

PLAN

# Step-by-Step Guide

TO BECOMING ELIGIBLE, OPENING  
AND MANAGING YOUR RDSP



# Congratulations!

You have decided to open a Registered Disability Savings Plan (RDSP). This guide is to help you complete each of the steps needed to:

1. become eligible for an RDSP
2. open an RDSP
3. manage your money

This guide is for two groups of people:

1. Individuals with disabilities who are opening an RDSP for themselves, and;
2. Families or friends who are opening an RDSP for their son/daughter/friend with a disability. The main part of the guide speaks to individuals and the boxes are specific to family and friends, but all the information is important!



The RDSP is a new savings tool that assists people with disabilities to save money for their future.

Once an RDSP is opened, any \$1 that is deposited could be matched by the federal government up to \$3. For example, if \$1500 is deposited in an RDSP, the government could match with up to \$3500! If your friend or relative is living on a low-income or disability benefits, the government will put an additional \$1000/year with no contributions required. By helping your family member or friend, you are helping them plan for a brighter future.

For more information on the RDSP, check out [www.rdsp.com](http://www.rdsp.com), sign up for one of PLAN's seminars on the RDSP at [www.plan.ca](http://www.plan.ca) or go to [www.disabilitysavings.gc.ca](http://www.disabilitysavings.gc.ca)

# There are 10 Steps in this guide.

As you complete each step, check the tick box and move to the next step. Some steps you may have already done—that's great—just tick them off and move on.

- STEP 1: Social Insurance Number
- STEP 2: Disability Tax Credit
- STEP 3: File Your Income Tax Returns
- STEP 4: Choose Your Financial Institution
- STEP 5: Choose Your Holder
- STEP 6: Open Your RDSP (all the things to take with you)
- STEP 7: Invest Your Money
- STEP 8: Update Your Will
- STEP 9: Protect Yourself
- STEP 10: The Road Ahead

## STEP 1

# SOCIAL INSURANCE NUMBER

**Definition:** The **Social Insurance Number (SIN)** is a number that you need if you want to work or receive other benefits. You need one to open an RDSP.

Every Canadian can get a SIN. If you are over the age of 12, you can apply for one yourself. Parents and legal guardians can apply on behalf of anyone under the age of majority (either 18 or 19 years old). A legal guardian or representative can apply on behalf of an adult (see box on next page).

### How do you get one?

- Find your birth certificate, Certificate of Canadian citizenship or permanent residence card. These are called primary documents. Make sure it is the real one—no photocopies!
- Fill out the application form—visit the Service Canada website or call Service Canada to get one
- Take it to a Service Canada office or mail it in



**There is no cost if this is your first SIN card.**

It costs \$10 to replace a card.

#### Service Canada

Social Insurance Registration Office  
PO Box 7000, Bathurst,  
New Brunswick E2A 4T1

Phone: 1-800-622-6232

TTY: 1-800-926-9105

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

(use registered mail so you don't lose any documents in the mail)

- The card should be mailed to you in 10 days



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You can assist someone to fill out their form, but if they are unable to sign it, you may need to apply on behalf of your friend or relative.

If you are applying on behalf of an adult...

- Complete the SIN application form
- Include the original primary document of the person you are applying for (see previous page)
- Include your original primary document
- Include original document or certified copy of legal guardianship or representation
- \$10 fee if you are applying for a replacement card

# DISABILITY TAX CREDIT

**Definition:** **Tax Credits** are credits the government gives you. You claim them when you file your income tax. When you have a credit, it reduces the amount of tax you have to pay.

**The Disability Tax Credit (DTC)** reduces your taxes in recognition of your disability. You get the credit when you file your taxes. People with severe and prolonged disabilities qualify. The DTC is non-refundable—this means you will pay less tax but you do not get any money back.



**You need the Disability Tax Credit in order to open an RDSP account**

The Disability Tax Credit is the doorway to the RDSP. Not only does this make you eligible for the RDSP, but it also provides money back to you or to your caregivers. This step may take a few months to be approved, but start now and get the ball rolling.

Some people with disabilities receive the DTC easily—other people have a harder time. We will go over the process, but, depending on your disability, you may want to get professional help.

