20.8.2021

### Content of Pensions Register data items compiled for research purposes

### Earnings-related pensions as of 1989

The Finnish Centre for Pensions Pensions Register contains information about earnings-related pensions and pension rehabilitation in Finland.

Retrospective data on pensions are provided for the whole period since the entry into force of earnings-related pension legislation. The earnings-related pension system was created in the 1960s. Coverage of the system and earnings-related pension legislation has since then continued to expand. The current Pensions Register came into use in 1989.

The Pensions Register includes information about old-age, disability and parttime pensions, farmers' special pensions and survivors' pensions paid in the form of earnings-related pensions, as well as earnings-related pension rehabilitation. It covers both the private sector, i.e. pension providers, pension foundations and industry-wide pension funds, and earnings-related pensions from public sector jobs, such as municipal, state and church employment.

The Pensions Register does not include information on national pensions (old-age, unemployment and disability pensions), survivors' pensions or guarantee pensions paid by the Social Insurance Institution (Kela).

Applications for a research permit shall detail the time span of the register data required and the relevant earnings-related pension and rehabilitation data:

- pension sector and earnings-related pension act, pension benefit (usually excluding survivors' pensions)
- pension start and end date
- amount of pension (euros gross/month)\*
- disease codes for disability pensions\*
- \* The research plan must specifically explain the research questions for which these data items are required.

Table 1. Variables and descriptions of earnings-related pensions in Pensions Register

Technical	Variable and description
name and	
codes	
ID	Personal identifier (personal identity code or pseudoidentifier)
SEKTORI	Earnings-related pension sector
Е	Private sector (earnings-related pension providers and foundations)
J	Public sector (local government, churches, state, etc.)
LAKI	Earnings-related pension act

Z	Employees Pensions Act TyEL
Т	Employees' Pensions Act TEL
L	Temporary Employees' Pensions Act LEL
F	Pensions Act for Performing Artists and Certain Other Employee Groups
	TaEL
Υ	Self-Employed Persons' Pensions Act YEL
М	Farmers' Pensions Act MYEL
S	Seafarer's Pensions Act MEL
V	Public Sector Pensions Act (State), formerly State Employees Pensions Act
	VEL and VaEL
K	Public Sector Pensions Act (Municipal Sector), formerly Local Government
	Employees Pensions Act KuEL and KVTEL
R	Sector Pensions Act (Church), formerly Evangelical-Lutheran Church
	Pensions Act KiEL
Н	Public Sector Pensions Act (Kela), formerly the Pension Regulation for the
	Social Insurance Institution of Finland/pensions for Kela employees KelaL
В	Public Sector Pensions Act (Bank of Finland), as of 1 Jan 2021, formerly
	Pension Regulation for the Bank of Finland
Α	Pension Regulation for the regional government of Åland
Р	Postipankki personnel (up to 31 Dec 1987, on 1 Jan 1988 transferred and
	assigned under TEL, which on 1 Jan 2007 became TyEL)
LAJI	Pension benefit
0	full disability pension
0K	cash rehabilitation benefit
OR	municipal compensation pension
0Y	individual early retirement pension
Α	years-of-service pension (as of 1 March 2018)
1	part-time pension
2	partial disability pension
2K	partial cash rehabilitation benefit
2Y	individual early retirement pension equivalent to partial disability pension
3	front veterans' early retirement pension
4	unemployment pension
5	old-age pension
5A	early old-age pension
52	partial early old-age pension 25% (as of 1 Feb 2017)
55	partial early old-age pension 50% (as of 1 Feb 2017)
6	farm closure pension
6A	farm closure compensation
6M	farm closure subsidy alongside old-age pension
7	MYEL change-of-generations pension
7A	change-of-generations pension under Change-of-Generations Pensions Act SpvL
7B	farmers' early retirement aid

