



8. Canada Disability Savings Bond (CDSB)

The CDSB is money paid by the Government of Canada into the Registered Disability Savings Plan (RDSP) of eligible beneficiaries with a low- or modest-income.



No contributions are required



Based on income

Eligibility criteria

For the CDSB to be paid, the beneficiary must:

be a resident in be eligible for the Disability Tax Credit have a valid Social Insurance Number (SIN)

CDSB is paid until 49

Which income is used to determine CDSB entitlements:

<p>Until the end of the calendar year</p> 18	<p>Beginning the calendar year</p> 19
<p>The individual primary caregiver's (PCG) family income.</p>	<p>The beneficiary's family income.</p> <p> Beneficiaries should file their income taxes as of age 17</p>

For a beneficiary in care, the **public PCG** must receive a payment under the *Children's Special Allowances Act* (for at least one month of the calendar year).

CDSB payments

2020 family income threshold	Annual limit	Annual limit with carry forward	Lifetime limit
Less than or equal to \$31,711* (Or public PCG)	\$1,000		
Greater than \$31,711* but less than or equal to \$48,535*	Up to \$1,000 based on a formula as identified in the <i>Canada Disability Savings Act (CDSA)</i> : $\$1,000 - [\$1,000 \times (A-B) / (C-B)]$ Where: A = Family Income B = \$31,711 C = \$48,535	\$11,000	\$20,000
If the Canada Revenue Agency (CRA) does not have information on the income the CDSB will <u>not</u> be paid			

*Family income thresholds are indexed annually by the CRA.