Deutsche und englische Fassung

Working in Germany and Australia

- → Effects of the Social Security Agreement
- → The pensions you can receive
- → Your contacts

Deutsche
Rentenversicherung
Sicherheit
für Generationen

Working without limitations

Have you worked in Australia before or are you intending to emigrate to Australia? Are you an Australian citizen working in Germany now? Perhaps you are wondering how your work in different countries will affect your future pension entitlements given the differences between the different social security systems in Australia and Germany.

Although there are differences, we can reassure you. Germany and Australia have concluded two agreements to absorb possible disadvantages for you. This brochure provides information about the details of the Social Security Agreement between Germany and Australia, its effects on German law and the rights and entitlements you have in Australia. Please feel free to contact us at any time if you have further questions.

This brochure was prepared with great care. Nevertheless, we cannot assume liability for the correctness of the information with regard to foreign law. Please contact the relevant pension office to receive binding information on a point of law. While our brochure offers you information in English the German version is the only legal version for German law.

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Two countries – two agreements

Germany has concluded two agreements with Australia. This was necessary because the first agreement only referred to pension matters but not to the contributions paid while being employed in the other agreement state.

The first German-Australian social security agreement came into effect on 1 January 2003. It stipulates

→ that German and Australian periods will be totalised for an entitlement to pension,
→ that the pensions will also be provided abroad, and
→ when voluntary insurance is possible in Germany.

Also as a survivor you may benefit from the agreement.

The agreement applies to you if you have paid pension contributions in Germany and lived in Australia permanently. The objective of the agreement is to enable you to claim and be qualified for a pension from both countries.

On 1 October 2008 the second German-Australian Agreement came into effect. This supplementary agreement also contains provisions about the Australian Superannuation Guarantee and about employment posting. It applies to you if you are employed or self-employed in Germany or Australia. The objective of the agreement is to prevent double coverage in both states.

Working ‘down under’

If you work in Australia, as a rule, you are covered by Australian law. German law applies, as a rule, if you are employed or self-employed in Germany. The place where you work is relevant. Your place of residence or the head quarters of your employer is of no importance.

No contributions to any Australian statutory pension insurance can be paid because there is no such social insurance system there. Instead, periods as a permanent resident of Australia after the age of 16 are used, when furthermore having a permanent resident status, to determine entitlement to a later statutory Australian pension, if applicable.

Furthermore, your Australian employer pays contributions for you towards the Superannuation Guarantee if you have been employed in Australia and your monthly income is at least 450 Australian dollars.

If you leave Australia you may have these contributions refunded as “departing Australia superannuation payment (DASP)” if you do not have permanent resident status in Australia.

Please note:
If you reside in Australia without permanent resident status, e.g. with a visa for a limited period of employment or for holidays no Australian residence periods accrue. You will not be able to claim any Australian statutory pension. Therefore, it may be important for you to continue to be insured in Germany.

As a rule, you are no longer insured in Germany if you are working in Australia. There are, however, some exceptions.

Posting

You remain insured with the German pension insurance if

- your employer, based in Germany and with substantial business activities there, posts you to Australia within the scope of your employment in Germany,
- you work in Australia for him for a limited period of time from the onset (48 calendar months at the most),
- you continue to be integrated into the German company and are subject to the directions of the German company, and
- you receive your total salary from your German employer.

Please note:
You are not regarded as posted if you have been sent by your German employer to work with a subsidiary in Australia and receive your remuneration from that subsidiary.

Your work in Germany must be within the field of business activity of your German employer. If you have previously been posted you may not be posted again unless you have been employed in Germany for at least two months.

Self-employed persons with substantial business activities in Germany may be posted for 48 calendar months.

You may also be employed by your German employer for the work in Australia only but in this case you must habitually reside in Germany.

Example:

Peter T. works in Cologne. His employer posts him to Adelaide for two years. Peter T. remains insured in Germany with the pension insurance during the two years in Australia. He and his employer have to pay contributions in Germany according to the standard German contribution rates. His German health, nursing, unemployment and accident insurance remain valid in Germany.

Your health insurance fund to which your employer pays your statutory pension insurance contributions decides whether you are still insured in Germany. This office will also issue a certificate proving to the Australian authorities that you are still subject to German law (form AU/DE 101).

Agreement of exception

An exemption agreement in favour of the German legislation simultaneously applies to unemployment insurance purposes.

If you work in Australia, the relevant pension offices in Germany and Australia may agree upon an exception regarding the applicable law – also known as an exemption agreement. This is possible, for example, if your previous employment relationship continues or is only suspended during the period of posting and will be resumed afterwards. You have to individually state the reasons why you are still subject to German law, for

example, because of an ongoing relationship under employment law with your employer in Germany.

Example:

Beate K. is sent by her German employer to work for four years with the subsidiary in Sydney. During this time her previous work contract is suspended and she receives a new one from the subsidiary. Since Beate K. has only been insured in Germany up to that point in time she wishes to continue to pay her pension and unemployment insurance contributions there – within the scope of an agreement of exception.

An exception can also be agreed on after a posting period of 48 months has ended.

As a rule, an agreement of exception will only be granted for a limited period of five years at the most; however, it is possible to extend this period for a further three years.

You and your employer submit the application in Germany with GKV-Spitzenverband, Deutsche Verbindungsstelle Krankenversicherung – Ausland (DVKA) in Bonn. If you are self-employed you file the application on your own. If an exception agreement has been made you will be issued a certificate proving to the Australian authorities that you are still subject to German law (form AU/DE 101).

Our advice:

If possible, please file your application for an agreement of exception four months before you begin your employment in Australia or before the 48 calendar months posting period expires. You can also find the application forms and the required declaration at GKV-Spitzenverband, DVKA on the Internet at www.dvka.de.

Compulsory insurance upon application

You are no longer considered to be insured in Germany if from the onset you are working for a limited period in Australia for your German based employer and are integrated into the Australian rather than the German branch.

Your German employer must lodge the application.

As a German citizen or a citizen of a Member State of the European Union, Iceland, Liechtenstein, Norway, or Switzerland, however, it is possible for you to insure yourself in Germany upon request.

As the request only applies for the future, you and your employer must lodge the application before your employment in Australia begins.

Example:

Marcus R. works in Frankfurt. His employer posts him to Melbourne for six months. He works at a branch office which also pays his salary during this period. He signed an additional contract of employment with the branch office for this purpose. In order to remain insured in Germany, his German employer lodged an application for compulsory insurance before the commencement of the employment in Australia. Therefore, Marcus R. continues to be insured in Germany during the six months in Australia. His German employer has to pay contributions to the German pension insurance fund. His Australian employer pays Superannuation Guarantee contributions.

