

Working in Germany and the United States of America

- Effects of the Social Security Agreement
- Benefits that can be received from Germany and the USA
- Contacts



Working without limitations

Have you worked in the USA before or are you intending to immigrate to the USA? Are you an American citizen and working in Germany now? Perhaps you are wondering how your work in different countries will affect your future pension entitlements given the differences between the different social security systems in the USA and Germany. Although there are differences, we can reassure you. Germany and the United States have concluded an agreement to absorb possible disadvantages for you.

This brochure provides information about the details of the Social Security Agreement between Germany and the United States, its effects on German law and the rights and entitlements you have in the United States. Please feel free to contact us at any time if you have any further questions.

This brochure was prepared with great care. Nevertheless, we cannot assume liability for the correctness of the information with regard to foreign law. Please contact the relevant pension office to receive binding information on a point of law. While our brochure offers you information in English the German version is the only legal version for German law.

Imprint

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Who is covered by the agreement?

The agreement applies to you, if you have paid contributions to the German or American pension insurance at any time. Also as a survivor you may benefit from the agreement if the deceased person was insured with a pension insurance in one of the two countries.

Under the agreement your German and American periods of insurance will be totalised in order to find out whether you have fulfilled the necessary minimum insurance period to be entitled to claim a pension.

For further information please also read the chapter "Pension payment abroad".

Moreover, your pension can also be paid out to you in the respective other contracting state in which you live – under certain conditions it can also be paid out to you in any other state.

The German-American Social Security Agreement only covers regulations on pension insurance. All other parts of social security – e.g. health and long-term care insurance – are not included. The Social Security Agreement came into effect on December 1st, 1979.

Please note:

Certain regulations only apply to German or American nationals, refugees (as laid down in the Geneva Convention) or to stateless persons. Unfortunately, nationals from other countries, who have paid contributions in Germany or in the USA cannot benefit from this agreement. This brochure will inform you when this is the case.



Compulsory insurance

If you work in Germany, the German pension office will check on the basis of German law only whether you are may be liable to pay contributions under the German scheme. This is carried out independent of your nationality.

This also applies to the USA: If you are employed or self-employed in the USA the American pension office will check solely based on the American provisions if you are liable to pay contributions under the American pension insurance scheme.

The German-American Social Security Agreement, however, also contains the conditions under which you can remain insured in the pension insurance of your home country, although you may be working in the other contracting state. This could be useful or interesting for you if you e.g. only work in the other country for a limited period of time. Read on to learn more about the individual exceptions.

There are special regulations for employees on ocean vessels, airplanes or employees from public services and authorities. Please get in touch with your pension office for further information.

Posting

You will remain insured with the German state pension scheme if you work temporarily for your German employer in the USA and your stay does not last longer than five years and you work for a limited period of time from the onset. This is referred to as posting. Posting has to

take place within the framework of an existing employment relationship.

Also self-employed persons can be posted.

The same is applies to American employees working for their American employer in Germany. They remain insured with their American pension insurance while they are temporarily staying in Germany.

Example:

The German company “Example Media Consulting” sends their employees Gregor L. and Emil M. to the USA. L.’s stay in the USA is limited to three years. M. does not know yet, when he can leave the project and return to Germany. After a little while, however, it turns out that his stay will be limited to three years, too.

L.’s is regarded as posted, i.e. during his time in the USA he remains insured with the German pension insurance because his stay was limited in time from the onset and does not exceed five years. Emil M.’s work abroad is not regarded as posting because his work abroad was not limited in time from the onset but it first turned out that his period of work abroad would be limited in time while he already was working abroad. Therefore, he is not insured with the German pension insurance while he is working in the USA.

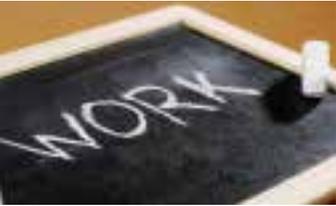
As a rule, your German health, long-term care, unemployment, and accident insurance will remain valid while you are posted in the USA. However, an unemployment and accident insurance in the USA at the same time is not excluded since the agreement only refers to pension insurance matters.

Agreement of exception

Not all kinds of work abroad for a limited period of time fulfil the preconditions to be considered as posting. If you

do not wish to be insured under the law of the respective other country while you are working in the other contracting state for a limited period of time, the responsible authorities of the contract states can make an agreement of exception in well-founded cases. You are then exempted from the application of foreign law.

You and your employer have to submit your application for an agreement of exception to the responsible office of the contracting state whose law is to be applied. Your German contact is the “Deutsche Verbindungsstelle Krankenversicherung – Ausland” (DVKA) in Bonn.



Our advice:

Also visit the website www.dvka.de. Under the heading “Arbeiten im Ausland” you can learn more about these agreements of exception.

Also self-employed persons can apply for such an agreement of exception.

Your contact within the USA is the Social Security Administration in Baltimore. Please see pages 56 and 57 for the addresses and telephone numbers of the DVKA and the Social Security Administration.

Please note:

The agreement of exception only applies to pension insurance matters. Neither the German provisions on health and long-term care insurance, unemployment and accident insurance matters nor the American provisions on unemployment and accident insurance matters are included.

Certificate of posting

If you are posted or have been issued an agreement of exception you will receive a document known as certificate of posting. This certificate informs the American

authorities under which pension insurance provisions your employment in the USA is insured.

If you are sent from Germany to the USA you will receive your certificate of posting from your statutory health insurance. Your health insurance fund is the office to which your contributions to the statutory pension insurance are paid. If you are not liable to pay pension insurance contributions Deutsche Rentenversicherung Bund will issue your certificate of posting. This applies to self-employed persons, for example.

Addresses can be found on page 56 and the following pages.

Please note:

If an agreement of exception has been made you will receive the certificate from DVKA.

Compulsory insurance upon application

If your temporary employment in the USA is not liable to insurance under German law because of your posting/ your agreement of exception you may file an application to be compulsorily insured under the German scheme. However, this is only advisable in some individual cases.

For example, if you still require a certain number of compulsory contributions in order to be entitled to claim pension payments and if your periods in the USA do not count, you should consider filing an application for compulsory insurance.

Our advice:

The agreement may help you insofar as American periods of insurance may also count for your pension entitlement. Therefore, please seek advice from your pension office before you apply for compulsory insurance.



The current contribution rates can be found at www.deutsche-rentenversicherung.de.

As a rule, your German employer must lodge the application for compulsory insurance. In this case your employer will have to pay all your insurance contributions. However, you and your employer may agree that you contribute within the scope of contractual arrangements.

