

# Apply for an old-age pension for particularly long-term insured persons

If you have been insured for a particularly long time, you can retire without deductions before reaching the standard retirement age under certain conditions.

## Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

## Basic information

With the pension for particularly long-term insured persons, you can receive an old-age pension without deductions before reaching the standard retirement age.

If you were born before December 31, 1952, you can claim the early retirement pension without deductions from the age of 63.

If you were born between 01.01.1953 and 31.12.1963, the age limit is gradually raised to 65.

Those born on or after 01.01.1964 can claim the early retirement pension without deductions from the age of 65.

## Requirements

- You fulfill the minimum insurance period (waiting period) of 45 years and
- You have reached the relevant age.

The qualifying period of 45 years includes

- Compulsory contributions for employment or self-employment,
- Contributions for mini-jobs that were paid together with the employer. Contributions for mini-jobs paid by the employer alone are only taken into account on a pro rata basis,
- Compulsory contributions and periods taken into account for bringing up a child up to the 10th birthday,
- periods of non-gainful care, compulsory military and civilian service,
- compulsory contributions or credited periods due to the receipt of social benefits (e.g. sickness benefit). Social benefits from the employment agency in the last 2 years before the start of the pension are only taken into account if you received the benefit due to insolvency or complete closure of the employer's business.
- Substitute periods: for example, months of political persecution in the GDR

- Voluntary contributions are only counted if you have at least 18 years of compulsory contributions.

## What documents do I need?

- Pension application for particularly long-term insured persons
- Identity document (such as identity card, passport, birth certificate or family register)

## Procedure

You can submit your application online, in person or in writing.

Online application:

- You can find detailed information on the procedure on the German Pension Insurance (DRV) website under "Online services".
- If you follow the "Submit application" link, you will be guided through the next steps and can select the desired application.
- Alternatively, you can use the online services with registration. For example, you can immediately see which insurance periods have already been recorded. You also save time and do not have to re-enter data you already know.
- Complete the application online and upload the required documents.
- Submit your application online.
- You will receive a confirmation of submission.
- The responsible pension insurance provider will check your application.
- You will receive notification of your application.

Personal application:

- Compile the necessary documents for your application and make an appointment with the DRV by telephone.
- During your personal meeting, your application will be recorded electronically and forwarded online to the relevant pension insurance provider.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

Written application:

- Go to the DRV website.
- Download the required application form.
- You can also collect the form in person from the information and advice centers.
- Complete the application form, sign it and attach the required documents.
- Send all documents
  - by post to your pension insurance provider or
  - hand them in at one of the local advice centers.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

A person you trust can also submit your pension application on your behalf. Please submit a power of attorney to the pension insurance fund for this purpose. As long as the power of

attorney is valid, the pension insurance company will only contact the person you have authorized.

If you give your consent to electronic communication, all correspondence can take place online. You can either use the electronic mailbox under the online services with registration or De-Mail.

## **Legal bases**

- [§ 16 Sozialgesetzbuch Erstes Buch \(SGB I\)](#)
- [§ 236b Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 38 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)

## **More information**

Appeal: Detailed information can be found in the decision on your pension application.

Appeal to the Social Court: Detailed information can be found in the notice of appeal.

## **What deadlines must be paid attention to?**

If possible, you should submit the application 3 months before the desired start of your pension.

## **How long does it take to process**

3 months

## **What are the costs?**

gebührenfrei