

Helping Canadians with disabilities save for the future

Enabling Canadians, with RDSPs made easy.

That's **better** together

Canadians to open a Registered Disability Savings Plan (RDSP). We can make it easy for you too. An RDSP empowers families to save for the long-term financial security of loved ones

with a disability. The federal government can help you save, adding up to \$4,500 each year to the amount you contribute.

Start saving early Make it automatic by enrolling in a pre-authorized contribution plan.

Top 4 tips to maximize savings

We've made it easy for over 60,000

- - **Contribute every year** In order to get the maximum annual CDSG and CDSB, if applicable.
- Plan your withdrawals
 - Planning helps to avoid federal grant and bond repayments.
- **Carry forward grants and bonds** Take advantage of carry-forward for CDSG and CDSB.

the earlier you can start building long-term financial security.

The sooner you start saving,

Why RDSPs are the best way to save

Why?

The total lifetime contribution for each beneficiary is \$200,000, with no annual

contribution limits. Contributions can be matched, based on family net income, with up to \$3,500

Anyone can contribute to an RDSP with written consent of the account holder.

a year in Canada Disability Savings Grants (CDSG), and up to \$1,000 a year in Canada Disability Savings Bonds (CDSB). The money you contribute grows tax free.

Savings and withdrawals do not affect federal or many provincial income-

tested benefits.

- Carry forward on CDSG and CDSB back to the date of diagnosis, to a maximum of 10 years. The maximum grant for a single year per account is \$10,500 and maximum bond is \$11,000.
- Who?

Who qualifies for an RDSP?

A resident of Canada • Less than age 60

To qualify for an RDSP, the beneficiary must:

Be a recipient of the Disability Tax Credit

Have a valid Social Insurance Number

- How?

advisor to open an RDSP.

How to open an RDSP account

If you haven't already, apply

for the Disability Tax Credit

see cra-arc.gc.ca/disability or see your financial

How the Canadian Government can help

Canada Disability Savings Grant Through the CDSG, the Government deposits money

and the beneficiary's family net income. The maximum is \$3,500 per year, with a lifetime limit of \$70,000.

Canada Disability Savings Bond

into your RDSP, providing matching grants of 300%,

200% or 100%, depending on the amount contributed

Through the CDSB, the Government deposits money





Jack's Journey

\$1,500 annually

\$1,000

\$3,500

of \$70,000.*

annually

annually

Jack, whose family net income is

less than \$26,364 a year, opens an RDSP

at age 19, investing \$1,500 annually.*



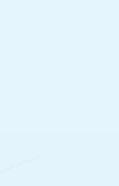
Up to the maximum lifetime amount of \$20,000.*

Total plan value of

\$398,891

Even though his personal contributions only total \$46,500 (\$1,500 x 31 years), by

Up to the maximum lifetime amount





age 50 Jack will have accumulated \$398,891, thanks to the additional growth of the Canada Disability Savings Grants and Canada Disability Savings Bonds he received.

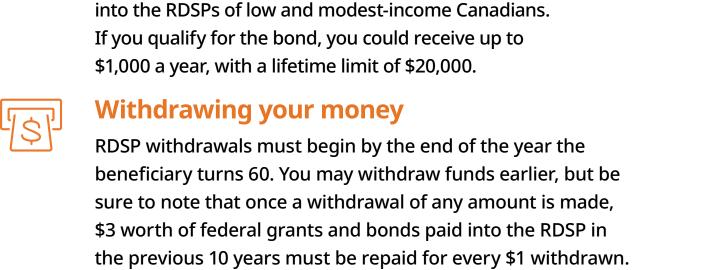
Investors + Advisors + Mackenzie That's better together

* Invested in a balanced mutual fund that returns 5.5% annually



a conversation. To open an RDSP, please talk to your financial advisor.

Peace of mind starts with



Withdrawals will consist of non-taxable contributions,

taxable Government monies and taxable growth.

How money can grow:







information contained in this brochure.

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