



Agreement on Social Security between Canada and Switzerland

Qualifying for Canadian and Swiss benefits

The Agreement

The Agreement on Social Security between Canada and Switzerland came into force on October 1, 1995.

The Agreement may help you qualify for Canadian and Swiss old age and disability benefits if you contributed to both the Canada Pension Plan and the pension program of Switzerland, or if you resided in Canada and in Switzerland.

The Agreement may also help you qualify for Canadian and Swiss survivor benefits 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 Switzerland as periods of contribution to the Canada Pension Plan.

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 of contribution or periods during which you resided in Switzerland after the age of 18 as periods of residence in Canada.

Qualifying for a Swiss benefit

The Swiss pension program is similar to the Canada Pension Plan and covers most employed and self-employed persons in Switzerland.

To qualify for a benefit under the Swiss pension program, you normally must be a resident of Switzerland or a Swiss citizen residing abroad and have contributed to the program for a minimum period of time. For example, to qualify for a Swiss old age benefit, you normally must have contributed to the program for at least one year.

If you are a Canadian citizen, regardless of your place of residence, under the Agreement you can receive a Swiss benefit as long as you have contributed to the Swiss program for the minimum period required.

Payment of your benefits

You may qualify for a Canadian or Swiss 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 Switzerland 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 Swiss 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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