

Your Wealth Experts

- Investments
- Retirement Planning
- Tax Minimization
- Estate Planning

Proudly serving our community since 1999.



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ACCRETIVE ELITE

*Insurance products provided through Dundee Insurance Agency Ltd.
and CL Financial Services Inc.*

The Registered Disability Savings Plan (RDSP)

Responsibility for the care and welfare of someone with a disability can be challenging emotionally, physically, and financially. We're pleased to provide and support Registered Disability Savings Plans, making your life a little easier.

The Registered Disability Savings Plan (RDSP) is a long term savings plan specifically designed to help Canadians with disabilities that are eligible for the Disability Tax Credit.

Friends, family, and individuals can accumulate funds in a RDSP, which grows on a tax-deferred basis and may be eligible to receive the Canada Disability Savings Grant and the Canada Disability Savings Bond. Contributions to a RDSP are not tax deductible. Any withdrawn contributions from the RDSP are not included as income for the beneficiary however any Canada disability savings grant and Canada disability savings bond, and investment income earned in the plan are included in the beneficiary's income for tax purposes when paid out of the RDSP. Contributions can be made to a RDSP until the end of the year in which the beneficiary turns 59 years of age.

Give us a call to set up a RDSP today, to provide tax-deferred investing and long-term financial security for a person with disabilities.

Here are some websites that provide additional information on RDSPs:

<http://rdsp.com/>

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/rdsp-reei/menu-eng.html>

http://www.hrsdc.gc.ca/eng/disability_issues/disability_savings/index.shtml

<http://www.servicecanada.gc.ca/eng/goc/rdsp.shtml>