

Under the center-right government Retirement is even further away

We are witnessing a further deterioration of the Fornero Law. After last year's Budget Law tightened the requirements for early retirement compared to old-age pensions, the 2026 Finance Act has made the situation even worse. **Quota 103 and Opzione Donna have been permanently abolished, and the automatic mechanism for increasing the retirement age has been reactivated as of next year.** As a result, from 2027 the retirement age will rise to 67 years and one month, and from 2028 to 67 years and three months. Early retirement will require 42 years and 11 months of contributions in 2027 (one year less for women) and 43 years and one month in 2028 (again, one year less for women). **This increase will not apply to heavy and strenuous occupations. The only measure to be reconfirmed is the Ape Sociale** albeit with a confirmation of the stricter age requirement already introduced in 2024, which raised the threshold from 63 to 63 years and five months, and with the application of the life-expectancy adjustment starting in 2027, bringing it to 63 years and six months.

The 2026 Finance Act therefore continues the process of dismantling all forms of early retirement introduced by previous governments to allow for a more gradual exit from the labor market than that provided for under the Fornero Law.

Measures for "pure contributors"

"Pure contributors" are workers who made their first contribution to the public pension system on or after 1 January 1996. At present, the requirements for these workers to access retirement are as follows: at least 20 years of contributions, a minimum age of 64 years and three months, and a pension benefit amounting to at least three times the social allowance (before the Meloni government, this threshold was 2.8 times). The social allowance amounts to €546.24 in 2026, meaning the pension must be at least three times that amount, which is €1,638.72.

Threshold Value Increase

From 2030 onwards, the threshold required to access this form of retirement will no longer be set at three times the social allowance, but at 3.2 times.

Abolition of the Voluntary Use of Supplementary Pensions to Reach the Threshold

The 2025 Finance Act had introduced the possibility of voluntarily combining supplementary pension benefits with the public pension in order to meet the required threshold. In practical terms, once the threshold was calculated on the basis of contributions paid into the public pension scheme, workers who did not reach the required amount could make up the difference by adding the pension benefits accrued in any supplementary pension fund they belonged to. This option was abolished by the 2026 Finance Act.

If you are a construction worker... (see page 4 of the leaflet)

... collective bargaining can work very much in your favor. Why? First, under the Draghi government, the construction unions Fillea-CGIL, Filca-CISL and FenealUil succeeded in securing a reduction in the contribution requirement for construction and stone industry workers to access the Ape Sociale (early retirement allowance), lowering it from 36 to **32 years**. Second, the Construction Workers' Fund (Casse Edili) system enables construction workers to leave the labor market at least four years earlier (including the NASpl period) than the standard pension requirement by:

- **topping up the NASpl benefit** from the start of its reduction, beginning in the eighth month, until it expires;
- **providing income support** equivalent to the CIGO benefit from the end of NASpl until the pension requirement is reached.
- **covering the cost of voluntary contributions** from the end of NASpl until the pension requirement is met.





REQUIREMENTS FOR RETIREMENT FOR THOSE WHO CANNOT ACCESS IT BY OTHER MEANS

TYPE	YEARS	CONTRIBUTIONS
Old age *	Men and Women: 67 years	20 years
Early retirement for men		42 years and 10 months
Early retirement for women		41 years and 10 months

* Workers insured from January 1, 1996 onwards must, in addition to meeting the age and contribution requirements, reach a pension amount at least equal to the social allowance of €546.24.



THREE TYPES EARLY WORKERS - WOMEN'S OPTION - EARLY RETIREMENT

EARLY WORKERS

41 years of contributions by December 31, 2026.

At least 12 months of contributions before the age of 19 are required.

Note: check eligibility requirements carefully!

EARLY RETIREMENT

This option applies to workers with at least 20 years of contributions who are 64 years of age and have accrued a pension equal to three times the social allowance (€1,658.72), provided they began paying contributions on or after January 1, 1996, or are treated as equivalent.



APE SOCIALE

IN FORCE UNTIL DECEMBER 31, 2026

TYPE	YEARS OF CONTRIBUTIONS	REGISTERED AGE	REQUIREMENTS
Dismissed for valid reason or just cause	30	63 years and 5 months	Completion of NASpl
End of fixed-term contract	30	63 years and 5 months	1. 18 months of contributions in the 36 months prior to the termination of employment; 2. Completion of NASpl.
Beneficiary of Law 104	38	63 years and 5 months	1. Having cared for a co-habiting first-degree relative for at least 6 months; 2. Caring for a first-degree relative or: <ul style="list-style-type: none"> a non-cohabiting second-degree relative (grandparents, nephews/nieces, brothers, sisters) first-degree relatives by marriage (parents-in-law, sons-in-law, daughters-in-law) first-degree relatives by marriage (brothers-in-law, sisters-in-law) 3. In the case of a non-cohabiting second-degree relative, it must be verified that the cohabitants meet one of the following requirements: <ul style="list-style-type: none"> being over the age of 70 having a disabling condition being deceased or missing
Disabled to a degree greater than 74%	34	63 years and 5 months	
Physically demanding workers	36	63 years and 5 months	Having worked in a physically demanding occupation for at least 6 of the last 7 years or 7 out of 10 years (see box below)
Physically demanding construction workers	32	63 years and 5 months	
Women with 1 child	29 or 35 if physically demanding	63 years and 5 months	The reduction in contribution years applies to all of the above types
Women with 2 children	28 or 34 if physically demanding	63 years and 5 months	

