

99114053017000

Pensions due to reduced earning capacity Approval

Heruntergeladen am 06.06.2025

<https://fimportal.de/xzufi-services/102769455/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99114053017000
Leistungsbezeichnung I	Pensions due to reduced earning capacity Approval
Leistungsbezeichnung II	apply for an invalidity pension
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	nicht SDG-relevant
Lagen Portalverbund	Rente (1180200)
Einheitlicher Ansprechpartner	Nein

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Fachlich freigegeben am	14.01.2025
Fachlich freigegeben durch	Federal Ministry of Labor and Social Affairs (BMAS)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgb_6/_43.html https://www.gesetze-im-internet.de/sgb_6/_241.html https://www.gesetze-im-internet.de/sgb_6/_101.html
Teaser	If you are no longer able to work due to illness or disability, you can in many cases receive a reduced earning capacity pension.
Volltext	<p>The reduced earning capacity pension supports you if you are no longer able to work for health reasons and have not yet reached the regular retirement age. To a certain extent, it replaces or supplements your income.</p> <p>Before you can receive the reduced earning capacity pension, German Pension Insurance will check whether rehabilitation can help you to support yourself again. This includes medical and occupational rehabilitation, for example further training for professional reorientation or work aids.</p> <p>German Pension Insurance determines the extent to which you can still work on the general labor market. Depending on this, you will either receive</p> <ul style="list-style-type: none"> • a pension due to full reduction in earning capacity or • a pension due to partial reduction in earning capacity. <p>If, from a medical point of view, you are partially incapacitated for work and you are unemployed because there is no suitable part-time job available, you can also receive a pension for full reduction in earning capacity.</p> <p>As a disabled person, you may also be entitled to a reduced earning capacity pension. This applies, for example, if you work in a special facility for the disabled and are unable to work in the general labor market due to your disability.</p>

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Pension amount

The amount of your reduced earning capacity pension depends on your employment record with the German Pension Insurance. Your annual pension information will tell you what you can expect if you have a full reduction in earning capacity. If you are only partially incapacitated for work, half of this is taken as a basis.

For younger people, it is not only the few previous years of employment that count. Rather, there is the so-called additional qualifying period. This is the time between the onset of reduced earning capacity and a certain statutory age. The additional qualifying period puts you in the same position as if you had continued to pay contributions up to this age.

If your pension starts before the relevant age limit, you will have to accept deductions. For each month that you retire earlier, the deduction is 0.3 percent, up to a maximum of 10.8 percent.

Additional earnings

If you receive a reduced earning capacity pension, you can earn additional income to a certain extent with a part-time job.

- If you have a full reduction in earning capacity, you may work less than 3 hours a day. If you earn more than 19,661.25 euros per year (as of 2025), your pension will no longer be paid in full or possibly not at all.
- If you have a partial reduction in earning capacity, you may work less than 6 hours a day. How much you are allowed to earn before your pension is no longer paid in full or possibly not at all is calculated individually. However, this limit is at least 39,322.50 euros per year (as of 2025).

An application for a reduced earning capacity pension does not mean that you will never be allowed to work

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again. It is often possible to recover from serious health setbacks through targeted treatment and support.

You can try out whether you are fit enough for permanent employment again at any time during your reduced earning capacity pension without affecting your pension entitlement.

Special rule for those born before January 2, 1961

If you were born before January 2, 1961, you may be eligible for a "partial disability pension". This pension takes into account whether you can continue to work in your previous profession.

Erforderliche Unterlagen

- Valid identity card or passport
- Evidence that is not recorded in the insurance history, for example
 - Offsetting certificates
 - Proof of training periods
 - Proof of unemployment
 - Proof of periods of illness
 - List of your health problems
- Names and addresses of the doctors treating you
- All details of medical examinations by public bodies such as health insurance companies, employment agencies or employers' liability insurance associations
- Details of your hospital and rehabilitation stays in recent years
- Chronological list of your professional activities
- if another person is making the application:
 - Power of attorney or
 - Order of the court

Voraussetzungen

- Due to illness or disability, you cannot work in the general labor market.

