



Citation: *BW v Minister of Employment and Social Development*, 2026 SST 143

Social Security Tribunal of Canada General Division – Income Security Section

Decision

Appellant: B. W.

Respondent: Minister of Employment and Social Development

Decision under appeal: Minister of Employment and Social Development
reconsideration decision dated October 2, 2025 (issued
by Service Canada)

Tribunal member: Adam Picotte

Type of hearing: Teleconference

Hearing date: January 21, 2026

Hearing participants: Appellant
Respondent

Decision date: January 25, 2026

File number: GP-25-1672

Decision

[1] The appeal is dismissed.

[2] The Appellant, B. W., isn't eligible for a Canada Pension Plan (CPP) retirement pension. This decision explains why I am dismissing the appeal.

Overview

[3] The Appellant is retired. The date he was able to start contributing to the CPP was January 1966. The end of his contribution period was in 2016.¹ When the Appellant applied for a retirement pension through the CPP he was told that he had no earnings while working in Canada and therefore no contributions to the CPP. As a result, he was not entitled to a retirement pension.

[4] The Appellant says that he worked in Canada between 1981 and 1995. He says that he should have contributions to the CPP for this period of time. Because of this, he told me that he would like to receive a pension. The Appellant also says that he worked in New Zealand for a number of years. During this time, he contributed to the New Zealand pension program. He says that his contributions from that period should allow him to qualify for a CPP retirement pension.

[5] The Appellant explained that while working in New Zealand he relied on others, such as accountants, to assist with filing and paying taxes. He did what others advised him to do.

[6] The Minister says that it has no record of the Appellant ever having made any contributions in Canada. It has inquired if he had a name change or was able to produce any evidence of contributions. Because the Appellant has no contributions or records of contributions, he cannot qualify for a CPP retirement pension.

¹ GD2-21

What I have to consider

[7] For the Appellant to succeed, he must prove that he has made contributions to the CPP.

[8] Every employee in pensionable employment must contribute annually, through payroll deduction, an amount equal to the employee contribution rate multiplied by the lesser of their contributory wages minus the basic exemption, or their maximum contributory earnings minus any wages already subject to provincial pension plan contributions.²

[9] A retirement pension is payable when a person has reached the age of 60 and has made contributions to the CPP any time since the start of the plan in January 1966 and within their contributory period.³

Matters I have to consider first

The Appellant cannot use his contributions in New Zealand to obtain a retirement pension

[10] There is an agreement between Canada and New Zealand called the International Social Security Agreement (ISSA). This agreement ensures *eligibility* for Canadians even if Canadian contributions alone are insufficient for the calculation of a CPP benefit. In other words, the ISSA may assist in establishing that a person may receive a benefit. However, the benefit amount is then calculated using only the person's Canadian earnings.⁴

[11] Importantly, the ISSA is specific to CPP benefits that have a minimum qualifying period. Retirement pensions unlike other forms of benefits available through the CPP

² Section 8(1)(a)(b) CPP

³ Section 44(1)(a) CPP

⁴ Agreement on Social Security Between Canada and New Zealand, Article XI Proclamation Declaring the Agreement on Social Security Between Canada and New Zealand in Force May 1, 1997

does not have a minimum qualifying period. This is because all amounts contributed to the pension plan are used to establish the resulting retirement pension.

[12] Unfortunately for the Appellant the ISSA cannot be used to assist in providing him with a benefit because it does not allow his contributions in New Zealand to be used to calculate his retirement pension in Canada.

Reasons for my decision

[13] In reviewing the Appellant's record of earnings, it is evident that he has made no contributions to the CPP.⁵ The predicate for obtaining a CPP retirement pension is that you must have made some amount of valid contributions to the CPP throughout the period you are entitled to do so. Generally this is from age 18 to age 70. In the Appellant's case, the time was more limited as the CPP came into effect in 1966.

[14] Without valid contributions, the CPP cannot issue a retirement pension. This is because you must be a contributor in order to qualify for a payment. As the Appellant never contributed to the CPP he is not a contributor.

Conclusion

[15] I find that the Appellant isn't eligible for a CPP retirement pension

[16] This means the appeal is dismissed.

Adam Picotte
Member, General Division – Income Security Section

⁵ GD5-2-3