

# Dutch Social Security: A Guide for Founders

Starting a business in the Netherlands offers a wealth of opportunities, but it also requires a solid understanding of the local regulations and systems, including social security.

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GUIDE

## Understanding the Dutch Social Security System

For startup founders, navigating the Dutch social security system is essential to ensure compliance and provide security for themselves and their employees. At The Unusual Space, we aim to support entrepreneurs at every stage of their journey. In this guide, we'll break down the key aspects of the Dutch social security system that startup founders need to know.

INDUSTRY INSIGHT

**"Over 25,000 new jobs were created in 3 years by Dutch startups. With many hiring internationally, over 40% of tech employees hold non-Dutch citizenship."**

### Why Understanding Social Security is Crucial

- Legal Compliance:** Ensuring your business strictly complies with Dutch laws and regulations.
- Employee Welfare:** Providing adequate benefits and security to attract and retain top talent.
- Personal Security:** Securing your own social benefits and safely preparing for the future.
- Government Support:** The government plays a crucial role via grants like the WBSO R&D tax credit.

Source: [Searchlab: Startup Statistics](#)

### Key Components of the System

The Dutch social security system consists of several components, each covering different types of insurance and benefits. Understanding these is the first step in effective management.

National Insurance Schemes (Volksverzekeringen) include [Old Age Pension \(AOW\)](#), Survivors' Benefits (ANW), and Long-term Care (WLZ).

TIP

Detailed timelines and pension accumulation rules can be reviewed directly on the official portal of the Social Insurance Bank (SVB).

### Employee & Health Insurance

Employee Insurance Schemes (Werknemersverzekeringen) are mandatory and include Unemployment Insurance (WW), Sickness Benefits (ZW), and Disability Insurance (WIA). Health insurance is also mandatory for all residents.

This includes basic health insurance covering essential medical care, with options for supplementary insurance for you and your employees.

TIP

If you are moving overseas team members to kickstart operations, utilizing [professional team relocation solutions](#) can help manage corporate registration and employee onboarding seamlessly.

### Contributions and Benefits

Both employers and employees contribute to the social security system. The contributions are deducted from salaries and include payments for national, employee, and health insurance schemes.

TIP

As a self-employed person, you're responsible for paying your own contributions. Self-employed individuals must arrange their own private disability insurance, as mandatory employee schemes do not cover them.

### Planning for the Future

Understanding the Dutch social security system is not just about regulatory compliance; it's about building a sustainable future. Secure your retirement and protect against risks.

TIP

Navigating financial splits can be challenging, which is why securing dedicated business setup support early on is recommended for cross-border founders. We offer support to help you manage your social security obligations.

Regularly review your social security contributions and benefits to ensure you're up-to-date with any changes in regional regulations and requirements.

## Registration Requirements

As a founder, you must ensure that you and your employees are properly registered.

**Business Registration**

First, register your business with the Dutch Chamber of Commerce (KvK). This is necessary to obtain a company number (RSIN) and register with the tax authorities.

**Self-Employed Status**

Register with the tax authorities for income tax and social security. You can verify your specific criteria directly through the official [Belastingdienst](#) portal.

**Employee Registration**

For any employees you hire, you must legally deduct the necessary social security contributions from their wages and remit them to the tax authorities.

**Important: Planning for the Future**

Understanding the Dutch social security system is not just about compliance. Secure your retirement by contributing to the Old Age Pension (AOW) and invest in robust disability insurance to protect your team from unforeseen circumstances.



## Navigate Social Security with Confidence

Navigating the Dutch social security system can be complex, but it is essential to establishing and running a successful startup in the Netherlands. At The Unusual Space, we offer support to help you manage these obligations.

- Understand National and Employee Insurance schemes
- Ensure seamless business and employee registration
- Secure your future with robust compliance strategies

## Ready to Secure Your Startup's Future?

Ensure compliance and provide adequate benefits for yourself and your employees to secure long-term success. Contact The Unusual Space today, and let's build a secure and thriving business together!

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