



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, which may decide to independently amend its decision, if all of your demands are agreeable.

Company Elo Mutual Pension Insurance Company
Postal address FI-00041 ELO
Fax +358 (0)20 703 5491

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.

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 at a later date.

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. You are considered to have received the decision seven (7) days from the dispatch date, unless otherwise specified.

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 aforementioned deadline.

The forwarding of your appeal to the Pension Appeal Board

If our new decision does not amend the issue(s) that is(are) the subject of your appeal, in the manner in which 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.

Pension Appeal Board
P.O. Box 28
FI-00521 Helsinki
Tel. +358 (0)29 4117 200
Fax +358 (0)9 876 4566
E-mail: kirjaamo@telk.fi

Address change

If there have been any address changes, please notify Elo Mutual Pension Insurance Company as well as the Pension Appeal Board if your appeal has been forwarded.