



Progetto “Orientarsi nella nebbia” Finanziato da Regione Lombardia

Pathways to citizenship

Card 4

TRANSPORTABILITY OF SOCIAL SECURITY AND WELFARE BENEFITS ABROAD

This sheet has been drawn up on the basis of what was said by Dr. Lorena Gilli in the video conference held on 25.09.2021 as part of the training course envisaged by the project "Orientarsi nella nebbia" (Orient yourself in the fog).

1. Principles of transportability
2. Main Italian social security benefits
3. International social security conventions
4. Special features for nationals of non-contracted countries
5. While working in Italy: documents and precautions
6. Preparing for repatriation
7. Receiving Italian pensions while living abroad

1. PRINCIPLES OF TRANSPORTABILITY

Nature of economic benefits

Economic benefits can be of two types.

- *Social security benefits*: are those based on individual contributions. They are a form of insurance. They are benefits in the name of the person who made the contributions and remain his or her inviolable right. They can be managed and carried as the person wishes.
- *Welfare benefits*: these are those based on general taxation. The taxes that people pay in Italy finance various things: health, school, transport and also social security, i.e. the support that the State provides for people in difficult circumstances. Since these supports are financed by common taxes, it is the State that decides to what extent they are granted or limited and they are usually limited to people residing on the national territory.

Criteria for exportability

The first criterion to consider when looking at a benefit is whether it is a benefit that comes from a contribution payment or whether it is a purely public assistance benefit.

Social security benefits are:

- Benefits from compulsory social security
- Supplementary pension benefits (not compulsory in any sector but becoming more popular)



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- Benefits for occupational diseases/accidents
- Unemployment benefits

The welfare benefits are:

- Civil Disability Benefits
- Social benefits for the elderly
- Benefits for economic deprivation
- Birth support benefits
- Emergency social benefits
- Social assistance supplements to contributory pensions*

*It refers to increases of a welfare nature that are, however, based on a contributory benefit. These benefits are not entirely comparable to welfare benefits as far as exportability is concerned.

As a general criterion, it can be said that if a worker sets aside money in his 'insurance account' this will also be protected with respect to his movements around the world.

Therefore, in principle, all social security benefits are exportable. The field of social security benefits, on the other hand, is in principle not, with a few exceptions.

Exportable performance

These are benefits that can be claimed from abroad or that you can continue to receive even if you decide to go and live abroad.

As regards social security benefits, the following benefits are exportable without limit:

- Contribution-based pensions/allowances:
 - INPS General Scheme
 - INPS Separate Management
 - INPS Gestioni Ex INPDAP, Ex ENPALS
 - Self-employed persons' funds
 - Other compulsory funds
- Benefits from supplementary pension schemes
- INAIL benefits:
 - Pensions for accidents at work
 - Occupational sickness annuities

Non-exportable performance

The following benefits are NOT exportable for welfare benefits:

- Pensions/civil disability allowances (people who have a congenital disability, from birth, or those who, because of their disability, have not been able to accumulate social security contributions in order to have a contributory disability pension, so the state supports them with a form of welfare-type pension)
- Accompaniment allowance and communication allowance



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- Pension/Social Security Benefit
- Social Pension Advance (APe)
- Emergency Income (2020-21)
- Citizenship Income/Pension
- Various bonuses (births/households/large families...)
- Regional/local grants
- Future Assegno Unico (for the definition of the benefit see tab 3). Concerning exportability, it is still not entirely clear whether a worker resident in Italy will be able to claim the single allowance for children residing abroad. Clarifications will come with the release of the implementing decree and subsequent interpretative circulars.

When we refer to non-exportable benefits, we do not mean that the citizen cannot move abroad for short periods, but that he must not transfer his residence. If the person stays abroad for more than 90 days, he loses his entitlement to the benefit or he has to notify the competent institution so that the benefit is suspended. A person can stay abroad and not lose the right to the benefit only if there are serious and documented health reasons.

With regard to Citizenship Income, it is possible to move abroad while receiving it but the person must remain immediately available for work and then return to Italy if necessary.

With regard to the stay abroad, it must be said that in some countries it is not compulsory to show the passport at the moment of entry and therefore no entry or exit stamps are affixed, so that it is not possible to prove the absence of the person from Italian territory. On the other hand, when there are entry and exit stamps in the passport, the Inps can verify the absences.

