

Work and Pension in Germany and the Philippines

- The pensions you can receive in both countries
- Pension payments – also whilst abroad
- Your contacts

Living and working without borders

Have you already been working in the Philippines for some time or are you planning to move there?
Are you a Philippine national who is currently working in Germany?

Perhaps you are wondering how your work in different countries will affect your future pension.
After all, the Philippines and Germany have different social security systems.

Although this is true, there is no need to worry. Germany and the Philippines have concluded an agreement which serves to offset any potential disadvantages for you.

In this brochure, you will find detailed information about the Social Security Agreement between Germany and the Philippines, its effects on German law and the rights and entitlements you have in the Philippines.

Please feel free to contact us at any time if you have any further questions.

This brochure has been prepared with great care. However, we cannot assume any liability as to the correctness of the information provided regarding foreign law. If you require binding legal advice, please contact the competent authority in the respective country

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The Agreement with the Philippines

Relations between Germany and the Philippines are governed by the German-Philippine Social Security Agreement of 19 September 2014.

The Agreement, which entered into force on 1 June 2018, governs relations between the Republic of the Philippines and the Federal Republic of Germany, in particular in the field of pension insurance.

The Agreement covers:

- the German legislation regarding statutory pension insurance, supplementary miners' and steelworkers' insurance as well as farmers' old-age insurance, and
- the Philippine legislation on retirement, disability and survivors' pensions under the Social Security Act and the Government Service Insurance Act, as well as the aggregation of contribution periods under the aforementioned acts in accordance with the Portability Law.

The systems of statutory health insurance, long-term care insurance, unemployment insurance and accident insurance are generally not covered by the Agreement.

Please note: You will find more information on German law from page 21 onwards, while Philippine law will be explained starting on page 40.

Most of all, the Agreement makes it easier to qualify for a pension by adding together German and Philippine contributions (periods) which are required to become eligible (for example, the qualifying period). This is the basic norm of the Agreement, which is in principle a common feature of all such agreements. Many Philippine nationals would not be entitled to any pension at all if it was not for this Agreement.

Furthermore, the Agreement stipulates the contracting state in which the contributions are to be paid if an individual is employed in Germany or in the Philippines, respectively.

A special feature

A special feature of the Agreement is the fact that not only are the German and Philippine contributions (periods) taken into account in determining pension entitlement, but in addition, as far as necessary,

- by Germany: also all insurance periods completed by a person in a state bound by European law or in a state which has entered into a similar agreement with Germany and the Philippines, i.e. all insurance periods in the EU Member States, Japan and/or Canada/Quebec, and
- by the Philippines: also all insurance periods completed by a person in a state which has entered into a similar agreement with Germany and the Philippines, i.e. all insurance periods in Belgium, France, Great Britain, the Netherlands, Austria, Switzerland, Spain, Japan or Canada/Quebec.

Note: The effects of this aggregation on these periods will be explained starting from page 18.

The term European law refers to the social security regulations adopted at European level. Since 1 May 2010, these have mainly been Regulation (EC) No. 883/2004 and Regulation (EC) No. 987/2009. European law applies to the Member States of the European Union as well as to Iceland, Liechtenstein, Norway and Switzerland.

Please note:

Whenever this brochure refers to “Member States”, this term applies to all states bound by European law.

How am I insured?

If you work in Germany, the German pension office will verify your liability to pay compulsory insurance contributions. If you work in the Philippines, your insurance liability will be verified there.

Regardless of your nationality, if you are employed or otherwise professionally active, your liability to pay compulsory insurance contributions towards pension insurance is in principle determined by the legislation of the state in which you perform your employment or activity.

Example:

Julio A. works in Hamburg. Philippine law does not apply to him. He is essentially only subject to German legislation.

If he was to work in Manila, German law would not be applicable. He would then be subject to Philippine legislation.

The Agreement provides for exceptions to this general rule. Although you may work in the other state, you continue to be insured under a pension scheme in the previous state. This is a useful and attractive option if you are only going abroad for a short time.

If you carry out work in the Philippines for your German employer on a temporary basis, i.e. if you are posted there by your employer for a limited period, you will continue to be covered by your German pension insurance scheme until the end of the 48th calendar month. The same applies if you are sent to Germany by a Philippine employer.

Example:

Maria F. works for a company based in Berlin. Her company transfers her to its branch office in Cebu City for one year. Since Maria F. is only being posted to the Philippines by her employer on a temporary basis, she continues to be subject exclusively to German legislation during her period of work in Cebu City.

However, if you work there for a longer period, you will generally be subject to the legal provisions of the other contracting state, from the 49th calendar month onwards. Exceptions are also possible here.

Irrespective of the above, you and your employer can apply for an agreement of exception from the competent authority of the other contracting state. In such a case, although it is intended from the outset that you will be working in the Philippines for a longer period for your German employer, for example, you will be subject exclusively to German law. This also applies to self-employed persons. In Germany, your contact in such cases is the GKV – Spitzenverband, Deutsche Verbindungsstelle Krankenversicherung – Ausland (DVKA) [German Liaison Office for Health Insurance - Abroad].

Note: The address can be found on page 63.

Our advice: You may also wish to visit the DVKA website at www.dvka.de. Under the heading “Arbeitgeber & Erwerbstätige” you may find out more on the agreement of exception in the fact sheet “Arbeiten auf den Philippinen”

Paying voluntary contributions in Germany

By paying voluntary contributions, you may increase your German pension, become entitled to a pension in the first place, 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, regardless of your nationality. To do so, you must be at least 16 years old.

If you are a German national, you may always pay voluntary contributions in Germany, no matter where you reside.

Our advice: You will find further information in our brochure entitled "Freiwillig rentenversichert: Ihre Vorteile".

Anybody, regardless of their nationality and place of residence, can pay voluntary contributions into the German pension insurance fund, provided that they have paid at least one voluntary contribution before 19 October 1972.

If you are a Philippine national and you reside in a Member State of the European Union, you may pay voluntary contributions in Germany if you have already paid at least one contribution into the German pension insurance fund.

Note: These rules can often also be applied to stateless persons and refugees. Please seek advice.

If you reside in the Philippines or outside of the European Union, you may pay voluntary contributions if you have already paid 60 months' contributions into the German pension insurance fund.

Voluntary contributions: the advantages for you

By paying voluntary contributions, you may become entitled to a German pension, increase your pension entitlement or maintain your pension insurance cover for a pension paid on account of reduced earning capacity.

Note: The current contribution values can be found online at www.deutsche-rentenversicherung.de.

Our advice: In these cases, it may be important to fully document the period from 1 January 1984 up to now with no gaps. If you intend to opt out of the statutory German pension insurance scheme but wish to continue to be entitled to this pension, we suggest that you seek advice on your options beforehand.

Paying contributions

You can choose the amount and number of your voluntary contributions. However, there are minimum and maximum contribution amounts. You are free to change the amount of your contributions at any time. You can change the amount of your future contributions at any time or even stop paying the contributions altogether. You can only pay voluntary contributions for the respective current calendar year until 31 March of the following year.

You may only start paying your voluntary contributions once your application has been approved. Once this happens, we advise that you organise for the contributions to be debited from your account (or from the account of your representative) held with a German bank, using cashless payments. It is also possible to pay via bank transfer from Germany or abroad.

Your contacts

If you wish to apply for the right to pay voluntary contributions, please contact the German insurance office which administers your insurance account or which administered it most recently.

If you reside in Germany and have never paid any contributions under the German statutory pension insurance scheme, you may file your application with any insurance office.

