

Application for a Canada Pension Plan Retirement Pension

SIN: _____

11A. Children born after 1958 (continued)

Were you the primary caregiver for these children from birth until age seven? Yes No

If no, please list any periods of time where you were not the primary caregiver and provide a reason:

From (Year Month)	To (Year Month)	From (Year Month)	To (Year Month)
-------------------	-----------------	-------------------	-----------------

Reason: _____

Reason: _____

Did you or your spouse or common-law partner receive Family Allowance or Canada Child Tax Benefit payments for these children? Yes No

If yes, please indicate who received the benefits: You Your spouse or common-law partner

List any periods of time while the children were under the age of seven and when you did **not** receive Family Allowance or Canada Child Tax Benefit payments and provide a reason. Do not list periods of time when you were eligible for the Canada Child Tax Benefit but did not receive it because your family income was too high.

From (Year Month)	To (Year Month)	From (Year Month)	To (Year Month)
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Reason: _____

Reason: _____

Note: If you did not provide a Social Insurance Number for each child, or if any of the children were born abroad, please refer to the Information sheet under section "Children born after 1958".

11B. Waiver of rights to the child-rearing provision

To be completed only by the person who received Family Allowance payments under the *Family Allowances Act* and who wishes to waive all rights to the child-rearing provision in favour of the spouse who remained at home and who was the primary caregiver for the child(ren).

I declare that, for the child(ren) indicated in Question 11A and on any additional sheets, I have not and will not make any claims for the child-rearing provision for the period(s) accredited to my spouse.

Name _____

Social Insurance Number _____

Signature _____
X

Date (YYYY-MM-DD) _____

Telephone number during the day _____

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12. Voluntary Income Tax Deduction This service is available to Canadian residents only.

Your Canada Pension Plan retirement pension is taxable income. If we approve your application, would you like us to deduct **federal income tax** from your monthly payment? (See the information sheet for more information)

No Yes **If yes**, indicate a dollar amount or a percentage you want us to deduct each month.

	Federal Income Tax	Federal Income Tax
	\$ _____	_____ %

13. Pension sharing

If you have a spouse or common-law partner who is at least 60 years of age, you can share your retirement pension(s) for possible tax savings. Do you want to share your pension with your spouse or common-law partner?

Yes No Not applicable

If yes, please indicate his/her Social Insurance Number:

This is not an application for pension sharing. If you answered "yes" and we determine that you may be eligible for this provision, we will send you an application form with more information. You may also obtain the pension sharing application form on our Internet site at www.servicecanada.gc.ca.

14. Benefits from other countries

If you have lived or worked in a country other than Canada, you could qualify for benefits from that country. Please provide the following information:

Country	Period:	From (YYYY-MM-DD)	To (YYYY-MM-DD)

Insurance Number

Have you applied for or received a benefit from that country? Yes No

(If you have lived or worked in more than one country, use a separate sheet of paper.)

15. Disability (See the information sheet for more information)

Did you stop working because of a disability? Yes No

If yes, you may be eligible to receive a CPP disability benefit if:

- you are under the age of 65;
- you have earned a specified minimum amount and contributed to the CPP while working for a minimum number of years;
- you are deemed disabled, as defined by the CPP legislation, **before** the effective date of your retirement pension; and
- you have been receiving your CPP retirement pension for **less than 15 months**.

Application for a Canada Pension Plan Retirement Pension

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16. Declaration and signature

I declare that the information on this application is true and complete.

The information you provide is collected under the authority of the *Canada Pension Plan* legislation to determine your eligibility for benefits. The Social Insurance Number (SIN) is collected under the authority of section 52 of the *Canada Pension Plan Regulations*, and in accordance with Treasury Board Secretariat Directive on the SIN as an authorized user of the SIN. The SIN will be used to ensure an individual's exact identification so that contributory earnings can be correctly posted allowing for benefits and entitlements to be accurately calculated.

Submitting this application is voluntary. However, if you refuse to provide your personal information, the Department of Human Resources and Skills Development Canada (HRSDC) will be unable to process your application.

The information you provide may be used and/or disclosed for policy analysis, research and/or evaluation purposes. In order to conduct these activities, various sources of information under the custody and control of HRSDC may be linked. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you (such as a decision on your entitlement to a benefit).

