


11. Carry forward

Registered Disability Savings Plan (RDSP) holders can access unused Canada Disability Savings Grant (CDSG) and Canada Disability Savings Bond (CDSB) entitlements from the previous 10 years.




To access unused entitlements, the beneficiary must:


be a resident in Canada at the time an eligible contribution is made and for each year of entitlement


+

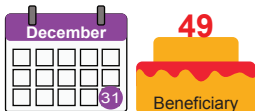
be Disability Tax Credit (DTC) eligible


+

have a valid Social Insurance Number (SIN)



The CDSB and CDSG is paid until:



Limits:

CDSG
Annual limit of \$10,500 with carry forward

- The matching rate for unused CDSG entitlements is the same as the one that would have applied if the contribution had been made in the year in which the CDSG entitlement is being carried forward.
- Amounts are paid based on the entitlements available, using the highest matching rate first, from the oldest year to the newest, followed by those at the lower rates.



Annual statement of grant entitlement

Sent annually by Employment and Social Development Canada (ESDC) to all RDSP holders to inform them of the amount of CDSG entitlements available for the beneficiary, as well as the amount of contributions required to maximize the amount of CDSG that can be paid for that calendar year.

CDSB
Annual limit of \$11,000 with carry forward

- The CDSB entitlements are the same as the one that would have applied if the request had been made in the year that is being carried forward.
- Amounts are paid based on the entitlements available, from the oldest year to the newest. The first payment is upon request and subsequent payments are automated in February of each eligible year.

Example for a CDSG carry forward :

In 2010, Peter opens an RDSP and is eligible for a CDSG matching rate of 300% and 200%; and continues to be eligible at the same rates onward. In 2008 and 2009, he was eligible for a matching rate of 100%.

- In 2013, Peter made a contribution of \$4,000. The first \$2,000 of the contribution received the unused entitlements at 300%, from 2010 to 2013; the next \$2,000 received the oldest unused entitlements at a rate of 200% (2010 and 2011). Peter's \$4,000 contribution received a total of \$10,000 in CDSG.
- In 2014, Peter made a contribution of \$4,500. The first \$500 of the contribution received the unused entitlements at 300% for 2014; the next \$3,000 received the oldest unused entitlements at a rate of 200%, from 2012 to 2014; finally, the last \$1,000 received the oldest unused entitlement at 100% (2008).

Year	Contribution	300%	200%	100%	Paid
2008				★ \$1,000	
2009				\$1,000	
2010		● \$1,500	● \$2,000		
2011		● \$1,500	● \$2,000		
2012		● \$1,500	★ \$2,000		
2013	● \$4,000	● \$1,500	★ \$2,000		● \$10,000
2014	★ \$4,500	★ \$1,500	★ \$2,000		★ \$8,500