

99114053017000

# Apply for a reduced earning capacity pension

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<https://fimportal.de/xzufi-services/1240-99114053017000/L100022>

Modul	Sachverhalt
Leistungsschlüssel	99114053017000
Leistungsbezeichnung I	Apply for a reduced earning capacity pension
Leistungsbezeichnung II	Apply for a reduced earning capacity pension
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	
Einheitlicher Ansprechpartner	

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Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<p>Sozialgesetzbuch Sechstes Buch (SGB VI):</p> <ul style="list-style-type: none"> <li>• § 43 Rente wegen Erwerbsminderung</li> <li>• § 101 Beginn und Änderung in Sonderfällen</li> <li>• § 241 Rente wegen Erwerbsminderung</li> </ul>
Teaser	<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 standard retirement age. This pension serves as an income replacement.</p>
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 standard retirement age. This pension serves as an income replacement.</p> <p>Before you can draw the reduced earning capacity pension, German Pension Insurance will check whether a rehabilitation programme can help you to support yourself again. This includes medical and occupational rehabilitation, including further training for professional reorientation or work aids.</p> <p>German Pension Insurance will determine to what extent you are still able to work on the general labour market. Depending on this, you will either receive</p> <ul style="list-style-type: none"> <li>• a pension due to full reduction in earning capacity or</li> <li>• a pension due to partial reduction in earning capacity.</li> </ul> <p>If, from a medical point of view, you are partially disabled and unemployed because there is no suitable part-time job available, you can also receive a full reduced earning capacity pension.</p> <p>You can also receive a reduced earning capacity pension as a disabled person. This applies, for example, if you work in a special institution for the disabled and are unable to work in the general labour market due to your disability.</p>

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The amount of your reduced earning capacity pension depends on your insurance periods with Deutsche Rentenversicherung. Your annual pension information will tell you what you can expect if you have a full reduction in earning capacity. If you are partially incapacitated for work, half of this is taken as a basis.

For younger insured persons, it is not only the few previous years of employment that count. Rather, there is what is known as the 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 paid contributions up to this age.

If your pension starts before the relevant age limit, you will have to accept a reduction in your pension. For each month that you claim your pension earlier, the reduction is 0.3 per cent, up to a maximum of 10.8 per cent.

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

- The supplementary income limit for the full reduced earning capacity pension is based on the monthly reference figure - a value derived from the average earnings of all those insured under the statutory pension scheme. As the reference figure changes every year on 1 January, this means that the supplementary income limit also changes every year on this date. It is therefore a dynamic value and changes in line with wage trends. The supplementary income limit in 2025 is EUR 19,661.25.
- If you have a partial reduction in earning capacity, you may only work less than 6 hours a day. How much you are allowed to earn is calculated individually.

An application for a reduced earning capacity pension does not mean that you will never be allowed to work again. It is often possible to recover from serious health setbacks through targeted treatment and support. Your reduced earning capacity pension is usually granted for a limited period, for a maximum of

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3 years. You will only receive an unlimited pension in exceptional cases.

Note: If you were born before 2 January 1961, you may be able to receive a "partial reduced earning capacity pension for occupational disability". This pension takes into account whether you can continue to work in your previous occupation.

## Erforderliche Unterlagen

- valid identity card or passport
- Proof or pensionable periods that are not included in the insurance history, for example Offsetting certificates Proof of training periods, proof of periods of unemployment and 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 the past years and
- a chronological list of your professional activities
- If another person is making the application: Power of attorney or Order of the court

## Voraussetzungen

- You cannot work in the general labour market due to illness or disability: work less than 3 hours a day (full reduction in earning capacity) or work at least 3 hours but less than 6 hours a day (partial reduction in earning capacity) Exception: If you are partially disabled 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 working again: medical rehabilitation or vocational rehabilitation, for example retraining or work aids
- You have not yet reached the standard retirement age. This is the date from which you can draw the standard old-age pension.
- You have been insured for at least 5 years (general qualifying period)
- You have paid into the pension insurance scheme for at least 3 years in the last 5 years before the onset of reduced earning capacity.