A special case with regard to the exportability of benefits is that of unemployment (NASpI). It is possible to travel abroad while receiving it, but one must be constantly on call and available for work. Until a few years ago, expatriation was not allowed for unemployment benefit recipients; now, however, the Inps does not consider the fact of being abroad to be an obstacle as long as there is immediate availability to return in the event of being called for a job.

On the other hand, it is allowed to keep the unemployment benefit when moving permanently to another country, but only if it is within the EU. The benefit is rescheduled and granted for a shorter period with some possibility of extension.

Partially exportable performance

A somewhat hybrid case are contributory welfare benefits, i.e. they are paid in the form of a (welfare) top-up to pensions which must, however, have been reached by virtue of a contributory payment. For example:

- Integration at minimum:
 - is only exportable to EU or European Economic Area (EEA) countries for pensioners with pensions obtained before June 1992;



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- is still exportable in non-EU countries and in the EEA in some cases, only to pensioners with special contribution and commencement conditions;
- Fourteenth amendment: it is exportable both in the EU and in non-EU countries.

The best known case is that of the minimum wage supplement.

Example: In general, if the pension that a person receives, calculated on the basis of the contributions that he or she has paid, does not reach what is called the minimum threshold, the State supplements with what is missing to reach this figure. This supplementary sum does not come from the contributions that the person has paid but falls within the scope of welfare benefits. We are therefore faced with a hybrid situation because the economic integration that is received is of a welfare nature but presupposes that the person has at least paid a part of the contribution in order to receive it. There have been several regulations on these hybrid situations that have changed over time.

As far as the EU/EEA is concerned, a directive has been in force since 1992, which determines that all welfare benefits must be restricted to residents of the State granting them. Therefore, the minimum supplement is no longer exportable within the EU, except in the case of pensions that were already in payment on June 1992, which retain their entitlement.

As regards the exportability of the minimum allowances outside the EU (e.g. South America), there have been several laws tightening the conditions for receiving the minimum allowance outside Italy, so the requirements have varied over time, creating a graduation of different acquired rights. Today, for those who retire from Italy at the current date and reside in non-EU/EEA countries, the legislation is such that only those who have at least 10 years of contributions paid in Italy can receive the minimum supplement.

On the other hand, the fourteenth month is an amount that is paid in addition to the pension together with the July instalment. The amount varies between 330 and 650 euros depending on the person's contribution record. Since it is a contribution based on income, the payment implies the verification of the person's income situation.

Family benefits - Family allowances for family members living abroad

There are several difficulties in obtaining family allowances when family members are resident in non-European countries. In particular:

- INPS requires reciprocity with the country where the family members are located;
- it is difficult to certify the absence of income in foreign countries (and self-certification is not accepted for a non-Italian citizen) because in some countries the tax authorities do not provide for any certification if a person has no taxable income

From 2022 all family allowances will be replaced by the Assegno Unico (single allowance), which is apparently intended for Italian residents with dependent children, so presumably the children will also have to be resident in Italy.

It is necessary to wait for the issuing of the implementing decree concerning the single allowance and the relevant interpretative circulars to understand if INPS will require the residence in Italy requirement also for children and not only for the worker.



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So, in summary, transportable benefits, i.e. those that can be exported without limitation, are basically social security benefits.

2. MAIN ITALIAN SOCIAL SECURITY BENEFITS

On social security benefits, there are certain types of benefits for workers who have migrated in the course of their lives and therefore have social security positions spread over several countries.

In order to understand how they work, let us make a very brief summary of the main social security benefits in Italy. First of all, it should be pointed out that, in Italy, compulsory insurance for employees and the self-employed is managed by the Inps. This compulsory insurance provides for the compulsory payment of a series of contributions which cover the risks of:

- Involuntary unemployment (for employees)
- Accidents/illnesses due to work (managed by Inail)
- Invalidity
- Old age
- Death/survivors, i.e. the possibility of leaving economic protection to survivors.

