

A map of Northern Europe, showing parts of Sweden, Finland, and Norway. The Gulf of Bothnia is prominent, separating Sweden and Finland. Major cities like Stockholm, Helsinki, and Turku are labeled. A large blue circle is overlaid on the map, containing the title and sub-headers in white text.

How to Claim Your Pension from Abroad

INSTRUCTIONS
CONTACT INFORMATION

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

It is easy to claim a pension that you have earned in an EU/EEA country or a country with which Finland has a social security agreement. In addition to the Finnish pension claim form, you only have to complete Appendix U, on which you give information on the periods that you have lived and worked abroad. The Finnish Centre for Pensions will transmit your claim to the appropriate EU/EEA or social security agreement countries.

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

Pensions from EU/EEA countries and Switzerland

If you are a migrant worker, the EU regulations make sure that

- you have the right to social security benefits on the same grounds as the country's own citizens,
- your pensions are paid from one country to another,
- you are insured in only one country at a time, and
- your insurance contributions are paid to only one country at a time.

EU countries are:

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

The EU has also concluded an agreement with Switzerland, which means that the EU social security regulations are applied in that country, as well.

Pensions from social security agreement countries

The purpose of a social security agreement is to ensure, among other things, 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 types.

Finland has concluded social security agreements with: Australia, Canada, Chile, China, India, Israel, Québec, South Korea and the United States.

Pensions from non-agreement countries

You have to find out yourself what pensions you have a right to get from a country that is not part of the EU or the EEA or that does not have a social security agreement with Finland. Ask the Finnish Centre for Pensions for the contact information of the pension authorities of these countries.

Claim your pension from abroad

Your claim for a pension from abroad is launched when you submit the Finnish pension claim form and Appendix U. You can pick up the forms at

- the Finnish Centre for Pensions,
- any earnings-related pension provider, or
- any Kela (Social Insurance Institution) offices.

You can also complete and print out the claim form on the following websites:

- www.etk.fi,
- www.tyoelake.fi,
- www.kela.fi, or
- the website of your own earnings-related pension provider.

You can submit the completed forms to any of the institutions listed above. You can also submit a pension claim online via most earnings-related pension providers' websites.

From a social security agreement country

When you want to claim your pension from a social security agreement country, the Finnish Centre for Pensions will send you an additional claim form to complete. You can also complete and print out the form at www.tyoelake.fi. Send your completed form to the Finnish Centre for Pensions.



When you claim a pension from an EU/EEA country, Switzerland or a country with which Finland has a social security agreement, list the countries from which you are claiming a pension. If you are claiming an old-age pension, write down the date as of which you want the pension to be paid.

What happens if I draw my pension from abroad early or late?

The retirement ages vary from country to country. A table of the retirement ages in different countries is posted on www.etk.fi. In some countries, the pension can be drawn early or late. As a rule, drawing a pension early or late will affect your pension amount permanently. For more detailed information, contact the pension authorities in the country from which you want to apply for the pension.

Complete Appendix U carefully

Your claim for a pension from abroad will be processed based on the information you enter on Appendix U. This information is also used to establish whether you have a right to a pension from abroad. That is why it is very important that you complete Appendix U carefully. You have to include all information you have on the periods you have lived and worked abroad, even if you are not applying right now for a pension from all the countries you have worked or lived in. This information may not be available from any other source.



Give the following information on Appendix U:

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

Attach copies of documents that relate to your work/living abroad:

- employment certificates,
- work books,
- pay slips,
- insurance cards, or
- student certificates.

How is my pension claim processed?

You claim your pension from Finland and from abroad on one and the same form. Your claim will be 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 will issue 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 will forward your claim to the foreign pension authority for processing. When needed, the foreign pension authority will ask you for more detailed information so that it can process your claim for a pension from abroad. It is very important that you answer all their questions. If you don't, the processing of your claim will be delayed or your claim may be rejected altogether.

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 begin. Contact the pension authorities of the country from which you are applying for a pension to get more detailed information on the processing times in that country.

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

Each country issues its own pension decision

Based on its own national pension laws, each country will either grant you a pension or reject your claim. The retirement ages vary from country to country. Even if you are granted a disability pension from one country, it does not necessarily mean that you will be granted a disability pension from all other countries. The amount of pension you will get is calculated separately in each country, based on the periods you have worked 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.

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:

- 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,
- follow the appeal instructions,
- send your appeal within the set deadline (see the pension decision), and
- send your appeal to the foreign pension authority.

You can also submit your appeal to

- the Finnish Centre for Pensions,
- your earnings-related pension provider, or
- Kela.

They will forward your appeal abroad.

How will my Finnish benefits be affected by a foreign pension?

When you get a pension from abroad, the following social benefits that you have been granted or paid in Finland will be affected:

- the sickness allowance,
- the unemployment benefits, and
- the income support.

If you get a pension from abroad, your Finnish social security benefits may be reduced or cancelled altogether. A pension from abroad affects also the national and guarantee pensions paid by Kela. In addition, if you are paid a statutory earnings-related pension from abroad, you cannot be paid a part-time pension. The partial old-age pension is not affected by a pension from abroad.

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 a voluntary pension insurance for a self-employed person/farmer.

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



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

How will my taxation be affected by a foreign pension?

When you start to get a pension from abroad, you must notify the Finnish Tax Administration. Call their tax service number for international tax situations at +358 29 497 024 or visit www.vero.fi for more information on how the foreign pension will affect your taxation in Finland. For more information on how your pension will be taxed in the foreign country, contact the payer of the pension or the tax authorities of the country in question.

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. Different countries need different information to give you such an assessment. Some foreign pension providers will send you a printed preliminary pension assessment to your home address while others will send you an individual code or a username and a password so that you can access your own pension information via their website. You can ask the Finnish Centre for Pensions for the contact information of foreign pension authorities.

How can I claim a supplementary pension from abroad?

In many countries, statutory pensions are supplemented with occupational 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 the EU Regulation on social security or by social security agreements. That is why you have to find out yourself whether you have the right to get such pensions. You also have to claim them on your own by contacting the foreign pension provider that will pay out the pensions.

If your circumstances change

If you are getting a pension from abroad, you have to notify the institution that pays out your pension as soon as possible if

- you move to another country,
- your address within the same country changes,
- your marital status changes, or
- you start in a new employment.

The pension authorities in EU/EEA countries, Switzerland and the social security agreement countries will usually check your status once a year. They will send you a form (a so-called life certificate) that you must complete and return according to instructions. Often, the form needs to be confirmed and stamped by an authority in the country in which you live (in Finland: by the Finnish Centre for Pensions, Kela or the magistrate). 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 again, you have to contact the pension provider that was paying out the pension.

More information



Contact the Finnish Centre for Pensions for more information and instructions on how to claim a pension from abroad, as well as for the contact information of foreign pension providers:

Finnish Centre for Pensions
Customer Services
phone +358 29 411 2110



You can also find the information, along with more general information on foreign pensions, at www.tyoelake.fi.



Finnish Centre for Pensions

ELÄKETURVAKESKUS

Service centre for the Finnish statutory earnings-related pension scheme

Customer service by appointment,
www.etk.fi/en

Visiting address: Kirjurinkatu 3, Itä-Pasila, Helsinki

Postal address: FI-00065 ELÄKETURVAKESKUS, Finland

Phone +358 29 411 2110

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