

Tax and social security

Tax

General allowances (according to basic table in parentheses depending on splitting table) – values p. a.	
Basic allowance	10,908 EUR (21,816 EUR)
Child allowance per child	4,476 (8,952 EUR) ¹⁾
Relief amount for single parents	4,260 EUR + 240 EUR for each additional child
Special editions	
Pension expenses (of which 100% deductible)	26,528 EUR (53,056 EUR) ²⁾
Contributions to basic health and long-term care insurance	unlimited
Other contributions to health and long-term care insurance – with subsidy	1,900 EUR ³⁾ (3,800 EUR ^{3) 4) 5)})
Other contributions to health and long-term care insurance – without subsidy	2,800 EUR ³⁾ (5,600 EUR ^{3) 6) 5)})
Special lump-sum expense allowance	36 EUR (72 EUR p.a.)
Income from non-self-employed work	
Employee lump-sum allowance (for active remuneration)	1,230 EUR
Income-related expenses lump-sum allowance on pension payments	102 EUR
Retirement allowance	13.6% max. 646 EUR
Pension allowance incl. surcharge ⁷⁾	13.6% max. 1,020 EUR + 306 EUR
Income from capital assets	
Final withholding tax on income and capital gains (excl. KiSt)	25%
Savers' lump sum	1,000 EUR p.a. (2,000 EUR p.a.)
Exemption limit for benefits in kind (Section 8 (2) Sentence 11 in conjunction with Section 8 (4) EStG), also for company KV	
Monthly value	50 EUR

Social security

Contribution rates	Employees	Employer
Statutory pension insurance (DRV Bund)	9.30%	9.30%
Miners' Pension Insurance	9.30%	15.40%
Statutory health insurance (SHI)	7.30%	7.30%
GPV additional contribution	health insurance individual (Ø approx. 0.8% each)	
Statutory long-term care insurance (GPV) – except Saxony	1.525%	1.525%
Statutory long-term care insurance (GPV) – Saxony only	2.025%	1.025%
GPV additional contribution for childless persons after the age of. 23. year of life	0.35%	0.35%
Unemployment insurance	1.30%	1.30%
Accident insurance	industry-dependent	
Contribution for sickness (U1) Full contribution	health insurance and performance individual	
Contribution for maternity leave (U2) Full contribution	health insurance individual	
Insolvency allowance levy	0.06%	
Assessment limits	West	East
Statutory pension insurance	7,300 EUR/month	7,100 EUR/month
Miners' pension insurance	8,950 EUR/month	8,700 EUR/month
Unemployment insurance	7,300 EUR/month	7,100 EUR/month
Statutory health and long-term care insurance	4,987.50 EUR/month	4,987.50 EUR/month
Other		
Monthly reference amount	3,395 EUR/month	3,290 EUR/month
Marginal earnings threshold ("mini-job")	520 EUR/month	
Transitional area (formerly Gleitzone or "Midijob")	520.01 – 2,000 EUR/month	

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¹⁾ Including allowance for care, education and training needs of the child

²⁾ In the case of persons not subject to compulsory pension insurance who are entitled to a pension (e.g., GGF or civil servants), reduction by the fictitious contribution to the DRV, max. BBG East

³⁾ Maximum limit if contributions to basic health and long-term care insurance are not higher

⁴⁾ Both spouses receive a health insurance subsidy

⁵⁾ If only one spouse receives a subsidy, then the maximum deduction amount is EUR 4,700 p.a.

⁶⁾ Both spouses do not receive a health insurance subsidy

⁷⁾ Allowances determined before 2023 apply throughout the entire period of pension payments

Occupational pension benefits

Tax and social security

Subsidy in accordance with § 3 No. 63 EStG (direct insurance, pension fund, pension fund)	
Tax- and social security-free contribution Total tax-free contribution	292 EUR per month (3,504 EUR p.a.) 584 per month (7,008 EUR p.a.)
§ Section 40b EStG (lump-sum taxation - old commitments (direct insurance, Pensionskasse, pension fund))	
Tax- and social security-free ¹⁾ Standard contribution	146 EUR/month (1,752 EUR p.a.)
Dto. Within the scope of averaging	179 EUR/month (2,148 EUR p.a.)
§ Section 10a EStG (Riester subsidies (direct insurance, pension fund, pension fund))	
Tax free contribution	175 EUR/month (2,100 EUR p.a.)
Subsidy in accordance with § 100 EStG (direct insurance, pension fund, pension fund)	
Income limit for the subsidy (low-income earners)	2,575 EUR/month (30,900 EUR p.a.)
Employer minimum contribution	20 EUR/month (240 EUR p.a.)
Employer maximum contribution	80 EUR/month (960 EUR p.a.)
Support contribution (employer's tax deduction), 30% maximum	24 EUR/month (288 EUR p.a.)
Support fund, direct commitment (in euros)	
Tax exemption	unlimited
Social security exemption (employer-financed)	unlimited
Social security exemption (employee-financed)	292 EUR per month (3,504 EUR p.a.)
Allowance for bAV benefits	
Exempt amount (limit for long-term care insurance) KVdR – West	169.75 EUR/month

Labor law

Amount Legal entitlement to deferred compensation ²⁾ Legal	292 EUR per month (3,504 EUR p.a.)
Legal entitlement to deferred compensation Minimum contribution ²⁾	21.22 EUR per month (254.63 EUR p.a.)
Minimum amount of employer's mandatory contribution (§ 1a, para. 1a BetrAVG) ²⁾	15%
Maximum limit of insolvency protection pension	10,185 EUR/month (122,220 EUR p.a.) West 9,870 EUR/month (118,440 EUR p.a.) Ost
Maximum limit of insolvency protection capital	EUR 1,222,200 West EUR 1,184,400 East
PSVaG Advance rate	no advance payment for the time
PSVaG Contribution rate	being expected to be fixed in Q4 (2022: 1.8%)
Maximum severance pay	EUR 33.95 monthly pension / 4,074 one-time capital West EUR 32.90 monthly pension / 3,948 one-time capital East
Maximum limit for the transfer (porting)	EUR 87,600

Other

Amount death benefit	
Direct insurance, pension fund and pension fund	8,000 EUR
Relief fund	7,669 EUR
Pension rights adjustment	
Insignificance limit (Sec. 18 (3) VersAusglG)	33.95 EUR/month (4,074 EUR p.a.)
Value limit external division pension (Sec. 14 (2) VersAusglG)	67.90 EUR/month (8,148 EUR/p.a.)
Value limit external division pension (Sec. 17 VersAusglG)	87,600 EUR

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¹⁾ Conversion of remuneration is only exempt from social security contributions if it is converted from special payments!

²⁾ Deviations possible in collective labor agreements (according to §19 BetrAVG)