This is Exhibit ....E.... referred to in

the affidavit of DON DE VORETZ sworn

before me, this 70day of June, 2013.

A Commissioner of Oaths, etc.





# Service Canada People serving people

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# Infosheet on the Agreement on Social Security between Canada and Australia

# Qualifying for Canadian and Australian Benefits

Agreement on Social Security between Canada and Australia (PDF, 155 KB)

- The Agreement
- · Qualifying for a Canadian benefit
- · Qualifying for a benefit from Australia
- · Payment of your benefits
- Applying for benefits or finding out more about the Agreement

# The Agreement

The Agreement on Social Security between Canada and Australia came into force on September 1, 1989.

The Agreement may help you qualify for Canadian and Australian 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.

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# 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 residence in Australia after the age of 18 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, Canada will consider periods of residence in Australia after the age of 18 as periods of residence in Canada.

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# Qualifying for a benefit from Australia

The pension program of Australia covers most persons who reside in Australia.

To qualify for a benefit under the pension program of Australia, you normally must have lived in Australia for a minimum number of years. For example, to qualify for an Australian old age pension, you normally must have lived in Australia for at least 10 continuous years.

If you have not lived in Australia for the minimum period, you may not qualify for an Australian benefit. However, to determine eligibility for an Australian old age pension under the Agreement, Australia will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as periods of residence in Australia. To determine eligibility for Australian disability and survivor benefits, Australia will consider periods of contribution to the Canada Pension Plan as periods of residence in Australia.

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# Payment of your benefits

You may qualify for a benefit from Canada or Australia, 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.

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#### Applying for benefits or finding out more about the Agreement

If you want to apply for a benefit from Canada or <u>Australia</u> under the Agreement, or If you need more information about the Agreement, please contact us:

#### On the Internet:

· Human Resources and Skills Development Canada web site

#### By phone:

- · From Canada or the United States:
- **1 80**0 277-9914
- 1 800 255-4786 (TTY)
- From other countries:
- +1 613 957-1954 (collect calls accepted)

#### By mail:

- Social Development Canada
- Ottawa, ON KIA 0L4
- CANADA

## By fax:

• 1 613 952 8901

International Benefits publications

Date modified: 2013-03-05





# Service Canada People serving people

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# Infosheet on the Agreement on Social Security between Canada and France

# Qualifying for Canadian and French Benefits

Agreement on Social Security between Canada and France (PDF, 90 KB)

- The Agreement
- Qualifying for a Canadian benefit
- Qualifying for a French benefit
- · Payment of your benefits
- For more information
- · How to apply for benefits

# The Agreement

The Agreement on Social Security between Canada and France came into force on March 1, 1981.

The Agreement may help you qualify for Canadian and French old age and disability benefits if /ou contributed to both the Canada Pension Plan and the French pension program, or if you lived in Canada and France.

The Agreement may also help you qualify for Canadian and French 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 your periods of contribution to the French pension program after the age of 18 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, Canada will consider periods during which you resided in France after the age of 18 and from January 1, 1966, as periods of residence in Canada.

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# Qualifying for a French benefit

The French pension program is similar to the Canada Pension Plan and covers most persons who work in France.

To qualify for a benefit under the French pension program, you normally must be living in France and have contributed to the program for a minimum number of quarters. For example, to qualify for a French old age pension, you normally must have at least one quarter of insurance under the French pension program.

If you are a Canadian citizen, under the Agreement you can receive a French benefit while residing in Canada.

#### Payment of your benefits

You may qualify for a Canadian or French 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 France on the French International Benefits page.

#### How to apply for benefits

If you want to apply for a Canadian or French benefit under the Agreement, 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 (collect calls accepted)

You can also write to us at:

- Income Security Programs
   Human Resources Development Canada
   Ottawa, ON K1A 0L4
   CANADA
- Fax: 1 513 952-8901

International Benefits publications

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