

# **Working in Germany and the Republic of Korea**

- The effects of the German-Korean treaty
- The benefits that you can receive from both countries
- Your contact persons

**Deutsche**  
**Rentenversicherung**  
Sicherheit  
für Generationen

## **Working without Borders**

Have you worked in the Republic of Korea for some time or do you want to emigrate there?  
Are you a citizen of the Republic of Korea who is currently working in Germany?

You are probably asking yourself how working in different countries will later on have an impact on your pension. After all, the Republic of Korea and Germany have different systems of social security.

This is true, but we can reassure you. Germany and the Republic of Korea have concluded an agreement in order to intercept potential disadvantages for you.

In this brochure, you will find out what the German-Korean agreement is, how it affects German law and what you are entitled to in the Republic of Korea. However, if you still have questions, you can contact us at any time.

This brochure was compiled with the greatest care. However, we cannot assume liability for the correctness of the information on foreign law. Please consult your appropriate competent local authority for binding legal information.

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## General information about the Social Security Agreement

*Germany has concluded an agreement with several countries in the area of social security, including the Republic of Korea.*

The German-Korean agreement came into effect on 1<sup>st</sup> January 2003. It only includes the pension system.

Germany has concluded an agreement with the Republic of Korea, which in this case refers to South Korea only. No Social Security Agreement has been concluded with North Korea (the Democratic People's Republic of Korea). The use of the words "Korea" and "Koreans" in this brochure therefore refer to the nation and citizens of South Korea only.

Social Insurance treaties with other countries

Albania	Brazil	Montenegro	Turkey
Australia	Chile	Morocco	Tunisia
Bosnia-Herzegovina	Israel	North Macedonia	Uruguay
Brazil	Kosovo	Philippines	USA
Canada	Moldavia	Serbia	

### How the agreement helps you

According to the agreement, with the requirements for a pension entitlement, along with your periods of contribution in Germany, your periods of contribution in Korea are also taken into consideration. Keep in mind that only periods you have spent in Korea since 1<sup>st</sup> January, 1988 count. In principle you will not be paid a total combined pension but each state will instead pay its own pension to you.

### **Further information is available in the chapter 'German Pensions – Basic Requirements'.**

Only the periods of payment which you have made in Korea subsequent to the 1<sup>st</sup> January 1988 count, however.

Additionally, you are assured that you will receive the full amount of your pension even if you are abroad.

### **For further information, please read the chapter "Amount of Pension and Pension Payment".**

The agreement also governs the state in which you are insured in the event of employment in Germany or Korea and the contributions that you have to pay.

Under certain conditions, if you are a Korean citizen, you can also pay voluntary contributions to the German Pension Insurance. Further information about this is available on page 7.

To whom does the Social Security Agreement apply?

Many of the rules of the agreement apply to you if you at any time paid contributions to German or Korean Pension Insurance. In addition to this you are covered as a survivor if the deceased was covered by pension insurance in one of the two countries.

Other rules only apply to German or Korean citizens or to refugees in the terms of the Geneva Convention and stateless persons in the terms of the treat about the legal status of stateless persons.

## Working in a Contracting State

*Insurance liability is generally based upon the legal regulations in the country in which you work. If you are therefore employed in Germany then German law applies irrespective of your nationality. If you work in Korea then the insurance liability scheme is based on Korean law alone.*

There are exceptions:

### Delegation

If you work for your employer in the other contracting state temporarily and in the framework of an existing employment relationship, you will remain insured under the regulations of that contracting state in which your employer maintains its main office for the first 24 months of this term. Beyond this period, delegation is only possible if you and your employer request it and the responsible agency gives its consent.

### **Please note:**

**Freelancers can also be delegated if they work in the other contracting state temporarily.**

### Agreement on Exceptions

If you are employed in the other contracting state, the responsible agency can make a different rule concerning the rules to be applied with the agency of the other state. It should grant you leeway in case of certain exceptions.

An agreement on exceptions is in principle only applicable for limited time periods. You and your employer or you alone if you are a freelancer can jointly submit the request for such an arrangement to:

GKV-Spitzenverband  
Deutsche Verbindungsstelle Krankenversicherung  
Ausland (DVKA)  
Pennefeldsweg 12c  
53177 Bonn  
Telephone 0228 9530-0  
Internet [www.dvka.de](http://www.dvka.de)

### **Our advice:**

You should also visit the DVKA website at [www.dvka.de](http://www.dvka.de). Under the heading “Employers & Employees”, you can read more about delegation and agreements on exceptions in the bulletin “Working in Korea“ The internet site is also available in English.

### Certification of the Applicable Provisions of Law

In the event of a delegation or an agreement on exceptions you will receive on request a certificate concerning those laws of a contracting state that apply to you (Form K/D 101). This enables you to document for the responsible authorities in the other contracting state that the provisions of law of the sending state continue to apply. If you are insured in the German pension insurance system, your health insurance provider will issue the form. If you as an employee are exempt from the obligation to maintain pension insurance or are not required to maintain pension insurance because you are a freelancer, you will receive the form from your pension insurance provider.

### Compulsory Insurance on Request

If your temporary delegation to a foreign country in Korea is not subject to compulsory insurance in the German pension insurance system owing to a delegation or agreement on exceptions, you can have yourself insurance under certain conditions by requesting it. In this case your employer must pay Korean pension insurance contributions in addition to the German ones.

Accepting the obligation to insure on request only makes sense in some cases. For example, if you need a certain number of obligatory contributions to establish your claim to a pension but the time spent in Korea is not included.

#### **Our advice:**

Based on the treaty, time during which Korean insurance contributions were made can be counted. You should consult your pension insurance provider before your employer submits an application for compulsory insurance.

## Being a Voluntary Member in Germany

*With voluntary contributions, you can increase your German pension, establish a claim to a pension or fill in gaps.*

If you live in Germany and are not required to pay compulsory contributions, you are able to voluntarily make contributions to and join the German pension system irrespective of your nationality. You must be at least 16 years old.

As a German citizen, you can also insure yourself on a voluntary basis if you live abroad.

### **Our advice:**

**You can find more information in our brochure “Voluntary Pension Insurance: Your Advantages”.**

**Our brochure is only available in German.**

Irrespective of nationality and residence, anyone who paid a voluntary contribution before October 19<sup>th</sup>, 1972 can be insured in Germany.

If you are a Korean citizen and you live in the European Union, you can insure yourself on a voluntary basis if you have paid at least one contribution to the German Pension Insurance. If you live in the Republic of Korea, you can make voluntary contributions if you have already been making payments to the German Pension Insurance for 60 calendar months. This also applies if you live in another foreign country (for example, Russia or Mexico). You can also insure yourself on a voluntary basis if you are required to carry insurance outside of Germany on the basis of foreign regulations.

