

I RENDIMENTI DELLE GESTIONI SEPARATE

La mappa completa del mercato: compagnia per compagnia, in ordine alfabetico, ecco i rendimenti minimi netti retrocessi agli assicurati da ogni singola polizza per il 2005. Riportati anche i rendimenti cumulati negli anni.

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2005	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
ALLEANZA	ALLECAPITAL	4,04%	100,00%	8,21%	12,57%	17,09%	23,23%	78,34%
ALLEANZA	ALLERENDITA	4,50%	90,00%	9,20%	15,14%	19,82%	27,44%	
ALLEANZA	EURO ALLECAPITAL	4,14%	100,00%	8,51%	13,19%	18,30%		
ALLEANZA	EURO SAN GIORGIO	4,19%	80,00%	8,78%	13,40%	18,21%		
ALLEANZA	SAN GIORGIO	3,35%	80,00%	6,87%	10,53%	14,64%	20,23%	69,72%
ALLIANZ SUBALPINA	USARIV	3,22%	80,00%	6,57%	10,06%	14,04%	18,71%	64,88%
ALLIANZ SUBALPINA	VITARIV	3,72%	80,00%	7,74%	11,91%	16,44%	21,40%	68,93%
ANTONIANA VENETA POP.VITA	SAN GIUSTO	2,96%	74,00%	6,25%	9,65%	14,17%	19,21%	62,99%
ANTONIANA VENETA POP.VITA	SAN GIUSTO VALORE	3,45%	100,00%	6,99%	10,95%			
ANTONIANA VENETA POP.VITA	SAN GIUSTO VALORE 2	3,15%	100,00%					
ANTONIANA VENETA POP.VITA	SAN GIUSTO VALORE 3	3,88%	100,00%	3,88%				
ARCA VITA	OSCAR	3,81%	80,00%	7,97%	12,06%	16,58%	21,53%	65,97%
ARCA VITA	OSCAR 100%	2,85%	100,00%	6,24%	9,62%	13,63%	18,02%	59,72%
ARCA VITA	OSCAR 2	2,84%	100,00%	5,73%	8,81%	12,82%	17,35%	
ASSIMOCO VITA	FONDO SERENO	2,94%	80,00%	6,25%	9,60%	13,53%	17,77%	59,20%
ASSIMOCO VITA	PREVICRA	3,06%	85,00%	6,47%	10,28%	14,37%	18,82%	60,98%
AUGUSTA VITA	AURIS	3,54%	80,00%	7,18%	11,12%	15,74%	20,59%	
AURORA ASSICURAZIONI	BENEFICI GARANTITI	3,42%	80,00%	7,02%	11,18%	15,93%	21,58%	70,06%
AURORA ASSICURAZIONI	CONCRETA	3,58%	80,00%	7,06%	11,14%	15,60%	20,73%	69,68%
AURORA ASSICURAZIONI	FUTURO CONCRETO	3,42%	80,00%	7,45%	11,73%	17,36%		
AURORA ASSICURAZIONI	GS PREVIDENZA AURORA	3,65%	80,00%					

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		ALIQUOTA MIN. DI RETROCESSIONE		2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
		2005						
AURORA ASSICURAZIONI	MEIE FUTURO	3,46%	80,00%	7,09%	11,07%	15,66%	20,53%	
AURORA ASSICURAZIONI	PENSIONISTICO PRIVATO	3,41%	80,00%	7,19%	11,69%	16,44%	22,13%	
AURORA ASSICURAZIONI	PIANO RISP.PREVIDENZ.	3,89%	80,00%	10,12%	14,75%	19,72%	26,60%	78,45%
