

# GET ONE-ON-ONE SUPPORT FROM **PLAN INSTITUTE**

## About Us

Plan Institute is a national non-profit organization dedicated to empowering people with disabilities to lead a good life. We help people with disabilities and their families make informed decisions about future and financial planning through our webinars, resources, community-based programming, advocacy efforts, and personalized one-on-one support through our free national helpline.

Our key areas of focus include the Disability Tax Credit (DTC), the Registered Disability Savings Plan (RDSP), and the Canada Disability Benefit (CDB). Please see below for more information about these programs.



## Disability Planning Helpline

Plan Institute offers a nationwide free Disability Planning Helpline for assistance with the DTC, RDSP, CDB, and other disability-related topics, including trusts and estate planning, advocacy approaches, federal and provincial/territorial government benefit programs, and building social networks. The helpline has recently expanded to offer comprehensive support with DTC applications. Our advisors are friendly and knowledgeable, so don't hesitate to reach out!

 1-844-311-7526

 [helpline@planinstitute.ca](mailto:helpline@planinstitute.ca)



## The Disability Tax Credit (DTC)

The DTC is a federal, non-refundable tax credit that can help people with disabilities or their eligible family members reduce the amount of income tax that they owe. There is no age limit for applying, and eligibility does not depend on income. Approval for the DTC is based on how an impairment affects your daily life, not on the type of disability that you have. If you qualify, you can receive retroactive payments for previous years.

Even if you do not have taxable income, the DTC can help you access other federal programs, including the Registered Disability Savings Plan (RDSP), the Canada workers benefit disability supplement, and the child disability benefit, as well as the upcoming Canada Disability Benefit (CDB).

For more information on the DTC and to see if you qualify, visit [CanadaDisabilityBenefit.ca/Do-I-Qualify-for-the-DTC](https://CanadaDisabilityBenefit.ca/Do-I-Qualify-for-the-DTC)

## The Registered Disability Savings Plan (RDSP)

The RDSP is a long-term, registered savings plan. The RDSP includes bonds and matching grants, allowing you to receive up to \$90,000 in government contributions until the end of the calendar year in which you turn 49.

With an RDSP, you can contribute up to \$200,000 in personal deposits until the end of the calendar year in which you turn 59. You can earn unlimited investment income, which helps the value of your RDSP grow significantly over time. The RDSP is an exempt asset for all federal benefits and most provincial and territorial income assistance programs.

For more information on the RDSP and to see if you qualify, visit [RDSP.com](https://RDSP.com)

## The Canada Disability Benefit (CDB)

The CDB is an upcoming federal benefit designed to support people with disabilities aged 18 to 64 living on a low income. The maximum you can receive is \$200 monthly or \$2,400 yearly. The amount will depend on your income from the previous year, family structure, and inflation. Some provinces and territories have already committed to not clawing back other benefits, while others have not announced their decisions.

The regulations for the CDB are still being finalized. Applications for the CDB are anticipated to open in late spring/early summer 2025. The first payments are currently expected in July 2025.

For more information on the CDB and to see if you qualify, visit [CanadaDisabilityBenefit.ca](https://CanadaDisabilityBenefit.ca)

