

Kela[®]



Pensions and retirement

Briefly and in plain language | 2025



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Useful terms and phrases

English

Finnish | Swedish

National pension	Kansaneläke Folkpension
Earnings-related pension	Työeläke Arbetspension
Guarantee pension	Takuueläke Garantipension
Care allowance	Hoitotuki Vårdbidrag
Old-age pension	Vanhuuseläke Ålderspension
Disability pension	Työkyvyttömyyseläke Sjukpension
Housing allowance for pensioners	Eläkkeensaajan asumistuki Bostadsbidrag för pensionstagare
Survivor's pension	Perhe-eläke Familjepension
Rehabilitation	Kuntoutus Rehabilitering
Calculator	Laskuri Räknare

Pensions and retirement

There are a number of different types of pension for different situations. Pensions are paid by authorised pension providers and by Kela.

This brochure tells you about the pensions available from Kela. It also discusses other benefits for pensioners.

You can get a pension when you reach the old-age retirement age. Before reaching retirement age, you can get a pension on the basis of disability or unemployment. You can also get a survivors' pension if a family member dies.

At the end of the brochure, you can find information on how to apply for pensions and other benefits.

The brochure describes the situation in 2025.



More information on the internet and by phone

Read more about Kela benefits in English at www.kela.fi/english

More information about pensions is available on Kela's website at www.kela.fi/pension



If you have questions, please call our customer service number **020 634 2650**





What kind of pension can I get?

Pensions are paid by authorised pension providers and by Kela. The authorised pension providers pay earnings-related pensions that are based on earned income such as salaries.

If your earnings-related pension is small, you can also get a pension from Kela.

There are three situations in which the authorised pension providers and Kela can pay you a pension. You can get a pension when you reach the old-age retirement age. Before reaching retirement age, you can get a pension on the basis of disability or unemployment. You can also get a survivors' pension if a family member dies.

See below for an overview of what pensions are available in different situations.

	 Reduced ability to work	 Reaching old-age retirement age	 Death of a family member
Authorised pension providers	Vocational rehabilitation	Old-age pension	Survivors' pension for surviving spouse and children
	Rehabilitation subsidy, disability pension and partial disability pension	Partial old-age pension	
	Years-of-service pension	Years-of-service pension	
Kela [®]	Sickness allowance	Early old-age pension	Survivors' pension for surviving spouse and children
	Different types of rehabilitation and the rehabilitation allowance		
	Rehabilitation subsidy paid for a specified period or disability pension	Old-age pension	
	Guarantee pension	Guarantee pension	
	 Returning to work?		

Along with pension payments, you can get the following from Kela:

- child increase
- housing allowance for pensioners
- care allowance for pensioners
- front-veteran's supplement and additional front-veteran's supplement
- social assistance.

Earnings-related pension

Most pensions are earnings-related pensions. You earn your pension with your own paid work.

Earnings-related pensions are handled by authorised pension providers. There are several of these.

You and your employer pay pension contributions over the years. The amount of your pension depends on how long you have been working and how much you have earned.

A private business owner pays pension contributions to the pension company of his/her choice.

Farmers pay pension contributions to their own social insurance institution, Mela.

Information about earnings-related pensions is available

- from the pension provider
- from the Finnish Centre for Pensions (Eläketurvakeskus)
- online at www.tyoelake.fi

National pension

If you do not get an earnings-related pension or it is small, Kela will pay a national pension.

You can get a full national pension only if your earnings-related pensions are 66 euros per month or less. If you get more earnings-related pension money than this, the national pension is smaller or you do not get it at all.

The full amount of the national pension is about 783 euros per month.

If you have a spouse or partner, the corresponding amount is about 699 euros per month.

The national pension may be smaller if you have retired on an old-age pension before reaching age 65.

The national pension may also be smaller if you have lived abroad.

If you move abroad, the payment of the national pension may be stopped.

For more information on how living abroad or moving abroad affects the national pension, call Kela at **020 634 0200**.

