



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.

Making an appeal

You can submit an appeal by using the appeal form in our Online Service at www.elo.fi/online-service. Through our Online Service, you can also send us additional attachments and clarifications to your appeal at a later date.

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

Mutual Pension Insurance Company Elo, Insurance Services, 00041 ELO

What you need to state in your 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, telephone number and email address.

Enclose the relevant original decision or a copy thereof, and any new documentation to which you refer.

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. If the appeal is submitted electronically, a signature may be requested later if necessary.

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 to Elo 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 we cannot rectify the decision subject to appeal in accordance with your demands, we will transfer your appeal to the Pension Appeal Board for consideration. We will inform you about the transfer in writing.

Change of contact details

Please inform about any changes to your contact details to Elo, and also to the Pension Appeal Board if your appeal has been transferred thereto.