



SUPPLEMENTARY PENSION FUND
FOR EMPLOYEES OF COMPANIES IN THE SERVICE SECTOR (TRADE, TOURISM AND
SERVICES)
Registered in the Register kept by COVIP [Pension Funds Supervisory Commission]
under No. 123 Established in Italy



Via Marco e Marcelliano, 45 - 00147

Rome Tel +39 06.83393207

<https://www.fondofonte.it/contatti/>

www.fondofonte.it

INSTRUCTIONS FOR COMPANIES

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MEMBERSHIP TERMS

One can join Fon.Te. in two ways: explicitly and tacitly.

EXPLICIT MEMBERSHIP (MEMBERSHIP FORM)

For employees who have expressed an explicit desire to join the Fund, registration must be made by sending to the Fund (this is the responsibility of the company) the membership form filled in by both the member and the company, available at the following link <https://www.fondofonte.it/modulistica/modulistica-aderenti/per-aderire/> "MEMBERSHIP FORM".

The employee who has explicitly expressed to the company his or her intention to join the Fund (he or she must indicate this on the severance pay 2 form, to be filed with the company, which attests to his or her actual preference), may select in the membership form to be sent to the Fund whether to:

- ✓ confer only the severance pay
- ✓ confer the severance pay, the contribution payable by the member and the contribution payable by the company **necessary**

documents that the company must send to the Fund **to finalise membership**:

ALREADY REGISTERED EMPLOYEE to another pension form	NON-REGISTERED EMPLOYEE to another pension form
MEMBERSHIP FORM+ INITIALLED COST SHEET (of the previous fund) + SELF-ASSESSMENT QUESTIONNAIRE	MEMBERSHIP FORM+ SELF-ASSESSMENT QUESTIONNAIRE

The cost sheet must be initialled by the employee on each page only if he/she is already enrolled in another form of supplementary pension plan. The sheet can be downloaded from the Covip website at the link:

<https://www.covip.it/per-gli-operatori/fondi-pensione/costi-e-rendimenti-dei-fondi-pensione/elenco-schede-costi> The cost sheet must be attached to the membership form and the self-assessment questionnaire signed by the member, together with the membership form. The application form must be signed by the company in the reserved section at the same time.

The documents must be sent by the company by certified e-mail to the address protocollofonte@legalmail.it or in original by registered mail with return receipt to the Administrative Service of the Fund at **FON.TE. Pension Fund C/O AFAST SRL Via del Mulino 11/A, 20057 Assago (Milan)**.

INCOMPLETE SUBMISSION OF DOCUMENTS WILL PRECLUDE FINALISATION OF MEMBERSHIP TO FON.TE.

TACIT ACCESSION (FILLING IN SILENT FILES)

Starting from the date of hiring, the employee has six months to decide whether to allocate the severance pay to the complementary pension fund or to keep it in the company, according to sector regulations (Covip - Resolution 28/04/2008). For workers who do not express a direct/explicit choice to join the Fund within six months from the date of employment, the membership form does not have to be sent, but the company must fill in the silent form

* (Excel file to be filled in with the worker's data) available at the following link <https://www.fondofonte.it/modulistica/modulistica-company/modules/> "Silent communication trace", and following the instructions in the Guide to compiling silent files available on the site in the above section..

If a member with explicit membership with payment of the severance pay only or a member with tacit membership wishes to activate the contribution at his or her own expense (thus benefiting from the contractual contribution at the company's expense), he or she must complete the following forms respectively:

- **Contribution activation form for members who have contributed ONLY the severance pay.**

- **Contribution activation form for per a “silent member”**

which must be sent by certified e-mail to the address protocollofonte@legalmail.it or in original by registered mail with return receipt to the Administrative Service of the Fund at **FON.TE. Pension Fund C/O AFAST SRL Via del Mulino 11/A, 20057 Assago (Milan)**.

Note Employment Agencies: please refer to the document on the Fund's website at the following link <https://www.fondofonte.it/modulistica/modulistica-azienda/circolari-operative-per-i-lavoratori-in-somministrazione/> “Operational instructions for reporting contributions for temporary employees”

ATTENTION: If the company is not already registered with Fon.Te., along with sending the employee's membership forms, it must register by following the instructions on the website at the link <https://www.fondofonte.it/area-riservata-aziende-consulenti/area-riservata-aziende/> “FIRST TIME ACCESS”.

WHEN TO FULFIL CONTRIBUTION OBLIGATIONS

Contributions to Fon.Te. are made **quarterly**.