The national pension is reduced by

- your earnings-related pension
- other pensions and compensations that you may get.

The national pension is not reduced by

- your spouse's income
- pension accrued during periods of child care
- pension accrued during periods of study
- one-off increases in disability pensions.

The pensions provided by Kela and the earnings-related pensions are subject to tax.

Income limits for the national pension

You can get a national pension if your other pensions and compensations fall below the following income limits:

- if you have a spouse or partner, about 1,449 euros per month
- if you live alone, about 1,617 euros per month.

The income limits refer to gross income before taxes are taken out.

The income limits may be lower if you have lived abroad. In some situations, they can also be higher.

Kela does not make a decision about a national pension or guarantee pension before it is clear how much the other pensions due to you will be.

Guarantee pension

Kela will pay you a guarantee pension if your other pensions are really small or if you do not have any other pension.

The guarantee pension is only available to pensioners who are living in Finland. It can be paid when a pensioner has lived in Finland for at least three years.

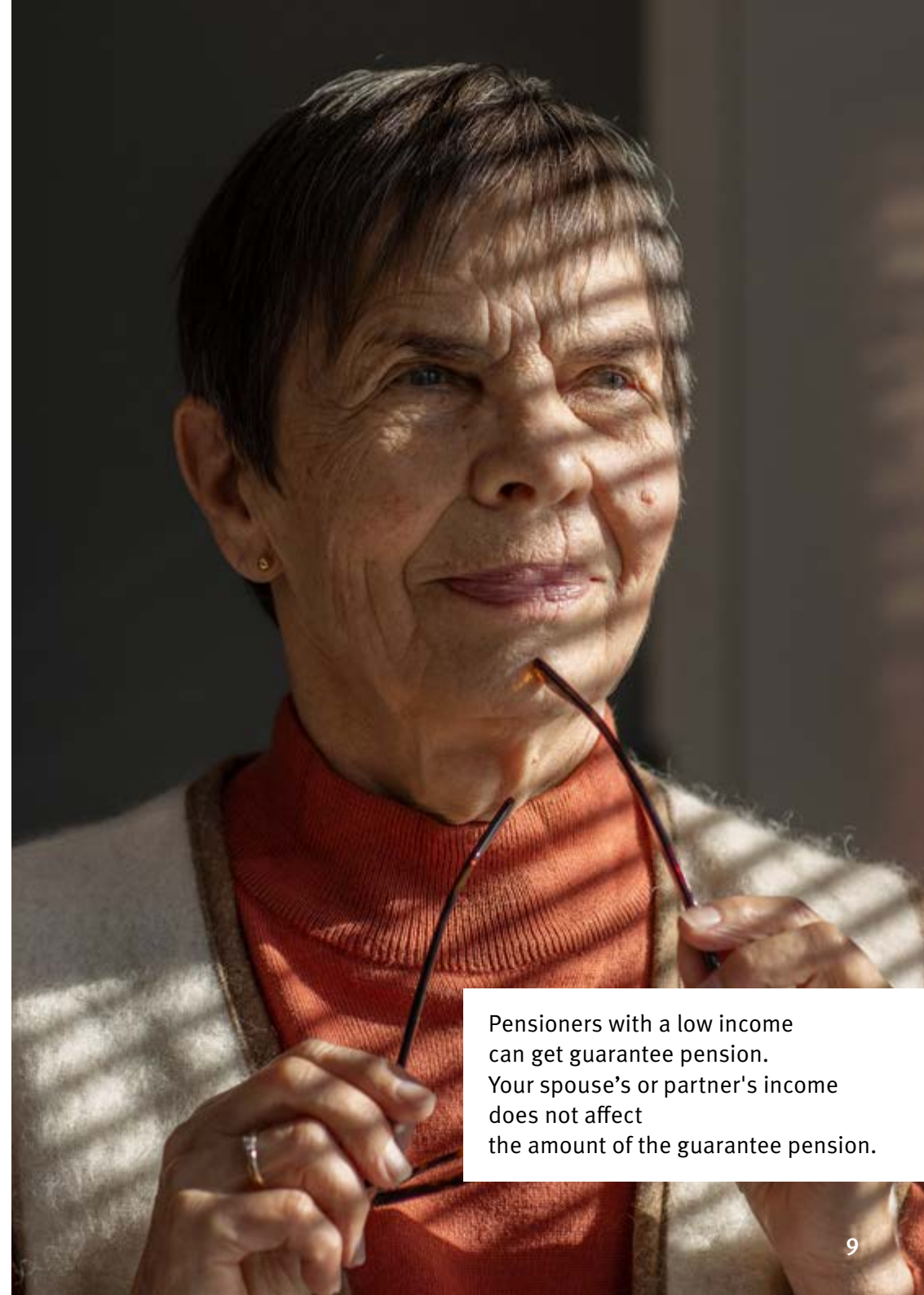
The full amount of the guarantee pension is about 986 euros per month. If you do not get any other pension payments, you can get the full guarantee pension.