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### Are you eligible for the DTC?

To determine if you are eligible, you need to answer ‘yes’ to each of these questions:

- Do you have a mental or physical disability that is expected to last, or has lasted, 1 year or more?  Yes  No
- Just pick one:
  1. Are you blind?
  2. Do you need extensive therapy or treatment?
  3. Are you limited in activities that people need to do regularly? (For example: speaking, hearing, walking, using the bathroom, eating, getting dressed remembering, banking, finding your way around, dealing with emergencies)

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### How do you apply?

1. You or your family member completes Part A of the DTC Form, also called the T2201. You can find the DTC form by Googling Disability Tax Credit.
2. Depending on your disability, take the form to one of these people: your family practitioner, optometrist, audiologist, occupational therapist, physiotherapist, psychologist or speech/ language pathologist. Ask them to fill out the form. You may need to pay for this—when you call to make an appointment, let the receptionist know what it is for and ask how much it will cost.
3. Get the signed form back from your practitioner—*you* want to be the person to send it in. If you don’t agree with what the practitioner has written, or feel they have missed information, you can then choose to take it to another practitioner or get some professional help.
4. Take the signed form to a Canada Revenue Agency Tax Centre—Google **Canada Revenue Tax Centre** for a list of locations or call 1 800 622-6232.

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**Talking to your Practitioner**

Your practitioner has an important job to do—they must fill the form out right for you to get the DTC. If they don't include enough information, or miss anything, this could be a problem. If you are unsure about your practitioner or do not know them very well, you may want to get professional help to apply for your DTC—such professionals will help the practitioners to fill the forms out correctly.

When you see your practitioner, make sure your practitioner understands what you have challenges with. Also, tell your practitioner how important the DTC is for your future. Many practitioners will not know about the RDSP and the difference it will make to your life. If they know more about it, they may take extra care in filling out your form. We have included a brief outline of the RDSP that you can give to your practitioner, so they can learn more about it. Feel free to tear out page 10 and give it to your practitioner.

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**Now what?**

You wait. It takes 6-8 weeks, on average, to hear back from the government. Over Christmas-time, this wait may be longer.

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**What if I am rejected?**

You will get a letter explaining why you were turned down.

You can either send the form in again with another practitioner, or make a formal objection. If you would like to launch a formal objection, look at the CRA website on how to do this or ask a professional DTC provider for assistance.



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Getting the DTC form filled out by a practitioner is the most important step.

If at all possible, attend the practitioner's appointment with your friend or relative to help explain the importance of the RDSP and getting the DTC. If the practitioner does not seem receptive, do not submit the form. A rejected application is difficult to re-do.

You can claim the DTC on your income tax form if you are the holder of the RDSP or primary support person for your relative.



**We recommend getting professional advice with your DTC application if:**

- You have been turned down
- You are unclear about your eligibility
- You are not sure if your practitioner is representing you properly
- You have an episodic mental health disability
- You receive a short eligibility period or are asked to re-apply in a year or so

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## The Disability Tax Credit and the Registered Disability Savings Plan (RDSP)

The Disability Tax Credit is the doorway to the Registered Disability Savings Plan (RDSP), a new initiative by the Federal government of Canada. People must be eligible for the Disability Tax Credit to open and benefit from an RDSP.

The RDSP is a Canada-only registered matched savings plan specific for people with disabilities. Here are some basics about the RDSP:

- For every \$1 put in an RDSP, the federal government could match with up to \$3 depending on family income
- For people living on low-incomes, the government will put in up to \$1000/ year and up to \$20,000 in your lifetime.
- Anyone can contribute to an RDSP—family members, friends, individuals themselves
- The money can be invested in any way an individual or family member chooses
- People can have an RDSP and still get provincial disability benefits. In most provinces you can withdraw as much as you want without affecting your disability benefits

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## What does it mean to people with disabilities and their families?

- Financial security
- Being able to participate in more daily social activities such as going out for dinner, taking a vacation or taking a course
- Potentially buying a home
- Peace of mind for parents

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## What does it mean for Canada?

