

99114033017001

Zusätzliche Altersvorsorge Bewilligung Zulage

Heruntergeladen am 06.06.2025

<https://fimportal.de/xzufi-services/102758175/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99114033017001
Leistungsbezeichnung I	Zusätzliche Altersvorsorge Bewilligung Zulage
Leistungsbezeichnung II	Apply for an old-age pension allowance or its withdrawal
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Bewilligung (17)
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten
Lagen Portalverbund	Altersvorsorge (1180100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	05.05.2022
Fachlich freigegeben durch	Federal Ministry of Finance (BMF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/estg/_81.html https://www.gesetze-im-internet.de/estg/_83.html https://www.gesetze-im-internet.de/estg/_84.html https://www.gesetze-im-internet.de/estg/_85.html https://www.gesetze-im-internet.de/estg/_89.html https://www.gesetze-im-internet.de/estg/_90.html https://www.gesetze-im-internet.de/estg/_92.html https://www.gesetze-im-internet.de/altzertg/_1.html
Teaser	<p>Are you saving for your old age with a Riester contract? Then, under certain conditions, you will receive a tax incentive from the state in the form of an old-age provision allowance.</p>
Volltext	<p>If you make provisions for your old age with a Riester contract, you can receive allowances and tax benefits. The state supports your payments through allowances and, if applicable, additional tax relief through the special expenses deduction.</p> <p>These allowances are available:</p> <ul style="list-style-type: none"> • Basic allowance of EUR 175.00 per year for each person entitled to the allowance • Child allowance of EUR 300.00 per year for each child born after 1.1.2008 (for children born before 31.12.2007: EUR 185) • Career start bonus of EUR 200.00 (for persons directly entitled to the allowance who have not yet reached the age of 25 in the contribution year). <p>In order to receive the full amount of the allowances, a certain minimum own contribution must be paid into your Riester contract. The minimum own contribution is 4 percent of your relevant income from the previous year (for example, your gross income subject to</p>

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pension insurance from the previous year). If the payments are lower, the allowance will be reduced proportionately.

Example:

Jutta Müller is a salaried employee and has two children, both born after 2008. In the previous year, her gross income was EUR 35,000. This means:

- For the full allowances, EUR 1,400 must flow into the Riester contract each year (4 percent of EUR 35,000).
- Mrs. Müller receives EUR 775.00 in allowances (EUR 175.00 basic allowance + EUR 600.00 child allowance).
- Due to the allowances, she only has to pay EUR 625.00 out of her own pocket into her Riester contract (EUR 1,400 - EUR 775).

Tip: You can calculate your amounts with the "Riester calculator" of the German Pension Insurance Association. The calculator also takes into account the additional possibilities for married spouses who are indirectly entitled to allowances.

Furthermore, you can apply for an additional special expenses deduction from your relevant tax office as part of your income tax return.

Erforderliche Unterlagen

- Application for old-age pension allowance
- Supplementary form for child allowance
- As a rule, you do not need to submit any additional documents.

To complete the application or check information already submitted, you can use the following documents, among others:

- Your Riester contract documents
- Social security notifications from your employer
- Child benefit certificates
- Tax assessment notices

Voraussetzungen

General requirements:

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- You have taken out a private certified pension contract or have a riester-subsidized company pension plan.
- You pay the minimum annual contribution (4 percent of the relevant income in the previous year less allowances).
- If you earn little, you must pay in at least EUR 60.00 (EUR 5.00 per month).
- You submit an application for an allowance.

Requirements for the basic allowance:

- You are "directly entitled to the allowance". You are, for example, if you
 - are compulsorily insured under the statutory pension insurance scheme in Germany, or
 - are a civil servant in Germany.

Alternatively:

- You are "indirectly entitled to the allowance". This means that you are not directly entitled to the allowance, but your spouse/life partner is entitled to the allowance as a person directly entitled to the allowance. You need your own private certified pension contract and pay in at least EUR 60.00 per year.

