

Foreign countries

Working in Germany and in India

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

Working without limitations

Have you worked in India before or are you intending to immigrate to India? Are you an Indian citizen and working in Germany now?

Perhaps you are wondering how your work in different countries will affect your future pension entitlements given the differences between the social security systems in India and Germany.

Although there are differences, we can reassure you. Germany and India have concluded an agreement to absorb possible disadvantages for you.

This brochure provides information about the details of the Social Security Agreement between Germany and India, its effects on German Law and the rights and entitlements you have in India.

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

This brochure was prepared with great care. Nevertheless, we cannot assume liability for the correctness of the information with regard to foreign law. Please contact the relevant pension office to receive binding information on a point of law.

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Who is covered by the agreement?

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

The agreement came into effect on May 1st, 2017. Under the agreement your German and Indian periods of insurance will be totalised in order to find out whether you have fulfilled the necessary minimum insurance period to be entitled to claim a pension. The same applies to rehabilitation benefits from the German pension insurance.

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

For further information please read the chapter “Pension payment abroad”.

The German-Indian Social Security Agreement only covers regulations on pension insurance. All other fields of social insurance – such as health insurance and long-term care insurance – are not included.

Please note:

Certain regulations apply only to German or to Indian nationals. Nationals from other countries, even having paid either contributions in Germany or in India, cannot benefit from this agreement.

One special aspect

For the pension entitlement not only the German and the Indian periods of insurance are taken into account, but additionally all possible periods of insurance that you have had in those countries with which both Germany and India have concluded a similar Social Security Agreement. Moreover, periods of insurance in countries in which the European Law applies, are taken into account, as far as India has signed a corresponding Social Security Agreement with the respective country.

Periods of insurance you have had in the following countries can be considered:

- Australia
- Belgium
- Denmark
- Finland
- France
- Japan
- Canada
- Luxembourg
- Norway
- Austria
- Portugal
- Sweden
- South Korea
- Czech Republic
- Hungary

Our advice:

More information on the Agreement you will get from your competent pension office. See contacts on page 58 et seq.

Compulsory pension insurance

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

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

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

Posting

You will remain insured with the German state pension scheme if you work temporarily for your German employer in India and your stay does not last longer than four years and you work for a limited period of time from the onset. This is referred to as posting. Posting has to take place within the framework of an existing employment relationship.

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

Special regulations are true with employees working on maritime vessels, in aircrafts or in the civil service.

Please ask your pension office in this respect.

Example:

The German company “Muster Software Concepts” sends their employees Thorsten S. and Stefan K. to India. Thorsten’s stay in India is limited to three years from the very onset. Stefan K. does not know yet, when he can leave the project and return to Germany. After a little while it turns out that his stay will be limited to three years, too.

Thorsten S. is regarded as posted, i.e. during his time in India he remains insured with the German pension insurance because his stay was limited in time from the onset and does not exceed four years. Stefan K’s work abroad is not regarded as

posting because it had not been limited in time from the onset; it turned out only during his stay abroad that his period of work abroad would be limited in time. Therefore, he is not insured with the German pension insurance while he is working in India.

Also self-employed persons can be posted.

Please note:

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

Agreement of exception

Not all kinds of work abroad for a limited period of time fulfil the preconditions to be considered as posting. If you do not wish to be insured under the law of the respective other country while you are working there for a limited period of time, the responsible authorities of the contract states can make an agreement of exception in well-founded cases. You are then exempted from the application of foreign law.

You and your employer have to submit your application for an agreement of exception to the responsible office of the contracting state whose law is to be applied.

Your German contact is the “Deutsche Verbindungsstelle Krankenversicherung – Ausland” (DVKA) in Bonn. In India the Employees’ Provident Fund Organisation in New Delhi is competent for your claim. You will find the addresses and phone numbers of the DVKA and the Employees’ Provident Fund Organisation on page 60.

Our advice:

On the website www.dvka.de under the heading “Arbeiten im Ausland” you will find more information about the agreement of exception.

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

Please note:

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

Certificate of posting

If you are posted or have been issued an agreement of exception you will receive a document known as certificate of posting (the certificate "DE/IN 101"). This certificate informs the Indian authorities under which pension insurance provisions your employment in India is insured.

