

Registered Disability Savings Plans (RDSPs)

Take advantage of this lucrative long-term savings program.

A **Registered Disability Savings Plan (RDSP)** is a long-term savings plan for people with disabilities. This type of plan assists persons with disabilities as well as parents and others in planning for the long-term financial security for themselves or for a family member with a disability.

Requirements for opening an RDSP:

To open an RDSP, individuals must meet the following requirements:

- Must have a Social Insurance Number (SIN)
- Qualifies for the Disability Tax Credit (DTC)
- Is a Canadian resident
- Is 59 years old or younger
- Beneficiaries can only receive the Canada Disability Savings Grant and/or Bond up until the end of the year they turn 49

Benefits of having an RDSP:

- The beneficiary could receive the Canada Disability Savings Grant and/or Bond up until the end of the year they turn 49 years old (the Government of Canada may contribute up to \$90,000 in grants and bonds);
- The beneficiary could receive up to 10 years of unused Canada Disability Savings Grant and/or Bond amounts;
- RDSP contributions do not affect any Nova Scotia provincial income assistance amounts.

Basic Steps in the RDSP Process:

1. Apply for the Disability Tax Credit (DTC)
2. Open an RDSP
3. Make Contributions
4. Withdraw Contributions



Want to learn more about RDSPs or need help opening one? Contact:



Independent Living Nova Scotia

www.ilns.ca

kaitlyn@ilns.ca

1 (902) 453-0004 or 1-877-310-4567 (toll-free)



Society of Deaf and Hard of Hearing Nova Scotians

www.sdhhsns.org

sdhhsns@ns.sympatico.ca

1 (902) 422-7130 (voice/tty)

**Your Guide to Opening a Registered
Disability Savings Plan:**

**A Step-by-Step Information Booklet for Persons
with Disabilities looking to Gain Financial
Literacy Skills and Independence**



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Definitions

Disability Tax Credit (DTC): this is a non-refundable tax credit that lessens the amount of income tax a person with a severe and long-term disability may have to pay.

Registered Disability Savings Plan (RDSP): a long-term savings plan for persons who qualify for the Disability Tax Credit.

Canada Disability Savings Grant (CDSG): this is a matching grant given by the Government of Canada. Depending on your family income and the amount of money you put into your RDSP, the Government will provide up to \$3,500 each year with a lifetime amount of \$70,000. You can only receive this Grant until the end of the year in which you turn 49 years old.

Canada Disability Savings Bond (CDSB): this Bond is provided by the Government to low-income and moderate-income persons and families. With this bond, individuals do **not** need to contribute any money into their RDSP. You can only receive this Bond until the end of the year in which you turn 49 years old.

Assistance Holdback Amount (AHA): the assistance holdback amount is the total amount of Grant and Bond that has been paid into an RDSP within a 10-year period before a particular event. Specific events could include: the termination of the RDSP, the beneficiary no longer being eligible for the DTC, the death of the beneficiary, a withdrawal of funds from the RDSP. Part of or all of the Assistance Holdback Amount may have to be paid back to the Government under certain circumstances.

RDSP Holder: the RDSP plan holder is the person who opens the RDSP and makes or authorizes contributions on behalf of the beneficiary.

RDSP Beneficiary: the RDSP beneficiary is the person with a disability who will use the RDSP funds.

Qualifying Family Member (QFM): this is a temporary measure where qualifying family members (can be parents, spouses or common law partners) can be holders for an adult who is not able to look after their own affairs.

Disability Assistance Payments (DAPs): these are payments made from an RDSP to the beneficiary or his/her estate for a specific one-time purpose. A DAP is made up of RDSP contributions, earnings from the RDSP and the Grant and Bond.

Lifetime Disability Assistance Payments (LDAPs): these are payments that once they begin to be paid, are payable at least annually to the beneficiary until he/she dies or until the RDSP is terminated. LDAPs are made up of RDSP contributions, earnings to the RDSP, and the Grant and Bond.

Specified Disability Savings Plan (SDSP): is used to give a beneficiary who has a shortened life expectancy access to their RDSP savings without paying back Grant and or Bond savings.

Introduction

In 2008, the Government of Canada introduced the Registered Disability Savings Plan (RDSP), a long-term savings plan for persons with disabilities who qualify for the Disability Tax Credit (DTC). There are several benefits to opening an RDSP:

1. RDSP beneficiaries could receive the Canada Disability Savings Grant and Bond up until the end of the year they turn 49 years old (see definitions)
2. The Government will also provide unused Grant and/or Bond amounts for up to 10 years prior to you opening an RDSP as long as you also qualified for the DTC during the ten years preceding.
3. RDSP contributions and/or Grant and Bond amounts will **not** affect any Nova Scotia provincial income assistance amounts a beneficiary receives.

An RDSP can be opened for anyone who is 59 years old or younger and who matches the following requirements:

- Has a Social Insurance Number (SIN)
- Has qualified for the Disability Tax Credit
- Is a Canadian resident

Furthermore, there are different rules on who can open or be the RDSP holder:

- If the beneficiary is 19 years old or older and is able to look after themselves then they are the RDSP holder
- If the beneficiary is 19 years old or older and is not able to look after their own affairs then the RDSP holder is the person, organization or entity that is chosen in a court of law
- There is also a temporary measure called the Qualifying Family Member (QFM); qualifying family members (either parents, spouses or common law partners) can be holders for an adult who is not able to look after their own affairs.
- If the beneficiary is younger than 19 years old then the RDSP holder must be a legal parent, or an individual or organization who is legally responsible for the beneficiary

This step-by-step guide will help you or your loved one gain financial security and future independence through this beneficial program. Independent Living Nova Scotia (ILNS) and the Society for Deaf and

Hard of Hearing Nova Scotians (SDHHNS) can also help you open an RDSP. If you would like help or to set up an appointment, please contact us:

Kaitlyn Phillips
ILNS
(902) 453-0004 or 1-877-310-4567 (toll-free in Nova Scotia)
kaitlyn@ilns.ca

Frank O'Sullivan
SDHHNS
(902) 422-7130 (voice/tty)
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Step 1: Apply for the Disability Tax Credit

If you have already qualified for the Disability Tax Credit, SKIP this step and move on to Step 2 on page 6.

