Explanatory Note No. 30
concerning
Pensions
(shortened version)

1. What types of pension are there and what are their prerequisites?

1.1 Old-age pensions

All insured persons who have accumulated at least 36 months of contributions since 2018, 60 months of contributions since 2001 or 120 months of contributions in total receive old-age pension as soon as they reach retirement age. The retirement age increases by the month depending on the person’s year of birth. All insured persons born after 1964 receive old-age pension from their 67th birthday.

1.2 Flexible old-age pensions

Insured persons who have accumulated at least 36 months of contributions since 2018, 60 months of contributions since 2001 or 120 months of contributions in total may be eligible for flexible old-age pension benefits as soon as they reach retirement age. Insured persons born prior to 1952 may receive flexible old-age pension when they are 60 years old. For persons born in 1952 and after, the retirement age is raised gradually to 62.

The amount of the flexible old-age pension will be reduced depending on how long it is claimed before reaching retirement age. Since 2012 there has been no limit on additional income earned while receiving a flexible old-age pension.

1.3 Occupational disability pensions

Insured persons receive an occupational disability pension if their ability to earn a living in their present profession is reduced by more than fifty percent on account of sickness or incapacity for an unforeseeable period of time. The present profession is that in which the insured person was last insured by his or her employer.

The required insurance period is 36 months of contributions. In addition, insured persons are only entitled to an occupational disability pension if they were insured through a Member or if they had continued insurance cover at the time the disability occurred. Since 2012 disability has to occur before reaching the retirement age for the flexible-old-age-pension.

For younger insured persons, occupational disability pension is paid for a limited period of time and ends after three years. If the prerequisites are still met when this time limit expires, the occupational disability pension is paid for a further three years. From the age of 58, occupational disability pension is paid indefinitely.

1.4 Invalidity pension

Insured persons receive an invalidity pension if they are unable to be gainfully employed for at least three hours a day due to sickness or incapacity for an unforeseeable period of time. Invalidity not only applies to artistic professions but to all professions, i.e. the insured person is only entitled to the pension if their earning capacity is reduced by the required degree for all jobs offered on the labour market.

Insured persons who can be gainfully employed for at least three but less than six hours a day receive the pension for as long as they are unable to find a job on account of their sickness or disability. Insured persons who can be gainfully employed for at least six hours a day are not entitled to an invalidity pension.
To receive an invalidity pension, insured persons must have paid **36 months of contributions**. Furthermore, they are only entitled to an invalidity pension if they are **insured through a Member or are covered by continued insurance** when the invalidity occurs. The invalidity pension is always awarded for an **unlimited period of time**. Since 2012 invalidity has to occur before reaching the retirement age for the flexible-old-age-pension.

2. **How high is the pension?**

The amount of the pension depends on the contributions paid for the insured person and the valid pensionable rate in effect at the time the contributions were paid. **As flexible old-age pensions** are claimed for longer than old-age pensions from the usual age of retirement, they are **reduced**.

The reduction applies to the entire period during which old-age pension and survivors' pension are paid.

3. **When does entitlement to pension benefits begin and end?**

Pensions are granted on the basis of an application. The application must be submitted to the German Theatrical Pension Fund management (The application form can be found online at www.buehnenversorgung.de under “Downloadcenter → Versorgung”). An application filed to the Deutsche Rentenversicherung Bund (German Statutory Pension System) or to another institution is not a substitute for this application procedure.

Entitlement to **old-age pension** commences when you reach retirement age. In the case of flexible old-age pensions, this only applies if the pension application is submitted within three months. Otherwise the pension begins after the application has been submitted.

Entitlement to **an occupational disability or invalidity pension** begins when you become incapable of working or earning your living. If you submit your application a year after this point in time, the pension begins after the application has been made.

Entitlement to old-age pension benefits **expires** when a person dies. Occupational disability or invalidity pensions end when you become able to take up a profession or occupation again. In addition, an occupational disability pension expires at the end of the time limit (see 1.3 above).

4. **Surviving dependants’ pensions and benefits**

4.1 **Death benefit**

If an insured person or pensioner dies, the person who has borne the funeral expenses can apply for a death benefit of 1,200 euros.

4.2 **Widow’s or widower’s pension**

Widows and widowers, as well as surviving dependents of a registered same-sex partnership as of 1 January 2005, can apply for a widow’s or widower’s pension. This begins from the day the insured person died and expires when the widow/widower dies, remarries or enters a new civil union. The pension is equivalent to 60 % of the old-age pension.

4.3 **Orphan’s pension**

The children of an insured person or pension recipient receive an orphan’s pension until they reach the age of 18. For orphans who are still in school education or vocational training at this age, an orphan’s pension may be granted up to the age of 25 at the latest. For children who have lost one parent, the orphan’s pension is equivalent to one quarter of the pension the recipient was drawing, or a third of the pension for full orphans.

5. **Are benefit payments adjusted?**

If sufficient means are available, the monthly benefit payments can be increased.
6. **What information must beneficiaries provide?**

   Always quote your **insurance number** in all correspondence.

   **Changes to the account** to which benefit payments are transferred can be taken into account if they reach the German Theatrical Pension Fund by the 10th of the previous month at the latest. The number provided must be the IBAN (International Bank Account Number).

   You are obliged to inform the Fund management immediately of

   - a change of address,
   - end of residence in the EU/EEC, as long as benefits were drawn as part of a “Riester support measure”,
   - for beneficiaries of an occupational disability or validity pension, the resumption of gainful employment,
   - for beneficiaries of a widow’s or widower’s pension, remarriage or start of a civil union,
   - for beneficiaries of an orphan’s pension in school education or vocational training beyond the age of 18, the end of or interruption of education or training.

   Please note that excess benefits paid must be refunded.

7. **Taxes**

   The German Theatrical Pension Fund does not retain any taxes from benefits. Beneficiaries of an old-age pension must therefore declare their benefits to their local tax office themselves. The statutory notices on this will be sent to you.

8. **Note for beneficiaries of an old-age pension with Riester support measures:**

   Giving up a residence in the EU/EEC represents a misuse. Please note that allowances and tax reductions based on Riester support measures must be repaid and can reduce your old-age pension.