



# **Richmond Centre for Disability**

*“Promoting a new perspective on disability”*

## **Learn about the Government of Canada’s New Registered Disability Savings Plan Program at the Richmond Centre for Disability – Now Offering Information Sessions and One-on-One Support**

The Richmond Centre for Disability (RCD) is delighted to have been awarded contracts to offer the Registered Disability Savings Plan Outreach Initiative to persons with disabilities and their families. They are providing a series of information sessions and one-on-one support to help individuals learn about and understand the RDSP program, the benefits of long term savings and how to access the generous grants and bonds offered by the Government of Canada.

The Registered Disability Savings Plan (RDSP) helps Canadians with disabilities and their families save for the future. If you are a Canadian resident under age 60 and are eligible for the Disability Tax Credit, you are eligible for an RDSP. Earnings accumulate tax-free, until you take money out of your RDSP. Parents or guardians may open an RDSP for a minor. With written permission from the holder, anyone can contribute to the RDSP. The Registered Disability Savings Plan (RDSP) is now available to help people with disabilities and their families save for the future.

To help you save, the Government will contribute Canada Disability Savings Grants of up to \$3,500 a year depending on the amount of your contributions. The Government will also pay a Canada Disability Savings Bond of up to \$1,000 a year, for up to 20 years, into the RDSPs of low-income and modest-income Canadians. No contributions are necessary to receive the bond. Earnings accumulate tax-free until money is taken out of the RDSP. People with disabilities must be 49 old or under in order to receive grants and/or bonds.

You may be eligible to receive government grants and bonds totally a maximum of \$90,000! This money will earn interest over time and can be used for addition income assistance and for disability supports that you or your children may need in the future. You get to decide how the money is used!

This new program is a win-win for people with disabilities and their families and don't worry – provincial disability support programs do not penalize individuals with RDSP accounts. Learn more about this exciting new government program by attending an information sessions and/or receiving one-on-one support assistance offered through the RCD. For more information, please call 604-232-2404 or visit their Centre or browse their website at [www.rcdrichmond.org](http://www.rcdrichmond.org).

Funding for these information services is provided by the Government of Canada.

Information sessions and one-on-one personal assistance are available in English and some in Chinese.

#### Contact Information:

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