



# Werknemers Pensioen, pension plan

Market interest rate graduated scales for a retirement age of 68 years  
Version M8 2023

## Werknemers Pensioen, pension plan

### Market interest rate graduated scales for a retirement age of 68 years

Within the Werknemers Pensioen, it is possible to choose a 'market interest rate graduated scale'. The Werknemers Pensioen market interest rate scales reflect this. The market interest rate graduated scales allow employers transitioning from a guaranteed defined benefit pension scheme to a budget-friendly defined contribution pension scheme to take the pension ambitions of their employees into account.

The market interest rate graduated scales in the Werknemers Pensioen are based on the cost price of an average pay pension scheme and an actuarial interest rate of 1.5%, 2.0% or 2.5%. These scales allow employers to match their pension scheme to a higher pension ambition by offering higher contributions. The choice for a particular scale will depend on the pension ambition and the employer's available pension budget.

For situations where the current scales do not offer a solution, you may use the market interest rate graduated scales within the Werknemers Pensioen.

### Market interest rate graduated scale Werknemers Pensioen

	3% and 4% graduated scales		Market interest rate graduated scale		
	4.0%	3.0%	2.5%	2.0%	1.5%
15 t/m 19	3,9%	7,0%	11.9%	15.0%	19.0%
20 t/m 24	4,5%	7,8%	13.1%	16.2%	20.2%
25 t/m 29	5,5%	9,1%	14.9%	17.9%	21.8%
30 t/m 34	6,7%	10,5%	16.7%	19.8%	23.4%
35 t/m 39	8,1%	12,2%	19.0%	21.9%	25.3%
40 t/m 44	9,9%	14,2%	21.6%	24.2%	27.3%
45 t/m 49	12,1%	16,5%	24.5%	26.7%	29.5%
50 t/m 54	14,8%	19,3%	27.7%	29.6%	31.8%
55 t/m 59	18,2%	22,6%	31.6%	33.0%	34.6%
60 t/m 64	22,6%	26,7%	36.2%	36.9%	37.7%
65 t/m 67	27,0%	30,8%	40.6%	40.6%	40.6%

## Conditions

- It is possible to choose a percentage of a market interest rate graduated scale.
- Once a pension scheme has started, the graduated scale applies for a (maximum) period of 5 years.
- The tax rules relating to the excessive pension test for the 3% graduated scale also apply to the market interest rate graduated scales.
- If the market interest rate or the tariffs for defined benefits schemes justify it, we will adjust the scales to be used for quotes to remain compliant with tax rules. In the case of scales already quoted, the scale will remain valid until the end of the validity period of the quote (3 months from the quote date).

## Additional information

- The actuarial method is based on Appendix V of the Graduated Scale Decision from 26 juni 2023, nr. 2023-13825 and has been found compliant with tax rules by the Tax and Customs Administration.
- Graduated scales based on the cost price of an average pay scheme must be based on the cost price for such schemes with the same provider.
- Net pay products may not operate based on these graduated scales because they are not within the scope of Appendix V.
- The 3% and 4% graduated scales are based on the Graduated Scale Decision from 26 juni 2023, nr. 2023-13825.

Please note: no rights may be derived from this factsheet.



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