Bijlagendocument

bij
oefenexamenvragen
(PE) Wft

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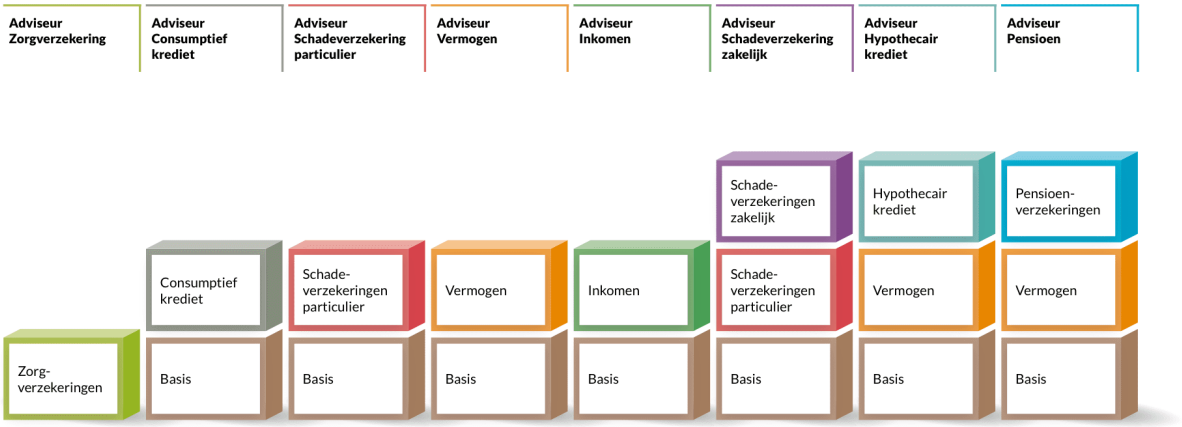
Inleiding

Meerdere oefenexamenvragen bevatten verwijzingen naar dit Bijlagendocument. Vele gegevens zijn hierin gebundeld.

Gegevens zijn gebundeld naar modules. Ieder examen, behalve ‘Adviseur zorgverzekering’, beslaat meerdere modules. Zo is de module ‘Basis’ onderdeel van vrijwel elk examen.



Basis

Inkomstenbelasting / premies volksverzekeringen

Box 1

Box 1: IB/PVV	geboren ≥ 1/1/1946						
	>	≤	IB	AOW	ANW	Wlz	Σ IB/PVV
eerste schijf	€ 0	€ 35.472	9,42%	17,90%	0,10%	9,65%	37,07%
tweede schijf	€ 35.472	€ 69.398	37,07%				37,07%
derde schijf	€ 69.398		49,50%				49,50%

Box 1: IB/PVV	geboren < 1/1/1946						
	>	≤	IB	AOW	ANW	Wlz	Σ IB/PVV
eerste schijf	€ 0	€ 36.409	9,42%	-	0,10%	9,65%	19,17%
tweede schijf	€ 36.409	€ 69.398	37,07%	-			37,07%
derde schijf	€ 69.398		49,50%	-			49,50%

Eigen woning		
>	≤	forfait
€ 0	€ 12.500	0,00%
€ 12.500	€ 25.000	0,15%
€ 25.000	€ 50.000	0,25%
€ 50.000	€ 75.000	0,35%
€ 75.000	€ 1.130.000	0,45%
€ 1.130.000		2,35%
aftrekbeperking geen of geringe eigenwoningschuld	86,67%	
vrijstelling kamerverhuur	€ 5.711	
vrijstelling KEW / SEW / BEW	€ 173.500	

Maximaal aftrektarief	
tariefsaanpassing grondslagverminderende posten	9,50%

Box 2

aanmerkelijk belang (box 2)	26,90%
belastingkorting wegens onverrekend AB-verlies	26,90%

Box 3

sparen en beleggen (box 3)	31,00%

rendementsklasse I	-0,01%
rentementsklasse II	5,53%

heffingvrije vermogen	€ 50.650
schuldendrempel	€ 3.200
vrijstelling groenbelegging	€ 61.215
vrijstelling contant geld	€ 560
vrijstelling uitvaartverzekering	€ 7.444
vrijstelling kapitaalverz. vóór 14/9/1999	€ 123.428

	Van het gedeelte van de grondslag dat meer bedraagt dan	maar niet meer dan	wordt toegerekend aan rendementsklasse I	en wordt toegerekend aan rendementsklasse II
schijf 1	€ 0	€ 50.650	67%	33%
schijf 2	€ 50.650	€ 962.350	21%	79%
schijf 3	€ 962.350		0%	100%

vermogen	rendement	IB
€ 0 - € 50.650	1,8182%	0,5636%
€ 50.651 - € 962.350	4,3666%	1,3536%
€ 962.351 - €	5,5300%	1,7143%

Loonbelasting

RVU-drempelvrijstelling	€ 1.874

Schenk- en erfbelasting

Successiewet	
Erfbelasting vrijstellingen:	
partner	€ 680.645
" (bij maximale imputatie)	€ 175.837
kinderen en kleinkinderen	€ 21.559
gehandicapte kinderen	€ 64.666
ouders	€ 51.053
anderen	€ 2.274
Schenkbelasting vrijstellingen:	
kind	€ 5.677
kind (eenmalig, 18-40jr)	€ 27.231
kind (studie)	€ 56.724
allen: eigen woning (eemalig, 18-40jr)	€ 106.671
anderen	€ 2.274
Bedrijfsopvolgingsregeling:	
ondernemingsvermogen	€ 1.134.403

Tarief Successiewet		**partner + kind**	**kleinkind**	**overigen**
verkrijging tot	€ 130.425	10%	18%	30%
verkrijging vanaf	€ 130.425	20%	36%	40%

