

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	01-04-2026	€ 24,341
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 01-04-2026
Up to 35	€ 2.03
35-40	€ 8.11
40-45	€ 12.17
45-50	€ 18.26
50-55	€ 28.40
55-60	€ 36.51
60-65	€ 40.57
65-AOW-age	€ 36.51
From AOW-age	Individual premium