



Agreement on Social Security between Canada and the Netherlands

Qualifying for benefits from Canada and the Netherlands

The Agreement

The Agreement on Social Security between Canada and the Netherlands came into force on October 1, 1990.

The Agreement may help you qualify for old age and disability benefits from Canada and the Netherlands if you contributed to the Canada Pension Plan and have been covered under the pension program of the Netherlands, or if you resided in Canada and in the Netherlands.

The Agreement may also help you qualify for survivor benefits from Canada and the Netherlands if you are the widow, widower or child of a person who was covered under 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 of coverage under the pension program of the Netherlands 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 coverage under the pension program of the Netherlands as periods of residence in Canada. If you reside abroad, Canada will consider periods of coverage under the pension program of the Netherlands as periods of residence in Canada, provided that you have resided in Canada for at least one year after December 31, 1956.

Qualifying for a Netherlands benefit

The pension program of the Netherlands covers most people who live and work in the Netherlands. There are no minimum coverage requirements for old age, survivor and disability benefits under the pension program of the Netherlands.

To qualify for a disability benefit, however, you generally must be a resident and employed in the Netherlands at the time you become disabled. Similarly, to qualify for a survivor benefit, your spouse or common-law partner must be a resident and employed in the Netherlands when he or she dies.

Under the Agreement you will be able to meet the residence and coverage requirements of the Netherlands if you reside and work in Canada.

Payment of your benefits

You may qualify for a Canadian or Netherlands 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 the Netherlands 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 benefit from Canada or the Netherlands 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:

- Income Security Programs
Human Resources Development Canada
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