

# Survivors' pension in 2019

[Varma.fi > Private customer](#)

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

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 he or she lived in the same household as the deceased at the time of the deceased's 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 a widow or a widower. 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 surviving spouse 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 3 years immediately prior to the spouse's death

In addition

- the surviving spouse is required to have been under the age of 50 at the time when the marriage was entered into and
- the marriage is required to have continued for at least 5 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 > 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 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 pension is determined by the number of beneficiaries and is at maximum equal to the deceased's earnings-related pension.

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

Number of children	Widow(er), %	Children, %
0	50	-
1	50	33
2	42	58
3	25	75
4 or more	17	83

### Surviving spouse's pension may be reduced by the widow(er)'s own earnings-related pension

Surviving spouse's pension may be reduced, 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

A widow(er) under the age of 65 who is not retired will initially receive 50% of the deceased's pension for six months. A possible reduction will be made only after six months have passed since the start of the surviving spouse's pension.

When the reduction is made for the first time in 2019, the surviving spouse's pension is reduced if the widow(er)'s own earnings-related pension is more than €708.50 per month.

Check to see how a widow(er)'s own pension cover affects surviving spouse's pension: [varma.fi > Private customer > Amount of pension > Widow\(er\)'s pension may decrease spouse's pension.](#)

## How to apply for survivors' pension

Survivors' pension is paid starting from the beginning of the month following the death of the deceased. Apply for the pension as soon as possible, but 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. Fill in the application for surviving spouse's pension if you are entitled to receive it.
2. Fill in a survivors' pension application form for each child.
3. If you have or the deceased has lived or worked abroad, also fill in Appendix U (Residence and employment abroad).

Application forms are available on the website [tyoelake.fi](https://tyoelake.fi) or from the Social Insurance Institution of Finland (Kela), but the fastest way to submit your application is through Varma's eServices, at [varma.fi](https://varma.fi) > [Private customer](#) > [Applying for pension](#) > [How to apply for survivors' pension](#).

We will process the application at Varma if the deceased received pension from us or if his/her employment earnings in the two years preceding his/her death were primarily insured by us. If the deceased worked not only in the private sector but also, for example, in municipal or state employment, Varma will issue a decision on the total earnings-related pension.

In addition to survivors' pension per the earnings-related pensions acts, a widow(er) aged under 65, a child under 18, or a child between 18–20 who is a student may also receive survivors' pension from Kela.

## Apply for a tax card for pension income after you receive a decision

If we do not have a tax card for your pension, we will withhold 40% tax on your first pension instalment. 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 as soon as we have received the tax card for pension income from the tax office.

## How long is pension paid for?

Your pension will be paid into 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.

Child's pension per the earnings-related pensions acts ends when the child turns 18.

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.

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

Varma is at your service in all matters related to earnings-related pension at [www.varma.fi](https://www.varma.fi).

#### Our eServices for private customers consist of

- employment pension record
- pension estimates
- pension applications
- rehabilitation applications and services
- services for pensioners
- messages and attachments

When you apply for pension or rehabilitation, you can order documents containing decisions that concern you to be sent to your electronic archive.

#### Varma Mutual Pension Insurance Company

Telephone number: 010 2440

Address: Salmisaarenranta 11, Helsinki | P.O. Box 1, FI-00098 VARMA

Business ID: 0533297-9

Homepage: [www.varma.fi](https://www.varma.fi)