



Pensions and retirement

Briefly and in plain language | 2026



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Useful terms and phrases

English	Finnish Swedish
National pension	Kansaneläke Folkpension
Earnings-related pension	Työeläke Arbetspension
Guarantee pension	Takuueläke Garantipension
Care allowance	Hoitotuki Vårdbidrag
Old-age pension	Vanhuiseläke Ålderspension
Disability pension	Työkyvyttömyyseläke Sjukpension
Housing allowance for pensioners	Eläkkeensaajan asumistuki Bostadsbidrag för pensionstagare
Survivor's pension	Perhe-eläke Familjepension
Rehabilitation	Kuntoutus Rehabilitering
Calculator	Laskuri Räknare

Pensions and retirement

There are many kinds of pensions for different life situations. Pensions are paid by authorised pension providers and by Kela.

This benefit guide tells you about the pensions that Kela pays. The guide also gives you information on other benefits pensioners can get.

You can get a pension when you reach retirement age. Before reaching retirement age, you can get a pension on the basis of disability or unemployment. You can also get a survivor's pension if a family member dies.

At the end of this benefit guide, you can find information on how to apply for pensions and other benefits.

This benefit guide describes the situation in 2026.



More information online and by phone

Visit Kela's website for more information about Kela benefits in English:

www.kela.fi/english

More information about pensions is available on Kela's website:

www.kela.fi/retired



If you have any questions, please call our customer service number:
020 634 2650

What kind of pension can you get?

Pensions are paid by authorised pension providers (työeläkelaitos) and by Kela.

Authorised pension providers pay earnings-related pensions (työeläke).

They are based on earned income, such as wages or salary. If your earnings-related pension is small, you can also get a pension from Kela.

There are three situations in which the authorised pension providers and Kela can pay you a pension.

You can get a pension when you reach retirement age.

Before reaching retirement age, you can get a pension on the basis of disability or unemployment.

You can also get a survivor's pension if a family member dies.

The picture below shows information on what pensions are available in different situations.

	 Reduced ability to work	 Reaching retirement age	 Death of a family member
Authorised pension providers	Vocational rehabilitation	Old-age pension	Survivor's pension for partner and children
	Rehabilitation subsidy, disability pension and partial disability pension	Partial old-age pension	
	Years-of-service pension	Years-of-service pension	
Kela	Sickness allowance	Early old-age pension	Survivor's pension for partner and children
	Different types of rehabilitation and rehabilitation allowance		
	Rehabilitation subsidy paid for a specified period or disability pension	Old-age pension	
	Guarantee pension	Guarantee pension	
	 Returning to work?		

In addition to a pension, Kela may pay you

- child increase
- housing allowance for pensioners
- care allowance for pensioners
- front-veterans' supplement and additional front-veterans' supplement
- social assistance.

Earnings-related pension

Most pensions are earnings-related pensions. You earn your pension with your own paid work.

Earnings-related pensions are handled by authorised pension providers. There are several of these.

You and your employer pay pension contributions over the years. How much earnings-related pension you get depends on how many years you work and how much you earn.

Self-employed private business owners pay pension contributions to the pension company of their choice.

Farmers pay pension contributions to their own social insurance institution, Mela.

Information about earnings-related pensions is available

- from your authorised pension provider
- from the Finnish Centre for Pensions (Eläketurvakeskus)
- online at: www.tyoelake.fi/en

National pension

If you do not get an earnings-related pension or it is small, Kela will pay you a national pension (kansaneläke).

You can get a full national pension only if your earnings-related pensions are EUR 66 per month or less. If you get more earnings-related pension money than this, the national pension is smaller or you do not get it at all.

The full amount of the national pension is about EUR 787 per month. If you have a partner, the full amount of the national pension is about EUR 703 per month.

The national pension may be smaller if you retire on an early old-age pension before you turn 65.

The national pension may also be smaller if you have lived abroad. If you move abroad, the payment of the national pension may be stopped.

For more information on how living abroad or moving abroad affects the national pension, call Kela at **020 634 0200**.

The national pension is reduced by

- your earnings-related pension
- other pensions and compensations that you may get.

