

From: Kathy Querns
To: insolvency-Insolvabilite: IC
Subject: RDSP Insolvency Protection
Date: June-21-14 10:37:33 AM

Good morning:

I wanted to provide my opinion on this matter. I have two children who are the beneficiaries of RDSP as both are on the autism spectrum and are unlikely to be gaining sufficient meaningful employment in order to provide for themselves in late years. I started the RDSP for each child the first month it was announced because I see a great benefit in the program. One of these children (now an adult) will in all likelihood continue to live with us until we are unable to care for him. We are doing our best to create a pension for him, however, should an insolvency occur in my wife's business or any of personal activities those are RDSP's are currently subject to attack by creditors. My kids have no way to protect their future as I would through a pension which is protected. In reality, without creditor protection, my two offspring would become the entire responsibility of the government as they are unable to look after themselves or gain employment. From a government perspective it is only logical to exempt RDSP's from creditors.

Thank you for your time and consideration,

Doug Querns, CPA, CGA, MBA and parent of 2 disabled individuals