

# Working in Germany and Japan

- ◆ The effects of the German-Japanese Social Security Agreement
- ◆ The benefits you may receive from both countries
- ◆ Contact information

## **Working without borders**

You have already been working in Japan for some time or are planning to emigrate there? You are Japanese and are currently working in Germany?

Maybe you are wondering how working in different countries can affect your future pension entitlements. After all, Japan and Germany have quite different social security systems.

That is certainly true but you do not have to worry. On 20<sup>th</sup> April 1998, Germany and Japan signed an agreement (that came into force on 1<sup>st</sup> February 2000) to prevent you from experiencing possible disadvantages.

In this brochure you will learn what the German-Japanese social security agreement is, what impact it has on German law, and the entitlements you have in Japan.

If you still have any questions please feel free to contact us anytime.

This brochure has been prepared with great care. Nevertheless, we cannot accept any liability for the accuracy of the information about foreign law. For binding legal advice please consult your responsible local office.

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## **The agreement with Japan – an overview**

The Agreement helps you to satisfy the conditions that are required to qualify for a German and/or a Japanese pension. But the basic rule is that there is no such thing as one collective pension. Instead each state will pay its own pension.

Germany and Japan have concluded a social security agreement. One important consequence is that your German and Japanese insurance periods will be added together in order to help you to satisfy the requirement of a minimum insurance period in order to be entitled to a pension.

It also determines in which state you will have to pay contributions when working in Germany or Japan.

The agreement also enables Japanese citizens to pay voluntary contributions to the German state pension insurance provided that certain requirements are fulfilled.

### **Who is covered by the agreement**

Many of the provisions of the agreement apply to you if you have, at any time, paid contributions to the German or Japanese pension insurance. You are also covered if you are the survivor of a deceased person who was insured under the state pension insurance in one of the two countries. Other provisions apply only to German or Japanese citizens or to refugees within the meaning of the Geneva Convention and stateless persons within the meaning of the Convention Relating to the Status of Stateless Persons.

## **Compulsory insurance**

As a rule, compulsory insurance is solely defined by the law of the state in which you are working. The agreement does, however, make some exceptions.

If you are employed in Germany then irrespective of your nationality German law alone will decide if you are subject to insurance liability under the German state pension insurance. Japanese provisions do not apply in this context. But if you work in Japan only the Japanese provisions apply with regard to compulsory insurance.

### **Posting abroad**

If you are posted to work in another contracting state for a limited time on behalf of your employer and under the terms of your existing employment contract for the first 60 calendar months you continue to be compulsorily insured under the law of the state in which your employer is based. For periods beyond 60 calendar months posting is only possible if you and your employer have made the appropriate application and the responsible offices have agreed.

### **Please note:**

**Also self-employed people who work abroad for a limited time can be posted.**

### **Agreed exceptions**

If you are employed in another contracting state the responsible offices may reach an agreement with the other contracting state so that an exception to the applicable provisions can be made. In certain situations this provision will enable you to organise your affairs more conveniently.

As a rule, exceptions will only be made for fixed-term periods. You and your employer (or you yourself if you are self-employed) will have to submit the application to the address below:

GKV-Spitzenverband  
Deutsche Verbindungsstelle Krankenversicherung –  
Ausland (DVKA)  
Pennefeldsweg 12c  
53177 Bonn

### **Our advice:**

**Visit the DVKA website at [www.dvka.de](http://www.dvka.de). Go to the “Arbeitgeber & Erwerbstätige” section and the information leaflet “Arbeiten in Japan” to learn more about posting and agreements on exceptions.**

### **Certificate of the applicable legal regulations**

If you are posted or an exception has been agreed upon you will be provided, upon application, with a certificate stating the provisions applicable to you in your contracting state (form J/D 101). This enables you to prove to the public authorities in the other contracting state that you continue to be subject to the law of the state from which you are posted. If you are compulsorily insured under the German state pension insurance form J/D 101 will be issued by your health insurance fund. If you are an employee exempt from compulsory pension insurance or are not obliged to be insured because you are self-employed form J/D 101 will be issued to you by your pension office.

### **Applying for compulsory insurance status**

If the period of your fixed-term employment in Japan is not subject to compulsory insurance because it is regarded as posting or an exception has been agreed upon, you can, under certain circumstances, apply for compulsory insurance. In this case, however, your employer may be obliged to pay contributions under the Japanese pension insurance scheme as well as under the German pension insurance scheme.

However, only in particular cases it makes sense to apply for compulsory pension insurance. One example may be if you still require a certain number of compulsory contributions in order to establish your pension entitlement but your Japanese periods do not count.

### **Our advice:**

**Under the agreement Japanese contributions can be counted. You should, therefore, consult your pension office before your employer submits the application for compulsory pension insurance.**

**Periods of child-raising**

If you usually reside in Japan with your child, periods of child-raising may only be taken into consideration by the German pension insurance if you or your spouse have a close connection to German working life, for example, because you are posted or an exception agreement exists.

**Our advice:**

**More information can be found in our brochure “Kindererziehung: Ihr Plus für die Rente”. Read more about the conditions under which periods of child-raising can be taken into account for your pension.**

## Paying voluntary contributions in Germany

By making voluntary contributions you can increase your German pension, acquire a pension entitlement for the first time, or close gaps in your insurance record.

If you reside in Germany and are not liable to pay compulsory contributions in Germany you may pay voluntary contributions to the German state pension insurance independent of your nationality. You must be 16 years old or older to do so.

If you are a German national you may pay voluntary contributions to the German state pension insurance even if you usually reside in another country.

### **Our advice:**

**You will find more information in our free brochure “Freiwillig rentenversichert: Ihre Vorteile”.**

### **Marginalie:**

**This brochure is only available in German.**

Independent of their place of residence and their nationality everybody can pay voluntary contributions in Germany provided they have paid at least one voluntary contribution before 19<sup>th</sup> October 1972.

If you are a Japanese national and live in the European Union, you can make voluntary contributions if you have already paid a contribution to German state pension insurance. If you live in Japan, you can make voluntary contributions if you have already paid at least 60 calendar months of contributions to the German state pension insurance. If you live in a different foreign state (for example Russia), you cannot make voluntary contributions.

Refugees and stateless persons whose legal place of residence is Japan may make voluntary contributions under the same conditions as Japanese nationals.

### **Voluntary contributions: Your advantages**

You can use voluntary contributions to complete the qualifying period for a German pension. You may also maintain your coverage for a pension for a full or partial reduction in earning capacity.

