

Directions on page 2.

	The change concerns <input type="checkbox"/> separate home address of policyholder <input type="checkbox"/> separate invoicing address <input type="checkbox"/> address for TyEL insurance 46- <input type="checkbox"/> earned income <input type="checkbox"/> flexibility <input type="checkbox"/> maturity months <input type="checkbox"/> termination of insurance		
1 Self-employed person	To be completed in all cases Self-employed person's surname and given names _____ Personal identity code or client no. _____		
	Streetaddress (home address) _____	Postcode _____	Post office _____
	Telephone number _____		
Invoicing address	Invoicing address for contributions, if other than the self-employed person's address or data for electronic invoicing _____		
2 Self-employment	To be completed if earned income is altered Name and line of business (ownership can be indicated under Additional information) _____		
	Tasks of self-employed person in the business _____		Business ID _____
	Employed in the business <input type="checkbox"/> year-round <input type="checkbox"/> part-year	Main occupation of part-time entrepreneur _____	
	Business is done <input type="checkbox"/> year-round <input type="checkbox"/> part-year	Working months per year _____	Average number of working hours per week _____
	New earned income	Self-employed person's notification for new earned income. Not retroactively; see directions overleaf.	New earned income per year, euros _____
Reasons for alteration in income	Annual turnover, euros _____	Number of employees (excl. the self-employed person) _____	Highest salary paid to an employee, EUR/month _____
	Income from business taxed or reported to tax authorities in _____ (year) _____ euros	Assessed by (municipality) _____	
	<input type="checkbox"/> I am fit for work <input type="checkbox"/> Working capacity reduced <input type="checkbox"/> I am receiving/applying for disability pension or corresponding benefit.	From which institution? _____	From which date? _____
3 Payments	To be completed if maturity months are changed According to the terms and conditions of insurance, at least half of the maturity months must be before August.		
	The contribution is paid in <input type="checkbox"/> 1 instalment <input type="checkbox"/> 2 instalments <input type="checkbox"/> 3 instalments <input type="checkbox"/> 4 instalments <input type="checkbox"/> 6 instalments <input type="checkbox"/> 12 instalments		Maturity months of contributions _____
4 Termination of insurance	To be completed if insurance is terminated Date of termination _____ Reason for termination _____ <input type="checkbox"/> My self-employment ceased <input type="checkbox"/> Due to change in ownership I am no longer covered by YEL <input type="checkbox"/> Other reason (give details under Additional information)		
5 Additional information	To be completed if additional information is given on the items above or if flexibility is applied for in the contributions Notice of flexibility, contribution to be _____		
	increased by % / euros _____	decreased by % / euros _____	Desired payment date: _____ See directions overleaf. Please notice that the additional contribution falls due in one instalment.
Additional information can be given here on e.g. earned income, discontinuation of insurance, or on change of ownership. You can also give feedback to Ilmarinen here.			
6 Signature	Date _____	Self-employed person's signature _____	
Sales contact information	Agent's name _____		Personal identity code _____
	Telephone number _____		Notification received _____

DIRECTIONS

General

The Self-Employed Person's Pensions Act (YEL) is applied to people in gainful employment. However, the person in question must not be working under an employment contract. The valid amounts can be found at www.ilmarinen.fi.

YEL also applies to e.g.

- self-employed persons and operators of a private business and their family members
- partners in a general partnership
- responsible partners in a limited partnership
- a person with a leading position in a limited company who himself/herself or together with his/her family members living in the same household owns more than 50 % of the company or the number of votes.

CHANGE OF ADDRESS

Please give the new address or the separate invoicing address under item 1. Further details can be given under item 5.

Invoicing address

If a separate invoicing address (payer's name and address) is given, the payment slips will be posted to this address. If the payer is the self-employed person's business, the ownership can be explained under Additional information. Other material e.g. newsletters, will be sent to the self-employed person's home address.

If you want to use direct invoicing or direct debiting, please contact your bank. If you want to pay your invoices by using an e-invoice, please inform us of your e-invoice address, operator and EDI-code.

CHANGE IN EARNED INCOME

Earned income under YEL

The YEL income should correspond to the wage that would be a reasonable compensation for the self-employed person's input of labour in the business. In general it must exceed the highest salary paid to an employee working for the self-employed person. The income is not directly determined according to the company's profit or the wage raised by the self-employed person from the company. YEL income is not confirmed by company.

Instructions given by the Finnish Centre for Pensions

The earned income under YEL is confirmed in accordance with the instructions compiled by the Finnish Centre for Pensions in cooperation with the various organizations for private enterprise. These instructions can be read in the website www.etk.fi.

Notification of change

If the circumstances for the confirmed income essentially change, the change must be notified to Ilmarinen in writing for adjustment of the earned income. The change of earned income can not be made retroactively. The new earned income will take effect at the earliest from the day on which the notification of change reached Ilmarinen or any of its service points.

Basis of the income

The self-employed person shall complete the items 1, 2 and 6. Additional information can be given under item 5. Under item 2, the self-employed person should report his/her own suggestion for the new earned income. The income is always estimated as annual earnings. Determination of the earned income is based on facts describing the nature of the operations and their extent. If the suggested income is exceptionally high or smaller than the best-paid employee's wage or under the general wage level in the field, further reasons can also be given under Additional information or in a separate appendix.

FLEXIBLE CONTRIBUTION PAYMENT

A self-employed person can pay additional YEL contributions without permanently increasing his confirmed earned income. The additional yearly payment can be at least 10 per cent of the annual contribution payment, and it can not exceed the yearly contribution payment calculated from the confirmed earned income. Additional payments increase the earned income in the calendar year concerned, and the increased annual earned income is then used in calculating the self-employed person's pension benefit. Similarly, the self-employed person can within certain limits decrease his annual contribution payment by 10 – 20 per cent. Thus, the annual earned income is decreased accordingly.

In case of a flexible contribution payment upwards, the amount of the additional insurance contribution depends on the size of the adjustment and the due date of the additional contribution. The additional contribution falls due in one instalment in approximately two weeks from handling the notification. If the self-employed wishes to make the payment on a specific date of the year when the flexible contribution payment is used, the desired payment date must be indicated on this form.

TERMINATION OF INSURANCE

The day to be notified as the date of termination of the insurance is the last day meant to be insured. For example, if termination is supposed to take effect at the end of the year, the day here should be December 31 (not the 1st of January the following year).

The insurance is terminated

- if the self-employed person's business has been closed down completely
- or if the business has become so circumscribed that the earned income from it falls below the limit for the YEL scheme
- or if the operations do not otherwise come up to the criteria for coverage by YEL

The changes can be explained under Additional information or in a separate appendix. The self-employed person shall fill in the items 1, 4 and 6 and submit additional information under item 5. If the self-employment is reduced essentially, additional information on the extent of the business operations can also be given under item 2.

INSURANCE SERVICE ON THE INTERNET

Ilmarinen has an Internet-based service for handling insurance, which can be used, for example, to:

- estimate the effects of changes in the YEL income on the insurance payment and the future pension
- estimate the effects of a flexible YEL premium payment on the insurance payment and the future pension
- apply for a YEL income change and a YEL flexible premium payment
- pay YEL payments
- make a payments agreement on due premiums
- print out a certificate over the paid premiums or that the premiums have been paid, print out a certificate of the YEL income or a certificate of the validity of the insurance.

You can log in to the free-of-charge Internet service at www.ilmarinen.fi, by using your bank network ID. The service link is available only in Finnish and Swedish.