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The managing of taxes of a deceased person's estate will change in 2027

In future, the taxes of a deceased person's estate will be managed in MyTax.

my/tax

What's new in MyTax for a deceased person's estate?



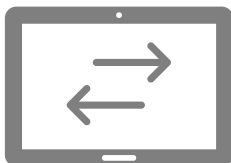
MyTax has pre-completed information on the estate's shareholders and assets.



Details can be added to the deed of estate inventory and the inheritance tax return in the service.



The person reporting the estate can authorise an expert in Suomi.fi to handle the estate's matters.



Information regarding the estate is automatically transmitted between different authorities in digital format.

What does the change mean in practice?

To the estate's shareholders and experts



Matters related to the estate's shareholder details and inheritance taxation are managed in one and the same place.



The estate can authorise an expert of their choice in Suomi.fi.



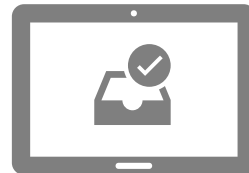
Information about the estate's assets is pre-completed in structural format in MyTax. The information is of help when you draw up a deed of estate inventory and fill in an inheritance tax return in the service.



The estate's shareholders and authorised agents will see the same information on the estate in MyTax.



The inheritance tax return is in structural format. It is therefore easier and quicker to file a return than on a paper form.



Documents about the estate can be stored in MyTax.

To authorities and other organisations



Organisations can find the contact details of the deceased person's estate. The estate can be reached with Suomi.fi Messages.



Organisations can simplify things for the estate in their services by using the information available in the estate shareholder register.

How does the change benefit everyone?



Matters are easier and quicker to handle.



Improves the accuracy of information and the cost-efficiency.



Fewer paper documents to handle, send and archive.

Estate shareholder register

- The shareholder register contains a wide range of information about the estate and its shareholders, such as the following:
 - shareholders of the estate in different stages of the estate's lifecycle
 - existence of a will
 - contact person for the estate
 - person reporting the estate
 - other roles regarding the estate.
- The person reporting the estate can update the shareholder register's information.

Automated sources of information

Population
Information System
Churches (Evangelical
Lutheran + Orthodox)
National Archives
of Finland



Estate shareholder register



Information filed by the person reporting the estate



Foreign
inheritors



Beneficiaries of a
general legacy, incl.
organisations

People responsible for managing the estate's matters after the change

Person reporting the estate

The person reporting the estate

- checks the shareholder information, makes additions and changes, and assures that the information is correct
- is responsible for reporting the details needed for the deed of estate inventory, such as the assets and liabilities of the estate
- files the inheritance tax return.

The person reporting the estate manages the estate's assets or is otherwise the best familiar with the estate's finances.

The obligations of the person reporting the estate end when the deed of estate inventory and the inheritance tax return are submitted to the Tax Administration. After that, the person can continue to maintain the shareholder information.

Expert

The person reporting the estate can authorise an expert in Suomi.fi to take care of matters relating to the estate inventory and inheritance taxation. The expert can log in to MyTax using a Suomi.fi authorisation and save all the necessary information there. After that, the person reporting the estate assures that the information is correct.

Contact person for the estate

The deceased person's estate can appoint one shareholder as the estate's contact person. The contact person may be the same as the person reporting the estate.

- Authorities, for example, can contact the estate through the contact person. Suomi.fi messages can be sent to the contact person.
- Different entities can access the contact information of the estate's contact person if they are entitled to it.
- The contact person's contact information is found in the estate shareholder register.

The information of the estate's contact person is in force until the estate is distributed and it ceases to exist.

Deed of estate inventory and inheritance tax return



MyTax contains pre-completed information about the deceased person's assets. The information is of help when you draw up a deed of estate inventory and fill in an inheritance tax return in the service.



In MyTax, you can draw up a deed of estate inventory. The Tax Administration stores the deeds.



The inheritance tax return is a new tax return. It is submitted by the person reporting the estate in the name of all the inheritors. The inheritance tax return is generated in MyTax based on the information of the deed of inventory, so it does not need to be filled in separately.



Inheritance taxation is based on the information given in the inheritance tax return.



If you cannot use MyTax, you must file the inheritance tax return on a paper form. In that case, you cannot make use of the pre-completed information. When you file the inheritance tax return, you must enclose the deed of estate inventory.

Suomi.fi authorisations – more flexible management of the estate's matters

Deceased person's estates can use e-services where Suomi.fi authorisations are in use.

- A shareholder of a deceased person's estate can use e-services.
- The person reporting the estate or the estate shareholders together can authorise an expert to act on behalf of the estate.
- The authorisation can be granted in the Suomi.fi service independently. If a shareholder does not have e-bank codes or a mobile certificate, the estate grants the authorisation by submitting a mandate application.

