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Transfer and withdrawal	Pension institution from which the insurance is transferred		Insurance will expire			
			<input type="checkbox"/> 31.3.	<input type="checkbox"/> 30.6.	<input type="checkbox"/> 30.9.	<input type="checkbox"/> 31.12.
The insurance will transfer to Ilmarinen from the day following the expiry date			The transfer concerns			
			<input type="checkbox"/> Basic insurance		<input type="checkbox"/> supplementary insurance	
Self-employed person	The self-employed person's surname			Given names		
	Title or occupation			Personal identity code		
	The self-employed person's address		Postcode	Post office		
	The self-employed person's telephone number					
Business	Name of business as per the Trade Register			Business ID		
	The company's address		Postcode	Post office		
	Line of business			The company's telephone number		
	Pension institution with which the employees' pension coverage has been arranged			Policy number		Transferred to Ilmarinen concurrently <input type="checkbox"/>
Position of self-employed person	The self-employed person is					
	<input type="checkbox"/> business or tradesperson	<input type="checkbox"/> member of the owner's family	<input type="checkbox"/> partner in a general partnership	<input type="checkbox"/> responsible partner in a limited partnership	<input type="checkbox"/> shareholder in a limited company	
The self-employed person's duties in the business		Ownership interest in a limited company of shares		of voting powers		
				%	%	
Other partners and shareholders	Names and personal identity codes or Business ID's of other responsible partners or shareholders		Ownership interest in a limited company		Is the person a member of the self-employed person's family and living in the same household?	
			of shares	of voting powers	<input type="checkbox"/> yes <input type="checkbox"/> no	
			%	%	<input type="checkbox"/> yes <input type="checkbox"/> no	
			%	%	<input type="checkbox"/> yes <input type="checkbox"/> no	
Annual earned YEL income	The self-employed person's income in force in the assigning company will be confirmed as the annual earned income. If any change in the annual earned income is made in conjunction with the transfer, a form for notification of change in annual earned income shall also be completed.				<input type="checkbox"/> Notification of change in YEL insurance attached	
Contributions and invoicing	Invoices shall be sent		Please contact your bank if you wish to pay by direct invoice or direct debit. If you wish to pay by e-invoice, please contact our client service. Further information also available on Ilmarinen's website.			
	<input type="checkbox"/> to the self-employed person (details under Self-employed person)		<input type="checkbox"/> to the business (details under Business)			
	<input type="checkbox"/> To some other address (name and address)/ E-invoice address, operator and EDI-code, if you want an e-invoice					
According to terms and conditions of insurance, at least one half of the maturity months must be before August		The contribution is paid in			Maturity months of contributions	
		<input type="checkbox"/> 1 instalment	<input type="checkbox"/> 3 instalments	<input type="checkbox"/> 6 instalments		
		<input type="checkbox"/> 2 instalments	<input type="checkbox"/> 4 instalments	<input type="checkbox"/> 12 instalments		
Additional information						
Signature	Date and self-employed person's signature					
Sales contact information	Agent's company		Basic client code in agent's company		Application received	
	Agent's name		Personal identity code		Telephone	
	Name of person or organization dealing with the client (if other than the agent)		Personal identity code		Telephone	

DIRECTIONS

Self-employed person

The Self-Employed Person's Pensions Act (YEL) is applied to people in gainful employment, aged 18-68 and resident in Finland. However, the person in question must not be working under an employment contract. The citizenship of the said person is immaterial. The law also applies to part-time work and, under certain conditions, to members of the self-employed person's family if they work in the same business.

However, this Act does not apply to

- self-employment that has not continued for at least four months after the month the self-employed person reached the age of 18
- self-employment which continues after the month the self-employed person reaches the age of 68
- a person whose annual earned YEL income remains under the lower limit prescribed by the Act. The valid amounts can be found at www.ilmarinen.fi
- gainful employment that entitles the self-employed person to a pension under some other act or public pension regulation
- self-employment that has started or continued after the self-employed person has claimed old-age pension under a statutory earnings-related pension act.

Business

If the self-employed person is engaged in several businesses, a separate form for other businesses than the one mentioned in this application shall be completed and attached.

Effect of company ownership on the insurance

Tradespersons and owners of a private business that work in the firm are always considered self-employed persons under the YEL. Assisting family members who are not employed by the self-employed person also come under the YEL scheme. YEL is also applied to partners in a general partnership who work in the business. Responsible partners working in a limited partnership are always considered as self-employed persons. Silent partners do not come under the YEL but shall be insured under the TyEL scheme, if they work in the company and get paid for their work.

A person with a leading position in a limited company comes under YEL if he/she either alone or jointly with family members living in the same household owns more than 50% of the company's share capital or if the number of voting rights owned by him/her alone or together with a member of his/her family is more than half of the voting rights of all the shares.

A family member is defined as the self-employed person's spouse or somebody who permanently lives in the same household as the self-employed person and is related to that person or his/her spouse as a direct descendant or in the ascending line. Sisters or brothers, for example, are not considered family members as defined by the YEL.

Annual earned income, justification

The YEL income should correspond to the wage or salary that would be payable to a similarly skilled person doing the work of the self-employed person. The YEL income can not be assessed on the basis of the profitability of the business or the taxable income of the self-employed person. Any change in the reported income can only become effective from the date the notification for change is received, not retroactively.

Effect of the YEL income on the self-employed person's pension and other social security

The self-employed person's pension is based on the YEL income during the entire period of self-employment. It is therefore important to maintain the YEL income at a level that corresponds to the work input. The amount of income can be amended by giving a written notification of the new income and an explanation for the change. Any change in the reported income can only become effective from the date the notification for change is received.

Having an income that reaches a certain minimum limit is a requirement for a self-employed person to obtain a part-time pension. The daily sickness allowance paid by the Social Insurance Institution (Kela) for a self-employed person is calculated on the basis of the YEL income. The actual income may no longer be put forward to Kela as the so-called six months' income, but instead the previous six months' YEL income will be applied.

The YEL income must reach the minimum earned income defined annually by the unemployment fund. If the YEL income for the two preceding years before the unemployment is lower than this the self-employed person is not regarded as being engaged in full-time self-employment, and upon becoming unemployed he/she will not be able to receive earnings-related daily allowance from the unemployment fund (a member of the fund), nor will he/she be paid the basic daily allowance by Kela.

Additional information

Additional information e.g. on the YEL income can be provided under "Additional information" or in a separate appendix. Further details about pension insurance for the self-employed can be obtained from Ilmarinen brochures, from the Internet at www.ilmarinen.fi or by telephone, 010 284 3714.

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.