The payment dates are fixed and determined by the Fund:

Reference period:	Quarter number	Date when the contribution slip is to be sent	Date when the bank transfer is to be made (currency and availability for the Fund)
January/February/March	1	Before April 12	Before April 16
April/May/June	2	Before July 12	Before July 16
July/August/September	3	Before October 12	Before October 16
October/November/December	4	Before January 12	Before January 16

If the 16th falls on a public holiday, the deadline is postponed to the first available business day.

CONTRIBUTION TO THE FUND

Once membership has been completed (the Fund informs the member of its completion by sending the welcome letter requesting credentials and access to the member's reserved area), the company's obligation to pay the “contribution” to Fon.Te. Starts on the date the employee signs the membership application, or, in the case of tacit membership, from the 7th month following the hiring date.

WHEN HIRING AN EMPLOYEE:

1. Previously a member of a supplementary pension fund and who has not redeemed the account:

1. Fill in and send the "Membership Form" to the Fund by certified e-mail or registered mail

“As already mentioned, from the date of employment with the new company the employee has six months to decide to which pension fund he or she will allocate his or her severance pay. According to industry regulations (Covip - Resolution 28/04/2008), the employee can no longer leave the severance pay in the company. The severance pay that accrues during the 6-month period will be allocated to the pension fund at the first useful contribution date. Any contributions will be allocated starting from the date on which the membership form is signed. If the employee does not give any indication regarding the contribution of the severance pay, the latter will be transferred to the fund through tacit consent with effect from the date of employment”.

2. ALREADY SUBSCRIBED TO FON.TE.:

1. Fill in and send the “[Change of employer form](#)” to the Fund by certified e-mail or registered mail

“As already mentioned, from the date of employment with the new company the employee has six months to decide to which pension fund he or she will allocate his or her severance pay. According to industry regulations (Covip - Resolution 28/04/2008), the employee can no longer leave the severance pay in the company. The severance pay that accrues during the 6-month period will be allocated to the pension fund at the first useful contribution date. Any contributions will be allocated starting from the date on which the change of employer form is signed. If the employee does not give any indication regarding the contribution of the severance pay, the latter will be transferred to the fund through tacit consent with effect from the date of employment”.

3. Not enrolled in any other form of supplementary pensions fund:

1. Fill in and send the "Membership Form and Annexes" to the Fund by certified e-mail or registered mail

"The severance pay and any contributions will be allocated to the pension fund starting from the date when the Membership Form is signed".

2. If no notice of allocation is given within 6 months from the hiring date, the severance pay accruing from the month following the expiry of that deadline will be allocated in full to Fon.Te.

"The severance pay accrued in the 6 months after employment managed as provided for in Article 2120 of the Italian Civil Code".

"ORDINARY" CONTRIBUTION ITEMS

1. SEVERANCE PAY/SILENT SEVERANCE PAY
2. MEMBER CONTRIBUTION
3. COMPANY CONTRIBUTION

Please refer to the applicable labour contract and/or the "Information Note Annex" to check the contribution to be paid by the employee and the company established by the applicable national collective bargaining agreement, which is published on the institutional website, under the "Articles of Association and Information Note" section.

Please note that the company contribution obligation stems from the employee's choice to pay, in addition to the severance pay, a contribution to be borne by the employee. Failing the member's contribution, the company is not required to pay the employer's contribution.

MEMBERSHIP FEES

The one-off membership fees to be paid at the time of enrolment for each explicit or tacit member to be included in the first useful contribution slip are:

1. For employees € 15.50, of which € 11.88 to be paid by the employer and € 3.62 by the employee (for cleaning companies € 7.75 to be paid by the employer and € 7.75 by the employee);
2. For Associations/Institutions that are members of ANASTE (National Association of Territorial and Third Age Facilities), €15.49, of which €11.88 to be paid by the employer and €3.61 by the employee;
3. For employees of Private Pharmacies € 10.00, of which € 8.00 is to be paid by the employer and € 2.00 by the employee;
4. For employees of small industrial enterprises with up to 49 employees in the following sectors: chemicals and allied, plastics and rubber, abrasives, ceramics, glass € 11.00, of which € 7.00 is to be paid by the employer and € 4.00 by the employee;

The "one-off" registration fee statement must be accurate.