Beslagvrije voet

De beslagvrije voet bedraagt ten hoogste:	
voor een alleenstaande:	€ 1.691,66
voor een alleenstaande ouder:	€ 1.814,73
voor gehuwden zonder kinderen:	€ 2.236,89
voor gehuwden met een of meer kinderen:	€ 2.262,98

Vermogen

Lijfrente

Lijfrentepremie-aftrek

jaarruimte = 13,3% PG - 6,27A$_{-1}$ - NP$_{-1}$ - OR$_{-1}$	
premiegrondslag (PG) = inkomen$_{-1}$ (max. € 114.866) - AOW-franchise	
AOW-franchise (2022)	€ 12.837
2021	€ 12.672
2020	€ 12.472
2019	€ 12.275
2018	€ 12.129
2017	€ 12.032
2016	€ 11.996
2015	€ 11.936
2014	€ 11.829
max. jaarruimte	€ 13.570
max. reserveringsruimte (≥ AOW - 10 jr.)	€ 14.978
max. reserveringsruimte (overig)	€ 7.587
max. stakingslijfrente (≥ AOW - 5 jr.)	€ 480.686
max. stakingslijfrente (≥ AOW - 15 jr.)	€ 240.352
max. stakingslijfrente (overig)	€ 120.183

Lijfrente-uitkeringsgrenzen

tijdelijke oudedagslijfrente / jaar	€ 22.735
overbruggingslijfrente / jaar	€ 63.288
afkoop kleine lijfrente, vrij van revisierente	€ 4.607
afkoop bij AO	€ 43.012

Hypothecair krediet

Tijdelijke regeling hypothecair krediet

Partnerinkomen

meetellen lager partnerinkomen	90%

Wegingsfactor studieleningen

Voor de toepassing van artikel 3, twaalfde lid, wordt de wegingsfactor voor studieleningen bepaald op grond van onderstaande tabel en wordt de wegingsfactor vermenigvuldigd met het oorspronkelijke bedrag van de studielening.

Rentepercentage op studielening (in %) vastgesteld op grond van artikel 6.3. van de Wet Studiefinanciering 2000	Wegingsfactor bij aflosperiode studielening van 15 jaar (in %) behorend bij rentepercentage, bedoeld in artikel 6.3, eerste lid, van de Wet Studiefinanciering 2000	Wegingsfactor bij aflosperiode studielening van 35 jaar (in %) behorend bij rentepercentage, bedoeld in artikel 6.3, tweede lid, van de Wet Studiefinanciering 2000
<1	0,65	0,35
1 – <1,5	0,70	0,40
1,5 – <2	0,75	0,45
2 – <2,5	0,80	0,50
2,5 – <3	0,85	0,55
3 – <3,5	0,85	0,60
3,5 – <4	0,90	0,65
4 – <4,5	0,95	0,70
4,5 – <5	1,00	0,75

Tabel 1. Financieringslastpercentages voor consumenten die de AOW-leeftijd nog niet hebben bereikt												
Debetrente	<=0,500%	0,501-1,000%	1,001-1,500%	1,501-2,000%	2,001-2,500%	2,501-3,000%	3,001-3,500%	3,501-4,000%	4,001-4,500%	4,501-5,000%	5,001-5,500%	>=5,501%
toets-inkomen												
–	13,50%	14,00%	14,50%	15,50%	16,00%	17,00%	17,50%	18,50%	19,00%	19,50%	20,00%	20,50%
22.000	13,50%	14,00%	14,50%	15,50%	16,00%	17,00%	17,50%	18,50%	19,00%	19,50%	20,00%	20,50%
22.500	13,50%	14,00%	15,00%	16,00%	17,00%	18,00%	18,50%	19,50%	20,00%	20,50%	21,00%	21,50%
23.000	14,00%	14,50%	15,50%	16,50%	17,50%	18,50%	19,50%	20,00%	21,00%	21,50%	22,00%	22,50%
23.500	15,00%	15,50%	16,50%	17,50%	18,50%	19,50%	20,50%	21,50%	22,00%	23,00%	23,50%	24,00%
24.000	15,50%	16,00%	17,00%	18,00%	19,00%	20,00%	21,00%	22,00%	23,00%	23,50%	24,00%	25,00%
24.500	15,50%	16,50%	17,50%	18,50%	19,50%	20,50%	21,50%	22,50%	23,50%	24,50%	25,00%	25,50%
25.000	16,00%	17,00%	18,00%	19,00%	20,00%	21,00%	22,00%	23,00%	24,00%	25,00%	26,00%	26,50%
26.000	16,50%	17,00%	18,00%	19,50%	20,50%	21,50%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%
27.000	16,50%	17,50%	18,50%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
28.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
29.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
30.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
31.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
32.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
33.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
34.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
35.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
36.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
37.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
38.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
39.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
40.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
41.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
42.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
43.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
44.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
45.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
46.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
47.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
48.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
49.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
50.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
51.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
52.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
53.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%