To open an RDSP, individuals **must** qualify for the Disability Tax Credit (DTC). To qualify for the DTC, please complete these steps:

1. Click on the following link to fill out a short questionnaire to see if you qualify for the DTC:
<https://bit.ly/2yn7mn3>
2. You, your guardian or a legal representative then need to fill out **Part A** of the DTC Certificate (Form T2201.)
3. Create a list with as much information about **how** your disability affects and/or limits you on a daily basis. Provide this list to the medical professional who is filling out **Part B** of the DTC Certificate.
4. **Part B** of the application needs to be filled out by one of the medical professionals listed below:
 - Medical doctor Nurse Practitioner
 - Optometrist
 - Audiologist
 - Occupational therapist
 - Physiotherapist
 - Psychologist
 - Speech-language pathologist

You may be required to **pay** for any costs linked with the medical professional filling out this form. If you receive funding from Employment Support and Income Assistance (ESIA) or the Disability Support Program, check with them to see if they pay for such costs.

5. Once the DTC Certificate is completed, make a copy of it for your records and send the original DTC form to the Canada Revenue Agency (CRA) at the following address:

Sudbury Tax Centre
Post Office Box 20000

Station A
Sudbury, ON, P3A 5C1

You can also submit the DTC Certificate online through CRA's My Account for Individuals:

<https://bit.ly/2hFI3tv>

If you believe there is any other information the CRA might need, include it with the DTC Certificate. It will take a few weeks or months to process the DTC application.

6. If the CRA requires more information, they will contact you or the medical professional who filled out Part B of the DTC Certificate (Form T2201).
7. Once the CRA reviews the application, you will receive a **notice of assessment** approving you for the DTC or not. If you are approved, the notice will tell you when you have to re-apply for the DTC. If you are not approved, the notice will explain why not.
8. If you are not approved for the DTC, you can either appeal the CRA's decision or what is usually easier to do is to re-apply for the DTC.

Step 2: Opening a Registered Disability Savings Plan

Now that you are approved for the DTC, you can open an RDSP by following these steps:

1. Make an appointment with your local bank to open an RDSP. Make sure there is a representative there who knows how to do this.
2. If there is no one who knows how to open an RDSP you can either call one of the following toll-free numbers to set up an RDSP **or** make a bank appointment and dial the appropriate toll-free phone number so both you and the bank representative can go through the process together.

ATB Securities Inc.	1-888-282-3863
Bank of Montreal (BMO)	1-800-665-7700
Bank of Nova Scotia	1-877-929-4499
Central One Credit Union /	1-800-661-6813, Ext. 5358
Trust Company	
Community Trust Company	1-800-268-1576
CIBC Securities Inc.	1-800-465-3863, Ext. 2

Desjardins Trust	1-877-286-3420, Option 1
Investors Group	1-888-746-6344
Mackenzie Financial	1-800-387-0614, Option 3
National Bank Direct Brokerage	1-800-363-3511
The RBC Royal Bank	1-800-668-3663
TD Canada Trust /	1-800-465-5463, Option 3
TD Waterhouse	

3. To receive the Canada Disability Savings Grant (CDSG) and/or Canada Disability Savings Bond (CDSG), your bank must fill out the Canada Disability Savings Grant and Bond Application; your bank representative will submit the appropriate information to the Government.

Step 3: Making Contributions

Once you set up your RDSP, you can start contributing to your RDSP. Here are some guidelines to follow when putting money into your RDSP:

1. You can put as much money into your RDSP as you want to, as long as the private contribution amount is no more than \$200,000; Private contributions include: regular contributions, rollover contributions from a Registered Retirement Savings Plan (RRSP) or Registered Education Savings Plan (RESP). This amount does not include Grant or Bond amounts or earnings.
2. To receive the maximum amount of Grant and/or Bond money you **must** file your taxes every year. If you do not file your taxes, you cannot receive any Bond money and you will only be able to receive \$1,000 of the Grant money instead of the full \$3,500. This is important because the Government decides how much Grant and/or Bond money you will receive based on your **personal income** or your **family income** if you are under 18 years old.

The Government also decides how much Grant and/or Bond money you are entitled to receive based on income tax returns you filed **two years** ago.

3. If you want to receive unused Grant and/or Bond money from the past 10 years, then you would have needed to file income tax returns for the past 12 years.