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- Exception: If you have already completed the 5-year qualifying period before 1 January 1984, you may also be entitled to a pension without the 3 years of compulsory contributions. The prerequisite is that every calendar month in the period from 1 January 1984 until the onset of your reduced earning capacity is covered by so-called qualifying periods, for example by periods of voluntary contributions or, under certain conditions, periods of unemployment.
- The general waiting period of 5 years includes Contribution periods (compulsory and voluntary contributions), Substitute periods, Child-raising periods, Periods of non-occupational home care, Periods from pension equalisation and pension splitting, Periods of marginal employment (without own contribution top-up, but only pro rata) Under certain conditions, you can also fulfil the waiting period of five years early, for example if you have become less able to work due to an accident at work.

Reduced earning capacity pension for people with disabilities

If you have not fulfilled the general waiting period of 5 years before the onset of reduced earning capacity, it is still possible to receive a full reduced earning capacity pension. You must then

- fulfil 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

none

## Verfahrensablauf

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

Before you submit your application, you can seek advice from Deutsche Rentenversicherung.

Written pension application:

- Download the forms pack for the reduced earning capacity pension from the German Pension Insurance

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website. Complete the application for an insured person's pension and the forms listed therein in full and compile the required documents.

- You can submit your completed and signed application with the required documents to either: send it by post to Deutsche Rentenversicherung or hand it in at one of the local advice centres.
- German Pension Insurance will process your application and request any missing documents if necessary.
- Your pension insurance provider will check the requirements for your pension entitlement and the completeness of your insurance history. If necessary, they will clarify any gaps in your insurance history.
- German Pension Insurance 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, such as medical reports or expert opinions.
- German Pension Insurance will clarify other matters, for example your health insurance relationship, whether you earn additional income or receive another 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 German Pension Insurance online portal and select Online Services.
- Complete the application, upload the necessary documents and submit your pension application.
- Once your pension application has been received, you will receive a confirmation of receipt.
- German Pension Insurance will check your application for completeness and request any missing documents.
- German Pension Insurance will check the requirements for your pension entitlement and the completeness of your insurance history. If necessary, it

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will clarify any gaps in your insurance history.

- German Pension Insurance 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 (e.g. medical reports or expert opinions).
- German Pension Insurance 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.

Personal application:

- Put together the documents you need to apply and make an appointment at a German Pension Insurance information and advice centre.
- During the counselling session, your application for a reduced earning capacity pension will be recorded and forwarded online.
- German Pension Insurance will check the application and request any missing documents if necessary.
- German Pension Insurance will check the requirements for your pension entitlement and your insurance history for completeness. If necessary, it will clarify any gaps in your insurance history.
- German Pension Insurance 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 (e.g. medical reports or expert opinions).
- German Pension Insurance will clarify other matters, for example your health insurance relationship, whether you earn additional income or receive an accident pension.
- If you are entitled to a pension, you will receive a pension notification with details of the start date, the start of the current payment and the amount. You will

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	<p>also be informed of your rights and obligations.</p> <ul style="list-style-type: none"> <li>• If you are not entitled to a reduced earning capacity pension, you will receive a rejection notice stating the reason for the rejection.</li> </ul> <p>A person you trust can also submit the pension application on your behalf. Please submit a corresponding authorisation to Deutsche Rentenversicherung for this purpose. As long as the power of attorney is valid, it will be addressed exclusively to your authorised representative.</p>
Bearbeitungsdauer	usually about 4-5 months
Frist	<p>Indefinite 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 first day of the month following the onset of your reduced earning capacity. If you submit your application later, the pension will only be paid from the start of the month of application. Temporary pensions: • As a rule, a temporary pension starts at the earliest on the seventh 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 seventh 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 seventh calendar month after the onset of the reduction in earning capacity.</p>
weiterführende Informationen	
Hinweise	<p>You can also have your pension application submitted by a person you trust. To do this, please submit a corresponding power of attorney to your pension insurance provider. As long as the power of attorney is valid, your pension insurance provider will only contact your authorised representative.</p>
Rechtsbehelf	Opposition



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	Action
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	