

How do I claim a pension **from abroad?**

INSTRUCTIONS | CONTACT INFORMATION



Claim a pension from abroad: the Finnish Centre for Pensions at your service

The Finnish Centre for Pensions will transfer your pension claim abroad if you live in Finland and claim a pension from an EU/ETA country, the United Kingdom, Switzerland or a country with which Finland has a social security agreement (Australia, Canada, Chile, India, Israel, Japan, Quebec, South Korea and the United States). State on your claim form for a Finnish pension that you want to claim a pension from another country. In addition to the pension claim form, fill in Appendix U with information on the periods that you have lived and/or worked abroad. You can also give the information via the online claim service.

If you live in another EU/EEA or social security agreement country than Finland, claim your Finnish pension through the pension authorities of the country in which you live.

Pensions from EU/EEA countries, Switzerland and the UK

The EU regulations ensure that

- migrant workers have the right to social security benefits on the same conditions as the country's own citizens,
- pensions are paid from one country to another, and
- migrant workers are insured in only one country, that is, insurance contributions for their work are paid to only one country at a time.

In addition to Finland, the following countries are EU Member States: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden. EEA countries are Iceland, Lichtenstein and Norway. The EU has also concluded an agreement with Switzerland under which EU social security regulations are applied also to Switzerland. As for the UK, the EU-UK Withdrawal Agreement or the Trade and Cooperation Agreement between the European Union and the UK are applied.

Pensions from social security agreement countries

The purpose of a social security agreement is, among other things, to ensure that pensions are paid from one agreement country to another. However, the agreements differ from each other, and they may not apply to all pension benefits.

Finland has signed bilateral social security agreements with Australia, Canada, Chile, China, India, Israel, Japan, Quebec, South Korea and the United States.

Pensions from non-agreement countries

There are several countries outside the EU or EEA with whom Finland does not have a social security agreement. They may or may not pay pensions to Finland. Contact the pension authorities in these countries to find out your pension rights. The Customer Service at the Finnish Centre for Pensions provides their contact information.

How do I claim a pension from an EU/EEA country, the UK, Switzerland or a social security agreement country?

Your claim for a pension from abroad is instigated when you send in a Finnish pension claim form and Appendix U. Attach information on periods that you have worked and lived abroad to your claim.

You can claim your pension online via the website of most earnings-related pension providers. If your own pension provider doesn't have an online application service, you can claim your pension by filling in a paper form or by filling in and printing the online form. You can pick up pension claim forms from the Finnish Centre for Pensions, any earnings-related pension provider or any Kela office. You can send in the filled-in forms to any of the above.

When you claim a pension from a social security agreement country, the Finnish Centre for Pensions will send you an additional application to fill in. You can fill in and print out the pension claim form also via tyoelake.fi > Menu > Forms > Pension from social security agreement countries. When you have filled in the form, send it directly to the Finnish Centre for Pensions.

The retirement age varies from country to country. A table of the retirement ages in different countries is available at etk.fi/en > Work and Pensions



When you claim a pension from abroad, list the country/ countries from which you wish to claim a pension. If you claim an old-age pension, state also the date as of which you want the pension to begin.

Abroad › International Comparisons › Retirement Ages. In some countries, you can draw your pension early, before you have reached your retirement age, or late, after you have reached your retirement age. As a rule, retiring early or late affects your pension amount permanently. For more details, contact the pension authorities in the country from which you want to claim a pension.

Fill in Appendix U carefully

List all periods that you have worked and/or lived abroad in Appendix U. Be specific when you write the details since they form the basis of processing your pension claim and establishing your pension rights abroad. If you claim your pension online, you will get the instructions on how to provide that information via the online service. If you fill in a paper form, attach [Appendix U](#) (form 7110e) to your claim. To access the forms, go to tyoelake.fi/en › Menu › Forms.



Give the following information on Appendix U:

- all periods that you have worked and/or lived abroad,
- the names of your foreign employers and where your workplaces were located,
- your work tasks or professions abroad,
- the addresses abroad that you lived at,
- your foreign insurance or tax or other number that corresponds to your Finnish ID number, and
- the names of your foreign insurance companies or pension systems.

Attach copies of documents that relate to your work and/or living abroad: employment certificates, work books, pay slips, insurance cards, or student certificates.

How is my pension claim processed?

When you claim a pension from Finland and abroad on the same form, your claim is instigated at the same time at Kela, your earnings-related pension

provider and the Finnish Centre for Pensions. Your earnings-related pension provider will process your claim for an earnings-related pension. As a rule, Kela issues a decision on your right to a national and a guarantee pension once it is clear how much earnings-related pension and other benefits you will get from Finland and from abroad.

The Finnish Centre for Pensions forwards your claim to the foreign pension authority for processing. When necessary, the foreign pension authority may ask you for more details so that it can process your claim for a pension from abroad. It is very important that you answer their questions. If you don't, the processing of your pension claim may be delayed or, at worst, rejected.

