of 16, and was a citizen of a Party and resided in the territory of a Party at the time of death.

5. If an old age, disability or survivor's pension is granted to a citizen of a Party while residing in Finland and he or she subsequently takes up residence in Canada, that person shall be entitled to receive that pension in Canada if he or she had resided in Finland for an unbroken period of at least three years after having reached the age of 16.

Article X.A

Benefits under the Employment Pensions Scheme

- Unless otherwise provided in this Article, the competent institution of Finland shall apply the legislation of Finland for the purpose of determining entitlement to a benefit under the Employment Pensions Scheme and the amount of that benefit.
- 2. If a person who becomes disabled or dies does not fulfil the condition relating to residence under the Finnish legislation concerning the *Employment Pensions Scheme* for the purpose of meeting the requirement regarding the future period, creditable periods under the *Canada Pension Plan* shall be taken into account for that purpose as though they were periods completed in Finland, provided that they do not overlap.
- 3. If employment or self-employment in Finland has terminated and the pension according to the Finnish legislation concerning the Employment Pensions Scheme no longer includes the future period, and if the contingency giving rise to a benefit occurs during employment or self-employment subject to the Canada Pension Plan, creditable periods under the Canada Pension Plan shall be taken into account by the