

99114045017006

Old-age pension - applying for a pension on early retirement

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/1797/L100022>

| Modul | Sachverhalt |
|---------------------------|--|
| Leistungsschlüssel | 99114045017006 |
| Leistungsbezeichnung I | Old-age pension - applying for a pension on early retirement |
| Leistungsbezeichnung II | Old-age pension - applying for a pension on early retirement |
| Typisierung | 1 - Bund: Regelung und Vollzug |
| Quellredaktion | Baden-Württemberg |
| Freigabestatus Katalog | unbestimmter Freigabestatus |
| Freigabestatus Bibliothek | unbestimmter Freigabestatus |
| Begriffe im Kontext | |
| Leistungstyp | |
| Leistungsgruppierung | |
| Verrichtungskennung | |
| SDG-Informationsbereich | |
| Lagen Portalverbund | |

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| Einheitlicher Ansprechpartner | |
| Fachlich freigegeben am | |
| Fachlich freigegeben durch | |
| Handlungsgrundlage | |
| Teaser | <p>If you wish to retire before reaching the standard retirement age, you must apply for your old-age pension from the relevant pension insurance institution. Please note that you must expect deductions when your pension is paid out.</p> |
| Volltext | <p>If you wish to retire before reaching the standard retirement age, you must apply for your old-age pension from the relevant pension insurance institution. Please note that you must expect deductions when your pension is paid out.</p> <p>The deduction before reaching the standard retirement age is 0.3 per cent per month and 3.6 per cent per year. This will continue to apply once you have reached the standard retirement age and will also have an effect on any survivor's pension to be paid later. This reduction can be fully or partially offset by a compensatory payment.</p> <p>Note:</p> <ul style="list-style-type: none"> • After the start of your pension, you must inform the Deutsche Post Pension Service of any change of address or name, change of bank details or change of marital status. This service is responsible for paying the pension. |
| Erforderliche Unterlagen | <ul style="list-style-type: none"> • completed pension application form • Identity card • Evidence that is not recorded in the insurance history, for example <ul style="list-style-type: none"> • Birth certificate/marriage certificate • Offsetting certificates • Proof of periods of training • Proof of periods of unemployment • Proof of periods of illness |

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| Voraussetzungen | <p>Prerequisites are:</p> <ul style="list-style-type: none"> • Age: varies depending on the year of birth • Early retirement is possible for the following pensions: <ul style="list-style-type: none"> • Old-age pension for long-term insured persons • Old-age pension for severely disabled people • Fulfilment of a waiting period depending on the type of pension • Fulfilment of the special requirements for the respective type of pension • Your pension insurance account has been fully clarified. |
| Kosten | none |
| Verfahrensablauf | <p>Seek advice from the pension insurance institution responsible for you.</p> <p>During the counselling session you can clarify</p> <ul style="list-style-type: none"> • whether it is possible in your case to apply for an early old-age pension or an old-age pension for particularly long-term insured persons, and • what pension reduction you can expect. <p>For example, you can calculate how high your monthly pension will be. If you wish, your advisor can also tell you the amount of additional contributions you can make to compensate for the reduction in your pension.</p> <p>You can also apply in writing for a special pension statement with the same information.</p> <p>You can then decide whether you wish to claim an early pension with deductions. In such a case, you must apply for the pension in writing or have your application recorded at the relevant offices.</p> <p>The forms are available from the relevant offices and you can also submit your application online.</p> <p>Send the completed pension application form directly</p> |

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| | <p>to your pension insurance provider.</p> <p>Once your application has been approved, the Deutsche Post AG Pension Service will transfer your pension to your account each month. In most cases, a personal contribution to health and long-term care insurance will be deducted.</p> <p>You can also have your pension transferred to the account of another person. This person must agree to the transfer in the pension application.</p> <p>The pension is paid out on the last working day of each month.</p> |
| Bearbeitungsdauer | <p>The processing time is usually three months from the date of application. Tip: Submit your application at least three months before you reach retirement age. This way you will receive your pension immediately after your employment.</p> |
| Frist | <p>For payment of the calculated equalisation contributions: within three months of receipt of the special pension information. If the equalisation payment is made after the three months have elapsed, there may be changes in the amount of the equalisation contributions (still) to be paid. Note: You can still pay equalisation contributions even if you are already drawing an early retirement pension with deductions. To do this, please apply again to your pension insurance institution for a special pension statement that takes into account the fact that you are already drawing an early old-age pension.</p> |
| weiterführende Informationen | |
| Hinweise | <p>From the age of 55, you will automatically receive a [pension statement](https://www.service-bw.de/zufi/leistungen/85) every three years informing you of the amount of your pension entitlement to date.</p> <p>The monthly pension amount is calculated according to a fixed procedure from</p> |

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| | <ul style="list-style-type: none"> • the contributions paid during your working life and • any other relevant insurance periods (e.g. child-raising periods). |
| Rechtsbehelf | none |
| Kurztext | |
| Ansprechpunkt | |
| Zuständige Stelle | |
| Formulare | |
| Ursprungsportal | |