

Work and pension in Germany and Japan

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

Working without borders

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

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

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

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

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

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

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The agreement with Japan – an overview

The Agreement helps you to meet the conditions required to qualify for a German and/or a Japanese pension. As a matter of principle though, you will not receive one total pension. Instead, each state will pay its own pension.

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

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

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

Who is covered by the agreement

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

Compulsory insurance

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

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

Posting abroad

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

Please note:

Self-employed people working abroad for a limited time can be posted, too.

Agreed exceptions

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

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

GKV-Spitzenverband

Deutsche Verbindungsstelle Krankenversicherung –

Ausland (DVKA)

Pennefeldsweg 12c

53177 Bonn

Our advice:

Please visit the DVKA website at www.dvka.de. In the section “Arbeitgeber & Erwerbstätige” you will find the information leaflet “Arbeiten in Japan” to learn more about posting and agreements on exceptions.

Certificate of the applicable legal regulations

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

Applying for compulsory insurance status

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

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

Our advice:

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

Periods of child-raising

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

Our advice:

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

Paying voluntary contributions in Germany

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

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

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

Our advice:

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

Marginalie: This brochure is available in German only.

Anyone who has paid at least one voluntary contribution before 19th October 1972 to the German insurance system may pay voluntary contributions in Germany, irrespective of their nationality and their place of residence.

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

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

Voluntary contributions: Your advantages

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

Our advice:

For these pensions it may be important to document month by month the entire time period from 1st January 1984 to date, provided you have satisfied the qualifying period of five years before January 1st, 1984. If you cease to be insured under the German state pension insurance scheme but wish to continue to be entitled to one of these pensions, you should get advice on your options in advance.

Marginalie:

You will find your competent contact partner in the chapter “Your contacts”.

Moreover, voluntary contributions will increase your old-age pension or the pension of your surviving dependants in case of death. As a self-employed person you may voluntarily insure yourself in order to thus provide for yourself and your surviving dependants.

Paying contributions

You may choose the amount of your contribution rates and the number of your voluntary contributions. However, there are minimum and maximum rates of contribution. You are free to change your contribution rate at any time. You can only pay voluntary contributions for the respective current calendar year until 31st March of the following year at the latest.

Before you may pay voluntary contributions, please contact your pension insurance provider. Thereafter, it is advisable to debit the contributions cashless from your or a representative's account in Germany. It is also possible to transfer the funds from an account in Germany or abroad.

Please note:

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

Refund of German contributions

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

After a refund of contributions, the insurance relationship is cancelled.

You may apply for a refund of the employee part of contributions if you

- have not been obliged to pay compulsory insurance contributions under the German pension scheme for at least 24 calendar months,
- there is no possibility to be insured under the German pension scheme on a voluntary basis.

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

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

Marginalie:

Please contact us for advice.

Our advice:

The chapter “Paying voluntary contributions in Germany” will tell you if you are entitled to pay voluntary contributions in Germany. It is irrelevant whether or not you actually wish to pay voluntary contributions. It only matters if you are entitled to do so.

Please note:

As a German citizen you may not have your contributions refunded before reaching statutory retirement age since you are entitled to pay voluntary contributions to the German pension insurance system even while living in Japan.

Refund due to old age

If you have reached statutory retirement age but have paid contributions for less than five years, you may apply for a refund, too. The idea behind this provision is the fact that with less than five years of pension insurance contributions you have no entitlement to a pension. In this case, the contributions paid will be refunded without the waiting period of 24 calendar months.

Marginalie:

Statutory retirement age is being gradually raised from 65 to 67.

Our advice:

Periods of insurance from Japan also count towards the five years of pension insurance contributions needed for any entitlement to a pension. Likewise, periods for which you have not paid the contributions yourself (for example periods of child-raising) will be taken into account. Thus, you might be entitled to receive a German pension after all.

Marginalie:

Periods acquired in other countries covered by an agreement may also be counted.

