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Gateway Policy Explorer: Retirement Series

Germany

Survivor Old-Age Benefit Plan Details

1992-2023

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Germany

Survivor Old-Age Benefits
Plan details 1992-2023 * †

Gesetzliche Rentenversicherung (GRV) is the German compulsory old age public pension system. It provides a permanent widow or widower's pension equivalent to 60% of the deceased's old-age pension. Surviving spouses are eligible from age 45 (gradually increasing to age 47 for deaths occurring after 2011) or earlier under certain conditions. Otherwise, spouse's not eligible for this widow or widower's pension may receive a smaller benefit equivalent to 25% of the deceased's old-age pension. Survivor pensions may be received in addition to the surviving spouse's own old-age benefit, but the survivor's benefit is reduced if other income exceeds a threshold specified by law. In 2001, survivor pensions were reformed to be less generous: the larger benefit was reduced to 55% of the deceased's old-age benefit and the smaller benefit was limited to the first 24 months following the death of the insured.

Key Dates

First law: 1911

Major changes since 1992: 2001, 2007

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

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Chapter 1: Policy enacted 1992-2000

Overview

Gesetzliche Rentenversicherung (GRV) is the German compulsory old-age public pension system. This system depends on current contributions to make current benefit payments (i.e., it is “pay as you go”). Pension benefits are based on a worker’s accumulated pension points. A worker accrues pension points each year based on the ratio of their taxable earnings relative to the average earnings of all GRV-covered workers. For retirement income beyond GRV, individuals may also contribute to voluntary occupational pension schemes (Betriebliche Altersvorsorge) through their employers that supplement GRV or to voluntary private savings schemes.

GRV provides two types of old-age survivor benefits:

1. Major widow or widower’s pension (Große Witwenrente oder große Witwerrente): A permanent benefit paid if the spouse is at least age 45, cares for a child younger than age 18, or has a disability
2. Minor widow or widower’s pension (Kleine Witwenrente oder kleine Witwerrente): A permanent, small benefit paid to survivors who do not remarry or begin a new marriage during this period after the insured’s death and are not eligible for the major widow or widower’s pension

These benefits may be reduced if income exceeds a threshold set by law (i.e., benefits are income tested).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
FEA differs for minor and major widow or widower’s pensions
 - **Minor widow or widower’s pension:** Any age
 - **Major widow or widower’s pension:** Age 45
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse’s death**
 1. Conditions concerning the deceased:
 - **Minor and major widow or widower’s pension:** The deceased had at least five years of contributions or was a pensioner at the time of death. The qualifying period can be met sooner if the insured party has died, for example, because of an accident at work.
 2. Conditions concerning the surviving spouse:
 - **Minor widow or widower’s pension:** Paid to a surviving spouse following the month of the insured’s death. The survivor must not have remarried after the insured’s death.
 - **Major widow or widower’s pension:** Paid to a surviving spouse who meets the qualifying conditions for the small widow or widower’s pension and is aged 45 or older, cares for a child younger than age 18, has a disability, or is incapacitated. The survivor must not have remarried after the insured’s death.
 3. Duration of marriage: No duration of marriage was specified in law.

In cases where a surviving spouse remarries, but the new marriage is subsequently dissolved, the surviving spouse can again be entitled to the survivor’s pension from their original spouse.

Source: §46 SGB VI ([Deutsche Rentenversicherung, 2022a](#))

- **Divorced widows/widowers**
Divorced spouses are eligible if their divorce took place before 1 July 1977 and are financially dependent upon the deceased (i.e., the divorced spouse received or was entitled to receive maintenance allowance in the last year prior to the death of the former spouse). The surviving spouse must not have remarried. If the divorce occurred after 30 June 1977, commonly acquired rights for old-age and invalidity insurance are officially divided between spouses.

Source: §243 SGB VI ([BMJV, 2023a](#)); §1587, BGB IV ([BMJV, 2023b](#))

Notes: The court may decide that one partner is eligible to receive spousal maintenance after divorce. These are payments that can go towards any expenses the spouse has, and is completely separate, from child support. Whichever partner earns less

usually receives the spousal maintenance allowance. The court will also consider whether the divorce will adversely affect their lives. A spouse only has the right to a spousal maintenance allowance if they meet the following criteria:

- They have taken care of the children
- He or she cannot earn a living due to their age, illness, or weakness
- They lost a job and cannot find another one
- They need maintenance for further education

The amount of time that a spouse receives maintenance allowance depends on a number of factors. These include how disadvantaged the spouse is from the divorce, how long the marriage lasted, who earned the income and who looked after the household, and how long the spouse looked after the children. (§1569-1586b, BGB IV [BMJV, 2022b](#))

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Early claiming not available

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuitable

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: No
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Benefits are adjusted annually according to growth in net wages

Benefit formula for claiming at FEA

[GRV](#) old-age and survivor benefits are based on a point system with insured individuals accruing points throughout their working career. For each year of contribution an insured person receives pension points, which reflect the worker's relative earnings position in each year (see [Formula 1](#) for calculation details). An annual contribution at the level of average earnings of contributors, which are approximately equal to the national average earnings, results in one pension point. At retirement, the pension points accrued over a person's work history are summed up. There is an effective maximum number of pension points based on the contribution limit, which is usually around twice the national average earnings. The minor and major widow or widower's benefits are based on the cumulative pension points of the deceased multiplied by the pension point value in that year and the pension type factor. The pension type factor differs by benefit type and period since the deceased's death:

- **Minor widow or widow's pension:** 1.0 for the first three months following the death, 0.25 for all subsequent months
- **Major widow or widow's pension:** 1.0 for the first three months following the death, 0.60 for all subsequent months

The pension point value is adjusted in relation to the gross wage growth. See [Formula 2](#) for computational details for both benefits (§64, 67 SGB VI, [BMJV, 2023a](#)).

