

Retirement preparation for self-employment:

Source: <https://www.port41.at/artikel/pensionsantrag-bei-der-sva-was-zum-pensionsantritt-zu-beachten-ist>

- a) Importantly the pension account is checked regularly by the self-employed person, to see the current account credit for the pension.
- b) The self-employed person calculates his/her expected pension amount. If he/she was born on or after January 1, 1955, the pension account calculator is a practical tool for calculating the future pension entitlement by entering the amount of the total credit and a few personal details to see the expected gross and net pension per month. If he/she was born before January 1, 1955, he/she can use another tool or system to calculate his/her expected pension.
- c) Thereafter, the self-employed person has the opportunity to check their insurance periods and pension entitlement 2 to 3 years before the real retirement date by getting a statement of insurance data.
- d) If a mobile signature is available, he/she can request the statement online. Otherwise, he/she can also request the statement by phone, email or in person at the local office. The insurance number or a photo ID is required as identification. The statement will be received by post.
- e) The self-employed person then checks the information. If a data correction is required, he/she can make an application to supplement the insurance periods.
- f) Subsequently, he/she can calculate the exact date of retirement on the PVA portal.
- g) Finally, the pension application must be submitted two months before the retirement date. It can be submitted online or in person at the office.