Are you unsure as to which insurance office is responsible for your case? Just ask us. You can use our free service hotline in Germany or our e-mail address from anywhere in the world.

Note: Please read the chapter entitled: "Just one step away: your pension insurance".

Refund of your German contributions

If you have only worked and paid contributions in Germany for a limited period of time and are now going back to your home country, you may wish to have your German contributions refunded. In this chapter, you can find out whether this is possible in your case.

Once contributions have been refunded, the insurance relationship is cancelled. You no longer may derive any entitlements from these contributions. Hence, you should think carefully about any such step and inform yourself in advance about the consequences.

Our advice: You will find more detailed information on this topic in our leaflet entitled "Beitragsersetzung".

You can apply for a refund if

- at least 24 months have passed since your insurance liability in Germany ceased and
- you do not have the option of making voluntary contributions under the German pension insurance scheme.

A waiting period of at least 24 calendar months must be complied with. Furthermore, your liability to pay compulsory contributions must not have recommenced at any point during this period.

In this context, 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 insurance liability in Germany. This means that, in such cases, your contributions cannot be refunded.

Our advice: In the chapter "Paying voluntary contributions in Germany", you can find out whether you may pay voluntary contributions under the German pension insurance scheme. In this regard, it is irrelevant whether you actually wish to pay such voluntary contributions.

Refund

If you have reached the regular pension age and have fewer than five contribution years, you may apply for a refund. This is based on the reasoning that you are not entitled to receive a pension if you have fewer than five contribution years. In this case, your contributions will be refunded without you having to complete the waiting period of 24 calendar months.

Note: The regular pension age is gradually being raised from 65 to 67 years of age.

Our advice: Insurance periods in the Philippines are also counted towards the five years. Periods for which you did not pay any contributions yourself (e.g. periods of child-raising) are taken into account too. In addition, periods spent in states which are bound by European law as well as periods in Japan and/or Canada/Quebec can also be included in the calculation. It is possible that once these periods have been included, you might actually be entitled to a German pension after all.

Note: Periods spent in other countries which have concluded an agreement may also be taken into account.

Survivors may apply to have the contributions of the deceased person refunded, providing that the latter had fewer than five contribution years. In this case, too, periods of insurance in the Philippines are taken into account.

In addition, periods spent in states which are bound by European law as well as periods in Japan and/or Canada/Quebec can also be included in the calculation.

No refund

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

Please note: It is also the case that your contributions may not be refunded if you have already received either benefits in kind or in cash on the basis of these contributions – for example, medical rehabilitation benefits. It may, however, be that you are entitled to a refund of any contributions which you have paid since receiving such benefits.

If you have your contributions refunded, your insurance relationship with the German pension insurance fund is thereby completely cancelled. You will no longer be able to derive any entitlements based on the periods you have completed up until that point in time.

Our advice: Please seek comprehensive advice before you apply to have your contributions refunded. A future pension may be a more favourable option for you.

Refunds upon application only

Your contributions will only be refunded upon application. You can file your application informally with any German insurance office or with your local German embassy or consulate. Since you may file your application in your native language, there is no need for you to appoint an agent or representative, or to use an interpreter.

Note: You will find the addresses of the German insurance offices from page 65 onwards.

Please note: Generally speaking, your contributions will not be refunded in full. For example, employees will only receive that part of the compulsory contributions which they have paid themselves. Only half of any voluntary contributions and of the contributions paid by self-employed persons will be refunded. Contributions which you have not paid any part of yourself, e.g. contributions for periods of child-raising, are not subject to refund at all. No interest is paid on contributions.

German citizens

If you are a German citizen, you may generally only have your German contributions refunded if you have reached the regular pension age and have paid fewer than 60 contributions.

Can I receive rehabilitation benefits?

The German pension insurance fund not only pays pensions but also benefits for medical rehabilitation and re-integration into the working environment, as well as benefits comprising preventative measures, follow-up care and rehabilitation for children.

Rehabilitation benefits are intended to prevent or help you overcome illness and disabilities in order to ensure your fitness for your day-to-day activities and work.

Benefits for re-integration into the working environment may involve, for example, adjustments at the workplace to improve accessibility as well as re-training and further training.

In order to receive benefits for medical rehabilitation or re-integration into the working environment, there are some requirements that you must meet, such as a certain minimum insurance period.

Under the Agreement, both your German and your Philippine contribution periods can be taken into account in order to meet the requirement for the minimum insurance period. In this case, too, periods completed in states bound by European law and in Japan and/or Canada/Quebec can be taken into account.

Please note: If you reside outside of Germany, you must be insured under the German pension insurance scheme on a compulsory basis when filing your application. This condition can be fulfilled if you are subject to German law whilst in the Philippines because you have been posted there by your employer or you have negotiated an agreement of exception.

You will find more information in the brochures entitled

- „Medizinische Rehabilitation: Wie sie Ihnen hilft“,
- „Berufliche Rehabilitation: Ihre neue Chance“,
- „Reha-Nachsorge: Therapieerfolg nachhaltig sichern“ and
- „Kinder und Jugendliche: Fit mit Rehabilitation“,

which are available in German as well as translations into ten other languages.

Pensions – the advantages of the Agreement

The Agreement guarantees that you will not suffer any disadvantages when you receive your pension if you have worked in both Germany and the Philippines. Even more importantly, the Agreement helps you to receive a pension from both countries.

Under the Agreement, your Philippine and German periods of insurance can be totalised. By adding them together, you may be able to complete the required number of insurance years in both Germany and the Philippines and, effectively, receive a pension from both countries.

In addition, in determining your German pension entitlement, the periods completed in Japan and/or Canada/Quebec or in a state bound by European law can also be taken into account.

Please note: Contributions which overlap can only be taken into account once. You will find more details on the qualifying periods and the special requirements pursuant to insurance law from page 21 onwards.

Thanks to your insurance periods being added together, an entitlement to a pension may arise which might not have arisen at all solely on the basis of the German periods. And vice versa, entitlements to a Philippine pension might arise in a similar way.

Example:

Rita B. worked in Germany for three years. After marrying Julio S., she moved to the Philippines and worked there as a shop assistant for four years. The years in the Philippines are taken into account in determining Rita B.'s entitlement to a regular German old-age pension, and consequently, she is deemed to have fulfilled the qualifying period of five years in Germany.

Two pension entitlements

The totalisation of German and Philippine periods of insurance does not, however, result in a full pension. Rather, both states will verify whether you meet the requirements for a German or a Philippine pension.

If you have met the eligibility requirements in both states, you will receive a pension from both Germany and the Philippines.

Note: From page 55 onwards you can find out where you may apply for your German or Philippine pension and which periods need to be complied with.

Pension applications are treated equally

Pensions from the Philippine and German statutory pension insurance funds are usually only paid upon application. The application process also determines when pension payments will commence.

Here, too, the Agreement is very useful as you can also make your German pension application through a Philippine insurance office. Your application will then be treated as though you had filed it with a German insurance office on the same day.

Vice versa, you can, of course, also submit your application for a Philippine pension to a German insurance office. At the same time, your application for a Philippine pension will also be considered an application for a German pension and vice versa. It is important that you provide all the information that might be necessary in the process.

Example:

Andreas S. lives in Germany. On 15th March 2024, he applies to the competent pension office for his case for his old-age pension. In the application form, he states that he has also paid contributions in the Philippines. On behalf of Andreas S., the German pension office then initiates the pension procedure with the competent Philippine pension office. As a result, Andreas S. does not have to submit a second application in the Philippines.