AURORA ASSICURAZIONI	RISPARMIO DINAMICO	3,53%	80,00%	7,43%	11,38%	16,26%	21,88%	65,70%
AURORA ASSICURAZIONI	VEVIAS	3,47%	80,00%	7,74%	12,42%	17,35%	23,92%	75,91%
AURORA ASSICURAZIONI	VITA IN	3,54%	80,00%	7,32%	12,01%	17,45%	25,00%	80,94%
AVIVA LIFE	LIFIN	3,28%	80,00%	7,11%	10,52%	15,37%	21,19%	72,55%
AVIVA LIFE	RECAP	2,97%	100,00%	5,77%	8,43%	12,34%	17,63%	69,70%
AVIVA LIFE	RECAP 2003	3,74%	100,00%	7,61%	10,78%			
AVIVA LIFE	VALORE PIÙ RENDIMENTO	3,70%	90,00%	7,54%	11,69%	17,09%	22,30%	61,25%
AVIVA PLC	C.U. CAPITAL	4,04%	80,00%	9,35%	14,32%	20,22%	26,75%	78,89%
AVIVA PLC	C.U.INVEST	3,46%	80,00%	7,38%	11,49%	16,12%	21,38%	71,42%
AVIVA PLC	GECAP	2,78%	100,00%	5,63%	7,74%	12,22%	18,83%	70,75%
AVIVA PLC	GEFIN	3,28%	80,00%	6,87%	10,48%	15,39%	22,02%	75,68%
AVIVA PLC	GEFINPLUS	3,03%	80,00%	6,26%	9,21%	13,21%	18,18%	64,70%
AVIVA PLC	PLUS	3,13%	80,00%	6,45%	9,91%	14,09%	18,92%	59,96%
AVIVA PLC	UNIRIV	3,51%	100,00%	7,66%	11,17%			
AVIVA PREVIDENZA	GESTICAP	2,72%	100,00%	5,81%	9,58%	13,80%	18,27%	
AVIVA PREVIDENZA	GESTINTESA	3,28%	80,00%	6,80%	10,66%	14,78%	19,62%	58,99%
AVIVA VITA	AVIVA GRUPPO BPU BANCA	3,49%	100,00%	7,53%				
AXA ASSICURAZIONI	ACTA PROGREVAL	4,03%	85,00%	8,80%	13,55%	18,40%	23,42%	71,14%
AXA ASSICURAZIONI	FONDO UAP	4,05%	85,00%	8,40%	12,74%	17,64%	23,40%	67,73%
AXA ASSICURAZIONI	GESTIRIV	3,38%	80,00%	6,87%	10,32%	14,81%	19,28%	65,63%
AXA ASSICURAZIONI	GESTIRIV 1	4,02%	80,00%					
AXA ASSICURAZIONI	PROGREVAL RS	4,03%	85,00%	8,16%	13,14%	17,90%	22,65%	70,36%
AXA ASSICURAZIONI	RIALL	4,00%	80,00%	7,81%	12,17%	16,44%	20,93%	63,63%
AXA ASSICURAZIONI	VALORVITA	3,22%	80,00%	6,54%	10,02%	14,36%	18,81%	59,90%
AXA ASSICURAZIONI	VALORVITA 1	4,00%	80,00%					
AXA INTERLIFE	INTERLIFE	3,22%	80,00%	6,54%	10,50%	14,92%	18,46%	
BANCASSURANCE POPOLARI	BAP GESTIONE	5,04%	100,00%	10,38%	15,82%	21,43%	27,26%	
BANCASSURANCE POPOLARI	BAP GESTIONE STAR	4,90%	100,00%	10,30%				
BCC VITA	BCC VITA CAPITALIZZAZIONE PIÙ	4,20%	100,00%	8,76%	14,07%			
BCC VITA	BCC VITA GARANTITA	3,65%	100,00%	7,59%	13,28%	20,65%		
BERICA VITA	BERICAPITAL	3,66%	80,00%	8,04%				
BERNESE VITA	VIDOR	4,18%	85,00%	8,60%	13,23%	18,20%	23,60%	100,02%
BIM VITA	FONDO VITASI	3,65%	90,00%	7,22%	10,73%	15,09%	18,24%	66,26%
