

We inform you

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Pension from 63?

Old age pension for especially long-term insured

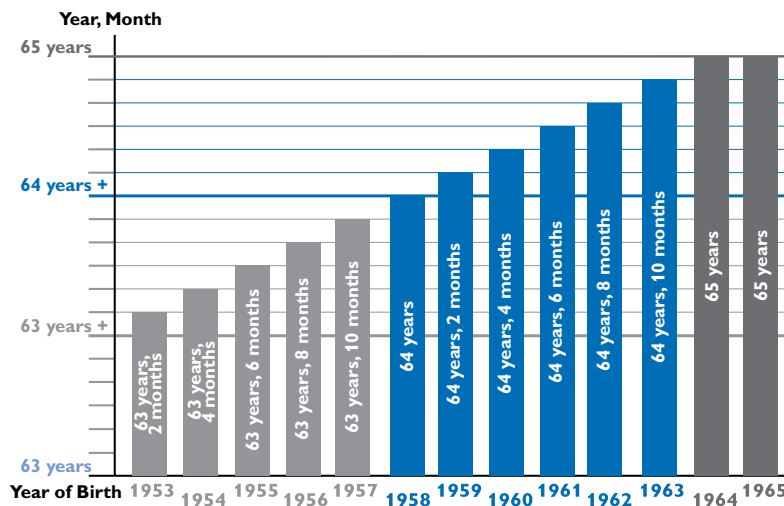
What is the so-called pension from 63?

For this old-age pension, workers, who have worked for a particularly long time and have paid into a pension scheme for 45 years or more, have the option to receive their pension before the statutory age limit without having to put up with the normal deductions when taking the pension early.

Who is entitled?

Since 2016 the starting age for old-age pension has increased for those insured for a particularly long period by steps of two months for each year of birth from 1953 to 1964. For a year of birth of 1964 or later this pension can only be claimed from age 65.

Time of the earliest possible pension claim that is free from deductions:



What are the requirements?

Anyone who does not yet receive an old-age pension and has reached the age limit shown in the chart for their year of birth can claim this pension when they have fulfilled the 45 year waiting period.

Which periods count?

Periods, which will count towards the waiting period of 45 years, include in particular:

- Periods with compulsory contributions from employment
- Periods with compulsory contributions from self-employment
- Periods of voluntary contributions, if at least 18 years of compulsory contributions from employment or from self-employment are available
- Periods of military and civil service
- Periods of unpaid care for dependants
- Periods of childcare up to the tenth year of age of the child
- Periods of unemployment benefit during vocational training
- Periods, in which Unemployment Benefit I was received (however, this does not apply to the last two years before the pension commences, unless the unemployment relates to insolvency or complete cessation of business)
- Periods, in which sickness benefits (illness, injury benefit) or a transitional allowance were paid
- Periods of receipt of short-term employment, weather and winter allowance
- Periods of receipt of insolvency and redundancy benefits (ability of the employer to pay)
- Substitute periods

Do you want to know whether you can benefit from a pension from 63?

VdK are happy to advise you!