HOW TO FULFIL CONTRIBUTION OBLIGATIONS

Fon.Te contribution obligations are fulfilled through two operations:

1. **SENDING A CONTRIBUTION SLIP TO BE COMPLETED IN THE RESERVED AREA**
2. **BANK TRANSFER**

THE CONTRIBUTION SLIP

There are 2 ways in which the slip can be sent to the Fund:

1. Manual input of the contribution slip online via a link in the company's reserved area
Nuova Distinta
2. Uploading of the contribution slip in txt format from the company reserved area:

MANUAL ENTRY OF THE ONLINE CONTRIBUTION SLIP

It is advisable to use this method of compilation for a **small number** of members.

The manual mode **CANNOT BE USED** by **Employment Agencies** for the sending of the contribution of **temporary employees**. Employment Agencies must **exclusively** use the file upload function using the slip form **006** reserved for them.

<p>Home</p> <p>Home Anagrafica</p> <p>Modifica Dati Azienda</p> <p>Modifica /Aggiungi Referenti</p> <p>Modifica /Aggiungi Indirizzi</p> <p>Modifica /Aggiungi Recapiti</p> <p>Elenco Unità</p> <p>Elenco Aderenti</p> <p>Elenco Aderenti txt</p> <p>Nuovo Aderente</p> <p>Nuovo Aderente Tacito</p> <p>Nuova Distinta</p> <p>Elenco Distinte</p> <p>Elenco Bonifici</p> <p>Elenco Distinte e Bonifici</p> <p>Elenco Abbinamenti</p> <p>Abbinamento Manuale</p> <p>Caricamento File Distinta</p> <p>Caricamento File Aderenti Silenti</p> <p>Storico Azienda</p>	<h3>DETTAGLIO AZIENDA</h3> <p>Informazioni Azienda</p> <table border="1"><tr><td>Ragione Sociale:</td></tr><tr><td>Cod.Fisc./P.IVA:</td></tr><tr><td>Data Iscrizione:</td></tr><tr><td>N° Unità:</td></tr><tr><td>N° Dipendenti:</td></tr></table> <p>Referenti: Non presenti</p> <p>Indirizzi Azienda:</p> <table border="1"><tr><th>Tipologia</th></tr><tr><td>SEDE LEGALE</td></tr><tr><td>CORRISPONDENZA</td></tr></table> <p>Recapiti Azienda:</p> <table border="1"><tr><th>Tipologia</th></tr><tr><td>TELEFONO</td></tr><tr><td>FAX</td></tr><tr><td>E-MAIL</td></tr></table>	Ragione Sociale:	Cod.Fisc./P.IVA:	Data Iscrizione:	N° Unità:	N° Dipendenti:	Tipologia	SEDE LEGALE	CORRISPONDENZA	Tipologia	TELEFONO	FAX	E-MAIL	<p>Cliccare sulla voce "New Slip"</p>
Ragione Sociale:														
Cod.Fisc./P.IVA:														
Data Iscrizione:														
N° Unità:														
N° Dipendenti:														
Tipologia														
SEDE LEGALE														
CORRISPONDENZA														
Tipologia														
TELEFONO														
FAX														
E-MAIL														

The compilation process consists of 3 steps:

1. Inserting header data;
2. Inserting the contributions;
3. Insertion completed;

INSERTING HEADER DATA

We recommend filling in all cells of the slip.

"Control" screen: screen on which the overall summary, broken down by type of source, of the contributions to be made and the total number of members on the slip must be shown.

The total indicated must correspond to the total of the bank transfer to be made for the corresponding quarter.

Ragione Sociale :	FONDO PENSIONE FON.TE.			Fase di inserimento della distinta 1	
Codice Azienda :	055977			1. Inserimento Testato	
Codice Fiscale Azienda :	97151530587			2. Inserimento Contribuzioni	
Data Compilazione Distinta :	1	gg/mm/aaaa		3. Inserimento completato	
Data Valuta :	2	gg/mm/aaaa			
Data Inserimento Distinta :	04/01/2024	gg/mm/aaaa			
Archivio :	-				
Anno :	2023	3			
Periodo :	Scegli...	4			
Tipologia Distinta :	Ordinaria				
Divisa :	E				
Referente :			5		
E-Mail Referente :			6		
Telefono Referente :			7		
Fax Referente :			8		
DATI DI RIEPILOGO					
Nr. Aderenti in distinta	0	9	Num. Nuovi Iscritti	0	10
Totale	0,00	11	Aderente	0,00	12
Volontario Aderente	0,00	15	Iscrizione aderente	0,00	16
Welfare	0,00	19	Premio di Produzione	0,00	20
			Azienda	0,00	13
			Iscrizione azienda	0,00	17
			TFR	0,00	14
			TFR Silente	0,00	18

