



## Qualifying for Canadian and Estonian benefits Agreement on Social Security between Canada and Estonia

### The Agreement

The Agreement on Social Security between Canada and Estonia came into force on November 1, 2006.

The Agreement may help you qualify for Canadian and Estonian 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 of contribution to the pension program of Estonia 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 of contribution to the pension program of Estonia after the age of 18 as periods of residence in Canada.

### Qualifying for a benefit from Estonia

The pension program of Estonia covers all residents of Estonia.

To qualify for a benefit under the pension program of Estonia, you normally must have contributed to the program for a minimum number of years. For example, to qualify for an Estonian old age pension at the age of 63 (59.5 for women), you normally must have contributed to the pension program for at least 15 years. The age requirement for women will increase by six months each year until age 63.

If you have not contributed to the program for the minimum period, you may not qualify for an Estonian benefit. However, to determine eligibility for an Estonian benefit under the Agreement, Estonia will consider periods of contribution to the Canada Pension Plan after the age of 18 as periods of contribution to the pension program of Estonia. In addition, to determine eligibility for an Estonian national pension under the Agreement, Estonia will consider periods of residence in Canada after the age of 18 as periods of residence in Estonia.

### Payment of your benefits

You may qualify for a benefit from Canada or Estonia, 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.



## **Applying for benefits or finding out more about the Agreement**

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

### **On the Internet:**

[www.servicecanada.gc.ca](http://www.servicecanada.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.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **By mail:**

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