

Kyla's Story

▶ Kyla is in continuing care and has a developmental disability which impacts her daily living and she uses a wheelchair.

Her social worker asks her doctor to complete a **Disability Tax Credit (DTC)** application to find out if she is eligible for a RDSP.

The PGT is notified that Kyla qualified for DTC and is eligible for a **RDSP**.

The PGT works with Lisa and Kyla to transfer the RDSP to Kyla.

The PGT applies for Kyla's RDSP.

Kyla turns 19, and legally appoints Lisa to be her representative.

The PGT tells Kyla's social worker that they will file Kyla's income taxes each year after she turns 16.

Kyla identifies Lisa, the adult daughter of her foster mother, as the trusted adult she wants to act as her **representative**.

Lisa agrees to help Kyla with her RDSP and other routine financial matters, as Kyla's representative.

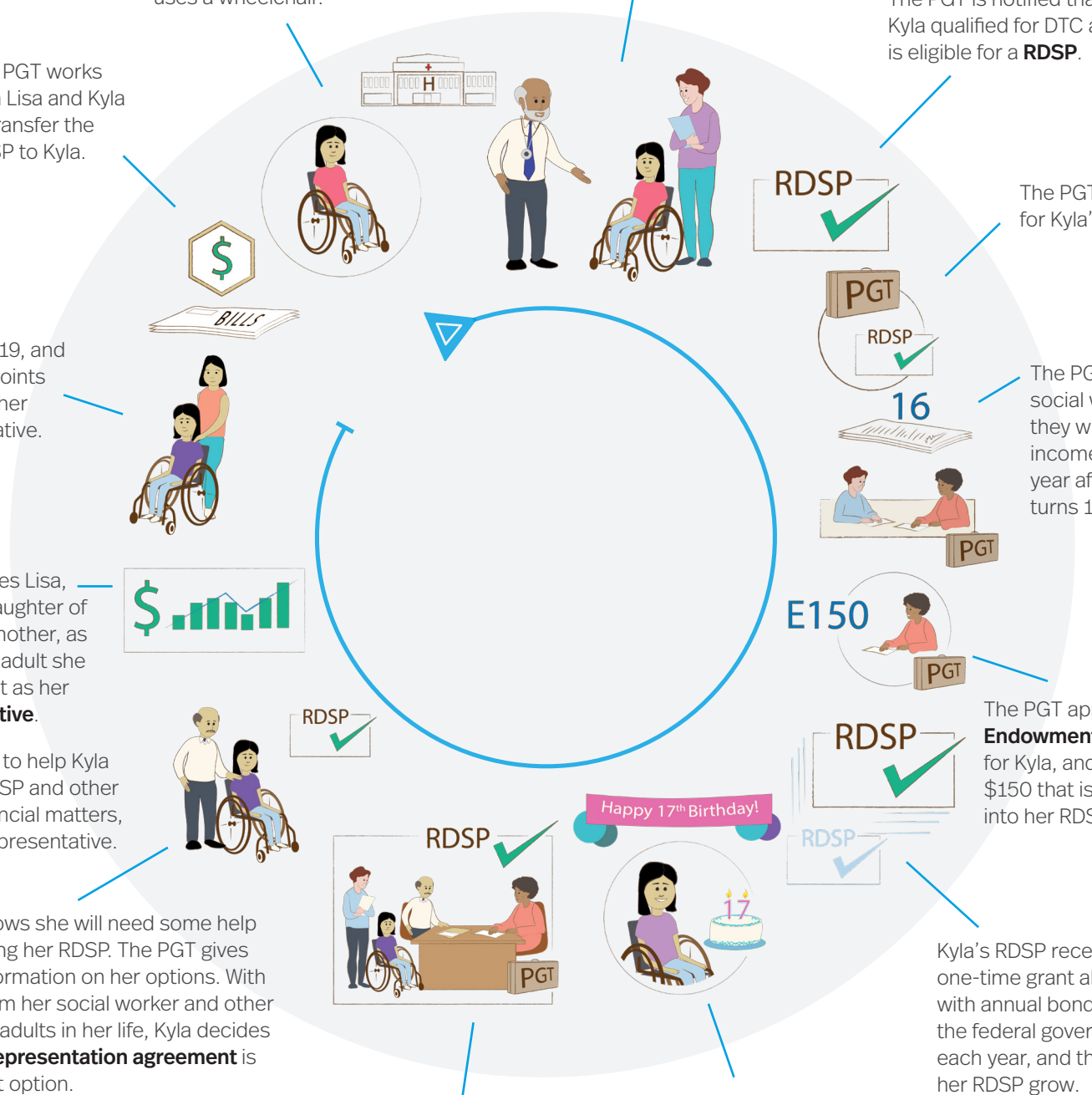
Kyla knows she will need some help managing her RDSP. The PGT gives Kyla information on her options. With help from her social worker and other trusted adults in her life, Kyla decides that a **representation agreement** is the best option.

The PGT begins to work with Kyla, her social worker, and other people supporting her, to develop her **RDSP transition plan**.

A representation agreement is a legal planning tool in BC for an adult to appoint another adult to assist with or to act on their behalf with health and personal care matters and/or routine financial affairs (including RDSPs).

Kyla's RDSP receives a one-time grant along with annual bonds from the federal government each year, and this helps her RDSP grow.

Kyla's RDSP continues to earn interest.





Do I need an RDSP?

A Registered Disability Savings Plan (RDSP)

is a tax deferred savings plan intended to provide significant long term financial benefits to people with disabilities.

The Public Guardian and Trustee (PGT) establishes RDSPs for children and youth in continuing care. If you are eligible for the **Disability Tax Credit (DTC)** from the federal government, the PGT advances your financial interests by collecting the grants and bonds associated with the RDSP program.

For more information, contact the **Public Guardian and Trustee** by telephone at **604.775.3480** or email cys@trustee.bc.ca.

www.trustee.bc.ca