

Your employee pension record indicates your accrued pension

The employee pension record includes the information on your work history for a private employer and as an entrepreneur up to the end of 2009. Your future pension will be based on the information in the record. Therefore it is important to check that the details are correct. By selecting an electronic employee pension record, you will receive the record immediately once it is ready, and you can conveniently notify us of any corrections required.

The record includes:

- private-sector employment history and periods of entrepreneurial activity
- unpaid periods entitling to pension
- an estimate of your pension accrued by the end of 2009

If the information is correct, you do not have to do anything.

The record does not contain the following information:

- employment by a state, municipal, church, or other public sector employer
- work abroad in the service of a foreign employer
- supplementary pension for the existing employment relationship, pension pursuant to reduced retirement age, or other voluntary pension

You need not notify us if this information is missing. If your information requires other corrections, the most convenient way to submit a correction request is to use the pension service (Eläkepalvelu) on our website. This service is only available in Finnish and Swedish.

For more information, visit www.ilmарinen.fi/tyoelakeote

Choose the electronic pension record

Once you have registered to use the online record in our pension service, you will get your employee pension record in electronic form. If you like, we will send you an email or text message notification when your latest record is available.

www.ilmарinen.fi/tyoelakeote

- You will see your latest record already in Spring.
- Our reminder service will inform you. You will get a message when the latest record is published.
- A fast and easy way to check your pension details.
- An electronic correction request form for dealing with missing or erroneous details.
- A pension calculator for estimating future pension.
- You will save time, trouble and the environment!

Content of the employee pension record

Private sector income and pension details appear on the record separately before and after 2005. This is due to an amendment to the Pensions Act, which changed the calculation method for pensions.

In the employee pension record, pensionable salaries and annual income are shown at the working time index level, and the accrued pension is shown at the index level of the year 2010.

Income and pension details before 2005

Until the end of 2004, pension was calculated separately for each employment relationship and entrepreneurial period. The amount of pension was affected by the duration of the employment or the entrepreneurial activity, pensionable salary (i.e., the long-term theoretical average income), or the confirmed income from period of self-

employment, and age-bound accrual percentages.

- Pension is accrued from gainful employment between the ages of 23 and 64.
- Pension has accrued from entrepreneurial activity (YEL) since 1970.

Income and pension details since 2005

Since 2005, employment income and income from entrepreneurial activities, and the pension accrued from them, is shown on the record as itemised by year. Pension is accrued from gainful employment and entrepreneurial activity from age 18 to 67.

Employment pursuant to LEL and TaEL

The Temporary Employees' Pension Act (LEL) and the Pension Act for Performing Artists and Certain Other Employee Groups (TaEL) employment included construction work, forest industry and port work, artist work, and low-income short-term work, as well as work commissioned by households. In the record, the employment contracts related to these sectors are itemised by employer, starting from 1998. For the time before 1998, the record only shows annual earnings.

LEL, TaEL and TEL were combined into a single Employees' Pensions Act (TyEL) at the beginning of 2007.

Unpaid periods

Besides employment income, pension may also accrue from certain social benefits. Before 1994, pension only accrued from earnings-related unemployment allowance. Later on, pension also accrued from adult education and rehabilitation benefits.

Since 2005, besides the aforementioned items, pension also accrues from maternity, paternity, parental and sickness allowances, and for taking care of a child under three years of age at home. Pension also accrues from studies leading to a basic degree at a vocational school or an institution of higher education. The accrual is registered once the degree has been completed.

The period while receiving a pension

Pension accrues for periods while receiving a national disability pension, national unemployment pension and part-time pension. Usually only the starting and ending dates of the pension period are entered in the record.

Employment that does not accrue a pension

Employment that does not entitle the employee to a pension is listed at the end of the employee pension record. The reasons might be, for example, working while under the age of 23, the short duration of the employment, or the small amount of earnings. For more details on the preconditions for pension accrual, visit our website.

Correction of information

By your request, Ilmarinen will investigate missing or erroneous employment history details of yours for 2002–2009. For time preceding that period, you must always have written evidence of the existence of employment, and the amount of the income.

The easiest way to submit a request for correction is through our online service. If you do not wish to use our Internet service, please send your correction request to the address Ilmarinen/Työeläkeote, 00018 ILMARINEN.

In the correction request, include the following information:

- your personal information (name, social security number, street address, post office, and telephone number)
- for employment relationships to be corrected or for employment relationships that are missing, give the name of the employer, the start and end date of employment, and the income information during the employment
- a letter of reference, a certificate of salary, or other corresponding documents

Please note that any public sector employment history does not appear on the employee pension record.