Inail benefits for occupational accidents or diseases resulting from work in Italy cover:

- Temporary daily allowance
- Reimbursement of medical expenses
- One-off compensation (for minor to medium damages)
- Monthly worker's pension (for larger damages)
- Monthly survivor's pension (for accidents or fatal diseases)

In Italy there was a desire to give additional protection to workers who were injured or fell ill as a result of work. Therefore, this protection was kept separate from the compulsory general insurance pension discourse and besides being managed by a separate institute (INAIL) with completely different benefits, workers in these situations enjoy, in principle, a couple of advantages over general pension protection: INAIL cover is independent of contribution regularity and the duration of the employment relationship.

With respect to the regularity of contributions, it is the employer's obligation to pay Inail contributions for all its employees, but if it happens that the employer, due to its default, does not pay them, this does not affect the employee's right to be compensated.

With regard to the duration of the employment relationship, this does not condition coverage because the extent of benefits does not depend on it. In pension calculations we are used to the fact that the more I work, the more I accumulate contributions and therefore the more pension I take home. This is not the case with Inail. If the person starts work and is injured on the first day of work, compensation will not be limited by the fact that he or she only worked one day. The amount of compensation is based on other indicators: the extent of the injury suffered, the limitations that the person will have



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in carrying on a full working activity, his income expectations and therefore the consequent need for cover.

All benefits provided by Inal are fully exportable and are not subject to Italian citizenship, residence or any other condition. When we talk about exportability, it mainly concerns pensions resulting from an occupational disease or an accident at work that makes the person permanently disabled and/or with a certain type of sequelae. It also covers persons who die at work, and the survivors it leaves behind.

Within the general compulsory insurance (Inps) we find the three main pension risks: disability, old age and survivors.

Disability benefits

There are two different types of benefits depending on the severity of the condition:

- Disability allowance
 - Partial disability (min 67%)
 - Partially compatible with work
- Incapacity pension
 - Total disability (100%)
 - Incompatible with work

These two benefits depend on a contribution requirement: 3 years of contributions in the last 5 years.

Benefits for old age

For the calculation of pensions there are many rules and also many exceptions. A first distinction must be made between those who have contributions from before 1996 and those who do not. This is because from 1 January 1996 the pension contribution reform came into force and created a watershed.

For those with pre-1996 contributions:

- The requirements for the old-age pension are:
 - 67 years of age (this age requirement is subject to future periodic review)
 - 20 years of contributions
- The requirements for early retirement are:
 - 42 years 10 months of (non-voluntary) contributions (this contribution requirement is subject to future periodic review)

There are many exceptions and derogations but in general this is the requirement.

For those who DO NOT have pre-1996 contributions:

- The requirements for the old-age pension are:
 - 67 years of age (this age requirement is subject to future periodic review)
 - 20 years of contributions

But only if the pension amount reaches a certain threshold (€690/month for 2020).



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If the person does not reach this figure they will have to wait until they are 71 to retire. When he/she is 71, 5 years of contributions will be enough to retire. Therefore:

- 71 years* of age
- 5 years of contributions (actual)
- The requirements for early retirement, an alternative channel for those who have worked continuously, are:
 - 42 years 10 months of non-voluntary contributions (this contribution requirement is subject to future periodic review)

Survivor's pension

It also concerns the relatives of the deceased immigrant who worked in Italy. The relatives may be in Italy or in the country of origin.

Survivor requirements:

- Spouse (marriage registered in Italy, can also be registered retrospectively. Valid for only one spouse, bigamy is not recognised).
- Separated spouse (considered equal to the married spouse, unless there is a separation through fault)
- Divorced spouse receiving maintenance allowance awarded by court order (even if the allowance was never paid - the important thing is that a maintenance link remained). If the situation arises where there are two potentially entitled spouses, i.e. a divorced spouse and a new spouse, the amount of the pension will be divided between the last spouse and the former spouse entitled to maintenance.
- Same-sex partners in a civil partnership (also registered in Italy)
- Minor children
- Student children (< 26 years old) if they are university students they must not be out of school
- Disabled children (100% disability)
- Grandchildren dependent on grandparents (for situations where the grandparents supported the grandchildren)
- In rare cases: Parents or siblings

If the deceased leaves a wife and children the survivor's pension will be calculated and a share will be given to the wife and additional shares to each child.

