

Retirement funds and welfare

“Gestione separata INPS” is the pension systems people getting PhD and research fellowships, occasional workers (among which university tutors, but not 150 hours collaborators) are enrolled to.

The aliquota of contribution is 27,7% of gross salary and it's partly paid and partly deducted by the employer.

Since this year Italian students are requested to subscribe online by themselves. Instructions can be found in a mail sent to all the students on 27.11.2012

In order to earn a pension in Italy one must pay the contributions for at least 5 years. They must not necessarily be payed exclusively to *Gestione Separata*, but you can add with other welfare systems of your future working life *in Italy*.

UE (and some more, for instance Swiss ones) citizens can sum up the contributions they payed in other countries (if for more than a year) to earn an Italian pension, and the converse holds as well. For not-UE citizens it's a country-by-country issue.

In any case, one cannot ask the contributions he payed back.