### **Our advice:**

**For these pensions it may be important that the period from 1<sup>st</sup> January 1984 to date has been fully covered by periods for which pension entitlements have been secured. If you cease to be insured under the German state pension insurance scheme but wish to continue to be entitled to one of these pensions you should contact us for advice in advance.**

You may choose the amount of your contribution rates and the number of your voluntary contributions. However, there are minimum and maximum rates of contribution. You are free to change your contribution rate at any time. With effect from a future

date you may change the amount of your contributions at any time or stop paying contributions at all.

**Marginalie:**

**You will find the current contribution rates in the internet at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de)**

You can only pay voluntary contributions for the respective current calendar year by 31<sup>st</sup> March of the following year at the latest.

**Paying contributions**

Before you may pay voluntary contributions your application must have been granted. Thereafter, it is advisable to debit the contributions cashless from your account or from a representative's account in Germany. It is also possible to transfer the funds from an account in Germany or abroad.

**Please note:**

**The German pension offices do not incur any bank fees, transfer charges or any other charges from bank transactions.**

**If you effect payment from abroad please use only euro amounts in order to prevent differences in the exchange rates.**

**Your contact**

If you wish to apply for voluntary contributions please contact the insurance office which is responsible for your insurance account or was the last insurance office responsible for your account.

If you reside in Germany and have never paid any contributions to the German state pension insurance you may file your application with any of the insurance offices.

**Marginalie:**

**Please read the chapter “Just one step away: Your pension insurance.”**

Maybe you are not sure which of the insurance offices is your responsible office? Just ask us. In order to do so you can use our toll-free service hotline (within Germany) or our email address from all over the world.

## Refund of German contributions

If as a Japanese national you have spent some time working in Germany and are now returning to Japan, you can have your German contributions refunded under certain circumstances. This chapter tells you whether or not your contributions will be refunded. However, you may want to rethink this step.

After a refund of contributions the insurance relationship is cancelled. The basic idea is that this only should occur if you are no longer within the scope of the German state pension insurance or if you cannot derive any entitlements from your contributions.

You may apply for a refund if you

- are not obliged to be insured under the German pension scheme anymore,
- there is no possibility to be insured under the German pension scheme on a voluntary basis, and
- your last contribution to the German pension scheme was at least 24 months ago.

A waiting period of at least 24 calendar months must be completed. You may not have become liable to pay compulsory contributions in the meantime.

In this context your insurance liability in a European Union Member State or in a country with which Germany has concluded a social security agreement may be deemed equal to insurance liability in Germany. In this case you cannot have your contributions refunded.

### **Marginalie:**

**Please contact us for advice.**

### **Our advice:**

**The chapter “Paying voluntary contributions in Germany” will tell you whether or not you are entitled to pay voluntary contributions in Germany. It is not relevant whether or not you actually wish to pay voluntary contributions.**

### **Please note:**

**As a German citizen, as a rule, you cannot have your contributions refunded before you have reached regular pension age since you are also entitled to voluntary insurance under the German pension scheme if you reside in Japan.**

As soon as you have reached regular pension age and have less than five years of contributions you may claim for a refund. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years. Your contributions will then be refunded without the 24 months' waiting period.

### **Marginalie:**

**Regular pension age is being gradually raised from 65 to 67.**

**Our advice:**

**Also your Japanese periods of insurance will count towards the five years. Also periods for which you have not paid the contributions yourself (for example periods of child-raising) will be taken into account. Thus, you might be entitled to receive a German pension after all.**

**Marginalie:**

**Also periods acquired in other agreements countries will be counted.**

Survivors may apply for a refund of a deceased's contributions if the latter had less than five contribution years. Also in this case Japanese periods of insurance will be taken into account.

Your German contributions cannot be refunded if you already receive a pension from abroad and this pension can only be paid because your German and your non-German contributions have been added.

**Please note:**

**Your contributions may not be reimbursed if you have already received benefits in cash or in kind based on these periods. These benefits may be medical rehabilitation benefits, for example. Contributions which you have paid after these benefits can be reimbursed.**

After you have had your contributions refunded your insurance relationship with the German state pension insurance ends completely and permanently. You may no longer derive any entitlements from the periods you completed until that point in time.

**Our advice:**

**Please seek detailed advice before you apply for a refund of your contributions. A pension at a later point in time may be the more favourable alternative.**

Contributions will only be refunded upon application. You can file your application with any German insurance office or with a German embassy or your local German consulate. Since you may file your claim in your native language you are neither required to bring an agent, nor a representative or an interpreter.

**Marginalie:**

**You will find the addresses of the German pension offices in the chapter "Just one step away: Your pension insurance".**

**Please note:**

**As a rule, your contributions will not be refunded in full. For example, employees will only receive that part of their compulsory contributions that they have paid themselves. Only half of their voluntary contributions will be refunded and they cannot be refunded any contributions they have not paid themselves such as contributions for raising children, for example. No interest will be paid on the contributions.**

**German nationals**

As a German national, as a rule, you can first have your German contributions refunded if you have regular pension age and have paid fewer than 60 contributions.

## Rehabilitation

In addition to pensions the German state pension insurance also grants rehabilitation benefits. They are intended to prevent or overcome illnesses and disabilities and to help people to get fit again for everyday life and work.

Rehabilitation benefits include medical benefits as well as benefits for participation in working life. The aim of these benefits is to prevent you from having to stop working permanently and to reintegrate you permanently into working life. According to the principle “rehabilitation before pension” you will first be offered a rehabilitation programme before a pension can be paid to you for a reduced earning capacity.

You can only receive rehabilitation benefits if you fulfil the conditions.

**Please note:**

**If there is a required minimum insurance period the insurance periods you have acquired in Germany and Japan, which do not overlap, will be added.**

**Marginalie:**

**You will find more information in our brochures “Medizinische Rehabilitation: Wie sie Ihnen hilft” and “Berufliche Rehabilitation: Ihre neue Chance”.**

If your usual place of residence is abroad – for example, in Japan – entitlement to these benefits is only established if you have made a contribution to the German state pension insurance in the month in which you filed your application. This condition is also fulfilled if, after a period of employment or self-employment insurable under German law, you were incapacitated for work up to the date on which you filed your application.

## **Pensions: How the agreement can help you**

The agreement between Germany and Japan guarantees that there are no disadvantages with regard to your pension if you have worked in both countries.

The agreement guarantees that your German and Japanese periods of insurance which you have acquired during your working life can be added together.

For example, if you (at first) do not have enough German periods of insurance all creditable Japanese periods of insurance will be added. However, only if they do not overlap with German periods. Thus, you may be entitled to receive a German pension after all.

The basic rule is: The contributions you have paid in the contracting state will stay with the insurance office of that country. This means that both contracting states under the scheme of which you were insured – Germany and Japan – will pay a pension provided you have met the respective requirements. If you have (at first) only met the requirements in one of the contracting states you will only receive a pension from that state.

