

# Years-of-service pension 2025

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You are entitled to years-of-service pension if

- you have turned 63, but you have not yet reached retirement age
- you have performed strenuous work for at least 38 years
- an illness, handicap or injury has a negative impact on your work ability and
- you continue to perform strenuous full-time work or have stopped performing such work less than a year ago.

Years-of-service pension enables individuals who have performed strenuous work for a long time to retire a little earlier.

At the pensionable age, years-of-service pension changes into old-age pension. If you were born in 1962, you are entitled to receive years-of-service pension for one year until you reach the age of 65 years, which is your pensionable age for old-age pension.

## 38 years of strenuous work

If you apply for years-of-service pension in 2025, you must have performed strenuous work full-time at least as of 1987. Brief periods of sick leave or unemployment are permitted during that time. A maximum of three years of maternity, paternity and parental allowance may also be included in this period.

The indications for strenuous and wearing work include, for example, long periods of muscle strain and strenuous working positions. An indication of psychological stress is, for example, extremely demanding interactive work that causes exceptional stress.

Factors considered to increase the strenuousness of work include extraordinary physical factors, the use of cumbersome protective gear and strenuous shift work.

## Amount of years-of-service pension

The years-of-service pension consists of the pension you have accrued until retirement. You can check your accrued pension from your pension record. To view the record, log into [Varma Online Service](#).

If you are uncertain of the amount of your pension, you can contact our advisory services for an estimate of your years-of-service pension. Contact information is available online at [varma.fi/en>Contact us>Private customer](#). Years-of-service pension is somewhat smaller than disability pension because it does not take into account the so-called projected pension component, which means the time between the start of the pension and the pensionable age for old-age pension.

## How to apply for the years-of-service pension

You can apply for a preliminary decision on the years-of-service pension while you are still working. If you are no longer working full-time, the years-of-service pension should begin within one year of the end of employment.

1. Discuss the conditions for receiving the years-of-service pension with your occupational health care service. For the application, you will need a Medical Statement B, including an occupational health care doctor's description of the strenuousness of your current and past work tasks and the doctor's opinion on your work ability.
2. You should also be prepared to describe your work for at least the past 38 years in your pension application. Have the following information on hand when filling in the application:
  - your IBAN bank account number
  - Medical statement B
  - education and work history
  - contact details for your last workplace
  - details on any longer absences from work
  - history of illnesses, treatments and examinations
  - contact details for occupational health care.
3. Apply for a preliminary decision on your years-of-service pension approximately three months before you plan to retire. The preliminary decision is valid for 6+1 months.

Log into [Varma Online Service](#) to submit your application. You can also send the necessary attachments through the service. If you have worked or lived abroad, also fill in Appendix U, Residence and Employment Abroad, which is available through eServices. Applications are also available at [Työeläke.fi/en](#). You cannot receive the years-of-service pension as national pension.

Based on the documents you have provided, we will assess whether you are entitled to the years-of-service pension. At the same time, we will consider whether you are entitled to disability pension.

We will process your application at Varma if your earnings for the last month were primarily insured with us. If you have worked in both the private and public sector (for example, for a municipality or the government), you will receive from us a decision on your total earnings-related pension.

If your earnings for the past two years were primarily insured in the public side, Keva will process your application.

4. After you have received a preliminary decision, you must decide on your retirement no later than within seven months. However, the years-of-service pension must begin before you reach the minimum pensionable age for old-age pension. Pension may begin no earlier than from the beginning of the month following the month in which it was applied for.
5. Apply for a tax card for pension income.  
Your pension decision will also include instructions on how to get a tax card for pension income. If your tax card for pension income is not available to us, we will withhold 40% tax on your pension. We will refund any excess withheld tax as soon as we have received the tax card for pension income from the tax office.

We will pay your pension into your account when you have submitted to us a notification concerning retirement. From then on, the pension will be in your account on the first banking day of each month.

## Employee pension card

The employee pension card that entitles you to pensioner discounts will arrive at your home address around two weeks after the final pension decision. When you have started to receive pension payments, you can save your electronic employee pension card on your smart phone or tablet.

## From years-of-service pension to old-age pension

Your years-of-service pension will automatically change into old-age pension once you reach your minimum pensionable age for old-age pension. The minimum pensionable age for old-age pension for individuals who were born in 1961 is 64 years 9 months. The minimum pensionable age for old-age pension for individuals who were born in 1962 is 65 years.

The amount of your pension will not change when your years-of-service pension changes into old-age pension. However, any registered supplementary pension will be added to the pension when you reach the minimum age for old-age pension.

## Working while receiving years-of-service pension

While you receive years-of-service pension, you may earn 986.30 euros per month without it affecting the payment of your pension.

If you work during your years-of-service pension, more pension is accrued on the basis of your earnings. You will receive this pension when you submit an application for old-age pension. If your employment ends or has already ended when years-of-service pension is converted into old-age pension, please submit your application at that point. If your employment is not yet ending, you can submit an application only when your employment is about to end.

### Your pension information during working life and retirement on Varma's website

[Varma Online Service varma.fi](#) > [Log in](#)

#### Through our eServices, you can obtain

- pension records
- pension estimates
- pension applications
- information on the status of the processing of your pension application
- information on paid pension and withheld tax
- certificate of the amount of your pension
- an employment pension card
- pension decisions and documents for the past two years

You can send messages and attachments to us through the service or change your contact details.

Varma is at your service in all issues concerning earnings-related pension at the address [varma.fi](#).

#### Varma Mutual Pension Insurance Company

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Business ID: 0533297-9

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