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

Please note:

You will receive the certificate on your agreement of exception from DVKA. However, the certificate "DE/IN 101" is issued by your statutory health insurance or by the Deutsche Rentenversicherung Bund.

Compulsory insurance upon application

If your temporary employment in India is not liable to insurance under German law, for instance because the pre-conditions for posting are not fulfilled or an agreement of exception does not exist, you may file an application to be compulsorily insured under the German scheme.

However, this is only advisable in some individual cases. For example, if you still require a certain number of compulsory contributions in order to be entitled to claim pension payments, you should consider filing an application for compulsory insurance.

Please note:

The compulsory insurance upon application in Germany does not mean that you need not pay pension contributions in India. If you have a pension insurance in India too, your Indian contributions can be as well added to the German pension entitlements on the basis of the Agreement. Feel free to contact your pension office before deciding for compulsory insurance upon application.

As a rule, your employer must lodge the application for compulsory insurance. Then, he alone has to pay the whole amount of your pension contributions. You and your employer, however, may agree that you participate in paying the contributions. The contribution rate corresponds to that of compulsorily insured employees in Germany.

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

Paying voluntary contributions in Germany

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

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

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

Our advice:

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

This brochure is only available in German.

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

If you possess the Indian citizenship and reside in the European Union you may pay voluntary contributions if you have already paid a contribution to the German pension insurance scheme.

If you reside in India you may pay voluntary contributions if you have already paid 60 months' contributions to the German state pension insurance. This also applies if you reside in another foreign country (e.g. Mexico or Russia).

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

Voluntary contributions: Your advantages

You can use voluntary contributions to complete the qualifying period for a German pension. Under certain circumstances, you may also maintain your coverage for a pension for a complete or partial reduction of your earning capacity.

Our advice:

In these cases it may be important that the period from January 1st, 1984 to date is fully covered by periods for which pension entitlements have been secured. If you opt out of the

German statutory pension insurance but wish to continue to be entitled to one of the pensions you should contact us for advice on time.

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

You will find the current contribution rates on the internet at www.deutsche-rentenversicherung.de

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

Paying contributions

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

Please note:

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

Your contacts

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

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

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

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

Refund of German contributions

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

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

You may apply for a refund if

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

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

Insurance liability in a Member state of the European Union or in a country with which Germany has concluded a social security agreement can be regarded as equivalent to the liability to be insured in Germany. This means that contributions cannot be refunded. Please seek advice, if applicable.

Our advice:

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

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

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

Our advice:

Also periods of insurance in India will be counted towards the five years. Periods for which you did not pay any contributions (e.g. child raising periods) may also be taken into account.

It is possible that including such periods entitles you to a German pension after all.

Also periods acquired in other agreement countries may count.

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

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

Please note:

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

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

Our advice:

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

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

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

Please note:

As a rule, your contributions will not be refunded in full. For example, employees will only receive that part of their compulsory contributions that they paid themselves. Only one half of your voluntary contributions are refundable, and those contributions that have been paid in part cannot be refunded at all. Among them range the credits for raising children. Besides, interest on your contributions will not be paid.

German citizens

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

Rehabilitation – a plus for your health

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

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

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

Rehabilitation benefits will only be granted once every four years.

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

Please note:

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

Even if you do not have the minimum period of coverage, you can nevertheless receive medical benefits if you

- have paid compulsory contributions for an insurable employment or self-employment for at least six calendar months during the two years immediately preceding your application or
- have taken insurable employment or self-employment within two years after having completed a professional training and having carried it out until your lodging the application on rehabilitation benefits.

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

Also in this case your compulsory contributions in India or in other countries with an Agreement will be considered.

If you reside in another country, you will only receive rehabilitation benefits if you are currently insured within the German Pension insurance.

Your pension entitlements from Germany and India

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

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

Example:

Heike M. wants to benefit from an old-age pension for the especially long-term insured. For this, she ought to have fulfilled a qualifying period of 45 years.

She has completed 44 years of qualifying periods in the German pension insurance. At her younger age she had carried out work in India for two years and paid contributions there. On the basis of the Agreement these Indian contribution periods can be taken into account by the German pension insurance. Thus, she can fulfil the necessary qualifying period of 45 years and get the pension for the especially long-term insured.