## German pensions – the basic requirements

In order to receive a pension in Germany you must satisfy certain general requirements. These include being a certain age or fulfilling a prescribed minimum insurance period.

The regulations for pension requirements vary from country to country, as well as the age of retirement itself. In some countries for instance, this is 60, in others 65, and in some countries even 67. In Germany, the regular pension age has risen gradually from 65 to 67 since 2012.

A condition for every German pension is that you have paid contributions for a certain period of time, this minimum insurance period – also known as qualifying period – can be 5, 15, 35, or 45 years depending on the type of pension.

Should you not fulfill the requirements for Germany, time spent in Japan will also be taken into consideration if this does not overlap. Only time spent in Germany and Japan shall be counted, time spent in other convention or EU member states will not be taken into consideration.

The following periods will count towards the qualifying periods of 5 and 15 years:

- contribution periods (compulsory and voluntary contributions),
- substitute periods (for example periods of political persecution in the former GDR),
- periods from a pension rights adjustment or pension splitting as well as
- periods from supplements for a limited part-time employment for which no contributions are to be paid.

### **Marginalie:**

**More information about the German periods is available in the brochure “Rente: Jeder Monat zählt”.**

There are additional creditable periods and periods which can be taken into consideration for the 35-year qualifying period in Germany. Creditable periods are, for example, times when you were ill, pregnant, or unemployed. Periods of study and further education may also count as creditable periods. Periods taken into consideration are, for example, child-raising periods or nursing care periods.

For the qualifying period of 45 years also the following periods will be taken into account:

- compulsory contributions for an insurable employment or freelance occupation,
- substitute periods (for example, periods of political persecution in the former GDR),
- periods from supplements for a limited part-time employment for which no contributions are to be paid, as well as
- periods taken into consideration.

**Marginalie:**

**More information about the German periods is available in the brochure “Rente: Jeder Monat zählt”.**

Compulsory contribution periods which were paid because you were in receipt of unemployment benefits (Arbeitslosengeld, Arbeitslosengeld II or Arbeitslosenhilfe) cannot be taken into account. Neither voluntary contributions and periods from a pension rights adjustment or pension splitting can be taken into account.

The following periods completed abroad may not be taken into account for the 45-year qualifying period:

- voluntary contributions,
- contributions for periods during which you did not work, and
- periods of unemployment.

**Marginalie:**

**Please enquire at your pension office in good time.**

Periods of unemployment may be taken into consideration to a limited extent only. There are also exceptions when crediting the periods of insurance in the two years before the commencement of pension payment and with creditable periods and voluntary contributions.

Periods from a pension rights adjustment or pension splitting do not count towards a qualifying period of 45 years.

**Our advice:**

**Under the agreement your Japanese insurance periods can be added together with your German insurance periods in order to meet the qualifying period.**

**Special requirements under insurance law**

For some German pensions you are required to satisfy special requirements under insurance law. This means that you must have paid enough compulsory contributions for an insurable employment or self-employment within a specified period of time (for example, within ten years). This also applies to the pensions on account of a reduction in earning capacity and old-age pensions because of unemployment/old-age part-time work.

**Marginalie:**

**For more information about this please read the chapter “The right German pension for you”.**

You can of course satisfy the required compulsory contributions by corresponding compulsory contributions in Japan, provided these were paid for through employment or a self-employed activity.

## The right German pension for you

The German state pension insurance pays pensions for a reduced earning capacity, old-age pensions, and pensions because of death (pensions for widows/widowers or orphans). In this chapter you will find out when you will be entitled to these pensions.

We would also like to tell you about the effects of the agreement with Japan and how this can help you to receive a pension.

### **Our advice:**

**If you would like to know for which German pensions you have already fulfilled the requirements apply for a pension forecast with your pension office. Your forecast will contain all the information you need.**

In Germany your old-age pension will be reduced permanently if it is drawn before you have reached regular pension age. For each month that you draw your pension earlier your pension will be reduced by 0.3 per cent; by 18 per cent at the most.

### **Example:**

**Maria F. will be 62 on 27<sup>th</sup> June 2015. As a long-term policyholder, her old-age pension will begin on the 1<sup>st</sup> July 2015, two years and six months early. The deduction for her pension amounts to 9 per cent (30 months x 0.3 per cent).**

In order to determine the deduction rate for yourself, you may choose the commencement date for your own pension. But before you decide in favour of a certain old-age pension you should be aware that you cannot subsequently change to another pension (with less deductions). Your decision will be permanent. Please contact your pension office for advice. This is also important as there are some exceptions in certain cases.

For pensions provided for reduced earning capacity and all old-age pensions which are drawn before regular pension age, additional earnings can have a negative impact on the pension rate. Additional earnings are also taken into consideration if you receive a pension on account of death.

### **Marginalie**

**For more information please read page 23.**

### **Reduced earning capacity pension**

You will receive this pension until reaching regular pension age if

- your earning capacity is reduced due to illness or disability,
- you have completed the five-year qualifying period or where this was fulfilled prematurely (for example because of an accident at work), and
- in the last five years before the reduction in your earning capacity occurred you paid compulsory contributions for three years for an insurable employment or freelance occupation,

→ you have fulfilled the general qualifying period of five years before 1<sup>st</sup> January 1984 and every month from 1<sup>st</sup> January 1984 until the date of the event to be insured is covered with periods for which pension entitlements have been secured.

**Marginalie:**

**For more information please read page 18**

**Our advice:**

**Detailed information is available in our brochure entitled “Erwerbsminderungsrente: Das Netz für alle Fälle”.**

**Please note:**

**Your Japanese insurance periods will also be taken into account for the period from 1<sup>st</sup> January 1984 until the date of the event to be insured. For the “three years of compulsory contributions” only those of your Japanese periods can be taken into account during which you were insured in the national and/or employee pension system.**

Your pension office will consult medical documents to assess if your earning capacity is partially or completely reduced. You will be entitled to the pension for complete reduction in earning capacity if you are unable to work for at least three hours per day on the general labour market. If you are able to work for more than three hours but less than six per day, you will receive a pension for partial reduction in your earning capacity. This is only half the rate of the pension for complete reduction in earning capacity.

If you have a partial reduction in earning capacity and are unable to find part-time employment corresponding with your occupational abilities, you may be entitled to a pension for complete reduction in earning capacity. You will then be paid the pension for full reduction in earning capacity because of the situation in the labour market in Germany.

**Please note:**

**You will not continue to receive the pension for complete reduction in earning capacity if you decide to move abroad, because then the German labour market would become irrelevant. You would then only be entitled to a pension for partial reduction in earning capacity.**

The pension for reduction in earning capacity is payable for a limited period of three years at the most. It may be extended if the medical conditions are still present.

