

# **Work and pension in Germany and in non-contracting states**

- > If neither European law nor social security agreements apply
- > The pensions you qualify for under the German scheme
- > Your contacts

## **Living and working in non-contracting states**

**Are you living outside Germany or intend to move abroad? Then you are probably wondering how moving abroad will affect your future pension or the pension entitlements you have earned to date.**

**The European Community provisions are applicable in the Member States of the European Union and of the European Economic Area as well as in Switzerland. Moreover, Germany has concluded social security agreements with numerous countries. All other countries are also known as non-contracting states.**

**This leaflet will provide a general overview of the consequences of working in non-contracting states and of the conditions for receiving a German pension if you reside in a non-contracting state as well as the amount of such a pension.**

**Are you already in receipt of a German state pension and intend to move abroad? Please contact us in good time to find out how moving abroad will affect your pension.**

**If we haven't managed to answer all your questions here you may contact your relevant pensions provider at any time. You will receive a specific reply tailored to your individual case.**

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## What are non-contracting states?

**Non-contracting states are those countries in which the European Community provisions about social security do not apply and which have not concluded a social security agreement with Germany.**

Currently European Community law applies to the following 27 Member States of the European Union (EU).

### The EU Member States

|                |         |             |                 |
|----------------|---------|-------------|-----------------|
| Austria        | Estonia | Italy       | Portugal        |
| Belgium        | Finland | Latvia      | Romania         |
| Bulgaria       | France  | Lithuania   | Slovak Republic |
| Croatia        | Germany | Luxembourg  | Slovenia        |
| Cyprus         | Greece  | Malta       | Spain           |
| Czech Republic | Hungary | Netherlands | Sweden          |
| Denmark        | Ireland | Poland      |                 |

According to the European Economic Area (EEA) Agreement Community law is also applicable in Iceland, Liechtenstein, and Norway.

Furthermore, according to the Agreement on the Free Movement of Persons also Switzerland is covered by Community law.

The United Kingdom of Great Britain and Northern Ireland has ceased to be a member of the European Union with effect to February 1<sup>st</sup>, 2020.

Note: Please also read our leaflet: 'Meine Zeit in Großbritannien und Nordirland – Arbeit und Rente europaweit'.

### Our advice:

If you would like to know more about the social security systems of the Member States of the EU/EEA or Switzerland please read our leaflets ('Meine Zeit in ...').

Germany has also concluded a social security agreement with various other countries.

### The following states have concluded bilateral social security agreements with Germany:

|                    |                 |               |
|--------------------|-----------------|---------------|
| Albania            | Israel          | Philippines   |
| Australia          | Japan           | Serbia        |
| Bosnia Herzegovina | Kosovo          | South Korea   |
| Brazil             | Moldova         | Tunisia       |
| Canada/Québec      | Montenegro      | Turkey        |
| Chile              | Morocco         | Uruguay       |
| India              | North Macedonia | United States |

**Note:** Germany has also concluded a social security agreement with China; however, only regarding posting.

If you reside in one of the above countries or if you are a national of one of these countries you are covered by European Community law or the respective social security agreement.

**Note:** Please read our leaflet 'Living and working in Europe' and the specific leaflets about the respective social security agreements.

**Please note:**

All countries that have not been mentioned above are called non-contracting states.

## Working in a non-contracting state

**As a rule, you are not (no longer) covered by the German state pension insurance scheme if you work in a non-contracting state. However, there are some exceptions from this rule. This chapter tells you about their effects.**

The territoriality principle applies for the German pension insurance scheme. This means that, as a rule, you are only covered by the German pension insurance scheme if you also work in Germany. Therefore, if you work in a non-contracting state you are only covered by the German scheme if you are posted or because of compulsory insurance upon application. You will find more information about this on the following pages.

Of course, you may join the respective pension insurance scheme of the country in which you are working. However, due to the number of countries the various regulations are too varied to provide information about them.

**Note:** Please contact the responsible offices abroad for information.

### Posting

Independent of your nationality you may choose to be covered by the German pension insurance scheme even if you are working abroad.

You are still covered by the German scheme if you work temporarily for your German employer in a non-contracting state and you continue to be paid by this employer. This assignment abroad is called posting.

