

# Access RDSP

*Change your tomorrow today*



dabs



## THE REGISTERED DISABILITY SAVINGS PLAN (RDSP)

### WHAT IS THE RDSP?

The Registered Disability Savings Plan (RDSP) is a Canada-wide registered matched savings plan that gives people living with a disability an opportunity to save for the future and take advantage of up to \$90,000 in federal grants and bonds.

### HERE ARE SOME BASICS:

- For every \$1 put in, the federal government can match it up to \$3
- For those living on low incomes, the federal government will contribute an additional \$1,000 each year for 20 years
- It is exempt from provincial disability and income assistance benefits
- Individuals can choose what to do with the money when it comes out - there are no restrictions on how the money can be spent
- Anyone can contribute to an RDSP - family, friends, neighbours



## FREE SUPPORTS & SERVICES

**Through the Access RDSP program, the following supports and services are provided free of charge:**

- Workshops on the RDSP & Disability Tax Credit (DTC) for individuals, organizations, and financial professionals
- One-to-one support applying for the DTC
- RDSP & Disability Planning Helpline
- Specialized support and navigation for Indigenous peoples
- \$150 grant for children and low-income BC residents

## ENDOWMENT 150 GRANT

Endowment 150 (also called E150) helps individuals and families save for their future by providing a one-time \$150 grant to help their Registered Disability Savings Plan grow. E150 grants are available to BC residents with RDSPs who are under 17 years of age; or adults under 60 with low-incomes, or who have had a low income sometime after January 1, 2008.

To apply go to [www.rdsp.com/Endowment-150](http://www.rdsp.com/Endowment-150)

## ACCESS RDSP

Access RDSP is a partnership between BC Aboriginal Network on Disability Society (BCANDS), Disability Alliance BC (DABC), and Plan Institute, supported by the Vancouver Foundation.

It is estimated that only about 38% of eligible Canadians have opened an RDSP and are accessing this free money. Our goal is to reduce barriers, spread awareness, and help people access these funds. All of our services are FREE.

## FOR MORE INFORMATION:

[www.rdsp.com](http://www.rdsp.com) | [info@rdsp.com](mailto:info@rdsp.com) | 1-844-311-7526