54.000	17,00%	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
55.000	17,00%	18,00%	19,00%	20,50%	21,50%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
56.000	17,00%	18,00%	19,00%	20,50%	21,50%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
57.000	17,50%	18,50%	19,50%	20,50%	21,50%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,50%
58.000	17,50%	18,50%	19,50%	20,50%	21,50%	23,00%	24,00%	25,00%	26,00%	27,00%	28,00%	28,50%
59.000	17,50%	18,50%	19,50%	20,50%	21,50%	23,00%	24,00%	25,00%	26,00%	27,00%	28,00%	29,00%
60.000	18,00%	19,00%	20,00%	21,00%	22,00%	23,00%	24,50%	25,50%	26,50%	27,50%	28,50%	29,00%
61.000	18,00%	19,00%	20,00%	21,00%	22,00%	23,00%	24,50%	25,50%	27,00%	28,00%	28,50%	29,50%
62.000	18,00%	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	25,50%	27,00%	28,00%	29,00%	30,00%
63.000	18,50%	19,50%	20,50%	21,50%	22,50%	23,50%	24,50%	26,00%	27,00%	28,50%	29,00%	30,00%
64.000	18,50%	19,50%	20,50%	21,50%	22,50%	24,00%	25,00%	26,00%	27,00%	28,50%	29,50%	30,00%
65.000	18,50%	19,50%	20,50%	21,50%	23,00%	24,00%	25,00%	26,00%	27,00%	28,50%	29,50%	30,50%
66.000	19,00%	20,00%	21,00%	22,00%	23,00%	24,00%	25,50%	26,50%	27,50%	28,50%	29,50%	30,50%
67.000	19,00%	20,00%	21,00%	22,00%	23,00%	24,50%	25,50%	26,50%	27,50%	28,50%	29,50%	30,50%
68.000	19,00%	20,00%	21,00%	22,00%	23,50%	24,50%	25,50%	27,00%	28,00%	29,00%	30,00%	30,50%
69.000	19,00%	20,00%	21,00%	22,50%	23,50%	24,50%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%
70.000	19,50%	20,00%	21,00%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%
71.000	19,50%	20,50%	21,50%	22,50%	24,00%	25,00%	26,00%	27,50%	28,50%	29,50%	30,50%	31,00%
72.000	19,50%	20,50%	21,50%	22,50%	24,00%	25,00%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%
73.000	19,50%	20,50%	21,50%	23,00%	24,00%	25,00%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%
74.000	19,50%	20,50%	21,50%	23,00%	24,00%	25,50%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%
75.000	20,00%	20,50%	21,50%	23,00%	24,00%	25,50%	26,50%	27,50%	29,00%	30,00%	31,00%	31,50%
76.000	20,00%	20,50%	21,50%	23,00%	24,50%	25,50%	26,50%	28,00%	29,00%	30,00%	31,00%	32,00%
77.000	20,00%	20,50%	22,00%	23,00%	24,50%	25,50%	26,50%	28,00%	29,00%	30,00%	31,00%	32,00%
78.000	20,00%	20,50%	22,00%	23,00%	24,50%	25,50%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%
79.000	20,00%	20,50%	22,00%	23,00%	24,50%	25,50%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%
80.000	20,00%	20,50%	22,00%	23,50%	24,50%	26,00%	27,00%	28,00%	29,00%	30,50%	31,50%	32,00%
81.000	20,00%	20,50%	22,00%	23,50%	24,50%	26,00%	27,00%	28,00%	29,50%	30,50%	31,50%	32,50%
82.000	20,00%	21,00%	22,00%	23,50%	24,50%	26,00%	27,00%	28,50%	29,50%	30,50%	31,50%	32,50%
83.000	20,00%	21,00%	22,00%	23,50%	24,50%	26,00%	27,00%	28,50%	29,50%	30,50%	31,50%	32,50%
84.000	20,00%	21,00%	22,00%	23,50%	25,00%	26,00%	27,50%	28,50%	29,50%	30,50%	31,50%	32,50%
85.000	20,50%	21,00%	22,00%	23,50%	25,00%	26,00%	27,50%	28,50%	29,50%	30,50%	31,50%	32,50%
86.000	20,50%	21,00%	22,50%	23,50%	25,00%	26,00%	27,50%	28,50%	29,50%	31,00%	32,00%	32,50%
87.000	20,50%	21,00%	22,50%	23,50%	25,00%	26,00%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%
88.000	20,50%	21,00%	22,50%	23,50%	25,00%	26,50%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%
89.000	20,50%	21,00%	22,50%	24,00%	25,00%	26,50%	27,50%	29,00%	30,00%	31,00%	32,00%	33,00%
90.000	20,50%	21,00%	22,50%	24,00%	25,00%	26,50%	27,50%	29,00%	30,00%	31,00%	32,00%	33,00%
91.000	20,50%	21,00%	22,50%	24,00%	25,00%	26,50%	27,50%	29,00%	30,00%	31,00%	32,00%	33,00%
92.000	20,50%	21,00%	22,50%	24,00%	25,00%	26,50%	27,50%	29,00%	30,00%	31,00%	32,00%	33,00%
93.000	20,50%	21,50%	22,50%	24,00%	25,50%	26,50%	28,00%	29,00%	30,00%	31,00%	32,50%	33,00%
94.000	20,50%	21,50%	22,50%	24,00%	25,50%	26,50%	28,00%	29,00%	30,00%	31,50%	32,50%	33,50%
95.000	20,50%	21,50%	22,50%	24,00%	25,50%	26,50%	28,00%	29,00%	30,00%	31,50%	32,50%	33,50%