**Marginalie:**

**Detailed information is available in our brochure “Erwerbsminderungsrente: Das Netz für alle Fälle”.**

**Old-age pensions**

You may receive the following old-age pensions from the German state pension insurance

→ regular old-age pension

→ old-age pension for persons with long-term insurance

- old age pension for especially long-term insured persons
- old-age pension for severely disabled persons
- old-age pension for women
- old-age pension due to unemployment/old-age part-time work.

**Our advice:**

**You will find detailed information about all types of old-age pensions in our brochure “Die richtige Altersrente für Sie”.**

**Regular old-age pension**

You are entitled to receive regular old-age pension if you

- have reached regular pension age, and
- have completed the five-year qualifying period.

If you were born before 1947 the age threshold for a regular old-age pension is 65 years. If you were born between 1947 and 1963 the age threshold is being gradually raised: For persons born between 1947 and 1958 by one month for each year they were born later than 1946, for persons born between 1959 and 1963 by two months for each year. For persons born 1964 and later regular pension age is 67 years.

The following table shows the raised age thresholds.

**Increase of pension age to 67 years**

<b>Insured person Year of birth</b>	<b>Increase in months</b>	<b>To the age of</b>	
		<b>years</b>	<b>months</b>
1947	1	65	1
1948	2	65	2
1949	3	65	3
1950	4	65	4
1951	5	65	5
1952	6	65	6
1953	7	65	7
1954	8	65	8
1955	9	65	9
1956	10	65	10
1957	11	65	11
1958	12	66	0
1959	14	66	2
1960	16	66	4
1961	18	66	6
1962	20	66	8
1963	22	66	10
1964	24	67	0

**Marginalie**

**Our brochure “Rente mit 67: Wie Sie Ihre Zukunft planen können” will also tell you how the regular pension age affects other old-age pensions.**

You are exempt from the raised pension age if you were born before 1<sup>st</sup> January 1955 and you agreed with your employer to work under an old-age part-time work programme under the German partial retirement law before 1<sup>st</sup> January 2007.

If you receive a regular old-age pension there is no limit for your additional income and your pension payments will not be reduced.

### **Old-age pension for the long-term insured**

You may receive this pension if you have completed the 35-year qualifying period. The age threshold depends on the year in which you were born.

If you were born before 1949 your pension age is 65 years. If you wish to draw your pension already when you turn 63 years old you will have to accept a reduction of your pension of 7.2 per cent.

If you were born between 1949 and 1963 the pension age of 65 is gradually being raised until it is 67 for persons being born in 1964 or later. You are still entitled to receive the old-age pension for the long-term insured, however, your pension will then be reduced by up to 14.4 per cent.

For persons who were born before 1<sup>st</sup> January 1955 and have agreed with their employer to work under an old-age part-time work programme under the German Partial Retirement Law before 1<sup>st</sup> January 2007 the age threshold of 65 years will not be raised. They will then be able to draw their pension for the long-term insured from age 65 without reductions or from age 63 with reductions.

### **Old-age pension for the especially long-term insured**

You may receive this pension if you have completed the 45-year qualifying period. The pension age depends on the year in which you were born.

If you were born before 1953, the pension age is 63 years. For those born between 1953 and 1963, the pension age will be gradually raised. For those born in 1964 or later, the pension age for drawing a pension without reductions is 65 years. Until reaching regular pension age, you must comply with the additional earning ceiling.

### **Old-age pension for severely disabled persons**

As a severely disabled person you can receive a pension from a certain age provided you fulfil the qualifying period of 35 years.

You must be recognised under German law as a severely disabled person with a degree of at least 50 per cent (you need to present a certificate attesting to this). If you live in Japan, the responsible German office (Auslandsversorgungsamt) will determine your degree of the disability.

### **Marginalie:**

**The Deutsche Rentenversicherung offices will inform you as to which Auslandsversorgungsamt office is responsible in your case.**

If you were born before 1952 the pension age for this pension is 63 years. However, you may already draw this pension at age 60 with a reduction of 10.8 per cent. If you were born between 1952 and 1963 the age threshold for drawing this pension without reductions and for drawing it earlier (with reductions) is being gradually raised. For persons born in 1964 or later the age threshold for drawing a pension without reductions is 65 years; this group of persons will then first be able to draw this pension (with reductions) from age 62.

### **Old-age pension for women**

Women are entitled to this pension if they

- ◆ were born before 1952,
- ◆ are 60 years old,
- ◆ can prove that they satisfy the 15-year qualifying period, and
- ◆ have paid more than ten years of compulsory contributions for an insurable employment or freelance occupation after their 40<sup>th</sup> birthday.

### **Please note:**

**In order to fulfil the ten years of compulsory contributions after your 40<sup>th</sup> birthday, your Japanese insurance periods, during which you were insured in the national and/or employee pension system, can be taken into account.**

If you want to draw your pension before your 65<sup>th</sup> birthday, you must, as a rule, expect a reduction of your pension of 0.3 per cent per month (18 per cent at the most).

### **Old-age pension because of unemployment or after old-age part-time work**

You can receive this pension if you

- ◆ were born before 1952,
- ◆ are at least 63 years old,
- ◆ were either unemployed when the pension begins, and, after having reached the age of 58 and six months, were unemployed for at least 52 weeks or performed two years of employment under the German Partial Retirement Law,
- ◆ have completed the qualifying period of 15 years, and
- ◆ in the previous ten years prior to the start of the pension have paid at least eight years of compulsory contributions for an insurable employment or freelance occupation. In this case, your Japanese insurance periods in national/employee pension systems will be taken into account.

If you would like to draw this pension before your 65<sup>th</sup> birthday, your pension payments will be reduced by 0.3 per cent per month (18 per cent at the most).

### **Pensions for widows and widowers**

Following the death of a spouse, you are entitled, upon application, to receive a widows or widowers pension, if the deceased spouse was drawing a pension at the time of his or her death, or had completed the qualifying period of five years or where this was fulfilled prematurely (by an accident at work, for example).

**Please note:**

**Same-sex registered civil partnerships in Germany are equivalent in all respects to a valid marriage.**

In order to be able to receive the pension you must have been married at least one year before the death occurred. This does not apply if you married before 1<sup>st</sup> January 2002 or it was not the main aim of the marriage to receive survivors' pension. You may not have remarried.

The widows or widowers pension can be paid as a minor or a large pension. To be entitled to the large pension the surviving spouse must

- ◆ be at least 45 years old, or
- ◆ have a reduced earning capacity, or
- ◆ be raising his/her own child or a child of the deceased, the said child being younger than 18, or
- ◆ care in a joint household for his/her own child or a child of the deceased, the said child not being able to look after him/herself because of physical, mental or psychological disability.