If you do not want your German pension application to also be counted as a Philippine pension application and vice versa, you can explain this to the insurance office where you submit your application. However, this is only possible in the case of an old-age pension.

Please note: Due to the differences in national regulations, your Philippine pension may well start earlier than your German pension. In order to avoid any disadvantages due to your application being filed late, we recommend that you also contact the Philippine insurance office beforehand in order to clarify your Philippine entitlements and to ensure that you apply for your pension in good time.

German pensions – the basic requirements

In order to receive a German pension, you must satisfy certain requirements. These include having reached a certain age and completing a prescribed minimum insurance period (qualifying period).

A requirement for any German pension is that you have completed a certain number of insurance years. This minimum insurance period is called the qualifying period. Depending on the type of pension, the qualifying period is 5, 35 or 45 years. The qualifying period of 5 years is also referred to as the “general five-year qualifying period”.

The following are counted towards the general five-year qualifying period:

- contribution periods (compulsory and voluntary contributions),
- substitute periods (e.g. periods of political persecution in the GDR),
- qualifying period months resulting from pension rights adjustment or pension splitting, and
- qualifying period months resulting from marginal employment (so-called mini-jobs), if no compulsory contributions were paid for this employment.

For the qualifying period of 35 years, creditable periods and consideration periods will also be taken into account. Creditable periods are, for example, periods during which you were sick, unemployed, or subject to the legal protection of expectant and nursing mothers. Periods of school and university education may also count as creditable periods. Consideration periods are child-raising periods or periods caring for a close relative before March 1995.

The following are counted towards the qualifying period of 45 years:

- compulsory contribution periods for insured employment or self-employment,
- substitute periods (e.g. periods of political persecution in the GDR),
- qualifying period months resulting from marginal employment (so-called mini-jobs), if no compulsory contributions were paid for this employment,
- consideration periods,
- voluntary contributions if compulsory contributions for insured employment or self-employment have been paid for at least 18 years, as well as
- creditable periods resulting from the receipt of unemployment or sickness benefits, or from the receipt of a transitional allowance.

Qualifying period months resulting from pension rights adjustments or pension splitting, periods of receipt of unemployment benefit II or unemployment assistance cannot be taken into account. In the last two years before the commencement of your pension payments, periods of receipt of unemployment benefit will only be taken into account if your unemployment was caused by bankruptcy or by your employer completely giving up their business.

Voluntary contributions paid in the last two years before the commencement of the German pension payments where there are at the same time creditable periods due to unemployment cannot be considered either.

German qualifying periods also include periods you have completed in the Philippines or in a Member State. In addition, periods completed in Japan and/or Canada/Quebec will also be taken into account.

The following periods completed abroad may not be counted towards your qualifying period of 45 years:

- voluntary contribution periods if 18 years of compulsory contributions for insured employment or self-employment have not been paid in Germany, the Philippines, a Member State, Japan or Canada/Quebec,
- contributions for periods during which you did not work (so-called residence periods),
- periods of unemployment in the last two years before the commencement of your German pension payments if your unemployment was not the result of bankruptcy or your employer completely giving up their business,
- voluntary contribution periods in the last two years before the commencement of the German pension payments if, at the same time, there are German creditable periods due to unemployment or periods of unemployment in the Philippines or in a Member State, and
- periods of unemployment in which you were in receipt of a benefit comparable to unemployment benefit II or unemployment assistance.

Our advice: If you wish to find out which insurance periods your pension office is already aware of and which are still missing, take a look at your pension information. If you reside in Germany, this information is sent to you on an annual basis. Alternatively, you may wish to ask your pension office to provide you with a copy of your insurance history.

Special requirements pursuant to insurance law

You are only entitled to an invalidity pension if you meet certain special requirements pursuant to insurance law. The requirement for such a pension is that you have paid sufficient compulsory contributions for insured employment or self-employment during certain periods.

You can also satisfy the required compulsory contributions requirement if you have paid corresponding compulsory contributions in the Philippines or in a Member State. In addition, compulsory contributions in Japan and/or Canada/Quebec are also taken into account.

If there are insufficient compulsory contributions for insured employment or self-employment within the prescribed period, this period may be extended further into the past by a certain number of months. This may make it possible for additional compulsory contributions to be considered. The periods that make it possible for the prescribed period to be extended include periods of child-raising in the Philippines as well as periods in the Philippines during which any of the following were paid:

- an invalidity pension or an old-age pension,
- benefits due to illness, pregnancy or maternity, or
- benefits due to unemployment or an accident at work (except pensions).

The right German pension for you

The German state pension insurance fund pays pensions due to reduced earning capacity, old-age pensions, as well as pensions in the case of death. This chapter provides information about the conditions under which you can receive one of these pensions.

You can receive a pension from the German pension insurance fund if your earning capacity is reduced (pension due to reduced earning capacity), if you have reached a certain age (old-age pension) or, if an insured person passes away, as their widow, widower or orphan (survivors' pension).

If you would like to know which German pensions you have already fulfilled the requirements for, please request your pension information from your German pension office.

Note: The addresses of the offices can be found from page 61 onwards.

Pension due to reduced earning capacity

You can receive this pension if:

- your earning capacity is reduced due to illness or disability,
- you have completed the general five-year qualifying period or have completed it ahead of schedule (e.g. due to an accident at work) and
- you have paid compulsory contributions for insured employment or self-employment for three years in the last five years before the reduction in your earning capacity.

Please note: If you had already completed the general qualifying period of five years before 1 January 1984, you may be entitled to a pension even if you did not pay the compulsory contributions for three years within the specified period of five years. The requirement here is that each month between 1 January 1984 and the onset of the reduction in earning capacity is covered by periods for which pension entitlements have been secured.

Your pension office will consult your medical documents to assess whether your earning capacity is partially or completely reduced.

You will receive a pension due to complete reduction in earning capacity if you are unable to work any more than three hours a day on the general labour market. If you are capable of working more than three, though no more than six hours a day, you will receive a pension due to partial reduction in earning capacity. The latter is only half as high as the pension due to complete reduction in earning capacity.

The pension due to reduced earning capacity is usually granted for a limited period of no more than three years. However, this period can be extended if the health limitations persist.

At the very most, the pension due to reduced earning capacity may be paid up until the point at which you become entitled to a regular old-age pension.

Note: You can find out more about the regular old-age pension on page 27.

Our advice: You will find more information in our free brochure entitled: "Erwerbsminderungsrente: Das Netz für alle Fälle".

Regular old-age pension

If you have reached the regular pension age and have completed the general qualifying period of five years, you can receive a regular old-age pension.

For persons born before 1947, the regular pension age is 65 years. For persons born between 1947 and 1963, this age has been gradually increased. For persons born in or after 1964, the regular pension age is 67 years. The regular old-age pension cannot be claimed earlier than this and thus is not liable to deductions.

Increase of the regular pension age to 67

Year of birth	Increase to the age of	
	years	months
1956	65	10
1957	65	11
1958	66	0
1959	66	2
1960	66	4
1961	66	6
1962	66	8
1963	66	10
from 1964 onwards	67	0

As a recipient of a regular old-age pension, you are not subject to any limitations regarding any extra income you may earn and you do not need to worry that your pension will be decreased if you do so.

Old-age pension for the especially long-term insured persons

You can receive this type of old-age pension if you have completed the qualifying period of 45 years. The pensionable age depends on your year of birth.

For all persons born in or after 1953, the pension age of 63 years increases gradually. If you were born in or after 1964, your pension age is 65 years.

The old-age pension for the especially long-term insured is paid without any deductions. This pension may not be claimed any earlier.

