



Working in Germany and in non-contracting states

- Why 'abroad' does not always mean the same thing
- The pensions you qualify for under the German scheme
- Your German pension offices



Work and pensions in non-contracting states

If you are living outside Germany or intend to move abroad from Germany you are probably wondering how moving abroad will affect your future pension or the pension entitlements you have earned to date.

The European Community provisions are applicable in the Member States of the European Union and of the European Economic Area as well as in Switzerland. Moreover, Germany has concluded social security agreements with numerous countries. All other countries are also called non-contracting states.

This leaflet will provide a general overview of the consequences of working in non-contracting states and of the conditions for receiving a German pension if you reside in a non-contracting state as well as the amount of such a pension. Please contact your responsible German pension office for more specific information regarding your individual case.

Are you already in receipt of a German state pension and intend to move abroad? Please contact us in good time to find out how moving abroad will affect your pension.

Imprint

Published by Deutsche Rentenversicherung Bund, Geschäftsbereich Presse- und Öffentlichkeitsarbeit, Kommunikation, 10709 Berlin, Ruhrstr. 2, postal address: 10704 Berlin, phone: 030 865-0, fax: 030 865-27379, Internet: www.deutsche-rentenversicherung.de, email: drv@drv.bund.de, De-Mail: De-Mail@drv-bund.de-mail.de

Pictures: Bildarchiv Deutsche Rentenversicherung Bund,
Printed by: Fa. H. Heenemann GmbH & Co., Berlin

4th edition [7/2015], No 757. This leaflet is part of the Deutsche Rentenversicherung public relations programme. It is distributed free of charge and is not for sale.

QR code is a registered trademark of Denso Wave Incorporated.



Contents

- 4 What are non-contracting states?**
- 6 How will working in a non-contracting state affect my pension?**
- 11 Paying voluntary contributions in Germany**
- 14 Refund of German contributions**
- 18 The different German state pension types**
- 35 Receiving a German pension while living in a non-contracting state**
- 40 Health and nursing insurance coverage for pensioners**
- 41 Your responsible pension offices in Germany**
- 42 Just one step away: Your pension insurance**



What are non-contracting states?

Non-contracting states are those countries in which the European Community provisions about social security do not apply and which have not concluded a social security agreement with Germany.

Currently European Community law applies to the following 28 Member States of the European Union (EU).

The EU Member States

Austria	Estonia	Italy	Portugal
Belgium	Finland	Latvia	Romania
Bulgaria	France	Lithuania	Slovakia
Croatia	Germany	Luxembourg	Slovenia
Cyprus	Greece	Malta	Spain
Czech Republic	Hungary	Netherlands	Sweden
Denmark	Ireland	Poland	United Kingdom

According to the European Economic Area (EEA) Agreement the Community law is also applicable in Iceland, Liechtenstein and Norway.

Furthermore, according to the Agreement on the Free Movement of Persons also Switzerland is covered by the Community law.

Our advice:

If you would like to know more about the social security systems of the member states of the EU/EEA or Switzerland please read our leaflets ('Meine Zeit in ...').

Germany has also concluded social security agreements with various other countries.

The following states have concluded bilateral social security agreements with Germany:

Australia	Japan	South Korea
Bosnia Herzegovina	Kosovo	Tunisia
Brazil	Macedonia	Turkey
Canada/Québec	Montenegro	Uruguay
Chile	Morocco	United States
Israel	Serbia	

Germany has also concluded social security agreements with China and India, however, only regarding posting.

In the near future also the social security agreement with the Philippines will come into effect.

If you reside in one of the above countries or if you are a national of one of these countries you are covered by European Community law or the respective social security agreement.

Please read our leaflet 'Living and working in Europe' and the specific leaflets about the respective social security agreements.

Please note:

All countries that have not been mentioned above are called non-contracting states.



How will working in a non-contracting state affect my pension?

As a rule, you are not (no longer) covered by the German state pension insurance scheme if you work in a non-contracting state. However, there are some exceptions from this rule. This chapter tells you about their effects.

The territoriality principle applies for the German pension insurance scheme. This means that, as a rule, you are only covered by the German pension insurance scheme if you also work in Germany. Therefore, if you work in a non-contracting state you are only covered by the German scheme if you are posted or because of compulsory insurance upon application. You will find more information about this on the following pages.

Please contact the responsible offices abroad for information.

Of course, you may join the respective pension insurance scheme of the country in which you are working. However, due to the number of countries the various regulations are too varied to provide information about them.