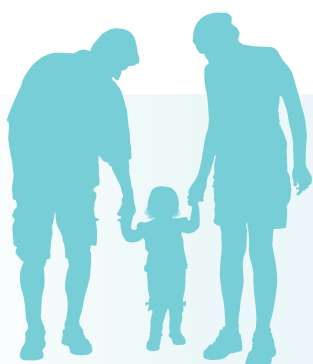
- In one generation, we may see significant reduction of poverty for people with disabilities

For more information, go to [www.rdsp.com](http://www.rdsp.com)

Tear this page out and take it to your practitioner.



### Canada Child Tax Benefit (For Families)



**Definition:** The Canada Child Tax Benefit (CCTB) is a **non-taxable** amount paid monthly to help eligible families with the cost of raising children under 18 years of age. The CCTB includes the National Child Benefit Supplement and the Child Disability Benefit.

If your child with a disability is under the age of majority, you will need to apply for the Canada Child Tax Benefit on top of the DTC. The CCTB allows the government to calculate how much grant and bond your child is eligible to receive.

### How do you apply?

You might have applied for the CCTB when you last filed your income tax. If you didn't, fill out the CCTB form and mail it in to the nearest Tax Centre

## STEP 3

# FILE YOUR INCOME TAX RETURN

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### There are two ways to file taxes:

In order for the government to know how much RDSP grant and bond you will receive, you need to file your taxes every year. If you have never filed taxes or have missed a few years, you will need to file taxes for the past two years.

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### 1. File taxes on your own

- You will need the General Income Tax and Benefit Return for the year you are filing
- You can get this package either online (Google ‘getting a tax return Canada’), by telephone (1-800-959-2221) or by going to any postal outlet or Service Canada office
- Ask for a tax package for the Province you lived in last December
- Once you get the package, fill out the forms
- If you have worked in the past year, you will need a T4 form from your employer
- Once you have completed the forms, you will need to either a) mail it in, b) telephone it in with telefile (not for first time tax filers)
- Canada Revenue Agency (CRA) will review your file and may ask you some follow-up questions—keep any letter you receive from CRA in a special place for next year

## 2. Get a professional to assist you

Taxes can be quite complicated, but doing it right is really important, and can also result in getting more money back! If you have a complicated tax situation (you own property, you receive money from several different sources, you have significant medical expenses) or if you feel overwhelmed by the forms, you might want to get professional help. There are several types of professionals that can assist:

- If you need help but cannot pay for it, the Community Volunteer Income Tax Program will help people who have low incomes for free. Call **1-800-959-8281** for the location closest to you
- You can go to a walk-in tax clinic—the staff are not usually accountants but the service can be relatively cheap
- You can go to a professional accountant who understands disability taxes. Go to [www.rdsp.com](http://www.rdsp.com) for more information on the Disability Tax Credit and filing taxes



**You must file taxes every year in order to continue to receive the grant and bond**

## STEP 4

# CHOOSE YOUR FINANCIAL INSTITUTION

Most people already have a financial institution and with a savings or checking account already. In opening an RDSP, the first thing to ask is: does your current financial institution offer the RDSP? If so, then your choice might be fairly easy.

If you do not yet have an account with a financial institution, or your financial institution does not offer the RDSP, you will need to choose one. Most major financial institutions are offering the RDSP—check [www.rdsp.com](http://www.rdsp.com) or [www.disabilitysavings.gc.ca](http://www.disabilitysavings.gc.ca) for updates on financial institutions.

Here are some questions to ask—our recommended answers will help you choose the financial institutions best for you.

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### Is it easier for you to talk to someone in person or over the phone?

The RDSP can be confusing. You may want someone at a local branch to talk to you or you may be happy to talk to someone over the telephone. Financial institutions have different ways of helping their RDSP customers—choose the way that is easiest for you.

- Is the financial institution easy to get to?
- Is it near transit?
- Is it accessible?
- What are the hours?

These are just some questions that may help you find a financial institution that is comfortable for you to go to.

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**What are the administrative or management fees?**

Some financial institutions do not charge fees and others might. Ask if there is an administration fee, set-up fee and/or management fee. You may be willing to pay a fee, but if not, another financial institution might be better.

