

Your Health Impairment Refund Package



GRANTS INTERNATIONAL INC.
THE REFUND EXPERTS
Helping Canadians get government refunds since 1991



www.HealthRefund.com • Toll Free 1-888-999-2221

Health Impairment Refunds

Every year the government provides hundreds of millions in tax refunds and credits to Canadians who have difficulties with everyday activities. The money is meant to help cover extra expenses for things like walkers, scooters, stair lifts or medications that can make your life more manageable or help you stay in your home longer.

If you have a severe health condition that impairs a basic activity, and you or someone in your family pays income taxes, we can make it easy for you to get a refund.

Getting Started

Step 1. Simply fill out the Service Agreement on the last page.

Step 2. Send it back to get our specialists working for you.

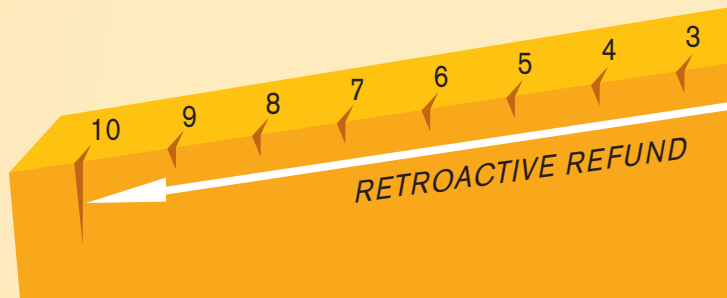
What You Get

- First thing we'll do is make sure you are qualified. If necessary, our in-house doctor will even prepare a letter for your doctor so he/she doesn't refuse your legitimate claim.
- Then we deal with all the government paperwork and phone calls for you, monitor your application and keep you informed every step of the way.
- Once you're approved, we'll ensure the government refunds everything you're entitled to receive.
- You'll also get a tax credit certificate so you can continue to save in the future.

"Grants International were very professional. They kept me informed right from the beginning as to the progress of my application. I knew exactly what the next step was and I didn't have to deal with any government red tape. Thanks so much."

– Lorraine Hunt
Hinton, Alberta

Get a refund of
up to \$5,000 per year
for the past 10 years
plus future savings
for as long as you
have the impairment.



Save Thousands in Taxes

“We work with the government every day to help our clients access the refunds that can make a difference in their lives.”

– Darren Earn, President of Grants International

Retroactive Refund of Past Years

The refund amount you get back is based on how much taxes or personal care expenses you have paid in the past. The law allows you to go back up to 10 years. For some people, with significant personal care expenses, the refund can be up to \$50,000.

Future Savings

Your refund application opens the door to even greater future savings, which can improve your quality of life and reduce day-to-day worries. Future savings on your taxes are all yours and can total nearly \$5,000 per year for the rest of your life or as long as the impairment exists.



Eligibility Requirements

1. Is Your Impairment Severe?

To qualify medically, you must have a health impairment that severely restricts you, more than 90% of the time, in one (1) or more of the activities below. Your impairment must have lasted and be expected to continue for at least 12 months. Most people qualify under walking.

You qualify medically if you meet the criteria in one of these areas. Your doctor must be aware of your condition and will have to certify that your difficulty meets this criteria.

Walking	<p>You can't walk, or it takes you a very long time to walk 100 meters or 110 yards (the length of a city block).</p> <p>Examples of a severe walking impairment:</p> <ul style="list-style-type: none">• Even with a cane or a walker, you are unable to walk 100 meters before needing to stop to rest because of painful joints, fatigue, problems with balance or shortness of breath.• It takes you at least 3 times longer to walk 100 meters compared to a person around your age who does not have your impairment.• You always rely on a wheelchair or scooter when outside the home, even for short distances.
Dressing	<p>You require an inordinate amount of time to dress yourself.</p>
Hearing	<p>You are unable, or take a long time, to hear a one-on-one conversation in a quiet setting, even with a hearing aid.</p>
Elimination	<p>You require an inordinate amount of time to manage bowel functions or you have an appliance and spend at least 45 minutes a day managing your device.</p>
Feeding	<p>You require an inordinate amount of time to prepare food or feed yourself.</p>
Vision	<p>You are considered legally blind in both eyes, even with corrective lenses.</p>
Speaking	<p>You are unable, or take a long time, to speak even with the use of devices.</p>
Mental Functions	<p>You are severely restricted in performing mental functions necessary for everyday life</p>
Life Sustaining Therapy	<p>You need life sustaining therapy, such as Dialysis, at least 3 times a week and spend at least 14 hours a week on this therapy.</p>

2. Do You Pay Taxes?

To qualify financially, you, or your spouse, need to pay income tax. The Disability Tax Credit is a tax refund that can be backdated up to 10 years. So you, or your spouse, need to have paid income tax in some or all of the years when your difficulty has been severe to get anything back.