Posting

Independent of your nationality you may choose to be covered by the German pension insurance scheme even if you are working abroad.

You are still covered by the German scheme if you work temporarily for your German employer in a non-contracting state and you continue to be paid by this employer. This assignment abroad is called posting.

There are two requirements for posting: On the one hand the employee must be employed with a German employer on the other hand the period abroad must be temporarily limited from the beginning.

You can also be posted if you were specially employed in Germany in order to work abroad. Even if you have lived in Germany but not worked there before you started to work abroad – for example as a pupil, student, unemployed person or housewife – you may be posted. The important factor is that it is clear that you will return to Germany after your stay abroad.

Please note:

If you are living and working abroad and take up employment from there with an employer in Germany you are not regarded as posted. In this case you are subject to the pension legislation of the country in which you are living and working.

Posting must be temporary either because of the nature of your employment or because it has been agreed upon in advance in your work contract. However, there is no fixed time limit (for example, two years). For example, in the case of assembly work or construction work the occupation itself is often temporary from the outset.

This temporary limitation is essential. It is not sufficient if you, for example, reach the age limit for a German retirement pension during your temporary employment



abroad or if your contract says that your employer may recall you anytime.

Example:

Johannes G. works for a constructing business in Hanover. In August 2014 he started to work for his firm in New Zealand in order to construct a railway building. Johannes G. will probably work there for eleven months. Therefore, he is still a member of the German state pension insurance scheme.

If, while being employed abroad, you have to pay social security contributions to the scheme of the country you are working in, this does not mean that you are not liable to pay contributions to the German scheme. Your responsible pension office abroad will tell you whether you may be exempted from paying compulsory contributions abroad.

You are no longer regarded as posted if

- you are still working abroad but have changed your German employer, or
- you return from abroad and take up employment in Germany at short notice, or
- your temporary employment abroad has been changed so that it is no longer temporary.

Changing your employer is innocuous if your previous employer's enterprise is taken over by another German enterprise.

Compulsory insurance upon application

If you are not liable to pay compulsory contributions to the German scheme because you are not posted you may apply for compulsory insurance if you are German or a national of a state in which European Community Law applies.

Applications for compulsory insurance cannot be made for employment relationships that are not limited in time.

Your application will only be granted if your period of work abroad is not permanent – regardless of whether you work for a German or a non-German enterprise. There is no fixed time-limit. Your period of work may, for example, last ten years. The point is that your employment is limited in time – either because this has been agreed upon in your work contract or due to the nature of your employment.

The application must be sent to your state pension office by your German employer. Your compulsory insurance upon application begins on the day after the pension office has received the application, however, at the earliest on the day on which all requirements have been met.

Example:

On 1 August 2014 Lukas G. takes up employment in Mexico that lasts five years. His employer who is based in Germany submits the application on 18 August 2014. This means that Lukas G. is compulsorily insured under the German scheme with effect from 19 August 2014.

If his employer had already submitted the application on 17 June 2014 his compulsory insurance would have begun on 1 August 2014 – the date on which his employment in Mexico began– at the earliest.

If you work abroad and you are covered by the pension scheme of the country in which you work this does not

You will find the addresses on pages 43 and 44.

preclude compulsory insurance under the German scheme upon application. Consequently, it may be that you or your employer are liable to pay contributions to both schemes. Please contact your German state pension office for advice if this is the case.

Our advice:

You will find more information about this also in the various commentaries, which can be purchased from Deutsche Rentenversicherung Bund, for example the manual 'Beschäftigung im Ausland' which you can order in the Internet at www.deutsche-rentenversicherung-bund.de. Of course, the Deutsche Rentenversicherung pension offices will be happy to advise you personally on this topic.



Paying voluntary contributions in Germany

If you pay voluntary contributions you may increase your German pension, or they may help you to get a pension in the first place, or you can use them to close gaps in your insurance record.

If you reside in Germany and are not liable to pay social security contributions in Germany you may pay voluntary contributions to the Deutsche Rentenversicherung scheme independent of your nationality. The only requirement is that you are 16 years old or older.

As a rule, if you are German you may pay voluntary contributions to the German scheme independent of your country of residence.

Our advice:

You will find more information in our leaflet 'Freiwillig rentenversichert: Ihre Vorteile.'

This leaflet is only available in German.

Independent of their citizenship and their country of residence anybody who paid at least one voluntary contribution under the German scheme before 19 October 1972 may be voluntarily insured under the German scheme.

