

Summary of premium deductions/ net effect disability insurance Loyalis

BASIC DATA					MONTHLY AMOUNTS				
Salary scale/step	Salary full-time	Part-time factor	Salary paid	* ABP-annual wage	# Net income	Aov premium (gross)	# Net income	Premium	
					(no aov)	coverage type	coverage	aov	
						partially	partially	net	
					(1)	(2)	(1 -/ - 2)		
full-time									
4/3	2.870	1,0	2.870	40.054	2396	5,29	2392	4	
5/10	3.266	1,0	3.266	45.580	2720	6,02	2716	4	
7/9	3.670	1,0	3.670	51.219	2812	6,77	2809	3	
8/7	4.020	1,0	4.020	56.103	2970	7,41	2965	5	
9/6	4.492	1,0	4.492	62.690	3183	8,28	3179	4	
10/10	4.963	1,0	4.963	69.264	3394	9,15	3390	4	
11/6	5.441	1,0	5.441	75.935	3610	10,03	3607	3	
12/3	5.916	1,0	5.916	82.564	3825	10,91	3819	6	
13/4	6.894	1,0	6.894	96.213	4261	12,71	4256	5	
14/6	7.679	1,0	7.679	107.168	4575	14,16	4569	6	
15/7	8.587	1,0	8.587	119.840	4935	15,83	4929	6	
16/8	9.729	1,0	9.729	135.778	5390	17,93	5382	8	
17/8	10.687	1,0	10.687	149.148	5882	19,70	5872	10	
part-time									
7/9	3.670	0,8	2.936	51.219	2417	5,41	2413	4	
8/7	4.020	0,6	2.412	56.103	2124	4,45	2121	3	
10/10	4.963	0,8	3.970	69.264	2935	7,32	2932	3	
12/3	5.916	0,5	2.958	82.564	2407	5,45	2404	3	
15/7	8.587	0,6	5.152	119.840	3456	9,50	3451	5	

Premium rate AOV insurance			
	Employee	Employer	Total
AOV partial	0,1585%	0,1585%	0,3170%

Comments

The calculated aov premiums are based on Loyalis' quote dated 23-11-2023.

The wage calculations were made obv the calculation data in effect as of 01-10-2024, with the wage tax credit applied.

The net amounts shown in the overview have been rounded down to whole euros for readability.

** ABP annual salary is based on full-time salary + vacation allowance + eju benefit (in whole euros).*

The ABP annual salary is the basis for the premium calculation of the ao insurance.

Net salary: this amount is without the payment of fixed net allowances (commuting, home work and internet).