Requirements for the child allowance:

- Child allowance has been determined for you by the relevant family benefits office.
- The child generally lives in your household.
- You apply for the child allowance using the supplementary form Child Allowance.

Requirements for the career entry bonus:

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- You have taken out a private certified pension plan or have a riester-subsidized company pension plan, are directly entitled to the allowance and have not yet reached the age of 25 at the beginning of the contribution year.
- A special application is not required for this.

Kosten

You can apply for the allowance free of charge.

Verfahrensablauf

There are two ways to apply for the allowance:

Annual application:

- Your Riester provider usually sends you the application. Ask your provider if you have not received it.
- Complete the application and return it to the address provided. Your provider will forward your application in electronic form to the Central Allowance Office for Retirement Assets (ZfA).

If you want your provider to handle the annual allowance application for you, you can use the permanent allowance application:

- To do this, give your provider written authorization when you sign the contract or apply for the allowance for the first time.

Inform your provider of any personal changes in your circumstances that lead to a reduction or elimination of your entitlement to the allowance. This is important, for example, if your allowance entitlement changes, a child is added or dropped, or you marry or divorce.

The ZfA uses the data provided by your provider to determine whether you are entitled to an allowance and, if so, how much. The allowance is calculated by the ZfA and paid to the provider of the pension plan and then credited to your contract. You will not receive

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	<p>any special notification of this.</p> <p>Your provider will send you a certificate once a year. This certificate lists, among other things, all allowances that were granted to you for the corresponding contribution year or that were reclaimed.</p>
Bearbeitungsdauer	The processing time is a few days.
Frist	<p>2 Jahr(e)</p> <p>You must submit the application for allowance to your provider by the end of the 2nd calendar year following the contribution year. Example: Application for allowance for contribution year 2021 - by December 31, 2023.</p>
weiterführende Informationen	<p>https://riester.deutsche-rentenversicherung.de/DE/Lohn-t-sich-Riester/Staatliche-Foerderung-fuer-Sie/staatliche-foerderung-fuer-sie_node.html</p> <p>https://www.ihre-vorsorge.de/altersvorsorge/riester-rente/riester-zulagen-und-riester-beitraege.html</p> <p>https://riester.deutsche-rentenversicherung.de/DE/Riester-Rechner/riester-rechner_node.html</p>
Hinweise	There are no clues or specifics.
Rechtsbehelf	<ul style="list-style-type: none"> • for objections to the amount or the reclaiming of an allowance: application for the determination of the old-age pension allowance (Section 90 (4) EStG). For further information, please refer to the certificate from your provider. <ul style="list-style-type: none"> • Appeal • Action before the fiscal court
Kurztext	<ul style="list-style-type: none"> • Additional old-age provision Approval Allowance • Tax incentives for Riester contracts through an annual allowance: <ul style="list-style-type: none"> • Basic allowance of EUR 175.00 for each person entitled to the allowance • Child allowance of EUR 300.00 for each child born as of 1.1.2008 (for children born up to 31.12.2007: EUR 185) • Career start bonus of a one-time amount of EUR 200.00 (for persons directly entitled to the allowance who have not yet reached the age of 25 in the contribution year)

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	<ul style="list-style-type: none"> • Full allowance only granted if 4 percent of the relevant income of the previous year is paid in (minimum own contribution), otherwise on a pro-rata basis. • Application via the provider of the Riester contract <ul style="list-style-type: none"> • annually (application for allowance from the provider) or • with authorization vis-à-vis the provider (permanent allowance application) • responsible: Central Allowance Office for Retirement Assets (ZfA)
Ansprechpunkt	
Zuständige Stelle	
Formulare	<p>Forms available: Yes Written form required: Yes Informal application possible: No Personal appearance required: No</p> <p>Online services available: Partially (depending on provider)</p>
Ursprungsportal	Zusätzliche Altersvorsorge Bewilligung Zulage, Zusätzliche Altersvorsorge Bewilligung Zulage