

# How to open a **Registered Disability Savings Plan (RDSP)** for yourself or a loved one with a disability

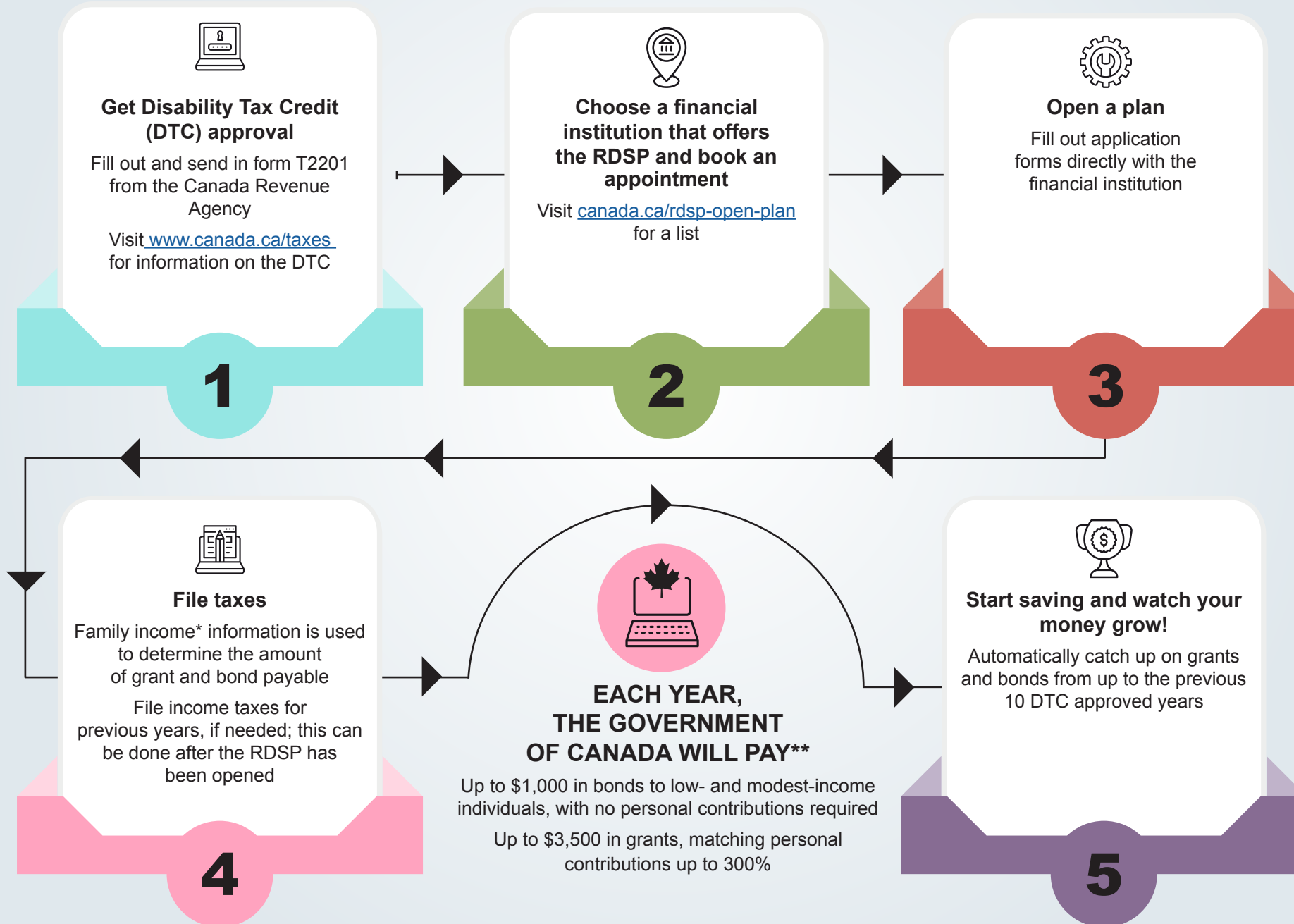


## TO BE ELIGIBLE FOR THE RDSP, THE BENEFICIARY MUST...

- Be a Canadian resident
- Have a Social Insurance Number (SIN)
- Be approved for the Disability Tax Credit (DTC)
- Be under age 60 (before December 31 of the year the beneficiary turns 59)

**Beneficiary:** The person approved for the Disability Tax Credit who will benefit from the money in the RDSP.

**Holder:** The person who opens and manages the RDSP (may also be the beneficiary).



**Did you know?**  
Persons with disabilities aged 0-49 with an RDSP can get up to **\$20,000** in bonds and up to **\$70,000** in grants from the Government of Canada

To learn more about the RDSP, please visit: [canada.ca/RDSP](http://canada.ca/RDSP) or call: 1 800 O-Canada (1-800-622-6232).  
To request this document in alternate formats, call 1-800-622-6232.  
By teletypewriter (TTY), call 1-800-926-9105.

\*For beneficiaries age 19 and over, annual family income refers to the beneficiary's net income plus that of their spouse or common-law partner. For beneficiaries under age 19, annual family income is the net income of the beneficiary's parent(s) or legal guardian(s).

\*\*Grant and bond are payable until December 31 of the year the beneficiary turns 49.