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- work less than 3 hours a day and are therefore fully incapacitated for work or
 - work at least 3 hours but less than 6 hours a day and are therefore partially incapacitated for work.
 - Exception: If you are partially incapacitated for work from a medical point of view and are unemployed because there is no suitable part-time job, you may also be entitled to a pension due to full reduction in earning capacity.
 - You cannot improve your earning capacity by
 - medical rehabilitation or
 - vocational rehabilitation, for example through retraining or work aids.
 - You have not yet reached the standard retirement age. This is the date from which you can draw the regular old-age pension.
 - You have been insured for at least 5 years. This corresponds to the so-called general waiting period.
 - The general waiting period of 5 years includes
 - Contribution periods of compulsory and voluntary contributions,
 - substitute periods,
 - child-raising periods,
 - periods from pension equalization and pension splitting between spouses,
 - periods of marginal employment with contributions paid by the employer and
 - additional earnings points for earnings from marginal employment exempt from compulsory insurance.
 - Exceptions to the general waiting period are possible in these cases
 - You have had an accident at work.
 - You have an occupational disease.
 - You have suffered a military or civilian service injury.
 - You were in political prison.
 - You became fully incapacitated for work within six years of completing training and have paid contributions for at least one year in the last two years before becoming incapacitated for work.
 - You have paid into the pension insurance scheme for at least 3 years in the last 5 years before your reduced earning capacity.
- Exception:

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If you have already fulfilled the 5-year waiting period before January 1, 1984, an unbroken record of so-called qualifying periods is sufficient in the period from January 1, 1984 until the start of your reduced earning capacity. These are, for example, voluntary contributions or, under certain conditions, periods of unemployment.

****Reduced earning capacity for people with disabilities****

If you have not fulfilled the general waiting period of 5 years before the onset of reduced earning capacity, you can still receive a pension due to full reduced earning capacity.

You must then

- fulfill the qualifying period of 20 years, for example have worked for 20 years in a workshop for disabled people and
- have remained fully disabled without interruption.

Kosten

There are no costs.

Verfahrensablauf

You can apply for a reduced earning capacity pension by post, in person or online.

Tip: Before you submit your application, you can seek advice from the German Pension Insurance (DRV).

Pension application by post:

- Download the forms package for the reduced earning capacity pension from the DRV website. Complete the application for an insured person's pension and the forms listed therein in full and compile the required documents.
- You can send your completed and signed application with the required documents to either
 - send it by post to the German Pension Insurance (DRV) or

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- hand it in at one of the local advice centers.
- Once your pension application has arrived, you will receive a confirmation of receipt.
- The German Pension Insurance (DRV) will check your application for completeness and request any missing documents.
- The German Pension Insurance (DRV) will check the requirements for your pension entitlement and the completeness of your insurance history. If necessary, it will clarify any gaps in your insurance history.
- The German Pension Insurance (DRV) will check your reduced earning capacity on the basis of the information you provide and the documents you submit. If necessary for the assessment, further medical documents will be requested, for example medical reports or expert opinions.
- The German Pension Insurance (DRV) will clarify other matters, for example your health insurance relationship, whether you earn additional income or receive a different pension.
- If you are entitled to a reduced earning capacity pension, you will receive a pension notification with details of the start date, the start of the current payment and the amount. You will also be informed of your rights and obligations.
- If you are not entitled to a reduced earning capacity pension, you will receive a rejection notice stating the reason for the rejection.

Online pension application:

- Go to the online portal of Deutsche Rentenversicherung (DRV) and log in. You can use your signature card, your ID card with electronic proof of identity or your electronic residence permit.
- Complete the application form and upload the necessary documents. Then submit your pension application online.
- Once your pension application has been received, you will receive a confirmation of receipt.
- The next steps in the process are identical to applying by post.

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Personal application in a consultation:

- Compile the documents required for the application and make an appointment at a German Pension Insurance information and advice center.
- During the consultation, your application for a reduced earning capacity pension is usually recorded electronically and forwarded online.
- Once your pension application has been received, you will receive a confirmation of receipt.
- The next steps in the process are identical to applying by post.