Please note:

Applying for German compulsory insurance does not necessarily mean that you will not have to pay any insurance contributions in the USA. It might happen that you will be insured under the state insurance schemes of both Germany and the USA. Therefore, you should consider carefully whether you actually wish to apply for compulsory insurance.



Paying voluntary contributions in Germany

By paying voluntary contributions you may increase your German pension rate, get a pension entitlement you may not otherwise receive, or close gaps in your insurance record.

If you reside in Germany and are not liable to pay social security contributions in Germany you may still pay voluntary contributions to the German state pension insurance fund independent of your nationality. The requirement is that you are 16 years old or older.

If you are a German citizen you may pay voluntary contributions regardless of the country you live in.

Our advice:

You will find further information in our brochure “Freiwillig rentenversichert: Ihre Vorteile”.

The brochure is only available in German.

Independent of their nationality and their place of residence anybody can pay voluntary contributions under the German scheme provided that he/she has paid at least one voluntary contribution before October 19th, 1972.

The provisions may also be applied to stateless persons and refugees. Please seek advice.

If you are an American citizen and reside in the European Union you may pay voluntary contributions if you have already paid a contribution to the German pension insurance scheme. If you reside in the United you may pay voluntary contributions if you have already paid 60 months' contributions to the German state pension insurance. This also applies if you reside in another foreign country (e.g. Mexico or Russia).

Voluntary contributions: Your advantages

You can use voluntary contributions to complete the qualifying period for a German pension. Under certain circumstances, you may also maintain your coverage for a pension for a complete or partial reduction of your earning capacity if you have already paid 60 months' contributions to the German statutory pension insurance before January 1st, 1984.

Our advice:

In these cases it may be important that the period from January 1st, 1984 to date is fully covered by periods for which pension entitlements have been secured. If you opt out of the German statutory pension insurance but wish to continue to be entitled to one of the pensions you should contact us for advice on time.

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

You may choose the amount and the number of your voluntary contributions. However, there are minimum and maximum contributions. You are free to change the amount of your contributions 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.

You can only pay voluntary contributions for the respective current year until March 31st of the following year.

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 insurance offices do not incur any bank fees, transfer charges, or any other charges for bank transactions. If you effect payment from abroad please use only euro amounts in order to prevent differences in exchange rates.

Your contacts

If you wish to apply for the right to pay voluntary contributions please contact the German pension office which administers your insurance account or was the last office to administer it.

If you reside in Germany and have yet to pay any contributions under the German scheme yet you can file your application with any German pension office.

Unsure which insurance office is your responsible office? Just ask us. Within Germany you can call our toll-free service hotline or use our email address from all over the world.

Please read the chapter: "Just one step away: Your pension insurance".



Refund of German contributions

If you have only worked in Germany for a short period of time and are leaving you may wish to have your contributions refunded. This chapter tells you if this is possible. However, this is not always the best course of action.

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

- your insurance liability in Germany has ceased,
- there is no possibility to be insured under the German state pension insurance on a voluntary basis, and
- at least 24 months have passed since your insurance liability in Germany has ceased.

A waiting period of at least 24 calendar months must be completed. You must neither have become liable to pay compulsory contributions in the meantime.

Insurance liability in a Member state of the European Union or in a country with which Germany has concluded a social security agreement can be regarded as equivalent to the liability to be insured in Germany. This

means that contributions cannot be refunded. Please seek advice, if applicable.



Our advice:

The chapter “Paying voluntary contributions in Germany” will tell you whether you may pay voluntary contributions in Germany. In this context it is not relevant whether you actually wish to do so.

Regular pension age is being gradually raised from 65 to 67. Please read more on this in the chapter “The right German pension for you”.

As soon as you have reached regular pension age, you may claim for a refund if you have less than five contribution years. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years. In this case, your contributions will be repaid without having to wait for 24 months.

Also periods acquired in other agreement countries may count.

Our advice:

Also periods of insurance in the USA will be counted towards the five years. Periods for which you did not pay any contributions (e.g. child raising periods) may also be taken into account. It is possible that including such periods entitles you to a German pension after all.

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

German contributions may not be refunded if you are already in receipt of a foreign pension and this pension can only be paid because German and foreign contributions have been added.

Please note:

Your contributions may not be refunded if you have already received either benefits in kind or in cash based on those contributions, for example, medical rehabilitation benefits. Contributions, which you have paid after having received such benefits may be refunded.

If you have had your contributions refunded your insurance relationship with the German state pension insurance has been fully cancelled. You may no longer derive any entitlements from the periods you completed until that point in time.

Our advice:

Please seek advice before you apply for a refund of your contributions. A pension may be the more favourable alternative.

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

Your contributions will only be refunded upon application. You can file your application without any formal requirements with any German pension office, or with a German embassy, or your local German consulate. Since you are allowed to file your application in your native language you neither need to engage an agent nor a representative nor an interpreter.

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 paid themselves. They cannot be refunded any contributions they did not pay themselves, e.g. credits for raising children.

German citizens

As a German citizen you can first have your German contributions refunded if you have reached regular pension age and have paid less than 60 contributions.



Rehabilitation – a plus for your health

The German pension insurance fund does not only pay pensions but also rehabilitation benefits. These benefits are meant to prevent sickness, overcome disabilities, and ensure your fitness for day-to-day activities and work.

The American pension insurance authorities do not provide any corresponding benefits.

Rehabilitation benefits will only be granted once every four years.

Benefits of rehabilitation are in most cases medical benefits which can be in-patient or out-patient treatments. The aim of these measures is to prevent that you have to stop working prematurely and to reintegrate you permanently. According to the principle “rehabilitation before retirement” you will be initially offered rehabilitation before you can receive benefits for a reduction in earning capacity. As a rule, rehabilitation is only carried out in German institutions.

You can only receive medical rehabilitation benefits if your working capacity is at considerable risk or already reduced due to sickness or disability. Your working capacity must be restorable or considerably improved with a rehabilitation.

In order to receive such benefits, you must have paid contributions for a certain period of time (known as minimum period of coverage). This is basically a period of 15 years. The period may be five years if your working

capacity is already reduced or can be expected to be reduced according to German law.

Please note:

Your German and your American periods of insurance are added in order to check if you have met the requirements.

Even if you do not have the minimum period of coverage, you can nevertheless receive medical benefits if you have paid compulsory contributions for an insurable employment or self-employment for at least six calendar months during the two years immediately preceding your application.

Also in this case your compulsory contributions in the United State will be considered.

If you reside outside Germany you will only receive rehabilitation benefits if you are currently insured within the German pension insurance.

