



PENSIONS 2024

NEWSLETTER - JANUARY 2024
GUIDE BY FILLEA CGIL

HIGHER BARRIERS TO EARLY RETIREMENT..

Contrary to what it promised in the election campaign, the Meloni government has not only failed to make the slightest amendment to the Fornero law, but has also raised all the requirements that employees must meet in order to retire early.

**...BUT YOU'RE
A CONSTRUCTION WORKER...**

**UNDER THE NATIONAL COLLECTIVE
LABOUR AGREEMENT YOU HAVE AN
OPPORTUNITY...**

HIGHER BARRIER TO ELIGIBILITY FOR THE "APE SOCIALE" BENEFIT

The age threshold for access to the "Ape Sociale" benefit has been raised by 5 months. You now need to be 63 years and 5 months old to be eligible for this benefit, instead of 63 years previously. Remember that to benefit from "Ape Sociale" for strenuous work, the correct ISTAT code needs to be verified. Contact your nearest Fillea or Patronato Inca office.

"QUOTA 103" EARLY RETIREMENT BENEFIT UNVIABLE

Despite being extended to the end of 2024, "Quota 103" (62 years of age and 41 years of contributions) has been made unviable by the introduction of worse conditions. For people qualifying in 2024, pensions will be awarded exclusively on the basis of contributions system calculation rules, thus causing workers to lose the entire quota payable to them under the pay system calculation rules, which is the system that has been used to date. Furthermore, for private-sector workers qualifying in 2024, the waiting period between meeting the eligibility requirements and receiving the first pension installment will rise to seven months (until now it was three months).

"OPZIONE DONNA" EARLY RETIREMENT SCHEME FOR WOMEN: AGE THRESHOLD RAISED BY 1 YEAR

Despite what it has repeatedly said, the government has raised the age threshold from 60 to 61 years. Upon reaching this age threshold, only three categories of female workers will be eligible for "Opzione Donna": women acting as carers for members of their household; women with disabilities rated at 74% or more; women who have been made redundant or who are employees of companies that have become the subject of formal crisis talks.

LIFE EXPECTANCY RECALCULATION BROUGHT FORWARD FOR EARLY RETIREMENT AND "LAVORATORI PRECOCI"

(workers with 12 months of pension contributions made before the age of 19)

The option of early retirement for men with 42 years and 10 months of contributions and women with 41 years and 10 months of contributions, irrespective of age, had been exempted from life expectancy recalculation until 31.12.2026. The Meloni government has now introduced life expectancy recalculation with effect from 1 January 2025. There is therefore a risk that the requirements will be raised next year.

THRESHOLDS RAISED FOR ACCESS TO CONTRIBUTORY EARLY RETIREMENT SCHEME

Workers who started working after 1 January 1996 are eligible for early retirement at 64 years of age and with a minimum threshold of pension allowance. To date, the threshold was 2.8 times the social allowance (approximately 1,496 euros); it has now been raised to 3 times the social allowance (approximately 1,603 euros). If you do not reach that threshold, you are not eligible for a pension.



CGIL**deadlines!****FILLEA****APE SOCIALE BENEFIT**by 31 March 2024
or by 15 July 2024
and no later than
30 November 2024**LAVORATORI PRECOCI**(workers with 12 months of pension
contributions made before the age of 19)
first deadline: 1 March 2024
second deadline: 30 November 2024**If you are a construction worker, under the National Collective Labour Agreement you can retire at least 4 years early and boost your supplementary pension...****THE NEW FONDO ANTICIPO
PENSIONISTICO
[PENSION ADVANCE FUND]****The Fondo Anticipo Pensionistico, disbursed by the Casse Edili, has doubled the periods of cover for workers after unemployment benefit payments under the NASpl or Nuova Assicurazione Sociale per l'Impiego scheme have ended.**

Workers can choose one of the following three options, fully disbursed by the Sistema Bilaterale [Bilateral System]:

- **up to 24 months** of contributions + 24 months of salary allowance paid at the same time (after the NASpl period ends);
- **up to 48 months** of voluntary 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 supplement only (after the NASpl period).

The salary allowance is equivalent to the NASpl allowance in the first month of payment*.

There is also provision for the NASpl to be supplemented, again by the 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 Casse Edili every two months.

* (for 2024 up to a maximum of 1.550.42 euros per month for workers who are entitled to the full amount as established by law)

**SUPPLEMENTARY PENSION:
MORE EXTERNAL CONTRIBUTIONS****New payment to be made as of 1 January 2024.**

The Sistema Bilaterale will pay into the Fondi di Previdenza Integrativa [Supplementary Pension Funds] (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 per month (depending on the worker's grade and the hours worked), **construction workers who contribute 1% will receive a further 2%: 1% from their employer and 1% from the Sistema Bilaterale.****EXAMPLE BASED ON A GROSS SALARY OF
1,800 EUROS/MONTH:****1% voluntary contribution by worker:****18 euros****+ 1% additional contribution from
employer: 18 euros****+****1% from the Sistema Bilaterale: 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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