Your (previous) German pension insurance authority decides about the application for insurance liability. Only your German employer pays the contributions. However, you can contribute within the scope of contractual agreements.

Our advice:

The insurance liability upon application only exists for pension and unemployment insurance purposes. Therefore, please contact the relevant authority to remain insured with the German health, nursing, unemployment, and accident insurance.

Periods of bringing up of children

You can count child rearing periods if you reside in Australia as parent with your child. This is only possible, however, if you remain insured in Germany during your employment in Australia (e.g. due to posting). The insurance in Germany due to your employment in Australia must continue during the period you raise your child or must have existed at least up to the child's birth.

Please also read our brochure 'Kindererziehung – Ihr Plus für die Rente'.

You are no longer insured in Germany if you are working in Australia for your German-based employer at a subsidiary/branch office for a limited period of time and are integrated into the business in Australia. You can also receive child rearing periods in this case. The only requirement is that your contract of employment with your German employer continues to exist and that you still have rights and obligations under the contract.

You can also receive child rearing periods as an accompanying spouse if your spouse complies with the requirements.

Example:

Gunnar S. works in Munich. His employer posts him to Sydney for 1 1/2 years. His wife Silke and his daughter Pauline, 2, are accompanying him. Gunnar S. has signed an additional contract of employment with the Australian branch office. His employer, however, can bring him back to Munich at any time. He agreed in the contract with his employer not to work in Germany during the 1 1/2 years in Australia. In return, his employer pays him a small amount of fringe benefits for this period. The employment with the German employer continues to exist. Silke S. can still be credited with child rearing periods for their daughter Pauline.

Paying voluntary contributions in Germany

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

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

If you are German you may pay voluntary contributions regardless of the country you live in. If you are citizen of a Member State of the European Union, Iceland, Liechtenstein, Norway, or Switzerland you need to have paid at least one contribution under the German state pension insurance scheme.

Our advice:

The brochure is only available in German.

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

Independent of their nationality and their place of residence anybody can pay voluntary contributions under

the German scheme provided that he/she has paid at least one voluntary contribution before 19 October 1972.

If you are an Australian citizen and reside in the European Union you may pay voluntary contributions if you have already paid a contribution to the German pension insurance scheme. If you are an Australian citizen and reside in Australia you may pay voluntary contributions if you have already paid 60 months' contributions to the German state pension insurance. This also applies if you reside in another foreign country (e.g. Mexico or Russia).

The provisions may also be applied to stateless persons and refugees provided that they live in Australia. Please seek advice.

Our advice:

If you cannot acquire residence periods in Australia because you do not have permanent resident status you should think about paying voluntary contributions in Germany. We will be happy to advise you.

Voluntary contributions: Your advantages

You can use voluntary contributions to complete the qualifying period for a German pension. Under certain circumstances, you may also maintain your coverage for a pension for a complete or partial reduction of your earning capacity if you have already paid 60 months' contributions to the German statutory pension insurance before 1 January 1984.

Our advice:

In these cases it may be important that the period from 1 January 1984 to date is fully covered by periods for which pension entitlements have been secured. If you opt out of the German statutory pension insurance but wish to continue to be entitled to one of the pensions you should contact us for advice on time.

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

You will find the current contribution rates in the Internet at www.deutsche-rentenversicherung.de.

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

Paying contributions

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

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

Your contacts

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

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

Our advice:

Unsure which insurance office is your responsible office? Just ask us. Within Germany you can call our toll-free service hotline or use our email address from all over the world. Please read the chapter: “Just one step away: Your pension insurance.”

Refund of German contributions

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

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

You may apply for a refund if

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

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

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

Our advice:

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

Regular pension age is being gradually raised from 65 to 67. Please read more on this on page 32.

As soon as you have reached regular pension age, you may claim for a refund if you have less than five contribution years.

The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years. In this case, your contributions will be repaid without having to wait for 24 calender months.

Also periods acquired in other agreement countries or in Europe may count. In this case your entitlement will be determined separately on the basis of your periods in each country.

Our advice:

Also residence periods in Australia will be counted towards the five years. Periods for which you did not pay any contributions (e.g. child raising periods) may also be taken into account. It is possible that including such periods entitles you to a German pension after all.

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

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

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

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

Our advice:

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

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

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

Please note:
As a rule, your contributions will not be refunded in full. For example, employees will only receive that part of their compulsory contributions that they paid themselves. Voluntary Contributions are refunded only at half and contributions they did not pay themselves, e.g. credits for raising children, are not refunded at all. And there is not paid interest on the refunded contributions.

German citizens

As a German citizen you can first have your German contributions refunded if you have reached regular pension age and have paid less than 60 contributions. In this case your periods of Australian residence will also be taken into account.

Rehabilitation – a plus for your health

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

You can receive medical rehabilitation benefits if your working capacity is at considerable risk or already reduced due to sickness or disability. You can receive medical rehabilitation benefits either as an out-patient or an in-patient in a rehab clinic.

Please note:
Rehabilitation is only carried out in German institutions.

Your working capacity must be restorable or considerably improved with a rehabilitation. Therefore, we initially offer you rehabilitation before you can receive benefits for reduction of earning capacity, according to the principle ‘rehabilitation before retirement’.

Our advice:

You will find more information in the leaflet 'Mit Rehabilitation wieder fit für den Job'.

However, you must have paid contributions for a certain period of time (known as minimum period of coverage). This is basically a period of 15 years. The period may be 5 years if your working capacity is already reduced or can be expected to be reduced.

Please note:
Both your German contributions and your Australian periods of residence are included in the 5 and 15 years respectively. For further information about Australian periods of residence please also read page 5.

Even if you do not have the minimum period of coverage, you can nevertheless receive medical benefits if you have paid compulsory contributions for an insurable employment or self-employment for at least 6 calendar months during the two years immediately preceding your application.

In addition to medical rehabilitation benefits the German state pension insurance also provides the following benefits

→ preventive benefits in order to retain an insured's earning capacity when his/her first health impairments begin to occur,
→ children's rehabilitation benefits, in order to enable chronically ill or handicapped children to lead an independent, self-determined and autonomous life at a later point in time,

- → follow-up care benefits, which being temporally and factually linked to previous participation benefits help ensure the rehabilitation outcome is successful,
- → participation in working life benefits in order to enable individuals with health restrictions/impairments to permanently pursue a profession activity.

Your pension office will readily advise you.

Retirement – The advantages of the agreement

To receive a pension, you have to satisfy certain requirements. They vary according to the different types of pensions. Usually you must have reached a certain age and must have been insured or employed for a certain period. Finally, you have to lodge your claim on time as your pension start date depends on the date of your application.

