

HELPING PEOPLE WITH DISABILITIES ACCESS THE RDSP

Access RDSP is a provincial program designed to help eligible people learn about and open a Registered Disability Savings Plan (RDSP). All of our services are free and are intended to reduce barriers, spread awareness, and support Canadians with disabilities to save for their future.



Access RDSP
Change your tomorrow today



Ministry of
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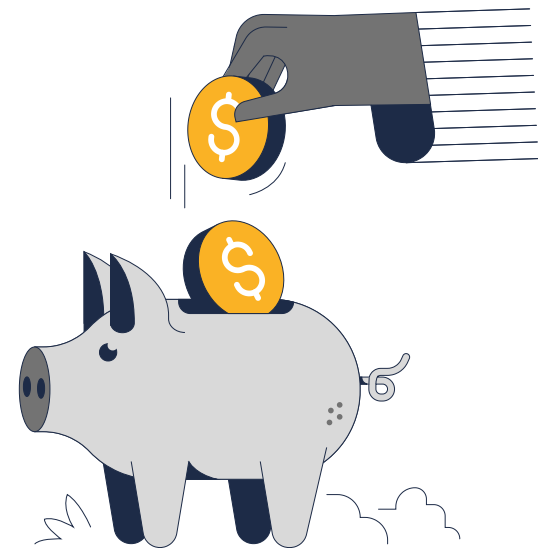
What is the RDSP?

The Registered Disability Savings Plan (RDSP) is a Canada-wide registered, matched, and long-term savings plan. With the RDSP, a person with a disability can receive up to \$90,000 in government contributions up until the end of the year they turn 49.

The RDSP is also considered an exempt asset in BC. This means that you can deposit up to \$200,000 in personal contributions, receive up to \$90,000 from the government, earn unlimited investment income, and still qualify for provincial and federal income and disability assistance programs. For more information on the RDSP, go to rdsp.com.

To qualify for the RDSP you must:

1. Have a Social Insurance Number
2. Qualify for the DTC
3. Be a resident of Canada
4. Be in the year you turn 59 or younger



What is the DTC?

The Disability Tax Credit (DTC) is a non-refundable tax credit that helps people with disabilities or their eligible caregiver reduce the amount of income tax they may have to pay when they file their taxes. The DTC is retroactive, which means that if someone has been living with a disability for years before they apply, they can claim for up to 10 previous years.

Being eligible for the DTC can open the door to other benefits such as the RDSP, the Canada's Workers Benefit Disability Supplement, and the Child Disability Benefit.

For more information on the Disability Tax Credit (DTC) go to: disabilityalliancebc.org/hs14

How we can help



RDSP & Disability Planning Helpline

We offer a national toll-free helpline that anyone can call for information on the RDSP or any disability related questions: trusts & estate planning, advocacy approaches, government benefit programs social network building, and more.

1-844-311-7526 or info@rdsp.com



Webinars

Join us for one of our webinars about the RDSP and DTC for people with disabilities, family members, organizations, and professionals. To register for a webinar go to planinstitute.ca.



One-to-one support with the DTC

If you have questions or need assistance with the Disability Tax Credit, Access RDSP is able to assist individuals through one on one support. Contact our helpline to be connected with the right person to help you with this process.

If you would like to apply for the DTC without receiving one-to-one support, we suggest trying Disability Alliance BC's free online DTC tool at disabilityalliancebc.org/dtc-app.



Indigenous Navigation

BCANDS RDSP Navigators work with Indigenous individuals living with disabilities and their families throughout Canada. They provide assistance to help people become eligible and open an RDSP, and will help you work with financial institutions once the RDSP is opened.

Contact our helpline or BCANDS directly at:

1-888-815-5511 Ext: 204 or rdsp2@bcands.bc.ca



Endowment 150 Grant

This one-time \$150 grant helps people with disabilities save for their future by helping to kickstart their savings. It is available for low income adults and all children who have RDSPs and live in BC. To apply and learn more, go to: rdsp.com/Endowment-150.



Resources

We have a whole website dedicated to helping you learn about the RDSP. Here you can find various resources, take a tutorial, try out the calculator, download our Step-by-Step guide, and more. rdsp.com.

New Benefits Wayfinder Tools

Prosper Canada has recently launched two separate tools to help people find benefits they may be eligible for.

BC Disability Benefit Wayfinder Tool:

Use this resource to help guide you through the DTC, RDSP, Persons With Disability (PWD) designation, and the Canada Pension Plan Disability (CPP-D) benefit. You can access the Disability Benefit Wayfinder Tool here: planinstitute.ca/resources

National Benefit Wayfinder Tool:

This Canada-wide tool is available to help you find government benefits applicable to you and is not disability-focused. You can access the National Benefit Wayfinder Tool go to benefitswayfinder.org

Get in touch



info@rdsp.com



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www.rdsp.com

These initiatives are made possible with generous support from the BC Ministry of Social Development and Poverty Reduction and the Vancouver Foundation.