

# 17. Assistance holdback amount (AHA)

The AHA is the total amount of Canada Disability Savings Grant (CDSG) and Canada Disability Savings Bond (CDSB) paid into a Registered Disability Savings Plan (RDSP) within a 10-year period before an event; less any amount of CDSG and CDSB paid into the RDSP during the same 10-year period that has been previously repaid to the Government of Canada.



CDSG and CDSB **paid**  
in a 10-year period

**−**

CDSG and CDSB **already repaid**  
within the same 10-year period


**=**

**AHA**


When an event occurs, the AHA is subject to repayment. An event can be:

- 1


Loss of Disability Tax Credit (DTC) eligibility of the beneficiary


- 2


Death of the beneficiary


- 3

Closure of the RDSP



- 4

Non-compliance of the RDSP


- 5

Withdrawal

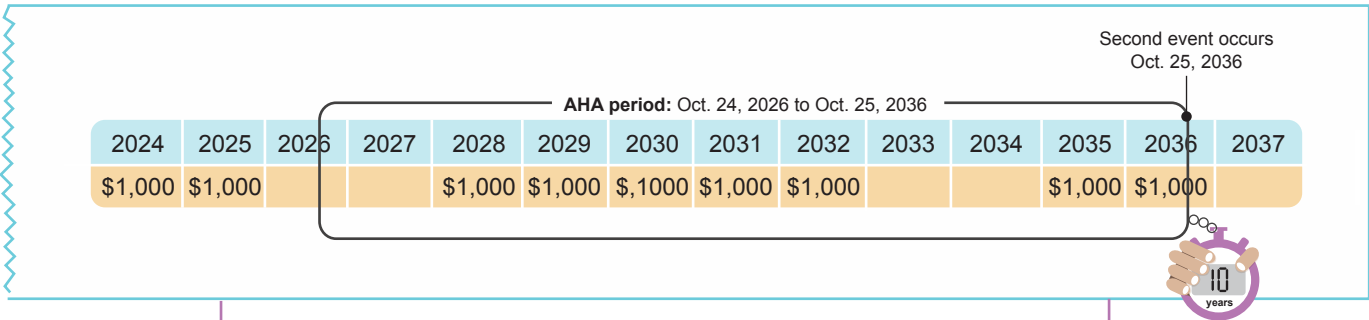
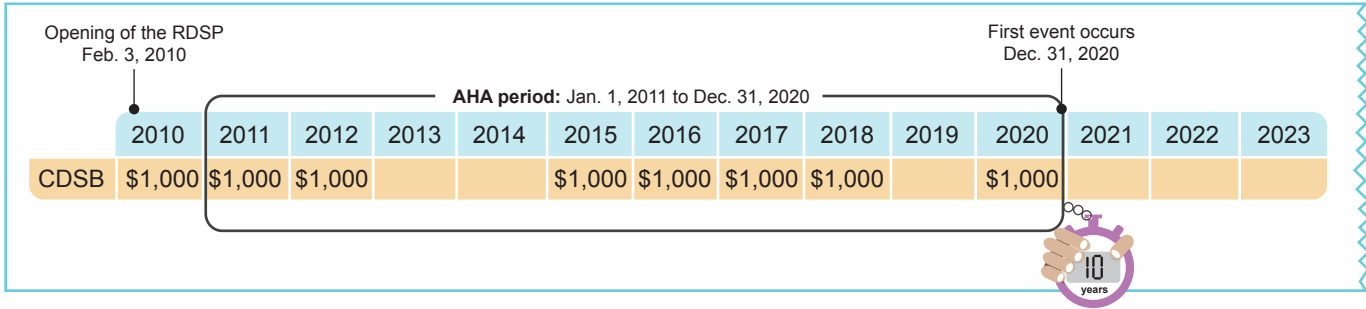
Disability assistance payment (DAP) / lifetime disability assistance payment (LDAP)



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**Exception**  
In the event of a withdrawal, there is no repayment of the AHA if an RDSP is designated as a Specified Disability Savings Plan (SDSP).

The AHA period moves forward in time with the RDSP:



**AHA reminder!**  
It is **not** possible to access the CDSG and the CDSB available outside the AHA period, without triggering a repayment; the AHA period will **always** apply.