Increase of the pension age

Year of birth	Increase to the age of	
	years	months
1958	64	0
1959	64	2
1960	64	4
1961	64	6
1962	64	8
1963	64	10
from 1964 onwards	65	0

There are no limitations to how much additional earnings you can have.

Old-age pension for the long-term insured

You can receive this pension if you have completed the qualifying period of 35 years. Your pension age will depend on your year of birth.

If you were born before 1949, your pension age is 65 years. You can also receive this pension earlier, starting from the age of 63 years, though if you do so, it will be subject to a deduction of 0.3 percent per month until you reach your regular pension age.

For all persons born in or after 1949, the pension age of 65 years increases gradually. If you were born in or after 1964, your pension age is 67 years.

However, you can still receive an earlier old-age pension starting from the age of 63, though it will be subject to a deduction of up to 14.4 percent.

Increase of the pension age

Year of birth	Increase to the age of		% deduction if paid at, for example, 63 years old
	years	months	
1958	66	0	10.8
1959	66	2	11.4
1960	66	4	12.0
1961	66	6	12.6
1962	66	8	13.2
1963	66	10	13.8
from 1964 onwards	67	0	14.4

There are no limitations to how much additional earnings you can have.

Old-age pension for severely disabled persons

If, upon commencement of your pension, you are recognised as severely disabled under German law and you have completed the qualifying period of 35 years, you can receive this pension. Your pension age will depend on your year of birth.

For persons born after 31 December 1951 and before 1 January 1964, the lowest pension age from which the pension can be claimed (subject to deductions) is gradually being increased to 62 years. At the same time, the pension age from which the pension can be paid with no deductions is gradually being increased for those born in and after the year 1952.

For all persons born in or after 1964, the pension age is 65 years. Subject to deductions, the pension can be drawn from the age of 62 onwards.

You will only receive the pension for severely disabled persons if you are recognised as such within the meaning of German law and your degree of disability is at least 50 percent (i.e. you are able to produce a corresponding certificate).

The definition of invalidity according to Philippine law differs from that of a severe disability under German law. If you reside in the Philippines, the Versorgungsamt Hamburg will determine your degree of disability under German law.

Note: You can find more details online at www.hamburg.de/versorgungsamt .

Increase of the pension age to 65

Year of birth	Increase to the age of		The earliest possible commencement of pension subject to a deduction of 10.8%	
	years	months	years and	months
1958	64	0	61	0
1959	64	2	61	2
1960	64	4	61	4
1961	64	6	61	6
1962	64	8	61	8
1963	64	10	61	10
from 1964 onwards	65	0	62	0

There are no limitations to how much additional earnings you can have.

Earlier and deferred commencement of pension payments

You may start receiving your payments from the old-age pension for the long-term insured and for severely disabled persons earlier, in monthly steps. In this case, your pension will be reduced by 0.3 percent for each month until you reach your regular pension age. If you decide to start receiving your pension payments one year before the regular commencement of such payments, your pension will therefore be subject to a reduction of 3.6 percent (12 x 0.3 percent).

This reduction is permanent and your pension will still be reduced even after you have reached the regular pension age. Any survivor's pension based on an earlier pension will be reduced accordingly.

You can offset this reduction by paying additional contributions after reaching the age of 50. Seek advice from your pension office in good time, so that you know when you are able to retire and what reductions your pension will be subject to if you do so.

If, despite fulfilling the requirements for a regular old-age pension, you decide not to claim it yet, your pension will increase by 0.5 percent per month. For example, if you start drawing your pension a year after reaching the regular pension age, your pension will be 6 percent (12 x 0.5 percent) higher.

Any subsequent survivor's pension will also be correspondingly higher.

Note: Detailed information on all old-age pensions can be found in the brochure entitled "Die richtige Altersrente für Sie".

Pensions for widows and widowers

You can receive a widow's or widower's pension after the death of your spouse if your deceased spouse drew a pension until their death or had completed the qualifying period of five years, or had completed the qualifying period ahead of schedule (for example, due to an accident at work). Another requirement is also that the surviving spouse has not remarried.

Please note: If you live in a registered life partnership with your same-sex partner, in accordance with German law, your relationship is recognised as equivalent to a marriage in all aspects.

In order to receive a pension, it is required that you had been married to your spouse for at least one year at the time of their death. This minimum period of one year does not apply if the marriage was not concluded for pension reasons (for example, if the spouse died in an accident).

Widow's or widower's pensions can be paid as a “minor” or a “large” pension.

In order to receive a large pension, the surviving spouse must:

- be at least 47 years old (gradual increase to 47 years for deaths between 2012 and 2029), or
- have reduced earning capacity, or
- be raising their own child or a child of the deceased spouse, providing that the child is under the age of 18, or
- reside together with their own child or a child of the deceased spouse, in the case that the child is unable to take care of themselves independently due to a physical or mental impairment.

If none of these requirements are fulfilled, then a minor widow's or widower's pension is paid. It will be paid for a maximum of 24 calendar months after the death of the insured person and its amount will be equal to 25% of the insured person's pension.

Increase of the pension age

Year of death	Increase to the age of	
	years	months
2023	46	0
2024	46	2
2025	46	4
2026	46	6
2027	46	8
2028	46	10
2029	47	0

The large widow's or widower's pension is paid indefinitely. It will amount to 55% of the insured person's pension. If your marriage was concluded before 1 January 2002 and you or your spouse were born before 2 January 1962, the large widow's or widower's pension will amount to 60 per cent of the insured person's pension, and the minor widow's or widower's pension will also be paid indefinitely.

If the spouses opted for pension splitting prior to the insured person's death, the surviving spouse is not entitled to a widow's or widower's pension.

A widow or widower is no longer entitled to a survivor's pension if they remarry.

Note: Upon application, a settlement may be received.

Orphan's pension

Children can receive an orphan's pension after the death of a parent if the deceased parent received a pension until their death or had completed the qualifying period of five years at the point in time of their death, or had completed this period ahead of schedule (for example, due to an accident at work).

An orphan's pension can be paid to biological and adopted children of the deceased person, as well as any stepchildren, foster children, grandchildren or siblings who were primarily supported by the deceased person. An orphan's pension is paid until the age of 18. Beyond this, the pension may continue to be paid to the orphan until they reach the age of 27, providing that they:

- are in education or training, or
- are taking a gap year to do volunteering work in the social or environmental sector, or to do voluntary military service, or
- are disabled and therefore unable to take care of themselves independently.

Our advice: Voluntary service includes, among others, the EU voluntary service "Erasmus +", the International Youth Volunteer Service (IJFD) and "weltwärts" – a voluntary service in the field of development policy.

Other pensions due to death

If you were divorced after 30 June 1977 and your former spouse has passed away, you can receive a child-raising pension. This pension will be paid to you on the basis of your own insurance periods if you are raising a child. The same applies to registered life partnerships.

You can receive a widow's or widower's pension in respect of a previous spouse if you remarried or entered into a registered life partnership after the death of your former spouse and the new marriage/partnership has now been dissolved or annulled (e.g. due to death).

If you were divorced before 1 July 1977, you can under certain circumstances receive a widow's or widower's pension in respect of a divorced spouse.

Our advice: Detailed information can be found in the brochure entitled "Hinterbliebenenrente: Hilfe in schweren Zeiten".

Pension and income

If you make extra income in addition to receiving a pension due to reduced earning capacity, this may have a negative effect on the amount of your pension. Level of income is also usually taken into account when determining the amount of a pension awarded due to death. Please seek advice from your pension office. The addresses of the offices can be found from page 61 onwards.

