

To be applied for within 6 months from the commencement of business subject to YEL.

SELF-EMPLOYED PERSON	Surname		Forenames					
	Title or profession		Personal identification code		Telephone, home			
	Home address			Postal code	City			
BUSINESS	Firm name listed in trade register					Business ID		
	Branch		Firm form <input type="checkbox"/> Private <input type="checkbox"/> Unlimited partnership <input type="checkbox"/> Limited partnership <input type="checkbox"/> Limited company <input type="checkbox"/> Other					
	Firm address			Postal code	City			
	Firm telephone		Authorized employee pension provider		Insurance number			
INVOICING	The premium is paid in <input type="checkbox"/> 1 instalment <input type="checkbox"/> 2 instalments <input type="checkbox"/> 3 instalments <input type="checkbox"/> 4 instalments <input type="checkbox"/> 6 instalments <input type="checkbox"/> 12 instalments					The first annual month due		
	Premium payer <input type="checkbox"/> Self-employed person <input type="checkbox"/> Firm					Business ID or personal identification code		
	Address			Postal code	City			
OWNERSHIP	Name and personal identification code of shareholders or partners and title or duty in firm (please notify positions of partners in limited partnership by ticking the adjacent boxes)				PARTNER IN LIMITED PARTNERSHIP		SHARES IN LIMITED COMPANY, %	
					General partner	Silent partner	Alone	Together with family members in same household
			Shares	Votes	Shares	Votes		
ENTREPRE-NEURSHIP AND GROUNDS FOR EARNINGS	The business subject to YEL commenced on dd    mm    yy		The business is <input type="checkbox"/> all-year business <input type="checkbox"/> interim		Number of business months per year	Average number of business hours per week		
	Duty in business			The business is <input type="checkbox"/> full-time <input type="checkbox"/> part-time		Full-time business of part-time entrepreneur		
	Section in the Finnish Centre for Pension's instructions on which the earnings are based			Number of employees besides the self-employed person		Monthly salary of the top-ranked employee, EUR		
	Annual turnover, EUR		Taxed or declared operating or self-employment income the last two years, EUR					
	Tax municipality		Additional information to justify business hours or months as well as earnings					
EARNINGS	Self-employed person's pensionable earnings. Please read the Finnish Centre for Pension's instructions on the reverse side.					Annual earnings		
WORK CAPACITY	<input type="checkbox"/> I am capable to work		<input type="checkbox"/> I am not fully capable to work		<input type="checkbox"/> I am receiving or applying for disability pension or similar benefit.		From which institution	As of (date), EUR
SIGNATURE	Date		Self-employed person's signature					
INSURANCE AGENT INFORMATION	Salesperson's code	Salesperson's name		Single-handed		Campaign number		
				Co-operation		<input type="checkbox"/> Tip		
	Salesperson's code	Salesperson's name		Salesperson 1, %		Salesperson 2, %		
				Sales distribution				

# INSTRUCTIONS FOR FILLING IN THE FORM

## Self-employed person

The term 'self-employed person' as specified in the Self-Employed Persons Pensions Act (YEL) refers to a person of 18-67 years of age who lives in Finland and works for remuneration, but does not work under a contract of employment or in public office. Eligibility for this insurance cover requires work: mere ownership of a firm does not suffice.

This Act also applies to family members who participate in the entrepreneurial activities but who do not have a contract of employment with the self-employed person.

This Act applies to:

- business activities which have lasted uninterruptedly for at least four months after the self-employed person reached the age of 18
- a person whose earnings from entrepreneurial activities is at least the limit stipulated in the Act
- a self-employed person who works during disability or partial disability pension provided that the conditions stipulated by YEL are fulfilled

## Firm

If the self-employed person has several firms, earnings shall be stated as a total sum.

## Ownership of the firm

Self-employed persons and owners of private firms are always defined as self-employed persons under the Self-Employed Persons Pensions Act. Assisting family members who do not have a contract of employment with the self-employed person also fall within the scope of the Self-Employed Persons Pensions Act.

## A partner in a partnership is always considered a self-employed person.

General partners in a limited partnership always fall within the scope of the Self-Employed Persons Pensions Act. Silent partners are insured under the Employees' Pensions Act TyEL if they work in the firm and receive salary.

Person working in leading position in a limited company is insured under the Self-Employed Persons Pensions Act (YEL) if the person owns either individually more than 30% or with family members living in the same household more than 50% of the share capital or number of votes of all the shares. A dominant influence over the company as referred to above can also be achieved through indirect ownership, i.e. a person with a leading position in the company always falls within the scope of the Self-Employed Persons Pensions Act if he or she, either alone or together with his or her family members, has dominant influence over a company (B) which in turn has dominant influence over the company (A) in which the said person works in a leading position.

The term 'leading position' is considered to refer to the managing director or deputy managing director of a company. Membership in the company's administrative bodies, such as membership or deputy membership of the Board, authorisation to sign for the company, etc., is also considered to constitute a leading position.

The term 'family member' here refers to the self-employed person's spouse, person who lives in registered partnership with the self-employed person and person who is related to the self-employed person or his or her spouse, either in a direct descending or ascending line. A common-law spouse is also regarded as a family member. However, siblings are not considered family members in the terms of these regulations, even if they live in the same household.

## Earnings, Finnish Centre for Pension's instructions, basis of earnings

The earnings of the self-employed person shall correspond to the wage that would be reasonably payable if the self-employed person were to hire an equally skilled person covered by the Self-Employed Persons Pensions Act to perform his or her work, or to the remuneration which would otherwise be considered to correspond to such work. The concept of earnings is used in order to determine the price of the self-employed person's work input. In this sense, the concept of earnings corresponds to the wages payable to an employee. Thus earnings are not directly related to the profitability of the business activities, and any temporary fluctuations in the self-employed person's current income do not affect the earnings.

The Finnish Centre for Pensions has drawn up instructions for the determination of earnings in cooperation with various entrepreneurial organisations. Copies of the instructions can be obtained from the Finnish Centre for Pensions and from the earnings-related pension institutions. The instructions are primarily based on salary levels of different fields and generally on a factor describing the extent of the entrepreneurial activities.

The instructions of the Finnish Centre for Pensions have been drawn up to apply mainly to self-employed persons working full-time and around the year. However, since entrepreneurial activities may also be, for example, seasonal or part-time, earnings can also be exceptionally confirmed at a lower level. This kind of exception requires, however, that the self-employed person provides sufficient grounds for it in the form.

The number of employees, the employee's wages, turnover and the operating or self-employment income subject to tax must always be disclosed. A self-employed person setting up in business for the first time is required to submit realistic estimates for these figures.

A key guideline for the determination of earnings is the wages of the top-ranked employee. Lower levels may be used only in very exceptional cases, for example, if the employee's work input clearly exceeds that of the self-employed person, e.g. as a result of his or her professional skills.

## Amending the amount of earnings

If factors affecting the earnings change significantly after the confirmation of the earnings, the self-employed person is obliged to inform the pension institution. Earnings cannot, however, be changed retroactively.

## Termination of self-employment

The pension institution must always be informed of the termination of self-employment. This is done by using the amendment form (YM).

Tapiola  
maksaa  
postimaksun

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