

<<Date>>

<<Holder Name>>

<<Holder Address>>

<<Holder Address>>

<<Postal Code>>

Re: RDSP # <<XXXXX>>: Your Lifetime Disability Assistance Payment amounts this year

Hello,

We're reaching out to let you know that we'll be making a Lifetime Disability Assistance Payment (LDAP) this year to the beneficiary of the Mackenzie Registered Disability Savings Plan (RDSP) mentioned above.

When do LDAPs need to be made?

- Under the Income Tax Act, LDAPs must be made at least annually by the end of the calendar year in which the beneficiary turns 60 (or must continue to be made at least annually once LDAPs have started, regardless of the beneficiary's age).
- In certain cases, lump sum Disability Assistance Payments (DAPs) can also be paid to the beneficiary.

LDAPs for this year

- The beneficiary of the above RDSP will either turn 60 by the end of the year or has already started receiving LDAPs.
- The beneficiary's total LDAPs and DAPs must equal <<LDAP formula>>, but you can also withdraw up to the remainder of the plan's assets.

What do I need to do?

- If you haven't already provided payment instructions, please complete the *Mackenzie Investments RDSP Disability Assistance Payment and Pre-Authorized Chequing Form* (Sections A, B, D, and E), which is available on the Applications & Forms page of the Mackenzie Investments website.
- We recommend speaking with your financial advisor to discuss options for payment frequency and fund allocation.

Why is this important?

- Completing the form lets you select the payment schedule and fund allocation that work best for the beneficiary.
- If we don't receive payment instructions by the end of November, we'll make an annual lump-sum payment to the beneficiary in late December of this year.

If you have any questions, please contact your financial advisor or 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
Mackenzie Investments
Assistant Vice President, Client Relations