

OurExpatPension Cross-Border Dossier

ACTUARIAL AUDIT

Statutory Cross-Border Pension Forecast pursuant to Reg. (EC) No 883/2004 & No 987/2009

WORKER REF EXP-883-MOCK	DATE OF BIRTH 1962-05-15	TARGET RETIREMENT 2029-06-01 (Age 67)	FISCAL RESIDENCE Italy (IT)	RULESET v2026.1
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CONSOLIDATED NET MONTHLY

EUR 1,852.50

In Italy (Net / month)

GROSS ANNUAL PENSION

EUR 28,500.00

Consolidated EU statutory

EFFECTIVE TAX RATE

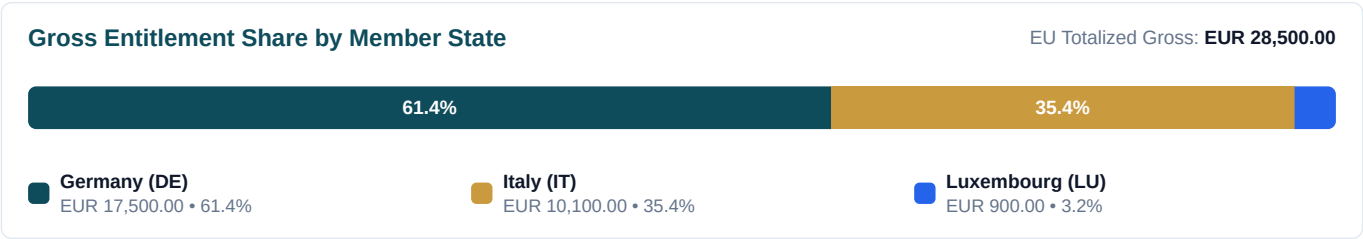
22%

In Italy (Standard)

EU CREDITED CAREER

25.58 Yrs

1330 wks in 3 States



Key Actuarial & Regulatory Insights

POSITIVE

61.4% of your statutory gross entitlement is generated by Germany (DRV).

INFO

Your 10 years in Italy do not meet the 20-year national minimum on their own, but EU totalization (Art. 6 Reg. 883/2004) unlocks an entitlement of EUR 10,100.00/yr.

ALERT

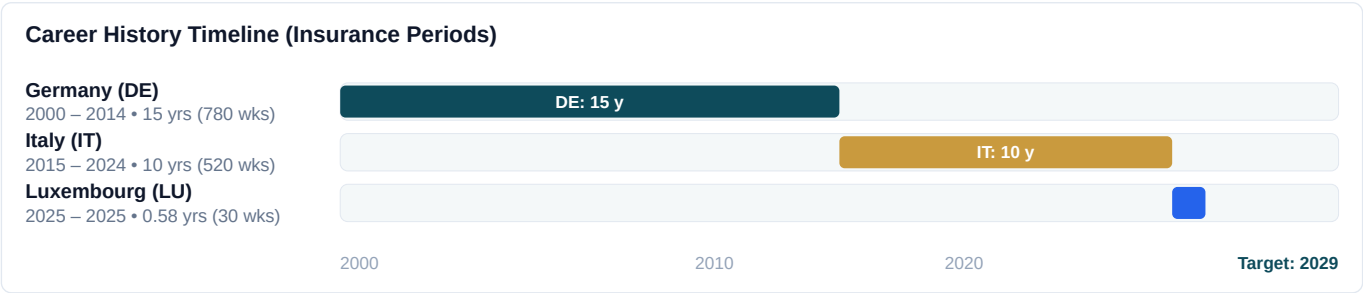
Your 30 weeks in Luxembourg are under the 52-week threshold (Art. 57 Reg. 883/2004) and were absorbed into Germany.

INFO

In your current residence (Italy), statutory net pension is EUR 22,230.00/yr (effective tax 22.0%). Across the 16 EU/EEA jurisdictions compared under standard regime, net ranges from EUR 18,200.00 to EUR 26,450.00.

