



Application forms and further information on pension application is available from the authorised pension providers, Kela and the Finnish Centre for Pensions (Eläketurvakeskus) and also online at www.tyoelake.fi and www.kela.fi

The websites also provide information on whether it is possible to apply for a pension online.

Using the e-service usually speeds up the handling of your case.

Each type of pension has a separate application form

Old-age pension (ETK/Kela 7001e)
 Disability pension (ETK/Kela 7002e)
 Spouse's pension (ETK/Kela 7004e)
 Orphan's pension (ETK/Kela 7005e)
 Partial early old-age pension (ETK 2021e)
 Years-of-service pension (ETK 2022e)

On the same form you can apply for earnings-related pensions and national pensions as well as pensions from another EU or EEA country or Switzerland, the United Kingdom or a country that has concluded a social security agreement with Finland. You must apply for pensions from countries other than the EU and EEA countries, Switzerland, the United Kingdom or countries that have a social security agreement with Finland directly yourself from the country in question. You must also yourself apply for pensions from China. The partial early old-age pension and the years-of-service pension can only be awarded in the form of an earnings-related pension.

Please make sure to complete the application carefully. Attach all necessary documentation. If you have lived, worked or studied outside Finland, complete the form Appendix U, Residence and employment abroad. If you are applying for a survivors' pension, complete Appendix U also for the deceased person (deceased spouse/partner or guardian) who has lived, worked or studied abroad. This will speed up the processing of your case.

Earnings-related pension and national pension paid from Finland always start from the 1st day of the month.

Earnings-related pension

Earnings-related pension rights accrue from paid employment and self-employment. Pension rights also accrue on the basis of grants and scholarships for scientific and artistic work.

Provide details about your most recent employments. The information contained in the register may not be up-to-date.

The pension amount may also be affected by the following benefits:

- sickness allowance, partial sickness allowance
- earnings-related unemployment allowance
- basic unemployment allowance, labour market subsidy
- adult education subsidy
- job alternation compensation
- training allowance
- rehabilitation allowance
- daily allowances under the Workers' Compensation Act
- compensation for loss of earnings under the Motor Liability Insurance Act
- daily allowances for parents (pregnancy allowance, special pregnancy allowance and parental allowance)
- child home care allowance
- special care allowance
- sickness allowance in respect of infectious disease

The attainment of vocational qualifications, a Bachelor's level university degree, a degree awarded by a university of applied sciences or a Master's level university degree (degrees/qualifications taken 1 January 2005 and later) also counts towards your pension entitlement.

National pension

You can receive a national pension if your other pensions that affect the national pension fall below the following amounts:

Applicants living alone, starting from 1 January 2025
€ 1,617.13 per month

Applicants married or cohabiting, starting from 1 January 2025
€ 1,449.13 per month

Time of residence abroad may decrease the above limits.

Early retirement reductions and increases for deferred retirement also have an effect on the income limits.

Applying for a pension from a country other than Finland

If you are resident in Finland, pensions from other EU and EEA countries, Switzerland and the United Kingdom can be applied for on the Finnish application form. You can also use the same form to apply for pensions from countries that have concluded a social security agreement with Finland and in which you or the deceased have worked.

Pension benefits are typically accrued from employment. In some countries, pension benefits may also be accrued solely by virtue of periods of residence or the payment of contributions, or on the basis of spousal insurance or the care of dependent children. Applications for a pension on the basis of residence can be made to the other Nordic countries and to the Netherlands, Canada, Australia and Israel. A cohabiting spouse may also be entitled to a survivors' pension from abroad. In many countries, statutory pension provision is supplemented by occupation-specific supplementary and occupational pensions. You have to find out yourself about your entitlement to such pensions directly from the pension provider in the country in question.

If you wish to apply for a pension from other countries than the EU or EEA countries, Switzerland, the United Kingdom or countries that have a social security agreement with Finland, you have to apply for this pension yourself directly from the country in question. You must also yourself apply for pensions from China.

The following countries are members of the EU or the EEA: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

Under a separate agreement between Switzerland and the EU, the EC regulations are applied also in Switzerland.

The following countries have a social security agreement with Finland: Australia, Chile, China, India, Israel, Japan, Canada (Province of Quebec), South Korea and the United States.

Further information is available at www.tyoelake.fi and www.etk.fi

Residence and employment outside Finland

Any foreign residence or employment after your 16th birthday may affect your eligibility for a pension or its amount.