- 1 = Date when the contribution slip was inserted
- 2 = Value date of the transfer (generally a later date than the date on which the slip was entered)
- 3 = Slip accrual year
- 4 = Periodo. Choose between 1 - 2 - 3 - 4 (meaning quarters ES. JANUARY - MARCH = 1)
- 5 = Contact Person. Indicate the first and last name of the person in charge of transmission
- 6 = E-mail address of the person in charge of transmission
- 7 = Telephone number of the person/office responsible for transmission
- 8 = Fax address (if any) of the person/office responsible for transmission
- 9 = total number of members for whom contributions are declared
- 10 = number of new entrants to the pension plan (employees for whom the first slip is sent. Employees already registered with Fon.Te. who have changed their employment relationship should not be indicated)
- 11 = Grand total of the contribution slip (sum of all items)
- 12 = Total employee contributions
- 13 = Total company contributions
- 14 = Total severance pay contributions
- 15 = Total voluntary member contribution (only if in addition to employee contribution)
- 16 = Total employee membership fees (only if there are new entrants in item 10)
- 17 = Total membership fees charged to the company (only if there are new entrants in item 10)
- 18 = Total severance pay contributions for members enrolled by tacit contribution
- 19 = Total contributions paid to the fund as corporate welfare (**NOT linked to productivity agreements**)
- 20 = Total contributions paid to the fund as "Production Premium" (**linked to productivity agreements**)

The slip total must correspond to the total of the member details entered in the CONTRIBUTIONS INSERTION phase, both for slips uploaded either manually on the web or by uploading txt files.

INSERTING CONTRIBUTIONS

The specific contributions for each member must be entered into the following screen.

1° Riga di Contribuzione per _____

Nome _____ Cognome _____ Codice Fiscale _____

Codice Aderente _____ Silente Attualmente Iscritto

Aderente _____ Azienda _____ TFR _____

0,00	0,00	0,00
------	------	------

Volontario Aderente _____ Iscrizione aderente _____ Iscrizione azienda _____

0,00	0,00	0,00
------	------	------

TFR Silente _____ Welfare _____ Premio di Produzione _____

0,00	0,00	0,00
------	------	------

Data Inizio Competenza Contributo _____

Data Fine Competenza Contributo _____

Salva Riga Chiudi Distinta

After entering all amounts and the accrual period, click on **Salva Riga**.

The system performs formal checks after saving. If no inconsistencies or “warnings” are detected, the selection automatically moves on to the next employee. Should the system indicate a reason for an error or

check when saving, correct the error or click the **Forzatura Riga** button if the user-side checks do not reveal any anomalies (e.g. members with only severance pay).

When you have finished entering the data of all Fund members, you must first click on the **Salva Riga** button to save the data of the last member and then click on the ****ATTENTION**** button

In certain cases, one or more names may not be on the list of employees; this happens when:

1. The membership application has not yet been submitted to the Fund;
2. The application for membership is being reviewed by the pension fund (the fund reviews the membership usually within about 5 business days after receiving all the documents);
3. The application is pending supplementary documentation to finalise the membership;
4. The silent form for communication of tacit enrolment to the pension plan was not transmitted.
5. Members already enrolled in the Fund, but are still registered with a previous employer for whom a special ["continuation of contribution due to change of employer"](#) form must be submitted
6. The employment relationship has been terminated;
7. The employee has transferred his or her position to another fund or is in the process of transferring.
8. The employee has redeemed his or her position or is in the process of leaving.

To avoid blocking the contribution entry process, click on the **INSERISCI PERSONA** function located at the bottom of the employee list. Enter the required biographical data, "flag" the box

Attualmente Iscritto and click on **Salva Aderente**. Select the new employee and proceed inserting the contribution for the name just added.

INSERTION COMPLETED

After closing the contribution slip, the system checks all the data entered and proceeds to confirm or report any anomalies. If anomalies are reported, please use the edit functions to correct the error and proceed again with the 'closing' of the contribution slip.