Our advice:

You will find more information in our brochures “Mit Rehabilitation wieder fit für den Job”, “Medizinische Rehabilitation: Wie Sie Ihnen hilft” and “Berufliche Rehabilitation: Ihre neue Chance”.



Claim to one or two pensions?

The Social Security Agreement ensures that there will be no disadvantages with regard to your pension if you have worked both in Germany and the USA.

The agreement affects both your German and your American pension. For example, if you do not have enough German periods of insurance for a pension from the German statutory pension insurance your American periods of insurance can be counted so that you still may meet the requirements after all.

However, this does not result in a total pension which will be paid to you by only one of the two contracting states.

During your pension procedure both states will check individually whether you are entitled to a pension under the respective national legislation. If applicable, your periods of insurance in the respective other country will be taken into account provided that they do not overlap.

If you have met the eligibility requirements for a pension in both countries you will receive a pension based on your German periods of insurance as well as one based on your American periods of insurance. If you only meet the requirements of one of the contracting states you will only receive a pension from that particular country.

Pension calculation

During the separate pension calculation of the individual contracting states only the contributions paid under their respective legislation will be taken into account. This means that your German pension will be calculated based solely on your German periods of insurance. The amount of your American pension exclusively depends on your American insurance contribution.

If you have less than 18 months of coverage in one of the contracting states – i.e. Germany or the USA – these periods will be taken into account by the other contracting state when checking whether the eligibility requirements have been met as well as when calculating the actual pension. However, this only applies if these periods are not sufficient to qualify for a pension in the other contracting state.

Example:

Olivia G. is 65 years old and has lived in Germany since the age of 25. Before that she worked in the USA for one year. Her German pension will be calculated by adding both her German and American periods of insurance, since she worked less than 18 months in the USA. Olivia G. will only receive a German pension.

This regulation was agreed upon in order to avoid very small pensions and to simplify administrative procedures.



The right German pension for you

You would certainly like to know which payments and benefits you can receive from the German statutory pension insurance scheme and the American Social Security Administration. The first question will be answered in this chapter, the second question in the chapter “Pensions in the USA”.

The German state pension insurance pays old-age pensions, pensions for a reduction in earning capacity, and pensions because of death (widows, widowers pensions, child-raising pensions and orphan’s pensions). This chapter tells you when you can receive these pensions.

You always have to apply for a pension so that it can be assessed in advance whether you fulfil the respective necessary requirements. The German Pension Insurance will not act *ex officio*, i.e. cannot act on its own initiative.

Our advice:

To find out how to apply for a pension and which deadlines you have to be aware of please read the chapter “Commencement of pension payments and pension application”.

Qualifying periods and requirements under insurance law

The precondition to receive any kind of German pension is the payment of contributions for a certain period of time. This minimum insurance period is also called qualifying period. Depending on the type of pension this period is 5, 15, 35 or 45 years. The qualifying period of 5 years is also called general qualifying period.

Contribution periods and substitute periods as well as periods from a pension rights adjustment, pension splitting or a marginal part-time employment will be counted towards to the general qualifying period as well as the qualifying period of 15 years. Creditable periods as well as consideration periods will also be counted towards the qualifying periods of 35 and 45 years respectively. With regard to the 45-years qualifying period there are exceptions when it comes to taking into account periods of insurance acquired in the two years preceding pension commencement. Please contact your pension office in good time for advice.

Please read our brochure "Rente: Jeder Monat zählt" for more details on the periods of insurance. This brochure is free of charge.

Please note:

Here the Social Security Agreement may help you: Your American periods of insurance will also be taken into account. This means that you can "complete" your minimum insurance period required by the German pension insurance with American periods of insurance.

If you would like to know which insurance periods have already been recorded with your pension office and which are still missing please request your insurance record from your pension office. The pension record lists all periods of insurance which have been recorded for you.

In addition to having completed the qualifying period some types of pension require that you have to meet



Further information can also be found in our brochures on old-age pensions, invalidity pensions or widows and orphan's pensions.

special requirements under insurance law. This means that you must have paid enough compulsory contributions for an insurable employment or self-employed occupation. Under the agreement these requirements can also be met by corresponding American contributions.

Furthermore, some types of pensions also require that certain personal requirements must have been met, for example a severe disability.

Pensions for a reduction in earning capacity

You will receive a pension for a reduction in earning capacity if

- your earning capacity is reduced due to illness or disability and you are only able to work less than six hours a day on the general labor market,
- you have fulfilled the qualifying period of five years or have completed it earlier (e.g. because of an accident at work), and
- you have three years of compulsory contributions for an insurable employment or self-employed occupation in the five years preceding the reduction in your earning capacity, or
- you have completed the general qualifying period of five years before January 1st, 1984 and each month from January 1st, 1984 until the reduction of earning capacity occurred has been covered by periods for which pension entitlements have been secured.

For detailed information please see our brochure "Erwerbsminderungsrente: Das Netz für alle Fälle".

Please note:

In order to fulfil the required number of compulsory contributions also your periods of employment or self-employment in the USA can be taken into account.

Your pension office will consult medical documents to assess whether your earning capacity is completely or partially reduced. You will receive a pension for a complete reduction in earning capacity if you are able to work less than three hours a day. If you are able to work at least three hours but less than six hours a day you will receive a pension for a partial reduction in earning capacity. The rate of this pension is only half as much as a pension for a complete reduction in earning capacity.

If your earning capacity is partially reduced and you do not have a part-time job which corresponds to your remaining earning capacity you will receive a pension for a complete reduction in your earning capacity due to the fact that the German labor market is no longer accessible to you.

Please note:

If you live in the USA, you will not receive a pension for complete reduction in earning capacity which is solely paid due to the lack of a part-time job, since there the German labour market does not play a role. This means, you will only get a pension for a partial reduction in earning capacity.

As a rule, pensions for a reduction in earning capacity will be paid for a limited period of time, i.e. for three

In the period from 2012 to 2029 the age threshold for regular old-age pension will be raised from 65 to 67.

years at the most. You may apply for an extension of the pension period if the medical conditions are still present.

Pensions for a reduction in earning capacity will be paid at most until you have reached regular pension age. Thereafter, you will receive regular old-age pension.