The national pension is not reduced by

- your partner's income
- pension accrued during periods of child care
- pension accrued during periods of study
- one-off increases in disability pensions.

You have to pay taxes on earnings-related pensions and pensions paid by Kela.

Income limits for the national pension

You can get a national pension if your other pensions and compensations do not exceed the following income limits:

- about EUR 1,455 per month if you have a partner
- about EUR 1,624 per month if you live alone.

The income limits refer to gross income before taxes are taken out.

The income limits may be lower if you have lived abroad. In some situations, they can also be higher.

Kela will make a decision about if you can get a national pension or guarantee pension after it is clear how much your other pensions are.

Guarantee pension

Kela will pay you a guarantee pension (takuueläke) if your other pensions are very small or if you are not paid any other pensions.

Apply for all other pensions you may qualify for first before you apply for a guarantee pension.

Only pensioners who live in Finland can get a guarantee pension.

It can be paid when you have lived in Finland for at least 3 years.

The full amount of the guarantee pension is about EUR 991 per month.

If you are not paid any other pensions, you can get the full guarantee pension.

However, the guarantee pension is smaller if you have applied for an early old-age pension before reaching the normal retirement age.

In that case, you may not get any guarantee pension at all. The guarantee pension is also reduced by any other pensions you get. They are deducted in full from the full guarantee pension.

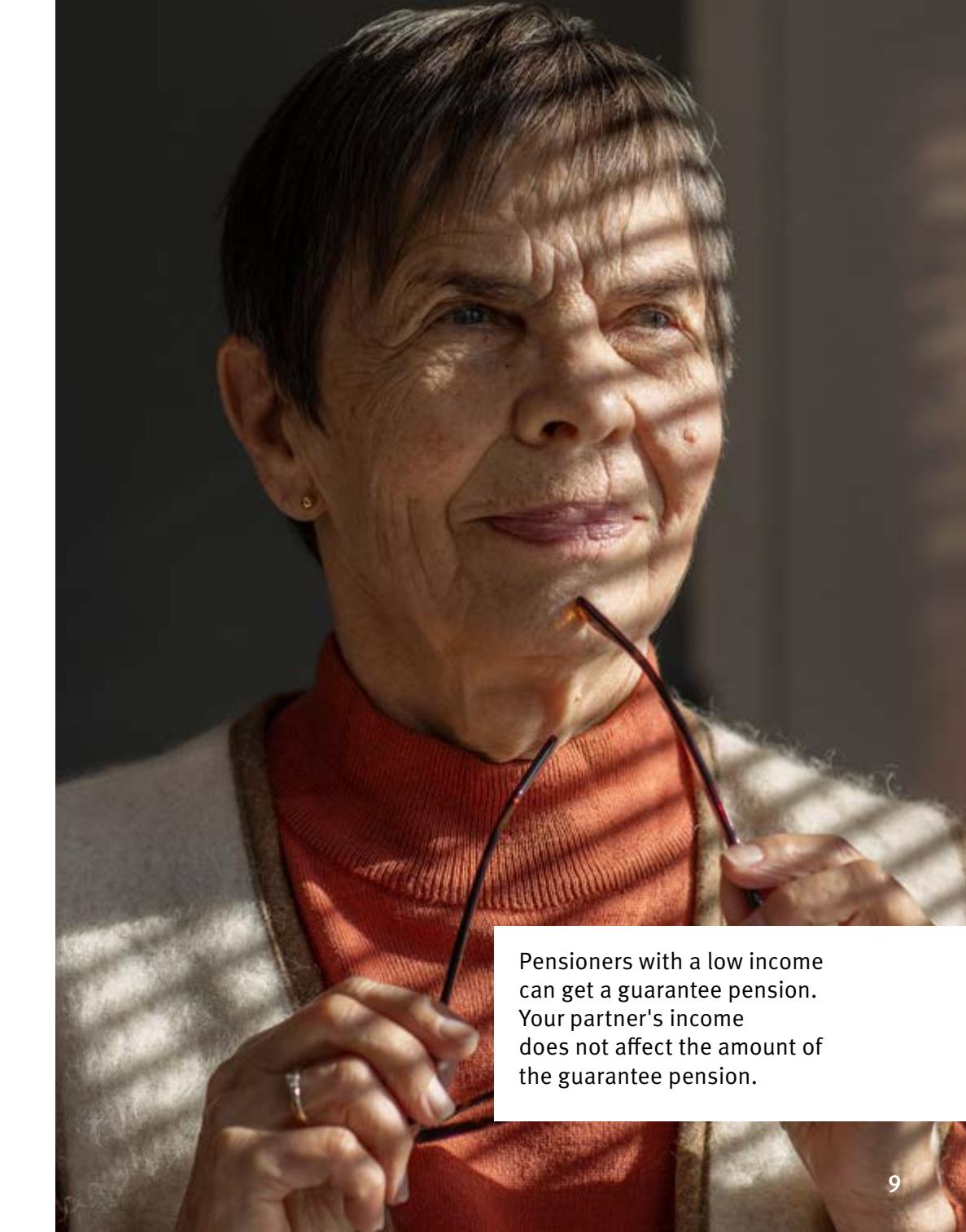
The guarantee pension is not affected by, for example, care allowance, housing allowance or earned income (wages or salary) or your assets or your partner's assets.

