

Sistema previdenziale 2



I contributi come investimento e non come spesa

Il rendimento finanziario attuale dei contributi INPS è sicuramente migliore di tanti altri investimenti.

Ciò vale di più per i lavoratori dipendenti, ma anche per i lavoratori autonomi l'investimento è in attivo.

Prima del 2012 per ogni euro versato come contribuzione se ne ottenevano da **1,2 a 4,7** sotto forma di pensione (ipotizzando l'attuale durata della vita media). Se si trattasse di un investimento finanziario potremmo dire che l'Inps offre una performance reale, calcolata fino alla fine della prestazione previdenziale e al netto dell'inflazione, che **va dal 25% al 349%.*** Attualmente il rendimento è inferiore poiché con la riforma del Governo Monti/Fornero sono state ridotte le aliquote di rivalutazione dei contributi.

*(dati al 2010 da uno studio di PROGETICA, www.progetica.it ANTE RIFORMA FORNERO SISTEMA CONTRIBUTIVO)

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ML Morrison

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