

# Do your clients or a member of their family have a disability?

## Talking to clients about opening a Mackenzie Registered Disability Savings Plan (RDSP)

- Contributions invested will grow on a tax-deferred basis
- Generous grants and bonds are provided by the Government of Canada

## 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.



### Did you know?

- 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)

## PFSL RDSP assets, accounts and growth year-to-year

	2019	2020	2021	Growth %
# of RDSP accounts	9,446	10,623	11,891	11.9%
Assets	\$172,843,994.05	\$218,964,520.19	\$290,459,817.60	32.7%

Peace of mind starts with a conversation. For more information, contact your Mackenzie Wholesaler or the Mackenzie Client Services team at 1-800-387-0614 or at [service@mackenzieinvestments.com](mailto:service@mackenzieinvestments.com).



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\*Investor Economics, 2022.

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Commissions, trailing commissions, management fees and expenses may all 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. 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.

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