However, the guarantee pension is smaller if you have applied for an early old-age pension before reaching the normal retirement age. In that case, you may not get any guarantee pension at all. The guarantee pension is also reduced by any other pensions you get. They are deducted in full from the maximum guarantee pension amount.

The guarantee pension is not reduced by the care allowance, the housing allowance, earnings from work, your own property, or your spouse's or partner's property, as well as some other types of income. If you get a disability pension, however, your earnings may affect the guarantee pension.

Family circumstances do not affect the guarantee pension.

For more information on how living abroad affects the guarantee pension, call **020 634 0200**.



Pensioners with a low income can get guarantee pension. Your spouse's or partner's income does not affect the amount of the guarantee pension.

Old-age pension

The old-age pension can be an earnings-related pension, a national pension or both.

Any old-age pension you get as a national pension will start at the age of 65.

If you have lived or worked abroad, the amount of the old-age pension may be small. However, you may have a right to a pension from another country.



Example

Kalle and Kaisa are married. They are both retired.

Kalle gets an earnings-related pension of 1,450 euros per month. He does not qualify for a national pension or a guarantee pension.

Kaisa has spent many years looking after their children at home.

She gets an earnings-related pension of 500 euros per month and a national pension of about 483 euros per month. In total, Kaisa gets about 983 euros per month in pensions. She does not qualify for a guarantee pension, because her income is higher than the income limits for the guarantee pension.



Kela pays old-age pension in the form of a national pension. This pension usually starts at age 65.

Early retirement

If you have the right to a national pension, you can decide whether or not you will take it before you are 65 years old.

This is known as an early old-age pension.

If you were born before 1962, the earliest you can get an early old-age pension is age 64.

The early old-age pension is permanently smaller than a national pension that starts at the age of 65. The pension is reduced by 0.4% for each month it is brought forward.

Before deciding to retire, you should find out how large your early old-age pension would be.



Example

Maija retires on an earnings-related pension at the lowest possible age for an old-age pension, which in Maija's case is 64 years and 6 months. She gets an earnings-related pension of 700 euros per month.

Additionally, Maija applies early for a national pension, bringing forward the start of her pension by 6 months. Because the national pension starts early, it is 2.4 percent (about 11 euros per month) smaller than it would be if Maija had chosen to take it at age 65.

Maija lives alone.

In addition to her earnings-related pension, she gets a national pension of about 455 euros per month.

Postponing retirement

You do not have to apply for a pension when you reach the age of 65.

You can postpone the start of your pension, and by doing so, increase your pension.

Pension payments are increased by 0.6% for each month they are postponed.

Unemployment and the pension

If you are unemployed and nearing retirement age, you can get extended unemployment allowance payments. You will continue to be paid unemployment allowance until you apply for an old-age pension.

If you were born before 1962, you may have the right to apply for old-age pension at age 64.

