

competent institution of Finland for the purpose of meeting the requirement regarding the future period.

4. In any case in which paragraph 2 or 3 of this Article applies, the competent institution of Finland shall calculate the amount of the benefit as follows:
 - (a) The amount of the benefit based on the actual creditable periods under the legislation of Finland shall be calculated according to the provisions of the Finnish legislation concerning the *Employment Pensions Scheme*.
 - (b) The amount of the benefit based on the period between the occurrence of the contingency and the pensionable age shall be prorated based on the ratio between the actual creditable periods under the Finnish legislation concerning the *Employment Pensions Scheme* and 480 months."

Article XI

1. Any creditable period completed before the date of entry into force of this Protocol shall be taken into account for the purpose of determining the right to a benefit under the Agreement as amended by this Protocol.
2. This Protocol shall not confer any right to receive payment of a benefit, or of part of a benefit, for a period before the date of entry into force of this Protocol.