



Agreement on Social Security between Canada and Uruguay

Qualifying for Canadian and Uruguayan benefits

The Agreement

The Agreement on Social Security between Canada and Uruguay came into force on January 1, 2002.

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

The Agreement may also help you qualify for Canadian and Uruguayan 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 Uruguayan pension program as if they were 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 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 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 Uruguayan pension program as periods of residence in Canada.

Qualifying for a Uruguayan benefit

The Uruguayan pension program consists of the Intergenerational Solidarity Retirement Plan, which is financed on a pay-as-you-go basis. The program is complemented by the Mandatory Individual Retirement Savings Plan, which is based on individual funding.

To qualify for a benefit under the Uruguayan pension program, you normally must have contributed to the program for a minimum number of years. For example, to qualify for a Uruguayan old age pension, you normally must have contributed to the program for at least 35 years.

If you have not contributed to the program for the minimum period you may not qualify for a Uruguayan benefit. However, under the Agreement, Uruguay will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as periods credited under the Uruguayan pension program.

Payment of your benefits

You may qualify for a Canadian or Uruguayan 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 Uruguay 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 Uruguayan 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 write to us at:

- Income Security Programs
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