



MACKENZIE
Investments

CONFIDENCE
IN A CHANGING WORLD

REGISTERED DISABILITY SAVINGS PLANS

Tax and Estate Reports

Steps to Transferring Between Plan Providers

The **Registered Disability Savings Plan (RDSP)** was introduced in 2008 as a way of building long-term financial security for disabled persons. Many accounts have been opened since 2008, and holders or beneficiaries are interested in transferring existing plans.

A **“Holder”** is an individual or individuals who oversee the RDSP account on behalf of a beneficiary who is not legally competent to sign a contract (minor or mentally impaired).

A **“Beneficiary”** is the individual for whom the RDSP has been established. A beneficiary may also be the holder.

The beneficiary can only have one RDSP at a time and as a result a partial transfer is not permitted. If you are an account holder or beneficiary and would like to transfer your RDSP to Mackenzie, consult with your financial advisor to obtain the documentation you will need.

STEP 1: Complete an application for a new Mackenzie RDSP

STEP 2: Complete the transfer form to transfer the existing RDSP

STEP 3: Complete the Grant/Bond application if applicable in your situation

STEP 4: Please have the relinquishing institution make the cheque payable to Mackenzie Investments.

When a transfer has been requested the relinquishing institution will provide Mackenzie with a history of the following transactions:

1. All contributions that have been made to the plan
2. All Canada Disability Savings Grants (CDSGs)
3. All Canada Disability Savings Bonds (CDSBs)
4. All Provincial and Territorial Grant and Bonds
5. Any Disability Assistance Payment (DAP) or Lifetime Disability Assistance Payment (LDAP) that have been requested by the holder

The reason all this information is required is to ensure the account continues to operate the same way as it did at the previous institution. For example, if a you have a Lifetime Disability Assistance Payment (LDAP) already established to provide you with ongoing income from the plan, your instructions will automatically continue once the account moves over to Mackenzie.

Under Federal legislation for RDSPs, transfers between two financial institutions must be completed within 120 days from the signature date of opening the new account and the date when the account is transferred. If the transfer is not completed within this timeframe the new account will be closed. Although it is not anticipated that a transfer will take this long, this is the maximum time that a transfer can be processed.

Planning Point

It is important to note that when the new account is opened at Mackenzie it is coded as “pending” until the old account has been transferred and closed. While an account is pending no grants or bonds can be paid to the account. As a result, it is recommended that you wait until the transfer has been completed before making a contribution; otherwise the grant and/or bond money will be lost.

Summary

Transfers of RDSPs must be done carefully in order to protect the account proceeds and ensure that applicable Government grants and bonds are maintained. Speak with a financial advisor to help you navigate the steps and ensure the transfer is successfully completed.

Registered Disability Savings Plan (RDSP) Transfer

Instructions:

1. The relinquishing issuer and the receiving issuer must complete this form to transfer the assets of an RDSP.
2. The information in this form is necessary to ensure that the receiving issuer is able to determine withdrawal limitations and requirements as well as the taxable amount of any payments made. Employment and Social Development Canada will provide all historical transactional information in its holdings to the receiving issuer with the new plan once the relinquishing plan is closed.
3. This form is valid only if completed, signed, dated and given to the receiving issuer. **Do NOT send directly to Employment and Social Development Canada.**

Receiving Issuer

4. This form should originate from the receiving issuer, who will keep the signed original of this form and a copy of the Holder Consent.
5. The receiving issuer will need to have an *Application for Canada Disability Savings Grant and/or Canada Disability Savings Bond* completed in order for the receiving plan to continue to receive grant and/or bond.

Relinquishing Issuer

6. The relinquishing issuer will keep the signed original of the Holder Consent and a copy of this form.

Plan Holder of Relinquishing Plan

7. The plan holder of the relinquishing plan must complete the *Holder Consent to a Registered Disability Savings Plan (RDSP) Transfer* (Holder Consent) form to provide their consent to the transfer.