Service providers can make things easier for estates by using Suomi.fi authorisations.

- A person's right to manage the estate's matters is based on:
 - their role recorded in the estate shareholder register or
 - an authorisation granted to them in the Suomi.fi e-Authorizations service.
- In response to a simple request in the interface, the e-service will receive information from Suomi.fi e-Authorizations regarding a person's right to manage the estate's matters.
- The matters that can be managed on behalf of the estate and the conditions that must be met are decided in the e-service.



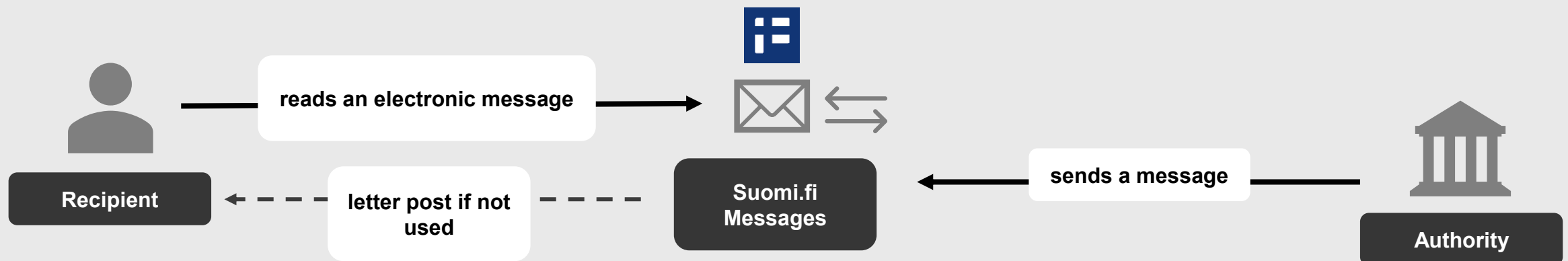
Suomi.fi Messages

Shareholders of a deceased person's estate

- Shareholders of an estate receive instructions and notifications in Suomi.fi Messages.
- Starting in 2026, every person of 18 or over will have an electronic mailbox in the Suomi.fi Messages service if they use authorities' e-services.
- If a person does not use e-services provided by authorities, authorities can send them information by letter post.

Public administration

- Public administration can send Suomi.fi Messages to the shareholders and the contact person of the deceased person's estate and, if necessary, to other persons connected with the estate.
- Suomi.fi Messages is a secure and reliable communication channel.
- Sending Suomi.fi messages is free of charge. Any printing and distribution costs are payable by the organisation itself.



What does the change mean to different entities?

Estate shareholders

- Estate shareholders manage matters related to the shareholder information, deed of estate inventory and inheritance taxation in MyTax.
- Shareholders can make use of the information on assets available in MyTax when drawing up the deed of inventory and filling in the inheritance tax return.
- The change applies only to estates established in or after 2027.

Expert managing the estate's affairs

- Experts need a Suomi.fi authorisation to act on behalf of an estate. They can request an authorisation or the estate can grant one to them at its own initiative in Suomi.fi.
- The e-service and shareholder information make things easier and quicker to handle.
- The expert receives fewer questions from the shareholders as they all have equal access to the estate's information in MyTax.

Stakeholder

- Organisations can use the shareholder register's information in their own processes using either Suomi.fi authorisations or interfaces to the shareholder register. The deceased person's estate can also provide the shareholder information on an extract.
- The goal is that people would not need to send papers to different places; instead, information retrieved from the shareholder register would be used.

Transactions of a deceased person's estate



A family member passes away and a deceased person's estate is established

- A person learns that a close relative has passed away.
- Looks for information and instructions; a guide on the death of a close family member.
- Takes care of funeral matters.
- Agrees on the distribution of work with other shareholders or appoints an outside expert to take care of the estate's affairs.



Starting the use of MyTax, shareholder information

- Receives a Suomi.fi Message that the e-service is available to the estate and logs in to MyTax.
- Finds out about things such as whether the deceased person made a will or had a prenuptial agreement.
- Specifies the persons responsible for the estate or authorises the selected expert.
- Requests shareholder information and pays the related fee.
- Maintains and edits shareholder details for the first time.



Taking care of practical matters

- Handles bank matters based on shareholder information.
- Pays the bills.
- Cancels newspaper and magazine subscriptions and terminates telephone subscriptions and insurance policies.
- Invites the shareholders to the estate inventory meeting.
- Selects the trustees.



