



### Instructions on how to appeal our decision

#### Addressing the appeal

If you are not satisfied with our decision, you have 30 days to submit a written appeal for a change from the Pension Appeal Board (Työeläkeasioiden muutoksenhakulautakunta, TELK), which is a redress authority operating independently from the pension institutions and the Finnish Centre for Pensions. Address your appeal to the Pension Appeal Board, but send it to Elo Mutual Pension Insurance Company.

The e-mail address for the submission of an appeal is **muutoksenhaku@elo.fi**. The sending of an appeal containing confidential personal information is done at your own risk due to possible data security risks. You can send us your messages, files and attachments using a secured e-mail connection at [www.elo.fi/sahkoposti](http://www.elo.fi/sahkoposti).

You can also send your appeal by mail to the following address:

**Mutual Pension Insurance Company Elo, Insurance Services, 00041 ELO.**

#### Making an appeal

An appeal must be made in writing. The appeal should specify:

- that it is intended to be an appeal for the Pension Appeal Board;
- the decision for which you are seeking an appeal;
- the section(s) of the decision for which you are seeking an appeal;
- the changes you demand;
- the grounds upon which the changes are based;
- your name, personal ID number, address and telephone number;
- the name and personal ID number of the deceased, if the appeal concerns a survivors' pension.

Enclose the relevant original decision or a copy thereof, and any documentation to which you refer. Additional documentation can also be sent later.

#### Signing the appeal

The appeal must be signed by you or the person who has drafted the appeal. If you are not, yourself, signing the appeal, a power of attorney bearing your signature must be enclosed with the appeal. If the appeal has been drafted by another person on your behalf, that person must also provide his/her name, occupation/title and address.

#### Dealing for an appeal

The appeal must be delivered to Elo Mutual Pension Insurance Company no later than thirty (30) days from the date on which you received the original decision.

Unless otherwise specified, you are considered to have received the decision:

- Seven (7) days from the dispatch date.
- For an online decision, three (3) days from the date on which the decision has been available in Elo's Online Service.

#### Submitting the appeal

The appeal can be delivered in person, or sent through a messenger service or, at your own risk, by mail or e-mail. The appeal must be received prior to the deadline.

#### The forwarding of your appeal to the Pension Appeal Board

We will change our decision if we are able to accede to all the demands you have presented. If our new decision does not amend the issue(s) that is(are) the subject of your appeal, in the way you demand, we will send your appeal to the Pension Appeal Board for further processing. We shall notify you if your appeal has been forwarded to the Pension Appeal Board.

#### Address change

If there have been any address changes, please notify Elo pension company as well as Pension Appeal Board if your appeal has been forwarded.