## Do you or a member of your family have a disability?

Many Canadians living with disabilities aren't getting the financial help they need today, to ensure they're better-off tomorrow. In fact, only 35% of those who qualify for an RDSP have opened one since the program's inception.\*

We've made it easy for over 50,000 Canadians to open an RDSP. We can make it easy for you too.

## **How the Canadian Government can help**

The RDSP is eligible for Canada Disability Savings Grants (CDSG) and Canada Disability Savings Bonds (CDSB) until December 31 of the year the beneficiary turns age 49. This means the RDSP may be eligible to receive up to \$90,000 in government money.



- Only 35% of Canadians who qualify have opened an RDSP since the program's inception\*
- PFSL is the #1 RDSP dealer at Mackenzie Investments

## To qualify for an RDSP, you must:

- Be eligible for the Disability Tax Credit (DTC)
- Be a resident of Canada
- Be less than 60 years of age
- Have a valid Social Insurance Number (SIN)

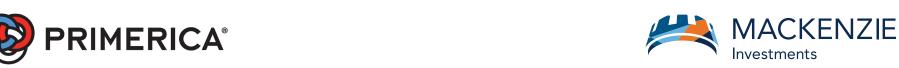
## How money can grow: Jack's journey

Invested in a balanced mutual fund that returns 5.5% annually.



Peace of mind starts with a conversation. For more information, contact your Primerica representative today.

Sponsored in part by:



\*Investor Economics, 2022.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Paid for in part by Mackenzie Investments. The Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB) are provided by the Government of Canada. Eligibility depends on family income levels. Speak to a tax advisor about RDSP's special rules; any redemptions may require repayment of the CDSG and CDSB. This should not be construed to be legal or tax advice, as each client's situation is different. Please consult your own legal and tax advisor.