

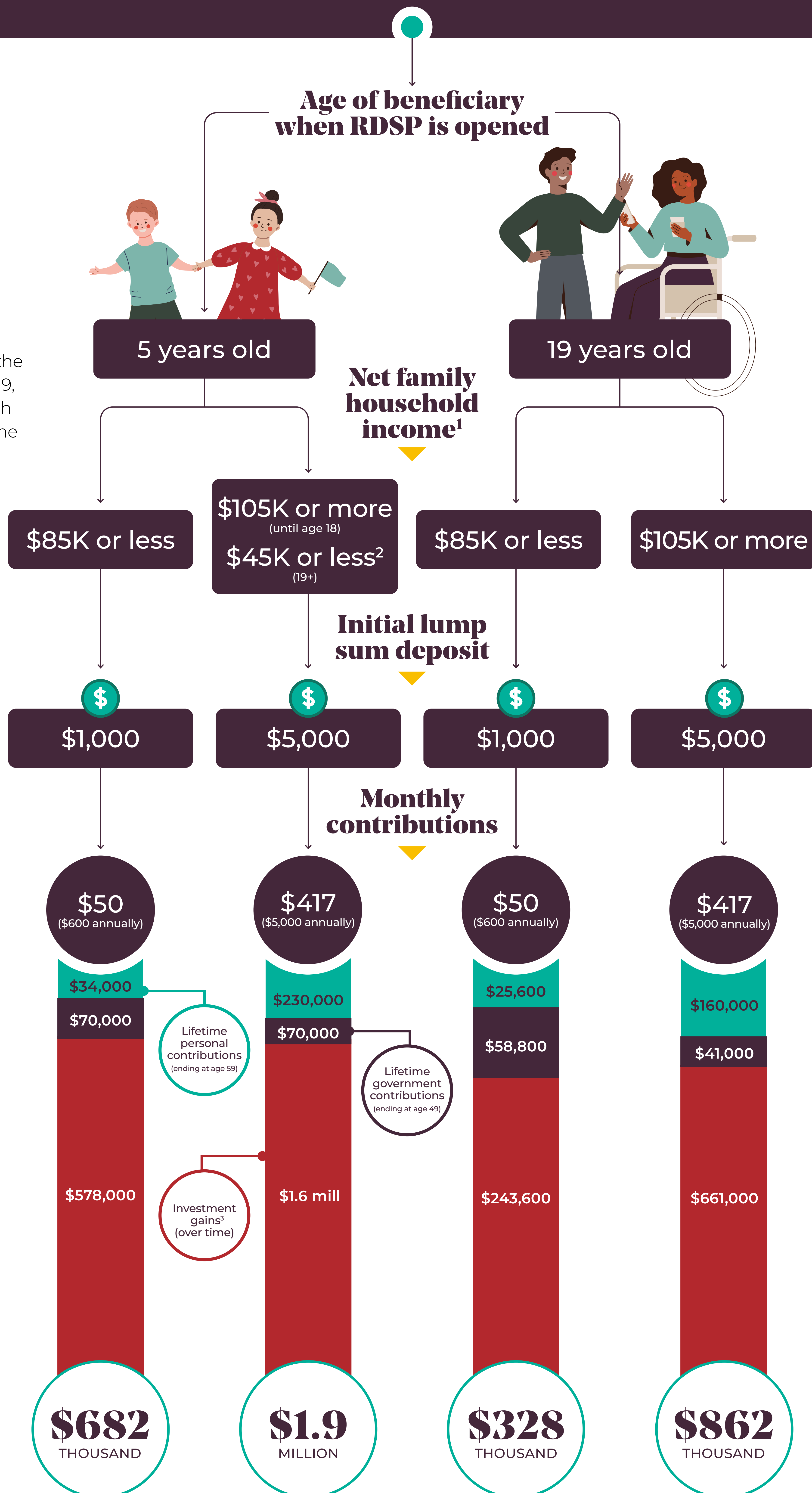
Build a secure financial future with RDSPs

A Registered Disability Savings Plan (RDSP) is a government-supported savings plan that's like a pension plan for individuals living with a disability. The government will boost your savings through the Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB) until the age of 49, but you can continue to contribute until you turn 59. Our RDSPs are available in a variety of savings vehicles, including variable savings, GICs, and mutual funds*.

To see how the Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB) can supercharge your RDSP over time, choose the path below that best reflects your situation.

Did you know? Up until the age of 18, government grant and bond contributions are based on the income of the beneficiary's parents. At 19, these contributions switch to be based on the income of the beneficiary.

Did you know? There is no requirement to deposit a lump sum when you open an RDSP. Small, or large, or none at all, it's up to you!



Did you know? Whether you contribute a little or a lot, the earlier you open an RDSP, the longer time your investment has to grow.

Did you know? Through the CDSG, the government will match your annual contribution up to 300%. For those who qualify, the CDSB will contribute up to \$1000 a year, whether you contribute, or not!

RDSP REQUIREMENTS AND CONDITIONS:
¹Based on the Government of Canada's RDSP net family household income threshold for that year. Go to the federal government RDSP site to confirm the income threshold for the current year.
²Up to the age of 18, household income threshold is based on parent's income. At 19, household income becomes based on the earnings of the beneficiary.
³Assumes a moderate gain of 5% with no withdrawals before the age of 60.
 For illustrative purposes only. All figures have been rounded.