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

Pension calculation

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

Your pension from Germany

You can receive different types of pension from the German statutory pension insurance. In order to benefit from them, different preconditions must be fulfilled.

The German statutory pension insurance pays old-age pensions, pensions for a reduction in earning capacity, and pensions because of death (widows/widowers pensions, child-raising pensions and orphan's pensions).

You always have to apply for a pension so that it can be assessed in advance whether you fulfil the respective necessary requirements.

Our advice:

To find out where to apply for a pension and which deadlines you have to be aware of, please read the chapter "Pension application and Commencement of pension payments".

Qualifying periods

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

Contribution periods and substitute periods as well as periods from a pension rights adjustment, pension splitting or a marginal part-time employment will be counted towards the general qualifying period. Creditable periods as well as consideration periods will also be counted towards the qualifying periods of 35 years.

Creditable periods are for example periods in which you have been ill, in maternity protection or unemployed. Inclusively, periods of schooling and study can be creditable periods. Consideration periods are those of child raising or caring before March 1995.

With regard to the 45-years qualifying period various periods are not counted, e.g. the months of qualifying period from a pension rights adjustment or a pension splitting and the periods of receipt of unemployment benefit II and unemployment assistance. Voluntary contribution can be considered in this kind of qualifying period only if additional compulsory contributions for at least 18 years for an insured employment or self-employed activity have been paid.

You will find all the necessary information about the periods of insurance in our gratuitous Brochure "Rente: Jeder Monat zählt".

Our advice:

As to the qualifying period of 45 years, some more particularities are true. You may easily get the relevant information from your pension office.

During the process of determining the qualifying period you can profit from the Social Security Agreement: Your Indian periods of insurance are considered as well. In this way you can "fill up" your minimum insurance period in the German pension insurance with periods you had in India. Moreover, all periods of insurance can be taken into account that you have had in a state with which both Germany and India have concluded a similar Social Security Agreement. Nevertheless, one month can be considered only one time if periods in several states concur or exist in parallel.

In this respect, please read the chapter "The persons covered by the agreement", from page 4 onwards.

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

Other necessities

In addition to having completed the qualifying period some types of pension require that you have met special necessities under insurance law. This means that you must have paid in determined periods of time compulsory contributions from an insured employment or self-employed activity. Under the agreement these necessities can also be met by corresponding Indian contributions.

Periods having had in other countries which have concluded an Agreement can be considered as well.

Furthermore, some personal requirements have to be met, among them the reaching of a determined age or the existence of a severe disability.

Pensions for a reduction in earning capacity

You will receive a pension for a reduction in earning capacity if
→ your earning capacity is reduced due to illness or disability
and you are only able to work less than six hours a day on
the general labor market,

- you have fulfilled the general qualifying period of five years or have completed it earlier (e.g. because of an accident at work), and
- you have three years of compulsory contributions for an insurable employment or self-employed occupation in the five years preceding the reduction in your earning capacity, or
- you have completed the general qualifying period of five years before January 1st, 1984 and each month from January 1st, 1984 until the reduction of earning capacity occurred has been covered by periods for which pension entitlements have been secured.

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

Please note:

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

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

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

Please note:

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

As a rule, pensions for a reduction in earning capacity will be paid for a limited period of time, i.e. for three years at the most. You may apply for an extension of the pension period if the medical conditions are still present.

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

For more information about the regular old-age pension please see on page 27 et seq.

Old-age pensions

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

- regular old-age pension (Regelaltersrente)
- old-age pension for the especially long-term insured (Altersrente für besonders langjährig Versicherte)
- old-age pension for the long-term insured (Altersrente für langjährig Versicherte)
- old-age pension for severely disabled people (Altersrente für schwerbehinderte Menschen).

Since the life expectancy increases continuously and the birth rates decline the age threshold for receiving regular old-age pension. If you would like to know if you are affected by these changes in law and if yes, to what extent, please read our gratuitous brochure "Rente mit 67: Wie Sie Ihre Zukunft planen können".

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

Early old-age pension

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

Example:

Ingrid K. turns 63 on February 21st, 2018. She wishes to draw her old-age pension for long-term insured to begin on June 1st, 2018. Those who were born like Ingrid K. in 1955 can only receive this pension without deductions after they have turned 65 years and nine months. Ingrid K. wants her pension to begin at the age of 63 years and three months, i.e. two and a half years (30 months) earlier. Her pension payments will be reduced by 9 percent (30 months × 0.3 percent).