In order to receive a German pension you must have been insured in Germany for a certain period of time (known as minimum insurance period or also qualifying period). Depending on the type of pension this may be five, 15, 35, or 45 years.

For further information about accruing Australian periods of residence, please read page 5.

Your German periods of coverage and your Australian periods of residence can be added up by virtue of the agreement. Thus, you may satisfy the required number of years of coverage in both Germany and Australia and can receive a pension from both countries.

Please note:
Overlapping periods will only be considered once.

Minimum insurance periods for German pensions

The following German periods will be counted towards the minimum insurance periods of five and 15 years:

- → contribution periods (compulsory and voluntary contributions),
- → substitute periods (e.g. periods of political persecution in the GDR),
- → periods of pension rights adjustment or a pension splitting, and
- → periods from supplements for a marginal employment, which is not liable to insurance.

For the minimum insurance period of 35 years also

- → accounted periods and
- → consideration periods

will be taken into account.

Accounted periods are e.g. periods during which you were sick, under legal protection for expectant and nursing mothers, or unemployed, not having paid contributions from these reasons. Also periods of school and university education may be accounted periods. Consideration periods are child raising periods and long-term care periods between January 1992 and March 1995.

For the minimum insurance periods of 45 years different German periods will be taken into account:

- → compulsory contributions for an insurable employment or occupation and periods considered as such except for periods of receipt of Arbeitslosenhilfe and Arbeitslosengeld II benefits,
- → substitute periods,
- → periods from supplements for a marginal insurance-exempted part-time employment,
- → consideration periods,
- → accounted periods because of the receipt of substitute income, however, periods in the last two years before the pension payments start will only be taken into account if they were received because of a bankruptcy

or because the employer closed down his/her business completely,

→ voluntary contributions provided that 18 years of compulsory contributions have been completed where the contributions during the two years immediately preceding the pension payments will only be taken into account if the same period was not covered by accounted periods because of unemployment.

Our advice:

Please have your insurance account updated and verified so that all your insurance periods are recorded. After your 55th birthday you will receive a pension forecast which will tell you which of the minimum insurance periods you have fulfilled.

Totalisation for the German pension

Your German periods of coverage and your Australian periods of residence can be totalised for the minimum insurance period (also known as qualifying period) if you have paid at least one German contribution.

Example:

Hartmut M. emigrated to Australia in 1978 but returned to Germany in 1992. During his stay in Australia he vested the right of a permanent resident status. He therefore accrued Australian periods of residence. Hartmut M., now 63 years old, would like to retire earlier in Germany. He has to complete the qualifying period of 35 years for this purpose. He only has coverage for a period of 32 years with his German periods of coverage. But in combination with his Australian periods of residence he reaches 46 years. As intended, Hartmut M. can receive his German old-age pension at the age of 63. He will receive his Australian Age Pension two and a half years later due to the fact that a person can first receive Australian Age pension from the age of 66 years and six months.

For some German retirement benefits you have to satisfy certain requirements in accordance with insurance law. This means that you have paid sufficient compulsory contributions for an insurable employment or self-employment during certain periods (e.g. within five years). Your Australian periods of residence can also be taken into account for this purpose if you were employed or self-employed in Australia. You have to provide proof by presenting appropriate documents (e.g. proof of your income).

Please also read the chapters 'The right German pension for you' and 'Retirement benefits of the Australian pension authority'.

Totalisation for the Australian pension

Generally, only Australian residents can receive Australian pensions.

Please note:
You are an Australian resident if you live in Australia and are either a permanent resident or an Australian citizen.

However, if you live in Germany you are treated as Australian resident by virtue of the agreement. Therefore, you can also receive a pension from Australia, even if you do not currently live in Australia. You must, however, have lived in Australia with a permanent resident status or have been an Australian citizen in the past.

You must also have been an Australian resident for a certain minimum period in order to receive an Australian pension. The agreement helps by allowing your German contribution periods to be taken to be periods of residence in Australia.

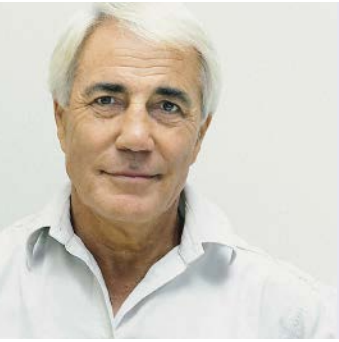
If you are not currently an Australian resident your German contribution periods can only be treated this way if you have lived in Australia for at least 12 months, vested with the right to a permanent resident status. In addition six of the twelve months must have also been continuous.

Filing your application

The agreement also helps you to file the application. This means that you can also file your German application for a pension with the Australian authority Department of Human Services, International Services without failing to observe a time limit.

You can find the address on page 60.

In addition, the application for an Australian pension is considered as an application for a German pension and vice versa. For this purpose, you must state in your application for a German pension that you also have completed Australian periods of residence. This also applies to your Australian application for a pension. For further information about the time for application, please read page 43.



Example:

Horst N. emigrated to Australia in 1967. Now, at the age of 65 and six months, he files the application for his Australian pension with his local authority. He also states his German periods of coverage in the application. The application for an Australian pension is also considered as application for a German pension. Therefore, Horst N. does not miss any deadlines.

In order to observe the time-limits your Australian claim forms must be received in Australia within six months after the pension claim was filed in Germany. The Australian pension office accepts your claim forms at the earliest three months before you have reached regular pension age in Australia. You will find information on the regular pension age on page 49.

Our advice:

We will be happy to send you the Australian claim forms. Our online services are available at www.deutsche-rentenversicherung.de.

Calculation of the pension

Australian periods of residence do not affect the amount of your German pension. Your German pension is only calculated with your German contributions.

The same also applies to an Australian pension. It is calculated with your Australian periods of residence. In addition, your personal income and assets are taken into account to calculate the rate of your Australian pension if they exceed certain allowance amounts. Thereby, your German pension is considered to be income. The income and assets of your spouse or partner with whom you are living together in a marriage-like relationship independent of the sex of the partners are also taken into account.

For further information about the assessment of income, please also read page 48.

The agreement also helps you in this matter. If you live in Germany, only a part of your German pension is taken into account as income in Australia. This proportion is dependent on the duration of your Australian periods of residence: The fewer periods you have, the less German pension is taken into account to calculate the rate of your Australian pension.

A different calculation applies if you live in Australia. The German pension is deducted from the maximum possible Australian pension. Your other income and assets are only taken into account afterwards. This calculation only applies, however, if your periods of Australian residence alone are insufficient for an Australian pension. Otherwise, your German pension is taken into account as normal income.

