



Call to Action

Registered Disability Savings Plan

The federal government has introduced a Registered Disability Savings Plan (RDSP). The purpose is to provide for the long-term financial security of a beneficiary “who has a prolonged and severe physical or mental impairment” (Government of Canada website at www.cra-arc.gc.ca). Effective December 1st, contributors can begin paying into the plan.

However, the Province of Ontario has not yet made it clear whether or not an investment in an RDSP will result in a claw-back of benefits paid to an individual through other government programs such as the Ontario Disability Support Program (ODSP).

The provinces of British Columbia, Newfoundland and Saskatchewan, as well as the Yukon have already announced that they will NOT be clawing back benefits.

A representative from the office of the Premier of Ontario has agreed to meet with a group of disability advocates to discuss Ontario’s response. It is their intent to make it clear that disability groups will applaud the decision of Ontario should it choose to provide such protection, supporting the efforts of people with disabilities to plan and save for their future needs. On the contrary, should the government fail to protect the RDSP investments, they can expect dissatisfaction from the disability community.

The exact date has not yet been set for this meeting, however in preparation, we are being asked to support an effort to ensure the Premier is aware of the concern in the disability community.

You are asked to support this effort by taking a few minutes today to send a message to the Premier and share your point of view. For your convenience, a draft message containing the key points to be delivered has been provided below as a template. Of course it would be preferable, if possible, for you to redraft the message in your own words adding a personal statement about why this issue is particularly important to you and your family.

Following are the ways to contact the Premier:

Mailing Address:

Dalton McGuinty, Premier
Legislative Building
Queen's Park
Toronto ON M7A 1A1

Email:

www.premier.gov.on.ca

Scroll to the bottom “Contact Dalton” and click on “you can send a message”

In order to keep track of the messages being sent, if you could advise OACRS that you have responded, it would be appreciated (info@oacrs.com)

Draft Letter Template – change to include your own personal voice and perspective.

Dear Premier,

I am writing to ask that your government take immediate steps to ensure that people with disabilities living in Ontario are able to take advantage of the new Registered Disability Savings Plan (RDSP) without having investments in this plan negatively affect other benefits provided by government such as the Ontario Disability Support Program (ODSP) income supports. As you are well aware, other provinces have taken steps to ensure that the RDSP is not considered an asset with respect to government programs. As a result there will be no claw-back of benefits paid through these other programs for those who participate in the RDSP.

I was very pleased to see the implementation of the RDSP, a program that will help me and my family to plan and save for the future. Given the high rate of poverty experienced by people with disabilities in Ontario, it is encouraging to have such a program that assists in building capacity for future self reliance. As this is a program that comes into effect in 2008, you will understand that I am anxious for the Ontario Government to clarify its position on RDSP investments before we proceed much further towards the end of the year. Your immediate action to ensure that people in Ontario are able to take advantage of this important program will be greatly appreciated.

Yours truly,