

## *Reform Fornero: retirement at age 64*

**Fornero reform** acknowledged the possibility of early retirement at the age of **64 years**. May retire:

- The private sector workers who, being in possession of 35 years of contributions, and under the old rules would have fulfilled their seniority with the system of 'quotas' within within 31<sup>st</sup> December 2012 (typically those born in 1950-52);
- Women workers in the private sector who have completed 60 years of age and 20 years of contributions by 31<sup>st</sup> December 2012.
- The benefit is therefore in an early retirement of about two years compared to the new requirements for the treatment of old age set by **Fornero reform**, as is known, are equal to 66 years.

Having access to retirement at **64 years** of age, however, is no longer exclusive to those who, as of December 28<sup>th</sup>, 2011, held employment activities in the private sector. The new interpretation of the **Fornero reform** provided by INPS by circular no. 196 of 2016 extends, in fact, the range of beneficiaries to those who lent self-employed, who performed the work at a public activities.