Refunds for surviving dependants

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

Please note:

Your German contributions cannot be refunded if you already receive a foreign pension (i.e. a pension from abroad) and you are only entitled to it because your German and your non-German contributions have been added. Likewise, your contributions may not be reimbursed if you have already benefitted from them, e.g. by receiving a medical rehabilitation. Contributions which you have paid after these benefits can be reimbursed.

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

Marginalie:

You will find more information on this in our brochure "Beitragserstattung"

Our advice:

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

Refund upon application only

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

Marginalie:

You will find the addresses of the German pension providers 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 which they have paid themselves. Only half of voluntary contributions will be refunded, and any contributions you have not participated in paying yourself, such as e.g. contributions for raising children, cannot be refunded at all. No interest will be paid on the contributions.

German nationals

As a German national, as a rule, you can first have your German contributions refunded when you have reached statutory retirement age and then only if you have paid fewer than 60 contributions.

Rehabilitation – fit again for job and everyday life

In addition to pensions the German state pension insurance system also grants rehabilitation benefits. They are intended to prevent or overcome illnesses and disabilities in order for you to continue to be able to participate in or be reintegrated into gainful activity.

In addition to medical rehabilitation, which can be carried out as an outpatient or inpatient measure, rehabilitation services also include measures to facilitate participation in working life, formerly known as “vocational rehabilitation,” prevention as a preventive measure, and follow-up care.

Please note:

According to the principle of “rehabilitation before retirement,” before a pension due to reduced earning capacity is paid it will generally be checked whether your ability to work can be restored through rehabilitation.

Additionally, the insurance law requirements must also be met. For example, you must have paid contributions to the pension insurance system for a certain period – generally for 5 or 15 years.

Please note:

Insofar as a minimum insurance period is required, those of your insurance periods completed in Germany and Japan which do not overlap, will be aggregated.

If your usual place of residence is abroad – for example, in Japan – entitlement to these benefits is only established if you have paid compulsory contributions to the German state pension insurance system in the calendar month in which you filed your application. This condition is also fulfilled if, after a period of employment or self-employment insurable under German law, you were incapacitated for work up to the date on which you filed your application. When choosing the appropriate rehabilitation facility, we will accommodate your preferences as much as possible. On our internet portal www.meine-rehabilitation.de, you can find information about the various rehabilitation clinics and the respective services they offer.

Our advice:

You will find detailed information about rehabilitation benefits in Germany in our brochures:

- „Mit Rehabilitation wieder fit für den Job“ [„Fit for the job again with rehabilitation”]
- „Medizinische Rehabilitation: Wie sie Ihnen hilft“ [„Medical rehabilitation: How it will help you“]
- „Berufliche Rehabilitation: Ihre neue Chance“ [„Occupational rehabilitation: Your new/second chance”]
- „Reha-Nachsorge: Therapieerfolg nachhaltig sichern“ [„Reha follow-up care: safeguarding therapeutic success”]
- „Post – COVID: Mit Reha neue Kraft tanken“ [„Post-Covid: regaining strength with rehab”]

Pensions: How the agreement can help you

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

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

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

As a matter of principle though, contributions you have paid in one of the contracting countries of the agreement will stay with the insurance provider of that country. This means that both contracting states under the scheme of which you were insured – Germany and Japan – will pay you a pension provided you have met the respective requirements. If you have (at first) only met the requirements in one of the contracting states you will only receive a pension from that state.

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 14 onwards.

German pensions – the basic requirements

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

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

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

Should you not meet the requirements for Germany, contribution periods from Japan will also be taken into account, provided they do not overlap. Only contribution periods from Germany and Japan are taken into account, those from other convention or EU member states will not be considered.

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

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

Marginalie:

You will find more information about the German periods in our brochure “Rente: Jeder Monat zählt”.

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

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

- compulsory contributions for an insurable employment or self-employment,
- substitute periods (for example, periods of political persecution in the former GDR),
- periods derived from supplements for marginal employment for which no contributions are to be paid,
- periods taken into consideration,

→ voluntary contributions, if at least 18 compulsory contributions for insurable employment or self-employment have been paid

as well as

→ creditable periods resulting from the receipt of unemployment or sickness benefits, or from the receipt of a transitional allowance.

