

Convention on Social Security between the Government of Canada and the Government of the Kingdom of Morocco

Qualifying for Canadian and Moroccan benefits

The Convention

The Convention on Social Security between the Government of Canada and the Government of the Kingdom of Morocco came into force on March 1, 2010.

The Convention may help you qualify for Canadian and Moroccan old age, disability or survivor benefits.

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 Canada Pension Plan 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 insurance periods under the pension program of the Kingdom of Morocco as insurance periods under 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. To qualify outside of Canada, you normally must have lived in Canada for at least 20 years after the age of 18.

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 insurance periods under the pension program of the Kingdom of Morocco after the age of 18 as periods of residence in Canada.

The Convention covers residents of Quebec with respect to the Old Age Security program. However, the Province of Quebec negotiates its own understandings with respect to the Quebec Pension Plan.

Qualifying for a Moroccan benefit

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

To qualify for a benefit under the pension program of the Kingdom of Morocco, you normally must have contributed to the program for a minimum number of years. For example, to qualify for a Moroccan old age pension at the age of 60, you normally must have at least 3,240 days of coverage under the pension program.

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Qualifying for Canadian and Moroccan benefits

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

Payment of your benefits

You may *qualify* for a Canadian or Moroccan benefit, or both; however, under the Convention, each country pays your benefit based *solely* on your insurance periods under that country's pension program. In other words, Canada would pay the benefit amount for the portion of insurance periods to the Canadian pension programs and the Kingdom of Morocco would pay the benefit amount for the portion of insurance periods under the Moroccan pension program.

Applying for benefits or finding out more about the Convention

If you want to apply for a benefit from Canada or the Kingdom of Morocco under the Convention, or if you need more information about the Convention, please contact us:

On the Internet: www.servicecanada.gc.ca

By phone: *From Canada or the United States:*
1-800-454-8731
1-800-255-4786 (TTY)

From other countries:
+1-613-957-1954

By mail: International Operations
Service Canada
Ottawa, ON K1A 0L4
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