La distinta contiene i seguenti errori:
Il totale generale non è congruente con i parziali inseriti.
Si prega di verificare la correttezza degli importi inseriti
Numero di aderenti in distinta dichiarato in testata non congruente con il numero di righe di contribuzione inserite
Alcuni tipi di contributo hanno un totale errato

Avviso:

Non sono state valorizzate le contribuzioni per alcuni Aderenti che risultano in anagrafica.
Se gli Aderenti non sono più dipendenti della Vostra Azienda vi preghiamo di comunicarlo via email o via fax

Errore in chiusura della distinta

Stato Distinta : Protocollata

Modifica Distinta

Modifica Dettagli

Forzatura

Visualizza Totali

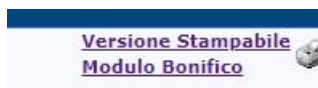
In the event of a positive outcome with no errors, the status of the list will be "**Matchable**". If a payment of the same amount has already been made and accounted for by the Fund, the bill will be automatically matched and the status indication will be "**Matched**".

Click on **Altre Operazioni Azienda** and then **Elenco Distinte**.

Click on the protocol of the slip just entered and in Matchable status

Protocollo	Tipo	Stato	Anno
FONTE-D170115-2023	Ordinaria	Abbinabile	2023

Go to the bottom right of the screen to download the list in pdf format and the transfer form to be used to proceed with payment:



UPLOADING OF THE CONTRIBUTION FILE IN TXT FORMAT FROM THE COMPANY COMPANY CONFIDENTIAL

Log in to the company profile and click on the function **Caricamento File Distinta**.

Below are the specifications for preparing the slip in .txt format

The file is generally produced by one's own payroll programme and must be produced according to the criteria defined by the fund, found at the link <https://www.fondofonte.it/modulistica/modulistica-company/circulars-operative/> in the "Operational Circular Administrative formalities sending contributions and cessations/suspensions of contributions".

Alternatively, the "Example Excel Slip" fill in .xls of the contribution slip found at the link <https://www.fondofonte.it/modulistica/modulistica-azienda/moduli/> which must then be converted into .txt format.

For **Employment Agencies**, the "Example of temporary employee contributions list" in .xls is available at the link <https://www.fondofonte.it/modulistica/modulistica-azienda/circulari-operative-per-i-lavoratori-insomministrazione/>

Example Excel slip for companies:

The file must not be modified or altered. Add the necessary rows for all employees for whom contributions are to be reported.

tipo record	codice flessio	codice fondo	denominazione fondo	codice mittente	denominazione mittente	tipo operazione	data inizio	codice revisione
A		FORNTE	FORNTE					001

tipo record	codice fiscale/iva azienda	ragione sociale azienda	tipo recapito	indirizzo sede	cap sede	località sede	provincia sede	CCNR	data inizio periodo	data fine periodo	data valuta	email	referente	telefono	fax	numero protocollo distinta
T																

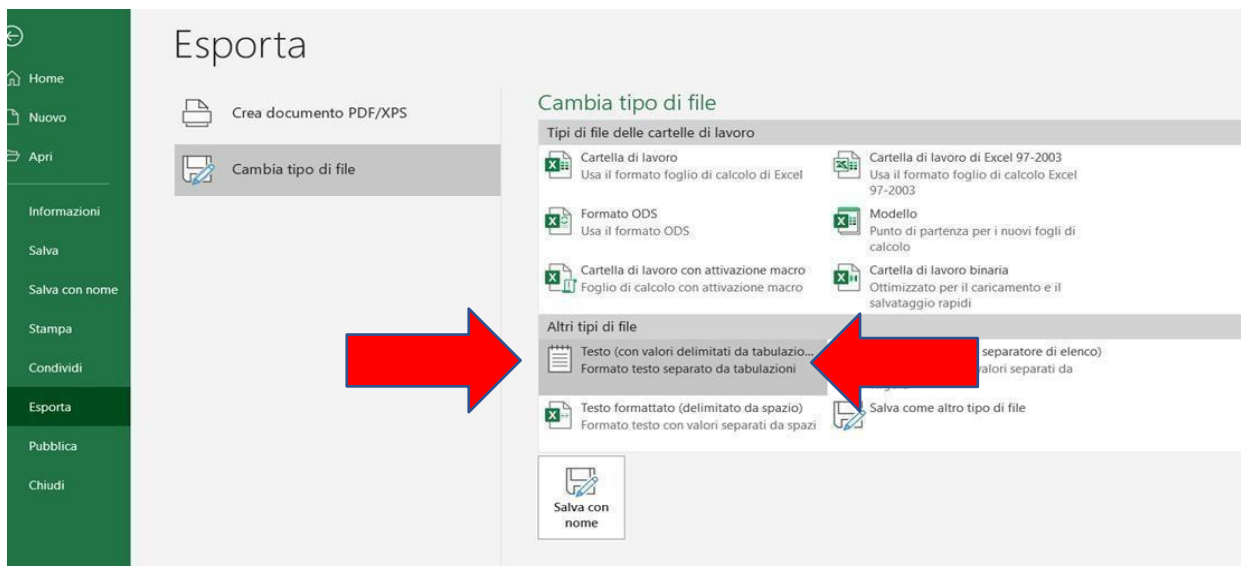
tipo record	tipo operazione	ragione sociale	nome	codice fiscale	tipo cassa	data cassa	data inizio competenza	data fine competenza	contributo azienda	contributo TFR	contributo azienda	quota accantonata azienda	quota accantonata azienda	totale contributi	divisa	aliquota ICI	aliquota IRPEF	aliquota IRPEF	aliquota IRPEF	data cessato	data decorso
D	TE														EUR	0,00	0,00	0,00	0,00		
R	CT														EUR	0,00	0,00	0,00	0,00		