The right German pension for you

There are different types of pensions in Germany. The German state pension insurance pays benefits for a reduction in earning capacity, old-age pension and widows, widowers and survivors' pensions. What type of pension is the right one for you and when can you receive these pensions?

Pension for a reduction in earning capacity

You can receive a pension for reduction in earning capacity if your ability to work is limited or if you are unable to work at all due to an illness or a disability for an unforeseeable period. In this case it depends on how long you are still able to work per day: If you can work from three to no more than six hours a day you receive a pension for a partial reduction in earning capacity. If you can work no more than three hours a day, you receive a pension for a complete reduction in earning capacity which is twice as much.

For further information please also read the brochure 'Erwerbsminderungsrente: Das Netz für alle Fälle'.

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

In order to receive a pension, you must
→ complete the five-year qualifying period, and

→ have paid compulsory contributions before the reduction in earning capacity for at least three years in the last five years.

Your Australian periods of residence can also be added to your German contributions in order to fulfil the qualifying period of five years.

The three years must be compulsory contributions which you paid for an employment or a self-employment. Your Australian periods of residence when you were employed or self-employed are also taken into account.

Sometimes, you need fewer contributions if your earning capacity is partially reduced due to an industrial accident in accordance with German law, or an accident, or an illness subsequent to training.

Our advice:

The three years' period with compulsory contributions is not required if you already have completed the qualifying period of five years before 1984 and if you have periods for which pension entitlements have been secured for all months since then. This also includes your Australian periods of residence.

You initially receive a pension for a reduction in earning capacity for a limited period of no more than three years. However, the period can be extended if the health limitations continue to exit. You receive regular old-age pension when you reach regular pension age.

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

If you want to continue to work and you receive a pension for a reduction in earning capacity, you are only permitted to earn amounts within certain limits. Foreign income and social security benefits are also taken into account.

Please note:
You are only allowed to work according to your remaining earning capacity: if you receive a pension for a complete reduction in earning capacity no more than three hours a day, if you receive a pension for a partial reduction in earning capacity no more than six hours a day. If you work more you may put your pension entitlement at risk.

Regular old-age pension

You receive regular old-age pension in Germany if you have reached regular pension age and have at least five years of contributions under the German scheme, i.e. you have met the general qualifying period of five years. Your Australian periods of residence are added to your German contributions so that you have more than five years of coverage in most cases.

For further information about deductions of old-age pensions, please also read page 33 und 34.

As a recipient of a regular old-age pension, you are permitted to earn without limits and are not subject to deductions. Already from 2012 regular pension age is gradually being raised. Beginning with the year of birth 1947 in 1-month steps and from 2024 in 2-months steps. This results in a regular pension age of 67 for insured with the year of birth 1964.

Increase of the age limit to 67

Insured	Increase	to the age	
Year of birth	by months	of years	and months
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

Increase of the age limit to 67

Insured	Increase	to the age	
Year of birth	by months	of years	and months
1959	14	66	2
1960	16	66	4
1961	18	66	6
1962	20	66	8
1963	22	66	10
1964	24	67	0

Old-age pension for the especially long-term insured

Please refer to page 24 to find out which periods count.

You are still entitled to receive your pension from the age of 63 and currently four months if you have completed the 45 years' qualifying period. Your Australian periods of residence during which you were employed or self-employed will also be added to your German periods in order to meet the required 45 years of coverage.

If you wish to continue to work before you have reached regular pension age there is a limit for your additional earnings.

Since 2016 the age from which you can draw your old-age pension for the especially long-term insured has been gradually raised from age 63 to age 65. This applies if you were born in 1953 or later. If you were born in 1964 or later you can first draw this pension from the age of 65.

Increase of the age limit to 65

Insured	Increase to the age	
Year of birth	of years	and months
1954	63	4
1955	63	6
1956	63	8
1957	63	10
1958	64	0
1959	64	2

Increase of the age limit to 65

Insured	Increase to the age	
Year of birth	of years	and months
1960	64	4
1961	64	6
1962	64	8
1963	64	10
1964	65	0

Early old-age pension

You can receive an old-age pension in Germany before having reached regular pension age. The old-age pension for the especially long-term insured cannot be drawn earlier. However, it will be at a reduced rate. If you want to receive an old-age pension for severely disabled persons before you turn 63 years of age you will also receive a reduced rate.

Your old-age pension will be reduced by 0.3 per cent for each month you claim your old-age pension before reaching regular pension age or before reaching 63 years.

Example:

Stefanie K. turns 63 on 27 July 2019. Her regular pension age would then be 65 years and ten months. Her old-age pension for long-term insured would begin on 1 June 2022 without deductions. If she wishes her pension to be paid from 1 August 2019, i.e. 34 months early, her pension would be reduced by 10,2 per cent (34 months × 0.3 per cent).

You can determine the commencement of your old-age pension and thus can determine the amount of the deduction for yourself. Please consider that it is not possible to change to another type of old-age pension (with lower deductions) later once you have made your choice. This is a final decision.

Our advice:

Please contact your pension office for advice. This is also important due to the fact that there might be exemptions, known as protection of confidence regulations.

Old-age pension for long-term insured

You can receive old-age pension for long-term insured without deductions, if you have reached regular pension age and have completed the qualifying period of 35 years.

For further information about which periods continue to be eligible, please read page 24 (qualifying period of five years).

Your German creditable periods and periods taken into consideration are also counted toward the 35 years' period.

Your Australian periods of residence can also be added to your German periods in order to reach 35 years.

Please read page 30 for more information on the raised regular pension age.

You can already receive old age pension when you turn 63. However, your pension will then be reduced – depending on your regular pension age. Please contact your German pension office if you have any questions.

Increase of the age limit to 67

Insured	Increase to the age		Maximum deduction at 63 years
Year of birth	of years	and months	in per cent
1952	65	6	9.0
1953	65	7	9.3
1954	65	8	9.6
1955	65	9	9.9
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

Increase of the age limit to 67

Insured	Increase to the age		Maximum deduction at 63 years
Year of birth	of years	and months	in per cent
1961	66	6	12.6
1962	66	8	13.2
1963	66	10	13.8
1964	67	0	14.4

If you want to continue to work and you receive old-age pension, you are only permitted to earn amounts within certain limits. Foreign income is also taken into account.

For detailed information about all old-age pensions please read our brochure 'Die richtige Altersrente für Sie'.

Please note:
With effect from 2027 the maximum deduction will be 14.4 per cent since regular pension age will then be 67 and the pension would start 48 months earlier (48 months × 0.3 per cent)!

