



CONTRIBUTION DETAILS VOLUNTARY SCHEME FOR THE WHOLESALE IN FLOWERS AND PLANTS JOB CATEGORY 7 AND HIGHER 2023

1. Contribution percentages

You pay the graduated contribution from the table on the pensionable earnings. The contribution is increased by a surcharge of 13.0% to cover the risk of death, the risk of occupational disability and administration costs.

2. Salary details

You pay contributions on part of the salary: the pensionable earnings. This is how you calculate the pensionable earnings:
Pensionable salary - offset sum + pensionable earnings

Salary details

Pensionable salary	: the annual salary effectively earned including holiday allowance and all fixed allowances
Maximum pensionable salary	: € 66,956 per year
Offset sum	: € 16,322 per year
Maximum pensionable earnings	: € 50,634 per year

3. Scheme details

These are the details for 2023:

Contribution sliding scale

This sliding scale shows how much capital your employees accrue (over the pensionable earnings). In this sliding scale, we take into account a utilisation percentage of 83%.

Age	2023
Up to 19	5.81%
20 to 24	6.39%
25 to 29	7.47%
30 to 34	8.63%
35 to 39	10.04%
40 to 44	11.62%
45 to 49	13.53%
50 to 54	15.85%
55 to 59	18.59%
60 to 64	22.00%
65 to 67	25.48%

Other details

Partner's pension	: 1.089% of the pensionable earnings on a risk basis
Waiver of contribution occupational disability	: up to 100% in 6 classes
Start pension accrual	: 1st working day
End pension accrual	: 1st day of the month in which your employee receives state pension. If your employee leaves early, the pension accrual will stop on the day he or she leaves.

Please note: for job categories 1 to 6, see 'Contribution details voluntary scheme for the wholesale trade in flowers and plants 2023'.