



▶ **NAHV**  
year-end tips

# 2022

The key tax tips for year end

## Entrepreneurs and individuals (1)

- Have your preliminary income tax assessment 2022 adjusted by NAHV to avoid unnecessary tax interest (4% annualized) next year.
- Make optimal use of the investment deduction (your investments must exceed EUR 2,400 on an annual basis and amount to at least EUR 450 per investment) by making necessary investments in your company this year.
- Save tax by optimizing your ZZP/DGA pension plan before the end of the year. Have NAHV calculate your fiscal space quickly and deposit before the end of the year.
- Ask your mortgage lender if it is possible to prepay mortgage interest through July 1, 2023.
- Bundle all your health care expenses and gifts before the end of the year.
- If you make larger annual donations to one charity, change it to a periodic gift for at least five years (with agreement), the deduction will not be limited by a threshold.
- Pay attention to the income and asset limits of the allowances. Adjust these data in time, so you do not have to pay back any benefits. If necessary, set up a limited liability company (savings company).
- Pay your spousal support in advance before the end of the year. In 2022, partner alimony is still deductible at 40% (2023 37%).
- Have you built up a fiscal retirement reserve (FOR)? Then avoid having to pay tax on the fiscal old-age reserve at a later date by depositing the amount into an escrow (self-employed pension) bank savings account before the end of the year.
- Reclaim VAT for 2021 if an invoice from a debtor has been outstanding for 12 months or more.
- From January 1, 2023, adjust the mileage allowance for business use of the private car to EUR 0.21.
- Pay your disability insurance premium for the year 2023 before the end of the year, thus paying less tax in 2022.
- Start renting out a property permanently instead of temporarily before January 1, 2023. This allows you to apply the void value ratio, which reduces the value (WOZ value) of the home on Jan. 1, 2023, and thus you pay less capital gains tax.
- Transfer other box 3 assets (no savings) to a private (new) limited company or an existing B.V. Annual return on the other assets should be lower than 5.69%.
- Convert investments into savings before January 1, 2023. As long as the savings are held for at least 3 months after this date.
- Reduce the box 3 capital on the reference date January 1, 2023. This in connection with your personal contribution WMO/WLZ by setting up a (savings) BV and transferring assets to the (savings) BV. Or by donating assets to (grand)children.
- Consult with NAHV whether it still makes sense to object to old tax assessments because of the proposed changes to box 3 law and whether the changes to the law may be advantageous to you.

## Entrepreneurs and individuals (2)

- This year, donate EUR 5,677 or EUR 27,231 (between the ages of 18 and 40) tax-free to your children or up to EUR 2,274 tax-free to your grandchildren.
- Donate EUR 106,671 (no longer possible as of 2023) to your children this year, provided your child or their partner is under the age of 40 and the gift is used to purchase, improve or renovate their own home.
- Have NAHV file a gift tax return in time for March 1, 2023 for gifts made in the 2022 tax year.

## Director major shareholder

- As a director-major shareholder (hereafter DGA), pay yourself a bonus (and also consider untaxed expense allowances) before the end of the year, so that you can make optimal use of your personal deductions.
- Have you already used the free space in the working expenses scheme (1.7% over the first EUR 400,000 in salary costs in 2022) in full in 2022?
- If you have a holding structure as a DGA, optimize profits by using the corporate tax rate step-up. Have NAHV calculate whether switching to the BV makes sense.
- Have you taken advantage of a lower additional tax rate on your car for almost 60 months? Then consider transferring the car to private before the end of the year (BV) to avoid a higher addition.
- Consult with NAHV whether your salary is still customary. As of 2023, the salary must be equal to the salary a DGA would earn in comparable employment.
- In 2023, corporate income tax rates will change. So it may be attractive to allocate revenue as much as possible to 2022 if work has already been done on that assignment. Consult with NAHV to see if that may be advantageous based on your 2022 tax year records.
- Buy an electric car before the end of the year and take advantage of a lower additional tax rate for another 60 months.

## Financial

- Have NAHV automate your administration so that it takes less work and you have a better overview of your current situation.

Schedule a meeting with your regular contact at NAHV via Zoom or Teams before the end of the year. You can then discuss with your regular contact person whether the above tips apply to you. You can also discuss the effects of the changes in the law as of January 1, 2023 on your situation. So don't wait too long and call 020-6225509 or email [nahv@nahv.nl](mailto:nahv@nahv.nl) to make an appointment.