There are two requirements for posting: On the one hand the employee must be employed with a German employer on the other hand the period abroad must be temporarily limited from the beginning.

You can also be posted if you were specially employed in Germany in order to work abroad. Even if you have lived in Germany but not worked there before you started to work abroad – for example as a pupil, student, unemployed person or housewife – you may be posted. The important factor is that in all conceivable circumstances you will return to Germany after your stay abroad.

### Please note:

If you are living and working abroad and take up employment from there with an employer in Germany you are not regarded as posted. In this case you are subject to the pension legislation of the country in which you are living and working.

Posting must be temporary either because of the nature of your employment or because it has been agreed upon in advance in your work contract. However, there is no fixed time limit (for example, two years). For example, in the case of assembly work or construction work the occupation itself is often temporary from the outset.

This temporary limitation is essential. It is not sufficient if you, for example, reach the age limit for a German retirement pension during your temporary employment abroad or if your contract says that your employer may recall you anytime.

**Example:**

Tom G. works for a constructing business in Hanover. In August 2021 he started to work for his firm in New Zealand in order to construct a new railway station. Tom G. will probably work there for eleven months. Therefore, he is still a compulsory member of the German state pension insurance scheme.

If, while being employed abroad, you have to pay social security contributions to the scheme of the country you are working in, this does not mean that you are not liable to pay contributions to the German scheme. Your responsible pension office abroad will tell you whether you may be exempted from paying compulsory contributions abroad.

**Note:** Changing your employer is innocuous if your previous employer's enterprise is taken over by another German enterprise.

You are no longer regarded as posted if

- > you are still working abroad but have changed your German employer, or
- > you return from abroad and take up employment in Germany at short notice, or
- > your temporary employment abroad has been changed so that it is no longer temporary.

**Compulsory insurance upon application**

If you are not liable to pay compulsory contributions to the German scheme because you are not posted you may apply for compulsory insurance if you are German or a national of a state in which European Community Law applies.

**Note:** Applications for compulsory insurance cannot be made for employment relationships that are not limited in time.

Your application will only be granted if your period of work abroad is not permanent – regardless of whether you work for a German or a non-German enterprise. There is no fixed time-limit. Your period of work may, for example, last ten years. The point is that your employment is limited in time – either because this has been agreed upon in your work contract or due to the nature of your employment.

The application must be sent to your state pension office by your German employer. Your compulsory insurance upon application begins on the day on which all requirements have been met for the first time; if the claim is filed more than three months later than that it will begin on the day after the pension office has received the application.

**Example:**

On 1 August 2021 Lukas G. takes up employment in Mexico that lasts five years. The requirements have been met. The application for compulsory insurance submitted by his employer who is based in German is received on 18 August 2021. This means that Lukas G. is compulsorily insured under the German scheme with effect from 1 August 2021.

If his employer had first submitted the application on 17 November 2021 (date of receipt of application)

Lukas G.'s compulsory insurance would have first begun on 18 November 2021 (day after the application).

If you work abroad and you are covered by the pension scheme of the country in which you work this does not preclude compulsory insurance upon application under the German scheme. Consequently, it may be that you or your employer are liable to pay contributions to both schemes. Please contact your German state pension office for advice if this is the case.

**Note:** You will find the addresses on pages 37 and 38.

**Our advice:**

You will find more information about this also in the various commentaries, which can be purchased from Deutsche Rentenversicherung Bund, for example the manual 'Beschäftigung im Ausland' which you can order on the Internet at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de). Of course, the Deutsche Rentenversicherung pension offices will be happy to advise you personally on this topic.



## **Paying voluntary contributions in Germany**

**If you pay voluntary contributions, you may increase your German pension, get a pension in the first place, or close gaps in your insurance record.**

If you reside in Germany and are not liable to pay social security contributions in Germany, you may pay voluntary contributions to the Deutsche Rentenversicherung scheme. The only requirement is that you are 16 years old or older. Your nationality is of no relevance.

Note: You will find more information in our leaflet 'Freiwillig rentenversichert: Ihre Vorteile.'

If you are German, you may pay voluntary contributions to the German scheme independent of your country of residence.