Survivor benefits are income tested, which reduces a survivor pension based on own income, including own pension income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.

For detailed reference tables used in the calculation of benefits, see:

- [Table 1](#) for pension contribution limit and national average earnings by year for East and West Germany
- [Table 2](#) for states in East and West Germany
- [Table 3](#) for pension point value by year for East and West Germany

Notes:

- Adjustments to cumulative pension points are made for a number of lifecycle events that are specified in the separate policy document on own old-age benefits: *Germany, Own Old-Age Benefit Plan Details*.

- Due to existing differences in per capita income between the Western and the Eastern part of Germany, the pension-related contributory average income levels differ. Hence, the calculation of the pension point value distinguishes between both German regions by considering the respective average wages.
- The state of Berlin, the result of a merger between East and West Berlin, is usually not considered one of the newly established states in East Germany although many of its residents are former East Germans.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Early claiming not available

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes
- **Adjustment formula**
Survivor benefits are income tested, which reduces a survivor pension based on own income, including own work income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Chapter 2: Policy enacted 2001-2006

Policy change in 2001

The [Supplementary Pension Assets Act](#) enacted on March 21, 2001 and effective from 2002 made several substantial changes to survivor pensions. These included:

- The [minor widow or widow's pension](#) duration was limited to 24 months for deaths occurring after 2001 (exceptions exist for deaths occurring after 2001 if the marriage ended before 2002)
- The [major widow or widower's pension](#) amounts were reduced from 60% to 55% of the pension for which the deceased spouse would have been eligible
- Survivors receive a supplement to the widow or widower's pension for children raised
- The reduction in survivor benefits for concurrent wage income was increased from 0.35€ to 0.40€ per additional 1€ of wage income above the exempt amount

Other minor reforms during this period include:

- [The Law on the Reform of Pensions Due to Reduced Earning Capacity](#), enacted December 20, 2000 and effective January 1, 2001, increased pension benefits in the first three months after death for the major widow or widower's pension
- [The Civil Partnership Law Revision Act](#), enacted December 15, 2004 and effective January 1, 2005, extended survivor benefits to civil partnerships

Overview

Gesetzliche Rentenversicherung (GRV) is the German compulsory old-age public pension system. This system depends on current contributions to make current benefit payments (i.e., it is “pay as you go”). Pension benefits are based on a worker's accumulated pension points. A worker accrues pension points each year based on the ratio of their taxable earnings relative to the average earnings of all GRV-covered workers. For retirement income beyond GRV, individuals may also contribute to voluntary occupational pension schemes (Betriebliche Altersvorsorge) through their employers that supplement GRV or to voluntary private savings schemes.

GRV provides two types of old-age survivor benefits:

1. Major widow or widower's pension (Große Witwenrente oder große Witwerrente): A permanent benefit paid if the spouse is at least age 45, cares for a child younger than age 18, or has a disability
2. Minor widow or widower's pension (Kleine Witwenrente oder kleine Witwerrente): A small benefit lasting 2 years paid to survivors who do not remarry or begin a new marriage or civil partnership during this period after the insured's death and are not eligible for the major widow or widower's pension

These benefits may be reduced if income exceeds a threshold set by law (i.e., benefits are income tested).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
FEA differs for minor and major widow or widower's pensions
 - [Minor widow or widower's pension](#): Any age
 - [Major widow or widower's pension](#): Age 45
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**
 1. Conditions concerning the deceased:
 - [Minor and major widow or widower's pension](#): The deceased had at least five years of contributions or was a pensioner at the time of death. The qualifying period can be met sooner if the insured party has died, for example, because of an accident at work.
 2. Conditions concerning the surviving spouse:

- **Minor widow or widower's pension:** Paid to a surviving spouse following the month of the insured's death. The survivor must not have remarried or entered a new civil partnership after the insured's death. Duration of benefit varies based on personal circumstance in 2002:
 - * Unlimited duration if spouse died before 2002, or one of the spouse/partners was born before January 2, 1962 and the marriage ended before 2002.
 - * 24 months otherwise
 - **Major widow or widower's pension:** Paid to a surviving spouse who meets the qualifying conditions for the small widow or widower's pension and is aged 45 or older, cares for a child younger than age 18, has a disability, unable to work and born before January 2, 1961, or is incapacitated and satisfies additional conditions.¹ The survivor must not have remarried or entered a new civil partnership after the insured's death.
3. Duration of marriage: From 2002, survivor must be married for at least one year to the deceased. If the marriage was concluded before 2002, there is no duration requirement.

If an individual is eligible for both the major and minor survivor benefits, they receive the major survivor benefit. Civil partnerships were eligible for survivor's pensions from 2005. In cases where a surviving spouse remarries, but the new marriage is subsequently dissolved, the surviving spouse can again be entitled to the survivor's pension from their original spouse.

Sources: Revisions to §46, 242a SGB VI in the Supplementary Pension Assets Act ([Bundesgesetzblatt, 2001](#)), §46 SGB VI ([Deutsche Rentenversicherung, 2022a](#))

Notes

- ¹ Additional conditions for a large widow or widower's pension based on incapacity include that the survivor must have been incapacitated on December 31, 2000 and the incapacity has continued uninterrupted.

