



## Agreement on Social Security between Canada and Luxembourg

# Qualifying for Canadian and Luxembourg benefits

### The Agreement

The Agreement on Social Security between Canada and Luxembourg came into force on April 1, 1990.

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

The Agreement may also help you qualify for Canadian and Luxembourg 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 pension program of Luxembourg 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 during which you resided in Luxembourg after the age of 18 or periods of contribution to the pension program of Luxembourg as periods of residence in Canada.

## Qualifying for a Luxembourg benefit

The Luxembourg pension program is similar to the Canada Pension Plan and covers most employed and self-employed persons in Luxembourg.

To qualify for a benefit under the Luxembourg pension program, you normally must have contributed to the program for a minimum period of time. For example, to qualify for an old age benefit, you normally must have been credited with contributions to the program for at least 120 months.

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

## Payment of your benefits

You may qualify for a Canadian or Luxembourg benefit, or both. Under the Agreement, each country will pay a benefit based *solely* on your periods of contributions or periods of residence under its pension program.

## For more information

You can find more information on the Social Security Agreement between Canada and Luxembourg on HRDC's web site. The address is:

- [www.hrdc-drhc.gc.ca/ibfa](http://www.hrdc-drhc.gc.ca/ibfa)

## How to apply for benefits

If you want to apply for a Canadian or Luxembourg 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 contact us at:

- Income Security Programs  
Human Resources Development Canada  
Ottawa, ON K1A 0L4  
CANADA
- E-mail:  
[isp-psr.mail-poste@hrdc-drhc.gc.ca](mailto:isp-psr.mail-poste@hrdc-drhc.gc.ca)
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