As a rule, non-Germans are not entitled to pay voluntary contributions outside Germany. However, they may, for example, pay voluntary contributions if European Community law or a social security agreement provides corresponding provisions.

Citizens of countries which are neither covered by European Community law nor by a social security agreement may only pay voluntary contributions if they live in Germany. This is not possible from abroad.

**Note:** Please also read the leaflet 'Living and working in Europe' and the respective leaflets about the social security agreements.

### **Voluntary contributions: Your advantages**

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

### **Our advice:**

For these pensions it may be important to provide evidence of continuous coverage from 1 January 1984 to date with periods for which pension entitlements have been secured. If you cease to be insured under the German state pension insurance scheme but wish to continue to be entitled to one of these pensions you should contact us in advance for advice.

### **Paying contributions**

You are free to choose the amount and the number of your contributions. However, there is a minimum and a maximum rate. You are free to change your contribution rate at any time. With effect from any future date, you may change your contribution rate at any time or stop paying contributions at all. You can only pay voluntary contributions for the current year until 31 March of the following year.

Note: You can find the current contribution values on the internet at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de).

Before you may pay voluntary contributions, your application must have been granted. Thereafter, it is advisable to debit the contributions cashless either from your account or that of a representative with a financial institution in Germany. Direct transfers from within Germany or from abroad are possible, too.

**Whom to contact**

If you intend to file an application because you wish to pay voluntary contributions, please contact the German pension office which is responsible for your German insurance account or the German pension office that was last responsible for your insurance account. If you reside in Germany and have never paid any contributions under the German state pension insurance scheme you may send your application to any of the German state pension offices.

**Note:** Please read our chapter 'Just one step away: Your pension insurance'.

## Refund of German contributions

**If you only worked in Germany and paid contributions to the German scheme for some time and now return home you may wish to have your German contributions refunded.**

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

You may apply for a refund of your employee contributions if

- > you have not been obliged to be insured under the German pension scheme for at least 24 calendar months, and
- > there is no possibility to be insured under the German system on a voluntary basis.

That depends on your nationality and your current country of residence. Please seek our advice on this issue.

**Note:** Whether or not you may pay voluntary contributions in Germany you can find out in the chapter 'Paying voluntary contributions' just above.

### Refund on reaching pension age

As soon as you have reached regular pension age and provided that you have less than five contribution years you may apply for a refund. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years.

**Note:** Since 2012 statutory retirement age is gradually being raised from 65 to 67.

### Our advice:

Insurance periods for which you have not paid any contributions yourself (e.g. periods for bringing up children) will also be taken into account with regard to those five years. Thus, you might be entitled to receive a German pension after all.

Periods completed in other countries in which European Community law applies or with which Germany has concluded a social security agreement may be taken into account as well.

### Please note:

Your German contributions may not be refunded if you already receive a pension from another country and this pension can only be paid because under European Community law or a social security agreement your German and foreign insurance periods have been totalized.

Your contributions can neither be refunded if you have already received benefits in kind or cash based on these contributions, for example, medical rehabilitation benefits.

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

### Our advice:

Please get extensive advice before you apply for a refund of your contributions. A later pension may be a more favourable alternative in your case.

**Refund on application only**

Contributions will only be refunded upon application. You can simply file your freely drafted application with any German state pension office or with a German embassy or your local German consulate. Since you may submit your application in your native language you neither need an agent nor a representative or an interpreter.

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

**German citizens**

As a rule, German citizens may first have their German contributions refunded after they have reached regular pension age and provided that they have paid less than sixty contributions.

**Our advice:**

You will find detailed information on this in our leaflet 'Beitragserstattung'.

## The different German state pensions

**Deutsche Rentenversicherung pays you a pension if you are unable to work any longer on medical grounds, in old age and to your close relatives in case of death (survivors' pensions). This chapter tells you about when you may draw these pensions.**

If you would like to know for which German benefit you have met the conditions, please apply for a pension forecast with your pension office. Your forecast will contain all information.

### **Our advice:**

You will find more detailed information in our leaflets 'Erwerbsminderungsrente: Das Netz für alle Fälle', 'Die richtige Altersrente für Sie' and 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

### **Qualifying period**

To be able to receive a German pension you must have paid contributions for a certain period of time. This minimum insurance period, which is also called qualifying period, is 5, 35, or 45 years, depending on the type of pension.