deceased person's pension for survivors' pension determination surviving spouse's and children's survivors' pension, old legislation		
9 rehabilitation allowance for new retirees 9A rehabilitation allowance for basic pension recipients 9B partial rehabilitation subsidy 9C partial rehabilitation allowance 9H rehabilitation increment AALK Original date of pension commencement In old-age pensions the original date of pension commencement is earlier than the date of pension commencement if the old-age pension has been preceded by a disability pension.  APVM Date of pension commencement Date of commencement for current pension benefit. Often the date of pension commencement used in data extraction, with the pension being in force during the specified period, e.g. 1 Jan 2010 – 31 Dec 2016.  PPVM Date of pension termination Date of pension termination used in data extraction The absence of a date of termination means that the pension is ongoing and the date of termination is not known at the time of data extraction For some fixed-term pensions a future date of termination is indicated.  PSYY Reason for pension termination  01 benefit discontinued because of the resumption of employment or because the criteria for benefit receipt are otherwise no longer met (survivors' pension: deceased person died before 1 July 1990)  02 termination of a fixed-term benefit  03 change in earlier pension benefit  05 farm closure benefit discontinued with the decision to grant an old-age pension  08 pension recipient has deceased  09 pension terminated (other reason)  10 foreign survivors' pension terminated because of changes to surviving or former spouse's remarriage  11 surviving spouse's remarriage  12 child given away for adoption  13 reaching termination age of 18 years  14 reaching termination age of the years  15 exceptional pension integration for a fixed term of two years  16 pension paid in a single lump-sum payment (mechanically by ETK)  17 pension automatically converted into old-age pension  18 termination due to transfer to another pension provider (old transfers)  19 public sector pension converted into EU pension (old conversions, mechanically	8	deceased person's pension for survivors' pension determination
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pension  pension recipient has deceased  pension terminated (other reason)  foreign survivors' pension terminated because of changes to surviving or former spouse's earned income  surviving spouse's remarriage  child given away for adoption  reaching termination age of 18 years  reaching termination age other than 18 years  exceptional pension integration for a fixed term of two years  pension paid in a single lump-sum payment (mechanically by ETK)  pension automatically converted into old-age pension  termination due to transfer to another pension provider (old transfers)  public sector pension converted into TEL pension  national pension converted into EU pension (old conversions, mechanically	03	change in earlier pension benefit
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former spouse's earned income  11 surviving spouse's remarriage  12 child given away for adoption  13 reaching termination age of 18 years  14 reaching termination age other than 18 years  15 exceptional pension integration for a fixed term of two years  16 pension paid in a single lump-sum payment (mechanically by ETK)  17 pension automatically converted into old-age pension  18 termination due to transfer to another pension provider (old transfers)  19 public sector pension converted into TEL pension  21 national pension converted into EU pension (old conversions, mechanically	09	pension terminated (other reason)
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reaching termination age of 18 years reaching termination age other than 18 years exceptional pension integration for a fixed term of two years pension paid in a single lump-sum payment (mechanically by ETK) pension automatically converted into old-age pension termination due to transfer to another pension provider (old transfers) public sector pension converted into TEL pension national pension converted into EU pension (old conversions, mechanically	12	
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termination due to transfer to another pension provider (old transfers)  public sector pension converted into TEL pension  national pension converted into EU pension (old conversions, mechanically		
public sector pension converted into TEL pension national pension converted into EU pension (old conversions, mechanically		
national pension converted into EU pension (old conversions, mechanically		
		national pension converted into EU pension (old conversions, mechanically

22	fixed-term pension paid in a single lump-sum payment (mechanically by ETK)
24	ETK has converted pension into old-age pension from the date of pension
	commencement
25	VEL pension entered as a combined pension terminated and re-entered as
	parallel VEL pensions
26	technical termination of preliminary decision one year after date of pension
	decision issuance
27	principle of last pension provider cancelled
28	pension payment temporarily suspended
29	applicant has requested the discontinuation of pension
50	rate of early old-age pension increased from 25% to 50%
PTMA	Private sector basic pension, euros gross/month
	Amount of pension at pension commencement (date of commencement),
	indexed to the last year of data extraction.
LTMA	Private sector supplementary pension, euros gross/month
	Amount of pension at supplementary pension commencement (date of
	commencement), indexed to the last year of data extraction.
JKMA	Overall public sector pension, euros gross/month
	Amount of pension at pension commencement (date of commencement),
	indexed to the last year of data extraction.
TKSYY1	Primary cause of disability
	In disability pensions, the first three characters of ICD9 or ICD10 code.
	Entries up until 1996 may have used either ICD9 or ICD10 codes, all entries
	from 1996 onwards use the ICD10 classification. In ICD10 the first character
	is a letter, ICD9 uses numbers only. Data may be missing.
DRYHMA1	Disease category for primary cause of disability
	Primary cause of disability grouped into disease categories. Data classified
	using ICD9 or ICD10 codes.
01	Infectious and parasitic diseases
02	Neoplasms
03	Diseases of the blood and blood-forming organs and certain disorders
	involving the immune mechanism
04	Endocrine, nutritional and metabolic diseases
05	Mental and behavioural disorders
06	Diseases of the nervous system
07	Diseases of the eye and adnexa
08	Diseases of the ear and mastoid process
09	Diseases of the circulatory system
10	Diseases of the respiratory system
11	Diseases of the digestive system
12	Diseases of the skin and subcutaneous tissue
13	Diseases of the musculoskeletal system and connective tissue
14	Diseases of the genitourinary system

