

Pension entitlements



Have you worked for a while in Germany and want to return to your home country? Then there are essentially two options for how you can take your pension entitlements with you:

If your home country is part of the **EU, Iceland, Liechtenstein, Norway (EEA) or Switzerland**, you will not lose the social security entitlements you earned while in Germany, such as those from the statutory pension insurance fund. When you reach the age of retirement, you can be paid a pension from any EU or EEA country in which you have worked, in accordance with the particular country's provisions. In principle, if you worked in two countries, for example, you will receive pension payments from two countries. The amount of the pension depends on the periods you worked in the state concerned.

The same applies if you live in one of the following countries with which Germany has signed an **agreement on social security**: Albania, Australia, Bosnia-Herzegovina, Brazil, Canada/Quebec, Chile, India, Israel, Japan, Kosovo, Macedonia, Montenegro, Morocco, the Philippines, Serbia, South Korea, Turkey, Tunisia, Uruguay, USA.

If you live in the United Kingdom, there will be no changes after the UK leaves the EU. The agreements concluded between the EU and the UK continue to allow the payment of pensions from Germany to the UK. Periods under UK legislation will be taken into account as before.

You can simply submit an application to the pension fund in your home country referring to the periods during which you were insured in Germany. The pension fund in your home country then forwards this request to the German state pension fund.

But even if your home country is a **third country**, you will not lose the entitlements you earned through the payment of contributions. After the waiting period has elapsed and any other requirements have been met, you may be entitled to a pension. If this is the case, you should submit your request to the German embassy or a consulate, where the information can be authenticated directly. From there, your request will be forwarded to Germany. Please note, however, that in the case of a German pension, the German regulations concerning retirement age shall always apply – not those of your home country. Further details are available from the German state pension fund.

In certain cases, after returning to your home country, you can submit to the German state pension fund an **application to have your contributions refunded to you**. At least 24 calendar months must have elapsed since you left the German state pension fund – that is, since you terminated your employment with your German employer. However, please bear in mind that the German pension fund will only refund half of the contributions paid for you (namely, without the employer's contribution). On the basis of the refunded contributions, the entire insurance relationship will end. This means that you also will have no entitlements at any later point in time. Apart from that, this refund of contributions is

only possible if you are no longer eligible for optional insurance. Further details are available from the German state pension fund.

Information on the web

German State Insurance Fund

Information concerning pension rights acquired in Germany when abroad

European Commission

Information about the rights of citizens of the EU and the European Economic Area on portable social contributions

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German Social Insurance

Brief explanations about the German social security

National Association of Statutory Health Insurance Funds

List of all the statutory health insurance funds

<https://www.make-it-in-germany.com/en/jobs/social-security/pension-entitlements>

17.08.2021, 07:10