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Take Your Pension Claims With You — German Pension Abroad

Your pension won't be lost: Learn how to claim your German pension entitlements abroad and what you need to know.

Deutsche Begriffe: Rente | Rentenversicherung | DRV | Rentenanspruch | Sozialversicherung

Take Your Pension Claims With You — German Pension Abroad

Your Pension Is Secure

If you worked in Germany and paid into **Rentenversicherung**, these entitlements **will not be lost** — even if you leave Germany. Deutsche Rentenversicherung (DRV) pays pensions worldwide.

Minimum Insurance Period

To receive a pension, you need:

- **5 years** (60 months) of contribution time — the so-called **waiting period**
- Contribution periods from other EU countries are combined (EU regulation)
- With some non-EU countries there are **social security agreements** (e.g., Turkey, Morocco, Tunisia)

Pension in EU Countries

Within the **EU/EEA** (and Switzerland) it's straightforward:

- Pension is transferred **without deduction** to EU countries
- Contribution periods from all EU countries are **combined**
- You apply for the pension in the country of your residence — the authorities coordinate with each other

Pension Outside the EU

Pensions are also transferred to non-EU countries, **but**:

- Possible **reductions** for certain types of pensions (e.g., disability pension)
- No automatic combination of insurance periods (except under social security agreements)
- Bank fees for international transfers

Countries with Social Security Agreements (Selection):

Turkey, Morocco, Tunisia, Bosnia and Herzegovina, Serbia, Croatia, North Macedonia, Israel, USA, Canada, Japan, South Korea, India, China, Brazil, and others.

What Do You Need to Do?

Before You Leave

- 1. Request your insurance history** from DRV (free of charge)
- 2. Check that all contribution periods** are correctly recorded
- 3. Note your social insurance number** and keep it safe

Abroad

- 1. Notify DRV of your address change**
- 2. Certificate of existence** — send regularly to DRV
- 3. Apply for pension** in good time (earliest 3 months before reaching retirement age)

Contact DRV

- **Free hotline:** 0800 1000 4800 (from Germany)
- **From abroad:** +49 30 865-0

- **Online:** www.deutsche-rentenversicherung.de
- **Service centers:** Personal advice in every major city

Tips

- Get a **pension statement before you leave** — so you know exactly what to expect
- Keep all **employment certificates** and **pay slips**
- If you contributed for less than 5 years: check if **contribution refund** is possible (for non-EU citizens after 24-month waiting period)
- DRV has **liaison offices** for many countries — they assist with coordination