In this case, taking the pension early will not reduce it. Otherwise you will continue to receive unemployment allowance until you are 65.

Rehabilitation subsidy and disability pension

If you are ill for a long time, you normally get sickness allowance first.

When you have received sickness allowance for 150 working days, Kela sends a letter to your home that tells about rehabilitation and pension. You may be invited to visit Kela to discuss the possibility of improving your ability to work.

When you have received sickness allowance for about a year and your work capacity has not improved, you can apply for rehabilitation subsidy or disability pension.

Rehabilitation subsidy is a fixed-term disability pension. It is paid during the period of care or rehabilitation. The requirement is that a rehabilitation or treatment plan has been prepared for you.

If your work capacity does not improve during the period of rehabilitation subsidy, you can apply for disability pension.

A disability pension can be both an earnings-related pension and a national pension. You need only submit one application and one doctor's statement to apply for both.



You can apply for rehabilitation subsidy or disability pension when you have been paid sickness allowance for about a year.

Who can get a disability pension from Kela?

You can get rehabilitation subsidy or disability pension if you are between 16 and 64 years of age and you have an illness or physical problem that stops you from working.
If you were born in or after 2009, the lower age limit is 18 years.

If you are 60 or older and have had a long career, you can get a pension if you are unable to continue doing your job.

Persons who are permanently blind or physically disabled always get a disability pension, even if they work.
In that case, the person's other incomes that affect the national pension must not exceed the income limit for the national pension.

When you are 65 years old, Kela changes your disability pension to an old-age pension. This will usually not change the amount of the pension.

Rehabilitation allowance for young persons

Disability pension can be paid at the earliest from the age of 16. If you were born in or after 2009, the lower age limit is 18 years.

Normally disability pension is not granted to those under the age of 20, however. Instead, young persons can be granted vocational rehabilitation and rehabilitation allowance.

The objective of vocational rehabilitation is to help you get into working life. A personal study and rehabilitation plan is made for you. This is made together with your guardian and specialists.

Instead of a pension, you get a rehabilitation allowance for young persons, which amounts to at least 31.99 euros per day. Along with this, you can get a disability allowance.

Working when you are on a disability pension

Even if you are on a rehabilitation subsidy or a disability pension, you can also do some work.

If you work, notify Kela and your authorised pension provider of this. Kela will continue to pay you a pension, if your earnings do not exceed about 986 euros per month.

If you work regularly and earn over 986 euros per month, you can put your pension on hold for a maximum of two years. In that case you will not be paid a pension. However, you will not have to re-apply for a pension if you stop working within two years.

If you were paid care allowance for pensioners at the same time with rehabilitation subsidy or disability pension, you can get disability allowance at the highest rate from Kela in addition to your pay. This requires you to put all of your pensions on hold. The disability allowance at the highest rate is about 498 euros per month. It is not taxed.

Tell Kela if you stop working. Kela will start paying your pension again.

Other benefits for pensioners

Kela pays pensioners the following benefits:

- child increase
- housing allowance for pensioners
- care allowance for pensioners
- front-veteran's supplement and additional front-veteran's supplement
- social assistance (income support).

No tax is withheld from these benefits.

Child increase

If you are on a pension and you have a child who is under 16, you can apply for a child increase from Kela. You can get a child increase for your own children and those of your spouse or partner.

The child increase is about 26 euros per month for each child.

You can also get a child increase if your child lives elsewhere. However, you must contribute at least 198 euros per month (the amount of the child maintenance allowance) to the child's maintenance.

You can get a child increase even if you do not get a national pension. Other pensions may also entitle to a child increase.

Housing allowance for pensioners

You can get housing allowance for pensioners from Kela if you have a low income and you get a pension which entitles you to the housing allowance for pensioners.

Kela can pay your housing allowance for pensioners directly to the landlord.

