

# Apply for old-age pension for severely disabled people

If you are severely disabled, you can retire without deductions before reaching the standard retirement age under certain conditions.

## Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

## Basic information

With the pension for severely disabled people, you can receive an old-age pension before reaching the standard retirement age with or without a reduction of up to 10.8 percent.

If you were born between 1952 and 1963, the age limit for a pension without deductions will be gradually raised from 63 to 65.

If you were born in 1964 or later, the age limit is 65. However, you can also claim the old-age pension for severely disabled people early - at the earliest 3 years before reaching the age limit for a full old-age pension for severely disabled people. However, you will then receive a maximum reduction of 10.8 percent.

Special case of "protection of legitimate expectations":

If you

- were born before January 1, 1964,
- were severely disabled on January 1, 2007 and
- received an adjustment allowance for employees made redundant in the mining industry,

you can continue to take your old-age pension for severely disabled people at the age of 63 without deductions for reasons of protection of legitimate expectations. With a reduction of 10.8 percent, you can then claim your pension early at the age of 60.

Note: The pension entitlement continues to exist even if the severe disability is lifted while you are drawing your pension.

## Requirements

You are:

- severely disabled at the start of the pension,
- fulfill the minimum insurance period (waiting period) of 35 years and
- have reached the relevant age.
  
- Severely disabled persons are all persons with a degree of disability (GdB) of at least 50 (maximum possible GdB: 100).
- Your severe disability is evidenced by your severely disabled person's pass or certificate. You must apply for this at the pension office and have it available when you start your pension.
- The waiting period of 35 years includes
  - Contribution periods
  - substitute periods
  - credited periods
  - periods taken into account due to raising children and periods taken into account due to caregiving
  - Waiting period months from pension equalization or pension splitting
  - Waiting period months from supplements of earnings points for earnings from marginal employment not subject to insurance contributions
  - Waiting period months from supplements of earnings points for earnings from marginal employment for which employees are exempt from compulsory insurance.

## What documents do I need?

- Pension application for severely disabled people
- Identity document (such as identity card, passport, birth certificate or family register)
- Severely disabled person's pass or certificate

## Procedure

You can submit your application online, in person or in writing.

Online application:

- You can find detailed information on the procedure on the German Pension Insurance (DRV) website under "Online services".
- If you follow the "Submit application" link, you will be guided through the next steps and can select the desired application.
- Alternatively, you can use the online services with registration. For example, you can immediately see which insurance periods have already been recorded. You also save time and do not have to re-enter data you already know.
- Complete the application in full and upload the required documents.
- Submit your application online.
- You will receive a confirmation of submission.
- The responsible pension insurance provider will check your application.
- You will receive notification of your application.

Personal application:

- Compile the necessary documents for your application and make an appointment with the DRV.
- Your personal details and, if possible, your insurance number will be required when you make an appointment online.
- You can select a desired advice center and your preferred date. Depending on the availability of free appointments, you will receive a proposal for a binding consultation appointment.
- During your personal consultation, your application will be recorded electronically and forwarded online to the relevant pension insurance provider.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

Written application:

- Go to the DRV website.
- Download the required application form.
- You can also collect the form in person from the information and advice centers.
- Complete the application form, sign it and attach the required documents.
- Send all documents
  - by post to your pension insurance provider or
  - hand them in at one of the local advice centers.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

A person you trust can also submit your pension application on your behalf. Please submit a power of attorney to the pension insurance fund for this purpose. As long as the power of attorney is valid, the pension insurance company will only contact the person you have authorized.

If you give your consent to electronic communication, all correspondence can take place online. You can either use the electronic mailbox under the online services with registration or De-Mail.

## Legal bases

- [§ 37 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 236a Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)

## More information

Appeal: Detailed information can be found in the decision on your pension application.

Appeal to the Social Court: Detailed information can be found in the notice of appeal.

## **What deadlines must be paid attention to?**

If possible, you should submit the application 3 months before the desired start of your pension.

## **How long does it take to process**

Processing usually takes up to 3 months.

## **What are the costs?**

There are no costs.