The information you provide may be shared within HRSDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of HRSDC may have entered into an agreement, and/or with non-governmental third parties for the purpose of administering the *Canada Pension Plan*, other acts of Parliament and federal or provincial law as well as for policy analysis, research and/or evaluation purposes. The information may be shared with the government of other countries in accordance with agreements for the reciprocal administration or operation of that law and of the *Canada Pension Plan*.

Your personal information is administered in accordance with the *Canada Pension Plan* and the *Privacy Act*. You have the right of access to, and to the protection of, your personal information. It will be kept in Personal Information Bank HRSDC PPU 146. Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following Web site address: www.infosource.gc.ca. *Info Source* may also be accessed online at any Service Canada Centre.

Note: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

Applicant's signature

Date (YYYY-MM-DD)

X _____

Application for a Canada Pension Plan Retirement Pension

SIN: _____

16. Declaration and signature (continued)

Signature with a mark or by someone other than the applicant

If you (the applicant) signed with a mark (e.g. X), the mark must be made in the presence of a witness.

If the application was signed by someone who has the authority to act on behalf of the applicant, that person must provide proof of authorization (contact us to find out what documents are required). In either situation, the witness or the person who signed the application on behalf of the applicant must provide the following information:

Name	Relationship to the applicant
Address (No., Street, Apt. No., P.O. Box, R.R.)	City, Town or Village
Province or Territory	Country
	Postal Code

Telephone Number during the day

If the applicant signed with a mark, the witness must also sign the following declaration:

I have read the contents of this application to the applicant, who appeared to fully understand and who made his or her mark in my presence.

Witness's signature	Date (YYYY-MM-DD)
X	

FOR OFFICE USE ONLY

<input type="checkbox"/> Approve <input type="checkbox"/> Deny	Effective date: _____ <div style="text-align: center;"> Year Month </div> X _____ <div style="text-align: center;"> Signature Year Month Day </div>	Date stamp
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Service
Canada

Service Canada Offices Canada Pension Plan

Mail your forms to:

The nearest Service Canada office listed below.

From outside of Canada: The Service Canada office in the **province where you last resided**.

Need help completing the forms?

Canada or the United States: **1-800-277-9914**

All other countries: **613-990-2244** (we accept collect calls)

TTY: **1-800-255-4786**

Important: Please have your social insurance number ready when you call.

NEWFOUNDLAND AND LABRADOR

Service Canada
PO Box 9430 Station A
St. John's NL A1A 2Y5
CANADA

PRINCE EDWARD ISLAND

Service Canada
PO Box 8000 Station Central
Charlottetown PE C1A 8K1
CANADA

NOVA SCOTIA

Service Canada
PO Box 1687 Station Central
Halifax NS B3J 3J4
CANADA

NEW BRUNSWICK AND QUEBEC

Service Canada
PO Box 250 Station A
Fredericton NB E3B 4Z6
CANADA

ONTARIO

For postal codes beginning with "L, M or N"

Service Canada
PO Box 5100 Station D
Scarborough ON M1R 5C8
CANADA

ONTARIO

For postal codes beginning with "K or P"

Service Canada
PO Box 2013 Station Main
Timmins ON P4N 8C8
CANADA

MANITOBA AND SASKATCHEWAN

Service Canada
PO Box 818 Station Main
Winnipeg MB R3C 2N4
CANADA

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
PO Box 2710 Station Main
Edmonton AB T5J 2G4
CANADA

BRITISH COLUMBIA AND YUKON

Service Canada
PO Box 1177 Station CSC
Victoria BC V8W 2V2
CANADA

Disponible en français

HANDOUT # 6a

CPP ALLOWANCE

1. What is the Allowance?

The Allowance is a benefit available to the spouses or common-law partners of Guaranteed Income Supplement recipients. The Allowance is not taxable income.

2. Who is eligible?

You qualify for the Allowance if you meet **all** the following conditions:

- you are aged 60 to 64 (includes the month of your 65th birthday);
- your spouse or common-law partner receives an Old Age Security pension (OAS) and is eligible for the Guaranteed Income Supplement (GIS);
- you are a Canadian citizen or a legal resident;
- you reside in Canada and have resided in Canada for at least 10 years since the age of 18;
- your annual income (or in a case of a couple, your combined income) is less than the maximum annual income.