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**How much does it cost to move your RDSP to another financial institution?**

You are allowed to move your RDSP from one financial institution to another, no matter what the reason. But, you might have to pay to do this. The fees tend to range from \$25–\$50.

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**What is their process for receiving contributions?**

You need to know how your financial institution receives and deposits money into an RDSP. This is especially important if you are receiving disability benefits so that money does not enter your personal (savings or checking) account. Money into your personal account might be counted as income and can be clawed-back by government, where money directly into your RDSP is not. You want a financial institution that takes direct deposits into your RDSP.

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**What are the rules around who manages the RDSP?**

Some financial institutions may allow for joint holdership if you want some assistance from a friend or family member to manage your RDSP. Remember that if anyone but you is to be holder of your RDSP, they must be your legal representative. There are three types of legal representatives. You can appoint someone to manage your financial affairs with a Power of Attorney. In BC you can also appoint a Representative with a Representation Agreement. The other option is where an adult guardian is appointed, usually by a court. We recommend looking at the other options first.

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**What choices do you have to invest your RDSP?**

Once you open your RDSP account, you will need to choose how to invest it. We will talk more about investing in Step 7. Investing your money well means that your money will grow! Some financial institutions will have a set investment plan that you must follow, where other banks will allow you to choose a plan.

There are usually advisors at financial institutions that will help you make good decisions on how to invest your money depending on how old you are, how much money you have and how quickly you want to use it. We suggest choosing one that gives you different options for investment and then talk to a financial planner.

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**What type of payments will the financial institution allow out of an RDSP?**

Financial institutions are required to offer formula payments (a set amount of money comes out regularly). However, you may want to take a large amount out to go on a trip, buy a car or put a down payment on a house. Not all financial institutions will allow you to do this. If you want to take out large amounts, you will need to make sure your financial institution allows this.



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The relationship with a financial institution is really important, and should be a comfortable place for your friend or relative to do business.

If at all possible assist your friend or relative to open their RDSP account. You can help them establish a relationship with their banker and be on hand to ask questions regarding fees, investment options and payments.



The following form may help you decide what financial institution is the best one for your RDSP—check the boxes to compare financial institutions.

	RBC	BMO	SCOTIA	TD	CIBC	CREDIT UNION	OTHER
Your current financial institution							
Easy to get to							
Service in-person							
Service by telephone							
Fees							
- admin							
- management							
- set-up							
- transfer							
Contributions go directly into my RDSP							
You can talk to a financial planner about your investment options							
Allows formula payments							
Allows lump sum payments							
How often will payments come out of my account once I reach that point?							

## STEP 5

# CHOOSE YOUR HOLDER

**Definition:** A Holder is the person who manages the plan, makes decisions around investments and payment options.

You are probably the Holder if you are an adult and you have 'contractual competence'. You can still have someone to assist you in opening your RDSP and making financial decisions.

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### What is contractual competence?

The financial institution needs to know that you are able to manage your own financial affairs. If they don't think you can, they may question your ability to be the Holder and request that you have a legal representative to open and manage the RDSP on your behalf.



For a child, the Holder must be a parent or guardian. Parents can remain Holders of the plan, even when the person becomes an adult, but can also pass the holdership over or become joint Holders.

Guardians of children are no longer Holders on the RDSP when a child becomes an adult.

An adult that does not have contractual competence, will need an adult guardian or representation through a representation agreement (in BC only) to open and manage the RDSP. Adult guardians have different legal names in each province but include adult guardian, power of attorney, tutor, trustee, curator and committee.

An Adult that does have contractual competence can appoint a Power of Attorney or representative (in BC) to manage their financial affairs.

Parents are not automatically legal Representatives of adult sons and daughters.

**For more information on legal representation options, PLAN offers a Supported Decision Making online course.**

## STEP 6

### OPEN YOUR RDSP

Here you are! You have been approved for the DTC, you have chosen your financial institution and you are ready to open your RDSP. When you go to the financial institution, you will need to take:

- Your social insurance number
- One piece of valid picture ID

You do not need to bring a copy of your DTC or income tax returns—the financial institution and government will take care of this. The financial institution will ask you to fill out a bank form as well as forms for the grant and bond. If you do not want to receive the grant or bond, do not fill out those forms.