Old-age pension (Altersrente)

The German state pension scheme pays the following types of old-age pensions:

- regular old-age pension (Regelaltersrente)
- old-age pension for the especially long-term insured (Altersrente für besonders langjährig Versicherte)
- old-age pension for the long-term insured (Altersrente für langjährig Versicherte)
- old-age pension for severely disabled people (Altersrente für schwerbehinderte Menschen)
- old-age pension due to unemployment or following old-age part time work (Altersrente wegen Arbeitslosigkeit oder nach Altersteilzeitarbeit)
- old-age pension for women (Altersrente für Frauen)

Old-age pensions for the especially long-term insured will be provided from age 63. From 2016 to 2029 the age threshold will be raised to 65.

Since the life expectancy increases continuously and the birth rates decline the age threshold for receiving regular old-age pension, for example, has been raised since 2012 from originally 65 to 67.

Due to the “Rente mit 67” program (pension at the age of 67) the pension age for receiving early old-age pension has also been raised. If you would like to know if you are affected by these changes in law and if yes, to what extent, please read our brochure “Rente mit 67: Wie Sie Ihre Zukunft planen können”.

It is still possible to receive early old-age pensions.

Early old-age pension

In Germany you can receive an old-age pension before having reached regular pension age at a reduced rate. Your pension will be reduced by 0.3 percent for each month you can claim your old-age pension before reaching regular pension age.



Example:

Ingrid K. turns 63 on February 21st, 2015. She wishes to draw her old-age pension for long-term insured to begin on March 1st, 2015. Those who were born like Ingrid K. in 1952 can only receive this pension without deductions after they have turned 65 years and six months. Ingrid K. draws her pension two and a half years early. Her pension payments will be reduced by 9 percent (30 months × 0.3 percent).

All addresses can be found on page 54 and the following.

Maybe a more favourable protective regulation of confidence can be applied in your case. These protective regulations of confidence are a good possibility to avoid or reduce deductions on your pension. Please contact your pension office for advice.

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 January 1st, 1955 and before January 1st, 2007 have agreed with your employer to work under an old-age part-time work program under the German Partial Retirement Act you may still receive regular old-age pension from your 65th birthday. This also applies if you receive early retirement payments for laid-off miners.

Beginning with the year of birth 1947 regular pension age has been gradually raised since 2012 in 1-month steps and from 2024 in 2-months steps. This results in a regular pension age of 67 for insured born in 1964 or later.

Increase of the age-threshold to 67

Insured Year of birth	Increase by months	to the age of years	and months
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

Old-age pension for the especially long-term insured

You are entitled to this type of old-age pension if you

- are at least 65 years old and
- have fulfilled the qualifying period of 45 years.

With effect from 2016 the age from which you can draw your old-age pension will be raised in 2-months steps. This applies if you were born in 1953 or later. This means that if you were born in 1964 or later you can first draw this pension from the age of 65.

There are no deductions on this pension.

Please note:

This pension cannot be provided before your 63rd birthday. In 2016 you must be 63 years and two months old to receive this pension.

Increase of the age-threshold to 65

Insured Year of birth	Increase by months	to the age of years	and months
1953	2	63	2
1954	4	63	4
1955	6	63	6
1956	8	63	8
1957	10	63	10
1958	12	64	0
1959	14	64	2
1960	16	64	4
1961	18	64	6
1962	20	64	8
1963	22	64	10
ab 1964	24	65	0

Old-age pension for the long-term insured

You are entitled to receive this type of pension, if you

- are 63 years old and
- have fulfilled the qualifying period of 35 years.



Our advice:

If you were born in 1949 or later the age-threshold for receiving this pension without deductions will be gradually raised from 65 to 67 years. If you were born on January 1st, 1949 or later you still can draw this pension from the age of 63. However in this case your pension will be reduced (the maximum deduction being 14.4 percent).

If you were born after December 31st, 1947 your pension age will be gradually decreased from your 63rd, to your 62nd birthday provided that you have met one of the two following conditions. Either you were born before January 1st, 1955 and before January 1st, 2007 have agreed with your employer to work under an old-age part-time work program under the German Partial Retirement Act or you have received early retirement payments for laid-off miners.

Please note:

If you receive your pension before having reached regular pension age your pension will be reduced by 0.3 percent for each month.

Old-age pension for severely disabled people

Severely disabled people can receive a pension at the age of 63, if they have fulfilled the qualifying period of 35 years.

You must be recognized as a severely disabled person under German law with a degree of disability of at least 50 percent. If you were born before January 1st, 1951, you are also entitled to an old-age pension for severely disabled persons if you were unfit for work or invalid when your pension payments began according to the law in effect on December 31st, 2000.

A severe disability certified according to American law is different from a severe disability according to German law.

Our advice:

You can already receive the pension for severely disabled people from your 60th birthday with deductions. For people born in 1952 or later the pension age at which they can claim the pension at the earliest will be gradually raised to age 62, the pension age for a pension without deductions will be raised from 63 to 65 years. The maximum deduction will then be 10.8 percent.

You can find the address on page 56.

If you live in the USA but have not yet been recognized as being severely disabled, you may contact the pension office responsible for the USA.

Old-age pension due to unemployment or following old-age part time work

This type of old-age pension can be received, if you

- were born before 1952,
- are at least 63 years old,
- have been unemployed when entering retirement and if you have been unemployed for a total of 52 weeks after having reached the age of 58 and six months or if you have carried out old-age part-time work under the German Partial Retirement Act for two years or if you have received early retirement payments for laid-off miners,
- have fulfilled the qualifying period of 15 years and
- have paid compulsory contributions for an employment or self-employment before the beginning of your old-age pension for at least eight years in the last ten years.

Please note:

Your compulsory contributions paid in the USA are added to the required number of compulsory contributions in Germany. However, if you are or were unemployed in the USA, this cannot be taken into account for your old-age pension due to unemployment.

If you receive this old-age pension before your 65th birthday, as a rule, your pension payments will be reduced by 0.3 for each month your pension is drawn earlier.

Old-age pension for women

This type of old-age pension can be received by women, if they

- were born before 1952,
- are 60 years old or older,
- have fulfilled the 15-year qualifying period, and
- have paid compulsory contributions upon completion of the age of 40 for more than ten years.

To reach the necessary number of compulsory contributions, your American compulsory contributions from any insurable employment or self-employment can be taken into account.

If you wish to draw this pension before your 65th birthday your pension will be reduced by 0.3 percent per month.

Old-age pension and additional earnings

If you draw your old-age pension before having reached regular pension age your additional earnings may not exceed a certain amount. You have to observe certain earnings thresholds.

Our advice:

You will find your individual thresholds for additional earnings in your pension decision/ pension award letter.



If your additional earnings exceed this threshold it affects the amount of your pension. Depending on the amount of your additional earnings you will receive your full amount of your old-age pension (full pension) or a reduced amount (partial pension). Under certain circumstances your pension payments may even not be payable at all.