BIPIEMME VITA	BPM CONSOLIDA	3,90%	100,00%	7,67%	11,27%			
BIPIEMME VITA	BPM GEST	2,49%	80,00%	4,69%	7,92%	12,24%	16,83%	60,65%
BIPIEMME VITA	BPM SICURGEST	5,12%	80,00%	8,92%	13,13%	16,70%		

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2005	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
BNL VITA	CAPITALPREVI	3,36%	80,00%	7,00%	11,24%	15,82%	20,27%	75,46%
BNL VITA	CAPITALVITA	3,29%	80,00%	6,62%	10,69%	15,06%	19,56%	67,53%
BNL VITA	CAPITALVITA AZIENDE	4,29%	100,00%	8,89%	14,39%	20,30%	26,10%	94,74%
BPU VITA	ARMONIUM	3,51%	80,00%	7,25%	11,19%	15,32%	20,04%	62,47%
BPV VITA	GESTIONE FUTURO	3,72%	100,00%	7,32%	11,34%	14,41%	19,52%	
CARDIF	ATTIVO CARDIF	3,54%	80,00%	7,72%	12,01%	17,08%	24,64%	75,37%
CARDIF	SICILVITA	3,54%	77,97%	7,59%	11,20%	15,17%	20,23%	
CARIGE VITA NUOVA	NORVITA	3,32%	80,00%	6,76%	10,95%	14,66%	19,10%	
CARIGE VITA NUOVA	VITANUOVA	3,45%	80,00%	6,77%	11,71%	16,58%	21,52%	67,30%
CATTOLICA	AURIS	3,15%	80,00%	6,39%	9,86%	13,27%	18,10%	
CATTOLICA	CAPRIV	2,15%	80,00%	5,09%	8,13%	10,91%	13,51%	51,98%
CATTOLICA	EUROPA	2,02%	80,00%					
CATTOLICA	FONDO PRIMA PERSONA	3,54%	85,00%	6,61%	8,44%			
CATTOLICA	FUTURO SEMPLICE	2,52%	85,00%	5,27%	7,73%	11,15%	14,68%	
CATTOLICA	INTRA PREVIDENZA	4,99%	100,00%	10,27%	16,24%	20,13%	25,43%	
CATTOLICA	RI.SPE.VI.	3,14%	80,00%	6,26%	9,60%	12,81%	16,68%	57,54%
CATTOLICA	SOLIDA	2,19%	85,00%	5,12%	7,81%	11,37%	15,40%	
CBA VITA	ALFIERE	2,48%	82,50%	4,95%	7,28%	10,67%	13,49%	
CBA VITA	CAPITALBANK	2,47%	85,00%					
CBA VITA	VITABANK	2,26%	80,00%	4,43%	6,47%	10,73%	14,49%	53,43%
CENTROVITA	CENTRO ATTIVO	3,22%	80,00%	6,77%	10,39%	14,58%	19,17%	59,57%
CLARIS VITA	PREFIN	3,94%	80,00%	8,04%	11,96%	16,35%	21,03%	66,16%
CLARIS VITA	PREFIN CAP	2,24%	90,00%	5,01%	8,59%	11,69%	15,73%	
CLARIS VITA	PREFIN PLUS	3,83%	85,00%	7,97%	12,94%	17,47%	22,93%	
CLARIS VITA	SIRACUSA	1,96%	94,00%	4,66%	7,92%	11,52%	16,96%	
CNP CAPITALIA VITA	GIANO RISPARMIO	4,17%	80,00%	8,01%	11,46%	15,01%	19,62%	57,39%
CNP CAPITALIA VITA	PREVIDENZIALE FVB	3,26%	80,00%	7,30%	11,36%	15,85%	20,89%	
CNP CAPITALIA VITA	PROGETTO FUTURO	2,80%	80,00%					
CNP CAPITALIA VITA	ROMAVITA	2,76%	80,00%	5,69%	8,32%	11,09%	14,26%	55,87%
COMMERCIAL UNION VITA	CREDINV	3,16%	90,00%	6,45%	9,80%	14,25%	19,82%	66,24%