The rights of the survivor(s) are not linked to the possession of Italian citizenship or residence. It is a benefit that is independent of the inheritance, i.e. if the deceased left debts and the survivors have therefore renounced the inheritance, the pension will still be payable.

Contribution requirements in the hands of the deceased:

- already be in receipt of a pension (due to age, old age or incapacity) or if he was not already retired
- have 15 years of contributions or



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- have 5 years of contributions of which 3 within the last 5 years

In the absence of pension eligibility, the economic status of the survivors will be assessed and in some situations a small one-off allowance may be payable. This is usually a very small amount.

3. INTERNATIONAL SOCIAL SECURITY CONVENTIONS

The discussion of international conventions fits into this framework.

Some basic elements:

- The accrued benefit from contributions is always exportable.
- It is not possible to 'export' contributions, i.e. contributions accrued in Italy remain in Italy.
- However, there is the possibility of using contributions virtually, 'over the counter' between countries, thanks to international social security conventions.

Conventions can be:

- Bilateral: between two countries.
- Multilateral: between a group of countries

Social security conventions guarantee those who have worked part-time in a foreign country, so that migration does not cause these workers to lose their social security rights, i.e. their pensions. Each convention operates independently of other conventions and sets out between the contracting countries the requirements to be met and the benefits to be provided.

There is a single multilateral convention covering all EU countries and all workers who have moved between these countries during their working career. It refers not only to EU citizens, but to workers who move between EU countries. It does not depend on citizenship or residence.

Moreover, in the past Italy has concluded bilateral agreements with the countries to which Italian emigration was most massive. A few bilateral conventions were also stipulated later with the countries of origin of immigrants in Italy, but most of these negotiations are still on the high seas.

European Community (Multilateral) Convention: covers all countries belonging to the European Community and also some countries belonging to the European Economic Area (EEA): Iceland, Lichtenstein, Norway, United Kingdom, Switzerland.

Countries with agreements with Italy (bilateral agreements)

Australia, Argentina, Brazil, Mexico, Ecuador, Israel, Channel Islands and Isle of Man, Monaco, San Marino, Vatican City, Cape Verde, Bosnia and Herzegovina, Kosovo, North Macedonia, Montenegro and Serbia, Tunisia, Turkey, Canada and Quebec, USA, Uruguay, Venezuela.

These agreements can be activated one at a time, with some exceptions. For example, if a person has worked in Italy, Argentina and Brazil, he must choose with which country (Brazil or Argentina) to activate the agreement in order to accumulate contributions. He cannot activate the agreement with both Brazil and Argentina.



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International Contribution Totalisation

Pension conventions operate on the basis of the mechanism of International Contribution Totalisation contemplated in the various Conventions. It provides that foreign contributions, in order to accrue the requirements for the right to a pension in Italy, are counted as if they were contributions paid in Italy. Similarly, the social security institution of the agreed foreign state determines the right to benefits at its own expense, 'virtually' taking into account the contributions credited in Italy.

Then each state will provide its own pension. The amount of each state's pension will be calculated in proportion to the contributions credited to its pension fund. This system is called 'pro-rata'.

Entitlement to the various pension shares is independent of citizenship and residence because it comes from employment, i.e. compulsory insurance.

Example:

Salvatore: Italian, born in 1957, worked 18 years in Milan and then 2 years in Stuttgart.

ITALY:

67 years of age ⊇ Italian pension share (pro-rata) in 2024
20 years of contributions

GERMANY:

65 years 11 months of age ⊇ German pension share (pro-rata) in 2023
5 years of contributions

Example:

Virginia: Argentinian, born in 1957, she worked 14 years in Buenos Aires and then 18 years in Milan.

ITALY:

67 years of age ⊇ Italian pension share (pro-rata) in 2024
20 years of contributions

ARGENTINA:

65 years of age ⊇ Argentine pension share (pro-rata) in 2022
30 years of contributions

Non-Convention Countries

Ines: Peruvian, born in 1957, worked 14 years in Lima and then 18 years in Milan

ITALY:

67 years of age ⊇ No Italian pension if you do not reach 20 years of
contributions
20 years of contributions



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PERU:

65 years of age no minimum contributions \supseteq Peruvian pension in 2022

It is also possible to redeem from INPS the contributions of foreign employment in non-contracted countries. It is a costly process, but it can be worthwhile in order to access a pension. It is a procedure that is carried out against payment (i.e. the person pays the contributions to INPS); it is essential to produce official documentation, translated and legalised.