Other situations where you might qualify for the Allowance:

- If your spouse or common-law partner is incarcerated
- If you have **not** resided in Canada for at least 10 years since you turned 18, but you have resided or worked in a country that has a social security agreement with Canada, you may still qualify for a partial benefit.

The Allowance stops the month after your 65th birthday, when you may become eligible for the OAS pension and possibly the GIS.

Changes to the age of eligibility

Starting in April 2023, the age of eligibility for the Allowance will gradually increase from 60 to 62, with full implementation by January 2029.

Sponsored and non-sponsored immigrants

Sponsored and non-sponsored immigrants may be eligible to receive the Allowance. Check with Service Canada for full details.

3. How much might I receive?

The amount of Allowance you receive depends on your marital status and your previous year's income (or in the case of a couple, your combined income).

Allowance payments are adjusted every three months to reflect cost of living increases. Your monthly payment will not go down if the cost of living falls.

For the period January 1 to March 31, 2014, the maximum Allowance amount you could receive was \$1,047.43

Your Allowance payment may change if your circumstances change. Contact Service Canada if:

- You or your spouse or common-law partner has a lower annual income due to a retirement or a reduction of pension income
- Your spouse or common-law partner is incarcerated
- You marry or separate, or your spouse or common-law partner dies.

4. When should I apply?

Apply for the Allowance in writing between 6 and 11 months before your 60th birthday. Service Canada can supply the necessary forms.

5. How do I apply?

Normally, Service Canada sends you an application kit when their records show that you may be eligible for the Allowance. Complete the application and return it to Service Canada as soon as possible. Since there are restrictions on retroactive payments, you could lose some benefits if you don't apply right away.

6. Can my benefits stop?

The government will stop paying the Allowance if one of the following occurs:

- You do not reapply for the benefit for the coming year.
- Your income, or the total income of you and your spouse or common-law partner, is above a certain level.
- You leave Canada for more than six months in a row.
- Your benefits end when you die.

7. What happens if my spouse or partner dies?

If you are receiving the Allowance and your spouse or common-law partner dies, you will be switched to the Allowance for the Survivor. Your benefits will then be calculated on the basis of your income alone.

HANDOUT # 6b CPP ALLOWANCE FOR THE SURVIVOR

1. What is the Allowance for the Survivor?

The Allowance for the Survivor is a benefit available to people who have a low income, who are living in Canada, and whose spouse or common-law partner is deceased. The Allowance for the Survivor is not taxable income.

2. Who is eligible??

You qualify for the Allowance for the Survivor if you meet **all** the following conditions:

- you are aged 60 to 64 (includes the month of your 65th birthday);
- you are a Canadian citizen or a legal resident;
- you reside in Canada and have resided in Canada for at least 10 years since the age of 18;
- your spouse or common-law partner has died and you have not remarried or entered into a common-law relationship;
- your annual income is less than the maximum annual income: \$22,512.00 in 2014.

The Allowance for the Survivor stops the month after your 65th birthday, when you may become eligible for the Old Age Security pension and possibly the Guaranteed Income Supplement.

Note: Changes to the age of eligibility

Starting in April 2023, the age of eligibility for the Allowance for the Survivor will gradually increase from 60 to 62, with full implementation by January 2029.

Sponsored and non-sponsored immigrants

Sponsored and non-sponsored immigrants may be eligible to receive the Allowance for the Survivor. Check with Service Canada for full details.

3. How much might I receive?

The amount of the Allowance for the Survivor you receive depends on your previous year's income.

- For the period from January 1 to March 31, 2014, the maximum Allowance for the Survivor amount you could get was \$1,172.65.

Allowance for the Survivor payments are adjusted every three months to reflect cost of living increases. Your monthly payment will not go down if the cost of living falls.

Your Allowance for the Survivor payment may change if your circumstances change. Contact Service Canada if:

- You have a lower annual income due to a retirement or a reduction of pension income
- You remarry or enter into a common-law relationship.

