

***Insured wellbeing from
Mela***



The Farmers' Social Insurance Institution (Mela) handles the statutory pension and employment accident insurance of Finnish farmers and those receiving a grant or a scholarship. For more than four decades, Mela's customers have included all farmers, fishermen, reindeer breeders and forest owners living in Finland. Recipients of scientific and artistic grants or scholarships became Mela's customers as of the beginning of 2009.

Comprehensive cover

Mela offers its customers comprehensive cover and wellbeing in all situations of life. The insured at working age are covered by sickness allowance and the occupational accident insurance automatically included in the MYEL pension

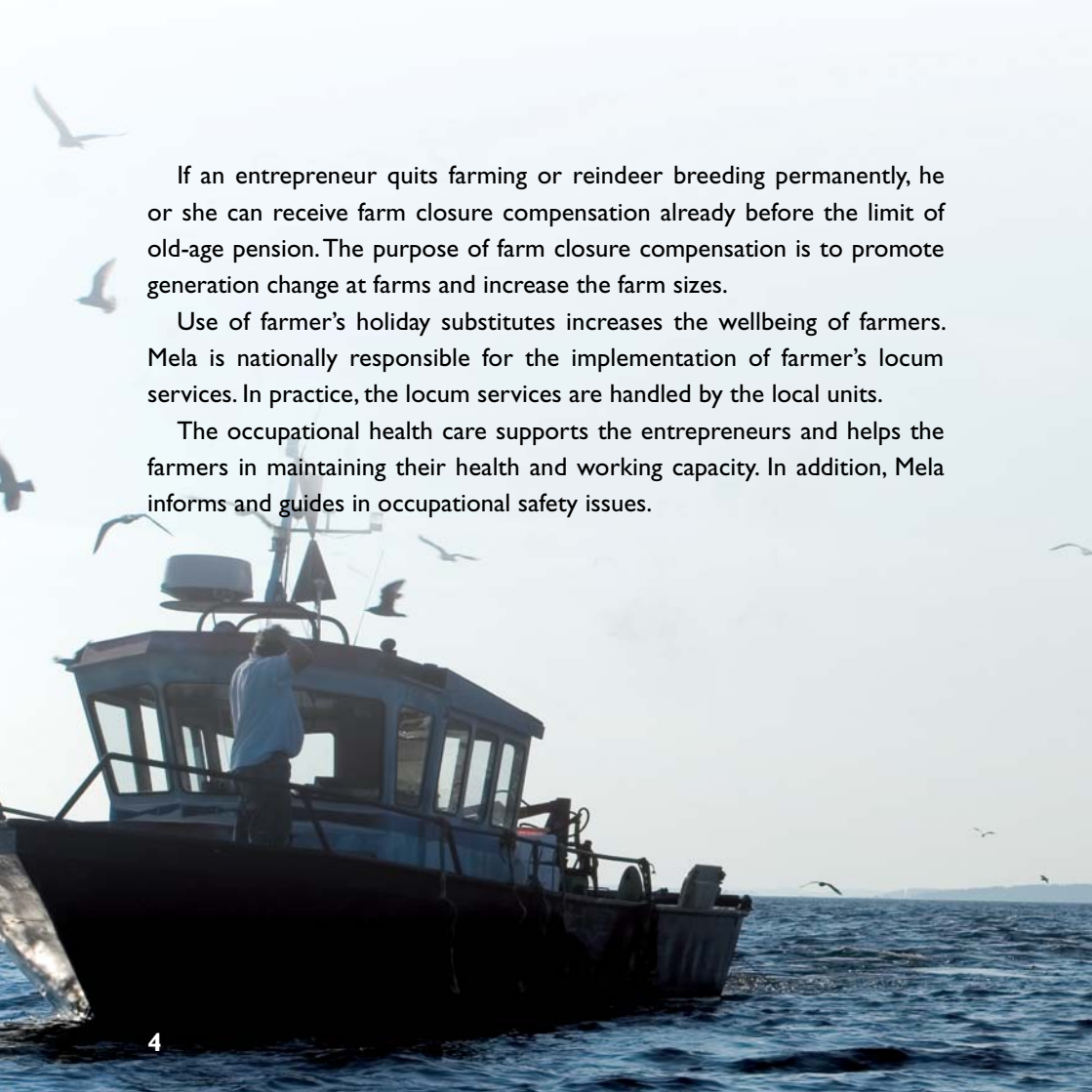


insurance. A personal accident insurance can be added to the occupational accident insurance.

Those who have lost their working capacity can retire on disability pension. Rehabilitation is used to improve the opportunities of farmers and grant recipients to continue in their current job or acquire training for a new occupation.

As the retirement age approaches, the insured can receive part-time pension. It is possible to retire on old-age pension at the age of 63–68 years. After the death of the insured the widow(er) and children are entitled to survivors' pension and compensation from group life insurance.



A blue fishing boat is shown from a side profile, moving across a body of water. A person in a light blue shirt stands on the deck near the cabin. The sky is filled with several seagulls in flight. The water is dark blue with some whitecaps.

If an entrepreneur quits farming or reindeer breeding permanently, he or she can receive farm closure compensation already before the limit of old-age pension. The purpose of farm closure compensation is to promote generation change at farms and increase the farm sizes.

Use of farmer's holiday substitutes increases the wellbeing of farmers. Mela is nationally responsible for the implementation of farmer's locum services. In practice, the locum services are handled by the local units.

