

# Social insurance contributions and limits 2025

TyEL contribution rates	2025	2024
<b>Temporary employer</b> If the payroll for six months in 2025 is less than €10 038 (€9 822 in 2024) or there are no permanent employees.	26,28 %	26,12 %
<b>Contract employer</b> If the employer has at least one permanent employee or the payroll is at minimum €10 038 for six months in 2025 (€9 822 for six months in 2024). A company-specific administrative cost and client bonus affect the size of TyEL-contribution.	Small contract employer 25,46 %	Small contract employer 25,32 %
<b>Large employer</b> The limit for large employers in 2025 – Payroll in 2023 was at least 2 337 000 €, (2 251 500 € in 2022). The contribution is impacted by the client bonus, the premium loss discount and the disability pensions granted to your employees. Log into the employer's service on our website <a href="http://ilmarinen.fi">ilmarinen.fi</a> to check your client bonus. The average TyEL contribution is 24.85% in 2025 (24.81% in 2024).		
<b>Employee's pension contribution</b> The employee's share is included in the total contribution.		
17–52-year-olds	7,15 %	7,15 %
53–62-year-olds (transitional provision 2017–2025)	8,65 %	8,65 %
63–67-year-olds	7,15 %	7,15 %
Lower limit for monthly earnings of employee covered by TyEL	70,08 €/kk	68,57 €/kk
YEL-contribution rates	2025	2024
18–52-year-olds	24,10 %	24,10 %
53–62-year-olds (transitional provision 2017–2025)	25,60 %	25,60 %
63–67-year-olds	24,10 %	24,10 %
<b>Newly self-employed (22 per cent discount)</b>		
18–52-year-olds	18,80 %	18,80 %
53–62-year-olds (transitional provision 2017–2025)	19,97 %	19,97 %
63–67-year-olds	18,80 %	18,80 %
Lower limit of YEL confirmed income	9 208,43 €/v	9 010,28 €/v
Upper limit of YEL confirmed income	209 125 €/v	204 625 €/v
YEL confirmed income accruing minimum employment requirement for unemployment security	15 128 €/v	14 803 €/v
Maximum monthly earnings of the disability pension recipient	986,30 €	976,59 €
Other social insurance contributions	2025	2024
<b>Employer's health insurance contribution</b> The social security contribution is paid to the Tax Administration. Further information: <a href="http://www.vero.fi">www.vero.fi</a>	1,87 %	1,16 %
<b>The employee's health insurance contribution</b>		
Daily allowance contribution, if the total earned income and confirmed income is at least €16 862 per year in 2025 (€16 499 in 2024). Otherwise 0.00 %.	0,84 %	1,01 %
Medical care contribution	1,06 %	0,51 %
<b>Self-employed person's health insurance contribution</b>		
Daily allowance contribution, if the total earned income and confirmed income is at least €16 862 per year in 2025 (€16 499 in 2024). Otherwise 0.00	0,84 %	1,01 %
Medical care contribution	1,06 %	0,51 %
Self-employed person's additional funding contribution	0,20 %	0,22 %
<b>Pension recipient's health insurance contribution</b>	1,45 %	1,48 %
<b>Accident insurance contribution (average)</b> Contribution based on payroll and work-related accident risk. More information from your accident insurance company.	0,54 %	0,57 %
<b>Average group life insurance contribution</b> The accident insurance company collects the contribution in conjunction with the accident insurance contribution.	0,06 %	0,06 %
<b>Employer's unemployment insurance contribution</b> The Employment Fund charges fees from the age of 18.		
For a payroll that is at most € 455 500 in year 2025 (€ 2 337 000 in 2024)	0,20 %	0,27 %
For a payroll component that exceeds € 2 455 500 in year 2025 (€ 2 337 000 in 2024)	0,80 %	1,09 %
<b>Employee's contribution</b>	0,59 %	0,79 %
Employer's contribution paid for the part-owner	0,20 %	0,27 %
TyEL-insured part-owner's contribution	0,30 %	0,43 %
Interest rates	2025	2024
Insurance contribution interest 1 Jan.–30 Jun.	2,65 %	4,10 %
Insurance contribution interest 1 Jul.–31 Dec.	%	3,75 %
Late payment interest 1 Jan.–30 Jun.	%	12,50 %
Late payment interest 1 Jul.–31 Dec.	%	12,50 %
Interest rates are fixed semi-annually entering into effect on 1 Jan. and 1 Jul.		
Indexes and life expectancy coefficient	2025	2024
Wage coefficient	1,673	1,637
Earnings-related pension index	3077	3037
Life expectancy coefficient	0,94759	0,94692