**These regulations are also often applicable to stateless persons or refugees. Please find out if this is the case for you.**

### Voluntary Contributions: Your Advantages

You can fulfil the qualifying period for a German pension with voluntary contributions. You can also maintain your insurance coverage for a pension for partial or complete reduction in earning capacity.

### **Our advice:**

**For these pensions, it can be important that the period from January 1<sup>st</sup>, 1984 to the current year be completely covered with so-called “periods for which pension entitlements have been secured”. If you leave the German Statutory Pension Insurance, but want to continue to have a claim to this pension, you should first let us advise you concerning your options.**

You determine the amount and number of voluntary contributions yourself. There are, however, minimum and maximum contributions. You are not bound by the contribution amount that you select. You can change the amount of the contribution for the future at any time or cease making payments entirely.

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

You can only pay voluntary contributions for the current year through March 31<sup>st</sup> of the next year.

#### Paying Contributions

Your application must first be approved before you are allowed to pay voluntary contributions. Once this is done, it is advisable that you pay the contribution on a cashless basis, either via direct debit from your account or through an authorized agent at a financial institution in Germany. An EFT from abroad or from Germany is also possible.

#### **Please note:**

**The insurance office does not assume any bank fees, transfer charges or any other charges for bank transactions. In the case of payments sent from abroad, you should make the payment in Euros in order to exclude differences in exchange rates.**

#### Your Contact Person

If you wish to apply to pay voluntary contributions, please contact the insurance office who maintains your account or who last maintained it.

If you live in Germany and have not yet paid contributions to the Statutory Pension Insurance in Germany, you can submit the application with any insurance office.

Are you not sure which insurance office is responsible for you? Ask us. You can use our free service line here in Germany or use our e-mail address worldwide.

**Please read our chapter, “Just One Step Away: Your Pension Insurance”.**

## Having German Contributions Reimbursed

*If you have only worked for a short time in Germany and paid contributions and are now returning to your homeland, you may want to have your German contributions reimbursed. In this chapter, you will learn if this is a valid option for you. You should, however, carefully consider this step.*

A reimbursement of contributions dissolves the insurance relationship. As a matter of principle, this should only happen if you have withdrawn from the effective scope of German pension insurance or cannot assert any claims based on your contributions.

You are able to request reimbursement if

- you have left the German insurance liability
- you can no longer insure yourself in Germany on a voluntary basis, and
- if at least 24 months have elapsed subsequent to you having left the German insurance liability.

The waiting period of at least 24 calendar months must be observed. New insurance liability may not have taken effect, either.

In this context, the insurance liability in a member state of the European Union or a country with which Germany has concluded a social security agreement can be equivalent to insurance liability in Germany. In that case there is no option of contribution reimbursement. Please seek advice on this matter.

### **Our advice:**

**You can find out if you are able to voluntarily insure yourself in Germany in the chapter “Being a Voluntary Member in Germany.” Whether or not you actually want to voluntarily insure yourself plays no role.**

If you have reached the regular pension age and have paid contributions for fewer than five years, you can apply for reimbursement. This rule is based on the idea that you have no entitlement to a pension if you have paid contributions for fewer than five years. The contributions will then be reimbursed without the 24-month waiting period.

**The regular pension age has been raised from 65 to 67 years for those born in 1947 and later as of 2012.**

### **Our advice:**

**The periods during which you were insured in the Republic of Korea will be credited to the five years. Even times for which you did not pay contributions (e.g. periods of child-raising) will be considered. You may actually have an entitlement to a German pension.**

**Periods of insurance from other countries with an agreement can also be included.**

Survivors can apply for reimbursement of the contributions paid by a deceased person, if that person had not already paid contributions for five years. Here, too, the periods during which the deceased person was insured in Korea will be taken into account.

The German contributions cannot be reimbursed if you already receiving a foreign pension and this pension can only be paid because German and foreign contributions are added together.

**Please note:**

**The contributions cannot be reimbursed if you have already received a material or monetary benefit. This can, for example, have been a benefit for medical rehabilitation. Contributions that you only paid after the benefit can be reimbursed.**

If you have your contributions reimbursed, your insurance relationship deriving from the German Pension Insurance will be completely dissolved. You will no longer be able to assert claims from any dates prior to this.

**Our advice:**

**Please obtain comprehensive advice before you apply for a reimbursement of contributions. A later retirement can be the more favorable alternative for you.**

Your contributions will only be reimbursed on application. You can submit your application in writing with any German insurance office or even at a German embassy or consulate on-site. Since you may submit your application in your mother tongue, you will not need a mediator, a legal proxy or an interpreter.

**You can find the addresses of German insurance offices in the chapter, “Just One Step Away: Your Pension Insurance”.**

**Please Note:**

**As a rule, the contributions will not be reimbursed in their full amount! Employees for example will only receive their portion of the compulsory contributions. Voluntary contributions will only be reimbursed at half and contributions for which you did share financial responsibility cannot be reimbursed to you at all. These include credits for bringing up children. No interest is paid on the contributions either.**

German Citizens

As a German citizen, you are generally only able to have your German contributions reimbursed if you have reached the statutory age and have paid fewer than 60 contributions.

## Entitlement to a Participation Benefit

***Included among the benefits of German Pension Insurance are participation benefits along with pensions. They are meant to prevent or remediate illnesses and disability and make the affected person fit for everyday life and work again.***

Participation benefits are primarily benefits for medical rehabilitation that can be carried out as in-patient or out-patient treatment. The objective of these measures is to prevent you from prematurely leaving employed life and to permanently re-integrate you. To that end, we offer you medical rehabilitation following the principal of “rehab before retirement”, before we pay a pension for occupational disability.

The benefits of medical rehabilitation benefits are generally carried out in institutions in Germany. For you, medical treatment in a rehabilitation clinic can come into consideration as a medical benefit.

Benefits for participation in working life are for example assistance in obtaining employment as well as continued education, training and re-training for medical reasons.

To receive benefits for medical rehabilitation or to facilitate a return to regular employment, you must among other things complete a qualifying period.

**Please note:**

**Your periods of insurance in Germany and Korea will be added together to the extent that they were not completed simultaneously.**

If you don't live in Germany, then it is necessary for you to have made compulsory contributions to the German Pension Insurance in the calendar month in which you make your application. This requirement is also deemed fulfilled if you were later unable to work in a position that is insured under German law or work freelance until the time that the application was submitted.

**You can find additional information in our brochure “Medizinische Rehabilitation: Wie Sie Ihnen hilft” and “Berufliche Rehabilitation: Ihre neue Chance”.**

## German Pensions – the Basic Requirements

*In order to receive a pension, you must, in general, have fulfilled certain prerequisites. These usually include a specific age and a minimum insurance period.*

The regulations vary from country to country. It is therefore not surprising that the pension age is different in each country. For example, in some countries, you already receive your old-age pension at age 60, in others at 65 and in yet others only at 67. In Germany, too, the regular pension age has gradually increased from 65 to 67 since 2012.