Please also read the leaflet 'Living and working in Europe' and the respective leaflets about the social security agreements.

Apart from that, non-German citizens are, as a rule, not entitled to pay voluntary contributions outside Germany. However, they may, for example, pay voluntary contributions if European Community law or a social security agreement provides corresponding provisions.

As a rule, citizens of countries which are neither covered by European Community law nor by a social security agreement may only pay voluntary contributions if they live in Germany. This is not possible abroad.

Voluntary contributions: Your advantages

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



Our advice:

For these pensions it may be important that the period from 1 January 1984 to date has been fully covered by periods that maintain the qualifying period. 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 in advance for advice

You will find the current contribution rates on the Internet at www.deutsche-renten-versicherung.de.

You are free to choose the amount and the number of your contributions. However, there is a minimum and a maximum rate. You are free to change your contribution rate at any time. With effect from a future date, you may change your contribution rate at any time or stop paying contributions at all.

You can only pay voluntary contributions for the current year until 31 March 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.

Whom to contact

If you intend to file an application because you wish to pay voluntary contributions please contact the German pension office which is responsible for your German insurance account or the last German pension office that was last responsible for your insurance account.

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

Please read our chapter 'Just one step away: Your pension insurance'.

You are not sure about which German state pension office is responsible for you? Please ask us.



Refund of German contributions

If you only worked in Germany and paid contributions to the German scheme for some time and now return home you might wish to have your German contributions refunded. This chapter will tell you whether this is possible. However, you should consider this step carefully.

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 Deutsche Rentenversicherung 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 system on a voluntary basis, and
- your last contribution to the German pension system was at least 24 months ago.

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

The liability to pay contributions in a country in which European Community law applies or in a country with which Germany has concluded a social security agree-

ment may be considered equal to the liability to pay contributions in Germany in this context. In this case it is not possible to have your contributions refunded. Please get advice.

Our advice:

The chapter 'Paying voluntary contributions in Germany' tells you whether or not you may pay voluntary contributions under the German scheme. It is not relevant whether you actually wish to do so.

Since 2012 regular pension age is gradually being raised from 65 to 67.

As soon as you have reached regular pension age and provided that you have less than five contribution years you may apply 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 be repaid without the waiting period of 24 calendar months.

Also periods completed in other countries in which European Community law applies or with which Germany has concluded a social security agreement may be taken into account.

Our advice:

Also insurance periods for which you have not paid any contributions (e.g. periods for bringing up children) will be taken into account with regard to the five years. Thus, you might be entitled to receive a German pension after all.

Survivors may apply for a refund of the deceased's contributions if the latter had less than five contribution years.

Your German contributions may not be refunded if you already receive a pension from another country and this pension can only be paid because under European Community law or a social security agreement your German and foreign insurance periods have been totalized.



Please note:

Your contributions can neither be refunded if you have already received benefits in kind or cash based on these contributions, for example, medical rehabilitation benefits. Contributions which were paid after the benefits received may be refunded.

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

Our advice:

Please get extensive advice before you apply for a refund of your contributions. A later pension may be a more favourable alternative in your case.

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

Contributions will only be refunded upon application. You can simply file your freely drafted application with any German state pension office or with a German embassy or your local German consulate. Since you may

submit your application in your native language you neither need an agent nor a representative or an interpreter.

Please note:

As a rule, contributions will not be refunded in full. For example, employees will only receive that part of their compulsory contributions that they have paid themselves. They cannot be refunded any contributions they have not paid themselves, e.g. credits for bringing up children. No interest is paid on contributions.

German citizens

As a rule, German citizens may first have their German contributions refunded after they have reached regular pension age and provided that they have paid less than sixty contributions.



The different German state pension types

Deutsche Rentenversicherung pays pensions on account of a reduction in earning capacity, old-age pensions and pensions because of death (survivor's pensions). This chapter tells you about the dates from which you may draw these pensions.

If you would like to know for which German benefit you have met the conditions please apply for a pension forecast with your pension office. Your forecast will contain all information.

Our advice:

You will find more detailed information in our leaflets 'Erwerbsminderungsrente: Das Netz für alle Fälle', 'Die richtige Altersrente für Sie' and 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

Qualifying period

To be able to receive a German pension you must have paid contributions for a certain period of time. This minimum insurance period, which is also called qualifying period, is 5, 15, 35, or 45 years depending on the type of pension. The 5 year qualifying period is also known as general qualifying period.