Old-age pension for miners: special benefits

Given the particular pressures and risks to which persons employed in the mining industry are exposed, such persons enjoy special benefits under German law and are dealt with by a special pension office.

Note: More information on miners' compensation benefits can be found in the brochure entitled "Bergleute und ihre Rente: So sind Sie gesichert".

The basic pension supplement

The basic pension supplement according to German law is – provided the requirements are met – a supplement to the pension that is calculated on a case-by-case basis.

On January 1st, 2021, a new social compensation was introduced in the German pension system – the basic pension supplement, also known as the basic pension. With this supplement to the pension persons, who have worked long years during their lives but had below-average earnings, generally will be better provided for. You do not need to apply for it: with every pension we check whether the requirements for the supplement are met.

Note: You will find more information in our brochure „Grundrente: Zuschlag zur Rente“.

The requirements are a minimum of at least 33 years of so-called basic pension periods. In order to receive the full supplement you need to have completed 35 years of such periods. Basic pension periods mainly include periods in which compulsory contributions were paid due to employment and periods in which children were raised. On the other hand, periods of unemployment, school education, or periods with voluntary contributions for example are not counted. For the minimum 33 years of basic pension periods, insurance periods in the Philippines or in one of the member states are also counted. Additionally, periods you have spent in Japan and/or Canada/Québec are considered.

Please note: The basic pension supplement is only calculated from German periods. Periods with low income in the Philippines are not upgraded by this supplement.

If a certain income limit is exceeded, your income and, if applicable, the income of your spouse or registered partner is taken into account for calculating the basic pension supplement. The basic pension supplement is also paid abroad.

How your German pension is calculated

Once you have found out when and under what conditions you can start drawing a pension from the German pension insurance fund, you will most likely be interested in knowing the amount of your pension.

Note: More information about the Member States can be found starting from page 5.

The German pension is calculated—also within the scope of the Agreement—solely on the basis of the periods eligible under German law. Periods in the Philippines and periods you have completed in Japan, Canada/Quebec or a Member State do not generally have an effect on your German pension.

The amount of your German pension depends above all on the amount of income for which you have paid contributions in the course of your insurance record in Germany.

The pension formula used for calculating the amount of your pension takes account of three factors. These are the access factor, the current pension value and the pension type factor. Your earnings points will also need to be calculated.

The pension formula:

		x access factor
Monthly pension amount	= earnings points	x current pension value
		x pension type factor

Earnings points

The earnings points are essentially calculated on the basis of the income you earned in the individual years. Added to these are voluntary contributions, which are first converted into earnings points, and earnings points with a predetermined value (for example, child-raising periods).

For each year, your income will be compared with the average income of all insured persons. If your earnings were exactly equal to the average amount, you will receive one earnings point, otherwise you will receive more or fewer earnings points in accordance with your income.

Earnings for employment in the new federal states before January 1st, 2025 are raised by one factor to the level of the old federal states. The earnings points calculated in this way are called earnings points (East). From 2025 onwards, the upgrading of these earnings will be discontinued.

Our advice: You can read more about pension calculation in our brochures entitled "Rente: So wird sie berechnet – alte Bundesländer" and "Rente: So wird sie berechnet – neue Bundesländer". We also recommend the brochure entitled "Ost-West-Rentenangleichung: Das ändert sich".

Earnings points are also calculated for non-contributory periods. The valuation of these periods depends on the amount of your income and the number of insurance periods in the course of your overall insurance record.

Note: Non-contributory periods include, for example, creditable periods such as periods of illness, pregnancy or unemployment.

Finally, all calculated earnings points are added together.

Access factor

The access factor is normally 1.0. For old-age pensions, it decreases by 0.3 percent for each month between the commencement of your earlier pension payments and your regular pension age. For every month by which you defer the commencement of your pension payments after reaching the regular retirement age, you will receive a bonus of 0.5 percent.

The access factor may also decrease in the case of pensions due to reduced earning capacity and pensions due to death. The exact amount of the reduction depends on the age of the insured person upon commencement of payments of the pension due to reduction in earning capacity or their age at the time of death. The reduction may not exceed 10.8 percent.

The current pension value

As a rule, the pension amount is adjusted once a year (on 1 July) using the current pension value to take account of economic developments. This represents the value of the monthly pension that an average earner can achieve based on their annual earnings. Earnings points (East) until June 30th, 2023 are subject to a separate current pension value (East).

The pension type factor depends on the type of pension and is as follows:

old-age pensions, pensions due to complete reduction

in earning capacity and child-raising pensions	1.0
pensions due to partial reduction in earning capacity	0.5
partial-orphan's pensions	0.1
full orphan's pensions	0.2
minor widow's or widower's pensions for the first three calendar months after the death of the insured person	1.0
thereafter	0.25
large widow's or widower's pensions for the first three calendar months after the death of the insured person	1.0
thereafter	0.55 or 0.6

The Philippine pension system at a glance

In the Philippines, there are two pension schemes which are independent of one another – the Social Security System (SSS) and the Government Service Insurance System (GSIS).

In addition to these two major pension schemes, there are also special schemes for members of the armed forces (Armed Forces of the Philippines – AFP), the police (Philippine National Police - PNP), the fire service (Bureau of Fire Protection - BFP) and the judiciary (Bureau of Jail Management and Penology - BJMP).

Please note: The special schemes for members of the armed forces, the police, the fire service and the judiciary are not covered by the Agreement.

The Social Security System (SSS)

The Social Security System was introduced in 1954 and reformed in 1997.

Employees pay 4.5 percent into the scheme, while their employers contribute 9.5 percent, tiered according to 31 income classes which are dependent on the amount of the monthly gross earnings. The income classes are divided up in steps of 500 pesos. Within one income class, there is a uniform, monthly gross salary to which the percentages specified above are applied. In the income class from 8,250.00 to 8,799.99 pesos, for example, the calculation of the contributions is based on a uniform gross monthly salary of 8,500 pesos.

The income classes for the self-employed are the same, although they pay 14 percent of the amount specified for their respective income class.

Since 1973, Overseas Filipino Workers (OFW) have been able to insure themselves under this system on a voluntary basis. OFW are Philippine nationals who work abroad.

The minimum income required for the calculation of the contributions is 4,000 pesos (8,250 pesos for OFW). The maximum monthly income is 30,000 pesos.

Please note: These values reflect the situation in 2023 and may be subject to change in forthcoming years.

With regard to the Social Security Agreement, the SSS is responsible for persons who have completed periods in the Social Security System (SSS) or, at the same time, periods in the Government Service Insurance System (GSIS).

Note: The address of the SSS can be found on page 60.

The Government Service Insurance System (GSIS)

The Government Service Insurance System (GSIS) was established in 1936. This scheme is also financed by contributions. Nine percent of the gross monthly salary is paid by government employees and twelve percent by their employers.

There is no maximum monthly income for calculation of the contributions.

Please note: These values reflect the situation in 2018 and may be subject to change in forthcoming years. With regard to the Social Security Agreement, the GSIS is responsible for persons who have only ever completed periods within the Government Service Insurance System.

Note: The address of the GSIS can be found on page 60/61.

The Philippine pensions provided by the Social Security System (SSS)

The Social Security System (SSS) provides for the payment of pensions due to reduced earning capacity, old-age pensions and survivors' pensions. In addition to these pensions, child supplements are also paid.

We would like to provide you with a brief overview of the pensions provided by the SSS.

Please note: The values stated below reflect the situation in 2023 and may be subject to change in forthcoming years.

Pension due to reduced earning capacity (disability pension)

You can receive a pension due to reduced earning capacity if your earning capacity is reduced in full or in part and you have paid your contributions for at least 36 months.

