

**PENSIONS, ALLOWANCE,
PERCENTAGES, PREMIE-WAGE
LIMITS, WAGE LIMITS AND
CONTRIBUTIONS SOCIAL
INSURANCES**

2011

WIDOW(ER)- PENSION: AWW

ages to 39	Naf. 379,-
40 to 48	Naf. 496,-
49 to 57	Naf. 621,-
58 and 59	Naf. 818,-

OLD-AGE PENSION: AOV

benefit	Naf. 818,-
allowance (max)	Naf. 561,-

ORPHAN'S PENSION:

HALF ORPHAN

ages 0 to 9	Naf. 274,-
10 to 14	Naf. 299,-
15 to 24	Naf. 327,-

BOTH PARENTS +

Naf. 299,-
Naf. 327,-
Naf. 377,-

PREMIUMS (in percentages of the income):

AOV	13%	employer's share:	7,00%
		employee's share:	6,00%
AWW	1%	employer's share:	0,5%
		employee's share:	0,5%
OV	0,5 - 5%	dependend on risk and fully charged to employer	
ZV	12,5%	employer's share:	8,3%
		employee's share:	2,1%
		government share:	2,1%

PREMIUM-WAGE LIMIT FOR AOV AND AWW:

Naf. 82.184,00

AOV= Old-age pension AWW= Widow (er) and Orphans pension

WAGE LIMIT FOR ZV AND OV:

ZV= Sickness Insurance OV= Accident insurance

per day (6-days a week)	Naf. 187,45
per day (5-days a week)	Naf. 224,94
per week	Naf. 1.124,70
per month	Naf. 4.873,70
per year	Naf. 58.484,40

SEVERANCE PAY:

Naf. 40,- per employee per year