The occupational health care supports the entrepreneurs and helps the farmers in maintaining their health and working capacity. In addition, Mela informs and guides in occupational safety issues.

The insurance is statutory

Farmers' Pension Insurance (MYEL) is mandatory for those who fulfil the conditions of the insurance. If the conditions of insuring are not met, the insurance can be taken voluntarily.

The number of farmers insured under MYEL is around 80,000, and the number of grant recipients around 5,000. The number of people receiving MYEL pension is over 150,000.

The MYEL insurance is based on the earnings the amount of which farmers themselves can affect. Farmers' earnings are mainly determined on the basis of the cultivated agricultural area and forest area. The earnings of fishermen and reindeer breeders are affected by working time, and the earning of reindeer breeders also by the number of reindeer. Grant recipients' earnings are based on the amount of the grant or scholarship received from Finland.



Mela

Mela's field of activity, its administration and sources of financing are laid down in law. However, Mela functions as a private insurance institution. Its administration includes representatives of the insured and the State.

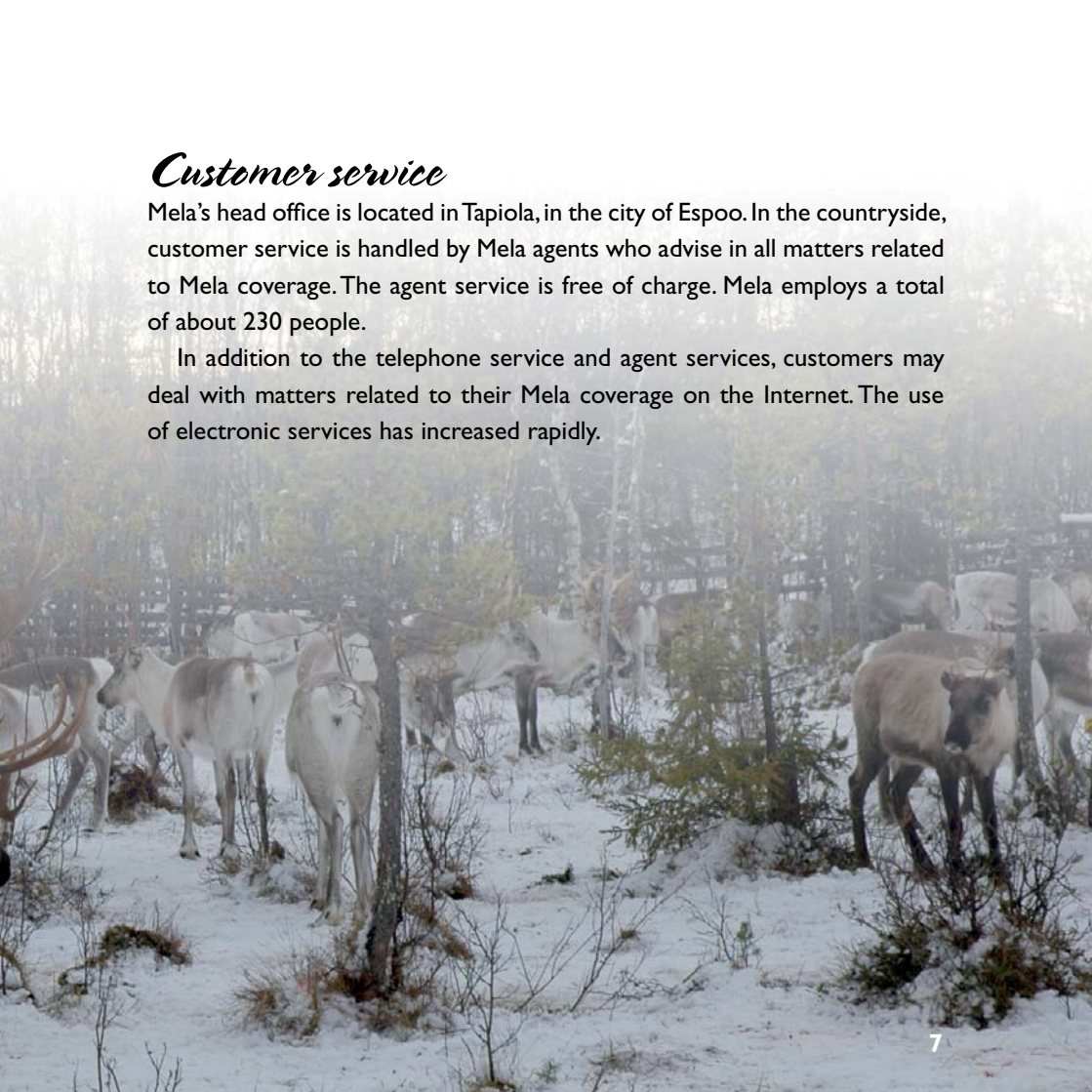
Each year, more than one billion euros pass through Mela as benefits for the insured and pensioners. The share of the State accounts for two thirds of the benefits paid by Mela. The insurance premiums paid by farmers cover about one fifth of the benefits. The costs of farmer's holiday substitute services are completely covered by the State.



Customer service

Mela's head office is located in Tapiola, in the city of Espoo. In the countryside, customer service is handled by Mela agents who advise in all matters related to Mela coverage. The agent service is free of charge. Mela employs a total of about 230 people.

In addition to the telephone service and agent services, customers may deal with matters related to their Mela coverage on the Internet. The use of electronic services has increased rapidly.





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