

## Impact of YEL income on benefits, pensions and insurance contributions 2023

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
8,575	800	800	0	715	720	490	2,067	172	2,195	183	1,612	134	1,712	143
14,088	822	822	968	1 174	1 180	800	3,395	283	3,607	301	2,648	221	2,813	234
15,000	875	875	1 003	1 250	1 260	850	3,615	301	3,840	320	2,820	235	2,995	250
20,000	1,167	1,167	1,190	1,667	1,680	1,130	4,820	402	5,120	427	3,760	313	3,994	333
25,000	1,458	1,458	1,378	2,083	2,100	1,410	6,025	502	6,400	533	4,700	392	4,992	416
30,000	1,750	1,750	1,565	2,500	2,520	1,690	7,230	603	7,680	640	5,639	470	5,990	499
35,000	2,002	2,042	1,753	2,917	2,940	1,970	8,435	703	8,960	747	6,579	548	6,989	582
40,000	2,085	2,333	1,940	3,333	3,360	2,250	9,640	803	10,240	853	7,519	627	7,987	666
45,000	2,168	2,541	2,074	3,750	3,780	2,530	10,845	904	11,520	960	8,459	705	8,986	749
50,000	2,252	2,707	2,157	4,167	4,200	2,810	12,050	1,004	12,800	1,067	9,399	783	9,984	832
60,000	2,418	3,041	2,324	5,000	5,040	3,370	14,460	1,205	15,360	1,280	11,279	940	11,981	998
70,000	2,585	3,300	2,490	5,833	5,880	3,930	16,870	1,406	17,920	1,493	13,159	1,097	13,978	1,165
80,000	2,752	3,508	2,657	6,667	6,720	4,490	19,280	1,607	20,480	1,707	15,038	1,253	15,974	1,331
90,000	2,918	3,716	2,824	7,500	7,560	5,050	21,690	1,808	23,040	1,920	16,918	1,410	17,971	1,498
100,000	3,085	3,925	2,990	8,333	8,400	5,610	24,100	2,008	25,600	2,133	18,798	1,567	19,968	1,664
110,000	3,252	4,133	3,157	9,167	9,240	6,170	26,510	2,209	28,160	2,347	20,678	1,723	21,965	1,830
120,000	3,418	4,341	3,324	10,000	10,080	6,730	28,920	2,410	30,720	2,560	22,558	1,880	23,962	1,997
140,000	3,752	4,758	3,657	11,667	11,760	7,850	33,740	2,812	35,840	2,987	26,317	2,193	27,955	2,330
160,000	4,085	5,175	3,990	13,333	13,440	8,970	38,560	3,213	40,960	3,413	30,077	2,506	31,949	2,662
194,750	4,664	5,899	4,570	16,229	16,360	10,920	46,935	3,911	49,856	4,155	36,609	3,051	38,888	3,241

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 14,088 €/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.