Periods during which you were unemployed can only be considered to a limited extent. Moreover, there are exceptions for the crediting of insurance periods in the last two years before retirement regarding creditable periods and voluntary contributions.

Marginalie:

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

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

Marginalie:

Please enquire at your pension insurance provider in good time.

Our advice:

Under the agreement, your Japanese insurance periods can be aggregated with your German insurance periods in order to meet the qualifying period.

Special requirements under insurance law

Pensions for reduced earning capacity are granted under special requirements pursuant to insurance law only. For this, you must have paid sufficient compulsory contributions for insured employment or self-employment during certain periods.

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

The right German pension for you

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

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

Our advice:

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

Reduced earning capacity pension

You will receive this pension until reaching statutory retirement age if

- your earning capacity is reduced due to illness or disability,
- you have completed the five-year qualifying period or satisfied it prematurely (for example because of an accident at work), and
- in the last five years before the reduction in your earning capacity occurred you paid compulsory contributions for three years for an insurable employment or freelance occupation,
- you have fulfilled the general qualifying period of five years before 1st January 1984 and every month from 1st January 1984 until the date of the event to be insured is covered with periods for which pension entitlements have been secured.

Our advice:

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

Please note:

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

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

reduction in your earning capacity. This is only half the rate of the pension for complete reduction in earning capacity.

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

Marginalie:

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

Old-age pensions

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

- regular old-age pension
- old-age pension for persons with long-term insurance
- old age pension for especially long-term insured persons
- old-age pension for severely disabled persons

Marginalie:

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

Regular old-age pension

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

- have reached statutory retirement age, and
- have completed the five-year qualifying period.

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

Increase of the statutory retirement age to 67 years

Insured person Year of birth	Increase in months	To the age of	
		years	months
1956	10	65	10
1957	11	65	11
1958	12	66	0
1959	14	66	2
1960	16	66	4

1961	18	66	6
1962	20	66	8
1963	22	66	10
1964	24	67	0

Marginalie

Our brochure “Rente mit 67: Wie Sie Ihre Zukunft planen können” will also tell you how the rise of the statutory retirement age affects other old-age pensions.

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

Old-age pension for the long-term insured

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

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

If you were born between 1949 and 1963 the statutory retirement age of 65 is gradually being raised until it is 67 for persons being born in 1964 or later. You are still entitled to draw the old-age pension for the long-term insured from the age of 63, however, your pension will then be reduced by up to 14.4 per cent.

Increase of the statutory retirement age to 67

Year of birth	Increase to the age of		% deduction if paid at, for example, 63 years old
	years	months	
1956	65	10	10.2
1957	65	11	10.5
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

Old-age pension for the especially long-term insured

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

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

Marginalie:

You will find out more on the additional earnings ceiling from page 31 onwards.

Increase of the age limit to 65

Year of birth	Increase by month	Increase to the age of	
		years	months
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
1964	24	65	0

Old-age pension for severely disabled persons

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

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

Marginalie:

The German pension insurance providers [Deutsche Rentenversicherung offices] will inform you as to which Auslandsversorgungsamt office is responsible in your case.

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

Increase of the statutory retirement age to 65

Year of birth	Increase to the age of		Earliest possible age to draw pension with deduction of 0.8%	
	years	months	years	month
1957	63	11	60	11
1958	64	0	62	0
1959	64	2	62	2
1960	64	4	62	4
1961	64	6	62	6
1962	64	8	62	8
1963	64	10	62	10
1964	65	0	63	0

Pensions for widows and widowers

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

Please note:

Same-sex partners who have entered into a registered civil partnership in Germany are equal in law to partners in a legally valid marriage in all respects.

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

The widow's or widower's pension can be paid as a minor or a large pension. To be entitled to the large pension the surviving spouse must

- be at least 47 years old, or
- have a reduced earning capacity, or
- be raising his/her own child or a child of the deceased, the said child being younger than 18, or
- care in a joint household for his/her own child or a child of the deceased, the said child not being able to look after him-/herself because of physical, mental or psychological disability.

