



Convention on Social Security between Canada and the Kingdom of Morocco

Qualifying for Canadian and Moroccan benefits

The Convention

The Convention on Social Security between Canada and the Kingdom of Morocco was signed on July 1, 1998. It will enter into force once both countries have completed their legal procedures.

The Convention may help you qualify for Canadian and Moroccan old age and disability benefits if you contributed to both the Canada Pension Plan and the Moroccan pension program, or if you lived in Canada and Morocco.

The Convention may also help you qualify for Canadian and Moroccan 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 conventions 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 Convention 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 your periods of insurance under the Moroccan pension program 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 Convention, Canada will consider your periods of insurance under the Moroccan pension program as periods of residence in Canada.

Qualifying for a Moroccan benefit

The Moroccan pension program is similar to the Canada Pension Plan and covers most employed persons in Morocco.

To qualify for a benefit under the Moroccan pension program, you normally must have contributed to the program for a minimum number of days. For example, to qualify for a Moroccan old age pension, you normally must have contributed to the Moroccan pension program for at least 3,240 days.

If you have not contributed to the Moroccan pension program for the minimum period, you may not qualify for a Moroccan benefit. However, under the Convention, Morocco will consider periods of contribution to the Canada Pension Plan and/or periods of residence in Canada after the age of 18 as periods of insurance under the Moroccan pension program.

Payment of your benefits

You may qualify for a Canadian or Moroccan benefit, or both. Under the Convention, 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 Convention between Canada and the Kingdom of Morocco 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 Moroccan benefit under the Convention, or if you have questions, please call or write us.

From Canada or the United States, you can contact us, free of charge, 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
Human Resources Development Canada
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