If you get a disability pension (työkyvyttömyyseläke), however, your earned income may affect the guarantee pension.

Family circumstances do not affect the guarantee pension.

For more information on how living abroad affects the guarantee pension, call Kela at

020 634 0200.



Pensioners with a low income can get a guarantee pension. Your partner's income does not affect the amount of the guarantee pension.

Old-age pension

Old-age pension (vanhuuseläke) can be an earnings-related pension, a national pension or both.

Any old-age pension you get as a national pension will start at the age of 65.

If you have lived or worked abroad, the amount of the old-age pension may be small. However, you may have a right to a pension from another country.



Example of how pensions work

Kalle and Kaisa are married. They are both retired.

Kalle gets an earnings-related pension of EUR 1,460 per month.

He does not qualify for a national pension or a guarantee pension.

Kaisa has spent many years caring for their children at home. She gets an earnings-related pension of EUR 500 per month and a national pension of about EUR 486 per month.

In total, Kaisa gets about EUR 986 per month in pensions. She does not qualify for a guarantee pension because her income is higher than the income limits that apply to the guarantee pension.



Kela pays old-age pension in the form of a national pension. This pension usually starts at age 65.

Early retirement

If you have the right to a national pension, you can decide to take it before you turn 65. This is called an early old-age pension.

If you were born before 1962, the earliest you can get an early old-age pension is age 64.

The early old-age pension is permanently smaller than a national pension that starts at the age of 65. The pension is reduced by 0.4% for each month it is brought forward.

Before deciding to retire, you should find out how large your early old-age pension would be.



Example

Maija retires on an earnings-related pension at the earliest possible age for an old-age pension. In Maija's case, that age is 64 years and 9 months. Her earnings-related pension is EUR 700 per month.

Maija also applies for an early start to her national pension, bringing it forward by 6 months. Because Maija's national pension starts early, it is 1.2% (about EUR 6 per month) smaller than it would be if Maija had chosen to take it at age 65.

Maija lives alone.

In addition to her earnings-related pension, she gets a national pension of about EUR 465 per month.

Postponing retirement

You do not have to apply for a pension when you reach the age of 65.

You can postpone the start of your pension. You will get a higher pension as a result.

Your pension grows by 0.6% for each month it is postponed.

Unemployment and pensions

If you are unemployed and close to retirement age, you can get extended unemployment allowance payments. You will continue to be paid unemployment allowance until you apply for an old-age pension.

If you were born before 1962, you may have the right to apply for old-age pension at age 64.

In this case, taking the pension early will not reduce it. Otherwise you will continue to get unemployment allowance until you turn 65.

Rehabilitation subsidy and disability pension

If you are ill for a long time, you normally get sickness allowance (sairauspäiväraha) first.

When you have been paid sickness allowance for 150 working days (Monday to Friday), Kela sends you a letter that tells you about rehabilitation and pension options.

You may be invited to visit Kela to discuss how your ability to work could be improved.