For some types of pensions, other periods beside contribution periods count towards the qualifying period. These may be times when you have been ill or unemployed or have been raising children.

### **Our advice:**

More information on the German qualifying periods can be found in our leaflet 'Rente: Jeder Monat zählt'.

### **Special requirements under insurance law**

In addition to having completed the respective qualifying periods, with some pensions you will have to meet certain special requirements under insurance law. This means that you must have earned enough compulsory contributions for an insurable employment or a self-employed occupation within a certain period of time. Furthermore, with regard to certain pensions you must also meet personal requirements, for example being severely disabled.

### **Please note:**

Periods you have spent living or working in non-contracting states cannot be recognized for German pension insurance purposes. However, any periods you have completed in a country which is covered by the European Community law or which has concluded a social security agreement with Germany may be taken into account to determine whether or not you are entitled to receive a pension. Please contact your pension office for more information.

### **Reduced earning capacity pensions**

You will receive a reduced earning capacity pension if

- > your earning capacity is reduced due to illness or disability,
- > you have fulfilled the required five-year qualifying period, and
- > you have three years of compulsory contributions for insurable employment or occupation in the last five years before the reduction in earning capacity occurred or
- > you have completed the five-year qualifying period before 1 January 1984 by paying compulsory contributions, and each month from 1 January 1984 until the date on which the event insured against occurred has been continuously covered by periods creditable for pension purposes.

**Note:** If you reside in a non-contracting state for a longer period of time you will not be able to fulfill the third requirement.

**Please note:**

Generally, you will receive a pension for reduced earning capacity on a temporary basis, specifically for a maximum of three years. It can be extended if your health restrictions persist thereafter. A pension for reduced earning capacity will be paid until reaching of regular pension age at the most. Thereafter, you will receive a regular old-age pension.

**Note:** With effect from 2012 statutory retirement age is being gradually raised from 65 to 67 years. Please read pages 19 and 20.

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

**Note:** You will find more information in the leaflet 'Erwerbsminderungsrente: Das Netz für alle Fälle'.

If you are in receipt of a reduced earning capacity pension your income in Germany and/or abroad will be taken into account and may lead to a decreased pension rate or to the discontinuation of your pension. Therefore, please always contact your pension office first before you take up an employment or a self-employed activity.

**Note:** You will find more information about the influence of additional income in our leaflet 'Erwerbsminderungsrentner: So viel können Sie hinzuverdienen'.

**Old-age pensions**

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

- > Regular old-age pension,
- > Old-age pension for long-term insured persons,
- > Old-age pension for especially long-term insured persons, and
- > Old-age pension for severely disabled persons.

In Germany, statutory retirement age was 65 years. Due to the continuous increase in life expectancy and the decrease in birth rates it was decided to gradually raise the age limit for the regular old-age pension and other pensions from previously 65 to 67 to guarantee the stability of the state pension scheme.

For people born 1947 or later statutory retirement age has gradually increased, at first from 2012 every month and then from 2024 every two months, so that contributors born in 1964 or later will receive their regular retirement pension when they turn 67.

**Note:** Please also read our leaflet 'Die richtige Altersrente für Sie'.

**Please note:**

The pension age for old-age pensions drawn before age 65 also has been raised because of the new pension age of 67 years. If you want to know whether and to what extent you are affected by this change in law, please read our leaflet 'Rente mit 67: Wie Sie Ihre Zukunft planen können'.

With the regular old-age pension, the old-age pension for long-term insured persons and the old-age pension for severely disabled persons, for reasons of protection of legitimate expectation, there are exceptions to the raising of the statutory retirement age. Please ask your pension insurance institution for advice.

