

# 安養信託之 功能特性及業務創新

Functional Characteristics and  
Business Innovation of Elder Care Trust

王志誠 Chih-Cheng Wang\*



## 摘要

高齡者由於認知能力之下降及社會型態之變化，面臨各種金融剝削之風險，故如何善用信託商品或其他金融工具，以保障財產安全，為當前應高度關注之課題。近年來，安養信託不論在行銷創新、數位創新、異業結盟、功能創新及信託契約之設計及優化等方面，皆已展現明顯之成果，不僅已邁向多元化及客製化之有機發展，亦能有效保障高齡者及身心障礙者族群之財產安全。本文以臺灣安養信託之發展為核心，除介紹安養信託之概念及推動成效、安養信託之功能及型態外，尚整理近年來安養信託之發展現況及業務創新，期能為保護高齡者之財產安全略盡綿薄之力，促進安養信託之多元化發展。

\*中國文化大學法學院教授 (Professor, Chinese Culture University College of Law)

關鍵詞：他益信託 (other-benefit trust)、安養信託 (elder care trust)、自益信託 (self-benefit trust)、金融剝削 (financial exploitation)、意思凍結功能 (intention freezing function)

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Due to the decline in cognitive ability and changes in social patterns, the elderly peoples face various risks of financial exploitation. Therefore, how to make good use of trust products or other financial instruments to protect property safety is a topic that should be highly concerned. In recent years, elder care trusts have shown significant results in marketing innovation, digital innovation, cross-industry alliances, functional innovation, and the design and optimization of trust contracts. Not only has it moved towards organic development of diversification and customization, it can also effectively protect the property safety of the elderly peoples and the disabled. This article focuses on the development of elder care trusts in Taiwan. In addition to introducing the concept and promotion results of elder care trusts, the functions and forms of elder care trusts, it also organizes the current development status and business innovations of elder care trusts in recent years, hoping to do its best to protect the property safety of the elderly peoples and promote the diversified development of elder care trusts.

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## 壹、楔子

若將人類對自己財產之需求，在法律上予以抽象性體現，大體上涵蓋保全、管理、有效利用及傳承<sup>1</sup>。金融業本應透過各種金融商品之組合規劃，以滿足客戶不同人生階段之種種需求，而具有資產管理本質之信託制度，更可依出生、成長、成

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1 參閱新井誠，高齡社会における信託，收錄於：新・アジア家族法三國會議編，超高齡社会に備えるための遺言及び信託の活用，日本加除出版株式会社，2023年9月，26頁。