

Survivors' pension 2024



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Survivors' pension is granted on the basis of an application after the death of a spouse or guardian. Survivors' pension secures the livelihood of the widowed person and children.

Survivors' pension pursuant to the new law

The act on survivors' pension changed as of 1 January 2022. Pursuant to the new law, survivors' pension referred to in the earnings-related pension acts may be granted to

- a child under 20 years of age
- a spouse or the surviving partner of a registered couple
- an ex-spouse to whom the deceased has paid support payments
- a widowed common-law spouse if the spouses have an underage child together and the spouses have lived in the same household for 5 years immediately preceding the deceased person's death.

[Check entitlement to surviving spouse's pension](#) by reading the questions and answers available on our website.

Survivors' pension for a child

A child under 20 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.

Surviving spouse's pension for a spouse or the surviving partner of a registered couple

A widowed spouse may receive survivors' pension if the couple married before the deceased turned 65. Survivors' pension is payable to both widows and widowers. If the widowed person has or had a child with the deceased, the widowed person has the right to survivors' pension regardless of the widowed person's age or the age of the child.

A childless widowed spouse may receive survivors' pension if

- the widowed person is at least 50 years old when the spouse dies or the widowed person has been paid disability pension for at least three years
- the couple married 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 couple married before 1 July 1990, the widow is entitled to survivors' pension even if she was over 50 when the marriage was entered into.

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

Surviving spouse's pension for common-law spouses

Pursuant to the 1 January 2022 amendment to law, a surviving common-law spouse may, under certain conditions, be entitled to surviving spouse's pension. A common-law spouse who lived in the same household with the deceased is entitled to surviving spouse's pension if

- the common-law spouse has an underage child together with the deceased and
- the common-law spouse has lived in the same household with the deceased for at least five years before the death of the deceased person and
- the child has at some point lived in the same household with the deceased and the widowed common-law spouse (living in the same household at the time of death is not required).

Amount of survivors' pension

Survivors' pension is based on the pension that the deceased received at the time of death or would have received had he/she become disabled on the date of death. Survivors' pension is determined on the basis of 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	Widowed person, %	Children, %
0	50	-
1	50	33
2	42	58
3	25	75
4 or more	17	83

New element to orphan's pension

The 2022 amendment to survivors' pension introduced a new element to orphan's pension – a computational share of surviving spouse's pension. A computational share of surviving spouse's pension is added to orphan's pension if there is no widowed person entitled to survivors' pension.

A widowed person's own earnings-related pension may reduce surviving spouse's pension

Surviving spouse's pension is reduced if

- there are no underage children and
- surviving spouse's pension was granted on the basis of a death that occurred on or after 1 July 1990

A widowed person under 65 years of age, who is not a pensioner, will first receive 50% of the deceased's pension for six months. Any reduction will be made when six months have passed from the time the payment of surviving spouse's pension started.

When the reduction is made for the first time in 2024, surviving spouse's pension is reduced if the widowed person's own earnings-related pension is more than EUR 818.50/month.

[Use the calculator on our website to estimate the amount of surviving spouse's pension](#) and check how the widowed person's own pension cover affects surviving spouse's pension.

For how long is survivors' pension paid?

The duration of survivors' pension for a widowed spouse who was born before 1975 is not limited, but pension is granted until further notice. If the widowed spouse was born in or after 1975, survivors' pension is paid for no more than 10 years or until the youngest child turns 18. The time limit applies to surviving spouse's pension for deaths that occurred on or after 1 January 2022.

The 10-year time limit referred to above does not apply to survivors' pension paid to widowed common-law spouses. Survivors' pension is paid to a widowed common-law spouse for no longer than until the youngest of the children that the deceased and the widowed common-law spouse had together and who is entitled to survivors' pension turns 18.

Orphan's pension referred to in the earnings-related pension laws ends when the child turns 20, unless the child has already turned 18 in 2021.

If the widowed person remarries before turning 50, surviving spouse's pension ends and the widowed person is paid a lump-sum payment in specific situations. If pension is being paid due to a death that occurred before 1 July 1990, the lump-sum payment corresponds to the amount of surviving spouse's pension for two years. A widowed person over the age of 50 will still be entitled to surviving spouse's pension even if he or she remarries. The widowed person is not entitled to surviving spouse's pension on the basis of the new marriage.

How to apply for survivors' pension

Survivors' pension is paid starting from the beginning of the month following the deceased's death. 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 paid retroactively for more than six months.

1. Complete a widowed person's pension application in Varma's online service if you are entitled to surviving spouse's pension.
2. Complete a separate child's application for survivors' pension for each child in Varma's online service. Young people who have turned 18 complete their own applications.
3. In addition, complete Appendix U, Residence and Employment Abroad if you or the deceased have worked or lived abroad. Fill in Appendix U also for the child.

Varma Mutual Pension Insurance Company

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Business ID: 0533297-9

Homepage: www.varma.fi

The quickest way to have your application processed is to submit it through Varma's online service. Applications are also available at Työeläke.fi and Kela.

We will process the application at Varma if the deceased person received pension from us or if their employment earnings 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, in municipal or state employment, for example, Varma will issue a decision on the total earnings-related pension. If the deceased received pension or their employment earnings for the last two years were primarily insured in the public sector, Kela processes the application.

In addition to survivors' pension referred to in the earnings-related pensions acts, 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 receive a decision

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

If there is no tax card for pension income, we withhold tax from the first pension payment at the rate of 40%. Your pension decision will also include instructions on how to obtain a tax card for pension income. If we have withheld excess 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.

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

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

Through Varma Online Service, you can obtain

- pension records
- pension estimates
- pension applications
- information on the processing of your pension application
- information on your pension payments and withheld tax
- certificate of your pension amount
- pension decisions and documents for the past two years

You can also send us messages and attachments or edit your contact details in the service.

Varma is at your service in all matters related to earnings-related pension at the address varma.fi.