The deduction on the pension is everlasting, what means that it will endure even when having reached the respective age threshold.

Our advice:

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

All addresses can be found on page 61 et seq.

Regular old-age pension

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

→ have reached regular pension age and

→ have completed the general five-year qualifying period.

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

Increase of the age-threshold to 67			
Year of birth of the insured	Increase by months	To the age of	
		Years	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
from 1964 onwards	24	67	0

Old-age pension for the especially long-term insured

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

→ are at least 63 years old and

→ have fulfilled the qualifying period of 45 years.

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

Please note:

This pension cannot be provided before your 63rd birthday. Thus, no deductions on this pension are possible.

In 2018 you must be 63 years and six months old to receive this pension.

Increase of the age-threshold to 65			
Year of birth of the insured	Increase by months	To the age of	
		Years	Months
1953	2	63	2
1954	4	63	4
1955	6	63	6
1956	8	63	8
1957	10	63	10
1958	12	64	0
1959	14	64	2
1960	16	64	4
1961	18	64	6
1962	20	64	8
1963	22	64	10
from 1964 onwards	24	65	0

Old-age pension for the long-term insured

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

→ have fulfilled the qualifying period of 35 years and

→ have reached the corresponding age-threshold.

From the birth year 1964 onwards the age threshold for this type of pension means having completed 67 years of age. If you were born before January 1st, 1964 you must be at least 65 years old in order to benefit from this type of pension without any deductions. Nevertheless, the age threshold for benefitting from the pension without deductions will be raised step by step from 65 to 67 years of age for the birth years from 1949 onwards.

Increase of the age-threshold to 67			
Year of birth of the insured	Increase by months	To the age of	
		Years	Months
1949			
January	1	65	1
February	2	65	2
From March till December	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
from 1964 onwards	24	67	0

The old-age pension for the long-term insured can be drawn from the age of 63. However, in this case your pension will be reduced (the maximum deduction being 14.4 percent).

Please note:

If you were born after December 31st, 1947 you can draw **the** old-age pension for the long-term insured under certain circumstances even before your 63rd birthday. Please seek the advice of your pension office.

Old-age pension for severely disabled people

Severely disabled people can receive this type of pension if they:

- have fulfilled the qualifying period of 35 years,
- are severely disabled at the commencement of the pension and
- have reached the corresponding age-threshold.

You must be recognized as a severely disabled person under German law with a degree of disability of at least 50 percent. A severe disability recognised according to Indian law does not equal one recognised under German law.

Our advice:

If you reside in India you can turn to the responsible German office in India for being recognised as a severely disabled person. The addresss is on page 60.

For the birth years until 1951 the age threshold of 63 years is valid. For people born in 1952 or later this age threshold will be raised gradually to 65 years of age. If you were born after December 31st, 1963 you will reach the corresponding age threshold at your 65th birthday.

You can also benefit from the pension for severely disabled people at an earlier moment, but you must take into account a permanent cut-off up to 10.8 per cent.

The age threshold from which the pension can be drawn at an earlier moment will also raise gradually from the age of 60 (for a birthyear before 1952) to the age of 62 (for people born after December 31st, 1963).

Year of birth of the insured	To the age of		Earliest commencement of pension with a deduction of 10.8 per cent from	
	years	months	years	months
1954	63	8	60	8
1955	63	9	60	9
1956	63	10	60	10

1957	63	11	60	11
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

Old-age pension and additional earnings

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

Our advice:

You will find your individual thresholds for additional earnings in your pension decision/pension award letter. Your pension office will as well work them out upon your request.

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

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

To retire in a flexible way

You will soon retire or are retired yet? You are still healthy and fit enough to continue to work?

Since July 1st, 2017 there is the so-called Flexible Pensions' Act („Flexirentengesetz“). It enables you to shape the transition from your gainful activity to retirement in an individual form and adapted to your life conditions, e.g. through the new and more flexible regulations on additional earnings.

You are in a condition now to determine yourself to which amount you will benefit from your old-age pension and to what volume you still want to carry out work. If you decide to benefit from a partial pension the same must amount to at least ten per cent of the full pension. Your additional earnings must not exceed the threshold for additional earnings that applies to you individually and that results from the determined pension amount. Otherwise, your pension will be reduced.

