

## Social security contributions and limits 2026

Earnings-related pension contributions	2026	2025
Limit for TyEL earned income	71.72X/month	€70.08/month
Temporary employer (only temporary employees and payroll less than €10 272/6 months)	25.85%	26.28%
Contract employer (permanent employees or payroll over €10 272/6 months) Basic TyEL contribution excl. administrative cost contribution and client bonus, differing by pension insurance company. Incl. premium loss discount.		
2024 payroll under €2 455 500	24.85%	25.28%
2024 payroll €2 455 500–39 288 000	24.69%	25.13%
2024 payroll over €39 288 000	24.66%	25.10%
Employee's share of TyEL contribution	7.30%	
In 2025, the employee's share of the contribution was 7.15% of the wages for those under 53 and over 62, and 8.65% of the wages for those aged 53–62.		
Lower limit for YEL income	€9 208.43/year	€9 208.43/year
Upper limit for YEL income	€214 000/year	€209 125/year
Unemployment: entitled to Kela's unemployment allowance when YEL income is at least	€15 481/year	€15 128/year
Entrepreneur can join an unemployment fund when YEL income is at least	€15 481/year	€15 128/year
YEL contribution	24.40%	
In 2025, the YEL contribution was 24.1% of YEL income for those under 53 and over 62, and 25.6% for those aged 53–62.		
New entrepreneur's discount	22%	22%
Interest	2026	2025
Premium interest rate (1 Jan – 30 Jun)	2.20%	2.65%
Premium interest rate (1 Jul – 31 Dec)	%	2.10%
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)	%	11.50%
Penalty interest for insurance contributions (1 Jul – 31 Dec)	%	10.50%

<b>Employer's sickness insurance contribution</b>	<b>2026</b>	<b>2025</b>
	1.91%	1.87%
<b>Insured person's contribution for daily allowance</b>	<b>2026</b>	<b>2025</b>
Employee, salary below €17 255 p.a. (2026)	0.00%	0.00%
Employee, salary above €17 255 p.a. (2026)	0.88%	0.84%
YEL entrepreneur, earnings below €17 255 p.a. (2026)	0.00%	0.00%
YEL entrepreneur, earnings above €17 255 p.a. (2026)	1.11%	1.04%
<b>Unemployment insurance contribution</b>	<b>2026</b>	<b>2025</b>
Of payroll which is no more than €2 509 500 in 2026	0.31%	0.20%
Of part of payroll which exceeds €2 509 500 in 2026	1.23%	0.80%
Employee's contribution	0.89%	0.59%
Employer's contribution for TyEL-insured part-owner	0.31%	0.20%
TyEL-insured part-owner's contribution	0.39%	0.30%
<b>Employee's group life insurance contribution</b>	<b>2026</b>	<b>2025</b>
(On average)	0.06%	0.06%
<b>Accident insurance contribution</b>	<b>2026</b>	<b>2025</b>
According to accident risk at work and insurance company's tariffs (average)	0.70%	0.70%
<b>Earnings-related pension indexes</b>	<b>2026</b>	<b>2025</b>
Wage coefficient	1.712	1.673
Earnings-related pension index	3 104	3 077
<b>Life expectancy coefficient</b>	<b>2026</b>	<b>2025</b>
	0.94643	0.94759