



Financial peace of mind for Canadians with disabilities

**Registered Disability
Savings Plan (RDSP)**

Concentra |
TRUST

All Canadians deserve a secure financial future

At Concentra Trust, we recognize the financial inequalities many people with disabilities face in Canada.

Together with your credit union, we're proud to offer the Registered Disability Savings Plan (RDSP), a powerful tool to help you save for the long term.

What is an RDSP?

Introduced in 2008 by the federal government, the RDSP is a tax-deferred registered savings plan specifically for Canadians with disabilities (and their families) to secure a sound financial future.



You have everything to gain

From tax advantages to generous government incentives, the RDSP can bring greater financial stability—and peace of mind.

Tax-deferred growth

Build up savings faster, as earnings grow tax-free in the plan.

Government assistance

Receive up to \$90,000 in Canada Disability Grants and Bonds.

Security

Gain independence and peace of mind from a more secure financial future.

Here's how to qualify for an RDSP

To qualify, the beneficiary must:

- Be eligible for the Disability Tax Credit (DTC)
- Have a valid Social Insurance Number
- Be a Canadian resident
- Be under 60 years of age



See how fast money can grow*

Meet Sarah

- Age 20
- Family net income of \$30,000
- Opens RDSP



Who can open an RDSP?

The **holder** opens and manages the RDSP and can also be the beneficiary, if they are an adult and legally able to enter into a contract. Otherwise, a parent, spouse, common-law partner, sibling, or legal guardian can be the holder. The **beneficiary** receives the RDSP funds.

What's in it for you: RDSP by the numbers

Designed for long-term tax-deferred growth, an RDSP can grow fast when you make full use of available grants and bonds.

\$200,000

Lifetime contribution limit

You can contribute at your own pace, with no annual limits, up to a lifetime maximum of \$200,000.

Up to \$20,000

Canada Disability Savings Bond (CDSB)

For low to moderate income individuals, the government will contribute up to \$1,000 annually and up to a lifetime maximum of \$20,000.

Up to \$70,000

Canada Disability Savings Grant (CDSG)

Depending on net family income, the government will match contributions up to a lifetime maximum of \$70,000.

10 years

Carry-over of CDSG & CDSB

If you were eligible for the DTC in the previous 10 years, but did not contribute to or open an RDSP, you can catch up on grants and bonds available for the years you qualified.



Invests **\$1,500 per year**

- Receives maximum CDSG & CDSB annual entitlements
- 2% annual return**



Total value **\$148,700**

- Age 40
- **4x more savings** than if she contributed to a savings account or Guaranteed Investment Certificate (GIC)

*Scenario for illustrative purposes only.
**Actual returns may vary.

Beneficiaries could receive up to \$90,000 in government grants & bonds.



We're here to help build a secure financial future

At Concentra Trust, we're proud to partner with your credit union to help you open an RDSP.

Whether you simply have questions or wish to get started, we'll be with you every step of the way.

Phone number:

Email address:

Concentra Trust

Phone number: 1-800-788-6311

concentra.ca