• Divorced widows/widowers

Divorced spouses are eligible if their divorce took place before 1 July 1977 and are financially dependent upon the deceased (i.e., the divorced spouse received or was entitled to receive maintenance allowance in the last year prior to the death of the former spouse). The surviving spouse must not have remarried. If the divorce occurred after 30 June 1977, commonly acquired rights for old-age and invalidity insurance are officially divided between spouses.

Source: §243 SGB VI ([BMJV, 2023a](#)); §1587, BGB IV ([BMJV, 2023b](#))

Notes: The court may decide that one partner is eligible to receive spousal maintenance after divorce. These are payments that can go towards any expenses the spouse has, and is completely separate, from child support. Whichever partner earns less usually receives the spousal maintenance allowance. The court will also consider whether the divorce will adversely affect their lives. A spouse only has the right to a spousal maintenance allowance if they meet the following criteria:

- They have taken care of the children
- He or she cannot earn a living due to their age, illness, or weakness
- They lost a job and cannot find another one
- They need maintenance for further education

The amount of time that a spouse receives maintenance allowance depends on a number of factors. These include how disadvantaged the spouse is from the divorce, how long the marriage lasted, who earned the income and who looked after the household, and how long the spouse looked after the children. (§1569-1586b, BGB IV [BMJV, 2022b](#))

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Early claiming not available

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuitable

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: No
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No

- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

The Old Age Assets Act 2001 introduced a complex new formula for annual adjustments to the pension point valuation based on lagged changes in gross income. It was further altered in 2005 by the Pension Income Sustainability Act, which introduced a sustainability factor to the annual adjustment of the pension point valuation. See [Formula 6](#) for this computation after 2004 and [Table 4](#) for reference values.

Notes

- Irrespective of the year of retirement all pensions are adjusted annually with the current pension point value at mid-year. Hence, the pension point value is set to be fix for the period July 1st in year t to June 30th in year $t + 1$.
- Due to existing differences in per capita income between the Western and the Eastern part of Germany, the pension-related contributory average income levels differ. Hence, the calculation of the pension point value distinguishes between both German regions by considering the respective average wages.

Benefit formula for claiming at FEA

[GRV](#) old-age and survivor benefits are based on a point system with insured individuals accruing points throughout their working career. For each year of contribution an insured person receives pension points, which reflect the worker's relative earnings position in each year (see [Formula 1](#) for calculation details). An annual contribution at the level of average earnings of contributors, which are approximately equal to the national average earnings, results in one pension point. At retirement, the pension points accrued over a person's work history are summed up. There is an effective maximum number of pension points based on the contribution limit, which is usually around twice the national average earnings. The minor and major widow or widower's benefits are based on the cumulative pension points of the deceased multiplied by the pension point value in that year and the pension type factor. The pension type factor differs by benefit type and period since the deceased's death:

- [Minor widow or widow's pension](#): 1.0 for the first three months following the death, 0.25 for all subsequent months
- [Major widow or widow's pension](#) in 2001: 1.6 for the first three months following the death, 0.60 for all subsequent months
- [Major widow or widow's pension](#) from 2002: 1.0 for the first three months following the death, 0.55 for all subsequent months

The pension point value is adjusted in relation to the gross wage growth. See [Formula 4](#) for computational details for both benefits in 2001 and [Formula 5](#) for computational details for both benefits from 2002 (§64, 67 SGB VI, [BMJV, 2023a](#)). From 2002, there is also a supplement to the survivor benefit for the number of children raised (§78a SGB VI, [BMJV, 2022a](#)).

Survivor benefits are income tested, which reduces a survivor pension based on own income, including own pension income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.

For detailed reference tables used in the calculation of benefits, see:

- [Table 1](#) for pension contribution limit and national average earnings by year for East and West Germany
- [Table 2](#) for states in East and West Germany
- [Table 3](#) for pension point value by year for East and West Germany

Notes:

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- Due to existing differences in per capita income between the Western and the Eastern part of Germany, the pension-related contributory average income levels differ. Hence, the calculation of the pension point value distinguishes between both German regions by considering the respective average wages.
- The state of Berlin, the result of a merger between East and West Berlin, is usually not considered one of the newly established states in East Germany although many of its residents are former East Germans.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Early claiming not available

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes

- **Adjustment formula**

Survivor benefits are income tested, which reduces a survivor pension based on own income, including own work income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.

- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Chapter 3: Policy enacted 2007-2023

Policy change in 2007

The [RV Age Limit Adjustment Act](#), enacted on April 20, 2007 and effective from 2008, gradually raised the eligibility age for the major widow's pension from age 45 for deaths occurring before 2012 to age 47 for deaths occurring on or after 2029.

Overview

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GRV provides two types of old-age survivor benefits:

1. Major widow or widower's pension (Große Witwenrente oder große Witwerrente): A permanent benefit paid if the spouse is at least age 45 (gradually increasing to age 47 before spouses dying after 2011), cares for a child younger than age 18, or has a disability
2. Minor widow or widower's pension (Kleine Witwenrente oder kleine Witwerrente): A small benefit lasting 2 years paid to survivors who do not remarry or begin a new marriage or civil partnership during this period after the insured's death and are not eligible for the major widow or widower's pension

These benefits may be reduced if income exceeds a threshold set by law (i.e., benefits are income tested).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

FEA differs for minor and major widow or widower's pensions

- **Minor widow or widower's pension:** Any age
- **Major widow or widower's pension:** Age 45 if the death occurred before 2012 and gradually increasing to age 47 for deaths occurring on or after 2029 (see [Table 5](#) for FEA by death year)