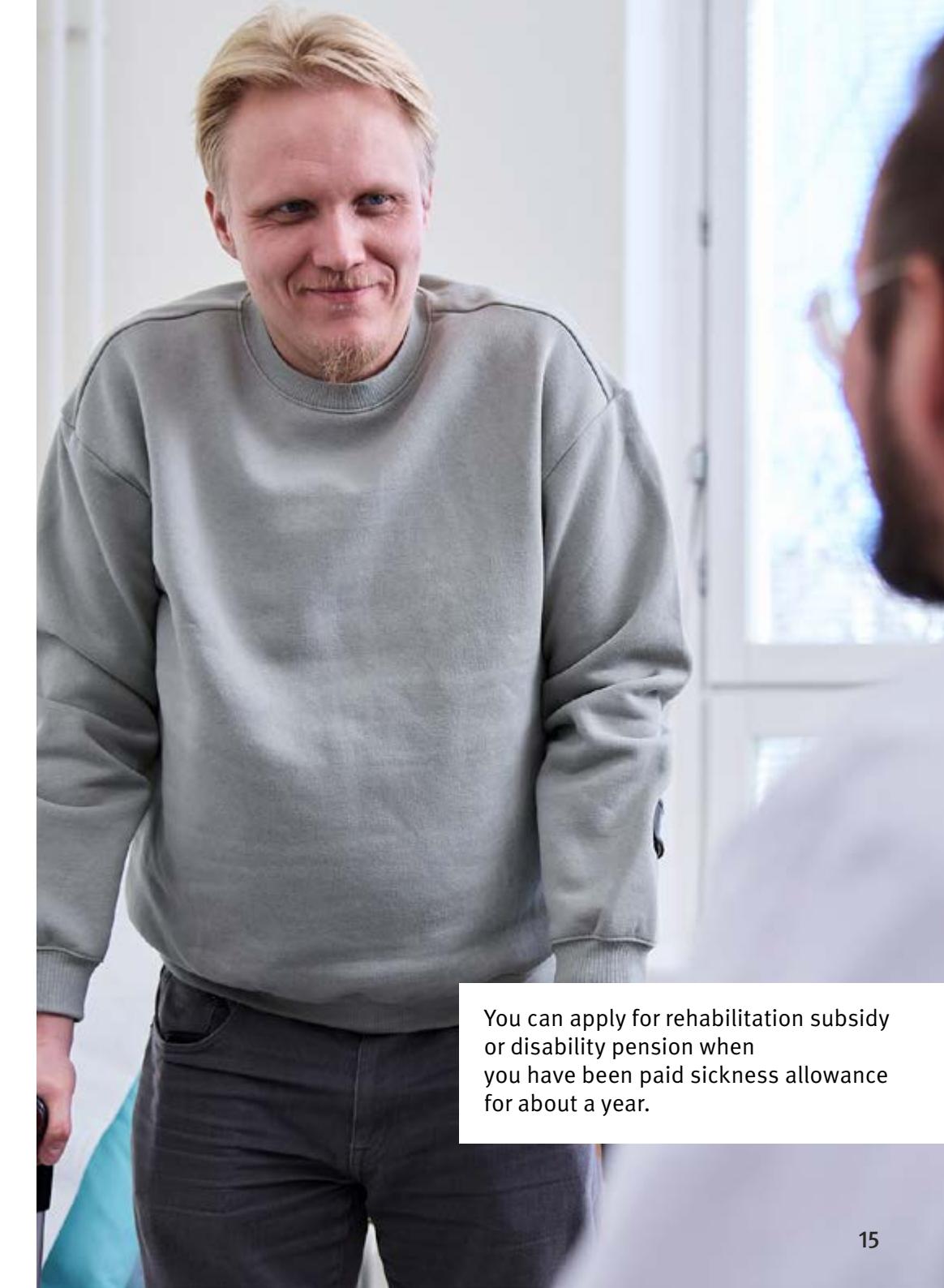
When you have been paid sickness allowance for about one year and if your ability to work has not improved during that time, you can apply for rehabilitation subsidy (kuntoutustuki) or disability pension (työkyvyttömyyseläke).

Rehabilitation subsidy is a fixed-term disability pension. It is paid during a period when you get treatment or rehabilitation. The requirement is that a healthcare professional has made you a rehabilitation or treatment plan.