CREDEM VITA	AZURITALIA	3,38%	80,00%	6,93%	10,63%	14,63%	19,16%	59,07%
CREDEM VITA	AZURITALIA II	2,17%	80,00%	4,47%	7,74%			
CREDITRAS VITA	2R CAPITAL	4,91%	100,00%	9,87%	14,54%	19,48%	24,60%	73,09%
CREDITRAS VITA	2R GEST	2,92%	85,00%	5,50%	8,19%	11,21%	14,33%	
CREDITRAS VITA	CREDITRAS GEST	3,37%	80,00%	6,71%	10,32%	14,55%	19,61%	
CREDITRAS VITA	FONDO R+R	4,19%	85,00%	8,81%	13,47%	18,22%	23,28%	69,82%
CREDITRAS VITA	FUTURORO	2,93%	80,00%	6,02%	9,11%	12,78%	16,33%	
CREDITRAS VITA	FUTURORO 2	2,74%	80,00%	6,11%	9,54%	13,55%	17,02%	
CREDITRAS VITA	UNICREDIT CAP	2,06%	80,00%	4,44%	7,27%	10,84%	14,75%	

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		ALIQUOTA MIN. DI RETROCESSIONE		2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
		2005						
CREDITRAS VITA	UNIFIN	2,34%	80,00%					
DESIO VITA	REMUNERA PIÙ	3,72%	100,00%	6,97%	10,55%	14,43%		
DWS VITA	SISTEMA FUTURO	3,22%	80,00%	6,53%	10,05%	13,58%	18,39%	66,25%
DWS VITA	SISTEMA PENSIONE	4,48%	80,00%	9,60%	14,31%	18,33%		
EFFE VITA	ANTARES	3,39%	80,00%	6,82%	10,69%	15,11%	19,76%	61,89%
ERGO PREVIDENZA	ERGO PREVIDENZA 2000	3,34%	80,00%	6,71%	10,64%	14,72%	19,33%	65,74%
ERGO PREVIDENZA	ERGO PREVIDENZA NUOVO SECOLO	3,65%	80,00%	7,59%	11,68%	16,37%	22,57%	
ERGO PREVIDENZA	ERGO PREVIDENZA PLUS	5,76%	80,00%	11,79%	18,18%	24,86%	32,05%	
ERGO PREVIDENZA	FONDO NUOVO PPB	4,31%	90,00%	8,63%	14,26%	18,61%	27,31%	
EURIZON VITA	2P	3,90%	80,00%	7,91%	12,55%	17,66%	22,83%	66,30%
EURIZON VITA	CAF	4,28%	80,00%	8,60%	12,29%	16,31%	20,95%	66,60%
EURIZON VITA	PREVI	3,59%	80,00%	7,24%	9,30%	12,92%	17,44%	60,72%
EURIZON VITA	VIVA	4,00%	87,91%	8,16%	10,64%	14,12%	18,70%	60,21%
EURIZON VITA	VIVA PIU'	3,26%	80,00%	6,71%	10,54%	14,58%	19,71%	61,90%
EURIZON VITA	VIVADUE	3,96%	100,00%	8,22%	13,23%	19,09%		
EURIZON VITA	VIVATRE	3,73%	100,00%	7,86%	13,00%			
EUROSAV	CAPSUN	3,22%	90,00%	6,58%	11,22%	15,56%	20,07%	70,21%
EUROSAV	EUROSUN DINAMICO	5,03%	100,00%	10,72%	15,75%	21,56%	27,81%	
EUROSAV	SUN ALLINACE PLUS	3,10%	80,00%	6,91%	10,94%	14,95%	19,13%	70,14%
EUROVITA ASSICURAZIONI	EURORIV	3,42%	100,00%	7,27%	11,02%	15,35%	21,20%	
EUROVITA ASSICURAZIONI	PRIMARIV	3,44%	80,00%	6,92%	10,40%	14,23%	19,44%	62,35%