The Canada Disability Savings Grant is a matching grant the Government pays into your RDSP. To receive this Grant, you **must** contribute to your RDSP. You can receive up to \$3,500 per year with this Grant and up to \$70,000 over your lifetime. Please see below how much you could receive based on your family income as well as your RDSP contributions:

Family Income	Contributions	Canada Disability Savings Grant	Annual Maximum Amount
\$100,392 or less	On the first \$500	\$3 for every \$1 contributed	\$1,500
	On the next \$1,000	\$2 for every \$1 contributed	\$2,000
Greater than \$100,392 (or if there is no income tax return)	On the first \$1,000	\$1 for every \$1 contributed	\$1,000

The Government also has the Canada Disability Savings Bond for **low-income** and **moderate-income** persons and families. You do not need to make any contributions to your RDSP to receive this Bond. The Government decides how much you will receive based on the following:

Family Income	Annual Canada Disability Savings Bond	Lifetime Limit
\$32,797 or less	\$1,000	\$20,000
Between \$32,798 and \$50,197	The beneficiary will receive less than \$1,000; the Bond amount will be adjusted based on income	\$20,000
More than \$50,197	No bond is paid	Not applicable

If an RDSP is opened for a beneficiary who is under the age of 19, then the Canada Disability Savings Grant and/or Bond Application form needs to be filled out twice, once before the beneficiary turns 18 then again when the beneficiary turns 19. If an RDSP is opened after the beneficiary turns 18, then the application only needs to be completed once to receive Grant and/or Bond money; your bank will work with the Government, so the Grant and/or Bond amounts go directly into your RDSP.

If you receive any Grant and/or Bond money from the Government, there needs to be an Assistance Holdback Amount (AHA) of all Grant and/or Bond money you receive within a 10-

year period. The Assistance Holdback Amount might need to be repaid to the Government of Canada if the following situations happen:

- If the RDSP is closed
- Death of the beneficiary
- If the beneficiary takes out a Disability Assistance Payment and/or a Lifetime Disability Assistance Payment before they turn 60 years old.

Step 4: Making Withdrawals

Finally, it is time to begin making withdrawals from your RDSP. It is important to note that RDSP withdrawals are overseen by the Income Tax Act (ITA). As mentioned in the definitions portion of this guide, RDSP beneficiaries are allowed to make two types of withdrawals:

- Disability Assistance Payments (DAPs) are one-time withdrawals that will be used for a specific disability-related cost
- Lifetime Disability Assistance Payments are regular withdrawals that must be provided to the beneficiary at least once a year. Beneficiaries must begin receiving LDAPs by the end of the year they turn 60, but they can start sooner. Furthermore, beneficiaries must receive LDAPs until there is no more money in the RDSP or if the beneficiary dies.

There are some rules when withdrawing money from your RDSP:

1. If you receive the Grant and/or Bond, you cannot use your RDSP savings right away. If you use contributions, you will need to pay part of or all of the Grant and/or Bond money you received within the past **ten years** back to the Government; the Grant and/or Bond amount from the 10-year period is part of the Assistance Holdback Amount.
2. If you don't receive the Grant and/or Bond, you can use RDSP contributions at any time.

Specified Disability Savings Plans

If an RDSP beneficiary has a shortened life expectancy, then they will be able to change their RDSP to a Specified Disability Savings Plan (SDSP). With a Specified Disability Savings Plan, you are able to use your RDSP contributions before you turn 60 **if** a medical doctor or nurse practitioner says you have five years to live or less, however you must give your bank the following:

- a. A letter from your doctor or nurse practitioner telling your bank you have five years to live or less.

- b. Your own written request that your RDSP be changed to a Specified Disability Savings Plan (SDSP).

Once your bank tells the Government, your RDSP will become an SDSP and you can use this money without paying back any Grant and/or Bond money as long as the total taxable amount withdrawn from the account for one year is \$10,000 or less.

Additional Resources

Disability-Related Information 2017: Tax measures for persons with disabilities – this document provides information for different tax credits available to persons with disabilities along with more information on the Disability Tax Credit (DTC).

<https://www.canada.ca/content/dam/cra-arc/formspubs/pub/rc4064/rc4064-17e.pdf>

Registered Disability Savings Plan – this resource provides information on RDSPs, the Canada Disability Saving Grant and Bond, what portion of RDSP savings are taxable and much more.

<https://bit.ly/2z6eFB9>

Disability Tax Credit Self-Assessment Eligibility Questionnaire – if you are unsure whether you are eligible for the Disability Tax Credit, you can take the following questionnaire to find out.

<https://bit.ly/2yn7mn3>



Disability Tax Credit Certificate

Need help?
canada.ca/disability-tax-credit
1-800-959-8281

The information provided in this form will be used by the Canada Revenue Agency (CRA) to determine the eligibility of the individual applying for the disability tax credit (DTC). For more information, see the general information on page 16.

Part A – Individual's section

1) Tell us about the person with the disability

First name: _____

Last name: _____

Social insurance number: | | | | | | | | | |

Mailing address: _____

City: _____

Province or territory: _____

Postal code: | | | | | |

Date of birth: | | | | | | | | | |
Year Month Day

2) Tell us about the person claiming the disability amount

The person with the disability is claiming the disability amount

or

A supporting family member is claiming the disability amount (the spouse or common-law partner of the person with the disability, or a parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew, or niece of that person or their spouse or common-law partner).

First name: _____

Last name: _____

Relationship: _____

Social insurance number: | | | | | | | | | |

Does the person with the disability live with you? Yes No

Indicate which of the basic necessities of life have been regularly and consistently provided to the person with the disability, and the years for which it was provided:

Food _____ Year(s) Shelter _____ Year(s) Clothing _____ Year(s)

Provide details regarding the support you provide to the person with the disability (regularity of the support, proof of dependency, if the person lives with you, etc.):

If you want to provide more information than the space allows, use a separate sheet of paper, sign it, and attach it to this form. Make sure to include the name of the person with the disability.

