

# How to fill out a YEL application

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Go to:

<https://en.truster.com/yel-insurance>

and click **"Get YEL insurance"**



2

Click **"Get or transfer YEL"**

**Get or transfer YEL**

Personal pension insurance for the self-employed



3

Complete the Suomi.fi identification process

Olet tunnistautumassa palveluun

Ilmarinen

Valitse tunnistustapa



Varmennekortti



Mobiilivarmenne



Osuuspankki

Nordea

Nordea

Danske Bank

Danske Bank

ÅLANDSBANKEN

Ålandsbanken

PANKKI

S-Pankki

Aktia

Aktia

POP Pankki

POP Pankki

Säästöpankki

Säästöpankki

omaop

Oma Säästöpankki

hightrust.id

Hightrust.id



Ulkomaalaisen tunnistustavat

Yhteiseurooppalaiset tunnistustavat ja Finnish Authenticator -sovellus.

4

Choose "Entrepreneur without a business ID"

## Add business ID



Entrepreneur with a business ID

Select this if you have a business ID



Entrepreneur without a business ID

Select this if you are an entrepreneur or freelancer without a business ID

Continue

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Enter your basic insurance information: the sector that best describes your business, wanted insurance start date and whether you work full-time or part-time

## Enter basic insurance information

Sector

You can search for a sector either by code or by name. Start typing in the field and you will see sectors that match your search.

Insurance start date

01.01.2026



How much do you work as an entrepreneur?



Full-time (more than 30 hours per week)



Part-time or seasonal



Alongside a pension

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Fill an estimate of your 12 month turnover  
and click "**Calculate recommendation**"

## Calculate YEL income and YEL payment

### Fill in the turnover estimate

Your realistic turnover for the next 12 months

€/year

Calculate recommendation

### YEL income and YEL payment

Add a turnover estimate and we will calculate a YEL income recommendation for you. After the recommendation has been calculated, you can edit your YEL income in this application.

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You will get a YEL income recommendation and an estimate of your monthly YEL payments

#### YEL income and YEL payment

YEL income recommendation

€/year

Based on your sector and the turnover you have reported, we recommend a minimum amount of YEL income of - €/year. This is the recommendation of the Finnish Centre for Pensions, which is used by all pension companies.

The amount of YEL income you have selected

€/year

If you enter a new YEL income, we will update the YEL payment below to reflect this.

#### YEL payment per month

New entrepreneur

€

or

Normal price

€

As a new entrepreneur, you will get a 22% discount on your YEL payment if your YEL insurance has been valid for less than 4 years. We will automatically check the discount.

The estimate is based on the YEL payment percentage for 2026

Pension and daily allowances

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Fill in your personal contact details

### Add entrepreneur's contact details

Entrepreneur

Country

Postal address

Post code

Town

Phone number

Enter the phone number in international format, for example  
+358501234567

Email

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## Specify invoicing information

### Invoice payer

Entrepreneur

#### Invoicing method

If you use OmaPosti, your invoice will go there. Otherwise, it will be sent to the invoicing address below. You can exchange your paper invoice for an e-invoice in your online bank.

### Invoicing address

☒ Use the address given in the entrepreneur's contact details

☐ Use a different invoicing address

### Number of instalments

Select number of instalments

12 times a year



Select how often you would like to receive an invoice. The number of instalments affects the amount of each YEL payment.

If you pay in 12 instalments, the total of one invoice will be

New entrepreneur	€
Normal price	€

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Review the summary and make sure that all of your information is correct. Modify at this point if needed

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Accept the terms and conditions and send the application. An insurance policy is made when the insurance application has been approved




I confirm that the information provided in this application is correct



I have read and I accept [Terms and conditions for the use of Ilmarinen's online service.](#)

The insurance contract is created once the insurance application has been approved. Find out more [the YEL insurance terms and conditions](#)

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**Send application** 