**Why would I not want to receive the grant and bond?**

The grant and bond have a 10-year rule on withdrawal of money. You may want to access your money earlier than that or use the RDSP to hold an inheritance or large sum of money. By not taking the grant and bond, you can start withdrawing money much earlier. However, most people will want to receive the grant and bond.

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If a withdrawal is made within 10 years of receiving the last grant or bond, your RDSP will have to repay some of the money from the federal government. If you are a legal representative, you will need to bring proof of that representation.

## STEP 7

*The information provided in this step was informed by  
Investor Education Fund's website [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca)*

# INVESTING YOUR MONEY

Now that you have opened your RDSP and money is being put in the account, you will need to decide how to invest your money. When you invest, you hope to get back more money than you put in. In other words, you want **a good return on your investment**.

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### What kind of investor are you?

Investing is about choices. The choices you make reveal who you are as an investor. This is called your investor profile. To discover your profile, ask yourself these four questions:

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#### 1. How much risk is right for me?

Higher risk means you may lose some or all of your money. Ask yourself:

- Do I want the chance to make more money if it also means I may lose money?
- Would I rather make less and keep my money safe?

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#### Definition:

**Risk is the chance you take that your investments will not meet your expectations, and may even lose money**

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#### 2. How much am I hoping to make by investing (your investment return)?

- Low risk investments are steady but provide a lower return
- In most cases, to make more money, you have to take more risk
- It all depends on how much you need to meet your future vision

### 3. How long do I plan to invest for?

- Time horizon is the number of years that you plan to invest. For example, saving to buy a house is a shorter-term goal. Saving for retirement is a long-term goal.
- Higher risk investments are often better for a longer time horizon

### The most important thing is to talk to a financial planner.

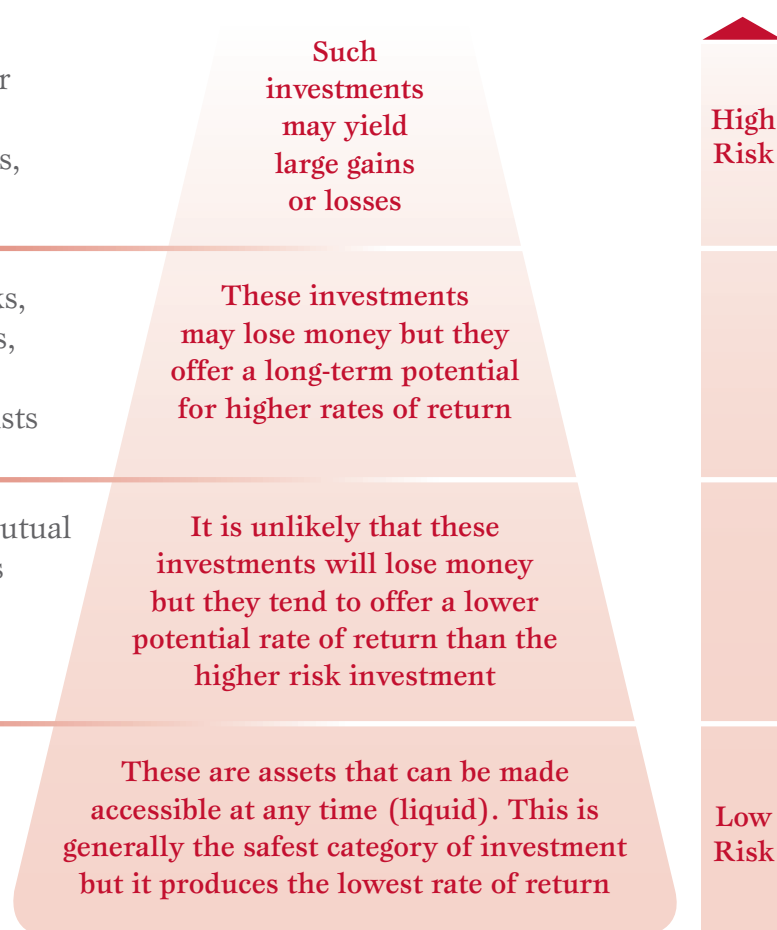
Once you decide what type of investor you are, you need to choose where to invest your money—you can even choose a number of different types of investments. The picture below shows the types of investments to make depending on your risk. A financial planner will be able to explain and help you choose the best investment for you.