96.000	21,00%	21,50%	22,50%	24,00%	25,50%	26,50%	28,00%	29,00%	30,50%	31,50%	32,50%	33,50%
97.000	21,00%	21,50%	23,00%	24,00%	25,50%	26,50%	28,00%	29,00%	30,50%	31,50%	32,50%	33,50%
98.000	21,00%	21,50%	23,00%	24,00%	25,50%	27,00%	28,00%	29,50%	30,50%	31,50%	32,50%	33,50%
99.000	21,00%	21,50%	23,00%	24,00%	25,50%	27,00%	28,00%	29,50%	30,50%	31,50%	32,50%	33,50%
100.000	21,00%	21,50%	23,00%	24,50%	25,50%	27,00%	28,00%	29,50%	30,50%	31,50%	32,50%	33,50%
101.000	21,00%	21,50%	23,00%	24,50%	25,50%	27,00%	28,00%	29,50%	30,50%	31,50%	33,00%	34,00%
102.000	21,00%	21,50%	23,00%	24,50%	25,50%	27,00%	28,50%	29,50%	30,50%	32,00%	33,00%	34,00%
103.000	21,00%	21,50%	23,00%	24,50%	26,00%	27,00%	28,50%	29,50%	30,50%	32,00%	33,00%	34,00%
104.000	21,00%	21,50%	23,00%	24,50%	26,00%	27,00%	28,50%	29,50%	31,00%	32,00%	33,00%	34,00%
105.000	21,00%	22,00%	23,00%	24,50%	26,00%	27,00%	28,50%	29,50%	31,00%	32,00%	33,00%	34,00%
106.000	21,00%	22,00%	23,00%	24,50%	26,00%	27,00%	28,50%	29,50%	31,00%	32,00%	33,00%	34,00%
107.000	21,00%	22,00%	23,00%	24,50%	26,00%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%	34,00%
108.000	21,50%	22,00%	23,50%	24,50%	26,00%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%	34,00%
109.000	21,50%	22,00%	23,50%	24,50%	26,00%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%	34,00%
110.000	21,50%	22,00%	23,50%	25,00%	26,00%	27,50%	28,50%	30,00%	31,00%	32,00%	33,00%	34,00%

Tabel 2. Financieringslastpercentages voor consumenten die de AOW-leeftijd reeds hebben bereikt												
Debetrente	<=0,500%	0,501-1,000%	1,001-1,500%	1,501-2,000%	2,001-2,500%	2,501-3,000%	3,001-3,500%	3,501-4,000%	4,001-4,500%	4,501-5,000%	5,001-5,500%	>=5,501%
toets-inkomen												
–	17,50%	18,00%	18,50%	19,00%	19,00%	19,50%	20,00%	20,00%	20,00%	20,50%	20,50%	21,00%
22.500	17,50%	18,00%	18,50%	19,00%	19,00%	19,50%	20,00%	20,00%	20,00%	20,50%	20,50%	21,00%
23.000	18,50%	19,00%	19,50%	20,00%	20,50%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%	22,00%
23.500	19,00%	19,50%	20,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%	23,00%
24.000	19,50%	20,00%	20,50%	21,00%	22,00%	22,00%	22,50%	23,00%	23,50%	23,50%	23,50%	24,00%
24.500	20,00%	20,50%	21,00%	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%
25.000	20,00%	20,50%	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,50%	25,00%	25,00%	25,50%
26.000	20,50%	21,00%	22,00%	22,50%	23,50%	24,00%	24,50%	25,00%	25,50%	26,00%	26,00%	26,50%
27.000	21,00%	21,50%	22,50%	23,50%	24,00%	24,50%	25,00%	25,50%	26,00%	26,50%	27,00%	27,50%
28.000	21,00%	22,00%	23,00%	24,00%	24,50%	25,00%	26,00%	26,50%	27,00%	27,50%	28,00%	28,00%
29.000	21,50%	22,00%	23,00%	24,00%	25,00%	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%
30.000	21,50%	22,00%	23,50%	24,50%	25,50%	26,50%	27,00%	27,50%	28,50%	29,00%	29,50%	29,50%
31.000	21,50%	22,50%	23,50%	24,50%	25,50%	26,50%	27,50%	28,00%	29,00%	29,50%	30,00%	30,50%
32.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	28,50%	29,50%	30,00%	30,50%	31,00%
33.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	29,50%	30,50%	31,00%	31,50%
34.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	30,50%	31,50%	32,00%
35.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	31,50%	32,00%
36.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	31,50%	32,50%
37.000	21,50%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
38.000	22,00%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
39.000	22,00%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
40.000	22,00%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
41.000	22,00%	22,50%	23,50%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
42.000	22,50%	23,00%	24,00%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%
43.000	22,50%	23,50%	24,50%	25,50%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	33,00%
44.000	23,00%	24,00%	25,00%	25,50%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%	32,50%	33,00%
45.000	23,50%	24,00%	25,00%	26,00%	27,00%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%	33,50%
46.000	24,00%	24,50%	25,50%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%	32,50%	33,00%	34,00%
47.000	24,00%	24,50%	26,00%	27,50%	28,00%	29,00%	30,00%	31,00%	32,00%	33,00%	33,50%	34,50%
48.000	24,00%	25,00%	26,50%	27,50%	28,50%	29,50%	30,50%	31,50%	32,50%	33,00%	34,00%	35,00%
49.000	24,00%	25,00%	26,50%	28,00%	29,00%	30,00%	31,00%	32,00%	32,50%	33,50%	34,50%	35,50%
50.000	24,00%	25,00%	26,50%	28,00%	29,50%	30,50%	31,50%	32,50%	33,00%	34,00%	35,00%	35,50%
51.000	24,00%	25,00%	26,50%	28,00%	29,50%	31,00%	32,00%	33,00%	33,50%	34,50%	35,50%	36,00%
52.000	24,00%	25,00%	26,50%	28,00%	29,50%	31,00%	32,50%	33,50%	34,00%	35,00%	36,00%	36,50%
53.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,00%	34,00%	34,50%	35,50%	36,00%	37,00%