As the supporting family member claiming the disability amount, I confirm that the information provided is accurate.

Signature: _____



Part A – Individual's section (continued)**3) Previous tax return adjustments**

Are you the person with the disability or their legal representative, or if the person is under 18, their legal guardian?

Yes No

If eligibility for the disability tax credit is approved, would you like the CRA to apply the credit to your previous tax returns?

Yes, adjust my previous tax returns for all applicable years.

No, do not adjust my previous tax returns at this time.

4) Individual's authorization

As the person with the disability or their legal representative:

- I certify that the above information is correct.
- I give permission for my medical practitioner(s) to provide the CRA with information from their medical records in order for the CRA to determine my eligibility.
- I authorize the CRA to adjust my returns, as applicable, if I opted to do so in question 3.

Signature: _____

Telephone number: _____

Date:

Year			Month			Day			

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 218 on Info Source at canada.ca/cra-info-source.

This marks the end of the individual's section of the form. Ask a medical practitioner to fill out Part B (pages 3-16). Once the medical practitioner certifies the form, it is ready to be submitted to the CRA for assessment.

Next steps:

Step 1 – Ask your medical practitioner(s) to fill out the remaining pages of this form.

Note

Your medical practitioner provides the CRA with your medical information but does not determine your eligibility for the DTC.

Step 2 – Make a copy of the filled out form for your own records.

Step 3 – Refer to page 16 for instructions on how to submit your form to the CRA.

Part B – Medical practitioner's section

If you would like to use the digital application for medical practitioners to fill out your section of the T2201, it can be found at canada.ca/dtc-digital-application.

Important notes on patient eligibility

- Eligibility for the DTC is not based solely on the presence of a medical condition. It is based on the impairment resulting from a condition and the effects of that impairment on the patient. Eligibility, however, is not based on the patient's ability to work, to do housekeeping activities, or to engage in recreational activities.
- A person may be eligible for the DTC if they have a severe and prolonged impairment in physical or mental functions resulting in a marked restriction. A marked restriction means that, even with appropriate therapy, devices, and medication, they are unable or take an inordinate amount of time in one impairment category, **all or substantially all** (generally interpreted as 90% or more) of the time. If their limitations do not meet the criteria for one impairment category alone, they may still be eligible if they experience significant limitations in two or more categories.

For more information about the DTC, including examples and eligibility criteria, see [Guide RC4064, Disability-Related Information](#), or go to canada.ca/disability-tax-credit.

Next steps

Step 1 – Fill out the sections of the form on pages 4-16 that are applicable to your patient.

When considering your patient's limitations, assess them compared to someone of similar age who does not have an impairment in that particular category. If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

If you want to provide more information than the space allows, use a separate sheet of paper, sign it, and attach it to this form. Make sure to include the name of the patient at the top of all pages.

Step 2 – Fill out the "Certification" section on page 16 and sign the form.

Step 3 – You or your patient can send this form to the CRA when both Part A and Part B are filled out and signed (refer to page 16 for instructions).

The CRA will review the information provided to determine your patient's eligibility and advise your patient of our decision. If more information is needed, the CRA may contact you.

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner _____ optometrist

Vision

1) Indicate the aspect of vision that is impaired in each eye (visual acuity, field of vision, or both):

Left eye after correction

Visual acuity

Measurable on the Snellen chart (provide acuity)

(/) Example: 20/200, 6/60

Count fingers (CF)

No light perception (NLP)

Light perception (LP)

Hand motion (HM)

Field of vision (provide greatest diameter)

() degrees

Right eye after correction

Visual acuity

Measurable on the Snellen chart (provide acuity)

(/) Example: 20/200, 6/60

Count fingers (CF)

No light perception (NLP)

Light perception (LP)

Hand motion (HM)

Field of vision (provide greatest diameter)

() degrees

2) Is the patient considered blind in both eyes according to at least one of the following criteria:

- The visual acuity is 20/200 (6/60) or less on the Snellen Chart (or an equivalent).
- The greatest diameter of the field of vision is 20 degrees or less.

Yes (provide the year they became blind)

--	--	--	--	--

 Year

or

No (provide the year the vision limitations began)

--	--	--	--	--

 Year

Medical doctors and nurse practitioners only: If your patient experiences limitations in more than one category, tell us more about the patient's limitations in vision. They may be eligible under the "Cumulative effect of significant limitations" section on page 14.

Provide examples of how their limited vision impacts other activities of daily living (for example, walking, feeding). Also provide any other relevant details such as devices the patient uses to aid their vision (for example, cane, magnifier, service animal).

3) Has the patient's impairment in vision lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

4) Has the patient's impairment in vision improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year)

--	--	--	--	--

 Year No Unsure

Patient's name: _____

Initial your designation if this category is applicable to your patient:

Speaking

_____ medical doctor _____ nurse practitioner _____ speech-language pathologist

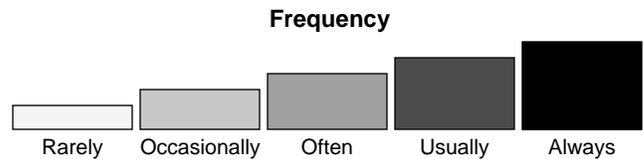
1) List any medical conditions that impact the patient's ability to speak so as to be understood and provide the year of diagnosis (if available):

2) Does the patient take medication that aids their speaking limitations?