If you receive a pension from Germany and work in the USA at the same time, this income might also be considered. Further information on additional earnings is available in our brochure “Altersrentner: So viel können Sie hinzuverdienen”.

Widows and widowers pensions

After the death of your spouse you can receive widows or widowers pension if your deceased spouse has received a pension until his/her death or has completed the general five-year qualifying period. The qualifying period can also be deemed to have been fulfilled in advance, e.g. due to an industrial accident.

The deceased's American periods of insurance will also be counted towards the qualifying period.

More detailed information on all survivors pensions is available in our brochure “Hinterbliebenenrente: Hilfe in schweren Zeiten”.

Please note:

Since January 1st, 2005 partners in a registered life partnership may also be entitled to widows or widowers pension. The same conditions apply as for married couples. However, some partnerships according to the law of some US federal states (same-sex marriage or civil union) may possibly not be equivalent to a German live partnership. If and to what extent the partnership concluded in the USA is recognised in Germany has to be decided in each individual case by the responsible authorities.

To be able to receive this pension the spouses must have been married for at least one year at the time of death. This minimum period does not apply if you got married before January 1st, 2002 or the primary purpose of the marriage was not to obtain benefits. You may not have remarried. The same applies to registered life partnerships.

Please order our brochure on pension splitting.

You cannot claim widows or widowers pension after a pension splitting has been carried through.

Widows or widowers pensions can be provided as minor or large pensions. The difference is the amount of the pension as well as the payment period. In order to receive a large pension you must

- at least 45 years old,
- have a reduction in earning capacity, or
- raise your own child or the child of the deceased spouse and the child is under the age of 18 or care for your own child or the child of the deceased in a joint household and the child is not able to take care of himself/herself due to a physical, mental, or psychological disability.

Please note:

From 2012 to 2029, the age limit is gradually raised from 45 years to 47 years of age.

If you do not meet any of these requirements you will receive a minor widows or widowers pension. You will receive this pension for up to 24 calendar months after the insured's death in the amount of 25 percent of the insured's pension.

A large widows or widowers pension is not limited to a certain period and amounts to 55 percent of the insured's pension.

Widows and widowers pension for spouses divorced before July 1st, 1977 and after the last but one spouse

Widows or widowers pensions to divorced spouses will be paid if the divorce took place before July 1st, 1977. The pension is meant to substitute claims to maintenance. All widows and widowers may receive widows or widowers pensions after the last but one spouse. If they married again after their spouse's death and also this marriage was dissolved or annulled they may be entitled to large or minor widows or widowers pension payments due to their last but one marriage.

Child raising pension

If you got divorced, your former spouse died and you raise a child you may receive this pension. However, you must not be entitled to receive widows or widowers pension – for example, because of a pension rights adjustment. The pension is paid based on your own insurance. Therefore, you must have completed the qualifying periods of five years.

For all divorces on or after July 1st, 1977 pension rights adjustment is carried out. These pensions are not paid any longer.

Your American periods of insurance will also be taken into account for the waiting period for the child-raising pension.



Also in this case the American periods of insurance of the deceased are added.

Orphan's pension

A half-orphan's pension can be paid after the death of a parent, if the deceased

- received a pension until his/her death,
- completed the qualifying period of five years or this period was completed prematurely because of an industrial accident, for example.

If the second parent dies, too, the orphan receives full orphan's pension.

The pension is paid until the orphan's 18th birthday.

Beyond that age the pension will only be paid under certain circumstances (for example, because of school education or vocational training) and up to the age of 27 at the most.

In the case of voluntary military service or if a gap year is taken to do voluntary work in the social or environmental sector special regulations apply.

The half-orphan's pension amounts to 10 percent of the pension of the deceased person, the full-orphan's pension amounts to at least 20 percent of the insured's pension.

Pensions because of death and income

If you as a survivor have own income – which also includes social benefits, income from property and/or capital and comparable income from abroad – this income will principally be deducted from your pension. This is also valid for American old-age pensions or

invalidity pensions. There is, however, a legally fixed amount of exemption up to which your income remains untouched. As soon as your income exceeds the amount of exemption, it will be taken into account on the widow's/widower's or orphan's pension with 40 percent.

Please note:

In the first three months after the death of the insured (referred to as the death quarter) no income is taken into account. Since July 2015 no income will be taken into account in the case of orphans.

Please also read our brochure "Hinterbliebenenrentner: So viel können Sie hinzuverdienen".

The off-set of your income may result in reduced pension payments or even in the termination of your pension payments.



Old-age pension for miners: A special benefit

German law provides for special benefits for persons who have worked in the mining industry due to the fact that mining employees are subject to special strains and risks and there is a separate pension office.

In addition to the pensions described you can receive the following pensions from the Miners Pension Insurance:

- pension for miners whose earning capacity in mining is reduced,
- pension for miners upon completion of the age of 50,
- old-age pension for miners who worked underground long-term,
- miners compensation benefits.

Our advice:

Please contact Deutsche Rentenversicherung Knappschaft-Bahn-See for additional information. You can find the address on page 55.



Pensions in the USA

Every employee who earns a certain income in the USA has to pay Social Security taxes and, above a certain amount, acquires contribution periods in the American pension insurance, administered by the Social Security Administration (SSA).

The address of the SSA can be found on pages 56/57.

The Social Security Agreement between Germany and USA is only applies to the statutory pension insurance system as stated in the Social Security Act. Other forms of old-age provision are not included. The responsible pension office is the SSA.

As a German pension office, we can only provide a general overview on the American benefits. In order to obtain legal information, please contact the SSA or their offices here in Germany.

Minimum insurance period

In order to be entitled to claim American benefits, you always must have completed a certain minimum insurance period. However, in contrast to Germany, here the number of periods of insurance acquired per year depends on the amount of income earned. In the USA, depending on the amount of your income, you can acquire up to four Social Security credits, which are also referred to as quarters, per year. This also applies if your employment did not last the entire year. In general, the

minimum insurance period amounts to 40 credits, i.e. ten years of contribution.

Please note:

**Here, the Social Security Agreement may help you:
For the minimum insurance period your German and American periods of insurance may be added up.**

There is no corresponding German regulation.

Windfall Elimination Provision (WEP)

This means that your American benefit is calculated by using a different formula if you are also eligible to receive another pension from Germany, for example, in addition to your American pension. This may result in a reduced American pension. However, the WEP does not apply if you only qualify for a German or an American pension if your German and American periods of insurance are totalised.