Deed of estate inventory and inheritance tax return in MyTax

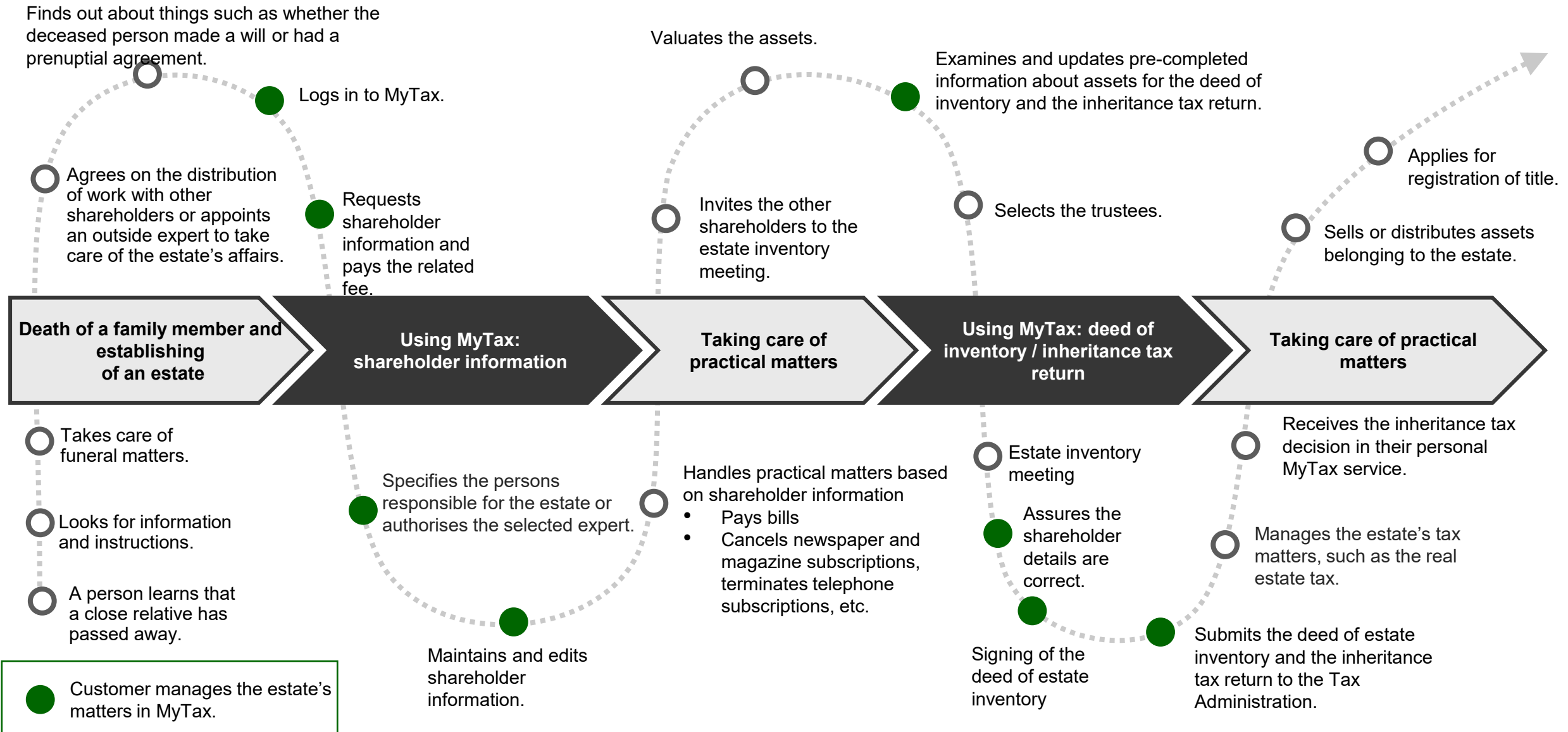
- Examines and updates pre-completed information on assets.
- Adds deductions, such as funeral costs.
- Draws up a deed of inventory for the estate inventory meeting.
- The deed of inventory is signed.
- Assures the shareholder details are correct.
- The inheritance tax return is generated.
- Submits the deed of estate inventory and the inheritance tax return to the Tax Administration.



Taking care of practical matters

- Sells assets belonging to the estate.
- Distributes the estate.
- Applies for registration of title.
- Manages the estate's tax matters, such as the real estate tax.
- Inheritors receive the inheritance tax decision in their personal MyTax service.

