

When will you receive your annual pension statement 2024?

Ultimately on 1 March 2025 we will inform you about your annual pension statement 2024. You can use the statement for your tax return over 2024.

The changes in your pension in 2025

You pay a monthly contribution for the Zvw health insurance and for payroll tax. We will deduct these contributions from your gross pension. The amount remaining is your net pension.

The contribution for the Zvw health insurance decreases

The contribution for the Zvw health insurance is induced as of 1 January 2025 and amounts to 5.26% of your gross pension. In 2024, this was 5.32%. As a result, your net pension will be slightly higher. You pay a maximum of € 3.990,45 per year. You do not pay any contribution over your gross annual pension in excess of € 75,864.

The taxation changes per tax bracket

The payroll tax consists of wage tax and national insurance contributions. Below you see the contributions, percentages and amounts for deductions on your pension as of 1 January 2025.

Below, you see the new percentages and the corresponding maximum amounts.

Younger than statutory retirement age

Your annual taxable income is higher than:	But is not in excess of:	Tax 2025	Tax 2024
-	€ 38,441	35.82%	36.97%
€ 38,441	€ 76,817	37.48%	36.97%
€ 76,817	-	49.50%	49.50%

Statutory retirement age and older, born in 1946 or later

Your annual taxable income is higher than:	But is not in excess of:	Tax 2025	Tax 2024
-	€ 38,441	17.92%	19.07%
€ 38,441	€ 76,817	37.48%	36.97%
€ 76,817	-	49.50%	49.50%

Statutory retirement age and older, born in 1945 or earlier

Your annual taxable income is higher than:	But is not in excess of:	Tax 2024	Tax 2023
-	€ 40.502	17.92%	19.07%
€ 40.502	€ 76,817	37.48%	36.96%
€ 76,817	-	49.50%	49.50%

Note: these charts apply to participants living in the Netherlands. Please refer to www.belastingdienst.nl for more information if you live outside of the Netherlands.