

Key figures 2024 - 2025

Old Age Pension Amounts (including holiday allowance)	Total per year
Married without old age pension supplement	€ 13.856,-
Married with maximum supplement	€ 27.712,-
Single	€ 20.201,-

Premium rates for national insurance schemes	2025
Premium % Old Age Pension (in Dutch: AOW)	17,90%
Premium % Survivors' Benefits (in Dutch: ANW)	0,10%
Premium % Long-Term Care (in Dutch: WLZ) (formerly AWBZ until 2014)	9,65%
Up to the Old Age Pension eligibility age, on a maximum of	€ 38.441,-

Old Age Pension (AOW) franchise	2024	2025
Minimum 'Witteveen' franchise 10/7 married	€ 18.798,-	€ 19.795,-
Average salary/ Available pension contribution 100/75 married	€ 17.545,-	€ 18.475,-
Final salary 100/66,28 married	€ 19.853,-	€ 20.906,-
Minimum franchise for Director-Major Shareholder (DGA) in case of own management 10/7 unmarried	€ 27.639,-	€ 28.858,-
Average salary/Available premium 100/75 unmarried	€ 25.796,-	€ 26.935,-
Final salary 100/66.28 unmarried	€ 29.190,-	€ 30.478,-

Survivors' Benefits (including holiday allowance)	2024	2025
Survivor's benefit	€ 19.080,-	€ 20.354,-

Survivor's Benefit income test limits	2024	2025
No reduction of Survivor's Benefit up to monthly income	€ 958,-	€ 1.015,-
Full reduction of Survivor's Benefit for monthly income	€ 3.166,-	€ 3.371,-

Maximum pensionable income	2024	2025
Income	€ 137.800,-	€ 137.800,-*

* Tax Plan 2025 in the House of Representatives amendment (document 36602 no. 90): The maximum pensionable salary will not be adjusted and will remain the same as the amount in 2024.

Gross reference minimum monthly salary (36 hours)	2024	2025
> 20 years, excluding holiday allowance	€ 24.833,-	€ 26.302,-
> 20 years, including holiday allowance	€ 26.820,-	€ 28.406,-

WAO / WIA	2024	2025
Maximum premium wage for employee insurances	€ 71.628,-	€ 75.864,-
Maximum daily wage (per day)	€ 274,44	€ 291,78
Maximum daily wage (per year)	€ 71.628,-	€ 75.864,-

Basic insurance	2024	2025
Premium threshold for basic insurance	€ 71.628,-	€ 75.864,-
Income-dependent contribution for employees and benefit recipients	6,57%	6,51%
Income-dependent contribution for pensioners and other benefit recipients *	5,32%	5,26%

* For a detailed explanation, please refer to the Tax Authority's website.

Income tax rates	Income	Until old age pension age	From old age pension age
Tax bracket 1	Till € 38.441,-	35,82%	17,92%
Tax bracket 2*	From € 38.441,- till € 76.817,-	37,48%	37,48%
Tax bracket 3	From € 76.817,-	49,50%	49,50%

* The threshold for tax bracket 2 for individuals entitled to Old Age Pension (AOW) born before 01-01-1946 is € 40,502.

Legal value transfer	2024	2025
Legal standard rate	3,160%	2,325%

General Unemployment Fund	2024	2025
Unemployment Benefit (Permanent Contract)	2,64	2,74
Unemployment Benefit (Fixed-Term Contract)	7,64	7,74

Although this overview has been compiled with the greatest care, no rights can be derived from it. Furthermore, all amounts are subject to final determination by laws and regulations.