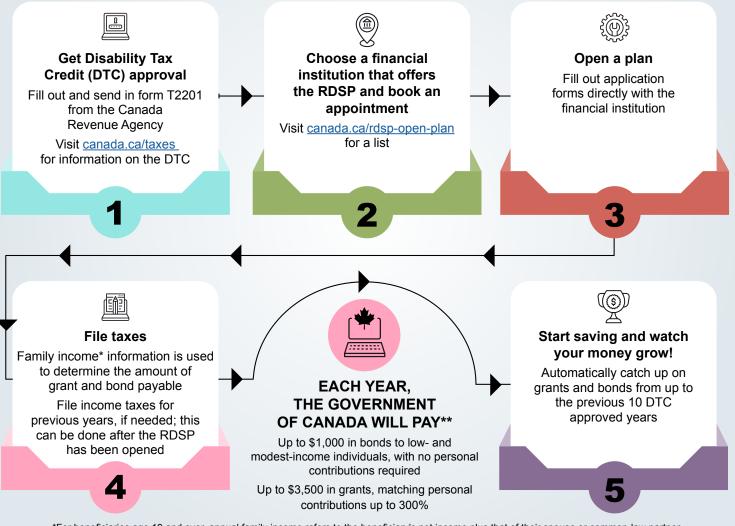
## How to open a **Registered Disability** Savings Plan (RDSP) for yourself or a loved one with a disability

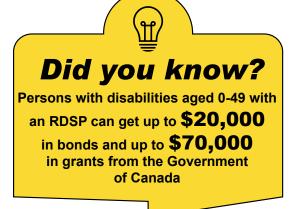


TO BE ELIGIBLE FOR THE RDSP. THE BENEFICIARY MUST...

- 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).



To learn more about the RDSP, please visit: canada.ca/RDSP or call: 1800 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).

Fm12-116/2024F-PDF \*\*Grant and bond are payable until December 31 of the year the beneficiary turns 49. 978-0-660-69386-6