

## Correction of information

The easiest way to submit a request for correction is through our online service at [www.ilmarinen.fi](http://www.ilmarinen.fi). When you log into the service with your online bank IDs, you receive a correction form that is already filled in, and the service guides you on how to fill in the form.

Pursuant to the Employees Pension Act, pension insurers will clarify missing or incorrectly entered employment contracts occurring after 1999 in response to your request. To speed up clarification of the data, attach a letter of reference and a certificate of salary or corresponding evidence of employment to your request. For the period before 2000, your employment data will only be clarified if you provide the above-mentioned documents.

If you do not wish to use our online service, please send your correction request to the address Ilmarinen / Työeläkeote, 00018 Ilmarinen.

### Please provide us with the following information:

- Your personal data: Name, personal identification number, street address, postal code, post office, and telephone number.
- The following information on employment contracts that is missing or needs to be corrected: Name of employer, starting date of the employment contract, ending date of the employment contract, and salary data for the period of employment

Please include a letter of reference and certificate of salary or corresponding documents with your correction request. We will contact you once your correction request has been processed.



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# 2009 HOW TO CHECK YOUR EMPLOYEE PENSION RECORD

[www.ilmarinen.fi](http://www.ilmarinen.fi)



# How to check your employee pension record

The employee pension record contains information on your gainful employment that accrues a pension until the end of 2008. The record concerns work for a private employer and as a self-employed person. Check your employment data to ensure that your pension is correct.

## The employee pension record does not contain the following details:

- Employment by a state, municipal, or other public sector employer. To receive information on the pension insurance of these employment contracts, ask the pension institutions in question.
- Registered supplementary pension from the current employment contract, pension pursuant to a reduced retire

ment age, supplementary pension pursuant to department A of a company pension fund, or an insured or unregistered supplementary pension from a life insurance company.

- Work abroad. Information about this is available on our website at [www.ilmarinen.fi](http://www.ilmarinen.fi).

It is not necessary to submit requests for corrections concerning the details mentioned above. If you find something that needs to be corrected in the data, please see the instructions on the back page.

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

## Data in two segments

The pension calculation method changed at the beginning of 2005. This is why income and pension information are given separately for the time before and after 2005.

Pensionable earnings, and annual income show at the working time index level, and the accumulated pension shows at the level of the year 2009.

## Pensionable earnings

are calculatory earnings, which are based on long-term average salaries and for entrepreneurs the average work income during the period of self-employed activity.

## Employment data until 31 December 2004

Before 2005, employment pension was accumulated from gainful employment from age 23 to 64. In the record, the pensionable earnings and the pension accrued are presented separately for each employment contract and each period of self-employed activity. A period of time without earnings that has lasted over one year during an employment contract, such as parental leave or a layoff, does not accrue a pension. Employment periods of this kind are presented in the record as separate employment contracts.

## Self-employed activity (YEL)

Pension has accrued from self-employed activity since 1970. Entrepreneur's pension is accrued in the same way as an employee's, and the earnings are in accordance with earned income as per the Self-Employed Persons' Pensions Act (YEL).

## LEL and TaEL

LEL includes construction work, forest industry work, agricultural work, and harbour work. TaEL includes the work of artists and, starting from 1998, short periods of employment or periods with low earnings. Domestic work, such as cleaning and child care, is included in employment pursuant to TaEL.

In the record, the employment contracts related to these sectors are itemised by employer, starting from the year 1998 and before 1998 only annual earnings.

## Employment data starting from 1 January 2005

Employee pension accrues from gainful employment from the ages of 18 to 67. In the record, the earnings, the income from self-employed activity, and the accrued pension are itemised by year.

## Accrued pension

is the total sum of the pension you have earned for each individual employment contract or self-employed activity.

