



# WORKER'S GUIDE



## *Worker from Abroad:*

*Your Pension Grows  
for Each Euro You Make*



**Finnish Centre for Pensions**  
ELÄKETURVAKESKUS

## *Pension insurance in Finland*

You earn a pension from Finland even for short periods of work.

**YOUR PENSION IS PAID TO YOU WHEN**



you are old      you lose your ability to work      you lose the wage earner in your family to death

Your employer (Finnish or foreign) must take out pension insurance for you.

If you are self-employed, you have to take out the insurance yourself.

Your pension grows for each euro you make.

The pension you have earned is yours even if your employer changes.

Pension that you have earned in Finland is paid to all countries in the world when you retire.

## Your pension

Your employer withholds your contribution directly from your wage. Your pension contribution is listed on your pay slip.

If you are self-employed, you pay the total pension insurance contribution on your own.

### Pension contributions in 2018

Your age	Your contribution % of your monthly wage	Your contribution when you are self-employed, % of your confirmed income
Under 53 and over 62	6.35	24.10
Between 53 and 62	7.85	25.60
Your employer's contribution	17.75	

#### EXAMPLE

Your annual wage	€35,000
Your age	41 years
Number of months you will work in Finland	12 months
You will earn a pension at a rate of	1.5% of your annual wage
Amount of monthly pension that you earn	€39.60

Check your record every year to make sure that your employments and wages are recorded correctly.

[Read more about the pension record at Työeläke.fi](#)

[Calculate roughly how much pension you will get.](#)

## *When do you not earn a pension from Finland?*

Although you work in Finland, you do not earn a pension from Finland if you are posted and certain criteria apply.

### **EXAMPLE**

Your Lithuanian employer posts you to work in Finland for 1.5 years. Your employer applies for and gets an A1 certificate in Lithuania. You do not pay pension and other social security contributions to Finland. Instead, you pay them to Lithuania, and you will earn a pension in Lithuania while you work in Finland.

### **EXAMPLE**

Your Russian employer posts you to work in Finland for 1.5 years. You do not pay pension and other social security contributions to Finland.

[Read more about posted workers at Työeläke.fi](https://www.tyovelake.fi)

## CHECK LIST

- Check your pay slip to make sure that your Finnish pension contributions have been deducted from your wage. If that is not the case,
  - check with your employer if you are considered a posted employee, or
  - contact the Finnish Centre for Pensions if you are not considered a posted employee.
- **Check your pension record**
- When you move back to your home country,
  - store your pay slips, tax returns, pension record and the A1 certificate (if you have one), and
  - apply for your Finnish pension when you reach your retirement age.

Coordination of Social Security Systems

A1



Certificate concerning the Social Security legislation which applies to the holder

### 3. STATUS CONFIRMATION OF YOUR POSITION

- |   |   |
|---|---|
| <input type="checkbox"/> 3.1 Posted employed person   | <input type="checkbox"/> 3.2 Employed, working in two or more States  |
| <input type="checkbox"/> 3.3 Posted self-employed person  | <input type="checkbox"/> 3.4 Self-employed, in two or more States   |
| <input type="checkbox"/> 3.5 Civil servant  | <input type="checkbox"/> 3.6 Contract staff   |
| <input type="checkbox"/> 3.7 Mariner  | <input type="checkbox"/> 3.8 Working as an employed person and as a self-employed person in different countries |
| <input type="checkbox"/> 3.9 Working as a civil servant in one country and as an employed/self-employed person in one or more other countries | <input type="checkbox"/> 3.10 Exception   |

## *More information on how your work is insured in Finland*

- *Finnish Centre for Pensions  
Insurance matters during  
employment abroad*

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- *[Työeläke.fi](http://Työeläke.fi)*



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