



Now and Tomorrow  
Excellence in Everything We Do

# Registered Disability Savings Plan

## Helping People with Disabilities Save for the Future

Canadian residents under age 60 who are eligible for the Disability Tax Credit can open a Registered Disability Savings Plan (RDSP) and can also receive money from the Government of Canada to encourage savings.



## Canada Disability Savings Grant

The **Canada Disability Savings Grant** is a matching grant that the Government deposits into the RDSP, based on contributions and the beneficiary's family income. The Government will deposit a maximum of \$3,500 each year, with a lifetime limit of \$70,000.

## Canada Disability Savings Bond

The Government will also pay a **Canada Disability Savings Bond** of up to \$1,000 each year to low-income and modest-income Canadians, with a lifetime limit of \$20,000. No contributions are required to receive the bond.

Grants and bonds will be paid into the RDSP until the year the beneficiary turns 49.

To find out if you are eligible:

**1 800 O-Canada (1-800-622-6232)**

**TTY: 1-800-926-9105**

**[www.disabilitysavings.gc.ca](http://www.disabilitysavings.gc.ca)**