Leaflet "Compulsory pension insurance for mini-jobbers"

General

As a mini-jobber, in principle, you are subject to the insurance obligation and full contribution obligation in the statutory pension insurance scheme. Your pension insurance contribution amounts to 3.6 percent of your earnings. It is a result of the difference between your employer‘s flat-rate contribution of 15 percent and the full pension insurance contribution of 18.6 percent.

If your total earnings from one or more minijobs you work at the same time are less than 175 euro, the calculation of your contribution must be based on earnings of at least 175 euro. This corresponds to a minimum monthly contribution of 32.55 euro. If you earn less (meaning less that 175 euro), your contribution will be higher than 3.6 percent because the employer always contributes 15 percent of what you actually earned. The employer will deduct your contribution from your earnings and forward it to us together with the contribution to be borne by him. In the case that you do not wish to be included in the insurance obligation, you can have yourself exempted from it.

Advantages of the full payment of pension insurance contributions

As a mini-jobber subject to obligatory pension insurance, you are entitled to the full pension insurance benefit package. Your earnings are not only taken into account pro rata, but in full when calculating your pension. Your period of employment will also be fully counted for the compulsory contribution period in the pension insurance scheme towards the required minimum insurance periods (waiting periods) for all pension insurance benefits.

For example, the obligatory contribution periods are a prerequisite for

- Possibly receiving pension earlier,
- Receiving rehabilitation services (both in the medical fields and also in your working life),
- Being able to receive pension due to a reduction in your earning capacity,
- Having an entitlement for conversion of remuneration for a company pension scheme and
- Receiving interim payment while you are participating in a medical preventive measure or rehabilitation when no continued payment of remuneration is forthcoming,
- Claiming the statutory subsidy for a private pension scheme, e.g. the so-called Riester-Pension, for you as well as for your spouse.

Possibility of exemption from the pension insurance obligation

You are free, at any time, to be released from the obligation to take out pension insurance. In order to do so, you must submit an exemption request in writing to your employer. As a rule, the exemption will apply from the beginning of the calendar month in which you submit the written application to your employera-t the earliest from the start of employment.

If you have several minijobs with an average monthly total pay not exceeding the low-income threshold, the application for exemption can only be made uniformly for all mini-jobs carried out at the same time. You must inform all other employers where you have a minijob with income limit of your application from exemption.

You will then no longer pay your own contribution, but you will also waive all the above-mentioned benefits in the pension insurance scheme. You can only acquire these rights through compulsory contributions to the pension insurance scheme, for example due to an existing employment with compulsory pension insurance and a monthly pay above the low-income threshold.

Before you decide to be exempted from the obligatory pension insurance, we recommend that you obtain individual advice on the effects of the exemption of pension law from an information and advice centre of the Deutsche Rentenversicherung. You can reach the Deutsche Rentenversicherung service telephone, free of charge, at 0800 10004800. Please have your pension insurance number ready when you call.

Revocation of exemption

As of July 1, 2026, mini-jobbers may revoke their exemption once for the future. They will then be subject to the pension insurance obligation again and will pay their own pension insurance contributions in addition to their employer’s contributions. This allows them to earn valuable pension insurance entitlements. You can apply to revoke the exemption in writing or electronically through your employer.