



CONTRIBUTION DETAILS WHOLESALE IN CHEESE 2023 (Private cheese warehouse industry)

You and your employees pay contributions for their pensions. You deduct the part that your employees pay from their salary. You use these details to calculate how much contribution you have to pay to us.

1. Contribution percentages

These are the contribution percentages for 2023:

Contribution amounts basic scheme

Total contribution	: 23.20% of the pensionable earnings
Employer's share	: 18.56%
Employee's share (maximum)	: 4.64%

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

Pensionable salary Pensionable salary basic scheme: 12 times (or 13 times in the case of a fixed four-weekly salary) the fixed monthly (four-week) salary as of 1 January of that year, or the fixed monthly (four-week) salary applicable at the time of later commencement of employment, increased by the holiday allowance, the allowances for working outside the normal working hours and paid contractual overtime for the previous calendar year, including related allowances for these hours.

Maximum pensionable salary	: € 40,846 per year
Offset sum	: € 18,199 per year
Maximum pensionable earnings	: € 22,647 per year

3. Scheme details

These are the details for 2023:

Accrual percentage retirement pension	: 1.523% of the pensionable earnings
Partner's pension	: 70% of the retirement pension, 35% accrual and 35% 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 employment early, the pension accrual will stop on the day he or she leaves.

Please note: If you are voluntarily affiliated with us, or have made other arrangements, other contributions and amounts may apply to you.