4. SPECIAL FEATURES FOR NATIONALS OF NON-CONTRACTED COUNTRIES

Old-age pension for non-EU citizens from non-EU countries who are permanently repatriated (Art. 18 Law 189/2002) - *Repatriation refers to non-EU workers who leave Italy permanently and who no longer intend to resume their residence there. Therefore, he must cancel himself from the register of the resident population for expatriation. This cancellation can be made before the repatriation or afterwards by e-mail from the country of origin.*

There is an additional channel for old age retirement for non-EU citizens from countries that have no pension agreement with Italy and who HAVE NO pre-1996 contributions.

It is a channel reserved only for non-EU citizens who return to their country of origin **permanently**. The person must reach the age required to obtain an old-age pension (currently 67) and must not have any contributions paid in Italy before 1996. The pension he will receive from Italy, once he has returned to his country of origin and has reached the age of majority, will depend on the years of contributions paid.

IN NO CASE can you obtain the restitution of your Italian contributions.

This legislation:

- encourages return to the country;
- is based on a purely contributory calculation, i.e. strictly proportional to the contributions paid (no minimum supplement, no top-up, no 14th);
- is not valid for Italian citizens, EU citizens or citizens of countries with an agreement with Italy;
- cancellation of the Italian residence for expatriation is necessary (this operation must be carried out by the worker at the Italian registry office before leaving, or even remotely by e-mail, within a short time of returning to the country of origin);
- is incompatible with unemployment benefits,
- is incompatible with having the nationality of Community or agreed countries,
- presupposes definitive repatriation; if residence is resumed in Italy, it is revoked from the outset.

Pension for survivors of non-EU nationals who have been permanently repatriated to their country of origin (survivor's pension)



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The requirements to be met by the deceased are:

- already be a pensioner;
- or have reached retirement age anyway.

The alternative mentioned above for ordinary survivor's pensions (which guarantees, subject to a certain contribution requirement, a survivor's pension even if the deceased was still young) is not allowed.

In some cases, if the deceased had not reached retirement age, survivors may be entitled to a modest one-off payment.

5. WHILE WORKING IN ITALY: DOCUMENTS AND PRECAUTIONS

The tax code

There are certain cautions and precautions that must be taken while working in Italy in order to facilitate the enjoyment of pension rights later on. One of these is to pay attention to the tax code.

The Codice Fiscale is an indispensable document in Italy. The first three letters of the Codice Fiscale correspond to the surname, the next three to the first name, the following two numbers relate to the year of birth and the next letter to the month, the next two numbers contain both the day of birth and the sex, then in the case of those born in Italy the cadastral code of the Italian municipality is entered, in the case of those born abroad there is the cadastral code of the foreign state, which always begins with the letter Z; the last digit is a control code.

The tax code is needed to pay contributions and to claim any pension benefits.

When applying for any type of pension, it is necessary to indicate both the person's and the spouse's TAX NUMBER. If you are applying for a type of benefit involving other relatives (e.g. children for a survivor's pension) you must also indicate the tax code of the other family members involved. This is regardless of where these persons are and whether they have been in Italy or not.

If the spouse or relative entitled to the benefit has never been to Italy, he/she will have to go to the Italian consulate in his/her country of origin, request the Italian tax code from the Agenzia delle Entrate through the consulate, and then apply for the pension.

The tax code must be officially issued by the Italian Revenue Agency. A Fiscal Code calculated on its own is not valid. If the Fiscal Code has not been previously issued by the Agenzia delle Entrate, Inps rejects any claim for benefits.

So in summary the tax code is:

- required to claim all Italian social security benefits (applicant, spouse and any other relevant family members);
- also obtainable from abroad (through Italian consulates);
- obtainable even for those who have never been to Italy;
- Only the one issued by the Inland Revenue is valid (no autonomous calculation).



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In addition, the tax code must be:

- Correct: the data must match those on the identity document;
- Unique: a person must not have two different tax codes, even if they are allocated at different times in life;
- Unique: there may be cases of homocodia, i.e. two people mistakenly assigned the same code.