**Please note:**

**Beginning 2012 the age threshold of 45 years is being gradually raised to 47 years. Please also read our brochure "Rente mit 67: Wie Sie Ihre Zukunft planen können".**

If you do not meet these requirements you will be entitled to a minor widows or widowers pension. This is paid for a maximum period of 24 calendar months following the death of the insured person. It equals 25 percent of the insured's pension. The large widows or widowers pension is paid indefinitely. It will usually amount to 55 percent of the insured person's pension.

If you remarry as a widow or widower your entitlement to survivors' pension ends. You are entitled, upon application, to receive lump-sum settlement for your pension. This settlement is 24 times the average amount of the pension of the last twelve months. With a minor widows or widowers pension limited to a period of 24 months the lump-sum settlement is restricted to the non-exhausted remainder until the end of the pension entitlement period.

**Example:**

**Pensioner Manuel F. died in May 2010. His widow Heidi F. has received large widows pension since June 2010. She remarried in June 2015 and, consequently, her widows pension ended on 30<sup>th</sup> June 2015. In the relevant twelve months before her pension was discontinued (July 2014 to June 2015), Heidi F. had received widows pension payments averaging 520 euros (before deduction of her own contributions to the health and nursing care insurance for pensioners). The settlement amounts to 24 times this average amount, that is 12,480 euros.**

**Orphan's pension**

An orphan's pension (half-orphan's pension) is payable upon application following the death of the insured person if that insured person

- ◆ was drawing a pension until the time of death or

- ◆ at the time of death had completed the qualifying period of five years or where this was fulfilled previously (through an accident at work, for example).

If the second partner dies, the full orphan's pension will be payable.

The deceased's biological and adopted children are entitled to receive an orphan's pension as are step-children, foster children, grandchildren, and siblings who live in the household and who were largely dependent upon the deceased. The orphan's pension is paid until the above children reach their 18<sup>th</sup> birthday.

The payment of this pension may be extended for a period up to your 27<sup>th</sup> birthday if you are completing your school education or a job training. Also if the orphan is doing a voluntary social or ecological year or federal voluntary service or cannot take care of himself/herself because of a disability the orphan's pension may be provided up your 27<sup>th</sup> birthday.

### **Other pensions payable on account of death**

If you divorced after 30<sup>th</sup> June 1977 and your former spouse is deceased you may be entitled to a child-raising pension. This will be paid based on your own insurance periods if you are raising a child. The same applies to registered life partnerships.

As a widows or widowers you will receive your pension based on the record of the next to last spouse if you, after the death of your former spouse, remarried or entered into a registered life partnership and the new relationship has since been dissolved or annulled (because of death, for example).

If your marriage ended in divorce prior to 1<sup>st</sup> July 1977, under certain circumstances you will be paid a divorced spouse's pension.

### **Our advice:**

**You can read about these pensions in more detail in our brochure "Hinterbliebenenrente: Hilfe in schweren Zeiten".**

### **Pensions and income**

If you receive earnings in addition to a pension for reduction in earning capacity or an old-age pension before having reached regular pension age you may not exceed certain additional earnings limits. This applies to earnings and income received both in Germany or abroad. If you exceed your income limit for additional earnings you will receive either a partial pension or even none at all.

### **Our advice:**

**Your exact income limits for additional earnings can be found in your pension decision. You can also ask your pension office to calculate your own income limit for additional earnings. The address can be found in the chapter "Just one step away: Your pension insurance".**

With pensions paid for reduction in earning capacity also certain social assistance benefits will also be treated as income.

**Marginalie:**

**Further details can be found in our brochure:  
“Erwerbsminderungsrentner: So viel können Sie  
hinzuverdienen”.**

If you receive survivors' pension 40 per cent of your own earnings above the exempt amount will be deduction from your pension payments starting three months after the insured person's death. Social security benefits, investment income and similar income from abroad will also be taken into account. The gross amount before taxes and social security contributions abroad will be considered. However, the set-off of your income is based on net amounts. In order to calculate the net amount, predetermined flat-rate amounts will be deducted from this income.

Orphans may receive unlimited additional earnings from the 1<sup>st</sup> July 2015 if they fulfill all further requirements for the pension entitlement.

**Marginalie:**

**Further details can be found in our brochure:  
“Hinterbliebene: So viel können Sie  
hinzuverdienen”.**

## **Miners – Special pensions from the Miner’s Pension Insurance**

For people working in the mining industry, German law has made special provisions because of the extraordinary strains and risks they are exposed to.

The miner’s pension scheme provides special miners’ benefits in addition to those provided by the general state pension insurance:

- ◆ pensions for miners who have a reduced earning capacity in the mining industry,
- ◆ pensions for miners after attainment of age 50,
- ◆ old-age pensions for miners with long-term underground employment and
- ◆ compensation benefit for miners.

Deutsche Rentenversicherung Knappschaft-Bahn-See will tell you the requirements for qualifying for one of these benefits.

### **Marginalie:**

**You will find the address on page 36.**

## Japanese Pensions

This section of the brochure tells you about your entitlements from your Japanese insurance periods. We cannot, however, assume any liability for the accuracy of information given here concerning Japanese law. For legally binding information please consult the social security office in Japan. The address can be found on page 37.

Japan has a two-tier pension system consisting of a national pension system and an employee pension system.

Until the 30<sup>th</sup> September 2015, there existed various corporate pension schemes which were then integrated into general employers' pension insurance on the 1<sup>st</sup> October 2015. The representation of the benefits of these corporate pension schemes are excluded from this as these are only available to particular groups (eg. civil servants and private school teachers).

### **National Pension Scheme**

The national pension scheme differentiates between three different insurance categories:

- Insurance category 1: In this scheme, you are compulsorily insured regardless of your nationality if you are between 20 and 60 years old, resident in Japan and are not a member of the employee pension scheme.
- Insurance category 2: This insurance scheme is also based on compulsory insurance. You will be insured until your 70<sup>th</sup> birthday provided that you are employed in a business with at least 5 employees and belong to the employee pension scheme as membership of this scheme leads automatically to insurance liability in accordance with category 2 of the National Pension Scheme. In general, this insurance liability is not applicable to those employed in businesses with five employees or fewer. In this case, you are only insured in accordance with the conditions in category 1 of the national pension scheme.
- Insurance category 3: In this scheme, you are insured provided that you are between 20 and 60 years old and entitled to maintenance based on your status as the spouse of another jobholder. Due to this status, you may not receive an income above a certain amount. The compulsory contribution to be paid will not be made by you but paid together with the compulsory contribution by the jobholder.