The following periods will be considered for the general qualifying period of 5 years and the qualifying period of 15 years:

- contribution periods (compulsory and voluntary contributions; including child-rearing periods),
- substitute periods (e.g. periods of political persecution in the GDR),
- periods due to a pension rights adjustment or pension splitting among spouses or registered life partners, and
- periods from supplements for minor part-time employment.

For the 35 year qualifying period also accounted periods and consideration periods shall be taken into account.

Please note:

Accounted periods are, for example, periods during which you were sick, pregnant, or unemployed. Also periods of school attendance and university education can be accounted periods. Consideration periods are, for example, child-raising periods. You will find more information about the German periods of insurance in the brochure 'Rente: Jeder Monat zählt'.

Please refer to our brochure 'Die richtige Altersrente für Sie' for more details.

While all consideration periods, substitute periods, and periods from supplements for minor part-time employment will be taken into account for the 45 year qualifying period without any restrictions, compulsory contributions, voluntary contributions, and accounted periods will only be taken into account under certain conditions.

For example, as a rule, periods of receipt of substitute income for employment promotion purposes will be



considered but periods of receipt of the unemployment benefits known as Arbeitslosengeld II and Arbeitslosenhilfe will not be considered. Periods of receipt of Arbeitslosengeld will be considered but not during the last two years before the pension payments began (except in cases of bankruptcy or because the employer completely closed down his/her business). Furthermore, periods of receipt of benefits because of illness (e.g. benefits for illness and transitional benefits) will be considered but not periods of school attendance or university education.

Voluntary contributions will only be considered provided that you have at least 18 years of compulsory contributions. If, during the last two years before your pension payments began, you have paid voluntary contributions at the same time during which you were credited accounted periods for unemployment neither your periods of unemployment nor your voluntary contributions will be considered.

Without exception periods from a pension rights adjustment or pension splitting will not be taken into account for the 45 year waiting period.

Special requirements under insurance law

In addition to having completed the respective qualifying periods you will have to meet certain special require-

ments under insurance law. This means that you must have earned enough compulsory contributions for an insurable employment or a self-employed occupation within a certain period of time (e.g. within a period of ten years).

Furthermore, with regard to certain pensions you must also meet personal requirements, for example being severely disabled.

Please note:

Periods you have spent living or working in non-contracting states cannot be recognized for German pension insurance purposes. However, any periods you have completed in a country which is covered by the European community law or which has concluded a social security agreement with Germany may be taken into account to determine whether or not you are entitled to receive a pension. Please contact your pension office for more information.

Reduced earning capacity pensions

You will receive a reduced earning capacity pension if

- your earning capacity is reduced due to illness or disability and if you are incapable of working more than six hours a day on the general labour market,
- you have fulfilled the required five year qualifying period or have completed it prematurely (e.g. because of an accident at work in Germany) and
- you have three years of compulsory contributions for insurable employment or occupation in the last five years before the reduction in earning capacity occurred or
- you have completed the general five year qualifying period before 1 January 1984 by paying compulsory

If you reside in a non-contracting state for a longer period of time you will not be able to fulfill the third requirement.



contributions, and each month from 1 January 1984 until the date on which the event insured against occurs must have been continuously covered by periods creditable for pension purposes.

With effect from 2012 regular pension age is being gradually raised from 65 to 67 years. Please read page 23 and 24.

Please note:

This pension will be paid until you have reached regular pension age at the most. Thereafter, you will receive a regular old-age pension.

Your pension office will consult your 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 the rate of the pension for a complete reduction in earning capacity.

You will find more information in the leaflet 'Erwerbsminderungsrente: Das Netz für alle Fälle'.

If your earning capacity is partially reduced and you do not have a part-time job according to your earning capacity you will receive a pension for a complete reduction in your earning capacity because of the situation on the German labour market.

Please note:

If you reside in a non-contracting state or move to a non-contracting state you will not receive a pension for a complete reduction in your earning capacity if it is only paid because you did not get a part-time job since the German labour market is not relevant there. You will then only be entitled to receive a pension for a partial reduction in your earning capacity.

You will find more information about additional income in our leaflet 'Erwerbsminderungsrentner: So viel können Sie hinzuverdienen'.

If you are in receipt of a reduced earning capacity pension your income in Germany and/or abroad shall be taken into account and may lead to a decreased pension rate. Therefore, please always contact your pension office first before you take up an employment.