Yes No Unsure

3) Describe if the patient uses any devices or therapy to aid their speaking limitations (for example, voice amplifier, behavioural therapy):

4) Provide examples of the factors that limit the patient's ability to speak using the severity and frequency scales provided as a guide (for example, they often require repetition to be understood, always experience mild difficulty with articulation, selective mutism, they use sign language as their primary means of communicating):



5) Tell us in the table below about the patient's ability to speak so as to be understood by a familiar person in a quiet setting (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to speak so as to be understood when using the medication, devices, and therapy listed above, if applicable.

Limitations in speaking	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable to speak or takes an inordinate amount of time to speak so as to be understood (at least three times longer than someone of similar age without a speech impairment) by a familiar person in a quiet setting.	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____ _____ _____ _____ _____
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to speak so as to be understood by a familiar person in a quiet setting. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____ _____ _____ _____ _____

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations section" on page 14.

6) Has the patient's impairment in speaking lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in speaking improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) _____ No Unsure
Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

_____ medical doctor

_____ nurse practitioner

_____ audiologist

Hearing

1) Indicate the option that best describes the patient's level of hearing loss in each ear with any applicable devices (normal: 0-25dB, mild: 26-40dB, moderate: 41-55dB, moderate-to-severe: 56-70dB, severe: 71-90dB, profound: 91dB+, or unknown):

Left ear

Right ear

2) Provide the patient's overall word discrimination score in both ears:

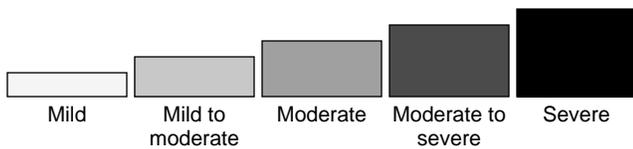
 %

Unknown

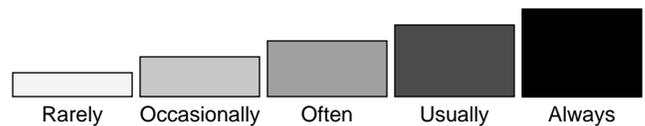
3) Describe if the patient uses any devices to aid their hearing (for example, cochlear implant, hearing aid):

4) Provide the medical condition causing hearing loss and examples of the impacts of hearing loss on your patient using the severity and frequency scales as a guide (for example, they often require the use of repetition, lip-reading or sign-language to understand verbal communication, they have severely impaired awareness of risks to personal safety):

Severity



Frequency



5) Tell us in the table below about the patient's ability to hear so as to understand a familiar person in a quiet setting (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to hear when using the devices listed above, if applicable.

Limitations in hearing	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable to hear or takes an inordinate amount of time to hear so as to understand (at least three times longer than someone of similar age without a hearing impairment) a familiar person in a quiet setting.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to hear so as to understand a familiar person in a quiet setting. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

6) Has the patient's impairment in hearing lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in hearing improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) No Unsure

Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

Walking

_____ medical doctor _____ nurse practitioner _____ occupational therapist _____ physiotherapist

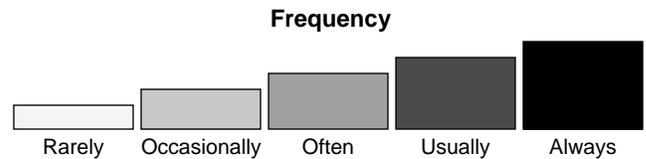
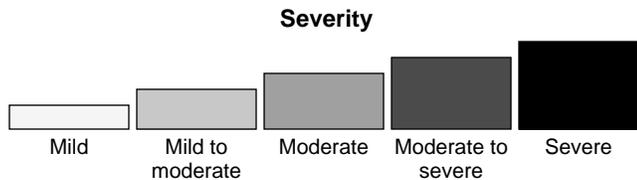
1) List any medical conditions that impact the patient's ability to walk and provide the year of diagnosis (if available):

2) Does the patient take medication to aid their limitations in walking?

Yes No Unsure

3) Describe if the patient uses any devices or therapy to aid their limitation in walking (for example: cane, occupational therapy):

4) Provide examples of the factors that limit the patient's ability to walk using the severity and frequency scales provided as a guide (for example, they have severe pain in their legs, they often have moderately impaired balance, they experience shortness of breath upon mild exertion):



5) Tell us in the table below about the patient's ability to walk, for example, a short distance such as 100 metres (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to walk when using the devices and therapy listed above, if applicable.

Limitations in walking	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable or takes an inordinate amount of time to walk (at least three times longer than someone of a similar age without an impairment in walking).	<input type="checkbox"/> Yes <input type="checkbox"/> No	____ ____ ____ ____ ____
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to walk. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	____ ____ ____ ____ ____

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

6) Has the patient's impairment in walking lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in walking improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) ____|____|____|____|____| No Unsure
 Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

_____ medical doctor

_____ nurse practitioner

Eliminating

1) List any medical conditions that impact the patient's ability to personally manage bowel or bladder functions and provide the year of diagnosis (if available):

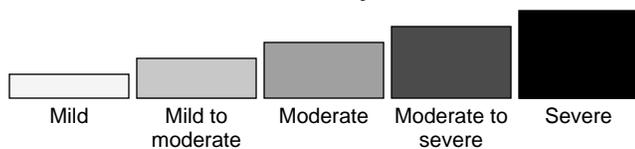
2) Does the patient take medication to aid their limitations in bowel or bladder functions?

