

Survivors' pension 2021

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Survivors' pension can be granted to

- a child under 18 years of age
- the spouse of the deceased
- the surviving partner of a registered couple
- an ex-spouse receiving support payments on the basis of an agreement.

A child under 18 years of age receives survivors' pension upon the death of his/her parents or adoptive parents. In the case of the death of a stepmother or stepfather, a child is entitled to survivors' pension only if the child lived in the same household as the deceased at the time of death.

The surviving spouse can receive survivors' pension if the marriage was entered into before the deceased turned 65. Survivors' pension is payable to both widows and widowers. A common-law spouse is not entitled to survivors' pension.

If the surviving spouse has or had a child with the deceased, the surviving spouse has the right to survivors' pension regardless of his/her age or the age of the child.

A childless widowed person can receive survivors' pension if

- he/she is at least 50 years old when the spouse dies or he/she has been paid disability pension for at least three years
- the marriage was contracted before the widowed person reached the age of 50 and
- the marriage has continued for at least five years before the death of the spouse.

If the marriage was entered into before 1 July 1990, the surviving spouse is entitled to survivors' pension even if he/she was over 50 when the marriage was entered into.

For assistance in determining the pension rights of a surviving spouse, please visit: [varma.fi/en > Private customer > Amount of pension > Check surviving spouse's pension entitlement](#).

An ex-spouse can receive survivors' pension only in rare cases where the deceased person had contractually committed to paying support to his or her ex-spouse.

Amount of survivors' pension

Survivors' pension is based on the pension that the deceased received or would have received had he/she become disabled on the day he/she died. The survivors' pension is determined by the number of beneficiaries and is at maximum equal to the deceased person's earnings-related pension.

Survivors' pension is a percentage of the deceased person's pension:

Number of children	Widowed person, %	Children, %
0	50	-
1	50	33
2	42	58
3	25	75
4 or more	17	83

The surviving spouse's pension may be reduced due to the surviving spouse's own earnings-related pension

The surviving spouse's pension may be decreased if

- there are no children under 18 and
- the surviving spouse's pension was granted based on a death that occurred on 1 July 1990 or thereafter.

Widowed persons under 65 years of age, who have not yet retired, will first receive 50% of the deceased's pension for six months. Any deduction is applied six months from the time the widowed person began to receive the surviving spouse's pension.

When the deduction is made for the first time in 2021, the surviving spouse's pension is reduced if the widowed person's own earnings-related pension exceeds EUR 732.50/month.

Check to see how a widowed person's own pension cover affects the surviving spouse's pension: [varma.fi/en > Private customer > Amount of pension](#).

How to apply for survivors' pension

Survivors' pension is paid as of the beginning of the month following the death of the deceased. Apply for the pension as soon as possible and no later than six months after the death of the deceased because, unless there is a specific reason, survivors' pension is not payable retroactively for more than six months.

1. Complete a widowed person's application through Varma's eServices if you are entitled to surviving spouse's pension.
2. Fill in a separate survivors' pension application form for each child in Varma's eServices.
3. In addition, complete Appendix U, Residence and Employment Abroad if you or the deceased have worked or lived abroad.

The quickest way to have your application processed is to submit it through [Varma's eServices](#). Applications are also available at [Työeläke.fi](#) and from the social insurance institution (Kela).

We will process the application at Varma if the deceased person received pension from us or if their earnings from employment for the last month were primarily insured by us. If the deceased has worked not only in the private sector but also in the public sector, for example, in municipal or state employment, Varma will issue a decision on the total earnings-related pension. If the deceased received pension or the deceased's earnings from employment for the last two years were primarily insured in the public sector, Keva processes the application.

In addition to survivors' pension pursuant to legislation on earnings-related pension, a widowed person under 65 years of age, a child under 18 years of age or a child between 18–20 years old who is a student may also receive survivors' pension from Kela.

Apply for a tax card for pension income after you have received a decision

If you do not have a pension tax card, we will withhold 40% in taxes from your first pension payment. Your pension decision will also include instructions on how to get a tax card for pension income. If we have withheld excess tax on your pension, we will refund the excess amount as soon as we have received the tax card for pension income from the tax office.

For how long will pension be paid?

The first pension payment will be made to your account soon after you receive the decision. From then on, the pension will be in your account on the first banking day of each month.

If you re-marry under the age of 50, your surviving spouse's pension ends and we will pay you a lump sum equal to 3 years of surviving spouse's pension. If pension is being paid for a death that occurred before 1 July 1990, the lump sum payment corresponds to 2 years' worth of surviving spouse's pension.

If you are a widow(er) over the age of 50, remarrying will not cause you to lose your surviving spouse's pension. You will not be entitled to surviving spouse's pension from your new marriage.

Orphan's pension pursuant to the earnings-related pensions acts ends when the child turns 18.

Reform in 2022

A change has been proposed to be made to survivors' pension, as a result of which, for example, the duration of orphan's pension would be extended, the duration of surviving spouse's pension would be limited and the right to surviving spouse's pension would be extended to common law marriages under specific conditions. The change is expected to take effect on 1 January 2022. The change would not apply to pensions that are already being paid or to widowed persons who were born before 1975.

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

[eServices for private customers 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
- 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 [www.varma.fi](#).

Varma Mutual Pension Insurance Company

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