EUROVITA ASSICURAZIONI	PRIMARIVCAP	4,15%	80,00%	8,55%	12,53%	16,65%	22,30%	
FATA	FATA INVEST	3,96%	80,00%	7,95%	11,95%	15,48%	20,19%	86,68%
FATA	PRELUDIO	3,63%	80,00%	7,30%	10,78%	14,37%	18,23%	86,21%
FIRST LIFE	FIRST LIFE	2,98%	80,00%	5,51%	8,97%	11,70%		
FONDIARIA - SAI	FONDIREND	3,44%	80,00%	7,04%	10,94%	15,52%	20,65%	66,33%
FONDIARIA - SAI	FONDIVITA	3,38%	80,00%	6,73%	10,58%	14,88%	19,97%	65,69%
FONDIARIA - SAI	FONDO VIVA	3,36%	80,00%	6,94%	10,82%	15,35%	21,65%	69,47%
FONDIARIA - SAI	FONSAI R.E.	5,87%	80,00%					
FONDIARIA - SAI	INNOVAZIONE	2,98%	80,00%	5,96%	9,42%	13,17%	17,13%	58,88%
FONDIARIA - SAI	NUOVA PRESS 2000	3,43%	80,00%	7,02%	10,90%	15,67%	21,90%	
FONDIARIA - SAI	PRESS	3,38%	80,00%	6,73%	10,17%	14,53%	19,92%	67,53%
FONDIARIA - SAI	VITA PRESS	3,39%	80,00%					
FONDIPREV	GESTIPREV	3,70%	80,00%	7,51%	11,06%	15,54%	20,24%	59,96%
GENERALI VITA	GESAV	3,98%	80,00%	8,09%	12,43%	16,95%	22,82%	73,04%
GENERALI VITA	GEVAL EURO	4,18%	80,00%					
GENERALI VITA	GEVAL RE	8,31%	80,00%					
GENERALI VITA	RENDIGEN	3,41%	80,00%	6,96%	10,99%	15,53%		
GROUPAMA VITA	OPEN	3,69%	80,00%	7,86%	12,55%	18,03%	24,73%	103,96%

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2005	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
GROUPAMA VITA	VITAFIN	3,69%	80,00%	7,82%	12,20%	17,25%	23,01%	81,50%
HDI ASSICURAZIONI	BANCOM	3,60%	80,00%	7,34%	11,42%	16,32%	21,93%	74,15%
HELVETIA LIFE	NUVITA	3,41%	85,00%	7,10%	11,03%	15,77%	21,08%	70,06%
HELVETIA VITA	HELVIREND	4,31%	85,00%	9,16%	14,16%	19,53%	25,07%	78,98%
HELVETIA VITA	HELVIREND 2	3,64%	88,20%	7,90%	12,25%	15,98%	17,87%	
HELVETIA VITA	HELVIREND 3	3,49%	85,00%	7,09%	10,69%			
INA VITA	EUROFORTE	5,08%	100,00%	11,15%	15,77%	20,83%		
INA VITA	INA 2000	2,34%	85,00%	4,64%	6,82%	9,66%	13,30%	
INA VITA	MONETA FORTE	4,67%	80,00%	9,39%	14,65%	19,25%	25,26%	71,27%
INTESA VITA	ELIOS	3,34%	80,68%	5,79%	10,09%	15,48%	21,52%	
INTESA VITA	F.EMPRA	3,54%	80,00%					
INTESA VITA	GESTIASSIBA	3,25%	80,00%	6,58%	10,17%	14,09%	18,75%	60,36%
INTESA VITA	INVESTIFONDO	3,49%	85,00%	7,07%	10,96%	15,69%	21,11%	66,81%
INTESA VITA	RENDIFONDO	3,45%	85,00%	6,87%	10,84%	15,04%	20,08%	64,53%
INTESA VITA	SICURFONDO	3,25%	80,00%	6,49%	9,91%	13,70%	18,39%	58,43%
INTESA VITA	TRENDIFONDO	4,12%	100,00%	8,12%	12,00%			