ILMARINEN		TYÖELÄKEOTE	1/2
		1234567 / 25.05.2009	
<b>TYÖSKENTELYTIEDOT 31.12.2004 SAAKKA</b>			
KAUPPA OY 01.02.1982 - 24.8.1989		Eläkepalkka 691,29 €/kk	Kertynyt eläke 140,70 €/kk
YRITTÄJÄTOIMINTA 25.8.1989 - 31.12.2004		1 572,43 €/kk	422,35 €/kk
LEL-työskentely 1995 1998 tammikuu OY METSÄ AB helmikuu		11 932,77 €/vuosi 900,00 €/vuosi 450,00 €/kk 450,00 €/kk	22,46 €/kk
TAEL-työskentely 1997 2000 tammikuu OY TEHDAS AB helmikuu		1 350,00 €/vuosi 1 100,00 €/vuosi 550,00 €/kk 550,00 €/kk	3,99 €/kk
<b>TYÖSKENTELYTIEDOT 01.01.2005 ALKAEN</b>			
		Vuosiansiot	Kertynyt eläke 29,79 €/kk
2005 KAUPPA OY		22 293,57 €/vuosi	31,60 €/kk
2006 KAUPPA OY OY TEHDAS AB		8084,24 €/vuosi 16 272,19 €/vuosi	33,07 €/kk
2007 OY TEHDAS AB		26 365,63 €/vuosi	36,88 €/kk
2008 OY TEHDAS AB		29 347,17 €/vuosi	

## Benefits that accrue a pension

Pension also accrues during periods with no earnings. Before 2005, pension accrued from benefits received during periods of unemployment, training and rehabilitation, and as of 2005, also from maternity allowance, paternity allowance, parental allowance and sickness allowance. In addition, pension accrues for child-care leave for a child under the age of three, and study that leads to a vocational or university degree. Pension accrued for the study period is only registered after the degree is completed.

## The period while receiving a pension

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

## Total accrued pension

This section provides you with a total estimate of the pension that has accrued for you by the end of 2008. However, this is not the final pension. Working will increase the pension amount.

## Employment that does not accrue a pension

Employment notified by an employer 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. Minimum earnings entitling to a pension have varied from year to year. Earnings limits and the minimum durations of an employment period are listed in our online service.

## Employees' Pensions Act (TyEL) as of 1 January 2007

The employee pensions acts TEL, LEL, and TaEL were combined into a single Employees' Pensions Act (TyEL) at the beginning of 2007, as of which employment in the private sector has been governed by the Act.

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TYÖELÄKEOTE 2/2  
1234567 / 25.05.2008

## ELÄKETTÄ KERRYTTÄVÄT ETUUEDET

Etuudet 31.12.2004 saakka		Etuudet 01.01.2005 alkaen		Yhteensä		Kertynyt eläke
Vuosi	Etuuslaji	Vuosi	Etuuslaji	Ansiot	Yhteensä	Kertynyt eläke
1993	Työttömyyspäiväraha	2005	Sairauspäiväraha	21 235,34 €/vuosi	83 pv	2,28 €/kk
				28 pv	1,82 €/kk	

## ELÄKKEELLÄOLOAIKA

Aika	Kertynyt eläke
01.08.1990 - 31.01.1991	11,58 €/kk

**Kertynyt eläke 31.12.2008 yhteensä 736 €/kk**

## TYÖSKENTELY, JOSTA EI KERRY ELÄKETTÄ

OY PUTHKKI AB 16.01.1963 - 31.07.1964	
MATTI MEIKÄLÄINEN KY 01.04.1966 - 30.09.1966	
OY FIRMA AB 08.05.1967 - 30.06.1968	
Ennen 1.1.2005 eläkettä ei kertynyt työskentelystä, joka oli tehty alle 23-vuotiaana. (TEL 6.1).	
<b>LEL-ANSIOT</b>	
1964	
1965	30,27 €
Ennen 1.1.2005 eläkettä ei kertynyt vuosiansioista, jotka oli ansaittu alle 23-vuotiaana. (LEL 5.1).	24,44 €

Lisätietoja työeläkeotteesta on myös oheisessa liitteessä ja verkkopalvelussamme osoitteessa [www.ilmarinen.fi](http://www.ilmarinen.fi).  
Työeläkeotteen tiedot on saatu Ilmarisen ja Eläketurvakeskuksen rekistereistä.

## Name of the employer

If you have transferred as a "continuing employee" to work for a new employer as the result of a corporate reorganisation, your entire employment may show in the record under the most recent name of the employer. A name change will not affect your pension cover, which means that you do not need to submit a request for correction for it.

If employment contracts that do not accrue a pension are missing from your record, you do not have to request a correction.

For more details on pensions and the employee pension record, please visit [www.ilmarinen.fi](http://www.ilmarinen.fi).

