



<<Date>>

<<Bene Name>>

<<Bene Address>>

<<Bene Address>>

<<Bene Address>> <<Bene Postal Code >>

Re: Registered Disability Savings Plan (RDSP): <<account #>>

Hello,

We're writing to let you know that a Registered Disability Savings Plan (RDSP) has been established at Mackenzie Investments on your behalf. This plan was opened by <<**Holder Name**>>, who is recognized as a "Qualifying Family Member."

The *Income Tax Act* allows an adult RDSP beneficiary's "Qualifying Family Member" to be the holder of the RDSP without requiring a formal order of financial guardianship. This is a temporary provision, in place until December 31, 2023. The account holder/qualifying family member must consent to any transactions that occur in the plan.

A "**Qualifying Family Member**" is an individual who is a:

- Legal parent; or
- Spouse or common-law partner who is not living separate and apart from you because of a breakdown of your marriage or common-law partnership.

Replacing an account holder of an RDSP:

1) You can become the current holder of the plan if:

- You are determined to be contractually competent by a competent tribunal or other authority under the laws of a province, or in Mackenzie's opinion after reasonable inquiry, your contractual competence to enter into a disability savings plan is no longer in doubt, **and**
- You notify Mackenzie Investments that you will become the holder of the plan.

2) If someone is appointed as the guardian, tutor, or curator to be legally authorized to act on your behalf, then the legal representative will replace the current account holder of the plan by notifying Mackenzie Investments without delay following his or her appointment.

If you have any questions, we recommend that you speak with your financial advisor. 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,

MACKENZIE INVESTMENTS

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

Jessa Wilson
Assistant Vice President, Client Relations
Encl.