

## Impact of YEL income on benefits, pensions and insurance contributions 2022

YEL income	BENEFITS				PENSION		INSURANCE CONTRIBUTIONS							
	Kela's sickness allowance	Kela's parental allowance	Self-employed person's earnings-related unemployment allowance	Self-employed person's accident allowance	Pension accrual when age at start of insur.		YEL insurance contribution				New entrepreneur -22% (48 months)			
					25 year	35 year	those aged 18–52 and over 63 24.10%		those aged 53–63 25.60%		those aged 18–52 and over 63 18.80%		those aged 53–63 19.97%	
year	month	month	month	month	month	month	year	month	year	month	year	month	year	month
8,262	742	742	-	689	663	447	1,991	166	2,115	176	1,553	129	1,650	137
13,573	792	792	916	1,131	1,089	733	3,271	273	3,475	290	2,551	213	2,710	226
15,000	875	875	970	1,250	1,204	811	3,615	301	3,840	320	2,820	235	2,995	250
20,000	1,167	1,167	1,158	1,667	1,605	1,081	4,820	402	5,120	427	3,760	313	3,994	333
25,000	1,458	1,458	1,345	2,083	2,006	1,351	6,025	502	6,400	533	4,700	392	4,992	416
30,000	1,750	1,750	1,533	2,500	2,407	1,621	7,230	603	7,680	640	5,639	470	5,990	499
35,000	1,950	2,042	1,720	2,917	2,808	1,891	8,435	703	8,960	747	6,579	548	6,989	582
40,000	2,033	2,333	1,894	3,333	3,209	2,161	9,640	803	10,240	853	7,519	627	7,987	666
45,000	2,117	2,503	1,977	3,750	3,611	2,432	10,845	904	11,520	960	8,459	705	8,986	749
50,000	2,200	2,669	2,061	4,167	4,012	2,702	12,050	1,004	12,800	1,067	9,399	783	9,984	832
60,000	2,367	3,003	2,227	5,000	4,814	3,242	14,460	1,205	15,360	1,280	11,279	940	11,981	998
70,000	2,533	3,232	2,394	5,833	5,616	3,782	16,870	1,406	17,920	1,493	13,159	1,097	13,978	1,165
80,000	2,700	3,441	2,561	6,667	6,419	4,323	19,280	1,607	20,480	1,707	15,038	1,253	15,974	1,331
90,000	2,867	3,649	2,727	7,500	7,221	4,863	21,690	1,808	23,040	1,920	16,918	1,410	17,971	1,498
100,000	3,033	3,857	2,894	8,333	8,023	5,403	24,100	2,008	25,600	2,133	18,798	1,567	19,968	1,664
110,000	3,200	4,066	3,061	9,167	8,826	5,944	26,510	2,209	28,160	2,347	20,678	1,723	21,965	1,830
120,000	3,367	4,274	3,227	10,000	9,628	6,484	28,920	2,410	30,720	2,560	22,558	1,880	23,962	1,997
140,000	3,700	4,691	3,561	11,667	11,233	7,565	33,740	2,812	35,840	2,987	26,317	2,193	27,955	2,330
160,000	4,033	5,107	3,894	13,333	12,837	8,645	38,560	3,213	40,960	3,413	30,077	2,506	31,949	2,662
187,265	4,488	5,675	4,348	15,605	15,025	10,118	45,131	3,761	47,940	3,995	35,202	2,934	37,393	3,116

The number of instalments, the selection of the due month and the insurance contribution interest rate affect the contribution. Kela's allowances are determined based on the self-employed person's annual earnings. Lower limit of belonging to the unemployment cover: YEL income at least 13,573 €/year. The earnings-related allowance presented in the table requires membership in Yrittäjäkassa and fulfilment of the work requirement. To receive the self-employed person's accident allowance, an entrepreneur must have a valid self-employed persons' accident insurance with a non-life insurance company. The table's allowance information is indicative. In the old-age pension estimate, the assumption is annual earnings-level growth of 1.5% in real terms. The pension estimate is based on valid legislation and it takes into account the impact of the life expectancy coefficient.