**For more information please read the chapter “The right German pension for you”.**

Due to the fact that Germany has concluded agreements in the area of social security with several countries, you don't lose the contributions which you make during the course of your life in different countries. The rights which you once acquired are protected.

**You will find the Contracting States in section “General Information about the Social Security Agreement”.**

As a rule, the following applies: contributions which you have paid in the contracting states remain with the insurance office in this state. Every individual state in which you have been insured will pay you a pension as long as you have fulfilled the requirements there. If you only meet the requirements in one state, you will only receive that state's pension.

If you do not fulfil the requirements in one country then the periods in other countries will be taken into consideration as long as they do not occur at the same time. This means you may be able to receive a further pension. If you have not fulfilled the eligibility criteria according to German law alone, all periods during which you have made contributions in Korea from the 1<sup>st</sup> January 1988 onwards will also be taken into consideration. All of the periods of payment count which you have made in Korea up until the German case of entitlement (onset of reduction in earning capacity, for example).

**Our advice:**

**The Korean National Pension Law of December 31<sup>st</sup>, 1986 only applies for periods starting January 1<sup>st</sup>, 1988. Periods before that in Korea are not covered by the agreement. Please read page 37 as well.**

Only periods in Germany and Korea count. Adding these with periods in other treaty states or other states of the European Union is not possible.

Minimum insurance period

The requirement for every German pension is that you have made contributions for a certain period of time. This minimum insurance period is also referred to as a

qualifying period and amounts to 5, 35 or 45 years depending on the type of pension. The following stipulations are valid for the qualifying period of 5 years:

- contribution periods (compulsory and voluntary contributions),
- substitute qualifying period (e.g. periods of political persecution in the German Democratic Republic),
- periods from a pension rights adjustment or pension splitting as well as
- periods from supplements for marginal insurance-free employment.

You may fulfil these qualifying periods, for instance, by adding your German and Korean periods of insurance together.

For the 35-year qualifying period in Germany, creditable periods and periods taken into consideration by way of legal provisions.

**Our advice:**

**Creditable periods are, for instance, periods when you were sick, pregnant or jobless. Periods when you were at school or studying can also be credited. Periods taken into consideration are, for example, periods spent raising children or under nursing care.**

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

The following count for the qualifying period of 45 years:

- > Obligatory contributions for an insured position or freelance work,
- > Substitutionary periods (for example periods of political persecution in the former East Germany),
- > Periods from bonuses for part-time, insurance-exempt position,
- > Full contribution periods,
- > Voluntary contributions if there are at least 18 compulsory contributions paid in for an insured position or for freelance employment as well as
- > Periods taken into account based on drawing unemployment compensation or disability and based on drawing the transitional allowance.

**Find more details in the brochure “Die richtige Altersrente für Sie”**

Periods in which you were unemployed can only be taken into account to a limited extent. Additionally, there are exceptions in crediting insured periods in the last two years before your pension begins, for recognition of non-income periods and voluntary contributions. Periods from a pension rights adjustment or pension split, cannot be counted toward the qualifying period of 45 years.

**Our advice:**

**According to the treaty, your periods of Korean insurance can be combined you're your periods of German insurance for the qualifying period.**

### Special Conditions under Insurance Law

You will receive pensions for reduced earnings capacity only when certain conditions under insurance law are fulfilled. You must have paid in sufficient compulsory contribution for an insured position or self-employment in certain time periods.

It goes without saying that you can also fulfil the compulsory contributions which are required with corresponding compulsory contributions in Korea as long as you have paid them on the basis of an employment or self-employment.

If, through no fault of your own, you cannot account for certain months (e.g. due to pregnancy or sickness) within the stipulated period of time, the "basic" period of time will be extended by this number of months in the past in order to consider other compulsory contributions. This applies to periods in Germany and to comparable periods in Korea.

The time period can be extended by the following periods in Korea:

- the receipt of an invalidity or old-age pension,
- the receipt of benefits due to illness,
- unemployment or accident at work
- pregnancy and maternity leave in Korea
- child-raising in Korea.

### Pension Deduction

If you receive your German pension before you reach the regular pension age, it will not be paid in the full amount, but will be reduced by a certain deduction. For each month that you claim your pension ahead of the legal limit, your pension will be reduced by 0.3 per cent.

#### **Example:**

**Brigitte S. celebrates her 62<sup>nd</sup> birthday on June 27<sup>th</sup>, 2019. Her old-age pension for long-time insured shall begin on July 1<sup>st</sup>, 2019, advanced by two years and six months. The reduction in pension payment for this pension will then be 10.2 per-cent (34 months × 0.3 per-cent).**

You can specify the start of your pension and influence the amount of the reduction. Before you decide on a specific old-age pension, you should keep in mind that later it will not be possible to switch to a different old-age pension with lower reductions.

#### **Please note:**

**The pension reduction remains in the German pension your life long. It will even influence the survivor's pension after your death. Seek counsel. It is also important because there are exceptions in some cases- so-called confidentiality protection rules. This can result in you only having to accept no or lower reductions.**

### Pension and Income

If you receive a pension due to reduced earning capacity or an old-age pension prior to reaching the legal minimum age, your income as an employed person or freelancer can have negative effects on the amount of pension. It does not matter

whether you earned the income in Germany, Korea or in another country. In the case of pensions for reduced earning capacity, some social benefits can also be counted as income.

If you exceed the additional earnings ceiling, the pension will only be paid to you in part or not at all.

**Our advice:**

**You can find additional information about crediting income in the brochures, “Old-Age Pension/ Pensions due to Reduced Earning Capacity/Survivors: Supplemental Income”.**

If you draw a widow's or widower's pension, your income will not be taken into account for the first three months after the death of the insured. After that, your income will be reduced by an amount of exemption. Then 40 per cent of the remaining income will be credited to your pension. Social insurance benefits, earnings from assets and foreign income will also be taken into account.

In each case the net amount will be credited to the pension. This will be determined by deducting legally specified amounts in lump sums from the respective gross amount (for example 40 per cent for employed persons).

## The Right German Pension for You

*The German Pension Insurance pays pension due to reduced earning capacity, old-age pensions and pensions because of death (widow's/widower's pensions, child-raising pensions or orphan's pensions. In this chapter you can also find out when you are able to claim one these pensions.*

We firstly wish to inform you about the benefits that the German Pension insurance is able to offer you. You can find out about the way in which the social security agreement with Korea influences this and how it can help you with your claim in the chapter "German pensions – the basic requirements".

