



# Finland revises survivors' pension scheme effective 1 Jan

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Changes to Finland's survivors' pension scheme on 1 Jan 2022 will impact payments made under the surviving spouses' and orphans' pensions that aim to replace income when a family wage earner dies. The spousal pension is calculated on the deceased person's pension and comprises an initial payment and a continuing pension payment that is partly income-tested, subject to meeting eligibility criteria. The orphan's pension currently is paid to children up to age 18 when their parent or step-parent dies, subject to meeting eligibility criteria.

## Highlights

- For individuals surviving spouses born in 1975 or later, the surviving spouse pension will be fixed term for both the national pension element and the continuing pension, and the duration will be limited to a period of 10 years or until the youngest child reaches the age of 18.
- The upper age limit for payment of the widow's pension under the National Pensions Act remains unchanged at age 65.
- Unmarried partners will be eligible for a survivor's pension if they have cohabited for five or more years, or have a child younger than age 18. Currently, cohabiting partners are not entitled to receive a survivor's pension.
- Payment of the orphan's pension will increase from age 18 to 20.

## Related resource

- [Government announcement](#) (Finnish) (Government, 18 Nov 2021)

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