54.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,00%	34,00%	35,00%	36,00%	36,50%	37,50%
55.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,50%	34,50%	35,50%	36,50%	37,00%	38,00%
56.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,50%	35,00%	36,00%	36,50%	37,50%	38,00%
57.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,50%	35,50%	36,50%	37,00%	38,00%	38,50%
58.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,50%	35,50%	36,50%	37,50%	38,50%	39,00%
59.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	33,50%	35,50%	37,00%	38,00%	38,50%	39,50%
60.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,00%	39,00%	40,00%
61.000	24,00%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	39,50%	40,00%
62.000	24,50%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	39,50%	40,50%
63.000	24,50%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	40,00%	41,00%
64.000	24,50%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	40,00%	41,00%
65.000	24,50%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	40,00%	41,50%
66.000	25,00%	25,50%	27,00%	28,50%	30,00%	32,00%	34,00%	35,50%	37,00%	38,50%	40,00%	41,50%
67.000	25,00%	26,00%	27,50%	29,00%	30,50%	32,00%	34,00%	35,50%	37,00%	38,50%	40,00%	41,50%
68.000	25,00%	26,00%	27,50%	29,00%	30,50%	32,00%	34,00%	35,50%	37,00%	39,00%	40,00%	41,50%
69.000	25,50%	26,00%	27,50%	29,00%	30,50%	32,50%	34,00%	35,50%	37,50%	39,00%	40,00%	41,50%
70.000	25,50%	26,50%	28,00%	29,50%	31,00%	32,50%	34,00%	35,50%	37,50%	39,00%	40,00%	41,50%
71.000	25,50%	26,50%	28,00%	29,50%	31,00%	32,50%	34,00%	35,50%	37,50%	39,00%	40,00%	41,50%
72.000	25,50%	26,50%	28,00%	29,50%	31,00%	32,50%	34,00%	36,00%	37,50%	39,00%	40,00%	41,50%
73.000	26,00%	27,00%	28,50%	30,00%	31,50%	33,00%	34,50%	36,00%	37,50%	39,00%	40,00%	41,50%
74.000	26,00%	27,00%	28,50%	30,00%	31,50%	33,00%	34,50%	36,00%	37,50%	39,00%	40,00%	41,50%
75.000	26,00%	27,00%	28,50%	30,00%	31,50%	33,00%	34,50%	36,00%	37,50%	39,00%	40,00%	41,50%
76.000	26,00%	27,00%	28,50%	30,50%	32,00%	33,50%	35,00%	36,00%	37,50%	39,00%	40,00%	41,50%
77.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
78.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
79.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
80.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
81.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
82.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
83.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
84.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
85.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
86.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
87.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
88.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
89.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
90.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
91.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
92.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
93.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
94.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
95.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%

96.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
97.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
98.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
99.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
100.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
101.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
102.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
103.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
104.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
105.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
106.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
107.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
108.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
109.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%
110.000	26,50%	27,50%	29,00%	30,50%	32,00%	33,50%	35,00%	36,50%	38,00%	39,00%	40,00%	41,50%

Tabel 3. Financieringslastpercentages voor gedeelten van het hypothecair krediet waarvan de debetrente niet fiscaal aftrekbaar is voor consumenten die de AOW-leeftijd nog niet hebben bereikt												
Debetrente toets-inkomen	<=0,500%	0,501-1,000%	1,001-1,500%	1,501-2,000%	2,001-2,500%	2,501-3,000%	3,001-3,500%	3,501-4,000%	4,001-4,500%	4,501-5,000%	5,001-5,500%	>=5,501%
–	13,00%	13,00%	13,50%	13,50%	14,00%	14,00%	14,50%	14,50%	15,00%	15,00%	15,00%	15,50%
22.000	13,00%	13,00%	13,50%	13,50%	14,00%	14,00%	14,50%	14,50%	15,00%	15,00%	15,00%	15,50%
22.500	13,50%	13,50%	14,00%	14,50%	14,50%	14,50%	15,00%	15,00%	15,50%	15,50%	15,50%	16,00%
23.000	14,00%	14,00%	14,50%	14,50%	15,00%	15,00%	15,50%	15,50%	16,00%	16,00%	16,00%	16,50%
23.500	14,50%	15,00%	15,00%	15,50%	15,50%	16,00%	16,00%	16,50%	16,50%	17,00%	17,00%	17,00%
24.000	15,00%	15,00%	15,50%	15,50%	16,00%	16,50%	16,50%	16,50%	17,00%	17,00%	17,50%	17,50%
24.500	15,00%	15,50%	15,50%	16,00%	16,50%	16,50%	17,00%	17,00%	17,00%	17,50%	17,50%	18,00%
25.000	15,50%	15,50%	16,00%	16,50%	16,50%	17,00%	17,00%	17,50%	17,50%	17,50%	18,00%	18,00%
26.000	16,00%	16,00%	17,00%	16,50%	17,50%	17,00%	18,00%	17,50%	18,00%	18,00%	18,50%	18,50%
27.000	16,00%	17,00%	17,00%	17,00%	18,00%	17,50%	18,50%	18,50%	18,00%	19,00%	18,50%	19,00%
28.000	16,50%	17,00%	17,50%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%
29.000	16,50%	17,00%	17,50%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%
30.000	16,50%	17,00%	17,50%	17,50%	18,00%	18,50%	18,50%	19,00%	19,00%	19,00%	19,50%	19,50%
31.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,00%	19,50%	19,50%
32.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
33.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
34.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
35.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
36.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
37.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
38.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
39.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
40.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
41.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
42.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
43.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
44.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
45.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
46.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
47.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
48.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
49.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
50.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
51.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%
52.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%