4. When and how do I apply?

You should apply for the Allowance for the Survivor between 6 and 11 months before your 60th birthday. Service Canada can supply the necessary forms.

5. Can my benefits stop?

The government will stop paying the Allowance for the Survivor if one of the following occurs:

- You do not reapply for the benefit for the coming year.
- Your income rises above a certain level.
- You leave Canada for more than six months in a row.
- If you remarry or begin living in a common-law relationship.
- Your benefits end when you die.

HANDOUT # 7

CPP DISABILITY BENEFITS

Introduction

The Canada Pension Plan (CPP) has been in effect since 1966. It is a national plan based on contributions from workers and employers in Canada. It provides retirement pensions, and survivor, death and disability benefits to CPP contributors and their families.

The CPP Disability program is the largest long-term disability insurance program in Canada. It replaces a portion of income for CPP contributors who cannot work because of a severe and prolonged disability (as defined by the CPP legislation).

This sheet provides the answers to some of the more frequently asked questions about CPP disability benefits. For more information about this or about other aspects of the Canada Pension Plan, please contact Service Canada.

What is CPP Disability?

CPP Disability is part of the Canada Pension Plan. It provides financial assistance to CPP contributors who are unable to work because of a severe and prolonged disability. Benefits are paid monthly to eligible applicants and their dependent children.

How do I qualify for CPP disability benefits?

To qualify you must:

- be under age 65;
- have contributed to the CPP in:
 - four of the last six years, **or**
 - three of the last six years if you have contributed for at least 25 years.
- have a severe and prolonged disability as defined by the CPP legislation.

To remain eligible, you must continue to have a disability according to the CPP legislation.

How does the CPP legislation define "disability"?

The CPP legislation defines "disability" as a condition, physical and/or mental, that is "severe and prolonged". "Severe" means that you have a mental or physical disability that regularly stops you from doing **any** type of work (full-time, part-time or seasonal). "Prolonged" means your disability is likely to be long term, or is likely to result in your death.

How much might I receive?

The average amount of disability benefits received by new beneficiaries in October 2013 was \$882.80. The maximum disability payment for 2014 was \$1,236.35.

The average amount paid to new beneficiary children of disabled CPP contributors in October 2013 was \$228.66. The maximum payment to a child of a disabled CPP contributor for 2014 was 230.72.

What if I have not contributed for enough years?

Normally, this means you do not qualify for CPP disability benefits. However, you **may** still qualify if:

- you delayed applying (that is, you had enough years of contributions when you first became disabled and you have been continuously disabled since then, but you don't have enough contributions now);
- your CPP contributions stopped or were reduced because you were raising your children under seven years of age;
- you have obtained enough CPP credits from a former spouse or common-law partner through credit splitting to make you eligible;
- you worked in another country with which Canada has a social security agreement. Your contributions to that country's pension plan, when added to your CPP contributions, may be enough for you to meet the minimum requirement;
- you were medically incapable of applying.

For more information, please contact Service Canada.

Applying for CPP disability benefits

When should I apply?

You should apply when you develop a serious long-term or terminal medical condition that prevents you from working regularly at your own or any other job.

How do I apply?

Submit a written application with supporting documents. Contact Service Canada, servicecanada.gc.ca, for an application kit. The kit includes:

- **application forms** for you and your dependent children
- a **questionnaire** about your work history and medical condition;
- a **medical report** to be completed by your doctor. If you have more than one doctor, choose the one who knows the most about your main medical problem;
- a **consent form** to give Service Canada permission to get additional information to process your application; and

- a **form** to complete if you reduced your working hours or stopped working to care for your children under the age of seven.

If you are unable to apply on your own, a person authorized by you may apply for you.

What happens if I die before applying for CPP disability benefits?

CPP disability benefits cannot be paid unless an application is received before the contributor dies. Surviving spouses or common-law partners and dependent children may, however, apply for a CPP death benefit, survivor's pension, and children's benefit.

I am between 60 and 65. I have stopped working and think I might qualify for disability benefits. What should I apply for: a retirement pension or a disability benefit?

If you think you might qualify for a CPP disability benefit, you may want to apply for both a retirement pension and a disability benefit at the same time. You cannot receive both at the same time, but the assessment process for CPP disability benefit applications usually takes longer.