ITALIANA ASSICURAZIONI	LINEA CAPITALE	4,05%	100,00%	8,34%	13,02%	17,47%	23,51%	84,14%
ITALIANA ASSICURAZIONI	OBIETTIVO CAPITALE	4,81%	100,00%	9,95%	15,45%	20,38%	27,64%	95,16%
ITALIANA ASSICURAZIONI	SERIE SPECIALE 90	3,32%	80,00%	6,73%	10,40%			
ITALIANA ASSICURAZIONI	SERIE SPECIALE ITALPREVIDE	3,46%	80,00%	6,97%	10,88%	15,68%	20,69%	67,02%
ITALIANA ASSICURAZIONI	UNIVITA SLITTANTE	3,37%	80,00%	6,70%				
ITAS VITA	FOREVER	3,90%	85,00%	7,14%	10,05%			
ITAS VITA	FORIV	3,06%	80,00%	6,22%	9,67%	13,63%	18,18%	66,56%
LA PIEMONTESE VITA	DIFESA RISPARMIO	3,25%	80,00%	6,55%	9,67%			
LA VENEZIA ASSICURAZIONI	GENERCASSE	2,95%	80,00%	6,27%	9,74%	13,66%	17,86%	59,32%
LA VENEZIA ASSICURAZIONI	NUOVA CONCRETA	4,26%	80,00%	8,23%	11,78%	16,13%		
LA VENEZIA ASSICURAZIONI	NUOVA GESTASSIBA	3,34%	80,00%					
LA VENEZIA ASSICURAZIONI	PRIME TIME BILANCIATA VENEZIA	2,77%	85,00%	5,43%	8,69%	12,28%	16,65%	72,59%
LA VENEZIA ASSICURAZIONI	PRIME TIME OBBLIGAZ.VENEZIA	3,54%	85,00%	7,20%	11,65%	15,28%	19,75%	69,34%
LA VENEZIA ASSICURAZIONI	RENDIMENTO SICURO	3,87%	100,00%					
LA VENEZIA ASSICURAZIONI	RI.ALTO	3,49%	80,00%	7,27%	11,91%	16,67%	22,74%	74,96%
L'ASSICUR. ITALIANA VITA	ASSIGEST	2,55%	80,00%	5,27%	8,64%	12,28%	16,23%	
L'ASSICUR. ITALIANA VITA	ASSIVITA	4,24%	80,00%	8,03%	12,13%	16,56%	21,40%	65,66%
L'ASSICUR. ITALIANA VITA	CIERRE GEST	3,58%	80,00%	7,38%	11,45%	15,92%	20,61%	63,58%
L'ASSICUR. ITALIANA VITA	SUPERVITA	3,79%	80,00%	7,87%	12,09%	16,59%	20,88%	63,47%
LE ASSIC.DI ROMA VITA	PREVIDENZA ATTIVA	3,94%	80,00%	8,09%	12,44%	17,38%	22,41%	69,39%
LIGURIA VITA	LIGURIA	3,22%	80,00%	6,58%	9,98%	14,08%	19,02%	61,80%
LLOYD ADRIATICO	EPU	3,60%	80,00%	7,16%	10,85%	14,84%	20,08%	67,69%
LLOYD ADRIATICO	EPU VALORE	3,16%	80,00%					

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		ALIQUOTA MIN. DI RETROCESSIONE		2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
		2005						
MEDIOLANUM VITA	MEDINVEST	3,30%	80,00%	6,65%	10,22%	13,81%	18,34%	58,51%
MILANO ASSICURAZIONI	CAP VIVA	2,27%	100,00%	4,37%	7,46%	10,40%	15,86%	54,91%
MILANO ASSICURAZIONI	DANTE	3,42%	80,00%	7,25%	11,42%	15,93%	21,03%	59,53%
MILANO ASSICURAZIONI	DOMANI MAA	2,82%	80,00%	5,79%	8,35%	12,01%	16,85%	57,51%