53.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%
54.000	17,00%	17,00%	17,50%	18,00%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%
55.000	17,00%	17,50%	17,50%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%	20,00%
56.000	17,00%	17,50%	18,00%	18,00%	18,50%	19,00%	19,00%	19,50%	19,50%	19,50%	20,00%	20,00%
57.000	17,50%	17,50%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%
58.000	17,50%	18,00%	18,00%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%
59.000	17,50%	18,00%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%
60.000	18,00%	18,00%	18,50%	19,00%	19,00%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%	21,00%
61.000	18,00%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%	21,00%
62.000	18,00%	18,50%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%	21,00%	21,50%
63.000	18,50%	18,50%	19,00%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%	21,00%	21,50%	21,50%
64.000	18,50%	19,00%	19,00%	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	21,50%	21,50%
65.000	18,50%	19,00%	19,50%	19,50%	20,00%	20,50%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%
66.000	19,00%	19,00%	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%	22,00%
67.000	19,00%	19,50%	19,50%	20,00%	20,50%	20,50%	21,00%	21,50%	21,50%	21,50%	22,00%	22,00%
68.000	19,00%	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%
69.000	19,00%	19,50%	20,00%	20,50%	20,50%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	22,50%
70.000	19,50%	19,50%	20,00%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	22,50%
71.000	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%
72.000	19,50%	20,00%	20,50%	20,50%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%
73.000	19,50%	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%
74.000	19,50%	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%
75.000	20,00%	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,00%
76.000	20,00%	20,50%	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%
77.000	20,00%	20,50%	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%
78.000	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%
79.000	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%
80.000	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%
81.000	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%
82.000	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%
83.000	20,00%	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%
84.000	20,00%	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%
85.000	20,50%	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%
86.000	20,50%	21,00%	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%
87.000	20,50%	21,00%	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%
88.000	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%
89.000	20,50%	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%
90.000	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%
91.000	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%
92.000	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%
93.000	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%
94.000	20,50%	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%

95.000	20,50%	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%
96.000	21,00%	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%
97.000	21,00%	21,50%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%
98.000	21,00%	21,50%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%
99.000	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,50%	24,50%
100.000	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%
101.000	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%
102.000	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%
103.000	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%
104.000	21,00%	21,50%	22,00%	22,50%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%
105.000	21,00%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,50%	24,50%	25,00%
106.000	21,00%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
107.000	21,00%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
108.000	21,50%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
109.000	21,50%	22,00%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
110.000	21,50%	22,00%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	25,00%	25,00%

Tabel 4. Financieringslastpercentages voor gedeelten van het hypothecair krediet waarvan de debetrente niet fiscaal aftrekbaar is voor consumenten die de AOW-leeftijd reeds hebben bereikt

Debetrente toets-inkomen	<=0,500%	0,501-1,000%	1,001-1,500%	1,501-2,000%	2,001-2,500%	2,501-3,000%	3,001-3,500%	3,501-4,000%	4,001-4,500%	4,501-5,000%	5,001-5,500%	>=5,501%
–	17,50%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%
22.500	17,50%	18,00%	18,50%	18,50%	19,00%	19,00%	19,50%	19,50%	20,00%	20,00%	20,50%	20,50%
23.000	18,50%	19,00%	19,00%	19,50%	20,00%	20,00%	20,50%	20,50%	21,00%	21,00%	21,50%	21,50%
23.500	19,00%	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%
24.000	19,50%	20,00%	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	22,50%
24.500	20,00%	20,00%	20,50%	21,00%	21,50%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%
25.000	20,00%	20,50%	21,00%	21,00%	21,50%	22,00%	22,00%	22,50%	22,50%	23,00%	23,00%	23,50%
26.000	20,50%	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	23,50%	24,00%	24,00%
27.000	21,00%	21,50%	22,00%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%
28.000	21,00%	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
29.000	21,50%	22,00%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%
30.000	21,50%	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%
31.000	21,50%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
32.000	21,50%	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
33.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
34.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
35.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
36.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
37.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%
38.000	21,50%	22,00%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	24,50%	25,00%	25,50%	25,50%
39.000	22,00%	22,50%	22,50%	23,00%	23,50%	24,00%	24,00%	24,50%	25,00%	25,00%	25,50%	25,50%
40.000	22,00%	22,50%	23,00%	23,00%	23,50%	24,00%	24,50%	24,50%	25,00%	25,00%	25,50%	25,50%
41.000	22,00%	22,50%	23,00%	23,50%	23,50%	24,00%	24,50%	24,50%	25,00%	25,50%	25,50%	26,00%
42.000	22,00%	22,50%	23,00%	23,50%	24,00%	24,50%	24,50%	25,00%	25,50%	25,50%	26,00%	26,00%
43.000	22,50%	23,00%	23,50%	24,00%	24,50%	25,00%	25,00%	25,50%	26,00%	26,00%	26,50%	26,50%
44.000	23,00%	23,50%	24,00%	24,50%	25,00%	25,50%	25,50%	26,00%	26,50%	26,50%	27,00%	27,00%
45.000	23,50%	24,00%	24,50%	25,00%	25,50%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%
46.000	24,00%	24,50%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
47.000	24,00%	24,50%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
48.000	24,00%	24,50%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
49.000	24,00%	24,50%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
50.000	24,00%	24,50%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
51.000	24,00%	24,50%	25,00%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%
52.000	24,00%	24,50%	25,00%	25,00%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	27,50%	28,00%
53.000	24,00%	24,50%	25,00%	25,00%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	27,50%	28,00%