As a rule, it takes longer to process claims abroad than in Finland. That is why you should claim your old-age pension from abroad approximately six months before you wish your pension to start. Contact the pension authorities of the country from which you are claiming a pension to get more details on their processing times.

Once your claim has been processed, the foreign pension authority will send its pension decision directly to you.

Each country issues its own pension decision

Based on its own national laws, each country grants you a pension or rejects your claim. The retirement ages vary from country to country, as do the conditions for granting a pension. For example, even if you are granted a disability pension from one country, you may not be granted the pension from all other countries. Your pension amount is calculated in each country based on the periods you have worked and/or lived in that country. The foreign pension authority will issue its pension decision in its own national language and pay your pension directly to your bank account.

How can I appeal a pension decision from abroad?

If you are unhappy with the pension decision that a foreign pension authority in an EU/EEA or a social security agreement country has issued, you can appeal it once you have got the decision. You can write your appeal in any of the official languages of the EU (applies to decisions issued by EU/EEA countries) or the social agreement country.

Send in your appeal within the deadline stated in the pension decision. As a rule, send your appeal directly to the foreign pension authority according to the appeal instructions attached to the pension decision you received.

If necessary, you can also send your reply to the Finnish Centre for Pensions, your earnings-related pension provider or Kela. They will forward it abroad on your behalf. Note that submitting your appeal via Kela or the Finnish Centre for Pensions will delay the processing of your appeal.

How are my Finnish social benefits and pensions affected by a pension from abroad?

A pension paid from abroad affects social security benefits that you are granted or paid from Finland. Affected benefits include the sickness allowance, unemployment benefits, the income support and pensions. If you get a pension from abroad, your Finnish social security benefits may be reduced or cancelled altogether. A pension from abroad also affects the national and guarantee pensions paid by Kela.

If you are self-employed, your obligation to take out insurance ends if you are granted a statutory old-age pension from Finland or abroad. After that, you can take out voluntary pension insurance for a self-employed person/farmer.

For more information on how a foreign pension affects your obligation to take out insurance in Finland if you are self-employed, contact your pension provider. For more information on how a foreign pension affects your earnings-related unemployment allowance, contact your unemployment fund. Kela will tell you more about how a pension from abroad affects your Kela benefits and pensions.



Before you send in your claim for a pension from abroad, find out how it will affect the social benefits and pensions you are paid in Finland.

How will my pension from abroad be taxed?

You must notify the Finnish Tax Administration of any pension you get from abroad. Your pension may be taxed both in Finland and the country from which it is granted. For more information on how your foreign pension will be taxed in the country from which it is granted, contact the payer of the pension or the tax authorities of the country in question. Contact the service number for international tax situations of the Finnish Tax Administration for more

details on how your pension from abroad affects your taxation in Finland (phone: +358 29 497 024 or www.vero.fi/en/ › Individuals › Tax card and tax return › Tax card › Pension › Pension from abroad).

Ask for a pension estimate from abroad

If you wish to get a preliminary assessment on the amount of your foreign pension, contact the pension authority of the EU/EEA or social security agreement country that will pay out your pension. The information needed for the preliminary assessment varies from country to country. The pension authorities of some countries will send you a printed preliminary assessment of your pension to your home address. Others may send you an individual code or a username and a password with which you can access your own pension information via their website. Ask the Finnish Centre for Pensions for the contact information of foreign pension authorities.

How can I claim a supplementary or contractual pension?

In many countries, statutory pensions are supplemented with occupational supplementary pensions and pensions based on a contract. The Finnish Centre for Pensions does not forward claims abroad for such pensions since they are not covered by EU's Regulation on social security or the social security agreements. That is why you must contact the relevant pension provider yourself to find out whether you have the right to get a supplementary or contractual pension.

What if my circumstances change?

If you are paid a pension from abroad, you must notify the institution that pays out your pension as soon as possible if your circumstances change (for example, if you move to another country, if your address or marital status changes or if you start working).

The pension authorities in EU/EEA and social security agreement countries usually check your status once a year. They send you a form (a life certificate) that you must fill in and return according to instructions on or attached to the form.

As a rule, the life certificate must be confirmed and stamped by an authority in the country in which you live (in Finland, by Kela or the Digital and Population Data Services Agency). If you don't return the form on time, the foreign pension authority may stop paying you the pension. If that happens and you want the payments to continue, you must contact the pension authority in question.



Finnish Centre for Pensions

ELÄKETURVAKESKUS

Service centre for the Finnish statutory earnings-related pension scheme

Customer service by appointment at www.etk.fi/en/ > About-us > Contact-us

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More information



Contact the Finnish Centre for Pensions for more information and instructions on how to claim a pension from abroad and for the contact information of foreign pension providers: Finnish Centre for Pensions, Customer Services, phone +358 29 411 2110



You can also find more information on how to claim a pension from abroad and general information on pensions from abroad at tyoelake.fi/en/ > **Claim your pension** > **Pensions from abroad to Finland** and tyoelake.fi/en/ > **Claim your pension** > **Claim a pension from abroad.**