

CONTRIBUTION DETAILS WHOLESALE OF FLOWERS AND PLANTS 2023

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 details

These are the contribution percentages for 2023:

Job categories 1 to 6*

Total contribution	: 8.0% of the pensionable salary
Employer's share	: 4.0%
Employee's share (maximum)	: 4.0%

Job categories 7 and higher

You can make separate arrangements with us for this.

* An employee is obliged to participate in the pension scheme of PGB, if the position is equal or equivalent to those in job categories 1 to 6, as described in Appendix 2 of the [decision for obligatory affiliation](#). It is therefore possible, for example, that holiday workers should also be registered.

2. Salary details

You pay contributions on the pensionable salary.

Pensionable salary	: the annual salary effectively earned including holiday allowance and all fixed allowances
Maximum pensionable salary	: € 66,956 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 of the defined contribution scheme*:

Offset sum	: € 16,322 per year
Pensionable earnings	: € 50,634 per year
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.

** for the purpose of pension capital accrual, coverage and duration of accrual.*

Please note: for job category 7 and higher, see 'Contribution details voluntary scheme for the wholesale trade in flowers and plants, job category 7 and higher 2023.