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 long-term insured persons
- Old-age pension for especially long-term insured persons
- Old-age pension for severely disabled persons
- Old-age pension because of unemployment/old-age part-time
- Old-age pension for women

In Germany regular pension age was 65 years. Due to the continuous increase in life expectancy and the decrease in birth rates it was decided to gradually raise the age limit for the regular retirement pension and other pensions from now 65 to 67 to guarantee the stability of the state pension scheme.

For people born 1947 or later pension age has gradually increased, at first from 2012 every month and then from

Please also read our leaflet 'Die richtige Altersrente für Sie'.

2024 every two months, so that contributors born in 1964 or later will receive their regular retirement pension when they turn 67.

Pension age is increased to 67 years

Insured persons Year of birth	Increased by x months	years	to age 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

Please note:

Also the pension age for old-age pensions drawn before age 65 is raised because of the new pension age of 67 years. If you want to know whether and to what extent you are affected by this change in law please read our brochure 'Rente mit 67: Wie Sie Ihre Zukunft planen können'.



Anticipated payment of pensions

In Germany you have to expect that your old-age pension will be permanently reduced if you draw it before you have reached regular pension age. For each month of anticipated pension payments your pension will decrease by 0.3 %.

To enable you to determine the amount of your deduction you may choose the date on which your pension payments are to begin. However, if you decide in favour of a certain old-age pension, you should keep in mind that it will not be possible to switch to another old-age pension (with less deductions) at a later point in time. This decision lasts a lifetime.

You may benefit from the protection of confidence principle. This means that your pension would not be reduced or only be reduced to a lesser extent. Please ask your pension office for advice. You will find their addresses on pages 43 and 44.

Regular old-age pension

You are entitled to receive the regular retirement pension if you

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

Your actual regular pension age depends on your year of birth.

Please read more about the raised regular pension age from 65 to 67 years on page 23 and 24.

If you were born before 1 January 1953 and before 1 January 2007 agreed to perform old-age part-time work within the meaning of the Altersteilzeitgesetz (Partial Retirement Law) with your employer you may still draw your pension when you are 65 because of the protection of confidence principle. This also applies if you were born before 1 January 1964 and have received Anpassungsgeld (early retirement payments) for laid-off miners.

If you are in receipt of regular old-age pension there is no limit for your additional income. There will neither be any deductions if you receive this pension.

Old-age pension for especially long-term insured persons

You will receive this old-age pension if you have met the 45 year waiting period. The age threshold depends on your year of birth.

If you were born before 1953 the age threshold is 63 years. If you were born between 1953 and 1963 the age threshold is being gradually raised. If you were born in 1964 or later the age threshold is 65 years.

Old-age pensions for especially long-term insured persons are provided without deductions.

Old-age pension for long-term insured persons

You will receive this old-age pension if you have met the 35 year waiting period. The age threshold depends on your year of birth.

If you were born before 1949 the age threshold is 65 years. You may draw this pension with effect from your 63rd birthday – however, in this case there will be deductions of 7.2 %. If you were born between 1949 and 1963 the age threshold is being gradually raised. If you were born in 1964 or later the age threshold is

67 years. You may still draw this pension earlier, i.e. when you turn 63, however in this case up to 14.4 % will be deducted.

You will find detailed information about raised age-thresholds in our leaflet 'Die richtige Altersrente für Sie'.

Please note:

If you were born before 1 January 1955 and before 1 January 2007 you agreed to perform old-age part-time work with your employer within the meaning of the Altersteilzeitgesetz (Partial Retirement Law) you may still draw your old-age pension for long-term insured persons when you turn 65 without any deductions because of the protection of confidence principle. This also applies if you were born before 1 January 1964 and you received Anpassungsgeld (early retirement payments) for laid-off miners. Under certain circumstances you may already receive your old-age pension when you turn 62. Please seek advice.

Old-age pension for severely disabled persons

If you are severely disabled you may receive this pension from your 60th birthday (people born in 1964 and later from their 62nd birthday) onwards provided that you have completed the 35 year qualifying period. For people born between 1952 and 1963 pension age will be gradually raised to 62 years.

You must be recognized as severely disabled person under German law with a degree of disability of at least 50 %.

If you were born before 1 January 1951 you will be entitled to receive a pension for severely disabled persons if you either are invalid or disabled according to the law on force on 31 December 2000 when your pension payments begin.



Our advice:

You will lose your status as severely disabled person if you move abroad. However, if you are already in receipt of a retirement pension for severely disabled persons your pension will continue. If you reside in a country in which the European Community provisions apply or with which Germany has concluded a social security agreement your disability will still be recognized.

