

Appendix

Exams Employment Law & Social Security level 4 and Payroll taxes level 4

Table 1: Structure of liability of social securities

Ministry of Social Affairs & Employment (SZW)		Ministry of Public Health, Welfare & Sports (VWS)	
Netherlands Labour Authority (formerly: SZW Inspectorate)		- National Health Care Institute - NZa (Dutch Healthcare Authority) - CAK (independent administrative body)	
SVB (Social Insurance Bank)	UWV (Employee Insurance Agency)	Municipalities	Health insurance companies
- AOW (General Old Age Pension Act) - Anw (General Survivors Act) - AKW (General Child Benefit Act) - AIO (General Old Age Pension Act Supplement)	- WW (General Unemployment Fund) - ZW (Sickness Benefits Act) - WIA (Benefit under the Work and Income Act, Capacity for Work) - WAO (Occupational Disability Insurance Act) - Supplementary Benefits Act - Wajong (Young Disabled Persons Act) - Wet arbeid en zorg (Work and Care Act)	- Participatiewet (Participation Act) - WSW (Sheltered Employment Act)	- Zvw (Healthcare Insurance Act) - Wlz (Long-term Care Act)

Table 2: Gross minimum wage (excluding holiday allowance) in 2025

Age	January up to and including June	July up to and including December
21 +	€ 14,06 per hour	€ 14,40 per hour
20	€ 11,25 per hour	€ 11,52 per hour
19	€ 8,44 per hour	€ 8,64 per hour
18	€ 7,03 per hour	€ 7,20 per hour
17	€ 5,55 per hour	€ 5,69 per hour
16	€ 4,85 per hour	€ 4,97 per hour
15	€ 4,22 per hour	€ 4,32 per hour

Table 3: Premium percentages in 2024 and 2025

Premium	EN	Paid by	2024	2025
AOW	General Old Age Pension Act	Employee	17,90	17,90
Anw	General Survivors Act	Employee	0,10	0,10
WW (Awf-laag)	General Unemployment Fund – low premium	Employer	2,64	2,74
WW (Awf-hoog)	General Unemployment Fund – high premium	Employer	7,64	7,74
Aof-laag	Invalidity Insurance Fund – low premium	Employer	6,18	6,35
Aof-hoog	Invalidity Insurance Fund – high premium	Employer	7,54	7,58
Whk	Return to Work Fund	Employer	1,22	1,33

Table 4: Gross AOW benefit per January 2025

AOW (General Old Age Pension Act) gross benefit			
Household	Benefit per month	Holiday allowance per month	Total
Married/partnered (no addition)	€ 1.081,50	€ 73,18	€ 1.154,68
Married/partnered (maximum addition*)	€ 2.163,00	€ 146,36	€ 2.309,36
Single	€ 1.580,92	€ 102,46	€ 1.683,38
*(addition applicable if partner is not yet AOW-entitled person)			

Table 5: Net Participatiewet (Participation Act) benefit per January 2025

Participatiewet (Participation Act) net benefit			
Household	Benefit per month	Holiday allowance per month	Total
Married/partnered	€ 1.825,97	€ 96,10	€ 1.922,07
Single	€ 1.278,18	€ 67,27	€ 1.345,45