You can apply for housing allowance for pensioners

- if you live alone
- if you live with your spouse/partner
- if everyone living in your home is being paid a pension that qualifies them for a housing allowance for pensioners.

Spouses who are both retired must apply for housing allowance together. The allowance is divided half-and-half between them.

You do not have the right to housing allowance for pensioners, however, if you only get for example one of the following:

- partial disability pension
- part-time pension
- partial early old-age pension.

For more information about housing allowance for pensioners, call **020 634 2650**.

If you cannot get housing allowance for pensioners, find out if you can get general housing allowance.

Call **020 634 2550** if you have questions about the general housing allowance.

Care allowance for pensioners

If your physical capacity has gone down because of illness or disability, you can get care allowance from Kela. Costs caused by illness or disability are compensated through the care allowance.

You can get care allowance if your ability to look after yourself has been impaired for a period of at least one year. That means that you need help or care in your daily functions.

You cannot get care allowance if you receive any of the following pensions:

- partial disability pension
- part-time pension
- partial early old-age pension.

Instead, you can apply to Kela for disability allowance.

Care allowances are paid in various amounts depending on how difficult the illness or disability is and the costs incurred:

- The care allowance at the basic rate is about 84 euros per month.
- The increased care allowance is about 183 euros per month.
- The highest care allowance is about 388 euros per month.

If you are paid the care allowance for pensioners at the increased or highest rate, as well as an additional front-veteran's supplement, you can also get a disability supplement for war veterans. The disability supplement for war veterans is about 127 euros per month.

Income or property does not affect getting the care allowance. The care allowance is granted either for the present time (no time limit set) or with a time limit.

Front-veteran's supplement and additional front-veteran's supplement

Kela pays a front-veteran's supplement to men or women who have one of the following marks:

- front-soldier badge
- front-line service badge
- front-line badge.

These marks (badges) can no longer be applied for.

Front-veteran's supplements can also be received by persons who have taken part in mine-clearing tasks from 1945 to 1952.

The front-veteran's supplement is 202 euros per month. Income or property does not affect getting a front-veteran's supplement.

Kela also pays additional front-veteran's supplements to those who get front-veteran's supplements and national pensions. The largest additional front-veteran's supplement is about 304 euros per month.

Survivors' pension

The death of a near relative brings changes to a family's finances.

The survivors' pension provides economic security to widow(er)s and children if a spouse or parent dies.

Survivors' pensions are available as spouse's pensions and orphan's pensions.

Survivors' pensions from Kela are available for

- widow/widower under 65 years of age
- child under 18 years of age whose parent or guardian has died.

Children who are studying can get a survivors' pension until they are 21 years old.

Survivors' pensions may also be available from the deceased person's authorised pension provider. You can get information from the authorised pension provider concerned or from the Finnish Centre for Pensions. Farmers and business owners have their own pension insurance schemes.

If the deceased relative has lived or worked abroad, the family can also get a pension from abroad.

If the deceased relative was in gainful employment, his/her spouse and child can also receive a lump-sum compensation payment from group life insurance. You can get more information from the deceased relative's workplace.

If death was caused by a traffic accident or other type of accident, the spouse and child can also get survivors' pensions from car or accident insurance. The insurance company provides further information about this.

Other survivors' pensions and compensations may affect the pensions and housing allowances paid by Kela.

Survivors' pensions are taxable.



A widow or widower can get spouse's pension from Kela. If a child's parent dies, the child gets orphan's pension.

Spouse's pension

Kela pays spouse's pension only to surviving spouses under the age of 65.

If you were married

You can get spouse's pension if you have a child together with your deceased spouse and you were married before your spouse turned 65.

If you do not have any children together with your spouse, you can get a spouse's pension only if all the following criteria are met:

- You were at least 50 years old when your spouse/partner died.
- You were under 50 and your spouse under 65 when you got married.
- Your marriage lasted at least 5 years.

Spouse's pension cannot be paid past your 65th birthday. There are also other limitations on the duration of the spouse's pension, if the following criteria are met:

- you were born in or after 1975.
- your spouse died on or after 1 January 2022.

