

RDSP.ca Launches National English Platform for DTC and RDSP Support

The Montreal-based advisory now serves English-speaking families Canada-wide with plain-language guidance on Disability Tax Credit and RDSP eligibility.



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[RDSP.ca](#), an advisory service specializing in the [Disability Tax Credit](#) and the Registered Disability Savings Plan, has launched a national English-language platform for families across Canada. The service is delivered by advisors certified, from the company's Montreal office.

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Most families do not fail the Disability Tax Credit because they are ineligible. They fail because the paperwork never explains what the CRA is actually asking for.”

Michel-Alexandre Riendeau

A benefit most eligible Canadians never claim

The RDSP was introduced by the Government of Canada to help families build long-term financial security for people living with disabilities. Uptake has remained low. The most recent federal figures show that only 34% of DTC-approved Canadians aged 0 to 49 held an RDSP in 2024, leaving federal matching money unclaimed year after year.

Eligibility runs through one door. The Canada Revenue

Agency requires approval for the Disability Tax Credit before an RDSP can be opened, which makes a tax form the gatekeeper for decades of savings. Employment and Social Development Canada sets the Canada Disability Savings Grant at up to 3,500 dollars per year and 70,000 dollars over a lifetime, and the Canada Disability Savings Bond at up to 1,000 dollars per year and 20,000 dollars over a lifetime, on a lifetime contribution room of 200,000 dollars with no annual cap.

Where families lose the money

Most families do not lose those amounts at the investment stage. They lose them at the paperwork stage. CRA form T2201 asks practitioners to describe functional limitations rather than diagnoses, and applications are frequently returned over how a limitation was documented rather than whether the applicant qualifies. Families seeking help with a retroactive Disability Tax

Credit claim may encounter firms that charge a portion of the refund. RDSP.ca says opening an account with one of its RDSP specialists carries no additional fee compared with opening one through a bank.

One path instead of separate problems

The English-language service walks families through the full sequence rather than a single step. The platform covers:

- Eligibility screening against the functional-limitation test the CRA applies
- Support on CRA form T2201, including retroactive adjustments reaching back up to ten years
- Opening and ongoing management of the RDSP
- Guidance on how the RDSP interacts with the Canada Disability Benefit
- Advisors certified, supported by partnerships with MICA Capital Inc.

A record now offered in English

The company has operated in Quebec under its French-language brand before extending the same service in English. According to RDSP.ca, it has facilitated more than 50,000,000 dollars in government grants and holds more than 1,300 Google reviews at a five-star rating. The Montreal office remains the operational base for advisors serving clients in both languages.

The gap the platform is trying to close is one of comprehension rather than access. Canadian banks have offered the RDSP for years, and government pages document the rules in full. What has been missing for English-speaking families outside Quebec is a single explanation of how the Disability Tax Credit, the RDSP and the Canada Disability Benefit fit together, written in language a parent can act on. RDSP.ca says expanding that plain-language English library is its next priority.

About RDSP.ca

RDSP.ca is a Canadian specialized advisory for Registered Disability Savings Plan (RDSP), Disability Tax Credit (DTC), and grants and bonds up to \$90,000. Operated by Terry Capital Inc. from Montreal, Quebec, it helps people living with disabilities and their families confirm DTC eligibility, complete CRA form T2201, open an RDSP and maximize the Canada Disability Savings Grant and the Canada Disability Savings Bond.

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RDSP.ca

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