### **Our advice:**

**If you would like to know for which German pension you already meet the requirements, please request pension information from your insurance office. You will find all the information there.**

### **Please note:**

**In the case of pensions for occupational disability and all old age pensions before reaching legal pension age, additional domestic or foreign earnings can have a negative impact on the amount of your pension. Domestic or foreign income can also be credited to pension paid on death. You can learn more about pensions and income on page 21.**

**The legal pension age limit is gradually being raised from 65 to 67 years. Read more in this chapter.**

### Pension for reduction in earning capacity

You receive this pension if you:

- are incapable of work due to illness or disability and can only work fewer than six hours on the regular labor market
- fulfil the qualifying period of five years or fulfil it early (e.g. through an accident at work) and
- have paid three years of compulsory contributions for an insurable employment or self-employment in the last five years before the reduction in earning capacity took effect, or
- fulfilled the general five-year qualifying period prior to January 1<sup>st</sup>, 1984 and every month since January 1<sup>st</sup>, 1984 to the date of the insurable event is filled with periods for which pension entitlements have been secured.

**The pension will be paid until the regular pension age is reached, at the longest.**

On the basis of the medical documentation, your pension office will then check as to whether you suffer from either a partially or fully reduced earning capacity. You will receive a pension for complete reduction in earning capacity if you are only able to work less than three hours each day. If you are able to work more than three hours but less than six hours each day, then you will receive the pension for a partial reduction in earning capacity. This is equal to only half of the pension for complete reduction in earning capacity.

If you are partially incapable of work and do not have a (part-time) job that is concomitant with your remaining earning capacity then the German labor market is judged to be closed off to you and you will receive a Pension for complete reduction in earning capacity.

**Please note:**

**You will not receive a Pension for complete reduction in earning capacity that is paid solely due to the lack of a part-time position, if you live in Korea, since the German labor market does not play any role here. You then only have an entitlement to a Pension for partial reduction in earning capacity.**

The pension for reduction in earning capacity is generally paid for a limited period of time and for a maximum of three years. It can be extended if your health related restrictions continue to exist.

**Our advice:**

**Extensive information about this is available in the brochure “Erwerbsminderungsrente: Das Netz für alle Fälle”.**

Old-age Pensions – Different Options

In Germany, various old-age pensions can be paid. There are different age limits for the different types of pension. The regular pension age for example in 2019, which applies to those who were born in 1954, is an age of 65 years and 8 months. Which type of old-age pension you are able to receive depends on the duration of your insurance and other preconditions.

**You can find extensive information about all old-age pensions in the brochure “Die richtige Altersrente für Sie”.**

Due to the increasing life expectancy and decreasing birth rates, a gradual increase of the regular pension age from 65 to 67 was decided on in order to maintain the stability of the Statutory Pension Insurance. Starting with the birth year 1947, the increase has proceeded since 2012 in what are at first one-month intervals; starting in 2024 they will be 2-month intervals, so that the regular pension age of 67 years will apply to those insured who were born in 1964 or later. They can only retire at the age of 67 without deductions in the pension.

Increase of the pension age to 67			
Insured person's year of birth	Increase in 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
1964	24	67	0

**Please note:**

**Even cases of early old-age pensions will see the starting age for pensions increased by the “Pension at 67” ruling. If you would like to find out if you are affected by this change in the law, read our brochure “Rent emit 67: Wie Sie Ihre Zukunft planen können”.**

For old-age pensions that you can already claim before the regular pension age, you must observe certain additional earning ceilings, if you want to receive your pension in its full amount. Foreign income will be taken into consideration in this case.

**You can find out more in our brochure “Altersrentner: So viel können Sie hinzuverdienen”.**

Regular old-age pension

You have an entitlement to a Regular old-age pension if you:

- have reached the regular pension age and
- have fulfilled the qualifying period of five years.

If you were born before 1947, your regular pension age is your 65<sup>th</sup> birthday. If you are younger, the pension age will be gradually increased to your 67<sup>th</sup> birthday.

As the recipient of a Regular old-age pension you are entitled to unlimited additional earnings and need not fear any deductions.

**Our advice:**

**Further information about all old-age pensions is provided in the brochure “Die richtige Altersrente für Sie”.**

Old-age Pension for Very Long Time Insured

We pay you this old age pension once you have met the qualifying period of 45 years. The age limit depend on your birth year.

**You can find the details in the brochure „Die richtige Altersrente für Sie”.**

If you were born before 1953, the age limit for this pension is 63 years. If you were born between 1953 and 1963, the age limit will be gradually increased. If you were born in 1964 or later, it is 65 years. The pension for long-time insured is paid without reductions. You must observe the limits on additional income until you reach the mandated age limit.

### Old-age Pension for long-time Insured

You receive this old-age pension if you have completed the qualifying period of 35 years. The age limit depends on your birth year.

If you were born before 1949, the minimum age is 65 years. If you were born between 1949 and 1963, the minimum age will be raised gradually. If you were born in 1964 or later, it is 67.

You can however claim this old-age pension early already at the age of 63. But please keep in mind that you will have to accept reductions in the pension amount of 0.3 per-cent per month. Read the example of pension reduction on page 20.

For insured who were born prior to January 1<sup>st</sup>, 1955 and have made a binding part-time employment agreement with their employers prior to January 1<sup>st</sup>, 2007 according to the German Part-time Employment Act, the age of 65 years will not be increased. They can begin drawing the old-age pension for long-time insured at 65 without deduction or at 63 with deduction.

### Old-age Pension for Severely Disabled Persons

As a severely disabled person you can receive your pension from a certain age onward as long as you fulfil the waiting period of 35 years.

You must be recognized as a severely disabled person in the sense of German law, meaning at least 50 per cent disabled (i.e. you must be able to present a Severely Disabled ID Card or Certificate). If you live in Korea, the responsible German office will specify the degree of disability.

### **You can find the responsible German office through the offices of the German Pension Insurance.**

If you were born before 1952, the pension age for this pension is 63 years. You can, however, retire early at age 60 with a deduction of 10.8 per cent. If you were born between 1952 and 1963, the pension age for a pension without deductions will be gradually increased. If you were born in 1964 or later, it is 65. You can, however, claim the old-age pension early with a deduction.

Rules for protecting reasonable expectations make it possible for you to draw your pension at 60 or 63 without deductions under certain conditions. Please contact your pension provider for more information.

### Pension for Widows and Widowers

After the death of a spouse, you can receive a widow's or widower's pension from the insurance policy of the deceased spouse, if he/she was drawing a pension at the time of death or had fulfilled the five-year waiting period or it was fulfilled early (e.g. through an accident at work).

**You can learn more in our brochure, “Hinterbliebenenrente: Hilfe in schweren Zeiten”.**

**Please note:**

**If you live in a registered same-sex union, this is equivalent to a marriage and you are also entitled to receive a surviving dependants’ pension.**

To be entitled to receive a pension you must have been married for at least one year prior to the date of the death.

