

Opening Your RDSP QUICK GUIDE CHECK LIST

Follow this simple step-by-step guide to help you through the process of opening your RDSP and check off the box as you complete each step. When you have completed all the steps you are on your way to better long-term financial security through a RDSP.

To open a RDSP, you must first make sure you meet the following requirements:

- You are under 60 years of age;
- You are a Canadian resident;
- You are eligible for the Disability Tax Credit (DTC), and filed a tax return for two years prior (to receive the Grant and Bond);
- You have a social insurance number.

If you meet these requirements, you can start the simple step-by-step process of opening a RDSP.

1 Identify the Beneficiary.

The beneficiary is the person who meets the above requirements and will receive the money in the future.

- Name of Beneficiary: _____
If you currently do not receive the Disability Tax Credit:
- Take the Self-assessment questionnaire to see if you are eligible to receive the DTC.
- Fill out the DTC forms with your Doctor.
- Mail the forms to one of the Canada Revenue Agency addresses provided in the DTC application.

2 Identify the Holder.

The holder of the RDSP is the person or organization that opens and manages the RDSP (if required).

- Name of Holder: _____
(This could be you, a parent, a legal representative or public department).

3 Contact one of the several financial institutions that offer RDSPs. To open an RDSP and apply for the grant and bond, complete the application forms at the financial institution of your choice.

- Contact Financial Institution: Financial Institution Name _____
Contact Name _____ Contact Number _____
- Fill out application for Canada Disability Savings Bond (CDSB)
- Fill out application for Canada Disability Savings Grant (CDSG)

We're here to support you, contact us today with your RDSP questions!

Our RDSP Outreach Program is Generously Funding by the Government Of 