A person you trust can also submit the pension application on your behalf. Please submit a power of attorney to Deutsche Rentenversicherung for this purpose. As long as the power of attorney is valid, it will be addressed exclusively to your authorized representative.

Bearbeitungsdauer

Frist

Unlimited pensions: • If you apply for a pension in the first 3 months after the onset of your reduced earning capacity, your pension will start from the 1st day of the month following the onset of your reduced earning capacity. If you submit your application later, your pension will only be paid from the start of the month in which you submit your application. Temporary pensions: • As a rule, a temporary pension begins at the earliest on the 7th calendar month after the onset of the reduction in earning capacity. It is sufficient if you apply for the pension by the end of this 7th calendar month. If you submit your application later, the pension will only be paid from the start of the month of application. • If the determination of full reduction in earning capacity means that your entitlement to unemployment benefit, sickness benefit or daily sickness allowance ends, your pension due to full reduction in earning capacity can begin before the 7th calendar month after the onset of the reduction in

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earning capacity. Supplementary explanation of the time limit: Your reduced earning capacity pension is usually granted for a limited period, for a maximum of 3 years. The time limit can be repeated up to a total duration of 9 years in the event of a medical time limit. You will only receive an unlimited pension if it is unlikely that the reduction in earning capacity can be remedied.

weiterführende Informationen

https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Allgemeine-Informationen/Rentenarten-und-Leistungen/Erwerbsminderungsrente/erwerbsminderungsrente_node.html
https://www.deutsche-rentenversicherung.de/SharedDocs/Downloads/DE/Broschueren/national/erwerbsminderungsrente_das_netz_fuer_alle_faelle.html
<https://www.deutsche-rentenversicherung.de/SharedDocs/Downloads/DE/Broschueren/national/em-rente-arbeitserprobung.html>
https://www.deutsche-rentenversicherung.de/SharedDocs/Downloads/DE/Broschueren/national/erwerbsminderungsrentner_hinzuverdienen.html
<https://www.bmas.de/DE/Service/Publikationen/Broschueren/a261-erwerbsminderungsrente.html>
<https://www.bundesregierung.de/breg-de/aktuelles/faq-erwerbsminderungsrenten-2266870>

Hinweise
Rechtsbehelf

• Contradiction

Kurztext

- Compensation for income in the event of reduced earning capacity due to health reasons or disability
 - not the remaining capacity in the existing occupation, but in the general labor market is decisive
 - Pension from the insured person's own pension account until the standard retirement age is reached
 - Medical or occupational rehabilitation has priority over pension, pension insurance checks accordingly
 - Pension due to full reduction in earning capacity for
 - earning capacity due to illness or disability of less than 3 hours/day,
 - Standard retirement age not yet reached,
 - General qualifying period of 5 years in the German pension insurance scheme fulfilled,
 - 3 years of contributions in the last 5 years before

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reduced earning capacity

- Pension due to partial reduction in earning capacity with
 - earning capacity due to illness or disability between 3 and less than 6 hours/day
 - otherwise the same conditions as for full reduction in earning capacity
 - Amount for full reduction in earning capacity included in annual pension information
 - Amount for partial reduction in earning capacity corresponds to half of the amount shown for full reduction in earning capacity
 - Allowance period and deductions depending on age at onset of reduced earning capacity
 - Additional earnings without deductions possible under certain conditions:
 - in the case of full reduction in earning capacity:
 - Employment of less than 3 hours/day
 - Annual earnings of up to EUR 19,661.25 (as at 2025)
 - in the case of partial reduction in earning capacity:
 - Employment of less than 6 hours/day
 - Individual limit for additional earnings, but at least EUR 39,322.50 (as of 2025)
 - Pension is usually granted for a limited period, resumption of employment possible after recovery

Ansprechpunkt
Zuständige Stelle
Formulare
Ursprungsportal

Renten wegen verminderter Erwerbsfähigkeit
 Bewilligung, Pensions due to reduced earning capacity
 Approval