Please complete Appendix U (ETK/Kela 7110e) and enclose copies of documented proof of foreign employment or education or other documentation showing the duration of the stay abroad. This documentation is needed also if you wish to have the Finnish Centre for Pensions forward your application for a pension to a pension institution in another EU or EEA country or a country with a social security agreement with Finland.

Complete Appendix U even if you are not applying for a pension from another country.

Payment of the pension

Earnings-related pensions are paid to bank accounts in Finland and in other countries. National pensions are paid to bank accounts in Finland and in other EU countries.

Handling of a pension applicant's personal data

Under the EU Data Protection Regulation, you have the right to receive information about how your personal data are handled in connection with your pension case at Kela, the pension provider and the Finnish Centre for Pensions.

Why are your personal data handled at Kela, the pension provider and the Finnish Centre for Pensions?

Your personal data are needed for the determination of your pension case.

The handling of personal data is based on Finnish legislation, the EU Data Protection Regulation and social security agreements. If the pension provider, Kela or the Finnish Centre for Pensions do not receive the requested information, they cannot decide on your case.

Data collected for the determination of a pension case are also used for statistics and research.

The information obtained when deciding on a pension case may be taken into account by Kela also for other benefit determinations, if so required under law. Vice versa, any information obtained in the context of another benefit may be used when deciding on the pension case.

The Farmers' Social Insurance Institution (Mela) may in individual cases use data obtained in the processing of a pension case also when processing other Mela benefits, if the data affect the benefit in question and if they under law must be taken into account in connection with this other benefit.

The processing of a pension application is based on law, so it is not possible to prohibit the handling of personal data. You are not entitled to request that the personal data needed for the determination of your pension case are deleted. You cannot request that the data collected about you are transferred to an outside system maintained by an organisation which is not the pension provider, Kela or the Finnish Centre for Pensions since the right to request a transfer under the EU Data Protection Regulation does not concern statutory social insurance.

Right of the pension provider, Kela and the Finnish Centre for Pensions to obtain and provide personal data

The pension provider, Kela and the Finnish Centre for Pensions have the right to obtain and provide information needed for the determination of a pension case. Your personal data are handled in order to ensure a smooth processing of your pension case.

Kela, the pension provider and the Finnish Centre for Pensions have a right based on law to obtain information needed for the processing of a case from relevant parties and to provide information to these parties.

If the handling of your personal data or the provision of information is not based on law, your consent will be requested. You may withdraw your consent at a later time.

The pension provider that processes your pension case, Kela and the Finnish Centre for Pensions may in connection with the processing of the pension case contact for instance your employer, different public authorities or insurance providers. Under the EU Data Protection Regulation and social security agreements between countries, your data may, when needed, be transferred to other EU or EEA countries, Switzerland, the United Kingdom or outside the EU.

You are entitled to check your data

You can use your right to check your data when you want to know what information about you has been entered in the registers of Kela, the pension provider and the Finnish Centre for Pensions.

You must make a separate request to check your data to every organisation involved in the processing of your pension case. You can request rectification of incorrect data, if a rectification is important from the point of view of determining the case. You can receive an extract of your personal data.

Making a request concerning personal data and receiving a reply are usually free of charge.

If the pension provider, Kela or the Finnish Centre for Pension cannot fulfil your request as regards your personal data, you will be informed about this at the latest within one month. This time limit can be extended by two months. If your request cannot be fulfilled, the pension provider, Kela or the Finnish Centre for Pensions will give a reason for this.

If you are not satisfied with the decision in a case concerning your personal data, you can lodge a complaint with the Office of the Data Protection Ombudsman.

Storage of personal data

The information needed for the processing of a pension case is stored for a time period laid down by law. The time period is usually the insured person's lifetime and the five following calendar years.

Register controller

Kela and your pension provider are register controllers. Data related to pension cases are also stored in the registers of the Finnish Centre for Pensions. The pension provider, Kela and the Finnish Centre for Pensions have an appointed privacy officer.

Contact information

Contact information for Kela is available at www.kela.fi
You can also call Kela at 020 634 2650.

Contact information for your pension provider is available on the website of the pension provider and at www.tyoelake.fi

Contact information for the Finnish Centre for Pensions is available at www.etk.fi
You can also ask for contact information for the Finnish Centre for Pensions and to your pension provider by calling the Finnish Centre for Pensions at 029 411 20.