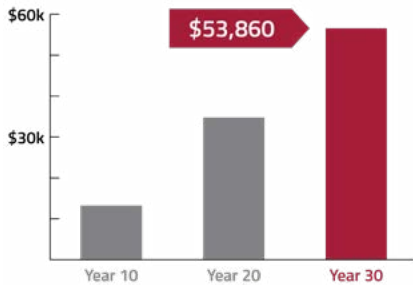


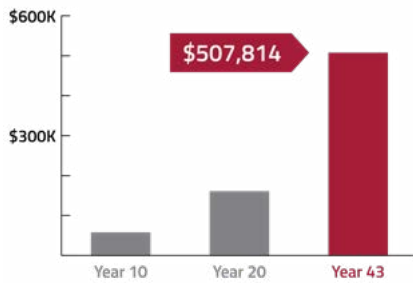
# Why create a Registered Disability Savings Plan \*(RDSP)?

Did you know that roughly 80 percent of parents who are entitled to a Disability Tax Credit do not apply for a Registered Disability Savings Plan (RDSP) and the free money that accompanies this program? This amounts to over 169,000 Canadian children, ages 0 to 18, that do not get funding to which they are entitled. The dollar amount to children is staggering, starting at \$50,000 per child, and it only goes up from there.



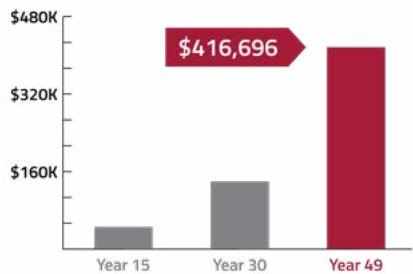
## For family incomes less than \$31,711

As a broad guideline for families with an income of less than \$31,711, the government will commit \$1,000 per year for 20 years. At 5% this will compound to over \$50,000 in 30 years. And you do not make any contributions.



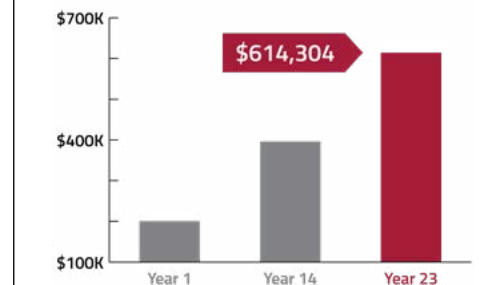
## For family incomes less than \$97,069

For families with an income of less than \$95,000, willing to deposit \$1,500 into an RDSP, the government will contribute \$3,500 up to a lifetime maximum of \$70,000. At 5%, this can easily compound to more than \$500,000.



## For family incomes greater than \$97,069

For families with an income greater than \$97,069, the government will match \$1,000 for the first \$1,000 deposited per year in an RDSP, up to a maximum of 49 years. At 5%, this can easily compound to more than \$400,000.



## Can I rollover money from my RRSP into an RDSP?

Yes! Primary caregivers can “roll” up to \$200,000 of their registered Retirement Savings Plans or Registered Retirement Income Fund to a Registered Disability Savings Plan.

This immediately saves roughly up to \$100,000 of income tax payable due now. Next, it allows the \$200,000 to continue to compound tax free. At just 5% per year, the funds will double in 14 years and triple in 23 years to over \$600,000.



## Let us be your guide.

Established in 1996, Claret has a fiduciary responsibility to our clients, always acting ethically in their best interests. Please visit [www.claret.ca/RDSP](http://www.claret.ca/RDSP) for more information.

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# By the Numbers

**80%**  
of eligible families

The percentage of families that do not apply for a Registered Disability Savings Plan and the free money that accompanies this program

**\$50,000**  
per child

The starting amount of money each child could save if their family contributes to an RDSP.

**169,000**  
children

The number of Canadian children, ages 0 to 18, that are not getting the funding to which they are entitled.



[www.claret.ca/RDSP](http://www.claret.ca/RDSP)



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