



CONTRIBUTION DETAILS CARDBOARD AND FLEXIBLE PACKAGING INDUSTRY 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 percentages

These are the contribution percentages for 2023:

Contribution amounts basic scheme

Total contribution	: 24.20% of the pensionable earnings
Employer's share	: 12.33%
Employee's share (maximum)	: 11.87%

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 basic scheme	: The fixed gross annual salary plus holiday allowance, fixed shift allowance and fixed personal allowance. Overtime allowance does not count.
Maximum pensionable salary	: € 128,810 per year
Offset sum	: € 20,314 per year
Maximum pensionable earnings	: € 108,496 per year

3. Scheme details

These are the details for 2023:

Accrual percentage retirement pension	: 1.648% of the pensionable earnings
Partner's pension	: 70% of the retirement pension 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.