If your flexible pension is an old-age pension at an earlier point of time and you in parallel continue to work in Germany for instance, you have still to pay contributions to the pension insurance. These contributions make that your pension is rising continuously.

Our advice:

Drawing your higher pension later on, there will be made lower deductions from the portion of your pension which you have not yet benefitted from, than from the one which you have benefitted from already. Please consult your pension office in this respect.

Widows and widowers pensions

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

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

Our advice:

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

Partners of the same gender who live in a registered partnership are treated equivalent to partners in a valid marriage. This applies also since October 1st, 2017, that is the date from which life partnerships are no more registered in Germany because the marital status has been opened for couples of the same gender.

Please note:

Marriages contracted in another country, including the ones contracted between partners of the same gender, can possibly be considered as well. Please ask your pension office.

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

You cannot claim widows or widowers pension after a pension splitting has been carried through. Please order our brochure on pension splitting.

Widows or widowers pensions can be provided as minor or large pensions. The difference is the amount of the pension as well as the payment period.

In order to receive a large pension you must

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

Please note:

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

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

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

If a widow or widower married again after the spouse's death the claim to widows or widowers pension is cancelled. On application, a compensation can be paid.

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

Widows or widowers pensions to divorced spouses will be paid if the divorce took place before July 1st, 1977. The pension is meant to substitute claims to maintenance.

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

If widows or widowers married again after their spouse's death and also this marriage was dissolved or annulled they may be entitled to a widows or widowers pension due to their last but one marriage.

Child raising pension

If you got divorced, your former spouse died, you did not re-marry and you raise a child you may receive a child raising pension. The pension is paid on the basis of your own insurance.

Therefore, you must have completed the qualifying periods of five years, in fact until the death of the divorced spouse.

If you have had insurance periods in India the same are considered with respect to the qualifying periods for the child raising pension as well.

Orphan's pension

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

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

The Indian periods of insurance are counted as well.

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

The pension is paid until the orphan's 18th birthday. Beyond that age the pension will only be paid under certain circumstances (for example, because of school education or vocational training) and up to the age of 27 at the most.

Pensions because of death and income

If you as a survivor have own income – which also includes social benefits, income from property and/or capital and comparable income from abroad – this income will principally be deducted from your pension. This is also valid for your Indian old-age pension or pension for a reduction in earning capacity. There is, however, a legally fixed amount of exemption up to which your income remains untouched. As soon as your income exceeds the amount of exemption, it will be taken into account on the survivor's pension with 40 percent.

Please note:

In the first three months after the death of the insured (referred to as the death quarter) no income is taken into account.

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

Please note:

For more information read our brochure "Hinterbliebener: So viel können Sie hinzuverdienen", or seek the advice of your pension office.

Old-age pension for miners: A special benefit

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

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

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

Our advice:

Please contact Deutsche Rentenversicherung Knappschaft-Bahn-See for additional information. You can find the address on page 59.

The Indian pension insurance

Already in 1952 the “Employees’ Provident Fund and Miscellaneous Provisions Act” was passed for the statutory Indian provision for old age.

The Indian provision for old age consists of three pillars:

- the Employees’ Provident Fund Scheme (EPF),
- the Employees’ Deposit Linked Insurance Scheme (EDLI) and
- the Employees’ Pension Scheme (EPS).

The EPF is a system with capital cover and based on contributions. The monthly payment of a pension is not foreseen by EPF but a lump sum payment in the amount of the contributions paid by the employee and the employer and with the interest accrued. A full EPF payment is granted upon

- completion of the age threshold of 58 years and the termination of employment or
- termination of employment due to a permanent reduction of the earning capacity or
- death of the insured.

In case of death of the insured the survivors receive also benefits from EDLI which is shaped according to the principles of life insurance and is financed solely by employer’s contributions. If the insured dies EDLI grants a single payment. The condition for this is that the death occurs during an existing employment relationship with an Indian employer (in India or in another country) and the insured is at this moment subject to the Indian legal prescriptions. A continuous payment of pension does not take place.