Old-age pension for severely disabled people

You can receive old-age pension for severely disabled people at the age of 63 without any deductions, if your physical fitness is limited due to an illness or a disability. However, for this purpose you must

→ complete the qualifying period of 35 years, and
→ have been certified in Germany as severely disabled person.

Please read page 24 for further information (qualifying period of five years).

Your German periods of coverage are not the only periods counted towards the 35 years. Your Australian periods of residence can also be added to the 35 years.

If you reside in Australia the Versorgungsamt office in Hamburg is responsible for you.

Please note:
You must be recognized as a severely disabled person under German law with a degree of disability of at least 50 per cent. The German Versorgungsamt offices will assess this.

If you are a disabled person in Australia, you may also have an occupational invalidity or incapacity in Germany as well. However, this does not necessarily have to be the case. To test your eligibility you will have to file an application for pension.

If you were born after 1951 the age limit for old-age pension for severely disabled people without deductions is progressively increased from age 63 to age 65. The minimum age limit when you can receive old-age pension at the earliest is increased from 60 years to 62 years at the same time.

Increase of the age limit to 65

	Increase to the age of		earliest possible pension start date with a deduction of 10.8 per cent	
Year of birth	years	months	years	months
1954	63	8	60	8
1955	63	9	60	9
1956	63	10	60	10
1957	63	11	60	11
1958	64	0	61	0
1959	64	2	61	2
1960	64	4	61	4
1961	64	6	61	6
1962	64	8	61	8
1963	64	10	61	10
1964	65	0	62	0

Example:

Jürgen S. was born on 17 June 1958. He may first receive old-age pension for severely disabled persons on 1 July 2022, i.e. after his 64th birthday but not after having turned 63. If he would like to draw this pension early this would first be possible with effect from 1 July 2019, i.e. after he has turned 61 and not after he has turned 60. Drawing this pension early would lead to his pension being reduced by 10.8 per cent (36 months × 0.3 per cent).

If you want to continue to work and you receive old-age pension, you are only permitted to earn amounts within certain limits.

Please note:
Insured persons born before 1952 can still claim old-age pension for women or old-age pension due to unemployment or after old-age partial retirement work.

Partial pension and additional income

You will find the regular pension ages on page 32.

Before reaching regular pension age you may earn up to 6,300 Euros per year. If you earn more your pension will be reduced. Also income earned abroad is taken into account. If you earn more than 6,300 Euros per year 40 per cent of your monthly pension rate will be deducted from the amount exceeding the 6,300 Euros. However, the sum of your reduced pension and your additional income may not higher than your income before you started receiving your pension.

Widows and widowers pension

You can receive survivors' pension after the death of your spouse. For this purpose your deceased spouse must

→ have received a pension until his/her death, or
→ completed the qualifying period of five years, or
→ have completed the qualifying period in advance, e.g. due to an industrial accident respectively.

For further information with regard to the waiting period of five years, please read page 24.

Your Australian periods of residence are added to your German contributions.

You must have been married for at least one year at the time of death. This minimum period does not apply if you got married before 1 January 2002 or if the marriage was not concluded due to financial necessity. In addition, if you as surviving dependent either

→ are at least 47 years old (if the spouse died before 2029 a lower age threshold applies) or
→ raise your own child or the child of the deceased spouse and the child is under the age of 18, or
→ have a reduction in earning capacity,

you may receive a large widows and widowers pension respectively. The pension amounts to 55 percent of the contributor's pension of your deceased spouse.

The pension amounts to 60 per cent if you got married before 1 January 2002 and you or your spouse were born before 2 January 1962.

From 2012, the age limit of 45 years is progressively increasing to 47 years. For further information please read our brochure 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

Increase of the age limit

Year of death	Increase to the age of	
	years	months
2018	45	7
2019	45	8
2020	45	9
2021	45	10
2022	45	11
2023	46	0
2024	46	2
2025	46	4
2026	46	6
2027	46	8
2028	46	10
2029	47	0

You will receive minor widows or widowers pension of 25 per cent for a two-year period if you do not meet any of these requirements.

40 per cent of your own income will be offset against your survivors' pension after the first three months following the death of the insured if your income exceeds certain allowances.

Our advice:

If you live in a registered same-sex life partnership with your partner in accordance with German or Australian law, this is recognised as equivalent to a marriage. Therefore, you can also receive survivors' pension on the record of your deceased partner.

The minor widows/widowers pension is not limited to the period of two years if you got married before 1 January 2002 and you or your deceased spouse were born before 2 January 1962.

If you remarry, your pension is terminated and you might receive a settlement upon application. The settlement amounts to the average pension of the last twelve months multiplied by 24.

Example:

The pensioner Dieter K. dies in May 2018 at the age of 66 years. His widow Sigrid K., 58, receives a large widows pension as of June 2018. The widows pension of Sigrid K. amounts to 60 per cent of the previous pension of Dieter K. due to the fact that they have been married since 1984. She remarries in September 2019 and thus her widows pension is terminated as of 30 September 2019. Sigrid K. received on average a widows pension in the amount of € 520.00 (before deduction of own contributions to the pensioner health and nursing insurance) during the twelve months before the pension was terminated (October 2018 to September 2019). The settlement amounts to the average amount multiplied by 24, thus € 12 480.00.

Child raising pension

If you got divorced, your former spouse died and you raise your own child or a child of your spouse after his/her death, the child raising pension might assist you.

However, the child must be a minor (under the age of 18) and you must not yet have reached regular pension age. In addition, you cannot have remarried. You must complete the qualifying period of five years in order to receive this pension.

This also applies to life partners whose life partnerships have been dissolved.

Your Australian periods of residence are also taken into account in addition to your German contributions. Your own income is partly deducted from the child raising pension.

Orphan's pension

Children can receive half-orphan's pension after the death of a parent, if

- → the deceased received a pension until his/her death, or
- → completed the qualifying period of five years, or
- → the death was a result of an industrial accident in accordance with German law.

Australian periods of residence are taken into account, too.

In addition, you as orphan must be either

- → under the age of 18, or
- → in education or training and not be over the age of 27.

Our advice:

Certain types of voluntary work within the meaning of the German income tax law are considered as training. If you are interested please consult your pension office. The orphan's benefit is extended beyond the age of 27 by virtue of a German voluntary military service of six months if you are still in education or training.

The half-orphan's pension amounts to 10 per cent of the pension of the deceased parent. The orphan receives a double orphan's pension which is twice as much if the second parent dies, too.