MILANO ASSICURAZIONI	FONDO 3A	3,43%	80,00%	6,94%	10,76%	15,23%	20,30%	62,09%
MILANO ASSICURAZIONI	FONDO SI	4,23%	80,00%	8,51%	12,95%	17,85%	24,35%	68,11%
MILANO ASSICURAZIONI	FONDO VIVA	3,39%	80,00%	6,73%	10,60%	14,91%	19,76%	64,58%
MILANO ASSICURAZIONI	GEPRE	3,56%	80,00%	7,16%	11,05%	15,41%	20,05%	63,39%
MILANO ASSICURAZIONI	INNOVAZIONE MAA	2,46%	80,00%	5,67%	9,31%	13,12%	16,81%	
MILANO ASSICURAZIONI	MILASS R.E.	5,98%	80,00%					
MILANO ASSICURAZIONI	VALUTAVIVA	3,46%	82,50%	7,35%	11,54%	16,14%	21,24%	64,88%
MONTEPASCHI VITA	MPV	2,86%	80,00%	5,82%	8,86%	12,38%	16,83%	63,65%
MONTEPASCHI VITA	MPV 3	2,61%	77,68%	5,41%	8,58%	12,16%	16,68%	61,66%
MONTEPASCHI VITA	MPV12	2,50%	76,92%	5,32%	8,17%	11,69%		
MONTEPASCHI VITA	PROVVEDO	3,10%	80,00%	6,02%	9,26%	12,87%	17,31%	66,74%
NATIONALE SUISSE VITA	SPRINT	3,24%	80,00%	7,01%	11,20%	15,69%	21,08%	63,65%
NOVARA VITA	PRES EURO 1	3,22%	80,00%	6,55%	9,96%	13,78%	18,75%	59,07%
NOVARA VITA	PRES EURO 2	4,31%	80,00%	8,67%	13,15%			
NOVARA VITA	PRES EURO 3	2,94%	80,00%	6,81%	10,71%			
NOVARA VITA	PRES NOVARA EURO 2002	3,17%	80,00%	6,44%	9,81%			
NOVARA VITA	PRES NOVARA EURO 2004	3,31%	93,00%					
NUOVA TIRRENA	TIRRENA TRE	3,54%	80,00%	7,36%	11,23%	15,71%	20,35%	63,48%
PERSONA LIFE (EX UNIONE VITA)	UNI GEST	2,86%	80,00%	6,09%	8,84%			
PERSONAL LIFE	UNIGEST	2,86%	80,00%					
PO VITA	PO VITA	3,22%	80,00%	6,53%	9,95%	14,10%	18,45%	57,88%
PO VITA	PO VITA 4	3,22%	80,00%					
PO VITA	PO VITA PIÙ	3,23%	80,00%	6,98%	11,00%	14,85%	17,01%	
POSTE VITA	DINAMICA	3,41%	100,00%	7,19%	10,79%			
POSTE VITA	POSTE PENSIONE	3,21%	100,00%					
POSTE VITA	POSTE PIÙ	3,00%	100,00%	6,23%	10,61%	16,57%	22,72%	
POSTE VITA	POSTE VALORE	3,08%	100,00%					
PRAMERICA LIFE	FONDO PRUMERICA	4,18%	80,00%	8,44%	13,94%	19,56%	25,34%	70,21%
PRAMERICA LIFE	PRUMERICA FINANCIAL	2,43%	80,00%	4,96%	8,55%	11,45%		
QUADRIFOGLIO VITA	DOLMEN	3,43%	80,00%	6,95%	11,14%			
QUADRIFOGLIO VITA	GLOBAL VITA	3,31%	80,00%	6,84%	11,03%			
QUADRIFOGLIO VITA	MINCIO	4,02%	100,00%	8,19%	12,54%			
RAS	VITARIV	4,02%	80,00%	8,20%	12,46%	17,14%	22,85%	74,90%
RB VITA	RB VITA CAPITAL PREVI	2,34%	85,00%					
RB VITA	RB VITA CAPITAL VITA	2,74%	80,00%					

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2005	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