Particular attention must therefore be paid to:

- place of birth: this should be the name the place had when the person was born. If a commune has changed its name or has been cancelled, the Tax Code should show the name that existed when the person was born. Example: Many citizens of Ukraine were born when the USSR still existed, in which case the place of birth should be the USSR. However, the tax office often indicates Ukraine as the place of birth. In this case, even if the calculation is incorrect, the tax code issued by the tax office is valid. In certain cases it is useful to request a change, especially if the data do not match those in your passport. It is useful to do this as long as you are in Italy, especially for the purpose of applying for a pension, so that you can avoid problems later because of the wrong Codice Fiscale.
- acquired surnames: for example, when women get married or divorced, in some foreign countries they change their surnames; if the surname changes in the passport, it is a good idea to have the tax code corrected accordingly. You should then report the correct code to INPS, to avoid the same person having their contributions spread over two positions as if they were different people.
- spelling/transliteration: e.g. different ways of transliterating Cyrillic characters on different documents may lead to the (wrong) issue of two different tax codes for the same person; same as above.
- homocodia: this occurs when two people with similar personal details are given the same tax code (this is common, for example, among people from Morocco, due to recurring names and the fact that, due to shortcomings in the local registry, many births were fictitiously registered on 1 January); if this occurs, it is often the people themselves who realise it because they are credited with contributions for work they did not do, or vice versa their contributions are credited to the position of another person. In this case, a report must be made to the tax authorities and one of the two will obtain a tax code calculated using a different algorithm. The change must then be reported to INPS in order to adjust the respective contribution positions.

Relevant documentation

It is important to keep records of employment relationships:

- CU employee: does not prove payment of contributions but may be useful for verifications;
- Pay slips: possibly useful for checks or to rectify omissions;
- Contributions for self-employment and related tax returns;
- Quarterly Bulletins of COLF contributions: always check the correctness of: worker details, number of hours, weeks paid, termination.



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Important: The original COLF forms are valid for contribution payments and can be very useful for correcting incorrect/incomplete entries, which were particularly frequent in the case of domestic workers in the past.

It is important to always keep the relevant documentation at least until it has been verified that it has been correctly recorded in the INPS statement. Contributions for employees are due in 10 years; therefore, it is advisable to check the INPS account statement several times during your working career (directly on the Inps website with the SPID or with the help of patronage) to verify that all contributions have been registered correctly.

Even after 10 years, if one notices an omission, paperwork can help, but in that case if the employer has not actually paid the contributions, the only alternative left is onerous payment (again, paperwork is needed as proof), i.e. the employee can buy back the contributions, covering the missing period at his own expense.

6. PREPARING FOR REPATRIATION

When the worker decides to end his working career in Italy and return to his own country, it is important:

- check the Italian tax position;
- search for/add to any incorrectly registered contributions;
- check retirement prospects;
- assessing possible onerous integration of INPS contributions (if it is worth it) by:
 - Redemption of foreign work in non-contracted countries
 - Voluntary payments
- check consistency between foreign and Italian documents;
- check the consistency of personal data and tax code (sometimes people have two tax codes because they have divorced and changed their name or for other reasons; it is better to make all these arrangements while you are in Italy, as they are much more complicated from abroad);
- check tax code on contribution documents;
- update changes of residence in the registry office; in particular, notify the registry office of a transfer abroad (this is a very important step in order to avoid cancellation from the registry office due to unavailability and therefore serious problems when applying for a pension when the foreigner is at home).

7. RECEIVING ITALIAN PENSIONS WHILE LIVING ABROAD

Transfer abroad of an Italian citizen

If an Italian citizen moves abroad for a period of more than a year, he is obliged to declare his move and register with AIRE (Anagrafe degli Italiani Residenti all'Estero):

- must do so at the commune before expatriating;
- or at the Consulate within 90 days of arrival.

After 1 year, the commune may cancel the residence due to unavailability.

Transfer abroad of a foreign national



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If a foreign national transfers his place of residence abroad, he is obliged to declare the transfer to the commune:

- before expatriating;
- or within 90 days of arrival by post or email using the form provided, PEC or SPID not required.