If your pension payments begin before you have turned 63 your pension will be reduced by 0.3 % for each month of anticipated pension payments.

If you were born on 1 January 1952 or later the age threshold is gradually being raised from currently 63 to 65 years. At the same time the age threshold for the earliest date from which you may draw your pension will be raised from 60 to 62 years – this means that the maximum deduction will still be 10.8 %.

If you were recognised as severely disabled person on 1 January 2007 and

- were born between 1952 and 1954 and before 1 January 2007 you agreed to perform old-age part time work within the meaning of the Altersteilzeitgesetz (Partial Retirement Law) or
- were born between 1952 and 1963 and were in receipt of early retirement payments (Anpassungsgeld) for laid-off miners

you may still draw your old-age pension with effect from your 63rd birthday without deductions. You may also draw this pension from your 60th birthday, however, in this case there will be deductions of up to 10.8 %.

If you were born before 17 November 1950 and were recognised as being severely disabled on 16 November 2000 at the latest you may still draw the old-age pension

for severely disabled persons when you turn 60 without deductions.

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

You may receive this pension if you

- were born before 1952,
- are at least 63 years old,
- were either unemployed when the pension payments begin and were unemployed for at least 52 weeks after you have turned 58 years and six months, or pursued old-age part time work according to the German Partial Retirement Law (Altersteilzeitgesetz) for at least two years,
- have completed the 15 year qualifying period, and
- have paid compulsory contributions for at least eight years for insurable work or employment during the last ten years before your pension payments begin.

Please note:

If you wish to draw this pension before you have turned 65 your pension payments will be reduced by 0.3 % for each month of anticipated pension payments.

If you reside abroad you are not available to the German labour market. In this case it would be possible that you do not fulfill the requirement to be unemployed when the pension payments begin and to have been unemployed for at least 52 weeks after you have turned 58 years and six months. For that reason you might not be entitled to receive the above pension.

If you live in a country in which the European Community provisions are applicable and are unemployed this may

be taken into account when determining whether you have met the eligibility requirements.

Our advice:

Please make sure to get all the information you need before you decide to move abroad. Your pension office will be happy to assist you.

Old-age pension for women

If you are a woman you may receive this pension if you

- were born before 1952,
- are at least 60 years old,
- have completed the 15 year qualifying period and
- have paid compulsory contributions for an insurable employment or occupation for more than 10 years after you have turned 40.

Please also read pages 23 and 24 for more information about regular pension age.

If you wish to draw this retirement pension before you have reached regular pension age your pension payments will be reduced by 0.3 % for each month of anticipated pension payments.

Old-age pensions and additional income

If you are in receipt of an old-age pension before you have reached regular pension age you may not earn unrestricted additional income. You must observe specific income thresholds.

You will find more information about additional income in our leaflet 'Altersrentner: So viel können Sie hinzuverdienen'.

If you are in receipt of a German pension while pursuing employment abroad also this income may be taken into account.

Our advice:

Please contact your German pension office, they will provide all the information you need.



Pensions for widows and widowers

You may receive a widow's or widower's pension after your spouse has passed away if your late spouse had been in receipt of a pension at death or if he/she had completed the five year qualifying period or had completed it prematurely – e.g. because of an accident at work in Germany.

Partners of the same sex who have entered into a registered life partnership may also receive a widower's or widow's pension if they fulfill the same requirements.

To be able to receive this pension your marriage must have lasted one year or longer when your spouse passed away. This minimum period of one year does not apply if you married before 1 January 2002 or if it was not the main aim of the marriage to receive the survivor's pension. You must not remarry.

A widow's or widower's pension can be paid as a maximum pension or a minimum pension. To be able to receive the maximum pension

- you must be 45 years old or older or
- your earning capacity must be reduced or
- you must bring up your own child or the deceased's child who is younger than 18 or
- you must care in a joint household for your own child or the deceased's child that cannot provide for itself due to a physical, mental or psychological disability.

Please note:

Since 2012 the pension age of 45 years is gradually being raised to reach 47 years. Please also read our leaflet 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

If you do not satisfy these requirements you will receive the minimum widow's or widower's pension. This pension will only be paid for 24 calendar months after the contributor's death at most. The pension rate is 25 %

of the contributor's pension. The maximum widow's or widower's pension will be paid indefinitely. As a rule, the pension rate is 55 % of the contributor's pension.