### **Employee's Pension Scheme**

With Employee's Pension Insurance – EPI -, you are subject to compulsory insurance as a jobholder under the age of 70 in a business with at least five employees.

If you are employed in a business with fewer than 5 employees, you may be insured by the employee's pension scheme if

- Your employer files an application to join this scheme with the consent of more than 50 percent of the employees.
- You file an application to join this scheme with the approval of your employer, if you have not already reached your 70<sup>th</sup> birthday.

Those insured are a member of either the national pension system or the employee pension system. The periods accumulated under the employee pension system will, however, also be taken into account for the fulfilment of the requirements under the national pension system.

**Please note:**

**If, while you are in Japan, you remain a member of the German pension insurance because you are posted or because of an agreed exception, the Japanese pension regulations will not apply to your spouse and your children unless they are Japanese nationals.**

#### **Basic old-age pension under the national pension system**

You are entitled to a basic old-age pension if you are 65 and have accumulated at least 10 insurance years. Insurance years are basically periods of contribution payments under the national pension system or equivalent periods, contribution periods under the employee pension system or a collective system, and time as a dependent spouse of an employee who is insured under the employee pension system.

You are entitled to a full pension if you have accumulated 40 insurance years. If you have accumulated less than 40 insurance years but have at least 10 years you will be paid a partial pension.

German compulsory contributions, voluntary contributions, and substitute periods will be taken into consideration for the evaluation of the 10 insurance years as long as these do not overlap with the Japanese periods.

#### **Please note:**

**You are entitled to draw a reduced pension already from the age of 60 to 64. In this case your pension will continue to be reduced also after your 65<sup>th</sup> birthday. On the other hand your pension will increase if you first draw on it when you are 66 or older.**

#### **Old-age pension under the employee pension system**

You will be paid an old-age pension if you satisfy the requirements for receipt of an old-age pension under the national pension system and have accumulated at least one month under the employee pension system.

#### **Our advice:**

**You can draw the old age pension from the employee pension system from the age of 60 if you have retired from working life and have paid contributions under this system for at least twelve months. In this case you will receive a special pension for employees until you turn 65.**

If you fulfil the requirements for both the old-age basic pension and the old-age pension, you will be paid both pensions in one sum. The two pensions are not mutually exclusive.

#### **Basic disability pension under the national pension system**

When confirming disability, Japanese law does not measure the extent of the reduction in earning capacity but refers to certain physical injuries which affect the skills needed to deal with the challenges of daily life.

Disability bracket 1 is recognized as the loss of the ability to meet the demands of everyday life. Disability bracket 2 is recognized as the serious impairment of these skills. Minor physical disabilities belong to disability bracket 3.

You will be paid basic disability pension if

- You were insured by the national pension scheme on the day of the medical examination or
- You are between 60 and 65 years old and are resident in Japan and
- You have a disability in bracket 1 or 2 and
- The period between first being insured until 2 months before the month of the first medical examination includes up to two thirds of contribution or free periods or
- You suffer from a permanent disability before reaching the age of 20 and while insured on the national pension scheme.

It is not necessary to complete a particular qualifying period in order to qualify for this pension. Basic disability pension will be paid as a fixed amount based on the degree of reduction of earning capacity.

**Marginalie:**

**The Japanese Pension Service provides information about the various grades of invalidity. You will find the address on page 37.**

Your German insurance periods (compulsory and voluntary contributions) will be taken into account for the required two thirds covered by contributions provided that they do not overlap with Japanese periods. The requirement of currently being covered by pension insurance may be fulfilled by having one German compulsory or voluntary contribution.

**Disability pension under the employee pension system**

You are entitled to an invalidity pension if you

- satisfy the eligibility requirements a disability pension under the national pension system,
- were insured under the employee insurance system at the time of the first medical examination, and
- suffer from grade one, two or three disability.

You are also regarded as being currently insured on the day of the first medical examination if you have made German compulsory or voluntary contributions.

**Please note:**

**Unlike the national pension system the employee pension system recognises a third degree of disability. If you have grade three disability you are only entitled to an invalidity pension or compensation from the employee pension system. In this case you are not entitled to a basic disability pension under the national pension system.**

**Survivors' basic pension under the national pension system**

As a widow or widower, you are entitled to this pension if you are the legal guardian of a child under 18 (under 20 if the child has a disability) which was cared for by the deceased. If there is no widowed mother, the pension will be paid to the surviving children under 18 years old (under 20 if the child has a disability) if they are entitled to maintenance.

The pension will be paid if

- The deceased was insured by the national pension scheme at the time of death or
- The deceased was between the ages of 60 and 65 and
- The period between first being insured until 2 months before the month of death includes up to two thirds of contribution or free periods or
- The deceased was drawing a basic old-age pension or had completed 10 years at the time of death.
- 

A survivors' basic pension is paid to widowed mothers or orphans provided that the insured person

→ was insured under the national pension system at the time of death, and

→ at least two thirds of the possible total insurance period consists of contribution periods or periods exempt from compulsory insurance.

#### **Our advice:**

**German insurance periods will taken into account here. The requirement of being insured at the time of death can be satisfied by German compulsory or voluntary contributions.**

#### **Survivors' pension under the employee pension system**

You are entitled to a survivors' pension from the employee pension system provided that the deceased

- was insured under the employee pension system at the time of death or the time of death was within the five year period following the first medical examination of an illness or injury or
- drew a disability pension belonging to bracket 1 or 2 or was entitled to this pension at the time of death or
- drew an old-age pension and completed a qualifying period of 10 years

#### **Marginalie**

**The requirement of being insured at the time of death can be satisfied by German compulsory or voluntary contributions.**

Eligible for this pension are widows, widowers, parents, children, grandchildren and grandparents who were supported by the deceased. Children and grandchildren must be under the age of 18 (under the age of 20 if the child has a disability). The widower, parents and grandparents must be at least 55 years old.

#### **Please note:**

**In the case of several beneficiaries there is a specific order of precedence: widowed mothers, child, childless widow, widower, parents, grandchildren, grandparents. The pension entitlement of one of these persons disqualifies the entitlement of a person lower in the order.**

The survivor's pension will be suspended for six years if survivor's compensation has already been paid according to working standard law (benefit paid from accident insurance).

After six years the pension will be paid again automatically.

If you receive a survivor's pension for a jobholder, from your 65<sup>th</sup> birthday you are also entitled to a basic old-age pension under the national pension scheme or old-age pension under the employee's pension scheme as applicable. You may choose from the following receipt of pension options:

- Basic old-age pension under the national pension scheme and old-age pension from the employee's pension scheme,
- Basic old-age pension under the national pension scheme and survivor's pension from the employee's pension scheme,
- Basic old-age pension under the national pension scheme and half the old-age pension from the employee's pension scheme and two thirds of the survivor's pension under the employee's pension scheme

### **Refund of Contributions from the National Pension Scheme and Employee's Pension Scheme**

You are entitled to a refund of contributions if you

- are not a Japanese national,
- no longer have a place of residence in Japan
- have covered a minimum insurance duration of six years
- are not entitled to payment of a pension.

