefit level of basic old-aged pension should be reasonable. It should have a broad coverage and then fit China's economic and social development. The benefit level of basic pension should be realistic, scientific and sustainable and shall not be excessively high.

二是要关注弱势群体。通过培训，我们感到法国对团结公平很重视，特别是对弱势群体给予了更多关爱，如孤老病残的保障非常有力，托底作用明显。

We should care more about disadvantage groups. During the session, we found that France highly values social solidarity and fairness. Disadvantaged groups are given more social care in France, as represented by the security for the widowed, the



elderly, the sick and the disabled. This guarantees that the system covers all people with a safety net.

三是执法要严。法国是民主国家，但自由范围是有度的，对社会保障方面的法律执行十分严格，处罚也非常重。这一点对我国目前的社会保险领域借鉴意义尤大。

We should have strict law enforcement. France is a democratic country, yet freedom is not boundless. In France, the enforcement of social security laws is very rigorous and has heavy punishments. This is of great help for China's current social insurance system.

4、严格遵守培训纪律，不辱使命。

Fourth, we followed training discipline strictly and lived up to our mission.

这次赴法培训机会难得，大家十分珍惜。在培训期间统一行动，遵守培训纪律，上课认真听讲，热烈讨论。下课注重道德素养，不辱国格人格，自觉维护公务人员形象。

We all cherish this precious training opportunity. During the training, we acted according to schedule, followed training disciplines, paid full attention in class and well behaved after class. We maintained the positive image of Chinese citizens and brought no shame to our country or ourselves.

最后，再次感谢大家的共同努力和法方的周到安排。

Once again, thank you all for the joint efforts. We appreciate the considerate arrangement by the French organizers.

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2015.07.03

Team No.3

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July 3, 2015