

Agreement on Social Security between Canada and Japan Qualifying for Canadian and Japanese benefits

The Agreement

The Agreement on Social Security between Canada and Japan came into force on March 1, 2008.

The Agreement may help you qualify for Canadian and Japanese 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 of insurance to the pension program of Japan 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, if you have resided in Canada after the age of 18 and from January 1, 1952, Canada will consider periods of insurance to the pension program of Japan after the age of 18 and from January 1, 1952, as periods residence in Canada.

Qualifying for a benefit from Japan

The pension program of Japan consists of the National Pension System and the Pension Systems for Employees. The National Pension System covers all persons residing in Japan. The Pension Systems for Employees cover most employed persons in Japan.

To qualify for a benefit under the pension program of Japan, you normally must have contributed to the program for a minimum number of years. For example, to qualify for a Japanese old age pension at the age of 65, you normally must have contributed to the pension program for at least 25 years.

If you have not contributed to the program for the minimum period, you may not qualify for a Japanese benefit. However, to determine eligibility for a Japanese benefit under the Agreement, Japan will consider periods of contribution to the Canada Pension Plan after the age of 18 as periods of insurance under the pension program of Japan.

Payment of your benefits

You may qualify for a benefit from Canada or Japan, or both. Under the Agreement, each country will pay a benefit based *solely* on your periods of contribution, insurance or 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 Japan under the Agreement, or if you need more information about the Agreement, please contact us:

On the Internet:

www.servicecanada.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 mail:

Service Canada

Ottawa, ON K1A 0L4

CANADA

By fax:

+1-613-952-8901