## **Statutory retirement age increased to 67 years**

| Insured person's<br>Year of birth | Increased by<br>x months | to age<br>years and months |    |
|-----------------------------------|--------------------------|----------------------------|----|
| 1955                              | 9                        | 65                         | 9  |
| 1956                              | 10                       | 65                         | 10 |
| 1957                              | 11                       | 65                         | 11 |
| 1958                              | 12                       | 66                         | 0  |
| 1959                              | 14                       | 66                         | 2  |
| 1960                              | 16                       | 66                         | 4  |
| 1961                              | 18                       | 66                         | 6  |
| 1962                              | 20                       | 66                         | 8  |
| 1963                              | 22                       | 66                         | 10 |
| from 1964                         | 24                       | 67                         | 0  |

### **Regular old-age pension**

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

- > have reached the statutory retirement age,
- > have satisfied the qualifying period of five years.

The statutory retirement age depends on your year of birth. You cannot receive this pension early.

If you are in receipt of a regular old-age pension, there is no limit on extra earnings.

### **Premature drawing of old-age pension**

In Germany, your old-age pension will be permanently reduced if you draw it before you have reached regular pension age. For each month of anticipated pension payments your pension will decrease by 0.3 per cent (to a maximum of 18 per cent). This reduction is permanent.

#### **Please note:**

Once you have decided on a certain pension, you cannot switch to a different old-age pension (with lower deductions) at a later stage. Therefore, please seek our advice in advance. This is also recommended because there may be alternatives in some cases. You will find possible contacts from page 37.

### **Old-age pension for especially long-term insured persons**

You will receive this old-age pension if you

- > are 63 years old and
- > have met the 45-year waiting period.

For those born before 1953 the age threshold was 63 years. If you were born between 1953 and 1963 the age threshold is being gradually raised by two months per year group. If you were born in 1964 or later the age threshold is 65 years.

Old-age pensions for especially long-term insured persons are provided without deductions.

### **Old-age pension for long-term insured persons**

You will receive this old-age pension if you

- > are 63 years old and
- > have met the 35-year waiting period.

For those born before 1949 the age threshold was 65 years. If you were born between 1949 and 1963 the age threshold is being gradually raised. If you were born in 1964 or later the age threshold is 67 years. You may still draw this pension earlier, i.e. when you turn 63, however in this case up to 14.4 per cent will be deducted permanently.

**Note:** You will find detailed information about raised age-thresholds in our leaflet 'Die richtige Altersrente für Sie'.

### **Old-age pension for severely disabled persons**

You will receive this old-age pension if you

- > are 60 years old,
- > are severely disabled at the start of the pension and
- > have met the 35-year waiting period.

If you were born in 1952 or later the age threshold for a pension without deductions will be gradually raised to 65 years. For those born in 1964 or later the general age-threshold is 65 years.

You may draw this old-age pension earlier. However, in this case your pension will be permanently reduced by up to 10.8 per cent. Also, the age from which you will be able to draw this pension earlier will be gradually raised to 62 years.

You must be recognized by a German Versorgungsamt office as a severely disabled person under German law with a degree of disability of at least 50 per cent.

### **Our advice:**

You will lose your status as severely disabled person if you move abroad. However, if you are already in receipt of a retirement pension for severely disabled persons your pension will continue. If you reside in a country in which the European Community provisions apply or with which Germany has concluded a social security agreement your disability will still be recognized.

### **Old-age pensions and additional income**

If you are in receipt of an old-age pension before you have reached statutory retirement age you may not earn unrestricted additional income. You must observe specific income thresholds. Depending on the amount of your additional income you will be paid your full or a partial pension. Under certain circumstances your pension may not be payable at all.

If you are in receipt of a German pension while pursuing employment abroad this income also may be taken into account.

**Note:** You will find more information about additional income in our leaflet 'Altersrentner: So viel können Sie hinzuverdienen'.

### **Pensions for widows and widowers**

You may receive a widow's or widower's pension after your spouse has passed away if your late spouse had been in receipt of a pension at death or if he/she had completed the five year qualifying period.

### **Please note:**

Persons who have entered into a registered same-sex civil partnership are considered equal to married couples. Each partner of a same-sex marriage likewise is entitled to a widow's or widower's pension.

To be able to receive this pension you must have been married at least one year when your spouse passed away. This minimum period of one year does not apply if you married before 1 January 2002 or if it was not the main aim of the marriage to receive the survivor's pension. You must not have remarried.