- **Does FEA vary by sex?** Answer: No

- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

1. Conditions concerning the deceased:
 - **Minor and major widow or widower's pension:** The deceased had at least five years of contributions or was a pensioner at the time of death. The qualifying period can be met sooner if the insured party has died, for example, because of an accident at work.
2. Conditions concerning the surviving spouse:
 - **Minor widow or widower's pension:** Paid to a surviving spouse following the month of the insured's death. The survivor must not have remarried or entered a new civil partnership after the insured's death. Duration of benefit varies based on personal circumstance in 2002:
 - * Unlimited duration if spouse died before 2002, or one of the spouse/partners was born before January 2, 1962 and the marriage ended before 2002.
 - * 24 months otherwise
 - **Major widow or widower's pension:** Paid to a surviving spouse who meets the qualifying conditions for the small widow or widower's pension and is aged 45 or older if the death occurred before 2012 (gradually increasing to 47 for deaths occurring on or after 2029, see [Table 5](#)), cares for a child younger than age 18, has a disability, unable to work and born before January 2, 1961, or is incapacitated and satisfies additional conditions.¹ The survivor must not have remarried or entered a new civil partnership after the insured's death.

3. Duration of marriage: From 2002, survivor must be married for at least one year to the deceased. If the marriage was concluded before 2002, there is no duration requirement.

If an individual is eligible for both the major and minor survivor benefits, they receive the major survivor benefit. Civil partnerships were eligible for survivor's pensions from 2005. In cases where a surviving spouse remarries, but the new marriage is subsequently dissolved, the surviving spouse can again be entitled to the survivor's pension from their original spouse.

Sources: Revisions to §46, 242a SGB VI in the Supplementary Pension Assets Act ([Bundesgesetzblatt, 2001](#)), §46 SGB VI ([Deutsche Rentenversicherung, 2022a](#))

Notes

- ¹ Additional conditions for a large widow or widower's pension based on incapacity include that the survivor must have been incapacitated on December 31, 2000 and the incapacity has continued uninterrupted.

• Divorced widows/widowers

Divorced spouses are eligible if their divorce took place before 1 July 1977 and are financially dependent upon the deceased (i.e., the divorced spouse received or was entitled to receive maintenance allowance in the last year prior to the death of the former spouse). The surviving spouse must not have remarried. If the divorce occurred after 30 June 1977, commonly acquired rights for old-age and invalidity insurance are officially divided between spouses.

Source: §243 SGB VI ([BMJV, 2023a](#)); §1587, BGB IV ([BMJV, 2023b](#))

Notes: The court may decide that one partner is eligible to receive spousal maintenance after divorce. These are payments that can go towards any expenses the spouse has, and is completely separate, from child support. Whichever partner earns less usually receives the spousal maintenance allowance. The court will also consider whether the divorce will adversely affect their lives. A spouse only has the right to a spousal maintenance allowance if they meet the following criteria:

- They have taken care of the children
- He or she cannot earn a living due to their age, illness, or weakness
- They lost a job and cannot find another one
- They need maintenance for further education

The amount of time that a spouse receives maintenance allowance depends on a number of factors. These include how disadvantaged the spouse is from the divorce, how long the marriage lasted, who earned the income and who looked after the household, and how long the spouse looked after the children. (§1569-1586b, BGB IV [BMJV, 2022b](#))

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: Early claiming not available

Benefits

- To receive a benefit, **does an individual have to claim it?** Answer: Yes
- To continue to receive a benefit, **does an individual have to remain qualified?** Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or **lump sum**): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: No
- Is the formula for computing benefit entitlement **progressive**? Answer: No
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: No
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: Yes
- Are future benefit entitlements adjusted for **cost of living**? Answer: Yes
- If so, what measure is used for adjustment?

The Old Age Assets Act 2001 introduced a complex new formula for annual adjustments to the pension point valuation based on lagged changes in gross income. It was further altered in 2005 by the Pension Income Sustainability Act, which introduced a sustainability factor to the annual adjustment of the pension point valuation. See [Formula 6](#) for this computation after 2004 and [Table 4](#) for reference values.

Notes

- Irrespective of the year of retirement all pensions are adjusted annually with the current pension point value at mid-year. Hence, the pension point value is set to be fix for the period July 1st in year t to June 30th in year $t + 1$.
- Due to existing differences in per capita income between the Western and the Eastern part of Germany, the pension-related contributory average income levels differ. Hence, the calculation of the pension point value distinguishes between both German regions by considering the respective average wages.

Benefit formula for claiming at FEA

GRV old-age and survivor benefits are based on a point system with insured individuals accruing points throughout their working career. For each year of contribution an insured person receives pension points, which reflect the worker's relative earnings position in each year (see [Formula 1](#) for calculation details). An annual contribution at the level of average earnings of contributors, which are approximately equal to the national average earnings, results in one pension point. At retirement, the pension points accrued over a person's work history are summed up. There is an effective maximum number of pension points based on the contribution limit, which is usually around twice the national average earnings. The minor and major widow or widower's benefits are based on the cumulative pension points of the deceased multiplied by the pension point value in that year and the pension type factor. The pension type factor differs by benefit type and period since the deceased's death:

- **Minor widow or widow's pension:** 1.0 for the first three months following the death, 0.25 for all subsequent months
- **Major widow or widow's pension** in 2001: 1.6 for the first three months following the death, 0.60 for all subsequent months
- **Major widow or widow's pension** from 2002: 1.0 for the first three months following the death, 0.55 for all subsequent months

The pension point value is adjusted in relation to the gross wage growth. See [Formula 4](#) for computational details for both benefits in 2001 and [Formula 5](#) for computational details for both benefits from 2002 (§64, 67 SGB VI, [BMJV, 2023a](#)). From 2002, there is also a supplement to the survivor benefit for the number of children raised (§78a SGB VI, [BMJV, 2022a](#)).

