

## 《个人养老金资金账户超2400万户》

银保监会有关部门负责人近日介绍称，目前商业银行已开立个人养老金资金账户超过2400万户。银保监会将稳步有序推进养老理财产品试点工作，健全完善相关监管制度，推动更多符合条件的产品纳入个人养老金理财产品名单，满足人民群众多样化养老金融需求。



11月24日，在盐城市亭湖区五星街道万户新村居家养老服务中心，老人在跳健康操。（图片来源：新华社）

More than 24 million individual pension accounts have been opened since China announced the implementation of its private pension plan to supplement the country's old-age insurance mechanism in November last year, the country's banking and insurance regulator said.

银保监会有关部门负责人近日表示，自去年11月中国宣布实施个人养老金制度以补充国家养老保险机制以来，目前商业银行已开立个人养老金资金账户超过2400万户。

The China Banking and Insurance Regulatory Commission said that the banking and insurance institutions have been introducing savings, wealth management products, commercial pension insurance, and other financial products for individual pension account holders.

该负责人介绍，银行保险机构正在有序推出储蓄存款、理财产品、商业养老保险等多种可供参加人投资购买的金融产品。

Under the private pension plan, applicants can open their own individual pension accounts, which can collect up to 12,000 yuan annually and enjoy tax incentives. It is specifically for buying certain old-age financial products.

按照个人养老金制度，申请人可以开立自己的个人养老金账户，参加人每年缴纳个人养老金额度上限为1.2万元，并享受税收优惠。个人养老金可以购买符合规定的金融产品。

The country unveiled the first batch of seven private pension wealth management products on Feb. 10, said China Banking Wealth Management Registration and Depository Center.

2月10日，银行业理财登记托管中心发布首批个人养老金理财产品名单，共有7只个人养老金理财产品正式发售。

China has a three-pillar old-age insurance mechanism, covering the national basic old-age insurance, the enterprise and occupational annuities, the commercial old-age financial products, and the private pension plan.

中国的养老保险制度是一个“三支柱”的体系。第一支柱是基本养老保险，第二支柱即企业年金和职业年金，第三支柱包括个人储蓄性养老保险和商业养老保险。

## 相关词汇

个人养老金 private pension

养老理财产品 old-age financial products

养老金账户 pension accounts

人口老龄化 population aging

来源：新华社