If you're not sure, check Line 435 of your Tax Returns or Notices of Assessment to see how much income tax has been paid each year your health impairment has been severe.

What If I Don't Pay Any Taxes?

If neither you nor your spouse paid any taxes, but you have a close relative like a **son or a daughter** who supports you by paying for some of your food, shelter or clothing, they can claim the refund.



Children

Parents of children with difficulties in the areas listed on page 4 can apply for a Health Impairment Refund. The refund can go back as far as ten years, or to the year the child was born. It's possible that a refund may be paid regardless of the parent's tax situation.

Please call us for details 1-888-999-2221.

"I contacted Grants International to see if my parents qualified. We were delighted to find out that they did. I doubt any of us would have had time to pursue the filings or deal with the paperwork. The assistance from Grants International was invaluable."

– Deborah Sawyer
Toronto, Ontario

The Problem with the System

The government plays an adversarial role in making it very difficult for you to get all of your money back. Canada Revenue Agency is not allowed to provide any tax advice to help taxpayers and thus, if the refund is not requested correctly, you will not get your full refund. You may receive some money thinking that you completed the process correctly and never know that you left thousands of dollars on the table.

Many other problems often arise on both the medical and financial side of the refund application. Without experience, you may not know how to steer things back on track.

Grants International is your advocate in the process. Whether it is a problem with your doctor or a delay in your application, we've experienced it before and know exactly how to get things back on track for you to make sure you get the most money back from the government.

"Working with your company was great. My husband had a hip replacement 1 1/2 years ago so he had to give up driving. With the funds we were able to purchase a scooter for him which he certainly enjoys."

– Yvette Ryder
Ste. Rose du Lac, Manitoba



What We Do For You

If you have a severe health impairment and pay taxes, you qualify for a refund. However, getting a refund is a difficult, complex and time-consuming task. Undertaking this process without professional assistance is like going to court without a lawyer.

When you hire Grants International to handle your application, you are represented by a knowledgeable and dedicated team that works tirelessly to ensure you get the most money back now and save in the future.

At Grants International, we know and completely understand all of the intricacies involved in the process of getting you a refund. Our specialists deal with the government on your behalf, saving you valuable time and money. We handle all of the paperwork and details in the recovery process to ensure that everything is done properly the first time. At Grants International, we make getting your refund easy!

“Our accountant was surprised when he found my husband was accepted. We feel that we would have been turned down if we filed on our own. It was your expertise that was responsible for us getting the disability tax credit.”

– Helen Robinson
Outlook, Saskatchewan

“These people know how to get through the government red tape and guided me through every step in the process.”

– Pat Hillman
London, Ontario

“Without a doubt, Grants International is one of the best organizations I have ever dealt with. They kept me informed throughout the process and did what they said they would do when they said they would do it.”

– Laurie Dirks
Calgary, Alberta

Experience counts. Since 1991, we have helped over 15,000 Canadians save more than \$75,000,000.

Frequently Asked Questions

Can I qualify even if I'm still working?

Absolutely. You can be eligible for a Disability Tax Credit regardless of whether or not you're working.

Can I qualify even if I receive other benefits for my disability?

Yes. Receiving income as a result of your disability has no effect on your eligibility as long as you're still paying taxes.

How do I know if I'm already claiming the disability amount?

You can check line 316 on your most recent Income Tax return. If you transferred it to your spouse, check line 357 of their return. However, we always check for our clients before submitting anything.

Do I have to pay your fee on any future savings?

No. The future savings, which can add up to thousands more for you, are all yours to keep. We only charge our fee on the refund we get for you.

What is your fee?

Our fee is 30% of the refund on past years only. The future savings are all yours. Plus, we guarantee that if you don't get a refund, there is no charge. And there are no upfront, hourly or hidden costs.

Do I have to pay tax on the refund?

No. It is a refund of taxes that you've already paid. The refund money is not considered income and is non-taxable.

What if my doctor won't sign?

If your doctor, nurse practitioner or other medical professional won't sign, you need to make sure he/she understands why you qualify for a refund. We have a doctor on staff who will consult with you if necessary and write a summary explaining why you qualify that you can take to your doctor so they don't refuse your legitimate claim.