The minimum pension amount is

- 1,200 pesos if you have paid your contributions for at least 10 years, and
- 2,400 pesos if you have paid your contributions for at least 20 years.

The pensions are paid monthly, plus a 13th monthly pension payment in December.

The pension is paid for at least 60 months. If the person entitled to the pension dies before the expiry of the 60 months and there is no spouse (so-called "primary beneficiary"), the so-called "secondary beneficiaries" (parents, children, siblings) receive a one-off lump sum corresponding to the pension payments that are still outstanding for the remainder of the guaranteed five-year period, minus the child supplement.

Note: Periods completed in Germany can also be taken into account here. Read more on this subject on page 18.

If you take up employment or self-employment, the pension is suspended. The reduction in your earning capacity is reviewed annually.

If your earning capacity is reduced, but you have paid less than 36 months' worth of contribution periods, you will receive a one-off lump sum.

Old-age pension

An old-age pension is payable to women and men of 60 years of age and above who have paid at least 120 months of contributions and who are no longer employed or self-employed.

From the age of 65, all persons who have paid at least 120 months of contributions are entitled to an old-age pension, regardless of whether they are employed or self-employed at that point.

Note: Periods completed in Germany can also be taken into account here. Read more on this subject on page 18.

Miners are entitled to an old-age pension from the age of 55, provided that they have paid at least 120 months of contributions, of which at least five years arose from underground work, and are no longer employed or self-employed.

From the age of 60, all miners who have paid at least 120 months of contributions, of which at least five years arose from underground work, are entitled to an old-age pension, regardless of whether they are employed or self-employed at that point.

In calculating the monthly pension amount, the following three amounts are determined:

- the sum of 300 pesos plus 20 percent of the average monthly salary plus two percent of the average monthly salary for each insurance year exceeding the minimum contribution period of ten years plus 1000 pesos, or
- 40 percent of the average monthly salary plus 1000 pesos, or
- as a minimum pension 1,200 pesos if you have paid your contributions for at least ten years, or 2,400 pesos if you have paid your contributions for at least 20 years.

The highest of the above amounts will be paid. The pensions are paid monthly, plus a 13th monthly pension payment in December.

Once you start your retirement, you have the one-time option of having your first 18 monthly pension payments (without child supplement) paid as a lump sum, subject to a discount at a preferential interest rate. From the 19th month onwards, the pension will be paid monthly.

The pension is paid for at least 60 months. In the event of your death before the expiry of the 60 months, if there is no spouse (so-called "primary beneficiary"), the so-called "secondary beneficiaries" (your parents and siblings, provided that they were supported by you) will receive a one-off lump sum corresponding to the pension payments (without child supplement) that are still outstanding for the remainder of the guaranteed five-year period.

If you have reached the pension age of 65, but have not paid at least 120 months of contributions, and are therefore not entitled to an old-age pension, you will receive a one-off lump sum.

Survivors' pension

In the event of your death, your family members are entitled to a survivors' pension. This means your spouse, as long as they have not remarried, and your children, as the so-called "primary beneficiaries".

The survivors' pension which is paid out amounts to the old-age pension which you were or would have been entitled to.

The minimum pension amounts to

- 1,200 pesos if you have paid your contributions for at least 10 years,
- 2,400 pesos if you have paid your contributions for at least 20 years.

The pensions are paid monthly, plus a 13th monthly pension payment in December.

If you have paid your contributions for less than 36 months and, consequently, your spouse is not entitled to a survivors' pension, your spouse will receive a one-off lump sum.

If there are no primary beneficiaries, so-called secondary beneficiaries will receive a one-off lump sum. Secondary beneficiaries are your parents and siblings, provided that they were supported by you.

Child supplement (dependent's pension)

If you are in receipt of a pension due to reduced earning capacity, an old-age pension or a survivors' pension, you will receive a supplement of 10 percent of the monthly pension (minimum of 250 pesos) for each child under the age of 21 who is not married, employed or self-employed. The age limit does not apply to children with a disability.

A maximum of five children are taken into account. Children whose parents are married or adopted children take precedence over children born out of wedlock.

Please note: We recommend that you consult the SSS regarding your entitlements.

Note: The address of the SSS can be found on page 60.

The Philippine pensions provided by the Government Service Insurance System (GSIS)

The Government Service Insurance System (SSS) provides for the payment of pensions due to reduced earning capacity, old-age pensions and survivors' pensions.

We would like to provide you with a brief overview of the pensions provided by the GSIS.

Please note: The values stated below reflect the situation in 2023 and may be subject to change in forthcoming years.

Disability pension

You may be entitled to a disability pension due to:

- Permanent Total Disability (PTD),
- Permanent Partial Disability (PPD) or
- Temporary Total Disability (TTD).

In order to receive a pension due to permanent partial or total disability, you must fulfil the following requirement:

- you must be employed at the point of the onset of the disability, or
- if you are no longer employed at the point of the onset of the disability, you must have paid your contributions for at least 36 months within the last five years before the onset of the disability, or
- you must have paid your contributions for a total of at least 180 months.

In order to receive a pension due to temporary total disability, you must fulfil the following requirement:

- you must be employed at the point of the onset of the disability, or
- if you are no longer employed at the point of the onset of the disability, you must have paid your contributions for a total of at least three years and, within the last twelve months before the onset of the disability, you must have paid your contributions for at least six months.

Note: Periods completed in Germany can also be taken into account here. Read more on this subject starting from page 18.

A basic monthly pension is usually paid and, in the case of permanent partial disability – a part thereof.

If you take up employment or self-employment, the pension is suspended. The reduction in your earning capacity is reviewed annually.

Old-age pension

You can receive an old-age pension from the age of 60 if you have retired from service and you have completed at least 15 years of service.

From the age of 65, in order to receive an old-age pension, it is usually required that you have retired from service and have completed at least 15 years of service. Your service can only be extended

beyond the age of 65 if you have not yet completed the required 15 years of service. In such a case, you will start receiving your pension at a later date.

Note: Periods completed in Germany can also be taken into account here. Read more on this subject starting from page 18.

The monthly pension amount is calculated as the sum of:

- 37.5 percent of the "upgraded average monthly remuneration" (= 700 pesos + average monthly remuneration in the last 36 months) and
- 2.5 per cent of the "upgraded average monthly remuneration" for each year of service exceeding the minimum period of service of 15 years, whereby the monthly pension amount may not exceed 90 percent of the average monthly remuneration.

The minimum pension amount is 5000 Pesos if you have completed at least 15 years of service.

The pension can be paid in two ways:

- one-time payment for the first five years (60 months) at the beginning of the pension and monthly pension payments from the 61st month of the pension onwards, or
- one-time payment of 18 monthly pension amounts at the beginning of the pension plus monthly pension payments from the first month of the pension without a five-year payment guarantee.

Please note: There are also special pension entitlements for persons aged less than 60, provided that you started work before June 1st, 1977.

Survivors' pension

In the event of your death, your family members are entitled to a survivors' pension. This means your spouse, as long as they have not remarried, and your children, as the so-called "primary beneficiaries".

Primary beneficiaries are entitled to a survivors' pension, if:

- you were employed at the time of death, or
- if you were no longer employed at the time of death, you have paid your contributions for a total of at least three years and, within the last five years before your death, you have paid your contributions for at least 36 months, or
- you have paid your contributions for a total of at least 180 months.
- you were in receipt of a pension.