**Speculative Investments:** Futures, Stock Options, High Yield Bonds, Precious Metals or Gems, Aggressive Growth Stocks, Emerging Markets, Mutual Funds, Collectibles, Antiques, Stamps, Small-Cap Stocks, Undeveloped Land

**Moderate Risk Investments:** Blue Chip Stocks, Quality Growth Stocks, Moderate Yield Bonds, Income Producing Properties, Conservative Mutual Funds, Large-Cap Stocks, Royalty Trusts

**Low Risk Investments:** Strip Bonds, Bond Mutual Funds, Bankers' Acceptances, Canada Savings Bonds, Government Bonds, Corporate Bonds

**Cash & Cash Equivalents:** Cash, Savings Accounts, Guaranteed Investment Certificates, Money Market Funds, Treasury Bills, Insurance



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In order to make the best investment decisions for you, answer the following questions before going to see a financial planner:

1. How old are you now? \_\_\_\_\_

2. How old will you be when you want to use your money?  
\_\_\_\_\_

3. What are you saving for? (House? Car? Money to top up your disability benefits?)  
\_\_\_\_\_

4. How much money do you receive each year?  
\_\_\_\_\_

5. Who else will be contributing to your RDSP?  
\_\_\_\_\_  
\_\_\_\_\_

6. List three ways that this money will help you.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Have you ever invested money before? \_\_\_\_\_

8. How involved do you want to be in your investments?  
\_\_\_\_\_

9. Does it matter to you what your money is invested in? (some people do not like to invest their money in tobacco or oil and gas companies—you can choose where to put your money) \_\_\_\_\_  
\_\_\_\_\_

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**Here are some questions to ask your financial planner**

- What are the fees for each investment option I have?
- How will I know if my money is growing?
- How easy is it to move my money from one option to another?
- How often should I come in to see you?



If you are opening an RDSP and investing on behalf of your son or daughter, these questions will help determine your investment decisions:

1. How old is your son or daughter?
2. What will they use the money for?
3. What is your family income?
4. How much are you planning on contributing to the RDSP each year?
5. Is anyone else planning to contribute as well? (grandparent, family friends, etc)
6. What difference will an RDSP make to your son or daughter's life?



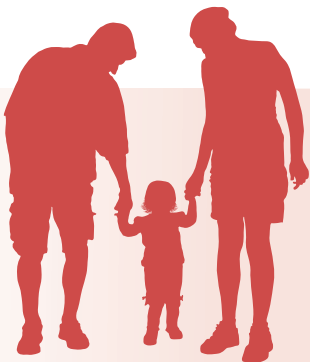
## STEP 8

# UPDATE YOUR WILL

Any person who has an RDSP, should have a Will. When you pass away, your Will will say what will happen to the remaining money. If you don't have a Will, the government will pass out the money according to provincial law.

**Doing a Will can be easy or fairly complicated. We recommend talking to a lawyer that understands your situation.**

### Families Caring for Children



Some adults do not have legal capacity to draft a Will, and the remaining money will automatically be passed out according to provincial law.

If you pass away, the designated guardian will become the Holder of the RDSP. However, you will need to direct the guardian to make the change with the financial institute.

## STEP 9

*The information provided in this step was informed by  
Investor Education Fund's website [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca)*

# PROTECT YOURSELF AND YOUR MONEY

Unfortunately, when there is money involved, some people may try to take advantage of you. This is called either fraud or a scam. Here are two ways to protect yourself and your money:

1. Open your RDSP at a well known financial institute and only deposit your money at the financial institute where you have the RDSP.
2. Do not invest in anything without the guidance of your financial planner.
3. Ask family or good friends to assist.

