



voor het leven  
Sociale Verzekeringsbank

# AOW pension

## AOW pension rates

Amounts as from 1 July 2014

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### You live on your own (you are single)

Monthly amount

	<b>with tax credit without tax credit</b>	
<b>Gross *</b>	€ 1,104.95	€ 1,104.95
<b>Tax and national insurance contributions</b>	€ 0.00	€ 202.25
<b>Zvw contribution</b>	€ 59.66	€ 59.66
<b>Net</b>	€ 1,045.29	€ 843.04

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount excludes the holiday allowance.

The holiday allowance is € 70.87 gross per month and is paid in May of each year.

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### You are married or living with a partner

You and your partner both receive an AOW pension

Monthly amount per person

	<b>tax credit applied tax credit not applied</b>	
<b>Gross *</b>	€ 762.88	€ 762.88
<b>Tax and national insurance contributions</b>	€ 0.00	€ 139.50
<b>Zvw contribution</b>	€ 41.19	€ 41.19
<b>Net</b>	€ 721.69	€ 582.19

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount does not include holiday allowance. The holiday allowance comes to € 50.61 gross per month and is paid each year in May.

### Your partner does not yet receive an AOW pension; you do not receive a supplementary allowance

Monthly amount

	<b>tax credit applied tax credit not applied</b>	
<b>Gross *</b>	€ 762.88	€ 762.88
<b>Tax and national insurance contributions</b>	€ 0.00	€ 139.50
<b>Zvw contribution</b>	€ 41.19	€ 41.19
<b>Net</b>	€ 721.69	€ 582.19

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount does not include holiday allowance. The holiday allowance is € 50.61 gross per month and is paid each year in May.

### Your partner does not yet receive an AOW pension; you receive a full supplementary allowance

Monthly amount

	<b>tax credit applied tax credit not applied</b>	
<b>Gross *</b>	€ 1,500.64	€ 1,500.64
<b>Tax and national insurance contributions</b>	€ 100.17	€ 274.92
<b>Zvw contribution</b>	€ 81.03	€ 81.03
<b>Net</b>	€ 1,319.44	€ 1,144.69

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount does not include

holiday allowance. The holiday allowance is € 101.22 gross per month and is paid each year in May.

**Your partner does not yet receive an AOW pension; your supplementary allowance is reduced by 10%\*\***

Monthly amount

	tax credit applied	tax credit not applied
<b>Gross *</b>	€ 1,426.86	€ 1,426.86
<b>Tax and national insurance contributions</b>	€ 87.00	€ 261.75
<b>Zvw contribution</b>	€ 77.05	€ 77.05
<b>Net</b>	€ 1,262.81	€ 1,088.06

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount does not include holiday allowance. The holiday allowance is € 96.16 gross per month and is paid each year in May.

\*\* Since 1 August 2011, the supplementary allowance can be reduced by up to 10%. This reduction applies to households with a joint monthly income of € 2,616.01 gross or more.

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**You live with your child/children under 18 (you are a single parent)**

Monthly amount

	with tax credit	without tax credit
<b>Gross *</b>	€ 1,395.13	€ 1,395.13
<b>Tax and national insurance contributions</b>	€ 45.41	€ 255.91
<b>Zvw contribution</b>	€ 75.33	€ 75.33
<b>Net</b>	€ 1,274.39	€ 1,063.89

\* The gross amount includes the KOB top-up for senior taxpayers of € 25.12. The gross amount excludes the holiday allowance.

The holiday allowance is € 91.11 gross per month and is paid in May of each year.

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**How the amounts are made up**

- Gross: this includes the KOB top-up of € € 25.12, but not the monthly amount for holiday allowance. The holiday allowance is paid in May.
- Tax and national insurance contributions: the amounts are shown after deduction of tax credit as well as without deduction of tax credit. The amounts without deduction of tax credit apply if tax credit is deducted from other income.
- Zvw contribution: this amount is 5.4% of the gross AOW pension.
- Net: this is the amount that we pay you each month.
- [What is the KOB top-up?](#)

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**More information**

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