Other pensions due to death

If you remarried and your new marriage was dissolved or your second spouse died, you can receive widows or widowers pension based on the record of your first spouse with equal conditions. The same applies to partners if their second civil union was dissolved.

If you were divorced before 1 July 1977 and your former spouse died, you can receive widows or widowers pension under the conditions outlined above, provided

that you have received maintenance from your former spouse.

Commencement of your pension

As a rule, your German pension commences as of the first day of the calendar month when you complied with the conditions.

Example:

Bettina J. turns 65 and eight months on 12 August 2019. She complies with all conditions as of this date. Her old-age pension will commence on 1 September 2019. Her first pension payment will be arranged for payment at the end of September 2019.

You have to file your application on time in order to receive your pension on time. If you file your application three months after you complied with all conditions, your pension only commences from the month of the application.

Example:

Bettina J. does not file her application until December 2019. Her pension only commences on 1 December 2019 due to the fact that the compliance with all

conditions, i.e. regular pension age, occurred three months before in August 2019. Her first pension payment will be arranged for payment at the end of December 2019.

There are exceptions with regard to pensions for a reduction in earning capacity and survivors' pensions. A pension for a reduction in earning capacity, limited in time, is not paid until the 07th calendar month after the occurrence of the reduction in earning capacity. The pension commences as of the month of the application if the application is filed after more than seven months. You can receive a survivors' pension for a period of up to twelve calendar months before the month when the application for the pension was filed, too.

Old-age pension for miners: A special benefit

There are other old-age pensions available if you have worked in the mining industry. Due to the fact that mining employees are subject to special strains and risks there are special regulations under German law.

Your Australian periods of residence are attributed to the Miners Pension Insurance if during those periods you were employed with a mining business underground. 'Permanent underground working' is required to receive certain pensions from the Miners Pension Insurance. Only occupations in Germany can be taken into account in this matter and in accordance with the agreement, too. For information in this matter please contact Deutsche Rentenversicherung Knappschaft-Bahn-See (German pension insurance fund for miners, railway, and sea).

You can find the address on page 58.

You can receive the following pensions from the Miners Pension Insurance:

- → pension for miners whose earning capacity in mining is reduced,
- → pension for miners upon completion of the age of 50,
- → old-age pension for miners who worked underground longterm,
- → compensation benefits from the Miners Pension Insurance.

Our advice:

For additional information, please read our brochure 'Bergleute und ihre Rente: So sind Sie gesichert'. Or you can contact Deutsche Rentenversicherung Knappschaft-Bahn-See (German pension insurance fund for miners, railway, and sea). You can find the address on page 58.

Your German old-age pension in Australia

Due the agreement, you can even receive your German old-age pension when you live in Australia. However, there are some exceptions.

There may be some restrictions in individual cases. However, you will generally receive your German pension in Australia full.

Our advice:

The German state pension insurance provides you with information about your individual entitlements abroad. Please contact your pension office on time before you move abroad and state the intended country of residence. You will find the addresses from page 57.

You might possibly only receive a reduced pension. In Australia you cannot receive a pension for a complete reduction in earning capacity, which you only receive due to the lack of a part-time job. In this case you only receive a pension for a partial reduction in earning capacity which amounts to 50 per cent of the pension for a complete reduction in earning capacity.

For further information with regard to this matter please read page 30.

If your pension includes periods known as foreign pension periods, it might be reduced in Australia. Foreign

pension periods are periods which are recognised for expelled persons and ethnic Germans who left their homes in various countries of the former Eastern bloc countries in order to settle in the Federal Republic of Germany, even though they were in their countries of origin at that time. Your pension is reduced by these periods if you emigrate to Australia now.

Please contact your German pension office if you have any questions.

Please note:
There are also restrictions with regard to periods of the German Reich, e.g. German periods until the end of World War II. in territories which are nowadays no longer a part of Germany.

We can transfer your pension to an Australian account if you are in Australia. Once a year the German statutory pension insurance verifies whether you are still alive in order to continue to receive the pension. Please have this certification confirmed at one of the stated addresses or at an office of the Department of Human Services, International Services.

Please note:
You as a pensioner are obliged to inform Renten Service or us in due time when you leave Germany on a permanent basis. We suggest you inform us three months in advance. We need some time for the conversion of your payments, even if your pension is not subject to changes. For this purpose, please state your nationality, your new address and, if possible, your new bank account.

You will find the address of Renten Service on page 59.

Retirement benefits of the Australian pension authority

The Australian pension insurance system differs from the one in Germany. Pensions are based on residence; you do not pay any contributions in Australia. Nevertheless, there are various Australian benefits available for disability, old-age and surviving dependants. This chapter gives you information when and under which conditions you can receive an Australian pension.

A kind of basic social security is available for residents in Australia. Australian pensions are funded by taxes and not by contributions like in Germany.

Your income and assets are taken into account to calculate the rate of your Australian pension if they exceed certain allowable amounts. As a rule both your income and your assets will be assessed. The resulting lower Australian pension rate will be paid. Also the income of your partner with whom you share a common household will be taken into account. A share of your German pension will be taken into account as income. It is also possible that no Australian pension will be paid after your income has been assessed.

Benefits due to National Socialist persecution will not be taken into account as income.

Income over the allowable amounts reduce the rate of Australian pension by 50 cents in a dollar for single persons and 25 cents in a dollar each for couples.

If your assets exceed the allowable limit, your Australian pension is reduced by 3 Australian dollars for each 1000 Australian dollars of assets.

Please note:
The German state pension insurance can only give you a non-binding overview of the Australian benefits. For further information please contact your Australian authority – Department of Human Services, International Services. You can find the address on page 60.

Age Pension

You can receive Australian Age pension at the age of 65.

In Australia pension age will be raised from 65 to 67 for persons born on 1 July 1952 or later.

Increase of the Australian pension age

Born in the period	Age pension at the age of
1 January 1949 – 30 June 1952	65
1 July 1952 – 31 December 1953	65 and 6 months
1 January 1954 – 30 June 1955	66
1 July 1955 – 31 December 1956	66 and 6 months
1 January 1957 and later	67

You must have been an Australian resident for at least five years without interruptions and collectively more than ten years in order to receive Age Pension. There are exceptions for refugees, women whose husband dies whilst both were an Australian resident and people who already receive certain other benefits.

For further information about when you are an Australian resident please read page 26.

Your German contribution periods can be counted as periods as an Australian resident with regard to the five and ten years, provided that you

→ lived in Australia for at least twelve months, having the right to a permanent resident status, with at least six uninterrupted months, or
→ are still an Australian resident.