Our advice:

We strongly recommend the WEP to be taken into consideration when deciding what kind of German pension you want to apply for. It could, for example, be an advantage for you to claim a German pension for the long-term insured (35-years qualifying period) instead of a German regular old-age pension (5-years qualifying period) because in this case it may be that you only qualify for the pension if your German and American periods of insurance are totalised and, therefore, the WEP-calculation is not applied.

Retirement benefits

The regular pension age for a full American retirement benefit (full retirement age) will be gradually raised starting with the year of birth 1938 from 65 to 67 years (years of birth from 1960).

If all requirements have been met you can already receive your pension at the age of 62. However, in this case your pension payments will be reduced correspondingly.

You can also receive your American pension later, i.e. after your full retirement age. Your retirement benefits are increased by a certain percentage for the months your retirement is delayed after your full retirement age (until 70 at the latest). For example, if you claim your pension one year later, it will be increased by approx. eight percent.

Example:

Samantha K. was born in 1950. She will therefore first receive a full pension at the age of 66. If Samantha K. wants to claim her pension already at the age of 62, her benefit will be reduced by 25 percent. However, if she decides to delay her retirement to the age of 67, i.e. to 2017, her payments will increase by approx. eight percent.



Please note the additional earning ceilings.

Any employment activity (employment or self-employed occupation) which you carry out before your full retirement age will affect your retirement benefits.

Disability Benefits

According to American law an insured person is regarded as being incapacitated for work if he/she can no longer do the work he/she did previously. Furthermore, the SSA has to establish that no improvement is to be expected in the following twelve months and that he/she has a medical condition that prevents him/her from doing the work he/she did previously as well as any other gainful work in the following twelve months.

You can receive disability benefits before you have reached full retirement age if you have a minimum coverage of between 20 and 40 credits which corresponds to five to ten contribution years.

For this minimum insurance period your American and German periods of insurance can be added together.

The number of necessary credits depends on the age when the incapacity for work occurs. At least five of the years of insurance have to be within the last ten years before your disability occurred. If you have become disabled before your 31st birthday less credits will be required in order to qualify for disability benefits.

The amount of a disability benefit is identical with the amount of a retirement benefit. As soon as you have reached full retirement age your disability benefit will turn into a retirement benefit.

Spouse's Benefits

If you have reached retirement age (at least 62 years) and have earned no nor only little income, you may be able to receive benefits on the insurance of your spouse (spouse's benefits) if you spouse is receiving retirement or disability benefits.

The amount of your spouse's benefit is one-half of your spouse's full benefit. Your own pension entitlements will be taken into account.



Example:

Lauren H. is entitled to receive a retirement benefit of 350 dollars on her own insurance as well as 450 dollars on the insurance of her spouse. When Lauren H. reaches her full retirement age she will receive her own retirement benefit of 350 dollars and the difference of 100 dollars on the insurance of her spouse so that she will receive a total of 450 dollars.

Benefits for divorced spouses

You can receive a benefit based on your divorced spouse's record if

- your marriage has lasted ten years or longer,
- you are 62 years old or older,
- you are unmarried.

This only applies if you are not eligible for retirement benefits or your benefit on your own insurance or on the insurance of a third party is not a higher amount. Also your divorced spouse must be 62 years old or older. Entitlement to such a benefit will not affect the insured person (your former spouse). The amount of his/her benefit will not change.

Widows or widowers benefits

As a rule, you may first receive widows or widowers benefits at the age of 60 (at a reduced rate) or at full retirement age for survivors (full amount). The age threshold for the full benefit will be gradually raised to age 67 for the years of birth from 1940. However, disabled persons may receive their widows or widowers benefits already after their 50th birthday.

The disability must be recognised by the SSA.

You are entitled to receive widows or widowers benefits if

- your marriage with the deceased before his/her death has lasted nine months or longer,
- you and the deceased have/had a child,
- you were already entitled to another American benefit in the month before you got married.

If you remarry before your 60th birthday (before your 50th birthday if disabled) and you are still married before you claim widows or widowers benefit you will not be eligible for this benefit. If your marriage has ended or you remarry after you have reached the age of 60 years (50 years if disabled) you may receive survivors benefit. Your widows or widowers benefit may change into a retirement benefit from the age of 62 if you have met the

eligibility requirements for a retirements benefit and the later amount is higher.

Please contact the SSA in time for advice.

Please note:

Any employment activity (employment or self-employed occupation) which you carry out while receiving your benefits before your full retirement age will affect your benefits.

Benefits for surviving divorced spouses

A surviving divorced spouse may receive widows or widowers benefits (benefits for surviving divorced spouses) at the age of 60 – at the age of 50 if disabled. The marriage must have lasted ten years or longer. Otherwise the same requirements must be met as for widows or widowers benefits.

Please also read page 42.

Mother’s or father’s benefits

Widows or widowers benefits may be granted earlier as mother’s or father’s benefits if you care for a child under the age of 16 who is entitled to survivor’s benefit or for a child who is entitled to survivors benefit who was disabled before his/her 22nd birthday.

If you remarry your entitlement will lapse. Any employment activity (employment or self-employed occupation) which you carry out while receiving your benefits before your full retirement age will affect your benefits. Please contact the SSA in time for advice.

Child’s benefits

A child may receive benefits for orphan’s (child’s benefits) if

- he/she is younger than 18 or
- he/she is between 18 and 19 and a full-time student (no higher than grade twelve) or
- he/she is 18 years or older and disabled.

The disability has to be recognized by the SSA.

As soon as the child marries his/her child benefits will not be payable anymore. Any employment activity (employment or self-employed occupation) which you carry out while receiving your benefits before your full retirement age will affect your benefits. Please contact the SSA in good time for advice.

Parents benefits

The parents of a deceased insured person may receive parents benefits from the age of 62 if the deceased mainly took care of and supported his/her parent/s when he/she was still alive. Any employment activity (employment or self-employed occupation) which you carry out while receiving your benefits before your full retirement age will affect your benefits. Please contact the SSA in time for advice.

The German statutory pension insurance does not provide such benefits.

Medical insurance

If you

- live in the USA and
- are 65 years old and receive a pension from SSA or
- have received disability benefits from SSA for 24 months,

you are covered by medical insurance free of charge if it will become necessary for you to become hospitalized (Medicare Part A).

If you furthermore wish a medical insurance which covers further costs, you may insure yourself in return for the payment of a premium (Medicare Part B). The premium depends on the amount of your income.



Commencement of pension payment and pension application

As a rule, you have to claim your pension from the statutory pension insurance in Germany as well as in the USA. This chapters tells you when your German pension payments start, where you can file your pension application, and which time-limits you should be aware of.

