

To whom it may concern

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Reggio Emilia, Feb. 04, 2026

MEMORANDUM N. 13/2026

Insight

Subject: INPS Separate Pension Fund – contribution rates, minimum and maximum limits for 2026

In Italian National Social Security Institute (INPS) Circular No. 8 dated 3 February 2026, INPS indicated the rates and income values (minimum and maximum) for contributions due in 2026 by members of the Separate Pension Scheme pursuant to Article 2, paragraph 26, of Law 335/1995.

1) Collaborators and para-subordinates (directors, auditors, and accountants without a VAT number)

Standard rates for 2026:

- 33% IVS (retirement base)
- 2,03% ancillary benefits (maternity, sickness, monthly unemployment benefit)
- Overall: 35,03% for those who have no other social security coverage
- 26,03% for those who are already retired or insured elsewhere.

2) Professionales with VAT number

2026 tax rate: 26.07% consisting of:

- 25% IVS
- 0,72% ancillary services
- 0,35% ISCRO (income continuity allowance)

3) Income limits for 2026

- **Maximum:** 122.295€ (no contributions are paid above this threshold)
- **Minimun:** 18.808€ (minimum income for full annual credit).

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4) Remuneration paid by January 12, 2026

Remuneration paid to collaborators by January 12, 2026 follows the extended cash basis principle and, therefore, is subject to contributions at the rates applicable for 2025.

The Firm remains available for any clarifications.

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