Example:

Bernhard G. lived in Australia for four years. After one year he got a permanent residence visa. Bernhard G. decided to return to Germany. In Germany, he has been receiving old-age pension for two years. Now that he turns 66, Bernhard G. also wants to receive his Australian Age Pension and files the application with his responsible German pension office. Bernhard G. was a resident in Australia for only three years due to the fact that he only had a temporary visa in the first year. This year cannot be taken into account. However, Bernhard G. lived in Australia at least twelve months with six months without interruptions and thus his German contributions can be counted. Therefore, he has more than ten years residence with at least five years without interruptions and can claim Australian Age-Pension.

Disability Support Pension

You can claim an Australian Disability Support Pension upon the age of 16 until the pension age. If you are in receipt of the pension before reaching pension age it may continue beyond that age. Your working capacity has to be impaired physically or in mental or psychiatric terms in such a manner that you are unable to work for at least 15 hours a week.

Entitlement might also exist if you are permanently blind.

There are exceptions for refugees and children of Australian residents.

In order to receive a Disability Support Pension you must be an Australian resident when your inability to work occurs. If you do not satisfy this condition, you must have been an Australian resident for at least five years without interruptions and more than ten years.

Your German contribution periods can count as periods as an Australian resident with regard to the five and ten years, provided that you

→ lived in Australia for at least twelve months with the permanent right of residence, with at least six uninterrupted months, or
→ are still an Australian resident.

Carer Payment

You can receive an Australian Carer Payment if you do not receive an Australian pension yet but care for a person in need of care at home regularly. The person you care for must be physically or in mental or psychic terms disabled. Furthermore, in terms of the Agreement, the person must be in receipt of an Australian Age or Disability Support Pension.

Children in need of care can be taken into account with regard to the Carer Payment as well if they reside in Australia.

Under the agreement you do not have to be an Australian resident for a certain minimum period of time. However, you and the person in need of care must be Australian residents or once lived in Australia with the permanent right of residence.

Pensions payable to widowed persons

There are no widows and widowers pensions comparable to German pensions available in Australia.

A marriage-like partnership is possible between partners of different sex and since 2009 also between partners of the same sex.

If your spouse or your partner of a life partnership dies, you may receive Australian Bereavement Allowance for no more than 14 weeks if you lived with the deceased person before his or her death and if you do not have a child under the age of eight.

There is no minimum Australian residence requirement. However, you must be an Australian resident or have once lived in Australia as a permanent residence visa holder.

If you have at least one child under eight years of age and your partner has died you may be able to receive Parenting Payment Single provided that you were an Australian resident for at least two years (104 weeks). There are exceptions for refugees or if you are an Australian resident upon the death of your partner.

Your German contribution periods and the periods of your deceased partner can be counted as periods as Australian resident with regard to the two years, provided that you

→ have lived in Australia for at least twelve months as a permanent resident, with at least six uninterrupted months, or
→ are still an Australian resident.

Double Orphan Pension

You can receive an Australian Double Orphan's Pension if you raise a child under the age of 16 whose parents both died. If only one parent died and the residence and whereabouts of the second parent are unknown, you can also receive a double orphan's benefit. The same applies if the second parent is imprisoned for more than ten years or was committed to a psychiatric hospital or a nursing home for an indefinite period.

You do not have to be an Australian resident for a certain minimum period of time. But you must reside in Australia and be an Australian national or be a permanent resident. However, by virtue of the agreement if you live in Germany you are considered to be an Australian resident. You can therefore also receive a double orphan's benefit if you live in Germany.

For receiving the Australian Double Orphan Pension no assessment of your income and assets is effected.

The pension can be received beyond the age of 16 up to the end of the year in which the orphan turns 19 if he/she is still in full-time school education.

Superannuation Guarantee

In addition to the pension benefits Australia offers the Superannuation Guarantee. You can claim an Australian Superannuation if you worked in Australia and earned a monthly minimum amount. Since 1992, employers are under a legal obligation to regularly pay contributions to a superannuation fund or a retirement savings account – RSA.

For further information please contact your Australian employer or the Australian tax authority.

If you have left Australia permanently, you can choose whether you want to receive a contribution refund (Departing Australia Superannuation Payment – DASP) or receive an Australian company pension in the future.

Our advice:

If you permanently reside in Australia there are various other benefits. You will receive more information from the Australian authority Department of Human Services, International Services. You will find the address on page 60.

Your health and nursing insurance as a pensioner

In most cases you have to continue to pay contributions to the health insurance as a pensioner. Your German pension office pays part of your contributions. The situation is different if you are in Australia.

In Germany as a pensioner you usually pay compulsory or voluntary health insurance contributions. You must already have been compulsorily insured for a certain period before the commencement of your pension in order to be a compulsory member, in fact during a period of 90 per cent the second half of your working life.

If you do not complete the previous insurance period, your continuing insurance depends on the type of your previous health insurance. People with a private health insurance continue to be insured privately whereas people with a compulsory health insurance can have a voluntary health insurance as well.

For further information please read our brochure 'Rentner und ihre Krankenversicherung'.

Your German pension office pays half the contributions for your compulsory health insurance. They withhold your contributions from your pension and transfer the amount together with their own contribution directly to your health insurance fund.

It is possible that part of your contribution is subsidised if you have a voluntary health insurance. If you have private health insurance in Germany, you as a pensioner may be entitled to receive this subsidy as well.

Nursing insurance as a pensioner in Germany depends on your health insurance. You have to pay the total contributions for your nursing insurance by yourself.

Please note:
If you as a pensioner emigrate to Australia, your German health and nursing insurance will terminate. Therefore, we will no longer pay any contributions toward this insurance. An exception is only possible if you as a German or Australian citizen continue to be insured with a private health insurance company which is subject to German or European supervision.

We cannot pay any contributions to your Australian Medicare or any private Australian health insurance.

Your contacts in Germany and Australia

If you have inquiries and applications with regard to the agreement with Australia you can contact three German insurance institutions. In Australia, however, there is only one competent authority.