To enable us to pay your pension benefits punctually, you should submit your application in due time so that you do not lose any rights.

If you live in Germany please submit your application to a Deutsche Rentenversicherung office. If you live in the USA you can either submit your application to the SSA or directly contact your German pension office from there.

All the agencies where you can apply for a pension are listed in the chapter "Just one step away: Your pension insurance".

If you do not have any American periods of insurance you can directly claim for pension from the responsible pension office in Germany.

If you do not live in either of the two contracting states you can submit you application to any German representation abroad or send it to a Deutsche Rentenversicherung office.

Please note:

A pension application submitted in one of the two contracting states will automatically lead to a check in both states, whether you fulfil the conditions for a pension. Therefore, one application is sufficient. Please do not forget to indicate all periods of insurance in your application, i.e. also the periods of insurance in the respective other state. Otherwise, the application date cannot be taken into account in the other contracting state.

The date of receipt of your claim at the German or American pension office is deemed the date of claim.



Our advice:

When you file an application for an American benefit you may choose your application not to be regarded as an application for a German pension and vice versa. You can choose from which country you immediately wish to receive a pension and from which country you wish to draw your pension later. However, you will again have to file a pension claim when you wish to receive your second pension.

Commencement of pension payment

As a rule, your German pension payments start on the first day of the calendar month in which you meet all eligibility requirements. If you first file your application three calendar months later your old-age pension payments will first begin with effect from the month of your application. The date on which you file your application is very important so that you will not lose any rights.

Example:

William P. turned 65 on March 28th, 2015. On that date he fulfills all necessary conditions to receive pension payments. He has applied for a pension on February 14th, 2015, which is within three months after the date he fulfilled the necessary conditions for receiving a pension. Therefore, his pension will begin from the calendar month at the beginning of which he has fulfilled the conditions, January 1st, 2015. If William P. first had applied for a pension on April 3rd, 2015 his pension payments would have first begun on April 1st, 2015.

A pension for a reduction in earning capacity, limited in time, is not paid until the 7th calendar month after the reduction in earning capacity occurred. The pension commences as of the month of the application if the application is filed after more than seven months.

As a rule, you will receive a survivor's pension with effect from the date on which the insured died. However, if the deceased already received a pension payment for that month your survivor's pension will first begin from the following month.

As a rule, you can receive a survivor's pension retroactively for a period of up to twelve calendar months before the month in which the pension application was filed.

Please note:

Your pension payments will be remitted to your account at the end of the respective month.



Pension payment abroad

Pensions from the German statutory pension insurance are paid worldwide. However, a stay abroad may affect the amount of your pension.

In order to find out whether you can receive your German pension abroad it is relevant whether your stay abroad is permanent or temporary. A temporary stay abroad means that it is limited in time from the onset and your main place of residence is still in Germany.

Example:

The pensioner Claudia H. lives in Florida during the winter months. This stay does not affect the amount of her German old-age pension.

Nicholas A. receives an orphan's pension. He wants to study in the USA for one semester as an exchange student. This temporary stay abroad does not affect his orphan's pension.

However, if you move abroad permanently this may negatively affect your pension.

Our advice:

Please contact your German pension office in good time before you move abroad. They will inform you about the effects on your pension.

Please inform your pension office about your insurance number, your nationality, your new address, and your new bank details three to four months before you leave.

Please note:

You can also receive your American pension in Germany. Also if you neither reside in Germany nor in the USA you can receive an American pension. However, there are some exceptions. Please consult the American pension authorities well in advance.

You will find the address on page 56.

If you reside in the USA

You will receive your full pension in the USA if your pension is only based on periods of insurance during which you were employed on the territory of today's Germany.

If you reside in any other country

Also here you will receive your full pension if your pension is only based on periods of insurance during which you were employed on the territory of today's Germany.

Restrictions for the payment of pensions abroad

If contribution periods of the former German Reich or periods under the Foreign Pensions Act (Fremdrentengesetz) have been taken into account in your pension your pension payments may be reduced if you move abroad. If your pension also contains contribution

periods acquired on the territory of the former GDR which have been assessed differently your pension payments abroad may also be reduced.

Our advice:

If your pension is also based on such periods please obtain information on whether or not your pension payments will be affected before you leave.

If you move abroad pensions for a complete reduction in earning capacity, which you only receive due to the lack of part-time jobs in Germany, can only be provided as pensions for a partial reduction in earning capacity.

How is my pension paid?

As a rule, you will receive your monthly pension payments at the end of the respective month paid into an account of your choice in your country of residence. We regret to inform you that we cannot refund any bank fees or changes in the exchange rate.

Once a year the German statutory pension insurance will send you form “Erklärung zum Weiterbezug einer Rente aus der deutschen Rentenversicherung” in order to verify whether you still comply with the requirements to continue to receive a pension or whether your address has changed, for example. Please have this certification confirmed at one of the stated addresses or a Social Security Office and return it to

Deutsche Post AG
Niederlassung Rentenservice
13497 Berlin
Germany



What about my health and long-term care insurance?

The Social Security Agreement does not cover health insurance or long Living in Germany term care insurance matters. Therefore, the health insurance provisions of your country of residence apply.

Residence in Germany

If you live in Germany and receive a German pension, you are, as a rule, compulsorily insured in the German health insurance for pensioners. However, a precondition is that you have been insured in the statutory health insurance in Germany for a certain period of time.

Please note:

The health insurance you were last insured with will check this.

If you are a member of the statutory German health insurance you also have to pay long-term care insurance contributions. Together with your health insurance contributions these contributions will be withheld from your pension and forwarded to your health insurance fund.



Please note:

If you do not have to pay compulsory health insurance contributions in Germany you may pay voluntary contributions to a statutory health insurance fund or to a private health insurance fund. You might receive a subsidy towards your contributions from your pension office.

Further information can be received from your statutory health insurance institution.

If you, as a pensioner, permanently move from Germany to the USA your liability to pay compulsory contributions to the German health and long-term care insurance fund ends on the date you leave.

Please also read page 44.

Residence in the USA

If you live in the USA you are no longer a member of the statutory German health insurance scheme. If you receive an American old-age pension, you might be insured with the American Medicare-System.

Under the agreement Germans, Americans, refugees, stateless persons, and their survivors might receive a subsidy towards their private health insurance contributions upon application provided that certain requirements have been fulfilled. However, this is only possible if the private health insurance carrier is based in Germany or another Member State of the EU/EEA or Swit-

zerland. Furthermore, the carrier must provide health insurance coverage during your ordinary residence in the USA.

