HAMBOORG.CITY

Free platform for foreigners in Germany

✓ 24/7 Assistant in Your Language
✓ Official Document Scanner
✓ Deadline Reminders
✓ Benefit Calculators

hamboorg.city — is and will be FREE

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

hamboorg.city/knowledge/article/rentenansprueche-ausland/
hamboorg.city jest i zawsze będzie za darmo