

# CHECKLIST

## For opening a Registered Disability Savings Plan (RDSP)

To open an RDSP, the beneficiary must not have another RDSP, and the following are needed:

- VALID SOCIAL INSURANCE NUMBER**  
Beneficiary and any holder(s) must have a valid Social Insurance Number (SIN) and the names of each individual must be an exact match to the SIN registry.
  
- DISABILITY TAX CREDIT APPROVAL**  
In order to apply for an RDSP, a beneficiary must already be approved for the Disability Tax Credit (DTC).
  - A.** If not already approved for the DTC, download Canada Revenue Agency Form T2201 from [www.cra-arc.gc.ca](http://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.
  - B.** Part A is completed by the intended beneficiary of the RDSP (or their authorized representative)
  - C.** Part B is completed by one of the following qualified practitioners:
    - *Medical doctor*
    - *Physiotherapist*
    - *Optometrist*
    - *Psychologist*
    - *Occupational therapist*
    - *Speech-language therapist*
    - *Audiologist*
    - *Nurse practitioner*
  
- 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 primary caregiver(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 (beneficiary's legal parent, spouse, common-law partner or adult sibling)
  
- OPEN YOUR RDSP**  
Contact us to get started.