«Bâtir votre avenir, c'est bâtir l'avenir de la société.»

**Who is the RDSP intended for?**

The RDSP is for any UNI client who wants to contribute to the RDSP of an eligible beneficiary.

To set up a RDSP, the beneficiary needs to:

- be eligible for the Disability Tax Credit according to Canada Revenue Agency criteria;
- have a valid Social Insurance Number (SIN);
- be under the age of 60;
- reside in Canada.

Age and residence criteria are not taken into consideration when transferring an RDSP account opened in another financial institution.

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The plan only authorizes a single beneficiary, and this beneficiary can only enter into one plan.

**Which investment products does the RDSP offer?**

- Guaranteed fixed-rate investments
- Market-linked guaranteed investments
- RDSP regular Savings Accounts
- Mutual Funds

Since the money invested grows tax-free, it's best to invest a lump sum at the beginning of the year. You can also contribute with regular instalments. It is free to sign up for the RDSP.
What are the advantages of the RDSP?

When you contribute to an RDSP opened for yourself or for a loved one with a disability, you help build a better long-term financial future. This plan encourages savings with its many advantages:

• Your contribution is matched by the Canada Disability Savings Grant (CDSG).

  Up to $3,500 annually and $70,000 over the beneficiary’s lifetime, depending on the beneficiary’s net family income and the amounts contributed to the RDSP.

• Low-income and modest-income families could have access to the Canada Disability Savings Bond (CDSB) without even having to contribute. They need only open an RDSP.

  Up to $1,000 annually and $20,000 over the beneficiary’s lifetime.

• CDSB and CDSG payments depend on the beneficiary’s net family income.

• Investment income grows tax-free as long as it stays in the plans.

• No annual contribution limit; maximum lifetime contribution per beneficiary of $200,000.

• If the beneficiary has a reduced life expectancy (5 years or fewer), assets may be withdrawn from the RDSP without having to reimburse the bond and grant assistance holdback amount. Certain conditions must be respected.

• Any bond and grant entitlements unused since 2008 may be carried forward for a 10 years period.

• Upon the death of an individual RRSP holder, a part or the total of sums accumulated under the plan may be transferred tax-free RRSP to the RDSP of a child or grandchild, minor or adult, who was financially dependent on the deceased individual.

The RDSP is a profitable investment because it gives you access to generous grants and tax benefits! Enjoy the many advantages of the RDSP by contributing now.
The RDSP: A plan that grows in value

To fully benefit from the advantages of the RDSP, it is ideal to contribute the amount that allows you to maximize subsidies every year. Bonds vary based on the beneficiary’s family income. Bonds and Grants will cease to be paid when the first of the following events takes place: the maximum for Bonds and Grants is reached, or the year of the beneficiary’s 49th birthday comes to an end.

1. The parents of Catherine, age 10, have decided to contribute to her RDSP. During the first nine years, since the annual family income of her parents is more than $87,123*, an annual contribution of $1,000 entitles them to a maximum annual Grant of $1,000. For the subsequent years, the beneficiary’s income is taken into account since she is over 18 years old. Since her annual family income is less than $25,356*, an annual contribution of $1,500 entitles her to the maximum annual Grant of $3,500 and the maximum Canada Disability Savings Bond of $1,000. Catherine will have received all Bond and Grant funds to which she is entitled at the age of 39.

Net family income
The beneficiary’s family income is considered as of the calendar year of his or her 19th birthday. Before that time, the family income of the parents is considered.

2. The annual family income of the beneficiary, Jonathan, age 25, is less than $25,356*. An annual contribution of $1,500 entitles him to the maximum annual Grant of $3,500 and the maximum Canada Disability Savings Bond of $1,000. He contributes to his RDSP for 20 years, until the Grants and Bonds have been fully used.
Act quickly! Just by opening an RDSP account, you could benefit from government bonds of up to $1,000!

**Who can contribute to an RDSP?**

Beneficiaries themselves, their parents, their loved ones, or any other person who has been authorized in writing by the holder of the plan, can contribute to the RDSP. In order to benefit from the Canada Disability Savings Grant (CDSG) or the Canada Disability Savings Bond (CDSB), contributions must be made before the end of the year of the beneficiary’s 49th birthday.
How do I withdraw from the RDSP?

Withdrawals from an RDSP may be made in the form of Lifetime Disability Assistance Payments (LDAP) or Disability Assistance Payments (DAP):

- **Lifetime Disability Assistance Payments (LDAP)** are regular payments that must be made at least once per year until the end of the plan or the death of the beneficiary. These payments must start no later than the beneficiary’s 60th birthday, but they can also start earlier. The payment is calculated based on the life expectancy of the beneficiary and the fair market value of the plan.

A Disability Assistance Payment (DAP) is an amount paid to the beneficiary upon request from the beneficiary or the holder of the plan. Certain conditions must be respected.

Important: If funds are withdrawn from the RDSP before the 10-year waiting period is up, the total of Grants and Bonds received over the 10 years preceding the withdrawal will have to be reimbursed to the government.

**Income from the RDSP does not reduce the beneficiary’s eligibility for federal income-tested benefits, such as:**

- HST credits;
- The Canada Child Tax Benefit (CCTB);
- The Old Age Security Pension (OASP) and the Guaranteed Income Supplement (GIS);
- Employment Insurance benefits.

**Guaranteed Income Supplement (GIS):**

GIS is a monthly payment that helps low-income seniors to meet their basic needs. To be eligible, you must meet specific income and asset tests before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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The Registered Disability Savings Plan

Invest in the well-being

UNI seeks to aid its members and clients with disabilities, as well as their families, by offering the Registered Disability Savings Plan (RDSP), created by the federal government.

Thanks to the RDSP, you will save money and benefit from grants that will enable you to enhance financial security for yourself or your loved ones with disabilities.

Talk to your advisor!

* Family income thresholds are indexed annually for inflation. The income thresholds indicated are those for 2013.
** Assumed return of 4.25% compounded annually and based on a diversified portfolio.

1. Mutual funds are sold and distributed by Acadia Financial Services Inc. Acadia Financial Services Inc. is a wholly-owned subsidiary of Financière Acadie Inc. which is itself a wholly-owned subsidiary of the Caisse populaire acadienne ltée. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or the Fund Facts before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Unless otherwise stated, mutual fund securities and cash balances are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.
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