Do I have to be in a wheelchair to qualify?

No. You do not have to be in a wheelchair to qualify for the refund.

What if I have my doctor's office submit the form?

They can, but after the application is submitted, you'll be on your own to deal with the CRA and make sure you get back all the money you're entitled to receive. No doctor's office is going spend hours on the phone to deal with the CRA to monitor your application and then get your tax returns re-assessed. So you can fight with the CRA yourself or you can sign up with us to do that for you.

"I didn't realize that I would qualify for this tax credit so I'm so glad I called. The service received was everything one could ask for."

– Lorna Eady
Edmonton, Alberta

"Grants International personnel were very caring as well as professional. They kept me posted on the progress of the request for the Disability Tax Credit. The paperwork required by me was very forthright and easy to follow. The work was really done well by Grants International."

– Jean Turner
Halifax, Nova Scotia

Read All About It...

Disability tax credit not negligible

Another of the most-often overlooked credits is the disability tax credit. “We can get into some real money, and people just don’t realize it,” says Alan Rowell

– CBC News

Tax credit form for disabilities not MD’s friend

What shocked me in the last two weeks was hearing from people who obviously qualified for the DTC, but whose doctors have told them things like “you are not disabled enough,” and refused to fill out the form so that these patients could get proper tax treatment.

– David Christianson, Winnipeg Free Press

How the disability tax credit can help seniors

While seniors with low income might not benefit, the DTC could be transferred to a relative. According to a CRA spokesperson, “If the senior is being cared for in your home or is dependent on you for all or some of the basic necessities of life (food, shelter, and clothing) on a regular and consistent basis,” then the DTC can be transferred.

– The Toronto Star

Widow denied caregiver tax credit for husband’s grandma

For the past six years, Sharon has been Edith’s primary caregiver. But it’s getting harder. “She’s 104 now and can’t walk and is legally blind,” Sharon said.

Sharon was told there would be no problem in theory with receiving a credit of up to \$10,000 but it turned out to be much more difficult to process when it came to filing the paperwork.

– Joe Warmington, Toronto Sun

Tax credits – great politics, terrible policy

Ottawa spends an estimated annual \$750 million on the Disability Tax Credit to help eligible individuals offset their costs resulting from severe functional impairments. With rapid population aging, growing numbers of Canadians will need assistance with the activities of daily living.

– Sherri Torjman, National Post

Disability tax credit still being wrongly denied

I have been shown evidence lately that legitimate claimants are still being discouraged or refused on incorrect criteria, this time by the CRA itself.

– David Christianson, Winnipeg Free Press

Who is Grants International?

Darren Earn, President and founder of Grants International (GI), started the business in the early 90s after conceiving the idea for a university class project in 1989. The first grant he started helped bakeries access a federal government subsidy for butter. As a result of this successful initiative, GI expanded its scope of activities to include other government grants.

The company formally started in 1991 when Darren entered thousands of government programs into a searchable database. GI streamlined the bureaucratic application process for many grant applications and refund programs. In fact, as is the case with every application, GI clients only have to provide the receipts or other information that we request, sign the application forms that we prepare and submit, and then deposit the cheques that the government sends directly to them. It's that simple!

Darren discovered Disability Tax Credit refunds when he wanted to buy his grandmother a lift chair to help her deal with the severe arthritis in her knees. Besides helping his grandmother get back \$11,800, the lift chair and other items she was able to buy allowed her to remain active in her home for many more years.

GI is devoted to saving Canadians money in ways that require minimal time input from its clients. GI has always worked on a percentage of the savings and has never charged a fee until the client has a refund cheque in hand. "I don't want people to have to pay me if we're not successful, it should always be a win-win situation," says Darren.

Today, GI's expertise is worth its weight in gold as we give clients the best possible chance of a successful outcome.

Grants International has
saved over 15,000
Canadians
more than
\$75,000,000



GRANTS INTERNATIONAL INC. THE REFUND EXPERTS

Toll Free 1-888-999-2221 Email: info@GrantsInternational.com
Direct (204) 989-5666 Website: www.HealthRefund.com
500 - 309 McDermot Avenue Winnipeg, MB R3A 1T3

**Our Guarantee to You...
"If You Don't Save,
You Don't Pay!"**

SERVICE AGREEMENT



This form is for YOU to fill out – this is not the form your doctor completes.

