

Key figures 2025 - 2026

Old Age Pension Amounts (including holiday allowance)	Total per year
Married without old age pension supplement	€ 14.379,-
Married with maximum supplement	€ 28.757,-
Single	€ 20.929,-

Premiepercentages volksverzekeringen	2026
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	€ 38.883,-

Old Age Pension (AOW) franchise	2025	2026
Minimum 'Witteveen' franchise 10/7 married	€ 19.795,-	€ 20.541,-
Average salary/ Available pension contribution 100/75 married	€ 18.475,-	€ 19.172,-
Final salary 100/66,28 married	€ 20.906,-	€ 21.694,-
Minimum franchise for Director-Major Shareholder (DGA) in case of own management 10/7 unmarried	€ 28.858,-	€ 29.900,-
Average salary/Available premium 100/75 unmarried	€ 26.935,-	€ 27.906,-
Final salary 100/66.28 unmarried	€ 30.478,-	€ 31.578,-

Survivors' Benefits (including holiday allowance)	2025	2026
Survivor's benefit	€ 20.354,-	€ 21.298,-

Survivor's Benefit income test limits	2025	2026
No reduction of Survivor's Benefit up to monthly income	€ 1.015,-	€ 1.062,-
Full reduction of Survivor's Benefit for monthly income	€ 3.371,-	€ 3.527,-

Maximum pensionable income	2025	2026
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 i2025.



Gross reference minimum annual salary (36 hours)	2025	2026
> 20 years, excluding holiday allowance	€ 26.302,-	€ 27.533,-
> 20 years, including holiday allowance	€ 28.406,-	€ 29.736,-

WAO / WIA	2025	2026
Maximum premium wage for employee insurances	€ 75.864,-	€ 79.409,-
Maximum daily wage (per day)	€ 290,67	€ 304,25
Maximum daily wage (per year)	€ 75.864,-	€ 79.409,-

Basic insurance	2025	2026
Premium threshold for basic insurance	€ 75.864,-	€ 79.409,-
Income-dependent contribution for employees and benefit recipients	6,51%	6,10%
Income-dependent contribution for pensioners and other benefit recipients *	5,26%	4,85%

* 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 € 38.883,-	35,70%	17,80%
Tax bracket 2 *	From. € 38.883,- till € 79.137,-	37,56%	37,56%
Tax bracket 3	From € 79.137,-	49,50%	49,50%

* The threshold for tax bracket 2 for individuals entitled to Old Age Pension (AOW) born before 01-01-1946 is € 41.123,-

Legal value transfer	2025	2026
Legal standard rate	2,325%	2,954%

General Unemployment Fund	2025	2026
Unemployment Benefit (Permanent Contract)	2,74%	2,74%
Unemployment Benefit (Fixed-Term Contract)	7,74%	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