After 1 year the commune may cancel the residence due to unavailability.

Cancellation on grounds of unavailability is also triggered if the foreigner does not renew the declaration of habitual residence when the residence permit expires.

Attention: Cancellation due to unavailability does not allow the payment of a pension with the special requirements of a repatriated emigrant.

Application for Pension and Repatriation

You can apply for a pension while you are still resident in Italy or from abroad.

For those who decide that when they retire they will return to their country, there are two alternatives:

- apply for a pension and return to the country with the pension already awarded, asking only to postpone the payment;
- return to your country and from your country apply for a pension (generally advisable).

In either case the Inps office that will be in charge (forever) of their pension will change.

How the Inps competence works:

- The INPS pension is paid by the competent branch according to the commune of residence of the pensioner at the time of the application;
- if the pensioner resides abroad at the time of the application, the pension is settled by a 'pole' office established by INPS for each country, specialised in the specific convention. Example: Tunisia is the responsibility of INPS Palermo; Romania of INPS Terni, etc..;
- the office responsible for dealing with applications from residents in non-conventional countries is INPS Perugia (the INPS office in Perugia is specialised in problems relating to pensions of residents abroad - for this reason for non-EU repatriates it is generally advisable to apply once they have returned, so that they can get their pensions from INPS Perugia);
- Once the pension has been paid, it remains with the same office forever, regardless of the movements of the pensioner.

Payment of Pensions

- Monthly if more than 70 €
- Half-yearly if more than €5 and less than €70
- Annual if less than 5 €
- 13 monthly instalments (13th with December instalment)
- Advance payment (1st bankable day of the month)
- If the entitlement ceases during the month (e.g. death) the excess is not refunded
- Holders of several pensions receive a single payment
- A survivor's pension with more than one holder is paid in full to the first holder unless a separate payment is requested.



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There are currently almost 400,000 pensioners in more than 130 countries.
The foreign resident may request payment:

- in the country of residence (on current account or over the counter)
- in another foreign country (on a current account)
- in Italy (on current account or at the counter by proxy)
- Contracting intermediary: CITI bank
- Payments free of charge

Payment methods abroad

It is not obligatory to have a current account. The pension can be paid:

- In cash at the counter of a banking network or a money transfer agency established by INPS/CITI (Itau, Western Union, etc.), the withdrawal must be made by the pensioner, no proxy is allowed.
- Credited to a CCB in the name of the pensioner or at least in a joint name (in € or local currency).

Certificate of Survival (CEV)

There are a series of formalities that pensioners abroad have to fulfil, which pensioners in Italy do not have to do, because in Italy the INPS is connected to the register office and the tax agency and can therefore access a series of data.

- The payment contractor bank (CITI) asks on behalf of INPS once a year for proof of existence by means of a special form to be endorsed by the local authorities;
- is required of all pensioners living abroad;
- if the pensioner does not reply within the time limit, the pension is suspended.

Income Model (RED) only for pensioners abroad

- Income-related benefits recipients are required to declare their own and their spouse's income to the Inps once a year;
- These may be increases in the amount (e.g. minimum wage supplement in non-EU countries) or benefits subject to penalties for high incomes (survivors, disability);
- if the pensioner does not reply within the deadline, the maximum possible reduction is applied.

Tax Certification (CU)

- those who receive an Italian pension and reside abroad are subject to the taxation of one or both countries, according to the criteria laid down in the specific treaty between Italy and the country of residence;
- it is the responsibility of the pensioner to take steps to pay the taxes at the place and in the amount due.

Assistance provided by Patronages abroad - What they do

Patronages abroad can help workers manage documentation relating to various Italian institutions:

- INPS
 - Verification/settlement of contributions



Progetto “Orientarsi nella nebbia” Finanziato da Regione Lombardia

- cevPension application
- Pension assistance/management (CEV and RED transmission, CU request, payment interruptions...)
- Local social security institutions
 - Local pensions/benefits
- IRS
 - Pension de-taxation
- Italian municipalities
 - Checks/certifications of personal data
- Consulate
 - Existence in life
 - AIRE Register
 - Citizenship
 - Legalisations/certifications
- Migration
 - Visas
 - Reunions