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

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

Example:

Pensioner Manuel F. died in May 2019. His widow Heidi F. has received large widow's pension since June 2019. She remarried in June 2023 and, consequently, her widow's pension ended on 30th June 2023. In the relevant twelve months before her pension was discontinued (July 2022 to June 2023), Heidi F. had received widow's pension payments averaging 520 euros (before deduction of her own contributions to the health and nursing care insurance for pensioners). The settlement amounts to 24 times this average amount, i.e. 12,480 euros.

Orphan's pension

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

- was drawing a pension until the time of death or
- at the time of death had completed the qualifying period of five years or where this was satisfied previously (through an accident at work, for example).

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

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

The payment of this pension may be extended up to the recipient child's 27th birthday if they are completing their school education or a job training. Likewise, if the orphan is doing a voluntary social or ecological year or federal voluntary service or cannot take care of himself/herself because of a disability, the orphan's pension may be provided up to their 27th birthday.

Other pensions payable on account of death

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

You will receive a widow's or widower's pension based on the record of your last but one spouse if you, after the death of your former spouse, remarried or entered into a registered civil partnership and the new relationship has since been dissolved or annulled (because of death, for example).

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

Our advice:

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

Pensions and income

If you make extra income in addition to receiving a pension due to reduced earning capacity or an old-age pension drawn before you have reached the regular pension age, this may have a negative effect on the amount of your pension. In this respect, domestic and foreign (for example, Japanese) wages and income from work are regarded equally.

Level of income is usually taken into account, too, when determining the amount of a pension awarded due to death. Only with orphan's pensions since July 2015 additional earnings no longer matter.

Please seek advice from your pension insurance provider.

The basic pension

The aim of the new basic pension, which came into effect on January 1st, 2021, is to recognize the lifetime achievements of people who have worked for decades, raised children, and cared for relatives. The supplement provides better security in retirement for people with below-average incomes. The basic pension is not a separate type of pension but an addition to the existing pension. This supplement is not only available for new pensions; around 26 million existing pensions were also reviewed by December 31, 2022, to determine if they should be increased by a basic pension supplement, too.

Please note: The basic pension does not need to be applied for. We will check for you whether you are eligible. Calculation and payment are also automatic. You do not need to take any action yourself.

To receive the basic pension, you must have worked and paid contributions to the pension insurance system for at least 33 years. The following contributions, called basic pension periods, are included:

- Compulsory contributions from employment or self-employment,
- Compulsory contribution periods for raising children and caring for relatives,
- Periods of benefits for illness or rehabilitation,
- Consideration periods for raising children, and

→ Substitute periods (for example, periods of military service, imprisonment as a prisoner of war, or political imprisonment in the GDR)

Not considered are:

- Periods while receiving unemployment benefits I and II,
- Periods of school education,
- The crediting period, i.e. the fictitiously extended insurance period for increasing a disability pension or a pension due to death,
- Voluntary contributions,
- Periods of marginal employment (mini-job) without own contribution payments, and
- Periods of calendar months determined by a pension equalization or pension splitting.

In order to receive the full supplement, at least 35 years of basic pension periods are needed. If your record boasts between 33 and 35 years of basic pension periods you may receive a partial supplement. To receive a basic pensions supplement, your earnings during those basic pension periods moreover also must have been between 30 and 80 percent of the average earnings of all insured persons. Finally, it is checked whether you and your spouse or registered civil partner do not exceed certain income levels while receiving the pension.

When adding basic pension periods towards the minimum requirement of 33 years, the contribution periods of/towards the Japanese pension insurance system are also counted. However, the supplement itself is calculated from German periods only. Periods with low income from Japan are not upgraded by the supplement.

Marginalie:

You will find more information in our brochure “Grundrente: Zuschlag zur Rente” [“Basic pension: Supplement to the pension”].

Miners – Special pensions from the Miner’s Guild

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

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

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

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

Marginalie:

You will find the address on page 35.

Japanese Pensions

This section of the brochure tells you about your entitlements from your Japanese insurance periods. We cannot, however, assume any liability for the accuracy of information given here concerning Japanese law. For legally binding information please consult the social security office in Japan. The address can be found on page 36.

