



<<Date>>

<<Holder Name>>

<<Holder Address>>

<<Holder Address>>

<<Postal Code>>

**Re: SDSP # <<XXXXX>>. Your payment amounts this year**

Hello,

We're reaching out to let you know that we'll be making a Disability Assistance Payment (DAP) this year to the beneficiary of the Mackenzie Specified Disability Savings Plan (SDSP) mentioned above.

**When are DAPs made?**

- Under the Income Tax Act, DAPs must be made at least annually, by the end of the calendar year following the year in which the SDSP was opened.
- In certain cases, such as where the beneficiary will reach at least 60 years of age by the end of this year or has received Lifetime Disability Assistance Payments (LDAPs), the payment may be an LDAP.

**Payments for this year**

- For the current year, the beneficiary's total LDAPs and DAPs must equal <<LDAP Formula>>, but you may also withdraw up to the maximum allowable amount, based on the current market value.

**What do I need to do?**

- If you haven't already yet provided payment instructions, please complete the *Mackenzie Investments RDSP Disability Assistance Payment and Pre-Authorized Chequing Form* (Sections A, B, D, and E), which is available on the Applications & Forms page of the Mackenzie Investments website.
- We recommend speaking with your financial advisor to discuss options for payment frequency and fund allocation.

**Why is this important?**

- Completing the form lets you select the payment schedule and fund allocation that work best

for the beneficiary.

- If we don't receive payment instructions by the end of November, we'll make an annual lump-sum payment to the beneficiary in late December of this year.

If you have any questions, please contact your financial advisor or our Client Relations team at 1-800-387-0614.

Thank you for continuing to make Mackenzie Investments a part of your long-term investment plans.

Sincerely,

MACKENZIE INVESTMENTS

A handwritten signature in cursive script that reads "Jessa Wilson". The signature is written in black ink and is positioned below the company name.

Jessa Wilson

Assistant Vice President, Client Relations