

Rules governing employment/earnings-related pension based disability pension, 2023

Link to relevant page:

<https://nhwstat.org/welfare/disability/disability-pension-depending-health>

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Country	Denmark ¹⁾	Faroe Islands ²⁾	Finland	Iceland	Norway ³⁾	Sweden
National terminology	.	.	Sjukpension	Örorkulífeyrir lífeyrissjóða	.	Sjuk- och aktivitetsersättning
Pensionable age	.	.	17-64 years and 3 mc	18-66	.	19-65
Minimum degree of incapacity for work	.	.	Disability pension: 3/5. Partial disability pension: 2/5	50%	.	25%
Pension on the basis of:	.	.	Accrualbased pension taking into account life expectancy, annual income, age-dependent accrual rate.	Degree of capacity for work and accrued pension amount, in accordance with accrued pension points, increased by further qualifying years until pensionable age.	.	Average of the three highest annual incomes from a framework period immediately preceding the year in which the disability arose, depending on the degree of incapacity for work.
Reference income or calculation basis	.	.	On the basis of annual income. No income ceiling. For projected years, the calculation basis is the income from the five previous years. After five years, a non-recurrent increase is added.	No income ceiling	.	Based on pensionable income
Maximum pension per month	.	.	No statutory maximum	No statutory maximum	.	21 230
<i>Indexation</i>						
- Before pensioning	.	.	Wage index 80% + price index 20%	Wage index	.	..
- After pensioning	.	.	Price index 80% + wages/salaries 20%	Price index, but in older funds for public employees: wages/salaries	.	Price index 100 %

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Accumulation with income from work	.	.	Other income possible. If it amounts to 40– 59% of pensionable pay, the full disability pension is changed to a partial disability pension. If income exceeds 60% of pensionable pay, the pension is stopped.	..	.	Possible

Source

Denmark: Ministry of Employment

Faroe Islands: Ministry of Social Affairs and Culture

Finland: Finnish Center for Pensions

Iceland: Social Insurance Administration

Norway: Ministry of Labour and Social Inclusion

Sweden: Swedish Social Insurance Agency

Notes

1) Denmark's public pension scheme does not include an employment based disability pension. However, most collective agreements in the labour market include pension agreements, including disability pensions.

2) The public pension scheme in the Faroe Islands, does not include an employmentbased disability pension.

3) The public pension scheme in Norway, does not include an employmentbased disability pension.