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Deutsche Rente im Ausland — Eligibility, Payment and Deductions

Pension eligibility after 5 years, worldwide payments, deductions in non-EU countries, and DRV contact information.

Deutsche Begriffe: Deutsche Rentenversicherung | DRV | Rentenanspruch | Auslandsrente | Abzüge | Wartezeit | Lebensbescheinigung

Can I receive my German pension abroad?

Yes — **Deutsche Rentenversicherung (DRV)** pays pensions in principle **worldwide**. Around 1.8 million people receive their German pension abroad. However, depending on the destination country, there are differences in the amount and deductions.

Requirement: 5 Years Minimum Insurance Period

Rentenanspruch is established after a **waiting period of at least 5 years** (60 months) with contribution periods in German pension insurance. This includes:

- **Mandatory contributions** from employment
- **Voluntary contributions** (also possible from abroad!)
- **Child-rearing periods** (3 years per child)
- **Periods from social security agreements** (e.g., Turkey, USA, Canada)

Tip: Even if you worked in Germany for less than 5 years — through **social security agreements** with over 20 countries, foreign insurance periods can be credited.

Worldwide Payment

In EU/EEA Countries and Switzerland

- Pension paid **in full amount**
- No reduction due to stay abroad
- Transfer to any bank account in SEPA area
- **No transfer fees** for SEPA transfers

In Countries with Social Security Agreements

Germany has agreements with over **20 countries** outside the EU, including: Turkey, USA, Canada, Australia, Japan, South Korea, Brazil, Morocco, Tunisia, Israel, India, China, Philippines

- Pension paid **generally in full amount**
- Insurance periods from both countries are combined

In Countries without Agreements

- **Deductions** may apply: Certain pension components (e.g., from child-rearing, unemployment) may **not** be paid abroad
- Affects among others: Ukraine, Russia, Vietnam, Georgia, Nigeria, Egypt
- **Solution:** Before moving, request a **trial calculation** from DRV

Deductions and Taxes

Health Insurance

- **Mandatory insurance in German GKV:** Contributions withheld directly from pension (~7.3% + supplementary contribution + nursing care insurance)
- **In EU abroad:** Possibly health insurance of country of residence, DRV pays subsidy
- **Outside EU:** German GKV not possible — private insurance required

Taxes

- **Taxation:** German pensions are taxable in Germany — even with residence abroad
- **Double taxation agreements (DTA):** Determines which country taxes — in many cases only the country of residence
- **Neubrandenburg Tax Office (RiA):** Responsible for all foreign pensioners, tax return required

- **Tax-free allowance 2026:** approx. 12,096 € — pensions below this remain tax-free

Lebensbescheinigung — Annual Requirement

Those living abroad must submit a **Lebensbescheinigung** to DRV **once yearly** — otherwise pension payments are stopped.

- Obtain form from DRV
- **Certification** by authority in country of residence (municipality, consulate, notary)
- Meet deadline — if missed, pension **temporarily stopped**

Contact DRV

- **DRV Bund — Abteilung Auslandsrenten:** Tel. +49 30 865-0
- **Online Portal:** deutsche-rentenversicherung.de
- **Information and counseling centers** abroad (via German embassies)
- **Check insurance record:** Free account clarification procedure — best **before** moving

Practical Tips

- 1. Keep your pension insurance number** — You need it for life
- 2. Voluntary contributions:** Also possible from abroad (from 96.72 €/month) to increase claims
- 3. Trial calculation:** Request free from DRV before moving
- 4. Check social security agreements:** Have insurance periods from your home country credited
- 5. Keep bank details current:** Report changes to DRV immediately