Please note:

You cannot receive a subsidy towards your contributions to a private American health insurance fund.

Further information can be received from the statutory health insurances.

If you as a pensioner move permanently from the USA to Germany, you might be compulsorily insured in the German health and long-term care insurance from the date you move to Germany. However, this only applies if you have been a member of the Germany statutory health insurance for a certain period of time.



Here for your help – your contacts

Only the American pension authorities are able to provide legally binding information on whether or not you are entitled to receive an American pension.

Regarding questions on your pension application in Germany and questions on the Social Security Agreement you are welcome to get in touch with your responsible pension office in Germany at any time. The following pension offices in Germany are responsible for your questions on your pensions and applications:

- Deutsche Rentenversicherung Nord,
- Deutsche Rentenversicherung Bund and
- Deutsche Rentenversicherung Knappschaft-Bahn-See.

If you have paid your last German contribution to a regional pension office (formerly Landesversicherungsanstalt) your responsible office is

Deutsche Rentenversicherung Nord

phone 040 5300-0

fax 040 5300-14999

email info@drv-nord.de

website www.deutsche-rentenversicherung-nord.de

The country code
for Germany is
0049.

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

Deutsche Rentenversicherung Bund

phone 030 865-0

fax 030 865-27240

email meinefrage@drv-bund.de

website www.deutsche-rentenversicherung-bund.de

If you have paid at least one German contribution to Deutsche Rentenversicherung Knappschaft-Bahn-See (formerly Bundesknappschaft, Bahnversicherungsanstalt, Seekasse) please contact

Deutsche Rentenversicherung Knappschaft-Bahn-See

phone 0234 304-0

fax 0234 304-53050

email rentenversicherung@kbs.de

website www.kbs.de

If you have not paid any German contributions yet, please contact Deutsche Rentenversicherung Bund. They will determine your responsible pension office.

Please note:

This is only a very brief explanation on which pension office is responsible for you. However, you will not suffer any disadvantages if you submit an application or a request to a pension office which is not responsible for you. They will forward your application or request to the responsible pension office.

If you have any questions regarding an agreement of exception from American insurance liability when starting work in the USA, please contact

Deutsche Verbindungsstelle Krankenversicherung – Ausland (DVKA)
Pennefeldsweg 12 c
53177 Bonn
Germany
phone 0228 9530-0
fax 0228 9530-600
website www.dvka.de

Do you live in Germany and have any questions about American law?

Amerikanisches Generalkonsulat
Federal Benefits Unit
Gießener Straße 30
60435 Frankfurt am Main
Germany
phone 069 90555-1100
fax 069 74 93 52
website german.frankfurt.usconsulate.gov

Do you live in the USA and have questions about American law or how to apply for a pension?

Social Security Administration
Office of International Operations – Totalization
P. O. Box 17049
Baltimore, MD 21235 – 7049
USA
phone 1 800 7721213
fax 410 5971800
website www.ssa.gov

The country code
for the USA is 001.

If you have questions about an agreement of exception from insurance liability in Germany while working in Germany your contact is:

Social Security Administration
Office of International Programs
P. O. Box 17741
Baltimore MD 21235 – 7741
USA
phone 1 800 7721213
fax 410 9667025
website www.ssa.gov

Have you acquired periods under with the Civil Service Retirement System at American governmental offices in Germany? You can get these confirmed at the

National Personnel Records Center
111 Winnebago Street
St. Louis, MO 63118 – 4126
USA
phone 314 8019250
fax 314 8019269
website www.archives.gov/st-louis/civilian-personnel

The responsible pension office (Versorgungsamt)

The pension office responsible for the USA is based in Bremen:

Amt für Versorgung und Integration Bremen
Friedrich-Rauers-Straße 26
28195 Bremen

Just one step away: Your pension insurance

Do you still have any questions? You require information and wish to be advised individually? We are there 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 or download it from there. There we also inform you about our information service about special issues.

On the phone

We answer all your question on our toll-free (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. There you will find information about a great variety of pension insurance matters and can download or order forms and brochures. You can safely manage 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 for 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 (Versicherten-älteste) are there for you in your direct neighbourhood and will help you to complete your claim forms, for example.

Short communication routes

0800 1000 4800 (toll-free within Germany)

www.deutsche-rentenversicherung.de

info@deutsche-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 you with regard to all rehabilitation matters at the Gemeinsame Servicestellen für Rehabilitation. You can also file your pension claim, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the cities and municipalities.

The German pension offices

Deutsche Rentenversicherung Baden-Württemberg

Gartenstraße 105
76135 Karlsruhe
Telefon 0721 825-0

Deutsche Rentenversicherung Bayern Süd

Am Alten Viehmarkt 2
84028 Landshut
Telefon 0871 81-0

Deutsche Rentenversicherung Berlin-Brandenburg

Bertha-von-Suttner-Straße 1
15236 Frankfurt (Oder)
Telefon 0335 551-0

Deutsche Rentenversicherung Braunschweig-Hannover

Lange Weihe 6
30880 Laatzen
Telefon 0511 829-0

Deutsche Rentenversicherung Hessen

Städelstraße 28
60596 Frankfurt am Main
Telefon 069 6052-0

Deutsche Rentenversicherung Mitteldeutschland

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

Deutsche Rentenversicherung Nord

Ziegelstraße 150
23556 Lübeck
Telefon 0451 485-0

**Deutsche Rentenversicherung
Nordbayern**

Wittelsbacherring 11
95444 Bayreuth
Telefon 0921 607-0

**Deutsche Rentenversicherung
Oldenburg-Bremen**

Huntestraße 11
26135 Oldenburg
Telefon 0441 927-0

**Deutsche Rentenversicherung
Rheinland**

Königsallee 71
40215 Düsseldorf
Telefon 0211 937-0

**Deutsche Rentenversicherung
Rheinland-Pfalz**

Eichendorffstraße 4-6
67346 Speyer
Telefon 06232 17-0

**Deutsche Rentenversicherung
Saarland**

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

**Deutsche Rentenversicherung
Schwaben**

Dieselstraße 9
86154 Augsburg
Telefon 0821 500-0

**Deutsche Rentenversicherung
Westfalen**

Gartenstraße 194
48147 Münster
Telefon 0251 238-0

**Deutsche Rentenversicherung
Bund**

Ruhrstraße 2
10709 Berlin
Telefon 030 865-0

**Deutsche Rentenversicherung
Knappschaft-Bahn-See**

Pieperstraße 14-28
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