This minimum period of one year does not apply if you got married before 1<sup>st</sup> January 2002 or if the main of the marriage was not receive survivors’ pension. If you re-marry you are not entitled to the pension.

A widow’s or widower’s pension can be paid as a minor pension or a large pension.

To receive a large pension, you must have:

- > Reached your 47<sup>th</sup> birthday (in the case of deaths as of 2012 gradual increase from the 45<sup>th</sup> to 47<sup>th</sup> birthday) or
- > Have reduced earning capacity or
- > Be raising your own child or child of the deceased who has not yet completed the 18<sup>th</sup> year of life or provide domestic community for your own child or child of the deceased who cannot provide for his/herself due to physical, mental or emotional handicap.

If you do not meet any of these requirements, you will receive the so-called minor widow’s/widower’s pension. This is paid for a maximum of 24 calendar months subsequent to the death of the insured spouse. It amounts to 25 percent of the insured person’s pension. The large widow’s or widower’s pension is paid for an unlimited period. It amounts to 55 percent of the insured person’s pension.

If you were married prior to the 1<sup>st</sup> January 2002 and a spouse was born prior to the 2<sup>nd</sup> January 1962 then the minor widow’s or widower’s pension is also paid for an unlimited period. You have no entitlement to a widow’s or widower’s pension if a pension splitting was previously carried out.

If as a widow or a widower you remarry, then you are no longer entitled to receive a Survivors’ pension. You can then apply for a lump-sum settlement of your pension. This totals 24 times the average sum of the pension which was paid over the last twelve months. With a minor widow’s or widower’s pension, for which the maximum claim is limited to 24 months, the lump-sum is limited to the remaining sum which has not been used until the end of the pension period.

**Detailed information about all widow’s and widower’s pensions is provided in the brochure “Hinterbliebenenrente: Hilfe in schweren Zeiten“.**

**Example:**

**Pensioner Willi B. died in May 2011. His widow Ulla B. has been receiving a large widow’s pension since June 2011. She is remarrying in June 2019,**

**therefore her widow's pension comes to an end on June 30, 2019. In the decisive 12 months prior to the discontinuation of pension (July 2018 to June 2019) Ulla B. received an average widow's pension of 600 Euros (before deduction of own contribution to health and long-term care insurance for pensioners). The lump-sum settlement amounts to 24 times this amount – that is 14400 Euros.**

#### Orphan's Pension

Children receive an orphan's pension (half-orphan's pension) if the deceased:

- was drawing a pension at the time of death or
- had fulfilled the five-year qualifying period at the time of death or fulfilled this early (e.g. due to an accident at work).

If the second parent also dies, a full orphan's pension will be granted.

Biological and adopted children of the deceased, as well as any stepchildren, foster children or grandchildren or [younger] siblings who have been accepted into his/her household and were primarily supported by the deceased, will receive an orphan's pension. As a rule, this pension is paid until the recipient's 18<sup>th</sup> birthday.

Moreover, an orphan can receive this pension at the longest until the completion of his/her 27<sup>th</sup> year of age, if he/she is completing a full-time education or vocational training, and also if he/she is performing certain voluntary civil/military service or cannot provide for himself/herself due to a disability.

#### Further Pensions because of death

If you were divorced subsequent to the 30<sup>th</sup> June 1977 and your previous spouse died then you may be able to claim a child-raising pension. This will be paid to you from your periods of insurance if you are bringing up a child. The same applies to registered same-sex unions.

We will still pay you a widow's or widower's pension based on the record of the next last spouse if you remarry subsequent to the death of your penultimate spouse or establish a registered same-sex union after this and your new marriage or partnership is terminated or comes to an end (due to death for example).

If you were divorced prior to the 1<sup>st</sup> July 1977 then under certain circumstances, a Divorced spouse's pension can also be paid.

**Detailed information about all widow's and widower's pensions is provided in the brochure "Hinterbliebenenrente: Hilfe in schweren Zeiten".**

#### Pension because of Death and Income

In the case of pensions for widows and widowers, your own income will be credited above an allowance of 40 per cent after the first three months following the death of the insured.

**Example:**

**Marina M. draws a German widow's pension from the insurance policy of her deceased husband in the amount of 600 Euros. She earns 2,000 Euros gross monthly. The pension office calculates 40 per cent of that, subtracts it, and comes up with a net amount of 1200 Euros. After deducting the amount of exemption for widows (currently around 870 Euros), there remains an income allowance of 330 Euros. 40 per-cent of that (132 Euros) is subtracted from the pension. Marina M. thus receives a widow's pension of 468 Euros.**

## Miners – Special Benefits of the Miners’ Pension Insurance

*In German law, there are special regulations for those employed in the mining industry due to the stress and risks that they are exposed to. The German-Korean agreement also affects people who are in this category.*

The Miners’ Pension Insurance offers special benefits to miners in addition to the pension from the Statutory Pension Insurance:

- Pension for miners who can no longer perform their job in the mining industry,
- Pension for miners after attainment of age 50,
- Old-age pension with long-term underground employment,
- compensatory payment for miners.

You can find out about the requirements you need to satisfy to be able to claim one of these benefits through the German Pension Insurance “Knappschaft-Bahn-See” pension scheme.

### **Please note:**

**Even in the case of pension insurance through the Miner’s Pension Insurance, the retirement age has begun to gradually increase since 2012. You can find out the extent to which you are affected through the German Pension Insurance “Knappschaft-Bahn-See”. You will find the address in the chapter “Your Contact Persons on Both Sides”.**

**For further information about the other pensions, please read the chapter “The Right German Pension for You”.**

There is no special system for miners in Korea. However, your contributory periods in Korea can only be considered in the German Miner’s Pension Insurance if you were employed in a Korean mining company. If the “completion of work underground” is furthermore required, then your corresponding activities in Korea will also be taken into consideration.

## Pensions from the Korean Pension Insurance

*For legal reasons, the German pension offices are not permitted to provide any legally binding information about Korean pensions law. For this reason, in this brochure, we only provide you with a brief overview of the benefits you are able to receive from the Korean Pension Insurance. Only the Korean National Pension Corporation is able to state whether you have the right to claim a benefit or not.*

### The Korean pension system

The general Korean Pension Insurance system is financed from contributions in the same way as the German Pension Insurance is. The Korean Pension Insurance provides benefits to retired persons, due to reduction in earning capacity and to surviving dependents.

Korea's National Pension Law from December 31<sup>st</sup>, 1986 governs the general pension system and applies first to periods starting from January 1<sup>st</sup>, 1988. Insurance periods prior to 1988 are not included in the social security insurance treaty.