In this case, you can get spouse's pension for 10 years or at least until any child living with you turns 18.

If you were unmarried and living together

You are entitled to spouse's pension, if you meet all the following criteria:

- Your partner died on or after 1 January 2022.
- You had a child under 18 who lived with you in your household.
- You began living together with your partner before he or she was 65.
- You lived together continuously for at least 5 years before your partner died.
- You were not married to anyone else at the time your partner died.

The spouse's pension ends when the youngest child you have together with your partner turns 18 years old or you turn 65 years old.

How much is the spouse's pension?

A starting pension and a possible continuing pension are part of a spouse's pension. If your income is small, you can also apply for a housing allowance.

After the death of a spouse, Kela pays about 387 euros per month as a starting pension. This starting pension is paid for 6 months.

After the starting pension, you may be able to get a continuing pension. It is made up of a basic amount and an additional amount.

The basic amount is about 121 euros per month. You get this only if you have a dependent child who is under 18 years old. The child must be yours or your spouse's.

Almost all your income affects your ability to get the additional amount.
The full additional amount is about 629 euros per month.
If you get married again,
the full additional amount is about 545 euros per month.

If your spouse lived abroad,
the pension may be paid at a reduced rate.

If you get married again before you are 50 years old,
Kela stops payment of your spouse's pension.
However, you will get a lump sum equal to
3 years of pension payments.
The amount is smaller if your right to a spouse's pension
ends sooner.
This requires that you have been paid spouse's pension
for at least a year.

Orphan's pension

If a child's parent dies,
Kela pays orphan's pension to the child.

Parent means a person who has lived with the child
and cared for the child.
The parent can be the mother, the father or someone else.

Kela pays the orphan's pension until the child is 18 years old.
If the child is studying,
the pension can continue until the age of 21.

The basic amount is about 71 euros per month.
If both parents are dead,
the child gets about 142 euros per month.

Children under 18 can also get an additional amount,
which depends on any other survivors' pensions they may get.
The maximum amount of the additional amount
is about 108 euros per month.

In addition, the authorised pension provider of the dead parent
pays orphan's pension.

Application and payment

Apply for pensions and other benefits online:

www.kela.fi/e-services

(in Finnish, Swedish and Sámi)

See the application for a list of the documents you need to send with the application. The supporting documents can be sent in OmaKela.

You can also apply for pensions and other benefits by filling in an application form that you can get from any Kela office or from Kela's website:

www.kela.fi/forms

Kela's address is

Kela

PL 10

00056 KELA

Applications to Kela for child increase, spouse's pension or orphan's pension must be made on a paper form. You can mail the form to Kela or take a picture of it and send it in OmaKela.

Pension applications may also be submitted to Kela or to any pension provider.

To apply for an old-age pension or guarantee pension from Kela, you can also just call or visit a Kela office.

Apply for an old-age pension some months before you intend to retire.

Kela pensions can be granted retroactively for up to 6 months only.

As soon as Kela has processed your application, you will receive a decision in OmaKela. The decision notice will also be sent to your home address if you have not opted out of receiving paper mail.

The amount of the pension or allowance, the criteria based on which it is granted, and the payment date are shown in the decision. You get a decision even if it is negative.

Apply for a pension also for work you have done abroad

Living and working in another country can affect national pensions and survivors' pensions. If you have lived or worked in some other country besides Finland, you may also be eligible for a pension from the country of employment. A spouse can get a survivors' pension from the country where his/her dead husband/wife used to work.

Certain pensions from other countries can be applied for by using the same form as for Finnish pensions.

Also remember to complete and submit the form titled Appendix U - Residence and employment abroad. It must accompany your pension application if you have lived, worked or studied abroad.

You can ask for an estimate of the pension amount beforehand

If you want to find out beforehand what your rights to a national pension are, you can ask for an estimate from Kela. Our customer service number is **020 634 2650**.