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

Until September 30th, 2015, various cooperative pension schemes existed which were then integrated into a general employee's pension insurance system on October 1st, 2015. We will not include the benefits of these corporate pension schemes here as these were only available to specific groups of people (e.g. civil servants and private school teachers).

National Pension Scheme

The national pension scheme differentiates between three different insurance categories:

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

Employee's Pension Scheme

Under the Employee's Pension Insurance (EPI), you are subject to compulsory insurance if you are a jobholder (employed) under the age of 65 in a business with at least five employees.

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

→ Your employer files an application to join this scheme with the consent of more than half of the employees, or

→ You file an application to join this scheme with the approval of your employer,

if you have not already reached your 65th birthday.

You are insured as a member of either the national pension system or the employee pension system. The periods accumulated under the employee pension system will, however, also be taken into account to satisfy the requirements under the national pension system.

Please note:

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

Basic old-age pension under the national pension system

You are entitled to a basic old-age pension if you have passed your 65th birthday and have accumulated at least 10 insurance years. Insurance years are basically

→ periods of contribution payments under the national pension system or equivalent periods,

→ contribution periods under the employee pension system or a cooperative pension system, and

→ time as a dependent spouse of an employee who is insured under the employee pension system.

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

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

Please note:

You are entitled to draw a reduced pension from the age of 60 to 64 already. However, in this case your pension will remain reduced even after you have reached your 65th birthday. On the other hand, your pension will increase if you first draw on it after the age of 65.

Old-age pension under the employee pension system

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

Our advice:

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

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

Basic disability pension under the national pension system

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

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

Marginalie:

More detailed information as to the various disability brackets is available from the social insurance office in Japan. You will find its contact details on page 35.

You will be paid basic disability pension if

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

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

Your German insurance periods (compulsory and voluntary contributions) will be considered for the required two thirds covered by contributions provided that they do not overlap with Japanese periods. Likewise, the requirement of currently being covered by pension insurance may be fulfilled by such a German compulsory or voluntary contribution.

Disability pension under the employee pension system

You are entitled to an invalidity pension if you

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

You are also regarded as having been insured on the day of the first medical examination if at that date you have paid German compulsory or voluntary contributions.

Please note:

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

Survivors' basic pension under the national pension system

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

The pension will be paid if

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

Our advice:

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

Survivors' pension under the employee pension system

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

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

Marginalie:

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

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

Please note:

In the case of several eligible persons there is a hierarchical order of precedence: widowed mother, child, childless widow, widower, parents, grandchildren, grandparents. The pension entitlement of one of these persons disqualifies the entitlement of any person lower in the order.

The survivor's pension will be suspended for six years if survivor's compensation is being paid according to working standard law (benefit paid from accident insurance). After six years the pension will be paid again automatically.

If you receive a survivor's pension under the employee's pension system, from your 65th birthday you are also entitled to a basic old-age pension under the national pension scheme and possibly old-age pension under the employee's pension scheme as applicable. You may choose from the following pension options:

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

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

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

You are entitled to a refund of contributions if you

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

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

The amount refunded is based on the contributions paid, up to a maximum number of 36 contributions. Moreover, paid contributions beyond that maximum number expire as a result of the reimbursement and therefore are neither to be considered towards/ for any purposes under the German pension system anymore.

Health and nursing care insurance for pensioners

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

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

Marginalie

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

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

If you usually reside in Japan, you may not be a member in the German KVdR and the German nursing care insurance system. If, as a pensioner, you are legally obliged to pay statutory health and nursing care contributions and you change your usual place of residence from Germany to Japan your compulsory health insurance ends on the day you move. Vice versa, you may become a member of the health and nursing care insurance system if you change your usual place of residence from Japan to Germany.

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

Please note:

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

Worth knowing about pensions

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

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

Example:

Clarissa K. reached regular pension age on 15th May 2018. At this time all requirements for the regular old-age pension were fulfilled. Her pension started on 1st June 2018.