Similarly equipped as the German statutory pension insurance is the EPS. From EPS, which is financed by employer’s contributions and national (state) contributions, insured people and their survivors can receive continuous pension benefits. Moreover, there is the possibility of lump sum payments if the minimum period of insurance of ten years (possibly with periods in other countries) is not completed.

The payment of contributions to the various systems is distributed as follows (as from 2017):

	Contribution rate (percentage of the gross income)			
Employer	3.67	0.50	8.33	12.50
Employee	12.00	(-)	(-)	12.00
Altogether	15.67	0.50	8.33	24.50

Administrative charges (Employer)	0.65	0.01	(-)	0.66
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To be insured in India

The statutory Indian provisions for old-age only reach to industrial and economic branches which are listed in the “Employees’s Provident Fund and Miscellaneous Provisions Act” and have at least 20 employees.

If the contribution assessment ceiling is not exceeded at first taking up employment in such an enterprise in India, insurance is compulsory. If the contribution assessment ceiling is exceeded during the course of the further working life, the earnings exceeding the contribution assessment ceiling can be insured by paying additional voluntary contributions.

The contribution assessment ceiling in India rests with a remuneration of 15,000 rupees a month (effective from 2016).

If the remuneration is over the contribution assessment ceiling at first taking up employment in India, compulsory insurance does not incur. In this case there is the possibility to join the system by voluntarily paying compulsory contributions. The decision to pay voluntary contributions can be revoked one time but not any more.

Also people working in enterprises with less than 20 employees can pay voluntarily compulsory contributions. The precondition is that the employer and the majority of the employees agree.

These regulations do not refer to “International Workers”.

Those – according to Indian law – are

- Indian employees who work, will work or have worked in a country with which India has concluded a Social Security Agreement, or
- non-Indian employees who work in India in an EPF enterprise.

“International workers” are subject to compulsory insurance even if their monthly remuneration exceeds the contribution assessment ceiling.

If you are self-employed in India or a worker or employee in an agricultural cooperative that employs less than 50 people there is no compulsory insurance for you.

End of the compulsory insurance

At the completion of the regular age threshold (58 years of age) the compulsory insurance ends. After that you cannot acquire any further insurance periods in India.

The pensions in India

This chapter provides an overview on the various benefits of the Indian pension insurance. However, binding information on this item can be provided by the insurance carrier in India.

In India the Employees' Provident Fund Organisation (EPFO) is competent for the statutory pension insurance.

For the EPFO address please see page 60.

Minimum insurance period

In order to be entitled to claim Indian benefits, you always must have completed a certain minimum insurance period. Here, the Social Security Agreement may help you: your Indian and German periods of insurance may be added up. Additionally can be considered all periods of insurance that you had in a country with which both Germany and India have concluded a similar agreement on social security.

Please read in this connection the chapter "The persons covered by the agreement" from page 4 onwards.

Old-age pension

You are entitled to old-age pension if you

- are 58 years old,
- have terminated your employment and
- have completed the minimum insurance period of ten contribution years.

The pension is calculated on the basis of your insurance years and the amount of contributions paid. The formula fixed by the government for calculating the pension is:

Number of insurance years x income liable to contribution: 70
= monthly pension.

Example:

Indira S. has reached the retirement age. Lastly She got a remuneration liable to contribution in the amount of 4,200 INR. Altogether, Indira has completed 18 insurance years in India. According to the formula of pension calculation she will receive a monthly pension in the amount of 1,080 INR: 18 insurance years x 4,200 INR: 70 = 1,080 INR.

On request one third of your pension can be paid out to you. There does not exist neither a minimum nor a maximum pension.

If you have not fulfilled the minimum insurance time of ten contribution years, you will receive a singular payment. This payment consists of your own contributions, the contributions of your employers and the interest accrued.

You can also receive your pension at an earlier time, from 50 years of age. However, your pension will then be reduced accordingly. The reduction is 3 per cent for every one of the years of which the pension is received earlier. In parallel to receiving your pension at an earlier time, you are not allowed to carry out an employment.

If you have at least 20 contribution years in India, you will receive a supplement of two insurance years for calculation purposes. For instance, 20 contribution years will then be counted as 22 insurance years.

Disability pension

An insured person is considered disabled according to Indian law, if he/she is no more able on grounds of an industrial accident to carry out the daily occupations and will not be able to do any more.