The survivors' pension amounts to 50 percent of the old-age pension which you were or would have been entitled to (basic survivors' pension). The pension increases by ten percent for each child under the age of 18 who is not married, employed or self-employed. The age limit does not apply to children with a disability.

A maximum of five children are taken into account. If there is no widow or widower, but there are eligible children, they will receive the basic survivors' pension plus the ten percent supplement per child. The pension is paid monthly.

If a recipient of an old-age pension dies within the prepaid five-year period, the survivors' pension payments will not commence until after the expiry of the five-year period.

If there are no primary beneficiaries, so-called secondary beneficiaries will receive a one-off lump sum. Secondary beneficiaries are your parents and siblings provided that they were supported by you.

If there are no secondary beneficiaries, the deceased person's heirs will receive a one-off lump sum.

Note: We recommend that you consult the GSIS regarding your entitlements. The address of the GSIS can be found on page 60/61.

Receiving a German pension whilst abroad

Pensions from the German pension insurance fund are paid worldwide, but a permanent stay abroad may affect your entitlement and the amount of your pension.

Temporary stay

During a temporary stay abroad, your German pension will continue to be paid and will be unchanged. A temporary stay is defined as such if it is limited in time from the outset and your permanent residence in Germany is maintained.

Examples:

Pensioner Karl P. visits his granddaughter in Great Britain for two months. His temporary stay abroad does not affect his German pension.

Orphan Selma R. is attending a university in Germany. She wants to spend the next semester abroad. Selma R. continues to receive her orphan's pension in full, even whilst she is abroad.

Restrictions regarding the payment of pensions abroad

Regardless of your nationality, there are restrictions regarding the payment of a pension when you stay abroad on a longer-term basis, if your pension contains:

- periods under the so-called "Fremdrentengesetz" [Foreign Pensions Act], i.e. periods spent, for example, by displaced persons or resettlers in their respective areas of origin in Eastern Europe, which were regarded as creditable periods, and/or
- "Reichsgebietsbeitragszeiten" ['Reich' territory contribution periods], i.e. contributions paid up until the end of World War II in former German territories, such as Silesia or East Prussia.

In this case, your pension may be reduced or, in some cases, payment may be completely discontinued. This restriction applies to everyone, including German nationals.

In addition, there may be restrictions if you are receiving a pension due to complete reduction in earning capacity owing to the closed German part-time labour market. This pension may in some circumstances be completely discontinued if you move abroad.

Our advice: To make sure that your pension is not reduced or even completely discontinued when you move abroad, we recommend that you make enquiries in good time at your pension office regarding any possible restrictions. You can also seek advice from your health insurance provider in advance regarding the continuation of your health insurance.

How will I receive my pension?

The German pension is generally paid into an account of your choice at the end of the month. If you hold a foreign account, bank charges may be incurred when your pension is transferred to you. Unfortunately, we cannot refund these or offset any potential exchange rate fluctuations.

When payments are made to a foreign account, the German pension insurance fund is obliged to check at regular intervals whether the conditions for the pension payment continue to be fulfilled. For this reason, you will be asked every year to provide and confirm all necessary data (so-called life certificate). You are advised to send the life certificate back, signed and confirmed, as soon as possible. By doing so, you can ensure that your pension can be paid regularly and without any delays.

Where and when do I apply for my pension?

A Philippine or German pension is usually granted upon application. In this chapter, you will find out where and when you should submit your pension application.

Generally speaking, an application is always required before Philippine and German pensions can be paid. The date of application therefore plays an important role when the requirements for the respective pension are being verified.

Our advice: Inquire at your Philippine insurance office in good time to find out when you must submit your pension application in order to avoid missing any deadlines.

Note: The addresses can be found from page 60 onwards.

As a rule, German pensions begin on the first day of the calendar month at the beginning of which you fulfil the requirements.

Example:

On 29 May 2024, Kerstin P. will reach the age of 66 years. At this point in time, she fulfils all the requirements for a regular old-age pension. Her pension begins on 1 June 2024.

However, if you do not submit your pension application until four calendar months after you become entitled, your pension will not start until the first day of the month of application.

Exceptions are made for pensions due to reduced earning capacity and survivors' pensions. A temporary pension due to reduced earning capacity will be paid from the seventh calendar month after the onset of the reduction in earning capacity. If you submit your application after this time, the pension will not be paid to you until the first day of the month of application. A survivors' pension is paid retroactively for up to twelve calendar months prior to the month of application.

Where do I file my pension application?

If you reside in the Philippines and have completed periods in the Social Security System (SSS) or, in addition to periods in the Government Service Insurance System (GSIS), you have also completed periods in the SSS, you should submit your application to the SSS.

If you reside in the Philippines and have exclusively completed periods in the Government Service Insurance System (GSIS), you should submit your application to the GSIS.

The SSS or GSIS will then initiate all further steps.

If you reside in Germany, you can submit your application to the competent office of the German Pension Insurance fund. Under the Agreement, this application is at the same time considered to be an application for a Philippine pension.

Note: The addresses of the offices of the German pension insurance fund can be found from page 61 onwards.

If you reside outside Germany or the Philippines, you can submit your application to the German or Philippine insurance offices. In most cases, you can also make an application for your German pension at the local diplomatic missions of the Federal Republic of Germany.

Please note: If you apply for a German pension, please always state that you have also completed insurance periods in the Philippines. And vice versa, if you submit an application for a Philippine

pension, you should always point out that you have also been insured in Germany. Only then will the German and Philippine insurance offices be able to provide one another with information about your pension application and ensure that both your German and your Philippine pension entitlements are verified.

If you want to be informed monthly about new brochures, you may subscribe to our newsletter "Broschüren aktuell – unsere Neuerscheinungen" via www.deutsche-rentenversicherung.de/newsletter .

Your health and long-term care insurance as a pensioner

The Agreement does not cover health and long-term care insurance. As a pensioner, you may not be protected.

As soon as you apply for a German pension, the German health insurance fund will check whether you are covered by a health insurance policy according to German law and thus have to pay compulsory contributions to the German health insurance scheme. If you are liable for compulsory insurance and reside in Germany, then you are also liable to pay contributions towards social long-term care insurance. The contributions to the German health and long-term care insurance fund will then be deducted from your pension and paid into your health insurance scheme, together with the share paid by your pension office.

Our advice: If you are voluntarily insured in the statutory health insurance scheme or insured with a private health insurance company, your pension office may in some circumstances pay you a subsidy towards your health insurance contribution.

Note: You will find more information in the brochure entitled “Rentner und ihre Krankenversicherung”.

If you reside in the Philippines, you are not subject to the protection of the German health or long-term care insurance scheme. This also applies even if you only receive a German pension whilst in the Philippines.

Our advice: If you move to the Philippines, please consult your German health insurance company in good time regarding any possible consequences.

However, subject to certain restricting requirements, you can receive a subsidy towards your contributions as a voluntary member of a German statutory health insurance fund or as a client of a German private health insurance company.

No subsidy can be paid for a private health insurance scheme in the Philippines.

If you are subject to compulsory health insurance in the Philippines, no subsidy can be paid either.

To find out who exactly is covered by the Philippine health insurance scheme, please contact the Philippine office responsible for your case.

Note: The addresses can be found from page 60 onwards.

Your contacts

This brochure gives you a general overview of the provisions of the Agreement and the payments under the German and Philippine pension insurance schemes. However, not every single detail can be covered here. Please seek expert advice on your individual circumstances.