tipo record	totale contributi azienda	totale contributi TFR	totale contributi volontari	totale quota associativa azienda	totale quota associativa azienda	totale	numero aderenti	numero record	codice ABI	codice CAB	numero conto corrente	denominazione banca	IBAN
Z	0,00	0,00	0,00	0,00	0,00	0,00	0,00						

tipo record	totale record di tipo T
V	

- Date format must be YYYYMMDD; • Version code always takes the value 001
- Type of transaction:
 - CT for ordinary contributions (includes member contribution; company contribution; severance pay)
 - CU for one-off and "welfare" contributions (NOT linked to productivity agreements - must only be entered in the column imp ctrb voluntary member)
 - CA for fringe benefits
 - TT for Tacit Severance Pay (only Tacit Severance Pay)
 - TE for Explicit Severance Pay (only Explicit Severance Pay)
 - PR for contributions under the heading of "performance bonus" (WARNING: the amount of the bonus must only be entered in the imp ctrb_company column)

Before uploading, the .xls file must be transformed into txt format. Before exporting, check that the data in all cells of the excel file are visible, enlarge the columns of the file if necessary.



BANK TRANSFER

The transfer must correspond to the total contributions due to the Fund for all the workers enrolled in that specific quarter (member, company and/or severance pay, tacit severance pay and any membership fees); the amount corresponds to the total of the slip sent.

DEPOSITARY

BNP PARIBAS SA - Italy branch, with registered office in Milan, Piazza Lina Bo Bardi No. 3

IT 51 H 03479 01600 000802621600

BIC CODE

PARBITMMXXX

OWNER OF THE ACCOUNT

FON.TE. PENSION FUND -

Via Marco and Marcelliano, 45 - 00147 - Rome Tax Code: 97151530587

The reason for the transfer must always indicate the tax/VAT code (code provided to the Fund when registering the company), the name of the company and the reference quarter of the payment. Failure to comply with the correct 'reason' could result in the failure to identify the payer and the consequent failure to reconcile the amounts paid on the workers' positions.

Reason: **"VAT NUMBER/TAX CODE" "COMPANY NAME" "REFERENCE PERIOD" (Q1_2024/Q2_2024, etc.)**

"If the transfer is made on behalf of another company, the reason for the transfer must include the references of the company for which the payment is being made, otherwise the originator will not be identified and the sums paid will not be reconciled on the employees' positions".

THE BANK TRANSFER AND SLIP MUST BE OF AN IDENTICAL AMOUNT.

"NON-ORDINARY" CONTRIBUTION ITEMS

The 2017 Budget Law extended the possibility of productivity bonuses and enhanced corporate welfare for private sector employees.

WELFARE CONTRIBUTION: amounts not linked to productivity increases defined in an ad hoc agreement, which, therefore, are excluded from the parameters identified by the legislation (2016 Stability Law and 2017 Budget Law) on productivity bonus tax relief.

If the employee chooses to allocate these benefits to supplementary pensions, they will have to be managed as an employer contribution and will be subject to the ordinary rules on tax deductibility.

PRODUCTIVITY BONUS: The term "productivity bonus" for the purposes of tax relief means:

- Salary payments of private employees of variable amount and the payment of which is linked to increases in productivity, profitability, quality, efficiency and innovation, which can be measured and verified, paid through trade union agreements defined by the 2016 Stability Law, the relevant Ministerial Decree of 25/03/2016 and the 2017 Budget Law.
- Amounts paid as profit-sharing in the company's profits.

A necessary condition for the determination of these sums is the conclusion of **an agreement** that allows these amounts to be paid into a supplementary pension plan. Considering the tax exemption of these sums at both the payout and settlement stage, the company will have to keep this information separate from ordinary contributions.