If your ability to work does not improve during the period when you are paid rehabilitation subsidy, you can apply for a disability pension.

A disability pension can be both an earnings-related pension and a national pension.

You only need to submit one application and one doctor's statement to apply for both.



You can apply for rehabilitation subsidy or disability pension when you have been paid sickness allowance for about a year.

Who can get a disability pension from Kela?

You can get rehabilitation subsidy or a disability pension if you are 18–64 and you have an illness or a disability that stops you from working. If you were born before 2009, you must be at least 16 years old to qualify.

If you are 60 or older and have had a long career, you can get a pension if you cannot continue doing your job.

Persons who are permanently blind or physically disabled always get a disability pension, even if they work. In that case, the other types of income that the person has that affect the national pension must not exceed the income limit for the national pension.

After you turn 65, Kela changes your disability pension into an old-age pension. This will usually not change how much you get.

Rehabilitation allowance for young persons

Disability pension can be paid at the earliest from the age of 18. If you were born before 2009, you must be at least 16 years old to qualify.

However, disability pension is not usually granted to people under 20. Instead, young persons can get vocational rehabilitation (ammatillinen kuntoutus) and rehabilitation allowance (kuntoutusraha).

The objective of vocational rehabilitation is to help you get into working life. A personal study and rehabilitation plan will be made for you. You work on it together with your custodian (usually your parent or parents) and specialists.

Instead of a pension, you get rehabilitation allowance for young persons. The allowance is at least EUR 31.99 per day. You can also get disability allowance (vammaistuki) in addition to the rehabilitation allowance.

Working when you are on a disability pension

You can do some work even if you are paid rehabilitation subsidy or a disability pension.

If you work, tell Kela and your authorised pension provider about it. Kela will continue to pay you a pension if your earned income (wages or salary) does not exceed about EUR 990 per month.

If you work regularly and earn over EUR 990 per month, you can put your pension on hold for a maximum of 2 years. You will not be paid your pension when it is on hold. However, you will not have to reapply for your pension if you stop working within 2 years.

If you were paid care allowance for pensioners (eläkettä saavan hoitotuki) together with your rehabilitation subsidy or a disability pension, Kela may pay you disability allowance at the highest rate on top of your wages or salary from work. To get the allowance, you have to put all of your pensions on hold.

Disability allowance paid at the highest rate is about EUR 498 per month. You do not have to pay taxes on it.

Tell Kela if you stop working. Kela will start paying your pension again.

Other benefits for pensioners

Kela may pay pensioners the following benefits:

- child increase
- housing allowance for pensioners
- care allowance for pensioners
- front-veterans' supplement and additional front-veterans' supplement
- social assistance.

You do not have to pay taxes on any of these benefits.

Child increase

If you are paid a pension and you live together with a child who is under 16, you can apply for a child increase (lapsikorotus) from Kela.

You can get the child increase for your own children and your partner's children.

The child increase is about EUR 26 per month and per child.

You can get a child increase even if your child does not live with you.

However, in that case you have to contribute at least about EUR 198 per month to the child's maintenance. This sum is the same amount as child maintenance allowance (elatustuki).

You can get a child increase even if you do not get a national pension.

Other pensions may also qualify you for a child increase.

Housing allowance for pensioners

You can get housing allowance for pensioners (eläkkeensäajan asumistuki) from Kela if you have a low income and you get a pension that gives you the right to the housing allowance for pensioners.

Kela can pay your housing allowance for pensioners directly to the landlord.

You can apply for housing allowance for pensioners

- if you live alone
- if you live together with your partner in a two-person household
- if you live together with many people and you are all paid a pension that qualifies you for housing allowance for pensioners.

If both you and your partner get a pension that qualifies you for housing allowance for pensioners, you have to apply for the allowance together in a joint application. Kela will divide the allowance between you two and pay one half (50%) to each of you.

You cannot get housing allowance for pensioners if, for example, you are paid only a partial disability pension (osatyökyvyttömyyseläke) or a partial early old-age pension (osittainen varhennettu vanhuuseläke).

For more information about housing allowance for pensioners, call **020 634 2650**.