You can receive disability benefits if you are unable to work on a permanent basis and have a period of insurance of at least one contribution month.

Your monthly pension will be calculated on the basis of your remuneration and paid in an amount of 250 INR, at the minimum. You can, however, decide for a lump sum payment which consists of your own contributions, the contributions of your employers and the interest accrued.

Survivor's pension

If an employee takes up an occupation in India, he must, as a rule, declare towards his employer on so-called nomination forms who shall receive the survivor's pension in the event of his death. The nomination forms comprise among other things the civil status of the employee. Each change, e.g. a change in the civil status, must be recorded on the form.

The precondition for receiving a survivor's pension is an insurance period of at least one contribution month.

Widow's pension

Dependent on the point of time at which the insured person has died, the payment of widow's pension is divided into three categories:

→ Category 1:

If the insured person has died in the course of his active earning life, before reaching the regular old-age threshold, the

widow's pension is calculated and paid in accordance with the pension due to the insured, at minimum in the amount of 450 INR per month.

→ Category 2:

If the insured person has died after the termination of his employment subject to compulsory insurance but prior to reaching the regular age threshold, the widow's pension is calculated according to the formula of pension calculation valid for the normal pension of the insured person. As the factor „income liable to contribution“ will be taken the average of the remuneration liable to contribution of the past twelve months. The pension is paid in the amount of at least 250 INR per month.

→ Category 3:

If the insured person has died after the approval of his regular old-age pension, the widow's pension is paid in the amount of 50 per cent of the old-age pension of the deceased, at least in the amount of 250 INR per month.

The widow's pension is paid on a monthly basis.

Please note:

If you remarry you can no more receive the widow's pension.

Orphan's pension

A child can receive orphan's pension after the death of one parent, if he/she has not yet reached the age of 25 years. However, only two orphans can receive a pension. If three or more orphans are existing, the pension is paid to the two oldest of them. When one of these orphans reaches the age of 25 years, his/her entitlement is cancelled. This entitlement passes over to the orphan next to him/her in age who until that moment did not yet have this entitlement.

The orphan's pension is paid in the amount of 25 percent of the widow's pension, at least 125 INR per month.

Payment to third parties

If neither a widow nor an orphan do exist and no one was designated in the nomination form, the pension can also be paid to the father and after the death of him to the mother. The precondition is however that the parents had been maintained by the dead person in part or in total.

If the insured person dies and relatives do not exist, the entitlement on payment can also be transferred to other persons when those are designated on the nomination form.

This possibility does not exist in the German pension insurance.

Refund of contributions

If you as a German citizen have worked in India and paid contributions there, you can have these contributions be refunded upon the termination of your employment, provided you have not fulfilled the minimum insurance time of ten years.

Please ask your Indian pension office about this item.

Please note:

At verifying if you have fulfilled the minimum insurance time, either your Indian and your German contribution periods can be considered. Moreover, all insurance periods are counted that you have had in a state with which both Germany and India have concluded a similar Social Security Agreement.

Please read on this matter in the chapter "The persons covered by the agreement" from page 4 onwards.

Pension application and Commencement of pension payment

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

To enable us to pay your pension benefits punctually, you should submit your application in due time.

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

You will find all addresses on page 58 and followings.

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

Please note:

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

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

Please note:

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

Commencement of pension payment

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

Example:

Ajay P. turns 65 on August 21st, 2017. In February 2018 he reaches the threshold for receiving regular old-age pension. On that date he fulfils all necessary conditions to receive pension payments. He has applied for a pension on May 17th, 2018, which is within three months after the date he fulfilled the necessary conditions for receiving a pension. Therefore, his pension will begin from the calendar month at the beginning of which he has fulfilled the conditions, March 1st, 2018. If Ajay P. first had applied for a pension on June 3rd, 2018 his pension payments would have first begun on June 1st, 2018.

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

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

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

Please note:

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

Pension payment abroad

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

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

Example:

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

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

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

If insurance periods under the Foreign Pensions Act (Fremdrentengesetz) have been taken into account in your pension your pension payments may be reduced if you move abroad.

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

Please find more information about pensions for a reduction in earning capacity on page 24 and following.

Our advice:

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

How is my pension paid?

