



PENSION PREMIUM AND ACCRUAL PERCENTAGE 2022

Due to the historically low interest rate at the end of 2021, the pension premium of 24% turned out to be insufficient to achieve a pension accrual percentage acceptable to the social partners. Wolters Kluwer therefore agreed to a one-year increase in the pension premium to 28%, so that an accrual percentage of 1.58% could still be determined for 2022. The additional 4% will be paid in full by Wolters Kluwer Nederland in 2022. In concrete terms, the reduction of the accrual percentage from 1.875% to 1.58% means that with an income base of €50,000 gross per year in 2022, the accrual on an annual basis will be reduced from €660 to €556 gross. From the end of March 2022, this has been incorporated in the data as available on www.mijnpensioenoverzicht.nl.

Premium and pension accrual after 2022

For the year 2023 and beyond, a new decision on the contribution will be taken by the social partners, with the possibility that the contribution will amount to 24%. Based on the interest rate at the end of 2021, the accrual rate at a premium of 24% in 2023 is expected to be significantly lower than the 1.58% set for 2022.

Repair partner's and orphan's pension

In line with the reduction of the accrual percentage in 2022 from 1.875% to 1.58%, the partner's and orphan's pension for active participants will also be lower. The social partners found this undesirable and have therefore agreed to repair it as much as possible. That is why, in the event of the death of active participants during employment, the future pension accrual (from the time of death until the age of 68) is used to determine the partner's and orphan's pension to be paid using an accrual percentage of 1.875% instead of 1.58%. A reduction of the partner's and orphan's pension in the event of predeath is thus limited as much as possible.

The pension contribution for 2022 therefore amounts to 28% of the pension base in total, of which

- employee premium 8.0% (equivalent to 2021)
- employer's premium 16.0% (equivalent to 2021)
- additional employer contribution 4%

The amounts of 2022 for the franchise, the maximum pensionable salary and maximum pension basis have changed compared to 2021.

- franchise € 14,802 (in 2021 this was € 14,544)
- maximum pensionable salary € 114,866 (in 2021 this was € 112,189.00)
- maximum pension basis €100,064 (in 2021 this was € 97,645)