1 Information About the Beneficiary			
Beneficiary The beneficiary is the person who will receive the funds in the RDSP in the future.	Complete the following information about the beneficiary of the RDSP. <ul style="list-style-type: none"> The name must be entered exactly as it appears on Social Insurance Number documentation. 		
	Beneficiary's Last Name	Beneficiary's First Name	Beneficiary's Middle Name
	Beneficiary's Social Insurance Number		
2 Information About the Holder			
Holder You are the Holder if you opened the RDSP OR you are the agency in the case where the beneficiary is a "child in care" or an adult under "provincial guardianship"	Complete the following information only if the holder is different from the beneficiary of the RDSP. <ul style="list-style-type: none"> The name must be entered exactly as it appears on Social Insurance Number documentation. If there is more than one Holder, please attach additional pages. 		
	Holder's Last Name	Holder's First Name	Holder's Middle Name
	Name of Agency (if applicable)	Name of Agency representative (if applicable)	
3 Information About the Receiving Issuer			
Receiving RDSP The receiving RDSP is the plan that the assets are being transferred into.	This section is to be completed by the receiving issuer.		
	Receiving Issuer's Name		
	Mackenzie Financial Corporation as agent for B2B Trustco		
	Address		Postal Code
	Receiving RDSP Contract No. (as assigned by Receiving Issuer)	Receiving Specimen Plan No. (as assigned by CRA) RDSP 2417001	Date Contract Opened (yyyy-mm-dd)
	I certify that the receiving issuer: <ul style="list-style-type: none"> Complies with the current conditions for registration as set out in the <i>Income Tax Act</i>, and Has signed an Issuer Agreement with ESDC to administer the RDSP, grant and bond. 		
	Date (yyyy-mm-dd)	Signature of Authorized Representative of Receiving Issuer	
	Name of Authorized Representative of Receiving Issuer Mackenzie Financial Corporation		
Contact Information	Telephone 1-800-387-0614	Facsimile	Email

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Information About the Relinquishing Issuer

Relinquishing RDSP

The **relinquishing RDSP** is the plan that the assets are being transferred **from**.

This section to be completed by the relinquishing issuer

Relinquishing Issuer's Name

Address

Postal Code

Relinquishing RDSP Contract No.
(as assigned by Relinquishing Issuer)

Relinquishing Specimen Plan No.
(as assigned by CRA)

Date Contract Opened
(yyyy-mm-dd)

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Notional Balances of the Relinquishing RDSP

Notional Balances

This section identifies the amounts being transferred as well as the **book value** and the **fair market value** of those amounts.

Notional balances as at the opening of business of the current calendar year are used to determine maximum Disability Assistance Payments.

Providing totals of **all** contributions made and Canada Disability Savings grant and bond paid as at the closing of business of the prior calendar year is used to determine if an RDSP is a "**primarily government assisted plan**". It provides information that the receiving Issuer will use to calculate the amount of any payments that must be made in the year of the transfer.

This section to be completed by the relinquishing issuer

Balances as of (yyyy-mm-dd)

Fair Market Value being transferred

Contributions

Non-Taxable		Taxable	
Private Contributions		Reports	Other
\$		\$	

Canada Disability Savings Grant

Canada Disability Saving Bond

\$		\$	
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Balances as at opening of business on January 1 of the current calendar year

Fair Market Value ⁽¹⁾	\$	
Annuity contracts ⁽²⁾	\$	

Totals as at closing of business on December 31 of the prior calendar year

All monies paid under the <i>Canada Disability Saving Act</i>	\$	
All contributions made to the RDSP	\$	

Please indicate if the following payment(s) have been made from the RDSP

☐ Disability Assistance Payments ☐ Lifetime Disability Assistance Payments

For all DAPs/LDAPs processed prior to the current calendar year:

Non-taxable portion	Taxable portion
\$	\$

For all DAPs/LDAPs processed this calendar year:

Non-taxable portion	Taxable portion
\$	\$

Reminder:

Have all pending grant and bond applications been received?

Have all pre-authorized contributions or payments been stopped?

- I certify that the Holder(s) of the relinquishing RDSP have provided his/her/their consent to transfer the assets from the relinquishing RDSP contract.
- I certify that the relinquishing Issuer will transfer amounts described above, and the information given on this form is, to the best of my knowledge, complete and accurate.
- The assets will be transferred in cash ☐ , in kind ☐.

Date (yyyy-mm-dd)

Signature of Authorized Representative of Relinquishing Issuer

Contact information

Name of Authorized Representative of Relinquishing Issuer

Telephone

Facsimile

Email

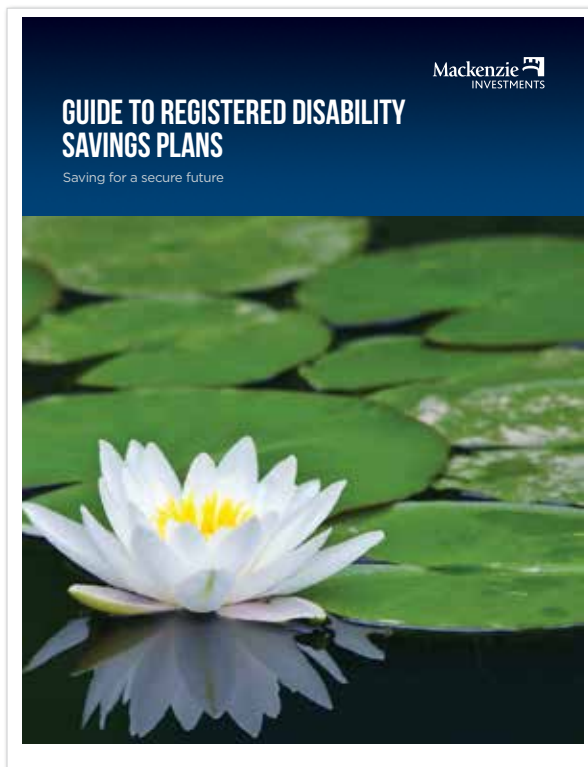
(1) The amount of variable A of the LDAP formula as described in 146.4(4)(l) of the *Income Tax Act*
(2) The amount of variable D of the LDAP formula as described in 146.4(4)(l) of the *Income Tax Act*