If you cannot get housing allowance for pensioners, check if you can get general housing allowance (yleinen asumistuki) instead.

Call **020 634 2550**
if you have questions about general housing allowance.

Care allowance for pensioners

If your ability to function has become worse because of an illness or disability, you can get care allowance (hoitotuki) from Kela. It helps you cover part of the costs caused by your illness or disability.

You can get care allowance if your ability to look after yourself has been impaired for at least one year.

Impaired means that you need help or care in your daily life.

Care allowances are paid in various amounts depending on how difficult the illness or disability is and the costs incurred:

- Care allowance paid at the basic rate is about EUR 85 per month.
- Care allowance paid at an increased rate is about EUR 184 per month.
- Care allowance paid at the highest rate is about EUR 390 per month.

If you are paid care allowance for pensioners at the increased or highest rate together with an additional front-veterans' supplement (ylimääräinen rintamalisä), you can also get a disability supplement for war veterans (veteraanilisä). The disability supplement for war veterans is about EUR 128 per month.

Your income and assets do not affect your right to get care allowance.

Care allowance is granted either for the time being (no time limit set) or with a time limit.

You cannot get care allowance for pensioners if you are paid a partial disability pension or a partial early old-age pension.

Instead, you can apply to Kela for disability allowance.

Front-veterans' supplement and additional front-veterans' supplement

Kela pays a front-veterans' supplement (rintamalisä) to men and women who have one of the following:

- front-soldier badge
- front-line service badge
- front-line badge.

You can no longer apply for these badges.

Front-veterans' supplement can also be paid to persons who took part in mine-clearing tasks in 1945–1952.

The front-veterans' supplement is about EUR 203 per month. Your income and assets do not affect your right to get front-veterans' supplement.

Kela also pays additional front-veterans' supplement to people who are paid front-veterans' supplement and a national pension. The highest additional front-veterans' supplement is about EUR 305 per month.

Survivors' pensions

The death of a close relative changes a family's finances. Survivors' pensions (perhe-eläke) give economic security to a widow, widower or a child if a partner or parent dies.

Survivors' pensions are available as a spouse's pension (leskeneläke) and an orphan's pension (lapseneläke).

Kela pays survivors' pensions to

- widows/widowers who are under 65
- children under 18 whose parent or guardian has died.

Children who are studying can get a survivor's pension until they turn 21.

The deceased person's authorised pension provider may also pay survivors' pensions.

Contact the authorised pension provider or the Finnish Centre for Pensions (Eläketurvakeskus) for more information.

Farmers and business owners have their own pension insurance schemes.

If the deceased relative has lived or worked abroad, the family may also get a pension from abroad.

If the deceased relative worked for an employer, their widow/widower and child(ren) can also get a lump-sum compensation from group life insurance.

Contact the deceased relative's workplace for more information.

If death was caused by a traffic accident or another type of accident, the widow/widower and child(ren) can also get survivors' pensions from statutory worker's compensation insurance or motor insurance.

Contact the insurance company for more information.

Other survivors' pensions and compensations may affect the pensions and housing allowances paid by Kela.

You have to pay taxes on survivors' pensions.



A widow or widower can get spouse's pension from Kela. If a child's parent dies, the child gets orphan's pension.

Spouse's pension

Kela pays spouse's pension (leskeneläke) only to a widow or widower who is under 65.

If you were married

You can get spouse's pension if you had a child together with your deceased partner and you got married before your partner turned 65.

If you do not have any children together with your partner, you can get a spouse's pension only if all the following criteria are met:

- You were at least 50 when your partner died.
- You were under 50 and your partner under 65 when you got married.
- Your marriage lasted at least 5 years.

Spouse's pension cannot be paid past your 65th birthday.

Other limitations also apply to how long you can be paid a spouse's pension if the following criteria are met

- You were born in or after 1975.
- Your partner died on or after 1 January 2022.

In this case, you can get spouse's pension for 10 years or at least until any child living with you turns 18.

If you were unmarried and living together

You can get a spouse's pension if all the following criteria are met:

- Your partner died on or after 1 January 2022.
- You had a child under 18 who lived with both of you in your household.
- You began living together with your partner before they turned 65.
- You lived together continuously for at least 5 years before your partner died.
- Neither of you was married to anyone else at the time your partner died.

