



## CONTRIBUTION DETAILS VOLUNTARY SCHEME FOR THE WHOLESALE IN FLOWERS AND PLANTS JOB CATEGORY 7 AND HIGHER 2025

### 1. Contribution percentages

You pay the graduated contribution from the table on the pensionable earnings. The contribution is increased by a surcharge of 13.1% 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	: € 75,864 per year
Offset sum	: € 18,475 per year
Maximum pensionable earnings	: € 57,389 per year

### 3. Scheme details

These are the details for 2025:

#### 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 78%.

Age	2025
Up to 19	5.46%
20 to 24	6.08%
25 to 29	7.10%
30 to 34	8.19%
35 to 39	9.52%
40 to 44	11.08%
45 to 49	12.87%
50 to 54	15.05%
55 to 59	17.63%
60 to 64	20.83%
65 to 67	24.02%

#### Other details

Partner's pension	: 1.024% 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 2025'.