A widow's or widower's pension can be paid as a maximum pension or a minimum pension. To be able to receive the maximum pension

- > you must be 45 years old or older or
- > your earning capacity must be reduced or
- > you must bring up a child of your own or the deceased's who is younger than 18 or
- > you must care in a joint household for a child of your own or the deceased's that cannot provide for him- or herself due to a physical, mental or psychological disability.

**Note:** Since 2012 this pension age-threshold gradually is being raised to 47 years.

If you do not satisfy these requirements you will receive the minimum widow's or widower's pension. This pension will only be paid for 24 calendar months after the contributor's death at most. The pension rate is 25 per cent of the contributor's pension. The maximum widow's or widower's pension will be paid indefinitely and, as a rule, the pension rate is 55 per cent of the contributor's pension.

If you married before 1 January 2002 and you and/or your spouse were born before 2 January 1962 also the minimum widow's or widower's pension will be extended for an unlimited period. However, you will not be entitled to receive a widow's or widower's pension if a pension splitting has been carried through.

If you are a widow or a widower and you marry again, your entitlement to survivor's pension lapses. However, you may apply for a lump-sum settlement of your pension. As a rule, this will be set at 24 times the average amount of the pension payments over the course of the last 12 months.

**Note:** You will find detailed information about all survivor's pensions in our leaflet 'Hinterbliebenenrente: Hilfe in schweren Zeiten'.

### **Orphan's pensions**

An orphan's pension (single rate) can be paid after the death of a parent if the deceased contributor

- > was in receipt of a pension when s/he died or
- > the general qualifying period of five years was fulfilled when s/he died.

If the other parent dies, too, the double rate will be paid on the record of both parents.

Natural and adopted children of the deceased person are entitled to an orphan's pension. Likewise, step-children, foster children, grandchildren, and brothers or sisters who were part of the deceased's household when s/he passed away may receive such a pension. As a rule, this pension will be paid up to age 18.

The pension will be paid up to the age of 27 provided that certain conditions have been satisfied (e.g. school education or vocational training or if the orphan is handicapped).

### **Survivor's pensions and income**

If you receive a widow's or widower's pension 40 % of your own income exceeding a certain threshold will be taken into account when calculating your pension payments after the first four months following the contributor's death. Social security benefits, property and similar income abroad shall be taken into account as well.

**Note:** Please also read our leaflet 'Hinterbliebener: So viel können Sie hinzuverdienen'.

### **Basic pension supplement**

Starting 1 January 2021 a new social compensation has been introduced to pensions, the so-called Grundrentenzuschlag (basic pension supplement), also called Grundrente (basic pension). With this basic pension supplement, persons with below-average earnings or periods of raising children or as a carer will be provided for better than before. This not only extends to new pension applications but until 31 December 2022, the circa 26 million existing pensions also will be considered and raised by the basic pension supplement where applicable.

To receive the basic pension supplement, you will need to have at least 33 years of so-called basic pension periods. Basic pension periods are as follows:

- > periods of compulsory contributions during occupation/employment or self-employment
- > periods of compulsory contributions while raising children or caring for family members
- > periods where you have received benefits during illness or rehabilitation
- > credited child-raising periods
- > equivalent periods (e.g. periods spent serving in the military, as a prisoner of war or as a political prisoner in the former GDR)

Not counted are the following:

- > periods when you received unemployment benefits (Arbeitslosengeld I & II),
- > periods of school education,
- > the credited compensation period/ attributable period, i.e. the fictitiously extended insurance history for a pension in order to raise a reduced earnings capacity pension or a pension because of death,
- > voluntary contributions,
- > periods of marginal employment ('Minijob') without contribution payments of your own
- > periods of calendar months which have been determined by pension rights equalization or pension splitting.

From 35 years of basic pension periods, you will receive the full basic pension supplement while 33 to 35 years entitle you to a proportional basic pension supplement. In order to receive the supplement, your earnings during the basic pension periods also will have had to be between 30 and 80 per cent of the average earnings of all insured persons. Finally, it will be checked if either you and your spouse or registered civil partner do not surpass certain income thresholds while drawing a pension.