Holder Consent to a Registered Disability Savings Plan (RDSP) Transfer

Instructions:

1. This annex must be completed and signed by the holder(s) of the relinquishing plan in order to authorize the transfer of assets to the receiving plan. It forms part of the Registered Disability Savings Plan (RDSP) Transfer form.
2. The relinquishing issuer will keep the signed original of this form and a copy of the Transfer form.
3. The receiving issuer will retain the signed original transfer form and a copy of this form.
4. Issuers should attach their copy of this Holder Consent form to their copy of the Transfer Form.
5. Read this document carefully. If you have any questions, do not hesitate to ask the relinquishing issuer you are currently dealing with.
6. This form is valid only if completed, signed, dated and given to the relinquishing issuer. **Do NOT send directly to Employment and Social Development Canada.**

Beneficiary's Last Name		Beneficiary's First Name		Beneficiary's Middle Name	
Receiving RDSP Issuer Mackenzie Financial Corporation			Receiving RDSP Contract No.		
Declaration and Consent of the Holder(s) of the Relinquishing Plan					
<p>The holder (or holders, if applicable) of the relinquishing RDSP must sign to authorize the transfer of the assets to the receiving RDSP.</p> <ul style="list-style-type: none"> In the case of a third holder of the relinquishing plan, please attach an additional Annex with their signature. 					
Relinquishing Issuer's Name			Relinquishing RDSP Contract No.		
<p>1. I understand that, unless I am a holder of the receiving RDSP, I will no longer manage nor have any legal authority to direct the assets under the receiving RDSP;</p> <p>2. I have read this form and understand it;</p> <p>3. I understand that I am not required to provide consent. However, the assets of the relinquishing RDSP cannot be transferred to the receiving RDSP without my consent;</p> <p>4. I attest that neither the beneficiary, the holder(s) of the receiving RDSP, nor anyone else has put any pressure on me to sign this form; and</p> <p>5. I understand that I am entitled to a copy of this consent form.</p> <p>I hereby authorize the transfer of the assets within the RDSP account as described above in this section. I authorize the liquidation of investments required to pay any applicable fees, charges or adjustments with the specific investment to be sold, and at the absolute discretion of the relinquishing institution. Please cancel all open orders (Pre-Authorized Payments, Lifetime Disability Assistance Payments, etc.) for the RDSP account (as described above in this section) being transferred.</p>					
You must read this section and sign to authorize the transfer.					
Date (yyyy-mm-dd)		Relinquishing Plan Holder's Signature			
		Name of Holder			
Date (yyyy-mm-dd)		Joint Relinquishing Plan Holder's Signature (if applicable)			
		Name of Joint Holder (if applicable)			
<p>Where to get more information about the Canada Disability Savings Grant and Canada Disability Savings Bond:</p> <p>Phone: 1 800 O Canada (1 800 622-6232); 1-800-926-9105 (TTY)</p> <p>E-mail: rdsp-reei@hrsdc-rhdcc.gc.ca Internet: www.disabilitysavings.gc.ca</p>					



RDSP Investor Guide



Building financial security for Canadians with disabilities

Many families worry about how a loved one with a disability will be cared for in future years. Thanks to the Registered Disability Savings Plan (RDSP) and generous federal grants and bonds, now it is easier for people with disabilities to save for their long-term financial security.

Read on to find out how the Canadian government can help you save, adding up to \$4,500 each year to the amount you contribute.

The sooner you start saving, the earlier you can start building long-term financial security.