Your competent insurance institution is basically the institution where you paid your German contributions to. Where you paid your last German contribution to a regional office of Deutsche Rentenversicherung (the former Landesversicherungsanstalten) your competent institution is

Deutsche Rentenversicherung Oldenburg-Bremen
Geschäftsstelle Bremen – Sachbereich 3.480
Postfach 103703
28037 Bremen
DEUTSCHLAND
Phone 0049 (0)421 3407-0
Fax 0049 (0)421 3407-257
E-mail australien@drv-oldenburg-bremen.de

If you have ever paid a contribution to Deutsche Rentenversicherung Knappschaft-Bahn-See (the former federal Miners insurance, railway insurance institutions, and social security authority for seamen) your contact is:

Deutsche Rentenversicherung Knappschaft-Bahn-See
Regionaldirektion Nord – Standort Hamburg
20404 Hamburg
DEUTSCHLAND
Phone 0049 (0)40 303 88-0
Fax 0049 (0)40 303 88-1399
E-mail hamburg@kbs.de

If you paid your last German contribution to Deutsche Rentenversicherung Bund (German federal pension insurance fund, the former Bundesversicherungsanstalt) please contact:

Deutsche Rentenversicherung Bund
Dezernat 5005
10704 Berlin
DEUTSCHLAND
Phone 0049 (0)30 865-0
Fax 0049 (0)30 865-27240
E-mail drv@drv-bund.de

Our advice:

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

Deutsche Rentenversicherung transition their work to paperless administration systems. Therefore, please choose to communicate with us by computer, tablet or smartphone. You can use our online services to send us information, update your insurance periods using your personal access code, and file your claims online. You use the online electronic identification integrated in your German or European personal ID card, your access code, or your signature which you provide later. It is not necessary to use a card reader if you use AusweisApp2 and a tablet or smartphone with NFC.

If you want to inquire about missing pension payments or wish to report a change of address or bank details please contact

Deutsche Post AG
Niederlassung Renten Service
13496 Berlin
GERMANY

Service hotline	0049 (0)180 6124578
Phone	0049 (0)221 569 2777
Fax	0049 (0)221 569 2778
E-Mail	https://www.deutschepost.de/de/r/rentenservice/kontakt.html
Internet	https://www.deutschepost.de/de/r/rentenservice.html

If you have any further questions about posting or agreements of exception please contact the following German office:

GKV-Spitzenverband
Deutsche Verbindungsstelle Krankenversicherung – Ausland (DVKA)
Pennefeldsweg 12 c
53177 Bonn
GERMANY

Phone	0049 (0)228 9530-0
Fax	0049 (0)228 9530-600
E-mail	post@dvka.de
Internet	www.dvka.de

Pension payments from Germany which started in 2017 or later and are paid to Australia may be taxable in Germany. If you have any questions please contact

Finanzamt Neubrandenburg (RiA)
Postfach 1101040
17041 Neubrandenburg
GERMANY

Phone 0049 (0)395 44222-47000
Fax 0049 (0)395 44222-47100
E-Mail ria@finanzamt-neubrandenburg.de
Internet www.finanzamt-rente-im-ausland.de

If you reside permanently in Australia please contact the following German office regarding the recognition as a severely disabled person:

Versorgungsamt Hamburg
Behörde für Arbeit, Soziales, Familie und Integration
Adolph-Schönfelder-Straße 5
22083 Hamburg
GERMANY
Phone 0049 (0)40 4 28 63-0
Fax 0049 (0)40 4 27 96-1086
E-mail FS55@basfi.hamburg.de
Internet http://www.hamburg.de/versorgungsamt

Your contact regarding your Australian pension:

Department of Human Services
Centrelink International Services
JPO Box 7809
Canberra, BC ACT 2610
AUSTRALIA
Phone 0800 1802 482
Fax 0061 3 6222 2799
Internet http://www.humanservices.gov.au

For any inquiries concerning the Australian Superannuation Guarantee please contact your Australian employer or:

Superannuation Bilateral agreements
Australian Taxation Office
GPO Box 9977
ADELAIDE SA 5001
AUSTRALIA

Phone 0061 2 6216 1111
Internet www.ato.gov.au/super

For information about the reimbursement of Departing Australia Superannuation Payments (DASP) contributions please contact:

Australian Taxation Office
PO Box 3100
Penrith NSW 2740
AUSTRALIA
Telefon 0061 2 6216 1111
E-Mail DASPmail@ato.gov.au
Internet www.ato.gov.au/departaustralia

Just one step away: Your pension insurance

Do you still have any questions? You require information and wish to be advised individually? We are there for you: competent, neutral, and free of charge.

Our information brochures

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

On the phone

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

On the Internet

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

With our online services

You can also communicate with us in a safe way by computer, tablet or smartphone. Thus, you can update your insurance periods or file your applications online. For your identification just use the online ID function of your identity card, your personal access code or the possibility to sign later on.

Personal appointments

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

Social insurance officers and deputies

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

Short communication routes
0800 1000 4800 (toll-free within Germany)
www.deutsche-rentenversicherung.de
info@deutsche-rentenversicherung.de

We offer multilingual advice during the international consulting days.
You will find respective dates in the Internet.

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

The German pension offices

Deutsche Rentenversicherung Baden-Württemberg	Gartenstraße 105 76135 Karlsruhe Telefon 0721 825-0
Deutsche Rentenversicherung Bayern Süd	Am Alten Viehmarkt 2 84028 Landshut Telefon 0871 81-0
Deutsche Rentenversicherung Berlin-Brandenburg	Bertha-von-Suttner-Straße 1 15236 Frankfurt (Oder) Telefon 0335 551-0
Deutsche Rentenversicherung Braunschweig-Hannover	Lange Weihe 6 30880 Laatzen Telefon 0511 829-0
Deutsche Rentenversicherung Hessen	Städelstraße 28 60596 Frankfurt am Main Telefon 069 6052-0
Deutsche Rentenversicherung Mitteldeutschland	Georg-Schumann-Straße 146 04159 Leipzig Telefon 0341 550-55

Deutsche Rentenversicherung Nord	Ziegelstraße 150 23556 Lübeck Telefon 0451 485-0
Deutsche Rentenversicherung Nordbayern	Wittelsbacherring 11 95444 Bayreuth Telefon 0921 607-0
Deutsche Rentenversicherung Oldenburg-Bremen	Huntestraße 11 26135 Oldenburg Telefon 0441 927-0
Deutsche Rentenversicherung Rheinland	Königsallee 71 40215 Düsseldorf Telefon 0211 937-0
Deutsche Rentenversicherung Rheinland-Pfalz	Eichendorffstraße 4-6 67346 Speyer Telefon 06232 17-0
Deutsche Rentenversicherung Saarland	Martin-Luther-Straße 2-4 66111 Saarbrücken Telefon 0681 3093-0
Deutsche Rentenversicherung Schwaben	Dieselstraße 9 86154 Augsburg Telefon 0821 500-0
Deutsche Rentenversicherung Westfalen	Gartenstraße 194 48147 Münster Telefon 0251 238-0
Deutsche Rentenversicherung Bund	Ruhrstraße 2 10709 Berlin Telefon 030 865-0
Deutsche Rentenversicherung Knappschaft-Bahn-See	Pieperstraße 14-28 44789 Bochum Telefon 0234 304-0