An employee who has allocated all or part of the "productivity bonus" to the pension plan must submit the "**PRODUCTIVITY BONUS FORM**" available at <https://www.fondofonte.it/modulistica/modulisticaaderenti/variazioni-in-fase-di-accumulo/>.

PENALTIES FOR LATE OR NON-COMPLIANCE WITH CONTRIBUTION OBLIGATIONS

As provided for in Article 8, paragraphs 9 and 10 of the Fund's Articles of Association:

The methods and timing for the payment of contributions are determined by the Board of Directors. The payment of contributions must be accompanied by the simultaneous submission of the documentation required by the administrative procedures for the reconciliation of the amounts paid. The contributions is considered to have been paid when Fon.Te. Can allocate the contributions paid to the individual member accounts.

In the event of non-payment or delayed payment, including partial payment, of the contractually due contributions, or in the event of delay or failure to send the documentation required by the administrative procedures referred to in paragraph 9, the employer undertakes to replenish the member's individual position pursuant to the operating procedures defined in the Fund's regulations. Furthermore, the employer is required to reimburse the Fund for any expenses incurred due to the failure to make contributions. In particular, member companies are required to:

a) pay the contributions that have been withheld; b) pay a sum equivalent to any percentage increase in the value of the Fund's share recorded during the period of late or incomplete payment of contributions; c) pay any interest on arrears; the application, extent and operating methods shall be established by the Board of Directors; d) compensate the Fund for any economic and/or pecuniary damage caused by the late payment.

For any further details, please refer to the "Regulation for the management of delinquencies" published on the Fund's website at the following link: <https://www.fondofonte.it/modulistica/modulistica-azienda/circolarioperative/>

PAYOUT OF PAST SEVERANCE PAY

If the company, at the employee's request, also agrees to pay **the severance pay accrued to Fon.Te before joining the Fund**, the payment of these sums **will not have to be declared by sending a contribution slip** but by completing the forms listed below and sending them to the certified e-mail address protocollofonte@legalmail.it; the forms are available at the section of the website <https://www.fondofonte.it/modulistica/modulisticaazienda/moduli/>:

1. "FORMALISATION OF AN AGREEMENT ON THE PAYOUT OF PAST SEVERANCE PAY"
2. "TRANSFER OF PAST SEVERANCE PAY FORM"
3. COPY OF BANK TRANSFER WITH THE REASON FOR PAYMENT INDICATED BELOW:
 - REASON: TAX CODE/VAT NUMBER_COMPANY NAME_PAST SEVERANCE PAY_NAME

It is important to differentiate the periods in which the sums were accrued on the "Past Severance Pay Transfer Form" since the applicable tax regime is different.

If the periods are not differentiated during the Severance Pay contribution, Fon.Te. will allocate it entirely to the member's initial applicable period. The Fund will not make any tax adjustments for severance pay advances previously disbursed by the employer.

For tax purposes, remember that the past severance pay paid to the pension plan will be allocated to the individual position in accordance with the accumulated amounts (until 2000, 2001-2006, from 2007). The service will be taxed in accordance with the rules contained in the "Taxation Scheme Document" attached to the "Information Note".

Finally, it should be noted that the difference between the date of membership to the pension fund and the date of the employee's recruitment is not relevant, and the allocation of past severance pay does not affect the member's status (old-new member).

REPORTING THE SUSPENSION/TERMINATION OF THE EMPLOYMENT RELATIONSHIP

For all cases listed below, an appropriate notice must be sent to the Fund using the e-mail form on the website at the link <https://www.fondofonte.it/contatti/> indicating as applicant COMPANY or ASCOM/CONSULTANT and choose the specific item from the menu as the reason for the request:

MOTIVO DEL CONTATTO*

COMUNICAZIONE CESSAZIONE DIPENDENTE

ARGOMENTO*

COMUNICAZIONE CESSAZIONE DIPENDENTE

Layoff Fund

ZERO-HOUR LAYOFF FUND

	CONTRIBUTION YES	CONTRIBUTION NO
Member contribution		X*
Company contribution		X*
Severance pay contribution	X	

*NO if the employee does not receive any remuneration

*YES if the employee receives remuneration for e.g. for an abolished holiday. In this case, the amount to be paid by them is not reduced up to the amount received in the month by way of salary.

LAYOFF X HOURS FUND		
	CONTRIBUTION YES	CONTRIBUTION NO
Member contribution	X	
Company contribution	X	
Severance pay contribution	X	

In this case, the contributions are a percentage of what is received in the month as salary.

