

### Agreement on Social Security between Canada and Finland

## Qualifying for Canadian and Finnish benefits

### The Agreement

The Agreement on Social Security between Canada and Finland came into force on February 1, 1988.

The Agreement may help you qualify for Canadian and Finnish 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 Finnish Employment Pensions Scheme 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 Finland and periods of residence in Finland after the age of 18 as periods of residence in Canada.

### Qualifying for a benefit from Finland

The pension program of Finland consists of two separate schemes: the National Pensions Scheme and the Employment Pensions Scheme. The National Pensions Scheme is residence-based, and covers all persons residing in Finland. The Employment Pensions Scheme is earnings-related, and covers all employed and self-employed persons in Finland.

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## Qualifying for Canadian and Finnish benefits

To qualify for a benefit under the pension program of Finland, you normally must have lived or worked in Finland for a minimum period. You must also meet other conditions specified in Finnish legislation. For example, to qualify for a Finnish National Pension, you must have resided in Finland for at least three consecutive years after the age of 16.

The Agreement ensures that eligibility requirements for Finnish benefits are the same for Canadian and Finnish citizens. It enables qualifying Canadian and Finnish citizens who live in Canada to receive Finnish benefits.

### Payment of your benefits

You may qualify for a benefit from Canada or Finland, 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 Finland under the Agreement, or if you need more information about the Agreement, please contact us:

On the Internet:

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

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