



## YEL transfer application form

Submit your transfer application to Elo no later than three months before the desired transfer date.

|  |  |                     |                                |                                |                                |                                 |
|--|--|---------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|
| <b>Termination and transfer</b>  | Pension insurance company in which the insurance will be terminated  |                     | Termination date               |                                | Year                           |                                 |
|  |  |                     | <input type="checkbox"/> 31.3. | <input type="checkbox"/> 30.6. | <input type="checkbox"/> 30.9. | <input type="checkbox"/> 31.12. |
| The insurance policy will transfer to Elo the day after the policy ends in the previous company.   |  |                     |                                |                                |                                |                                 |
| <b>Entrepreneur</b>  | Last name  |                     |                                | First and middle names         |                                |                                 |
|  | Personal identification code   |                     |                                | Language                       |                                |                                 |
|  | Home address   |                     |                                | Postal code                    | Town                           |                                 |
|  | Phone number   |                     |                                | E-mail address                 |                                |                                 |
|  | Are you working as a self-employed person without a business ID?<br><input type="checkbox"/> Yes <input type="checkbox"/> No |                     |                                |                                |                                |                                 |
| <b>Company details</b>   | Name of company according to trade register or registration of businesses  |                     |                                |                                |                                |                                 |
|  | Business ID  |                     | Sector                         |                                |                                |                                 |
|  | Main address of company  |                     |                                | Postal code                    | Town                           |                                 |
|  | Phone number   |                     |                                | Language                       |                                |                                 |
| <b>Invoicing information</b>   | Insurance contribution payer<br><input type="checkbox"/> Entrepreneur <input type="checkbox"/> Company                       |                     |                                |                                |                                |                                 |
|  | Invoicing method   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> Online invoice, name of online bank _____   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> Electronic invoice, operator and electronic invoicing address _____                                 |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> E-mail invoice, e-mail address _____  |                     |                                |                                |                                |                                 |
| <input type="checkbox"/> Paper invoice, postal address _____   |  |                     |                                |                                |                                |                                 |
| <b>Form of entrepreneurial activities</b>  | I am self-employed   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> as a private trader   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> in a limited company in which I own over 30% of shares or votes                                     |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> in a limited company, in which I own, together with family members, over 50% of shares or votes     |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> as a partner in a partnership   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> as a responsible partner in a limited partnership company   |                     |                                |                                |                                |                                 |
| <b>Entrepreneurial activities and YEL income</b>   | The activities are   |                     |                                |                                |                                |                                 |
|  | <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time  |                     |                                |                                |                                |                                 |
| We will receive information about your YEL income and the number of payment instalments when your policy transfers to Elo. If you would like to make changes to this information, please contact your current pension insurance company. |  |                     |                                |                                |                                |                                 |
| <b>Signature</b>   | Date   |                     |                                | Signature of entrepreneur      |                                |                                 |
|  |  |                     |                                |                                |                                |                                 |
| <b>Salesperson</b>   | ID number of salesperson   | Name of salesperson |                                |                                | Share %                        |                                 |
|  | ID number of salesperson   | Name of salesperson |                                |                                | Share %                        |                                 |

### Submission instructions

Return the application to Elo through protected email at [elo.fi/sahkoposti](mailto:elo.fi/sahkoposti) or by mail. Elo pays the postage when you use the return address:  
Pension Insurance Company Elo, Code 5010419, FI-00003 VASTAUSLAHETYS FINLAND

LO-0074-en 1123

## THE PROCESSING OF PERSONAL DATA PERTAINING TO STATUTORY PENSION INSURANCE

### Why is your personal data being processed by Elo?

We need your personal data for the purpose of managing your insurance and customer relationship, collecting insurance contributions and handling your earnings-related pension matters. The processing of personal data is based on earnings-related pension legislation. Without the requested data, Elo would be unable to resolve pension matters or enter insurance policies into effect.

Any personal data that is gathered for the purposes of pension insurance will also be utilised for statistics and reporting. Personal data may also be processed for the development, testing and quality assurance of the information systems linked to our services.

We send electronic communications to policyholders and their contact persons based on Elo's legitimate interest. Such communications are typical in business relationships and customers also benefit, for example, from the information they receive in newsletters. Elo's legitimate interest is based on the need to engage customers.

In order for an insurance agreement to become effective, we process the information concerning the responsible persons of the customer community so that we can verify their identity and their right of representation. We also require this information in order to fulfil our obligations related to the prevention of money laundering.

No special category data (EU GDPR, Article 9) is processed in connection with the management of employment pension insurance.

More information about the processing of personal data at Elo is available at <https://www.elo.fi/en/about-elo/elos-mode-of-operation/data-protection-at-elo>.

### Rights of data subjects

You cannot object to the processing of personal data when it is based on law. You do not have the right to request the erasure of personal data necessary for the handling of your pension insurance matter or the transfer of such information to systems outside of Elo. Nor can you restrict the processing of your information, even if you contest the accuracy of some of that information. You do, however, have the right to request the restriction of processing or erasure of the aforementioned data in situations in which the data is being processed on the basis of legitimate interest.

You have the right to access any information concerning you that has been stored in Elo's registers. This enables you to ensure the accuracy of the stored information concerning you is accurate and you can request the rectification of inaccurate information. If your request cannot be met, you will receive notification thereof, including the grounds for refusal, from Elo no later than one month from the submission of your request. This time limit can be extended by two months.

### Elo's right to acquire and disclose your personal data

Elo is entitled by law to obtain information from necessary sources, such as the Tax Administration, the Finnish Patent and Registration Office, and other authorities implementing social insurance. Elo also acquires information from commercial providers of contact information. Elo's right to disclose personal data is always based on the recipient's statutory right to receive information. If necessary and by virtue of the EU GDPR and the social security ordinances and agreements between individual states, your information can be transferred, with the proper security measures, to EU/EEA countries, Switzerland and areas outside of the EU.

For the purposes of its pension insurance and customer relationship management systems as well as the management of its support tasks, Elo uses trusted service providers that process personal data on behalf of Elo. For the implementation of insurance, personal data is processed on behalf of Elo by Arek Oy, a joint service provider for the employment pension sector.

### Storage of your personal data

Information that is necessary for the handling of your pension insurance matters will be stored for a time period that is prescribed by law. Policy-related documents will generally be stored for the duration of the validity of the insurance policy and the subsequent ten calendar years. Information on your salary/wages or YEL income that is obtained from the earnings register for the purpose of determining your pension will be stored permanently.

### Automated processing

By virtue of the Administrative Procedure Act (434/2003), Elo has the right to issue automated decisions. In automated processing, a pension insurance matter may be resolved through the issuing of an automated decision based on information collected from you and other sources. The YEL income amount can be set automatically if the proposed YEL income is close to the level of the YEL income recommendation issued by the Finnish Centre for Pensions. When calculating an income recommendation, information about your company's turnover, your field of business and, if relevant, any gainful employment done alongside your entrepreneurial activities are taken into account. You can apply for a change to an automated decision, whereby your appeal will be processed manually.

### Elo is the data controller

Elo Mutual Pension Insurance Company (0201103-7) is considered the data controller for any information concerning earnings-related pension insurance. The contact information for Elo's Data Protection Officer is [tietosuoja@elo.fi](mailto:tietosuoja@elo.fi) or Työeläkeyhtiö Elo, 00041 ELO.

### Right to lodge a complaint with a supervisory authority

If you are dissatisfied with our solution to an issue concerning your personal data at Elo, you have the right to submit a complaint to the Office of the Data Protection Ombudsman.