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

Our advice:

Three to four months prior to your moving house to a foreign country you should inform your pension office about your new address and your new bank account number indicating your insurance number. This is the only way of shifting the payment of your pension.

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

Deutsche Post AG
Niederlassung Renten Service
13497 Berlin
Germany

Please note:

Your Indian pension can also be paid to your place in Germany. Even if you do not reside in Germany or India you can receive an Indian pension. Nevertheless, there are exceptions. Please ask your Indian pension office on time. You will find the address on page 60.

What about my health and long-term care insurance?

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

Residence in Germany

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

Please note:

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

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

Please note:

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

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

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

Residence in India

If you live in India you are no longer a member of the statutory German health insurance scheme.

Under the Agreement Germans, Indians, refugees, stateless persons, and their survivors might receive a subsidy towards their private health insurance contributions upon application provided that certain requirements have been fulfilled. However, this is only possible if the private health insurance carrier is based in Germany or another Member State of the EU/EEA or Switzerland. Furthermore, the carrier must provide health insurance coverage during your ordinary residence in India.

Please note:

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

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

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

Your contacts in Germany and in India

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

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

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

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

Deutsche Rentenversicherung Nord
phone 040 5300-0
fax 040 5300-14999
email info@drv-nord.de
website www.deutsche-rentenversicherung-nord.de

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

Deutsche Rentenversicherung Bund
phone 030 865-0
fax 030 865-27240
email meinefrage@drv-bund.de
website www.deutsche-rentenversicherung-bund.de

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

Deutsche Rentenversicherung Knappschaft-Bahn-See
phone 0234 304-0
fax 0234 304-66050
email rentenversicherung@kbs.de
website www.kbs.de

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

Please note:

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

If you have any questions regarding an agreement of exception from Indian insurance liability when starting work in India, please contact:

Deutsche Verbindungsstelle Krankenversicherung – Ausland
(DVKA)

Pennefeldsweg 12 c

53177 Bonn

Germany

phone 0228 9530-0

fax 0228 9530-600

email post@dvka.de

website www.dvka.de

If you live in India and have any questions about Indian law, or how to apply for a pension, or about an agreement of exception from insurance liability, e.g. from the German compulsory insurance when taking up employment in Germany, please turn to:

Employees' Provident Fund Organisation

14, Bhikaiji Cama Place

Bhavishya Nidhi Bhawan

New Delhi-110066

India

email cpfc@epfindia.gov.in

website www.epfindia.com/index.html

The pension office responsible for provision in India is based in Hamburg. You can for instance turn to that office if you live in India and seek the recognition as a severe disabled person according to German law:

Behörde für Arbeit, Soziales, Familie und Integration

Versorgungsamt

Hamburger Str. 47

22083 Hamburg

Germany

You can find information about the pension for severely disabled persons on page 31.

Just one step away: Your pension insurance

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

Our information brochures

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

On the phone

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

On the Internet

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

Personal appointments

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

Social insurance officers and deputies

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

Short communication routes

0800 1000 4800 (Freephone number within Germany) www.deutsche-rentenversicherung.de info@deutsche-rentenversicherung.de

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

Our partners

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

The German pension offices

Deutsche Rentenversicherung
Baden-Württemberg

Gartenstraße 105
76135 Karlsruhe
Telephone 0721 835-0

Deutsche Rentenversicherung
Bayern Süd

Am Alten Viehmarkt 2
84028 Landshut
Telephone 0871 81-0

Deutsche Rentenversicherung
Berlin-Brandenburg

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

Deutsche Rentenversicherung
Braunschweig-Hannover

Lange Weihe 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 0221 937-0

Deutsche Rentenversicherung
Rheinland-Pfalz

Eichendorffstraße 4-6
67346 Speyer
Telephone 06232 17-0

Deutsche Rentenversicherung
Saarland

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

Deutsche Rentenversicherung
Schwaben

Dieselstraße 9
86154 Augsburg
Telephone 0821 500-0

Deutsche Rentenversicherung
Westfalen

Gartenstraße 194
10709 Münster
Telephone 0251 238-0

Deutsche Rentenversicherung
Bund

Ruhrstraße 2
10709 Berlin
Telephone 030 865-0

Deutsche Rentenversicherung
Knappschaft-Bahn-See

Pieperstraße 14-28
44789 Bochum
Telephone 0234 304-0

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