

# REGISTERED DISABILITY SAVINGS PLAN (RDSP) INFO SHEET

## WHAT IS IT?

The RDSP is a Canada-wide, registered matched savings plan specifically for people with disabilities. It is designed as a long-term savings plan to help the holder be better financially prepared for their future.

## WHO IS ELIGIBLE?

To be eligible for the RDSP, you must...

- 1 Have a Social Insurance Number
- 2 Qualify for the Disability Tax Credit (DTC) or the Canada Child Tax Benefit if under 19
- 3 File your income tax returns
- 4 Choose the Holder (the person who makes the financial decisions)
- 5 Be younger than 60

## HOW DO I APPLY?

- ✓ Ensure you meet the criteria above. For help with the DTC, call our friends at Disability Alliance BC 1-800-663-1278
- ✓ Give our RDSP advisors a call at 1-844-311-7526 - they'll walk you through the process!

## DID YOU KNOW

**\$90,000** of government grants & bonds are available for your RDSP, depending on income and other factors

**37.4%** of eligible Canadians have opened an RDSP

## THE ENDOWMENT 150 GRANT

### WHAT IS IT?

The E150 is intended to help people with disabilities save for their future - it offers a one-time grant of **\$150** to help eligible people jumpstart savings in their RDSP

### WHO IS ELIGIBLE?

The E150 is available to anyone who...

- ✓ Is a resident of British Columbia
- ✓ Has an RDSP
- ✓ Has a net income of less than \_\_\_\_\_ OR is under the age of 19

### DID YOU KNOW?

With **ONLY** the E150 at age 5 and **NO** personal contributions, by the time the holder reaches age 60, their RDSP can grow to over **\$200,000**

### HOW DO I APPLY?

- 1 Visit [www.rdsp.com/endowment-150/](http://www.rdsp.com/endowment-150/)
- 2 Select "Apply for Adult" OR "Apply for Child"
- 3 Fill out the online form and click "Submit" OR download the PDF & mail in your submission with accompanying documents

FOR MORE INFO ON THE RDSP OR THE E150, VISIT [WWW.RDSP.COM](http://WWW.RDSP.COM) OR CALL 1-844-311-7526



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connected