RDSP Pamphlet

Mackenzie Investments REGISTERED DISABILITY SAVINGS PLAN					
Mackenzie Investments Mutual Funds					
Fund Name	Series	Fund Codes (C\$)			
		FE	BE	LL3	LL3
FIXED INCOME					
Mackenzie Canadian Bond Fund	AR	109	209	509	509
Mackenzie Canadian Money Market Fund	AR	124	224	524	524
Mackenzie Corporate Bond Fund	AR	139	239	539	539
Mackenzie Floating Rate Income Fund	AR	145	245	545	545
Mackenzie Global Tactical Bond Fund	AR	151	251	551	551
Mackenzie Investment Grade Floating Rate	AR	150	250	550	550
Mackenzie Strategic Bond Fund	AR	146	246	546	546
BALANCED					
Mackenzie Canadian All Cap Balanced Fund	AR	118	218	518	518
Mackenzie Cundill Canadian Balanced Fund	AR	100	200	500	500
Mackenzie Global Diversified Balanced Fund	AR	105	205	505	505
Mackenzie Global Strategic Income Fund	AR	152	252	552	552
Mackenzie Income Fund	AR	136	236	536	536
Mackenzie Strategic Income Fund	AR	141	241	541	541
EQUITY FUND					
Mackenzie Canadian All Cap Dividend Fund	AR	119	219	519	519
Mackenzie Cundill Canadian Security Fund	AR	137	237	537	537
EQUITY FUND					
Mackenzie Cundill Recovery Fund	AR	138	238	538	538
Mackenzie Cundill Value Class	AR	108	208	508	508
Mackenzie Diversified Equity Fund	AR	104	204	504	504
Mackenzie Global Diversified Equity Class	AR	130	230	530	530
Mackenzie Global Dividend Fund	AR	143	243	543	543
Mackenzie Ivy Foreign Equity Currency Neutral Class	AR	144	244	544	544
Mackenzie Ivy Foreign Equity Fund	AR	135	235	535	535
US EQUITY					
Mackenzie US Dividend Fund	AR	148	248	548	548
Mackenzie US Low Volatility Fund	AR	149	249	549	549
Mackenzie US Mid Cap Growth Class	AR	140	240	540	540
Mackenzie US Mid Cap Growth Currency Neutral Class	AR	142	242	542	542
HYBRID FUND					
Mackenzie Monthly Income Balanced Portfolio	AR	153	253	553	553
Mackenzie Monthly Income Conservative Portfolio	AR	154	254	554	554
Symmetry Balanced Portfolio	AR	122	222	522	522
Symmetry Conservative Income Portfolio	AR	134	234	534	534
Symmetry Conservative Portfolio	AR	121	221	521	521
Symmetry Equity Portfolio Class	AR	127	227	527	527
Symmetry Fixed Income Portfolio	AR	128	228	528	528
Symmetry Growth Portfolio	AR	129	229	529	529
Symmetry Moderate Growth Portfolio	AR	123	223	523	523
HYBRID FUND					
Mackenzie Unconstrained Fixed Income Fund	AR	147	247	547	547

List of Eligible Mackenzie Funds for RDSPs

Saving for a Secure Future: The Mackenzie Registered Disability Savings Plan



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RDSP Investor Presentation

RDSP FAQs

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What is a Registered Disability Savings Plan (RDSP)?

An RDSP is a registered savings plan established by the Federal Government to assist families in saving for the long-term financial security of individuals with severe disabilities. Government matching and extra funding for low-income beneficiaries form part of the Plan. Contributions to the plan are not tax deductible, but the earnings grow tax free while held in the plan.

Why is Mackenzie partnering with Citigroup to offer RDSPs?

We are partnering with Citigroup because it was the most cost-effective way to bring this offering to our clients. The complexities involved with the transfer of information between the RDSP administrator, HRSDC and CRA mean that building the system(s) to support this internally would have required a great deal of development work. Citigroup already has a proven platform to support the RDSP.

Will there be RDSP account access for advisors and investors?

No. Unlike our other account types, advisors and investors won't be able to view account details online. For account information, advisors and investors should call Mackenzie Client Service at 1-800-387-0614 (French team: 1-800-387-0615).

ELIGIBILITY

Who is eligible for an RDSP?

To qualify to be an RDSP beneficiary, you must:

- Be eligible for the Disability Tax Credit
- Be a resident of Canada
- Be less than 60 years of age
- Have a valid Social Insurance Number

How does an individual qualify for the Disability Tax Credit (DTC)?

A person is DTC-eligible in a tax year if they have a severe and prolonged physical or mental impairment, and they or another person is entitled to a credit under section 118.3 of the *Income Tax Act*. To be entitled to the credit, [Form T2201, Disability Tax Credit Certificate](#), must have been completed by a qualified practitioner and submitted to the Canada Revenue Agency for approval. For more information on the disability tax credit, see [Persons with disabilities](#) on the CRA website (www.cra.gc.ca).

If someone is interested in opening an RDSP but hasn't already applied for the DTC, they must be approved for the DTC prior to opening an RDSP. If an RDSP account is

RDSP FAQs

GENERAL INQUIRIES

For all of your general inquiries and account information please call:

ENGLISH	1-800-387-0614
BILINGUAL	1-800-387-0615
ASIAN INVESTOR SERVICES	1-888-465-1668

TTY	1-855-325-7030	416-922-4186
FAX	1-866-766-6623	416-922-5660
E-MAIL	service@mackenzieinvestments.com	
WEB	mackenzieinvestments.com	

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