

OP Life Assurance Company Ltd
Group pension insurance
P.O. Box 308
00013 OP

op-ryhmaelake@op.fi

Pension	Pension being applied for <input type="checkbox"/> Old-age pension <input type="checkbox"/> Disability pension		
	Pension start date <input type="checkbox"/> for period of <input type="checkbox"/> Pension in two periods adjusted to TyEL		
	Supplementary pension disbursement begins from the beginning of the second month after the last disbursement.		
Applicant details	Name (last name, first name(s))		Personal ID code
	Address	Postcode	Town/City
	Nationality	Country of domicile	
	Email	Telephone	
Employment contract, on the basis of which supplementary pension is being applied for	Employer name		Telephone
	Employment termination date	Withholding rate	
Other pension benefits	<input type="checkbox"/> I am applying for pension, as of		Name of pension institution
	<input type="checkbox"/> I will receive pension, as of		
	<input type="checkbox"/> I do not receive, I am not applying for		
Disbursement of pension and bank account details	Bank name	IBAN	BIC
Foreign tax liability of customer	Are you liable to pay tax abroad? <input type="checkbox"/> No <input type="checkbox"/> Yes, please specify each country and its tax identification number		
Political exposure	Have you or any of your family members performed important public functions for the last 12 months? <input type="checkbox"/> No <input type="checkbox"/> Yes		
	Who has performed such a function and what is his/her family relationship or partnership with you?		
	In what function?	In what country?	
Authorisation	I hereby agree that the bank may refund to the pension payer pension disbursements wrongly paid into my account. I hereby authorise OP Life Assurance Company Ltd to obtain information on my statutory and voluntary pension cover.		
Signature	By my signature below, I hereby affirm that the information I have provided is true and correct and undertake to report changes in circumstances that affect the information provided.		
	Place and date		
	Signature and name in print/block letters		

Tax treatment of pension benefits

Considering that pension benefits are subject to tax on earned income, we kindly ask you to provide us with your tax deduction card. If you do not provide us with your tax deduction card and no withholding tax rate has been indicated in the application, we will as pension benefit payer withhold tax (40%) as specified in applicable legislation.

Foreign tax liability

Owing to international treaties made by the Finnish government and to regulations binding upon us, our company is obliged to identify the our customers' tax residency and report taxpayers' details to the Finnish tax administration. The duty to identify and report also applies to beneficiaries of group pension insurance policies. Our company is also obliged to report to the Finnish tax administration any customers who have not submitted their details or whose details have not been obtained for any other reason. So it is important for you to answer even if you may not think it is important in your case.

Political exposure

The Act on Preventing and Detecting Money Laundering and Terrorist Financing that came into force in summer 2017 requires credit and financial institutions to find out whether the beneficiary of a life or another unit-linked policy is a politically exposed person.

An immediate family member or close associate means

- a spouse, a partner comparable with a spouse (not a common-law spouse), a child, the spouse of a child or the partner of a child comparable with the spouse (not a common-law spouse), a parent
- a business associate or a person with another close business relationship with a politically exposed person or his/her family member.

An important public function means the position of

- a) a head of state, prime minister, minister, deputy minister or assistant minister;
- b) a member of parliament;
- c) top ranking officials of political parties;
- d) a member of a higher-level court, constitutional court or of another similar high-level judicial body whose decisions are not subject to appeal, except in exceptional circumstances;
- e) a member of the supreme body of the court of auditors and member of the supreme body inspecting the management of state finances and corresponding to the National Audit Office;
- f) a member of a central bank's board of directors;
- g) an ambassador or a chargé d'affaires;
- h) a high-ranking officer of the armed forces holding at least the rank of a general;
- i) a member of the administrative, management or supervisory body of a state-owned enterprise; or
- j) a director, deputy director and member of the board of directors of international organisation.