

Apply for a standard old-age pension

If you wish to draw a standard old-age pension, you must submit an application.

Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

Basic information

You may be entitled to the standard old-age pension after reaching the so-called standard retirement age:

- If you were born before 1947, the standard retirement age was 65.
- If you were born between 1947 and 1963, the standard retirement age is raised in stages.
- If you were born in 1964 or later, it is 67.

You can only claim the standard old-age pension if you have been insured for a certain period of time. This minimum insurance period is called the waiting period. The waiting period for the standard old-age pension is 5 years.

The following are taken into account for the waiting period

- Contribution periods, for example:
 - Contributions from employment or self-employment.
 - Under certain conditions, months in which you received sickness benefit or unemployment benefit, for example, also count,
 - Months between January 2005 and December 2010 in which you received unemployment benefit II or transitional allowance.
 - Voluntary contributions that you paid alone.
 - Child-raising periods for the first 2.5 or 3 years of life.
 - Months of non-occupational care at home.
 - Contributions from mini-jobs that you paid together with your employer.
- Substitute periods: for example, months of political persecution in the GDR.
- In the event of divorce: Creditable months from pension equalization.
- Creditable months from pension splitting between spouses or registered partners.
- Creditable months for insurance-free mini-jobs.

You cannot receive the standard old-age pension early, even with deductions.

If you receive a standard old-age pension, you can earn unlimited additional income. Nothing is deducted from your pension.

Requirements

You have

- reached the standard retirement age,
- fulfilled the minimum insurance period (waiting period) of 5 years and
- submitted the application.

What documents do I need?

- Application for standard old-age pension

Unless original documents or certified copies are expressly required, normal copies are sufficient.

- Identity document (such as identity card, passport, birth certificate or family register)

Unless original documents or certified copies are expressly required, normal copies are sufficient.

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 in full 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.
- Your personal details and, if possible, your insurance number will be required when you make an appointment online.
- You can select a desired advice center and your preferred date. Depending on the availability of free appointments, you will receive a proposal for a binding consultation appointment.
- During your personal consultation, 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

- [§ 35 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 235 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?

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