The spouse's pension ends when the youngest child you had together with your partner turns 18 or you turn 65.

How much is the spouse's pension?

The spouse's pension has two parts: a starting pension (alkueläke) and a possible continuing pension (jatkoeläke). If you have a low income, you can also apply for housing allowance (asumistuki).

After the death of your partner, Kela will pay about EUR 389 per month as a starting pension. This starting pension is paid for 6 months.

After the starting pension, you may be able to get a continuing pension. It is made up of a basic amount and an additional amount.

The basic amount is about EUR 122 per month. You can get it only if you have a dependent child who is under 18. The child must be yours or your partner's.

Almost all of your income affects your ability to get the additional amount.

The full additional amount is about EUR 632 per month.

If you get married again or move in together with a partner you are not married to, the full additional amount is about EUR 547 per month.

You may get a smaller pension if your partner lived abroad at some point.

If you get married again before you turn 50, Kela will stop the payment of your spouse's pension. However, you will get a lump sum equal to 3 years of pension payments. The amount is smaller if your right to a spouse's pension ends sooner. You can get the lump sum if you have been paid spouse's pension for at least one year.

If both parents are deceased, the child gets about EUR 144 per month.

Children under 18 can also get an additional amount.

How much that amount is depends on all other survivors' pensions they may get.

The maximum amount of the additional amount is about EUR 108 per month.

The deceased parent's authorised pension provider will also pay an orphan's pension to the child.

Orphan's pension

If a child's parent dies, Kela pays orphan's pension (lapseneläke) to the child.

Parent means a person who lives with the child and takes care of the child. That can be a mother, a father or someone else.

Kela pays the orphan's pension until the child turns 18. If the child is studying, the pension can continue until they turn 21.

The basic amount of the orphan's pension is about EUR 72 per month.

Application and payment

Apply for pensions and other benefits online:
www.kela.fi/e-services (in Finnish, Swedish and Sámi)

Check the application for a list of the supporting documents you need to send with the application.
The supporting documents can also be sent online.

You can also apply by filling in an application form that you can get from any Kela service point or from Kela's website:
www.kela.fi/forms

Kela's address is
Kela
PL 10
00056 KELA

The only way to apply for a child increase, a spouse's pension or an orphan's pension is to fill in a paper form and send it in. You can mail the form to Kela or take a picture of it and send it in the OmaKela e-service (available in Finnish, Swedish and Sámi).

Pension applications may be submitted to Kela or to any pension provider.

If you want to apply for old-age pension or guarantee pension from Kela, you can also call us or visit a Kela service point.

Apply for old-age pension a few months before you plan to retire.

Kela pensions can be paid retroactively for up to 6 months.

As soon as Kela has processed your application, you will get a decision notice in OmaKela or by post to your home address.

The decision notice will show how much pension or benefit you get, the criteria for granting it and when it will be paid to you. You will get a decision notice also if Kela rejects your application for a pension or a benefit.

Apply for a pension also for work you have done abroad

Living and working in another country can affect national pensions and survivors' pensions. If you have lived or worked abroad, you may also get a pension from abroad. A widow or widower can get a survivor's pension from a country where their deceased partner used to work.

Certain pensions from other countries can be applied for by using the same form as for Finnish pensions.

Remember to fill in and submit with your application the form titled Appendix U - Residence and employment abroad. You need to fill it in and submit it with your pension application if you have lived, worked or studied abroad.

You can ask for an estimate of your pension in advance

If you want to check if you can get a national pension before you retire, you can ask Kela to give you an estimate. Our customer service number is **020 634 2650**.

You will also get an estimate on whether you can get guarantee pension.

Kela gets information from your authorised pension provider on how much earnings-related pension you have accrued.

Payment dates

Kela pays old-age pensions, disability pensions, care allowance for pensioners and front-veterans' supplements on the 7th of each month.

Guarantee pension is paid on the 22nd of each month.

Housing allowance for pensioners is paid on the 4th of each month.