54.000	24,00%	24,50%	25,00%	25,50%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	27,50%	28,00%
55.000	24,00%	24,50%	25,00%	25,50%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	27,50%	28,00%
56.000	24,00%	24,50%	25,00%	25,50%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	28,00%	28,00%
57.000	24,00%	24,50%	25,00%	25,50%	26,00%	26,00%	26,50%	27,00%	27,00%	27,50%	28,00%	28,00%
58.000	24,00%	24,50%	25,00%	25,50%	26,00%	26,00%	26,50%	27,00%	27,00%	27,50%	28,00%	28,00%
59.000	24,00%	24,50%	25,00%	25,50%	26,00%	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,00%
60.000	24,00%	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	27,50%	28,00%	28,00%
61.000	24,00%	24,50%	25,00%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	28,00%	28,00%	28,50%
62.000	24,50%	25,00%	25,50%	26,00%	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,00%	28,50%
63.000	24,50%	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	28,00%	28,00%	28,50%	28,50%
64.000	24,50%	25,00%	25,50%	26,00%	26,50%	27,00%	27,00%	27,50%	28,00%	28,00%	28,50%	29,00%
65.000	24,50%	25,00%	25,50%	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,50%	28,50%	29,00%
66.000	25,00%	25,50%	26,00%	26,50%	26,50%	27,00%	27,50%	28,00%	28,00%	28,50%	29,00%	29,00%
67.000	25,00%	25,50%	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,50%	28,50%	29,00%	29,00%
68.000	25,00%	25,50%	26,00%	26,50%	27,00%	27,50%	28,00%	28,00%	28,50%	29,00%	29,00%	29,50%
69.000	25,00%	25,50%	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	28,50%	29,00%	29,50%	29,50%
70.000	25,50%	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,50%	29,00%	29,00%	29,50%	29,50%
71.000	25,50%	26,00%	26,50%	27,00%	27,50%	28,00%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%
72.000	25,50%	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,00%	29,50%	29,50%	30,00%
73.000	26,00%	26,50%	27,00%	27,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,00%
74.000	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%
75.000	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,00%	29,50%	30,00%	30,00%	30,50%
76.000	26,00%	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%
77.000	26,50%	27,00%	27,50%	28,00%	28,50%	28,50%	29,00%	29,50%	30,00%	30,00%	30,50%	31,00%
78.000	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,00%	29,50%	30,00%	30,50%	30,50%	31,00%
79.000	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%
80.000	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,50%	30,00%	30,00%	30,50%	31,00%	31,00%
81.000	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,50%	30,00%	30,00%	30,50%	31,00%	31,00%
82.000	26,50%	27,00%	27,50%	28,00%	28,50%	29,00%	29,50%	30,00%	30,00%	30,50%	31,00%	31,00%
83.000	26,50%	27,00%	28,00%	28,00%	28,50%	29,00%	29,50%	30,00%	30,50%	30,50%	31,00%	31,00%
84.000	26,50%	27,50%	28,00%	28,50%	28,50%	29,00%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
85.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,00%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
86.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
87.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
88.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
89.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
90.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
91.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
92.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
93.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
94.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
95.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%

96.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
97.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
98.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
99.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
100.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
101.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
102.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
103.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
104.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
105.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
106.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
107.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
108.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
109.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%
110.000	26,50%	27,50%	28,00%	28,50%	29,00%	29,50%	29,50%	30,00%	30,50%	30,50%	31,00%	31,50%

Annuïteitentabel

Rente per jaar	Rente per maand	240 maanden	300 maanden	360 maanden
1,00	0,0833	217,4413	265,3418	310,9071
1,10	0,0917	215,3458	262,1806	306,5101
1,20	0,1000	213,2778	259,0707	302,1982
1,30	0,1083	211,2368	256,0113	297,9694
1,40	0,1167	209,2225	253,0013	293,8220
1,50	0,1250	207,2344	250,0398	289,7541
1,60	0,1333	205,2721	247,1260	285,7641
1,70	0,1417	203,3353	244,2590	281,8501
1,80	0,1500	201,4236	241,4379	278,0106
1,90	0,1583	199,5367	238,6619	274,2439
2,00	0,1667	197,6740	235,9301	270,5485
2,10	0,1750	195,8354	233,2418	266,9228
2,20	0,1833	194,0204	230,5961	263,3652
2,30	0,1917	192,2287	227,9924	259,8744
2,40	0,2000	190,4600	225,4297	256,4488
2,50	0,2083	188,7138	222,9074	253,0871
2,60	0,2167	186,9900	220,4248	249,7879
2,70	0,2250	185,2881	217,9811	246,5498
2,80	0,2333	183,6078	215,5755	243,3715
2,90	0,2417	181,9489	213,2076	240,2518
3,00	0,2500	180,3109	210,8765	237,1894
3,10	0,2583	178,6937	208,5815	234,1830
3,20	0,2667	177,0968	206,3221	231,2316
3,30	0,2750	175,5201	204,0976	228,3338
3,40	0,2833	173,9632	201,9074	225,4887
3,50	0,2917	172,4258	199,7509	222,6950
3,60	0,3000	170,9076	197,6274	219,9517
3,70	0,3083	169,4084	195,5364	217,2577
3,80	0,3167	167,9279	193,4773	214,6119
3,90	0,3250	166,4658	191,4495	212,0134
4,00	0,3333	165,0219	189,4525	209,4612
4,10	0,3417	163,5958	187,4857	206,9543
4,20	0,3500	162,1874	185,5486	204,4918
4,30	0,3583	160,7964	183,6407	202,0727
4,40	0,3667	159,4225	181,7614	199,6961
4,50	0,3750	158,0654	179,9103	197,3612
4,60	0,3833	156,7251	178,0869	195,0670
4,70	0,3917	155,4011	176,2906	192,8128
4,80	0,4000	154,0933	174,5210	190,5977
4,90	0,4083	152,8015	172,7776	188,4209
5,00	0,4167	151,5253	171,0600	186,2816
5,10	0,4250	150,2647	169,3678	184,1791

5,20	0,4333	149,0193	167,7004	182,1126
5,30	0,4417	147,7890	166,0575	180,0813
5,40	0,4500	146,5735	164,4385	178,0846
5,50	0,4583	145,3726	162,8432	176,1218
5,60	0,4667	144,1862	161,2711	174,1921
5,70	0,4750	143,0140	159,7218	172,2948
5,80	0,4833	141,8559	158,1950	170,4295
5,90	0,4917	140,7115	156,6901	168,5953
6,00	0,5000	139,5808	155,2069	166,7916