You may only apply for the refund of contributions once the re-entry permit for the stay in Japan has expired. The application deadline ends two years after the expiration of the re-entry permit.

Basis for the calculation of the refunded amount are the paid contributions up to a maximum limit of 36 contributions. Moreover, paid contributions expire as a result of the reimbursement and are therefore no longer available for the calculation of existing German contributions.

## **Health and nursing care insurance for pensioners**

As a pensioner you are also required to have health insurance coverage. Germany distinguishes between the options of statutory compulsory health insurance, voluntary insurance in the statutory health insurance system and private health insurance.

As a pensioner who usually resides in Germany you must have previously completed a certain compulsory insurance period (known as pre-insurance period) in the statutory medical insurance system, to become a member of the German statutory health insurance system for pensioners (KVdR). Periods in the Japanese health insurance system cannot be taken into account in this case. If due to the pre-insurance period you become a compulsory member of the KVdR you are simultaneously subject to statutory nursing care insurance.

### **Marginalie**

**You can read more about this in our brochure “Rentner und ihre Krankenversicherung”.**

If you do not satisfy the KVdR requirements Deutsche Rentenversicherung will pay you a grant towards your voluntary statutory or private health insurance in Germany.

If you usually reside in Japan you cannot be a member in the German KVdR and the German nursing care insurance system. If, as a pensioner, you are obliged to have health and nursing care coverage and you change your usual place of residence from Germany to Japan your compulsory health insurance ends on the day you move. On the other hand, you may become a member of the health and nursing care insurance if you change your usual place of residence from Japan to Germany.

If you usually stay in Japan, as a rule, no grant will be paid towards your voluntary or private health insurance.

### **Please note:**

**Exceptions under this agreement can only exist for German and Japanese nationals, refugees, stateless persons and their survivors. If you belong to one of these groups, you can apply for a grant towards your health insurance if your private healthcare insurance company is subject to the supervision of the German regulatory authorities.**

## What you need to know about pensions

Now that you have learnt about the requirements for being entitled to a German pension this chapter tells you when your pension payments start, when you can submit your pension application and what deadlines you should be aware of.

Your German pension will, as a rule, start on the first day of the calendar month in which you fulfil the eligibility requirements.

### **Example:**

**Clarissa K. will have reached regular pension age on 15<sup>th</sup> May 2015. At this time all requirements for the regular old-age pension are fulfilled. Her pension will start on 1<sup>st</sup> June 2015.**

In order that your pension can be paid to you in time and that you do not lose any entitlements it is important that you submit your application in time. If you first submit your application three calendar months after you have fulfilled the requirements your pension will start from the month in which you made the application.

### **Example:**

**Clarissa K. first submits her pension application in September 2015. Because she fulfilled the requirements (by reaching regular pension age) more than three months earlier her pension will first begin on 1<sup>st</sup> September 2015.**

Reduced earning capacity and survivors' pensions are exempt from this rule. A fixed-term pension for reduction in earning capacity will first be paid from the seventh calendar month after the reduction in earning capacity occurred. If you first apply for your pension after those first seven months have passed you will first receive your pension from the month in which your application was made. A survivors' pension will be retrospectively paid for up to twelve months before the month of application.

### **Please note:**

**Your pension will usually be paid at the end of the month in which your pension payments begin.**

### **Where can I apply for my pension?**

Under the terms of the agreement you can submit your pension application to any responsible office in Germany or Japan. You will not miss any deadlines if you submit your application for a German pension to the responsible office in Japan; this applies vice versa.

If you live in Germany and have accumulated insurance periods in Japan you should submit your application to the responsible pension office in Germany. If you live in Japan and have also accumulated insurance periods in Germany you should submit your application to the Japanese pension office. You are also able to submit your application to a German or Japanese embassy or consulate.

**Please note:**

**If you use the German application form in Germany the application is not automatically regarded as a Japanese application. Please consult your pension office in good time before making your application. The addresses are listed on pages 39 and 40.**

**Our advice:**

**Please always state in your pension application that you also have insurance periods in the respective other contracting state. This is the only way to ensure that the insurance office in the other contracting state will be informed about your application.**

**Calculation of pension**

Your pension is mainly calculated on the basis of your periods of insurance (compulsory contributions, periods of child-raising, and voluntary contributions). Also allowances or deductions from a pension rights adjustment in case of a divorce will be taken into account.

**Marginalie**

**For more information about this please read our brochure "Rente: So wird sie berechnet".**

The amount of your German pension will be calculated solely on the basis of your German periods of insurances. Your Japanese insurance periods are only used in for meeting the qualifying period and the special requirements.

## **Pension payments abroad**

Whether your pension can be paid to you abroad and the amount of this pension depends among other factors on whether your residence abroad is temporary or permanent.

### **Temporary residence abroad**

If you are temporarily staying abroad your German pension will be continued to be paid to you. A stay is temporary when it is for a limited time from the outset, this means that you still usually reside in Germany.

#### **Example:**

**Pensioner Jelena G. visits her niece in Japan for two months. Her temporary stay abroad does not have any effect on her German pension.**

**Christian P. is an orphan and wants to go and study temporarily in Japan. His semester spent abroad does not affect the amount of orphan's pension he is entitled to.**

### **Usual residence**

As a German or Japanese national or national of a member state of the European Union, the European Economic Area, or Switzerland, or as a refugee or stateless person or survivor of such persons, you will be paid the full amount of your German pension even when your usual place of residence is in Japan.

However, also as a national of another state you will also receive 100 per cent of your German pension if you reside in Japan under the law applicable with effect from 1<sup>st</sup> October 2013.

### **Marginalie**

**Until 30<sup>th</sup> September 2013 only 70 per cent of the German pension was paid under certain circumstances.**

#### **Please note:**

**Certain insurance periods known as Reich contribution periods and those defined under the German Foreign Pensions Law will not usually be taken into account if you reside abroad.**

### **Reduced earning capacity pensions**

Reduced earning capacity pensions may be subject to deductions if you permanently move abroad. The reason for this is that pensions for complete reduction in earning capacity are also paid on the basis of the situation in the German labour market. For example, the situation in the German labour market is irrelevant while you are living in Japan. In this case, you are only entitled to a pension for partial reduction in earning capacity.

