

## 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)		<ul style="list-style-type: none"> <li>National Health Care Institute</li> <li>NZa (Dutch Healthcare Authority)</li> <li>CAK (independent administrative body)</li> </ul>	
SVB (Social Insurance Bank)	UWV (Employee Insurance Agency)	Municipalities	Health insurance companies
<ul style="list-style-type: none"> <li>AOW (General Old Age Pension Act)</li> <li>Anw (General Survivors Act)</li> <li>AKW (General Child Benefit Act)</li> <li>AIO (General Old Age Pension Act Supplement)</li> </ul>	<ul style="list-style-type: none"> <li>WW (General Unemployment Fund)</li> <li>ZW (Sickness Benefits Act)</li> <li>WIA (Benefit under the Work and Income Act, Capacity for Work)</li> <li>WAO (Occupational Disability Insurance Act)</li> <li>Supplementary Benefits Act</li> <li>Wajong (Young Disabled Persons Act)</li> <li>Wet arbeid en zorg (Work and Care Act)</li> </ul>	<ul style="list-style-type: none"> <li>Participatiewet (Participation Act)</li> <li>WSW (Sheltered Employment Act)</li> </ul>	<ul style="list-style-type: none"> <li>Zvw (Healthcare Insurance Act)</li> <li>Wlz (Long-term Care Act)</li> </ul>

Table 2: Gross minimum wage (excluding holiday allowance)

Age	January up to and including June 2025	July up to and including December 2025	January up to and including June 2026
21 +	€ 14,06 per hour	€ 14,40 per hour	€ 14,71 per hour
20	€ 11,25 per hour	€ 11,52 per hour	€ 11,77 per hour
19	€ 8,44 per hour	€ 8,64 per hour	€ 8,83 per hour
18	€ 7,03 per hour	€ 7,20 per hour	€ 7,36 per hour
17	€ 5,55 per hour	€ 5,69 per hour	€ 5,81 per hour
16	€ 4,85 per hour	€ 4,97 per hour	€ 5,07 per hour
15	€ 4,22 per hour	€ 4,32 per hour	€ 4,41 per hour

Table 3: Premium percentages in 2025 and 2026

Premium	EN	Paid by	2025	2026
<b>AOW</b>	General Old Age Pension Act	Employee	17,90	17,90
<b>Anw</b>	General Survivors Act	Employee	0,10	0,10
<b>WW (Awf-laag)</b>	General Unemployment Fund – low premium	Employer	2,74	2,74
<b>WW (Awf-hoog)</b>	General Unemployment Fund – high premium	Employer	7,74	7,74
<b>Aof-laag</b>	Invalidity Insurance Fund – low premium	Employer	6,28	6,27
<b>Aof-hoog</b>	Invalidity Insurance Fund – high premium	Employer	7,64	7,63

Table 4: Gross AOW benefit per January 2025

<b>AOW (General Old Age Pension Act) gross benefit</b>			
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: Gross AOW benefit per January 2026

<b>AOW (General Old Age Pension Act) gross benefit</b>			
Household	Benefit per month	Holiday allowance per month	Total
Married/partnered (no addition)	€ 1.122,12	€ 76,10	€ 1.198,22
Married/partnered (maximum addition*)	€ 2.244,24	€ 152,20	€ 2.396,44
Single	€ 1.637,57	€ 106,55	€ 1.744,12

\*(addition applicable if partner is not yet AOW-entitled person)

Table 6: Net Participatiewet (Participation Act) benefit per January 2025

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

Table 7: Net Participatiewet (Participation Act) benefit per January 2026

<b>Participatiewet (Participation Act) net benefit</b>			
<b>Household</b>	<b>Benefit per month</b>	<b>Holiday allowance per month</b>	<b>Total</b>
Married/partnered	€ 1.902,02	€ 100,11	€ 2.002,13
Single	€ 1.331,42	€ 70,08	€ 1.401,50