

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

If you have been insured for many years, you can retire with deductions before reaching the standard retirement age under certain conditions.

## Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

## Basic information

With the pension for long-term insured persons, you can receive an old-age pension with deductions before reaching the standard retirement age.

If you were born between 1949 and 1963, the age limit for a pension without deductions will be gradually raised from 65 to 67.

If you were born in 1949 or earlier, the age limit is 65. However, you can also claim the old-age pension for long-term insured persons early - at the earliest when you reach the age of 63. However, you will then receive a maximum reduction of 14.4 percent.

## Requirements

- You fulfill the minimum insurance period (waiting period) of 35 years.
- You have reached the relevant age.

The waiting period includes

- Contributions from employment or self-employment. Under certain conditions, months in which you received sickness benefit, unemployment benefit, unemployment benefit II or transitional allowance in the period from January 2005 to December 2010 also count.
- Voluntary contribution periods,
- child-raising periods for the first 2.5 or 3 years of life,
- months of non-occupational home care,
- months from pension equalization in the event of divorce,
- contributions for mini-jobs that you have paid together with your employer. Contributions for mini-jobs paid by your employer alone are only taken into account on a pro rata basis,
- months from pension splitting between spouses or registered civil partnerships,
- Substitute periods: for example, months of political persecution in the GDR,

- Credited periods: Periods in which you are unable to pay pension insurance contributions for personal reasons, for example due to illness, pregnancy, unemployment, schooling and studies,
- Consideration periods: for example, periods spent bringing up a child who is less than 10 years old.

## **What documents do I need?**

- Pension application for long-term insured persons

Forms available: Yes

Written form required: Yes

Informal application possible: No

Personal appearance necessary: No

Online services available: Yes

- 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**

- [§ 36 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 236 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**

Processing usually takes up to 3 months.

## **What are the costs?**

There are no costs.