After completing the entire form, Scan & Email to: Info@GrantsInternational.com

or Fax to: (204) 989-5660 or Mail to: 500 - 309 McDermot Ave., Winnipeg, MB R3A 1T3

- GI Works For You** – By signing this agreement, Client listed below has a health impairment and employs Grants International Inc. (“GI”) to attain and monitor Savings (defined in Section 2), authorizes GI to represent Client and pay the Fee Calculation (defined in Section 3) to GI if Savings are attained.
- Savings** – Savings includes refunds, tax credits and recovered interest related to the Health Impairment Refund (HIR) applications initiated by GI. Savings apply to all amounts attained by GI and received by the Client or Client’s relative(s).
- Fee Calculation – Client agrees to pay GI our fee of 30% of Savings on past years only.**
Fee is due upon receipt of Savings. Sales tax extra. Client agrees overdue accounts are charged interest at 2.75% per month compounded monthly.
- Guarantee** – “If You Don’t Save, You Don’t Pay!” If there are no Savings, there is no fee.
- GI will monitor your DTC in the future** at no charge to ensure you continue to receive all the benefits. If GI finds any additional savings, we will discuss with you first and if you agree, we will work with you to get the additional savings at the same rate as on this agreement.
- GI makes no warranties** or representations as to savings or outcome, and may terminate this agreement at our sole discretion with no liability. GI is not liable for any misrepresentations made by the Client to GI or to the government.
- Jurisdiction** – In the event of a disagreement, Courts of Manitoba shall have exclusive jurisdiction and the laws of Manitoba will govern.
- Confidentiality** – All information provided by Client to GI will be held in the strictest of confidence between Client, GI, GI’s counsel, GI’s Medical Dr, Client’s Dr(s) and the government. GI will not release any of your information to any other sources without your consent.

Client’s Social Insurance Number _____		Date of Birth: Month: _____ Day: _____ Year: _____		Gender: () Male () Female	
Client’s Name as it appears on their Tax Return with CRA					
Client’s Mailing Address				Home Phone ()	
City/Town	Prov	Postal Code	Cell or Daytime Phone ()		
Which activity gives you the most severe difficulty? <input type="checkbox"/> Walking <input type="checkbox"/> Hearing <input type="checkbox"/> Feeding <input type="checkbox"/> Speaking <input type="checkbox"/> Seeing <input type="checkbox"/> Dressing <input type="checkbox"/> Elimination <input type="checkbox"/> Mental Functions <input type="checkbox"/> Life Sustaining Therapy: Dialysis, Insulin, etc					
In what year did the activity above begin to cause you severe difficulty? _____					
What is your medical condition(s) and how does it affect the activity above?					
1. Has the Client ever applied for a Disability Tax Credit (DTC) certificate? () Yes () No					
2. What was the Client’s annual taxable income on line 260 of their most recent Notice of Assessment? \$ _____					
3. What did the Client pay in taxes from line 435 of their most recent Notice of Assessment? \$ _____					
4. Is the Client married or does the Client have a common-law partner or a Spouse? () Yes () No					
If yes, what was the Spouse’s annual taxable income from line 260 of their Notice of Assessment? \$ _____					
If yes, what did the Spouse pay in taxes from line 435 of their most Notice of Assessment? \$ _____					
If yes, Spouse’s Name: _____ SIN# _____ Year married: _____ Date of Birth: Month: ___ Day: ___ Year: ___					
5. Does the Client or their Spouse owe any money in arrears to the Canada Revenue Agency (CRA)? () Yes () No					
6. Has the Client or their Spouse ever declared bankruptcy? () Yes () No If yes, year discharged: _____ or () N/A					
7 Does the Client or a relative pay for any in-home care or seniors’ housing? () Yes () No If yes, year began: _____					
Who is your Medical Doctor? Please fill in their contact information:					
Doctor’s Name		Specialty		Phone ()	
Address				In what year did you make this Doctor aware of your problem? _____	
City/Town	Prov	Postal Code			
If the person for us to contact is different from Client, please provide their contact information:					
Name				Home Phone ()	
Address				Cell or Daytime Phone ()	
City/Town	Prov	Postal Code	Relationship to Client		

Signature of person responsible to pay Fee to GI if savings are attained:

HIR

Name (please print): _____

Date: _____

Email address: _____

Signature: _____

Providing Email equals acceptance of our commercial electronic messages. Unsubscribe anytime.

Our Guarantee to You Since 1991... “If You Don’t Save, You Don’t Pay!”