Along with the general pension system, there are additional pension systems in Korea for government employees, military personnel and private school teachers. Insurance periods in these systems are not included in the treaty either.

The organisation responsible for providing the statutory pension insurance is the National Pension Service (NPS) in Seoul.

**You will find the respective address in the chapter “Your Contact Persons on both Sides”.**

Pensions in Korea consist of a basic pension and a supplementary pension. The level of the basic pension is basically comprised of the contributions that you have paid and your periods in the Korean pension insurance system.

The level of the supplementary pension depends on your personal circumstances, such as family members for whom you care or instances of severe disability.

### Old-age Pensions

The general age for pensions in Korea was 60 in Korea through the end of 2012 and is being gradually raised to 65 since 2013. This is being done in five steps and will be completed in 2033.

The prior minimum pension age of 60 for the entitlement of the full pension benefit is being raised. The following applies for

- > persons born in 1953 to 1956 age 61,
- > persons born in 1957 to 1960 age 62,
- > persons born in 1961 to 1964 age 63,
- > persons born in 1965 to 1968 age 64 and
- > persons born starting 1969 age 65.

The old-age pension will be increased by 0.6 per-cent per month (previously 0.5

per-cent) if you do not claim the pension starting at the minimum age.

Depending on your birth year, the prior minimum age of 60 or 55 years will be increased as follows:			
	Determining Age		
Birth year	Full and reduced age	Prior pension age	Split pension
1953–1956	61	56	61
1957–1960	62	57	62
1961–1964	63	58	63
1965–1968	64	59	64
1969 and later	65	60	65

In the period from 2018 to 2022 the general age for start of pension is therefore age 62.

**Our Advice:**

**Under Korean law you can continue to work while drawing an old-age pension. However, if you exceed a certain limit, the pension can be forfeited—prior to turning age 66. Income earned abroad is not taken into account. Since an old age-pension can generally only be claimed in Germany after employment or work, you should apply for the Korean old-age pension punctually as soon as you turn 62 though you are still working.**

Full Old-Age Pension

You receive the full old-age pension once you have reached age 62 (applies from 2018 to 2022) and have completed a qualifying period of at least 20 years.

Miners and sailors can receive this pension when they reach 55 years of age.

**Please Note:**

**Since the Korean pension system was only introduced on January 1<sup>st</sup>, 1988, the pension could be drawn starting in the year 2008 at the very earliest, because that is the earliest point in time at which the 20-year period of insurance could be fulfilled. If you also have contribution periods in German, they will also be included in the calculation of the 20-year minimum period of insurance, but only if the contribution periods in Germany are subsequent to December 31<sup>st</sup>, 1987.**

With this old-age pension, the basic pension is paid out 100 percent; you can also receive the supplementary pension.

Reduced Old Age Pension

You can receive a reduced old age pension starting at age 62 (applies from 2018 to 2022), if you have completed a qualifying period of between 10 and 19 years. The pension will only be paid proportionally to the qualifying period completed; the supplemental pension is also possible.

**Our advice:**

**Your contribution periods in Germany subsequent to the 1<sup>st</sup> Januar 1988 will also be counted.**

### Old-age Pension for Employed Persons

This old-age pension will be paid if you

- > are currently employed in Korea,
- > are between 62 (from 2018 to 2022) and 65 years old and
- > have completed a qualifying period of ten or more years.

The old-age pension will be reduced for employed persons who are drawing a pension, if certain income levels are exceeded for people who are regularly employed. In the example of gainful employment earning 2 million Won, the old age pension will be reduced by 150,000 Won. On reaching 66 years of age, any additional earnings have no negative impact on the pension. Income earned abroad – and that includes Germany – will not be taken into consideration.

### **Miners and seamen can already draw this pension at age 55.**

The level of the basic pension depends on the extent of your periods of insurance and your age.

### **Please note:**

**Your contribution periods in Germany subsequent to the 1<sup>st</sup> January 1988 will also be considered.**

### Early Old Age Pension

You can draw old age pension early, if you are between 57 and 61 years old (from 2018 to 2022) and have completed a qualifying period of ten or more years. The amount of the base pension is dependent on the qualifying period completed and your age.

Your contribution periods in Germany subsequent to the 1<sup>st</sup> January 1988 will also be counted.

### Pension Splitting

In the event of a divorce, the pension expectations earned in the time married are divided to the benefit of the other spouse. A separate old-age pension will be paid in Korea from these transfer pension expectations.

### Pension for reduction in earning capacity

The Korean pension system distinguishes between a first, second and third degree of reduction in earning capacity. You fulfil the legal prerequisites if, on the day of your first medical examination, you have paid contributions for:

- > longer than one-third of the years in which you were eligible for insurance or
- > longer than three of the last five years or
- > longer than ten years

The pension is excluded if you did not make any contributions to your insurance for more than three years.

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**Please note:**

**You can also fulfil the current insurance requirements with contribution periods in Germany.**

Survivors' Pensions

Survivors include

- > The widowed wife (or life partner in case of common-law marriages)
- > The widowed husband (or life partner in the case of common-law marriage),
- > Children or grandchildren under 25 years of age as well as
- > Parents or grandparents to the extent that they are at least 62 years old (from 2018 to 2022, then following the increase of minimum pension age, see page 38 or have first or second degree occupational disability).

To receive a survivors' pension, the deceased person must, at the time of death, have had:

- > an insured period of more than one-third of the entire period that was eligible for coverage or
- > have remained insured for at least three of the last five years or
- > have been insured continuously for more than ten years.

**Our advice:**

**any contribution periods of the deceased made in Germany are also taken into consideration for the fulfilment of this requirement as long as they are subsequent to the 31<sup>st</sup> December 1987.**

The survivors' pension is generally paid for the first five years. If survivors have not yet turned 50 years of age when the five-year period comes to an end then it is necessary that special criteria are fulfilled for the receipt of a survivors' pension to continue. The survivor must have a first or second degree of reduction in earning capacity or they must be raising a child who is under 18 years of age.

Lump-Sum Settlements, Reimbursements and Payments on Death

The Korean Pension Insurance distinguishes between a first, second or third degree of reduction in earning capacity. If you are classified as having a reduction in earning capacity of the fourth degree, you are not entitled to a pension for reduction in earning capacity and will receive a lump-sum payment for reduction in earning capacity.

If as a survivor you have not fulfilled the eligibility criteria for the survivors' pension, then you will also receive a lump-sum payment. The level of this payment depends on the contributions made by the deceased and the legally specified rate of interest. If there are several beneficiaries then a legally specified ranking exists on the basis of which the pension is paid. With claims that are of the same rankings, the pension is shared out between those who are entitled to receive it.

If neither the requirements for the receipt of a survivors' pension nor for receiving a lump sum payment are fulfilled in the pension insurance, then a death payment is issued from the general public funds.

