

Is it convenient to join Fondenergia?

Let's compare two workers with identical careers, where one chose to join Fondenergia in 2015, while the other one didn't. Assumptions: workers under the E&P National Collective Labor Agreement (CCNL E&P), Gross Annual Salary (RAL) €45,000, dinamico investment fund, data as of December 31, 2024.

	ENROLLED	NOT ENROLLED
MEMBER CONTRIBUTION	€ 8.498	€ 5.269
COMPANY CONTRIBUTION	€ 11.250	/
TFR	€ 27.167	€ 27.167
NET RETURNS AFTER COSTS	€ 10.815	€ 2.430
TOTAL ACCUMULATED RESOURCES	€ 57.730	€ 34.866

We also remind you that, for contributions made since 2007, supplementary pensions are taxed at a maximum rate of 15%, while TFR kept in the company is taxed at a minimum rate of 23%.

FONDO PENSIONE NEGOZIALE PER I LAVORATORI DEL SETTORE ENERGIA

Registered in the register managed by Covip with no. 2, established in Italy

Via Benedetto Croce, 6 00142 Rome
+39 06 5964931

info@fondenergia.it
fondenergia@pec.net
privacy@fondenergia.it



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WARNING: Promotional message regarding supplementary pension schemes. Before joining, please read Part I "Le informazioni chiave per l'aderente" and the Appendix "Informativa sulla sostenibilità" of the Information Notice.



WHY WAS FONDENERGIA CREATED?

Fondenergia was established in 1996 with the aim of supplementing future INPS pension benefits with an additional annuity, in order to preserve the member's standard of living as much as possible. The fund is a non-profit association, and joining is voluntary for workers.

Employees whose employment is ruled by the following National Collective Labor Agreements (CCNL) may join:

- Energia e Petrolio;
- Chimico-Eni;
- Gas e Acqua (Proxigas and Assogas);
- Attività Minerarie (Assorisorse);
- Family members who are financially dependent on enrolled workers may also join the fund.

WHY JOIN FONDENERGIA?

A pension fund helps you build up savings over time, so you'll have financial security when you retire.

WHAT ARE THE BENEFITS OF JOINING FONDENERGIA?

Employer contribution:

Your employment contract states that by allocating your TFR and making a personal contribution to Fondenergia, you are also entitled to receive an additional contribution from your employer.

Lower taxes:

Contributions paid into the pension fund can be deducted from total income up to €5.164,57 per year. When amounts are withdrawn from the fund, a very favorable taxation will be applied.

Low costs:

Fondenergia is a non-profit association, which means members benefit from lower costs compared to pension funds offered by banks or insurance companies.

WHERE ARE YOUR SAVINGS INVESTED?

Fondenergia invests in financial markets. The pension fund offers its members three investment options, each associated with a specific risk-return profile. This gives members the opportunity to choose the investment line that best suits their personal needs and requirements. In addition, Fondenergia provides a Life Cycle profile, which automatically adjusts the member's investment allocation over time.

Dinamico investment line:

This is the riskiest investment option. It mainly invests in equities, both Italian and international, and is suitable for individuals with a long-term investment horizon (over 20 years).

Bilanciato investment line:

This option invests in both equities and bonds, Italian and international. It is best suited for individuals with a medium to long-term investment horizon.

Garantito investment line:

This is the most conservative investment option and offers a guarantee of capital repayment, net of costs. It is designed for individuals approaching retirement.

Life Cycle profile:

The Life Cycle profile consists of a mechanism for changing the member's investment line over time, including the proportion allocated among the various investment line. This profile is suited to all members based on their age.



HOW CAN YOU USE THE MONEY ACCUMULATED IN FONDENERGIA?

The law offers members several options to request part or all of the amounts accumulated into the fund, in order to protect certain personal needs or those of their family unit.



In case of medical expenses for itself, the spouse or children;



for the purchase and/or renovation of the "main home" for itself or one's children;



in case of interruption of work activity, it is possible to withdraw all the amounts immediately;



in case of job loss a few years before retirement, it is possible to request the amounts from the fund in gradual, scheduled payments until retirement;



in case of death, the designated individuals (natural or legal persons indicated by the member as recipients of the pension fund assets in the event of their death) or the heirs may withdraw the amounts.

THE PENSION BENEFIT: IS THE ANNUITY MANDATORY?

The law provides that workers have the right to receive half of the amount present in the fund as a lump sum. Workers enrolled in supplementary pension schemes before April 29, 1993, or who have accumulated a modest individual position at retirement (in cases where the annuity resulting from the conversion of at least 70 percent of the final amount is less than 50 percent of the social allowance) may receive the entire benefit as a lump sum. To better understand the different types of annuities, we invite you to consult the annuity calculator on the fund's website.