If you have already begun receiving a retirement pension when your application for disability benefits is approved, you will be switched to disability benefits if it is clear that your disability started before your retirement pension began.

If you are receiving CPP disability benefits when you turn 65, they will automatically be changed to a retirement pension. You will not need to apply again. The retirement pension is normally lower than the disability benefit. You should also apply for Old Age Security benefits at this time.

Can I receive a CPP survivor's pension and a CPP disability benefit at the same time?

Yes. If you are eligible for both benefits, they will be combined into a single monthly payment. Please note however, that you cannot receive a full survivor's pension while also receiving full CPP disability benefits.

- The most that can be paid to a person who is eligible for both CPP disability benefits and the CPP survivor's pension is the maximum disability benefit (which is more than the maximum survivor's pension).
- The total amount of the combined CPP benefits paid is adjusted based on the survivor's age and other benefits received.

HANDOUT # 8 **Guaranteed Income Supplement (GIS)**

1. What is the Guaranteed Income Supplement?

The Guaranteed Income Supplement provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada. To be eligible for the GIS benefit, you must be receiving the Old Age Security pension and meet the income requirements explained below. The GIS is not taxable income.

2. How is eligibility determined for the Guaranteed Income Supplement?

To qualify for the GIS, you must be eligible for the Old Age Security pension. Eligibility also depends on whether the combined income of you and your spouse or common-law partner, if you have one, exceeds a specific amount.

On July 1, 2008, an amendment to the *Old Age Security Act* came into effect increasing the GIS earnings exemption to \$3,500 from \$500. A single pensioner, for example, earning \$3,500 or more, will now be able to keep up to an additional \$1,500 in annual GIS benefits.

3. How much GIS might I receive?

The amount depends on your income. The maximum amount in January 2014 for an individual was \$747.86 and for the spouse of an OAS recipient was \$495.89.

GIS payments are adjusted every three months to reflect cost of living increases. Your monthly payment will not go down if the cost of living falls

4. How do I get the Guaranteed Income Supplement?

You must apply for the Guaranteed Income Supplement (GIS). To get an application form, contact Service Canada at 1-800-277-9914 (TTY: 1-800-255-4786).

You can also re-apply for GIS by filing your income tax return. The Seniors section of the Canada Revenue Agency's Web site contains information on filing your tax return.

If you did not qualify for the GIS benefit in the past, but you think you might be eligible now, you should apply as soon as possible.

Normally, individuals must apply for the GIS benefit on their own behalf. If you are applying for someone else, please contact service Canada for more information.

6. What documents will I need?

The application kit describes what documents, if any, you need to provide. It will depend on your marital status, the type of application you are making, and whether you are applying for the first time. If you are married, you may be asked to provide a marriage certificate. If you are living with a common-law partner (same sex or opposite sex) you may be asked to complete and sign a "statutory declaration".

7. Do I have to renew the Guaranteed Income Supplement every year?

Yes. The Guaranteed Income Supplement is based on your annual income, or the combined annual income of you and your spouse or common-law partner. Since your annual income can change from year to year, you must renew your GIS each year.

Most seniors automatically renew their GIS simply by filing their income tax return by April 30.

If you do not file a tax return, or if more information is needed, Service Canada will send you a renewal application form in the mail. If you receive a form from Service Canada, you must complete and return it as soon as you have all the necessary income information, even if you file a tax return.

Each July, you will receive a letter that tells you the new amount of your monthly payment.

If you do not re-apply for the GIS benefit in the spring, or if your income is now too high to qualify for it, you will only get the basic Old Age Security pension starting in July of that year.

8. Is the Guaranteed Income Supplement taxable?

No. Your GIS benefit is not considered taxable income. However, you must still report it on your tax return.