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17	Congenital malformations, deformations and chromosomal abnormalities
19	Injury, poisoning and certain other consequences of external causes
20	Other diseases
21	Data missing
TKSYY2	Secondary cause of disability
	As above.
DRYHMA2	Disease category for secondary cause of disability
	Secondary cause of disability grouped into main categories.
	Codes as above.

- Survivors' pensions (deceased person's, surviving spouse's and children's pensions) paid out under the earnings-related pension scheme are not included in data extractions unless specifically requested.
- Employees Pensions Act TyEL (Z) entered into force on 1 Jan 2007, replacing TEL, LEL and TaEL (T, L and F).
- Public Sector Pensions Act JuEL entered into force on 1 Jan 2017, covering personnel in state, local government, church and Kela employment (V, K, R and H).
- Notes and comments about pension benefit codes:
- code for full disability pension starts with an A or 0,
- code for partial disability pension starts with a 2,
- pension benefits 5, 5A, 52 and 55 are old-age pensions,
- pension benefit 8 is the deceased person's pension that is used for survivors' pension determination and can be extracted from the register based on the deceased person's personal identity code.

### Rejected earnings-related pension applications as of 1989

The Pensions Register also includes data on rejected earnings-related pension and rehabilitation applications. Data can be extracted based on the date of decision issuance for a certain period of time, e.g. 1 Jan 2010 – 31 Dec 2020.

The data file contents are as follows:

- date of decision issuance,
- pension or rehabilitation type, pension sector and pension act
- reason for rejection
- disease codes for disability pensions.\*
- \* The research plan must specifically explain the research questions for which these data items are required.

Table 2. Variables and descriptions of rejected earnings-related pension applications

Technical	Variable and description
name	
ID	Personal identifier (personal identity code or pseudoidentifier)
SEKTORI	Earnings-related pension sector
E	Private sector (earnings-related pension providers and foundations)
J	Public sector (local government, churches, state, etc.)

LAKI	Earnings-related pension act
Z	Employees Pensions Act TyEL
Т	Employees' Pensions Act TEL
L	Temporary Employees' Pensions Act LEL
F	Pensions Act for Performing Artists and Certain Other Employee Groups
	TaEL
Υ	Self-Employed Persons' Pensions Act YEL
М	Farmers' Pensions Act MYEL
S	Seafarer's Pensions Act MEL
V	Public Sector Pensions Act (State), formerly State Employees Pensions Act
	VEL and VaEL
K	Public Sector Pensions Act (Municipal Sector), formerly Local Government
	Employees Pensions Act KuEL and KVTEL
R	Sector Pensions Act (Church), formerly Evangelical-Lutheran Church
	Pensions Act KiEL
Н	Public Sector Pensions Act (Kela), formerly the Pension Regulation for the
	Social Insurance Institution of Finland/pensions for Kela employees KelaL
В	Public Sector Pensions Act (Bank of Finland), as of 1 Jan 2021, formerly
	Pension Regulation for the Bank of Finland
Α	Pension Regulation for the regional government of Åland
Р	Postipankki personnel (up to 31 Dec 1987, on 1 Jan 1988 transferred and
	assigned under TEL, which on 1 Jan 2007 became TyEL)
LAJI	Pension benefit
0	full disability pension
OK	cash rehabilitation benefit
OK OR	cash rehabilitation benefit municipal compensation pension
OK	cash rehabilitation benefit municipal compensation pension individual early retirement pension
OK OR OY A	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018)
OK OR OY A	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension
0K 0R 0Y A 1	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension
OK OR OY A 1 2	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit
0K 0R 0Y A 1	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension
OK OR OY A 1 2	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit
OK OR OY A 1 2 2K 2Y 3 4	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension
OK OR OY A 1 2 2K 2Y 3	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension
OK OR OY A 1 2 2K 2Y 3 4	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension
OK OR OY A 1 2 2K 2Y 3 4 5	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension
OK OR OY A 1 2 2K 2Y 3 4 5 5A	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension
OK OR OY A 1 2 2K 2Y 3 4 5 5A 52	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension partial early old-age pension 25% (as of 1 Feb 2017)
OK OR OY A 1 2 2K 2Y 3 4 5 5A 52 55	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension partial early old-age pension 25% (as of 1 Feb 2017) partial early old-age pension 50% (as of 1 Feb 2017)
OK OR OY A 1 2 2K 2Y 3 4 5 5A 52 55 6	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension partial early old-age pension 25% (as of 1 Feb 2017) partial early old-age pension farm closure pension farm closure subsidy alongside old-age pension
OK OR OY A 1 2 2K 2Y 3 4 5 5A 52 55 6 6A	cash rehabilitation benefit municipal compensation pension individual early retirement pension years-of-service pension (as of 1 March 2018) part-time pension partial disability pension partial cash rehabilitation benefit individual early retirement pension equivalent to partial disability pension front veterans' early retirement pension unemployment pension old-age pension early old-age pension partial early old-age pension 25% (as of 1 Feb 2017) partial early old-age pension farm closure pension farm closure compensation