Survivor benefits are income tested, which reduces a survivor pension based on own income, including own pension income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.

For detailed reference tables used in the calculation of benefits, see:

- [Table 1](#) for pension contribution limit and national average earnings by year for East and West Germany
- [Table 2](#) for states in East and West Germany
- [Table 3](#) for pension point value by year for East and West Germany

Notes:

- Adjustments to cumulative pension points are made for a number of lifecycle events that are specified in the separate policy document on own old-age benefits: *Germany, Own Old-Age Benefit Plan Details*.
- Due to existing differences in per capita income between the Western and the Eastern part of Germany, the pension-related contributory average income levels differ. Hence, the calculation of the pension point value distinguishes between both German regions by considering the respective average wages.
- The state of Berlin, the result of a merger between East and West Berlin, is usually not considered one of the newly established states in East Germany although many of its residents are former East Germans.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Early claiming not available

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes
- **Adjustment formula**

Survivor benefits are income tested, which reduces a survivor pension based on own income, including own work income. See [Formula 3](#) for details associated with computing survivor benefits remaining after the income test. Survivor benefits in the 3 months following the spouse's death are not subject to the income test.

- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Tables and Formulas

Formula 1: Computation of Pension Points

$$pp_{i,t} = \frac{\text{earnings}_{i,t}}{\text{avgearn}_t}$$

- $pp_{i,t}$ = Individual i 's pension points in year t
- $\text{earnings}_{i,t}$ = Individual i 's earnings in year t up to a limit (see [Table 1](#) for contribution limit by East/West Germany and [Table 2](#) for states in East and West Germany)
- avgearn_t = Average nationwide earnings of all contributions in year t (see [Table 1](#) for average national earnings by East/West Germany)

Source: §70 of SGB VI ([BMJV, 2023](#))

Formula 2: GRV Survivor Benefits at FEA (1992-2000)

$$B_{SU,i,j,t} = ptf_{i,j,t} \times ppv_t \times \sum_{s=\text{year of first GRV contribution}}^t pp_{j,s}$$

- $B_{SU,i,j,t}$ = Individual i 's monthly survivor benefit from GRV in year t if benefit started at FEA based on deceased spouse j 's contribution history
- $ptf_{i,j,t}$ = Pension type factor that depends on individual i 's eligibility for minor or major widow or widower's pension and time since deceased spouse j 's death:

$$ptf_{i,j,t} = \begin{cases} 1.00 & \text{if } t \text{ is within 3 months of } j\text{'s death and } i \text{ is eligible for a survivor pension} \\ 0.60 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a major survivor pension} \\ 0.25 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a minor survivor pension} \end{cases}$$

- $pp_{j,s}$ = Deceased spouse j 's pension points in year $s \leq t$ (see [Formula 1](#) for computational details)
- ppv_t = Pension point value in year t (see [Table 3](#) for pension point values by year)

Source: §64, 67 of SGB VI ([BMJV, 2023](#)).

Formula 3: GRV Survivor Benefits After Income Test

$$B_{SU(\text{added income}),i,j,t} = B_{SU,i,j,t} - \min \left\{ B_{SU,i,j,t}, \sum_{x=\text{income types}} (rf_{x,t} * income_{x,i,t}) - exempt_{i,t} \right\}$$

- $B_{SU(\text{added income}),i,j,t}$ = Individual i 's monthly survivor benefit after accounting for the income offset (i.e., income test for survivor benefits)
- $B_{SU,i,j,t}$ = Individual i 's monthly survivor benefit from GRV in year t if benefit started at FEA based on deceased spouse j 's contribution history. See:
 - [Formula 2](#) for 1992-2000
 - [Formula 4](#) for 2001
 - [Formula 5](#) for 2002-2023
- “income types” = §18a of the German Social Code Book 4 (i.e., SGB IV) defines specific incomes that are taken into account when applying the income test for survivor benefits. Included elements change over time. Historical requirements are available on ([Deutsche Rentenversicherung, 2022b](#))
- $rf_{x,t}$ = Replacement factor for income type x in period t as defined by §18b of SGB IV. Historical values are available on ([Deutsche Rentenversicherung, 2022c](#)). Key values include:
 - Wage income: 0.35 (1992-2001), 0.40 (2002-2023)
 - Public own old-age benefits: 0.275 (1992-2010), 0.13 (2011-2023 if benefit begins before 2011), 0.14 (2011-2023 if benefit begins after 2011).
- $income_{x,i,t}$ = Income of type x earned by individual i in period t
- $exempt_{i,t}$ = Exempt amount from the widow or widower's pension income test (§97 SGB VI, [Deutsche Rentenversicherung, 2022d](#)). The base exempt amount is 26.4 times the current pension point value (see [Table 3](#) for pension point values); increases by 5.6 times the current pension point value for each child of the beneficiary who is entitled to an orphan's pension (typically under 18 or permanently disabled).

