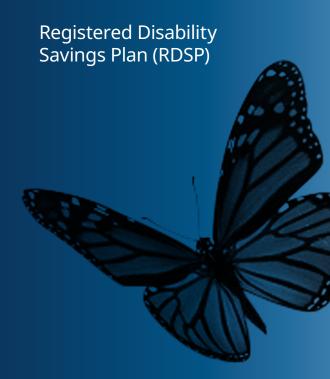
Helping Canadians with disabilities save for the future



Enabling Canadians, with RDSPs made easy.

That's **better** together





An RDSP empowers families to save for the long-term financial security of loved ones with a disability.

The federal government can help you save, adding up to \$4,500 each year to the amount you contribute.



Top four tips to maximize savings

1 Start saving early

Make it automatic by enrolling in a pre-authorized contribution plan.

2 Contribute every year

In order to get the maximum annual CDSG and CDSB, if applicable.

3 Plan your withdrawals

Planning helps to avoid federal grant and bond repayments.

Carry forward grants and bonds

Take advantage of carryforward for CDSG and CDSB.

The sooner you start saving, the earlier you can start building long-term financial security.

Why RDSPs are the best way to save

- Anyone can contribute to an RDSP with written consent of the account holder.
- The total lifetime contribution for each beneficiary is \$200,000, with no annual contribution limits.
- Contributions can be matched, based on family net income, up to \$3,500 a year in Canada Disability Savings Grants (CDSG), and up to \$1,000 a year in Canada Disability Savings Bonds (CDSB).
- The money you contribute grows tax free.
 - Savings and withdrawals do not affect federal or many provincial incometested benefits.
- Carry forward on CDSG and CDSB back to the date of diagnosis, to a maximum of 10 years. The maximum grant for a single year per account is \$10,500 and maximum bond is \$11,000.

Who qualifies for an RDSP?

To qualify for an RDSP, the beneficiary must:

- Be a recipient of the Disability Tax Credit
- · A resident of Canada
- Less than age 60
- Have a valid Social Insurance Number

How to open an RDSP account

If you haven't already, apply for the Disability Tax Credit (see www.cra-arc.gc.ca/disability) or see your financial advisor to open an RDSP.

How the Canadian government can help

Canada Disability Savings Grant

Through the CDSG, the government deposits money into your RDSP, providing matching grants of 300%, 200% or 100%, depending on the amount contributed and the beneficiary's family net income. The maximum is \$3,500 per year, with a lifetime limit of \$70,000.

Canada Disability Savings Bond

Through the CDSB, the government deposits money into the RDSPs of low and modest-

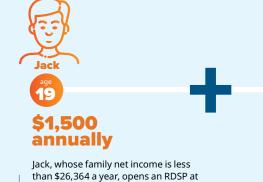
income Canadians. If you qualify for the bond, you could receive up to \$1,000 a year, with a lifetime limit of \$20,000.

Withdrawing your money

RDSP withdrawals must begin by the end of the year the beneficiary turns 60. You may withdraw funds earlier, but be sure to note that once a withdrawal of any amount is made, \$3 worth of federal grants and bonds paid into the RDSP in the previous 10 years must be repaid for every \$1 withdrawn.

Withdrawals will consist of non-taxable contributions, taxable government monies and taxable growth.

How money can grow: Jack's journey



age 19, investing \$1,500 annually.

Invested in a balanced mutual fund that returns 5.5% annually



\$1,000 annually

Up to the maximum lifetime amount of \$20,000.

\$3,500 annually

Up to the maximum lifetime amount of \$70,000.



Even though his personal contributions only total \$46,500 (\$1,500 x 31 years), by age 50 Jack will have accumulated \$398,891, thanks to the additional growth of the Canada Disability Savings Grants and Canada Disability Savings Bonds he received.



Advisor contact information



fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The material in this brochure is intended to provide information of a general nature only and should not be construed as o ering speci c tax, legal, nancial or investment advice. Although we have endeavored to ensure its accuracy and completeness as of January 2016, we assume no responsibility for any reliance upon the brochure. Market conditions, tax laws and investment factors are subject to change. Individuals should consult with their fi ancial advisor, accountant or legal professional before taking any action based upon the information contained in this brochure.

Commissions, trailing commissions, management