Yes No Unsure

3) Describe if the patient uses any devices or therapy to aid their limitations in bowel or bladder functions (for example, ostomy, biological therapy):

4) Provide examples of the factors that limit the patient's ability to personally manage their bowel or bladder functions using the severity and frequency scales provided as a guide (for example, they always require assistance from another person to manage bowel or bladder functions, they have chronic constipation or diarrhea, they often have fecal or urinary incontinence, they usually require intermittent catheterization):

Severity



Frequency



5) Tell us in the table below about the patient's ability to personally manage their bowel or bladder functions (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to personally manage bowel or bladder functions when using the medication, devices, and therapy listed above, if applicable.

Limitations in eliminating	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable or takes an inordinate amount of time to personally manage bowel or bladder functions (at least three times longer than someone of similar age without an impairment in these functions).	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to personally manage bowel or bladder functions. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

6) Has the patient's impairment in bowel or bladder functions lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in bowel or bladder functions improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) _____ No Unsure
Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner _____ occupational therapist

Feeding

This impairment category includes the acts of feeding oneself as well as preparing food, except when the time spent on food preparation is related to a dietary restriction or regime. It does not include identifying, finding, shopping for, or obtaining food.

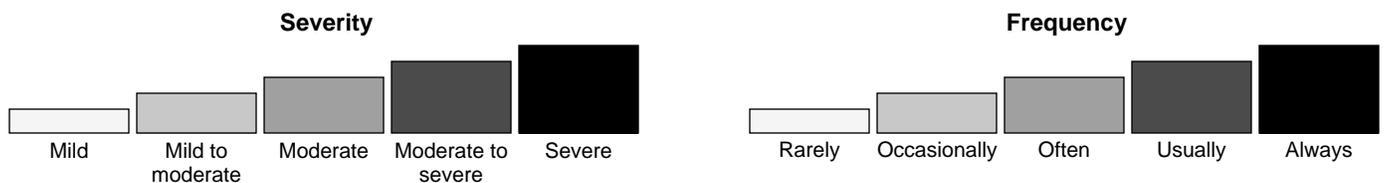
1) List any medical conditions that impact the patient's ability to feed themselves and provide the year of diagnosis (if available):

2) Does the patient take medication to aid their limitations in feeding themselves?

Yes No Unsure

3) Describe if the patient uses any devices or therapy to aid their limitations in feeding themselves (for example, assistive utensils, occupational therapy):

4) Provide examples of the factors that limit the patient's ability to feed themselves using the severity and frequency scales provided as a guide (for example, they often require assistance from another person to prepare their meals or feed themselves, their dexterity is always severely impaired, they have moderate tremors, they rely exclusively on tube feeding):



5) Tell us in the table below about the patient's ability to feed themselves (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to feed themselves when using the medication, devices, and therapy listed above, if applicable.

Limitations in feeding oneself	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable or takes an inordinate amount of time to feed themselves (at least three times longer than someone of similar age without an impairment in that ability).	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to feed themselves. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

6) Has the patient's impairment in feeding themselves lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in feeding themselves improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) _____ No Unsure
Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner _____ occupational therapist

Dressing

This impairment category does not include identifying, finding, shopping for, or obtaining clothing.

1) List any medical conditions that impact the patient's ability to dress themselves and provide the year of diagnosis (if available):

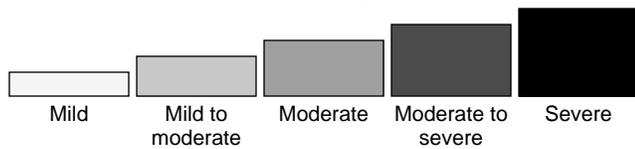
2) Does the patient take medication to aid their limitations in dressing?

Yes No Unsure

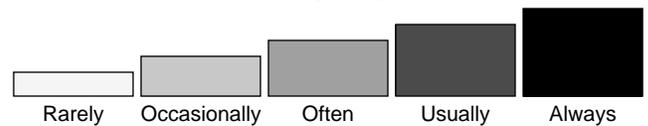
3) Describe if the patient uses any devices or therapy to aid their limitations in dressing themselves (for example, button hook, occupational therapy):

4) Provide examples of the factors that limit the patient's ability to dress themselves using the severity and frequency scales provided as a guide (for example, they often require assistance from another person to dress themselves, they have severe pain in their upper extremities, they often have moderately limited range of motion):

Severity



Frequency



5) Tell us in the table below about the patient's ability to dress themselves (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to dress themselves when using the medication, devices, and therapy listed above, if applicable.

Limitations in dressing oneself	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable or takes an inordinate amount of time to dress themselves (at least three times longer than someone of similar age without an impairment in that ability).	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
<input type="checkbox"/> The patient has difficulty, but does not take an inordinate amount of time to dress themselves. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

6) Has the patient's impairment in dressing themselves lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

7) Has the patient's impairment in dressing themselves improved or is it likely to improve to such an extent that they would no longer be impaired?

Yes (provide year) _____ No Unsure
Year

Patient's name: _____

Protected B when completed

**Mental functions
necessary for everyday life**

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner _____ psychologist

Mental functions necessary for everyday life include:

• **Adaptive functioning** which includes abilities related to:

- self-care such as attending to personal hygiene
- health and safety
- initiating and responding to social interactions
- common, simple transactions such as grocery shopping or paying a bill

• **Memory** which includes the ability to remember:

- simple instructions
- basic personal information such as date of birth and address, or material of importance and interest

• **Judgment, problem-solving, and goal-setting** taken together (for example, complying with prescribed treatments, selecting weather appropriate clothing)

1) List any medical conditions that impact the patient's ability to perform mental functions necessary for everyday life and provide the year of diagnosis (if available):

2) Does the patient take medication that aids their ability to perform mental functions necessary for everyday life?

