

PART III**PENSIONS****CHAPTER 1****TOTALIZING****ARTICLE 13****Periods under the Legislation of Canada and Bulgaria**

1. If a person is not eligible for a pension due to insufficient creditable periods under the legislation of a Party, that person's eligibility shall be determined by totalizing these periods and those specified in paragraphs 2 through 5, provided that the periods do not overlap.
2. To determine eligibility for:
 - (a) A pension under the *Old Age Security Act* of Canada, a creditable period under the legislation of Bulgaria shall be considered as a period of residence in Canada;
 - (b) A pension under the *Canada Pension Plan*, a calendar year with at least three months or 90 days which are creditable periods under the legislation of Bulgaria shall be considered as a year which is creditable under the *Canada Pension Plan*.
3. To determine eligibility for old age, early retirement, or resulting survivor pensions under the legislation of Bulgaria:
 - (a) A calendar year which is a creditable period under the *Canada Pension Plan* shall be considered as one year which is creditable under the legislation of Bulgaria;
 - (b) A creditable period under the *Old Age Security Act* of Canada and which does not overlap with a creditable period under the *Canada Pension Plan* shall be considered as a creditable period under the legislation of Bulgaria.
4. To determine eligibility for a disability pension or survivor pension derived from the right to a disability pension under the legislation of Bulgaria, a calendar year which is a creditable period under the *Canada Pension Plan* shall be considered as a year which is creditable under the legislation of Bulgaria.