PHYSICALLY DEMANDING CONSTRUCTION WORKERS

TYPE	ISTAT CODE
Skilled workers in mining, construction, and building maintenance	6
Unskilled workers in mines, quarries, construction, and similar occupations	8.4
Operators of earth-moving machinery, cranes, or mobile drilling machinery, heavy vehicle and truck drivers	7.4
Concrete mixer operators	7.2

ARE YOU A CONSTRUCTION WORKER?

When submitting your application for recognition of physically demanding work, you must indicate the relevant national collective labor agreement (Construction Industry, Construction Cooperatives, ISTAT Construction) corresponding to the job you perform, as specified in the INPS AP 148 form and shown in the table opposite.

Remember that, for the purposes of the certification required for the Ape, you can contact the Construction Workers' Fund (Cassa Edile) where you are registered. For any information or clarification, call your representative or the nearest Fillea office.

PHYSICALLY DEMANDING FIXED PLANT WORKERS

TYPE	ISTAT CODE
Skilled workers in mining, construction, and building maintenance	6
Operators of plants and machinery for the extraction and initial processing of minerals	7.1.1
Operators of furnaces and other plants for processing glass, ceramics, and similar materials	7.1.3
Operators of plants for wood processing and paper manufacturing	7.1.4
Mill and mixer operators	7.1.8.1
Furnace and similar plant operators for the heat treatment of minerals	7.1.8.2
Semi-skilled workers operating fixed machinery for mass production and assembly workers involved in the mass production of concrete products and wooden articles	7.2
Operators of earth-moving machinery, cranes, or mobile drilling and lifting machinery, heavy vehicle and truck drivers	7.4
Unskilled workers in manufacturing, mining, quarrying, and similar professions	8.4

ARE YOU A WOOD AND BUILDING MATERIAL PRODUCTION PLANT WORKER?

When applying for recognition of arduous work, you must cross out the ISTAT code relating to the job you do, already present in the appropriate INPS AP 148 form, as indicated in the table opposite.

For further information or clarification, call your representative or the nearest Fillea office and contact Inca-Cgil for all the services you need to request.



> APE SOCIALE

by March 31, 2026
or by June 15, 2026
and no later than
November 30, 2026

> EARLY WORKERS

first deadline:
March 1, 2026
second deadline:
November 30, 2026



If you are a construction worker, under the National Collective Labor Agreement you can retire at least 4 years early and boost your supplementary pension...

THE NEW PENSION ADVANCE FUND (FONDO ANTICIPO PENSIONISTICO)

The Pension Advance Fund (Fondo Anticipo Pensionistico), fully financed by the Construction Workers' Funds (Casse Edili), enables construction workers to exit the workforce after receiving NASpl unemployment benefits, in accordance with the schedule set out below. Social security contributions and salary allowances for these periods, up to the point at which pension eligibility is reached, are fully covered by the Bilateral System (Sistema Bilaterale) under the following options:

- **up to 24 months** of social security contributions + 24 months of salary allowance paid at the same time (after the NASpl period ends);
- **up to 48 months** of voluntary social security contributions only (for anyone who has not yet paid 20 years of contributions and always after the NASpl period);
- **up to 36 months** of salary allowance only (after the NASpl period).

The salary allowance is equivalent to the maximum CIGO (ordinary wage guarantee fund).*

There is also provision for the NASpl to be supplemented, again by the Construction Workers' Funds (Casse Edili) from the moment the gradual reduction starts until payments cease. This means that, for the entire NASpl period, workers will continue to receive the same amount they received from INPS in the first month of unemployment.

The supplement will be paid by the Construction Workers' Fund every two months.

** (for 2026 up to a maximum of 1,608.66 euros per month for workers who are entitled to the full amount as established by law)*

SUPPLEMENTARY PENSION: MORE CONTRIBUTION

A new payment provided for as of January 1, 2024.

The Bilateral System will pay into the Supplementary Pension Funds (Fondi di Previdenza Integrativa) (Prevedi and Previdenza Cooperativa) an additional 1% per month for all workers who have voluntarily chosen to sign up to the pension funds making their own 1% contribution.

Therefore, **in addition to the contractual contribution**, which varies between 10 and 20 euros a month (depending on the worker's grade and the hours worked), **construction workers who contribute 1% will receive a further 2%: 1% from the Company and 1% from the Bilateral System.**

EXAMPLE BASED ON A GROSS SALARY OF 1,800 EUROS/MONTH:

1% voluntary contribution by worker:

18 euros

1% additional contribution from the company:

18 euros

1% from the Bilateral System:

18 euros

TOTAL 54 EUROS

The worker pays 18 euros and the Fund receives 54 euros/month

(in addition to the contractual contribution).

For further information contact your nearest Fillea Cgil or Patronato Inca Cgil office

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