Career History & Statutory Entitlements Breakdown

Coordination under Regulation (EC) No 883/2004 Article 52 (Autonomous vs Pro-Rata Determination)



National Statutory Benefit Determinations (Art. 52)

Member State	Credited	Autonomous	Pro-Rata	Applied Gross	Share	Vesting Status
Germany (DE) Deutsche Rentenversicherung (DRV)	780 wks 15 yrs	EUR 17,500.00	EUR 17,500.00	EUR 17,500.00	61.4%	Autonomous
Italy (IT) INPS (Istituto Nazionale della Previdenza Sociale)	520 wks 10 yrs	EUR 0.00	EUR 10,100.00	EUR 10,100.00	35.4%	Totalized
Luxembourg (LU) CNAP (Caisse Nationale d'Assurance Pension)	30 wks 0.58 yrs	EUR 0.00	EUR 0.00	EUR 900.00	3.2%	Absorbed (Art. 57)

Pension Payout Schedule & Retirement Age Alignment

MEMBER STATE	STATUTORY AGE	START YEAR	ALIGNMENT VS TARGET (AGE 67)	PAYOUT STATUS
Germany	Age 67	2029	Synchronized (2029)	Direct Payment
Italy	Age 67	2029	Synchronized (2029)	Direct Payment
Luxembourg	Age 65	2027	Eligible Earlier (2027)	Absorbed via Art. 57

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Article 57 Reg. (EC) No 883/2004 — Insurance Periods of Less Than One Year

Periods completed under the legislation of a Member State amounting to less than one year (52 weeks) do not grant an independent pension from that State. Under Article 57, these periods are absorbed and credited into the Member State with the longest qualifying career, ensuring zero loss of contributory history. **Luxembourg:** 30 weeks absorbed into totalized pension determination.

Taxation & Cross-Border Residence Net Comparison

Fiscal assessment in current residence (Italy) vs 16 EU/EEA jurisdictions under statutory regimes

Residence Fiscal Breakdown (Italy)

78% Net

22% Tax

Consolidated Gross:

Statutory Income Tax:

Social / Health Deductions:

Effective Tax Drag:

EUR 28,500.00

-EUR 6,270.00

-EUR 0.00

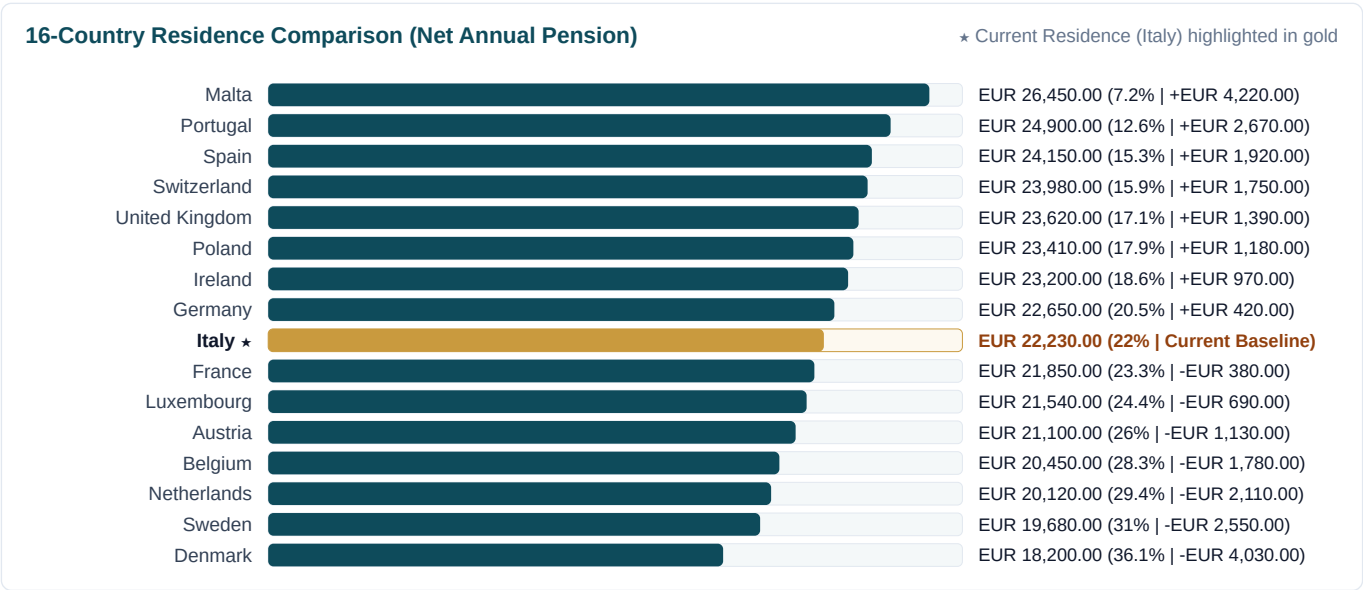
22%

Net Annual Pension:

EUR 22,230.00

Statutory Tax Computation

Tax / Deduction Component	Amount
IRPEF Statutory Bracket (23%)	EUR 6,440.00
Pension Deduction Credit	-EUR 170.00
Net Tax Liability	EUR 6,270.00



Cross-Border Fiscal Caveat & Article 7 Exportability Principle

Statutory Exportability (Art. 7 Reg. 883/2004): Cash benefits acquired under the legislation of one or more Member States cannot be reduced, amended, suspended, or confiscated on account of residence in another EU Member State.

Tax Comparison Scope: Residence net comparisons simulate standard domestic progressive income tax scales on occupational/private pensions. They do not model bilateral Double Taxation Agreement (DTA) exemptions (e.g. public sector pensions taxed at source under Art. 19 OECD Model) or mandatory sickness insurance deductions unless verified with competent institutions. Healthcare coverage abroad is regulated via Portable Document S1.

Practical Guidance, Optimization & Next Steps

Administrative procedures, tax optimization regimes, and procedural roadmap under Regulation (EC) No 987/2009

Competent Pension Institution
INPS (Istituto Nazionale della Previdenza Sociale)
<https://www.inps.it>

Competent Tax Authority
Agenzia delle Entrate
<https://www.agenziaentrate.gov.it>

Key Administrative Rules for Italy Residents

- Single Application Rule**
Under Art. 45 of Regulation (EC) 987/2009, submit your cross-border pension claim exclusively to INPS in Italy. INPS automatically coordinates forms P1 with DRV and CNAP.
- Foreign Pension Tax Declaration**
Foreign pensions received by Italian tax residents must be reported in Quadro C (Redditi di lavoro dipendente e pensione) of Modello 730 or REDDITI PF. Foreign tax credits apply under bilateral DTAs.
- Healthcare Portability (Form S1)**
Because you reside in Italy while receiving pensions from Germany and Luxembourg, request Form S1 to register with the Italian Servizio Sanitario Nazionale (SSN) under EU coordination rules.

OPT Special Tax Regimes & Actuarial Optimization (Italy)

Southern Italy 7% Flat Tax (Art. 24-ter TUIR)
Pensioners transferring tax residence to qualifying municipalities with under 20,000 residents in southern Italian regions can access an optional 7% flat substitute tax on foreign pensions for up to 10 years.

Action Roadmap for Cross-Border Retirement Claim

STEP 1: 6 MOS PRIOR

Single Claim Submission

Submit claim exclusively to INPS (Istituto Nazionale della Previdenza Sociale) under Art. 45 Reg. 987/2009.

STEP 2: FORM P1

Verify Form P1 Summary

Obtain Portable Document P1 synthesizing decisions from all competent states and audit pro-rata rates.

STEP 3: FORM S1

Healthcare Registration

Request Form S1 from paying institution to transfer statutory health insurance rights to residence state.

STEP 4: ANNUAL

Life Certificate

Submit annual verification of existence (Esistenza in vita) to prevent suspension of cross-border pension wires.

BILINGUAL STATUTORY DISCLAIMER / AVVERTENZA LEGALE REGOLAMENTARE

ENGLISH (EN): This dossier constitutes an automated actuarial simulation compiled pursuant to Articles 50–58 of Regulation (EC) No 883/2004 and Regulation (EC) No 987/2009 for individual wealth planning and educational forecasting only. It does not constitute legal, tax, or pension advice and does not bind any national social security administration. Beneficiaries must obtain official certified contribution statements (Form P1 / SED) before making irreversible decisions.

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