- Yes No Unsure

Does the patient require supervision or reminders from another person to take their medication?
This question is not applicable to children.

- Yes No Unsure

Select the option that best describes how effectively the medication treats their condition:

- Effective Moderately effective Mildly effective Ineffective Unsure

3) Describe any devices or therapy the patient uses that aid their ability to perform mental functions necessary for everyday life (for example, memory aids, assistive technology, cognitive-behavioural therapy):

The Mental functions section continues on pages 12 and 13.

Mental functions (continued)

4) Does the patient have an impaired capacity to live independently (or to function at home or at school in the case of a child under 18) without daily supervision or support from others?

- No Yes

Select all types of support received by the adult or child under 18:

Adult

- Assisted living or long-term facility
- Community-based health services
- Hospitalization
- Support from family members

Child under 18

- Adult supervision at home beyond an age-appropriate level
- Additional support from educational staff at school

Provide additional details about support received (optional):

Adaptive functioning

5) Select the option that best describes the severity of the patient's difficulties with adaptive functioning:

- No difficulty Mild Mild to moderate Moderate Moderate to severe Severe

If they have difficulty with adaptive functioning, select all the examples that apply to the patient.

The patient has an impaired capacity to:

- Adapt to change
- Exhibit socially appropriate behaviour
- Express basic needs
- Demonstrate basic impulse control
- Go out in the community
- Initiate common, simple transactions
- Perform basic hygiene or self-care activities
- Perform necessary everyday tasks
- Process basic verbal information
- Recognize danger and risks to their safety

Memory

6) Select the option that best describes the severity of the patient's memory difficulties:

- No difficulty Mild Mild to moderate Moderate Moderate to severe Severe

If they have difficulty with memory, select all the examples that apply to the patient.

The patient has an impaired capacity to:

- Remember basic personal information such as date of birth and address
- Remember simple instructions
- Remember material of importance and interest to the patient

Mental functions (continued)

Judgment, problem-solving, and goal-setting taken together

7) Select the option that best describes the severity of the patient's overall difficulties with judgment, problem-solving, and goal-setting:

- No difficulty
 Mild
 Mild to moderate
 Moderate
 Moderate to severe
 Severe

If they have difficulty with judgment, problem-solving, and goal-setting, select all the examples that apply to the patient.

The patient has an impaired capacity to:

- Comply with prescribed treatments
 Make and carry out simple day-to-day plans
 React appropriately in unfamiliar situations

Additional information

8) Provide any examples related to the patient's adaptive functioning, memory, or judgment, problem-solving, and goal-setting difficulties that were not captured above.

9) Tell us in the table below about the patient's ability to perform mental functions necessary for everyday life (more than one answer may apply, given that the patient's ability may change over time). Evaluate their ability to perform mental functions when using the medication, devices, and therapy listed above, if applicable.

Mental functions	Is this the case all or substantially all of the time (see page 3)?	Year this began
<input type="checkbox"/> The patient is unable to perform these functions by themselves or takes an inordinate amount of time compared to someone of similar age without an impairment.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; justify-content: space-between;"> </div>
<input type="checkbox"/> The patient has difficulty performing these functions, but does not take an inordinate amount of time. ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; justify-content: space-between;"> </div>

¹If your patient experiences limitations in more than one category, they may be eligible under the "Cumulative effect of significant limitations" section on page 14.

10) Has the patient's impairment in performing mental functions necessary for everyday life lasted, or is it expected to last, for a continuous period of at least 12 months?

- Yes No

11) Has the patient's impairment in performing mental functions necessary for everyday life improved or is it likely to improve to such an extent that they would no longer be impaired?

- Yes (provide year) No Unsure
- Year

Patient's name: _____

Protected B when completed

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner _____ occupational therapist²

²An occupational therapist can only certify limitations for walking, feeding, and dressing.

Cumulative effect of significant limitations

When a person's limitations in one category do not quite meet the criteria to qualify for the DTC, they may still qualify if they experience significant limitations in two or more categories.

1) Select all categories you completed in previous pages and in which your patient has significant limitations, even with therapy and the use of appropriate devices and medication:

- | | |
|---|---|
| <input type="checkbox"/> Vision | <input type="checkbox"/> Speaking |
| <input type="checkbox"/> Hearing | <input type="checkbox"/> Walking |
| <input type="checkbox"/> Eliminating (bowel or bladder functions) | <input type="checkbox"/> Feeding |
| <input type="checkbox"/> Dressing | <input type="checkbox"/> Mental functions necessary for everyday life |

Important: If you checked a box for a particular category on this page but did not complete the corresponding section on the applicable page of this form, fill out that section prior to completing this page. The CRA will need that information to determine your patient's eligibility under the cumulative effect of significant limitations.

2) Do the patient's limitations in at least two of the categories selected above exist together all or substantially all of the time (see page 3)?

Note: Although a person may not engage in the activities simultaneously, "together" in this context means that they are affected by the limitations during the same period of time.

- Yes No

3) Is the cumulative effect of these limitations equivalent to being unable or taking an inordinate amount of time in one single category of impairment, all or substantially all of the time (see page 3)?

- Yes No

4) Provide the year the cumulative effect of the limitations described above began:

_____ Year

Patient's name: _____

Initial your designation if this category is applicable to your patient:

_____ medical doctor _____ nurse practitioner

Life-sustaining therapy

Eligibility criteria for life-sustaining therapy are as follows:

- The therapy supports a **vital function**.
- The therapy is needed at least **3 times per week**.
- The therapy is needed for an average of at least **14 hours per week** including only the time that your patient must dedicate to therapy, that is, the time spent on activities requiring the patient to take time away from normal everyday activities to receive the therapy.