HANDOUT # 9 CPP AND OAS BENEFIT RATES

Canada Pension Plan pensions and benefits

Monthly and maximum payment amounts - January - December 2014

Type of pension or benefit	Av. amount for new beneficiaries, Oct. 2014	Maximum payment amount (2014)
Retirement pension (at age 65)	\$594.19	\$1,038.33
Post-retirement benefit (at age 65)	\$10.19	\$25.96
Disability benefit	\$882.80	\$1,236.35
Survivor's pension – younger than 65	\$402.23	\$567.91
Survivor's pension – 65 and older	\$300.99	\$623.00
Children of disabled CPP contributors	\$228.66	\$230.72
Children of deceased CPP contributors	\$228.66	\$230.72
Death benefit (maximum one-time payment)	\$2,286.03	\$2,500.00
Combined benefits		
Combined survivor's and retirement pension (at age 65)	\$771.81	\$1,038.33
Combined survivor's pension and disability benefit	\$998.95	\$1,236.35

Old Age Security pension and benefits

Monthly payment amounts and maximum annual income January to March 2014

Your situation	Maximum monthly payment amount	Maximum annual income to receive the OAS pension <small>Footnote 1</small>
Old Age Security (OAS) pension		
Regardless of your marital status	\$551.54	\$115,716 ^{Footnote 2} (individual income)
Guaranteed Income Supplement (GIS) amounts for individuals receiving a full Old Age Security (OAS) pension.		
If you are a single, widowed or divorced pensioner	\$747.86	\$16,728 (individual income)
If your spouse/common-law partner receives the full OAS pension	\$495.89	\$22,080 (combined income)
If your spouse/common-law partner does not receive an OAS pension	\$747.86	\$40,080 (combined income)
If your spouse/common-law partner receives the Allowance	\$495.89	\$40,080 (combined income)
Allowance		
If your spouse/common-law partner receives the GIS and the full OAS pension	\$1,047.43	\$30,912 (combined income)
Allowance for the Survivor		
If you are a surviving spouse or common-law partner	\$1,172.65	\$22,512 (individual income)

¹ The maximum annual income is the income level at which you cannot receive the Old Age Security (OAS) pension or benefits.

² If your individual net income is above \$70,954 for 2013, your monthly Old Age Security (OAS) pension payment amount will be reduced, beginning in July 2014, to recover the repayment amount owed. If your income is \$114,815 or above, your entire OAS pension will be recovered.

HANDOUT # 10

WHEN TO APPLY FOR CPP

If you retire before 65, you may apply to receive your CPP as early as 60 years of age. This is a decision you should make only after talking to person from your credit union or other financial advisor.

In the past, financial advisors favoured applying for CPP before 65 but with the new increased deduction from benefits taken before 65 the economic reasons to do so are weaker. (The deduction used to be 5% per year before 65. But, by 2015, that figure will have increased to 0.6% per month or 7.2% per year.) Before you make your decision, look at your health and your budget in relation to your needs and desires.

The decision to take CPP early or not is an individual one that this document cannot itself answer. The two crucial items to consider are your current health and budget. If both are in good shape, you may want to take CPP later. If not, earlier may be best for you. One way to look at the decision of when to apply for CPP is at what age does the total income from taking CPP at 65 pass the total income from taking it at 60. You can find the answer to this by going to the CURC web site : <http://unionretiree.ca/skills/retirement-calculators/> and go to the calculator to determine the breakeven point. (There are other calculators on this site related to retirement such as the impact of inflation on your pension.) The break even date is not affected by the amount of CPP you are entitled to but by the month you start. Note the net amount for you to spend depends on other income you receive and hence your tax rate.

Handout # 11 Income Tax Deductions and Credits for Retirees

NOTE: Specific details about all of these deductions can be found in the CRA Guide RC4064, **Medical and Disability-Related Information**

Caregiver Amount:

You may be able to claim the caregiver amount if, you (either alone or with another person) maintained a dwelling where you and one or more of your or your spouse's or common-law partner's dependants lived. Each dependant must have been 18 years of age or older and dependent on you due to an impairment in physical or mental functions. Also, the dependant's net income must have been less than a certain amount. If the dependant is your or your spouse's or common-law partner's parent or grandparent, he or she had to have been born in 1947 or earlier.

The maximum amount that can be claimed on your 2013 income tax return is \$4,411. **Note** you can claim this amount for each eligible dependant.

Disability Tax Credit (DTC):

The disability amount is a non-refundable tax credit that a person with a "severe and prolonged impairment in physical or mental functions" can claim to reduce the amount of income tax he or she has to pay in a year. An impairment is considered prolonged if it has lasted, or is expected to last, for a continuous period of at least 12 months.