Source: §97 of SGB VI ([BMJV, 2023](#))

Table 1: Pension contribution limit and average nation-wide earnings

Year	Pension contribution limit (maximum earnings), Western Germany	Pension contribution limit (maximum earnings), Eastern Germany	Average gross earnings, Western Germany	Average gross earnings, Eastern Germany
1992	DM 81,600	DM 57,600	DM 46,820	DM 32,530
1993	86,400	63,600	48,178	36,507
1994	91,200	70,800	49,142	38,734
1995	93,600	76,800	50,665	41,134
1996	96,000	81,600	51,678	42,328
1997	98,400	85,200	52,143	43,133
1998	100,800	84,000	52,925	43,693
1999	102,000	86,400	53,507	44,389
2000	103,200	85,200	54,256	45,101
2001	104,400	87,600	55,216	46,002
2002	54,000 €	45,000 €	28,626 €	23,910 €
2003	61,200	51,000	28,938	24,230
2004	61,800	52,200	29,060	24,354
2005	62,400	52,800	29,202	24,690
2006	63,000	52,800	29,494	24,937
2007	63,000	54,600	29,951	25,294
2008	63,600	54,000	30,625	25,828
2009	64,800	54,600	30,506	26,046
2010	66,000	55,800	31,144	26,528
2011	66,000	57,600	32,100	27,342
2012	67,200	57,600	33,002	28,003
2013	69,600	58,800	33,659	28,616
2014	71,400	60,000	34,514	29,587
2015	72,600	62,400	35,363	30,745
2016	74,400	64,800	36,187	31,701
2017	76,200	68,400	37,077	32,598
2018	78,000	69,600	38,212	33,700
2019	80,400	73,800	39,301	36,256
2020	82,800	77,400	39,167	36,605
2021	85,200	80,400	40,463	38,317
2022	84,600	81,000	38,901 (provisional)	37,333 (provisional)
2023	87,600	85,200	43,142 (provisional)	41,967 (provisional)

Sources: Pension contribution limit reported in Annex 2 for West Germany and Annex 2a for East Germany of SGB VI ([BMJV, 2023](#)); Average gross earnings, Western Germany, reported in Annex 1 of SGB VI ([BMJV, 2023](#)); Conversion rate for average gross earnings from West to East Germany reported in Annex 10 of SGB VI ([BMJV, 2023](#))

Table 2: States in East and West Germany

Region	States
East Germany (5 states)	Brandenburg, Mecklenburg-Vorpommern, Saxony, Saxony-Anhalt, Thuringia
West Germany (10 states)	Baden-Württemberg, Bavaria, Bremen, Hamburg, Hesse, Lower Saxony, North Rhine-Westphalia, Rhineland-Palatinate, Saarland, Schleswig-Holstein

Table 3: Pension Point Value by Year

Reference Year	Pension point value, Western Germany	Pension point value, Eastern Germany
January 1992 - June 1992	DM 41.44	DM 23.57
July 1992 - December 1992	42.63	26.57
January 1993 - June 1993	42.63	28.19
July 1993 - December 1993	44.49	32.17
January 1994 - June 1994	44.49	33.34
July 1994 - December 1994	46.00	34.49
January 1995 - June 1995	46.00	35.45
July 1995 - December 1995	46.23	36.33
January 1996 - June 1996	46.23	37.92
July 1996 - December 1996	46.67	38.38
1997	47.44	40.51
1998	47.65	40.87
1999	48.29	42.01
2000	48.58	42.26
2001	49.51	43.15
2002	25.86 €	22.70 €
2003	26.13	22.97
2004	26.13	22.97
2005	26.13	22.97
2006	26.13	22.97
2007	26.27	23.09
2008	26.56	23.34
2009	27.20	24.13
2010	27.20	24.13
2011	27.47	24.37
2012	28.07	24.92
2013	28.14	25.74
2014	28.61	26.39
2015	29.21	27.05
2016	30.45	28.66
2017	31.03	29.69
2018	32.03	30.69
2019	33.05	31.89
2020	34.19	33.23
2021	34.19	33.47 ¹
2022	36.02	35.52
2023	37.60	37.60

Source: Deutsche Rentenversicherung (2023a, p. 16-17).

Note: Unless otherwise noted, pension point values are effective from July of the reference period's year to June of the year after.

¹ In 2021, there would not be an annual pension adjustment according to [Formula 6](#). As a result, §255a of SGB IV ([BMJV, 2023](#)) applies. This section mandates the convergence of pension point values by July 2023 and places a minimum difference between West and East pension point values. For 2021, this value was 0.979, which led to an increase from 33.23€ to 33.47€ for states in East Germany.

Formula 4: GRV Survivor Benefits at FEA (2001)

$$B_{SU,i,j,t} = ptf_{i,j,t} \times ppv_t \times \sum_{s=\text{year of first GRV contribution}}^t pp_{j,s}$$

- $B_{SU,i,j,t}$ = Individual i 's monthly survivor benefit from GRV in year t if benefit started at FEA based on deceased spouse j 's contribution history
- $ptf_{i,j,t}$ = Pension type factor that depends on individual i 's eligibility for minor or major widow or widower's pension and time since deceased spouse j 's death:

$$ptf_{i,j,t} = \begin{cases} 1.60 & \text{if } t \text{ is within 3 months of } j\text{'s death and } i \text{ is eligible for a major survivor pension} \\ 1.00 & \text{if } t \text{ is within 3 months of } j\text{'s death and } i \text{ is eligible for a minor survivor pension} \\ 0.60 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a major survivor pension} \\ 0.25 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a minor survivor pension} \end{cases}$$

- $pp_{j,s}$ = Deceased spouse j 's pension points in year $s \leq t$ (see [Formula 1](#) for computational details)
- ppv_t = Pension point value in year t (see [Table 3](#) for pension point values by year)

Source: Law on the reform of pensions due to reduced earning capacity of December 20, 2000 ([Bundesgesetzblatt, 2000](#)); §64, 67 of SGB VI ([BMJV, 2023](#))