Consumptief krediet

VFN Gedragscode

Consumptief krediet	
maandelijkse last: ten minste ... × kredietbedrag	2%

Basisnorm en leennorm voor consumptief krediet per 1 april 2021 (bedragen 2020)

basisnorm:	**alleenstaand**	**alleenstaand met kinderen**	**paar**	**paar met kinderen**
huurders	€ 1.071	€ 1.732	€ 1.562	€ 2.030
eigenwoningbezitters	€ 1.181	€ 1.842	€ 1.673	€ 2.140
opslagpercentage	15,0%	12,5%	12,5%	10,0%
minimuminkomen	€ 1.523	€ 1.523	€ 1.523	€ 1.523

Uitnutting

Aantal maanden geleden afgesloten, of aantal maanden sinds laatste actualisatie	Uitnuttingspercentage
36-48	70%
49-60	61%
61-72	50%
73-84	39%
85-96	27%
97-108	14%
109-120	0%

Inkomen

Maximum.....loon

	per jaar	dagen	per dag
maximum(uitkerings)dagloon	€ 59.706	261	€ 228,75
maximum(premie)loon	€ 59.706	260	€ 229,64

Pensioenverzekeringen

Schadeverzekeringen particulier

Afschrijvingslijst Inboedel en Reisbagage

Zijn er spullen in je huis beschadigd of gestolen? Of is er op reis iets vervelends met je bagage gebeurd? Bij een gedekte schade vergoeden wij je spullen. Wat je uitgekeerd krijgt, hangt af van de dagwaarde van het product dat beschadigd of gestolen is. En de dagwaarde is weer afhankelijk van het afschrijvingspercentage.
We leggen het graag aan je uit.

Nieuwwaarde
De nieuwwaarde is het bedrag dat je betaalt om de spullen nieuw te kopen. Meestal vergoeden wij de schade op basis van de huidige nieuwwaarde.

Dagwaarde
Met dagwaarde bedoelen wij de waarde die de spullen hebben op het moment van schade of verlies. Om de dagwaarde te berekenen gebruiken wij afschrijvingspercentages.

- Wij vergoeden de dagwaarde van je inboedel als de dagwaarde minder is dan 40% van de nieuwwaarde.
- Wij vergoeden de dagwaarde van je reisbagage als het voorwerp ouder is dan één jaar.

Waarom schrijven wij af?
Wij vergoeden de waarde van je spullen. Spullen worden na verloop van tijd minder waard. Hoe snel spullen in waarde verminderen, verschilt per voorwerp.
Wij hanteren per voorwerp een percentage waardevermindering per jaar. In de lijst hierna kun je zien welke afschrijvingspercentages wij gebruiken. Dit zijn richtlijnen die wij toepassen en waar jij dus ook een beroep op kunt doen.

Afschrijvingslijst Inboedel en Reisbagage		
Artikel	Jaren	Percentage
Fototoestel	5	20,00%
Horloge	3	33,33%
Televisie	10	10,00%
Sneeuwkettingen	10	10,00%
Snowboard	5	20,00%
Zonnebril	4	25,00%

Schadeverzekeringen zakelijk

Beveiligingsmatrix Buitenterreinen Mobiliteitsbedrijven

Attractiviteit	Maximaal aantal voertuigen				
Gemiddelde cataloguswaarde	< 5	< 15	< 25	< 50	> 50
< € 10.000	L	L	M	H	ZH
€ 10.000 t/m €20.000	L	L	M	H	ZH
€ 20.000 t/m € 30.000	L	M	H	ZH	ZH
Meer dan € 30.000	M	H	ZH	ZH	ZH

	Beveiligingsmaatregelen					
Attractiviteit	O	BK	ME	EL	AT	RE
L	O1	BK1	-	-	-	-
	O1	-	ME1	-	-	-
M	O1	BK3	-	-	-	-
	O2	BK2	-	-	AT2	RE2
	O1	BK2	-	EL1	AT2	RE2
H	O1	BK2	-	EL2	AT2	RE3
	O2	BK3	-	-	AT2	RE3
	O2	BK2	-	EL1	AT2	RE3
ZH	O1	BK3+BK4	-	EL2	AT3 of AT4	RE4
	O1	BK2+BK4	-	EL1+EL2	AT3 of AT4	RE4
	O2	BK3+BK4	-	EL1	AT3 of AT4	RE4

Organisatorische maatregelen (OM)	
O1	Terreinverlichting en/of schrikverlichting
O2	OM1+ Objectbeveiliging in het voertuig

Bouwkundige maatregelen (BK)	
BK1	Uitrijdbeveiliging
BK2	Gaashekwerk, minimaal 2.00 meter hoog
BK3	Spijlen of draadmathekwerk, minimaal 2.00 meter hoog
BK4	Voorziening tegen tunnel graven

Meeneembeperkende maatregelen (ME)	
ME1	Mechanische meeneem beveiliging
Elektronische maatregelen (EL)	
EL1	Hekwerkdetectie
EL2	Terreindetectie met camerasysteem of intelligent camerasysteem (beiden gekoppeld aan een PAC met Live View)
Alarmering (AT)	
AT2	Open alarmtransmissie verbinding naar een PAC, niet beveiligd tegen sabotage (voorheen AL1)
AT3 / AT4	Besloten alarmtransmissie verbinding naar een PAC, beveiligd tegen sabotage (voorheen AL2)
Reactie (alarmopvolging) (R)	
RE2	Alarmopvolging door sleutelhouder(s)
RE3	Alarmopvolging door een erkende Particuliere Bewakingsdienst
RE4	Als RE2 + Politie (prioriteit 1) Technische alarmverificatie verplicht

Zorgverzekeringen

Zie ook module ‘Basis’.

Zorgverzekeringswet (Zvw)

werkgeversheffing Zvw	6,75%
bijdrage Zvw	5,50%
max. grondslag	€ 59.703
eigen risico	€ 385
bestuursrechtelijke premie 'wanbetalers'	€ 152,20
bestuursrechtelijke premie 'onverzekerden'	€ 145,75