You will also get an estimate on whether you can get guarantee pension.

Kela gets information from the authorised pension provider on how much earnings-related pension you have accrued.

Payment dates

Kela deposits payments of old-age pension, disability pension, care allowance for pensioners and front-veterans' supplement to the recipient's account on the 7th day of the month.

Guarantee pension is paid on the 22nd of each month.

Housing allowance for pensioners is deposited to the recipient's account on the 4th of the month.

Child increases and survivors' pensions are paid into your bank account according to the first letter of your surname as shown below:

- A–K 4th of the month
- L–R 14th of the month
- S–Ö 20th of the month.

If banks are closed when a pension or other benefit is scheduled to be paid to you, the money will be deposited to your account earlier.

Examples of retirement income in 2025

The table shows examples of a single pensioner's income and taxes in Helsinki.

In all examples, the rent for the residence is 700 euros per month.

The pensioner has no other income than a national pension or an earnings-related pension.

The sums of money are rounded off and are not exact.

Earnings-related pension EUR/ month	National pension EUR/ month	Guarantee pension EUR/ month	Tax EUR/ month	Housing allowance EUR/ month	Net income EUR/ month*
0	0	986	0	499	1485
0	783	203	0	499	1485
100	767	120	0	499	1485
200	717	70	0	499	1485
400	617	0	0	488	1504
600	517	0	0	451	1567
800	417	0	-24	414	1606
1000	317	0	-60	377	1633
1200	217	0	-97	340	1659
1400	117	0	-134	303	1685
1617	8	0	-175	263	1713

*Net income means a pensioner's disposable income after deduction for taxes. Rent and other costs of living are paid with this income.

Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can concern for example your housing, income, work or family circumstances.

Remember to notify Kela of such changes. You can notify Kela of the changes in OmaKela, by phone or by visiting any Kela service point.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are included with each benefit decision.

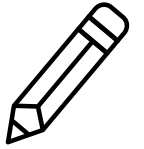
If you have questions, please contact Kela first.



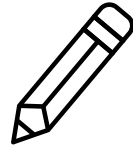
In the OmaKela e-service you can

- apply for Kela benefits
- submit additional documents
- get information about the status of your application
- send messages
- notify Kela of changes
- stop the payment of benefits.

Notes



Notes



Kela at your service

On the internet

Visit Kela's website
for more information:
www.kela.fi/english

You can use calculators to calculate
the amounts of the benefits:
www.kela.fi/calculators

Kela's e-service OmaKela
(in Finnish, Swedish or Sámi):
www.kela.fi/e-services

Log in to the e-services

You must log in to use OmaKela
and the online appointment
booking system.
You need online banking codes
or a mobile certificate.

Help with using the e-services

If you have difficulties using
the e-services, you can get help:
www.kela.fi/digital-support

You can give another person
permission to handle your benefit
matters with Kela on your behalf:
www.kela.fi/on-behalf-of-someone

If you do not speak Finnish, Swedish
or English, you can get interpreter
assistance:
www.kela.fi/interpretation

By phone

Monday to Friday from 9 am to 3 pm.

Families, students, unemployed
and housing
020 634 2550

Health and pensions 020 634 2650

International situations
Monday to Friday from 10 am to 3 pm.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10 am to 3 pm.
020 634 4940

The cost of phone calls
and waiting time on the phone
is charged according to the price list
of your phone operator.
Read more at
www.kela.fi/call-kela

Book a telephone appointment

Book a telephone appointment
online:
www.kela.fi/book-appointment

Visit a customer service point

Check the addresses and opening
hours of Kela customer service
points:
www.kela.fi/visit-kela

Information about Kela in English

Kela's website in English:
www.kela.fi/english

Kela brochures in English:

Families

General housing allowance

Moving to or from Finland

■ **Pensions and retirement**

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.
Online versions of Kela's brochures in English:
www.kela.fi/brochures-for-clients