Formula 5: GRV Survivor Benefits at FEA (2002-2023)

$$B_{SU,i,j,t} = ptf_{i,j,t} \times ppv_t \times \left(\left(\sum_{s=\text{year of first GRV contribution}}^t pp_{j,s} \right) + child_i \right)$$

- $B_{SU,i,j,t}$ = Individual i 's monthly survivor benefit from GRV in year t if benefit started at FEA based on deceased spouse j 's contribution history
- $ptf_{i,j,t}$ = Pension type factor that depends on individual i 's eligibility for minor or major widow or widower's pension and time since deceased spouse j 's death:

$$ptf_{i,j,t} = \begin{cases} 1.00 & \text{if } t \text{ is within 3 months of } j\text{'s death and } i \text{ is eligible for a survivor pension} \\ 0.55 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a major survivor pension} \\ 0.25 & \text{if } t \text{ is after 3 months of } j\text{'s death and } i \text{ is eligible for a minor survivor pension} \end{cases}$$

- $pp_{j,s}$ = Deceased spouse j 's pension points in year $s \leq t$ (see [Formula 1](#) for computational details)
- ppv_t = Pension point value in year t (see [Table 3](#) for pension point values by year)
- $child_i$ = Pension point supplements for children if spouse dies after 2001 (§78a SGB VI, [BMJV, 2023](#)): 0.101 pension points per month for the first 36 months of childrearing for the first child; 0.0505 pension points per month for the first 36 months of childrearing for subsequent children (*Note: supplements do not apply within the first 3 months after the spouse's death*)

Source: Supplementary Pension Assets Act ([Bundesgesetzblatt, 2001](#)); §64, 67 of SGB VI ([BMJV, 2023](#))

Note: Beneficiaries of the widow's or widower's pension who became entitled before 2002 may receive benefits according to [Formula 2](#). Examples include survivors where their spouse died before 2002, or one of the spouse/partners was born before January 2, 1962 and the marriage ended before 2002.

Formula 6: Annual Pension Adjustment After 2004

$$ppv_t = ppv_{t-1} \times wf_{t-1} \times cf_{t-1} \times sf_{t-1}$$

- ppv_t = Pension point value in year t (see [Table 3](#) for pension point values by year)
- wf_{t-1} = wage factor in year $t-1$ (see [Table 4](#) for values by year for East/West Germany and [Table 2](#) for states in East and West Germany)
- cf_{t-1} = contribution factor in year $t-1$ (see [Table 4](#) for values by year)
- sf_{t-1} = sustainability factor in year $t-1$ (see [Table 4](#) for values by year)

Source: §68 of SGB VI ([BMJV, 2023](#))

Table 4: Indexation Factors by Year

Year	Wage factor, Western Germany	Wage factor, Eastern Germany	Contribution factor (Beitragssatzfaktor)	Sustainability factor (Nachhaltigkeitsfaktor)
2005	1.0012	1.0021	.9938	.9939
2006	1.0012	1.0021	.9938	.9939
2007	1.0012	1.0021	.9938	.9939
2008	1.0012	1.0021	.9938	.9939
2009	1.0012	1.0021	.9938	.9939
2010	.9904	1.0061	.9936	.9949
2011	.9904	1.0061	.9936	.9949
2012	1.0295	1.0228	.9935	1.0209
2013	1.0150	1.0432	.9974	.9928
2014	1.0138	1.0178	1.0092	.9981
2015	1.0208	1.0250	1.0000	1.0001
2016	1.0378	1.0548	1.0026	1.0018
2017	1.0206	1.0374	1.0000	.9986
2018	1.0293	1.0306	1.0000	1.0029
2019	1.0293	1.0299	1.0013	1.0064
2020	1.0328	1.0383	1.0000	1.0017
2021	0.9766	0.9986	1.0000	0.9908
2022	1.0580	1.0532	1.0000	1.0076
2023	1.0450	1.0678	1.0000	0.9990

Source: For 2005 - 2021, based on authors' review of annual ordinances for determining the pension values in the statutory pension insurance ([Bundesrat, 1992-2021](#)). For 2022-23, from annual publications on adjustment factors —see [DRV \(2023c\)](#) for an example.

Table 5: Full Eligibility Age for a Large Widow or Widower's Pension by the Deceased Spouse's Year of Death from 2008

Death Year Date	Full Eligibility Age
Before 2012	45 years
2012-2022	Varies, increases by one month per year. Formula: $1 \times y$ months + 45 years where y is the number of years the deceased died after 2011 Example: $y = 6$ if a spouse died in 2017, so the survivor would be eligible at age 45 and 6 months
2023	46 years
2024-2028	Varies, increases by two months per year. Formula: $2 \times y$ months + 46 years where y is the number of years the deceased died after 2023 Example: $y = 3$ if a spouse died in 2026, so the survivor would be eligible at age 46 and 6 months
From 2029	47 years

Source: §242a of SGB VI ([BMJV, 2023](#)).