7B	farmers' early retirement aid
8	deceased person's pension for survivors' pension determination
8T	surviving spouse's and children's survivors' pension, old legislation
9	rehabilitation allowance for new retirees
9A	rehabilitation allowance for basic pension recipients
9B	partial rehabilitation subsidy
9C	partial rehabilitation allowance
9H	rehabilitation subsidy
9K	rehabilitation increment
PAPV	Date of decision issuance
	Date used in data extraction, with the pension application rejected e.g.
	between 1 Jan 2010 – 31 Dec 2020.
HSYY	Reason for rejection
1	has not completed appropriate rehabilitation
2	no insured, pensionable employment
4	no EU inspection
5	application has not been processed
6	applicant has failed to respond to queries
7	waiting period has not expired
8	guarantee pension not granted to persons under 65
9	less than 12 months of employment, no pension entitlement
10	no entitlement to premium pension
11	applicant's working capacity not reduced to sufficient extent and has not
	completed appropriate rehabilitation
Α	no eligibility to projected pension component
В	insufficient years of service
С	no eligibility to old-age pension based on Act on Pension Support
D	insured periods cannot be verified; inadequate data provided
E	less than one year duration of disability
F	retirement age not yet reached
Н	no pensionable employment or other legal criteria not met
J	follow-up application rejected, disability criteria not met
L	disability criteria not met
М	rejected for other reason
N	applicant has not stopped or sufficiently reduced gainful employment
Р	not eligible to receive an increment to the universal basic amount
R	rejected based on the application of limitation rule
S	rehabilitation provided by accident or traffic insurance company
Т	application to switch from partial to full pension rejected
U	no threat of disability
V	rehabilitation not appropriate
Х	
	projected earnings criterion for rehabilitation not met
Z	projected earnings criterion for rehabilitation not met work has not involved high physical and mental stress

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1	principal pension provider
2	subsequent pension provider
6	vested pension provider (VILMA, principle of last insurer)
9	last pension insurer (VILMA)
	Left empty when role is irrelevant or no information available.
TKSYY1	Primary cause of disability
	In disability pensions, the first three characters of ICD9 or ICD10 code.
	Entries up until 1996 may have used either ICD9 or ICD10 codes, all entries
	from 1996 onwards use the ICD10 classification. In ICD10 the first character
	is a letter, ICD9 uses numbers only. Data may be missing.
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03	Diseases of the blood and blood-forming organs and certain disorders
	involving the immune mechanism
04	Endocrine, nutritional and metabolic diseases
05	Mental and behavioural disorders
06	Diseases of the nervous system
07	Diseases of the eye and adnexa
08	Diseases of the ear and mastoid process
09	Diseases of the circulatory system
10	Diseases of the respiratory system
11	Diseases of the digestive system
12	Diseases of the skin and subcutaneous tissue
13	Diseases of the musculoskeletal system and connective tissue
14	Diseases of the genitourinary system
17	Congenital malformations, deformations and chromosomal abnormalities
19	Injury, poisoning and certain other consequences of external causes
20	Other diseases
21	Data missing
TKSYY2	Secondary cause of disability
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DRYHMA2	Disease category for secondary cause of disability
	Secondary cause of disability grouped into main categories.
	Codes as above.

### **Sources**

- Role of the Finnish Centre for Pensions in earnings-related pension scheme
- <u>Privacy policy for person registers</u> (available in Finnish only)
- <u>Earnings-related pension insurance covers all earnings from work</u>

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- <u>Earnings-related pension acts: years of entry into force</u> (available in Finnish only)