

Agreement on Social Security between Canada and Jersey and Guernsey

Qualifying for Canadian and Jersey and Guernsey benefits

The Agreement

The Agreement on Social Security between Canada and Jersey and Guernsey came into force on January 1, 1994.

The Agreement may help you qualify for Canadian and Jersey or Guernsey old age, disability or survivor benefits.

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, which came into force on January 1, 1966, 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 Jersey or Guernsey 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 Old Age Security pension is payable at the age of 65 to persons who meet certain residence conditions. To qualify for this 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 Jersey or Guernsey and periods of residence in Jersey or Guernsey after the age of 18 as periods of residence in Canada.

Qualifying for a benefit from Jersey or Guernsey

The two pension programs of Jersey and Guernsey are similar to the Canada Pension Plan and cover most employed and self-employed persons in Jersey and Guernsey.

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Qualifying for Canadian and Jersey and Guernsey benefits

To qualify for a benefit under the pension program of Jersey, you normally must have contributed a minimum amount to the program, based on your earnings during your working life. Similarly, to qualify for a benefit under the pension program of Guernsey, you normally must have contributed to Guernsey's pension program for a minimum of 156 weeks.

If you have not met the contribution requirements of their respective programs, you may not qualify for a Jersey or Guernsey benefit. However, to determine eligibility for a Jersey or Guernsey old age pension under the Agreement, Jersey and Guernsey will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as credited periods under their respective pension programs. To determine eligibility for Jersey or Guernsey disability and survivor benefits, Jersey and Guernsey will consider periods of contribution to the Canada Pension Plan as credited periods under their respective pension programs.

Payment of your benefits

You may qualify for a benefit from Canada, Jersey or Guernsey, or from all three. Under the Agreement, each country will pay a benefit based *solely* on your periods of contribution or periods of residence under its pension program.

Applying for benefits or finding out more about the Agreement

If you want to apply for a benefit from Canada, Jersey or Guernsey under the Agreement, or if you need more information about the Agreement, please contact us:

On the Internet:

www.sdc.gc.ca

By phone:

From Canada or the United States:

1 800 277-9914

1 800 255-4786 (TTY)

From other countries:

+1 613 957-1954

By email:

On the Internet, please visit our "Contact Us" page at: www.sdc.gc.ca

By mail:

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Ottawa, ON K1A 0L4
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By fax:

1 613 952-8901