Child increases and survivors' pensions are paid into your bank account on one of the following days depending on the first letter of your surname:

- A–K 4th of the month
- L–R 14th of the month
- S–Ö 20th of the month.

If banks are closed when a pension or a benefit is scheduled to be paid to you, the money will be deposited into your bank account earlier.

Examples of retirement income in 2026

The table shows examples of a single pensioner's income and taxes in Helsinki.

In all examples, the pensioner's rent is EUR 700 per month.

The pensioner has no other income than their pensions. The abbreviation EUR per month means euros per month. All amounts are rounded off and not exact.

Earnings-related pension EUR per month	National pension EUR per month	Guarantee pension EUR per month	Tax EUR per month	Housing allowance EUR per month	Net income EUR per month*
0	0	991	0	497	1,488
0	787	204	0	497	1,488
100	770	121	0	497	1,488
200	720	71	0	497	1,488
400	620	0	0	486	1,507
600	520	0	0	449	1,570
800	420	0	-21	412	1,611
1,000	320	0	-57	375	1,638
1,200	220	0	-95	338	1,664
1,400	120	0	-132	301	1,690
1,625	8	0	-173	260	1,719

*Net income means a pensioner's disposable income after taxes have been deducted.

Rent and other costs of living are paid with this income.

A pensioner's total pension can be comprised of many different types of pension.

The picture shows two examples of what pensions a pensioner who lives alone can get.

The abbreviation EUR per month means euros per month. All amounts are rounded off and not exact.



Anni

Anni is paid
an earnings-related pension.

Her earnings-related pension is small, so she is also paid a **national pension**.

National pension	EUR 220 per month
Earnings-related pension*	EUR 1,200 per month
Total	
	EUR 1,420 per month

These examples are from 2026.
Both Anni and Erkki live alone.

*Earnings-related pensions are paid by authorised pension providers.



Erkki

Erkki is not paid any earnings-related pension. That is why he is paid a **national pension** and a **guarantee pension**.

Guarantee pension	EUR 204 per month
National pension	EUR 787 per month
Total	
	EUR 991 per month

Report changes

If your life situation changes, it may affect the benefits you get from Kela. The change can, for example, concern your housing, income, work or family circumstances.

Remember to tell Kela about such changes. You can do it online in the OmaKela e-service, by phone or by visiting a Kela service point.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

If you get a decision that contains a mistake

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

You get instructions on how to appeal the decision with every decision notice you get from Kela.

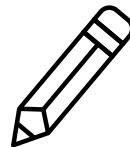
If you have questions, please contact Kela first.



In the OmaKela e-service you can

- apply for Kela benefits
- submit supporting documents
- get information about the status of your application
- send messages
- report changes
- stop the payment of benefits.

Notes



Kela at your service

Online

Visit Kela's website for
more information:
www.kela.fi/english

You can use calculators to calculate benefit amounts:
www.kela.fi/calculators

Kela's e-service OmaKela
(in Finnish, Swedish or Sámi)
www.kela.fi/e-services

You must log in to OmaKela.
You need online banking credentials
or a mobile ID.

Help with using the e-services

If you have difficulties using the e-services, you can get help: www.kela.fi/digital-support

You can give another person permission to act on your behalf at Kela:
www.kela.fi/on-behalf-of-someone

If you do not speak
Finnish, Swedish or English,
you can get interpreter assistance:
www.kela.fi/interpretation

Services in the Sámi languages:
www.kela.fi/saame

By phone

Monday to Friday from 9.00 to 15.00.

Families, students, unemployment
and housing
020 634 2550

Health and pensions

020 634 2650

International situations
Monday to Friday from 10.00 to 15.00.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10.00 to 15.00.
020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator. You can also submit a call request in OmaKela or while waiting in queue during a customer service call.

When we call you,
the call is free of charge.
Read more at www.kela.fi/call-kela

Visit a service point

Check the addresses and opening hours of our service points:
www.kela.fi/visit-kela

Information about Kela

Kela's website in English: www.kela.fi/english

Kela benefit guides in English:

Coming to Finland

Families

General housing allowance

■ Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The benefit guides are available at service points
and online:

www.kela.fi/brochures-for-clients

Kela's newsletter for customers

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