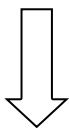


Are you missing out on **FREE** government money?

Disability Tax Credit

STEP 1:

Apply



- The **Disability Tax Credit (DTC)** is a non-refundable tax credit used to reduce income tax payable on your income tax and benefit return.
- If you are **age 18 or older**, you could be eligible for a credit of **\$7,546**.
- For **children under age 18**, you could qualify for up to an **additional \$4,402**.
- Contact us to find out how to apply for the Disability Tax Credit. Once you are approved, we can help you open a Registered Disability Savings Plan.

STEP 2:

Receive

\$\$

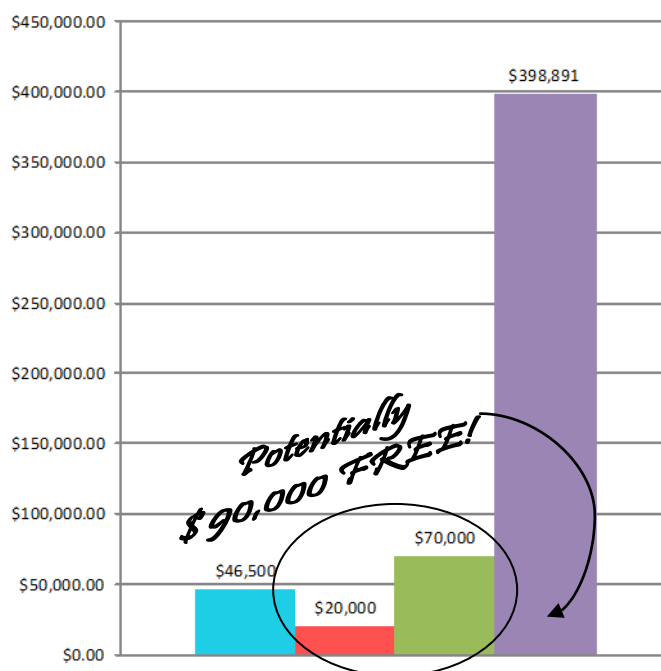
Registered Disability Savings Plan

- The **Registered Disability Savings Plan (RDSP)** is a long-term savings plan to help Canadians with disabilities and their families save for the future.
- You qualify to be an RDSP beneficiary if you are eligible for the Disability Tax Credit, a resident of Canada, less than age 60, and have a valid SIN number.

Example of how your money can grow:

Jack, family income less than \$21,287, opens an RDSP at age 19 and contributes \$1,500 per year to age 49.

- Contributions: **\$46,500** (\$1,500 x 31 yrs)
- Bonds: **\$20,000** (\$1,000/yr to max. lifetime amount)
- Grants: **\$70,000** (\$3,500/yr to max. lifetime amount)
- Result: **\$398,891 plan total** (assuming 5.5% rate of return over 31 yrs)



Benefits of the RDSP:

1. Anyone can contribute to RDSP with written consent of account holder.
2. Total lifetime contribution limit is \$200,000 with no annual limits.
3. Contributions can be matched, based on family income, with up to \$3,500 per year in grants and up to \$1,000 per year in bonds.
4. Savings and withdrawals do not affect federal and provincial income-tested benefits.
5. Tax savings when RRSP/RRIF of parents or grandparents are inherited by RDSP holder.

For more information, contact:

Gordon Flann
Wealth Advisor
gord@ffgcanada.ca

Calvin Warneke
Investment Funds Advisor
calvin@ffgcanada.ca



Ph: 604-881-1200
Toll-free: 1-877-514-1112