## One or Two Pensions?

*The agreement makes sure that you suffer no disadvantages in your later pension if you have worked in Germany and Korea. However, you will not receive a single total pension, but each of the contracting states will pay you a pension from your periods of insurance if you fulfil the preconditions.*

Your German and Korean periods of insurance will, to be sure, be added together in calculating the qualifying period and special requirements under insurance law. However, your German pension will be calculated solely on the basis of your German insurance periods according to provisions of German law. The Korean pension will be determined according to provisions of Korean law from your contributions to the Korean Pension Insurance.

If you fulfil the preconditions for a pension claim in both contracting states, you will be paid a pension both from the German and from the Korean Pension Insurance. If you have – at first – only fulfilled the preconditions of one contracting state, you will only receive the pension from that state; at a later date you can be paid the pension of the other contracting state as well.

## Pension Application and Commencement of Pension Payment

*You must apply for pensions from the German and Korean Pension Insurance. If you submit a pension application in Germany, it also applies for the Korean pension office – and also for all other states in which you were employed. In this chapter you can find out when your German pension starts, where to submit your pension application and what deadlines you must observe.*

Your German pension usually commences on the beginning of the first calendar month in which you meet the requirements for pension.

### **Example:**

**On September 12<sup>th</sup>, 2019, Rita N. is 65 years and eight months. From this date on she has fulfilled all of the preconditions. Her pension begins on October 1<sup>st</sup>, 2019.**

So that we are able to pay you your pension on time, it is necessary for you to submit your application on time. If you only file your application three calendar months subsequent to the event you are insured against, your pension will only commence with the month of application.

### **Example:**

**Rita N. only submits her application in January 2020. Since the qualifying event—her 65<sup>th</sup> birthday plus eight months –is already three months past, her pension begins on January 1<sup>st</sup>, 2020.**

Exceptions to this rule exist for the pensions for reduction in earning capacity and survivors' pensions. A time-limited pension for reduction in earning capacity is paid as from the 7<sup>th</sup> calendar month following the onset of the reduction in earning capacity. If the application is filed later than seven calendar months, the pension will commence with the month of application. A survivors' pension is also paid retroactively for up to twelve calendar months before the month in which the pension is applied for.

### Where am I able to file my pension application?

In Germany, you can file your pension application at any German pension office. You can also submit it at one of the regional pension offices. This application is also considered to be an application for a Korean pension from the same date.

The same applies if you submit your application at responsible point in Korea (for example, the field office of the National Pensions Corporation).

Your application for a Korean pension is also considered to be an application for a German pension.

**The information and advice points in the German Pension Insurance can also help you with your pension application.**

### **Our advice:**

**It is therefore sufficient if you file only one pension application. In your German application, please make sure you state that you have also spent periods of insurance in the Korean Pension Insurance. Conversely, also make sure that you inform the Korean insurance office that you have paid**

**pension insurance in Germany. Only if you do this is it possible for the corresponding opposite pension office to be informed of your application.**

This also means that you will not fail to comply with any necessary deadlines if you apply for a German pension in Korea and vice-versa.

Application forms in both languages are available from the German pension offices responsible for the German-Korean agreement. You will find the respective addresses in the chapter "Your Contact Persons on both Sides".

**Please note:**

**The German pension offices have no influence on the processing of your pension application in Korea or the decision that is made there. Only the Korean pension office can provide you with information about this.**

**You will find the address in the chapter "Your Contact Persons on Both Sides".**

## Amount of Pension and Pension Payment

*A pension from the German Pension Insurance will be calculated and paid according to German regulations. The Korean Pension Insurance applies Korean laws for pension calculation and pension payment.*

### How is the Pension calculated?

Only your recognised periods in the German Pension Insurance will be included in your German pension. Periods of insurance in Korea have no influence on the amount of pension.

The amount of your German pension is primarily dependent on your earnings from work during your insured period in Germany. Along with that, certain non-contributory periods will be included in your pension calculation under certain preconditions.

**You will find more information in our brochure, “Rente: So wird sie berechnet”.**

On the Korean side, your pension will be exclusively calculated with the Korean periods of insurance.

### **Our advice:**

**If you have questions about the Korean pension, contact your Korean pension office directly.**

Fulfilling all of these requirements is necessary so that you can receive two pensions, which are paid independently of each other by the German and/or Korean insurance office.

### How is the Pension paid?

We pay your German pension monthly to a bank account that you specify. As long as you live in Germany, there are no restrictions on the pension payment.

### **Please note:**

**As a rule, your pension will first be paid at the end of the month in which the pension begins.**

Whether and in what amount your pension can be paid abroad depends among other things on whether your stay abroad is temporary or permanent.

### Temporary Stay

In the case of a temporary stay, your German pension will continue to be paid unchanged. A stay is temporary if it is time limited from the outset, and if your habitual residence is maintained in Germany.

### **Example:**

**The pensioner P. Mi-Hi visits her niece in Korea for two months. The temporary stay has no effects on her German pension.**

**The orphan Christian P. would like to temporarily study in Korea. The exchange semester abroad also has no effects on the amount of his orphan's benefit.**

Habitual Residence

As a German or Korean citizen, citizen of a member state of the European Union, the European Economic Community or Switzerland or as a refugee or stateless person and as survivor of these persons, you will receive your German pension in its full amount even if your habitual residence is in Korea.

But even if you are a citizen of another state, you will receive your German pension in Korea at 100 per-cent according to the law in effect since October 1<sup>st</sup>, 2013.

**Until September 30<sup>th</sup>, 2013 the German pension was only paid at 70 per-cent in some conditions.**

**Please note:**

**Certain qualifying periods, the so-called Reich Territory Contribution Periods and periods under the Foreign Pensions Act are not paid abroad.**

Pension for reduction in earning capacity

In the case of a pension due to reduction in earning capacity there can be limitations if you permanently move abroad. This is the case if you draw disability pension, for which the situation on the German labor market is taken into account.

For more about this, read also about pensions for reduction in earning capacity.

**Please note:**

**Inform us of any change to your personal situation (e.g. moving abroad, a change of address, marriage, new citizenship or start of a employment) so that we can determine if this has any effect on your pension payment.**

In the case of foreign payments, we check at regular intervals to determine whether the preconditions for pension payment continue to be fulfilled. For this reason, you will receive a so-called "Life Certificate" which must be filled out, signed and sent back for confirmation as soon as possible so that we can continue paying your pension without interruption.

As a rule, you can freely select the bank to which we shall transfer the pension payment. We will pay the pension in full in Euros to your foreign currency account. We bear all costs for transfer to Korea; you will only bear the usual fees for your bank.

