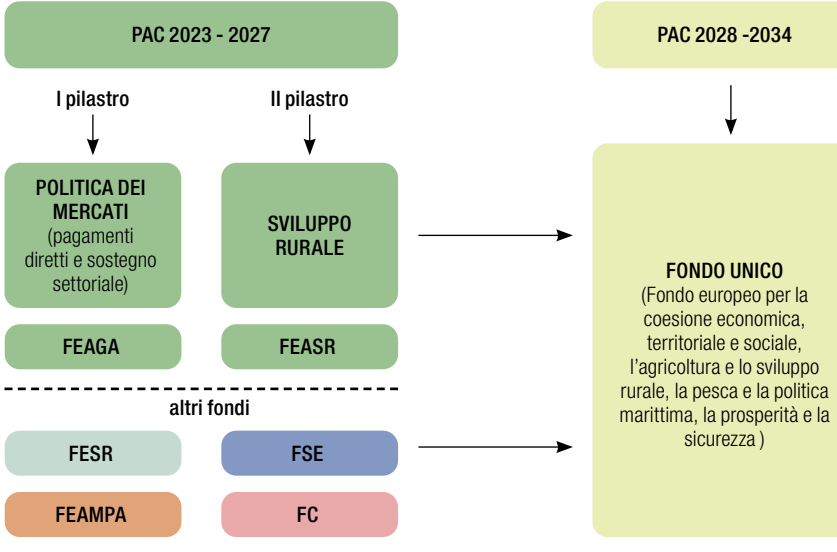Fig. 1 Dai due pilastri al Fondo unico