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

- Bundesministerium der Justiz und für Verbraucherschutz [BMJV, Federal Ministry of Justice and Consumer Protection] (2023a). Sozialgesetzbuch Sechstes Buch, Gesetzliche Rentenversicherung [SGB VI, Social Code Sixth Book, Statutory Pension Insurance]. Available only in German. [\[Link\]](#)
- (2023b). Bürgerliches Gesetzbuch (BGB) [Civil Code]. Available only in German. [\[Link\]](#)
- Bundesgesetzblatt (2000). Gesetz zur Reform der Renten wegen verminderter Erwerbsfähigkeit [Law on the reform of pensions due to reduced earning capacity]. December 20, 2000. Available only in German. [\[Link\]](#)
- (2001). Gesetz zur Ergänzung des Gesetzes zur Reform der gesetzlichen Rentenversicherung und zur Förderung eines kapitalgedeckten Altersvorsorgevermögens [Law supplementing the law on the reform of the statutory pension insurance and to promote a funded pension fund]. March 21, 2001. Available only in German. [\[Link\]](#)
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- (2007). RV-Altersgrenzenanpassungsgesetzes [RV Age Limit Adjustment Act]. April 20, 2007. Available only in German. [\[Link\]](#)
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- Deutsche Rentenversicherung [DRV, German Pension Insurance] (2022a) §46 SGB VI: Widow's pension and widower's pension. *rvRecht - legal portal of the German pension insurance*. Available only in German. [\[Link\]](#)
- (2022b) §18a SGB IV: Type of income to be taken into account. *rvRecht - legal portal of the German pension insurance*. Available only in German. [\[Link\]](#)
- (2022c) §18b SGB IV: Amount of income to be taken into account. *rvRecht - legal portal of the German pension insurance*. Available only in German. [\[Link\]](#)
- (2022d) §97 SGB VI: Income offset against pensions due to death. *rvRecht - legal portal of the German pension insurance*. Available only in German. [\[Link\]](#)
- (2023a). Rentenversicherung in Zahlen 2023 [Pension Insurance Figures 2023]. Available only in German. As of August 15, 2023. [\[Link\]](#)
- (2023b). Sozialgesetzbuch (SGB) Sechstes Buch (VI) - Gesetzliche Rentenversicherung [Social Code (SGB) Sixth Book (VI) - Statutory Pension Insurance]. *rvRecht - legal portal of the German pension insurance*. Available only in German. As of August 16, 2023. [\[Link\]](#)
- (2023c). Rentenanpassung 2023 [Pension Adjustment 2023]. Available in German only. As of August 15, 2023. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Eligibility Track 1: Regular old-age pension (Regelaltersrente) is an eligibility track for unreduced old-age benefits that is based primarily on age with a minimal number of required contribution years.

Eligibility Track 2: Old-age pension for long-term insured persons (Altersrente für langjährig Versicherte) is an eligibility track for unreduced old-age benefits that permits starting benefits at an earlier age than eligibility track 1 if the person has 35 GRV contribution years.

Eligibility Track 3: Old-age pension for severely disabled (Altersrente für schwerbehinderte Menschen) is an eligibility track for unreduced old-age benefits that permits starting benefits at an earlier age than eligibility track 2 if the person has 35 GRV contribution years and is disabled.

Eligibility Track 4: Old-age pension for women (Altersrente für Frauen) is an eligibility track for unreduced old-age benefits that permits women to start benefits at an earlier age than eligibility track 1. In 2007, it is eliminated for women born after 1951.

Eligibility Track 5: Old-age pension for unemployed workers or workers in part-time employment (Altersrente wegen Arbeitslosigkeit oder nach Altersteilzeitarbeit) is an eligibility track for unreduced old-age benefits that permits individuals that are unemployed or working part-time to start benefits at an earlier age than eligibility track 1. In 2007, it is eliminated for persons born after 1951.

Eligibility Track 6: Old-age pension for particularly long-term insured persons (Altersrente für besonders langjährig Versicherte) is an eligibility track for unreduced old-age benefits that permits starting benefits at an earlier age than eligibility track 2 if the person has 45 contribution years. It was first introduced in 2012.

Eligibility Track: Requirements for an individual to start receiving an unreduced old-age pension benefit. An individual typically must satisfy only one eligibility track.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

FRG: Federal Republic of Germany, also known as West Germany

GDR: German Democratic Republic, also known as East Germany

GKV: German statutory health insurance (Gesetzliche Krankenversicherung) regulated by the Fifth Book of the German Social Code (SGB V)

GRV: German compulsory old-age public pension system (Gesetzliche Rentenversicherung)

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

Major widow or widower's pension: Known as Große Witwenrente oder große Witwerrente, this system pays a permanent benefit if the spouse is at least age 45, cares for a child younger than age 18, or has a disability

Minor widow or widower's pension: Known as Kleine Witwenrente oder kleine Witwerrente, this system pays a permanent, small benefit to survivors who do not remarry or begin a new marriage during this period after the insured's death and are not eligible for the major benefit. For deaths occurring after 2001, the duration of this benefit was limited to two years.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Version information

Current Version: 2.1 (August 2023)

Version History

- 1.0 (March 2021): First version.
- 2.0 (May 2022): Content updated and references added.
- 2.1 (August 2023): Updated format, terminology, and values through 2023.

Additional resources

The following resources provide additional details for the interested reader:

Deutsche Rentenversicherung (2023) *rvRecht - legal portal of the German pension insurance.*

Available at: <https://rvrecht.deutsche-rentenversicherung.de> [Full link embedded due to length; Available only in German]

Features: Provides current and historical versions to German pension insurance laws.

Deutsche Rentenversicherung (2023) *Pensions for survivors.*

Available at: https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Allgemeine-Informationen/Rentenarten-und-Leistungen/Renten-an-Hinterbliebene/renten-an-hinterbliebene_node.html [Available only in German]

Features: Provides broad overview of survivor pensions under current law.

Deutsche Rentenversicherung (2023) *Pension splitting - Share pension rights in partnership.*

Available at: https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Familie-und-Kinder/Rentensplitting/rentensplitting_node.html [Available only in German]

Features: Provides broad overview of pension splitting under current law. Pension splitting is an option that survivors may exercise if they want to avoid the income test for survivor benefits.