If you married before 1 January 2002 and you and/or your spouse were born before 2 January 1962 also the minimum widow's or widower's pension will be extended for an unlimited period. You will not be entitled to receive a widow's or widower's pension if a pension splitting has been carried through.

If you are a widow or a widower and you marry again, your entitlement to survivor's pension lapses. However, you may apply for a lump-sum settlement of your pension.



Our advice:

You will find detailed information about all survivor's pensions in our leaflet 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

Orphan's pensions

An orphan's pension (single rate) can be paid after the contributor has died if the deceased

- was in receipt of a pension when s/he died or
- the general qualifying period was fulfilled or completed prematurely when s/he died, e.g. because of an accident at work in Germany.

If also the other parent dies the double rate will be paid on the record of both parents

A deceased's natural and adopted children may receive orphan's pension. Also step-children, foster children, grand children, and brothers or sisters who were included into the deceased's household when he/she passed away may receive such a pension. As a rule, this pension will be paid up to age 18.

This pension will be paid beyond age 18 provided that certain conditions have been satisfied (e.g. school education or vocational training or if the orphan is handicapped) up to the age of 27.

If the school education or vocational training is delayed because of compulsory military or civilian service in Germany the orphan's pension may be paid beyond age 27 for the duration of the period of service. However, this applies only if the child is still in school education or vocational training beyond age 27.

Please also read the chapter 'Der Rentenabschlag' in our brochure 'Hinterbliebenenrente: Hilfe in schweren Zeiten.'

Please note:

If the contributor dies before having turned 65 the survivor's pension – this means both orphan's and widow's or widower's pensions – will be reduced.

Please also read our leaflet 'Hinterbliebener: So viel können Sie hinzuverdienen'.

Survivor's pensions and income

If you receive a widow's or widower's pension 40 % of your own income exceeding a certain threshold will be deducted from your pension payments after the first three months following the contributor's death. Also social security benefits, property and similar income abroad shall be taken into account.

Previously, an orphan's income was to be set off against his/her orphan's pension if he/she was 18 years old or older.

Please note:

Since 1 July 2015 an orphan's own income is no longer set off against his/her orphan's pension.

Pension commencement

As a rule, your German pension payments start on the first day of the month in which you meet all eligibility requirements.

Example:

Lydia M. reaches pension age on 12 January 2015. On that date she met all requirements. Her pension payments start on 1 February 2015.

To enable us to pay your pension in time you need to file your claim in good time. If you file your claim first three months after the event insured against has occurred your pension payments will first begin in the month in which you filed your claim.

Example:

Lydia M. files her pension claim first in June 2015. Since she already met all the requirements in January 2015, that is more than three months earlier, her pension payments first start on 1 June 2015.

This rule does not apply to reduced earning capacity pensions and survivor's pensions. A reduced earning capacity pension paid on a fixed-term basis will first be paid from the seventh calendar month after the reduction in earning capacity occurred. If the claim is filed later than seven calendar months the pension will first begin with effect from the month in which you filed your claim. A survivor's pension will also be paid retroactively for up to twelve calendar months before the month in which the pension claim was filed.



Receiving a German pension while living in a non-contracting state

Whether your pension can be paid abroad and, if yes, in which amount depends on various factors.

Your full German pension continues to be paid if your stay abroad is only temporary. Temporary means that your stay abroad is temporarily limited at the outset and that your home is still in Germany; this applies to holiday trips, for example.

Please also read the chapter 'The different German state pension types'.

However, if you move abroad permanently and thus change your domicile you may no longer be entitled to receive a pension or your pension rate may decrease.

However, your pension office will check whether you are eligible to receive a corresponding pension under German Social Code Book Six (SGB VI).

Please note:

A pension under article 2 RÜG (Rentenüberleitungsgesetz – Pensions Transfer Act) cannot be paid abroad. Pension payments under the RÜG began between 1992 and 1996; they were calculated according to former GDR law. Your pension entitlement notification tells you whether you are in receipt of such a pension.

If you reside abroad permanently the amount of your retirement pension depends on

- the type of insurance periods you have completed,
- your date of birth,
- the date you moved abroad, and
- the country in which you reside.

Our advice:

Before your move abroad you should consult your pension office in any case.

Which of my insurance periods will be taken into account?

If you reside abroad, the important factor is on which creditable periods your pension is based. Because even if you are German it is not always possible to pay your full pension abroad because not all insurance periods can be taken into account in that case.