#### **Our advice:**

**In order to be sure that your pension will not be reduced you should consult your pension insurance office before you move abroad. They will inform you of the exact amount of pension you receive abroad. You should also consult your health**

**insurance fund concerning your continued health insurance coverage.**

## Contact information

In Germany there are various offices that are responsible for accepting applications and answering enquiries in relation to the German-Japanese Agreement; in Japan there is one pension office.

In Germany the pension office for you to contact is the one to which you have paid your contributions.

If you paid contributions to one of the regional pension offices (formerly 'Landesversicherungsanstalten') please contact

Deutsche Rentenversicherung Braunschweig-Hannover  
Telephone 0511 829-0  
Fax 0511 829-2635  
Email [info@drv-bsh.de](mailto:info@drv-bsh.de)  
Internet [www.deutsche-rentenversicherung-braunschweig-hannover.de](http://www.deutsche-rentenversicherung-braunschweig-hannover.de)

### **Marginalie:**

**The German country code is 0049.**

If you paid your last contribution to Deutsche Rentenversicherung Bund (formerly 'Bundesversicherungsanstalt für Angestellte') please contact

Deutsche Rentenversicherung Bund  
Telephone 030 865-0  
Fax 030 865-27240  
Email [meinefrage@drv-bund.de](mailto:meinefrage@drv-bund.de)  
Internet [www.deutsche-rentenversicherung-bund.de](http://www.deutsche-rentenversicherung-bund.de)

If you have ever paid at least one contribution to Deutsche Rentenversicherung Knappschaft-Bahn-See (formerly 'Bundeskknappschaft, Bahnversicherungsanstalt und Seekasse') please contact

Deutsche Rentenversicherung Knappschaft-Bahn-See  
Telephone 0234 304-0  
Fax 0234 304-66050  
E-mail [rentenversicherung@kbs.de](mailto:rentenversicherung@kbs.de)  
Internet [www.kbs.de](http://www.kbs.de)

### **Our advice:**

**If you have not paid any contributions yet or do not know which office is responsible for you, you should contact one of the three above offices in Germany. They can tell you which pension insurance office is the right one for you and can forward your application/inquiry there. This will not lead to any disadvantages for you.**

Your contact in Japan is the Social Insurance Agency. This office is responsible for both the national pension system and the employee pension system.

Japan Pension Service  
International Relations Group  
3-5-24, Takaido-nishi, Suginami-Ku  
TOKYO 168-8505  
JAPAN  
Internet [www.nenkin.go.jp](http://www.nenkin.go.jp)

**Marginalie:**  
**This website also has an English-language version.**

## **Just one step away: Your pension insurance**

Still have questions? Do you need information and want to be advised individually? We are here for you: competent, neutral, and free of charge.

### **Our information brochures**

We offer a great variety of brochures: You can order any brochure you are interested in at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) or download it from there. Here you can also find out all about our information service about special issues.

### **On the phone**

We answer all your questions on our freephone number (within Germany) service hotline. There you can order information brochures and forms or inquire about a responsible contact near you. The number is 0800 1000 4800.

### **On the Internet**

You can reach us 24 hours a day at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de). There you will find information about a great variety of pension insurance matters and download or order forms and brochures. You can safely manage/handle your matters from home.

### **Personal appointments**

You will find your nearest Auskunfts- und Beratungsstelle (information office) on our home page or you can use our service hotline to inquire about them. There, you can also conveniently arrange an appointment or use our online reservation service. You can also use our app iRente on your mobile phone.

### **Social insurance officers and deputies**

Also our voluntary social insurance officers and deputies (Versichertenälteste) are there for you in your direct neighbourhood and will help you to complete your application forms, for example.

### **Short communication routes**

**0800 1000 4800 (Freephone number within Germany) [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) [info@deutsch-rentenversicherung.de](mailto:info@deutsch-rentenversicherung.de)**

Unfortunately, we can offer multilingual advice only during the international consulting days. You will find respective dates in the Internet.

### **Our partners**

Together with other benefit offices we consult and assist you with regard to all rehabilitation matters at the Gemeinsame Servicestellen für Rehabilitation.

You can also apply for your pension, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the Stadtkreise and Landkreise.

### **From abroad**

We are only able to offer our information services in the German language. Our international consulting events may be an alternative. You will find respective dates in the internet.

### **The German pension offices**

#### **Deutsche Rentenversicherung Baden-Württemberg**

Gartenstraße 105  
76135 Karlsruhe  
Telephone 0721 835-0

#### **Deutsche Rentenversicherung Bayern Süd**

Am Alten Viehmarkt 2  
84028 Landshut  
Telephone 0871 81-0

#### **Deutsche Rentenversicherung Berlin-Brandenburg**

Bertha-von-Suttner-Straße 1  
15236 Frankfurt/Oder  
Telephone 0335 551-0

#### **Deutsche Rentenversicherung Braunschweig-Hannover**

Lange Weihe 2  
30880 Laatzen  
Telephone 0511 829-0

#### **Deutsche Rentenversicherung Hessen**

Städelstraße 28  
60596 Frankfurt am Main  
Telephone 069 6052-0

#### **Deutsche Rentenversicherung Mitteldeutschland**

Georg-Schumann-Straße 146  
04159 Leipzig  
Telephone 0341 550-55

#### **Deutsche Rentenversicherung Nord**

Ziegelstraße 150  
23556 Lübeck  
Telephone 0451-485-0

#### **Deutsche Rentenversicherung Nordbayern**

Wittelsbacherring 11  
95444 Bayreuth  
Telephone 0921 607-0

#### **Deutsche Rentenversicherung Oldenburg-Bremen**

Huntestraße 11  
26135 Oldenburg  
Telephone 0441 927-0

#### **Deutsche Rentenversicherung Rheinland**

Königsallee 71  
40215 Düsseldorf  
Telephone 0221 937-0

**Deutsche Rentenversicherung  
Rheinland-Pfalz**

Eichendorffstraße 4-6  
67346 Speyer  
Telephone 06232 17-0

**Deutsche Rentenversicherung  
Saarland**

Martin-Luther-Straße 2-4  
66111 Saarbrücken  
Telephone 0681 3093-0

**Deutsche Rentenversicherung  
Schwaben**

Dieselstraße 9  
86154 Augsburg  
Telephone 0821 500-0

**Deutsche Rentenversicherung  
Westfalen**

Gartenstraße 194  
10709 Münster  
Telephone 0251 238-0

**Deutsche Rentenversicherung  
Bund**

Ruhrstraße 2  
10709 Berlin  
Telephone 030 865-0

**Deutsche Rentenversicherung  
Knappschaft-Bahn-See**

Pieperstraße 14-28  
44789 Bochum  
Telephone 0234 304-0

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