



<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 the age of majority.

Dear [insert client first name],

We're writing because <beneficiary name> will reach the age of majority this year. 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. Reviewing this information will help ensure you 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. The chart below will help to explain it.

Who can be the account holder when the beneficiary reaches the age of majority?			
	Adult 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.
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An important last step.

If you choose to change the account holder(s), you will need to submit a new Application for the CDSG and/or CDSB (EMP5608) and other forms. Please note, the RDSP account holder can sign on behalf of a beneficiary who is not capable of signing the form.

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,



Jessa Wilson
Assistant Vice President, Client Relations

cc:<financial advisor>