If you have insurance periods that are based on an employment or occupation in Germany (also known as compulsory contributions) you will always receive your full pension based on these periods abroad.

This also applies to child rearing periods and voluntary contributions to the German scheme state pension insurance. A pension can also be paid to non-contracting states if it is based on periods known as contribution-free periods (accounted periods and supplementary periods, for example).

If you were credited contribution periods under the Foreign Pensions Law (Fremdrentengesetz – FRG) by a non-German state pension office your pension based on these periods might not be payable in a non-contracting state.



Please consult your pension forecast or your pension entitlement notification to find out whether such periods have been recognized in your case. The same applies to contribution periods in the area of the former German Reich.

Please contact your pension office for advice.

The percentage of your pension that is based on employment periods for displaced persons cannot be paid abroad.

If your pension includes supplementary earnings points, for example,

- supplements for minor part-time employment exempt from insurance
- supplements from a pension rights adjustment or pension splitting
- supplements for drawing an old-age pension earlier or in case of settlement of expectancies from occupational pensions
- additional earnings points for income from a credit balance from flexible working time regulations
- supplements for contributions after an old-age pension has begun
- supplements for recipients of widow's or widower's pensions for child-raising periods
- supplements for periods of special deployment abroad

these will also be paid abroad.

However, periods under the FRG, German Reich periods and non-contributory periods will be counted differently.

How much pension will I receive abroad?

The amount of your pension abroad depends on the date you left Germany and on your date of birth.

If you already left Germany before 19 May 1990 and were born before 19 May 1950, your full pension will be paid into any non-contracting state provided that you have only contribution periods in Germany.

Please note:

In the case of survivor's pensions the beneficiary must meet the above requirement (date of emigration).

FRG-Zeiten and German Reich periods shall not be taken into account, non-contributory periods will be counted differently.

If you were born after 18 May 1950 and have left or intend to leave Germany after 18 May 1990 your full pension shall be paid to any non-contracting state without restrictions provided that you have only contribution periods in Germany.



Our advice:

If you intend to move abroad please make sure to contact your pension office well in advance for information.

Please consult your pension forecast or your pension entitlement notification to find out exactly on the basis of which periods your personal earnings points are calculated. You can also apply for a pension forecast with your pension office.

How will my pension be paid abroad?

You will also receive your pension monthly if you live abroad. It can be transferred to your account with any financial institution in Germany or in your state of

residence. We regret to inform you that we will not be able to reimburse for your bank fees or exchange rates fluctuations.

If you live abroad we will check once a year whether you are still alive and your pension payments are to be continued. Please promptly return your Life Certificate ('Lebensbescheinigung') after you have fully completed and signed it and it has been officially certified.

Please note:

For security reasons your pension will be discontinued if we have not received your Certificate by the date fixed – alter a reminder notification has been sent.

Even if your pension will not be reduced we will need some time to arrange for your pension payments to be made to a different country.

If you intend to move abroad please inform us accordingly three to four months in advance, if possible. In this case, please state your German insurance number, the state you are going to move to, the date from which you are going to live there and, if possible, your new address and bank details.



Health and nursing insurance coverage for pensioners

As a rule, if you reside in a non-contracting state you are not covered by the German health and nursing insurance regulations.

If you reside abroad, you are no longer liable to pay health and nursing care contributions to the German scheme. You are neither allowed to pay voluntary contributions to the German scheme.

Therefore, please inform yourself in good time about health and nursing insurance coverage in your future state of residence.

Please note:

Unfortunately, you will not be eligible to receive a grant to cover part of your contributions to the health and nursing insurance fund abroad.

Your responsible pension offices in Germany

In Germany there are different offices which process your enquiries and applications. Either Deutsche Rentenversicherung Bund, Deutsche Rentenversicherung Knappschaft-Bahn-See or one of the regional Deutsche Rentenversicherung pension offices will be responsible for you.

As a rule, your responsible pension office is the authority to which you have paid your German contributions. You will find the addresses of all Deutsche Rentenversicherung pension offices in the following chapter 'Just one step away: Your pension insurance'.

Our advice:

If you have not paid any contributions yet to the German pension scheme please contact Deutsche Rentenversicherung Bund. They will tell you which German pension office will be responsible for you.

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.

Also our voluntary social insurance officers and deputies (Versichertensälteste) 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



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 file your pension claim, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the cities and municipalities.

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.

Your Deutsche Rentenversicherungs pension offices in Germany

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
44789 Bochum
Telefon 0234 304-0