



Harald Linkels, Chairman PCN

Pension Contribution PCN Remains Stable Thanks to Favorable Interest Rate Developments

KRALENDIJK, October 8, 2025 - Due to the persistently high interest rates, an increase in the pension contribution for Pensioenfonds Caribisch Nederland (PCN) is not necessary. As a result, the contribution remains at a stable level of 30% of the pension base. This provides

clarity and financial peace of mind for employers preparing their budgets for the coming year.

The pension contribution for PCN will remain unchanged in 2026, matching the rate set for 2025. Thanks to the continued high interest rates, there is no need to raise the contribution. It will remain at 30% of the pension base. Since interest rates have been high for some time, the PCN board expects that the actuarial interest rate used to calculate the final contribution at the end of the year will also remain high. This allows PCN to announce the contribution rate earlier than usual. Many employers had requested this so they could incorporate the pension contribution into their budgets in a timely manner.

Harald Linkels, Chairman of the PCN Board: “Historically, it is exceptional for interest rates to be this high. This reduces uncertainty and allows us to inform employers and participants now about the pension contribution for 2026.” The contribution from participants remains at 10%, and that of employers at 20% of the pension base.

Employers can now estimate the total pension contribution for their budgets. To calculate the final pension contributions, the amount of the AOV (General Old Age Insurance) for 2026 must also be known. The AOV amount is published by the government. In previous years, the AOV figures were announced in early December. However, the maximum pensionable salary for 2026 is already known. It is set at \$57,450, as stipulated in the 2024 pension agreement reached by employers and unions participating in the Caribbean Netherlands Sector Consultation. This agreement states that the maximum pensionable salary in 2026 will be \$57,450, compared to \$56,600 in 2025.

Harald Linkels: “The cost of pension accrual is heavily influenced by the actuarial interest rate. In previous years, we experienced periods with very low rates, as low as 1%. Last year, the pension contribution was still 35%. By the end of August, the actuarial interest rate had reached 4%. While PCN has no control over this, we are pleased that it allows us to keep the contribution relatively low in 2026.”