



<date>

<First_Name> <Last_Name>

<Street_Address>

<City>, <Province>

<Postal_Code>

Needs your attention: the beneficiary for your Registered Disability Savings Plan (RDSP) #<account #> is reaching age 18 and the age of majority.

Dear [insert client name],

We're writing because <beneficiary name> has turned 18 or will turn 18 this year, which is the age of majority in <province>. We'd like you to review some information to see if any changes need to be made.

What should I do first?

Your first step is to review the chart below, because you're the current holder of the RDSP account and the <parent/current legal representative(s)/guardian> of the beneficiary. It will help you determine if a change is required to the account holder information. This will ensure you take the right steps to continue receiving the Canada Disability Savings Grant (CDSG) and/or Canada Disability Savings Bond (CDSB). *

Do I have to change anything when the beneficiary reaches the age of majority?

There may be a requirement or an opportunity to change the holder of the RDSP. Take a look at the chart below to see which option matches your situation.

Who can be the account holder when the beneficiary reaches the age of majority			
	Beneficiary	Parent	Legal representative
Beneficiary is contractually competent	Yes. Once an adult, the beneficiary can be the account holder, or a joint holder with the parent who is already the account holder.	Yes. If the legal parent is the account holder, they can continue to be the account holder, or become a joint holder with a contractually competent beneficiary.	No
Beneficiary is not contractually competent	No		Yes, The legal representative must provide proof of legal authorization to act for the adult beneficiary.

An important last step – signatures required.

To continue receiving the CDSG and/or CDSB, <beneficiary name> (the beneficiary) and the account holder (if not the beneficiary) must sign the enclosed Application for the Canada Disability Savings Grant and/or Canada Disability Savings Bond (EMP5608) now that age of majority has been reached. Please note, that the RDSP account holder may sign on behalf of a beneficiary who is not capable of signing the form(s).

Please contact your financial advisor to discuss this information and complete any applicable form(s). You can also contact 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,

A handwritten signature in cursive script that reads "Jessa Wilson".

Jessa Wilson
Assistant Vice President, Client Relations
Encl.

cc:<financial advisor>