**Note:** You will find more information in our leaflet 'Grundrente: Zuschlag zur Rente'.

#### **Please note:**

Periods where you have lived or worked in non-contracting states will not be considered for the minimum 33 years of basic pension periods. However, time spent in a country where European Community law or social security agreements apply may well be considered when assessing basic pension periods. Please ask your pension insurance provider for more information.

The basic pension supplement itself will be based on German periods only.

## **Pension commencement and Pension application**

**You will need to apply to receive your pension from Deutsche Rentenversicherung. Here you will learn when a German pension starts, where you can apply for one and which deadlines to keep in mind.**

As a rule, your German pension payments will commence on the first day of the calendar month at the start of which you meet all eligibility requirements.

To enable us to pay your pension in time you need to file your claim in good time. If you file your claim first three months after the event insured against has occurred your pension payments will first begin with the month in which you filed your claim.

### **Example:**

Lydia M. reaches regular pension age on 12 January 2022. On that date she has met all requirements. Her pension payments start on 1 February 2022.

Presumed Lydia M. files her pension claim first in June 2022, her pension payments first start on 1 June 2022. All eligibility requirements had been met in January 2022 already, so more than three months earlier.

This rule does not apply to reduced earning capacity pensions and survivor's pensions. A reduced earning capacity pension paid on a fixed-term basis will first be paid from the seventh calendar month after the reduction in earning capacity occurred. If the claim is filed later than seven calendar months the pension will first begin with effect from the month in which you filed your claim. A survivor's pension will also be paid retroactively for up to twelve calendar months before the month in which the pension claim was filed.

### **Where can I make a pension application?**

If you live in Germany, you send your application to Deutsche Rentenversicherung. If you reside in a country which has no social security agreement with Germany (non-contracting state), there are several ways in which to make your German pension application:

- > via our website,
- > at a German consulate,
- > at the German embassy or
- > directly at Deutsche Rentenversicherung.

For further pension rights you will need to turn to the pension insurance provider of the relevant country where you likewise have or had been insured.

### **Please note:**

In order for us to initiate all pension proceedings and then for your pension to be calculated correctly as well, it is important for you to always provide details of all insured periods from all countries in which you have lived and worked in your pension application.

## Pension payments abroad

### Whether your pension can be paid abroad and, if so, which amount depends on various factors.

Your full German pension continues to be paid if your stay abroad is only temporary. Temporary means that your stay abroad is temporarily limited at the outset and that your home is still in Germany; this applies to holiday trips, for example.

If you move abroad permanently and thus change your place of residence you may no longer be entitled to receive a pension or your pension rate may decrease.

**Note:** Please also read the chapter 'The different German state pensions'.

#### **Please note:**

A pension under article 2 RÜG (Rentenüberleitungsgesetz – Pensions Transfer Act) cannot be paid abroad. Pension payments under the RÜG began between 1992 and 1996; they were calculated according to former GDR law. Your pension entitlement notification tells you whether you are in receipt of such a pension.

**Note:** However, your pension office will check whether you are eligible to receive a corresponding pension under German Social Code Book Six.

If you reside abroad permanently the amount of your retirement pension depends on

- > the type of insurance periods you have completed,
- > your date of birth,
- > the date your moved abroad, and
- > the country in which you reside.

#### **Our advice:**

Before your move abroad you should consult your pension office in any case.

#### **Which of my insurance periods will be taken into account?**

If you reside abroad, the important factor is on which creditable periods your pension is based. Because even if you are German it is not always possible to pay your full pension abroad because not all insurance periods can be taken into account in that case.

If you have insurance periods that are based on an employment or occupation in Germany (also known as compulsory contributions) you will always receive your full pension based on these periods abroad.

This also applies to child rearing periods and voluntary contributions to the German scheme state pension insurance. A pension can also be paid to non-contracting states if it is based on periods known as contribution-free periods (accounted periods and supplementary periods, for example).

If you were credited contribution periods under the Foreign Pensions Law (Fremdrentengesetz – FRG) by a non-German state pension office your pension based on these periods might not be payable in a non-contracting state.

Please consult your pension forecast or your pension entitlement notification to find out whether such periods have been recognized in your case. The same applies to contribution periods in the area of the former German Reich.

The percentage of your pension that has been calculated based on employment periods for displaced persons cannot be paid abroad.