Refer to the following table as a guide for the types of activities to include in the 14-hour requirement.

Examples of eligible activities:

- Activities related to adjusting and administering medication
- Cleaning or maintaining equipment used to administer the therapy
- Maintaining a log related to the therapy
- Receiving life-sustaining therapy at home or at an appointment
- Time spent by the child's primary caregiver(s) to do or supervise the therapy or perform activities like those listed above

Examples of ineligible activities:

- Medical appointments that do not involve receiving the therapy
- Shopping for medication
- Time a portable/implanted device takes to deliver therapy
- Time spent on dietary restrictions or regimens, or exercising
- Travel to receive therapy
- Recuperation after therapy

1) Which type of life-sustaining therapy is your patient receiving?

Specify the life-sustaining therapy: _____

Specify the medical condition: _____

2) List the eligible activities for which the patient dedicates time in order to receive the life-sustaining therapy:

3) Does your patient need the therapy to support a vital function?

Yes No

4) Provide the minimum number of times per week the patient needs to receive the life-sustaining therapy:

_____ times per week

5) Provide the average number of hours per week the patient needs to dedicate to activities related to life-sustaining therapy:

_____ hours per week

6) Enter the year the patient began to need the therapy at least 3 times per week for an average of 14 hours per week. If it does not meet these criteria, enter the year they began to receive the therapy:

_____|_____|_____|_____|
Year

7) Has the impairment that necessitated the life-sustaining therapy lasted, or is it expected to last, for a continuous period of at least 12 months?

Yes No

8) Has the impairment that necessitated the life-sustaining therapy improved or is it likely to improve to such an extent that they would no longer be in need of the life-sustaining therapy?

Yes (provide year) _____ No Unsure
Year

Certification – Mandatory

1) For which year(s) has the person with the disability been your patient? _____ to _____

2) Do you have medical information on file for all the year(s) you certified on this form? Yes No

Select the medical practitioner type that applies to you:

- Medical doctor
 Nurse practitioner
 Optometrist
 Occupational therapist
 Audiologist
 Physiotherapist
 Psychologist
 Speech-language pathologist

As a **medical practitioner**, I certify that the information given in Part B of this form is correct and complete. I understand that this information will be used by the CRA to make a decision if my patient is eligible for the DTC.

Signature: _____
 It is a serious offence to make a false statement.

Name (print): _____

Medical license or registration number (optional): _____

Telephone number: _____

Date: _____
 Year Month Day

Address

General information

What is the DTC?

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay.

For more information, go to canada.ca/disability-tax-credit or see [Guide RC4064, Disability-Related Information](#).

Are you eligible?

A person with a severe and prolonged impairment in physical or mental functions **may be eligible** for the DTC. To find out if you may be eligible for the DTC, fill out the self-assessment questionnaire in [Guide RC4064, Disability-Related Information](#).

What happens after you send the form?

Make sure to keep a copy of your application for your records. After we receive your application, we will review it and make a decision based on the information provided by your medical practitioner. We will then send you a notice of determination to inform you of our decision.

You are responsible for any fees that the medical practitioner charges to fill out this form or to give us more information. You may be able to claim these fees as medical expenses on line 33099 or line 33199 of your income tax and benefit return.

What if you have questions or need help?

If you need more information after reading this form, go to canada.ca/disability-tax-credit or call **1-800-959-8281**.

Forms and publications

To get our forms and publications, go to canada.ca/cra-forms or call **1-800-959-8281**.

How do you send in your form?

You can send your completed form at **any time** during the year online or by mail. Sending your form before you file your annual income tax and benefit return may help us assess your return faster.

Online

Submitting your form online is secure and efficient. You will get immediate confirmation that it has been received by the CRA. To submit online, scan your form and send it through the "Submit documents" service in My Account at canada.ca/my-cra-account. If you're a representative, you can access this service in Represent a Client at canada.ca/taxes-representatives.

By mail

You can send your application to the tax centre closest to you:

Winnipeg Tax Centre
 Post Office Box 14000, Station Main
 Winnipeg MB R3C 3M2

Sudbury Tax Centre
 Post Office Box 20000, Station A
 Sudbury ON P3A 5C1

Jonquière Tax Centre
 2251 René-Lévesque Blvd
 Jonquière QC G7S 5J2

Financial Institutions Contact List

If your local bank does not have a representative who can help you open an RDSP, either call the appropriate number below to set up an RDSP **or** make an appointment at your bank, dial the appropriate number and set up an RDSP; with this option, more bank representatives will learn how to open an RDSP and will be able to help other clients.

ATB Securities Inc.	1-888-282-3863
Bank of Montreal (BMO)	1-800-665-7700
Bank of Nova Scotia	1-877-929-4499
Central One Credit Union / Trust Company	1-800-661-6813, Ext. 5358
Community Trust Company	1-800-268-1576
CIBC Securities Inc.	1-800-465-3863, Ext. 2
Desjardins Trust	1-877-286-3420, Option 1
Investors Group	1-888-746-6344
Mackenzie Financial	1-800-387-0614, Option 3
National Bank Direct Brokerage	1-800-363-3511
The RBC Royal Bank	1-800-668-3663
TD Canada Trust / TD Waterhouse	1-800-465-5463, Option 3