**Definition:** Scam/ Fraud—when someone tries to make money by tricking another person

## Five warning signs of scams



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### 1. You hear about it from a stranger

If they don't know anything about you, how do they know what investments are right for you? Before you talk to anyone, get their name and company information and talk to someone you trust about them.

**Tip:** Choose your financial adviser carefully. Only deal with people who are registered to sell investments in your province.

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**2. You can't check that the information is right**

If you can't find out what you need to know, beware. Always get a second opinion. Check what you are told with a reliable source.

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**3. You hear you can make lots of cash fast, with little or no chance of losing your money**

This pitch is often aimed at people who live on a fixed income, or those worried about not having enough money when they retire. When you invest, there is no guarantee you'll make money. And the chance of losing money goes up with the chance for bigger gains. Make sure you know what could go wrong before you invest.

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**4. You get a hot tip you're not supposed to tell anyone else about**

Scam artists use this tactic to pressure you into making a quick decision. They appeal to your fear of missing out on an opportunity. They make the offer more attractive by suggesting they have secret information about a company that the general public doesn't have.

Don't fall for it. People with hot tips usually have their own interests in mind, not yours.

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**5. You feel pressured into buying**

Con artists often try to make you rush right in. They know that if you have time to check things out, you may not fall for their scam.

Another tactic they use is to gain the trust of a whole group of people, like a church or community group. They know you may be more likely to buy into the scam if your friends already have. It's a form of pressure based on the trust you place in your friends.

If you don't join the scam, the con artist may try every trick they can to push you into buying. They may tell you how sorry they feel for you. They may become angry and abusive. They're just trying to push you to change your mind.

**Remember:** A good investment sells itself.

It doesn't take a pushy salesperson. Never give a stranger any personal or financial information, no matter how good the deal appears to be, or how nice the person sounds.



If you think you have been scammed, you can report it by calling the RCMP fraud reporting line at 1 (888) 495-8501

## THE PATH AHEAD—PLANNING

You have made it to Step 10, and are on your way to building a more secure financial future using the RDSP. However, the RDSP is just one tool of many to help you build a good life now, and in the future.

PLAN began 20 years ago to help secure a good life for people with disabilities. A good life includes:

- Having friends and people around who care for and love you
- Living in a home of your own
- Having enough money now and in the future
- Having a say in the decisions that affect you
- Being an important part of society

Take a moment and think about those five things—what do you have already?

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What would you like to know more about? \_\_\_\_\_

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PLAN offers future planning information, resources and support to plan for a good life and secure future. Here is some of what we offer:

- **Monthly planning ezine** full of stories, practical tips and links to more resources. Go to [www.plan.ca](http://www.plan.ca) and Join PLAN for free or as little as \$9.95/year to receive discounts on seminars and benefits from PLAN partners
- **Workshops and seminars** on building networks of friends, supported decision making, exploring housing options, wills & estates, the RDSP and financial planning. Go to [www.plan.ca](http://www.plan.ca) and click on PLAN Resources
- **Publications** such as “A Good Life”, ‘Safe and Secure’ and ‘A Company of Others’ among many more. Go to [www.plan.ca](http://www.plan.ca) and click on PLAN Products
- **A network of PLAN affiliates across Canada**—PLAN and PLAN affiliates provide local information, support and resources, and build personal networks of friends around people with disabilities. To find your local affiliate, go to [www.plan.ca](http://www.plan.ca), click on Affiliates and Supporters and choose your province
- **A strong voice for families**—we advocate on behalf of families, both individually and as an entire group to provincial and federal governments. For more on our public policy work, go to [www.plan.ca](http://www.plan.ca) and look at PLAN for Change
- **The latest news and updates on the RDSP** provided on [www.rdsp.com](http://www.rdsp.com)
- **Speak directly to our family resource coordinator** about your future plan. Call **604-439-9566** or email [inquiries@plan.ca](mailto:inquiries@plan.ca) for more information or to set up an appointment







Planned Lifetime Advocacy Network  
#260-3665 Kingsway  
Vancouver BC V5R 5W2

Telephone: 604.439.9566  
Fax: 604.439.7001  
Email: [inquiries@plan.ca](mailto:inquiries@plan.ca)

[www.plan.ca](http://www.plan.ca)