

**Social Insurance Burden 2019**

As of January 1, 2019

**EMPLOYEE**

**National insurance tax**

1st bracket	EUR	0 -	20.384
2nd bracket	EUR	20.385 -	34.300

	%	EUR
AOW	17,90%	6.139,70
ANW	0,10%	34,30
Wlz	9,65%	3.309,95
<b>Total</b>	<b>27,65%</b>	<b>9.483 (Maximum) *</b>

Social security taxes are levied together with the wage withholding tax in the first and second bracket.

**Personal Income Taxes BOX I**

			%	Maximum EUR	Cumulative EUR
<b>1st bracket</b>	0 - 20.384	Personal Income Tax	9,00%	1.834	
			Social Security Taxes	27,65%	5.636
			<u>36,65%</u>	<u>7.470</u>	<u>7.470 *</u>
<b>2nd bracket</b>	20.385 - 34.300	Personal Income Tax	10,45%	1.454	
			Social Security Taxes	27,65%	3.847
			<u>38,10%</u>	<u>5.301</u>	<u>12.771 *</u>
<b>3rd bracket</b>	34.301 - 68.507	Personal Income Tax	38,10%	13.032	25.803
<b>4th bracket</b>	68.508 - >=	Personal Income Tax	51,75%		

	Maximum	IB	AOW	ANW	Wlz
Levy rebate <sup>8</sup>	EUR 2.477	608	1.210	7	652
Labour rebate <sup>2</sup>	EUR 3.399	835	1.660	9	895
<b>Total</b>	EUR 5.876	1.443	2.870	16	1.547

\* difference due to rounddown in tax and social security rates when calculated separately.

**EMPLOYEE**

**Employed persons insurances (employee's average contributions)**

		EUR
<b>WW - Awf</b>	0,00	0,00
<b>WW - Sector</b>	n.a.	n.a.
<b>WAO/WIA/WGA</b>	n.a.	n.a.
<b>Total</b>		<u>0,00</u>
<b>ZVW<sup>3</sup></b>		<u>1.341,24</u>

**EMPLOYER (Average<sup>1</sup> Premiums)**

**Employed persons insurances (Employer's contribution)**

			EUR	EUR
<b>WW</b>	- Awf	3,60% *	55.927	2.013,37
	- Sector <sup>4</sup>	0,77% *	55.927	430,64
<b>WAO/WIA-Basis (Aof)<sup>5</sup></b>		6,96% *	55.927	3.892,52
<b>Whk-Differentiated<sup>6</sup></b>		1,24% *	55.927	693,49
<b>Total</b>			<u>7.030,02</u>	
<b>ZVW<sup>7</sup></b>		6,95% *	55.927	<u>3.886,93</u>
				10.916,95

- <sup>1</sup> Some social insurance rates may vary, depending on the line of industry of the employer.
- <sup>2</sup> The labour rebate applies to those who derive income from labour (present employment or other activities) or business profits. For income above EUR 34,060 a discount of 6% is applicable. For income above EUR 90,710 no labour rebate is applicable.
- <sup>3</sup> This is the average nominal premium to be paid by the employee. The actual premium may differ depending on the insurance company and collective discount obtained. Additional premiums may apply for additional insurance. The insurance itself is mandatory, the employee may select the insurance company he prefers.
- <sup>4</sup> This is the average percentage, the actual percentage depends on the sector or type of industry the employer is operating in.
- <sup>5</sup> This is the basic contribution for WIA including the Child Care Surcharge.
- <sup>6</sup> This is the average contribution, the actual differentiated calculated contribution differs per employer.
- <sup>7</sup> This is the employer's contribution to the State Health Care Insurance.
- <sup>8</sup> For income above EUR 20,384 a discount of 5.147% is applicable. For income above EUR 68,507 no general levy rebate is applicable.
- \* Please note that all amounts are based on an employee under the age of 65.

*Explanation of abbreviations used:*

<u>Dutch</u>		<u>English</u>
AOW	Algemene OuderdomsWet	General Old Age Pensions Act
ANW	Algemene NabestaandenWet	General Surviving relatives Act
Wlz	Wet langdurige zorg	Long Term Care Act
WW	WerkloosheidsWet	Unemployment Benefits Act
Awf	Algemeen Werkloosheidsfonds	General Unemployment fund
WW - Awf	Awf-premie	Contribution towards Awf (the same for all employers and employees)
WW - Sector	Sector-premie	Sector contribution (actual percentage depends on the sector of the employer)
WAO	Wet op de ArbeidsOngeschiktheidsverzekering	Disability Benefits Act
WGA	Regeling werkhervatting gedeeltelijk arbeidsgeschikten	Regulation Income Provision Partially Incapacitated
IVA	Regeling werkhervatting volledig arbeidsgeschikten	Regulation Income Provision Fully Incapacitated
ZVW	ZorgVerzekeringsWet	Health Care Insurance Act
Whk	Werkhervattingskas	Reintegration fund