

Core amounts flex pension (cao/ES)

1 January 2026

	Date	Amount
Disability limit amount	01-01-2026	€ 79,409
Maximum gross pensionable salary	01-01-2026	€ 137,800
Offset	01-01-2026	€ 19,172
ANW-shortfall insurance	01-04-2025	€ 23,262
Commutation limit	01-01-2026	€ 632.63

Premium employees

Employees pay themselves a contribution of the pension basis for the accrual of their pension.

	% of the pension basis
Philips: all employees	8%
Signify: collective agreement employees	5%
Signify: Executives and Senior Directors (joining the flexible pension ES before January 1, 2025)	2%
Signify: Executives and Senior Directors (joining the flexible pension ES after January 1, 2025)	5%
Versuni: all employees	2%

Premium Anw-shortfall insurance (article 4, section 4)

Age	Monthly premium from 01-04-2025
Up to 35	€ 3.88
35-40	€ 7.75
40-45	€ 13.57
45-50	€ 19.39
50-55	€ 27.14
55-60	€ 36.83
60-65	€ 40.71
65-AOW-age	€ 34.89
From AOW-age	Individual premium