Your contacts in the Philippines

If you have completed periods in the Social Security System (SSS) or, in addition to periods in the Government Service Insurance System (GSIS), you have also completed periods within the SSS, then the SSS is responsible for your case. Please contact:

Social Security System

International Affairs Department

3rd Floor, SSS Building, East Avenue

DILIMAN, QUEZON CITY 1100

THE PHILIPPINES

E-mail member_relations@sss.gov.ph

Website www.sss.gov.ph

If you have only completed periods in the Government Service Insurance System (GSIS), then the GSIS is responsible for your case. Please contact:

Government Service Insurance System

Level 4, GSIS Headquarters

Financial Center, Macapagal Boulevard

PASAY CITY 1308 THE

PHILIPPINES

E-mail gsiscares@gsis.gov.ph

Website www.gsis.gov.ph

Your contacts in Germany

Of course, you can also contact the competent German insurance office. The following insurance offices in Germany are available to deal with questions and applications in relation to the Philippines:

- Deutsche Rentenversicherung Bund,
- Deutsche Rentenversicherung Knappschaft Bahn See,
- Deutsche Rentenversicherung Braunschweig Hannover,

- Sozialversicherung für Landwirtschaft, Forsten und Gartenbau.

The insurance office responsible for your case is the one to which you last paid your German contributions. If you do not know which office this was, feel free to choose any of them. They will then check which office is actually responsible for your case.

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

Deutsche Rentenversicherung Bund

10407 Berlin

GERMANY

Service telephone 0800 1000 480 70

Telephone 030 865-0

Fax 030 865-27240

E-mail meinefrage@drv-bund.de

Website www.deutsche-rentenversicherung-bund.de

If you have paid at least one German contribution at any time to Deutsche Rentenversicherung Knappschaft Bahn See (formerly Bundesknappschaft, Bahnversicherungsanstalt and Seekasse), the following office is responsible for your case:

Deutsche Rentenversicherung Knappschaft Bahn See

44781 Bochum

GERMANY

Service telephone 0800 1000 480 80

Telephone 0234 304-0

Fax 0234 403-66050

E-mail rentenversicherung@kbs.de

Website www.kbs.de

If you paid your last contribution to a regional office of Deutsche Rentenversicherung (formerly Landesversicherungsanstalten), please contact:

Deutsche Rentenversicherung Braunschweig Hannover

Braunschweig Office

Kurt-Schumacher-Strasse 20

38102 Braunschweig

GERMANY

Service telephone 0800 1000 480 10

Telephone 0531 7006-0

Fax 0531 7006-425

E-mail info@drv-bsh.de

Website www.deutsche-rentenversicherung-braunschweig-hannover.de

Our advice: If you have not yet paid any German contributions, please contact Deutsche Rentenversicherung Bund. They will then determine the office responsible for your case.

If you have paid contributions to Sozialversicherung für Landwirtschaft, Forsten und Gartenbau (formerly Landwirtschaftliche Alterskasse), your contact is:

Sozialversicherung für Landwirtschaft, Forsten und Gartenbau (SVLFG)

PO Box 10 13 40

34013 Kassel

GERMANY

Telephone 0561 9359-0

Fax 0561 9359-217

E-mail poststelle@svlfg.de

Website www.svlfg.de

If you have any questions regarding the conclusion of an agreement of exception, please contact the following in Germany:

GKV Spitzenverband

Deutsche Verbindungsstelle Krankenversicherung - Ausland (DVKA)

Pennefeldsweg 12c

53177 Bonn

GERMANY

Telephone 0228 9530-0

Fax 0228 9530-600

E-mail post@dvka.de

Website www.dvka.de

If you have any questions about missing payments, or if you would like to update your address or account details, please contact:

Deutsche Post AG

Niederlassung Renten Service

13496 Berlin

GERMANY

Service telephone 0180 6 124578

Telephone 0221 569 2777

Fax 0221 569 2778

Website www.rentenservice.de

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 download any you are interested in at www.deutsche-rentenversicherung.de or order them. If you would like to be informed regularly about new brochures, we recommend you subscribe to our newsletter "Broschüren aktuell".

On the phone

We answer all your question on our toll-free (within Germany) service hotline. You may also order information material 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, can download or order brochures and subscribe to various newsletters.

Our online services

You also can communicate safely with us via computer, tablet or smartphone. You may update your insurance periods or submit an application online. For identification purposes please use the online identification function of your ID-card or your personal access code.

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.

Social insurance officers and deputies

Also, our voluntary social insurance officers and deputies (Versichertenälteste) are there for you in Germany in your direct neighbourhood and will help you, e.g. with submitting an application. We offer multilingual consultations on our international consultation days. The dates can be found online.

Our partners

You can also submit your pension application or have your insurance documents forwarded at the insurance offices in various cities/municipalities.

Offices of the German pension insurance fund:

Deutsche Rentenversicherung	Gartenstrasse 105
Baden-Württemberg	76135 Karlsruhe
	Telephone 0721 825-0
Deutsche Rentenversicherung	Am Alten Viehmarkt 2
Bayern Süd	84028 Landshut
	Telephone 0871 81-0
Deutsche Rentenversicherung	Bertha-von-Suttner-Strasse 1

Berlin-Brandenburg	15236 Frankfurt (Oder)
	Telephone 0335 551-0
Deutsche Rentenversicherung Braunschweig-Hannover	Lange Weihe 6 30880 Laatzen
	Telephone 0511 829-0
Deutsche Rentenversicherung Hessen	Städelstrasse 28 60596 Frankfurt am Main
	Telephone 069 6052-0
Deutsche Rentenversicherung Mitteldeutschland	Georg-Schumann-Strasse 146 04159 Leipzig
	Telephone 0341 550-55
Deutsche Rentenversicherung Nord	Ziegelstrasse 150 23556 Lübeck
	Telephone 0451 485-0
Deutsche Rentenversicherung Nordbayern	Wittelsbacherring 11 95444 Bayreuth
	Telephone 0921 607-0
Deutsche Rentenversicherung Oldenburg-Bremen	Huntestrasse 11 26135 Oldenburg
	Telephone 0441 927-0
Deutsche Rentenversicherung Rheinland	Königsallee 71 40215 Düsseldorf
	Telephone 0211 937-0
Deutsche Rentenversicherung Rheinland-Pfalz	Eichendorffstrasse 4-6 67346 Speyer
	Telephone 06232 17-0 46
Deutsche Rentenversicherung Saarland	Martin-Luther-Strasse 2-4 66111 Saarbrücken
	Telephone 0681 3093-0
Deutsche Rentenversicherung Schwaben	Dieselstrasse 9 86154 Augsburg
	Telephone 0821 500-0
Deutsche Rentenversicherung Westfalen	Gartenstrasse 194 48147 Münster
	Telephone 0251 238-0
Deutsche Rentenversicherung Bund	Ruhrstrasse 2 10709 Berlin
	Telephone 030 865-0

Deutsche Rentenversicherung	Pieperstrasse 14-28
Knappschaft-Bahn-See	44789 Bochum
	Telephone 0234 304-0

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Geschäftsbereich Presse- und Öffentlichkeitsarbeit, Kommunikation

10709 Berlin, Ruhrstraße 2,

Postal address: 10704 Berlin

Telephone: 030 865-0, Fax: 030 865-27379

Website: www.deutsche-rentenversicherung.de,

E-mail: drv@drv-bund.de

De-Mail: De-Mail@drv-bund.de-mail.de

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The statutory pension is and remains the most important component of old-age provision.

Deutsche Rentenversicherung is a competent partner on all matters related to old-age provision. We look after 57 million insured people and serve more than 21 million pensioners.

This brochure is part of our extensive range of advisory services.

We inform.

We advise. We help.

Deutsche Rentenversicherung