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

Example:

Clarissa K. first submits her pension application in September 2018. Although she fulfilled the requirements (by reaching regular pension age) more than three months earlier her pension will first begin on 1st September 2018.

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

Please note:

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

Where can I apply for my pension?

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

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

Please note:

If you use the German application form in Germany the application is not automatically regarded as a Japanese application. Please consult your pension insurance provider in good time before making your application. The contact details are listed on pages 51 and 52.

Our advice:

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

Calculation of pension

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

Marginalie

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

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

Contact information

In Germany there are various insurance providers that are responsible for accepting applications and answering enquiries in relation to the German Japanese Agreement; in Japan there is just one pension insurance provider.

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

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

Deutsche Rentenversicherung Braunschweig-Hannover

Telephone 0511 829-0

Fax 0511 829-2635

Email info@drv-bsh.de

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

Marginalie:

The German country code is 0049.

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

Deutsche Rentenversicherung Bund

Telephone 030 865-0

Fax 030 865-27240

Email meinefrage@drv-bund.de

Internet www.deutsche-rentenversicherung-bund.de

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

Deutsche Rentenversicherung Knappschaft-Bahn-See

Telephone 0234 304-0 Fax 0234 304-66050

E-mail rentenversicherung@kbs.de

Internet www.kbs.de

Our advice:

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

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

Japan Pension Service

International Relations Group

3-5-24, Takaido-nishi, Suginami-Ku

TOKYO 168-8505

JAPAN

Internet www.nenkin.go.jp

Marginalie:

This website also has an English-language version.

Just one step away: Your pension insurance

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

Our information brochures

We offer a great variety of brochures: You can order any brochure you are interested in at www.deutsche-rentenversicherung.de or download it from there. If you would like to be notified regularly about new brochures, we recommend you subscribe to our newsletter "Broschüren aktuell".

On the phone

We answer all your questions on our freephone number (within Germany) service hotline. There you may also order information brochures 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 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 to complete your application forms, for example.

Short communication routes

0800 1000 4800 (Freephone number within Germany)

www.deutsche-rentenversicherung.de

info@deutsch-rentenversicherung.de

We offer multilingual consultations on our international consultation days. The dates can be found

online.

Our partners

You can also apply for your pension or have your insurance documents forwarded at the insurance offices of the various cities and municipalities [Stadtkreise and Landkreise]

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	Lange Weihe 6
Braunschweig-Hannover	30880 Laatzen
	Telephone 0511 829-0
Deutsche Rentenversicherung	Städelstrasse 28
Hessen	60596 Frankfurt am Main
	Telephone 069 6052-0
Deutsche Rentenversicherung	Georg-Schumann-Strasse 146
Mitteldeutschland	04159 Leipzig
	Telephone 0341 550-55
Deutsche Rentenversicherung	Ziegelstrasse 150
Nord	23556 Lübeck
	Telephone 0451 485-0
Deutsche Rentenversicherung	Wittelsbacherring 11
Nordbayern	95444 Bayreuth
	Telephone 0921 607-0
Deutsche Rentenversicherung	Huntestrasse 11
Oldenburg-Bremen	26135 Oldenburg
	Telephone 0441 927-0

Deutsche Rentenversicherung	Königsallee 71
Rheinland	40215 Düsseldorf
	Telephone 0211 937-0
Deutsche Rentenversicherung	Eichendorffstrasse 4-6
Rheinland-Pfalz	67346 Speyer
	Telephone 06232 17-0 46
Deutsche Rentenversicherung	Martin-Luther-Strasse 2-4
Saarland	66111 Saarbrücken
	Telephone 0681 3093-0
Deutsche Rentenversicherung	Dieselstrasse 9
Schwaben	86154 Augsburg
	Telephone 0821 500-0
Deutsche Rentenversicherung	Gartenstrasse 194
Westfalen	48147 Münster
	Telephone 0251 238-0
Deutsche Rentenversicherung	Ruhrstrasse 2
Bund	10709 Berlin
	Telephone 030 865-0
Deutsche Rentenversicherung	Pieperstrasse 14-28
Knappschaft-Bahn-See	44789 Bochum
	Telephone 0234 304-0

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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