There is a supplement for persons under 18 years of age at the end of the year who qualify for the disability amount. To be eligible for the DTC, CRA has to approve **Form T2201, Disability Tax Credit Certificate** completed by a qualified practitioner. You may be able to transfer all or part of your disability amount (and, if it applies, the supplement) to your spouse or common-law partner or to another supporting person.

Note

If you receive Canada Pension Plan or Quebec Pension Plan disability benefits, workers' compensation benefits, or other types of disability or insurance benefits, **it does not necessarily mean you are eligible for the DTC**. These programs have other purposes and different criteria, such as an individual's inability to work.

Some doctors are reluctant to fill in this form. If the reason for this is due to the time needed to fill out the form, then you should offer to pay a reasonable fee, which you may be able to claim these fees as medical expenses at line 330 or 331 of your income tax return. If your doctor is not convinced that you are markedly restricted or significantly restricted in at least two basic activities of daily living, they may not certify the form. It is CRA's responsibility to determine whether you are eligible for the disability tax credit or other related programs.

How do you apply?

First, you must complete Part A of Form 2201. Then take the form to a qualified practitioner who completes and signs Part B. Then send the completed form to your tax centre.

The following table shows the type of impairment each qualified practitioner can certify:

Qualified practitioner	Can certify:
Medical doctor	all impairments
Optometrist	vision
Audiologist	hearing
Occupational therapist	walking, feeding, dressing, and the cumulative effect for these activities
Physiotherapist	walking
Psychologist	mental functions necessary for everyday life
Speech-language pathologist	speaking

You can send the form to the CRA at any time during the year. By sending it in before you file your Income Tax and Benefit Return, you may prevent a delay in receiving your assessment because your application must be reviewed and approved before your return can be assessed. Keep a copy of the completed return for your records.

You do not have to submit a T2201 each year unless you are advised by CRA that a new T2201 is required.

Disability Supports Deduction (Form T929):

If you have an impairment in physical or mental functions, you (**only** the person with the impairment can claim this deduction) may be able to deduct the expenses that you incurred in the year so you could:

- be employed or carry on a business (either alone or as an active partner);
- do research or similar work for which you received a grant; or
- attend a designated educational institution or a secondary school where you were enrolled in an educational program.

You **cannot** claim amounts that were reimbursed by a non-taxable payment such as insurance.

Duty-free imports for goods specifically designed for use by persons with disabilities:

The *Customs Tariff* provides for duty-free entry of goods (and the articles and materials used in those goods) that are specifically designed for use by persons with disabilities. If you have questions about goods you are planning to import, visit the Canada Border Services Agency (CBSA) Web site, call 1-800-461-9999, or contact your nearest CBSA office.

Excise Gasoline Tax Refund:

If you have a permanent mobility impairment and cannot safely use public transportation as certified by a qualified medical practitioner, you can apply for a refund of part of the federal excise tax on the gasoline you buy. For more information and an application form, see Form XE8, Federal Excise Gasoline Tax Refund Program.

GST/HST information:

Some of the goods and services used by individuals with disabilities are exempt supplies or zero-rated supplies for purposes of the goods and services tax/harmonized sales tax (GST/HST). This means you will not pay GST/HST on these goods and services. Special rules apply for specially equipped motor vehicles.

Health care services:

You do not have to pay GST/HST for most health care services. For example, you do not have to pay GST/HST on physiotherapy services provided to you by a licensed or certified practitioner.

Homemaker services:

Homemaker services provided to you in your place of residence are exempt from GST/HST if they are supplied by a government or municipality or if they are funded by a government, a municipality or by an organization administering a government or municipal program for homemaker services. A homemaker service means a household or personal service such as cleaning, laundering, meal preparation, and child care that is provided to an individual who, due to age, infirmity or disability needs help. If you receive exempt homemaker services, any additional hours of homemaker services you receive will also be exempt.

Personal care and supervision services:

You do not have to pay GST/HST for services any business provides for care and supervision of an individual with a limited capacity for self-supervision and self-care due to an impairment in physical or mental functions. This exemption applies to services