RB VITA	VITARIV	3,72%	80,00%	7,70%	11,68%	16,17%	21,58%	71,79%
REALE MUTUA	REALE 100%	4,12%	100,00%	8,50%	13,36%	18,04%	24,15%	81,14%
REALE MUTUA	VALUTA REALE	3,66%	80,00%	7,49%	11,38%	15,47%	20,28%	63,39%
REALE MUTUA	CAPITALE REALE	4,09%	100,00%	8,39%	12,95%	17,63%	23,53%	73,07%
REALE MUTUA	GESTIREALE	4,21%	97,20%	8,56%	12,91%	17,40%		
RISPARMIO & PREVIDENZA	ACTIVA	2,54%	80,00%					
RISPARMIO & PREVIDENZA	ACTIVA M	2,41%	80,00%	5,15%	8,23%			
RISPARMIO & PREVIDENZA	ACTIVACAP	2,38%	80,00%	4,71%	7,59%			
RISPARMIO & PREVIDENZA	ADDA	2,61%	80,00%	5,74%	7,99%			
RISPARMIO & PREVIDENZA	AQUILONE	1,90%	80,00%	4,18%	7,85%	12,50%	16,33%	56,51%
RISPARMIO & PREVIDENZA	LA LEONESSA	3,04%	80,00%	6,25%	9,80%			
RISPARMIO & PREVIDENZA	PRIMAVERA	3,78%	80,00%	6,60%	9,58%			
RISPARMIO & PREVIDENZA	PRIMAVERA M	2,78%	80,00%	5,79%	9,63%	13,45%	17,59%	
SARA LIFE	ORIZZONTI 2000	4,61%	80,00%	7,91%	11,45%	15,19%	19,80%	58,99%
SARA VITA	FONDO PIU'	4,28%	85,00%	8,19%	12,43%	17,34%	23,07%	79,51%
SARA VITA	FONDO SOCI	4,65%	85,00%	8,68%	13,02%	18,03%	23,76%	82,72%
SASA VITA	SASARIV	3,39%	80,00%	6,97%	11,02%	15,53%	19,97%	
SWISS LIFE	INVEST	3,39%	75,00%	7,12%	11,41%	14,87%	18,56%	60,40%
TORO	LIQUIDAGEVOLE	3,62%	80,00%	7,03%	10,88%	15,42%	20,33%	66,05%
TORO	RISPAV	3,44%	80,00%	6,83%	10,38%	14,83%	19,42%	64,35%
TORO	ROYAL FUND	3,20%	80,00%	6,68%	10,09%	13,39%	17,53%	61,20%
TORO	ROYAL PLUS	3,22%	100,00%	6,63%	9,97%	13,60%	18,07%	
UNIONVITA	EURARIV	2,30%	80,00%	5,32%	10,96%			
UNIONVITA	UNIONRIV	2,92%	80,00%	6,22%	10,45%			
UNIPOL	VITATTIVA 80	3,41%	80,00%	6,94%	11,13%	15,69%	20,81%	65,88%
VITTORIA	RENDIMENTO MENSILE	3,62%	80,00%	7,77%	12,10%	17,23%	22,63%	
VITTORIA	VALORE CRESCENTE	4,02%	80,00%	8,04%	12,39%	16,92%	22,15%	62,92%
ZURICH INVESTMENTS LIFE	MINERVIR	4,19%	80,00%	8,35%	12,48%	17,33%	22,24%	89,85%
ZURICH INVESTMENTS LIFE	VIP	4,86%	80,00%	9,99%	15,13%			
ZURICH INVESTMENTS LIFE	VITA VIS	3,95%	80,00%	8,18%	12,58%	17,38%	22,23%	94,53%
ZURICH INVESTMENTS LIFE	ZURICH FUND	3,97%	80,00%					
ZURICH LIFE	ZED 2000	3,80%	80,00%	7,53%	11,37%	15,42%	20,09%	62,67%

**FONTE: ELABORAZIONE DI INVESTIRE
SU DATI ISVAP (2006) E DATI PUBBLICATI
DALLE COMPAGNIE DI ASSICURAZIONE**