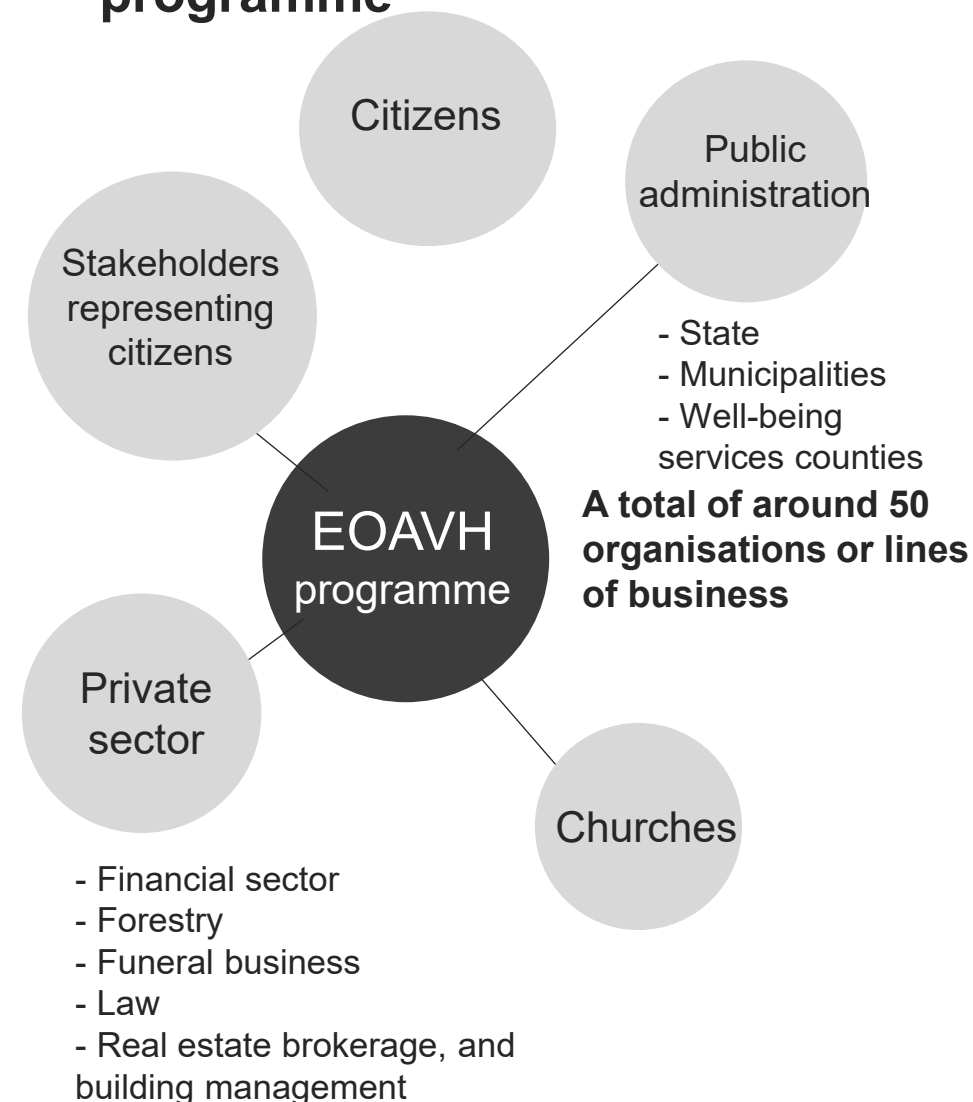
Service journey of a deceased person's estate



Background in brief

- The programme to ease the management of the affairs of a deceased relative (EOAVH) is based on the Government Programme of Prime Minister Petteri Orpo and on the objectives of Finland's digital compass related to boosting of life-event-oriented digitalisation.
- Responsibility for the execution and funding of the programme and for the overall coordination of the development projects included in the programme is carried by the Ministry of Finance.
- To reach the targets, the Ministry of Finance works in cooperation with the Digital and Population Data Services Agency, the Tax Administration and the Ministry of Justice.
- A wide range of stakeholders, including authorities, private-sector businesses and organisations, is closely connected with the programme.

Entities connected with the programme



Implementation and preliminary schedule

2025

DVV, TA, MoF and MoJ

Specification of the services, and preparations for the implementation.

Stakeholder work and communication.

Legislative work.

EOAVH laws circulated for comment in the autumn.

2026

Legislative work.

Implementation of the estate shareholder register.

Implementation of the interfaces to Suomi.fi e-Authorizations and Suomi.fi Messages.

Implementation and testing of MyTax and the Tax Administration's other services.

2027

Legislation enters into force.

New estates entered in the register.

MyTax services become available to new estates.

Services for organisations introduced.

The term of the programme ends on 31 December 2027.

Stakeholders

Familiarisation with the change, and communication

- Technical abilities
- Abilities of processes
- Staff competencies
- Abilities of customer guidance
- Technical implementation and testing.

- Introduction of services
- Communicating about the new ways of handling matters

Responsibilities in the implementation stage

The Digital and Population Data Services Agency is responsible for:

- development and maintenance of the estate shareholder register
- development related to Suomi.fi e-Authorizations
- development related to Suomi.fi Messages
- support provided for organisations in the introduction and use of the shareholder register, Suomi.fi authorisations and Suomi.fi Messages.

The Tax Administration is responsible for:

- development and maintenance of the services provided in MyTax
- inheritance taxation, and development and maintenance of tax systems.



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