The payment of the German pension will be organised by the Renten Service [Pension Service] of the Deutsche Post AG. In the case of payments to Korea, the responsible agency is:

Deutsche Post AG  
Office for Pension Service  
[Niederlassung Renten Service]  
13496 Berlin  
Internet [www.rentenservice.com](http://www.rentenservice.com)

**Our advice:**

**Should you have questions concerning the payment of your pension or how changes to your personal situation will affect it, we will be glad to advise you.**

The Korean pension office will also pay its benefits to your account in Germany. The Korean pension will be paid monthly at the end of each month.

## Health and Long-term Care Insurance for Pensioners

*The Social Security Agreement with Korea only includes the Statutory Pension Insurance. This means that the corresponding national legal regulations apply to the area of health insurance.*

If you live in Germany, you are compulsorily insured under the health and long-term care insurance for pensioners if you are able to prove that you were previously a member of the German statutory health insurance for a certain period of time.

### **Please note:**

**The German health insurance fund with which you were last insured will check this. Periods during which you were insured in Korea cannot be considered part of the required insurance period.**

If you are insured in the German statutory health insurance, you are also paying contributions to nursing care insurance. They are, like your regular health insurance contributions, deducted from your pension.

### **Please Note:**

**If you are not insured in the German compulsory national health insurance system, you can enroll voluntarily or obtain private insurance. You will then, under certain conditions, receive an allowance for your contributions from your pension insurance carrier.**

If you, as a pensioner, permanently move from Germany to Korea, your obligation to maintain insurance in the German health and long-term care insurance system basically ends on the day you move.

**You can get additional information from your statutory health insurance fund.**

### **Our Advice:**

**We recommend that you ask your health insurance provider how to continue your insurance before you move.**

### Residence in Korea

If you live in Korea, you are no longer a member of the statutory health insurance in Germany.

In the Korean statutory health insurance (National Health Insurance Corporation- NHIC), all Korean citizens are covered by compulsory health insurance. Only Koreans of low income are taken care of in a separate program for medical assistance. For foreigners, there is the option of voluntarily insuring with the NHIC under certain preconditions.

Based on the treaty, Germans, Koreans, citizens of member states of the EU and EER (Iceland, Norway and Liechtenstein) and Switzerland, refugees, stateless persons as well as their survivors can receive a contribution subsidy in addition to their private health insurance, under certain conditions. The precondition for this however is that the private health insurance company is headquartered in Germany or some other member

state of the EU/ the EER or Switzerland and that the company also offers you health insurance coverage if you live in Korea. If there is a Korean compulsory health insurance policy in place, no contribution subsidy will be paid.

**Please note:**

**You cannot receive an allowance for private Korean health insurance.**

If you, as a pensioner from Korean, move to Germany permanently, it is possible that you will be covered by compulsory insurance from the German health and long-term care insurance system from the day you move. However, in order to have this coverage, you must already have been a member in the German statutory health insurance for a certain period.

**You can obtain additional information from your statutory health insurance fund.**

## Your Contact Persons on Both Sides

*In Germany, questions and applications which concern the German-Korean Social Insurance Treaty will be dealt with by different insurance offices. In Korea, the National Pension Corporation is your contact partner. It is the only agency capable of authoritatively determining if and when you will have an entitlement to a Korean pension.*

In Germany, the following insurance offices are available to deal with your enquires:

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

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

Deutsche Rentenversicherung Bund  
Telephone 0049 30 865-1  
Fax 0049 30 865-27240  
Email [meinefrage@drv-bund.de](mailto:meinefrage@drv-bund.de)  
Internet [www.deutsche-rentenversicherung-bund.de](http://www.deutsche-rentenversicherung-bund.de)

**The international telephone dialing code for Germany is 0049.**

If you paid your last German contribution to a regional pension office of the Deutsche Rentenversicherung (formerly Landesversicherungsanstalten), please consult the

Deutsche Rentenversicherung Braunschweig-Hannover  
Telephone 0049 531 7006-220  
Fax 0049 531 7006-425  
Email [sv-abkommen@drv-bsh.de](mailto:sv-abkommen@drv-bsh.de)  
Internet [www.deutsche-rentenversicherung-braunschweig-hannover.de](http://www.deutsche-rentenversicherung-braunschweig-hannover.de)

If at any time you have made a contribution to the Deutsche Rentenversicherung Knappschaft-Bahn-See, then you must contact:

Telephone 0049 234 304-0  
Fax 0049 234 304-53050  
E-mail [rentenversicherung@kbs.de](mailto:rentenversicherung@kbs.de)  
Internet [www.kbs.de](http://www.kbs.de)

If you have not yet paid any German contributions, please contact the Deutsche Rentenversicherung Bund. It will identify your responsible insurance carrier.

**Please note:**

**The answer to the question of which provider is responsible for you has**

**only been answered in simplified form here. Don't worry about contacting an insurance office with an enquiry or an application if they aren't responsible for you. They will inform you of the insurance office who is responsible for you.**

Your contact in Korea is:  
The National Pension Service  
Kukminyeonkum Bldg.  
7-16 Shincheon – dong  
Songpa – gu  
SEOUL, 138-725  
KOREA

## **Just One Step Away: Your Pension Insurance**

Do you have any more questions? Do you need more information or would you like individual consultation? We are there for you: skilled neutral, free of charge.

### With Our Brochures

Our range of brochures is wide. You can order or download what interests you at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de). We can also refer you to special counseling offers here.

### On the Telephone

We will answer your questions on the free service line. You can also order informational materials and forms or ask for the right contact person on site. You can reach us at 0800 1000 4800.

### On the Internet

Our internet services are available to you around the clock at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de). You can learn about many topics and download or order forms and brochures..

### With Our Online Services

You can communicate with us securely using your computer, tablet or smartphone. You can update your insured periods or submit applications online. You will use the online identification function of your personal ID card, your personal access code or your signature, collected later, to identify yourself.

### In Personal Discussion

You can find your nearest informational and consultation office on the home page of our website site or ask for it on our service line. There you can also easily book an appointment or book on online. Our App iRente is ready to help you on your mobile.

### Insurance consultants and Insurance Advisers

Our volunteer insurance counselors and advisors are there for you nearby and will be glad to help you for example in filling out your application forms.

### **Your hotline to us:**

**0800 100 4800 (free from Germany)**

[www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de)  
[info@deutsche-rentenversicherung.de](mailto:info@deutsche-rentenversicherung.de)

Unfortunately we can only offer multi-lingual consultation at our international consultation days. You will find the dates in the internet.

### Our Partners

You can also submit your pension application at insurance offices of cities and communities, get forms or forward your insurance forms.

## Providers of German Pension Insurance

Deutsche Rentenversicherung Baden-Württemberg	Gartenstraße 105 76135 Karlsruhe Telephone 0721 825-0
Deutsche Rentenversicherung Bayern-Süd	Am Alter 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 0211 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

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