

Social security contributions and limits 2025

Earnings-related pension contributions	2025	2024
Limit for TyEL earned income	€70.08/month	€68.57/month
Temporary employer (only temporary employees and payroll less than €10 038/6 months)	26.28%	26.12%
Contract employer (permanent employees or payroll over €10 038/6 months)		
Basic TyEL contribution excl. administrative cost contribution and client bonus, differing by pension insurance company. Incl. premium loss discount.		
2023 payroll under €2 337 000	25.28%	25.12%
2023 payroll €2 337 000–37 392 000	25.13%	24.98%
2023 payroll over €37 392 000	25.10%	24.95%
Employee's share of TyEL contribution 17-52y and over 62y	7.15%	7.15%
Employee's share of TyEL contribution 53-62y	8.65%	8.65%
Lower limit for YEL income	€9 208.43/year	€9 010.28/year
Upper limit for YEL income	€209 125/year	€204 625/year
Unemployment: entitled to Kela's unemployment allowance when YEL income is at least	€/15 128 year	€14 803/year
Entrepreneur can join an unemployment fund when YEL income is at least	€15 128 /year	€14 803/year
YEL contribution 18-52y and over 62y	24.10%	24.10%
YEL contribution 53–62y	25.60%	25.60%
The rate for those over 53 applies from the beginning of the year following the year in which they turn 53 until the end of the calendar year in which they turn 63.		
New entrepreneur's discount	22%	22%
Interest	2025	2024
Premium interest rate (1 Jan – 30 Jun)	2.65%	4.10%
Premium interest rate (1 Jul – 31 Dec)	%	3.75%
The insurance contribution interest rate for TyEL insurance is adjusted every six months and for YEL insurance once a year on 1 January.		
Penalty interest for insurance contributions (1 Jan – 30 Jun)	11.5%	12.50%
Penalty interest for insurance contributions (1 Jul – 31 Dec)	%	12.50%

Employer's sickness insurance contribution	2025	2024
	1.87%	1.16%
Insured person's contribution for daily allowance	2025	2024
Employee, salary below €16 862 p.a. (2025)	0.00%	0.00%
Employee, salary above €16 862 p.a. (2025)	0.84%	1.01%
YEL entrepreneur, earnings below € 16 862 p.a. (2025)	0.00%	0.00%
YEL entrepreneur, earnings above €16 862 p.a. (2025)	1.04%	1.23%
Unemployment insurance contribution	2025	2024
Of payroll which is no more than €2 455 500 in 2025	0.20%	0.27%
Of part of payroll which exceeds €2 455 500 in 2025	0.80%	1.09%
Employee's contribution	0.59%	0.79%
Employer's contribution for TyEL-insured part-owner	0.20%	0.27%
TyEL-insured part-owner's contribution	0.30%	0.43%
Employee's group life insurance contribution	2025	2024
(On average)	0,06%	0.059%
Accident insurance contribution	2025	2024
According to accident risk at work and insurance company's tariffs (average)	0.70%	0.70%
Earnings-related pension indexes	2025	2024
Wage coefficient	1.673	1.637
Earnings-related pension index	3 077	3 037
Life expectancy coefficient	2025	2024
	0,94759	0.94692