



Complementary pension Alifond

Roma - 15 novembre 2019



Relatore: Ermano Bonaldo

The logo for ALIFOND, featuring the word "ALIFOND" in a bold, blue, sans-serif font. The letter "F" is stylized as a blue silhouette of a person's head and shoulders.

FONDO PENSIONE COMPLEMENTARE A CAPITALIZZAZIONE
per i lavoratori dell'industria alimentare e settori affini

viale Pasteur, 66
00144 - Roma
Tel. 06 54220135
Fax. 06 54229742
e-mail: alifond@alifond.it

Menù fondi



IDENTIFICATION AND PURPOSES

The Alifond Pension Fund is registered in the register kept by COVIP with no. 89 and was established under the agreement signed on April 17, 1998 between the Associations belonging to Federalimentare and FAT-CISL, FLAI-CGIL and UILA-UIL. This agreement, which therefore represents the Fund's Institutional Source, implements article 74 of the National Collective Labor Agreement for employees of the food industries, signed on 6 July 1995 between the aforementioned business associations belonging to CONFINDUSTRIA, the INTERSIND and FAT-CISL, FLAI-CGIL and UILA-UIL.

The Alifond Pension Fund is aimed at providing complementary pension treatments to the compulsory system, pursuant to Legislative Decree no. 5 December 2005, no. 252.

What is ALIFOND

Alifond is the capitalization supplementary pension fund established by the parties to the CCNL 6 July 1995 for the food industry and set up on 17 April 1998, reserved for workers of the companies that apply the aforementioned contract and workers in the related sectors (oil industry and margariniera, slaughterhouse by-products industry, dairy industry of public milk plants, bakery industry, dry tobacco leaf processing industry in loose state, subcontracting in agriculture).

It is a non-profit association and its main purpose is to guarantee associated workers the construction of an additional supplementary pension to the INPS pension.

What is ALIFOND

The administration of the Fund is entrusted to Joint Bodies (Assembly, Board of Directors, Auditors) elected by registered workers and associated companies. The fund is subject to different levels of control in its activities and to the supervision of the Covip (Supervisory Commission on Pension Funds) as indicated by current legislation.

The checks on ALIFOND:

Covip (Pension Fund Supervisory Commission)

Board of Auditors (controls the administration of the Fund and monitors compliance with the law and the Articles of Association)

Auditing firm (accounting control)

Internal control (management control and internal procedures)

Financial control (financial management control)

Alifond in (31 Dicembre 2017)

- ❑ N° subscribers : 46.968
- ❑ N° Companies: 1.735
- ❑ Share capital : € 1.394.479.264

Menù fondi



The ALIFOND Pension Fund

WHO IS IT FOR?

food industry

1. oil and margarine industry
2. slaughterhouse by-products industry
3. dairy industry of public milk plants
4. bakery industry
5. loose tobacco leaf processing industry
6. agricultural subcontracting
7. business associations belonging to Confindustria, subscribers of the Fund's Institutional Source

Menù fondi

The ALIFOND Pension Fund

How Alifond works:

By joining the Fund, an individual pension account is opened in the name of the worker, distinct from that of the other members, in which the severance pay, the employee's contribution and that of the employer are periodically paid.

The fund invests the sums paid by members in the financial market by resorting to specialized companies (the managers). These companies are selected by public tender, based on their ability, reliability and solidity.

When the member has completed the retirement requirements, established in the mandatory membership scheme, with at least five years of participation in the supplementary pension schemes, he can request:

- a life annuity (pension) for the entire amount of the pension position accrued;
- a part of the capital benefits (maximum 50%) and the rest in the form of an annuity;
- the liquidation of the entire accrued position in capital (subject to certain conditions).

The ALIFOND Pension Fund

I Vantaggi dell'Adesione

- potrai costruirti una pensione aggiuntiva a quella pubblica che ti aiuti a mantenere, da pensionato, il tuo tenore di vita;
- versando il contributo a tuo carico riceverai anche il versamento del contributo del datore di lavoro;
- conviene da un punto di vista fiscale. Sono previste, rispetto ad altre forme di investimento e di risparmio, agevolazioni e incentivazioni nella fase di contribuzione, in quella di erogazione delle prestazioni e nei rendimenti;
- ISEE più basso
- Bonus 80 € - in caso di versamenti trattenuti in busta paga dal datore di lavoro, si riduce il reddito fisso ai fini ISEE con effetti benefici per l'ottenimento del Bonus di 80 €
- hai costi più bassi rispetto alle altre forme di risparmio previdenziale (Fondi Aperti e PIP)

The ALIFOND Pension Fund

The Benefits of Membership

ISEE + PENSIONE
- TASSE
TRANQUILLITÀ
BONUS 80 €
+ REDDITO

- COSTI

SICUREZZA

