CHECKLIST
FOR OPENING A REGISTERED DISABILITY SAVINGS PLAN (RDSP)

To open an RDSP, the following are needed:

☐ **VALID SOCIAL INSURANCE NUMBER**
Beneficiary/holder(s) must have a valid Social Insurance Number.

☐ **DISABILITY TAX CREDIT APPROVAL**
In order to apply for an RDSP, a beneficiary must already be approved for the Disability Tax Credit (DTC).

i. If not already approved for the DTC, download Canada Revenue Agency Form T2201 from www.cra-arc.gc.ca. Complete Part A and Part B of the form as follows and send it to Canada Revenue Agency for approval.

ii. Part A is completed by the intended beneficiary of the RDSP (or their authorized representative)

iii. Part B is completed by one of the following qualified practitioners:
- ✓ *Medical doctor*
- ✓ *Optometrist*
- ✓ *Occupational therapist*
- ✓ *Audiologist*
- ✓ *Physiotherapist*
- ✓ *Psychologist*
- ✓ *Speech-language therapist*

☐ **FILE YOUR INCOME TAX RETURNS**
The beneficiary's family net income is used to determine eligibility for government incentives. If the beneficiary is a minor, his/her parent(s)/legal guardian(s) must have up-to-date tax return filings. If the beneficiary is an adult, he/she must have up-to-date tax return filings.

☐ **IDENTIFY THE RDSP HOLDERS**
A. If the beneficiary is a minor, the holder(s) must be:
i. Legal parent(s) of the beneficiary, or
ii. Legal representative (guardian, public department, agency or institution legally authorized to act on behalf of the beneficiary)

B. If the beneficiary is an adult and:
i. Beneficiary is contractually competent, the beneficiary must also be the holder
ii. Beneficiary is not contractually competent, the holder must be legal representative (guardian, public department, agency or institution legally authorized to act on behalf of the beneficiary)
iii. Beneficiary contractual competency is in doubt (no legal representative) , the holder must be a qualifying family member, legal parent, or beneficiary's spouse/common-law partner

☐ **OPEN YOUR RDSP**
Contact us to get started.