



Agreement on Social Security between Canada and Trinidad and Tobago

Qualifying for Canadian and Trinidadian benefits

The Agreement

The Agreement on Social Security between Canada and Trinidad and Tobago came into force on July 1, 1999.

The Agreement may help you qualify for a Canadian and Trinidadian retirement benefit if you contributed to the Canada Pension Plan and the pension program of Trinidad and Tobago after April 10, 1972, or if you resided in Canada after that date.

The Agreement may also help you qualify for Canadian and Trinidadian survivor benefits as well as for a Trinidadian death benefit and funeral grant if you are the widow, widower or child of a person who contributed to the pension programs of the two countries.

Social security legislation and agreements are complex. This sheet contains only *general* information and may not describe all the provisions that apply to your situation.

Qualifying for a Canadian benefit

The Canadian pension programs included in the Agreement are the Canada Pension Plan and the Old Age Security program.

Under the Canada Pension Plan, you can receive a benefit when you retire or if you become disabled. The Plan may also pay benefits to your survivors after you die. To qualify for a benefit, you normally must have contributed to the Plan for a minimum period.

If you do not qualify for a Canada Pension Plan benefit, Canada will consider periods credited under the pension program of Trinidad and Tobago as periods of contribution to the Canada Pension Plan. However, this Agreement does not extend to disability benefits.

The Old Age Security program covers most persons who live or have lived in Canada. The pension is payable at the age of 65 to persons who meet certain residence conditions. To qualify for a Canadian Old Age Security pension in Canada, you normally must have lived in this country for at least 10 years after the age of 18. You normally need 20 years of residence in Canada after the same age to receive an Old Age Security pension outside Canada.

What happens if you do not qualify for a Canadian Old Age Security pension because you have not lived in Canada for the minimum number of years? Under the Agreement, Canada will consider periods credited under the pension program of Trinidad and Tobago as periods of residence in Canada.

Qualifying for a Trinidadian benefit

The pension program of Trinidad and Tobago is similar to the Canada Pension Plan and covers most employed persons in Trinidad and Tobago.

To qualify for a benefit under the Trinidadian pension program, you normally must have contributed to the program for a minimum period of time. For example, to qualify for a Trinidadian retirement benefit, you normally must have contributed to the pension program of Trinidad and Tobago for at least 750 weeks (approximately 15 years).

If you have not contributed to the program for the minimum period, you may not qualify for a Trinidadian benefit. However, under the Agreement, Trinidad and Tobago will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after April 10, 1972, and after the age of 18 as periods credited under the pension program of Trinidad and Tobago.

Payment of your benefits

You may qualify for a Canadian or Trinidadian benefit, or both. Under the Agreement, each country will pay a benefit based *solely* on your periods of contribution or periods of residence under its pension program.

For more information

You can find more information on the Social Security Agreement between Canada and Trinidad and Tobago on HRDC's web site. The address is:

- www.hrdc-drhc.gc.ca/ibfa

How to apply for benefits

If you want to apply for a Canadian or Trinidadian benefit under the Agreement, or if you have questions, please call or write us.

From Canada or the United States, you can reach us at:

- 1 800 277-9914
- 1 800 255-4786 (TTY)

From other countries, please call:

- +1 613 957-1954

You can also contact us at:

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