

To whom it may concern

Of counsel

Dott. Sandro Guarnieri

Dott. Marco Guarnieri

Dott. Corrado Baldini

Dott. Paolo Fantuzzi

Dott.ssa Sara Redeghieri

Dott.ssa Beatrice Cocconcelli

Dott.ssa Veronica Praudi

Dott.ssa Federica Lusenti

Dott. Andrea Friggeri

Dott. Matteo Giovannini

Dott.ssa Nunzia Rivieccio

Avv. Francesca Palladi

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) Professionals 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)
- **Minimum:** 18.808€ (minimum income for full annual credit).

SGB & Partners

Sede legale

Via Meuccio Ruini, 10

42124 Reggio Emilia

CF e Piva 01180810358

Tel. +39 0522 941069

Fax +39 0522 941885

Mail info@sgbstudio.it

Web www.sgbstudio.it

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.

SGB & Partners - Commercialisti

SGB & Partners

Sede legale
Via Meuccio Ruini, 10
42124 Reggio Emilia
CF e Piva 01180810358

Tel. +39 0522 941069
Fax +39 0522 941885
Mail info@sgbstudio.it
Web www.sgbstudio.it