Collective redundancy procedure (former Mobility)

It entails the termination of the employment relationship; therefore, the member has the option to:

- **redeem the accrued position;**
- **maintain the position in Fon.Te.** in the absence of contributions, but with the possibility of making voluntary payments;
- **transfer the position to another pension fund.**

Maternity Leave

MEMBER AND COMPANY CONTRIBUTION

The contribution to be paid by the company and the employee is due in all cases where there is a full or partial payment to the employee by the company.

Conversely, if absences are attributable to maternity, but for which no allowances are paid, then no contribution is owed by the company or the employee to the Fund.

Severance Pay

Where the severance pay accrues, even on a notional basis, the company must make the relevant payment to the fund.

Sickness and Accident

MEMBER AND COMPANY CONTRIBUTION

The contribution continues to be paid on a regular basis and is commensurate with the salary provided for by the national collective bargaining agreement, or by a specific company provision (internal agreement/regulation), for both the share borne by the company and the share borne by the employee.

Severance Pay

According to the law, the severance pay must always be paid in full and, therefore, the company must make the relevant payment to the Fund.

Trade Union Posting

The employment relationship with the company is suspended, not terminated.

MEMBER AND COMPANY CONTRIBUTION

The contribution to Fon.Te. is borne by the party paying the salary. In the case of trade union postings, this is the trade union organisation to which the employee is posted.

Severance Pay

According to legal provisions, the severance pay is always due in full and, therefore, the person paying the salary must make the relevant payment to Fon.Te.

Suspension of contribution by the employee

During the employment relationship, it is **not possible to withdraw from membership, only to suspend contributions**. Simply inform your employer, who will **suspend the deduction from your payslip**. The suspension only affects the member contribution and, consequently, the company contribution, but not the severance pay, which will continue to be paid to the Fund.

Suspension does not entail the interruption of the membership with the Fund and, therefore, does not allow the redemption of the accrued position.

Thirteenth and fourteenth months' pay

Additional monthly payments are considered.

The company, worker and/or severance pay shares are to be calculated on them.

Work inactivity

This is the condition of those who terminate employment, do not redeem their accrued position, but prefer to maintain membership to the Fund in the absence of contributions.

In this case, the capital set aside continues to be invested financially; it will also be possible to increase the position with voluntary payments.

Furthermore, the same membership *administrative costs* are applied to the accrued position as for the general membership.

At any time the member may:

- **reactivate payments** in the case of a new employment relationship with a company in a sector for which association with Fon.Te. is envisaged;
- **redeem** the accrued position;
- **transfer** the position to another fund, in the case of employment by a company for which another supplementary pension fund is provided.

Change of qualification to Manager

It entails the loss of the registration requirements to Fon.Te. The member may decide to:

- redeem the entire accrued position;
- transfer the position to the negotiated executive pension fund or to an open-ended pension fund;

- maintain the position in retirement.

ERRORS IN THE ACTIVATION OF TACIT MEMBERSHIP

For incorrect notifications and/or incorrect payments, the company is required to send a special request using the e-mail form on the website at the link <https://www.fondofonte.it/contatti/>

Applicant: COMPANY or ASCOM/CONSULTANT and choose the specific reason for contact from the drop-down menu:

Example



The screenshot shows a web form with two dropdown menus. The first dropdown is labeled 'MOTIVO DEL CONTATTO*' and has the selected option 'ANNULLAMENTO ISCRIZIONE DIPENDENTE'. The second dropdown is labeled 'ARGOMENTO*' and has the selected option 'MODALITA' RICHIESTA ANNULLAMENTO ADESIONI TACITE'. Below the second dropdown, the text 'ANNULLAMENTO ADESIONE' is visible.

INCORRECT DECLARATION AND/OR INCORRECT PAYMENT OF CONTRIBUTIONS/SUBMISSION OF SLIPS

For incorrect notifications and/or incorrect payments, the company is required to send a special request using the e-mail form on the website at the link <https://www.fondofonte.it/contatti/>

Applicant: COMPANY or ASCOM/CONSULTANT and choose from the drop-down menu the specific reason for the contact and its topic:

Example



The screenshot shows a web form with a single dropdown menu labeled 'MOTIVO DEL CONTATTO*'. The selected option is 'VERIFICA POSIZIONE CONTRIBUTIVA'.

All communications must be SUBMITTED USING THE APPROPRIATE FORM AT THE LINK <https://www.fondofonte.it/contatti/>