**Note:** Please contact your pension office for advice.

If your pension includes supplementary earnings points, for example,

- > supplements for minor part-time employment exempt from compulsory insurance,
- > supplements from a pension rights adjustment or pension splitting,
- > supplements for drawing an old-age pension earlier or in case of settlement of expectancies from occupational pensions,
- > additional earnings points for income from a credit balance from flexible working time regulations,
- > supplements for contributions after an old-age pension has begun,
- > supplements for recipients of widow's or widower's pensions for child-raising periods,
- > supplements for periods of special deployment abroad,
- > supplements for temporary-career soldiers who are retroactively insured, or
- > supplements for additional earning points for long-term insured persons, these will also be paid abroad.

### **How much pension will I receive abroad?**

The amount of your pension abroad depends on various factors, among them the date you left or intend to leave Germany and on your date of birth and the type of contribution periods you have accumulated. Please ask your pension provider for more information well in time if you plan to move your permanent place of residence abroad.

### **How will my pension be paid abroad?**

You will also receive your pension monthly if you live abroad. It can be transferred to your account with any financial institution in Germany or in your state of residence. We regret to inform you that we will not be able to reimburse for your bank fees or exchange rates fluctuations.

If you live abroad we will check once a year whether you are still alive and your pension payments are to be continued. Renten Service Deutsche Post AG will send you a form known as Life Certificate. Please promptly return this form after you have fully completed and signed it and it has been officially certified.

### **Please note:**

If your Life Certificate has not been received by Renten Service by the date fixed, your pension – after a reminder notification has been sent – will be discontinued automatically.

If you intend to move abroad please inform us accordingly three to four months in advance, if possible. In this case, please state your German insurance number, the country you are going to move to, the date from which you are going to live there and, if possible already, your new address and bank details.

**Note:** Even if your pension will not be reduced we will need some time to arrange for your pension payments to be made to a different country.

## **Health and nursing insurance coverage for pensioners**

**As a rule, if you reside in a non-contracting state you are not covered by the German health and nursing insurance regulations.**

If you reside abroad, you are no longer liable to pay health and nursing care contributions to the German scheme. You are neither allowed to pay voluntary contributions to the German scheme.

Therefore, please inform yourself in good time about health and nursing insurance coverage in your future state of residence.

**Please note:**

Unfortunately, you will not be eligible to receive a grant to cover part of your contributions to the health and nursing insurance fund abroad.

## **Your contacts in Germany**

**In Germany there are different offices which process your enquiries and applications. Either Deutsche Rentenversicherung Bund, Deutsche Rentenversicherung Knappschaft-Bahn-See or one of the regional Deutsche Rentenversicherung pension offices will be responsible for you.**

As a rule, your responsible pension office is the office to which you have paid your German contributions. You will find the addresses of all Deutsche Rentenversicherung pension offices in the following chapter 'Just one step away: Your pension insurance'.

### **Our advice:**

If you have not paid any contributions yet to the German pension scheme, please contact Deutsche Rentenversicherung Bund. They will tell you which German pension office will be responsible for you.

## **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 leaflets**

We offer a great variety of leaflets: You can order any leaflet you are interested in at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) or download it from there. There we also inform you about our special advice services.

### **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](http://www.deutsche-rentenversicherung.de). There you will find information about a great variety of pension insurance matters and can download or order forms and leaflets.

### **Our online services**

You also can communicate safely with us using your computer, tablet or smartphone. You may update your insurance periods or make an application online. To identify, please use the online identification function of your ID card, your personal access code or retroactively your signature.

### **Personal appointments**

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

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

Neugrabenweg 2-4  
66123 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

**Imprint**

Published by Deutsche Rentenversicherung Bund,  
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postal address: 10704 Berlin,  
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De-Mail: [De-Mail@drv-bund.de-mail.de](mailto:De-Mail@drv-bund.de-mail.de)  
Pictures: Bildarchiv Deutsche Rentenversicherung Bund,  
Printed by: Fa. H. Heenemann GmbH & Co., Berlin

6th edition (3/2022), No 757.

This leaflet is part of the Deutsche Rentenversicherung public relations programme. It is distributed free of charge and is not for sale.

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