

# Checklist for applying for old-age pension



## 1–2 years before retirement

- **Start gradually preparing for retirement.**
- **Consider** what kind of changes the transition from working life may bring, for example to your finances, social relationships, daily rhythm (more free time and meaningful activities), and health.



## 3–4 months before retirement

- **Check an estimate** of your future pension in the Online Service for Private customers at [www.elo.fi/online](http://www.elo.fi/online). You can also see your retirement age in the online service.
- **Discuss your retirement plans at your workplace.** Terminate your employment contract following with normal notice period. Old-age pension may begin from the start of the month following the end of your employment relationship.



## 2 weeks before retirement

- **Apply for old-age pension** in the Online Service for Private customers at [www.elo.fi/online](http://www.elo.fi/online). One application is sufficient even if you are applying for earnings-related pension from private-sector employment, self-employment, and public service, as well as the national pension from Kela. You can also apply for a foreign pension alongside your Finnish earnings-related pension using the same application form. If applying for a pension from abroad, you will need to submit an Appendix U form with your application.
- **Wait patiently for the pension decision.** Your first pension payment will be made approximately one week after the decision has been issued or from the beginning of the month stated in the decision. Going forward, the pension will be paid on the first banking day of each month.
- **Once you have received the decision,** request the Finnish Tax Administration to send your pension tax card directly to Elo.

Apply for your pension and manage  
all your pension matters online:

[elo.fi/online](http://elo.fi/online)